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Storm warnings were up long before George Romney braved a confrontation with the nation's homebuilders at their 29th annual convention to confirm that President Nixon had decreed a temporary hold on subsidy housing starts and a freeze on water-sewer grants and public facility loans.

Even before the ruggedly handsome Romney sauntered into the meadow of the Astrodome, the NAHB had voted a resolution expressing a "deep sense of outrage" over the rumored cutbacks.

Protest. On the same day Stanley Waranch, the NAHB's outgoing president, had described the cutback reports as "disastrous," "catastrophic" and "calamitous."

Wright Patman (D., Tex.), chairman of the House Banking and Currency Committee, and John Sparkman (D., Ala.), chairman of the Senate Banking, Housing and Urban Affairs Committee, also deplored the reports.

Patman solemnly promised that his committee would not sit quietly while the Administration "destroyed" the programs.

Sparkman announced: "We cannot let stand this arbitrary exercise in executive power taken in violation of the housing needs of the poor and ill-housed of our nation."

Cloud over the big top. So it was no wonder that the builders were apprehensive, reflecting the somber skies of Houston, in striking contrast to the glitter of the exhibit area where more than 500 building-materials and equipment suppliers displayed their wares. Doubt and uncertainty about what Romney would say and what it all might mean to housing were probably reasons why registrations reached an all-time high of 56,219—some 1,416 over last year's record. Figures on the total number of actual builders present were not available, but past years' audits suggest from 15,000 to 16,000.

Fear. Builder Vondal Gravely of Birmingham, Ala., seemed to sum up builders' worst fears: "It's not just a moratorium. They're saying, 'Let's cut the programs off.'"

Romney first assured the builders that subsidized housing starts would continue at an annual rate of 250,000 HUD units for the next 18 months—about the time required to enact new legislation—and that the temporary halt would not keep total new starts from exceeding two million units for the third year in a row. The 250,000 would exclude mobile homes and farm units.

The hold. Romney then spelled out details of the freeze. He said all HUD offices had been directed to place a temporary hold on all subsidy-housing applications that had not received feasibility approval, or a preliminary loan approval contract in the case of public housing, by the close of business January 5.

The hold covers the FHA sections 235 (purchase) and 236 (rental) programs, public housing and rent supplements, and it will be extended to model cities and urban renewal July 1.

Romney also said a freeze had been ordered on water-sewer and open-space grants and public facility loans until they can be folded into the President's Special Revenue Sharing program. Some observers felt that the freeze was a means of forcing Congress to act on revenue sharing legislation at this session.

Farm moratorium. Romney made his announcement on January 8, and the next day the Agriculture Dept. said virtually all housing loans and grants being made by the Farmers Home Administration would be suspended.

The rural housing suspension was more severe than HUD's. Romney termed his agency's freeze "a temporary hold of indefinitely duration," and he stressed the consideration that many applications in process would proceed. Farmers Home Decreed an 18-month moratorium on rural housing subsidies and said only those applications certified for approval by January 8 would be honored.

Romney endorsement. "I am personally delighted that the Administration had decided to stop doing business as usual on these programs," Romney said, because—as he had often charged—"by 1970 it had become crystal clear that the patchwork, year-by-year piece-meal addition of programs" over a 30-year period had created a "statutory and administrative monstrosity that could not possibly yield effective results with the wisest, most professional management systems."

Citing the ravages of several of the programs in the cities, Romney warned: "The time has come to pause, to re-evaluate and to seek out better ways."

Romney also waved off the cries of anguish from the home builders with the comment: "That just goes to show you how quickly people can feel deprived if their pipeline to the public treasury is affected in any way."

Bitter reaction. Waranch, who followed Romney after the secretary's press conference, was asked if he didn't think "disastrous, catastrophic and calamitous" were not silly assessments in view of the assurances the secretary had just given.

"No," Waranch snapped. "When people who are already committed to tract planning must stop, that's catastrophic."

Housing had been made the "scapegoat," he said, and he charged that "the Administration has no program All it wants to do is stop everything." He warned: "You just cannot turn off the switch and expect, when you turn it back on, that housing will spurt."

Romney first disclosed the hold in the press conference. He then went before a session of 3,200 builders, and his speech led to the convention's most dramatic confrontation.

Explosion. Leon N. Weiner of Wilmington, Del., a former NAHB president whose company does about 60% of its building in low and moderate-income housing, made his announcement on January 8, and the next day the Agriculture Dept. said virtually all housing loans and grants being made by the Farmers Home Administration would be suspended.

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GAF you've never seen before.
The NAHB leadership now has a Hart—and a new beat on subsidy policy

John C. Hart of Indianapolis, Ind., was elected vice president-secretary of the NAHB at the Houston board meeting after he criticized the present leadership for "overreacting" to the subsidy halt (see p. 4). The directors chose Hart over Ernie Becker of Las Vegas, Nev., who billed himself as the "independent" candidate, and Larry Simons of Staten Island, N.Y., who was backed by last year's challenger, Merrill Butler of Anaheim, Calif.

There were no contestants for any of the other posts and George Martin of Louisville, Ky., became president, Lewis Cenker of Atlanta, Ga., became first vice president, and J.S. (Mickey) Norman of Houston, Tex., became vice president and treasurer by unanimous vote.

Politician, Hart, who is serving his third term as a Republican member of the Indiana House of Representatives, based his campaign on the value of his political experience to the NAHB. He revealed his differences with the present leadership when he told the directors: "I felt we would probably overreact to the president's decision on the subsidy halt. I'm sorry we did."

Hart made clear his belief that the solutions to the industry's problems do not lie in Washington and that, in fact, some of the problems are caused by Washington.

"Builders are attempting to cut red tape to reduce costs in order to deliver their products at a price consumers can afford without subsidy," he said. "Restrictive and costly government policies are thwarting this." 

Houston '73: Romney's bomb—outrage—and turn to moderation... continued

FROM PAGE 4

Income housing, had taken to the microphone to challenge Romney on the 250,000 HUD starts. Weiner said such a level was inadequate to the nation's needs: 800,000 would be more like it. Parenthetically, Weiner said he did not agree with Romney on the success of Operation Breakthrough—Romney's pet project.

Romney, on his way from the hall, ran back to interrupt: "Let's don't be demagogic about it. Let's be practical."

He said the 250,000 included HUD starts only, and he shouted that "until we can get rid of restrictive building codes and zoning restrictions and other things hamstringing the housing industry, we are not going to meet housing needs except on the taxpayers' pocketbooks."

Applause thundered, but Weiner returned to the dispute. "And when will we see a program that advances to that?" he demanded above the din.

Romney whirled, jabbing a finger angrily in the air. "You kicked my Operation Breakthrough around," he stormed, "and no other single program had done more to focus attention on the need to get rid of construction obstacles than had Breakthrough."

"When I took office, there wasn't a state with a state-wide building code. Today there are 27. And you stand up here and kick me around for it.

"And I don't appreciate it."

With that, he stomped out to a roar of cheers and applause.

An apology. A stillness fell on the crowded hall as Romney left, and then a lone voice spoke as if in shock.

Dan J. Brugter of St. Cloud, Minn., softly urged that Waranch apologize to Romney. "I think the occasion could have been different," Brugter said. "I think it's an unnecessary way to attack somebody who has supported this group."

Brugter, 42, a subdivision and apartment builder, said later in an interview: "It was a matter of etiquette. From the applause I got, I wasn't the only one who felt that that was not the proper place."

"It was like inviting someone to your home and then attacking him."

Weiner later maintained that Romney had not let him finish what he was going to say. He had been about to ask Romney to join "with us" in going over the head of the Bureau of the Budget and urging the President to allow more subsidized housing. John B. Connally, the former Texas governor, went to great pains the next day in order to reassure the builders. He represented the hold on subsidy starts as reasonable and desirable in the context of the fight against inflation.

Connally pointed out that the builders had enjoyed three years of unparalleled prosperity, and he replied to a question: "I think the boom will continue. I'm sure it will."

He was also asked: "The NAHB has described the President's action as disastrous and calamitous. Do you see it as anything like that?"

"I certainly hope not," came the reply.

"I don't think they [builders] ought to assume that this will be disastrous or calamitous, because I don't think it will [be]."

Division in ranks. Throughout the Romney-Weiner confrontation and the Connally appearance, there was strong evidence that dismay with the Administration's freeze was far stronger in the NAHB leadership than among the rank and file, most of whom do not build under subsidy.

George C. Martin of Louisville, Ky., the NAHB's outgoing president, told newsmen that "disaster" threatened a position that seemed to contradict that taken.

Resolutions. The NAHB board passed resolutions expressing "outrage" over the subsidy cut-back, calling on President Nixon to lift his embargo on sewer and water funds, urging continuation of the Farmers Home Administration in its present form, asking that Title VII legislation be amended to include developments in outlying areas as well as the inner city and supporting wage stabilization.

The board called for a "March to Washington" to protest lumber prices and recommended a series of changes in the Economic Stabilization Program dealing with the lumber industry.

Finally, it recommended that no one be confirmed as secretary of HUD who does not support the housing goals called for in the Housing Act of 1968.

—Natalie Gerardi

Snowed out. The convention's last day brought Houston's first snowfall in 22 years, decimating the crowds to a thin red line of hearty souls.

One suitcase-laden man in a balaclava bounded off an Astrohall bus and burst into the deserted registration area: "The convention. My God, where is the convention?"

"It's still in there," an observer grinned. "Somewhere."

—Bon Lee

McGraw-Hill News, Houston
It protects against burglary. It protects against panic. Unlike ordinary deadlock and lockset combinations, Kwikset's new Protecto-Lok can be opened from the inside by simply turning the knob. No need to turn both the thumbkey and knob before the door will open.

Maybe this doesn’t sound important. Until you think how vital it can be to someone inside a room where fire has broken out. Then the simplicity of Protecto-Lok, and the seconds it saves could very well be the difference between life and death.

Protecto-Lok is just as effective at keeping people out. Up top, is Kwikset’s all-new cylinder deadlock with a 1” brass deadbolt, that contains a hardened steel rod and a solid brass cylinder protected by a heavy-duty steel cylinder guard. Below, a rugged, reliable Kwikset entry lockset equipped with an extra security deadlatch. Both cylinders are keyed-alike for ease of use.

In between, on the interior, is a handsome decorative metal cover protecting the precision mechanism. There’s also a choice of distinctive trim rosettes for the exterior.

All together, it’s quite a lock. Looks good any way and protects two ways. Maybe it should be called Protecto-People.
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Anywhere there's a standard-size tub in a standard recess there's where you use Redi-Set System 310 pregrouted tub surround. It's designed of the tub enclosures found in apartments, townhouses, industrialized housing, tract homes, and low-cost FHA housing. Installed in under an hour over almost any backup, this eight-sheet beauty is self-trimmed. Most grouting and most cuts are eliminated. Extension packages are available to extend tile to the ceiling.

The matching Redi-Set tile wainscot.

Almost anywhere you use System 310, you can add even more sales appeal with Redi-Set System 350, the matching pregrouted wall sheets. It's quick and easy to build in. Or offer it as a trade-up option. Sheets are 2' by 2', and contain up to 36 tiles.
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popular receptor sizes. These units can
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sealed drywall. 72" high, there are
extension packages available to extend
the tile to the ceiling.
The subsidy cut-off: The builders don't take it as hard as their leaders

Builders interviewed on the convention floor found it hard to believe that an Administration that had treated them so well in recent years could suddenly turn around and shut off subsidy funds. Still, most did not share the NAHB leadership's sense of "outrage" and "disas-
ter" [see p. 4] over the halt, although many—whether or not they built subsidy housing—were apprehensive about its effect on the industry. Here are reactions from two men who are directly affected by Washington's decision to halt subsidies, and six who are not.

The first reaction was panic. But after talking with knowledgeable people immediately below Romney, I understand they're going to work it out so that there's no real hardship for anyone involved. If everything were cut off immediately, it could be disastrous for me, but they're going to make a smooth transition period.

—HAROLD VAN WERDEN
Van Werden Construction Co.
Kalamazoo, Mich.

It's something that had to be done. A period of readjustment is necessary. We've just turned over the last phase of a turnkey project and we don't have any others in the pipeline. The regular market is quite substantial and there's really no need for us to become involved in subsidy programs, so that may influence me a bit.

—HARRY HOFEMAN
Hub Hall Co.
Lincoln, Neb.

I don't know what impact it's going to have on my projects but I'm afraid the FHA people are going to become uncooperative again. I think the Administration is trying to use the housing industry as a whipping boy, and that's not the thing to do.

—WILLIAM A. WILSON
Wilson & Associates
Raleigh, N.C.

It doesn't affect me because I'm on the other end of the price scale, but I'm sure it will have a tremendous effect on the industry. It could almost put the largest builder in our area out of business.

—GERALD EDWARDS
Edwards Construction Co.
Ft. Smith, Ark.

I don't build under section 235-236 and it hasn't affected me at all. Naturally the builders who are in the program are upset. I think there's enough inventory to last for the next 12-14 months and then the government will probably come up with a substitute program because they can't cut off production just like that.

—LEE A. GIFFORD
Lake Smith Terrace
Virginia Beach, Va.

What Romney said here is contrary to everything he said last week. I think it's a terrible thing that the government has such a low priority on housing. We don't build under the programs, but I'm aware of the need for them.

—SAMUEL M. TRIVAS
Robert & Harry Meyerhoff Bldrs.
Baltimore, Md.

I'm sure some compromise can be effected that would serve the Administration's need to be frugal, to hold to the budget line, but I think it's a serious mistake to shut off the entire program. I hope that they will reconsider.

—JOHN A. STASTNY
Stastny Co.
Berwyn, Ill.

There'll be an adjustment in the building industry that we weren't prepared for. With so many projects planned and committed out front, it's very unfortunate to take a direct cut of this type right now.

—WILLIAM LYON
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Newport Beach, Calif.
HOW WE CAN PROMISE YOU NOW THAT WE WON'T RAISE OUR PRICES ALL YEAR.

Telling you now what our cabinets will cost in December — and guaranteeing it — let’s you make commitments you couldn’t make before. And in this business, commitments are important.

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And even if we promise something and later find out it was a mistake we have the resources to be able to live with our mistake.

We’ve held our prices since the middle of 1971, while at the same time making improvements in our line.

Our plastic drawer, for instance. While it cost a lot to develop, it costs less to assemble. Net result: no increase in price.

Enthusiastically accepted by both builders, and consumers, it’s just one example of how we can pass advantages on to you without charging you for them.

But there’s another area of our business that’s just as important as price.

Delivery.

At Triangle Pacific, we never promise you cabinets faster than we know we can deliver them. Even if it means having to turn down business.

We honor our commitments, so you can honor yours.

So, write or call and ask us to send you more information. One of the things you’ll get is our price list.

It could turn out to be the only one in the business that will be good all year.
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This brilliant new breakthrough from Evans comes in a rainbow of House & Garden colors, in solids, patterns and textures — so you can mix and match and coordinate with hundreds of manufacturers using House & Garden colors. Bright-Ons also work beautifully with all other panels in the Grand Illusion Line. What’s more, Evans offers matching moldings: colored nails, adhesives, and accessories. Plus — Evans offers you the largest line of prefinished wood paneling.
Now you can brighten your building capabilities with Evans' new mix 'n match lightweight plywood panels...

Restaurants

Bright-Ons — they're available through any of Evans' 54 distribution centers. And they're going to mean a bright future for you and your customers.

For further information about Bright-Ons, write to Evans Products, 1121 S. W. Salmon St., Portland, Oregon 97205 or call your local Evans salesmen, Bright-Ons. They're right on.

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THE BUILDING PRODUCTS COMPANY
New housing handbook details subsidy program failures and backs allowances

Question: How could a major piece of legislation zip through the Senate smelling like a rose and then stick up the House of Representatives so badly that some members finally walked away, thankful that they didn't have to vote on it?

Answer: Most of the 80 senators who voted for it had only a vague idea what they were voting for when they voted for the 1972 Housing and Urban Development Act. But the next time around, whether this year or next, several more senators—Democrats and House members too—will have to pack in some basic information about how the programs work, how they're supposed to work, and how to make a book on a subject that is inherently complex as brain surgery.

Allowances. Aaron says it's an overstatement to call him the leading exponent of the housing allowance—as was suggested when he appeared recently as a panelist before Senator William Proxmire and the Joint Economic Committee. But he admits he is red hot for the housing allowance experiments that are now being financed by the Department of Housing and Urban Development. He also believes that it is neither necessary nor desirable that implementation of housing allowances (on a larger scale) be made before the completion of these experiments.

Politics. The senators and congressmen now know that housing programs pack a political wallop that can hurt. That means that more of the leaders who have paid small attention are now going to learn something about them and have something to say about them. No longer can they safely leave it all to the committee chairmen and a handful of their colleagues.

It's a good guess that President Nixon and John Ehrlichman, Nixon and his top man on housing policy, would like nothing better than to wipe the slate clean and start over. For the homebuilder, the sooner the better. For the senator, the idea of independent home builders taking over. For time in another location. They safely leave it all to the general public.

A guidebook. For the senator, homebuilder, banker, college professor, college student or housing bureaucrat who seeks a guidebook to this suddenly prominent but largely unknown territory, a best buy is Dr. Henry Aaron's Shelter and Subsidies: Who Benefits From Federal Housing Policies?


The latest in condominiums—a hotel: Marriott converts its Camelback Inn

Marriott's 408-room Camelback Inn in Scottsdale, Ariz., is the first U.S. hotel to convert to condominium ownership.

The company has come up with a new twist on the condominium approach, however. The purchase price—which ranges from $40,000 all the way to $275,000—entitles the buyer to use his unit only four weeks of the year. During the rest of the time, Marriott treats the unit as an ordinary hotel suite and rents it to the general public.

Benefits. The company believes its plan will appeal to potential investors because, says Fred Boulneau, vice president of Marriott Corp., “owners should qualify for tax deductions that the federal tax law normally prevents second-home owners from taking.”

Buyers will receive a share of the income derived from operating the hotel, which Marriott will continue to manage. This is another major selling point: “The problem with buying a conventional condominium is that you rarely have professional management and you're never certain what will happen in the long run,” he explains. “Developers buy up properties. Once you buy, they move out of the picture. We have a track record as successful resort managers and we'll continue to manage.”

Builders' rival. The Camelback conversion is the beginning of Marriott's bid for the second-home market. Eventually the company hopes to develop a worldwide string of condominium hotels and perhaps offer an exchange option that would allow owners to exchange vacation time in their condominium for time in another location.

Fed lets Arkansas bank buy mortgage banker

The Federal Reserve Board has approved the application of First Arkansas Bankstock Corp. of Little Rock, Ark., to acquire L.E. Lay & Co., a mortgage company also of Little Rock.

First Arkansas controls three banks with total deposits of $305 million. L.E. Lay services $82.1 million in mortgages.

Earlier the board had turned down the application of Crocker National Corp. of San Francisco to acquire the Ralph C. Sutro Co., a Los Angeles mortgage banker.

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—DON LOOMIS

McGraw-Hill World News,
JENN·AIR

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A smart builder uses brick for inexpensive custom touches, too. To make the house look as valuable as it is.

After all, a buyer doesn't know as much about your house as you do. So you have to give him a little help.
Making an Impact: An editor tells HUD's most embarrassing secrets

Al Louis Ripskis is a $21,000-a-year program analyst who is fast making a name for himself at HUD.

His fame springs from his role as the muckraking editor of a monthly newsletter called Impact. It has carried a whole series of provocative stories to the effect that:

- A "very high HUD official conferred with his female assistant all over the country at taxpayers' expense."
- A confidential memo from one of George Romney's area directors, William Whitbeck of Detroit, contained some of the severest criticisms ever made of Romney and his administration.
- The $7-million-a-year output of the Urban Institute, which is supported primarily by HUD funds, is nothing but a "torrent of verbiage."
- Top officials at HUD hurriedly approved expenditure of $20,000 for two new 80-foot flagpoles which appeared across the street at the headquarters of the Department of Transportation.

Sense of mission. Since September these and other stories have been winning favorable publicity from Washington's newspapers and the wire services. The Ripskis name is now at least as well known among HUD's 13,000 employees as that of incoming Secretary James Lynn.

Ripskis' $5-a-subscriber newsletter is personal journalism of the Jack Anderson variety but it's a rare variant, since the editor is openly engaged in hit-and-run inspections. The new editor is frank about his willingness to put his job on the line.

For a lot of reasons it may be difficult for Secretary Lynn to fire or restrict his own critic.

"What grounds can they use?"

Ripskis says he is exposing "mismanagement, incompetence, waste and corruption at HUD." He's trying to organize an underground grapevine of like-minded bureaucrats to help him out. Besides his following at HUD—where employees give wide circulation, via Xerox, to his newsletter—Ripskis claims he's getting subscriptions among the "builders, bankers and real estate speculators" who, he says, deserve the lion's share of the blame for "the mess at HUD."

Results. The newsletter is read attentively, and Ripskis claims he gets feed-back indicating that his exposures have brought corrections of difficulties that would otherwise have been swept under the bureaucratic rug. But the question remains:

How long can he keep it up without being cut down?

Ripskis says he is careful to do all his work on his own time, and he asks:

"What grounds can they use?"

Siberia? Ripskis had a predecessor, Jay Thal, who edited, with Ripskis' help, a newsletter called Quest. Thal suddenly drew a four-month assignment to Alaska, during which time Quest foundered.

Ripskis, who was born in Lithuania, says he was incensed at this treatment, which he compares to the exiling to Siberia of some of his relatives by the Russians. He stepped into the breach with Impact.

The new editor is frank about his willingness to put his job on the line. He's a 35-year-old bachelor, and he is seemingly stirred by the same motivations that drive Ralph Nader. He thinks he can do a better job, since he's already had 11 years experience with HUD. He also feels he can be more effective by working on the inside the way he does.

Pledge from Romney. Ripskis has even won recognition from Romney, who made both favorable and unfavorable comments about Impact during a holiday get-together with employees in the HUD cafeteria. People such as Ripskis have a right to publish, Romney said, and in no way would he try to block them.

Whether Secretary Lynn will find a way to squelch Ripskis remains to be seen, of course. Ripskis says he's already getting information on Lynn from Lynn's fellow bureaucrats at Commerce—data that could turn up at Lynn's confirmation hearings.

With Romney gone and Lynn expected to be much more responsive to White House direction, Ripskis may find himself reorganized out of his job, or perhaps ruffled (for reduction in force) during the shakeup that Lynn is expected to make at HUD.

And yet, Ripskis may continue to enhance his stature in the role he likes to describe as that of the taxpayers' editor.
Richard Prows, President of Richard Prows, Inc., Salt Lake City, has designed and built more than 2,500 residences. He buys Nord doors for 4 reasons. He likes their design and appearance, their ready availability, their competitive prices, and, as he says, "a stability of quality we can depend on."

The Prows total living concept
Today, all of Prows' homes reflect his philosophy of the total living concept. His firm develops the land, then designs, builds, and markets the residences. One outstanding example is Three Fountains East in Salt Lake, a 222 unit condominium, priced from $20,000 to $45,000. Each unit has the Nord Classic carved entry door shown left as its "focal point of interest." Inside, Nord louver doors continue to complement Prows' imaginative design.

A parallel philosophy
Nord's philosophy is as basic as Dick Prows'. Nord combines natural wood with modern technology and old-world craftsmanship. So electronic gauges reject any air- and kiln-dried lumber still retaining undesirable moisture. But in the end, all Nord doors are hand-finished by skilled artisans, and builders get doors of distinction at "commodity" prices.

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*Simulated antique finish plywood 1/8".
California builders get a 120-day delay in environmental impact ruling

California has enacted a 120-day moratorium in enforcing the state Supreme Court's decision requiring environmental impact studies before construction begins on any private project that could have a significant effect on the environment [News, Nov. '72].

The new law legalizes all projects on which construction had started before the court decision, and it spells out steps to be followed by the State Office of Planning and Research in developing guidelines for local agencies' requirements.

Guidelines. The court's precedent-setting decision had created a near panic among builders, who feared that every governing body could interpret it in its own way. The guidelines, which are to be drafted by February 1, should ease that fear.

The new law requires that guidelines specifically include criteria to be used in determining whether or not a proposed project may have a "significant effect on the environment." A significant effect may mean that a project has the potential to degrade the quality of the environment, curtail its range or achieve short-term instead of long-range environment goals.

Projects halted. The Supreme Court's decision had halted some $1 billion in construction. Among the larger projects that may now proceed under the new law are two Lan-Ron developments totaling $17 million in Orange County, a $12.5 million El Dorado Homes project in Riverside and a $6.5 million project in San Bernadino, three K-A-E Inc. projects totaling $16 million in San Bernardino, and $5.5 million worth of Ponderosa Homes projects in Santa Clara County.

Builder Frank Tobin was able to resume work on 112 apartment units in Riverdale; he's in doubt about 354 in Newhall.

Proposition 20. A developer took aim at another California building ban when his 100-unit apartment project became bogged in legal action because of the new coastline protection initiative (Proposition 20), which California voters had approved in November [News, Dec. '72]. Great Lakes Properties filed a $705 million cross-complaint to halt 50 other projects in the state, basing its action on grounds that the coastline law forbids the beginning or continuation of any construction within the 1,000-yard-deep coastline zone before the permit system begins—projects began before last April 1 excepted.

—T. A.

California sets stiff new insulation standards

Governor Ronald Reagan has signed a bill that requires the Commission of Housing and Community Development to establish minimum insulation standards by Jan. 1, 1974 for new hotels, motels, apartment houses and homes. The purpose is to conserve fuel and save the home buyer money.

California is the first state to establish such standards. The bill says the new rules can match or exceed FHA's minimum property standards for most housing but that completely new requirements must be set for buildings more than three stories high.

"Proper insulation could eliminate the need for one new power plant every three years," says Senator Alfred E. Alquist (D., San Jose), the bill's author and chairman of the Senate Public Utilities and Corporations Committee.

Alquist also pointed out that adequate insulation would lower energy demand during hours of peak use and that the home buyer would recoup the initial cost in a year or two because of lower heating and air conditioning costs.

—T. A.

McGraw-Hill News, Sacramento

Inside your home or out, Virden
Boise Cascade agrees to $58.5 million settlement of land sales lawsuits

The company will set up a $24-million fund to cover the cost of refunds to buyers who want their money back, set aside $21.5 million for administration and maintenance of the properties and earmark $13 million for completing improvements.

Misrepresentation. Six lawsuits had been brought against Boise or its subsidiaries charging misrepresentation in the sale of recreational lands in 19 California subdivisions and one in Nevada. The suits included civil actions filed by the California attorney general's office and the Contra Costa County district attorney plus three class action lawsuits filed in state courts and two in federal courts.

The suits charged that the company had not provided the promised recreational facilities, had misrepresented the value and investment potential of the land, given false information about possibilities of lot-splitting and made empty promises about plans for access roads and highways. They also charged that sales personnel had used two-way radios to imply that lots were selling fast.

No wrongdoing. The settlement must still be approved by the six different courts, but no difficulty is expected.

"It will avoid lengthy and costly litigation and provide a fair and speedy way of settling outstanding land sales claims," said George McGown, vice president of Boise Cascade and general manager of its realty group.

McGown emphasized that the agreement was a settlement of disputed claims and not a determination of wrongdoing on the part of Boise or its salesmen.

"It's a complete settlement as far as we are concerned," said California Attorney General Evelle Younger, who had filed some of the suits. "Those who want out are getting out and others who didn't want out but wanted improvements are getting those."

Statewide problem. Younger called rural second-home subdivisions one of the major environmental and investment problems in California. He noted that difficulties with such subdivisions are not peculiar to Boise Cascade's projects, but that Boise probably was the number-one developer of such lots and had sold more in a short time than other companies.

Younger indicated that his office will soon initiate action against other land developers as well.

Boise Cascade sold over $360 million of recreational land in California and Nevada from 1967 until July 1972, when it announced it was discontinuing its sales program [News, Nov. '72]. At the time the company announced a $200 million extraordinary charge, most of which was intended to cover the cost of withdrawing from land sales. Disbursements resulting from the $58.5 million settlement will fall within reserves created at that time.
Hottest question in mortgaging: Will housing lose its special lenders?

At the very time when Congress is least willing to take up the Nixon Administration's proposals to make mortgage-lending thrift institutions more like banks, the institutions themselves are ironically indulging an urge to dabble more widely in banking.

The stakes for the housing industry are high. The basic questions are whether the nation's whole financial structure may be rearranged along lines suggested in the well-known Hunt Commission report, and whether such restructuring may in time erode the specialization of institutions in mortgage finance.

As the Nixon proposals shape up, savings and loan associations and mutual savings banks would be given the same checking account, consumer lending and credit card powers that their rivals, the commercial banks, now have. In return, thrift institutions would give up tax and deposit-yield ceiling advantages that have always protected them, as specialists in mortgage lending, from bank competition for deposits.

The swap would create a homogenous army of diversified lending giants, all able to thrive in a credit squeeze but none with any last-ditch loyalty to housing.

Check mates. However cautious Congress may be about picking up this risky proposition—ever hearings will be delayed until late 1973 at the earliest—thrift institutions themselves are developing a mouth-watering interest in a key component of it, checking accounts. The thrift men call them "third-party payments."

The reason is clear. The thrift men fear that commercial banks will take a quantum jump ahead in the competition for savings by going to electronic fund transfer systems. The EFTS will be the base for the cashless, checkless society that is believed to be only a few years off.

The thrift men are afraid that, if they are frozen out of the dazzling conveniences of the new technology, their own one-quarter percentage point deposit-yield advantage will mean little to depositors. The specter, then, is a loss of lending funds.

**Savings banks.** With its eye on the struggle for deposits, the National Association of Mutual Savings Banks was the earliest backer of the Hunt Commission package. Says its vice president and chief economist, Saul Klam: "If all the money goes to commercial banks, we can't do mortgage loans. One hundred percent of zero is still zero."

Klamen takes the view of the Hunt report authors, also shared at the Federal Reserve Board, that diversified institutions bulwarked by a secondary market for mortgage securities can do more to insulate housing finance than specialized lenders.

But the savings banks draw the line at business credit, and their leaders expect that such banks will always be consumer institutions. "The S&Ls. The savings and loan profession is more circumspect, but it also feels the lure of the EFTS. Neither of its two trade associations has endorsed the Hunt Commission package because S&Ls regard their present deposit-yield advantage over commercial banks as essential. But at the same time, they want to join the new EFTS society and they want more consumer lending powers.

"The trick," observes an industry source, "is to do anything necessary to protect the rate spread while getting a foot in other doors."

The S&Ls still see themselves destined to play a specialized role, says the source, sticking to real estate, savings and consumer loans. "Basically and philosophically," he says, "even the young guys in the industry realize the grass isn't all that green in banking."

**Warning.** The bankering of S&Ls to move on the EFTS front still worries a friendly official, who believes that their specialization remains the base of their prosperity and thinks they risk the loss of that special housing status in the eyes of Congress. With misgivings, the Federal Home Loan Bank Board's Thomas Hal Clarke concludes: "A good portion of the industry is heading down the third-party path."

Texas, Florida, Indiana, Kansas, Minnesota, Missouri, North Carolina, Ohio, Oklahoma, Utah, Washington and California have all given the S&Ls leeway to venture into third-party payments.

The same is even more true of savings banks. In Massachusetts and New Hampshire already, and perhaps soon in Connecticut and New York, they are waging battle for the right to offer something very much like interest-bearing checking accounts—the negotiable order of withdrawal, or NOW. This development is viewed with alarm by commercial bankers, who haven't been paying interest on checking since the Depression.

"They're driving us up the wall in New England," one banking source in Washington says.

**Sophisticated attack.** Elsewhere, there has been a sort of general seepage of savings banks in the direction of what bankers accordingly call checking accounts, albeit without interest. All the mutuals in Maryland offer these, and all but one in New Jersey and in Indiana. In Rhode Island all seven of the savings banks offer checking accounts through controlled commercial banks, and the way has been cleared for S&Ls to do likewise.

A Delaware savings bank, the Wilmington Savings Fund Society, has unveiled a complete funds transfer system—run on paper for now but designed by computer specialist Dale Reis- to be put on an electronic basis when a computer hook-up is available. It offers a free checking account, a related savings account paying a good yield and a commitment to the saver to permit the savings account to back up check overdrafts. With a plastic identification card, the depositor gets guaranteed credit and check-cashing privileges with all merchants signed up for the bank's program.

**Discrediting the card.** The Wilmington Plan gives the depositor a 2% discount on merchandise purchases, which is credited to his savings account. Says George Oram of the Federal Home Loan Bank Board: "Wilmington is wiping out Bank-Americard (in that city). They have cut all the profit out of the credit card, giving a powerful incentive to the merchant and the customer, and all the merchants are signed up."

The S&Ls are trying to persuade the Justice Department and Congress to help them join the two regional commercial bank EFTS networks already in service, centered on Atlanta and San Francisco. The U.S. Savings & Loan League's executive vice president, Norman Strunk, sees S&Ls moving quickly via the networks into automatic payroll deposits, thus into pre-authorized electronic payment of their customers' repetitive bills [utility, etc.] and ultimately into full third-party electronic payments.

The profession hopes Rep. Fernand St. Germain [D., R.I.] will move legislation making clear the right of thrift institutions to enter the Atlanta and San Francisco complexes.

**Risk for housing.** At the Fed, where Hunt Commission thinking finds a congenial reception, the new trends are welcomed. Says one Fed source: "The large S&Ls will go for the Hunt Commission proposals on purely economic grounds if given half a chance. You can't force them to make mortgage loans or to want advances from the Home Loan Banks. With money running out their ears, they ought to have flexibility to diversify out of mortgages."

Clarke is of opposite mind. He takes pains to warn S&Ls that their flirtation with the purely banking aspects of EFTS may lead Congress to scrap their tax and yield advantages. "Once certain steps are taken, there may be no turning back," he says.

And the point of no return? Clarke thinks it would come if S&Ls asked Congress to withdraw their obligatory requirement to keep a high percentage of their loan portfolio in mortgages. And temptation to ask this favor intensifies as thrift institutions become further involved in EFTS.

—Stan Wilson

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The five mobile home stocks on House & Home's housing-share index fell to 1,140.53, from 1,590.01, in the month ended Jan. 3.

The 28% drop was the sharpest for the mobiles since their movements were factored into the index in January 1965. The mobiles' loss was largely responsible for depressing the House & Home's composite index of 25 stocks to 529.13, from 559.47.

Skyline triggered the debacle. It lost 14%, to 32%, on Dec. 27, in reaction to lower quarterly earnings. It came into 1973 at about 29, or 3 points below its 1972 low of 32%. It had sold at 74 earlier in the year.

Here's the graph of 25 issues.
Skyline loses 14\% points in one day
When is the condominium a security? The SEC spells out the specifics

Resort condominium developers have been playing a kind of cat-and-mouse game with Securities and Exchange Commission staffers, who think that many of the projects, and the rental contracts typically offered buyers, are securities [News, May '72].

Staffers from regional SEC offices have been prowling the country sniffing out deals that they think should be registered with the agency. But many developers have not registered largely because the commission itself has never ruled on the question, its staff's own views on the subject have not been consistent and further, no one has ever been hauled into court by the SEC for failing to register a condominium.

The three tests. Last month the commission finally stepped in to end the game. It issued a four-page document, Guidelines as to the Applicability of the Federal Securities Laws to Offers and Sales of Condominiums or Units in a Real Estate Development. The document spells out three specific conditions under any one of which a condominium will be considered a security. They are:

- The offering or sale of a condominium with any kind of rental arrangement in which emphasis is placed on economic benefits to the purchaser that are to be derived from the efforts of the promoter or other persons.
- The offering of participation in a rental pool arrangement.
- The offering of any rental deal in which the purchaser must hold his unit available for rental for any part of the year or must use an exclusive rental agent.

Few surprises. The SEC guidelines should come as no surprise to condominium promoters. They follow closely the recommendations made last year by the SEC outside Real Estate Advisory Committee. And some of the points have been made by SEC staffers all along in discussions with promoters and in no-action letters in which the staff agrees not to recommend that the SEC take action in specific cases.

The guidelines, which can be obtained free by writing to the publications unit of the SEC, 500 North Capitol St., Washington, D.C. 20549, make clear that the SEC has not attempted an all-inclusive definition of just what condominium securities are.

"Whether an offering of securities is involved," the SEC said, "necessarily depends on the facts and circumstances of each particular case. The staff of the commission will be available to respond to written inquiries on such matters."

Safety points. The agency did spell out some of the arrangements that would not run a condominium promoter afoul of the federal securities laws. The staff must be convinced that "no plan to avoid registration is involved." In the absence of a scheme to avoid registration, the owner of a condominium unit may enter into a non-pooled rental arrangement so long as a particular agent is not designated or required to be used as a condition of the sale.

The fact alone that a rental agent is affiliated with the promoter does not in and of itself turn a condominium or a rental deal into a security.

And now—the flood. The guidelines also deal with situations in which commercial facilities, such as stores and shops, are an integral part of a condominium project. To avoid the need to register the condominiums, the income from commercial facilities must be used only to offset common area expenses and the operation of the facilities should be only incidental to the project as a whole. This means, among other things, that commercial facilities cannot be a primary income source for the individual owners of the condominium.

The SEC is bracing itself for a flood of registrations now that the guidelines are finally out. Many promoters began preliminary work on their registration statements late last year after the Real Estate Advisory Committee report. One reason was that their own lawyers saw the handwriting on the wall.

On the darker side of the picture the industry can expect to see the SEC start hauling into court those promoters whose condominiums it thinks should have been registered but were not.

The big question yet to be resolved is whether developers who issue condominium securities must register as brokers-dealers. The commission has not ruled and may not for some time.

For now, the SEC staff is issuing no-action letters to promoters who can show that the selling of the securities is only incidental to a bona fide real estate deal and that the units are sold by the developer's own employees. The need to register as a broker-dealer is decided only on a case-by-case basis.

—Dexter Hutchins
If you're thinking about color... for the exterior of homes and apartments, for interior paneling, or doors or ceiling beams, then think about the REZ Color Collection—it's a new and exciting array of earth tones and wood tones that enhance the natural beauty of wood.

In the REZ Color Collection you'll find quality colors—colors that are inspired by the latest in fashion for exterior and interior home decor.

And it's easy to put on fresh new color.

There's a variety of REZ Natural Wood Finishes... to match the type of wood to be stained and to simplify the work. Here are two that are brand new:

**REZ Exterior/Interior Solid Color Latex Stains**—ideal for the rough sawn woods or textured sidings that are so popular today... give you solid color rustic beauty, and go on fast because they're latex. Clean up with soap and water.

**REZ Exterior/Interior Semi-transparent Latex Stains**—these permit the natural wood grain beauty and texture to show through. Easy application and cleanup. Last longer than conventional stains. On exterior surfaces, REZ Latex Stains form a tough, flexible film that clings to the wood and resists cracking and peeling—they're even mildew resistant.

Which REZ Stain should you use? Detailed information on the complete line of REZ Natural Wood Finishes can be found in Sweet’s Catalog (9.9/Re). Or, write to The REZ Company, One Gateway Center, Pittsburgh, Pa. 15222; or Box 3638, Torrance, CA. 90505.
2 builders who found steel makes

In Wake-Pratt's Royal Coachman Apartments, Troy, Michigan, (below), 28-foot Super-C Joists are used with ¾” plywood decking, adhesives and self-drilling screws. These long lengths are much easier to handle than wood, and come with pre-punched holes for wiring.

In their Indian Valley Townhouse project in Kent, Ohio (bottom), Irving Botnick and Associates are using Super-C Joists in 34-foot lengths, and saving $190 per unit.
better joists.

This booklet has the facts.

In the middle of a 545-unit apartment complex in Michigan, Wake-Pratt switched from wood joists to Super-C Steel Joists. Why? Their analysis showed steel joists install faster and easier than wood, and give them a better floor system.

Irving Botnick and Associates, in Kent, Ohio, made the same switch. They're now saving 25% of the cost of a wood joist system, using Super-C joists and a concrete deck.

Developed by U.S. Steel, these joists are hot dipped galvanized steel. They don't shrink or warp. So floors don't squeak. Nails don't pop. A growing list of builders around the country are now using Super-C joists . . . in applications from single family houses to apartments.

This experience is summarized in a highly factual 10-page booklet, which shows typical applications, load span tables, and prices. You also get the name of the nearest manufacturer of Super-C joists serving your area . . . who can help you buy them for your current and future projects.

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State ______________________ Zip ________________
Type of units planned _________________________________
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CIRCLE 37 ON READER SERVICE CARD
Laurentian Commons Condominiums, a fifty unit development of two-story townhouses in Flint, Michigan, is comfortable, carefree condominium living in a rustic, natural setting.
The architecture of each home is varied with design changes in windows, balconies, roof slopes and staggered pavement. Yet, each home is compatible with the adjoining one through expert use of quality exterior materials. Because the rustic quality of the architect's design suggested the need for a variety of wood windows, he selected Andersen Wood Casement Windows and Gliding Doors.
The architect was familiar with Andersen quality construction and warm wood detail. Andersen Wood Casements bring the charm, character and elegance of wood to interior and exterior trim that can be painted or stained to match any decor... making condominium living carefree and beautiful.

Hilltop Place, the new condominium residences for adults in New London, New Hampshire, brings modern, maintenance-free condominium living to the relaxed, friendly environment of a small New England college town. When completed, Hilltop Place will consist of six clusters, each with approximately twenty-five residences of individual character and design.

Because the architect wanted buildings that are as maintenance-free as possible, Andersen Perma-Shield® Casement Windows and Gliding Doors were a natural choice. All the exposed portions of these Perma-Shield units are enclosed in a sheath of tough, durable, attractive vinyl that does not rust, pit or corrode, and won’t need painting.

Andersen double-pane insulating glass does away with storm windows, cuts cleaning chores in half. Used singly, in pairs, in rows, in bow windows or with fixed windows, Andersen Windows will fit almost any design.

Andersen Wood Casements make easy living beautiful. Andersen Perma-Shield Casements make easy living beautiful...and easier.

For further details on how Andersen Windows can help your building design see your Andersen dealer or distributor. He’s in the Yellow Pages under “Windows, Wood”. Or see Sweet’s File (Sections 8.16/An. and 8.6/An.) or write.
Ceramic tile can make your homes look like they're worth more than your asking price.

As you can see from the living room pictured on the left, ceramic tile can make a big impact in a home. When it's used creatively, it can make your homes look far more valuable than others in the same price range. That means quicker sales. And less quibbling over your asking price.

A prospective buyer can't help but be impressed with the distinctive appearance of a ceramic tile inlay in a foyer floor. Or a dining room wall with sculptured tile.

And when it comes to the kitchen, nothing can be more impressive to a woman than ceramic tile walls, splash backs and countertops. Because ceramic tile is virtually cutproof, fireproof, waterproof and stainproof. And she knows it.

She also knows how practical and pretty it is in the bath. In fact, the most beautiful bathrooms are still made with ceramic tile. Because the materials that try to look like ours end up looking like what they are: cheap imitations.

To help you visualize the stunning effects ceramic tile can create, we've put together a booklet that contains color pictures of applications that could turn a so-so house into a showplace.

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Let us send you a copy of our booklet. It's yours for the asking. And it could be the most valuable thing you ever got for nothing.
These fourplexes look like expensive single-family homes

They were planned this way for a variety of reasons:

• The market was empty nesters who no longer wanted to maintain large homes, but did need space for their furnishings and a place for children and grandchildren to visit.

• The site of the project—2.1 acres in Brielle, N.J.—is surrounded by large single-family homes with similar Williamsburg-Colonial architecture.

• Zoning for this type of unit had already been established for another project.

Each of the Berkeley Square units maintains the feeling of detached-home living—with basement, fireplace, attached garage, screened porch, for example.

Monthly rents for the 1,050-sq.-ft. apartments range from $440 to $460.

The architect was Huntington Larson Inc. Owner/builder is Dr. Thomas V. Sollas.

Site plan (above right) and photo below indicate how project was planned to echo older, adjoining neighborhoods by including wide driveways, saving mature trees.

Fourplex floor plans emulate layout of single-family homes with laundry in basement, guest quarters on second floor. Screened porch (over garage in photo above) originally designed for four units where site dropped off, proved so popular it was added to four additional apartments.
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CIRCLE 43 ON READER SERVICE CARD

H&H FEBRUARY 1973 43
Any way you look at it, the Alcoa Alumiframe system is a big timesaver.

If you're looking for a way to cut down on the high cost of construction time, look into the Alumiframe system from Alcoa. With the Alumiframe system you use framing members similar to those used in conventional construction—columns, beams, joists and studs. However, the system requires fewer pieces to complete floors, interior and exterior walls. And because aluminum is lighter, it is easier to handle. Look at the system: With fewer pieces, it goes together faster. Let's work from the foundation up.

It takes just two men to place a 40-ft Alumiframe main beam which weighs only 103 lb. The same-size beam in steel weighs over 880 lb. The 28-ft Alumiframe joist weighs just 19 lb—a no-sweat job for one man.

Photos:
a. Five men lift an Alumiframe floor system into place.
b. Precut, precisely assembled Alumiframe components, true and square.
c. To build a floor fast, three-man crews lay down conventional plywood decking and secure it with adhesives and nails.
d. Screw shank nails are either hand or pneumatically driven.
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. He added, "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.

Look what the National Association of Home Builders Research Foundation, Inc., discovered.
In an independent time study on the use of the Alumiframe system in construction of one of the Congdon-built River Meadows homes, an NAHB research team reported, "It took about 48 percent less time using aluminum than would be expected for typical wood for 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, the NAHB study concludes that an Alumiframe floor anywhere else could probably be erected about 30 percent faster than one of wood.

Look into price. It is guaranteed.
Unlike lumber, aluminum prices usually do not fluctuate. Alcoa guarantees the price of Alumiframe members on a calendar-year basis. Look at who approved this system. The Alumiframe system has all the major code approvals: BOCA, ICBO and SBCC, and it meets FHA standards. See how the Alumiframe system can work for you.

Try this economical residential framing system that provides construction time savings on quality homes of any size, design or price range. Whether you're working in a plant or at the site, discover the advantages of building with fewer, lightweight members using conventional tools. For more information about the Alumiframe Building System, call Ken Lally, national sales manager, (412) 553-2853, or write: Aluminum Co. of America, 1092-B Alcoa Building, Pittsburgh, Pa. 15219.
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A second-home community with something for everybody

The all-inclusive nature of Sequoia Woods is paying off in a waiting list for condominiums at the Arnold, Calif., project.

First, there's a wide choice of plans—from one bedroom units with 590 sq. ft. to three-bedroom, two-level layouts with 1,588 sq. ft.

Second, prices are moderate for the area—$23,900 to $43,900.

Third, there's a full range of recreational facilities—an 18-hole golf course with pro shop, tennis courts, a ski run and a swimming pool.

The ten-unit, two-acre section of the project shown here opened in August and immediately sold out; 20 more of a planned 96 condominiums currently are under construction. The balance of the 3,000-lot project consists of single-family second homes.

Rossi DeMulse Co. is the developer; Donald Sandy Jr. and James A. Babcock, AIA were the architects. KHS Builders are the contractors.

Staggered placement of units provides maximum privacy for balconies of individual condominiums.

Cluttered recreational facilities are indicated in two-acre section of project.

Cabin design of condominiums is enhanced by use of rustic exterior materials.

Plans show how foyers are used to separate main living areas. An alternate two-bedroom layout (not shown) is also available.
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CIRCLE 50

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70 Maytags average just 32¢ apiece for repairs at Hazelcrest Condominiums.

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CIRCLE 55 ON READER SERVICE CARD

H&H FEBRUARY 1973
"You don't have to hire a psychiatrist when you switch from rentals to condominiums . . . But a little psychological understanding helps"

Every builder/developer who's switched from rentals to condominiums knows there's a host of differences in the two markets. But many builder/developers aren't aware that one of the prime differences is psychological—a feeling of possessiveness that comes with home ownership and the need for a buyer to identify his home as truly his own.

This need cannot be solely satisfied by furniture and wall hangings that are different from his neighbors. What's needed is project planning that offers each buyer a sense of individuality.

Let's examine some site design factors that will foster this feeling.

First, the overall site should be one that the buyer can identify with. For example it might reflect his former residence and surroundings. Perhaps there's a similarity of neighborhood or natural terrain.

Even more important, the approach to the site must supply a strong initial impact. Thus the first impression should express the best environment of the site—mature trees, landscapes, etc., not a parking lot or asphalt area (Figure A).

Second, the relationship of automobile to dwelling is vital. Quite often disastrous design errors are made by placing parking facilities where they can't be readily seen or reached. Most people are extremely possessive about their cars; they must be located as close to the unit as practical. When individual garages are not furnished at each unit, the owner must feel his car is safe from vandalism. Equally important: The route from cars to doorsteps must be safe, pleasant and convenient (Figure B).

Third, a home—especially a home one purchases—must have a sense of singularity, a difference from that of one's neighbor. The most important site element to further this feeling is the front yard or front door of the dwelling. Individuality can be created here in a variety of ways (Figure C).

Fourth, make sure an owner has an outdoor area he can call his own. It's not enough to give him a deck overlooking a common area. He must not feel he's sharing this space with all his neighbors; the space must be private and he should be able to do pretty much what he wishes with it. Full-height fencing isn't always required, however, for this privacy (Figure D).

Despite this need for privacy an owner also can get very possessive about the land he owns in common with his neighbors. If he's paying for it, he usually wants to see at least a part of the common area and feel it's his. Thus each grouping of houses should relate directly to a common area (Figure E).

With ownership comes demands not found in rental housing. These demands for self expression will always be there. The success of a condominium development will depend upon how well it's designed for these needs.

ROBERT W. HAYES, AIA, PLANNING CONSULTANT, SAN FRANCISCO, CALIF.

56 H&H FEBRUARY 1973
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If you'd like to learn more happy facts about our money-saving metal bi-folds, call your local U.S. Plywood Branch Office.
Condominium conversion: Part I
"The difference between success and failure lies in understanding the concept, the problems and the market"

After 12 years condominiums are finally coming into their own, and it is not just in new construction. Resales in older condominiums are up and some companies are finding new opportunities in urban areas by successfully converting rentals to condominiums. But there will also be many who will fail because they lack understanding of the concept, the problems and the market. Let’s look at some basi’s that should be considered by anyone contemplating a conversion.

Benefits to seller and buyer. The advantages are quite simple for an apartment-house owner or a builder/investor/dealer. Individual sales of the units will bring a greater return than the sale of the building as a single entity. In other words, a successful condominium conversion allows the sale of individual units for a higher price than rental units can demand based on income to an investor.

Profits ranging from 15%-20% of the sales price in a condominium conversion are not uncommon, whereas 10% profits are usually striven for in new construction. The fact that no construction is necessary in conversion is another very important incentive.

Benefits to the buyer are also obvious. To own the apartment as a condominium rather than to rent offers tax advantages; if the buyer is financed to maximum mortgage limits, almost his total monthly housing cost is a tax deductible item. Pride that comes from ownership is another—albeit intangible—advantage.

Pricing compared to rents. There are many ways to price the condominium conversion; however, they all relate to the market and availability of other forms of housing. One approach—the rental value of a unit versus the monthly cost of owning it—varies tremendously depending on the price range of the condominium conversion. The lower the price of the unit, the closer the monthly payment must be to the monthly rental value of that apartment is. The reasons:

- A buyer who can afford a $50,000 unit has fewer objections to paying $75 a month more. If he can afford $50,000, he probably is in the 40% tax bracket. His tax deductions more than compensate for this increase.
- On the other hand, families who can barely afford minimum housing and are purchasing $10, 15,000 units (perhaps FHA financed) are not nearly so concerned about income tax. Instead they worry about whether they can stretch the paycheck until the next payday. So, if they can find a place to live for $100 a month, they are not so likely to pay $125 a month for tax advantages. To this market, a rental comparison is very important.

A word of caution: Many owners who purchase apartment buildings with surplus money are satisfied if they don’t have vacancies for two years. But a professional would say “If you’re 100% rented for two years, something’s wrong. The rents are too low.”

The upshot of this is that you can still find buildings today where rents are below true market value. You must recognize this and arrive at what probable rental value should be applied to the units. Then you can determine more accurately their fair market value as condominiums.

Pricing compared to nearby homes. You must always overcome a natural reluctance to living in a so-called single-family residence where the walls touch the residences of other families. One of the best incentives for overcoming this price is. As a rule of thumb, a condominium should be priced about 30% below single-family houses of equal square footage, amenities, etc. in the immediate area. There are exceptions: Some areas may require a greater price differential. In other areas—those that are very desirable and where the opportunity to purchase a house is limited—condominium prices could more closely approach single-family values.

Physical improvements. How far should one go in renovating or refurbishing or changing the character of the property? There are many factors to consider. Some 25-year-old properties that lack all the amenities of a modern structure do have the most important factor of all: prime location.

Now, do you sell such a building as is at really bargain price? Or do you go in and remodel kitchens, improve the architecture, change rooms and wind up spending a lot of money to meet that market? This is a problem that faced Equity Specialty Plan Inc. Apartments it was converting in the Los Angeles area were not too far away from homes priced at over $60,000. This was definitely a prestigious location in name and in fact.

However, the company was not successful in selling the units at bargain prices of $16,500 to $22,500 (six sales in three months). ESP changed the marketing program, expensively remodeled the units, raised prices about 50% higher than what the cost of the improvements were running ($18,900 to $26,500) and sold out the 53 units in two months.

Project size. What size apartment project is optimum for conversion? My advice is to stick to small projects in most cases. Mistakes are smaller. One is less susceptible to tenant protests. Small homeowners’ associations are easier to handle and to set up.

There are tremendous problems with closings when you are involved with buildings that contain too many units, therefore making it impossible to subdivide into separate lots. By law 51% of the sales are required before a condominium becomes legal and sales can close. Most lenders require 75% to 80% sales before they can be closed (which is much too high a requirement and adds unneeded and unwarranted risks to the development). And the frequency of cancellations due to buyer remorse is directly proportional to the length of time they must wait before a sale is closed.

Joe Noble of ESP tells of a 795-unit FHA project in Venice, Calif., valued at some $12 to $13 million. FHA was very pleased with the prospect of conversion. Upgrading this area was a tremendous incentive. Unfortunately, word got out to tenants—retirees and people who had been living there for years on controlled rent. Then the political action started. HUD, on one hand, was encouraging the developer to move forward on the conversion. On the other hand, HUD was funding the political action and neighborhood attorneys who represented tenants protesting HUD’s approval and fighting ESP tooth and nail.

This is an extreme but classic example. Be careful if you get into some fairly good-sized projects of 50 or 100 units; tenants can get together, and politicians are very sensitive to the cries of ordinary citizens. They can stop you arbitrarily because you are still subject to what Planning wants to vote. Do your homework. If relocation is going to be a real tenant problem, set up a program to assist them.

In our next column, we will explore more specific problems associated with condominium conversions: maintenance costs to the new condominium owner, fire walls and soundproofing, rehabilitation, current tenants, cash flow, homeowners’ associations and, of course, financing.
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Does anyone live in a living room? It almost seems obsolete for today's family. A better name might be the receiving room. With increasing emphasis on casual life-style, people are living in their dens.

But when it comes to marketing your model home or apartment, the living room still reigns for one important reason: It's the first room the buyer sees. And, trite as it may sound, first impressions are lasting. If your prospect's buying mood is dampened by the first exposure to your product he could re-main psychologically chilled to your entire presentation. Conversely, inviting living rooms often whet the subliminal appetite for more.

More importantly, you must grab your prospects' attention immediately. You can't wait until he gets to the master bedroom to turn him on.

A properly merchandised living room sets the theme. It should silently offer at least one of these strong sales messages: comfort, elegance, entertainment, warmth, livability, conversation.

In previous columns we have not specified the exact furniture a room should contain. But the ground rules for decorating living rooms are unique. In model homes they should contain a sofa, two chairs (not necessarily matching), at least one end table (preferably two) and a coffee table. Why? Because practically all of your prospects would have each item in their own homes. They can identify with your room more easily.

A conversation grouping is a must. In a contemporary home, a sectional can be used in place of a single sofa. In a period design, a love-seat can fill the bill. Interestingly enough, end tables need not always be at the end of the sofa. One can be placed adjacent to a chair.

Lighting itself is often a decorating challenge. No matter what basic design theme you work with, you are safe using the simple ginger jar or plain-based lamp in assorted colors to reinforce the look. The lamp's height is important. Never use a lamp over 35" high on an end table; anything taller distorts its proportion in relation to the rest of the room.

There are a host of other factors to consider. Walls, for example, can be warmed up with either a grasscloth paper or a soft patterned wallpaper. Bare walls can be brought to life with picture groupings and wooden clocks for traditional homes, chrome-framed paintings and chrome mirrors for contemporary homes.

Mirrors add depth and dimension, but be judicious in placement. Deception is easily spotted and too many mirrors will make the room occupants uncomfortable—even nervous—especially if they're hung opposite the conversation area.

Textures and fabrics are an excellent way to warm up a living room. Sleek, hard surfaces are cold, but heavier textures such as woven linens or suedes create a natural affinity with your prospect.

Wood and wood paneling, either deep stained or white-washed, are also appealing. Combining wood with wallpaper gives a definite dimensional look.

The living room is one place to experiment with unusual and intriguing furniture. Etagères, which look like tall, narrow bookcases, are at home in virtually every decorating style. They are available in chrome and glass for contemporary homes, wood finishes for traditional and cane finishes for country French or English.

Antique secretaries and armoires can also be considered. If the armoire has a closed front, use it as a bar with doors open. If it has a wire front use it with doors closed to showcase accessories and unusual objects d'art. It adds interest, warmth and, most important, that personal touch.

Once the basic furniture scheme is finalized and accessories selected, attention should be focused on such necessities as greenery, [live plants preferably and lots of them no matter what the interior theme] and books in floor-to-ceiling bookcases for a dramatic, literary touch.

Summing up, it is important that your decorator define the living room's role in your merchandising program. Should it charm and comfort, excite and invite or be formal and aloof? Establishing this early is crucial; only then can the interiors become part of a coordinated marketing plan.

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The following letter (with photo) was received as a possible entry in the 1973 Homes For Better Living Awards Program. We feel the insight it affords into the process of architectural creation makes it worthy of publication here—ED.

**Miami market memo**

H&H: Regarding the November article by Stan Fisher, "The Miami Market," we certainly agree that Florida is the hottest building market in the country—but we think perhaps Mr. Fisher took too quick a look at building activity on his visit to Dade and Broward Counties.

Mr. Fisher identifies Broward's major builders as MGIC-Janis, FPA Corp., Development Corporation of America and Haft-Gaines Co. While all of these firms are active and Haft-Gaines and FPA certainly qualify as leaders, there are others who are highly significant: Among them: Oriole Homes Corp., Coral Ridge Properties-Westinghouse and our own firm, Leadership Housing.

Naturally, we were disappointed that Leadership was not mentioned in the report since we are the leading Developers of Tamarac, a suburb of Fort Lauderdale, more than 8,500 single-family homes have been built by us. We have over 2,200 acres there still to be developed. And we're presently marketing condominiums and retirement homes.

As for sales, during the four months from July 1 through October 31, sales of Leadership homes in Tamarac totaled 790, or about 6.5 homes per day.

We presently have a backlog of over $35 million in single-family homes in Tamarac. As an example of the sales pace in the community, 285 of the projected 600 homes in Leadership's new family community were sold in the first 75 days.

In addition we own approximately 2,400 acres just west of Boca Raton in Palm Beach County which was recently identified—through a survey done for Advance Mortgage Corp. (subsidiary of First National City Corp. of New York) —as the fastest growing area in the U.S.

Further, we are beginning development of a 2,318-acre property in Tarpon Springs outside Tampa, which will be a planned, diversified lakeshore community offering varied types of housing and commercial development.

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There is a long-standing marketing axiom that what the successful developer must offer is not just new housing but a new and better way of life. Today it's fast becoming apparent that a broad spectrum of recreational facilities is increasingly in demand as part of that new and better lifestyle. Developers who go the recreation route have found an eager market waiting—both for primary housing and for resort and/or second homes.

Providing good, marketable recreation packages is a complex process that starts with feasibility and ends with long-term management. In this issue of House & Home we explore one part of the process: the cost element in creating recreation packages. We have selected four major types of recreation for this exploration:

1. **Swimming and tennis**, which might be called small ticket facilities, neither is overly costly in terms of either space or dollars. Swimming pools have long been the primary element of the recreation package, and tennis—the least expensive of all—is the fastest growing in popularity.

2. **Golf** is the big-ticket facility, in terms of both space and price. It's also the facility that offers the strongest benefits—to both residents and developer.

3. **Skiing** can be a medium- or big-ticket item. And while it is mainly a resort activity, new snow-making technology is also bringing it into more and more first-home communities.

What do these facilities cost to build? To run? Can they bring in money? That's the subject of the pages that follow.
The greatest impact—at the highest cost

Consider what a good golf course can do for a project:
It provides from 100 to 200 acres of permanently maintained, self-sustaining green belt, usually beautifully landscaped, and often with lakes and streams. Hence it is an environmental and community asset that might well be the deciding factor in getting approval for PUD zoning.

It offers a sport that is in great demand and short supply, brings it virtually to the resident’s doorstep and adds much of the exclusiveness that would normally be available only from a private club.

It creates premium homesteads; all over the country, buyers are eagerly paying an extra $5,000 to $15,000 or even more for units overlooking golf courses.

And it is a marketing and environmental feature that should eventually produce at least a modest profit for its owner.

On the other hand, a golf course poses many problems for a developer. Here are the most difficult ones:

A golf course is expensive. A regulation 18-hole course will cost anywhere from $350,000 to well over $1 million, exclusive of land and clubhouse. And since a course is both a key marketing feature and an integral part of the site, it has to be built early, and its cost represents pure front money.

A full-size course eats up a lot of land—from 100 to 200 acres. And most of this is prime building land.

A golf course is expensive to maintain. Even if it eventually becomes a money maker, the developer must count on losing from $50,000 up annually for the first two or three years.

Obviously, then, a developer should undertake a golf course only after the most exhaustive market analysis. And even when studies show a course is feasible, there is the question of what kind of a course.

There are four basic types of golf course
The par-3, or pitch-and-putt course, has 18 short holes and can be built on about 45 to 50 acres. Most golfers don’t consider this real golf.

The nine-hole course, with full-length fairways, can be built on from 50 to 80 acres. It is real golf, but many golfers would consider its abbreviated size somewhat boring.

The executive course is the shortest course on which what is considered real 18-hole golf can be played. It is often used in retirement communities and takes up from 70 to 100 acres.

A regulation 18-hole golf course requires anywhere from 100 to 200 acres, depending on its length. If it plays more than 7,000 yards from its back tees, it can legitimately be termed a championship course.

Most developers put in regulation courses; executive courses rank second. The selection of the latter usually results either from a special market, as noted above, or from a land squeeze; there are no great cost savings because there are still 18 tees and greens, the most expensive parts of a course to build.

Costs depend largely on how much grading is done
Generally speaking, if a golf course site can be used pretty much as is, its cost will be at the low end of the scale; if a lot of contouring and earth moving is necessary, costs will rise. Other variables include the degree of automation of the irrigation system and the size of tees and greens.

Here is an approximation of typical costs for an 18-hole regulation course. It is offered by Harry Eckhoff, a facility development consultant for the National Golf Foundation:

- Course construction and irrigation: $270,000 to $540,000.
- Maintenance from seedling to opening: $35,000 to $60,000.
- Maintenance equipment: $40,000 to $60,000.
- Maintenance buildings: $10,000 to $30,000.
- Equipment—flags, cups, washers, etc.: $6,000 to $12,000.
- Cart paths: $7,000 to $30,000.
- Total: $368,000 to $732,000.

Not included are the golf-course architect’s fees, usually 6% to 10%, and a clubhouse, which can cost anywhere from about $150,000 (locker rooms, pro shop and a snack bar) to $1 million or more (bars, dining rooms, sauna, gym, etc.).

Here’s a cost analysis for an actual course
Desmond Muirhead Inc., planning and design firm of Newport Beach, Calif., and Muirhead himself, a noted golf course architect, prepared the following for a 140-acre course in southern California.

Rough grading: A minimum of 100,000 cubic yards will be needed to elevate tees and greens. In addition, some cutting and filling is necessary to create fairways out of the heavily rolling site; the recommended amount is 150,000 yds. At 40¢ per yard, cost of moving 250,000 yards is $100,000.

Finish grading. Topsoil must be removed and replaced in all graded areas to assure a good stand of turf. Shaping or fine grading of tees, mounds and fairways should be done by a qualified man on a small tractor with specialized attachments. Cost: $54,000.

Irrigation. Labor costs for maintenance are rising, and the number of conscientious night watermen who are prepared to get wet changing hoses on a quick coupling (largely manual) irrigation system is diminishing. So a full-coverage, fully automatic sprinkler system should pay for itself in six to eight years and also provide better turf.

In southern California such a system will cost between $1,000 and $2,000 per acre, depending on the quality of pipe and equipment and the amount of business good sprinkler contractors have on their books at the time bids are taken. Using a mean figure of $1,500 per acre, this system will cost $210,000. Add $18,000 for a pumping system and the total is $228,000.

Lower cost alternate systems may also be used, though the labor cost is higher. Range for more manual systems: $80,000 to $120,000.

Greens. The size of greens can vary from 5,000 sq. ft. to 10,000 sq. ft. Large sizes are used on resort courses where there will be heavy play. On this type of course an average size—from 6,500 to 7,500 sq. ft.—will be used so that pin positions can be changed frequently. For a good quality green constructed according to U.S. Golf Assn. recommendations, a cost of 70¢ per sq. ft. is a reasonable figure. So the construction (pea gravel, peat or loamite, fertilizer, sterilizer, final grading and seeding, etc.) of 18 greens of 7,000 sq. ft. each will cost $88,200, a 20,000 sq. ft. practice green will cost $14,000. Total Cost: $102,000.
Tees. Finishing off and seeding 18 tees will cost $10,000.

Traps. There will be an average of four per hole at an average size of 50'x20'. A good grade of cream or white sand, 9" deep, will be used (good sand is very important, Muirhead says; the first impression of a golf course can be improved 500% by good sand), and it is an expensive item. Cost is about $10 a ton, and an average trap needs 25 tons. Spreading and shaping the sand adds about $40 per trap, so total cost per trap is $290. If there are 72 traps, overall cost is $20,800.

Fairways and rough. These two areas are treated in the same way. (Rough has doubtful value on a resort course, but it can be grown if desired.) Cleaning, floating, cultivating, rolling and fertilizing will cost $170 per acre; seeding will cost another $150 per acre. Total cost for 140 acres of rolling, open fairways: $44,800.

Trees. Although trees are an asset, Muirhead believes one should not try to make an arboretum out of a golf course. Beauty should arise from the structural design of fairways, lakes and existing tree masses, not from something applied as an afterthought. Hence the suggested expenditure for trees is low: only $30,000.

Cart paths. These should be 8' wide and, depending on material chosen, can cost up to $2.20 per sq. yd. So roughly 4,500' of cart paths will cost $8,800.

Lakes. Bulldozing them out is part of rough grading. If lining is necessary, Bentonite or caliche cost about $600 per acre; 10 mm polyethylene with one foot of sandy backfill costs $3,600 per acre. This course will have ten acres of polyethylene-lined lake. Cost: $36,000.

Miscellaneous. Additional items necessary for operating the course include maintenance equipment, $45,000; a maintenance shed, access drive and restrooms, $45,000; and the cost of maintaining the course from completion to opening, $22,000. However, the cost of a clubhouse with its accessories and landscaping is not included because it can range from a few hundred thousand dollars to $1 million plus.

Architect's fees. $75,000.

Total cost of constructing and equipping the 140-acre course: $821,680.

Maintenance costs: They're very hard to pin down

Annual operating costs can range from $50,000 to $200,000. The variables are numerous and include the number of rounds played per day, the number of playing days, the number of employees and their salaries (which depends in turn on whether they are union or non-union) and the type of irrigation system.

"The only way to find out maintenance costs for a particular area," says Max Genet, golf course consultant from Palm Springs, Calif., "is to talk to club managers and greens keepers from that area. National and regional figures put out by industry groups tend to be ridiculously low."

Genet says that to maintain a first class golf course in southern California costs from $165,000 to $250,000 a year. But to maintain a similar course in Florida would cost $50,000 to $60,000 less because California courses tend to use union labor and Florida courses do not.
In fact, of the four major recreation facilities covered in this issue, tennis requires by far the lowest investment; it's possible to build a court for as little as $5,000. And tennis offers these other advantages:

Very little land is used up by a tennis facility. An acre will comfortably accommodate eight courts and a clubhouse.

Maintenance costs are very low and in some cases virtually non-existent.

Tennis courts can be built very quickly. So the little amount of front money they require need be out only a few weeks before the courts are in play. Hence tennis is a likely candidate for the position of front-finishing and time in the recreation package. Furthermore, it's easy to expand tennis capacity, so courts can be built to stay just ahead of demand.

One court will serve a lot of players

The reason is that turnover on the courts is very fast. Typically, a match will last an hour (and most clubs limit players to that time span), hence on a summer day, 40 or more doubles players can use just one court, and more if it is illuminated for night use.

So it's not surprising that many developers use a rule-of-thumb formula of only one court per 100 dwelling units. This is based on the assumption that from 15% to 25% of a project's residents will make at least some use of a court and on the U.S. Lawn Tennis Association's estimate that at least one court should be provided for twenty players.

However other developers caution against the temptation to underbuild courts and recommend that the formula be as much as one court per 50 dwelling units, particularly in communities that are heavily oriented towards sports.

"Nothing aggravates a tennis player like a long wait for a court," says one developer. "It pays to monitor peak demand very carefully, and if the wait is too long, build more courts. They aren't that expensive."

There's a wide variety of playing surfaces

Just what kind a developer installs depends on how much money he wants to spend. The best playing surface, clay, is the most expensive both to build—usually $10,000 to $12,000 per court—and to maintain. A few developers consider it worth the cost, especially if their tenants are especially keen on tennis playing. (One such developer also hopes to get occasional exhibitions by tournament pros on his project's courts.) But many other developers find that their residents are perfectly happy with asphalt courts which, at about $5,000 each, are the cheapest to install and which require virtually no maintenance. They can be used as soon after a rain as the water is drained off, while clay requires at least some drying time. They require no rolling; clay requires frequent rolling. And they can be used year round, while clay can't be used after the first frost.

On the other hand, asphalt (concrete) courts are hard on players' legs, and they have a faster bounce than most players care for. So, not surprisingly, compromises have been developed. They consist of various granular or composition surfaces which provide much of the feel of clay courts, yet are much easier to maintain. There is, for example, an asphaltic composition which can be poured over an asphalt base that gives a somewhat softer bounce than asphalt itself. However, there may be chipping problems when the hard edge of a racket strikes the surface.

Granular surfaces, which are sprinkled over clay bases, reduce the amount of rolling required to perhaps twice a day under heavy use, they dry quickly after rain and they permit easily laid tape lines instead of limed lines. Their main drawback, tennis pros say, lies in a slight slipperness that causes a player to slide into the approach to a shot. It's not a serious fault, but it does take some getting used to. Instal- lation costs of these compromise surfaces are generally about the same as for clay courts.

For many projects the answer is another compromise: some hard-surface courts for general play, and some better surfaced courts for more serious play.

Extras that can increase playing time

Lighting will add considerable playing time to a tennis facility, and of course add cost as well. A good rule of thumb is that one-third to one-half of outdoor courts should have illumination for night tennis. Of the two most common types of lighting, quartz and mercury vapor, the latter (at roughly $2,000 per court) costs about twice as much to install, but it provides much better lighting and is cheaper to operate.

In most parts of the country indoor tennis is just beginning to catch on.

The U.S. Lawn Tennis Association says only about 15% of outdoor players continue the game when the weather gets cold—chiefly because of a relatively higher fee has to be charged to recover the capital costs involved in building court enclosures. These costs range from about $40,000 for an air-inflated structure for one court to, for example, $625,000 for a six-court enclosure like one being built at Bay Valley, a new recreation-oriented PUD in Saginaw, Mich. (However, the latter also includes a lot of extras: two handball-paddleball courts, pro shop, lounge, day-care center and locker rooms.)

Maintenance: a very broad range of costs

As previously noted, hard-surface courts need virtually no maintenance beyond an occasional sweeping to rid them of water, dirt and leaves. Most of the maintenance of granular courts consists of periodic rolling—twice a day or so under continuous use. And clay courts will need somewhat more rolling, plus an occasional relining of lines.

Most of this maintenance is labor, and costs are hard to pin down because this labor is usually pro-rated as part of maintaining an entire recreational facility. Hence estimates from a number of builders ranged from $600 to $1,500 per court per year.

Income possibilities are usually limited

Since construction and operating costs of tennis courts are minimal compared with other facilities, most developers make no charge at all for the use of outdoor courts during the day. Opinion seems evenly split as to whether to levy a charge for night tennis. Many developers say it's worth it in good will to provide free lighting; others charge $1.00 to $2.00 an hour to pay for the
installation and operating costs.

(Of course, once a condominium project is built out, the courts will probably be turned over to a homeowners' association.)

Indoor courts are a different matter. Since they can cost up to ten times as much as outdoor courts, playing fees are essential. Typical charges are in the neighborhood of $8.00 per hour during the day, and $10.00 per hour during the more popular evening hours. The cost, while high, is usually split among four players.

There is a great deal of income potential from lessons and equipment sales, but in most instances the developer will be better off leaving this operation to a resident professional.

Baymeadows, in Jacksonville, Fla., finally went this route after trying unsuccessfully to run its 13-court racket club through the project's management. Nobody knew how to merchandise equipment and the inventory became clogged with equipment that simply did not sell.

The professional, whom the developers then hired, costs in effect nothing. He is guaranteed a minimum return—which he more than makes from lessons and equipment sales—and is given complete charge of the club's operation.
Whatever else goes into a project's recreational package, swimming is the sine qua non. In all but the lowest price ranges and smallest developments, its presence is taken for granted by potential buyers and renters. It is used by more residents—and more types of residents—than any other facility. And more times than not it is both the visual and social focus of the community.

While developers tend to think of swimming pools as relatively low-cost facilities, it is surprising how much money can be poured into them for such things as heating, lighting and enclosures to render them usable in winter months. So while it's easy to build a swimming pool, it's not so easy to build the right size pool in the right place with the right extras and not throw away a lot of money in the process.

One big pool or several small ones? This is the first decision most developers will have to make, and it will depend largely on the market the project is catering to. For example:

Older people generally prefer smaller pools that are not crowded or noisy and are relatively accessible to their own house or apartment. They want to socialize, but in small groups. And their swimming is usually leisurely; potential Mark Spitzes foaming by will make them nervous. So for this market, several smaller neighborhood pools make the most sense.

Younger adults generally prefer larger pools and a more active, sociable atmosphere. So for them a larger more centralized pool facility will be best.

Children from the teenage level down are the most active of all and require the greatest variety of facilities. In addition to social dipping some may want competitive swimming, diving will probably be popular, and for very young children, wading areas will be necessary. All of these activities are most easily provided in one large community facility, often connected with some sort of community building.

How big a pool—or pools—will be required? A good starting point—although it is subject to a lot of variables—is three square feet of surface area for every resident above the wading-pool age. This figure is based on information derived from an analysis of swimming-pool usage in New York State:

Of every 1,000 residents, 450 are likely to be in the pool area sometime during peak demand (i.e., during the hottest weekend of the year). Of these, one-quarter, or 113 people, will be actually in the water at any given time. Since every recreational bather needs at least 27 sq. ft. of space, these 113 people will need just over 3,000 sq. ft. of surface area—or 3 sq. ft. per resident.

Although the basic rectangular shape is simplest and generally the least expensive, some variations are often necessary. For example, in the interests of safety it is desirable to have diving areas separated from swimming areas, an L-shaped pool, with the short leg used as a diving tank, serves this purpose and more cheaply than a separate diving pool. Carrying this further, a Z-shape provides another short leg which can be used as a children's wading pool.

Free-form pools may be preferable to rectangular ones for esthetic reasons, especially if the pools are small. These used to be relatively expensive. But today, according to Milton Costello of Amityville, N.Y., a pool designer and consultant, free-form pools would cost at the most only 30% more than conventional pools of the same size.

So how do you estimate the minimum cost? One leading swimming pool manufacturer—an East Coast company that installed about 300 commercial pools last year (including 130 in housing projects)—offers this formula:

$12 a sq. ft. for the basic pool
$58,740 for a 44'x75' (3,300 sq. ft.) pool and $200,250 for a 75'x150' (11,250 sq. ft.) pool.

What materials and finishes are best? Concrete is still the most-used material, but steel and aluminum pools are making some inroads. Construction and maintenance costs are about equal, in Costello's view, although metal pools may be more economical where the water table is high, since they eliminate the need for dewatering the site while the concrete cures.

Tile finishes are once again growing in popularity and are probably the cheapest in the long run since they require less maintenance than concrete finishes. Recently developed epoxy-glaze coatings, which can be sprayed or rolled on, give a tile effect and should last from three to five years before refinishing is necessary.

Putting a pool indoors will, of course, skyrocket its cost. And the value of an indoor pool must be questioned closely, since studies show that interest in swimming drops 80% to 90% in the colder months.

Nevertheless, if the project is large enough, an indoor pool may be justified. It shouldn't be an overly small one, since those who do swim during the winter are likely to spend most of their pool time in the water—very probably churning out laps as part of a fitness program.

One modest-priced way of encasing pools is the air-supported plastic structure whose cost starts at about $38,000. These enclosures are not particularly attractive, and they pose problems in heat loss and acoustics, but they do the job.

Permanently structures will cost at least $20 per square foot, and it's not unusual for a luxury installation over a large pool to exceed $250,000. Air conditioning is a major portion of the cost, it is necessary because of the extreme humidity.

Here are some more options and extras

If an outdoor pool is to be illuminated, the power requirement is three to ten watts per square foot of area. Recently put on the market is a quartz-iodide lighting system that will adequately light a 20'x50' pool at an installed cost of $8,000 to $10,000.

A basic package of poolside equipment and furniture, including six reclining chairs, 12
lounging chairs and two umbrella tables with four chairs, costs about $1,200.

Heated whirlpool baths are becoming increasingly popular extras, especially in adult communities. A 12-ft.-diameter bath with eight jets will cost about $3,500, including heating equipment.

Two miscellaneous items are worthy of note, one for safety and one for esthetics:

For safety reasons the installation of a ground-fault detector, which continuously monitors the electrical system for current leakages, may be required. If a leakage occurs, the system cuts off all power before there’s a chance of shock. The cost: about $300 [H&H, Jan., page 96].

For esthetic reasons a diatomaceous-earth filter can be worth its extra cost of $300 to $400 over a conventional sand filter because it filters out much smaller particles—micron size and smaller—and gives the water a purer, more inviting blue color.

**Maintenance: The cost depends on the size**

Apart from routine cleaning of the pool site, the major maintenance consists of regular pH and chlorine balancing and skimming out leaves and other debris. Unless the pool complex is large enough to support a full-time maintenance engineer, the most economical way to handle this is to hire an outside maintenance contractor. Typical contracts specify thrice-weekly visits and cost from about $60 per month for a 20'x50' pool to about $120 for a 50 meter by 25 yard size.

If the pool needs attendants such as lifeguards, or if it is part of a large-scale recreational facility, the operating costs are much greater—but so are the opportunities for income. For example, Baymeadows, a 480-acre recreation-oriented PUD in Jacksonville, Fla. [H&H, Feb. '71], allots $81,000 per year to run its 8,600-sq.-ft. pool and recreational complex. This covers a full-time director of recreation, full-time janitor and some seasonal and part-time employees, such as lifeguards and snack bar attendants. But the pool will have a probable income this year of $70,000 from such sources as swimming lessons, food sales and day camp, run during the summer.
There are two ways a ski facility can make money:
1) It can increase surrounding land values enormously. For example, an improved one-acre homesite with ski access to the slopes of Mittersill in New Hampshire sells for up to $60,000, while the same size lot 30 minutes driving time away costs $2,000. At Haystack ski area in Vermont, townhouse lots sell from $15,000-$18,000 in a mountainside PUD accessible to the upper slopes.

2) A ski facility can turn an operating profit. A survey of more than 70 ski areas shows that the average return on investment in 1972 was 14.7%—a marked change from the glamorous but insolvent ski resorts of the 1950s and early 1960s which gave the sport a highly unprofitable image.

In fact, most ski-area professionals—admittedly biased—believe that the greatest profit is to be made in operating ski facilities not in developing land and building shelter. Their view is that developing the surrounding real estate just provides additional capital to expand the ski area.

"Perhaps the most important function of the real estate operation is to provide the beds necessary to maximize the profitability of the ski facility," says James R. Branch, president of Sno-engineering Inc., a ski-area consulting firm located in Franconia, N.H.

But to a developer, skiing is primarily a means to help move real estate. His concern, then, is where can he build ski facilities, and what will they cost?

The keys: topography
and meteorology
Ski developments are not limited to the big mountains of New England and the West. In the Midwest, hills with a vertical drop from 100' to 500', will require up to $1.2 million (excluding land) to reach the point where skiers can begin going down the hill. One double chairlift and one small tow will suffice. Comfortable capacity (the number of people the area can absorb with a lift-line wait of no more than 15 minutes) is less than 1,000.

A small area, with a vertical drop of from 100' to 500', will cost up to $2.5 million. One or two double chairlifts and a few smaller tows will be needed. Comfortable capacity: 2,000-3,000.

A major-destination ski area (one to which people will travel great distances) will have a vertical drop of 1,500' to 2,000' and higher. It will usually cost from $3 million up, much of which will go into double chairlifts and a large base lodge. The comfortable capacity will be in excess of 3,000.

These figures are, of course, very general, and great variations are possible. For one thing, there is a wide choice in the quantity of topography, timber, rocks, ledges, etc. and on the size of the trails.

"The average width of a slope is 220'," says architect Harry Reid, a partner in Desmond Muirhead Inc., which has designed ski-oriented projects, "but the length in eastern areas averages about 6,000', and in the West, nearer 12,000'. And the cost of building the trails can range from $1.50 to nearly $10 per linear ft., depending on how hard it is to clear and grade."

Here's a typical cost breakdown
Sno-engineering's James Branch provides these ball park figures for Typical Mountain, an imaginary hill in Ski Country with a 300'-400' vertical drop and a comfortable capacity of 750 skiers.

Base lodge with facilities for 250 people—cafeteria, cocktail lounge, ski rental area, ski shop, lockers, offices and toilets: $250,000.

Parking lot, grading and surfacing: $25,000.

Double chairlift, 2,000' long: $125,000.

T-bar lift: $75,000.

Slopes and trails, clearing, blasting, fine grading and seeding 35 acres: $80,000.

Snow-making equipment, installed, for 20 acres, including underground pipe, storage pond and compressor building: $150,000.

Lighting on 20 acres for night skiing to encourage mid-week usage: $60,000.

Snow grooming equipment—tracked vehicle and devices to chop and smooth snow: $30,000.

Ski shop inventory: $50,000.

Maintenance building: $25,000.

Planning and engineering: $60,000.

Environmental study [some states require it, some towns request it to help in zoning decisions]: $10,000.

Not included: land, access roads and utilities, which would be charged off largely to the real estate operation.

Total cost: just under $1 million.

The cost of operating Typical Mountain will range from $100,000 to $300,000 a year. The lower figure assumes operation weekends and holidays only, the

skiing:
Expensive to build, but potentially a big profit producer
Higher figure assumes a full-bore operation requiring full staff for ticket sales, cafeteria, lounge, nursery, ski school, ski repair, ski rental, ski shop, ski patrol, lifts, snow grooming, snow making, parking lot and security.

Branch says, "Though the first-year loss is likely to be about $50,000 and the second-year loss about $30,000, Typical Mountain should be in the black by the third year. After that, if properly managed, it should net 10% to 15%.

A growing trend: private ski clubs

Built into the developer's financial strategy for Typical Mountain is an increasingly popular plan to run the ski facility as a private profit-making club rather than a public facility. Charter memberships are sold at $2,500 each, with preference given to property- or homeowners in the project; say 750 such memberships are sold for a total of $1,875,000. Members also pay annual membership fees of about $300, and additional income is derived from commercial space, lounges, concessions, etc. Finally, a limited number of day sale tickets can be sold to the general public if they can be accommodated on the slopes without inconveniencing members.

For the developer, the advantages of a club operation are obvious: He gets back the cost of creating his ski facilities, with very possibly a profit, in a relatively short time. And for club members, there are relatively uncrowded slopes, discounts on many of the facilities, plus a sense of exclusiveness.

What about the warm-weather months?

Built into a ski operation is the problem of what to do with the facilities during the off-season. If the developer has a year-round recreation package (and most ski-area developers do today), the lodge and restaurant facilities can sometimes be planned to serve swimming and tennis operations during warm-weather months.

Another possibility: Cross-country skiing (as opposed to alpine or downhill skiing) is currently experiencing a boom thanks to its lower equipment costs and to the fact that people of all ages can enjoy it with relatively little practice or training. The trails required for cross-country skiing are also inexpensive, and during warm-weather months they make ideal horseback-riding trails.
Project no. 1: Condominiums that overlook a golf course

The sales record at Silverado Cottages-Unit D should dispel any doubts about the value of a golf-course location. Ninety of the 100 condominiums were sold within two months after the project opened in October, 1971, and the balance sold out quickly thereafter. The prices: $39,400 to $42,500 for 1,000-sq.-ft. two-bedroom units and $31,900 to $32,900 for 700-sq.-ft. one-bedroom plans. And according to Carl Hieb, sales manager, in the year since the condominiums opened there have been from seven to ten resales at approximately $10,000 appreciation.

Another sure sign of success: a demand for more luxurious condominiums on an adjacent golf-course location [Area 3, site plan] where the developers will start 38 $70,000 to $100,000 units ranging in size from 1,612 to 2,400 sq. ft.

Of course there were other factors going for Unit D—one section of a large-scale golf-oriented community in Napa, Calif. being developed by AMFAC, through its subsidiary Silverado Corp.:

- A site plan that gives each condominium a view of the golf courses.

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Seven building clusters (lower site plan, opposite page and photos) make up Silverado Cottages-Unit D which overlooks the North Course of the golf-oriented community (upper site plan, opposite page). Because sewers had to drain to one end of the project, the Unit D site was filled 4' to 5' above natural grade, creating a hillside effect for the condominiums (bottom photo). Relationship of Unit D to overall community is indicated by color key in site plans. Architect for the project was Brandenburger Associates.
• Room layouts that provide a spacious feeling (plans, overleaf).
• Architecturally designed covered parking facilities immediately adjacent to each unit—not the case with nearby competing projects.
• An adjacent recreation area with clubhouse, swimming pool and tennis courts.

Who are the buyers? Some 60% to 65% of them come from the Bay area—not surprising since the project is easily accessible from that location. But because of a nearby private airport, the balance come from as far away as Japan and East Coast states including New York, Connecticut and Florida. Owners range from the mid 20s to the 80s—most having professional backgrounds.

Only six or seven of the condominiums are used as permanent homes; the rest are occupied as weekend or holiday retreats, and some 70% to 75% of the owners take advantage of a relatively informal leasing program handled by the management of the main clubhouse. Units can be rented on a hotel-like basis, with owners receiving 50% net of gross income.
Fences between buildings and common walk (photo, below) and wing walls between patios and balconies (photo, left) provide complete privacy between units. Lake in photo at left is adjacent to the project’s driving range (lower site plan, previous overleaf). Covered parking facilities (photo, lower left) were designed to architecturally complement the living units.

Two condominium plans include 4’-wide doors between living rooms and owners’ bedrooms to provide unobstructed views through the glass walls that lead to patios and balconies. Selling prices included draperies, wall-to-wall carpeting and log-burning fireplaces.
Project no. 2: Condominiums with many facilities — and more to come

How do you speed the sell-out of a project by a year's time? At San Carlos Hills, just south of San Francisco, Loews/Snyder is betting that an augmented recreation package will do just that.

The 30-acre condominium project already boasts a clubhouse—with lounge, billiard and card rooms, saunas, fireplace nook and kitchen facilities—as well as a large swimming pool and three satellite pools and tot lots scattered throughout.

Now, subject to local zoning approval, two sunken tennis courts will be added for an estimated $40,000 which includes costs for grading and lighting. A full-time social director also will be hired to oversee all recreation including increased clubhouse activities such as bridge parties, weaving and painting classes, etc. Salary for the director will be paid by the developer until more units have been sold.

Not that the developer is complaining about sales so far. Since December, 1971 145 of 172 completed condominiums have been sold and construction has just started on 168 more. In all, 434 one- to three-bedroom units are planned. Prices range from about $32,000 to $44,000 and sizes from 784 sq. ft. to 1,318 sq. ft.

Buyers so far are mainly singles and childless couples—principally relatively affluent apartment tenants who are being eaten by taxes and see condominium ownership as a financial advantage as well as a way to express their individuality.

But the developers hope to attract more of the family market with the increased emphasis on recreation.

"Tennis," says Regional Vice President Hank Richmond, "is growing in popularity. Golf courses are so crowded these days, you can't get on one. Tennis is a good substitute for the exercise and conviviality found on the golf course."
Three-story buildings (above) are entered via bridges located at mid-level, so access to each unit is only one-level, up or down. Use of single-wall system with Texture 1-11 plywood kept prices of units below those in surrounding area. The project was jointly designed by architects Fisher-Friedman & Associates and Natkin & Weber.
Project no. 3:
Condominiums for the family that skis

If you're going to appeal to the family market in a ski project, what do you provide besides a lot of room?

One answer is shown at Sugarloaf Mountain, near Kingfield, Maine, where condominium owners are able to ski—right from their doors to the chairlift, base trails and the lodge—eliminating long, cold walks which are a problem in many ski-oriented projects.

The developer, Mountainside Corporation, believes this accounts for the preponderance of family-owners—almost 100%.

"Anyone who has had to shepherd children with their mittens, boots, etc., finds the proximity of units to ski trails a tremendous selling point," they point out.

The project opened in 1970 and presently there are 94 one-to four-bedroom units which sold for about $30,000 to $42,000. These are in a variety of building types—most supplied in panelized form by Acorn Structures of Concord, Mass.

There's also a group of stick-built condominiums which sit above two levels of commercial space in a building adjoining the base lodge (lower photo, opposite). These are one-bedroom, two-level units with an extra sleeping loft. Selling price: about $26,000.

Another 44 units are planned for this year—about the maximum that can be constructed in one limited building season (generally from the end of May until Thanksgiving). Because of this, there's a waiting list for units each year.

Most buyers are professional people—doctors, lawyers, etc.—and the majority come from Maine. There's another large group from Massachusetts, and a scattering from other northeastern states, Washington, D. C., North Carolina and Canada.
Panelized building (above) one of several styles supplied by Acorn Structures, contains layouts shown on opposite page. Main ski area (left) includes the base lodge and multi-level units over two floors of commercial space—a restaurant, ski shop, laundry, photo shop and country store. Architect for this stick-built structure was Ecodesign.
Two-story buildings (photo above) are sided with plywood, applied horizontally to produce the same look and feeling of more expensive units in nearby lakefront projects. Wall-to-wall carpeting, draperies, free-standing fireplaces, dishwashers, ice-making refrigerators and garbage disposals were included in the purchase price. Project’s pool and beach are shown in photo at right. Architect was Birger Lundberg.
Project no. 4:
Condominiums that use neighboring rec facilities

A wide range of recreational facilities for a small project doesn’t make financial sense. An alternate approach—and one used at Tahoe Marina Condominiums—is to tie in with a nearby club or recreation center.

The Lake Tahoe, Calif., project is wedged into a mere 1.3 acres—200 ft. of which fronts on the lake. The first ten condominiums, originally slated for occupancy last January, were destroyed by fire, and it wasn’t until March that 20 units were ready for delivery. Yet the entire project was sold out near the end of June.

One reason: in addition to beachfront docking facilities and nearby skiing at Heavenly Valley (a major ski area), owners have full use of recreational facilities at the adjoining Tahoe Marina Inn (site plan) for a small monthly fee.

Another reason: moderate prices for the area. One-bedroom units with 616 sq. ft. and two-bedroom units with 700 sq. ft. sold for $29,000 to $36,000.

Says Scot Bergren, president of Cal Rus Development: “Condominiums on the lake had been selling above $60,000 and developers were having a tough time unloading them. We couldn’t afford to be stuck with empty units for a year, so we built smaller units. It wasn’t necessary to pay commissions or advertise extensively because word got around. About half of the complex was sold before we broke ground.”

Purchasers range the gamut from schoolteachers to millionaires. Most are married couples with one child, and all are sailing and ski enthusiasts.

The adjoining inn provides owners with another service. Under a yearly contract, full professional management services, including general maintenance and snow removal, are furnished on a round-the-clock basis. In addition, the inn provides information to visitors interested in renting condominiums—a service used by most of the owners.
RECREATION CONTINUED

Project no. 5:

Rental units that revolve around a recreation center

Recreation at Riverbend is the project's raison d'être and the reason for its success. In fact, the 60-acre community was one of the first in the Atlanta area to borrow the full-recreational-package concept from the West Coast. So when work began about five years ago, a huge clubhouse was built first.

Says Lee Matthews of developer Crow, Pope & Land, "Riverbend isn't thought of so much as an apartment complex as it is an entertainment center."

A glance at the site plan legend tells why. First, there's the aforementioned clubhouse, with its saunas, two dance floors and pit-type fireplace, among other amenities. Then there's a host of swimming pools, tennis courts, a golf green, picnic area and dock. All of which accounts for Riverbend's tremendous appeal to the market it was aimed at—young adults, both singles and childless married couples.

The first units were rentals—about 618 units—of which roughly 10% are townhouses. First units opened early in '69 and final units at the end of '71. The project is maintaining about a 96% occupancy rate—excellent for an area with a high vacancy rate [H&H, Jan. page 70]. Male tenants are mainly junior executives; females are employed in a wide range of careers. Their median income is in the area of $15,000 to $16,000.

Riverbend's newest phase consists of condominiums. Of the 130 units planned, 52 have already been sold—26 are occupied, 26 are currently under construction. The decision to go condominium, according to Matthews, was made in 1971 when the company discovered a market existed for sales to singles who are attracted by recreational facilities and whose tax bracket made ownership financially inviting. These are young adults (average age of 29 to 31) to whom ownership of a traditional single-family home offered no enticement. Most buyers are executives with incomes of $25,000 to $35,000.
Hub of activities at Riverbend is the huge clubhouse (photo, above left) and its surrounding recreational facilities—swimming pools, tennis courts and golf green (Numbers 9, 5, 12 on site plan). Rental units (photos, these pages and overleaf) rent for $185 to $350 per month. New condominium phase of project (not shown) is being built on choice piece of riverfront land (no. 6 on site plan) which had been held in reserve. Location of formal lake and fountain area (left) is no. 7 on site plan. Small footbridges, like the one in the above photo, span natural creeks that run through the project.
Formal lake (photos, above, bottom right and bottom, previous overleaf) provides a secluded community get-together area away from the main clubhouse—plus an attractive view from balconies of surrounding units. The 60-acre site abounds in mature trees, many of which form landscaping around rental units (photo, above, opposite page).
Typical plans in two- and three-story rental buildings include efficiency and one- to three-bedroom units (the latter not shown) ranging from 650 to 1,300 sq. ft. Of the 618 units, half are two-bedroom layouts. Architect for the rental section of the project was Cooper Carry & Associates.
PROJECT PORTFOLIO

11

PROJECT: Sunrise Alejo
LOCATION: Palm Springs, Calif.
DEVELOPER: Sunrise Corp.
LANDSCAPE ARCHITECT: Frank Rademacher
SITE AREA: 20 acres
NUMBER OF UNITS: 106 one-story condominium townhouses
PRICE: $29,995 to $38,995

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The most unusual feature of Sunrise Alejo is its simplicity: Only two models are offered, and they are built into identical four-unit combinations. This has obvious economic advantages. Design and merchandising costs are kept low, important where there are relatively few units to share these costs. And construction is simpler, hence more efficient.

As the pictures here and on the next four pages show, when the overall plan is sound, a simple model mix can help rather than detract from a project's environment. Sunrise Alejo's sales record proves this. The project opened last August, and by the first of this year, with the Palm Springs selling season just getting under way, 70% of all units were sold.
The site plan (above) of Sunrise Alejo is basically a repetitive series of culs-de-sac and four-unit buildings. In the center of the 20-unit tract are three more or less separate neighborhood areas, each revolving around a small swimming-pool and whirlpool-bath complex. Some buildings are not oriented to these neighborhood centers, in such cases, walls shield the outdoor living areas from the street. And walkways provide access from all units to the pools.

There are two tennis courts in the project, shown at right on the site plan and at right in the photo on the facing page. The ratio of one court to just over 50 units represents an upgrading over the developer’s previous and similar project; there, a ratio of one court to 80 units proved to be inadequate. Tennis is rapidly increasing in popularity in the area, and roughly one half of the buyers in Sunrise Alejo play to at least some extent. One reason: Golf courses in the area are crowded, and tennis takes less time to play.
Sunrise Alejo's prime market is buyers in their fifties who are purchasing second homes and whose first homes are within 200 miles of Palm Springs. Most have incomes of $50,000 and up and tend to be business and professional people, many of the former use their unit at least part of the time as a business asset, lending it to out-of-town dignitaries. Most buyers plan to lease out their unit for four to six months when they aren't using it. But based on the record of buyers in a similar adjacent project by the same developer, few will rent it this often in the first year. In subsequent years, however, as the novelty wears off, they will use it less themselves and rent it out more.

The two plans offered at Sunrise Alejo are shown at right. The three-bedroom unit has been more in demand, both for its size and because it is always an end unit. The two-car garage is shared by two units—a not overly popular situation with buyers who would prefer their own garage.
Photos at left and on the facing page show the living room and bedroom of a two-bedroom unit; the photo below is the kitchen and dining area of a three-bedroom model. Furnishings, right down to kitchen utensils and linen, are offered as a complete package for about $8,500 and up. Carole Eichen Interiors did the decorating and supplies the package, and about one out of five buyers has taken one.
Symmons’ new lav and sink trim: they’re the best way to sell houses next to our shower.

When we invented the Temptrol single-handle, pressure-balanced shower, we gave you a system that could really help you sell houses. Because you could tell your customers that pressure-balancing would keep them comfortable in the shower, and prevent scalds and chills, as no other system could. The good-looking contemporary design didn’t hurt, either. Now we’ve come out with new lav and sink trim that will help you do the same kind of selling job. It’s just as low on maintenance, and just as pretty as anything we’ve ever made. Instead of washers, which wear out, it’s got ceramic, which is ageless. We’ve already tested it through more than a million cycles, and it’s just as good as new. Tell that to your customers. Tell the husband he won’t have to worry about high repair costs. Show the wife how the finger-tip action of the handle prevents spotting and staining. The whole family will appreciate the smooth movement of the lever handle for positive, accurate selection of temperature and flow. Temptrol shower system. And now, Temptrol lav and sink trim. Together, they’re a package that will help you sell houses as no other systems can.

Temptrol

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Recreational facilities are cropping up in more and more housing developments across the country. Everything from playgrounds, game rooms and swimming pools to golf courses, gymnasiums and bowling alleys is being offered in today's new projects. To help developers who plan to provide these facilities, H&H is initiating regular coverage of recreational products and kicking it off this month with the following four-page sampling of what’s available in the field.

Trees are for climbing and “Tree Form” [1], a contemporary playground sculpture, is no different. The open cylinder, standing 5' 8" high installed, has four connecting branch-like members that provide foot and hand holds. “Castles” [2], a modular climbing system of cylindrical forms, serves as an enchanted house or a fortress, depending on imagination. Two basic units, a single and a double cylinder, can create a variety of play pieces. Structures of cement combined with crushed granite stone and sand aggregate are available in natural or a selection of colors. Form, South Lyon, Mich.
CIRCLE 260 ON READER SERVICE CARD

Designed for safety as well as fun, the “Trailblazer Slide” [3] has a wide, railed, parallel stairway instead of the conventional ladder. Steps and pre-slide platform are covered with non-skid galvanized steel. A fiber glass tunnel atop the slide seems like sheer fancy but actually serves to eliminate stand-up sliding. Miracle Equipment, Grinnell, Iowa.
CIRCLE 261 ON READER SERVICE CARD

Space-age multi-play unit, “Apollo Slide” [4], can amuse more than 15 youngsters at once. A central platform is reached by climbing specially designed secure-grip grilles or a circular center ladder that is considered fall-proof. Descent can be made down a 14' slide or two fireman poles. Playground Corporation of America, Long Island, N.Y.
CIRCLE 262 ON READER SERVICE CARD
Game table and chairs [1] are available in two- or four-seat models. The pedestal-type table with integrally molded base has a 31"-square table top with an inlaid chess board of black and white epoxy squares. Chairs and tables are separate units. Form, South Lyon, Mich. CIRCLE 263 ON READER SERVICE CARD

Physical fitness and weight watching are practically effortless using a gym package designed for apartments and condominiums [2]. The nucleus of the package, the "Master Gym", is a compact exerciser that combines an automatic barbell, a quad pulley, dipping and chinning bar and a four-position abdominal board. Other equipment available includes bicycles, treadmills, vibrators, pony rollers and twist aways. Marcy, Glendale, Calif. CIRCLE 264 ON READER SERVICE CARD

Daily exercise is easy with a gymnasium facility such as this one installed at a Newport Beach, Calif., apartment complex [3]. Included are an automatic stand-in-place jogger, sit-up boards and racks, a multiple press, a squat rack, a belt vibrator and an exercise bike. Paramount Health Equipment, Los Angeles. CIRCLE 265 ON READER SERVICE CARD

Pushbutton exercise is provided by the Astrobar [4]. This gym has an electric switch to dial the desired pounds of resistance on a horizontal bar. Requiring only 25' of floor space, the unit incorporates 15 separate pieces of equipment. Astrobar, Pacific Palisades, Calif. CIRCLE 266 ON READER SERVICE CARD

Playing the game is easy on a floor carpeted with "Games People Play" [5]. The new Zimmer-printed floorcovering of 100% Antron nylon combines nine vibrant colors to produce a giant playing board for chess, checkers, dominos, parcheesi, backgammon, tic-tac-toe, Chinese checkers and hopscotch. Carpet comes with a specially prepared oversized game component kit. Jorges, Rossville, Ga. CIRCLE 267 ON READER SERVICE CARD
Relaxation for individual or group use, the Jumbo Sauna Mark 810 (6) accommodates up to 1.5 at one time. The unit, designed specifically for rental buildings and condominiums, has an exterior control panel with an automatic timing device. Interior is constructed of kiln-dried redwood; exterior is laminated fir plywood. A polyurethane shell between the two is used for insulation. Am-Finn Sauna, Camden, N.J.

Increasingly popular equipment for single and multifamily projects, saunas (7) come in 17 standard sizes ranging from 3'x4' to 10'x12'. Included in each kit are room, heater, remote control panel, timer and thermostat. All models are pre-wired for electrical hookup and lights. Helo, Thornwood, N.Y.

Prebuilt saunas (8), ranging in size from 3'x3' for one person to 6'x12' for large facilities, feature built-in heaters and controls. Delivered knocked-down, the units are easily assembled with a special wrench included with each package. Interiors are kiln-dried redwood; exteriors, unfinished Philippine mahogany. Viking Sauna, San Jose, Calif.

Make a splash on the white-stripped 12' bedway of the streamlined Miracle Pool Slide (9). Designed for safety, the enclosed stairway has galvanized steel hand rails and floor plate treads for sure footing. Slide is equipped with two water jets and threaded coupling for water connection. Miracle Equipment, Grinnell, Iowa.

A perfect game for a multifamily recreation center is a mini-bowling alley (10). This Astroline center includes a "Gemini" twin seating unit, an Astroline linear ball return with a pin finder mounted in the hood and a bowler identification panel on the automatic scorer. The latter is placed at end of ball return. Brunswick, Skokie, Ill.
No cuts or bruises for youngsters who play on this area covered with "Lawnscape" (1), a synthetic turf that provides the feeling of grass but eliminates the maintenance problems. Made of Chevron "Polyloom", it can be used for putting greens, pool areas and shuffleboard or croquet courts. "Lawnscape" is guaranteed against fading and fiber deterioration. Ozite, Libertyville, Ill.

CIRCLE 273 ON READER SERVICE CARD

Practice putting on a green designed for optimum accuracy. "Astro-Turf" golf putting surface (2) is a long-wearing ribbon nylon material that resists weathering and wear. Installed directly on concrete or asphalt, the surface provides a green with the quality of natural turf with minimum maintenance. Other Astro-Turf products include a landscape and an action surface. Monsanto, St. Louis, Mo.

CIRCLE 274 ON READER SERVICE CARD

Colorful patios and poolsides are easy to create and easy to maintain with flagstone of durable plastic (3). Each tile measures 14" square and ¼" thick. Four 6" stakes and four built-in pegs for insertion in the ground provide firmness and stability. Available in slate, white, red, blue, orange and two shades of green. Dapol, Worcester, Mass.

CIRCLE 275 ON READER SERVICE CARD

Wherever grass won't grow, "Oasis" (4) will. The easy-to-install roll-good, made to simulate grass, is constructed of Chevron "Polyloom" and a waffled rubber backing. Available in 6' and 12' widths in Kentucky bluegrass color, the turf can be installed on sundecks, playgrounds or outdoor recreation areas. General Felt Industries, Saddle Brook, N.J.

CIRCLE 276 ON READER SERVICE CARD

Instant tennis anyone? Indoor-outdoor, roll-up or permanent court of "Sportsface" (5) are engineered to provide a predictable ball bounce. Made of 100% acrylic, the carpet-type covering is available in three grades: no-cushion-back or two different cushion-back thicknesses. J.P. Stevens, New York City.

CIRCLE 277 ON READER SERVICE CARD
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These are just some of the ways you get more when you buy, give more when you sell. See your fabricator, or write direct, Dept. HH-2.
An all-inclusive combination range features an eye-level two-speed microwave oven, a glass ceramic cooktop and a 24" lower conventional oven with a delay cook-off feature and continuous cleaning. Called the "Everything Range", the unit is equipped with a built-in vent system that draws heat and odors from the lower oven and the cooktop. Modern Maid, Chattanooga, Tenn.

CIRCLE 214 ON READER SERVICE CARD

Sound-shielded dishwasher has a two-cycle motor with pushbutton controls. The washer is wrapped in a blanket of noise-deadening glass-fiber insulation. The unit has four leveling legs that permit height adjustment from 33½" to 35". A rinse-away drain and built-in soft food disposer eliminate the need to rinse dishes. Available with wood panel door. Hotpoint, Louisville, Ky.

CIRCLE 215 ON READER SERVICE CARD

Trash compactor eliminates odors through the use of an activated charcoal filter and a two-speed fan. The 18" wide unit can utilize a high impact polyethylene basket within the trash drawer as well as replaceable bags. The compactor, which permits random loading, delivers a crushing force of 3,000 lbs. from a triple drive ram system activated by a ½ hp. motor. KitchenAid, Hobart, Troy, Ohio.

CIRCLE 217 ON READER SERVICE CARD

Compact space-saving cooking units, designed for the rental market, feature full size electric range/ovens in an overall space of 19"x23½"x17¾". Cooking conveniences include two sliding oven shelves, porcelain enamel broiler pans and thermostatically controlled oven selector switches. Rotisseries are standard. Color choice available. Princess, Alhambra, Calif.

CIRCLE 218 ON READER SERVICE CARD

Kitchen cabinet line, "Queenswood", has a fine furniture appearance. Featured are hand-finished light oak doors and drawer fronts and antique brass hardware. All doors are equipped with a self-closing hinge system that includes felt pads to insure quiet operation. H.J. Scheirich, Louisville, Ky.

CIRCLE 216 ON READER SERVICE CARD

Range hoods and hood fans are styled with a custom look in up-to-date finishes. Hammered straps with decorator rivets accent the units. Finishes include textured white or black and poppy red on special order. The series features a twin-faced unit for island installation. Nutone, Scovill, Cincinnati, Ohio.

CIRCLE 219 ON READER SERVICE CARD
Here's how GAF can help you make the house you build somebody's Dream House.

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A Fashioncraft Tile floor is perfect for that all-important first impression that can make or break a sale.

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Range hood with a rectangular bell shape is formed from cold-rolled steel finished in baked-on matte-black and trimmed in brass, copper or stainless steel. The “Mark I”, shown in an island model, has a built-in blower/vent system that efficiently clears away smoke and odors. Goodwin, Berkeley, Calif. CIRCLE 220 ON READER SERVICE CARD

Two-bowl stainless steel sink is designed for limited space installation. A color coded selector dial permits pre-selection of water temperature. The “Cuisine Centre” features “Classique” faucets and sink accessories. Elkay, Broadview, Ill. CIRCLE 221 ON READER SERVICE CARD

Popular-priced range features a modern digital clock with a built-in timer. Unit is equipped with an appliance outlet, continuous cleaning oven, panoramic oven window and a drip-proof lift-up/lift-off cooktop. Hardwick Stove, Cleveland, Tenn. CIRCLE 222 ON READER SERVICE CARD

Chrome-plated zinc water filter, “Aqua-filter”, attaches easily to a standard threaded round faucet. Unit contains an easy-to-replace, activated charcoal filter that reduces impurities, bacteria and other contamination. Alegram, Venice, Calif. CIRCLE 223 ON READER SERVICE CARD

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CIRCLE 113 ON READER SERVICE CARD
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CIRCLE 116 ON READER SERVICE CARD
A California condominium measures its success in many forms.

Circular, angular and rectilinear forms create a highly appealing sculptured look for Seascape I near San Diego. The fifty-unit condominium quickly sold out, prompting construction of Seascape II.

Red cedar shingles had a lot to do with it. They establish a single and inviting identity for the community of diverse structures and shapes. Their rich texture blends naturally with the environment. Their look of quality proves a welcome sight to residents and local planners as well. Equally important, red cedar shingles are durable. They weather beautifully, even in harsh marine air. They'll retain their natural elegance for decades with little or no maintenance. And they'll withstand hurricane winds.

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PRODUCTS/KITCHENS

Compact kitchen unit with a closing lid looks like a piece of hardwood furniture. Included are a refrigerator, two burners, a sink, a storage compartment and a countertop covered in high pressure laminate. Cervitor Kitchens, So. El Monte, Calif. CIRCLE 228 ON READER SERVICE CARD

Free-standing electric range with a smooth-top cooking surface adds counter space to the kitchen. Four separate ceramic-glass sections are joined by decorative strips of stainless steel. No special utensils are needed. O'Keefe & Merritt, Los Angeles, Calif. CIRCLE 229 ON READER SERVICE CARD

Automatic washer features four speed options and five temperature selections. The matching dryer, in gas or electric, has four temperature settings and a thermostat that limits and controls interior heat. Kelvinator, Grand Rapids, Mich. CIRCLE 230 ON READER SERVICE CARD

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FORD PICKUPS

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Ceramic floor tiles intermix shade and surface irregularities for a unique effect. "Medallion" (top) is a grille-like pattern suggestive of the Mediterranean. "Tropics" (above) is a lush design inspired by marine life in equatorial waters. Both patterns come in brown, white, olive and amber. Interpace, Glendale, Calif.
CIRCLE 243 ON READER SERVICE CARD

Contemporary, no-wax vinyl flooring, "Myriad" is a large-scale geometric design based on hard-edged floral motif. The easy-to-maintain, "Softred Vinylglo" surface is available in 12" widths. Colors in the line include natural, green, gold or red and blue, black and yellow, and black and rust. GAF, New York City.
CIRCLE 244 ON READER SERVICE CARD

Parquet-look vinyl asbestos tiles blend with decors from traditional to contemporary. "Parkchester" is offered in four wood-like tones: walnut, white birch, canary and beechwood. Tiles are available with regular or "Touch down" self-adhesive backings. They will not support combustion. Kentile, Brooklyn, N.Y.
CIRCLE 246 ON READER SERVICE CARD

Vinyl mosaic epoxy floor can be installed quickly over wood, tile, concrete stone or terrazzo sub-floor and can be turned-up to provide a base cove. The easy-to-maintain Hallemite floor is chemical- and abrasion-resistant. A wide range of color variations is possible. Lehn & Fink, Montvale, N.J.
CIRCLE 247 ON READER SERVICE CARD

Mediterranean-inspired tiles, "Granada", are hand-molded of natural red-burning shale. This special process permits natural variation in texture and shape. Part of the "Earthstone" collection, the design is available in five natural glaze colors: green, brown, white and a dark and light blue. Florida Tile, Lakeland, Fla.
CIRCLE 245 ON READER SERVICE CARD

Hardwood flooring in a double herringbone pattern is available in Thai-teak, kerrwood and karpawood. The medieval-inspired pattern comes in unit strips of 12"x1.714" in thicknesses of 3/8", 5/32" or 7/32". Units are laid in a series of double strips that meet at angles. Bangkok, Philadelphia.
CIRCLE 248 ON READER SERVICE CARD
General Electric puts things into its builder models that no one else puts into their builder models.

The idea of a builder model central cooling unit is to build a quality unit for an economical price. The difference between our condensing units and others is the quality features that only General Electric puts into a builder model.

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Top air discharge in cooling unit design is an idea that was pioneered by General Electric. And we still are unique because we bring air in from four sides at a low velocity which helps to prevent clogging of condenser surface with leaves and grass clippings.

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The contract, obtained at the time of installation, is between the purchaser and General Electric. For a 36,000 BTU/H unit the cost is only $109, plus state and local taxes. The work is done by the General Electric franchised dealer or authorized servicer.

For the full story on quality and dependability, phone your GE central air conditioning dealer. He's listed in the Yellow Pages under "Air Conditioning Equipment and Systems!"
Epoxy wall coating, made from a two-part polyamide base, offers long life and wear resistance. "Surface-Mate" provides a semigloss finish that resists chemicals, solvents, abrasion and impact. Available in clear, white and 14 colors, material can be applied by brush, roller or spray. Baker, Doylestown, Pa.

CIRCLE 235 ON READER SERVICE CARD

Interior latex house paint is stain-resistant and quick drying. Marks, smudges, grease and dirt film can be easily washed away. Repeated cleaning with soap or detergent will not damage the surface. The one-coat covering will not fade or change colors and comes in 16 basic shades. Evans Products, Portland, Ore.

CIRCLE 236 ON READER SERVICE CARD

Slip-proof floor finish for all resilient and hard-surface flooring resists detergent wear. "Amerloc", a tough metal interlock finish, is highly resistant to water, salt and scuffing. Developed for heavy traffic areas, it can be maintained by machine scrubbing or damp mopping. American-Lincoln, Bowling Green, Ohio.

CIRCLE 239 ON READER SERVICE CARD

High strength construction glue, suitable for plywood and gypsum board, can be used on floors and walls. "Bondmaster W1352" minimizes nail pops, squeaky floors and loose wall areas. The material is a synthetic rubber/resin-solvent-type mastic adhesive. National Starch & Chemical, New York City.

CIRCLE 240 ON READER SERVICE CARD

Ready-to-use cement block adhesive does not require the addition of water or other catalyst, eliminating mixing. The material is applied directly from the container with a caulking gun or trowel. "Headline" is nontoxic and harmless to skin. Coatings & Adhesives, Glenview, Ill.

CIRCLE 237 ON READER SERVICE CARD

Thin-ply concrete for restoring worn or broken surfaces is weather- and water-resistant. "Compat" consists of a dry powder and a gauging liquid. The material, which dries to a color that blends with cement, can provide a rough or smooth surface and be troweled to a feather edge. Hartline Products, Cleveland, Ohio.

CIRCLE 238 ON READER SERVICE CARD

Sealing compound for ventilating ducts is composed of synthetic-rubber and solvents. Thickening and viscosity control are provided by "Cab-O-Sil" fumed silica from Cabot Corp. Can be applied with brush, trowel or caulking gun. Precision Technical, Matawan, N.J.

CIRCLE 241 ON READER SERVICE CARD

Liquid vinyl wall covering "HD-200" has been given Class "A" rating for flame spread. The low-sheen coating can be applied to drywall, plaster, wood, concrete blocks and cement both indoors and out. Formulated free of lead and mercury, the paint is easily maintained. Elliot Paint & Varnish, Chicago.

CIRCLE 242 ON READER SERVICE CARD
We’ll be around a long, long time

A classic doesn’t come along too often. But when it does, it sets the pace for years to come. Rolls did it with their Classic 33. And Valley’s new Starburst Series has done it, too.

Clean, simple lines that spell its elegance; “hydroseal” leak-proof, worry-proof action; feather-touch control and mirror-like “triplate” finish give every Valley faucet the quality, appearance and dependability that will last a long, long time.
Fiber glass molds for poured concrete provide flexibility for creative architecture. Using "Textur-Form" molds a variety of shades, complex textured surfaces and three-dimensional shapes can be economically achieved. Molded structural columns at El Camino College (1) and two examples of textured surfaces [2,3] are shown. Textur-Form, Freight Container, Temple City, Calif. CIRCLE 200 ON READER SERVICE CARD

Structural wood beams are reinforced with full length longitudinal 3/8"-thick steel bands (5). A punch press is used to form teeth [nails] along each side of the bands which are then pressed between two planks of cedar, fir or other wood. The final product is a beam laminated in a sandwich configuration without the use of glue or bolts. "Steelam" is pre-stressed and pre-cambered. Designed for both interior (6) and exterior (4) use, beams can be constructed of high quality woods for exposed applications or of lower cost construction grades. Also available with the integral nailing band is "Steelam Decking", consisting of 2)x8" planks edge-laminated to form large panels. Increased strength of panels, due to the steel bands and prestressing, permits the use of decorative woods. Beams and decking can be combined for a complete roof system. Lindal Cedar Homes, Seattle, Wash. CIRCLE 201 ON READER SERVICE CARD
introducing Panel Clip's new low investment truss system with a low plate cost.

$1499 Total purchase price

Panel Clip's new Klincher® and Jig is the most dependable, flexible and economical system on the market. It puts you in the truss building business for a monthly lease of only $54.

COMPLETE NEW KLINCHER® SYSTEM

The new, more powerful Klincher® is portable, light enough to be hand held and uses standard 120 volt current. Yet it is so powerful it can press two clips in one squeeze, which eliminates flipping the truss during construction.

NEW JIG.

New Jig adjusts rapidly to various pitches and spans to 40' (54' and 60' available).

New Series III Truss Clips were specifically designed to enable the small truss fabricator to compete with the giants. Series III Clips are ideal for residential use. They must be installed with the new Klincher® Truss Press.

Series II Truss Clips remain the most versatile on the market and can be installed by hammer or with the Klincher®. They are ideally suited for fabrication of longer span trusses such as in Farm Buildings.

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THE PANEL CLIP CO.
P.O. Box 423, Farmington, Mich. 48024 / Phone 313 / 474-0433
Glass-fiber bonding material eliminates the need for mortar in concrete-block construction. "Bloc-bond", in 80 lb. bags, is a mixture of Portland Cement, hydrated lime, a water-resistant agent and alkali-resistant glass fibers. The easy four-step application process is shown above. Owens/Corning, Toledo, Ohio. CIRCLE 208 ON READER SERVICE CARD

Specialty plywood, available in decking and structural strength, can be used for exposed ceiling/floor and exposed roof/ceiling combinations. "Ruff Cut 44", with the appearance of rough sawn T&G 4" lumber, comes in ¾ or ½ thickness with face of fir or western red cedar. Pope & Talbot, Portland, Ore. CIRCLE 211 ON READER SERVICE CARD

Anchor clips that secure wood to masonry can be used for anchoring sills, joist ends or for trusses and rafters. The device is suitable for concrete block or brick installation. Shipped flat, the clips can be shaped to job application. Arms bend out to permit panels to be slipped onto walls. Panel Clip, Farmington, Mich. CIRCLE 209 ON READER SERVICE CARD

Underpinning anchor fastens wood studs to sloping foundation sill. The 16-gauge galvanized steel anchors are hinged and adjust from level to 45° sloping grade, eliminating the need for stepping the top of a concrete wall as the sill parallels grade. Unit is available for 2"x4" or 2"x6". Howell, Burlingame, Calif. CIRCLE 210 ON READER SERVICE CARD

Blind-hole anchor provides solid fastening for any type of wall or floor capable of supporting more than 100 lbs. The "Sleev-lok" anchor consists of a steel screw, a nylon sleeve and a polycarbonate threaded cone. Available in ¾"x¾" and ¾"x2½", the unit requires no special tools. Precision Plastics, Largo, Fla. CIRCLE 212 ON READER SERVICE CARD

Single framing anchor can be formed into any of six different configurations. The anchor is designed for use in secondary structural connections where 2" nominal members join. Manufactured of 18-gauge galvanized steel, the anchors formed in right angle sections come with six nails. Teco, Washington, D.C. CIRCLE 213 ON READER SERVICE CARD
"To my customers, KitchenAid is more than just a dishwasher. It's something special that makes my houses something special."

When people buy custom-built homes, they expect the best of everything.
And that's what Bob Webb, a top-quality builder in Columbus, Ohio, gives them.
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As Bob Webb puts it, "KitchenAid dishwashers reflect the quality of all products used throughout the house. They have a special appeal to buyers. And after installing 170 of them in the past five years, I've never heard of any of my customers having a bad experience with KitchenAid."
KitchenAid can give the homes you build a special quality, too. Check our catalog in Sweet's Light Construction File or call your KitchenAid distributor about his Builder Plan. KitchenAid Division, Dept. 3DS-2, The Hobart Manufacturing Company, Troy, Ohio 45373.

Gypsum wall system, for on-site and manufactured housing, consists of specially designed gypsum board with edge joint-profiles, open glass-fiber reinforcing tape, a joint compound and a self-priming, spray-on vinyl-acrylic coating. "Rigidwall" cuts installation and finishing time. Celotex, Jim Walter, Tampa, Fla. CIRCLE 203 ON READER SERVICE CARD

Gang nail connector plate has a hinge feature that eliminates roof height problems in over-the-road transportation of modulars. "Roof Hinge 20" allows the top chord of mono-pitch and gable trusses to be folded down for shipping. Factory completion of the roof ends on-site assembly. Automated Building, Miami, Fla. CIRCLE 206 ON READER SERVICE CARD

Dennis Anderson was doing well after 10 years as an independent insurance and securities broker.

In fact, he was shopping for a vacation house to build on his private lakefront property when he first came into contact with Lindal Cedar Homes.

He found more than he bargained for:
1) A broad selection of unusually appealing, remarkably solid leisure homes.
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He now reports, "I'm making more money than I've ever made, and I'm having a lot more fun."

Dennis is no exception. Total Lindal sales jumped another 50% in 1972, once again boosting our share of the thriving leisure-homes market—a market predicted to generate $5 billion a year by 1975.

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You can’t beat these systems!

They meet HUD specs!
Georgia-Pacific has put together two wall systems that meet your required HUD specs. The interior wall system has an STC of 50 (BW-35st) and a one-hour fire rating (UL-U312). The exterior wall system has a one-hour fire rating (based on T99 and BMS 191-192).

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You need to meet specs as economically as possible. And Georgia-Pacific’s interior and exterior wall systems are inexpensive. In fact, there aren’t any less expensive similar wall systems on the market.

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To get a one-hour fire rated interior wall with an STC of 50, just apply a single layer of G-P’s 1/4” Gypsum Sound Deadening Board vertically to both sides of wood studs, with insulation in cavity, and secure with nails. Then, strip laminate a single 3/8” layer of Firestop® Gypsumboard vertically to both sides of the sound deadening board. It’s that easy. For a one-hour fire rated exterior wall, apply 1/2” Firestop® gypsumboard over wood studs and insulation. Then attach 1/2” Firestop® sheathing to the outside wall and cover with 3/8” or 5/8” G-P plywood siding.

Georgia-Pacific
Gypsum Division, Portland, Oregon 97204
One-piece extruded rigid PVC sheet permits 85% to 90% light transmission. The easy-to-handle, easy-to-install, lightweight "Extru-glaz" will not break or shatter. The hollow extruded design provides excellent insulation. Extru-dyne, Amityville, N.Y. CIRCLE 204 ON READER SERVICE CARD

Roof deck system, familiar in non-residential construction, can now be used for wood-framed garden apartments. "Pyrofill" or "Thermofill" gypsum concrete slabs satisfy fire codes without above-deck firewall extensions and also allow drainage slopes to be formed on the roof. U.S. Gypsum, Chicago. CIRCLE 205 ON READER SERVICE CARD

End-glued dimension lumber, meeting federal standards and code specifications, is available kiln-dried in lengths up to 40' in 1/4" increments. Suitable for use as joists or truss chords, the long lumber has fine tolerance finger joints bonded with fully waterproof adhesives. Weyerhaeuser, Tacoma, Wash. CIRCLE 207 ON READER SERVICE CARD

NEW two-way

Jacuzzi

Whirlpool Bath

The Premiere Custom Line Roman Bath has twin adjustable recessed Whirlpool heads under built-in armrests, and a third centered at one end of the tub to massage back, neck and shoulders. Face the other direction for equally comfortable reverse whirlpool action. All plumbing contained inside 3' x 6' module. Write for complete catalog and price list.

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Black & Decker
POWER TOOLS

CIRCLE 147 ON READER SERVICE CARD
Morgan announces a new horizon in

The look, the feel, the beauty of wood, and something more... the permanence of Structured Polymer

Imagine a material that offers all the best qualities of wood: the look, the solid feel, the warm appearance. Then imagine a perfect structural material which offers dimensional stability, high material density and proven time and wear resistance.

Now combine these qualities. The result: Structured Polymer by Morgan. Structured Polymer is a unique material which offers a variety of advantages to building construction. Exceptional durability. Stability. Rich, warm appearance. Impact resistance.

Sound too good to be true? It has been proven! In products outside the building construction field, Structured Polymer has met, or exceeded, the requirements of a variety of products. This fact prompted Morgan to adapt Structured Polymer to bi-fold doors and shutters. Extensive testing and analysis have proved us right.
Bi-fold doors of Structured Polymer

Bring the beauty and warmth of a wood-like appearance to any interior with Morgan Bi-fold Doors. Attractive one-piece design features beauty that is more than skin deep. Your choice of two designs, each having solid, unitized construction. No reinforcement needed.

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Bi-fold doors of Structured Polymer. By Morgan. A beautiful way to add gracious appearance to any room. Quickly. And with the assurance of achieving lasting beauty.

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CIRCLE 149 ON READER SERVICE CARD
show 'em a better way: raywall bath heaters

The better way to heat in small space areas, Raywall bath heaters are designed for bathrooms, kitchens, utility rooms, workshops, and garages. These compact radiant heaters may be recess or surface mounted. The Raywall Junior and Raywall III automatic heaters feature heating elements which provide instant heat in the correct volume. The BF Series heater features a quiet low-speed fan which delivers an even air flow throughout the room. All three heaters have built-in thermostats. Specify a better way: attractive, efficient Raywall bath heaters.

LITERATURE

Wood moldings are featured in a full-color booklet. Patterns are illustrated, charts list specifications. A short history of wood moldings is included as are descriptions of ideas for their use. Western Wood Moulding & Millwork Producers, Portland, Ore.

Factory-built homes, in over 100 styles, are pictured in full color. Spiral-bound catalog includes floor plans and available options for ranch, bi-level, tri-level and Cape Cod models. Book is index-tabbed by subject and includes a table of contents which lists houses by model number. National Homes, Lafayette, Ind.

Construction equipment catalog lists specifications for vibrators, grinders, roto-trowels, screeds, tampers, concrete saws, as well as diamond blades and abrasive products. Photographs, diagrams and charts describe the line. Stow, Binghamton, N.Y.

Electric heating products are listed in a binder-hole-punched catalog. Products include unit heaters, baseboard, wall, strip and infrared heaters, controls and accessories. Special features, specifications, ratings and current prices of the line accompany cutaway and dimensional drawings. Bryant, Bridgeport, Conn.

Work area protection, in the form of a transparent, clear, reinforced, waterproof material, is described on a single, binder-hole-punched page. A sample of the two-layer polyethylene film is attached. St. Regis Laminated and Coated Products Division, Attleboro, Mass.

Solid hardwood plank paneling is shown in full color. Colors and wood species available in the prefinished line are shown. Installation data included. Potlatch Forests, Stuttgart, Ark.

Laminated glass data in file folder form includes information on a variety of bullet-resistant, burglar-resistant, sound control and heat and light controlling safety glass. Each product data sheet includes description, performance, application and specifications. Folder is binder-hole punched, index-tabbed. Laminated Glass, Haverford, Pa.

Casual furniture for indoor and outdoor use is featured in a full-color catalog. Includes a complete section on available colors, finishes and patterns. Medallion, Miami, Fla.

Cedar shakes and shingles are featured in full color. The binder-hole-punched booklet features photographs of actual applications, a selection of panel texture descriptions, uses, sizes and available colors. A chart of solid colors and semi-transparent tones is included. Shakertown, Cleveland, Ohio.

Metal building systems and their use in solving construction problems is the subject of "A Special Report to Building Planners". This basic how-to book discusses planning a new structure in three chapters: 1) Better Planning: The Key To A Better Building, 2) Preengineered Construction: Can It Do The Job? 3) The Professional Builder: First Choice Of The Building Planner. A fourth section—designed as a pull-out—lists 150 questions to be answered before building begins. Star Manufacturing, Oklahoma City, Okla.

Contract kitchens are the subject of this color folder. Five styles of kitchens are pictured and described to help the volume builder in selection. Product advantages are discussed briefly. Boise Cascade, Raygold Div., Winchester, Va.

Tile—glazed, quarry and ceramic mosaic—is featured in a 1973 catalog. The booklet describes color coordination and a mural and swimming pool design service. Also includes specifications, distribution centers, sales representatives and installation instructions. Pictures of suggested and actual applications are included in color. American Olean, Lansdale, Pa.

Faucets and accessories for kitchens, bathrooms and lavatories are shown in a full-color, binder-hole-punched, catalog Moen, Elyria, Ohio.

Glued, laminated wood, used specifically in recreational facilities, is shown in full-color photographs of actual applications. Two of these applications are discussed in some detail. A table of span ranges is included. American Institute of Timber Construction, Englewood, Colo.
Consider Sears. Because your coin-op equipment only earns when it's working.

Coin-op laundry equipment can be a lucrative venture. But only if your original investment pays out in machines that can stay in service. And let's face it, apartment dwellers just don't treat your machines the way they would their own.

"You get more with Kenmore." Because Kenmore coin-op washers and dryers are built to stand up to this kind of punishment. And if and when there are problems, we've made these machines as easy as possible to service. With vital parts accessible.

And if you're really in trouble, it's comforting to know there are 12,000 Sears service trucks around the country: your chances of getting fast service when you need it look pretty good.

It makes good sense to consider Sears and get top-quality equipment to begin with.

Note: Sears also offers a full contract line of conventional Kenmore laundry equipment for builders who plan to provide their tenants with individual laundry installations.

Here are 10 good reasons to consider Sears.
1. Product quality.
2. Dependable service.
3. Product leadership.
4. Value/Price.
5. Strong brand recognition.
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