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FEATURES
51 Good news and bad for apartment builders—an editorial
51 High density and hyperbole—an editorial
52 Dallas: A preview of NAHB's new convention city
54 The history and the legend
58 What to do and where to eat
60 A map of the city
61 Dallas housing market: Hurting, but still better than most
64 Assortment of villages: Mediterranean, apartment, shopping and others
66 Profit potential in small sites: six projects
74 Financial planning: If more builders would do it, fewer would be in trouble
78 The Eichler house: 25 years old and still avant-garde

NEWS
5 Another housing act—and another $3 billion for the industry
5 But mortgage economist says new law marks surrender to government control
9 Congress debates tax exemption for the savings that go into mortgages
9 Shel Lubar resigns as FHA commissioner
12 Chicago launches crackdown on condominium industry's con men
16 U.S. judge's ruling threatens structure of FHA lending
16 Gypsum price-fix refunds flow to builders and dealers
18 Townhouse builders find a broader market among single women
19 Arabs lend a hand—or at least a finger—in financing U.S. housing
22 Britain's homebuilding industry trembles on the brink
24 Congress loses Widnall and Bryhill but gains an Oregon builder
26 U.S. asks that care and feeding of Levitt be left to a trustee
26 Housing theorist suggests better seasonal patterns for building
26 Latest on Watergate: A subdivision named for the scandal
28 NAHB's Ex-President George Martin tells his—and industry's—troubles
28 House-warranty program clears legal hurdles in 22 states
36 Private builders and public housers join in a parade of homes
38 Do higher-priced executives generate higher profits?
44 Condo conversion: upgrading pays off in higher profits

DEPARTMENTS
30 Housing stocks prices
83 Products
91 Readers service card
102 Literature
106 Classified
108 Advertisers index

Cover/Joseph Davis and Sid Karson
Dallas photo: North Texas Commission
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Sign of the times. Unfortunately.

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CIRCLE 4 ON READER SERVICE CARD

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POLICE-APPROVED LOCKS!
Housing Secretary James T. Lynn told newsmen at the White House that the $7.75-billion bill the President had just signed—the Emergency Home Purchase Assistance Act of 1974—"would help them (the home builders) turn the corner." The program authorizes Ginny Mae, the Government National Mortgage Assn., to buy conventional mortgages—those not insured by the government—from savings and loan associations. This, in turn, is expected to free private money for new mortgages.

While most industry experts welcome the new use of Treasury funds to pump money into mortgaging, few if any think that the new program will have a significant impact on housing starts any time soon.

Below-market rate. The interest rates on the mortgaging was set below market—at 8.5% for commitments through the end of November—by which time Lynn said he would be ready to decide what changes, if any, might be made.

Under the law, the interest rate is tied to the average rate the Treasury pays on 6- to 12-year obligations. The mortgage rate could change from month to month, but HUD officials said that even with cost of fees and other factors added, the home buyer, the effective rate to him would still be below market rates.

The program got off to a fast start under the Administration's decision to make $3 billion of the authorized $7.75 billion in Ginny Mae funds available—$1.5 billion through the Federal National Mortgage Assn. (Fannie Mae) and another $1.5 billion through the Federal Home Loan Mortgage Corp. (Freddy Mac).

Money, not starts. At a cabinet meeting October 30, Lynn told the President that $300 million had been committed during the first week of the program and that the entire $3 billion would be committed before the end of November.

At the same time that conventional mortgage buying under the new law was launched, Ginny Mae began another program—to buy up to $3.3 billion of 8% and 8.75% mortgages insured by FHA and VA. That program had been announced last May, and it began as Ginny Mae committed the last funds under an earlier $6.6-billion support program of buying FHA-VA mortgages at the even lower interest rate of 7.75%.

The impact of all this on housing starts is likely to be minimal, according to the industry's best-known forecasters. Oliver Jones of the Mortgage Bankers Assn., Henry Schechter of the AFL-CIO and Michael Sumichrast of the National Association of Home Builders suggest that the effect will be to help sell unsold new homes, including those under construction.

Proxmire's ire. Secretary Lynn says he can't pin down the number of additional starts attributable to the Tandem-Plan programs that have made available some $16.9 billion in federal assistance to the mortgage market this year—not including the new $3-billion program under the new law.

Lynn's handling of the mortgage-buying program triggered an attack from Senator William Proxmire (D., Wis.), who is to become chairman of the Senate Banking Committee and housing subcommittee in January.

Proxmire, who repeated his call for Lynn's resignation, said the manner in which HUD set the 8.5% interest rate on the conventional mortgages, with fees totaling 6.5% of the amount of the mortgage, was "illegal finagling" contrary to "the clear intent of Congress to limit the interest rate to 8.25%." The cost to the home buyer, Proxmire charged, is effectively raised "to about 9.5%, which is the rate HUD wanted in the first place."

Proxmire estimated that HUD's "manipulations" of the interest rate and fees would "price out 4 million families" out of the program. Proxmire said these "are the very families who are hardest hit by tight money and the ones we should be trying to help the most."

"For the affluent." During the House debate on the program, an influential Banking Committee member, Thomas Ashley (D., Ohio), criticized Proxmire's contribution to the bill.

Ashley told the House: "What we are doing here is coming up with a housing-subsidy program for the more affluent in our society." This means, he went on, taxing the average taxpayer to subsidize not low-income families [as in most subsidy programs] but upper income families. He pointed out that mortgages up to $42,000 are covered (four-bedroom homes in high-cost areas)—"the kind of mortgage on which you might put down $10,000 on a home selling for $50,000."

The subsidy comes from the government's commitment to purchase a mortgage bearing an interest lower than the 9.5% to 10% market rates. The result of the Proxmire amendment to the bill (which requires the lower-than-market interest rate), Ashley said, "is to take money from the $10,000 or $11,000 or $12,000-families that cannot afford to participate in the private housing market and say, we will take your tax dollars and support mortgages for those families which earn $20,000 or $21,000 or $25,000 a year."

'Help a little.' Actually, the amount of subsidy—not cost to the Treasury—remains to be seen. If GNMA has to sell the mortgages while interest rates are at current levels, the cost on the $3 billion could run to $150 million. But if mortgage rates in the market drop, the government could break even or even make a profit.

Rep. Henry Reuss (D., Wis.), another Banking Committee member, told House members during the "discussion that the program "would help a little." None of us want to oversell it."

The earlier Tandem Plans, Reuss said, resulted in a "sort of Mickey Mouse operation" in which "the government sells housing paper, and then people take their money out of savings and loans to buy the government paper and the government gives the money back to the savings and loans."

Reuss said he didn't think such "the Proxmire scenario" would occur under the new program, since the Treasury would do the borrowing but would refrain from selling bonds at denominations that would drain funds from savings accounts. (Soon afterward, however, the Treasury sold an issue at denominations down to $1,000.)

Starts. The new round of housing starts forecasts—ranging from 1.2 million to 1.55 million next year—reflects the belief that the mortgage buying programs are mainly palliatives that will do little to revive housing construction. In fact, Administration officials and many private economists believe that any more substantive aid to housing would only prolong inflation by boosting demands for funds in the money markets. This would keep money tighter and interest rates higher for a longer period of time than they otherwise would be.

The mortgage-buying programs "have helped to mitigate the downturn," an assistant HUD secretary, Michael Moskow, told a Washington audience, but he summed up by reiterating the basic economic doctrine on which the Nixon/Ford housing policy is based: "The harsh reality remains, however, that we cannot restore prosperity in the housing sector until inflation is substantially reduced."

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4. Otero Savings & Loan, Colorado Springs, Colorado
   Architect: John L. Giusti Associates
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5. Rusty Scupper Restaurant, Oakland, California
   Architect: Sandy & Babcock
   Contractor: Williams & Burrows, Inc.
water alone is not enough
Fight over tax-free savings dividends: Good or bad for housing?

With thrift institutions getting better deposit flows these days, it appears for the moment that their plea to Congress for a federal tax exemption on interest they pay to depositors has failed. But that very controversial proposal did get as far during the 93rd Congress as adoption by the tax-writing House Ways and Means Committee. And, in the 94th, Senator Lloyd Bentsen (D., Texas) will try again with a similar measure, this time tying both education and housing to the tax break.

Even if flows are ample in 1975, the thrifts have been so thoroughly battered by the drain on their savings that housing finance is due for an overhaul on Capitol Hill next year. And if the thrift industry has its way, any major change will include the exemption.

For and against. Proponents in the end may lose out—even though they muster the support of the National Association of Mutual Savings Banks, the two savings and loan leagues and the National Association of Home Builders. But the proponents are raising questions about the disruptive effects of other kinds of government measures to aid housing, and these questions will probably have to be answered before Congress ends its debate over what to do with the hard-luck thrift industry.

Unfortunately for those advocating the exemption, the opposition includes most of Washington’s financial bureaucracy and organized labor. Virtually the only thing Fed chairman Arthur Burns and the AFL-CIO agree on, for instance, is that the tax exemption is undesirable. If Congress should ever approve the exemption, Treasury Secretary William Simon would almost surely veto it.

Billions. The Treasury points to spending subsidies that already bolster the private financing of housing—$16 billion this year (see page 5). The department also argues that the exemption would have no effect save that those savers who already have deposits in thrifts or banks would be rewarded for keeping them there. Any new money the exemption brought into depository institutions, says the Treasury, would simply be sucked out of other sectors of the financial market.

The net result would then be higher interest rates all around, for the other sectors would retaliate against the new exemption by bidding their own yields to higher levels to win back the lost investors.

Thrift’s dilemma. The proposed exemption is highly unwelcome to many people in Washington because it would have profound effects in another direction. It would ease the pressure on the thrifts to diversify out of mortgage lending—an action they want to take to raise their income on loans. The exemption would restore some credibility to the government’s ceilings on deposit yields as a means of stabilizing the deposits. So the exemption would provide an incentive for the thrifts to stick to mortgage lending.

Yet, even some of the Washington establishment, in the midst of the present uncertainty about where housing finance should go, there is a reluctance to come down with a hard “No” to the thrifts’ plea.

“Can’t deny those disadvantages,” concedes Thomas Bomar, the Federal Home Loan Bank Board’s chairman. “Yet if you do it (exempt interest) care fully, it might be worth considering.”

Band aid. Bomar isn’t as sure as the Treasury is that the industry’s proposal won’t work. More importantly, he is swayed by the thrifts’ argument that, if the tax exemption did work, it would arrest the inroads of government into the financing of housing.

Even so, Bomar sees a strictly short-term bridging role for such a tax device. He would use it only until thrifts are diversified in their business operations. “It’s a band aid,” he says. “In time, market forces will bid up other rates to where the tax-free benefit is overcome.”

Bomar prophesies enactment in the new Congress of diversification legislation, along the line of the Ford administration’s proposed Financial Institutions Act, with phasing out of interest-rate ceilings “over some period of time.”

The little guy. Backers of the exemption look beyond Bomar with hopes that they might yet win White House backing for their proposal. They note that in his pre-election economic program the President curiously hinted that the Financial Institutions Act would not be enough to “solve feast or famine in mortgage credit” and went on to say he had “additional specific programs” in mind.

A harder task for the thrifts will be to persuade the overwhelmingly Democratic 94th Congress that what they are suggesting is not just a new tax loophole for the rich. On the contrary, Vice President Saul Klamon of the National Association of Mutual Savings Banks insists, “This is the only tax shelter that gives anything at all to the little guy.”

Spur to savings? Supporters of the exemption also insist that the Treasury is wrong in saying their plan wouldn’t produce a lot of housing funds. And, they add, there is a chance that, by giving small savers a crack at a better yield, their scheme would increase total savings. In doing so it would lessen the impact on other credit markets of diverting funds to the mortgage market.

Admits Klamon: “There would be some switching of funds from other markets to housing. But federal housing agencies are causing that now. In the 1974 fiscal year they borrowed one fourth of all the borrowing in the private market.”

Given the interest tax exemption, he adds, such borrowings would fade. –Stan Wilson

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Crackdown on the condo con men—Chicago leading the way

When is a condominium like a pound of butter or steak?

When you sell it.

At least that's what the city of Chicago contends.

Following on consumer complaints of deceptive advertising and the less-than-full-disclosure sales practices of developers, the Consumer Sales, Weights & Measures Department began investigating selling techniques. The prime mover behind the inquiry was the department's commissioner, Jayne Byrne.

Results: a number of quasi-criminal charges filed by the department against some of Chicago's largest condo developers, city proposals for tough new condominium ordinances and a general uproar in Chicago's condominium industry.

Deceptive ads. According to Terry Hocin, assistant commissioner for consumer sales, the investigation focused on deceptive advertising.

"In four cases out of seven we found that developers were not offering the lowest advertised prices," Hocin disclosed. "A developer would advertise a price from $22,600 to $85,000 when nothing was available for less than $24,700."

Hocin said the city also found developers to be generally unhurried in registering their buildings as condominiums, less than scrupulous in their willingness to distribute all pertinent documents to prospective buyers, and loath to mention in advertising many of the ownership restrictions written into the condominium agreements.

Late recordings. "We found that 40% of all condo developers investigated in Chicago don't record their properties as condominiums until absolutely necessary," said Hocin. "This gives the developer some flexibility in being able to change the wording of his documents. Developers commonly advertise and sell condominiums before they've completed the registration process in order to cover their mortgage commitments. Often the developer offers a six-month lease with a condominium. In such a case the buyer is committed; the developer isn't."

Investigators also found that some developers refused to show floor plans, financial data and sample condo agreements to the buyer until a down payment was made. "The state law clearly says that such information is to be made available before purchase," said Hocin, "but some developers claimed the cost of paper work was prohibitive."

Omissions. The city also claims that nearly all developers avoided mentioning in advertising such ownership restrictions as the right of first refusal, the fact that owners would have no say in the management of their condominium association until anywhere from 51% to 100% of the units had been sold, and the existence of sale-leaseback agreements on amenities that ultimately entail extra expense for the owner.

"People buy condominiums thinking that they have a free-simple title when they are actually subject to the right of first refusal of the condominium board on all sales," said Hocin. "They also think that they're entitled to garage space and the use of a pool when in fact sometimes these turn out to be additional charges."

Big names. The investigation covered the range of condo price levels from the prestigious North Lake Shore Drive district to outlying locales. Two of the largest developers cited by the city for alleged deceptive practice violations were Sudler & Co., converter of the 703-unit Hancock Center, and Moss Financial Corp., developer of the 40-story Outer Drive East complex on Chicago's lakefront.

Sudler & Co. was charged on six counts of deceptive practices that included failure to offer condos at the lowest advertised prices or to mention in advertising certain restrictions in the condominium declaration.

Sudler's attorney, Carol Kipperman of Wilson & Mellvaine of Chicago, argued at a pretrial hearing in circuit court that Sudler in every case had made all pertinent documents available to buyers before they made their purchases. Hitting at violations of Sudler's rights under the 14th Amendment, Miss Kipperman said: "The city is forcing Sudler not to advertise at all."

"Didn't get facts." Daniel Merritt, project manager for Outer Drive East, said Moss Corp. prides itself on full disclosure. Responding to allegations that Outer Drive East advertised payments as low as $235.71 a month but actually offered nothing lower than $243, Merritt said:

"In reality there were 12 units available at less than $235.71 and others at $235.71. The investigators, such as they were, didn't get all the facts."

New rules. Hocin admits that some areas of the condominium controversy, such as presales, are open to wide interpretation and are now covered by regulations that are fuzzy at best. Hocin says the city is proposing new ordinances that will establish clear guidelines.

As the proposed ordinances stand, developers will have to register their properties as condominiums before sales begin.

In the case of conversions, developers would have to produce a comprehensive engineering report assaying the condition of the structure. Other pre-sale requirements would be to file a property report and make all documents available upon demand to all comers.

Chicago also wants developers to give one-year warranties on both new and converted units, and to give renters 120 days' notice of a conversion. Owners would also get the right to revoke or cancel purchase agreements up to a year after closing if the developer was found in violation of any condominium ordinances.

Debate. Hocin thinks the ordinances would resolve the developers' problem of how to make full disclosure in advertising without going to the expense of mentioning every restrictive detail of sale in the ads. The city says that, once the new ordinances go into effect, developers can simply state in all ads, "Certain restrictions and additional assessments possible." He also says many of the Chicago condo developers believe they can live with the new ordinances.

Merritt is not so optimistic. "The effect on new construction would be to prohibit pre-sales," he said. "This means that developers of new projects would not be able to sell a unit until the building was completed. How can a developer do this?"

"Even those developers with deep pockets can't carry the cost of money for two years. The ordinances would in effect close down the conversion business for many many medium and small developers who couldn't afford the type of things talked about."

But Mrs. Betty Kalahar, sales director for Sudler & Co. at the Hancock, supports the new rules in general.

"Speaking as a converter to condominiums, I feel that the proposed condominium ordinances are all right," she said.

"Most of the converters in the Chicago area are already in compliance with these proposed ordinances."

"Buyers certainly deserve the fullest disclosure."

—MIKE KOLBENSCHALG

McGraw-Hill News, Chicago
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U.S. judge throws a scare into Chicago's mortgage bankers

A federal judge in Chicago has charged that the U.S. Department of Housing and Urban Development has become the nation's biggest slumlord, and he has suggested that HUD can be made to enforce additional social-welfare regulations for subsidized mortgages to the poor.

If the preliminary rulings of Judge Hubert Willetts in the Johnnie D. Brown case are proved effective through a court order, the whole nature of the Federal Housing Administration's subsidized mortgage program could change dramatically. Mortgage bankers and lenders who see themselves as prudent middlemen protecting investment would have to assume some "handholding" functions with borrowers, and HUD might have to become much more of a policeman in monitoring FHA-subsidized mortgages.

Both HUD and Chicago's mortgage companies are frantically trying to forestall that possibility.

78,000 houses. Judge Will made his charges in a class suit against HUD, its officers, and mortgage bankers and lenders, by Mrs. Johnnie D. Brown, whose FHA mortgage was foreclosed in 1972.1

Mrs. Brown, a mother of six who is still living in her $24,200 house, missed one monthly payment to the mortgage company because of a hospital stay, a loss of work and a delay in the delivery of her aid-to-dependent-children check. After notifying the company of the delay, Mrs. Brown made up her late payments and penalties but refused to pay $525 in legal fees. The company filed for default.

In denying a motion to dismiss HUD or its officials from the case—the mortgage companies were dismissed—Judge Will blasted the department's handling of the entire mortgage-subsidy program. As of last April, the program had left HUD as the owner of 78,000 foreclosed houses—2,200 of them in Chicago. Another 5,000 foreclosures were then expected.

Warning. The judge pointed out that HUD has become by far the largest owner of abandoned slum buildings in the Chicago area, and he observed:

"If HUD had consciously and deliberately set out to frustrate the Congressional purpose and sabotage the (FHA) program, it could hardly have done so more effectively short of simply refusing to carry it out."

The judge then warned that, if it is proved that HUD did not enforce its guidelines, the HUD policy constitutes "an abuse of discretion in violation of the National Housing Act." This abuse of discretion, he further cautions, is actionable.

Defense. At the hearing, HUD defended its policy of allowing mortgagees to make foreclosure decisions, subject only to HUD's suggested guidelines. But Judge Will said the existence of HUD's guidelines indicates that Congress intended that HUD protect those in "marginal financial circumstances" from being "thrust . . . into the marketplace." He said HUD apparently "believes its commitment is limited to assisting poor families in acquiring a mortgage but that the commitment somehow evaporates thereafter."

The department "has tragically misled thousands of low-income Americans," the judge said, by its failure to deal with "inevitable temporary crises such as illness [and] temporary unemployment."

Delays. The case will now go through months of a legal process called "discovery," during which the plaintiffs' attorney will try to prove that HUD did violate its own guidelines.

Mrs. Brown's attorneys have added eight homeowners to the case and will add more. They may also appeal the judge's dismissal of the mortgage companies from the suit.

The case could break new ground, for HUD may be forced to reexamine its—as Judge Will puts it—"preoccupation with its commitment to the mortgagees." The judge upheld HUD's contention that due process was not violated in the foreclosure, but that was a small victory when considered along with the suggestion that HUD must enforce its handbook provisions.

Money-maker. Chicago's HUD officials agree that mortgage companies are foreclosing too quickly in some cases, but these officials argue that there is nothing they can do about it.

"A lot of these loans are 7 1/2%," one official explained. "The lenders can get their money back and invest it all at 11%. The fallacy is that they can't get their money back until we are through with the foreclosure and the redemption period expires, and in Illinois that's a long way down the tube."

John Waner, Chicago's regional administrator for HUD, has been accusing many mortgage companies of mercilessly foreclosing on FHA-subsidized mortgages and of ignoring HUD recommendations to counsel homeowners. Waner says that, in 70,000 to 80,000 foreclosures, "I couldn't find five cases where forbearance was granted."

"If a person shows good faith, for God's sake, we should at least give him that one break," Waner insists. "Somebody has got to care."

Lenders' side. A mortgage banker takes a somewhat different view. "Our basic posture is we make loans to people but the basic obligation to make payment is theirs," says Leonard Biglin, vice president of Great Lakes Mortgage in Chicago. "We have an obligation to be fair to them, and to be reasonable when they have a problem. But we don't have a social-welfare obligation to do everything possible to keep them in the house. We are still a lender and they are a borrower."

"If our basic posture is going to be changed—instead of our first obligation being to protect the investment, we must protect the borrower—then it will not be done without a lot of adjustment and agony throughout the lending world."

Reforms. The Chicago Mortgage Bankers Assn. and HUD have formed a 10-member liaison committee on servicing of loans. The committee will look at supervision problems in securing property, along with possibly reconstituting the informal notice procedure.

While HUD still has its defenders—"We have hundreds of thousands of insured mortgages, which means people in homes that they wouldn't be in if it weren't for HUD," one federal official says proudly—the defenders are dwindling. Dissatisfied homeowners have been criticizing the FHA program for years, and now an angry judge and federal officials have joined in.

—DENNIS CHASE

McGraw-Hill News, Chicago
One-controllables

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NEWS/MARKETING

‘A Doll’s House’ goes modern—It’s the doll that’s now the owner

When HeathéRidge Development Co. opened its Strawberry I condominiums in Denver and a Chicago suburb last year, its marketing strategy was aimed at the single professional man. The innovative firm chose “Your mother wouldn’t like it” as the advertising theme, printed a poster featuring a voluptuous female body, entitled it “Strawberry or bust,” and decorated the model apartments to suggest playboy living.

But 20 of the first 100 buyers were women.

So HeathéRidge changed course. The company abandoned the voluptuous poster (They’d received complaints anyway), adopted a new advertising theme—“If you’re tired of renting a lemon, buy a strawberry”—and redecorated one of their models. The aim: “To appeal to a ‘broader’ [no pun intended] market,” says HeathéRidge President Ben Weyuker.

Surprise! HeathéRidge (the Illinois subsidiary of Environmental Developers Inc. of Denver, Colo.) had simply underestimated the potential for condominium sales to single women. Weyuker calls single women a surprise market and sees them as a growing segment of buying power for the home-building industry.

“Bachelorettehood for women is being extended into middle age and beyond,” he says.

The women at Strawberry bought for about the same reasons men did. As professional people with comfortable incomes and stable employment (average age: 35 in Denver, 31 in North Chicago), they could afford the $24,950 to $30,950 price. They wanted the tax advantages of ownership along with the social life and recreational amenities of the development. But they were also worried about the kind of neighbors they would have.

Kindred spirits. “I wanted the tax write-off,” says Janet St. Martin, manager of consultation services for a division of American Hospital Supply Corp. “But I was also concerned about the kind of people I wanted there. What sold me was not a wild one,” and she admits that doubt about the stability of the community was her one negative concern.

Similarly Linda Monge, a high school art teacher, was “totally turned off” by Strawberry’s “overly macho advertising campaign” but changed her mind when she attended a cold duck party there and “knew instantly I had found kindred spirits.”

Of the 130 units sold at the 156-unit development, 27 went to single women. Of the 119 occupied units, 74 are occupied by single people, 24 of whom are women.

Arabs now financing U. S. housing

Most of the $12.8 billion the federal housing agencies have siphoned into the mortgage market this year has come out of the domestic credit markets.* But not all.

That is something of a point, at a time when the agencies are being criticized for unbalancing those markets.

Not all agency borrowing puts a strain on domestic interest rates. That is because the sheikhs ofAraby are now buying a small but increasing amount of debt issued by the Federal National Mortgage Assn. and are thus easing some of the pressure.

The amounts involved aren’t known. And they are sure to be small relative to the money needs of the agencies—and certainly relative to the $60 billion in surplus revenues that the oil countries accumulated in 1974.

Potential. The investible wealth of oil countries is soon going to stretch into the hundreds of billions, however. “The pool will be getting bigger,” says Robert Bennett, Fan- nie Mae’s executive vice president, “and our absolute amounts will be bigger.”

The only overt evidence of any Fannie Mae sales to foreign governments is a couple of announcements by the association that parts of issues were sold to the Federal Reserve Bank of New York for a customer.

One sale, for $150 million, occurred in February 1973, before the quadrupling of the oil price last fall. The government presumed to have bought the Fannie Mae debt through the Fed was Japan or West Germany.

Oil money. On August 14 this year, however, a similar transaction with the bank for $200 million unquestionably took place on behalf of an oil country. The previous month Bennett had toured the Middle East canvassing possibilities of placing debt paper with buyers there. New York financial circles presume the buyer to have been Saudi Arabia, but some sources insist it was Kuwait.

Moreover, says Bennett, “these two relatively large visible transactions should not lead one to conclude there have not been others.” —S. W. Martin, who was about to go apartment hunting on the assumption that she couldn’t afford to buy, stopped at Strawberry and went no farther.

“I didn’t even get to any apartments,” she says. “I saw what I wanted there. What sold me was the design.”

Says Gloria Nielsen, assistant vice president of Zion [Ill.] State Bank: “I especially liked the huge fireplaces and the cathedral ceilings.”

Safe from sexism. Now that HeathéRidge has tapped a market it previously ignored, it will continue to do so, but the marketing won’t change dramatically—the marketing people will simply make sure they avoid any taint of sexism. Beyond that, they will develop and promote the style of living exemplified by Strawberry I. Says one executive at HeathéRidge: “We believe that Strawberry I is at the vanguard of a new way of living for an ever-growing segment of our population—the single woman.” —JANE SHAW

McGraw-Hill News, Chicago
Prefinished stone aggregate, fire rated Aggreboard panels on steel studs installed on this luxury apartment building lowered costs considerably, reduces maintenance to minimum and enhances the exterior design with enduring color and texture. Aggreboard is made in four different aggregate particle sizes and practically any color (U/V stable, non-porous surface) on substrates of fire rated cement asbestos, plywood, Homasote insulation board, or prefabricated structural insulation panels.

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Easy installation and low maintenance are the result of excellent design in this new angle bay window by Andersen Corporation, Bayport, Minnesota. There's a rigid vinyl sheath of Geon PVC around the wood sash and frame. Hence, painting is not required. The window resists weather and corrosion, is kept clean and bright by occasional washing.

This basement window slides to open, therefore requires no space inside. Readily accepts a self-storing screen. It's by Plyco Corporation of Elkhart, Wisconsin. The frame and sash components are made of rigid Geon vinyl. Vinyl lets the window glide easily, is unaffected by dampness, minimizes condensation.

These are outside shutters that operate from inside. Made by Amrol Corporation of New Castle, Indiana, they control daylight and are a deterrent to intruders. Horizontal slats made of Geon vinyl wind on or off a reel, which is turned by hand or electric motor. For more information about Geon vinyl in building products, ask B.F.Goodrich Chemical Company, Dept. H-33, 6100 Oak Tree Boulevard, Cleveland, Ohio 44131.

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JENN AIR GRILL-RANGE
**Tough all-over department: British housing at crisis stage**

The slump in Britain's housing industry has reached crisis proportions. Several builders face bankruptcy, construction has reached a near standstill, suppliers are cutting back operations and unemployment is mounting.

The situation increases pressure on the new Labor government, which pledged during the election campaign to reverse the trend. But the government has been all but stymied by a combination of high mortgage rates coupled with both the rising cost of homes and rapidly increasing consumer prices.

**Ray of hope.** The only bright spot in the picture—and even it may be illusionary—is an increase in mortgage commitments by building societies, roughly the equivalent of savings and loan associations. The government lent the societies $1.2 billion, but they expect to be hit soon by higher corporate taxes. To pay the levies they must either cut back lending or raise interest rates, already fluctuating around 11%.

"Quite appalling" was the term used by Director Reginald Williams of the National Federation of Builders' and Plumbers' Merchants to describe the state of the industry. "Building activity," he predicted, "will continue to deteriorate at alarming speed."

**Hard sell for rehab.** In a last-ditch effort to salvage some business, the federation is spending nearly a quarter of a million dollars this year on a campaign to encourage home improvements.

The organization, which represents two-thirds of the materials suppliers to Britain's builders, saw its business fall 14.5% in the first seven months this year, compared with a similar period in 1973. In statistics for what it calls the lighter side of the industry—paints, hardware and other interior materials—the federation reported revenue at approximately $57 million in March, a month when many felt the slump had bottomed out. But in August, revenue had skirted to $48 million. (And the figure did not take price increases into consideration.)

**Starts down 51%.** Private housing starts fell to 9,000 in August, a 51% drop from last summer's monthly average.

The inevitable effect came quickly. Britain's second largest private housebuilder, Northern Developments, asked the government for financial assistance. Most operations of the Benedict Group of property companies, with an estimated deficit of $8.4 million, went into liquidation. Northern Development is reported to owe bankers about $95 million, but the company has made no comment. Leonard Curtis, the chartered accountant who was appointed liquidator for the Benedict Group, said the company is a "casualty of the economic climate."

**Layoffs.** Many other companies are not suffering financially, but some are cutting back drastically on labor. J. C. Ford Excavators, the largest excavation company in the country, fired or "made redundant," in British parlance, 220 workers accounting for 11% of its total labor force.

"Redundancies are inevitable because there is nothing to show that the market will improve for some months," a company spokesman said.

Industry sources estimated that there has been a sales drop of more than 40% for home heating boilers. Britain's largest manufacturer, Thomas Potterton Ltd., has put 450 employees on a four-day week and eliminated overtime for another 400.

**Materials.** Brickmakers reduced workforces earlier this year, but prices for bricks, the principal homebuilding material in Britain, have remained high. Prices of timber, which have fallen in many other countries, are continuing to rise in Britain because cost-cutting builders have kept the demand comparatively high. The price of plywood, in fact, has risen 7.5% since early summer.

"Part of the answer to Britain's housing problem lies with answers to the nation's entire economic difficulty," says a senior spokesman for the Department of the Environment. The department, which has jurisdiction over most housing matters, has kept public housing starts at around 12,000 units a month, but this is still down 38% from last summer's monthly average.

As though the situation were not already critical, the head of the Association of Country Councils has warned that property taxes are expected to rise 50% next year. Association Chairman Derek Pickering says that the only way to avoid the increase, which he said may reach 100% in some cases, is through massive aid from the national government. In effect, Pickering has proposed a revenue-sharing scheme for Britain.

**Land takeover.** In the midst of the crisis, Labor has added another variable by announcing plans for public ownership of "development land." Industry leaders reacted cautiously, first because the government has given no details and second because it might work an added financial hardship on local governments.

Under the scheme, municipalities would purchase land they want to develop for public or private housing, commerce or industry. In turn, local governments would gain more control over development in their areas as well as revenue from additional taxes. The problem is that local governments are strapped for cash.

**And protest.** Alarmed at the prospect of an extra burden of expense and administration, the director of environment and planning for South Glamorgan in Wales, Ewart Parkinson, has called for a conference on the land proposal.

"Can public land ownership justify its place in the public expenditure program when compared with other local authority expenditure programs?" Parkinson asks.

The land proposal would undoubtedly spur home construction, but before the government proceeds with the idea, ministers will have to work out a way to help municipalities with the initial phases of financing.

**Government aid.** Now that Parliament is back in session, action is expected soon from Prime Minister Harold Wilson's Labor government, which for the first time this year enjoys a slim but probably workable majority. Government sources, including those at the Department of the Environment, say that assistance to the industry is likely to take the form of one or a combination of the following measures:

- A mortgage rate ceiling, an election promise of the Conservative party but one which may soon be considered inevitable.
- More loans to building societies, a step that would have only a temporary effect but which might be necessary if only to restore confidence.
- Massive housing programs—to create jobs and revenue for builders and suppliers. Such programs would have a negative effect on the private sector.
- De-regulation of prices on more supplies, a move that helps business but adds further to the price of homes, already forecast to rise by 10%.
- Assistance for local communities so that property taxes can be held in line.

—DON EDGER

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Congress loses Widnall and Broyhill but gains Oregon builder

The Congressmen who have the most to say about housing will be back next year—but with a major exception, William R. Widnall, 68, of New Jersey. The ranking Republican on the Banking Committee and its housing subcommittee was ousted by a 35-year old Democrat, Andrew Maguire.

With Widnall's defeat, Rep. Garry Brown (R, Mich.), who won reelection in a close race, should become the senior Republican on the housing subcommittee. But there is a possibility that Rep. Albert W. Johnson Jr. of Pennsylvania, the senior Republican on the full Banking Committee, will take the top G.O.P. post on the subcommittee too. He would then fill both slots opened up by Widnall's departure.

Widnall's departure. The top Democrats in both House and Senate were returned—including Chairman Wright Patman (D., Texas) of the House Banking Committee and Chairman Barrett (D., Tenn.) of the housing subcommittee.

In the Senate, William Proxmire (D., Wis.) is set to become chairman of both the full Banking Committee and the housing subcommittee in January. This change will trace from the move of Senator John Sparkman (D., Ala.) to the chairmanship of the Foreign Relations Committee.

Newcomer. The depressed state of the housing industry was the issue in one Oregon congressional district where a homebuilder, James Weaver, a Democrat, won the House seat in 1973. His opponent, a Republican conservative, was the issue in one Oregon congressional district where a Democratic economist who had a successful record in a non-partisan coalition that has dominated Arlington County politics in recent years.

Among the charges raised against Broyhill was that in his service to his constituents—a major Broyhill campaign plank—he may have gone too far in helping real estate interests in Virginia that lies just across the Potomac River from Washington.

Broyhill's influence stemmed from his seniority on the powerful Ways and Means Committee which, under the chairmanship of Wilbur Mills (D., Ark.), writes tax legislation. Its authority extends to depreciation on real estate and deductibility of interest payments on mortgages.

Broyhill's conqueror, by a solid margin, was Joseph Fisher, a Democratic economist who had a successful record in a non-partisan coalition that dominates Arlington County politics in recent years.

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Could winter starts be sold in spring—to subsidized buyers?

Something useful can be done to smooth out the big summer-to-winter swing in housing construction, at least according to one student of the subject.

He is Kenneth Rosen, a Ph.D. candidate at MIT studying the industry's seasonal pattern in association with the MIT-Harvard Joint Center for Urban Studies. He thinks buyer demand sets the pattern more than weather, and he argues that cash incentives will bring buyers out early enough in the year to justify more winter starts.

Lower costs. Shifting more construction to the winter months, he says, would save builders money in several ways. It could:

- Reduce the winter-overhead burden of idle staff and equipment.
- Ease unemployment-insurance costs for laid-off construction workers.
- Shave the summertime construction peak, reducing overtime costs, the scramble for scarce materials and on-the-job accidents caused by fatigue and hurry-up pressures.

Moreover, carrying-cost savings for suppliers from a smoother cycle might mean lower prices for end users. Suppliers now must build costly inventories in winter and maintain them until summer.

"It's difficult to pin down," Rosen admits, "but I'd estimate the total economic cost of the annual housing cycle at $7-8 billion."

Cost offset. Rosen believes the gains would more than make up for the added costs of cold-weather work—which he estimates at 0.5% to 1% of the final cost of the house.

Technology helps ease winter building, he points out. Sites can be enclosed in plastic sheets for shelter, cement additives allow cold-weather pours, frozen ground can be thawed or attacked by powerful digging equipment.

Summer buyers. Builders start the construction season in the spring not so much to avoid the rigors of winter weather, Rosen's research indicates, but to time completions for the buying rush: "The demand pattern is tied to household formations—which are higher in summer—and to household moves—which are 50% higher in the June-September period than during the rest of the year."

His studies indicate that weather accounts for only about 35% of the U.S. seasonal home-building pattern.

Rosen thinks it would not take a very big incentive to change the public's homebuying habits.

Subsidizing changes. "The Canadian government tried a subsidy mechanism for three years in the middle 1960s," Rosen points out. "The Canadians offered $500 toward the down payment on houses started in the winter off-season.

"The results were better than expected. There was a pronounced shift toward winter starts. The percentage of total annual starts in the calendar first and fourth quarters jumped from 32.4% to 52.4%. There was even a winter peak of sorts in late November generated by the incentive plan."

"And the Canadian government found the subsidy cost more than offset by savings on unemployment compensation no longer paid to construction workers."

Though the subsidy is no longer offered, its effect lingers in the Canadian housing cycle: Now the quarterly variance is about the same as in the U.S.; before it was far sharper.

Norwegian success. Norway picked up the ball from Canada about five years ago, offering a $400-$600 subsidy in its northern panhandle. In that rigorous setting, too, the idea worked.

The percentage of each year's starts in the first and fourth quarters rose from 37.9% to 49.0%.

Rosen would like to see the idea tried in the U.S., "when mortgage money is available again." He wants to start with an experimental program in a small northern state, North Dakota, perhaps, or somewhere in New England.

"When it's seen to work there," he speculates, "it could spread to the other states."

-W.S.

Would you believe another Watergate? Complete with burglary! And burglars!

Three Plumbers and a homebuilder have joined forces in a venture that just might develop into the best known "rehabilitation" project in the building business—but it's the builders who are being rehabilitated.

The Plumbers are Bernard Barker, Eugenio Martinez and Virgilio Gonzales, Cuban exiles who came to fame because of bungled psychiatric and political research on behalf of the late Nixon administration.

The homebuilder is John Priestes, who found an unseen way to riches in the FHA's Section 235 program through payoffs and kickback deals [News, Jan. et seq.]. All four did time in the campus atmosphere of the federal prison at Eglin in northwest Florida.

Occupational therapy. The joint project is a housing development near Lake Wales in Central Florida. It will include 400 single-family homes and 600 apartment units, and it will cost $7 million.

And it will be known as—steady now—Watergate Hills.

"There is a lot of water there—and a lot of hills," Priestes explained with a straight face.

There's at least one other felon around Lake Wales with a sense of humor: He broke into the construction site and stole $9,000 worth of office furnishings and equipment.

 Asked about the irony of this burglary, Priestes, his own humor vanishing for the moment, snapped: "I don't see any irony at all."

New friends. Burglaries aside, Investors Funding files for Chapter X

Investors Funding Corp., a developer based in New York City, has filed Chapter X bankruptcy proceedings in U.S. District Court for the Southern District of New York. Under Chapter X, an outside trustee manages the company.

The company listed assets as of the end of 1973 of $379.3 million, liabilities of $339.1 million.

Investors Funding said that most of its assets were pledged to banks, and that the assets were temporarily frozen.

Investors Funding's difficulties intensified after four of its officials were indicted for attempting to bribe public officials of neighboring Fort Lee, N.J. The four were Norman Dansker, chairman; Stephen Haymes, executive vice president; Donald Orenstein, senior vice president, and Warner Norton, vice president. All have denied guilt but have resigned to facilitate court reorganization of the company.

Three Plumbers and a homebuilder have joined forces in a venture that just might develop into the best known "rehabilitation" project in the building business—but it's the builders who are being rehabilitated.

The Plumbers are Bernard Barker, Eugenio Martinez and Virgilio Gonzales, Cuban exiles who came to fame because of bungled psychiatric and political research on behalf of the late Nixon administration.

The homebuilder is John Priestes, who found an unseen way to riches in the FHA's Section 235 program through payoffs and kickback deals [News, Jan. et seq.]. All four did time in the campus atmosphere of the federal prison at Eglin in northwest Florida.

Occupational therapy. The joint project is a housing development near Lake Wales in Central Florida. It will include 400 single-family homes and 600 apartment units, and it will cost $7 million.

And it will be known as—steady now—Watergate Hills.

"There is a lot of water there—and a lot of hills," Priestes explained with a straight face.

There's at least one other felon around Lake Wales with a sense of humor: He broke into the construction site and stole $9,000 worth of office furnishings and equipment.

 Asked about the irony of this burglary, Priestes, his own humor vanishing for the moment, snapped: "I don't see any irony at all."

New friends. Burglaries aside, Investors Funding Corp., a developer based in New York City, has filed Chapter X bankruptcy proceedings in U.S. District Court for the Southern District of New York. Under Chapter X, an outside trustee manages the company.

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Charges of fraud [News, Sept.].

Meeting of minds. Priestes walked into Eglin the same day Barker walked out on an appeal bond last January. They had met once before, but Priestes says he had no idea Barker was connected with the Committee to Reelect the President, to which the builder had made a secret $25,000 contribution.

Priestes had bought the land near Lake Wales before his conviction last year. He discloses that he will do the developing and Barker and Martinez will sell. The builder also said he is confident the international reputation of his Plumber friends will help sales.

"The American way." Barker said he has a lot of lawyers' bills and that he can't think of a better way to pay them off than to do it "through the sweat of my brow." He sums up his new career:

"This is the perfect rehabilitation. Now if that isn't the American way, you tell me what is."

—Fred Sherman

McGraw-Hill News, Miami
How to keep your customers from doing a slow burn. Install the scorch-proof Contura.

Duramel. The material we spent seven years developing. Available now in two shapes. The classic round Contura™ and the new Oval Contura.

The beauty of them, aside from the obvious, is that they travel light, arrive on the job chip free (and stay that way while you’re installing them). And once installed their high performance continues: they’re stain resistant and rust proof.

Even more, they’re scorch-proof. Impervious to cigarette burns. (A great selling point.) And they come with “Fast-Lav Strip™” To hold the lavatory in place while fittings are being mounted and the sealant is drying. (To make for quicker installation.)

For further information, write American-Standard, Plumbing/Heating, P.O. Box 2003, New Brunswick, New Jersey 08903.

Lavatories made of Duramel™. The high performance material.
Ex-President Martin of NAHB: A burned builder cries ‘fire’

George C. Martin was the industry’s chief spokesman last year, as NAHB’s president. This year he’s in trouble, like many another builder, but he’s taken time out to perform a spokesman’s role again.

Martin’s woes are a paradigm of the industry’s afflictions, so much so that he collaborated with The Wall Street Journal to produce an article about both sets of troubles for the front page of Oct. 18.

“I felt what happened to me might dramatize the similar disasters of hundreds of unsung builders across the country,” Martin explained.

Plague of costs. Martin has been building apartment projects, often in two or three phases, using early cash flow to establish credibility for the overall projects.

In 1971 he had several going at once, when all the familiar catalog of industry troubles descended on him. Rent controls froze rental income at a level based on 8% money, but lumber costs (not controlled) soared. So did interest. Financing delays and a five-month sewer moratorium forced costly work stoppages. Cost overruns sent him scurrying for more financing.

He found himself taking refinancing on one project at four above prime when the prime was below 6%—but on a two-to-seven year loan.

“Now, at four over a 12% prime,” he observes, “the interest has been taking 80% of the project’s gross income. And you need 40% for expenses.”

As interest rates climbed he found lenders charier. Soon he had to pledge his assets as collateral.

Plague of creditors. Then money began to be shut off, and Martin got hit with two big foreclosures.

“My biggest problem at the moment is people who have personal liens on me.” Worth several million not long ago, he has had to borrow money from former partners to meet living expenses.

Now he’s looking for buyers, negotiating with his creditors, suing (and being sued by) a REIT that foreclosed on him, and working to stave off bankruptcy.

Survival! Whether he can get out with a whole skin probably depends most heavily on things beyond his control: the supply of money, interest rates, the health of the economy, the financial health of his creditors. But whatever happens it would not be wise to count him out of the building industry.

“What do you mean by a whole skin?” he demands. “I’ve got my health and a good mental attitude.”

Insurers’ regulatory mills grind slowly—but house warranty program is halfway home

The NAHB’s new Home Owners Warranty program has gotten halfway through one gantlet—the 50 state insurance commissions, whose approvals the warranty must have before it can be offered under their jurisdictions.

From a standing start this year, the program has won approval in 22 states—including the key state of New York. [Its unusually strict and sophisticated insurance regulation makes it a bellwether for commissions in other states.]

The HOW warranty is pending in all of the remaining states except four that turned it down: Mississippi, Oklahoma, South Carolina and Wyoming.

The long haul. The American Bankers Insurance Co. of Miami is backing the warranty, and Vice President Fred Boehm is shepherding HOW through the various commissions.

Boehm has to wrestle with all of the problems of dealing with these conservative, technicality-minded, and often understaffed bureaucracies. In Massachusetts the program has been before the state commission since June.

The commission, reports Boehm, has yet to decide upon the insurance category in which the program should be placed. There is also the matter of group versus individual policy: The program uses a group policy; the commission, Boehm says, thinks individual policies are necessary.

Politics. “Massachusetts has a reputation as a ‘political’ state,” shrugs Boehm, “and this is an election year.”

Boehm still seems more patient with the commission than Garen Bresnick, administrative counsel to the HBA of Massachusetts.

“There is a discretionary clause in the law,” says Bresnick, “allowing the commissioner to override the statute if he feels it serves the public interest. And the warranty serves the public interest.”

His group has, among other things, put Virginia Knauer, director of the White House office of consumer affairs, in touch with the commission in lobbying for approval.

If the commission continues to hang back, says Bresnick, the HBA will push this spring for legislation specifically enabling the HOW program.

Clean-air rules for parking lots may force builders to run more shopping-center buses

The Environmental Protection Agency has some ideas about land use, and after January 1 they could have quite an impact on parking-lot planning for shopping centers and apartment centers.

The EPA hopes to reduce the air-polluting concentrations of traffic created by new building complexes. Any urban project with parking for 1,000 cars or more (2,000 in rural precincts) will be subject to review by the states under EPA regulations effective next year. Additions to existing facilities will also face review if they increase parking loads by half those amounts. If the states don’t conduct the screening properly, the EPA plans to step in.

In at least 16 metropolitan areas, the EPA will take a look at new parking lots holding only 250 cars or more. It will review plans for lots right down to tencar size in Fairbanks, where the Alaskan climate arouses special concern for clean air.


Buses and buffers. How will the agency’s role affect land use at, say, a shopping center?

“We would hope,” remarked an EPA spokesman, “that a developer would arrange for mass transit or bus service to reduce traffic flow to acceptable levels. And we would hope he would break parking lots into separate areas or buffer them with open space.”

The EPA claims the power to impose traffic and parking regulations on construction projects under the Clean Air Act of 1970.

Critics. There are those who take umbrage at the prospect of EPA regulation. One is Congressman Bob Casey (D., Tex.), who dropped a bill (HR 15858) into the hopper this summer that would strip EPA of its power to control auto pollution—or indirect emission sources. Gayle McNutt, Casey’s assistant, thinks the bill will pass.

Builders expecting to run afoul of EPA policy in the meantime can get the agency’s publication, “Indirect Emissions Guidelines,” from EPA’s half-dozen regional offices around the country, or from the Freedom of Information Center, at 401 M St., NW, Washington, D.C. 20460.
The Ultimate In Bilt-In Convenience---For The Kitchen and Around the Home!

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Whether you remodel or build, you'll provide maximum convenience, minimum upkeep - as well as long lasting beauty and efficiency - when you add fine Thermador Appliances to your plans.

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A total cooking appliance combines the fast cooking Microwave with Stay-Hot and Self-Cleaning Ovens. Model MTR30 (Shown).

Bilt-in Single Microwave Oven
Installs easily under a standard size cabinet. 240 or 120 Volt Models available. Model MTR12 (Shown).

Handy Bilt-in Can Opener
Installs in wall or cabinet. Opens most sizes or types of cans. Trade-Wind Model CO-1 (Shown).

30" Self-Cleaning Oven
Has all the automatic cooking features of other Thermador Ovens. Choice of two cooktops - one with 5 elements, the other with 4 elements and Griddle 'n Grill. Model ESC30 (shown).

Griddle 'n Grill Cooktop
Provides fun of barbecuing with little fuss. One of many Thermador Cooktops. Lifts up for easy cleaning. Shown with Trade-Wind Keep Hot Hood with racks for plate or food warming. Model TMH45 Top — Series H63 Hood.

Self-Cleaning Pyrolytic Oven
Self-cleans and ventilates too. A fine cooking appliance that needs little care. Available singly, side by-side, or one above the other. Model MSC228 (Shown).

Electric Room Heaters
Quiet Turbofan Heaters circulate warm air efficiently throughout the "Living Zone." One of many models and wattages. Model NL (Shown).

Bill-In Toaster
Installs in any convenient location. Takes extra large slices of bread or two regular slices, or any of toastable foods. Stainless steel finish. Model BIT-1 (Shown).

Write for complete information on these and other fine Thermador appliances —Microwave Ovens, Self-Cleaning and Conventional Ovens, Cooktops, Toaster, Heaters and Trade-Wind Hoods, Ventilators and Can Opener.
Housing industry's stocks stretch rally into second month

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

### Builders

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### HOME'S 25-stock value index

Source: Standard & Poor's
Simpson Ruf-Sawn Redwood Plywood.
A natural for going back to nature.

More and more prospective homeowners today are looking for designs and materials that fit in more harmoniously with nature. A natural reason for using Simpson Ruf-Sawn Redwood Plywood siding.

No other commercially available wood surpasses Redwood for beauty in any setting. Left natural, it weathers to a soft driftwood gray. And Redwood is exceptionally resistant to surface checking, making it outstanding for durability and maintenance economy in any climate.

Simpson Ruf-Sawn, with its rustic rough-sawn surface, enhances Redwood's natural charm. And because it's plywood, you get all the advantages of plywood, too: High strength-to-weight ratio, Easy handling, Excellent workability. Plus economy when compared with solid lumber.

Simpson Ruf-Sawn Redwood Plywood. A beautiful way to get back to nature.

Genie--"the garage door picker-upper!"

Opens the door... turns on the light... closes the door... locks up tight!

**Genie**
- The extra touch that closes home sales faster.
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The exclusive new Crypter accessory makes Genie the safest, surest, most secure automatic garage door opener system on the market. Cryptar gives a Genie system what amounts to its own personal radio frequency in an area by increasing the number of available frequencies from 144 to 1440. Buy it now or add it later.

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It's also a beautiful door on the inside.

Perma-Door has great inner strength.

If you could look inside Perma-Door, you'd see why we call it Perma-Door.

You'd see that there is as much quality where you can't see it as where you can. You'd see the only steel door with a strong honeycomb and urethane core (the best protection against damage) and the best guarantee for permanent dimensional stability. You'd see that the urethane foam is sandwiched around an inner air space — a feature that gives Perma-Door an extremely high insulating value (no need to provide storm doors). And you'd see that Perma-Doors are totally enclosed, top, bottom and sides (there are no open seams — no way for moisture or water to get inside), but they are designed to have an effective thermal break. Lastly, you'd see that there's no wood framing in Perma-Door, so there's nothing to warp, swell or rot.

For more of the benefits of steel doors and none of the maintenance problems of wood doors, put Perma-Door in your home plans.

The best costs less in the long run.

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An American-Standard Company
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THE MODERN REPLACEMENT FOR YOUR OLD GAS RANGE.

It's the Cook-'N-Clean Center* — a full size gas oven, cooktop, vent hood and dishwasher.

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☐ Please send more information on Cook-'N-Clean Center
☐ On complete line of kitchen appliances.

Kentucky lender heads mortgage bankers

The Mortgage Bankers Association convened in Miami Beach and elected William E. Ezzell as president for a year.

Ezzell is chairman of the Kentucky Mortgage Co. in Lexington [News, June]. Behind him on the MBA officer ladder for 1975 are Jerome L. Howard, first vice president, who is chairman and chief executive officer of Houston's Mortgage and Trust Inc.; and Kenneth V. Rothschild, second vice president, who is chairman and chief executive of J. & Val J. Rothschild Inc., St. Paul, Minn.

The S&Ls lost a faithful hand, meanwhile. He is Franklin Harding Jr., who retires after 40 years in the industry. He served with the U.S. League of Savings Associations through the thirties and forties, managed a California S&L, and was executive vice president of the California League for the last decade.

The American Savings and Loan Institute nominates John B. Zellars for election as president at its annual meeting next March.


The National Association of Real Estate Investment Trusts selects Sylvan M. Cohen as president. He heads the Pennsylvania REIT.

Builders on move: New chief on Long Island

The Long Island Builders Institute of 750 members, one of the largest of NAHB's locals, elects Andrew A. Monaco of Fort Salonga as president for 1975. He built New England Village, Pinewood and several other developments on Long Island.

The troubled Larwin Group [News, Oct. et seq.] names Frederic J. Freed as corporate vice president and counsel. He'll run the company's legal functions and participate in policy decisions.

In Miami, General Development Corp. brings Howard J. Trinz back into the fold as vice president of shelter sales and marketing. Trinz had left the company in June 1973 after 10 years in sales and marketing.

General Development also promotes Dougald Edmund Ferguson to assistant vice president and general manager of the Port Charlotte division. The new town on Florida's west coast is one of seven Florida communities built by this company.
Which building material will you use? You've got energy shortages to think about. Air-conditioning costs. Heat gain through the long, hot summers. Heat loss in the winter months. Heating equipment costs. The whole set of energy-use factors suddenly has become critically important. The building material you use affects all of them.

Compare the energy conserving capability of masonry, for instance, with double-plate glass walls.

At 4:00 P.M. on a hot August day in Washington, D.C., the heat gain through a square foot of west-facing insulated brick and concrete block wall will be 2.2 Btus an hour.

The heat gain through a double-plate glass wall in the same location will be 173 Btus an hour. A big difference.

Project this differential over 10,000 square feet of wall. You come up with a heat gain through masonry of 22,000 Btuh, while the heat gain through double-plate glass is 1,730,000 Btuh.

In the case of the masonry wall, cooling equipment with a two-ton capacity can handle the heat gain. But with the double-plate glass wall, about 143 tons of cooling capacity will be needed.

An analysis of a typical 10-story building shows that over its useful life, the air-conditioning cost for a square foot of our masonry wall will be about 23 cents. For the double-plate glass wall, it will be $7.60.

It takes a lot of money to buy, install and create space for all the extra air-conditioning equipment required by the double-plate glass wall. A lot of money and a lot of energy to run that equipment.

Compare the heat loss in winter. It has a dramatic effect on energy consumption and building operation costs.

Our masonry wall, for example, has a "U-value" of .12. The double-plate glass wall has a "U-value" of .55. (U-values are used to determine heat loss through one square foot of wall area in Btuh per degree Fahrenheit differential across the wall.)

This means that the masonry wall is about 450% more efficient, on the average, than the glass wall in reducing heat loss.

Over the useful life of the building, the heating cost per square foot of wall area for masonry will be about 30 cents. For double-plate glass, about $1.38.

In a time of one energy crisis after another, masonry makes eminently good sense as a good citizen.

The masonry industry believes that the thermal insulating qualities of masonry are an important economic consideration to building designers, owners and investors, and all citizens. Masonry walls save on air-conditioning and heating costs. And just as important, they are less expensive to build. The masonry wall we've described would have a 38% lower initial cost than the double-plate glass wall.

If you'd like to find out more, write to us and we'll send you a booklet comparing the thermal insulating qualities of masonry walls with double-plate glass walls, metal panel walls and pre-cast concrete walls.

International Masonry Institute
823 15th Street, N.W., Washington, D.C. 20005 / (202) 783-3908

Please send the booklet comparing insulating qualities of masonry with other building materials.

Name
Address
Company
City State Zip
Nature of Business

CIRCLE 35 ON READER SERVICE CARD
Private builders and public housers join in a parade of homes

The result: 12 houses built on public land by members of the Greater Akron Home Builders Assn. and bought by the Akron Housing Authority at prices ranging from $24,000 to $36,000. The authority will rent some houses and sell others.

The joint venture, first of its kind, is on a 14-acre site owned by the authority and surrounded by $30,000-to-$35,000 homes.

Residents had successfully fought authority proposals to put townhouses and apartments on the site but were willing to accept detached houses.

So the HBA and the authority, in cooperation with the city council, worked out a deal:

The city agreed to down-zone the site to permit smaller lots (average size: 5,440 sq. ft.), shallower setbacks and some irregularly shaped lots. The authority agreed to buy the first 12 homes, with payment guaranteed in 60 days. And since subcontractors and suppliers agreed to 60-day terms, the builders needed no construction loans.

To decide who would build the parade houses, the HBA held a design contest. Eight of the winners are shown at right.

"The builders made little if any profit on the parade homes," says Ben Ware, the HBA's executive vice president. But they benefited in other ways.

First of all, their efforts were heavily publicized. And this publicity was supplemented by a $10,000 HBA-housing authority advertising campaign.

Second, the builders can sell duplicate parade homes on the site's 40 remaining lots.

The lots—all are improved—will be offered to parade builders for $10,000 each, or about $4,000 less than the going price for full-size lots. A builder isn't required to pay for a lot until one year after he contracts to buy it or until he sells it.

Finally, the parade produced ten sales in other locations plus hundreds of serious prospects.

"Most prospects are moderate-income couples with lots of kids," says Ware. "And we haven't seen these people out house-hunting in a long time. It's a very encouraging sign."

---

1,444-sq.-ft. two-story, built by Cedar Metropolitan, sells for $36,000. Parade prices don't include land.

1,300-sq.-ft. two-story by Troy Homes has four bedrooms, one-and-a-half baths. Price is $28,500.

1,451-sq.-ft. ranch built by George T. George Construction has three bedrooms, two baths. Price: $38,500.

1,400-sq.-ft. two-story at $25,800 includes three bedrooms, one bath. Builder is Joseph T. Petraccia.

960-sq.-ft. ranch by Roy King is priced at $27,500. It includes three bedrooms, one bath and full basement.

1,319-sq.-ft. split-level with four bedrooms, one-and-a-half baths sells for $24,500. Builder: John Marochino.

1,672-sq.-ft. tri-level by Bob Brown has four bedrooms, two baths and ground-level family room. Price: $33,500.

1,694-sq.-ft. two-story with four bedrooms, two baths sells for $27,900. Builder is APZ General Contractors.
The Wizards of Ah-h-h-hs

Kitchen Kompact's new Plaza One line of cabinets will bring sighs of approval from your customers and sales to your registers. They'll love Plaza One—the cabinets with the character of deep-grained oak and none of the problems.

Doors and drawer fronts and drawers are high-impact Durium, which means abuse-proof strength and cleaning ease for your customers, and few callbacks for you.

Order now and get ready for the "wizards" of KK to please your customers. You'll say ah-h-h-h at the profit margin, too.

Look in the Yellow Pages for your nearest distributor, or write Kitchen Kompact, Inc., KK Plaza, Jeffersonville, Indiana 47130.
Do higher-priced executives generate higher profits?

Definitely yes, according to a recent report on 20 large real estate companies whose activities range from single-family and new-town construction to shopping center and resort development.

The charts at right, taken from the report, offer some insights into executive staffing.

The top chart shows that more profitable companies tend to pay their executives better than less profitable firms. For example, firms with pre-tax profits above 10% pay 76% of their executives more than $25,000 a year, while firms with pre-tax profits below 10% pay 60% of their executives less than $25,000.

The implication: Higher-paid men—because of motivation and talent—are more likely to produce higher profits.

The second chart shows that these higher-paid men more than earn their keep. For 1974, the average annual revenues per management level employee in the more profitable companies is double the per-employee revenue in the less profitable firms, and in 1972 and 1973, appreciably higher.

The third chart shows that the more profitable companies—with their higher-paid men—consistently staff their projects with fewer executives per project than the less profitable firms. The implication: When you pay higher salaries, you need fewer executives per project.

The bottom chart at left indicates that higher-profit firms with higher-priced executives made only modest additions to staff and started relatively few new projects from 1970 through 1974. By contrast, the bottom chart at right shows that the less profitable firms hired more executives and started more projects during the same period. The implication: Gradual growth is more likely to generate higher profit levels than rapid growth.

The report was compiled by Stephens/Van Leeuwen, a consulting and recruiting firm of Playa del Rey, Calif., for a major corporation considering entering real estate development.
Body Sculpture by Crane.

It's the new Galaxy, the ultimate in modern fiberglass styling.
A full five feet long and 16 inches deep, the Galaxy was designed for bathing comfort. It has extra width for plenty of hip and elbow room, and a slightly convex back for stretching out and relaxing.
It has a grab bar and a flat, slip-resistant bottom for safety. Plus a self-draining soap dish and a convenient shelf for bathing accessories. And its gleaming finish is easy to clean with soap and water.
The Galaxy is also as simple to install as it is beautiful to behold. Available now in Classic White or four exciting colors: Avocado, Aztec Gold, Sky Blue and Sun Tan. For all the details check your local Crane representative, or write Crane Co., 300 Park Avenue, New York, New York 10022.
Galaxy. The comfort tub.
From Crane.
At Commercial Union, your premium is based on your risks. Not somebody else’s.

As a Building Contractor, you have unique insurance needs. At CU, we have a unique plan designed specifically to meet them. Specific coverage, based on the risks only you run. But most importantly, you have a precision package of insurance protection.

The Building Contractors Program is a multi-peril property and casualty package specifically tailored to the needs of people in the building industry (concrete workers, stone masons, bricklayers, hot-top pavers, and sidewalk and driveway installers). The program provides broadened protection against property loss and liability claims. Our experience has made us aware of loss areas to which your industry is uniquely subject. We are familiar with many sources of liability exposure often overlooked by those not as familiar with your business and its special needs.

Without the proper coverage, your insurance costs may seem low. But, ask yourself this question... "Am I really getting the proper coverage vital to my business?" You may be spending less, but most likely you are getting less, far less than you need.

Can you really afford that kind of savings? It all boils down to this. If you are saving money on your business's insurance, you could very well be underinsured.

With CU’s preferred account program for Building Contractors, you pay for and get the basic coverage you need. No frills. You can also be eligible for our profit sharing dividend plan. A dividend is paid (but under law cannot be guaranteed) based on the overall performance of all our preferred accounts, and this could represent an additional and substantial savings on your insurance premiums.

So why run the risk of paying for somebody else’s mistakes? Pay only for the coverage you need.

The right coverage for your risks... the coverage afforded only by Commercial Union's Building Contractors Program. Talk it over with your local Independent Insurance Agent. Soon.

Commercial Union. One of the largest international insurance groups in the world.

Home Office: One Beacon Street, Boston, Ma. 02108
HOW RAYGOLD HELPS BUILDERS (Does your present supplier do as much for you?)

We sell the most beautiful kitchen cabinets, but we don't stop there. Raygold's Builder Support Program helps guarantee sales.

Here's how we do it:

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Andersen Perma-Shield Gliding Windows are completely sheathed in vinyl—inside and out. No painting costs or bother for you—or the owner.

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The beautiful, carefree way to save fuel.
WINDOW PAINS.

Fuel savings.
Beneath Perma-Shield Gliding Windows' vinyl sheath lies a wood core, one of nature's best insulators. And with double-pane insulating glass, Andersen Windows can reduce conducted heat loss by up to 35% (compared to single-glazed windows without storms).

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Spring-loaded rods provide positive locking of window at top and bottom. Factory installed, with attractive operating handle.

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Andersen Windows are two times tighter than industry standards. Weatherstripping is rigid vinyl... factory applied.

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Double-pane insulating glass provides all the benefits of storm windows, but without the bother. And sash can be removed so cleaning can be done from the inside. A good selling feature for you.

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**Condo conversion: Upgrading pays off in higher profits**

So reports Mathews-Phillips Inc., which is pouring $750,000 into 244 converted apartments that were completed only four years ago.

Profits at the project—Cross Fox in Columbia, Md.—are headed for $1.25 million, a 17% return on a total sell-out price of $7.5 million.

The $750,000 is being spent in two ways:

- $450,000 is going into basic upgrading—e.g., new appliances, new carpeting, interior and exterior painting and landscaping—to put the apartments in salable condition and produce a 10% return. Cost per unit: about $1,900.
- $300,000 is going for two improvements designed to speed up sales and thus boost the return to 17%. Fireplaces, costing $800 each, are being installed in every apartment. And balconies and terraces, already set in to the buildings, are being closed in with sliding glass doors at a cost of $400 per apartment.

Sales have totaled 170 units in 32 weeks—"that's 22% ahead of our projections," says Armando Ortega, the company's marketing director. The result: the project will save $250,000 in interest charges on the mortgage and the construction loan.

Another benefit: Installing fireplaces and glass enclosures allowed the company to add about $2,000 to the selling price of each unit. "So this will turn into $188,000 net profit to the the project," notes senior project coordinator Jim Greenfield.
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Editorial

Good news and bad

The good news is that there might well be a strong apartment market sometime in 1975.

The bad news: we'll probably blow it by the end of 1976.

You can see it all coming. Apartment construction has been dead for more than a year, and now new-home sales have come to a grinding halt. People must have some place to live, so apartment vacancy rates in most areas are pushing zero.

The main reason the apartment market hasn't boomed before is that the numbers don't come out right at a 12% prime. But now the prime is slowly but steadily dropping, and barring a real economic disaster, it will soon cross that indefinable line where everyone says, let's go! Things could be swinging by late next year.

And you know what will happen. Developers will be so eager to get back into business, and lenders will be so eager to get all that money out working again, that they'll overshoot the market and be back in the soup.

High density and hyperbole

As if homebuilding didn't have enough problems these days, some high-level misinformation and emotionalism are now being pumped into the ongoing controversy over housing densities.

First there's a widely quoted report called "The Cost of Sprawl," co-sponsored by the Council on Environmental Quality, The Environmental Protection Agency, and HUD.

The report points out that high-density housing costs a lot less than low-density housing, which shouldn't surprise anyone.

But if the report's figures are carried through to their logical conclusion, they show that the cost of high-density housing (say, 14 units per acre) should be just about half the cost of low-density housing (say, 1.6 per acre).

That should surprise everyone.

The report moved William Safire, a columnist for the New York Times, to some truly Agnewian rhetoric. Said he:

"Federal bureaucrats . . . land-use freaks . . . envirocrats . . . and sloganeers of the home-wrecking lobby" are attacking home ownership by downgrading the single-family home and glorifying "high-rise cubicles."

How about that, you land-use freaks?

We hope that neither the misinformation nor the rhetoric will obscure the vital facts: 1) while higher-density housing does indeed cost less (an average of maybe 20%), 2) lower-density housing is still very desirable, both from the market and the environmental points of view, and 3) home ownership can work with both.

The problem is not which type to build but rather how to blend the types so as to produce the best housing and the best environment for the lowest possible cost.

—Maxwell C. Huntoon Jr.
That's downtown Dallas at left. And in front of the skyscrapers are the two low structures—one circular and the other rectangular—where the NAHB will hold its 1975 convention January 18 to 23. But there’s more to the convention than just the convention center; there’s Dallas itself. What are the good restaurants? The night spots? The points of interest? Where is the best shopping? And what new housing is worth seeing? To answer such questions, HOUSE & HOME sent Associate Editor Natalie Gerardi to Dallas for a week of fact-gathering. Her report, a builders’ guide to NAHB’s new convention city, appears on the next 12 pages.

Get your bearings on the map below. That’s downtown Dallas—where the convention center is—right in the middle, where all the lines converge. But chances are you’ll be spending much of your free time in North Dallas [shaded area]. Turn a few pages for a detail map of this area that will help you find your way around.
Dallas. To most of us it's the legendary Big D—oil wells gushing in every backyard, rough-and-ready cowboys galloping down Main Street, newly rich oil barons lighting their cigars with hundred-dollar bills, a place where everything is bigger and better.

It's also the site of tragedy. Just the mention of Dallas brings back memories of President Kennedy's assassination to anyone who lived through those terrible days of November, 1963.

It's easy to forget both the legend and the tragedy as you wander around the city. Dallas is a sliver of Wall Street set into a vast suburb. To the casual eye, the skyscrapers are like those of New York, Chicago or Houston. Only the names are different: First National Bank, Republic Bank, Southland Life, Fidelity Union and others—a reminder that Dallas is a banking and insurance center. And the suburbs are like suburbs anywhere; hardly the stuff that legends are made of.

But the legend and the tragedy are never far away.

Even if the oil wells didn't sprout conveniently in Dallas backyards, the oil wealth would still find its way inevitably to the city. For Dallas, located midway between the East and West Texas oil fields, has a sophisticated financial community with which to invest the money and fine shops in which to enjoy it.

It was also inevitable that freewheeling oil men would eventually find their way into Dallas society. You can drive around White Rock Lake and see some of their homes. H.L. Hunt's is a replica of Mount Vernon—only bigger.

Despite the legend, the only "cowboys" you're likely to see in Dallas are tourists in souvenir Stetsons and boots. Still, a certain self-sufficiency, a "can-do" spirit that comes from working the land, is part of the Dallas tradition.

Actually, the city's original wealth came from cotton rather than cattle. But until a decade ago Dallasites liked to wear Western garb. Their Stetsons and boots distinguished them on the streets of New York and other cities. They seemed to be flaunting their individuality and their civic pride.

The assassination changed all that. Being from Dallas was no longer something to boast about.

The Kennedy assassination set Dallas back on its heels, and plunged it into a period of self-examination, of questioning its goals. It emerged less cocky, more mature and, some say, more likable.

Most visitors want to see where the shooting took place. Dealey Plaza is on the western edge of downtown, where Elm, Main and Commerce Streets converge. The old school book depository is at Elm and Houston.

Next door, at 501 Elm, is a museum that displays official police photos and other items. It also shows a film, "The Incredible Hours."

Down the block, at Elm and Main, stands a large white cenotaph commemorating President Kennedy. Architect Philip Johnson donated the design, the county provided the land, and citizens contributed the money for construction.

Facing the monument is a rough cedar cabin—the home of Dallas' first settler, John Neely Bryan. Bryan founded Dallas on the banks of the Trinity River in 1841. He wanted to operate a trading post, but he was unlucky; in 1843, the Indians signed a treaty agreeing to remain west of what is now Fort Worth.

The commercially-minded early Dallasites didn't fare much better with trading. Time and time again they tried to navigate the Trinity to Galveston to...
get their buffalo skins and, later, their cotton to market. A steamboat finally succeeded in making the trip in 1868—but it took a year and four days.

If Dallas didn’t have much going for it geographically, it was lucky in having a far-sighted and aggressive group of settlers who knew how to get what they wanted.

In 1872 they offered a $5,000 bonus, 115 acres of land and a free right-of-way to induce the Houston and Texas Central Railroad to serve the city. A year later, as a result of a clever stratagem, they forced the Texas and Pacific to connect with the Houston and Texas Central at Dallas. It was then that the city really began to grow.

It’s ironic, after these years of struggling for links with the rest of the country, that today Dallas’ location should be one of its main assets. It is less than three hours from most U.S. cities by air, and about 14 hours from most European and Far Eastern countries. Thus it has become not only a distribution center for the Southwest, but also the headquarters for many companies with large international operations.

Now Dallas even has a world trade center. The massive, 14 million sq. ft. building is the newest addition to developer Trammel Crow’s Market Center. You can visit its Hall of Nations, a 140 ft. by 175 ft. atrium filled with tall trees, flowers, fountains and flags. (You can also have lunch or dinner at its club or cafeteria, but you cannot visit its seven floors of showrooms.)

It was characteristic of Dallas businessmen that in 1906 they should form a club devoted to raising the city’s population to 150,000 by 1910. The previous census had counted only 42,638 people, so the businessmen had their work cut out for them. It took until 1920 to do it, but by then they exceeded their goal by 9,000.

Today, Dallas is the eighth largest city in the country, with a population of about 844,000. Its metropolitan area has over a million people. But it’s no longer correct to speak of just Dallas, for Dallas has now combined with its old rival, Fort Worth, into one metropolitan area: the Southwest Metroplex.

This eight-county area covers 6,214 sq. miles and has a population of more than 2.3 million. Its symbol is a 17,000-acre airport, the world’s largest.

Just as the railroads did a century ago, the airport is bringing new people to Dallas. The North Texas Commission is spreading the word about the Metroplex: an airport as big as Manhattan, the sky is our ocean, an international trade center, a healthy business climate, and a cost of living 9.4% below the U.S. urban average—25.1% lower than New York’s and 12.9% lower than Chicago’s.

All of this promotion is having an effect. In 1973 the Metroplex gained 44 headquarters of corporations with net worth of $1 million or more, bringing the region’s total to 963 such corporations. Metroplex promotion has even gone as far afield as Japan, and in the last year alone 19 Japanese corporations have moved to the Metroplex.

This businesslike approach to growth is very typical of Dallas, and it is the result of a unique type of cooperation within the business community. Its instrument is the Citizens Council of Dallas, which one local writer has described as “a collection of dollars represented by men.”

Banker R.L. Thornton Sr. of Mercantile National came up with the idea and proposed it to fellow bankers Nathan Adams of First National and Fred Florence of Republic. Dallas, Thornton said, needed a civic council composed of men who could make decisions and commit their companies to expenditures without consulting anyone. He wanted to call it the “yes-or-no council.”

Thornton was overruled on the name, but he got his council. Some call it “The Oligarchy,” others, “The Establishment,” still others, “The Club.” But whatever it was called, for many years the Citizens Council was the real government of Dallas. These yes-and-no men—people like the above-mentioned bankers, developer John Stemmons, Texas Instrument’s Erik Jonsson, newspaper publishers Jim Chambers and Joe Dealey and others gave, and some continue to give, not only money but time and talent to whatever they thought Dallas needed—new business, money for its charitable and cultural institutions, backing for candidates for public office.

Jonsson even served as mayor for seven years, and afterwards he became chairman of the eleven-member board that brought the new airport into being.

Times are changing now, partly because so many people have come to Dallas from the outside and partly because the Metroplex idea means that people think in terms of suburbs like Richardson or Plano or Irving, which have their own institutions. The yes-or-no men are still at it, but there’s a question of how much power they hold.

One of the earliest—and most
spectacular—coup...of the Dallas Establishment was in getting the Texas Centennial Exposition for Dallas. (As the city hadn’t even been founded at the time Texas became independent from Mexico, this was presumptuous indeed.) In the depths of the Depression they managed to raise $10 million for the Centennial, which they mounted on such a grand scale roping, bronc and bull riding and other rodeo events. They were sold out last year, so it’s a good idea to order your tickets before January. You can get information by calling 817-332-7361.

Back to Dallas’ Fair Park. In addition to the Museums of Fine Arts, Health and Science, and Natural History, there is an Age of Steam exhibit of historical railroad equipment, an Aquarium and a garden center. The Texas Hall of State, which records recent Texas history, is also located there.

Dallas’ Museum of Fine Arts is known for its 20th century and pre-Columbian collections. There are other art collections in the Owen Arts Center at SMU, which has a gallery devoted to Spanish paintings from the 15th to the 20th Centuries and another devoted to sculpture by Rodin, Lipchitz, Claes Oldenburg, Henry Moore and other moderns.

The newly remodeled Fort Worth Art Museum, which includes the famous Kimbell Museum and the Amon G. Carter Museum of Western Art, is well worth the 30-mile trip.

Two luxurious places to shop—the World Trade Center (left) attracts products from all over the world, which eventually find their way into the fine stores of the NorthPark Shopping Center (right)

A theater buff can see a different play every night in Dallas, for performances are given not only at the Dallas Theater Center—the Center’s Kalita Humphreys Theater is the only theater Frank Lloyd Wright ever designed, and daily tours are conducted—but also at the various colleges and universities. In addition, there are four dinner theaters and a number of local, community theaters. Dallas’ musical offerings range from opera (but not in January) and chamber music to Dixieland and bluegrass. Its symphony orchestra, once nationally respected, is now struggling to survive, partly, according to some reports, because of a dispute with The Establishment.

Among the clubs where you can hear popular music are Ethyl’s for bluegrass, Kelly’s for rock ’n roll, The Levee for Dixieland and Western Place for country and western. Copperwinkles books Las Vegas shows.

For most Dallasites the good life means being outdoors, and there are numerous golf courses, tennis clubs and riding facilities, both public and private, for them to enjoy. If you want to take a chance on the weather, bring your golf clubs along. There’ll be a “This and That” booth in the Green Lobby of the convention hall staffed with local people who can arrange temporary memberships for you.

Surprisingly, sailing is a popular sport in landlocked Dallas.

that the Big D legend was born. They rebuilt Fair Park, which is now the site of the Cotton Bowl and seven of Dallas’ finest museums. The crowds they drew repaid their efforts handsomely.

Every October, the park is returned to its original purpose and an old-fashioned state fair, complete with livestock, is held there. This event draws some 2.5-million people each year.

You’ve missed this fair but you still have another chance in Fort Worth. Their Stock Show Rodeo will be held in the Will Rogers Auditorium between January 24 and February 2. In addition to a livestock exposition, there will be 20 performances that include steer wrestling, calf

Metroplex promotion likes to boast about “300,000 acres of lakes,” an impressive amount of water, especially when you consider that all of the lakes are man-made—part of a flood-control and reservoir system. Only five minutes from downtown, regattas are regularly held on White Rock Lake.

From all over the country, people come to Dallas to visit Dr. Kenneth Cooper’s Aerobics Center. Cooper, who set the nation jogging with his books on the health benefits of aerobic exercises, recently set up shop in a beautiful North Texas estate. Lighted jogging trails wind through eight and a half acres of woods, and a clinic and research laboratories have been set up in
A mansion fit for an oil king—H. L. Hunt’s home is a replica of Mount Vernon, only bigger

At 5 a.m. it’s the busiest place in town as Dallas businessmen start arriving to earn their aerobics “points.”

Unfortunately, there’s a six-month waiting list for the physical exam that’s required for admittance to the Center, so aerobics-minded homebuilders will have to wait until the 1976 convention.

You’ve probably heard of Six Flags Over Texas and Seven Seas—Dallas’ version of Disneyland and Marineland. Unfortunately they’ll be closed in January, but the Lion Country Safari across the way is open all year round. Rhinoceros, ostriches, antelopes, giraffes, cheetahs and, of course, lions roam the wilds between Irving and Grand Prairie. There’s also an amusement park for the kids.

Also in Grand Prairie is the Chapman Auto Museum with a beautiful collection of old cars. And if you like wax museums, there’s one nearby.

By now it should be obvious that you’ll have a hard time squeezing all that Dallas has to offer—shopping, sight-seeing, dining, shows, housing tours—into the few days of the Convention.

But after all, there’s always next year.

Arriving. If you arrive at the new Dallas/Fort Worth Airport, be prepared to read instructions. For example, as you leave the plane and step into the terminal, look up. There will be a flashing sign directing you to your baggage.

If you have rented a car, you’ll find a car rental booth near the baggage area. The attendant will direct you to the rent-a-car building, which is in another part of the airport. To get there, you’ll take AIRTRANS (it means “airport transit”), an automated train that leaves from the lower level of the terminal. A display panel will tell you how to use the system.

Have a supply of quarters on hand. You’ll need them for both AIRTRANS and any telephone calls you may wish to make from the airport.

Also, be sure you use the official green baggage stickers the NAHB sent you. They will make it easy to track down any lost baggage.

You can get to your hotel either by taxi or by SURTRAN (surface transit). SURTRAN buses serve the Union Terminal in downtown Dallas, Love Field, and the Park Central Complex in North Dallas at Coit Road and Churchill. They also go directly to most of the big downtown hotels. Buy your ticket at the special booth in the airport lobby before you board the bus, and when you return, remember to buy your ticket at your hotel.

Cars. It’s great to have a car in Dallas during the evening, but it’s better to stick to the shuttle buses during the day. The convention hall is located on the edge of downtown—within walking distance of several hotels—and there are the usual downtown rush-hour and parking problems. Whatever you do, don’t take your car to the convention hall. There’s no place to park it.

Convention Hall. Shuttle buses will deposit you at one of three different lobbies. Each is a different color: green, red or blue. When you arrive, make a note of the color of your lobby so you can find your bus when it’s time to go home. And don’t tell your friend you’ll meet him where you get off the bus. He may get off at a different lobby.

Taxis. Dallas’ 700-800 taxis will be allowed to travel anywhere in the Metroplex during the convention. There will also be 600 to 700 extra cars staffed by volunteers to chauffeur you around.

Climate. January weather is capricious in Dallas. It can be warm and sunny one minute, and the next minute an icy biting wind can sweep down from Canada, sending the temperature dropping as much as 20 or 30 degrees in an hour. It’s good to be prepared.

Information. Something new has been added for this year’s convention: radio station WRR will broadcast NAHB news all day. Between 6 p.m. and 10 p.m. there will be 10-minute spots telling which restaurants are full and where transportation is needed. From 10 p.m. until the early-morning hours there will be an NAHB talk show.

Departing. A super-important hint: if you’re departing by plane, call up the airline to find out which gate your flight is leaving from BEFORE YOU GO TO THE AIRPORT. This quick call can save you lots of steps and lots of confusion.
By Day . . .

Get your bearings by viewing the city from the observation deck of either the Southland Center [Bryan and Olive] or the First National Bank [Elm and Akard]. Then take your pick:

Historic sites. **John Fitzgerald Kennedy Plaza** [bounded by Commerce, Market and Main] contains a monument to President Kennedy designed by architect Philip Johnson. Nearby, the **John F. Kennedy Museum** [501 Elm] shows a film about the assassination, “The Incredible Hours.”

At the **Dallas County Historical Center** at the Old City Park (St. Paul and Ervay, 421-7800) you can tour Millermore, an 1855 colonial mansion furnished in antiques of the period, and an old schoolhouse, railroad station and historic hotel.

The restored **John Neely Bryan cabin**, the first house built in Dallas in 1841, stands in the Dallas County Historical Plaza, bounded by Main, Market and Elm.

**State Fair Park** [2]. Site of some of Dallas’ best museums, including the Museum of Fine Arts (421-4188), Natural History (421-2169), Health and Science Museum and Planetarium (428-8351), Aquarium (428-3587), Texas Hall of State (421-0730), Dallas Garden Center (428-7476), and Age of Steam Museum (821-1546).

Tourist attractions. The **Miracle at Pentecost**, America’s largest religious painting, is shown with a sound-and-light show at the **Biblical Arts Center** [16] (8909 Boedeker, 691-4661).

**Lion Country Safari** [Belt Line Road and Lion Country Pkwy., Grand Prairie, 263-2201] is a little piece of Africa. [Opens 10 a.m., last car admitted 4 p.m.]

**Chapman Auto Museum** [2426 W. Main, Grand Prairie, 263-2553] features a 1921 Stanley Steamer, 1913 Ohio Electric and many other antique cars.

Two wax museums: **Waxworld** [Fair Park, 823-6981] and **Southwestern Historical Wax Museum** [601 East Safari Pkwy., Grand Prairie, 263-2391] reenact historic scenes.

**Shopping**. It’s a favorite sport in Dallas, and it’s always done in pleasant surroundings. First, the downtown shops: the renowned Neiman-Marcus is at the corner of Main and Ervay, Titch-Goet-tinger is at Main, Elm and St. Paul, and Sanger-Harris is at 303 N. Akard at Pacific.

**The Quadrangle** [4] (Routh between Cedar Springs and McKinney] is a charming, intimate collection of restaurants, galleries and specialty shops close to downtown. It’s Dallas’ answer to San Francisco’s Ghirardelli Square.

**North Park** [17] (N. Tollway and Loop 12) is big and elegant, with four major department stores and 135 shops. Its branch of Neiman-Marcus was designed by Saarinen & Associates.

**Olla Podrida** [49] (Coit Road near Central Expwy. and LBJ Fwy.) is a collection of craft shops in an old barn.

**Valley View** [51] (LBJ at Preston) is a big, new, bustling regional center. The **Promenade** (65) (Coit between Arapaho and Belt Line) and **Old Town** (27) both have fine boutiques.

By Night . . .

There’s plenty of theater. You can see “Inherit the Wind” at the **Dallas Theater Center** [8] (3636 Turtle Creek, 526-8857), “Paris Is Out” with Mr. and Mrs. Pat O’Brien at the **Country Dinner Playhouse** [41] [11829 Abrams at LBJ], “Apple Tree” with Sue Ann Langdon at the **Crystal Palace Dinner Theater** [66] (6532 E. Northwest Hwy. off Abrams), “My Daughter, Your Son” with June Allison and her son, Dick Powell Jr. at **Granny’s Dinner Playhouse** [50] (12205 Coit Rd., a half mile south of the LBJ) or “A Little Night Music” at the **Dallas Repertory Theater** [17] (North Park).

And if you’re just in the mood for some good music and fine food, head for either the **Old Town Shopping Center** [17] or the intersection of **Northwest Highway and Bachman Blvd**. (19). Either place, you’ll have plenty to choose from, because you’ll be where the action is.

We canvassed our friends in Dallas and asked them for their favorite restaurants. These seemed to be on everybody’s list. Most accept all the major credit cards. And, of course, it’s a good idea to make reservations.

For American food . . .

In Texas that means beef, and Dallas has plenty of restaurants that serve excellent steaks and prime rib. For Northerners, a word of warning: they really mean it when they say “rare.”

On the elegant side, there’s **BeefEater** [3] (2425 Cedar Springs, 748-2553). Lamb and seafood are also good here. After dinner, don’t miss the Velvet Hammer. Owner Arthur Lee will greet you.

**Cattlemen’s Steak House** [1] (2007 Live Oak, 747-9131), a block away from the downtown Sheraton hotel, is big and busy—and with good reason. Both quality and prices are good. Dinner prices start at $4.00 for a 6 oz. filet mignon with salad.

Another downtown bargain: **Clocks of Five** [1] [One Main Place—Plaza level, 368-4631] offers a variety of steak and all the beer, wine or sangria you can drink for $5.95.

Dallasites are proud that four of their restaurants won **Hodiley magazine** awards. **Arthur’s** [32] (8350 North Central Expwy at exit 13, Caruth Haven, 361-8833) was the only American restaurant on the list. Good for prime rib, and everyone raves about the spinach salad and French bread. Dinner prices: $7.50 to $14.00 [for lobster]. Danny Russo will take your reservation.

**Captain Cook’s** [39] [Meadow & Greenville, 369-4860, no res.] is another place for exceptional prime rib. Dinner prices range from $2.95 or $3.95, for the special of the day, to $10.50.

Another nautical-sounding place where you can get good beef is **Pelican’s Wharf** [29] [Northwest Hwy. at Skillman, in the Medallion Shopping Center, 361-9813]. This name comes from the California surf-decor. Dinner entrees run from $4.95 to $8.95.

Going from the sea to the air, **Kitty Hawk** [26] (5201 Matilda, one block east of Greenville off Lovers Lane, 691-0394, no res.) takes its name from the airplane suspended from its ceiling and it offers charcoal shrimp you’ll remember for a long time. Dinner prices: $5.95 to $8.50.

Up north, in “dry” country, **Pepperport** [52] (Carillon Towers, 13601 Preston Rd. just north of the LBJ, 661-3237) is a friendly place that’s worth a visit for its consistently good steak and seafood. And you won’t have to forego your cocktail, for $2.00 you can become a member of the club. Dinner prices: $5.25 to $8.50.

If you’re on a budget, there are two terrific cafeterias: **Highland Park Cafeteria** [11] [Knox at Cole, exit 5 on the N. Central Expwy, and Romana [38] (10425 N. Central Expwy.)
And don't forget the **Steak & Ale** chain. Dallas is where it began, and there are six of them in the area. Look in the yellow pages for the addresses.

If you're really hungry, the two **Southern Kitchen** restaurants (19) (31) [2536 W. Northwest Hwy., near Harry Hines, 352-5220, and 6615 E. Northwest Hwy., near Abrams, 368-1638] will give you as much chicken, shrimp, crab, etc. as you can eat for only $7.95.

**From the Continent**

First the superstars: three Holiday magazine four-star winners.

The **Pyramid Room** (1) at the Fairmont Hotel [Ross & Akard, 748-5454], **Old Warsaw** (1) [2610 Maple, 528-0032] and **Mario's** (7) [135 Turtle Creek Village, 521-1135]. The first two offer classic French cuisine, the third, Northern Italian. All have great wine cellars, and gourmets will find them well worth the $10.00 to $20.00 per person dinner tab.

A new restaurant/club that you'll want to visit is **Oz** (54) [5429 LB Fwy., off the N. Dallas Tollway intersection, 233-5755]. The food, prepared by a chef who was formerly with Ernie's in San Francisco, is out of this world, the ultra-modern decor alone would be worth the trip, and the North Texas Lab Band is on hand in the club every night. (On top of everything else, Oz is the creation of a fellow developer, Ron Monesson, whose Chimney Hill you're sure to see while you're in town.) Entrees run from $8.00 to $13.00; reservations are necessary.

**Alexander's** (6) [3914 Cedar Springs, close to Oak Lawn, 522-9440] is known for its Russian silver service and for its fine rack of lamb and Dover sole. Entree prices range from $7.50 to $12.50, including soup and salad. Reservations are necessary, say owners Tom Hamill and Robert Ellington.

**Marcel's** (15) [5721 Lovers Lane, almost under the Tollway, 358-2103] is famous for its Beef Wellington, but you may want to take advantage of their offer to prepare any classical French dish upon request. One dining room, Le Cabaret, serves a complete table d'hote dinner for $5.85, but Dallasites prefer the a la carte dining room, where entrees range from $4.25 to $8.25. Reservations are recommended and the owner's daughter, Rene, is on hand to take them.

**Mr. Peppe** (14) [5617 W. Lovers Lane, near Inwood and the Tollway, 352-5976] has a loyal following for such specialties as crabmeat Patty, veal Gordon Bleu and pepper steak. Be sure to leave room for the pastries, they're out of this world. Dinner prices: $5.25 to $8.00, including soup and salad. Albert Schaufelberger is the owner.

**Chateau briand** (9) [2515 McKinney, near Fairmont, 741-1223] has a haughty atmosphere, but the food—an enormous variety ranging all the way from steaks and seafood to continental and even Greek dishes—is excellent. After dinner, be sure to ask about their Flaming Pierre. There's music and dancing from 8:30 to 12:30. Complete dinners range from $7.00 to $12.00.

**Il Sorrento** (36) [8616 Turtle Creek, at Northwest Hwy, 352-8759] offers excellent Italian food in an outdoor street setting with strolling musicians. The specialties include homemade pasta and veal dishes. Dinners average $8.00. Mario Messima is the owner.

Another great place for veal is **Ewald's** (13) [5415 W. Lovers Lane near Inwood, 357-1622], a German-style restaurant. Dinner prices range from $5.00 to $9.00, including salad and vegetable. Ewald Scholz is both owner and chef.

**Special tastes**

For Texas-style Mexican food, try **Mariano's** (27) [Old Town, 691-3888] and be sure to order a frozen margarita. **Casabon­
guez** (9) [2127 Cedar Springs, 742-9495] is also good. Entrees average $2.50.

If it's Oriental food you crave, there's **House of Gong** (18) [3726 W. Northwest Hwy., just off Lemmon, 352-8248], or **South China** (25) [5424 E. Mock­
ingbird, 826-5420]. Both are moder­ately priced.

The Japanese are represented by the **Royal Tokyo** (39) [Meadow at Greenville] which has both Benihana-type steaks prepared at your table by Japa­nese chefs who are artists with the knife, and more traditional type Japanese food. Dinner ranges from $4.95 to $9.50.

In a class by itself is the **Hungry Hunter** (48) [13931 N. Central Expwy., near exit 22] which offers such exotic fare as wild boar and buffalo or, for the less adventurous, venison. Dinner prices: $6.95 to $9.00.

**Old friends**

These need no introduction. Dallas has a **Brennan's** (1) [One Main Place, 742-1911] as good as the ones you remember from New Orleans and Houston. **Don the Beachcomber** (39) [Green­
ville and Meadow] will remind you of Chicago and Los Angeles. It's new in Dallas, and it's crowded—because everybody wants to try it out. **Trader Vic's** (12) is on hand at the Hilton Inn [N. Central Expwy. and Mock­ingbird] and t.g.i. **Friday's** (27) [Old Town] will make New Yorkers feel at home. And, fin­ally, that chain of **El Fenix** Mexican restaurants you remember from Houston is represented with six in Dallas. Look in the yellow pages for the addresses.

**For atmosphere**

Dallas is beautiful at night in a big-city way. Two places to enjoy the view are **Harper's Corner** at the Hilton Inn (12) [N. Central Expwy. and Mock­ingbird, 827-4100] and **Ports O' Call** (1) downtown, on top of the Southland Center building (2117 Live Oak, 742-2334). For a lively singles scene along with excellent food, there's **Daddy's Money** (27) [5500 Greenville in the Old Town shopping center, 363-8686] and **Bobby McGee's Con­glomerate** (24) [6400 Hillside Village, at Mockingbird and Abrams, 826-9020]. Neither takes reservations, so be ready to wait and enjoy the scene. Dinner prices range from $5.00 to $10.00, including sour dough bread and salad at Daddy's Money, and from $4.25 to $11.95 at Bobby McGee's.

If you brought the kids along, you'll have to visit the **Old Spagh­etti Warehouse** (1) [1815 Market St., 651-8475]. It's worth a visit just to see what they did with an old warehouse. For $2.95 you can have a spaghetti dinner, with a choice of ten sauces, sour-dough bread, salad, spumoni and coffee.

Not only warehouses, but railroad cars have been recycled into restaurants. **Victoria Station** (4) [2910 Routh, next to the Quadrangle, 651-0381] and **The Railhead** (34) [6919 Twin Hills Ave] are two such places. Victo­ria Station specializes in prime rib at $5.95 and $6.95, and The Railhead is a steakhouse, with prices from $5.00 to $10.00.

**All night**

It's 3 a.m. and you're hungry. Don't fear. The** Brasserie** (1) in the Fairmont Hotel [Ross and Akard, 748-5454] will not only assuage your hunger, but will do it in grand style. It's open 24 hours a day, seven days a week, and prices are moderate.

... and order prime rib in a train that's going nowhere
Here's where the action is

SINGLE-FAMILY DETACHED
TOWN HOUSES
APARTMENTS
SHOPPING CENTERS, RESTAURANTS AND POINTS OF INTEREST
The Dallas housing market: It's hurting, but still better than most

In fact, many cities would envy Dallas. For the first ten months of the year, according to M/PF Research, single-family permits for Dallas County were down only 15% from 1973’s 6,277. Townhouses were down 44% from 1973’s 724 units. Apartments were down 11% from 1973’s 5,786.

The researchers warn, however, that these figures do not tell the whole story, for the Dallas market has anticipated national trends in recent years and 1973 was definitely a down year. While single- and multi-family construction for the nation as a whole peaked in 1972, in Dallas, single-family construction peaked in 1971 and multi-family construction peaked in 1971 and multi-family peaked way back in 1970.

At the end of the third quarter there was no upturn in sight, but the Dallas market does have a number of things going for it:
- A steady inflow of new residents. The six-county area gained 21,000 new jobs between September 1973 and September 1974 and over 30,000 people.
- A low rate of unemployment. In September 1974, with the national rate hovering around the 6% mark, Dallas unemployment stood at 2.7%. Even in the depths of the 1960-70 recession, it never went above 4%.
- A plentiful supply of desirable land. Land prices have been rising, but they are still lower than in most major metropolitan areas. Thus housing prices are considerably lower—low enough in many cases to qualify for 7½% and 8¼% Tandem Plan money, and a number of developers were farsighted enough to get commitments.

Unfortunately, despite all these positive factors, the national economy does have an effect on the Dallas housing market. For example, much of the in-migration comes from eastern and midwestern cities where mortgage money is so tight that the people who move to Dallas can’t sell the houses they left behind.

Also, although prices of new homes are lower than in most cities, inflation has taken its toll and many families are being priced out of the market. A 10% usury rate also contributes to higher prices, as builders pass on to buyers the extra points they must pay to get commitments.

All of these factors put pressure on the apartment market, as people who cannot buy end up renting. Dallas County has an 8% vacancy rate, but the rate is more like 3% or 4% in the desirable North Dallas area. And apartments are more uneconomical in Dallas than in most places. Dallasites are used to rents of 22¢ or 23¢ a sq. ft.—including utilities. With operating costs up 27% in the last year and rents up only 6%, Dallas has seen foreclosures on buildings that are 100% occupied.

Developers who tried to combat rising land prices by building townhouses have in many cases ended up renting them. The only townhouses that sell well in Dallas are expensive units designed to appeal to affluent older singles and empty-nesters.

Continued
Much of Dallas's growth is not taking place in the city of Dallas, but in towns such as Garland to the east, Duncanville and DeSoto to the south, Arlington to the west. But the real action lies in the north, especially in Plano, Carrollton and Richardson. With the help of NAHB Executive Vice President Herb Deshong, Ed Cox and Charles Trump of his staff, and Living magazine's Don Baker, House & Home has chosen some developments that are worth a visit if you want to know what's going on in Dallas.

On your way in from the airport you'll probably see some signs saying "Las Colinas Is the Place to Be." The picture on the preceding page shows what's behind those signs.

Las Colinas (21), a 3,500-acre new community, will eventually house 50,000 people. The $750-million project is being developed by a wholly-owned subsidiary of Southland Financial Corp. of Dallas.

Work has begun on a 960-acre town center that will surround a 125-acre artificial lake. The center will contain a hotel and conference center, offices, specialty shopping and high-density townhouses, all linked by trams, water taxis and walkways.

You can see some fine custom homes in University Hills, the first of four residential areas in Las Colinas. Prices range from $80,000 to $250,000. The NAHB Women's Auxiliary house is located here at the corner of Rochelle Blvd. and Hidalgo. Quail Run apartments (22), being developed by Jefferson Properties on O'Connor Road at Leland Drive, are also worth a look.

To go to Las Colinas, take Highway 114 to Rochelle and follow the signs to the sales pavilion, at 3500 Hidalgo, the highest spot on the property. It's open from 10 a.m. until dark, and will stay open later for you if you call them at 255-3500.

Flower Mound (55) is a 6,200-acre, Title VII new town located about 25 miles northwest of Dallas, just outside of Irving. Much of the land was originally the farm of Edward Marcus, son of the founder of Neiman Marcus, and Marcus is a general partner in the project.

U.S. Home Corp. (picture below), Ryland Homes, Westwood Homes and Schiebelbein Homes all have models in Flower Mound. Prices range from $30,000 for the lowest-priced Ryland model to $48,750 for the highest-priced U.S. Home model. Custom homes start at $45,000.

The visitors center is open daily from 10 a.m. to 6 p.m., Sunday from noon to 6 p.m. Public Relations Director Dave Dunnigan (221-1515) will be glad to make special arrangements for visits at other times.

Rollingwood (56), Browning Homes' patio-home community in Carrollton, created a great deal of excitement when it opened in September. One- and two-story plans contain 1,750 to 2,300 sq. ft. of living area on lots of about 50' x 100'—large enough for swimming pools. You can visit the models, which are on Trinity Mills west of Marsh, between 10 a.m. and 7 p.m.

Browning has one townhouse and two single-family developments in Garland, and others in Lewisville, Richardson, Plano and Mesquite. Prices range from $34,000 to $48,000.

Centennial Homes, a subsidiary of Weyerhaeuser, interviewed 300 families to find out what they want in a home before planning Cimarron (63) in Plano. The result is a series of contemporary homes with such features as atriums, conversation pits and split-level master bedroom suites. The first group of 30 of these $31,950-to-$41,950 homes sold out in less than two months.

To reach Cimarron, take the North Central Expressway to Parker, turn right on Ave. K, and left on Park.

There is a similar Centennial community, Camelot, at Arapaho and Jupiter in Garland. And in Garland, Carrollton, Arlington and Duncanville you can also see Centennial's Southwesterner homes, priced from $26,000 to $32,000. The newest Southwesterner community is on the shores of Lake Dallas (64), across the way from Fox & Jacobs' The Colony.

South Meadows, a 475-acre custom-home community being developed by Ralph Kelch, is located in DeSoto, 12 miles south of Dallas. Dyed-in-the-wool Dallasites find it hard to believe that anyone would want to live south of the Trinity River, but newcomers are drawn by the gently rolling terrain and the tall trees.

Homes in South Meadows range from $40,000 to $75,000. You can reach the information

[Image of Flower Mound]

[Image of South Meadows]
center, at 1030 East Pleasant Run Road, by taking the Thornton Freeway south and going west on Pleasant Run Road.

Raldon is building its top-line Venture Homes (picture below) in prestigious Richardson (45), on Arapaho west of Jupiter, and in Mesquite. Prices range from $36,000 to $47,000.

It also has lower-priced Rally Homes ($29,900 to $40,000) in Lewisville and Two Worlds townhouses ($23,900 to $28,900) in Carrollton. Models are open from 11 a.m. until dusk.

Fox & Jacobs, a division of Centex Homes, accounts for about a third of the Dallas single-family market, and it seems to defy all the rules. For the six months ended Sept. 30, 1974 (the first half of the fiscal year) F&J was about 55% ahead of the same period last year in dollar volume and about 38% ahead in number of units sold.

Its newest community, the 2,500-acre The Colony (64), near Lake Dallas, will be one of the largest subdivisions in Dallas, with 8,000 homes. In it, F&J is building a new product—larger houses on larger lots and prices up to $50,000.

Prices in other Fox & Jacobs communities range from $23,000 to $38,000. If you can’t visit The Colony, which looks far on a map but is only about 20 minutes from downtown, there are two other F&J communities in Garland, and others in Plano, Rowlett, Grand Prairie, South Oak Cliff and DeSoto.

Fantastic Homes is a large builder of lower-priced homes. Its Classic line is priced from $28,500 to $33,500 and its Fantastic line from $24,500 to $26,950. You can see Classic communities in Garland, Grand Prairie and Arlington, and Fantastic communities in Arlington and Lancaster.

Wood Bros., a subsidiary of City Investing Co., builds in the $30,000 to $47,000 range. It has a community in Plano (44), west of Jupiter between Belt Line and Buckingham, and another in DeSoto.

Country Place (57) north of Beltline on Marsh in Carrollton, is being developed by Warren Clark on a spectacular 250-acre, tree-shaded site—unusual for North Dallas—with four lakes. It was once the horse farm of oilman G.E. Hubbard, and his home has been turned into a clubhouse. It alone would be worth a visit.

Single-family custom homes, duplexes, patio homes and townhouses have been built in the community, which is rimmed by a golf course. The single-family houses range from $55,000 to $75,000 and have been so popular that the land was rezoned to allow more of them. The townhouses were among North Dallas’ earliest, and they are now in receivership.

Clark is building a second Country Place in Plano, on Custer Road north of Parker. Its clubhouse is built on stilts to look like a tree house. The project has won awards for its landscaping.

Spring Park (46), on Jupiter north of Beltline, is another place that offers country living in the city. It is being developed by the Raymond D. Nasher Co. in North Dallas on 1,600 acres that are still wooded and have creek running through. The Richardson golf course is on one side, and there is a stable for 30 horses on the property. A large clubhouse and indoor tennis facility are in the planning stage.

Spring Park has three communities with about 50 homes each built or under construction. The carriage homes are the least expensive at prices ranging from $50,000 to $60,000. The custom homes range from $60,000 to $90,000, and the estate homes from $80,000 to $150,000. The company is also selling building sites to qualified custom builders.

To get there, take the North Central Expressway to Campbell, and go north on Jupiter until you see a windmill and the stable at the entrance. The land planner will be available to talk to you, and Marketing Director Newton Ballou will gladly give you a personal tour if you first call him at 369-1234.

Two close-in custom-home communities are being developed by Hal McGraw and various partners. They are Bob-O-Links (23), on Abrams south of Mockingbird, on the site of an old golf course, and Merriman Park Estates (33). Homes range from $70,000 to $100,000 at Bob-O-Links and $60,000 to $85,000 at Merriman Park, and there are houses open for inspection at both places.

No tour of Dallas housing would be complete without a look at some of the luxury custom homes North Dallas is famous for. The photo below, for example, shows a $300,000 house built by Peter Shaddock and Jerry Cook of Shaddock-Cook, Builders-Developers, in Northwood Hill Estates (53).

Other places where you can see super-luxury homes are Bent Tree (59), a PUD developed by Robert S. Folsom Investments, which has a fine golf course and indoor tennis facility. Houses there start at $100,000 and go up to $1.3 million. Bent Tree is located west of Preston north of Beltline. Call Ray Ratcliffe or Chris Storm at 234-3441 to find out which homes you can tour. Folsom is also developing a similar community in Plano called Hunters Glen.

Nearby you can also visit Preston Trails (60) and Preston Green (61), both being developed by Tom Leachman. Preston Trails is about ten years old, and some homes there cost as much as $1 million. The average price is about $500,000.

Two custom builders have offered to show you the houses they are building there. They are Tony Barnes (661-1533) and Gary Webb (526-1044).
An assortment of villages: Mediterranean, apartment, shopping, and many others

Lakeside Village (65), a 110-acre Mediterranean-style village on the shores of Lake Ray Hubbard, is being developed by Gifco Development Co., a subsidiary of Gifford-Hill, a concrete and building materials supplier.

The company sells lots to qualified builders, who must follow the Mediterranean style. Most build townhouses in the $55,000 to $65,000 price range in clusters of two, three or four, but there is one $250,000 home, with an indoor swimming pool, that was built on three townhouse lots.

Lakeside Village has a golf course, tennis courts and access to a marina, and although it looks like a resort, it is only about a half hour from downtown. To get there, take I-30 east, 740 south, and follow the signs.

Chimney Hill (42) and (43), on Abrams and the LBJ, is worth a visit, for it contains some of North Dallas’ most successful townhouses. The 420 townhouses, which are now in the final phase, are only the first stage of a 187-acre community being developed by Monesson and Co. The second stage, a 90-acre patio-home community, opened in September.

Work is about to begin on a 248-unit garden apartment complex that was designed for easy conversion to condominium. A shopping center, office complex and $2.5 million racquet club are in the planning stages.

There are models to see and it’s a terrific place to have lunch. As the restaurant has the only bar in Rockwell Country, you’ll have to become a member of the club. Harold Bigg of Gifco will be glad to arrange this for you if you call him at 637-3860.

Chandlers Landing (65) is near Lakeside Village and in an earlier stage of development. Clarke-Frates Corp. is turning a spectacular 280-acre hillside tract into a yachting community, with townhouses in the $55,000 to $89,000 price range and patio homes in the $49,000 to $60,000 range. Individuals may also buy 50 ft. x 100 ft. lots for $12,000 to $20,000.

The yacht club should be under roof by the time of the Convention, and there are already some models for you to see. To get there, take I-30 east, 740 south, and follow the signs.

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About 55 per cent of the townhouse buyers are empty-nesters, and the same percentage of patio-home buyers are young couples with children. Prices range from $41,000 to $54,000 for townhouses and from $43,000 to $58,000 for patio homes.

Wood Park (62), a 187-unit townhouse community, offers design-it-yourself townhouses. Builder-developer Bill Brown had originally based his marketing on an environmental theme, but he changed his approach when he found that he was practically custom-building each townhouse. His new sales brochure offers ten plans plus a ruler and triangle. Once the prospect decides what he wants, Brown tells him what it will cost. Prices so far have ranged from $47,000 to $125,000.

To reach Wood Park, take the North Central expressway to 15th Street in Plano and go west on 15th to Armstrong.

For the ultimate in custom townhouses, see Tealwood (35), a 28-home community that Jim Williams is developing on a seven-acre site about five minutes from downtown.

Although Tealwood looks like a little piece of Paris, with its mansard roofs and common brick facades, each home is distinctly different and the detailing is superb. One house, for example, has glass walls looking out on an interior courtyard.

Prices ranged from $110,000 to $150,000 when the community opened about three years ago. Recent homes have cost between $150,000 and $250,000, and one was as high as $350,000.

A new house is started each month, and there are several under construction right now. To reach Tealwood, take the North Tollway to Northwest Highway (Loop 12). Enter on McCraw from the Northwest Highway.

Town North (30), another close-in townhouse community, is for adults only. It is being developed by French Properties on an eight-acre site on the Northwest Highway (Loop 12) east of Abrams.

There are nine floor plans, and
prices range from $55,500 to $71,500. Models are open from noon to 6 p.m.

If you have time to see only one apartment complex, see The Village (28). Lincoln Properties is developing this 6,000-unit rental project in partnership with Will Coruth, who owned the 400-acre site bounded by Lovers Lane, Greenville, Northwest Highway and Skillman, one of North Dallas' choicest locations. The popular Old Town Shopping Center is also part of the project.

So far 3,293 units have been built in six communities designed to appeal to different lifestyles. The newest, the 400-unit The Bluffs, achieved 90% occupancy in less than five months. Rents range from $135 for an efficiency to $394 for a three-bedroom studio (the Dallas term for duplex).

Four different model areas are still open and can be reached from Southwestern Blvd., which cuts through the property.

Amenities include a nine-hole golf course, six tennis courts and numerous swimming pools. Be sure to see the beautifully landscaped three-level pool in The Bluffs.

Willow Creek (37), at Walnut Hill and the Central Expwy., is an 824-unit apartment complex with an adjoining specialty shopping center. It was built by several builders in four phases and completed two years ago. It is now owned by Continental Illinois Properties of Los Angeles.

Although Willow Creek is fully occupied, it is worth a look, for it is one of the most attractive projects around. Rents range from $170 for an efficiency to $595 for a three-bedroom apartment. The leasing office (691-6969) will direct you to any vacant apartments.

Oak Lawn, just north of downtown, is the territory of the younger singles. It's also the territory of Huie Properties, which owns some 1,400 units in seven projects all located within a few blocks of each other.

Harvey's Racquet (10), at 3301 Hudnall, is the newest of these projects. Rents range from $160 to $315 for one- and two-bedroom apartments. Models are open for you to see.

Foxmoor (40), at 10843 North Central Expressway (exit 19), is a singles complex being developed by the George O. Yamini Company. It was designed in clusters, with patios and balconies overlooking a landscaped courtyard. There is also a central activities building overlooking a large pool.

Foxmoor achieved 97% occupancy in its 495-unit first phase in just nine months. Rents range from $160 for an efficiency (all efficiencies are furnished) to $260 for a two-bedroom unit. Work is now beginning on the 438-unit second phase. Models are open.

Shopping-center aficionados will have a field day in Dallas. The city has some fine ones, such as the elegant 1.6-million-sq.-ft. Northpark (17), with its Saarinen-designed Neiman-Marcus, the romantic Quadrangle (4), with its adobe-type structures and landscaped courtyards, and the lovely Old Town (27), with its California atmosphere. (Addresses for these and other centers are given in the "Where to Go" section.)

One that isn't on the list (because it's still under construction) is the European Crossroads (20). It's a collection of European villages—German, French, Spanish, Italian and English—clustered around cobblestone plazas and with a clock tower in the center.

The first half (the back) is virtually complete, and some boutiques have already moved in. The developers are hoping to finish the second half next month.

European Crossroads will have 110,000 sq. ft. of retail space. There will also be 66,000 sq. ft. of office space on the second and third floors. Parking is across the street, and when the center is finished a tram will circle the perimeter and connect with the parking lot.

Frank LaCoke is the developer and owner, and he had some ex-Disney production people help him with the design.
There are small sites like the ones shown here and on the following pages in just about every city or town. Some of these sites, in top-notch locations, are bypassed because they're considered too expensive or too difficult to build on. Others, in transitional neighborhoods, are no longer suitable for their original purpose. And still others present location problems; for example, they're on busy streets and difficult to isolate from noise or traffic.

Still, there's almost always a feasible use for any site—no matter how small. The trick is to find this use and then create a plan that works.

—JUNE R. VOLLMAN
This long, narrow site was expensive (about $110,000) because it's in a prime location—near shops and offices in downtown Bellevue, Wash. And it was steep, hence difficult to build on, dropping off from 128' at the entrance side to 86' at the rear. So it has been passed over while the surrounding area was developed with single-family homes and low-rise multifamily projects.

But eventually one developer saw it as a feasible site for an upper-income condominium project for professional people and executives.

Two multi-level townhouse plans were designed to accommodate the steep terrain and achieve a maximum density. Three of the units stand alone; the others, combined into two-, three- and four-unit buildings, are staggered sharply to create the appearance of separate units. This staggering furnishes a maximum of privacy for each unit and also satisfies a city requirement that the project be integrated with the surrounding housing.

Lockwood Townhomes was developed and built by Swanson-Dean Corp. Mithun & Assoc. was the architect; Thomas Berger, the landscape architect.

Multi-level plans work with the natural rise of the steep site and also contribute spatial variety within the units (sections, left). In plan B (near left), garage space is within the unit. Parking for plan A (far left) is provided in separate garages (site plan, facing page). Units contain from 2,100 to 2,250 sq. ft. of living area.

View elevation of units (photo below) features patios and balconies that look out on clusters of mature trees and across a highway to a nearby park.
Site plan shows how townhouses are grouped into a four-section building that forms a U around the landscaped court. Perimeter parking, reached by two driveways, isolates townhouses from noise and pollution of auto traffic.

On one acre: 13 clustered townhouses

This originally was the site of a large single-family home. In fact, the old home remains, remodeled as part of the new condo-townhouse project.

The location is an old section of Atlanta, first developed in the early 1900s as a neighborhood of expensive, stately homes. In recent years these homes have been put to such uses as religious and institutional headquarters, or, as in this case, turned into apartments.

This project—Ponce de Leon Mews—was designed around the site's natural assets: heavy landscaping, mature trees and a small park that buffers it from a main thoroughfare.

Eleven new units were built behind and to the side of the existing house (see site plan) and oriented to face the landscaped courtyard. The old house was expanded on one side, its roofline was lowered, and more and smaller windows were installed to give it the appearance of two houses. As the plans on the facing page show, it now contains two units.

All 13 units were sold before completion for $31,500 to $49,500. The buyers: young couples and single people.

The project was built and developed by Mews Development Corp. Surber/Newton/Barber, AIA, were the architects.
Old house (inset photo, above) underwent facelifting as well as structural changes during its conversion into two condo units. Roofline in converted house (foreground, above) was lowered and roofs of new units (background) built at a steep pitch to keep old and new construction in scale.

Two-bedroom units (plans left) in the remodeled house sold for $49,500. New units (plans below) sold for $31,500 and $32,500 without optional loft and $42,000 with loft and additional bath (not shown in plans) off the master bedroom.

Connecting sections (photo below) join townhouses into a single building—an important planning element since city rules call for less space between facing wings of the same building than between separate buildings. Space above arch is extra bath in loft plan.
On ¾-acre: six large patio houses

This site, actually six patio lots, was the last remaining acreage along a lagoon at Sea Pines Plantation, a resort community on Hilton Head Island, S.C. The developer decided to combine the lots into a mini-project of six luxury second homes. And since the project was built on spec, three models were designed to satisfy as broad a market as possible.

Living areas in each plan are oriented to enclosed interior courts and balconies. Outdoor decks and patios are confined to the rear (lagoon side) of the homes. They overlook the Heritage golf course and tennis courts used for the CBS Tennis Classic.

The project, Harbour Town Patio Houses, was designed under strict siting and land-handling regulations. For example, no tree over 4" in diameter can be removed without permission and houses must sit back two feet from the property line.

Cecil Development Co. was the developer, Coastal States Construction Co., the builder, and Columbia Architectural Group Inc., the architect.

Site plan (left) and photo (below) show how patio homes are oriented to the lagoon side of the ¾-acre site. The site's mature trees serve as privacy shields between the houses, mask the open parking areas in front of each home and form a natural fence along the front of the site.

Floor plan (left) is one of the three layouts offered. This model, also shown in the section above, contains 2,200 sq. ft. The two other plans provide 2,600 sq. ft. and 2,700 sq. ft. respectively. In order to provide a maximum amount of visual variety within the narrow site, different plans are built on adjoining lots (see photo and site plan above). The homes, each with a swimming pool at the rear, sold for $125,000 to $140,000.
Site plan (below) shows entrance court arrangement for the four townhouses. Semi-subterranean garage (lower plan) also provides storage space for each unit. The 6,375 sq. ft. lot was expensive: $50,000 several years ago.

On 6,375 sq. ft.: a fourplex townhouse

Like the site on page 68, this one is in a transitional neighborhood. But in this case the area has retained its residential character with old, large homes gradually being replaced by upper-income for-sale and rental housing.

Executives and professional people are moving into this neighborhood—the Westwood section of Los Angeles near the UCLA campus. And this project was built to provide this market with ample living space, a maximum amount of privacy and individualized floor plans.

To get the most buildable area from the 6,375 sq. ft. lot, the architect designed the townhouses as a fourplex; then, to satisfy zoning requirements specifying two parking spaces for each unit, planned an eight-car garage in the space afforded by the lot's natural slope—10° to the rear. Outdoor living privacy was achieved by isolating each unit's patio (see site plan).

Malcom Townhouses was joint-ventured by Roger Presburger, Larry Dinovitz and architect Johannes Van Tilburg AIA.

Varied window treatments, as shown in the photo above, help individualize each unit. Resawn cedar siding provides a contrast with surrounding concrete-faced buildings.

Four floor plans, although similar in size (roughly 1,600 sq. ft.) and room count (all have two bedrooms, two-and-one-half baths and separate dining rooms) are distinctly different because this market demands individuality. The townhouses sold for $64,000 each three days after going on the market.
Site plan shows how portion of former street has been retained as a landscaped pedestrian mall. The building shown on this page is black in plan. Its near twin, across the mall, contains seven apartments and seven stores. Surrounding buildings are new highrises and old row houses. Landscape architect: Edward Fried.

This site, on the near north side of Chicago, is a former street that was blocked off during an urban renewal project, then put out for bids to the developer who offered the best plan for its use.

The transitional neighborhood—a midpoint between expensive residential areas and sections approaching ghetto stage—is close enough to downtown to attract good commercial tenants who are reluctant to pay high Michigan Ave. office rents. So builder Ronald Murray and architect Ralph Anderson proposed this mixed use project with two-level apartments over ground-floor stores.

Commercial tenants are videotape, news film and documentary producers who pay $4.80 a sq. ft. for a minimum of 1,000 sq. ft. (including street-level and basement space). In a companion building (see site plan) commercial tenants include a travel agency and a restaurant which occupies four combined spaces.

The 923-sq.-ft. apartments rent for $325 a month, which Murray says compares favorably with nearby highrise rents of roughly $300 for one-bedroom units. Each apartment has its own forced air heating system, so tenants—all high-salary bachelors—pay for all utilities. Thus overhead for the building is minimal.

Low-rise, low-density building, shown from rear in photo above, is surrounded by highrise rental and condo apartments, thus offers an alternate life style for area residents. Building plan (above) shows parking area for tenants and balcony entrance arrangement for apartments. Floor plans below show store layout (left) and design of two-level apartments, whose loft bedrooms are open to living rooms below. Apartments are rented with carpeting and appliances.
Two faces of project—closed-in streetside elevation \( \text{[below]} \) and glass-faced courtyard elevation \( \text{[right]} \)—contrast sharply. The project's three buildings, containing 15,000 sq. ft., sit on concrete slabs. They are built with steel columns 20" o.c. and 2x4 studs except for areas facing courtyard where 2x6 and 4x6 framing was used to allow for large glass areas. Structural engineers: GFDS Engineers.

On \( \frac{5}{10} \)-acre: a three building office complex

The north side of Walnut Creek, Calif. is a rapidly expanding commercial area. And this site, in the heart of that area, was a prime location for prestige offices.

But because the site is small—only \( \frac{5}{10} \) of an acre—the developer was faced with three major problems:

1. Frontage on a busy highway, thus noise from heavy traffic.
2. Strip commercial construction on all sides, thus no view potential.
3. Zoning requirements for 50 parking spaces, thus a relatively small amount of buildable space.

To provide privacy, quiet and an attractive view for tenants, the architects borrowed a common residential planning concept—inward orientation around a landscaped courtyard—for the project's three interconnected buildings.

Courtyard elevations are primarily glass with Texture 1-11 above; the others are faced with Texture 1-11, punctuated only by long, shallow windows under the soffits. Interior spaces are designed to the specifications of the major tenant, Foremost Insurance Co.

The project was developed by CVR Investments. Architects were Stone, Marraccini and Patterson and Environmental Planning and Research Inc.

Site plan and ground-level building plan \( \text{[above]} \) show courtyard orientation that allows most offices to turn their backs on street and parking. Courtyard terracing conforms to slope of site. Second floor of building at right houses mechanical equipment; the others, offices.
For years, accountants have berated builders for their cavalier attitude toward financial planning. Today it's apparent that the concern was justified. As tight money and an inflationary economy squeeze all builders, it's those who have maintained strong balance sheets that are hanging on, while those who paid little attention to financial planning are in trouble.

Many lenders shared the accountants' nervousness, but they had faith in the entrepreneurial builder's uncanny ability to make projects work out somehow despite loose financial planning.

Needless to say, that faith now has been thoroughly shaken. In fact, after sitting through the remains of today's innumerable foreclosed projects, many lenders are surprised and embarrassed by the inadequate financial planning they have discovered behind some of the projects they funded.

Too many of today's foreclosures were caused not so much by tight money and rising costs as by loose budgeting and cash-flow planning that hid the fact that the builders were running out of cash, and that the projects couldn't have produced a profit even if everything had gone right.

When gun-shy lenders start financing housing again, they are likely to have a new respect for builders who can prove they know their costs and cash needs before and during construction. And the lenders will certainly insist on financial plans that tell in precise terms whether a proposed project is feasible and what they can expect in costs and cash needs every step of the way.

Place-mat budgets. "Builders are notorious for scribbling their budgets on the backs of place mats or envelopes," says Chuck Diamond of the Kenneth Leventhal & Co. accounting firm in Los Angeles. "They reject the discipline of budgeting before starting a project. They won't follow through to keep budgets up to date as their projects progress. Some of the failing projects we've looked at lately were operating with budgets that hadn't been revised for as long as nine months. And above all they don't understand the importance of cash-flow analysis. An astonishing number of builders neglect to figure in advance whether there's enough front-end money to fund the project and what the cash needs will be at various stages in the project's progress."

"Those who do plot cash needs at the start of a project fail to keep the cash-flow picture up to date by periodically feeding in current job costs and scheduling data." Job delays, rising interest rates, fluctuating materials prices and a host of other cost variables change the cash-flow picture constantly. Diamond says both budgets and cash-flow projections should be revised monthly to see how these cost changes are affecting profits and whether more financing will be needed to cover cost overruns.

Losers' game. A chronic weakness in builders' budgets and cash-flow estimates is fallacious cost data. That's because too many builders rely on standard percentage factors to estimate costs instead of calculating definite dollar amounts for each new job.

"And it's where a lot of builders lose all their profit," says Craig Waddle, president of Management Controls Inc., a Denver-based financial-planning firm. "Relying on fixed percentages and square-footage formulas to estimate new jobs and set up budgets is the most common mistake builders make." According to Waddle, the three types of costs most commonly estimated by means of fixed percentages are marketing, financing and general and administrative (G&A). The other basic cost categories—construction, land development and common facilities—aren't normally arrived at through percentage formulas because they are bid by subcontractors and suppliers.

Russian roulette. But regardless of the cost category, carrying fixed percentage factors over from project to project instead of making new cash-flow studies is like playing Russian roulette with profits. The reason: Fixed percentages are not really fixed.

Take estimated marketing costs, for example. The typical percentage is 5% or 6% of gross sales. But in 50 widely varied projects budgeted by Waddle, marketing costs ranged from 3.8% to 10.8% of sales.

Among the same projects, Waddle found comparable variations in financing costs and G&A costs, both usually estimated with fixed percentages. Financing ranged from 5.4% to almost 10% of gross sales, G&A from 1.5% to 7.9%.

Why such variations? There could be any number of reasons, says Waddle. Two of the most obvious:

1. Differences in the companies and in how they operate—whether they do their own building or hire a general contractor, for instance, whether they handle their own marketing or have it done by an outside firm, and whether they have a strong line of credit or are heavily financed.

2. Differences in the types of projects—single-family housing, townhouses, apartments, condominiums or PUDs.

Surprise, surprise. Waddle cites the example of a developer who, after building single-family homes for 40 years, switched to townhouses and fourplexes and simply continued to use his single-family percentage factors to budget multifamily financing, marketing and G&A. After failing to realize his budgeted profits, he began tracking his actual costs and found that his townhouse ratios actually varied as much as seven percentage points from his single-family ratios. He had been overloading some cost cate-
Cash-flow projection (above) for a 200-unit townhouse project in the $30,000 price range shows typically erratic pattern of income and payout during the 28 months from start to completion. Made possible by complete financial planning, the projection incorporates every factor, including loan draws, retirements and interest payments. This project is scheduled to turn the corner from negative to positive cash flow after the 16th month. Critical milestones occur in the 11th month because of 1) high construction costs resulting from a sharp increase in starts, 2) heavy advertising expenses incurred by a grand opening in the 10th month, and 3) payout of architectural and legal bills. Negative cash flow swells in the 14th and 15th months because of major land and interest payments and another sharp increase in house starts. Cumulative cash flow drops to zero in the 25th month, reflecting the use of profit to accelerate retirement of loans.

Cash-requirement schedule (below) for the same project shows that borrowed funds will be paid off completely by the 26th month so that all the developer's profits will come in the last two months. Projections are by Management Controls Inc. of Denver.
Budget summary prepared at the outset of a 200-unit townhouse project (see graphs, p. 73) shows all payout requirements month by month except for loan retirements. These are reflected separately in the cash-flow projection along with interest, points and closing costs. Reasons for high-cost months are pinpointed in the breakdown. Examples: Reason for sharp jump in general and administrative costs in the 11th month is the anticipated payment of a $10,000 legal bill and a $15,000 architect's bill right after the project's grand opening in the 10th month. Month 27 shows income of $20,777 because of an anticipated $30,500 recovered from the sale of model-home furnishings and decorating, which will be approximately half of the initial expenditure scheduled for those items.

BUDGET SUMMARY

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</table>

Profit: $500,000 (8.17%)
ning system is more than a cost-accounting system, a budget, or a cash-flow plan. It is a combining of all three into a system that, according to Waddle, should provide the builder with a complete management plan. It should include a schedule of starts, completions, sales or rent-ups, and closings, as well as complete cost and cash-flow data for land buying, land development, construction, common facilities, financing, marketing, operating and management, general and administrative and profit.

Waddle says a builder's financial plan should accomplish the following:

1. Prove whether a project is economically feasible before land is purchased or the project is started.

2. Determine financing requirements— the funds that will have to be borrowed each month as well as money needed at the front end—before applying for loans.

3. Force a developer to plan his construction rate, inventory, cash requirements, staffing and all other aspects of a project.

4. Establish a project schedule, profit goal and sales prices and permit periodic updating of these projections based on actual field performance.

5. Determine the effects of such variables as sell-out times and interest rates.

But more than that, says Waddle, a complete financial plan should also show the lender what his maximum exposure will be in terms of projected cash flow and loan balances. And with the risk spelled out so completely, the total commitment fee on an interim loan can sometimes be reduced considerably.

**Enter the computer.** Waddle has designed a financial planning system that meets those specifications and is programmed for a computer. His system gives builders 1) a budget summary, 2) budget breakdown, 3) detailed monthly cash flow and 4) the sales prices necessary to produce a specified profit for each house type or developed lot.

Waddle has mechanized his system to the extent that he can prepare an initial plan in about eight hours from 15 pages of legal-size financial planning forms. Revisions take less time, and much of the information needed for them—current construction schedules and costs, and cash flow to date and cash flow predicted from that date on—can be taken automatically from computer storage if the builder is using a computerized cost-accounting system. However, Waddle's computer program is designed for use with the NAHB's widely used "Accounting System for All Builders."

The computer program makes sophisticated financial planning feasible by reducing the work of days and weeks to minutes and hours. A complete cash-flow analysis, for instance, is almost physically impossible for many builders.

"I've done them by hand, and they take me from one to two weeks," says Waddle. Figuring all those draws and retirements, payroll, interest and the hundreds of other cost factors and payout timing is an almost overwhelming task."

**Testing the options.** The computer's speed opens up many planning advantages. For one, Waddle can evaluate loan proposals from different lenders by comparing the lender what his maximum exposure will be in terms of projected cash flow and loan balances. And with the risk spelled out so completely, the total commitment fee on an interim loan can sometimes be reduced considerably.

Waddle ran separate cash-flow projections for three methods of buying land for a large project so that financing requirements and resulting profit could be studied for each. Having determined the best method, the developer used it as the basis of his negotiations for the land.

Says Waddle: "There are two different ways to set up a financial plan for a housing project. Either start with preconceived sales prices and see what profit will result, or start with a preconceived profit goal and see what sales prices are needed to achieve it. Either way, you'll find out whether your project is feasible."

---

**H. CLARKE WELLS**

H&H December 1974 77
THE EICHLER HOUSE
25 YEARS OLD AND STILL AVANT GARDE

"He has cut the widest contemporary swath of any builder in America."
That was how House & Home appraised Joseph L. Eichler in the 1950s. Eichler died last July, eight years after selling his original company. But the distinctive house pioneered by him is still in demand—and still being built—in northern California.

The Klingbeil Co. has built three subdivisions of Eichlers on the San Francisco Peninsula since buying J.L. Eichler Associates two years ago, and has three more in the works. And a new company, started by Joe Eichler after he terminated his contract with Klingbeil a year ago, is building Eichlers under the name Alsco Homes. With his death, control of Alsco passed to his son.

Klingbeil was not the first company to buy rights to produce Eichlers. Joe Eichler sold his Eichler Homes company in 1966. But the buyer soon failed, and Eichler started up again using the name Nonpareil Homes.

Despite at least five management changes since entering the housing scene 25 years ago, the Eichler home has never lost its unique identity and its loyal following of buyers. At one 30-unit subdivision of Eichlers recently completed by Klingbeil in Palo Alto, half of the buyers were former Eichler owners trading up to larger houses.

One reason the Eichler home has retained its identity for so long is that the same architect, Claude Oakland, has been designing Eichlers all that time. Oakland worked for San Francisco architects Anshen & Allen, who designed the first Eichlers in 1950. And he continued to design Eichlers after organizing his own firm in 1960.

The reason the Eichler home remains distinctive is that it still offers a combination of design elements not found in other production houses.

Eichlers had their origin in the housing of Frank Lloyd Wright. Joe Eichler, originally in the wholesale dairy produce business, was inspired to become a builder at age 47 after living in a Wright-designed house in Hillsborough, Calif. in the 1940s. He commissioned Anshen & Allen to incorporate some of the Wright concepts he liked into a moderate-priced production house, and thus the Eichler home was born in 1950.

Always difficult to classify as "contemporary" or "modern," Eichler homes have been called simply Eichlers, e.g., "Eichlers by Klingbeil" in the Klingbeil Co. advertising.

Eichlers pioneered the use of atriums, or interior courtyards, in the middle 1950s. In the classic Eichler plan, visitors enter the home through the atrium, which is surrounded by the main living areas and usually open to them through glass walls. The construction system is post-and-beam, with exposed-beam ceilings in every room and rough-sawn wood covering the exteriors.

Eichlers were among the first production houses to use sliding glass doors. They may have been the first to offer acrylic sky domes to let daylight into inside hallways, sliding shoji wardrobe doors, molded plastic kitchen drawers, and single-control mixing faucets. And they have always included radiant hot-water heat built into floor slabs.

In a quarter century, the Eichler has undergone a few exterior refinements, but its basic character remains the same.

Eichlers of the 1950s were flat-roofed. In the 1960s peaked roofs with wood-shake shingles were added. And now Klingbeil has introduced the first two-story Eichler, which, true to tradition, is built around an atrium and has radiant-heated floors at both levels.

Of course, like everything else, the price of new Eichlers has risen drastically—from the $20,000 production-house level of the 1950s to a current $80,000 for the average Klingbeil Eichler and $100,000 average for the Alsco version. -HCW
A two-story atrium model (lower right) was introduced this year by the Klingbeil Co. Otherwise, there's little to choose between Joe Eichler's original atrium house of 1957 (left) and the 1974 version by Alsco Homes (right). Photo above shows atrium in 1960s model (lower left) by Nonpareil Homes.

1950s: Eichler by Eichler Homes was closed to street, open at rear.

1960s: Eichler by Nonpareil Homes worked around atrium shown at left.

1974: Eichler by Alsco Homes is an atrium house selling for $103,000.

1974: Eichler by the Klingbeil Co. is a two-story atrium model.
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"Northway" vanity line consists of four models including the French Provincial "Versailles" shown. Also included are a contemporary design, a Mediterranean style and a colonial version. Vanities, available in a range of sizes, come with cultured marble or vitreous china tops. Universal Rundle, New Castle, Pa.

Built-in whirlpool bathtub, "Omega," (below) installs like a standard 5' tub. The unit features a whirlpool inlet with a directional swivel. Inlet is powered by a pump built into the tub module. A conveniently located air intake control adjusts air and recirculating flow mixture. Jacuzzi, Berkeley, Calif.

Colonial inspired "Heritage" vanity blends well with either a traditional or contemporary decor. White, V-grooved doors are accented with complementary antiqued hardware. Available in a variety of sizes, the vanity features a stain-resistant, fire-retardant "Rel-Var" finish. Triangle-Pacific, Dallas, Texas.

Contemporary bathroom cabinet, "The Today," has sleek, distinctive lines. Unit features a blend of walnut and charcoal tones accented by silver finished trim. Cabinet has abundant storage area and a plate-glass mirror door. Body is of one-piece steel construction. Miami-Carey, Monroe, Ohio.


PRODUCT INDEX
- 84 Kitchens
- 86 Exteriors
- 88 Lighting
- 90 Lighting
- 93 Lighting
- 96 Interiors
- 98 Structural
- 100 Structural
"Trimwall" refrigerator line consists of 11 no-frost models. Eight two-door top-mount units are featured, including the 21 cu. ft. “Custom” shown. Three side-by-sides are also available. All units have icemaker capabilities. Kelvinator, Grand Rapids, Mich. circle 206 on reader service card

"Three-plus-one" smooth cooktop with a glass-ceramic surface features three thermostatically controlled heating elements for precision cooking and one conventional higher heat unit. Cooktop comes built into counter tops or on ranges. CorningGlass, Corning, N.Y. circle 207 on reader service card

High pressure decorative laminate, "Tartanella," is a lively, swirling pattern available in a warm orange "Fire" or a cool gray "Ice." The material can be used for many applications. Wilson Art, Temple, Tex. circle 208 on reader service card

Under-counter trash compactor features a drawer tilt switch that prevents operation unless drawer is closed and switch is in start position. Unit is available in harvest, avocado, coppertone or white and can be accented with wood. Magic Chef, Cleveland, Tenn. circle 209 on reader service card

Hi/low electric range is equipped with the special "Clean-look" feature in both upper and lower ovens. Oven liners disperse and partially absorb spatters so that the oven never looks soiled. Range also has fully lighted cooktop, infinite-heat control, plug-in Cal-rod surface units and an oven timing clock. Hotpoint, Louisville, Ky. circle 210 on reader service card

more products on page 86
Red Cedar shingles and handsplit shakes are twice as resistant to heat transfer as asphalt shingles. Three times more resistant than built-up roofing. In fact, red cedar out-insulates such roofing or siding materials as asbestos-cement shingles, slate, aluminum and architectural glass. *

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These labels under the bandstick or on cartons of red cedar shingles, handsplit shakes and grooved shakes are your guarantee of Bureau-graded quality. Insist on them.
Medium density “Textured Insulite” hardboard siding is available in a light weathered grey in addition to the standards—russet, gold and green. Siding, with a deep woodgrained texture, has the rustic appeal of natural wood. Boise-Cascade, Portland, Ore. CIRCLE 227 ON READER SERVICE CARD

Heavy duty asphalt roofing shingles, “Sierra,” have the appearance of split shakes. The self-sealing shingles, which form a one piece roof, will not rot, split, or warp. Rated UL Class C fire resistant and UL wind resistant, shingles come in a range of six rustic-textured natural colors. Flint-kote, East Rutherford, N.J. CIRCLE 228 ON READER SERVICE CARD

Random hand-placed fieldstone paving design is created using a patented cast-in-place concrete process. Monolithic slabs of concrete, available in a wide range of colors, are patterned with special patented imprint tools. Bomanite, Palo Alto, Calif. CIRCLE 229 ON READER SERVICE CARD

Decorative shutters with a deep wood-grain texture are molded of high-density polystyrene. Offered in white, black, brown, avocado, forest green and barn red, the open louver shutters can be painted if desired. Easy-to-install 15”-wide units come in 11 lengths ranging from 36” to 80”. Certain-teed, Valley Forge, Pa. CIRCLE 230 ON READER SERVICE CARD

“Forestex Roughsawn” hardboard siding simulates the texture and appearance of natural cedar shakes. Produced in self-aligning 1’x4’ panels, the material is easy to handle. Lap-grooved panel ends are designed for a continuous weather-tight seal. Siding comes primed or in colors. Forest Fiber, Forest Grove, Ore. CIRCLE 231 ON READER SERVICE CARD

“Vanguard” vinyl siding with integral color needs no painting and a minimum of maintenance. Rot-, rust- and vermin-resistant material is lightweight and easy to install. The 8” siding gives the effect of clapboard. GAF, New York City. CIRCLE 232 ON READER SERVICE CARD

more products on page 88
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PORTABLE DIRECTIONAL LIGHTING

Portable directional lighting, "Portastrip," (above) comes in single, double and triple versions. Offered in "Square" (shown) or "Flair" designs, the fixture has a high impact ABS shade and an extruded aluminum mounting strip—both in a choice of finishes. Units use 40w reflector lamps. Initite, Berkeley, Calif. CIRCLE 211 ON READER SERVICE CARD

OUTDOOR LIGHTING SYSTEM

Outdoor lighting system, "Energy Saver, "(below) for area illumination uses specially engineered floodlights that accurately direct light. Fixtures with integral ballasts for metal halide light sources are housed in bronze-finished aluminum cubes. Stonco, Keene, Union, N.J. CIRCLE 212 ON READER SERVICE CARD

ENERGY SAVING LAMPS

Energy saving "Econ-O-Watt" lamp line includes fluorescent, incandescent and mercury vapor units (left). Designed to reduce power consumption 8% to 25%, lamps cut light output somewhat but not enough to affect illumination distribution or the appearance of a lighting system. Westinghouse, Bloomfield, N.J. CIRCLE 213 ON READER SERVICE CARD

ECONOMY-PRICED LUMINAIRE

Economy-priced fluorescent luminaire features a clear acrylic Refractive grid lens that reduces direct glare up to 70%. Offered in 2'x4', 1'x4' and 2'x2' sizes, the one-piece, die-cast steel troffer incorporates either-side door latches and a Premium Class P ballast as standard. Holophane, Johns Manville, Denver, Colo. CIRCLE 216 ON READER SERVICE CARD

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RECOMMENDED CUTTING APPLICATIONS FOR "GRIT-EDGE" BLADES

*Requires coolant and variable speed machine.

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Early American styled outdoor lantern (right) has smoked-glass panels and an antique-brass finish. The tapered, colonial reproduction features a traditional ribbed design. Thomas Industries, Louisville, Ky. CIRCLE 214 ON READER SERVICE CARD

Traditional chandelier (below) comes in polished brass or antique bronze. Three candles nest within curved glass panels while six more stand on curved arms. A three way switch lights inner, outer or all candles. Progress, Philadelphia, Pa. CIRCLE 215 ON READER SERVICE CARD

“Versalite” fluorescent fixture (above) provides both direct and indirect lighting. Wall- or ceiling-mount unit comes in a white or wood-grained vinyl finish. Fixture is offered in 20-, 30- and 40-watt models in lengths ranging from 24 3/8" to 48 3/8". Duray, Chicago. CIRCLE 217 ON READER SERVICE CARD

“Tulip-design” fixtures (right) add elegance to any traditional entryway, foyer or hallway. Units are available in chain-hung or ceiling-mount versions. Bevelled acrylic panels come in clear or smoke with a choice of polished or antique-brass trim. Halo Lighting, Rosamont, Ill. CIRCLE 218 ON READER SERVICE CARD

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H & H DECEMBER 1974

CONTENTS

PREFACE: ABOUT THE AUTHOR 7
INTRODUCTION: A PHILOSOPHY OF DESIGN 8
FUNDAMENTALS
Demographics: Matching interior design to your market 10
Budgets: Making interior design pay for itself 13
Decorator's Sources: Keeping abreast of current trends 15
Scheduling: Making sure your models are ready on time 16
Installation: Putting it all together 17

MAJOR ELEMENTS
Color: Turning the prospect on 20
Lighting: Creating motivating moods 23
Built-ins: Helping the prospect relate 36

DESIGNING INDIVIDUAL ROOMS
Introduction: Planning for total impact 46
Living rooms: First impressions set the tone 48
Family rooms and dens: Havens for the weary 64
Dining rooms: Symbols of togetherness 64
Master bedrooms: They're more than sleeping areas 68
Children's bedrooms: A little whimsy goes a long way 73
Bathrooms: Glamour is the key 80

SUPPORTIVE ELEMENTS
Helping make your models sell: Back-up from salesmen and publicity 88
Model maintenance: Sloppiness can kill a sale 91

CASE HISTORIES
Introduction: Putting the theories to work 98
Bradford Place: Low-price condominiums 99
The Woodlands: Luxury condominiums 106
The Copperwoods: Moderate-price condominiums 120
The Worthington: Low-price condominiums 130

INDEX OF PHOTOGRAPHS 154

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And on top of this is the even greater construction cost savings that come from the elimination of expensive ductwork.

A pre-construction cost data study done by an independent engineering firm for the Sheraton Motor Inn at Ocean City, Maryland, showed a potential savings of $56 per bathroom. Or a total yearly savings of $13,832 for the all-electric, 247-room facility.

Another study by the same firm showed a power savings of $115 per year in two-bath condominiums. In both studies, it was assumed there would be four months of heating and four months of cooling. Air was exhausted through a standard 65 cfm bathroom fan.

This is all possible because the CA/90 Ductless Fan effectively destroys odors, reduces bacteria, sanitizes air, prevents mildew. The basis of the unit’s operation is a new, safe chemical manufactured by Rush-Hampton Industries. It’s CA/90. A safe citrus derivative.

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906 H&H DECEMBER 1974 CIRCLE 70 ON READER SERVICE CARD
"Light risers" laminated lighting standards (right) of southern yellow pine come in a variety of stains to blend with the environment. Easy-to-install standards, with a 20-year guaranty against termites and decay, are constructed for internal wiring. Koppers, Pittsburgh, Pa.

See circle 224 on Reader Service Card.

"Luminator" photo cell attachment for emergency lighting systems (above) eliminates testing problems. Shining a flashlight into the photo cell simulates a power interruption and should cause the lamps to light. Unit fits wall-mounted systems. Exide, Huntington Valley, Pa.

See circle 223 on Reader Service Card.

Ceiling fixture, "Fanlilte," adds a touch of yesteryear to any room. Available in a selection of sizes and styles, including the cane-blade version shown (above), units come in a choice of colors with antique finishes. A & G, Oceanside, N.Y.

See circle 225 on Reader Service Card.

Contemporary three-light chandelier (below) is ideal for a bedroom, hallway, dining nook or recreation room. Finished in a choice of shiny wet-look colors, fixture is highlighted by white opal glass spheres. EJS Lighting, Compton, Calif.

See circle 226 on Reader Service Card.

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more products on page 96
Six builders talk about the no-squeak floor:

"We save $6,000 a year with the APA® glued-floor system, because we don't need a man to service squeaky floors on callbacks anymore. Also no sags."  
George Glenn, Bluebonnet Homes, Carmichael, Calif.

"Saves about $260 per average-size home. The type of glue recommended by APA works in all weather. Even our cold Minnesota winters."  
Marlin Grant, Marvin H. Anderson Construction Co., Minneapolis, Minn.

"The APA glued-floor system creates a complete unit, with no individual beam movement. Eliminates about 50% of the nailing and 100% of the squeaks. It's the type of workmanship we insist on for the $200,000 homes at Oak Knoll."  
Frank J. Cerra, Cerra Construction, Inc., Mendham, N.J.

"Produces a sounder floor structurally, and virtually eliminates callbacks. We'll use the glued-floor system in 450 condominium units this year."  

"We've been using glued-floors for five years. Just about eliminates squeaks. Tends to level up the floors, too."  
Marvin Kenney, United Homes Corp., Federal Way, Wash.

"The glued-floor is much cheaper. Not only from a labor standpoint, but the damn interest rate on borrowed money is so high, the faster the system the better. It really makes a difference."  
Henry Bordeaux, ABG Industries, Durham, N.C.

Five years have gone by since APA first developed the glued-floor system and all its advantages.


How do you stand? If you're not using the APA glued-floor and would like to, slip us the coupon for a good book on the subject. (But keep it quiet.)
Three-dimensional suspended-ceiling system, "Tonicca," combines 2' x 2' "Silentex" tiles and a packaged grid offered in a black or white (shown) finish. Metal tees, cross tees, wall-molding clips and instructions are provided. Gold Bond, Buffalo, N.Y. CIRCLE 233 ON READER SERVICE CARD

Fast-wheeling wallcovering, "Classy Chassis," is ideal for a boy's room, a den or a nostalgic family room. The pattern of vintage automobiles and accessories is part of the "Family Fun" collection. The scrubbable vinyl wallcovering with a durable gloss coating is prepasted and strippable. United DeSoto, Chicago. CIRCLE 234 ON READER SERVICE CARD

"Constitution" paneling is a birch woodgrain pattern printed on lauan hardwood plywood. Offered in natural-tone "Patriot," medium-brown "Declaration," and sandy-beige "Prologue," the moderately priced paneling comes in 4'x7' or 4'x8' sizes in 3/16" or 5/8" thicknesses. U.S. Plywood, New York City. CIRCLE 236 ON READER SERVICE CARD

Rustic-looking "Hand Hewn" paneling has the appearance of handcrafted timbers with deep adze markings. Embossed graining gives the hardboard paneling a weather worn look. Color is a mellow, earthen brown. Dent- and stain-resistant paneling has a "Mar-gard" finish. Abitibi, Birmingham, Mich. CIRCLE 237 ON READER SERVICE CARD


Lively wallcoverings, "Berrypickin'" and "Country Plaid," brighten up a colonial-style kitchen. Gravure-printed vinyl wallcoverings are part of the pretrimmed "Outsight II" collection. Both come on wet-look grounds. James Seeman Studios, Garden City Park, N.Y. CIRCLE 238 ON READER SERVICE CARD

more products on page 98
CON-TECH announces the end of the ugly concrete wall.

CON-TECH forms make concrete walls with the deep, rich texture of brick. And give you a powerful edge in the competition of today's building market.

Smart builders and contractors across the nation have put an end to plain, drab concrete walls.

With the CON-TECH Forming System, they're pouring concrete walls with the deeply sculptured look and feel of brick. And proving, over and over again, that CON-TECH is a powerful profit-maker.


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"Mod-Wall" composite building material weighs 1/2 as much as concrete, is self-insulating and can be cast, nailed, sawed and drilled. Material will not shrink and requires no steel reinforcing. Initial set is established in 60 minutes. It is now being used in conjunction with Con Tech forming systems. Mod-Wall, Westport, Conn. CIRCLE 245 ON READER SERVICE CARD

"RJS" connectors used for joining structural members to one another are made of 20-gauge steel in three sizes. Easy to shape and apply, connectors have 16 teeth on each end that form a cluster of nails. Automated Building, Miami, Fla. CIRCLE 246 ON READER SERVICE CARD

"Mod-Wall" composite building material weighs 1/2 as much as concrete, is self-insulating and can be cast, nailed, sawed and drilled. Material will not shrink and requires no steel reinforcing. Initial set is established in 60 minutes. It is now being used in conjunction with Con Tech forming systems. Mod-Wall, Westport, Conn. CIRCLE 245 ON READER SERVICE CARD

Non-shrink Structo-Cal® cement provides high early strength for grouting pre-cast hollow-core floor/ceiling or vertical panels. The easy-to-use compound offers controlled expansion. Non-staining material sets in 45 to 60 minutes and achieves rock-hard compressive strength one hour later. U.S. Gypsum, Chicago. CIRCLE 249 ON READER SERVICE CARD

Special framing anchor, "Ty-down," is designed to resist wind uplift. The device, engineered to do more than just secure roof assemblies to top plates, ties roof trusses or rafters to wall studs. It is available in two sizes. TECO, Washington, D.C. CIRCLE 250 ON READER SERVICE CARD

Translucent rigid PVC glazing material "Alco-Glaze" (below) is weather and corrosion resistant. Weighing 1/2 as much as glass, the material is extruded in double wall sheets that trap dead air, providing excellent insulation. Alco Plastic, Copiague, N.Y. CIRCLE 246 ON READER SERVICE CARD

"Thru-the-wall" concrete block provides an 8" wall with finished brick surfaces on all four sides. Used for two-party walls and fire walls, it has a hollow center core which can accommodate utility service lines. Rus-Tique Brick, Tulsa, Okla. CIRCLE 247 ON READER SERVICE CARD

Modular curtain wall system (below) consists of pre-glazed fiberglass-reinforced plastic units. The modules bolt directly to angle irons without additional structural support. All materials are non-corrosive. PPG Industries, Pittsburgh, Pa. CIRCLE 251 ON READER SERVICE CARD

more products on page 100
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Wood structural products treated with Non-Com® fire-retardant chemicals are now suitable for exterior as well as interior application. Some specially treated wood can retain its fire retardancy even when exposed to weathering. Koppers, Pittsburgh, Pa. CIRCLE 239 ON READER SERVICE CARD

“Insulfoam 500” is a pressure-sensitive insulating tape backed with DuPont Microfoam. Providing an all-purpose cushion-seam, it is excellent for gasketing or skylight applications. Insulation Accessory, Valley View, Ohio. CIRCLE 240 ON READER SERVICE CARD

Cellular honeycomb material, “NorCore” (below), fabricated from flat sheets of plastic, is lightweight, strong, rigid and resilient. Suitable for non-loadbearing applications, the material can be filled with insulation. Northfield, Danbury, Conn. CIRCLE 241 ON READER SERVICE CARD

Structural insulating sheathing board, “Thermo-ply” (above), is comprised of long-fibered, specially treated plies bonded for water and weather resistance. Reflective aluminum foil is pressure laminated on both sides. Simplex Industries, Wixom, Mich. CIRCLE 242 ON READER SERVICE CARD

“Ribtex” steel fibers [not shown] restrict the growth of flaws in fibrous concrete and improve the tensile strength of the finished product. Uniform pieces are fabricated with rough, irregular surfaces to improve bonding. Ribbon, Canal Winchester, Ohio. CIRCLE 243 ON READER SERVICE CARD

Self-drilling stitch screw eliminates strip-out when drilling through two or three thin sheets of metal as shown below. The screws come in a full range of standard diameters and lengths or can be custom ordered to specification. Elco, Rockford, Ill. CIRCLE 244 ON READER SERVICE CARD
“KitchenAid dishwashers give me a competitive edge.”

“KitchenAid dishwashers give me a selling advantage I wouldn’t get from other national brands that might cost me a little less,” says Randal Densley, Vice President of R. S. Christensen Construction, Inc.

Last year Mr. Densley built 50 homes in the Provo, Utah area. There’s a KitchenAid dishwasher in nearly every one of them.

“My customers know the KitchenAid reputation for quality. They like to see a KitchenAid in the kitchen. It reassures them that the rest of the house is first class, too.”

“And my customers are right — I’ve had only one service call on a KitchenAid since we started using them.”

In a buyer’s market, when people are shopping around, the kind of dishwasher you put in your kitchens can give you a competitive edge.

“That’s why I use KitchenAid,” says Randal Densley.

Perhaps that’s why you should, too.

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Bedroom planning is the subject of a 12-page booklet. It says plans that fit all required furniture, and access to the furniture, into the least space are the most efficient.

The booklet discusses window and closet placement for efficient bedrooms, lists standard furniture sizes, and suggests clearances for different situations. Traceable layouts of different size rooms, and scaled cut-outs of bedroom furniture are included; adaptation of the materials for use with different floor plans is explained.

Single copies of "Bedroom Planning Standards" are available from the Small Homes Council-Building Research Council, University of Illinois at Urbana-Champaign, 1 E. St. Mary's Rd., Champaign, Ill. 61820, for 25¢.

Hardboard paneling is shown in full color on a side and described on the other of a one-page flyer. Sizes, and suggestions clearances for different situations are given. The manufacturer suggests clearances for different situations.

A five-page booklet. Decorating Wood molding is shown in full color on shipping and installation instructions, Portland, Ore.

Hardboard paneling is shown in full color on a side and described on the other of a one-page flyer. Sizes, and suggestions clearances for different situations are given. The manufacturer suggests clearances for different situations.

Concrete deck system is described in a 12-page booklet which includes cross sections of a masonry wall bearing, a precast-concrete wall bearing and a steel-frame wall bearing. Highrise, low and medium-rise buildings that use the system are shown, typical span lengths are listed, installation suggestions and ventilation in decking is illustrated. Flexicore, Dayton, Ohio.

CIRCULAR 350 ON READER SERVICE CARD

Polymeric-foam carpet underlay for contract applications is shown in a six-page brochure. Four grades are described; usage suggestions and distinguishing features are given. Technical data, specs and comparative noise ratings are included. Olin, Stamford, Conn.

CIRCULAR 303 ON READER SERVICE CARD

Residential, commercial and industrial lighting fixtures are cataloged in 100 pages. Fixtures are shown in black and white photographs, prices are listed and special features and uses are described. A table of efficiency ratings is given, and information on replacement parts is included. Keene Corp., Union, N.J.

CIRCULAR 313 ON READER SERVICE CARD

Merchandising through interior design is the subject of a book by Carole Eichen, a prominent model home and apartment decorator, and House & Home contributing editor.

The book tells how to create model interiors that 'directly relate to the demographic profiles of prospective buyers and renters.'

This design technique is illustrated by 50 four-color room photographs and 100 before and after annotated sketches of the photographed interiors. Detailed case studies of six successful projects demonstrate the technique.

Other subjects discussed in the book are:
- Budgets: How to make interior design costs pay for themselves.
- Scheduling: How to make sure models are ready on opening day.
- Helping models sell: How to get back-up from salesmen and publicity.
- The sales office: How to tie it directly to the models.

How to make Model Homes and Apartments is available for $24.95 from House & Home Press, 1221 Avenue of the Americas, New York, N.Y. 10020.

CIRCULAR 313 ON READER SERVICE CARD

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<th>10,11</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Night, Crawford Ablum, Inc.</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>Alliance Mfg. Co.</td>
<td>107</td>
</tr>
<tr>
<td></td>
<td>Nelson Stern Advertising</td>
<td>107</td>
</tr>
<tr>
<td></td>
<td>Asions Products Corp.</td>
<td>90</td>
</tr>
<tr>
<td></td>
<td>Bill Shafter Adv.</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>American Gas Association</td>
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<td>Bose Cascade Kitchen Cabinet</td>
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<td>Reimche, Meyer &amp; Fann, Inc.</td>
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<td>A Norris Industries Co.</td>
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<td>Hardware Engineering Co.</td>
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<td>Siebert-Nedelski Mktg. Svs.</td>
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</tbody>
</table>

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  - 1175 Peachtree St.
  - (404)892-2868

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  - 4 Gateway Center
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- **SAN FRANCISCO 94111**
  - Stephen D. Blacker
  - 425 Battery Street
  - (415)362-4600

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Pre-filed catalogs of the manufacturers listed above are available in the Sweet’s Catalog File as follows:

- **A** Industrial Construction File (blue)
- **B** Architectural File (green)
- **C** Industrial Construction File (yellow)
- **D** Light Construction File (black)
Armstrong Sundial™

For your customers, it's the floor with everything.

For you, it's even better.

New Armstrong Sundial shines without waxing far longer than an ordinary vinyl floor, is comfortable, and even better—it's priced right for you. So your homes benefit from the sales appeal of a luxury flooring material, yet you don't pay a luxury price.

Potential buyers will see Sundial's stylish beauty, feel its cushioned comfort and quietness underfoot, and then realize how its no-wax performance adds value to your homes. Sundial could be the special feature that turns "lookers" into buyers.

Sundial comes in six- and twelve-foot widths for seamless installation in most rooms, and the moisture-resistant Hydrocord® backing installs on almost all grade levels. Best of all, Sundial now comes in a wide variety of colors and styles.

For more information on how Armstrong no-wax floors can help you sell more homes, contact your local Armstrong contractor, or write to Armstrong, 310 Sixth Street, Lancaster, Pa. 17604.

Floor design copyrighted by Armstrong
"Ahwatukee" means "House of your dreams." And so does Tappan.

"Ahwatukee" is a Crow Indian word, so it's an appropriate name for Presley Companies' 2,000-acre planned community near Phoenix, Arizona. And it literally does mean "House of your dreams."

Among the many fine features of Ahwatukee homes, town homes and duplexes are such luxury items as carpeting, central air conditioning, double garages, built-in cabinets and all-Tappan, all electric kitchens.

Every Ahwatukee unit has a deluxe Tappan dishwasher and Tappan over/under range with self-cleaning oven, and hood. Every Tappan appliance is covered by Tappan's Sentinel Service with 3,500 outlets nationwide to provide you with service when you need it.

No matter what you name your next development you want the kitchen that's sure to be a woman's dream. And the right name for that is "Tappan."

TAPPAN. A whole new range of ideas.

CIRCLE 110 ON READER SERVICE CARD