

September 1976

House & Home

Graw-Hill's magazine of housing and light construction • \$3 per copy



HOUSING THAT
TURNS ON
THE YOUNG MARKET

SPECIAL REPORT:

**Controlling
construction
costs**

JOHN HOLTON
NATIONAL BUREAU STANDARDS

CROWN MIGHT NOT HAVE A DISTRIBUTOR IN YOUR TOWN.



Crown
authorized
distributor

YET.

When you need aluminum siding and accessories, you need them fast. And we know that the best way to get them to you fast is to be right around the corner from you.

That's why we've set up 10 Crown Regional Distribution Centers all over the East, and lined up dozens of independent distributors in between. But we won't feel that we have enough distributors till we have them close to everybody—coast to coast.

Right now, for instance, we're stocking up distributors over the Mid-West: Chicago, Kansas City, Milwaukee, Minneapolis, St. Louis, Memphis . . . and we're looking for more.

So if we're not close enough yet to fill your needs for competitively-priced aluminum siding, trim, rain carrying equipment, or soffit and fascia, don't worry. We're getting there . . . fast.

Crown

aluminum
siding and
accessories

Roxboro, North Carolina 27573

Whittaker



We're not everywhere. But we're getting there...fast

CIRCLE 5 ON READER SERVICE CARD

**If we didn't think
NuTone Home Security Products
were the best,
we wouldn't talk about them
in such high places...**



like in prime time on John Chancellor's NBC Radio Network Show, and we do it three times a week! (Every Monday, Wednesday, and Friday.)

At NuTone, we believe in our products, and we stand behind our beliefs. We've worked long and hard to develop a line of Home Security Products that are dependable, easy to install and operate, and economical. We've spent a lot of time in training and educating our distributors, installers and service representatives. They all know every NuTone system from the inside out.

That's all worth talking about, but what does it mean to you? Nothing, unless you believe in us enough to install our security products in your homes. If you do, you'll know you've chosen the best. You'll also know that NuTone is a name your customers know... they've heard it in some very high places.

**NuTone Security Alarm Systems
advertised every Monday, Wednesday and Friday
on NBC Radio's "The John Chancellor Report"**

Now there's a better line of home Security Alarm Systems ...

**If it wasn't, we wouldn't put
our NuTone name on it.**

Unfortunately there is a need. The threat of residential burglary and fire is real. The statistics are absolutely appalling, and growing every day. Further, many areas are instituting new codes and regulations requiring security systems in new homes.

To answer the need, NuTone has developed a complete line of dependable, flexible and affordable home security systems.

Systems that work. Systems that install easily, and silently wait to function. We hope they never have to, but *if* they have to, they'll be ready.

If you're interested in learning more about the rugged NuTone Home Security Systems, see your NuTone Distributor. For his name, call **800/543-8687** toll free in Continental U.S., except in Ohio call 800/582-2030.



NuTone Housing Products
Scovill

Madison and Red Bank Roads,
Cincinnati, Ohio 45227

Dept. HH-9, Form 2989, Printed in U. S. A.

DR
F. Goldsmith

AGING EDITOR
well C. Huntoon Jr.

OR EDITORS
n W. Rochon
arke Wells, Western Editorial Office

CIATE EDITORS
lie Gerardi
Platt
ael J. Robinson
ld Seneker
R. Vollman

TAFF
h Davis, *director*
ine Hafner Wong, *assistant*
White, *consultant*
ck Fledderus, *illustration*

ORIAL ASSISTANTS
ara Behrens Gers
tance S. Russell
Sarlo

D OF CONTRIBUTORS
eth D. Campbell
le Eichen
d Gobar
ard N. Kelley
rt Mylod
Rahenkamp
rd L. Wolffe

ULTING ECONOMIST
ge A. Christie

RAW-HILL WORLD NEWS
n Schulz, *director*
omestic and
national news bureaus

RTISING SALES MANAGER
S. Renouard

NESS MANAGER
De Stefano

GETTING SERVICES MANAGER
y G. Hardwick

ULATION MANAGER
h D. Holbrook

ISHER
e Hughes

ABP



e and Home, September 1976, Vol. 50, No. 3,
shed monthly by McGraw-Hill Inc. Founder:
H. McGraw (1860-1948). Subscription rates,
nd possessions, Canada and Mexico... for indi-
ls within circulation specifications, \$14 per
or others, \$24 per year. All other countries, \$36
ear. Single copy, if available, \$3. The publisher
ves the right to accept or reject any subscription.
e allow four to twelve weeks for shipment.

ative, Editorial, Circulation, and Advertising of
McGraw-Hill, 1221 Avenue of the Americas,
York, N.Y. 10020. Telephone: 997-4872. Sec-
lass postage paid at New York, N.Y. and at addi-
mailing offices. Published at 1221 Avenue of
mericas, New York, N.Y. 10020. Title* in U.S.
t Office. Copyright© 1976 by McGraw-Hill Inc.
ghts reserved. The contents of this publication
not be reproduced either in whole or in part
out consent of copyright owner.

ers of McGraw-Hill Publications Company:
on L. Jones, president; Paul F. McPherson, exec-
vice president; Gene W. Simpson, group vice
lent. Senior vice presidents: Ralph Blackburn,
ation; John B. Hoglund, controller; David G.
n, manufacturing. Ralph R. Schulz, editorial.
presidents: James E. Boddorf, planning & devel-
ent; Edward E. Schirmer, marketing administra-

ers of the Corporation: Harold W. McGraw Jr.,
man of the board, president and chief executive
r; Robert N. Landes, senior vice president and
ary; Ralph J. Webb, treasurer.

ssue of House & Home is published in national
eparate editions.

master: Please send form 3579 to Fulfillment
ger, House & Home, P.O. Box 430, Hightstown,
8520.

House & Home

McGraw-Hill's magazine of housing and light construction

Volume 50 Number 3/September 1976

FEATURES

- 60 Housing that turns on the young market
- 66 Special report: controlling construction costs
- 74 The traditional look: Will it be housing's next big sales grabber?
- 80 Condo townhouses that score with single-family buyers
- 84 1976 Homes for Better Living program: three rental winners

NEWS

- 5 Brand-new housing bill pours money into same old programs
- 9 HUD's housing programs: \$2.5-billion worth of confusion a year
- 12 HUD's \$15-billion funding bill criticized for neglect of new housing
- 12 FHA gets two new mortgage chiefs
- 16 Staff Pilot Nat Rogg leaving as good ship NAHB swings to the right
- 16 Washington discovers a six-story mountain: It's made of HUD paper
- 18 Builders find labor unions are settling for less . . .
- 18 . . . and big-city crafts take 15%-to-25% pay cuts to get HUD rehab jobs
- 20 Housing industry makes its voice heard at the Democratic convention
- 24 Why a house selling for \$65,000 in Toronto goes for \$37,500 in Ohio
- 26 Dallas gets a builder as mayor—and he's out to rebuild downtown Dallas
- 28 Four indicted in Stirling Homex scandal
- 28 Justice Dept. sues Dun & Bradstreet on mortgage-fraud charges
- 32 Builders on the move: Irvine and L. B. Nelson promote—other changes
- 44 Florida clamps lid on time-sharing condo deals
- 44 Mortgage rates hold firm for apartments
- 58 What's selling: Redesign perks up a slow-moving subdivision

DEPARTMENTS

- 34 Housing stocks prices
- 50 Application for 1977 Homes for Better Living awards program
- 54 The mortgage scene: Mobile homes invade builders' market as tract houses
- 56 The apartment scene: Don't let the apartment shortage make you greedy
- 91 Reader service card
- 95 New products: Gypsum walls system is featured
- 108 Literature: How to get the most storage from the least space
- 110 Classified
- 110 Advertisers index



Cover and pages 60 through 65/Sabal Chase, Miami, Fla.
Photographer: Lynn Pelham Photography

Here's the why-didn't-somebody-think-of-it-before bathroom product you've been waiting for! When the doors are closed, Glide-A-Matic™ looks just like the top-quality aluminum-framed bathtub enclosure it is.

But presto! With an easy motion, each door rolls around the corner and out of the way.

This leaves the entire tub area open for easy access.



Perfect for taking a bath. Bathing the kids. Washing the family dog. Or cleaning the tub and tile.

Now you can have a modern tub enclosure without the disadvantages of fixed doors. With doors out of the way, even small bathrooms look larger and all the beauty of your decorative trim shows through. Installs easily.

Great for the do-it-yourselfer or professional contractor.

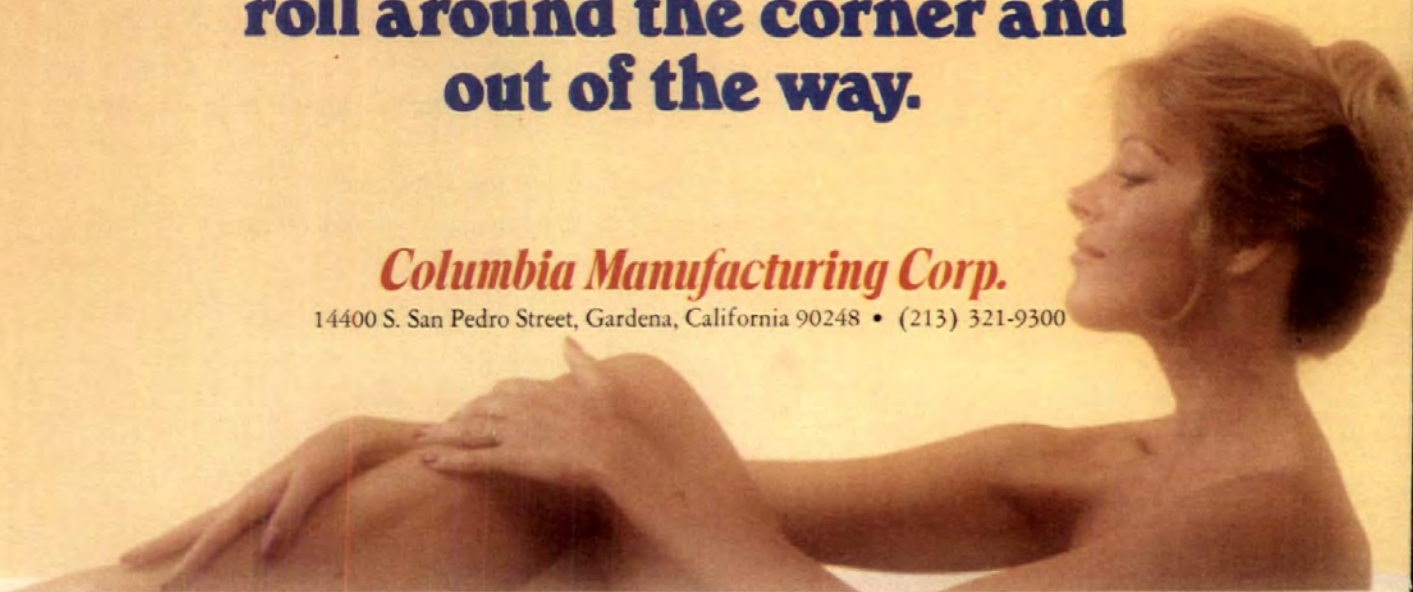
The Glide-A-Matic™ shower enclosure converts instantly into an open tub

| | | |
|---|--|---|
| | | |
| <p>1. A CLOSED SHOWER Doors are fully closed for showering.</p> | <p>2. CONVERTS EASILY Doors glide around and against wall.</p> | <p>3. INTO AN OPEN TUB Doors against wall, tub completely open.</p> |

**with doors that
roll around the corner and
out of the way.**

Columbia Manufacturing Corp.

14400 S. San Pedro Street, Gardena, California 90248 • (213) 321-9300



Grand new housing bill pours billions into the old, old programs

Democrats who control housing legislation are regaining ground they lost when the Republicans knocked them off their feet nearly four years ago. That was when President Nixon turned off most of the housing-subsidy programs by a stroke of the pen in January 1973. In 1974, the Republicans wanted the kind of housing subsidy they wanted—Section 8, designed to help poor families rent existing apartments. As Housing Secretary Carla Hills points out, it costs about half as much building new housing for them.

The new Housing Authorization Act of 1976—a new version of the long line of omnibus housing bills Congress passes every year or two—creates new authority to carry forward the so-called categorical grant programs that President Nixon had frozen. They are public housing, housing for the aged, an extension of the Section 236 mortgage-subsidy program for poor families in apartments, and the elderly.

Ford's signature. President Ford signed the bill, more or less under protest, on August 4. Unfortunately it contains provisions which indicate the long reluctance on the part of Congress to seek real solutions to the problems we face in securing adequate housing for lower-income Americans," said.

He also said the bill "calls for shortsighted and illogical changes in the way interest rates are established under certain existing federal programs."

Good old days. Speaking of the new money being injected into the old public housing program, Rep. Garry Brown (R., Mich.), who opposed the final bill, said that it "takes us back to the 'good old days' in which we made a practice of warehousing poor people in traditional public housing."

The law also contains a bundle of liberalizations of existing housing programs—for example, extending a key exemption from the mandatory flood insurance program that slows the financing of home purchases that otherwise would be banned; making mobile homes eligible for subsidies when sold under the Section 236



One more skirmish developed between Secretary Carla Hills and Senator Proxmire on '76 Housing Act. They shadowboxed to the inevitable draw.



mortgage-subsidy program for home purchases, and increasing the FHA multifamily mortgage limits about 20%.

Dispute over spending. The final bill is the end-product of a fierce struggle between Ford administration officials, led by Housing Secretary Carla Hills, and the Democrats in House and Senate who wanted to use

mitted conference report to eliminate or change provisions she said would make the program unworkable.

Compromise. The bill now authorizes an additional \$850 million in contract authority for the public housing, Section 8 and other subsidy programs. Another \$160 million was allocated to new construction, modernization or substantial rehabilitation of conventional public housing projects. However, as part of a deal to make the legislation more acceptable to Mrs. Hills and President Ford, the House and Senate leaders agreed to a lesser appropriation of funds for this new construction—\$85 million instead of the \$160 million authorized.

The key compromise was designed to resist what the Democrats perceived as a Hills policy of influencing as many localities as possible to avoid using their funds for new construction. The language now directs her to administer the programs to provide the kind of housing—new, rehab or existing—that communities say they want in the plans they submit to get their share of the \$3 billion in block-grant money to be passed out next year.

\$2.5 billion for aged. Other authorizations include \$17 million for public housing for American Indians, \$576 million in operating subsidies for 10,000 public-housing projects and \$2.5 billion (sic) in direct Treasury

loans to build housing for the elderly under the Section 202 program.

In general, these authorizations limit the amount of money the appropriations committees can vote to finance the programs.

However, in the case of the \$2.5 billion for the elderly, the legislation end-runs around the appropriation process by authorizing direct Treasury borrowing that doesn't show on HUD's books as spending. The law says the program is to be put "on budget" later on. Over three years, the program is expected to stimulate building of about 90,000 new units.

Broader Section 235. There are other major changes in a variety of housing programs, the kind that are usually made every couple of years.

Under the new Section 235 program subsidizing mortgage payments down to 5%, the mortgage limits that FHA will insure have been boosted by 15% and the eligible family's income ceiling has been raised about the same percentage.

The Farmers Home Administration gets an extension of its authority to make loans in "non-metropolitan communities over 10,000 but under 20,000 in population."

Easier flood loans. An exemption from the provisions of the mandatory flood-insurance program is made permanent, allowing banks and savings and loans to lend to buyers of housing in flood-prone areas even in localities that have not complied with the zoning requirements of the law. This allows federally insured lenders to finance the sale of existing residential properties. It also allows them to finance improvements up to \$5,000 in a building occupied as a residence prior to January 1, 1976.

Other provisions increase the funding for the urban homesteading program, authorize funds for the new National Institute of Building Sciences, and require that the President's selection of the president of the Government National Mortgage Assn. (Ginny Mae) be confirmed by the Senate.

—DON LOOMIS
McGraw-Hill World News,
Washington



MICHIGAN'S BROWN
'Warehousing poor people'

the law to limit the secretary's discretion in parceling out subsidy funds among the different programs.

Chairman William Proxmire (D., Wis.) and his allies on the Senate Banking Committee wrote into the Senate version of the law a requirement that as much as \$465 million of new subsidy authority be allocated to the stimulation of new apartment construction or rehabilitation under Section 8.

But Secretary Hills at the last minute forced the House-Senate Conference Committee to call back and amend an already-sub-

President Ford:

'Unfortunately it [the bill] contains provisions which indicate the strong reluctance on the part of this Congress to seek real solutions ...'

**"From concept to installation, the General
solving our special heating and**



Electric people were a major factor in solving problems at Harbor Point."

Tom Teel, Vice President, Management, Seay & Thomas, Inc.



It was a team effort that made Harbor Point in Chicago the success it is.

"I recommended GE Zoneline™ packaged terminal air conditioners with 2 fan motors in each unit. GE supplied precisely what was specified."

William Goodman, Consulting Engineer

"GE customized their Zoneline cabinets so they would create an unbroken line with our interior design in each room."

John B. Buenz, Solomon, Cordwell, Buenz & Assoc., Inc.

"...and I can't praise the GE people enough for their recommendations to us on setting up a system for servicing the Zoneline units and for their excellent service."

Tom Teel, Seay & Thomas, Inc.

Technical and Merchandising Assistance. GE's specialists will work with your engineers and architects at the planning stage, to help with your heating and cooling needs. And merchandising people can help develop programs for your sales or rental objectives.

On-Time Delivery. General Electric can get your appliances to you where and when you need them. We have 9 factories, 5 regional distribution centers and over 60 warehouses throughout the country. Our Contract Register records and updates your delivery requirements.

Kitchen and Laundry Design. GE's designers can custom-style kitchen and laundry plans based on your budget, space, etc. You can choose from an array of efficient, dependable GE appliances.

Customer Care® Service. This means we have Factory Service Centers covering over 350 cities, plus more than 5,000 franchised servicers across the country. Many are listed in the Yellow Pages.

Nationwide Staff of Contract Sales Representatives. They coordinate and expedite all GE builder services. When you order GE products you also get know-how, service and professionalism...all from a single source. You can reach a GE Contract Sales Representative through your local General Electric Major Appliance Distributor.

Over 25 years of consistent service to builders.

GENERAL  ELECTRIC



Natural choice
for beautiful interiors.

Redwood

Redwood is elegance, warmth, radiance.

And so much more.

Redwood defies time, retards flame spread.

Holds finishes longer, requires less care.

Insulates against heat, cold and sound.

Redwood—in narrow, wide and random widths,
rough and smooth faces, handsome patterns.

Redwood. The natural choice.



CRA CALIFORNIA
REDWOOD

ASSOCIATION 617 Montgomery Street, San Francisco, CA 94111

Redwood—a renewable resource

HUD's housing programs: \$2.5 billion worth of confusion a year

whoever occupies the White House next year will confront a complex of housing programs that seems to produce mostly confusion and controversy at a payers' cost of \$2.5 billion a year.

The newest feature on the housing landscape—Section 8 of the \$11-billion Housing and Community Development Act of 1974—is the Republican answer to the housing vacuum produced when President Nixon froze all subsidy programs in January 1973. As Housing Secretary Carla Hills points out, Section 8 is "a marked departure from prior housing programs" in that it is directed primarily toward sheltering the poor in existing rather than new housing.

Congress vs. HUD. Ever since it was adopted, Democrats in Congress have been trying to transfer the funds of Section 8 into new construction. But Mrs. Hills has fought stubbornly, giving ground inch by inch. Her argument: it costs only half as much to subsidize to shelter a poor family in an existing apartment as in a new unit.

Mrs. Hills gave way last fall to court orders to revive the Section 235 mortgage subsidy program for homebuyers. But her revised Section 235 is off to a very slow start in the face of HUD's estimate that 59,000 new houses will be completed under subsidy by October 1977. Top HUD officials do say that 100,000 houses will be in the pipeline at that time—and that will be a boon for builders this year and next if it's true.

Shadow and substance. By early June this year, HUD had earmarked subsidy money for builders proposing to build 11,000 Section 235 units. By the end of June, builders had gotten HUD's commitment to insure 759 specific houses; and 106 mortgages have actually been insured.

The new Section 235 program supposed to be more financially sound, since eligible families must come up with a higher down payment and be able to carry a mortgage interest of 5% (News, Dec. '75). Even so, the subsidy per house per month would cost \$70, although HUD officials say they expect it to average out below that.

old scandal-ridden Section 235 program, about 360,000 of the 458,000 houses built are still FHA-insured. Only 136,000 of these are owned by families that are no longer on government subsidy, however. That is, only 136,000 families are paying the full costs of the mortgage. These families have income enough to



EX-SECRETARY LYNN
His Section 8 still lags

carry the full mortgage payments—not just the 1% they were originally charged.

For more than 11,000 of the houses, the mortgages have been paid off in full.

The average subsidy to the Section 235 house still on subsidy is \$77 a month.

HUD has had to acquire title on the mortgage on more than 73,000 Section 235 houses—about 16% of those insured. Sales of such houses have cost the FHA insurance fund \$5,680 each, for a total loss of \$317 million.

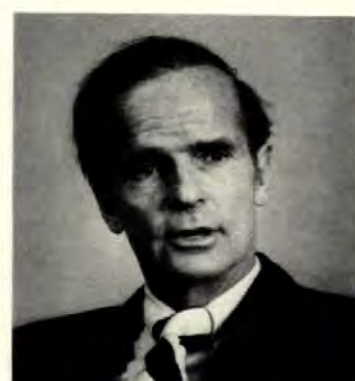
And 236. The Section 236 apartment-subsidy program—a bonanza for builders at its peak—now costs \$600 million a year in subsidy payments on 555,000 units, or an average of \$78 per unit per month. More than 4,000 apartment projects were built and insured. More than 500 containing 50,000 units have gone broke and been turned back to FHA.

However, HUD is now trying to keep more of the old Section 236 projects afloat by providing Section 8 subsidy funds to 110,000 units in projects turned back to the department. These subsidies are expected to run from \$150 to \$200 per month per unit—on top of the original mortgage interest subsidy.

The Section 236 story is one of basic real estate economics: Operating costs rose sharply while the ability of tenants to

pay rent increases did not. So the government stepped in to pay the difference between what the tenants could pay and what it cost the owner—be he private owner or HUD—to keep the project operating.

And 202. Housing for the elderly—particularly the Section 202 program financed by direct



SENATOR PROXMIRE
He wants more public housing

loans from the Treasury—is bigger than it ever was before President Nixon's freeze. Mrs. Hills got applications for 1,500 projects for more than 200,000 units after the courts ordered the program unfrozen. With the \$375 million available, she approved construction of 136 projects with 12,500 units.

Even under the old 3% mortgage-interest program, the cost of operating 330 Section 202 projects has thrown 10% of them into default—and half of those are in serious trouble, with payments running three months to four years late. Already about two-thirds of the units are additionally subsidized via the rent-supplement program that provides a monthly payment to the landlord.

Under the new Section 202, with an interest rate of 7.5% tied to Treasury bond rates, the 80,000 units that can be financed by \$2.5 billion in loans under the new housing bill will all have to be additionally subsidized with Section 8 funds.

Public housing. Surprisingly, one of the most sharply criticized of all programs is due for a revival.

It is the "conventional" public housing program, which built such notoriously unsuccessful projects as Pruitt-Igoe in St. Louis [News, August] and which still conjures up visions of high-rises jammed with slum

families and rent-strikers.

Chairman William Proxmire (D., Wis.) of the Senate Banking Committee and Senator Edward Brooke (R., Mass.) led the fight for a new round of construction of public housing—hoping to finance 75,000 new units.

But in negotiations with Mrs. Hills and the White House, a deal was struck to cut back the funds from \$200 million to \$75 million in order to avoid a Ford veto of the new housing authorization bill.

Already, there are 3.2 million people living in 10,000 projects with about 1.2 million apartment units.

Subsidy on subsidy. The new, all-purpose Section 8 program—produced by President Nixon and his housing secretary, James T. Lynn, and signed into law by President Ford in August 1974—is still a big question mark two years later.

One thing is clear: It has become the subsidy program that keeps the old subsidy programs going—public housing, Section 236 housing, Section 202 housing for the elderly. Where tenants can't pay the rent required to meet costs, Section 8 funds fill the gap.

As for construction of new apartments, Mrs. Hills spoke confidently in June about "meeting our goal" of having funds "reserved" for 125,000 units of new construction by September 30. As of May 31, funds for 78,000 new or rehabbed units had been so earmarked.

But HUD's "contract authority reserved" refers to "preliminary proposals" from all possible developers or state financial agencies—and many of these projects may never get beyond this first preliminary stage.

Numbers game. As for hard information on actual construction starts under Section 8, Secretary Hills said at a June 23 Senate hearing that, as of April 30, actual construction starts totaled 5,914.

But an official HUD compilation shows that as of May 31, HUD had only 2,124 new units under annual contribution contracts, and only 1,450 under lease in 12 projects—nine of these new construction and three of them rehabs. —D.L.

7. Helps make them cozy to be in.

A snug-fitting design two times more weathertight than industry air-infiltration standards. To help seal out drafts and dust, and help save on building heating and cooling bills.

8. Look for the things you can't see.

Like Andersen's special wood treatment with a water-repellent preservative. One that helps resist warping, decay and insect attack.



Some windows you just can't judge by name alone. Unless the label bears the Andersen® Windowalls® brand. But if you still feel you need to know more about our name, you'll find Perma-Shield® Casement and Gliding Windows in Sweet's, File 8P. Or you can call your Andersen Dealer or Distributor. He's in the Yellow Pages under "Windows." Or write us direct.

The beautiful way to save fuel.

Andersen Windowalls®
ANDERSEN CORPORATION BAYPORT, MINNESOTA 55003



Printing limitations prohibit exact color duplication. Use actual sample for building specifications.

6112 Copyright © Andersen Corp., Bayport, Minn. 1976

How to judge a window by its sticker.

1. Know what's in the name.

Over 70 years of dedicated craftsmanship and close attention to detail.

2. And what's in the window.

Rigid vinyl over wood, one of nature's best insulators. Carefully selected, moisture controlled and precision milled.

3. Know why the glass is functional.

Double-pane insulating glass isn't just added. But rather, it's made practical by Andersen's snug-fitting design and use of wood.

4. And why the window lasts.

The Perma-Shield rigid vinyl sheath doesn't rust, pit or corrode. Doesn't chip, flake, peel or blister. Stands up beautifully to time and weather, while demanding little maintenance.

5. Know how it helps make building easier.

Perma-Shield Casement and Gliding Windows come assembled for fast, easy installation. Continuous vinyl fin eliminates need for separate flashing.

6. How it helps buildings look beautiful.

Andersen's neat, trim lines and classic profile. And an exterior rigid vinyl sheath in your choice of white or Terratone with Perma-Shield Casement Windows. White vinyl inside and out with Perma-Shield Gliding Windows.

\$15-billion HUD funding bill criticized as neglecting new housing

The money bill for housing subsidy programs for the next fiscal year commits HUD to spending as much as \$14.9 billion of the Treasury's funds over the next 20 to 40 years.

But the top Senate Republican on housing appropriations concludes that—despite the enormous sums being committed—"HUD is no longer out in front stimulating the housing sector and channeling production toward our greatest needs areas—low- and moderate-income housing."

Senator Charles "Mac" Mathias (R., Md.) noted during the Senate's consideration of the HUD money bill that the department is planning to channel Section 8 subsidy funds to HUD-held properties to keep them afloat financially. As Mathias looked ahead, for his colleagues' benefit, he saw a larger percentage of HUD's budget diverted to this purpose. Such a policy, he told the Senate, results in "low-income families occupying properties

which are in poorly maintained condition, managed weakly and located in marginal neighborhoods. The question is whether these are salvageable or even whether they should be salvaged."

'Bail-out.' The budget impact of this "back-door bail-out," as Mathias calls it, is to drain the FHA special-risk insurance fund by another \$1.3 billion, bringing the cumulative deficit in the fund to \$3.2 billion in fiscal 1977.

Noting that FHA-insured subsidized properties keep going bankrupt in large numbers and that appropriations are required to keep the insurance fund solvent, Mathias asked:

"Will we find ourselves next year, or the year after, reviewing a HUD budget that produces a minimum of new housing while using housing-program appropriations to shore up the general and special insurance funds?"

"The prospect of such a scenario," he added, "is not all that far-fetched."



SENATE'S MATHIAS
Hits 'back-door bail-out'

Subsidy funds. The actual appropriation for subsidized housing for poor families is \$675 million. That spending authority is given to HUD officials so they can enter into annual contribution contracts that require the payment of that amount of money each year. This amount of new spending authority actually approved is less than the amount the Congress recently authorized in the housing authorization bill (see page 5).

Of the total \$120 million for public housing, \$85 million is

now new public housing (or substantial rehab of existing projects), of which \$17 million is go for Indian public housing and \$18 million for projects in non-metropolitan areas.

Another \$35 million is provided for modernizing existing public housing, and \$3 million for a counseling program.

Planning grants. The much belabored planning grant program (Section 701) wound up with \$62.5 million after the Administration wanted to cut it \$25 million from last year's \$77.5 million level.

The HUD research and technology program, also under fire in Congress, wound up with \$10 million—about the same level of fiscal 1976, instead of the \$15 million increase HUD asked for.

Other sums approved include \$3 billion in payments for public housing, \$1 million for the mobile-housing standards program and \$3.3 billion for the community development block grant program.

—D

FHA gets two new mortgage deputies and HUD gets a top coordinator

The first results of the FHA reorganization announced by Housing Secretary Carla Hills in June have finally come with the appointment of two assistants to the new assistant secretary for housing, James Young.

The insured and direct-loan programs of the FHA will be supervised by Sanford A. Witkowski, a 14-year veteran of the department. He was the top policy bureaucrat for the former assistant secretary for housing production and mortgage credit, mortgage banker David Cook. Witkowski takes charge of FHA's non-subsidized insurance programs. He will also oversee college housing, Section 202 housing for the elderly, and home-improvement and mobile-home loans.

Assisted housing. The new deputy for assisted-housing loans is Elmer E. Smith, who for six years has been with HUD's St. Louis area and regional offices. He will supervise all subsidized-housing programs.

Another top appointee is a new general deputy assistant secretary to Young—John T. Howley. He will "exercise concurrently, all the power and au-



FHA'S WITKOWSKI
All traditional programs

thority" that Young has, according to HUD's official staff bulletin. Howley and Young served together as field officials for the office of economic opportunity.



... AND SMITH
All subsidized programs

Three FHA old-timers also report to Howley and Young. They are Robert Cunningham, who heads the office of technical support; Paul Williams, the office of

management, and Julian M. Kay, mortgage activities.

Howley has become the acting director of the office of policy development. That is considered the most important HUD post below that of Young.

Resignation. The reorganization was designed to shake out some officials at both headquarters and field offices. Frederick J. Truslow resigned after his announced appointment as director of a new office of policy development under Young.

Truslow, from the Rockefeller wing of the Republican party, has been a deputy FHA commissioner to Cook. —D

California will ask its voters for half billion to build housing

The \$500-million bond issue goes on the ballot as Proposition 1 in the November election.

The money would go to the new California Housing Finance Agency to build homes for poor and moderate-income families, principally through state-insured direct loans.

Benefit? Governor Edmund G. Brown has already written a pamphlet in support.

"Fewer homes are being built

and those are too expensive for the average family," he argues. "As a result, more and more families and elderly persons are unable to find housing."

Or 'boondoggle?' The opposition argument has been written by State Senator H.L. Richardson and Assemblyman Robert C. Cline. They call the bond issue a "boondoggle" that would build only 13,000 houses.

"To make matters worse,"

they contend, "local construction workers would not even be allowed to work on the construction projects. Instead the housing agency must conduct a 'thorough search' for disadvantaged minority workers."

"Proposition 1 calls for 'affirmative action.' We call it reverse discrimination."

—TOM ARDEN

McGraw-Hill World News
Sacramento

In 1975, Jenn-Air Electric Range sales were 46.8%* ahead of the industry. Doesn't that tell you something about what women want in their kitchens?

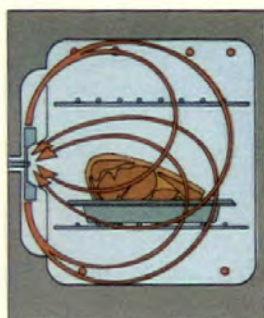


Now you can give every new home you design the added flexibility and selling features of this newest Jenn-Air Grill-Range. Features like the revolutionary Jenn-Air Convection/Radiant oven. Just by flicking a switch, our full-size conventional oven broiler becomes a Convection Oven that cooks food the way Continental chefs do—in a whirling stream of fan-driven air. It cooks food faster and at a lower temperature than conventional ovens. And it's got an accelerated oven cleaning cycle.

Another big Jenn-Air feature is hoodless surface ventilation. That means greater design flexibility for a cleaner, cooler kitchen for your customers. And your prospective buyers get a choice of built-in or conventional cooktop elements and free-standing units. Plus, any or all of five cooktop convertible accessories. Grill,

griddle, rotisserie, deep-fryer, and shish-kebabber.

So why not throw a Jenn-Air open house? We'll train a host or hostess to demonstrate the Jenn-Air Grill-Range to your weekend crowds. And if that sounds good, wait 'til you hear the rest of our "from the ground up" program. It'll help you draw up houseplans that'll make you sales.



For more information, send this coupon to Jenn-Air Corporation, 3035 Shadeland, Indianapolis, Indiana 46226.

NAME _____
 TITLE _____
 COMPANY NAME _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____ PHONE _____

THE JENN-AIR GRILL-RANGE

✓✓✓® *A magnificent cooking instrument*

Jenn-Air Corporation, 3035 Shadeland, Indianapolis, Indiana 46226

all year, 1975.

AVAILABLE IN DROP-IN, BUILT-IN, AND FREE STANDING UNITS.

Save more than \$500 per house!

Here are six wood systems that cut building costs. Chances are, you're already using parts of them. So, you're already saving money. But, if you use *all* the systems instead of "conventional" construction, you can save more than \$500 per house!

None of these systems is new. They've all been tried and proved in houses throughout the country. What's more, they use building materials familiar to local labor everywhere. No special tools are required. And no special training is needed.

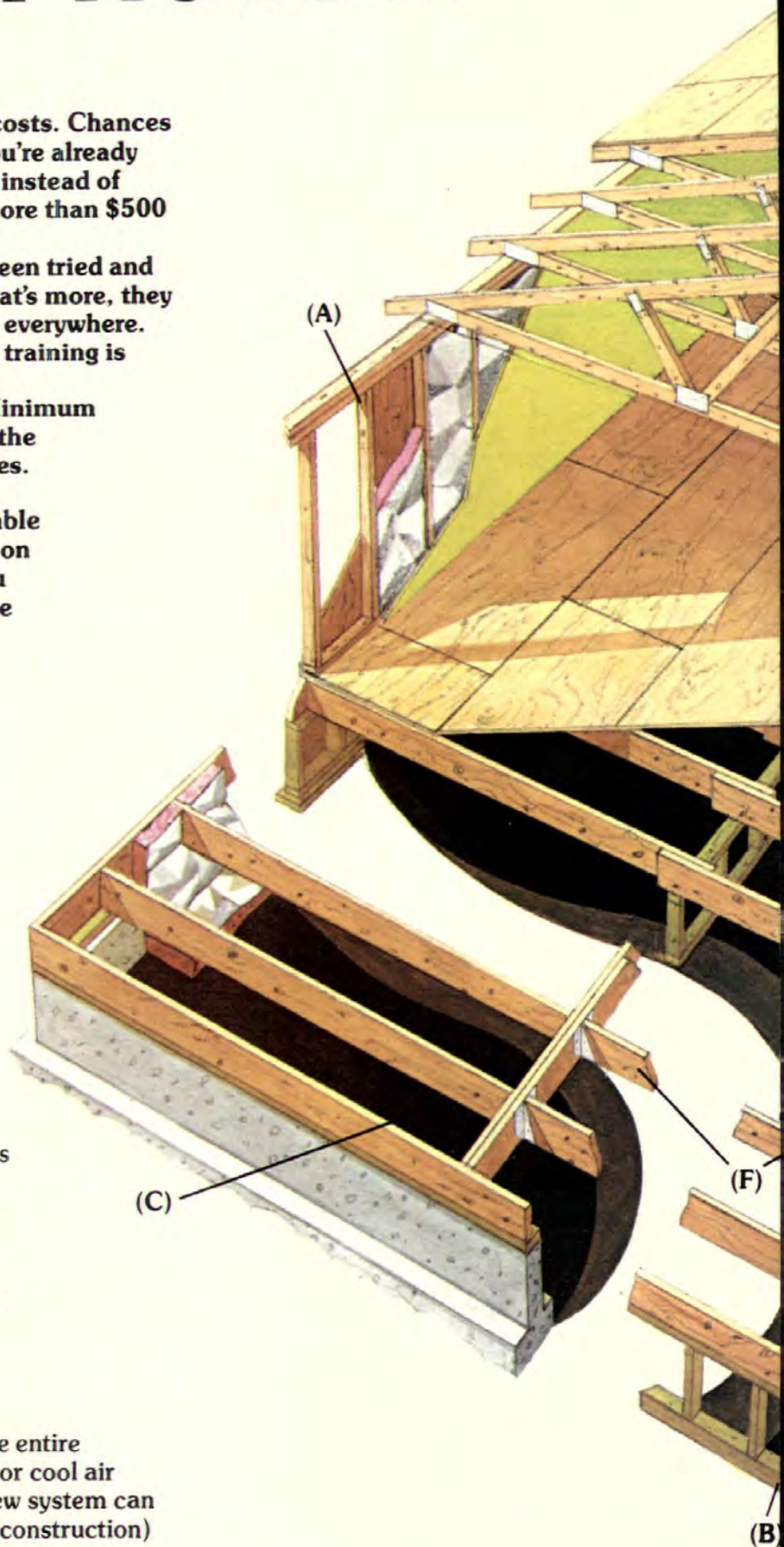
All six systems are permitted under FHA Minimum Property Standards. And they're accepted by the Uniform Building Code and other model codes. So, you can use them anywhere.

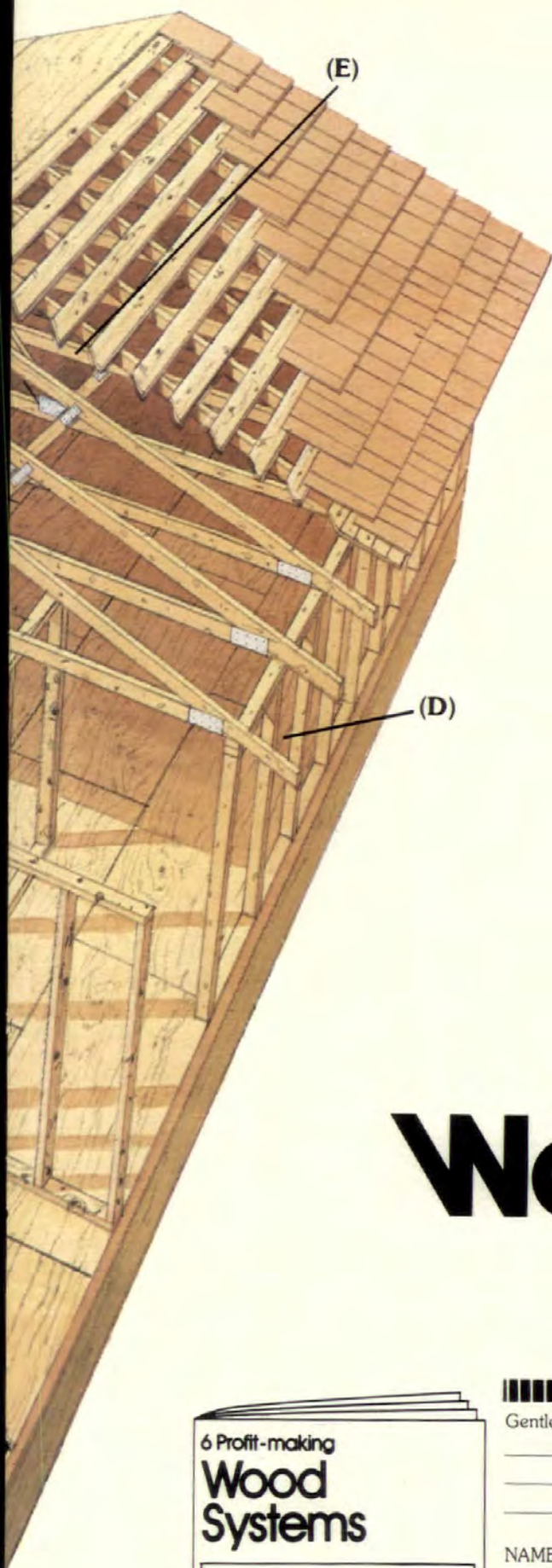
Send the coupon for information on profitable Western Wood systems. If you can save \$500 on *each* house you build, imagine how much you will save on *all* the houses you build! Send the coupon today.

(A) **Mod-24 Framing:** In 1970, two identical 2,140 sq. ft. houses were built by the same builder crew on similar sites. The difference: one house used 24-inch floor and wall framing; the other 16-inch. The NAHB Research Foundation kept track of total labor and material costs. Results: the 24-inch framing saved more than \$200. Based on today's labor and material costs, the savings would add up to more than \$300.

(B) **Foundations:** All-weather wood foundations provide a dry, insulated basement or crawl space. They are easy and economical to build and can be constructed in any weather. In two identical test houses constructed in Maryland, one with a concrete block foundation, the other an all-wood foundation, the treated wood foundation cost \$300 less.

(C) **Plen-Wood:** The Plen-Wood system uses the entire underfloor area as a plenum to distribute warm or cool air throughout the house. NAHB tests show this new system can save up to \$330 per house (compared with slab construction) depending on location and local codes.





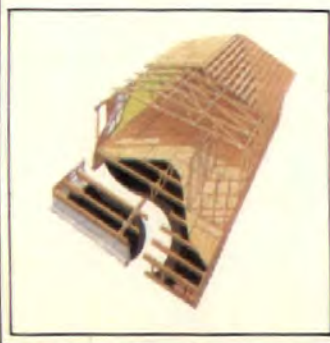
(D) Walls: Pre-planning plus 24-inch stud spacing can provide significant savings on most exterior and interior walls. Walls can be pre-planned to capitalize on the efficiency of exactly the right lumber for framing openings and corners; and to reduce the cost of installing insulation, plumbing, heating, and drywall.

(E) Roof Truss Systems: Wood truss systems are unsurpassed for roof structure cost and performance. They are engineered to obtain maximum strength from a minimum amount of wood, and install with minimum labor. And they are readily available pre-fabricated, or you can assemble them yourself.

(F) Floors: Proper planning of house layout, including spacing, size and grade of floor joists, can save up to 17% or more in framing costs. The Western Wood span computer helps determine most economical floor system.

Profit from Western Wood Systems.

6 Profit-making
**Wood
Systems**



Gentlemen:

- ☐ I want complete technical assistance. Have your representative phone for an appointment.
- ☐ Send me your free brochure on Western Wood Systems.
- ☐ Send me your Span Computer (I am enclosing \$1.00 for postage and handling).

NAME _____

FIRM _____ PHONE _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____



Western Wood Products Association

Dept. HH-976, Yeon Building, Portland, Oregon 97204
One of a series by member of the American Wood Council.

Nat Rogg to retire as conservatives gain strength at NAHB

Nathaniel H. Rogg, 63, will take early retirement next January from his post as executive vice president of NAHB. Knowledgeable insiders at the association expect a much more conservative executive to take his place.

President John Hart and the NAHB vice presidents in line to succeed him are conservatives, these insiders point out. The Hart team is little inclined to favor government programs as a way of life for the housing industry. The successor these men select is expected to reflect their views.

Rogg background. Rogg has been associated, in the minds of many, with a very different group of housing leaders—including NAHB's past presidents Larry Blackmon, Leon Weiner and Stanley Waranch—who have emphasized federal housing programs as a source of growth for the homebuilding industry.

Rogg himself originally came from government: He was top statistician at the Housing and Home Finance Agency, the predecessor to HUD, before joining NAHB as its chief economist in 1954. He has held the executive vice presidency, the association's top staff post, since 1965.

Winds of change. A new group within the board of directors



Rogg of ages: Nat joined NAHB in 1954. Photo at right is this year's.

now seems eager to make its mark. One indication of the change in direction came in a resolution proposed (but later withdrawn) by the HBAs of Virginia, Georgia and Denver at the NAHB's directors' meeting in May. It would have suspended immediately all NAHB housing policy until January, and it would have given John Hart authority to make interim policy decisions as he saw fit.

Rogg is getting an appreciative official send-off. Said Hart of the retirement:

"Dr. Rogg's whole career has been extraordinary . . . He has been intimately associated with, and, in many areas, responsible for, the great strides made by the housing industry . . ."

Search. Rogg's replacement, once chosen, will be introduced at NAHB's Dallas convention in January.

A search committee of builder-members is preparing recommendations, some of which are expected to be presented to the fall directors meeting in Salt Lake City September 16-21.

The committee, chaired by NAHB's immediate past president, J. S. "Mickey" Norman, includes John F. Smith, Lafayette, Ind.; Harry E. Brown, Dayton, Ohio; Glade B. Nielsen, Roy, Utah; Richard Chenoweth, Los Angeles; Richard P. Sexton, Birmingham, Ala.; and James H. Shimberg, Tampa, Fla.

Charles McMahon, NAHB's senior staff vice president, is the committee's staff coordinator.

Wanted: Outsiders. Sources at NAHB headquarters in Washington maintain that the search is wide open, but in fact it's considered certain that the final choice for the job—which pays \$75,000-and-up plus handsome

perquisites—will be someone from the housing industry builder or banker is preferred over a government bureaucrat or someone in the NAHB's own hierarchy.

"They'll find someone who isn't wedded to government programs," said one Washington observer. "That's such a small percentage of the building business now."

Sources familiar with NAHB affairs added that, political considerations aside, a major shakeout of the association's staff of 200 was definitely in the cards. They conceded that the change would have to wait on the new broom, however.

One former NAHB staffer now toiling elsewhere in Washington, volunteered:

"There are brilliant people there, but there's a lot of dead wood at the top."

The exit door. *The Washington Post's* real estate editor, John Willman, wrote that NAHB legislative representative, George Coan Jr., was likely to be placed.

Like Rogg, Coan has been identified with the liberal leadership of previous NAHB administrations. He was one of the authors of the liberals' great triumph in housing legislation, the Housing Act of 1968.

—HAROLD SENE

Washington has a six-story mountain and it's made out of HUD paper

HUD holds over 253,000 cu. ft. of paper records—79,000 in Washington and 174,000 in the 77 field offices. The agency has the equivalent of another 3,500 cu. ft. stored on computer tape.

Stacked neatly in one place, the files would make a solid cube more than six stories high.

The agency added 43,000 cu. ft. of paper records in the last year alone.

A tally is kept by William Baird. He is chief of the Paperwork Management Branch in the Management Systems and Organization Division of the Office of Organization and Management Information, in the Office of Administration at HUD.

Weeding out. HUD struggles to slow the growth of its paper mountain—a paperwork reduction program this year cut out 30 of the 300 or so forms builders and the general public must fill

out; another 15 will likely go by year's end.

And every couple of years the agency combs through its files to eliminate "junk" (duplicate) records.

Anti-paper campaign. The HUD cuts are part of a govern-

Miami's Maule Industries asks Chapter 11

Maule Industries of Miami, south Florida's largest concrete products company, has filed for voluntary bankruptcy under Chapter 11 of the Federal Bankruptcy Act.

The action followed the refusal of General Electric Credit Corp. of New York City to extend \$46 million of Maule's \$120 million in debt.

The lender moved immediately to foreclose on Maule's big Pennsucko cement plant northwest of Miami.

Citibank and Bankers Trust,

ment-wide paperwork reduction program mandated by President Ford. It is administered by the Commission on Federal Paperwork, whose staff now exceeds 100 persons.

The commission is studying HUD, the Veterans Administra-

both of New York, also acted to foreclose on notes held against Maule.

President Maurice Ferre, a member of the Puerto Rican family that owns 96% of Maule's stock, says he employs 1,200 people on a \$1.2-million monthly payroll. He says he can save the company by selling off land and that, "when building resumes, we will be able to grow again."

Ferre insisted that Maule's assets exceeded liabilities by \$60 million.

—F.S.

tion and the Farmers Home Administration at an estimated cost of \$255,000, looking for other paperwork savings.

HUD's internal effort concentrates on the public-use forms. But Jack Kalagher, who is deputy director of HUD's Data Management Division, responsible for the reduction program within the agency, feels it indirectly will improve the 700 or so forms and reports designed for internal use.

"It will cause people to question the need for the internal reports as well, and to check whether they duplicate one another," he says.

The paper race. HUD is far from being the biggest paper collector in government. The Department of Agriculture, cite just one example, has 989,000 cu. ft. filed away. The cube would be ten stories tall.

When this builder built his own dream home, he wouldn't use anything but GAF® Vanguard® vinyl siding.



A man who knows both sides of the building story is builder Ron Gregory, Greenville, South Carolina. GAF® Vanguard® vinyl siding has built such a reputation with him, he insisted on using it on his own home. We weren't surprised, but we asked him

"It goes up very easily, it's good-looking, and it's practically indestructible," he answered. We asked him to be specific.

"Those lightweight 12-foot panels with their pre-formed nailing flanges go up so fast, it's hard to believe. And there's no painting or fin-

ishing—not even a touch-up. That saves time. Plus now, we have a choice of 6 colors in 8" and double 4" clapboard, and 8" vertical with smooth or textured finish. So Vanguard vinyl siding seems to be a natural for builders."

"Speaking as a homeowner, it stays looking good for years in the worst weather. That means no re-painting. Scratches don't show either, since the color goes clear through. And, it can't rot or rust."

"This siding does make a home easier to sell. I should know. I'm my own satisfied customer."

Thank you, Mr. Gregory.

GAF Corporation
Dept. HH96, Building Materials (RSI)
140 West 51 St., New York, N.Y. 10020

- ☐ Please send me further information.
☐ Please have a representative call.

TG

NAME _____

COMPANY _____

ADDRESS _____

CITY _____

STATE _____ ZIP _____

UNITS BUILT IN PAST YEAR:

- ☐ NONE, ☐ 1-10, ☐ 11-25, ☐ 26-50
☐ SINGLE FAM. ☐ MULTI-FAM.



Labor's demands slow down this year—sometimes 'way down

Such headlines as "Carpenters Take Pay Cut" used to be the stuff of dreams, not reality.

But that particular headline ran for real in Long Island's *Newsday* this summer, and there's another much like it just below this story.

Times have changed.

Long Island's 18 carpenter locals, for their part, took a 22% pay cut (\$1 off their \$9.15 hourly wage and \$1.35 off hourly fringes that totalled \$3.50). They also took a longer work week (back to 40 hours from 35), and overtime at time-and-a-half instead of double time.

And they reopened a three-year agreement in its second year to make these changes.

Their reason?

"To get our guys working," is the blunt explanation of George Babcock, one of the union negotiators who helped forge the deal.

Joblessness. Long Island is an extreme case. Most wage settlements this year still call for in-

creases, but the island is part of a broad national pattern of wage demands sharply moderated from last year's. The force behind the new reasonableness among the crafts is spelled u-n-e-m-p-l-o-y-m-e-n-t.

"The unions are very sensitive . . . about this two-year dry spell in construction," notes one of the top-level officials of a newly formed bargaining organization for Chicago-area homebuilders. "Union members here have been 50% to 80% unemployed."

Even in southern California's strong homebuilding market, construction joblessness hovers around 15% to 20%. That's the estimate of George Galvin, executive officer of the Building Industry Association of California in Los Angeles.

National picture. Construction unemployment actually increased nationally in the first half despite the moderate

*The Residential Construction Employers' Council.

recovery in single-family housing. The Department of Labor's figures, seasonally adjusted, for the industry:

| | | | |
|------|-------|------|-------|
| Jan. | 15.4% | Apr. | 15.3% |
| Feb. | 15.5 | May | 14.1 |
| Mar. | 16.0 | June | 17.0 |

Housing observers agree that unemployment has hit unionized labor with particular force.

Aside from the unions' costlier wage scales, Robert J. Sheehan, NAHB's director of economic research, notes some structural reasons within the industry.

"Multifamily, where there's a lot of union presence, hasn't recovered," he observes. "And nonresidential construction, another important source of union jobs, is much weaker than most people realize. The nationwide numbers are supported by the Alaska pipeline, but nonres has still been declining elsewhere."

Wage pattern. Midyear surveys by construction industry groups and the government picked up the easing wage trend

in the first half.

The Associated General Contractors of America, a private group based in Washington, continually polls its nationwide membership on labor pacts. In mid-July, with an estimate 70% of this year's agreements concluded, AGC found its members had agreed to hikes averaging 6.6%. That's down from 8.9% average as of mid-July 1975.

The Department of Labor, citing up some 1,000 agreements reported in the first half, found an average increase for this year of a modest 7.1%.

The AGC found the regional pattern for raises shaping up this way:

| | |
|--------------|--------|
| Great Lakes | +7.3% |
| Mid-Atlantic | +4.5% |
| Midwest | +7.3% |
| Northeast | +4.5% |
| Southeast | +4.6% |
| Southeast | +11.2% |
| West | +10.6% |

Strikes are 'way down too. AGC cited a 40% drop from 1975.

Craft unions taking pay cuts to work under HUD's new rehab program

Thousands of abandoned houses and apartments owned by the government are to be made livable and saleable through a new rehab program under which the building crafts work for less than union wages.

Lower pay and relaxed work rules were agreed to for the first time by the major crafts in Philadelphia and New York City.

Similar agreements are being negotiated in other cities.

The Philadelphia agreement calls for secondary wage rates for a dozen trades. The new rates are typically \$1 an hour less than the primary union rate. Although painters are taking \$3 and roofers \$4 less.

National accord. The Philadelphia agreement applies to work on housing of four stories or less. But the New York City agreement reportedly calls for union members to work for 75% of scale across the board on apartment rehab work as well.

The agreements are the result of a national effort initiated last February at the instigation of top building trades officials and with the support of Housing Secretary Carla Hills. The agreement in principle was reached between the international of-

ficers of the seven major building trades unions and contractors representing the National Housing Rehabilitation Assn.

FHA's defaults. The 120 houses set for mass rehabilitation in Philadelphia make up the first stage in a project to recycle 480 properties, mostly well-built row homes that HUD acquired through FHA mortgage defaults. Leonard L. Holdsmen, HUD's acting regional director of housing management, says developers are expected to pay as much as \$10,000 to bring each property up to minimum FHA requirements.

The homes will be sold to poor and middle-income families for \$14,000 to \$21,000. "After that, we've got about 2,000 more abandoned houses to get rid of in Philadelphia," says Holdsmen.

The neighborhoods. HUD expects the first 120 properties to be back on the market in 180 days. The houses are in "marginal" neighborhoods—Germantown, West Oak Lane and Mount Airy—where about 60% of the families own their homes. But the bulk of the 36,000 abandoned houses in Philadelphia—shared among the city,

HUD and the city's redevelopment authority—are in blighted sections of north and west Philadelphia. Developers may be less enthusiastic about investing in those properties.

The three Philadelphia developers bidding on the first 120 houses have agreed to limit themselves to a 30% profit and overhead.

New rates. Among the specific rates negotiated by the AFL-CIO unions and three Philadelphia builders are these: carpenters, \$8.77 an hour instead of \$9.77; masons, \$9 instead of \$10; bricklayers, \$9.49 instead of \$10.49; plasterers, \$8.82 instead of \$10.82; electricians, \$11.32 instead of \$12.11; painters, \$6.15 instead of \$9.29; roofers, \$8.27 instead of \$12.27 and plumbers, \$10.29 instead of \$11.39.

The contractors thus far qualified to bid are all large companies that are well-established as residential builders and developers in the Philadelphia area: the Korman Corp., Jenkintown, Pa.; the Trident Corp., Lafayette Hills, Pa.; and the C.V. Development Corp., Philadelphia.

Nine unions signed the accord for a 25% wage cut in New York,

where 30,000 of the 100,000 construction workers are jobless.

'Public relations stunt.' Not least excited about the new agreements are leaders of the nonunion National Association of Builders and Contractors. "Unemployment among the organization's members is an average 17%, and the low scales 'viciously undercut our people,'" says John Bingamin, a member of the association's local.

"It's a kind of desperation on the part of the unions," says John Trimmer, spokesman for the association. "It won't get that many people to work, more a flag to wave for the union membership than anything else." Bingamin calls it "both a great strategy and a public relations stunt."

Still, the opportunity to keep an inner city intact at affordable wages is too much for the developers to ignore.

"If I had any doubt that these homes wouldn't sell at the value the FHA put on them," says one developer, "I wouldn't go into it. I don't have doubts. We are in dire need of housing in the city. The houses are excellent and the prices are reasonable." —D

Who can save you money on your next utility bill?

Amana can.

OVER 18%*

COST OF AIR
CONDITIONING WITH AN
HIGH EFFICIENCY
CENTRAL COOLING
UNIT.

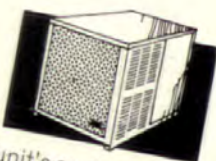


Amana efficiency central air conditioning system. At what today's owner is looking for—high efficiency, proven economy and fast, foolproof operation. High efficiency compressor specially designed to save you by reducing resistance and to increase operating life. All this and more in a compact cabinet that's the same size as a standard Amana unit! Same quality features as made Amana cooling units for reliability.

Compared to a conventional design, the same electrical rate for both matching "A" coils operating at door temperature.

SAVE UP TO 19%*

ON FUEL CONSUMPTION
WITH AN AMANA
ELECTRIC/GAS COOLING-
HEATING UNIT.

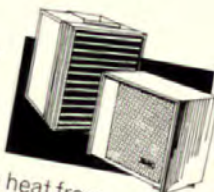


Save money on heating your home. The Amana Electric/Gas cooling heating unit's savings come from the unit's unique Heat Transfer Module, the first major breakthrough in heating technology in years. The HTM uses outdoor air for fuel combustion eliminating much up-the-chimney heat loss common to conventional gas furnaces. Amana uses electronic ignition to eliminate wasteful pilot lights and operation at maximum efficiency. In addition to saving money on heating, the same Electric/Gas unit gives dependable central air conditioning in one compact comfort center.

*Based on Institute of Gas Technology laboratory tests and projected performance for a northeastern Ohio city, compared to a conventional gas furnace. Savings will vary with climate and weather conditions.

SAVE 26% to 61%*

IN HEATING COSTS (COMPARED
TO CONVENTIONAL ELECTRIC
FURNACE) WITH AN AMANA
ELECTRIC
HEAT PUMP.

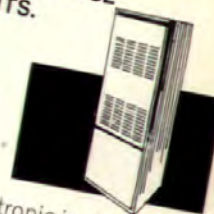


In winter, the Amana Heat Pump uses an efficient source of energy, electricity, to take heat from outdoor air and warm your home. In summer the heat pump reverses itself; it removes heat from indoor air and leaves your home cool and comfortable. For colder climates there's space to add more heaters in the package system and both package and remote systems have factory built-in features to keep installation costs at a minimum. Like all Amana products, every heat pump is run-tested to assure you of greater reliability. And with almost 20 years experience Amana knows how to make a heat pump extra dependable.

*Over an entire heating season. Based on design conditions and Seasonal Performance Factors for these cities: Minneapolis, MN—26.58% Savings; Kansas City, MO—44.13%; Philadelphia, PA—48.72%; Atlanta, GA—55.56%; Tampa, FL—61.09%; San Francisco, CA—61.39%. Savings will vary with climate and weather conditions.

SAVE GAS!

AMANA GAS FURNACES
WITH ELECTRONIC IGNITION
ELIMINATE WASTEFUL
PILOT LIGHTS.



Amana makes great gas furnaces and now they're even better with electronic ignition. With electronic ignition there is no pilot so there's no wasted gas. And because there's no pilot to light or relight, it's safe and more convenient for you. Amana gas furnaces also feature a durable heat exchanger that's designed for maximum heat transfer efficiency. When you're ready to buy a gas furnace, look at an Amana energy saving furnace with electronic ignition. Amana gas furnaces really are better than ever and can definitely save gas and help conserve energy.

**Look to Amana today
for the energy saving ideas
of tomorrow.**

Amana
COOLING • HEATING
AMANA REFRIGERATION, INC., AMANA, IOWA 52204

CALL YOUR AMANA HOME COMFORT DEALER
TO FIND OUT WHAT AMANA KNOWS
ABOUT SAVING ENERGY AND SAVING YOU MONEY,
OR WRITE AMANA REFRIGERATION, INC.,
DEPT. C-213, AMANA, IOWA 52204.

A RAYTHEON COMPANY

CIRCLE 19 ON READER SERVICE CARD

Housing at Dems' convention: nearly forgotten but ever hopeful

When Hubert Humphrey spoke for an eloquent half hour at the Democratic convention he uttered just 38 words that touched on housing.

That near omission by one of the industry's most ardent champions merely emphasized housing's deepening eclipse as a political issue.

And yet the handful of housing's advocates who showed up at New York's Madison Square Garden did not seem pessimistic about the industry's political future.

They said they were encouraged by Candidate Carter's strong and apparently knowledgeable position on housing [News, Aug.]. And they seemed confident that, electioneering aside, the industry could still command respectful attention from both the White House and Capitol Hill.

"We've just got to push the contribution that housing makes to full employment and economic buoyancy," summed up Lawrence B. Simons, a builder from Staten Island and an NAHB executive committee-man.

Too successful? If the word housing is little heard on the hustings, he and the others thought, it's the result of the industry's success in providing new homes in the post-war era. Noted Simons:

"Housing was always a sacred cow. Too many people had to have a decent place to live.

"But now, 90% of the people are satisfied with the houses they live in.

"The only people who are still interested [in the issue] are the poor."

Statistics tend to support that theory. Substandard housing, a traditional barometer of housing needs, totalled 16.4 million units in 1950. There were only 6.4 million in 1970.

Meanwhile, the total housing stock rose from 1950's 46.0 million to 1970's 67.7 million.

Reviving subsidies . . . As the observers looked at housing's future as an economy-boosting device, however, they still expected to lean heavily on the subsidy devices developed during the sacred-cow days.

Carl Coan, NAHB's legislative counsel (i.e., chief lobbyist) remarked: "I wouldn't want to

see the Democrats [assuming Carter wins] do anything very innovative—the start-up time would have to be too long on anything they could do.

"The existing programs are workable—which is not to say they're perfect—and they need



BUILDER SIMONS

"We're not a sacred cow anymore"

to be put into effect. They're in limbo."

. . . with revisions. Raymond H. Lapin, well-remembered as the scrappy former president of the Federal National Mortgage Assn. and now a San Francisco mortgage banker, was on the Democrats' credentials committee and on Carter's task force on housing policy. He's for improving the old programs.

"I'd turn to Sections 235 and

236," he said, "and revive FHA. Such structures have been so mismanaged they've got a bad name.

"Under 235, you must have careful selection of families, and you must have counseling. [Housing Secretary George]



ADVISER LAPIN

Wants 235 and FHA build-up

Romney killed counseling and turned selection over to the builders."

Lapin said he considered Romney's actions "stupid," and he went on:

"Under 236, there was no emphasis on proper management, no incentive to build properly—the builder could get out of it too easily. You have to make him responsible, only let him sell it after, say, ten years.

Realtor moves in on mobile resales

Used mobiles are being sold just like conventional houses in southern California.

The technique was developed by a new department of Walker & Lee of Anaheim, a realty brokerage that sells more than 5,000 new homes for builders each year.

Licensed realty brokers have seldom had much to do with the mobile-home resale market. They've left it to the mobile-home park operator, who has had the market under virtual lock and key. They had little choice, for California and many other states prohibited brokers from selling mobiles.

Last year, however, California modified the ban. Brokers can now sell used mobiles if the units are a year old. New mobiles are still excluded.

Reason for move. Walker & Lee has been in the used-mobile business since June. Says President William Thagard:

"We're the first major real estate firm in the country to de-

velop an in-house multiple listing program for people selling their mobile homes." His reasons for the move:

- "We sell hundreds of conventional homes every week and many sellers are empty-nesters looking for mobiles in established parks.

- "Mobile-home sellers will create a new source of referrals for our sales agents.

- "Mobile-home owners heretofore have not had a means of listing their homes to get the best possible price."

Competition. Walker & Lee knows that the park operators won't take kindly to this encroachment.

"But there's no way we can work with them," says W&L Vice President George Fulton. "They want too much of the sales commission. We have to find a way to bypass them."

That won't be easy. Park operators own the rental pads that the mobiles sit on, so they can exert control over who buys.

"You need the profit motive but hold him responsible."

New approaches. The attention of housing people was not confined to the old ways, however; some were casting about for new approaches too.

One such was Harry Pryde, Seattle homebuilder in town to sightsee and give his favorite Senator Henry Jackson, a push for the vice presidency.

"I favor housing allowance but something akin to the for-stamp program. Housing stamps would give people a better chance to choose from many different places to live, not ghettoize them."

And Builder Simons had a suggestion for the middle class:

"How about variable-rate mortgages with negative amortization in the early years? Anything to get those monthly payments down."

Political HUD. In addition, Lapin has one more major change to press on HUD:

"The secretary should be a popular political figure. It's a political post. Maybe a particular popular mayor like Pete Flaherty in Pittsburgh, or maybe a black mayor.

"Carla Hills," he added, "shouldn't have taken that job if she gets no support in it."

"I wouldn't want it. It's like taking [New York Mayor] John Lindsay's job."

Counting on Carter. All of the experts were hopeful about housing's future under a Carter administration because of his apparent knowledgeability about housing, his task force on housing and his expressed desire for a full-employment economy.

Leon Weiner, president of the National Housing Conference in Washington, seemed especially enthusiastic.

"Jimmy Carter and I spoke at a housing conference in Miami in June 1975," he recalled, "and saw him depart from the text of his speech on housing, and when he did I was impressed by his grasp of the industry and his ability to discuss the issues temporarily."

"I'll take my chances," concluded Larry Simons, "on being able to persuade Carter and the people that a strong housing industry is a necessary part of an economic program."

—HAROLD SENE

EXPOSURE



The Kingsberry Man can help you profit from it.

With homes that have earned national recognition. During the past year alone, the Riverwood received the American Wood Council's Design for Better Living Award and was featured in Better Homes & Gardens. The Tahoe II rated feature photo coverage in House Beautiful. Both added to a quality reputation that's been growing for three decades, and goes along with every one of our more than 170 outstanding designs. It's one you—the builder—can be proud of. And start using to your own advantage now. Just by mailing the coupon.

It's all the help you can get.



**Boise Cascade
Manufactured Housing Division
Eastern Operations**

Frank D. Carter, Director-Marketing
Kingsberry Homes Dept. HH-9
61 Perimeter Park, Atlanta, Georgia 30341,
(404) 455-6161

Name _____

Firm _____

Address _____

City _____

State _____

Zip _____

Phone _____

Lots ready to build on:

☐ None, ☐ 1-10, ☐ 11-25, ☐ 26-50

Units built in past year:

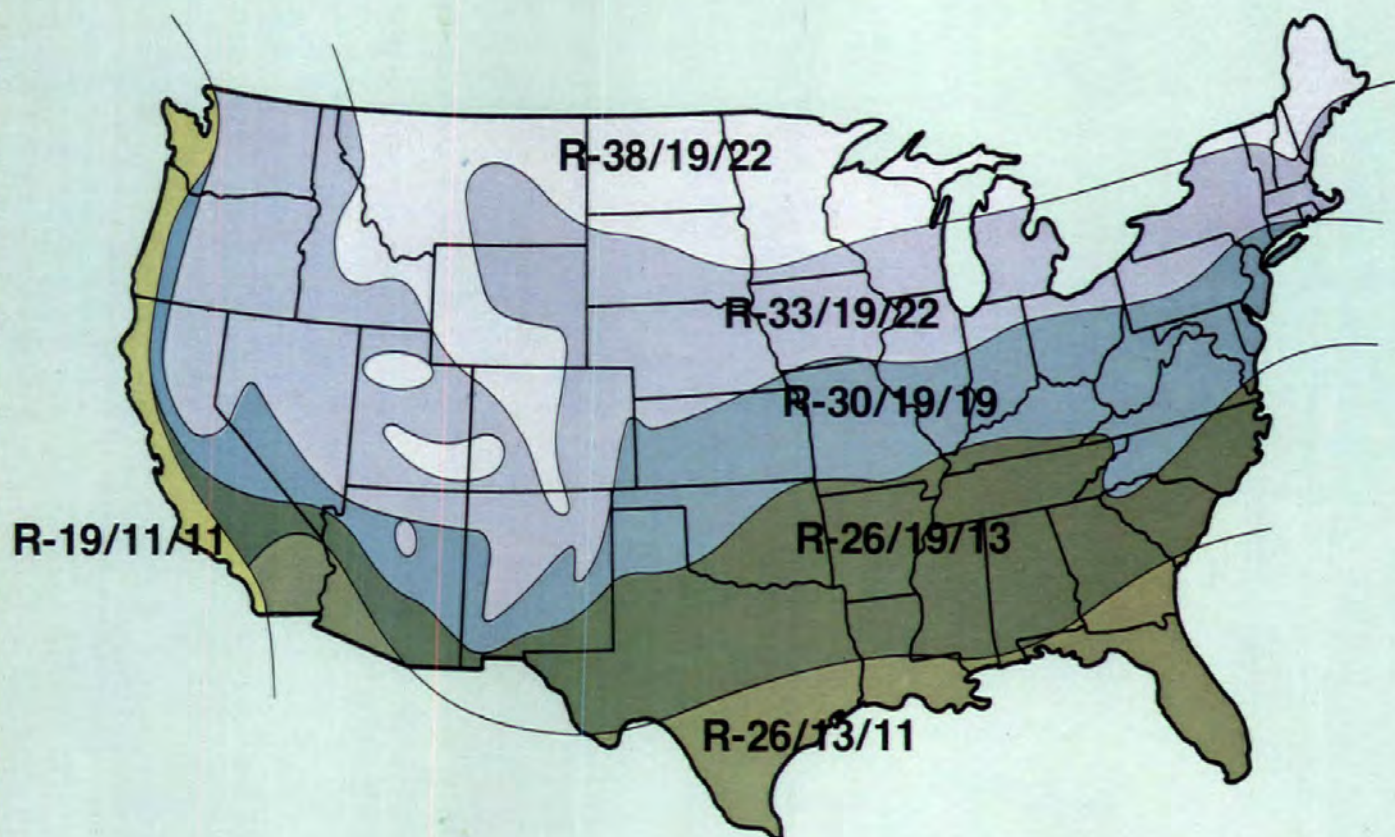
☐ None, ☐ 1-10, ☐ 11-25, ☐ 26-50

☐ Single Fam. ☐ Multi-Fam. ☐ Vac.

Kingsberry Homes are distributed throughout a 38 state area of the Mid-West, Mid-Atlantic, Southeast, Southwest and New England states from plants located in Alabama, Iowa, Oklahoma, Pennsylvania and Virginia.

CIRCLE 21 ON READER SERVICE CARD

Here are the new economical levels
of insulation recommended by Owens-Corning for
six U.S. climatic zones



New economical R values:
Ceilings/Walls/Floors

Insulation is

Today's home buyer knows

Today's skyrocketing prices for oil, natural gas, and electricity have turned home building into a whole new ball game.

Suddenly, an extra few hundred dollars' worth of insulation can mean a saving of up to *thousands* of dollars on heating and air-conditioning bills over the lifetime of a house. *And*

Energy-Per-Month cost (EPM) is fast becoming the second biggest home selling feature, next to price itself.

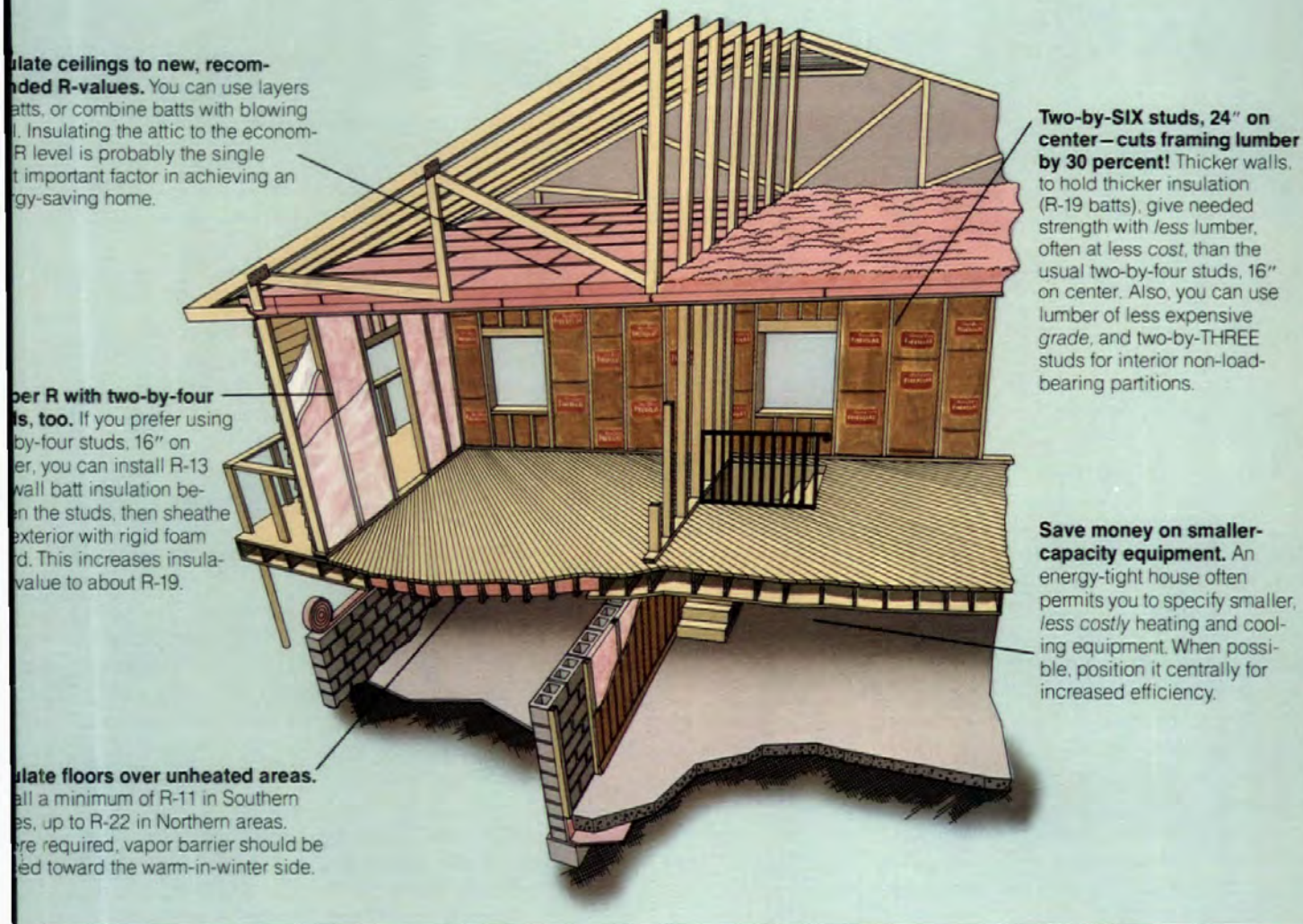
Economical levels

Above you see Owens-Corning's recommendations for totally new economical levels of insulation—for the era of high-cost energy.

How did we arrive at these numbers? *Very carefully.*

Months of computer analyses were performed, using data from 71 cities to insulation costs, present energy costs, projected energy costs, and investment criteria. The result: Recommendations representing a

Here are some practical ways of achieving these new recommended levels of insulation and of providing more affordable housing



Cheaper than oil.

and he expects you to know it, too!

once between the cost of any added insulation and the value of energy it saves. *Guidelines* to the economical amounts of insulation for roofs, walls and floors in each area.

Translating R's into inches

The new recommendations are pages for each zone, expressed in

"R's"—the resistance an insulating material offers to the passage of heat. The R values for ceiling insulation translate to about 12" (R-38) of Fiberglas® building insulation in a Northern city like Minneapolis to about 8" (R-26) in most of the Southern states. And a full 6" (R-19) batt, even for the balmy West Coast.

The diagram above gives valuable tips on how to build energy-tight homes without driving costs through the roof.

For details, and sales aids to help you turn your energy-saving houses into sales faster, write: F.M. Meeks, Owens-Corning Fiberglas Corp., Fiberglas Tower, Toledo, Ohio 43659.

Owens-Corning is Fiberglas

OWENS-CORNING
FIBERGLAS
TRADEMARK (R)



The \$27,500 difference between these virtually identical houses reflects sky-high price of lots in Canada and restrictions placed on builders. In Columbus, Ohio, John and Jeanette Lauritsen bought house above for \$37,500 base price last spring. In Toronto, John and Linda Wilkins paid \$65,000 for house at left; by June, same model was \$70,000.

Why a house priced at \$37,500 in Ohio sells for \$65,000 in Toronto

John and Jeanette Lauritsen moved into a new 1,400-sq.-ft. home in an attractive suburb of Columbus, Ohio this year. The basic price was \$37,500; with extras they ordered, it came to \$41,991.

In an attractive suburb of Toronto, Canada, Malcolm and Linda Wilkins also moved into a new 1,400-sq.-ft. home. Its construction was of the same quality, but the house stood on a smaller lot and lacked the extras. Price: \$65,000.

Intrigued, the *Toronto Star* went to the records of the builders (Davidson Phillips Co. in Columbus, Philmore Developments in Toronto) and land developers to see what made the \$27,500 difference.

Reasons. The paper found that much, though not all, of the difference lay in streamlined land-use procedures and a cooperative approach to homebuilding in Columbus. These practices contrasted sharply with a heavy burden of government regulation, delay and levies in Canada.

The *Star* also found construction costs 50% higher for the Toronto home, a raw-land cost more than twice as great and a pretax profit \$6,000 higher for the Canadian land developer.

And the influence of Canadian local, regional and provincial governments had not only added thousands to the price of the house directly; it had also played a role in raising land prices.

Restraint. "Planning hang-ups," President Colin Bennell of the Toronto HBA told the *Star*, "have added to land costs here and created such a scarcity that

we've almost run out of developed lots."

To get the Wilkins lot rezoned for housing took two years, the *Star* reports, and required approvals from 48 government agencies. The developer of the lot was Toronto's Markborough Properties. Its executive vice president, Peter Langer, estimated that the two years added \$3,600 an acre in carrying costs in the project where the Wilkins bought their house.

A better way. In contrast, procedures for planning approvals take three to six months in Columbus. The land under the Lauritsens' and their neighbors' homes was bought by the land developer, Wimpy Development Co., in the summer of 1974 and developed that fall; the first houses went on sale in May 1975.

The city of Columbus an-

nexes land needed for suburban development. It puts in the sewers and roads promptly to facilitate growth. The city area has trebled in 20 years.

Profit? What profit? Back in Canada, Langer also told the *Star* that the land developer's higher profit (see table) got that way because of soaring land prices, and that—for the same reason—very little of that profit would wind up in Markborough's pocket. It would have to be plowed back into new land at today's extremely high prices, he said, to keep Markborough in business.

"Comparable raw land here today costs \$60,000 to \$80,000 an acre," he said. "For a 5,500-sq.-ft. parcel such as the Wilkins lot, that's over \$12,000. After providing required land for school sites, park sites, roads and sidewalks, we net at best 4.5

such lots per acre.

"We paid \$2,200 for the Wilkins lot in 1968."

Death and taxes. Then there were the special levies. Tax supposed to help pay for recreational services, roads, sewers, etc. came to \$1,600 in the Canadian case. There were no such special levies in Columbus.

Higher construction costs in Canada added almost half the \$25,000 difference. The *Star* found labor costs ranging from 20 to 50% higher in Toronto.

Morris Macarz, president of Philmore Developments, which built the Toronto house, complained that materials, machinery and equipment are also more expensive in Canada. A furnace that costs \$250 here, he says, by way of example, "would cost \$80 there."

Mortgage aid. The *Star* found other government differences.

The Columbus homeowner could deduct mortgage interest from their income taxes. Canadians could not.

And the Lauritsens, in the States, had financed their home with \$5,500 down and a 7% FHA Tandem Plan mortgage. The best the Wilkins family could find, despite making a \$40,000 down payment (for sale of their previous home), was a 12% mortgage.

What the paper did not find was much sign of any halt in soaring costs around Toronto. On the contrary, it noted, in a suburb of Mississauga, where the Wilkins' home stands, the building levy, tripling its building levy, would tax a house, if built today, would be taxed about \$5,000, not \$1,600.

Table of two cities

| | Columbus | Toronto |
|---|----------|----------|
| The land: | | |
| Raw land cost (bought two years ago) | \$ 1,000 | \$2,200 |
| Development cost | 5,000 | 9,000 |
| Municipal and regional levies | | |
| (for main roads, trunk sewers, recreation facilities, etc.) | — | 1,600 |
| Carrying charges (interest and taxes on the Toronto land for approximately seven years it was held) | — | 2,200 |
| Profit | 1,500 | 7,500 |
| Selling price to builder | \$ 7,500 | \$22,500 |
| The house: | | |
| Interest charges while awaiting building permit | — | \$1,250 |
| Pre-start costs (building permit, sewer fees, etc.) | \$ 700 | — |
| Grading, landscaping | 2,000 | 1,500 |
| Actual building costs | 20,000 | 31,750 |
| Real estate taxes and title costs | 200 | — |
| Office and site supervision overhead | 1,500 | 1,500 |
| Construction financing costs | 800 | 800 |
| Marketing costs (advertising, sales commission) | 1,400 | 2,600 |
| Legal closing costs | 400 | 650 |
| Mortgage discount points | 1,400 | — |
| Lot price | 7,500 | 22,500 |
| Profit | 4,100 | 2,450 |
| Selling price | \$40,000 | \$65,000 |

Which house costs less to heat?



This one with aluminum siding?

When you put Shakertown Panels up, heating costs go down. That's because almost 25% of a home's heat loss is through the walls. And Shakertown Panels insulate better than almost any other sidewall material.

Take a look at Shakertown Panels' R value (the higher the number, the better the insulator): It's 1.13. That's better than aluminum siding (R .70), a 4" thick brick veneer (R .44), wood lap siding (R .78), and most other conventional siding materials.



Or this one with Shakertown Panels?

Why do Shakertown Panels insulate so well? Because each 8-foot long panel is made from #1 Certigrade Western Red Cedar shakes and shingles permanently bonded to a wood backing. So you get the superior cellular insulation of cedar along with the extra protection of a plywood veneer.

Find out more about how Shakertown Panels keep labor costs, callbacks and heating costs down. Write for our free insulation brochure.



Shakertown® Panels

Box 400W, Winlock, Washington 98596

(206) 785-3501

In Canada: Bestwood Industries, Ltd., Box 2042,
Vancouver, B.C. V6B 3R6

CIRCLE 25 ON READER SERVICE CARD

Dallas gets a builder mayor who aims to rebuild downtown Dallas

Many large cities need to rebuild their downtowns. Not many elect a builder mayor to do it.

Dallas is different. Robert S. Folsom, a builder/developer, promised to rebuild Big D during a bruising dogfight of a campaign last April (*see story below*). He won, and he's setting out to keep the promise.

Folsom is giving Dallas a plan-as-you-go rebuilding administration with a philosophy that's a distinct departure from the concentration on government-dominated projects so often tried elsewhere.

New start. Folsom, a self-made millionaire, says he ran because of pressure from friends and business associates. He says they were concerned, as he was, by a "lack of direction" in Dallas that Folsom attributes to the preceding Mayor Wes Wise, who resigned in the middle of a two-year term to run for Congress.

Folsom thinks he can supply aggressive leadership. And he certainly can contribute expertise in land planning and development—something the city council hasn't had.

Action. Folsom's first two steps will be to try to persuade private developers to continue to work in Dallas and to reverse the flight of white residents to the suburbs.

To keep the developers, Folsom is revising a proposed land-use plan for the city because, he insists, it tries to direct growth in dictatorial fashion. He explains:

"We simply can't afford to get ourselves into a no-growth posture.

"Dallas is not an island. If we try to force residential growth back into the inner city by not allowing developers to build on the outer periphery, they will just go across the street into the suburbs.

"You encourage downtown growth by attracting developers, not by putting restrictions on them. You create an environment that will let free enterprise take its course."

Support. City Manager George Schrader, who must work with Folsom, has already moved in directions Folsom apparently wants the city to take. Schrader worked out a city program, for example, to help developers put together large tracts of

land near the city center.

Folsom also wants to reverse some of the city's negative trends, such as white flight, for which he assigns blame to court-ordered busing rather than integration *per se*.

"Residents have the choice of moving to the suburbs," he concedes, "and we just can't hold some of these people."

Nevertheless, he asserts there are many whites the city can hold. "There are the young

JERRY SEGREST



BUILDER/MAYOR FOLSOM
His newest project is Dallas



Folsom's building style is typified by The Falls, above, a 256-unit apartment complex. It's part of Western Hills, an 800-acre Folsom project in Ft. Worth.

couples who don't plan to have kids, or the parents whose children have grown up—but have to give them good alternatives if we want them to remain in the city . . . and we have maintain the integrity of residential areas."

His private business. Since taking office, Folsom says he's been putting in 40 to 80 hours a week on what is supposed to be a part-time job. "Some days I spend maybe 30 minutes on my own business. Fortunately, my people are habituated to working with me at odd hours."

Folsom has a business of his own to run: Folsom Investments Inc. is developing projects around Dallas. It has built 1,000-2,000 apartments a year, manages 5,000 rental units and builds an annual volume of about \$10 million in commercial structures.

With so much else to contend with, Folsom says he has no political ambitions beyond winning a full term, or maybe two, as mayor to fix up his town.

—LORRAINE SMITH

McGraw-Hill News, Dallas

What builder endured to be mayor: Called racist, tool of big business

When Bob Folsom decided at the last minute to run for mayor, he didn't know his race against City Councilman Garry Weber (and three lesser candidates) would be the costliest, bitterest and closest in Dallas history.

But Folsom, a political unknown, found himself:

- Thrown into a runoff against the more politically experienced Weber;
- Obligated to match Weber's \$400,000 campaign spending;
- Denounced as an agent of "big business interests;"
- Assailed as having a built-in conflict of interest by dint of being a developer;
- Accused of racism;
- Made the target of claims of voting irregularities that briefly drew the FBI's notice;
- Forced to sweat out a recount;
- And—finally—winning by the razor-thin margin of 1,112 votes out of 110,452 cast.

What he got for all that was the second year of a two-year term in a job that pays \$2,700 annually.

Bitter contest. There were

plenty of legitimate concerns for the voters—revitalizing the downtown, sparking the local economy, controlling crime.

But in the runoff, Folsom's opponent attacked developers in general and Folsom in particular.

Zoning cases. Opponent Weber said, take up 60% of the city council's business. "Can a developer whose campaign is financed by developers, bankers and contractors, ever be fair in zoning requests?"

Them and Us. A full-page Weber ad pitted "Them" against "Us"—"Us" being "the ordinary, average people of Dallas." It attacked "'Them' . . . the land speculators and developers who contribute thousands to [Folsom's] Cadillac campaign because they want zoning their way at City Hall again. They want to . . . turn Dallas into a concrete city . . . at the sacrifice of residential neighborhoods and homeowners . . . They are the big downtown bankers . . ."

(Stockbroker Weber, like Folsom, is a multimillionaire.)

Counterattack. Folsom ac-

cused Weber of dividing the city. Folsom further complained about Weber assaults he said fairly pictured him as "some kind of racist."

"I have more concern for minority groups than Weber ever did," protests Folsom. "[It] really does bug me that Garry created that kind of image for me—one I've got to work to change."

(But a controversial mail-in ballot by Folsom's campaign staff to make an unabashed appeal to white votes to offset "the black bloc vote expected . . .")

More charges. Claims of irregularities following Folsom's photo-finish win centered on some defective voting machines and two-year-old changes in polling locations.

Since the complaints were lodged in black areas, they drew routine investigations by the FBI, later dropped. But the charges did force a recount; the final tally shifted about 3,000 votes, not nearly enough to erase Folsom's narrow margin of victory.



Eighteen Decorator Color Schemes. Striking bathrooms you can build, designed by House Beautiful, professionally color styled. Six basic room designs, each featuring bathroom fixtures in one of Eljer's Fashion Colors. Three professionally created color schemes for each bathroom (18 full-page photos) to prove the decorating versatility of Eljer's six, subtle colors (Denim Blue, Frost Green, Misty Rose, Natural, Desert Gold® and Twilight Blue®)...complete with floor plans to help you create tastefully styled bathrooms your prospects will fall in love with. Each design created of locally available products—all identified by name and manufacturer.

MAKE YOUR BATHROOMS SELLING FEATURES WITH **ELJER** (FASHION COLORS)

All included in Eljer's new 32-page decorator/design guide, "Eljer Fashions Your Bath With Color."

Ask your plumbing contractor or write Eljer.

Specify Eljer Fashion Colors...use a professionally created Eljer Fashion Color Scheme...your customers will appreciate it.

ELJER PLUMBINGWARE
Wallace Murray Corporation
Dept. HH, 3 Gateway Center
Pittsburgh, Pa. 15222

*Not illustrated

ELJER

WallaceMurray

Stirling Homex executives indicted for fraudulent sales of modulars

A federal grand jury has indicted an attorney and four former officers of the Stirling Homex Corp. for fraud.

An 11-count indictment voted in Manhattan Federal Court (July 27) accused the five of recording false sales of land and modular houses, in some cases to shell corporations with no funds to pay.

The results were grossly inflated earnings figures for Stirling Homex, which went into Chapter 10 (involuntary) bankruptcy in July 1972. By then the company, a modular housing manufacturer, had sold \$40 million in stock. Initially traded at \$16.50 a share, the stock soared to \$55. The shares are now virtually worthless.

Forgery, too. The indictment also charged that a forged government financing commitment for \$15 million was used in arranging fraudulent sales of the modulars. No one was specifically charged with the forgery, however.

Those accused of fraud included the Stirling brothers—David Jr., 45, who was chairman of the board; and William G., 38, the president—as well as Harold M. Yanowitch, 56, executive vice president and legal counsel;



Fraudulent sales were recorded as Homex modules left the factory. Here, units wrapped in canvas and plastic loaded in trailers, ostensibly for shipment to buyers. But many were merely stacked up in nearby fields.

Edwin J. Schulz, 42, vice president and controller; and Rubel L. Phillips, 51, a lawyer in Jackson, Miss., who worked for Stirling Homex.

Earlier charges. David Stirling and Yanowitch had already been indicted in 1974 on charges of illegally transferring stock to officials of the United Brotherhood of Carpenters and Joiners, AFL-CIO [News, Feb.

'75]. They pleaded guilty to those charges last February in Federal Court in Rochester, N.Y., where Stirling Homex was based. The company was fined \$2,000 and Yanowitch \$1,000.

The labor charges were reiterated in the fresh indictment in Manhattan.

Extradition? Federal officials said they were prepared to seek extradition of the Stirlings, who

are Canadian citizens now living in England. (Yanowitch currently lives in Braintree, Mass., and Schulz in Lancaster, Pa.)

When the indictments were made known, Schulz had comment on the charges. Yanowitch said through a lawyer that he would prove his innocence, and Phillips declared:

"I am innocent. I will stand trial. And I will be acquitted."

Justice Dept. sues Dun & Bradstreet in sequel to 1972 mortgage-fraud case

The Justice Department has filed a civil suit in Federal District Court in Brooklyn against Dun & Bradstreet Inc., the credit-rating firm.

The government claims injury from false credit reports that it says were issued by the company, and it seeks \$654,550 in damages.

The suit follows an unsuccessful prosecution on similar criminal charges in 1972-74 [News, Aug. '74].

Company: 'Incredible.' At D&B's headquarters in New York City, general counsel Charles F. G. Raikes said, "We find it incredible that the government would bring this action. The claims are basically the same [as in the 1972 criminal action] which resulted in Dun & Bradstreet's acquittal in 1974. 'The present claims are equally baseless.'"

Dun & Bradstreet was indicted in 1972, with eight other defendants, on charges of de-

frauding FHA with false credit reports on prospective mortgagors. The Justice Dept. charged that D&B knowingly issued reports that "contained false, fictitious or fraudulent statements" including overstatements of mortgagors' assets and incomes,

and that in some cases no credit investigation had been made.

Acquittal in '74. In 1974, the trial jury convicted five of the nine defendants, acquitted one and deadlocked on three, including the company itself. The trial judge, on motions from D&B's

attorneys, granted an acquittal late in 1974 [News, Jan. '75].

A spokesman for Dun & Bradstreet said that the incorrect reports resulted from brief telephone checks of personal data performed for a low fee, and that such checks are no longer done

New York housing loses its heads—Roger Starr among them

Three New York housing chiefs, apparently acting independently, made their departures from office within a week of one another this summer.

The state's commissioner of housing and community renewal, Mrs. Lee Goodwin, resigned in protest when Governor Hugh Carey's office consented to a compromise in a bitter dispute at Co-op City, an apartment complex built with state financing for 15,000 families in the Bronx. Residents had refused to pay a 25% increase in their monthly charges for maintenance.

Starr's fadeout. Roger Starr, controversial head of New York City's Housing and Development Administration, also resigned. He had been under fire from local activist groups as being unsympathetic to tenants and the poor. He had publicly suggested a policy of "planned shrinkage" of some of New York's worst slums, and he was an outspoken opponent of rent control.

Jack E. Wood Jr., founder and president of Harlem Urban Development Corp., a subsidiary of the ill-fated Urban Development Corp. [News, May '75], left

too. He blamed new management policies made by the agency's increasingly independent board. He said the decisions excluded him from "vital administrative decisions."

Replacements. No successors were named immediately, though Mrs. Goodwin's job commissioner reportedly was offered shortly thereafter. John G. Heimann, the state superintendent of banks.

Heimann has served as housing consultant to HUD, the Federal National Mortgage Association and the United Nations.



\$19 per thousand vs. \$8 per thousand. Installation included.

A nail, by itself, doesn't cost much. And it's not worth much until it's in place. But placing a nail can be very expensive, and that's what affects you.

Each of your men can probably drive about 650 nails an hour with a hammer, at about \$11* an hour for labor. But each man can use a Paslode® power nailer to drive 4000 or more nails per hour.

Sure, individual fasteners in a Paslode nail strip cost more than bulk nails. But bulk nails actually cost about \$19 per thousand to put in place. While Paslode power nailing cuts that cost to about \$8 per thousand.

And that's how Paslode has helped the construction industry trim costs for over a dozen years.

But the Paslode advantage isn't just the \$11 per thousand you save on nailing. It's also the time you save building each

house, which makes you a more competitive bidder. And helps you get paid sooner to cut interest costs. While you're building more units during good weather.

So, Paslode power nailing is really a bargain. And your Paslode dealer is too. He's a local businessman, a real fastener expert who stocks tools and nails and provides excellent service. He'll be glad to do a free cost study on your nailing and stapling needs. Don't pass up a bargain.



Write today for the name of your Paslode dealer and a copy of our "Power Fastening For Construction" information kit: Paslode Company (Division of Signode Corporation), Dept. HH, 8080 McCormick Blvd., Skokie, Illinois 60076. In Canada, Paslode Canada Registered.

*Bureau of Labor Statistics 1975 average for cities over 100,000 population.



PASLODE®



Legacy[®]



**A Touch of Wonderland
for the Basic Home**

Right Money Breeds Tough Customers

Selling homes is no tea party these days. Americans take a hard...cost conscious...look at every detail of the houses they consider. But that doesn't mean the basic home has to be as plain as a rabbit hole.



A Little Beauty Goes a Long Way

Salesmen probably tell you a dozen times a day that their items will make your homes sell like hot cakes. On and on, they paint their roses red. But just consider this: Legacy doors work for you in *every* room of the house. Its rich, deep-embossed grain on hardboard so delights the eyes and hands that few people can walk by one without running a hand over its surface. They'll remember the house with all the beautiful doors.

Of Course It Has to Last and Last

You'd be mad as a hatter if you chose doors that looked good but couldn't take the abuse of day to day use. No worries; Legacy is tough. It's 50% again as strong as natural wood and is prefinished with a highly durable and mar resistant coating. Legacy looks good a long time. Maybe forever.

Of Which Means Legacy Stands Alone



It was true when we first introduced Legacy; it's still true today. Oak-tone or walnut-tone, Legacy's deep embossed grain is unmatched. Priced well below solid real wood doors and just a bit above lauan and unfinished birch, Legacy puts a touch of Wonderland into every room at a cost that will make both you and the home buyer smile like Cheshire cats.

For the names of quality door manufacturers using Legacy write: Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.

Masonite and Legacy are Registered Trademarks of Masonite Corporation.




MASONITE
CORPORATION

Builders on the move—New execs win promotions on both coasts

Executive changes sweep the homebuilding industry in California and along the eastern seaboard.

The largest California builder, the Irvine Co., promotes **Lansing E. Eberling** and **Thomas C. Wolff Jr.** to executive vice presidencies. They have been senior vice presidents of finance and land development respectively in the Newport Beach GHQ. With President **Raymond L. Watson**, they make up Irvine's executive management committee.

The L.B. Nelson Corp., based in the Bay Area's Menlo Park, names **Charles E. Sands** as president of its new San Diego division, L.B. Nelson Corp. of Southern California. Sands has been on the San Diego building scene for 22 years and has developed nearly 10,000 homes. Three generations of his family before him were builders.



BARCLAY'S SCHRAM...
New man around airport



... AND VALENTINE...
Helping manage the projects



... AND CARBAJAL...
Trying the corporate life



... AND HENRICH...
In charge of the selling

Back in Newport Beach, **Robert H. Grant** himself unhappily views the phase-down, which he opposed [News, Nov. '75.]

"I saw this year coming," he says. "California is going great guns now. But these corporations just can't understand the cycles in the housing industry."

And he should know; he's still on the board of his old company's corporate parent, Santa Anita Consolidated Inc. It was Santa Anita that decided on the

Golden wants Vansant's expertise from an earlier vice presidency with CM Associates, a Houston-based pioneer in managing other people's projects from beginning to end.

Executives move up on the East Coast, too.

At its offices in the new town of Reston, Va., Gulf Oil Real Estate Development Co. elects a new president and chief operating officer. He is **William P. Moyles**. He comes from parent

ward grad, Gross had been working for the big contractor builder as an outside counsel.

LENDERS: Western Mortgage, the nation's third largest mortgage banker and a subsidiary of Los Angeles-based Union Pacific Corp., names **Richard Armstrong** as regional vice president in charge of its southeastern U.S. operations. Armstrong comes from the troubled Chase Manhattan REIT, which he also ran southeast operations. He will remain in Atlanta, the base for his new job.

In Miami, First Mortgage Investors, another deeply troubled REIT, names **David A. Blumberg** as chairman of its executive committee and acting chief executive. The company continues its search for a full-time CEO for that post. Blumberg is one of five outside trustees added to the old eight-member board under terms of a consent decree that settled an SEC compliance case last year.

National Homes Acceptance Corp., the financing arm of National Homes Corp. in Lafayette, Ind., picks **Ralph L. Larson** as vice president in charge of multifamily and commercial projects. Larson, a mortgage banker and consultant active in the southwestern U.S., succeeds **John R. Haggerty**, who leaves American Fletcher National Bank in Indianapolis.

GOVERNMENT: **Richard Phillips** resigns as director of the Federal Savings and Loan Insurance Corp. and the Federal Home Loan Bank Board's Office of Housing and Urban Affairs. He leaves to become senior vice president of First Federal S&L in Detroit, and his deputy director take over as acting director in Washington—**Loren B. Means** of FSLIC and **Robert S. Warwick** of OHUA.

BROADWAY PHOTO



NELSON'S SANDS
From long line of builders



GULF'S MOYLES
From old town to new town



LEISURE TECH'S MOUCHLY
A Larwin alumni reunion



WESTERN'S ARMSTRONG
Stepping up in Atlanta

Barclay-Hollander brings four new faces into its offices hard by Los Angeles Airport.

The company's new senior vice president and director of operations is **Jack L. Schram**, a well-known builder of apartments around L.A. **Manny Carbajal** and **Tom Valentine** come aboard as vice presidents and project managers. Valentine comes from California's Mission Viejo Co., Carbajal from his own construction company. And **Charles R. Henrich** arrives to be director of marketing, the post he held with Newport Beach's John D. Lusk & Son.

The Robert H. Grant Corp., Newport Beach, continues to wind down operations. President **David M. Brown** resigns and buys the Arizona division in partnership with the Johnson Land Co. of Salt Lake City. That operation's new name: The Grant Co.

winding down and forced Grant's departure from his own company.

The Presley Companies, also of Newport Beach, announce the resignation of **Robert H. Phillips** as executive vice president of the company's eastern operations, which are being phased out. Phillips will organize his own business. The resignation, says the company, has nothing to do with Presley's main claim to notoriety these days, the famous "black box" that may or may not make hydrogen fuel from tap water.

Anaheim Hills Inc., a 4,200-acre development in Orange County, advances **Erik Berg**, 33, to the presidency; he joined the operation as controller in 1973.

The M.H. Golden Construction Co., San Diego, creates a vice presidency of construction management for a new arrival, **Corwin P. Vansant**.

Gulf Oil's Pittsburgh headquarters, where he was vice president of corporate development. Moyles' predecessor at GOREDCO, **William L. Henry**, resigned in the wake of the oil company's slush-fund scandals [News, Mar.].

In Miami, General Development Corp. promotes **William R. Avella** to executive vice president of finance and administration. Like his boss, President **Louis E. Fischer**, Avella is an alumnus of Levitt and Sons.

Leisure Technology Corp., Lakewood, N.J., hires **Ehud Mouchly** as vice president for forward planning and marketing, a post he had with The Larwin Group in Los Angeles. Leisure Tech's president, **Michael Tenzer**, is a Larwin grad.

The Titan Group, Paramus, N.J., appoints **Steven E. Gross** as vice president-general counsel and corporate secretary. A Har-

**THE COST-CUTTING,
LABOR-CUTTING
TEXTURED SIDING.**

**TEMPLE'S TEXTURED
HARDBOARD SIDING.**

Our textured hardboard siding is factory primed. Which lets you cut costly on-site painting. Goes up faster, too, because panels are straight and uniform.

Temple hardboard siding is made from all wood fibers. Yet it won't split or crack during cutting or nailing. Warp resistant, too. No knotholes.

And the rustic grain patterns give outstanding beauty, regardless of the color or finish you apply. The beauty lasts, too, since there are no resins to bake out in the sun.

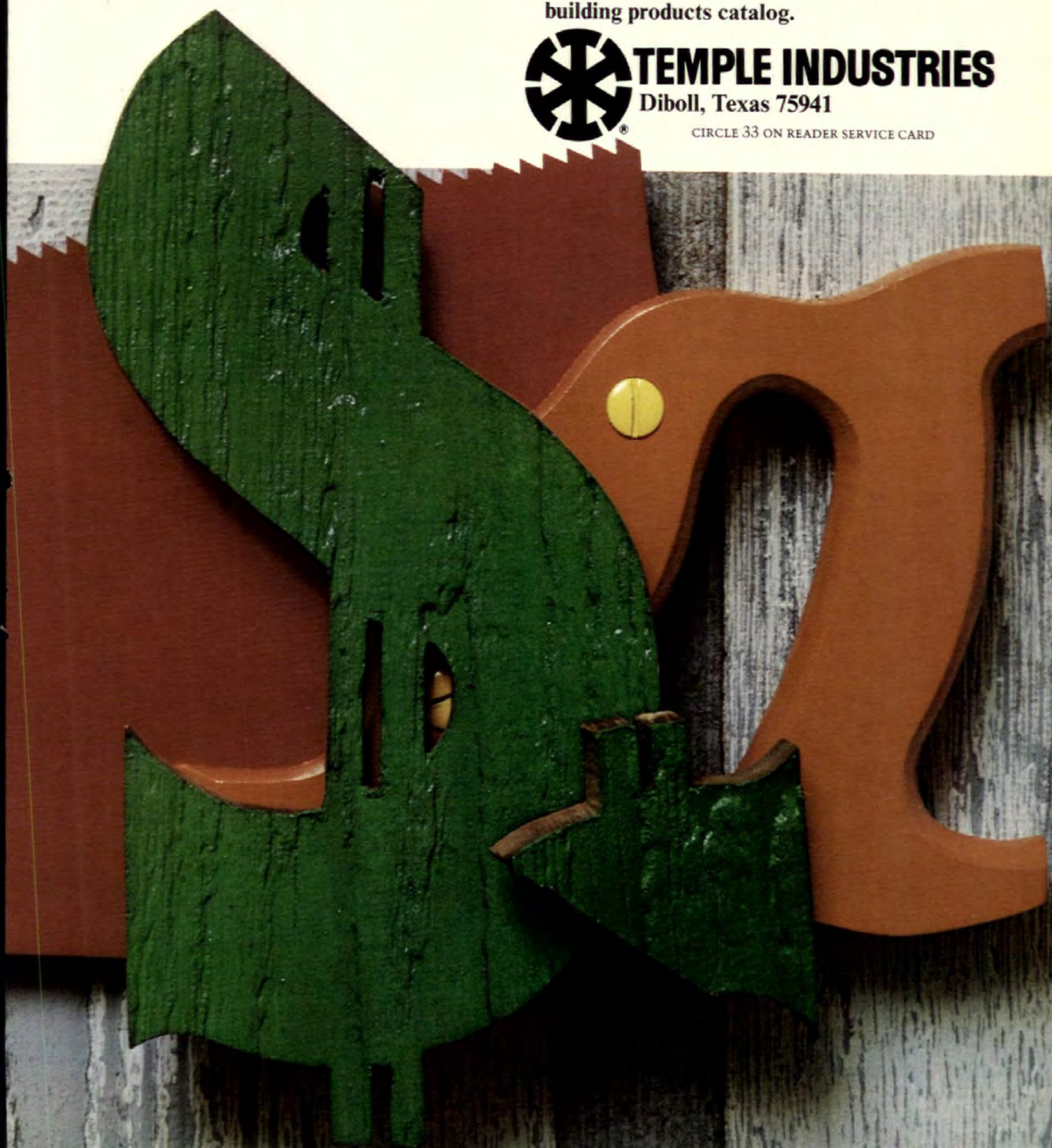
For more facts on the cost-cutting, labor-cutting textured siding, see your Temple dealer. Or write for our colorful building products catalog.



TEMPLE INDUSTRIES

Diboll, Texas 75941

CIRCLE 33 ON READER SERVICE CARD



Lenders' stocks stage a summer spurt but builders' issues dip

Most mortgage lenders' stocks advanced but most builder and developer issues fell back.

So HOUSE & HOME's value index of 25 housing-industry issues drifted sideways in the month ended August 2. The average moved from 169.25 to 169.

Forward. The lenders' leading gainer was MGIC, which added 2% to finish at 14%. The big mortgage insurer had announced a 53% increase in first-quarter earnings, to 23¢ a share, and had repeated its forecast of earnings of 90¢ to \$1.25 a share for 1976 as compared with 7¢ for 1975.

Other mortgage companies and S&Ls were up fractionally.

And back. Kaufman and Broad, sometimes described as the bellwether of the home-building industry, led the builders' group downward. It fell 1% to finish the month at 7¾.

The mobile homes joined the retreat in spite of the fact that they continued to enjoy favorable comment from Wall Street analysts and financial writers. The analysts still predict shipments in the 270,000-to-300,000 range for 1976. The rate has been 190,000 to 230,000 for the last few years.

(For latest developments in the mobile home industry, see page 54.)

Behind the index. Share prices of January 1965 equate with a base of 100 on the index. The 25 issues used in the computation are overlined in yellow in the pricing tables that follow.

Here's the graph of 25 stocks.



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

| | Aug. '75 | July '76 | Aug. '76 |
|------------------------|----------|----------|----------|
| Builders | 154 | 172 | 159 |
| Land developers | 95 | 86 | 83 |
| Mortgage cos. | 198 | 199 | 210 |
| Mobile homes | 434 | 572 | 528 |
| S&Ls | 101 | 127 | 132 |

| Company | Aug. 2 Bid/close | Chng. Prev. Month |
|-----------------------------|------------------|-------------------|
| BUILDING COMPANIES | | |
| AVCO Comm. Devel.—d PC | 1 1/8 | — |
| American Cont. Homes OT | 1/2 | — 1/8 |
| American Urban Corp. OT | 5/8 | — 1/8 |
| Bramalea Cos. (Can.)—d TR | 5 1/4 | — 1/2 |
| Campanelli Ind. OT | 1 1/8 | — 1/8 |
| (New American Ind.) | | |
| Capital Divers. (Can.)—d OT | 3/4 | — 1/8 |
| •Centex Corp. NY | 10 1/4 | — 5/8 |
| Cervill Communities AM | 7 1/4 | — 1/4 |
| Cheezem Dev. Corp. OT | 1/2 | — 1/8 |
| Christiana Cos. AM | 2 1/2 | — 1/4 |
| Cons. Bldg. (Can.)—d TR | 2.55 | — 1/2 |
| Dev. Corp. Amer. AM | 4 1/4 | — 3/4 |
| Edwards Indus. OT | 4 1/8 | — 5/8 |
| FPA Corp. AM | 4 | — |
| Carl Freeman Assoc. OT | 1 1/4 | — 1/4 |
| General Builders—d AM | 1 1/4 | — |
| Homewood Corp. OT | 6 1/2 | — 1/4 |
| Hunt Building Corp. OT | 1 1/8 | — |
| •Kaufman and Broad NY | 7 3/4 | — 1 1/8 |
| Key Co. AM | 1 1/2 | — 3/8 |
| Leisure Technology—d AM | 2 1/2 | — |
| Lennar Corp. NY | 5 1/4 | — 7/8 |
| McCarthy Co.—d PC | 1 1/4 | — |
| McKee Const.—d AM | 1 1/4 | — |
| H. Miller & Sons AM | 12 | — 1/2 |
| Mitchell Energy & Dev.—b AM | 26 1/8 | — 3/4 |
| Oniole Homes Corp.—d AM | 5 | — 1/4 |
| Presidential Realty—d AM | 2 1/4 | — 1/8 |
| Presley Cos. AM | 12 1/2 | — 3/4 |
| Pulte Home Corp. AM | 4 1/4 | — 7/8 |
| Rossmore Corp. AM | 3 1/4 | — 1/8 |
| •Ryan Homes AM | 17 1/2 | — 7/8 |
| Ryland Group OT | 14 1/4 | — 1 1/2 |
| •Shapell Industries NY | 14 1/2 | — 1/4 |
| Standard Pacific AM | 7 1/4 | — 1/2 |
| Universal House & Dev. PC | 1/2 | — |
| •U.S. Home Corp. NY | 6 1/4 | — 3/4 |
| Washington Homes OT | 3 | — 1/4 |
| Del E. Webb NY | 7 | — 1/4 |
| Westchester Corp.—d OT | 1 1/8 | — |

SAVINGS & LOAN ASSNS.

| | | |
|---------------------------|--------|-------|
| American Fin. Corp. OT | 9 1/8 | — 1 |
| Calif. Fin. NY | 6 1/8 | — 1/8 |
| •Far West Fin. NY | 6 1/2 | — 1/8 |
| Fin. Corp. Santa Barb. AM | 14 | — 7/8 |
| •Fin. Fed. NY | 13 1/2 | — 1/2 |
| •First Charter Fin. NY | 15 1/4 | — 1/2 |
| First Lincoln Fin. OT | 3 1/8 | — 1/8 |
| First S&L Shares—d AM | 7 1/8 | — 1/8 |
| First Surety OT | 5 1/4 | — 1/2 |
| First West Fin. OT | 1 1/8 | — 1/8 |
| Gibraltar Fin. NY | 8 | — 3/8 |
| Golden West Fin. NY | 15 1/2 | — 1/2 |
| •Great West Fin. NY | 18 1/4 | — 1/2 |
| Hawthorne Fin. OT | 10 1/8 | — 1/8 |
| •Imperial Corp. NY | 13 1/4 | — 3/8 |
| Transohio Fin. NY | 9 1/2 | — 1/4 |
| (Union Fin.) | | |
| United Fin. Cal. NY | 8 1/8 | — 1/2 |
| Wesco Fin. NY | 14 | — 3/8 |

MORTGAGING

| | | |
|--|--------|---------|
| •Charter Co. NY | 3 1/2 | — |
| CMI Investment Corp. NY | 13 1/2 | — 1/4 |
| •Colwell—d AM | 5 1/2 | — 1/2 |
| Cont. Illinois Realty NY | 1 1/4 | — 3/8 |
| •Fed. Nat. Mtg. Assn. NY | 14 1/4 | — 1/4 |
| Fin. Resources Grp.—d OT | 7 1/8 | — |
| (Globe Mortgage) | | |
| •Lomas & Net. Fin. NY | 7 1/8 | — 3/8 |
| •MGIC Inv. Corp. NY | 14 1/8 | — 2 1/8 |
| Palomar Fin. AM | 2 1/2 | — 1/8 |
| United Guaranty Corp. NY | 11 1/4 | — 3/8 |
| (formerly FMIC Corp.) | | |
| Western Pac. Fin. Corp. OT | 4 | — |
| (formerly So. Cal. Mort. & Loan Corp.) | | |

REAL ESTATE INV. TRUSTS

| | | |
|--------------------------------|--------|-------|
| Alison Mtg.—d NY | 2 | — |
| American Century AM | 1 1/8 | — 1/8 |
| API Trust OT | 3 1/2 | — 3/4 |
| (formerly Arlen Prop. Inv.) | | |
| Atico Mtg. NY | 2 1/8 | — 3/8 |
| Baird & Warner OT | 5 1/8 | — 1/8 |
| Bank America Rity. OT | 6 1/2 | — 1/2 |
| Barnes Mtg. Inv. OT | 2 1/2 | — 1/8 |
| Beneficial Standards Mtg.—d AM | 1 1/4 | — 1/8 |
| BT Mort. Investors NY | 2 1/8 | — 1/8 |
| Cameron Brown NY | 1 1/8 | — 1/8 |
| Capitol Mortgage SBI NY | 1 1/8 | — 1/8 |
| Chase Manhattan NY | 3 | — 3/8 |
| CI Mortgage Group NY | 1 | — 1/8 |
| Citizens & So. Rity. NY | 1 1/8 | — 1/4 |
| Cleve. Trust Rity. Inv. OT | 2 1/8 | — 1/8 |
| Colwell Mtg. Trust AM | 2 1/4 | — 1/4 |
| Conn. General NY | 15 1/4 | — 1/4 |
| Cousins Mtg. & Eq. Inv. NY | 1 1/4 | — 1/4 |
| Diversified Mtg. Inv. NY | 1 1/4 | — 1/8 |
| Equitable Life NY | 21 1/4 | — 1/2 |
| Fidelco Growth Inv. AM | 2 1/4 | — 1/4 |
| First Memphis Realty OT | 2 1/4 | — 1/8 |

| Company | Aug. 2 Bid/close | Chng. Prev. Month |
|---------------------------------------|------------------|-------------------|
| First of Pennsylvania NY | 1 1/8 | — |
| Franklin Realty AM | 3 | — 1/4 |
| Fraser Mtg. OT | 8 1/4 | — |
| Gould Investors—d AM | 3 | — |
| Great Amer. Mgmt. Inv. NY | 1 1/4 | — 1/8 |
| (formerly Great Amer. Mtg. Inv.) | | |
| Guardian Mtg. AM | 1 1/2 | — 1/4 |
| Gulf Mtg. & Realty AM | 1 1/8 | — 1/8 |
| Hamilton Inv. OT | 1 1/4 | — 1/8 |
| Heitman Mtg. Investors AM | 1 1/2 | — 1/8 |
| Hubbard R. E. Inv. NY | 13 1/4 | — |
| ICM Realty AM | 4 1/8 | — 1/8 |
| Mass. Mutual Mtg. & Rity. NY | 11 1/4 | — 3/4 |
| Mission Inv. Trust AM | 1 1/8 | — 1/8 |
| (formerly Palomar) | | |
| Mony Mtg. Inv. NY | 9 1/8 | — 1/4 |
| Mortgage Trust of Amer. NY | 3 1/2 | — 3/8 |
| National Mortgage Fund—d OT | 3 1/4 | — 1/8 |
| Nationwide R.E. Inv. OT | 4 1/4 | — 3/8 |
| (Galbreath Mtg. Inv.) | | |
| North Amer. Mtg. Inv. NY | 4 1/4 | — 1 1/8 |
| Northwest Mutual Life Mtg. & Rity. NY | 11 1/4 | — 1 1/2 |
| PNB Mtg. Rity. Inv. NY | 7 | — 3/8 |
| Penn. R.E. Inv. Tr. AM | 12 | — 5/8 |
| Property Capital AM | 9 1/2 | — |
| Realty Income Tr. AM | 8 1/8 | — 5/8 |
| Republic Mtg. Inv. NY | 1 1/8 | — 1/8 |
| B. F. Saul R.E.I.T. NY | 3 1/4 | — 1/4 |
| Security Mtg. Inv. AM | 1 1/2 | — 1/4 |
| Stadium Realty Tr.—d OT | 2 1/8 | — 1/4 |
| State Mutual SBI NY | 2 1/4 | — 3/8 |
| Sutro Mtg. NY | 6 1/8 | — 1 1/2 |
| UMET Trust NY | 1 1/8 | — |
| United Realty Tr. AM | 6 1/8 | — 1/8 |
| (Larwin Realty & Mortgage Trust) | | |
| U.S. Realty Inv. NY | 2 1/8 | — |
| Wachovia Realty Inc. NY | 3 1/2 | — 1/4 |
| Wells Fargo Mortgage NY | 7 | — 3/8 |

LAND DEVELOPERS

| | | |
|--------------------------|-------|-------|
| •AMREP Corp. NY | 1 1/8 | — 1/8 |
| Crawford Corp. OT | 3 1/2 | — 1/2 |
| •Deltona Corp. NY | 4 | — 1/8 |
| Fairfield Communities OT | 2 | — 1/8 |
| •Gen. Development NY | 5 1/4 | — 1/8 |
| •Horizon Corp. NY | 2 1/4 | — 1/4 |
| Landmark Land Co. AM | 1 1/4 | — |
| (Gulf State Land) | | |
| Land Resources OT | 1 1/2 | — 3/8 |
| Major Realty OT | 3 1/4 | — 1/4 |
| •McCulloch Oil AM | 3 1/2 | — 1/4 |
| Sea Pines Co.—d OT | 1 1/2 | — 1/4 |

MOBILE HOMES & MODULES

| | | |
|--------------------------|--------|---------|
| •Champion Home Bldrs. AM | 4 1/4 | — 5/8 |
| Conchero AM | 11 1/8 | — 3/8 |
| De Rose Industries—d AM | 2 | — 1/8 |
| •Fleetwood NY | 17 | — 1/2 |
| •Golden West AM | 10 1/4 | — 1 1/8 |
| Mobile Home Ind. NY | 4 1/2 | — 1 |
| Monarch Inc. OT | 1 | — 3/8 |
| •Redman Inc. NY | 4 1/4 | — 5/8 |
| Rex Norco NY | 1 1/8 | — |
| •Skyline NY | 18 | — 1 1/8 |
| Town and Country AM | 2 1/2 | — 3/8 |
| Zimmer Homes AM | 8 1/4 | — 1 1/8 |
| Brigadier Inc. OT | 1 1/4 | — |
| Hodgson Houses OT | 3 1/4 | — |
| Liberty Homes OT | 2 1/8 | — 3/8 |
| Lindal Cedar Homes OT | 2 1/4 | — 3/4 |
| Nationwide Homes AM | 11 1/2 | — 1/4 |
| Shelter Resources AM | 3 | — 3/8 |
| Swift Industries—d OT | 1 1/4 | — 1 1/8 |

DIVERSIFIED COMPANIES

| | | |
|-----------------------------|--------|---------|
| American Cyanamid NY | 25 1/8 | — 1/2 |
| Amer. Standard NY | 26 1/8 | — 1 1/8 |
| Amterra Development OT | 7 1/8 | — 1/8 |
| Arlen Realty & Develop. NY | 2 1/8 | — 1/8 |
| AVCO Corp. NY | 12 1/8 | — 1 1/2 |
| Bendix Corp. NY | 40 | — 1 1/4 |
| Boise Cascade NY | 26 1/4 | — 1/2 |
| Building & Land Tech. OT | 1 1/4 | — |
| CNA Financial (Larwin) NY | 7 1/4 | — 5/8 |
| Campeau Corp.—d TR | 4.25 | — 35 |
| Castle & Cooke NY | 16 1/8 | — 7/8 |
| (Oceanic Prop.) | | |
| Champion Int. Corp. NY | 24 | — 1 1/8 |
| (U.S. Plywood-Champion) | | |
| City Investing NY | 10 1/8 | — 5/8 |
| (Sterling Forest) | | |
| Cousins Properties OT | 1 1/2 | — 1/4 |
| ERC Corp. OT | 24 | — 1 1/4 |
| (Midwestern Fin.) | | |
| Evans Products NY | 10 1/4 | — 5/8 |
| Ferro Corp. NY | 30 1/4 | — 3/4 |
| First Gen. Resources OT | 1 1/2 | — |
| Forest City Ent. AM | 5 1/8 | — 1/2 |
| Flagg Industries—d AM | 1 1/2 | — 1/4 |
| Frank Paxton Corp. OT | 13 | — 3 |
| (Builders Assistance Corp.) | | |
| Fuqua Corp. NY | 8 1/4 | — 3/8 |
| Georgia Pacific NY | 47 1/8 | — 3 1/8 |

| Company | Aug. 2 Bid/close | Chng. Prev. Month |
|-------------------------------|------------------|-------------------|
| Glassrock Products AM | 3 1/4 | — 3/4 |
| Great Southwest Corp.—d OT | 1 1/2 | — |
| Gulf Oil (Gulf Reston) NY | 26 1/4 | — 7/8 |
| Gulfstream Land & Dev. AM | 4 1/4 | — 1 1/8 |
| (Bel-Aire Homes)—d | | |
| INA Corp. (M. J. Brock) NY | 40 1/8 | — 2 1/4 |
| Inland Steel (Scholz) NY | 53 1/4 | — 2 1/8 |
| International Basic Econ. OT | 1 1/8 | — |
| International Paper NY | 68 1/4 | — 3 |
| Inter. Tel. & Tel. NY | 30 1/8 | — 2 1/2 |
| Leroy Corp.—d OT | 3 1/4 | — 1/8 |
| Ludlow Corp. NY | 7 1/8 | — 1/2 |
| Monogram Industries NY | 13 1/8 | — 1/2 |
| Monumental Corp. OT | 11 1/4 | — 3/8 |
| (Jos. Meyerhoff Org.) | | |
| Mountain States Fin. Corp. OT | 3 | — 1/2 |
| National Homes NY | 5 | — 1/2 |
| National Kinney AM | 1 1/8 | — 1/8 |
| (Unis Bldg.) | | |
| Pacific Lumber—a NY | 28 1/2 | — 1/2 |
| Perini Corp. AM | 6 | — 1/8 |
| Philip Morris NY | 52 1/8 | — 1/2 |
| (Mission Viejo Co.) | | |
| Pope & Talbot NY | 17 | — 1 1/4 |
| Republic Housing Corp. AM | 1 1/8 | — 3/8 |
| Rouse Co. OT | 4 1/2 | — 1/4 |
| Santa Anita Consol. OT | 7 1/4 | — 1/8 |
| (Robert H. Grant Corp.) | | |
| Tenneco Inc. NY | 33 1/4 | — 1 1/8 |
| (Tenneco Realty) | | |
| Thor Corp.—d NY | 3 1/4 | — 3 1/8 |
| (First Realty Inv. Corp.) | | |
| Time Inc. NY | 63 | — 3/4 |
| (Temple Industries) | | |
| Trishman Realty OT | 14 1/8 | — 2 1/8 |
| Titan Group Inc. OT | 2 1/2 | — 3/8 |
| UGI Corp. NY | 15 1/4 | — |
| Westinghouse NY | 16 1/8 | — 5/8 |
| (Coral Ridge Prop.) | | |
| Weyerhaeuser NY | 43 1/8 | — 1/8 |
| (Weyer Real Est. Co.) | | |
| Whittaker (Vector Corp.) NY | 5 1/4 | — 1/4 |
| Wickes Corp. NY | 11 1/4 | — 1 1/8 |
| Wylain Inc. NY | 9 1/4 | — |
| (Well McLain) | | |

SUPPLIERS

| | | |
|---------------------------|--------|---------|
| Armstrong Cork NY | 27 1/4 | — 1 1/8 |
| Automated Bldg. Com.—d AM | 3 1/8 | — |
| Bird & Son OT | 32 | — 7 1/2 |
| Black & Decker NY | 21 1/4 | — 3 1/8 |
| Carrier Corp. NY | 15 1/4 | — 1 1/2 |
| Certain-teed NY | 17 1/4 | — 1 1/4 |
| Crane NY | 32 | — 4 1/2 |
| Dexter NY | 20 1/8 | — 3 1/8 |
| Dover Corp. NY | 67 1/2 | — 7/8 |
| Emerson Electric NY | 37 1/4 | — 1 1/4 |
| Emhart Corp. NY | 35 | — 2 1/8 |
| Fedders NY | 7 1/8 | — |
| Flintkote NY | 17 1/8 | — 3/8 |
| GAF Corp. NY | 15 | — 3/4 |
| General Electric NY | 54 1/4 | — 2 1/2 |
| Goodrich NY | 28 1/2 | — 1 1/4 |
| Hercules NY | 29 1/2 | — 1 1/8 |
| Hobart Manufacturing NY | 26 1/8 | — 3/8 |
| Int. Harvester NY | 29 1/2 | — 1 1/8 |
| Johns-Manville NY | 29 1/8 | — 1 1/8 |
| Kaiser Aluminum NY | 37 1/2 | — 3 1/4 |
| Keene Corp. NY | 6 1/8 | — 1/8 |
| Leigh Products AM | 11 1/8 | — 5/8 |
| Masco Corp. NY | 24 | — 3/4 |
| Masonite NY | 36 1/8 | — 2 1/8 |
| Maytag NY | 32 1/2 | — 2 1/8 |
| National Gypsum NY | 15 1/8 | — 5/8 |
| Norris Industries NY | 38 1/4 | — 2 |
| Overhead Door NY | 8 | — 3/8 |
| Owens Corning Fibrgl. NY | 52 1/2 | — 1 |
| Pottlatch Corp. NY | 60 1/8 | — 2 1/8 |
| PPG Industries NY | 54 1/8 | — 3 1/4 |
| Reynolds Metals NY | 36 1/2 | — 1 1/4 |
| Rohm & Haas NY | 58 1/2 | — 3 1/4 |
| Ronson NY | 5 1/8 | — 3/4 |
| Roper Corp. NY | 18 1/8 | — 3/8 |
| St. Regis Paper NY | 40 1/4 | — 3/8 |
| Sovill Mtg. NY | 17 1/2 | — 5/8 |
| Sherwin Williams NY | 39 1/8 | — 1 1/8 |
| Skill Corp. NY | 10 1/4 | — 1/4 |
| Slater Electric OT | 6 1/4 | — 1 |
| Stanley Works NY | 29 1/8 | — 2 1/8 |
| Tappan NY | 8 1/8 | — 7/8 |
| Thomas Industries NY | 9 1/8 | — 1/4 |
| Triangle Pacific NY | 12 | — 1 1/4 |
| U.S. Gypsum NY | 23 | — 1/2 |
| U.S. Steel NY | 51 1/8 | — 2 1/4 |
| Wallace Murray NY | 17 1/2 | — 5/8 |
| Jim Walter NY | 31 1/4 | — 1/4 |
| Whirlpool Corp. NY | 26 | — 3/4 |

AM



House & Home's International Conference

**Resort Development
Opportunities**

on **MEXICO'S
GOLD COAST**

Puerto Vallarta, Mexico / October 25, 26 & 27

A House & Home Conference

Resort Development Opportunities of

MEXICO'S GOLD COAST

October 25-26-27

Puerto Vallarta, Mexico

Your chance to visit one of the loveliest resort areas in the world and learn about one of the most promising resort markets in the world

Here's why you should attend

Because as a resort locale with growth potential, Mexico—with its magnificent coast lines, superb climate and proximity to the United States—is unequalled anywhere in the world.

Because Mexico's West Coast—usually called its Gold Coast—offers the biggest, best and most immediate prospects for this growth.

And because thanks to new policies of the Mexican government and to new developments in the resort areas themselves, foreign investment in Mexico promises to be more rewarding and less risky than ever before.

In a word, Mexico is seeking investment and resort know-how from abroad—especially from the United States—more actively than ever.

And at House & Home's conference, you'll learn about the opportunities this new policy opens up.

Specifically, you'll learn about . . .

The new guarantees that insure legitimate title to land acquired by U.S. and other foreign investors and developers, and that eliminate the possibility of government expropriation.

The modifications of the 30-year trust which in the past has been a major concern and deterrent to prospective investors and buyers in Mexico.

The recent and growing success of Mexican resorts in obtaining registrations with the California Department of Real Estate, the Securities and Exchange Commission, and the Department of Housing and Urban Development.

The new availability of title insurance that minimizes the risk of foreign ownership in Mexico.

You'll be able to meet and talk with both American and Mexicans experienced in the basic real estate disciplines, including . . .

Determining the size and locations of the most promising markets for Mexican resorts, and the most efficient ways to reach that market.

Understanding the legal and financial ground rules for developing resort projects in Mexico.

Handling the complex procedures of registering Mexican projects with the SEC, HUD and various state real-estate commissions.

You'll be at, or within visiting distance of, the key resort centers of Mexico's burgeoning Gold Coast—Nueva Vallarta, Puerto Vallarta, Chemela, Manzanillo, Ixtapa and Acapulco.

And you'll be able to walk the sites of real estate communities now under construction that offer . . .

Completely developed sites for hotels, condominiums and single-family resort homes.

Complete infrastructure—roads, water, sewerage and power.

Pre-arranged approvals for Mexican title agreements, title insurance and government registrations in the U.S.

Unequaled stretches of beautiful, unspoiled beaches.

Complete amenity packages, including golf courses, tennis clubs, restaurants, etc.

Proximity to international airports.

You'll listen and talk with these experts in Mexican resort development

● John J. Mooney is Branch Chief, Division of Corporation Finance of the Securities & Exchange Commission. His department is responsible for overseeing the registration of real estate both in and out of the U.S. that qualifies as investment.

● Lic. Carlos Quintero is Director and Vice President for the Tourist Promotion Division of Banco Nacional de Mexico (BANAMEX). As an attorney he is uniquely qualified to explain the legal and financial ramifications of Mexico's 30-year trust, and he is his country's leading international spokesman on the subject.

● Thomas M. Yedor is Construction Manager for Lincoln Property Co.'s Southern California region and former President and Chairman of the Board of West Bay Financial Corp. His company has recently built condominiums in Puerto Vallarta, making him one of the few U.S. developers with expertise in Mexican resort projects.

● Gary N. Chafee is President of Ecoplan, S.A., a Mexico City marketing firm that specializes in resort marketing. As an American marketing man with many years of experience in Mexico, he is unusually well qualified to speak on the problems of marketing Mexican projects in the U.S. and other countries.

● T. Robert Burke is a partner in the law firm of Morrison & Foerster, San Francisco. Together with another partner he obtained the first permit for a Mexican resort development from the California Department of Real Estate, and later, with the U.S. Office of Interstate Land Sales. He has subsequently obtained other approvals.

● Salvador Garcia Ramos y Trujillo is General Administrator of Gran Bahia de Chemela, a resort trust under the Banco Nacional de Obras y Servicios Publicos (BANOBRAS). His trust is responsible for a major development in Chemela, one of the newest of the Mexican Gold Coast resort areas.

● Arturo Rangel Villarreal is Legal Advisor of Gran Bahia de Chemela. An attorney, he was formerly Manager of the BANOBRAS Trust Control Department. He is a member of the commission established by the bank to prepare literature on the 30-year trust, and also is responsible for approving all the bank's literature on foreign investment in real-estate projects near coast lines and borders.

● Guillermo A. Grimm is Marketing Director of Fondo Nacional de Fomento Al Turismo (FONATUR). His organization was established by the Mexican government and is now the largest resort-development entity in Mexico. FONATUR developed Cancun on the Yucatan Peninsula and Ixtapa on the Gold Coast, and is currently working with Nueva Vallarta, a major new resort just north of Puerto Vallarta.

● Kenneth I. Prysor-Jones is Administrative Director of Obras y Servicios Turisticos, S.A., a management firm specializing in resort developments in Mexico. A Harvard MBA, he has in the past been responsible for the identification and market analysis of new real-estate projects in Mexico, Central America and the Caribbean.

● Enrique Riquelme is Director General of Nueva Vallarta. He is a former special advisor to FONATUR, and was heavily involved in the planning and development of Cancun on the Yucatan Peninsula.



You'll attend the conference in one of the most colorful and exciting resort towns in Mexico

Even though Puerto Vallarta is Mexico's fastest growing resort, it has managed to retain its basic character as a small, friendly town. The beaches are lovely, fine restaurants abound, and the shopping is in a class by itself—less expensive, more interesting, and much more Mexican than you'll find in any of the bigger and better known resorts.

And you'll have a chance after the conference is over to stay at another of the Gold Coast's promising new resort areas

The area is Chemela, about 100 miles south of Puerto Vallarta. For those who wish, we have arranged transportation and hotel accommodations. There is no charge for the trip itself and the hotel charges will be roughly the same as at Puerto Vallarta (see the next page for details). We will also have available at the conference a travel desk to help you arrange other post-conference trips around Mexico and to arrange return reservations if necessary.

Maxwell C. Huntoon, Jr.
Managing Editor, House & Home
Clarke Wells
Senior Editor, House & Home
Conference Directors



Conference Headquarters: Holiday Inn, Puerto Vallarta.

House & Home's Conference on Resort Development Opportunities on Mexico's Gold Coast

Conference Registration

To register, please complete and return the coupon below to Mexico Conference, House & Home, McGraw-Hill, Inc., 1221 Avenue of the Americas, N.Y., N.Y. 10020. Or you may register by calling (212) 997-6692. Registration must be made in advance of the conference. All registrations will be confirmed by mail. Residents of Mexico may register by contacting RKL y Asociados, Rio de la Plata 48, Mexico 5, D.F.

Fee

The full registration fee is payable in advance and includes the cost of all luncheons and meeting materials \$250

Hotel Reservations

House & Home has arranged for a block of rooms at special low rates for conference attendees in the new Holiday Inn in Puerto Vallarta. Single rooms are \$24 a day (European plan), doubles are \$27.50, triples are \$31. A 4% Federal tax and a small service charge are extra.

If desired, House & Home will arrange for hotel reservations for attendees whose registration is received by September 30. Please check the appropriate box in the coupon below and indicate check-in and check-out dates. A deposit check for \$50, made out to Holiday Inn Puerto Vallarta, must accompany each reservation made through House & Home.

Attendees may also make their own reservations by calling or visiting the nearest Holiday Inn and working through the Holiday Inn computer system. If you make your reservation this way, please be sure to (1) identify yourself as an attendee at the House & Home Conference, to assure yourself of the special rate, and (2) receive and bring with you to the conference a copy of the confirmed reservation.

All attendees should plan on arriving in Puerto Vallarta no later than Sunday afternoon, October 24. If you plan to arrive earlier or stay later than the conference period, it is suggested that you make your

reservations early to assure your space.

If the reserved block of rooms at the Holiday Inn becomes filled, House & Home will recommend nearby hotels of comparable quality. However, the same low rates will probably not be available. So again we urge that you make reservations early as possible.

Dress

Puerto Vallarta is not only one of the most beautiful resort areas in Mexico, it is also one of the most informal. Jackets and ties are not actually illegal but their wearers are viewed as somewhat eccentric. For men and women alike, cool, casual and comfortable are the sartorial guidelines.

Tax Deduction of Expenses

An income tax deduction is allowed for expenses of education (including registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skills. See Treasury regulation 1.162-5 Coug vs. Commissioner 203F. 2d 307.

Mexico Conference

House & Home
McGraw-Hill, Inc.
1221 Avenue of the Americas
N.Y., N.Y. 10020

Gentlemen: Please register me for your Conference on Resort Development Opportunities on Mexico's Gold Coast to be held October 25-27 at the Holiday Inn, Puerto Vallarta, Mexico.

- ☐ Check payable to House & Home enclosed.
☐ Bill me

See hotel reservations section above and check one box.

- ☐ I'll make my own hotel reservations.
☐ Enclosed is my check payable to the Holiday Inn Puerto Vallarta, covering the deposit fee for _____ room(s).
I will arrive on _____ / _____
and check out on _____ / _____

Name _____
Title _____
Company _____
Address _____
City _____
Phone (Area Code) _____

Additional registrations from my company

Name _____
Title _____
Name _____
Title _____

Old worlds need Glidden.



Preserve and restore easy and fast with our latex and alkyd systems.

The wrecker's ball swings gently these days. More of America's fine old buildings, preserved and restored, will serve another century.

This trend brings you profitable new business — *if you keep costs down*. You can. With Glidden. Three ways:

- Single source convenience. Old structures present new challenges to painters—inside and outside. One source, Glidden, has every coating you need to do the whole job. You'll save your time, and workers' time, because you'll get the right coating at the right time, and right cost, from Glidden.
- Technical service backup. When you run into

problems you haven't faced before, call on Glidden technicians who have already faced (and solved) them.

- Free color styling and decorator help. From professionals of the Glidden Color Studio. Puts the "icing" on your bid to help sell the job.

Tell us about the job you're after. We'll tell you how we can help you get it.

Glidden



**GLIDDEN COATINGS & RESINS
ARCHITECTURAL & MAINTENANCE**

SCM CORPORATION, CLEVELAND, OHIO 44115

New and Important Books from McGraw-Hill

BUILDING CONSTRUCTION HANDBOOK, Third Edition

Frederick S. Merritt, Editor-in-Chief. This new Third Edition of a well-known reference incorporates all the latest developments in construction technology. Basic changes in design specification, the introduction of new materials and dimensions for building products, effective techniques for environmental control and energy conservation, innovations in building practices—all these breakthroughs necessitated the reworking of almost every existing section and the addition of several new sections. Still the first place to turn for authoritative explanations, data, and advice on potential building problems!

1,098 pages, 575 illustrations, \$34.50

LANDSCAPE ARCHITECTURE: An Ecological Approach to Environmental Planning

By John Ormsbee Simonds. This comprehensive handbook on environmental planning has established itself as the basic reference for architects, engineers, and planners. Beautifully written and superbly illustrated, it presents an articulate approach to the intelligent development of the landscape that surrounds us. The author, an eminent authority on environmental planning, outlines and analyzes the complete land-planning process, examining all of the factors involved in sound, meaningful planning. Hundreds of photographs and drawings reinforce the thoughtful proposals for achieving a more healthful and sensible living environment.

244 pages, illustrated, \$21.45

DICTIONARY OF ARCHITECTURE AND CONSTRUCTION



Edited by Cyril M. Harris. Completely up to date, this profusely illustrated reference covers both traditional and recently developed materials, finishes, coatings, surfaces, various types of construction units, assemblies, systems, and modules—plus the major terms from associated fields.

Featured are all the latest definitions in the systems concerned with internal-environment control: heating, air conditioning, refrigeration, electricity, illumination, water supply, waste disposal, fire protection, acoustics, and noise control.

553 pages 1,775 illustrations, \$35.00

SIMPLIFIED CONCRETE MASONRY PLANNING AND BUILDING, 2nd Ed.



By J. Ralph Dalzell; revised by Frederick S. Merritt. This updated edition—with new illustrations—of a highly regarded guide for novice masons reflects the changes that have occurred in the construction industry since the original edition was published. The author takes

you, step by step, through every type of concrete job in home building—from foundations, walls, and floors to driveways and terraces—describing each so that even readers with no experience can follow directions.

370 pages, illustrated, \$9.95

BUILDER'S GUIDE TO CONTRACTING

By John R. Zehner. Illustrated with realistic examples from actual projects, this how-to-do-it volume offers a practical overview of contracting and subcontracting. It shows you how to improve your bidding and estimating procedures, recognize potential dangers and avoid them, compare another contractor's procedures with your own, increase your profitability, and operate a successful construction project. The book presents examples of bids for 24 trades, representing case studies for a \$750,000 office building project, including the evaluation necessary to prepare a realistic lump sum proposal.

269 pages, 45 illustrations, \$15.00

THE ART OF HOME LANDSCAPING



By Garrett Eckbo. Don't make costly mistakes in basic landscaping! This practical book explains how to plan, design, and build your own home landscape, how to substitute pencil work for needless shovel work, and how to do it in easy stages. There are no

"pat," stereotyped answers here; instead, you get hundreds of working answers to specific problems—such as how to draw plans, how to use surfacing, how to provide drainage, how and what to plant, how to screen small lots, how to build shelters, etc. Written by one of America's foremost landscape architects, this book shows you exactly what to do to achieve beautiful, livable outdoor space around your home.

278 pages, illustrated, \$9.95

CONSTRUCTION DESIGN FOR LANDSCAPE ARCHITECTS

By Albe E. Munson. Based on many years of first-hand experience, this book pulls together essential construction design information never before available in a single source. It is a convenient reference on practical site preparation for landscaping or construction, as well as an excellent basic guide for checking layout and earthwork for bidding and construction calculations. Especially helpful are the many ready-reference tables, conversion factors, and easy-to-use charts.

212 pages, 93 illustrations, \$14.50

BUILDING DESIGN FOR MAINTAINABILITY



By Edwin B. Feldman. This long-needed volume shows how to plan design buildings that be maintained at the least possible cost. The author takes you through a typical building, pointing out examples of sure to design for maintainability, and indicating how to eliminate

problems. Among the problem areas covered are landscaping, paving, exterior building surfaces, roofs, floor coverings, wall materials, acoustical ceilings, waste collection and disposal, restroom surfaces and equipment, heating and air conditioning.

232 pages, 83 illustrations, \$12.50

REPAIRING AND REMODLING GUIDE FOR HOME INTERIORS, Second Ed.

By J. Ralph Dalzell; revised by Frederick S. Merritt. Now updated, this practical manual shows how to improve the appearance of homes, make them more comfortable, put space to better use. It gives step-by-step instructions for doing every type of remodeling job from beginning to end—walls, ceilings, floors, basements, kitchens, attics, bathroom storage spaces, lighting, and air conditioning. With this book, even handyman with little experience can turn out superb work!

330 pages, illustrated, \$12.50

PLAN READING FOR HOME BUILDERS, Second Edition



By J. Ralph Dalzell; revised by Frederick S. Merritt. This handsomely illustrated book is invaluable to everyone who wants to learn how to read plans for new construction or remodeling. Completely updated, the new edition offers a simple, progressive explanation of elevations, plan

sections, details, and the relationships between views that leads to interpretation of three complete sets of working drawings. While examples in the book apply to home building, the basic principles are applicable to all types of construction.

172 pages, illustrated, \$12.50

10 DAYS' FREE EXAMINATION

McGraw-Hill Book Company

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

Send me the book(s) checked below for 10 days on approval. In 10 days, I will remit for those I keep, plus local tax, postage, and handling costs, and return the others postpaid. (Remit in full with coupon, plus any local tax, and McGraw-Hill pays all postage and handling costs. Same return and refund privileges still apply.)

- ☐ 041520-—Building Construction Handbook, 3rd Edition \$34.50
- ☐ 057391-3—Landscape Architecture 21.45
- ☐ 026756-1—Dictionary of Architecture and Construction 35.00
- ☐ 015223-3—Simplified Concrete Masonry Planning and Building, 2nd Edition 9.95
- ☐ 072790-2—Builder's Guide to Contracting .. 15.00

- ☐ 018878-5—The Art of Home Landscaping ... 9.95
- ☐ 044046-8—Construction Design for Landscape Architects 14.50
- ☐ 020385-7—Building Design for Maintainability 12.50
- ☐ 015222-5—Repairing and Remodeling Guide for Home Interiors, 2nd Ed. 8.95
- ☐ 015221-7—Plan Reading for Home Builders, 2nd Edition 9.95

Name _____

Address _____

City _____

State _____

Zip _____

Offer good only in U.S. Order subject to acceptance by McGraw-Hill

9/76

23K 298-4022-3

for a
fresh flow of
custom home
design ideas



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

Get 1,000 home designs now

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

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

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

These wide-ranging selections include:

Deluxe Small Homes—two and three bedroom

Ranch and Suburban Homes—conventional and contemporary

Brick and Masonry Homes

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

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

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

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

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



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

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

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

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

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

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

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

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

Beyond the initial 12 sets available as part of the Club

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

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

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

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

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

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

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

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

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



Application for membership

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

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

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

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

Make check payable to Custom Home Plans Club.



2320 KANSAS AVENUE/P.O. BOX 299/TOPEKA, KANSAS 66601

Your Name _____

Firm _____

Address _____

City _____ State _____ Zip _____

Signature _____ Date _____

occupation

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

Reduce finish time. Caulk and paint the same day.

DAP Latex Caulk speeds caulking-painting schedules, helps put an end to call-backs. It's the original true exterior/interior latex caulk and dries ready to paint in two hours. Won't stain, blush or bleed through latex or any other kind

of paint. Makes a flexible, weather-tight seal so paint jobs look better, last longer. Use **DAP Latex Caulk** in joints between siding and masonry, around windows and door frames, trim and board ends. Guns easily and smoothly. Ask for it at your paint, hardware or building materials supplier.

Increase productivity.

Use

DAP

The builder's word for quality every time.

DAP Inc., General Offices: Dayton, Ohio 45401
Subsidiary of Plough, Inc.

Another quality product
from DAP research

DAP

**LATEX
CAULK**

The first
true latex caulk
made especially for
use with latex paints.

FOR INSIDE OR OUTSIDE USE

- Non-staining
- Can be used with any paint

NET CONTENTS: 11 FL. OZ.

NEWS/MARKETING

Florida restricts condo time sharing

The Florida state cabinet has moved with emergency speed to regulate time sharing in vacation condominiums.

The rules became effective August 14. The cabinet's action, taken in Tallahassee, was urged by Attorney General Robert Shevin, whose office has been deluged with complaints about high-pressure sales by vacation time-sharing clubs.

Shevin's Consumer Protection Council has turned up one organization in Miami that had sold \$35-million worth of memberships before it went out of operation. Without the new rules, Shevin said, an outfit such as the inoperative Caribbean International Club could hire back its salesmen and start up again.

Cocktail salesmanship. Shevin said the same techniques of free cocktail parties and dinners once used by swamp peddlers had been adopted by the time-sharing vacation clubs, whose salesmen got 30% to 40% commissions off the top at the time of sale.

The new rules provide for a 15-day cooling off period during which a time buyer can get his money back. Vacation-time

sellers will have to put 50% of their income into escrow accounts or post bonds to guarantee that condominium time-share buyers can get their money back if the vacation organization goes out of business before the contract expires.

Exemption. The rules exempt the vacation plans that provide for actual ownership of a resort accommodation for a particular time and for which a deed is recorded. Such vacation plans are already regulated by the Division of Land Sales and Condominiums. —FRED SHERMAN

McGraw-Hill News, Miami

Where buyers are going

California's population research office in Sacramento has just documented the shift away from the state's biggest cities.

The population change for the ten largest cities ranged from a loss of 1.35% in San Francisco to a slight gain of 1.58% in San Jose from January 1, 1975, to January 1, 1976.

The ten fastest-growing cities were all much smaller. Their gains ranged from 3.27% for Newport Beach to 8.26% for Oceanside. —TOM ARDEN

Mortgage rates firm for apartment

Mortgage rates for apartment and commercial construction have leveled off at the levels of the last couple months.

This was reported by Advance Mortgage Corp. of Detroit in its monthly survey of benchmark mortgage rates.

There has been a slight softening in rates for apartment and for commercial projects backed by tenant credit, but movement was too small to affect the monthly benchmark.

Advance's vice president of income loans, Philip H. Kozloff, says thrift institutions showing less interest in apartment and commercial mortgages. Their attitude reflects very strong demand in single-family mortgage market and recent slowdown in savings flows, Kozloff explained. In June, savings and loans closed record \$8.2 billion in mortgage, nearly 90% of it single-family, though savings flows were \$1 billion less than a year ago.

Overpricing. Savings and loans in some regions, Kozloff says, are pricing themselves out of the apartment market. California associations are in a market for loans on existing properties but they are so bogged down with single-family loan applications that there are long delays in apartment-loan approvals.

Standards for income mortgage approval remain strict and lenders are especially cautious in areas which have experienced recent building booms.

In many areas of the country, Kozloff reports, life insurance companies are virtually the only institutions willing to make mortgages on new apartment or new commercial construction that does not have strong tenant-credit backing and not even all life companies remain in the market.

Benchmark Rates. Advance's end-of-July benchmark rate for apartment mortgages was 9½% to 9¾%, unchanged from two months ago.

Its rate for mortgages on medium-sized shopping centers was 9½% to 9¾%, unchanged from last month. It was a firm 9½% in the two previous months.

Its rate for projects secured by strong tenant credit was 9¼% to 9½%, the same as last month.

A House&Home SEMINAR/WORKSHOP

making apartments more profitable

Washington, D.C., September 20-21

Chicago, October 18-19

Los Angeles, November 18-19

A House & Home
SEMINAR/WORKSHOP

making apartments more profitable

Apartment owners everywhere know that even though occupancies are higher than ever, profits are fast disappearing.

The answer seems simple: Cut maintenance costs, increase rents, or do both.

But owners who have tried this often find the cure worse than the disease. Increased rents and curtailed services can drive tenants away, making the profit picture even worse.

Apartments can be made more profitable—but only through a carefully constructed program in which maintenance and marketing are linked tightly together.

This maintenance/marketing approach is a proven answer to the problem of low apartment profits. It works. And you'll learn how it can work for you in this new House & Home seminar/workshop.

As a seminar, it tells you how to deal with the combined problems of cutting costs and improving marketing.

And as a workshop, it lets you apply what you've learned to a series of practical problems based on actual apartment projects.

You'll learn from a top maintenance/marketing team.

Ed Kelley and Bob Cagann are specialists in making apartments more profitable. While each owns his own management firm, the two frequently team up to tackle problem projects—Cagann on maintenance and Kelley on marketing. The result: they can offer a double-barreled program based on practical, down-to-earth principles drawn from real apartment case histories.

This seminar/workshop will show you how to . . .

- * control expenses
- * reduce unnecessary costs
- * improve cash flow

Specifically, you'll learn . . .

In budgeting:

- Key rules for setting maintenance budgets
- How to analyze your project's budget performance

In purchasing:

- How to buy intelligently
- What to stock—and how much
- Ways to negotiate better prices
- How to establish payment schedules and taking discounts

In staffing:

- How to screen, hire, train, organize and motivate the people who manage and market your project

In scheduling:

- How to phase improvements
- How to set maintenance standards—and sustain them
- How to set timetables for deferred maintenance

In supervising:

- How to set job-time requirements and work standards
- Getting more production out of maintenance men
- How to make an inspection system work

In market research:

- How to analyze and understand your local rental market
- How to make your apartments competitive

In marketing:

- How to set up and follow a long-term marketing program
- How to restructure a rent roll in an existing project
- How to sell a rent raise to your manager, tenants and the public
- How much rents can be raised—and how often
- What rental people should know about sales psychology

You'll take home with you . . .

- A manual to the ideas, formulas and tricks of the trade covered in the course
- Case studies that you'll work out under the instructors' guidance
- A new, definitive textbook covering every aspect of apartment management (see box below)

In addition to the workbook provided with this course, each attendee will receive a free copy of Ed Kelley's new 120,000-word book, *Practical Apartment Management*, published in August 1976 by the Institute of Real Estate Management. The book's 400 pages cover every conceivable aspect of apartment management. Complete with illustrations, tables and glossary, it is the most thorough and up-to-date book on management now available to the apartment industry.



EDWARD N. KELLEY, CPM, CRE, is one of a small handful of management specialists with proven track records in improving profits in established apartment complexes. Before starting his own company some years ago, he was chief administrator for upwards of 60,000 apartments over a 15-year period. He was vice-president of property management for Baird and Warner, one of the country's oldest and largest real estate firms, and later, he was senior vice-president of property operations for the Kassuba Development Corp. His textbooks on management are widely used in real estate training courses, and his newly published book, *Practical Apartment Management*, covers the subject more thoroughly than any to date.



ROBERT A. CAGANN, CPM, has been president of his own property-management, appraisal and investment-brokerage firm in the Chicago area since 1964. In recent years much of his work has been concentrated on turning around unprofitable apartment projects throughout the U.S. and Canada. As an accredited expert on the economics and feasibility of multifamily management, he has testified before the U.S. Senate Housing and Urban Affairs subcommittee, state legislative committees, courts of law and planning boards. Mr. Cagann is an accomplished management instructor and author.



Seminar Director:
H. CLARKE WELLS
Senior Editor
House & Home

Washington, D.C., September 20-21
Chicago, October 18-19
Los Angeles, November 18-19

2 Days of Intensive Study in

MAKING APARTMENTS MORE PROFITABLE

Seminar/Workshop Registration

To register, please complete and return the coupon below to House & Home, McGraw-Hill, Inc., 1221 Avenue of the Americas, N.Y., N.Y. 10020. Or you may register by calling (212) 997-6692. Registration must be made in advance of the workshops. All registration will be confirmed by mail.

Fee

The full registration fee is payable in advance and includes the cost of all luncheons, workbooks, and meeting materials—\$395.

Hours

Registration starts at 8:15 a.m.
Sessions are 9 a.m. to 5 p.m.

Hotel Reservations

While House & Home does not make individual reservations for seminar participants, we have arranged with the Marriott Hotels involved to hold a limited block of rooms for the use of attendees. You can reserve your room by phoning (800) 228-9290.

Please be sure to say that you are attending the House & Home seminar. This will identify your reservation with the block of reserved rooms, and assure you of the special seminar rate.

Cancellations, Refunds and Transfers

Registrations may be cancelled without charge up to five working days before the seminar date. Registrations cancelled later than this are subject to a \$50 service charge. Substitutions of attendees may be made at any time. Registrations may be transferred with full credit to a later seminar any time prior to the original seminar date.

Tax Deduction of Expenses

An income tax deduction is allowed for expense of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203F.2d 307.

House&Home

McGraw-Hill, Inc.
1221 Avenue of the Americas
N.Y., N.Y. 10020

Gentlemen:

Please register me in the
MAKING APARTMENTS
MORE PROFITABLE seminar/
workshop checked below.

- ☐ Washington, D.C., Sept. 20-21
Twin Bridges Marriott Hotel
- ☐ Chicago, Oct. 18-19
Marriott Hotel
- ☐ Los Angeles, Nov. 18-19
Marriott Hotel

- ☐ Check payable to
House & Home enclosed
- ☐ Bill my company ☐ Bill me

Name _____
Title _____
Company _____
Address _____
City _____ State _____ Zip _____
Phone _____
Signature _____

Additional registrations
from my company:

Name _____
Title _____
Name _____
Title _____



Caradco's energy saving Patio Door makes the comfort of wood affordable.

The warmth of wood, great appeal and trouble-free Caradco design are all here at modest prices. In our Patio Door — the energy-saving "warm one." Good warm wood and safety insulating glass in vinyl gaskets assure all-weather comfort, save fuel. For minimum maintenance beauty the Patio Door comes primed

outside, natural inside. The easy-gliding moveable door is mounted outboard; so, the stronger the wind, the tighter the seal! Colonial grilles available. See your Caradco Distributor for real value. Main Plant, Rantoul, Ill. 61866.

Caradco
Window and Door Division
Scovill

Hainesport Plant, Hainesport, N.J. 08036/Dubuque Plant, Dubuque, Iowa 52001/Sacramento Plant, West Sacramento, Cal. 95691

Enter the 1977 HOMES FOR BETTER LIVING AWARDS PROGRAM now!

Sponsored by
The American Institute
of Architects
and the editors of
House & Home Magazine



Eligibility: Any house or apartment building in the United States or its possessions built since January 1, 1974 and designed by a registered architect is eligible. Entries may be submitted by any architect, builder, developer or owner.

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

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

Multifamily housing—apartment buildings: Attached housing such as townhouses, duplexes, triplexes and fourplexes. Multi-building projects including PUDs and sections of PUDs.

Remodelings must take in the whole structure. Custom additions to a detached house must be tied into original design of house. No single room or single apartment remodelings are admissible. Redecorations are not admissible. Changes must be structural. Photos of both before and after construction will be required for judging. All categories include modular housing.

Registration: Fee, \$40 per entry. **Deadline:** registration forms postmarked by midnight, October 30, 1976.

Submission of material: A spiral binder—color coded to project category—will be sent to each registered entrant in December, 1976. This should be filled with sufficient black and white photographs and plans to illustrate the design. Detailed instructions will be included in the binders. **Deadline:** submissions postmarked by February 5, 1977.

Judging: Will be held on March 15 & 16, 1977 at the American Institute of Architects headquarters in Washington, D.C. The panel will consist of outstanding architects, housing industry leaders and editors of *Architectural Record* and *House & Home*. There are two types of awards: First Honor Awards and Awards of Merit.

Winners: Will be notified immediately after judging. Award certificates will be presented and photos of winning projects will be displayed during the 109th annual convention of the American Institute of Architects, June 5-6, 1977 in San Diego, Ca. Winners will be expected to prepare and ship to the AIA convention—at their own expense—a project display board representing the winning entry. Instructions for these will be forwarded to winners. Winning binders and display boards will not be returned.

Conditions: Entries must be approved by all parties concerned. The Entrant represents that he is the sole proprietor of all rights in and to the material, illustrations and photographs submitted; that such items are free from copyright restrictions that would prohibit publication by *House & Home*; that Entrant hereby grants to *House & Home* the right to publish such material, illustrations and photographs at such times and in such manner as *House & Home* shall determine, and agrees to indemnify and defend *House & Home* from any claims arising out of or in connection with any such publication by *House & Home*. The Identification sheet [white] must be signed to validate your entry.

REGISTRATION FORM

Mail to: Dept. HFBL, House & Home, McGraw-Hill, 41st floor, 1221 Avenue of the Americas, New York, N.Y. 10020 by midnight, October 30, 1976.

All winning entries will be published in *House & Home*.

I wish to submit a project in the 1977 HOMES FOR BETTER LIVING AWARDS PROGRAM. Enclosed is \$40 per entry in check or money order made payable to HOMES FOR BETTER LIVING. I have used a separate form [or photocopy] for my entry. Please send me my entry material for the following category.

Custom-designed house ☐ Merchant-built house ☐ Multifamily house ☐

Architect name

Street, city, state, zip

Project name & location

Entry submitted by (Name of one person to whom correspondence should be addressed) (Phone)

Company and address

Check appropriate company category(ies) Builder ☐ Architect ☐ Developer ☐ Owner ☐

What is a flexible **colored** mortar?



A flexible mortar is one that is made from a prepared masonry cement as manufactured by Medusa. It offers the beauty of color and the strength capabilities of ASTM-C-270-Type N, S, and M mortars. Medusa does this without sacrificing the important workability characteristics of a quality mortar which are crucial to jobsite productivity.

Medusa Masonry Cements have been developed with today's building team in mind. We offer the Architect the beauty of color; the Engineer, the strength capabilities of

Type N, S, and M mortars; the Contractor the economies and guarantees associated with mill-mixed colored masonry cements; and the Mason, the workability characteristics essential to jobsite productivity. In so doing, we help provide the Owner with an aesthetically beautiful, yet structurally sound building.

For more "Flexible" mortar information write for our free brochures on Medusa Masonry Cements and Type N, S, and M mortars. Medusa Cement Company, P. O. Box 5668, Cleveland, Ohio 44101.

Medusa has the answer.



This Publication is Available in MICROFORM

from...



Xerox University Microfilms

300 North Zeeb Road,
Ann Arbor, Michigan 48106
(313) 761-4700

PLEASE WRITE FOR
COMPLETE INFORMATION



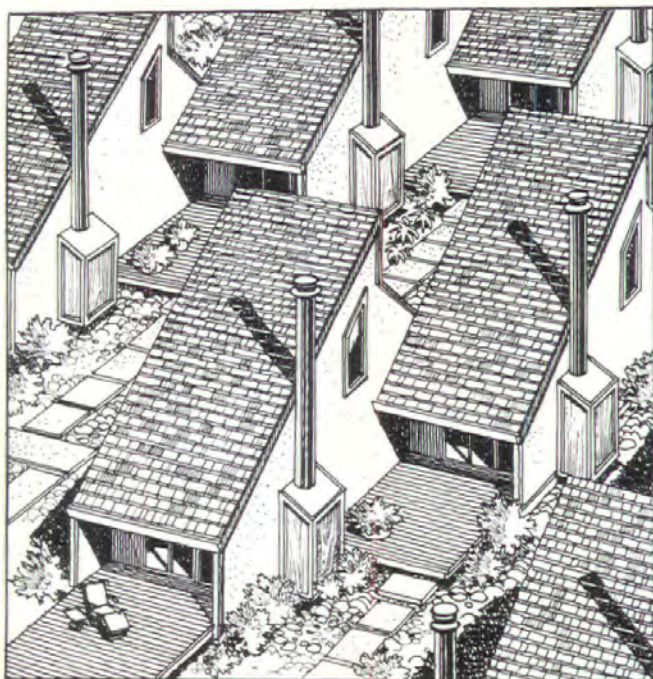
**The 'doorables'
can adapt to
a living style
—or create one.**

Today, the bath has become an important sales feature in new homes and apartments. No longer is it just "that room" down the hall. Call our distributor in your area or call us today. We'll help you create that needed extra sales appeal on your next start.



P. O. Box 1086, 1520 Adams Street,
Elkhart, Ind. 46514, 219/264-3121

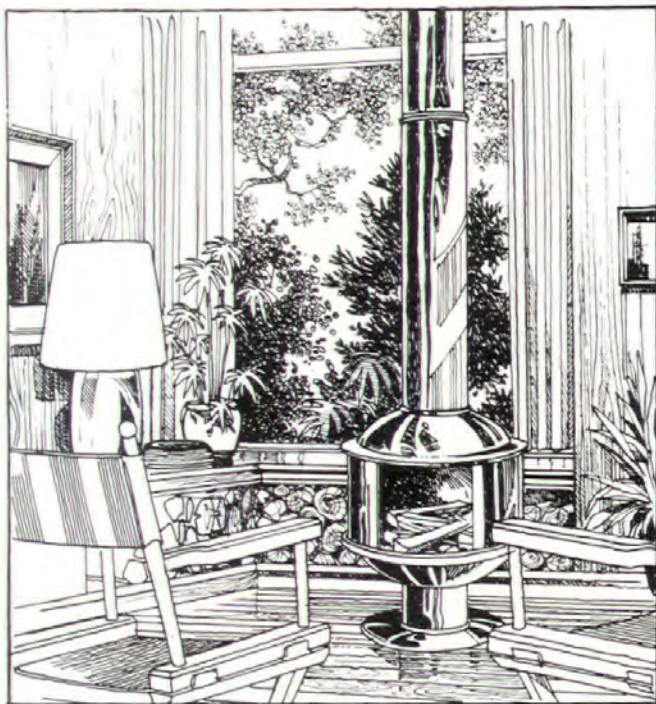
Fireplaces & chimneys are hotter than ever.



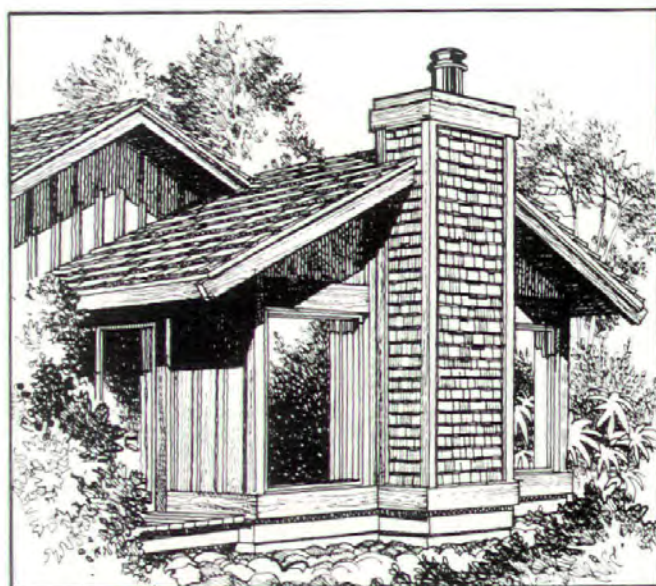
To accent modern architecture. Chimneys are being used more and more as an integral design element.

The houses and apartments you build today don't need fireplaces. But most homebuyers and renters demand them. Not just in the living room, either, but in family rooms, dens, bedrooms and even bathrooms. Fireplaces and chimneys are a functional design element that sell. Metalbestos Model SS (Stainless Steel) is the most popular chimney system in the country. It is ideal for use with today's fireplaces and other multi-fuel appliances. In addition to its unequalled performance, Model SS chimneys can go anywhere and because they require minimum clearance from combustibles (2"), they save valuable space. That's more living space. Left gleaming or painted, Model SS chimneys will complement any decor. Fireplaces and SS chimneys are hot, figuratively speaking, and homebuyers know it.

For more information, see Sweets or write
METALBESTOS SYSTEMS, Wallace Murray Corp.,
P.O. Box 137, Belmont, Calif. 94002.



In almost any room. Free-standing fireplaces and equally attractive chimneys are an aesthetic as well as functional addition to almost any room.



Chases exterior blahs. In more conventional homes, chased chimneys give dimension and relief from visual blahs.



**METALBESTOS
SYSTEMS**

50 Years of Service

WallaceMurray



Architect: Leonard Veitner, AIA (above)
Calvin/Gorasht Architects (right)

How to spend money to make money with red cedar.

Red cedar shakes and shingles may cost more than some materials. But you know the old saying about spending it to make it.

It's true with cedar. You put more into a house with shake or shingle sidewalls. But if you know how to sell it, you get much more out.

Home buyers today are looking for more than just a low price. They're interested in quality and distinction, no matter what their price bracket.

That's why it's profitable to build with red cedar. It's durable. And cedar is practically maintenance free.

Also, consider red cedar's insulative value. With heating costs the way they are, you can practically sell red cedar sidewalls on this point alone.

Finally, there's the resale value. A cedar home has a timeless beauty that keeps on looking good no matter what the styles.



On your next residential project, large or small, spend the extra money on red cedar shakes or shingles going in.

You've got to spend it to make it back. And you really do with red cedar sidewalls and roofs.

(For more information on "How to Specify" cedar on your next job, write Red Cedar Shingle & Handsplit Shake Bureau, 5510B White Building, Seattle, Wa. 98101.)

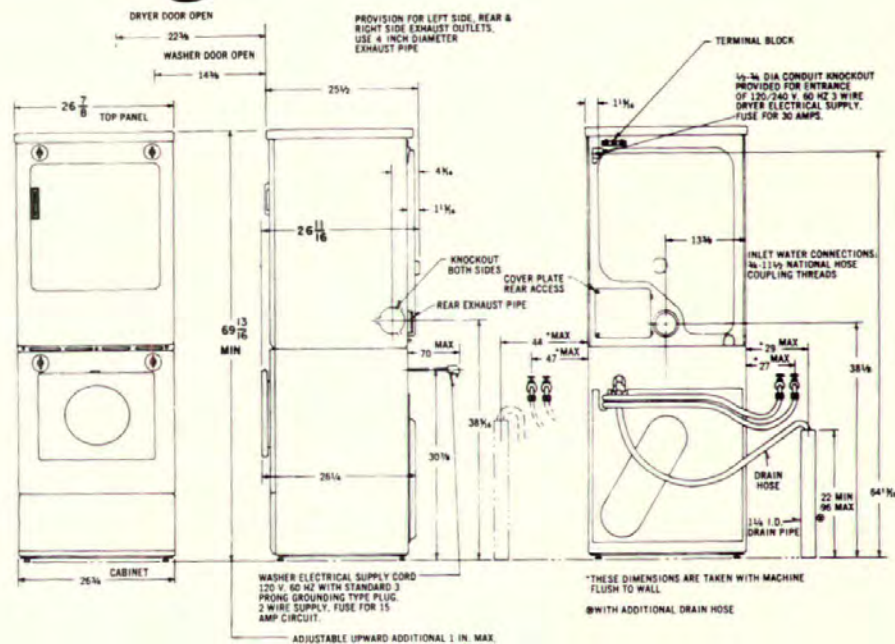
In Canada: 1055 West Hastings St., Vancouver, B.C., V6E 2H1.

These labels under the bandstick of red cedar shingles and handsplit shakes, are your guarantee of Bureau-graded quality. Insist on them.



Red Cedar Shingle & Handsplit Shake Bureau

Just give us a little space and we'll help you sell your homes.



The Space Mates from White-Westingshouse

The solidly built Space Mates front-loading washer and dryer fit into places no other washer and dryer can. Each unit is just 27" wide by 27" deep and 35" high.

Front-loading means they're stackable. Just 70" high. So you don't need a whole laundry room to do the laundry.

Put them in the kitchen, side by side under a counter. In the bathroom, under a vanity. Or, stack them up right into the wall.

Use your imagination. They don't have to be in the basement. So you can save your customer time, footsteps and work by putting them where you think they'll be most convenient.

And because they're backed by SureService anywhere they're installed in the U.S.A. your job will be over once they're in your home.

With White-Westingshouse Space

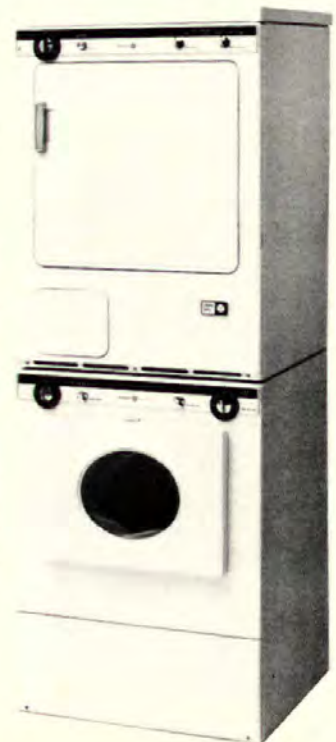
Mates you can be stacking up more good reasons for people to buy your house.

To get the full story on the White-Westingshouse Space Mates mail the coupon below.

| | | |
|----------------------|-----|---|
| White-Westingshouse | | H |
| P.O. Box 44168 | | |
| Columbus, Ohio 43204 | | |
| Name | | |
| Address | | |
| City | | |
| State | Zip | |

White-Westingshouse

One of the White Consolidated Industries.





They fit beautifully under a counter.

You don't have to have a laundry room to have a laundry.
The bathroom will do fine.
Drain and water supply lines can be put under the vanity.



They stack in a closet.

You don't have to see a laundry room to have a laundry room. The entire laundry can be hidden behind doors.



Put them in the wall.

You can take those "wasted spaces" and make them working spaces.
Go through the garage wall, for example.



Let your imagination place them.

The Space Mates go where other washers and dryers can't go.
They're stackable and flexible.

CIRCLE 53 ON READER SERVICE CARD

New mobile homes rolling into the market as tract houses ...



If you can't lick 'em, join 'em.

A marriage of mobile-home technology and conventional builder's know-how promises an under-\$30,000 tract house for most markets.

It will *not* be a basic home. It will have up to 1,300 sq. ft. or more and a full, first-line appliance package.

It's ironic that the basis for this new development is a seven-year-old HUD Structural Engineering Bulletin on manufactured housing.

It has become timely because of the new HUD Construction and Safety Standards for Mobile Homes, which became effective June 15 [News, July]. These have raised the standards for ordinary mobile homes to the point where it's only a short leap to the minimum property standards in the Structural Engineering Bulletin.

In addition, the HUD standards will eventually supersede state and local codes for both mobile homes and modular housing, thus permitting a uniform national market.

Mobile homes built to the bulletin's standards are the equal of stick-built homes in every respect; structural soundness and durability, insulation and fire resistance.

"You shouldn't call them mobile homes," says one builder. "They're hybrids—stick-built homes made in a factory."

Standard mortgage. Most important, a mobile that meets the bulletin's standards and sits permanently on a lot that meets HUD standards qualifies for a standard VA or FHA loan, a 30-year mortgage at 8½% (current rate).

Several manufacturers have designed mo-

biles that meet bulletin standards and are processing them through HUD. The rest of the industry must surely follow. Some builders in California and Florida are already working with the manufacturers.

The next step is the Builders Home Center exposition scheduled in Memphis September 14-16 by the Manufactured Home Institute, the mobile-home trade association. This is a get-acquainted session for manufacturers, and several thousand builders—nearly every one active in the eastern U.S.—have been invited.

All this activity invites comparison with the modular housing boom of 1969-70, a fiasco in which most participants were hurt. The modular industry could not adapt to the flexibility of tract-house marketing. It became dependent on the more predictable volume of subsidized housing, but when subsidies were cut off, so was the industry.

There are significant differences now.

Modulars needed volume to achieve mass-production economies. To keep assembly lines running, manufacturers stacked up inventory like cordwood. Interest costs were onerous and many units were weather-damaged before they could be shipped.

Today's advantages. The big difference is that today's tract mobiles are built on *existing factory lines*. There are no plants to start or amortize. The volume to operate the lines is already there—in orders from mobile-home dealers. When the plant has orders from builders, it simply switches to bulletin-type tract houses. Then it switches back to single- or double-wides. Mass-production

economies can be realized without accumulating inventory.

And in 1969, the price difference between a stick-built and comparable manufactured home was modest. If the manufactured home had to travel any distance, that spread would be wiped out.

That has changed. Square-foot costs for site-built houses, exclusive of land, have been rising nearly twice as fast as mobile home costs despite the significant upgrading in mobile-home quality. The mobile home square-foot prices were 64% of site-built prices in 1969, or \$8.85 versus \$13.65 at retail. By 1974, the ratio had declined to 56%, or \$10.63 to \$19.00. It should decline even more.

The site-built cost does not include appliances and carpeting. The mobile-home cost includes these plus furniture.

Bulletin-type square-foot costs are, of course, higher than for the average mobile home. But there are builders now offering bulletin-type units with landscaping and siding for \$17 a sq. ft.

Quality. Finally, manufacturers have learned much more about building quality into units since 1969. It's only a modest step up to bulletin-type standards from some of the regional-code units they are already manufacturing.

The future of a good part of homebuilding—and of a good part of the mobile-home industry—lies in this direction.

The lesson is clear.

Myrod is president of Advance Mortgage Corp. of Detroit.

... and here's how one builder is using them

Norbeck Development Associates of Chevy Chase, Md., building in Florida, Maryland and Virginia, has committed its entire single-family program to the bulletin-type units this year. It will market in four tracts totaling 2,200 lots.

In the Fort Lauderdale-Boca Raton area, in Lakeland, Fla., and in Virginia Beach, it offers 1,000-to-1,300 sq.-ft. units on \$6,000 lots at \$23,000 to \$28,000. With standard FHA or VA financing, that's a monthly payment of \$185 for the lowest-priced model. That makes two-thirds of all American families eligible.

In Montgomery County, Md., in the high-cost Washington area, Norbeck will offer the same houses at \$28,000 to \$33,000.

The units are now marketed as standard single-family homes on 6,000-sq.-ft. lots with no mention of their factory origin.

Sales success. None of the tracts is being

marketed on spec. Norbeck puts models on site and pre-sells. It has been promised delivery on site three weeks after credit approval, and move-in can be set six weeks after approval. On-site labor will average two weeks per unit.

How well are they selling? No tract is far enough along for all-out marketing. But partner Gary Nordheimer says teaser ads for the Florida tracts produced 26 and 28 viewers on single weekends. In Virginia Beach, 22 houses were reserved from blueprints in three weeks.

Nordheimer has invested 18 months in working with the VA, with lenders, with two manufacturers and with zoning boards to solve the start-up problems of the new concept. His partners' design ideas are incorporated in what is now the manufacturers' standard bulletin-type layout.

Anyone who takes up the bulletin-type

concept, says Nordheimer, should plan several months of lead time.

Warning. Nordheimer questions whether the concept is feasible for the small builder. He himself is working with small margins to keep prices low, and he's making it up in volume.

Still, Nordheimer clearly should have a front-end investment rather than with conventional building, and a faster cash turnover. Even with a low markup, his return on investment should be favorable.

So a marriage with a mobile-home product can probably be profitable for builders of all sizes. Aside from the low cash requirements, the basic distribution economics of the mobile-home business compare favorably with the average markup on site building. Most manufacturers allow a dealer discount of 25%. Most will make additional volume discounts up to a maximum of 50%.

R-PlusTM Walls

improve thermal efficiency up to 49%
add value, add sales, with no added headaches.

Today's home buyer is forced to look at every cost factor involved in owning a home. Offer him reduced fuel costs for years to come and you also offer him an even stronger reason to buy.

R-PlusTM exterior sheathing covers framing with high efficiency insulation board made of Styropor[®] expandable polystyrene. It offers you the added value of a more energy efficient house with no added headaches in construction.

The R-PlusTM wall system re-

places fiberboard or gypsum sheathing that goes up quickly and easily. Everything else remains standard. Standard framing with let-in corner bracing; standard stud cavity insulation; standard 1/2" gypsum wallboard inside; standard wood or aluminum siding or brick veneer outside.

R-PlusTM walls can increase the thermal efficiency of your house up to 49% and improve your sales considerably.

Styropor[®] EXPANDABLE POLYSTYRENE

Please send me your list of R-PlusTM Sheathing Producers.

Name

Company

Address

City

State Zip

BASF Wyandotte Corporation

1609 Biddle Ave., Wyandotte, Mich. 48192
(313) 282-3300

BASF



The apartment shortage: Don't let it make you greedy



Owners are rubbing their hands.

For the first time in years they see a chance to raise rents ahead of expenses, increase their net and cut their losses. Reason: Apartment demand is on the rise.

February and March were boom months for rentals. People developed new confidence in the economy's recovery and went looking for better places to live. Apartment demand leveled in the summer, but autumn should see a lot of brisk action in the apartment-renting business.

Adding to this welcome turn of events is the growing scarcity of apartments. There has been little multifamily building in 12 months and little is foreseen for the rest of 1976. Good apartments in choice locations are already at a premium.

For owners in competitive markets, forced to keep rents low despite rising expenses, the changing conditions present inviting choices. There's a strong temptation to clobber the tenants with one or two hefty rent increases to make up for the lean years. And to make the income statement look even better, how about cutting out some operating expenses?

Warning. Be careful. Greediness can bring disaster. Don't yield to the urge to plow ahead with rent raises and expense cuts without considering the effects.

The worst thing you can do is raise rents and cut expenses at the same time. That's adding insult to injury. In effect you're telling the tenant, "I'm charging you more and giving you less." Today's renters won't accept that. Despite recession, most renters can still afford to move elsewhere and even pay more to maintain the same degree of service they've enjoyed in the past.

Some owners think they can get away with cutting expenses where it doesn't affect the tenant too much: reducing lawn maintenance, devoting less care to lobbies and corridors, or letting the parking-lot asphalt go untended a little longer.

But the effect of those cuts is to reduce the property's appeal to prospective tenants. A sloppy-looking lawn may not cause a tenant to move out immediately, but it will turn off a prospect.

No matter how you look at it, expense cuts are usually obvious and your property suffers. They drive out your high-grade tenants and attract a less desirable grade. Your property deteriorates faster.

Self-defeat. Expense cuts don't make sense even from an income standpoint. For

example: Expenses in most suburban garden apartment complexes, not including real estate taxes or replacement reserves, account for 31% to 35% of gross income. By cutting expenses even as much as 10%, you're improving your financial position by only 3.1% to 3.5%. What's more, you'll find it impossible to operate your property properly at an expense level lower than 31% of income.

The better way. By comparison, a 10% rent increase contributes much more significantly to your income. Take this simplified example:

You have a 100-unit building with an average rent of \$200 per unit. That produces \$20,000 a month or \$240,000 a year gross income. At 35%, expenses amount to \$84,000 yearly. You cut expenses 10%, which means a saving of \$8,400.

But suppose you increased rents 10%? That would bring each apartment to an average rent of \$220 per month. Gross income would rise to \$22,000 a month or \$264,000 a year. That's \$24,000 more than you had before.

Compare \$8,400 in savings made possible by cutting expenses 10% vs. \$24,000 in added income gained by raising rents 10%. Which would you rather have?

We've said that raising rents and cutting expenses at the same time is the worst possible course of action. But what if you compromise by raising rents only half as much as you intended and cutting expenses to get the other half? You're deluding yourself. Again, any cut in expenses will downgrade your property without returning a big enough savings to make it worthwhile, and tenants will resent the cut in service combined with the rent increase.

Easing the blow. If you do raise rents, be sure to explain the reason to your tenants. It offsets resentment. And give your tenants 60 days' notice of a rent raise. It gives them time to get over the shock. As long as apartments are in short supply, tenants aren't likely to use the long lead time to shop around because they know their chances of finding anything cheaper are slim.

By far the best way to improve your position is with a three-pronged strategy: raise rents, make property improvements and strive for operating efficiencies—not expense cuts. Renters are much more likely to accept a rent increase if it comes on the heels of a property improvement. They feel then that their rent dollar is buying more.

Some owners think it's wiser to ask for a rent increase while promising to improve the property with some of the proceeds.

That's like a short-order cook asking a customer to pay for his club sandwich in advance so the cook can buy the ingredients. People won't accept that. If improvement is your goal, put the improvement in first, then ask for the rent raise.

Good management. As for operating efficiencies, you should seek those out when you raise rents or not. There are many apartment properties whose returns could be proved overnight if owners and managers took the time to root out wasteful practices. Some suggestions:

- Demand an hour's work for an hour's pay from every member of the staff. The only way to do that is by training and supervising. If you can improve productivity, you may be able to cut your payroll with no loss of performance.

- Cut out such employee fringe benefits as free apartments, utilities, telephones, gasoline allowance. Pay them a fair wage and let them pay for those items on their own.

- Eliminate deficiency discounts for original apartments. Put all of your apartments in good enough condition to command standard rent.

- Get every apartment into production. Search out apartments used for storage, maintenance, and apartments made unusable by equipment cannibalization, fires, floods. Fix them up and rent them out.

- Reduce the number of furnished models. Most complexes need only two. Three- and four-bedroom models should be the first to go. If 90% of any plan type is rented, you don't need a model for it.

- If your rental office uses an apartment to relocate it to non-rentable space and then out the apartment.

- Make sure your tenants pay for their own utilities. If you have to install separate meters, do it. The cost is high, but they pay off in the long run.

Look over your property and you'll find plenty of other ways to improve efficiency without reducing maintenance and service. Whatever you do, don't raise rents and service.

Edward N. Kelley, CPM, CRE, is president of Property Management Consultants, Inc., Brook, Ill.

Keep your floors from being haunted by squeaks!



DURABOND® Multi-Purpose Adhesive keeps you from being haunted by customer complaints that lead to costly call-backs. Help stop squawks over squeaks by adhering sub-floors to joists with this versatile supplement to mechanical fasteners. DURABOND bonds tenaciously, even to wet or frozen lumber, masonry, or metal. Permits speedy one-step application, single-layer installations and other economies such as increased joist span and spacing. You'll find it works equally well when



used for stairs, wooden moldings, and bases, too.

Easily applied from cartridges or pumped out of bulk containers, DURABOND Multi-Purpose Adhesive has been thoroughly tested and job-proved. First, by a leading independent laboratory; then under actual site conditions by United States Gypsum. Conforms to industry standards ASTM C557-73 and APA-AFG-01.

See your U.S.G. Representative. Or write to us, 101 S. Wacker Dr., Chicago, Illinois 60606, Dept. HH-96.

UNITED STATES GYPSUM
BUILDING AMERICA

IN THE CHICAGO AREA:

Redesign perks up a slow-moving subdivision

The redesign stirred up so much buyer interest that:

- Average weekly sales shot up from two to 12 right after six new models hit the market.

- 194 units were sold in the first 90 days.

- Sales continued strong even after price increases of \$2,000 to \$4,000 were announced. (Original

prices were \$48,990 to \$56,490).

So reports L. P. Shassian, vice president of Levitt Corp. The scene of all this activity: Sheffield Estates, a 516-lot single-family project in Schaumburg, Ill.

Why were the old models slow moving?

"We felt they needed more stylish and expensive-looking exteriors," says Shassian.

Hence the redesigns (two are shown here), which emphasize changes in roof lines and exterior materials.

"We also added things like box bay windows, porches, arches and column posts," says

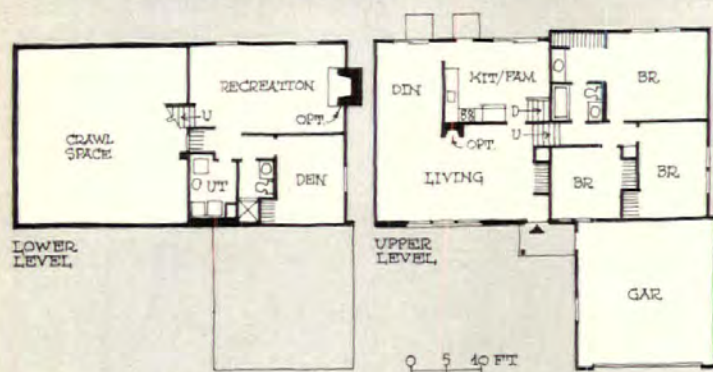
Shassian.

And, as you can see (below), there were major changes in floor plans as well.

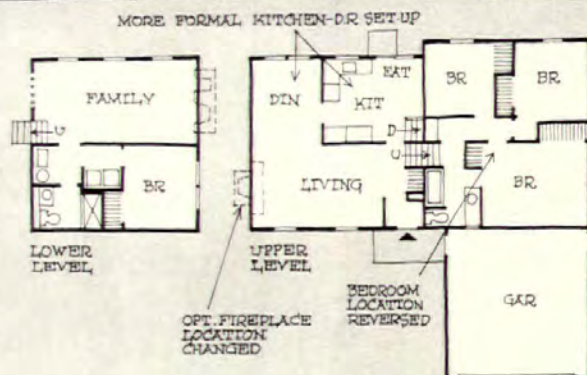
What's happening right now at Sheffield Park?

Levitt has had to halt sales temporarily because delivery dates extend to the fall of 1976.

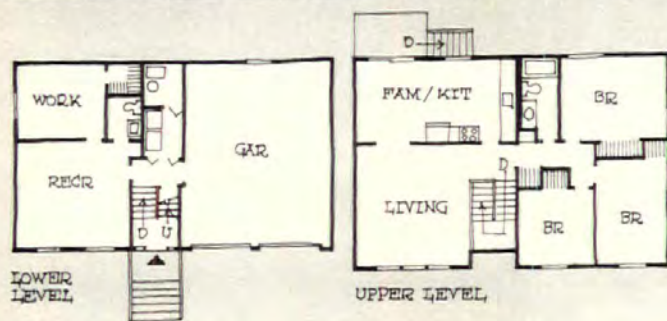
ORIGINAL VERSION



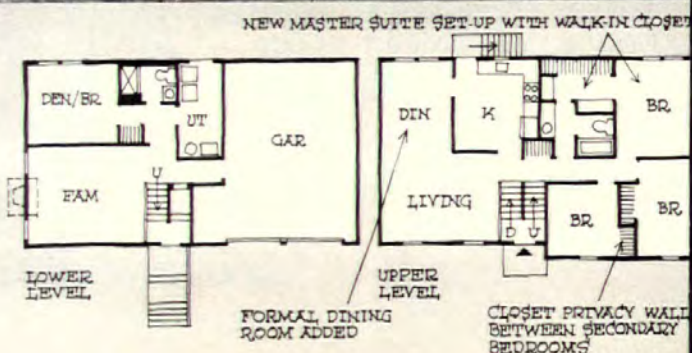
REVAMPED VERSION



ORIGINAL VERSION



REVAMPED VERSION



Even the toughest customers are sold on vinyl building products.

That's because building products of BFG Geon® vinyl are not only beautiful, they also live a long, virtually care-free life.

They won't warp, rot, peel or absorb moisture.

Which means vinyl gutters and downspouts don't rust or corrode. Vinyl shutters, siding and soffits won't need painting. Vinyl trim, baseboards and flooring are attractive, yet durable.

Products made with Geon vinyl can provide year 'round comfort, too.

Vinyl siding helps to insulate. Vinyl clad

windows and vinyl weather stripping fit snugly to do a better job of preventing heat loss and minimizing condensation.

Vinyl products are easy to install.

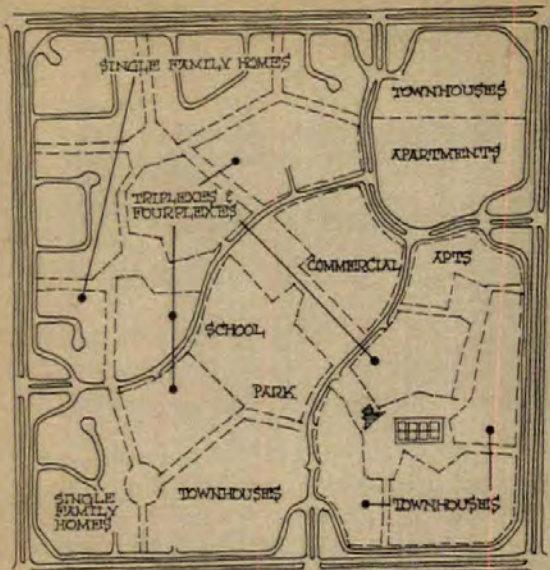
But most of all, vinyl in building products gives homebuyers more good reasons to buy. And you won't find a better reason than that.

Not in a dog's age.

For information about building products made with Geon vinyl, write: B.F. Goodrich Chemical Company, Dept. H-37, 6100 Oak Tree Boulevard, Cleveland, Ohio 44131.



B.F. Goodrich Chemical Company



This compact PUD* offers a lesson in How to sell the young market

The project: Sabal Chase, a 160-acre PUD being developed by Arvida Corp. in southwestern Miami.

The target market: originally young professionals and young families, now also young move-up families.

The results: 350 sales in 19 months—even though sales started in the down market of December 1974.

Arvida did not intend to concentrate on the young market when it first started planning Sabal Chase in 1972. But construction was delayed because of a series of zoning and sewer moratoriums, and then the recession began.

"That was the reason we decided to go for the young market," says Vice President Sandy Miot, who has been responsible for Sabal Chase since its inception.

"Young people are the most likely to buy in bad times, either because they have the fewest obligations and the least to lose or because they are under pressure to get out of apartments."

Two different products were designed: fee-simple townhouses for young professionals with money, and condominium triplexes and fourplexes for budget-minded young families. Both were right on target; so far, 320 have been sold, 60% to buyers under 30 and 80% to buyers under 40.

Now a new product—single-family detached homes—has been added for family move-ups. Thirty units were sold in the first three months to buyers who are a little older—in their mid-to-late 30's.

For a look at what makes Sabal Chase appeal to these three types of young buyers, see the next five pages.

—NATALIE GERARDI



Dual-purpose sales office can be dismantled and reassembled as another sales office or turned into a store for about \$5,000 or \$10,000. The fountains were designed as a park-



ing turnaround for the recreation center; they were put in early to add to the drama and market appeal of the sales area.

*Site plan features a mini-village center, with school and park site and neighborhood shopping. This is surrounded by the townhouse and fourplex communities; the single-family units are on the perimeter. Apartments—probably condominium—will be built on the east side.

The original plan for the 160-acre site by Holland Bartholomew of Atlanta was designed to allow flexibility

in the various product lines. The neighborhoods were planned by GRV Design Group of Miami, which also designed all of the housing products. Landscape architect: Ted Baker, Coral Gables.

When Sabal Chase is complete, it will contain 850 units: 238 townhouses, 290 plexes, 101 single-family homes and 228 apartments.

For young buyers with good incomes: luxurious townhouse living

These are the people who want the comfort and the prestige of a home—provided it's not too much bother to maintain.

Almost all who bought Sabal Chase could have afforded single-family homes at much higher prices. But they prefer the ease of townhouse living.

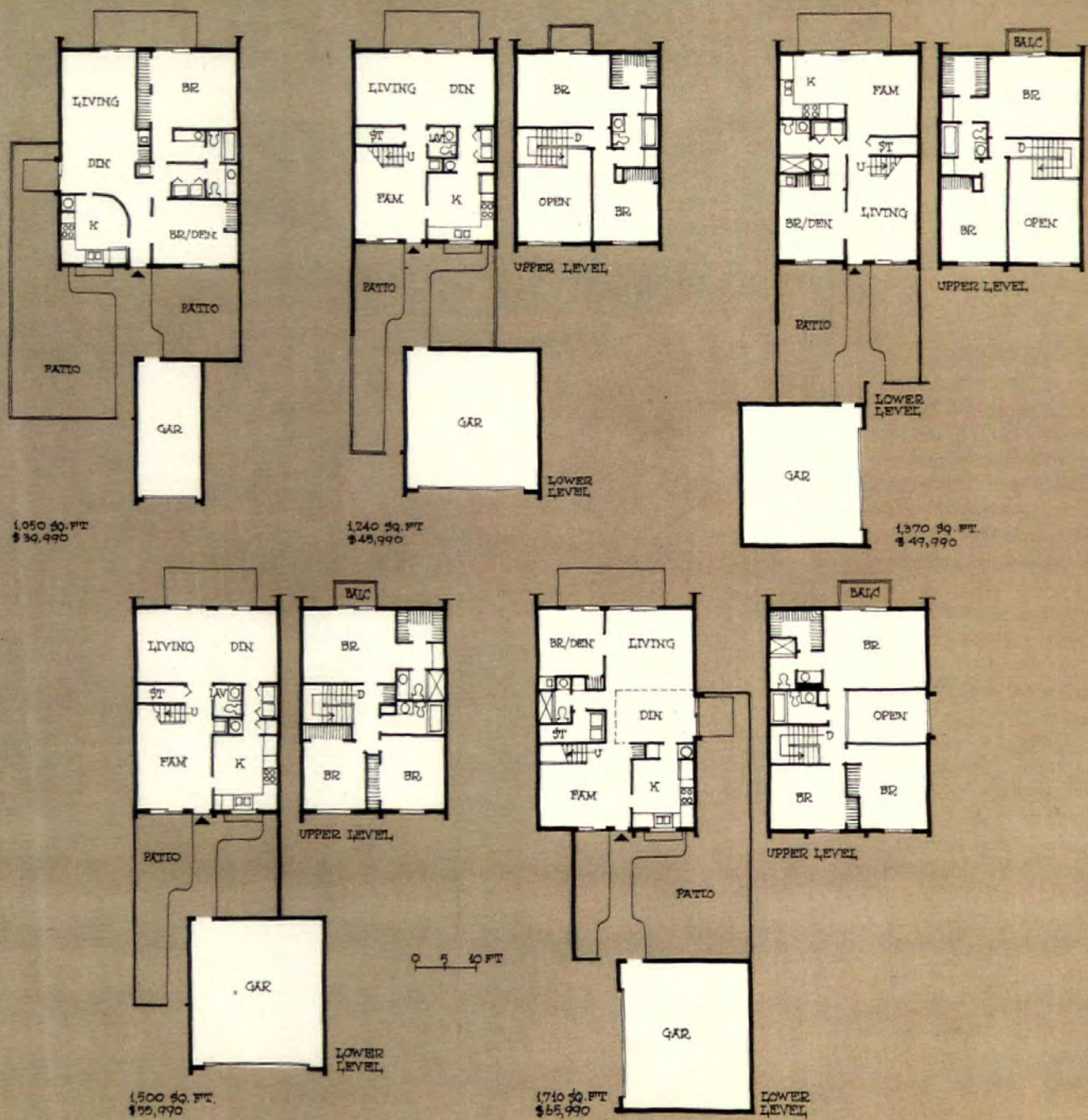
Many were couples without children; a surprising number were single, including unmarried couples or roommates buying jointly.

The townhouse plans at Sabal Chase adapt well to these different living arrangements and allow some privacy. The bedrooms, for example, are well separated from the living areas. Several of the units also have convertible dens.

Outside, the placement of detached garages (in itself an unusual feature for townhouses) creates both an enclosed park and private entryways.

But what really appeals to the comfort-conscious market is that the townhouses include most of the same luxury features as the single-family line: automatic garden sprinklers, wet bars, intercoms, garage door openers and such kitchen extras as icemakers, cold-water dispensers and trash compactors.

So far, 120 townhouses have been sold at prices that range from \$39,900 to \$65,900. The best seller: the 1,240-sq-ft two-bedroom, one-and-a-half-bath model that sells for \$49,900.



For the young family that's stretching: a lot of condo for the money

These buyers have to make some sacrifices to buy a home. In many cases they have outgrown their apartments; in others, they're getting ready to start a family. If they had more money they would be single-family detached buyers, so what appealed to them at Sabal Chase were the single-family features incorporated in the condominium triplexes and fourplexes.

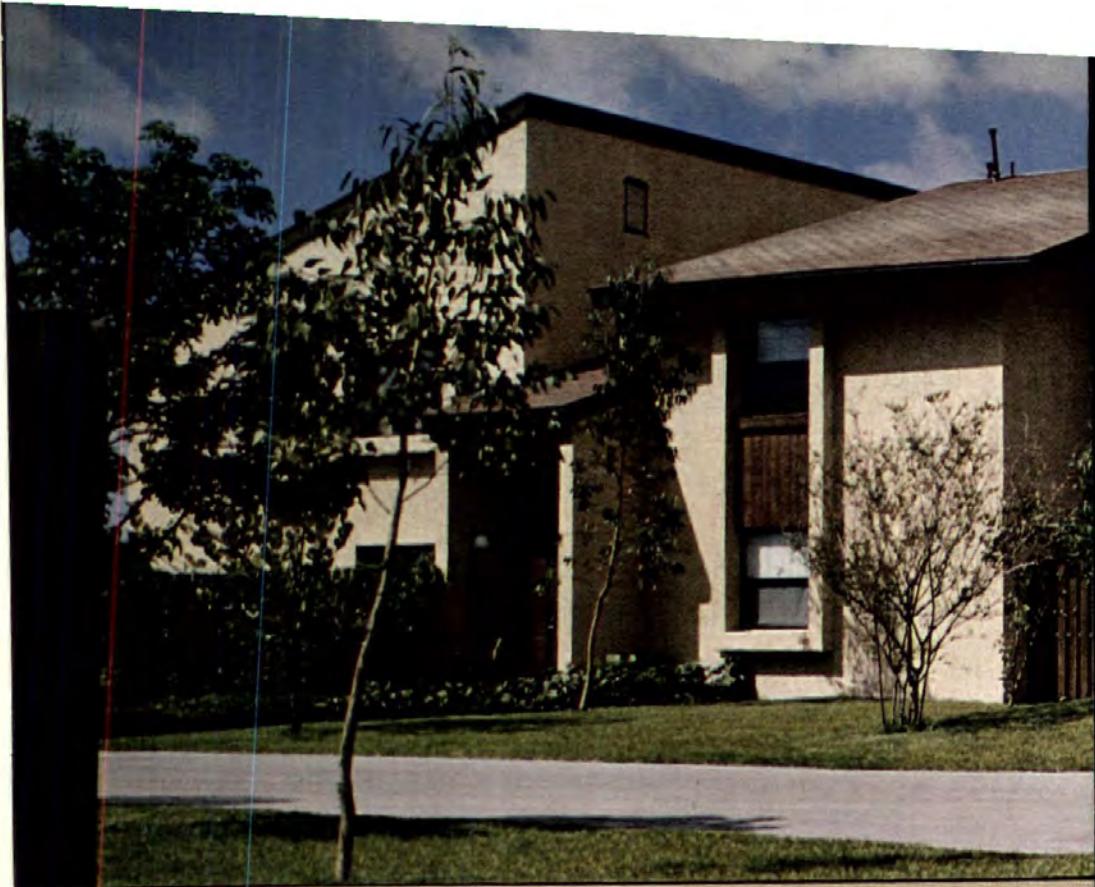
Several units, for example, have garages with direct access from the units. Others have huge family rooms instead of garages. And, as with the townhouses, there is good separation between the living and sleeping areas of the house.

Another single-family feature: Most of the units offer excellent storage. There are large walk-in closets in all master bedrooms, for example, and in some secondary bedrooms too. Some units have separate utility/storage rooms; others have outside storage areas.

And best of all for families that are stretching to make their monthly payments, the homes come equipped with all the appliances they need: washers, dryers, dishwashers and refrigerator/freezers. The kitchens even include some luxury features, such as a continuous-cleaning oven, automatic icemaker, garbage disposer, and luminous ceiling.

These are Sabal Chase's most popular product, with 200 units sold so far. In fact, when four new designs (see plans on facing page) were offered recently, buyers snapped up 40 units from floor plans.

The best sellers: the 1,400-sq.-ft. two-bedroom, one-and-a-half bath model for \$39,990, the similar 1,100-sq.-ft. model with garage for \$36,500, and among the new plans, the 1,138-sq.-ft. two-bedroom, two-bath model for \$37,500.

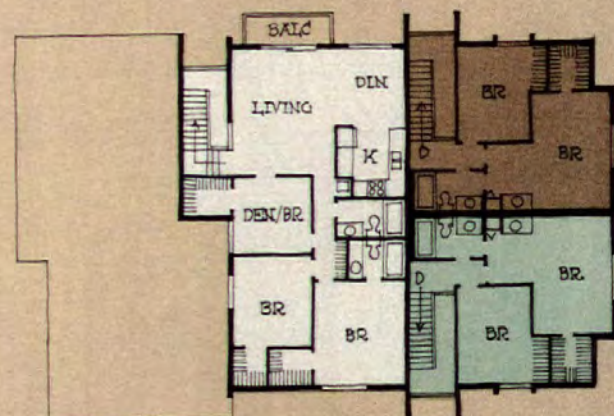


1,480 sq.ft. \$44,990

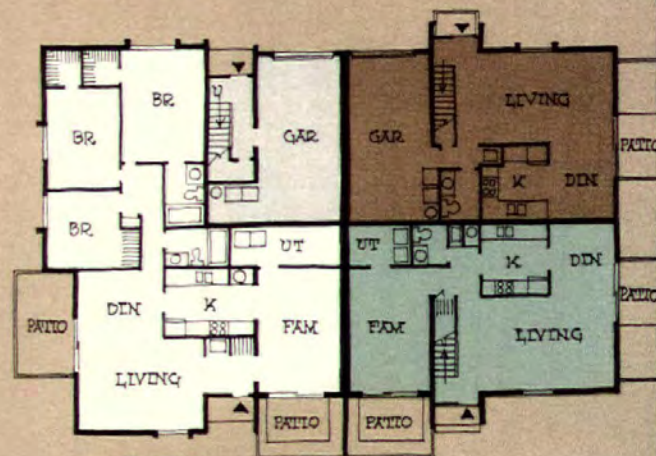
1,400 sq.ft. \$39,990

1,100 sq.ft. \$36,500

1,220 sq.ft. \$39,500



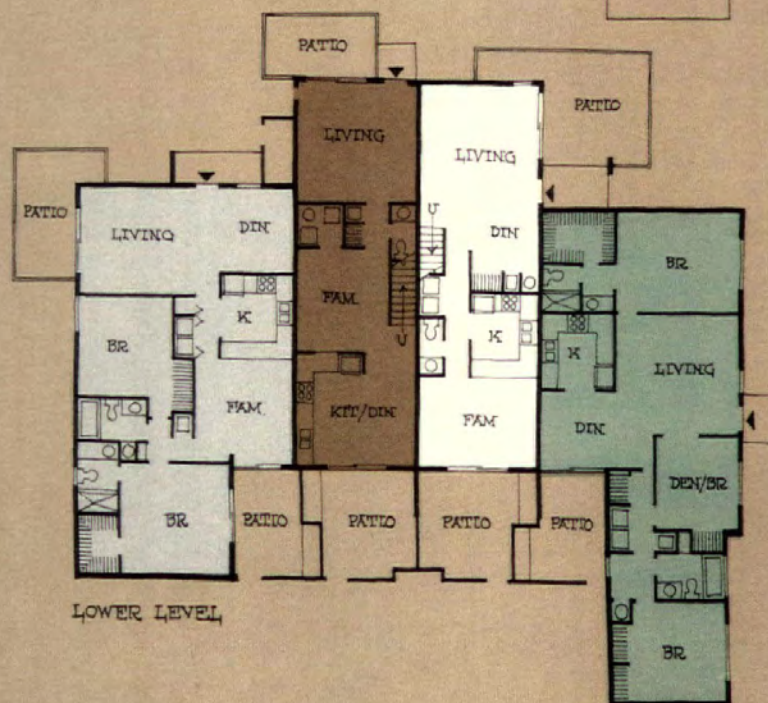
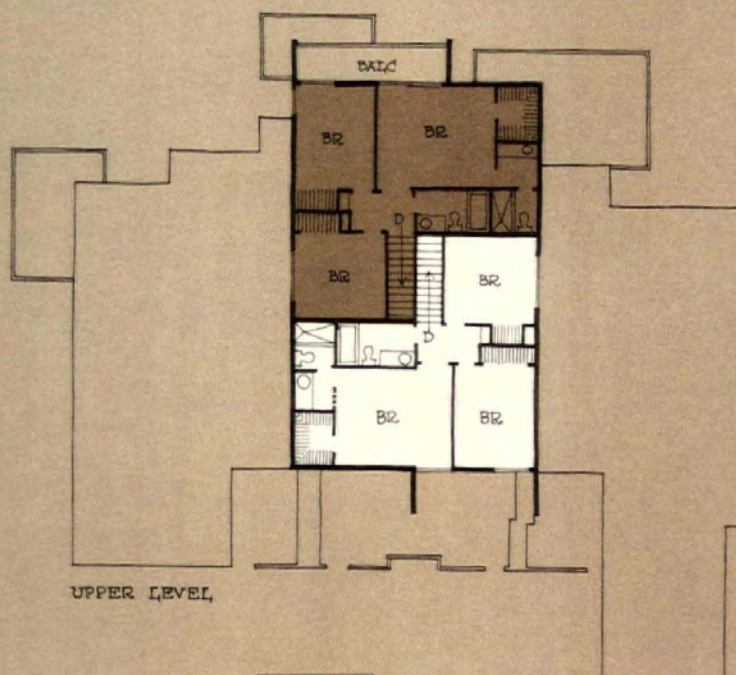
UPPER LEVEL



LOWER LEVEL



- 1,138 sq.ft.
\$37,500
- 1,342 sq.ft.
\$41,990
- 1,342 sq.ft.
\$41,650
- 1,170 sq.ft.
\$38,650



For the affluent young family: single-family homes with all the frills

These families are headed by executives or professionals in their mid-to-late 30's who are really making it in their careers—and they'd like a home that shows it.

For the most part they're moving from houses that are about ten years old and lack the appliances and amenities of today's homes.

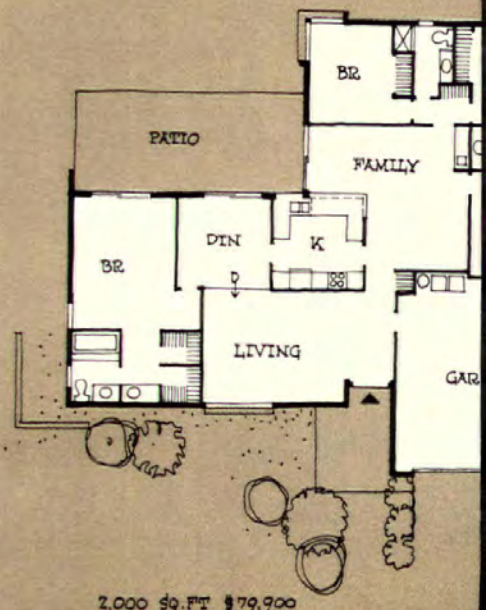
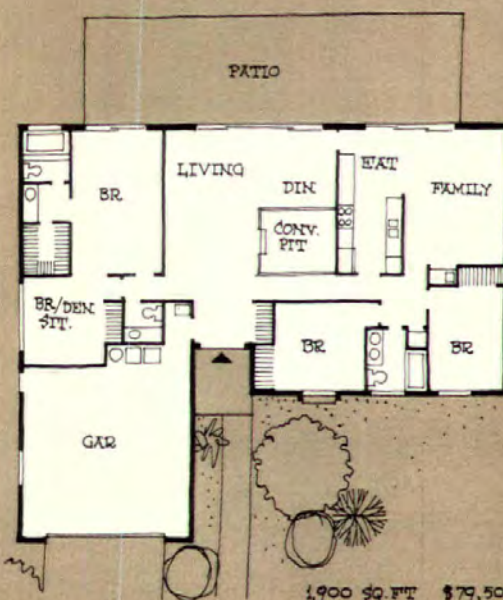
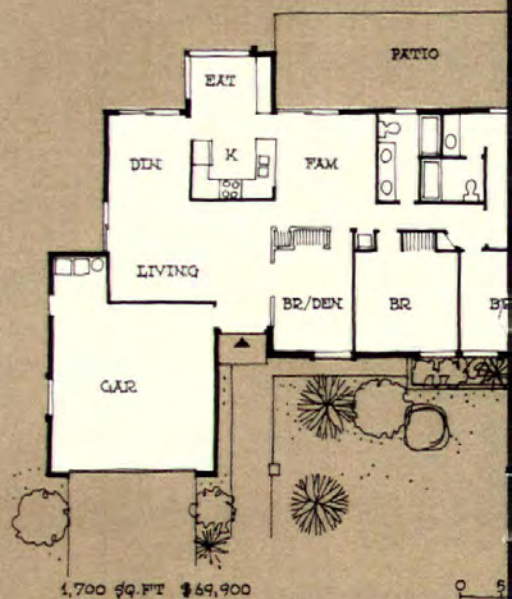
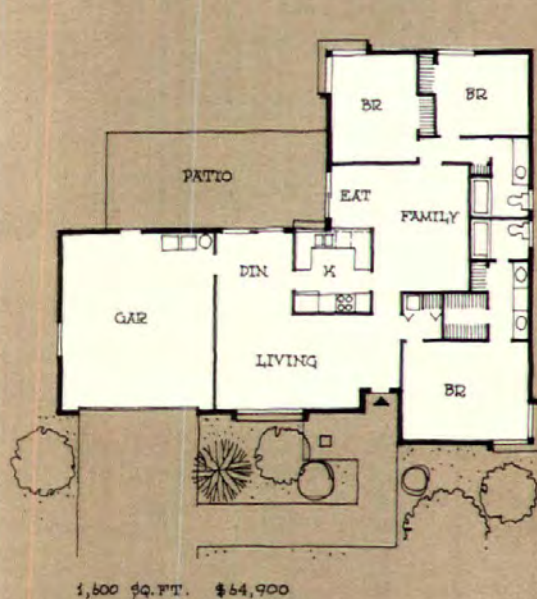
Thus the emphasis in these single-family detached homes is on luxury: large rooms, cathedral ceilings, paneled accent walls—even a sunken conversation pit and a sitting room for the master bedroom in some models.

There is, of course, a tremendous range of features: A checklist names 50 of them, including oversized tubs and heat lamps in the master bath, built-in food processor and custom-crafted plastic-laminate or wood cabinets in the kitchen, and tinted glass in all windows and doors.

In addition, buyers are offered choices of appliance and counter colors, hardware, tile, bathroom fixtures, flooring and many other things so that they can to some degree customize their homes.

As with the young professionals, Arvida believes that this group not only wants luxury, but wants freedom from maintenance. So the homes have automatic garden sprinklers, concrete driveways, trash compactors and other work-saving features.

The models opened at the end of March, and in the first three months 30 units were sold. The smallest, a 1,600-sq.-ft. three-bedroom, two-bath model for \$64,900, and a much larger unit which is similar in basic design, the 2,000-sq.-ft. four-bedroom, three-bath model for \$79,900, accounted for more than two-thirds of the sales.





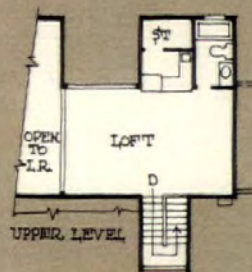
And for all the young buyers at Sabal Chase: A community center with plenty of activity

For the passive types, a two-story clubhouse with billiard and card rooms, a social hall, a teen room and a gymnasium is now under construction. It should be completed by the end of the year.

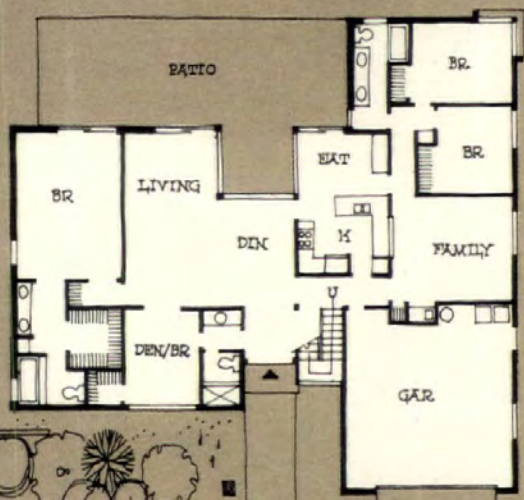
And for the more active types, there are swimming pools, handball courts, platform tennis and four night-lighted tennis courts. An indoor racquetball and health club is being built on Sabal Chase land by a private developer.

"In a community of young people there's always need for good active recreation," says Sandy Miot. "We didn't go for a golf course, which has limited appeal, but tried to provide facilities that everybody can use."

An indication of the role the rec center is playing: Only 20% of the single-family buyers are buying their homes with pools; normally 50% of the buyers in that price range would buy with pools.

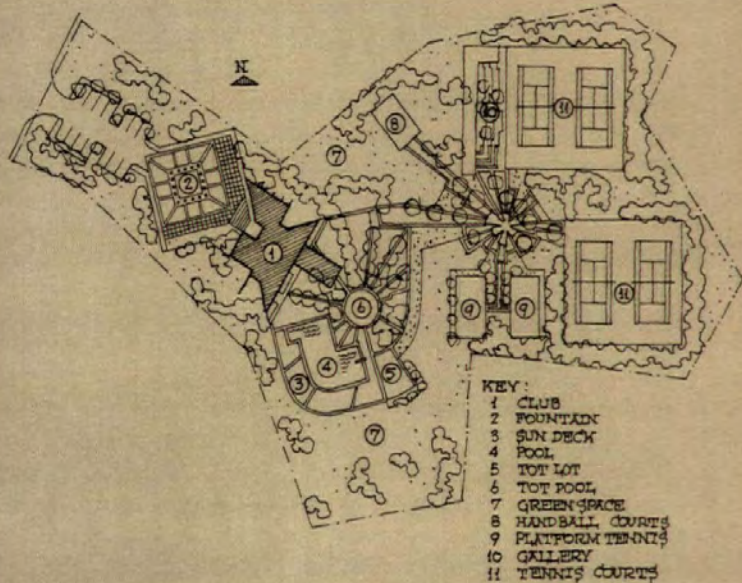


UPPER LEVEL



LOWER LEVEL
2,500 sq. ft. \$103,000

0 5 10 FT



A simple system for controlling construction costs



"I'd use this system," says Dan Keiserman, president of National Horizon Corp. of Brea, Calif., "whether I built 20 houses a year or 2,000." The reasons: It's simple, fast, completely

hand-posted, needs very few people to make it work, and it lets a builder know, if he needs to, just how he stands by 4:30 every afternoon.

Keiserman's system (which is currently controlling about 500 units a year plus commercial, industrial and mobile-home operations) is the logical outgrowth of his basic philosophy: "Accounting is the difference between success and failure, so accounting should run the job." Accordingly, his accounting department is unusually heavily involved in the operating side of his company. Specifically:

Accounting is involved in estimating, bidding and drawing up contracts—normally the provinces of construction and top management only. "If they weren't," he says, "there's no way they'd understand the job thoroughly enough to control it."

Accounting makes unannounced visits to the job site to take inventory. "They have to have a definite feel for what's going on in the field. And besides, there's no harm in letting supers and project managers know they're being watched. If they're on the defensive they'll be more particular about meeting accounting's reporting needs accurately and on time."

To give accounting the kind of tight control Keiserman demands, he has set up over the years a system of forms that cover every facet of the job. There are no computers involved, everything is hand-posted. And all in all there are nearly 50 different forms.

"A lot of builders have told me that they're too small to handle all that paperwork," says Keiserman. "It's not so. Many of the forms are for data that you have to have whether you use a control system like this or not. And you don't have to check everything on the forms all the time. You

look for the deviations—the problems—and that doesn't take much time."

Besides red-flagging trouble spots, Keiserman's system is also a means of getting a job organized and scheduled in advance. But, he warns, the system will only work if both the organization and the schedules "are cast in concrete." He doesn't allow the slightest deviation in the process of filling out the forms or in the flow of paperwork. "The slightest laxity will precipitate an ever-greater bending of your principles over a period of time. So don't permit it."

The system was perfected when Keiserman began joint venturing with other builders on out-of-state jobs. His joint-venture partners run a duplicate set of forms, and mail them to the National Horizon office regularly.

"Right now," says Keiserman, "we're handling about \$20-million worth of business this way. But I'd use exactly the same system if I were running a small custom operation. It's not the size that counts, it's the degree of control."

As proof that size is relatively unimportant, consider the size of Keiserman's present staff. There is a three-person accounting department, with a controller, a bookkeeper and a secretary/receptionist who types checks, purchase orders and contracts; there are two vice presidents, one for construction and one for finance, and they share a secretary with Keiserman, the president.

That's all.

On-site jobs are run in an equally lean manner—one super and, on larger projects, a project manager who is, in fact, primarily an inventory clerk. Everything else is subcontracted.

Obviously, not all the forms that make Keiserman's system so efficient can be shown here. Nor do they need to be, since many are standard in the industry. But on the following pages you'll find the key forms in the system, with Keiserman's comments on how and why they work.

—H. CLARKE WELLS

Project Name _____

Buyer _____

| Chrt of Acct | Description |
|------------------------------|--------------------------|
| CONTRACTORS COSTS | |
| A | Land Development, I |
| B | Off-site land Dev., D |
| C | On-site land Dev., D |
| D | Building development I |
| E | Building development D |
| F | Building development J |
| | Contractors fee |
| | CONTRACTORS |
| | CONTRACT AMOUNT |
| OWNER/DEVELOPER COSTS | |
| | Land (Pure cost only) |
| G | Project development fina |
| H | Development cost |
| I | Marketing |
| | COMBINED |
| J | Project sale commission |
| | ESTIMATED TOTAL PROJ |
| | SALES PRICE |
| | OWNER-DEVELOPER PROFIT P |

RECAP OF COST ESTIMATE

Project No. _____ Location _____

Sales Pkg.

Report No.

Date of Report

Prepared By

[illegible]

no 105a h-7-3

Best estimate: 'Keep updating it right to the last minute'

During planning, when there's still time to abort the project, you can't stop revising your costs," says Keiserman. "You can't stop even after escrow is closed on the land, because you still have six to 18 months before you start taking orders. All that time, lumber prices will keep rising, copper will fluctuate, union contracts will be increased and there will be strikes. So you've got to keep making judgment calls right up to the last minute to be sure the deal will go, that you'll make a profit."

His "Recap of Cost Estimate" form summarizes more than 500 separate cost items in ten cost categories which are preprinted on two dozen "Chart of Accounts" forms. After 20-plus years of contracting and devel-

oping, Keiserman still relies heavily on the chart of accounts to keep him from overlooking necessary items. Says he: "We tend to forget that we're accruing taxes and interest, or that we'll have to put up a sign. The forms remind us."

He assigns dollar estimates to each of the 500-plus items at the inception of a new project. Those original estimates are based on takeoffs and bids, and on architects' and engineers' speculations.

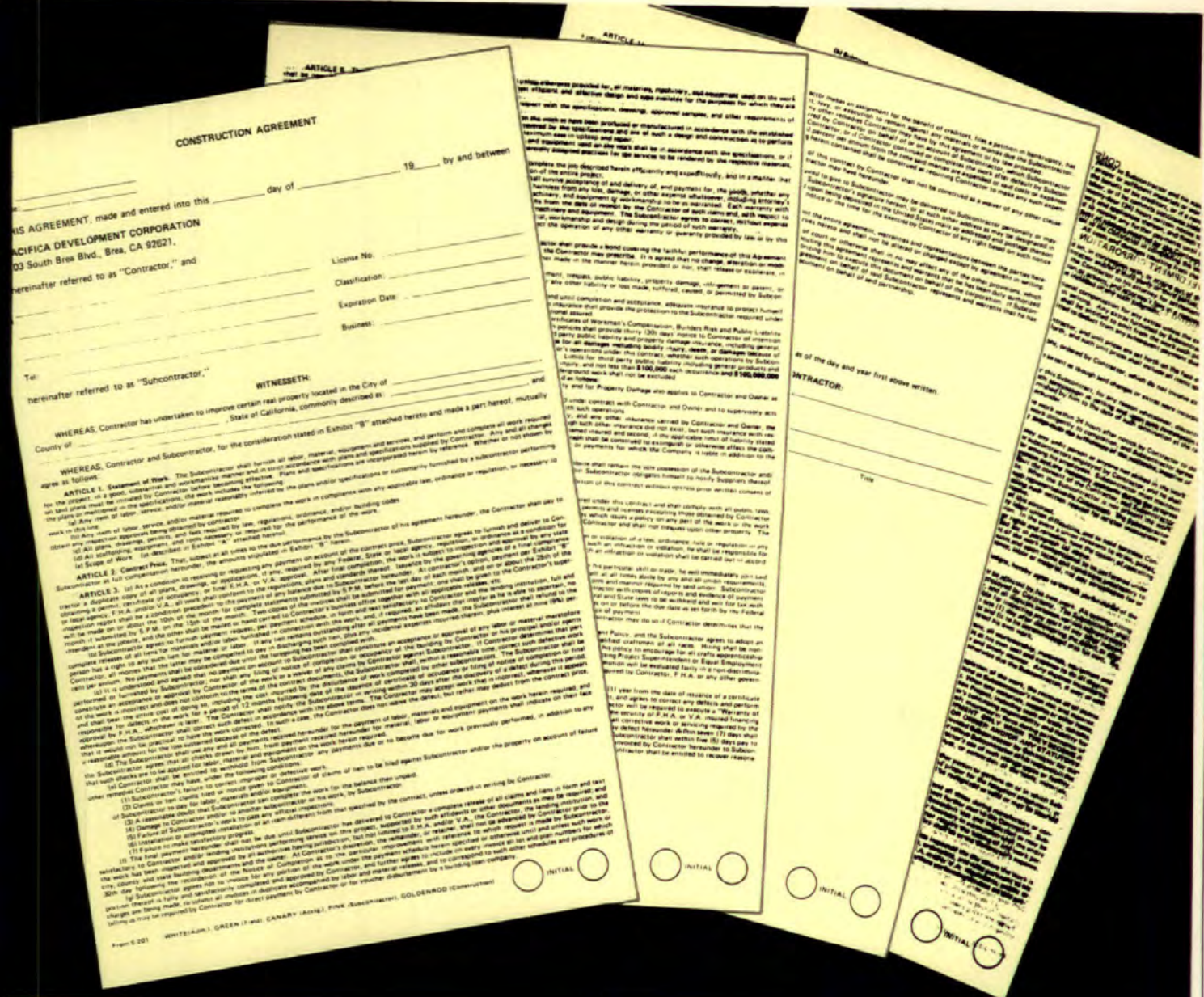
As planning progresses, the estimates are reexamined and revised constantly until "buyout," i.e., contract-signing. "You should be ready to write all of your contracts within a two-week period after closing escrow on the land," says Keiserman, "sub-

stantiating the estimated costs you designed the project around."

Even after contracts are signed, Keiser-man continues to track the projected costs until work starts. "Contract prices change," he explains. "A sub's labor and material costs go up so he tells you the job's going to cost more. The job's imminent, it's too late to switch subs or sue, so you have to revise the contract price."

That's why contingency allowances are so important, says Keiserman. His rule of thumb for contingencies: Leave enough cushion to guard against a 10% difference between your estimates and ultimate construction costs.

TO NEXT PAGE



Construction agreement: 'Here's where you spell it all out'

Keiserman's contract form for subs covers everything that could be expected to come up between developer and subcontractor. It's in three parts:

1. General legal obligations are preprinted in a four-page document. At the bottom of each page are blank circles for the sub's initials. "That's our proof, if we get involved in a lawsuit later on, that he read every page," says Keiserman. Even the signature page has a place for initials, in case an addendum is included in a space provided for it.
2. Exactly what's to be done and furnished for the specific job is typed onto a separate sheet, Exhibit A. Pertinent sheets of plans and pages of specifications are referred to in Exhibit A, affixed to it and, again, each sheet

is initialed—"Just so there's no misunderstanding," says Keiserman.

3. Exactly what's to be paid and how payment is to be made, including any retentions by the developer, is spelled out in Exhibit B. Keiserman considers this one of his most important controls. Reason:

He doesn't use the construction industry's standard payment plan based on percentages of work completed and materials delivered. "That's too loose," he says. "When payment requests are based on estimates that 25% of the lumber has been delivered or 50% of the plumbing installed, accounting has no accurate way to verify that, so chances are they overpay."

Keiserman's payment schedules are based

on units completed instead of percentages. In Exhibit B he specifies the required numbers of units that have to be built before he'll pay. His accounting department has no doubts about whether payment requests are justified, because completions can be verified through the job reports (see next page).

All three sections of the contract are produced in five copies: original for the administrative staff and four self-carbons for accounting, subcontractor, construction department and the field.

TO NEXT PAGE

PACIFICA DEVELOPMENT CORPORATION

SUB-CONTRACTOR'S AFFIDAVIT

STATE OF _____)
COUNTY OF _____) ss

WHEREAS, under date of the _____ day of _____, 19____ A.D.,
PACIFICA DEVELOPMENT CORPORATION _____, as owner/general contractor, did enter
into an agreement with _____, as sub-contractor
and/or supplier, to make certain improvements and/or supply certain materials
for said owner/general contractor upon the following land situate, lying and being
in the County of _____, State of _____, to wit:

PROJECT NAME: _____
STREET ADDRESS: _____
LEGAL DESCRIPTION: _____

AND WHEREAS, said agreement covers _____, such
agreement being dated the _____ day of _____, 19____
(type of work to be performed)

AND WHEREAS, the undersigned has performed his said subcontract to date in
the amount of \$ _____, and hereby says that he has received payment
for work performed under this subcontract to date in the amount of \$ _____,
and further says that all lienors contracting directly, or indirectly employed by the
undersigned, on or in connection with said improvements, or under or in connection with
said subcontract, have been paid in full for all labor and material performed or
supplied on said job up until the _____ day of _____, 19____, and it is the
understanding of the undersigned that this is a Waiver and Release of Lien which the
undersigned has against the premises described herein, only to the extent of the pay-
ments specified.

| | |
|------------------------------|----------|
| AMOUNT OF ORIGINAL CONTRACT: | \$ _____ |
| CHANGE ORDERS: | \$ _____ |
| TOTAL ADJUSTED CONTRACT: | \$ _____ |
| TOTAL WORK IN PLACE: | \$ _____ |
| LESS _____% RETAINED: | \$ _____ |
| NET AMOUNT EARNED: | \$ _____ |
| AMOUNT OF PREVIOUS PAYMENTS: | \$ _____ |
| AMOUNT DUE THIS PAYMENT: | \$ _____ |
| BALANCE TO COMPLETE: | \$ _____ |

(Subcontractor)

by: _____
(Name) (Title)

Subscribed and sworn to before me this
_____ day of _____, 19____.

(This area for official notarial seal)

Notary Public

Form AS-403(a)

Subcontractor's affidavit: 'We don't pay without it'

The affidavit must accompany every request
to draw from subs and suppliers.

It must be notarized. "Most subs have
their own notaries," says Keiserman.

And it must coincide with Keiserman's
own accounting records. "That's the real
purpose of the form," he says, "to make sure
our subs' and suppliers' books are always
checking with your own." The form does
force subs and suppliers to do some of Kei-
serman's accounting. But it takes only about
minutes to fill out.

Starting with the original contract price,
the form shows 1) the current revised price
after any additions or deletions, 2) dollar
amount of work in place less any percentage
payment retained by the developer, 3) net

amount earned, 4) amount of previous pay-
ments, 5) amount currently due and 6) bal-
ance of payment needed to complete the job.

Receiving this breakdown simplifies the
accounting department's work. "But most
important," says Keiserman, "it eliminates
misunderstandings."

The effort to eliminate misun-
derstandings actually starts at contract-
signing time. That's when subs and suppli-
ers find out about the affidavit form, as well
as the lien releases and insurance certificate.
In fact, they are given a supply of forms at
that time along with instructions on how to
prepare and submit them. Says Keiserman:
"We emphasize that without the paperwork
we can't pay them. And we give them plenty

of forms to fill out."

For subs and suppliers who are sloppy
about preparing the forms, there's a pay-
ment-rejection form. Explains Keiserman:

"If all the documentation backing up a
payment request doesn't come in correctly
executed, we refuse payment. The rejection
form, preprinted with 11 possible reasons,
tells them why. Usually we only have to use
that form once per company."

National Horizon pays its bills on the 1st
and 15th of each month, requiring that all
documentation be in hand by the 5th or the
20th or 21st. That gives the accounting
department ten days to check the requests.

TO NEXT PAGE

pacifica development corporation

203 So. Brea Bl., Brea, Ca. 92621
(714) 529-2107 (213) 694-2094 Lic. No. 302618

PURCHASE ORDER

P.O. No. _____
THIS NUMBER MUST APPEAR ON ALL
INVOICES, PACKING LISTS, AND COM-
MUNICATIONS.

DATE: _____
TERMS _____
SHIP VIA _____
PROJ. NAME _____
PROJ. NO. _____
CODE NO. _____

DELIVERY SCHEDULE _____

DELIVER TO: _____

To: _____

Attn: _____
Tel: _____

ACCEPTANCE:

This Purchase Order constitutes Buyer's offer to Seller, and becomes a binding contract on the terms and conditions set forth herein, including those on the reverse side hereof, when it is accepted by Seller either by acknowledgement and return of the acknowledgement copy of this order or, at the election of the Buyer, by Seller's commencement of performance hereof. No revisions of this order or any of the terms and conditions thereof shall be valid unless in writing and signed by an authorized representative of Buyer, and no condition stated by Seller in accepting or acknowledging this order shall be binding upon Buyer if in conflict with, inconsistent with, or in addition to the terms and conditions contained herein unless expressly accepted in writing by Buyer.

| ITEM | QUANTITY | STATEMENT OF ARTICLES TO BE FURNISHED | UNIT PRICE | PRICE |
|------|----------|---------------------------------------|------------|-------|
|------|----------|---------------------------------------|------------|-------|

PACIFICA DEVELOPMENT CORPORATION
203 So. Brea Bl., Brea, Ca. 92621

Reference: Project Name _____
Project No. _____
Code No. _____
CHANGE ORDER NO. _____

to PURCHASE ORDER NO. _____ dated _____

Gentlemen:
You are hereby authorized and instructed to perform the following additional work and/or delete work on the referenced project as follows:

1. Original Purchase Order - Total Price \$ _____
2. THIS CHANGE ORDER Total Price \$ _____
3. New Purchase Order Total Price \$ _____

CHANGE ORDER

PACIFICA DEVELOPMENT CORPORATION
203 So. Brea Bl., Brea, Ca. 92621

Reference: Project Name _____
Project No. _____
Code No. _____
CHANGE ORDER NO. _____

to Construction Agreement No. _____ dated _____

Gentlemen:
You are hereby authorized and instructed to perform the following additional work and/or delete work on the referenced project as follows:

Original Construction Agreement - Total Price \$ _____
CHANGE ORDER Total Price \$ _____
Construction Agreement Total Price \$ _____
Schedule of Allowable Payments: _____

CHANGE ORDER

Purchase order: 'Supers don't buy anything without it'

"We won't let a super call a supplier on his own and order material," says Keiserman. "Accounting wouldn't know the material cost until 30 days later when the invoice arrived."

So any purchase outside of an original contract must be approved in advance by accounting via the purchase order.

If a construction job needs a fast thousand feet of framing lumber, the super calls the supplier to check on availability and cost, and to make tentative delivery arrangements. He then phones accounting to explain what and how much he needs and gives the full price. If accounting approves, it issues a purchase order, gives the number to the super to give to the supplier, and the

order is confirmed. The suppliers all know that without a purchase order number affixed to the invoice, there has been no authorized purchase.

As soon as a purchase order is issued, accounting revises its records for that job to reflect the additional expenditure. Says Keiserman: "At the end of each business day, accounting can show us exactly what our costs are running."

Later, when the supplier's bill comes in, if there's a difference in price between what the superintendent told the accounting department and what the company is actually billed for, Keiserman's remedy is very simple: "We don't pay, and we may fire the superintendent. We believe in our cost-con-

trol system. Either our people believe in too, or they don't work for us."

Keiserman also has a "Change Order Purchase Order" form, permitting accounting-authorized changes in original purchase-order prices.

And, since no contract is ever all-encompassing, Keiserman also has a "Change Order to Construction Agreement" form. "Contracts always need modifying," says he, "if for no other reason than that carpenters have a habit of sawing up sill plates for sawhorses. The contract change-order form lets us authorize such contract deletions, additions in writing so accounting can record them."

pacifica
development
corporation

BACK-CHARGE (WORK-UP SHEET)

TO: ACCOUNTING _____ DATE _____

FROM: _____

REFERENCE: PROJECT No. _____

PROJECT NAME: _____

CHART OF ACCOUNT No. _____ CODE No. _____

SUBCONTRACTOR OR SUPPLIER BEING BACK-CHARGED: _____

REASON FOR BACK-CHARGE: _____

BACK-CHARGE:
FOR MATERIAL SUPPLIED BY:

| | | |
|---------------------|----------|----------|
| 1. _____ | \$ _____ | |
| 2. _____ | \$ _____ | |
| 3. _____ | \$ _____ | |
| 4. _____ | \$ _____ | |
| TOTAL MATERIAL COST | \$ _____ | \$ _____ |

FOR LABOR SUPPLIED BY:

| | | |
|------------------|----------|----------|
| 1. _____ | \$ _____ | |
| 2. _____ | \$ _____ | |
| 3. _____ | \$ _____ | |
| 4. _____ | \$ _____ | |
| TOTAL LABOR COST | \$ _____ | \$ _____ |

OVERHEAD _____ \$ _____

PROFIT _____ \$ _____

TOTAL BACK-CHARGE (TO SUBCONTRACTOR'S ACCOUNT) _____ \$ _____

AUTHORIZED BY: _____ APPROVED BY: _____

DATE: _____ DATE _____

ENTERED IN ACCOUNTING RECORDS BY: _____ DATE _____

Form A-303

Back-charge sheet: 'A super just can't forget this one'

typical occasion for a back-charge report: A contractor completes his work but leaves behind so much debris that extra help has to be called in to put the job in order for the next trade. The sloppy sub should be back-charged for the extra cost.

Keiserman insists that the back-charge form be filled out immediately by the superintendent who ordered the extra work. Otherwise, the cost has little chance of finding its way into accounting's records.

"Any super who neglects to record a back-charge is off the job," says Keiserman. "That's his incentive to run the job correctly. If he doesn't, he'll have a problem."

Keiserman says supers also have a very positive incentive to run their jobs well:

In addition to their salaries they receive up to 25% of any reduction they can make in a job's original contract price and/or the loan-interest reserve set up for the job. So they have a personal financial interest in minimizing the labor, materials and time a job consumes. For example, if the budgeted cost of a National Horizon house is \$36,500 plus a \$1,000 interest reserve, and the super brings it in for \$30,000, he gets 25% of \$7,500. "I'm very happy to give a man 25 cents out of every dollar he makes for me," says Keiserman. "Give field people enough incentive and they can always find ways to shave."

But incentive alone isn't enough to guarantee a field man's efficiency. To do that,

Keiserman again breaks industry tradition and brings his supers into a job during the formative stage. Says he, "It's impossible to get total efficiency from your field people if they don't start familiarizing themselves with the plans, specs and revisions while you're still designing the project. You should bring them in a full 90 days before you start construction."

Another reason Keiserman likes to involve field people early: "They can cut out a lot of over-designing in the plans."

The traditional look: Will it be housing's next big sales grabber?

If this new project is any indication, yes.

Working with just renderings and a small sales display—and before they're allowed to take deposits—the developers have 700 names on a waiting list, with more being added each day.

These prospects are waiting for 206 houses planned at Whaler's Cove, a single-family development in Foster City, Calif. And even in this area, where single-family is in short supply and moves fast, that's a very strong pre-sale record.

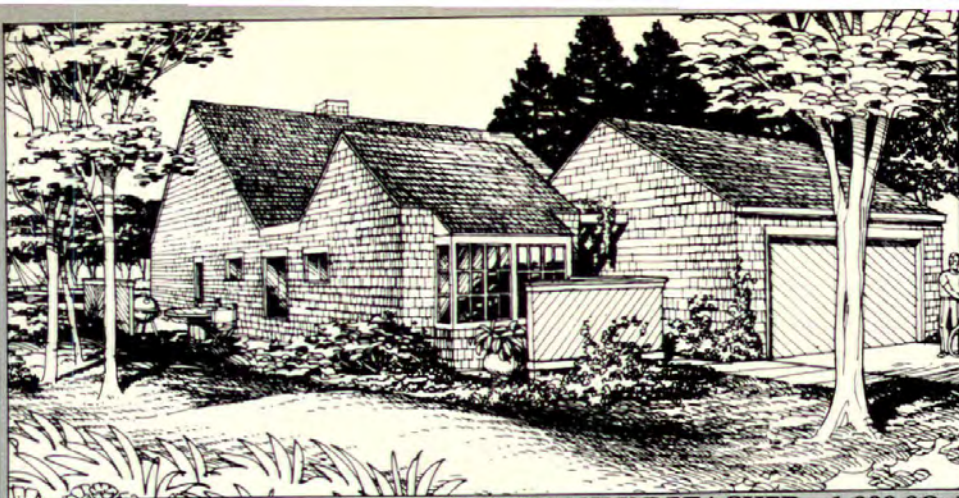
What's sparked all of this interest? In the opinion of architect Rod Friedman, who designed the project, a combination of things including the project's waterfront ambience and convenient location. But primarily, he believes, it's tied to today's wave of nostalgia. Because, as you'll see here and on the next four pages, Whaler's Cove's architecture and building materials will be highly reminiscent of what's usually found in New England villages.

With all of this feeling of tradition, however, the floor plans have the qualities essential for today's market—good separation of formal and informal living areas, master-bedroom suites and private outdoor living areas, to name a few.

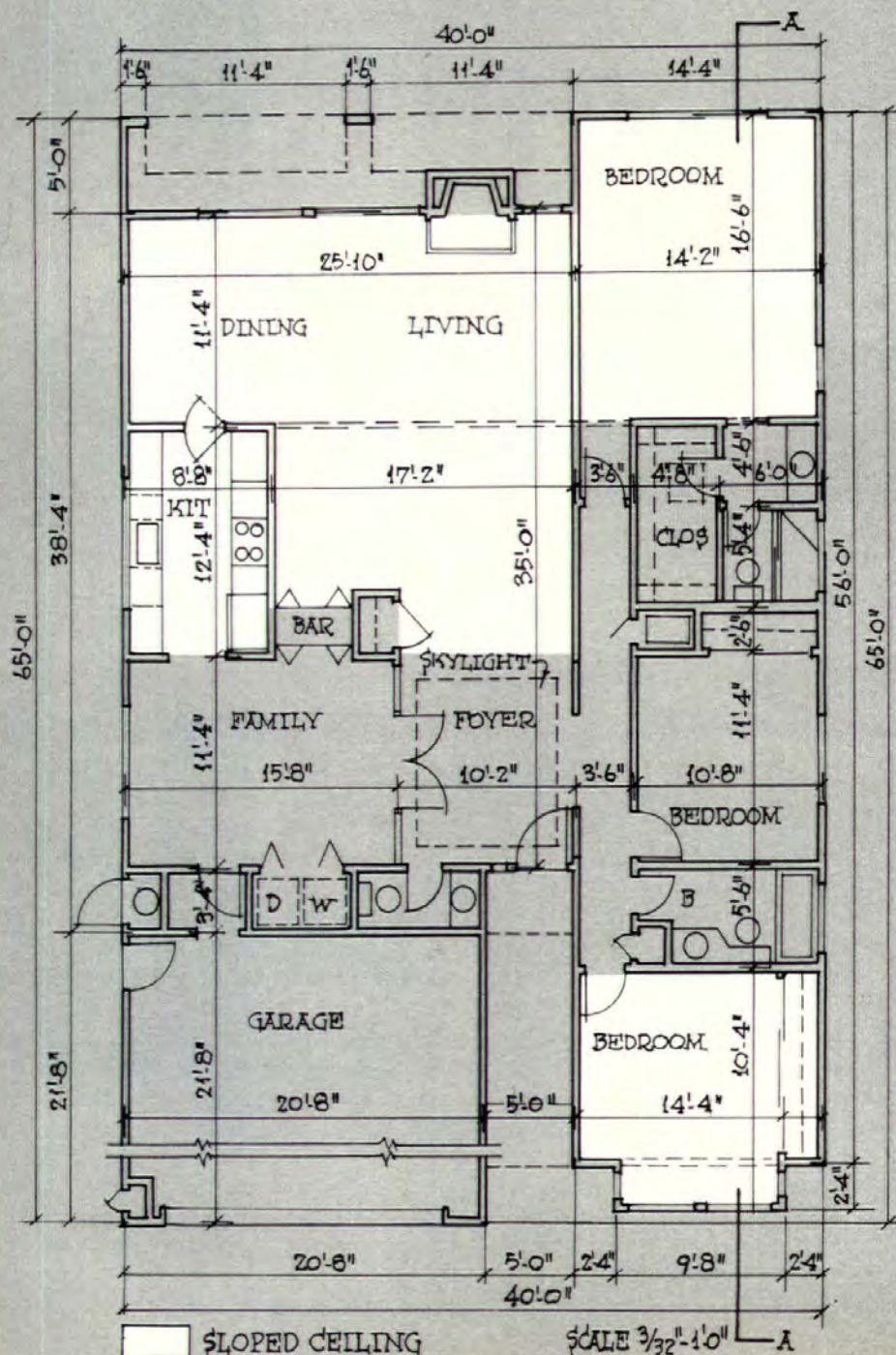
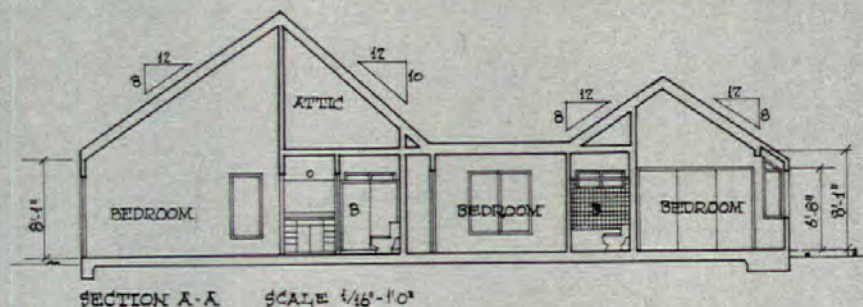
Whaler's Cove is the latest collaboration of developer Vintage Properties and architect Fisher-Friedman Associates. It's being built on a 34-acre site that's divided into two sections called Landing and Isle. Houses on the Isle will be conventional single-family detached; on the Landing, they'll be zero-lot line.

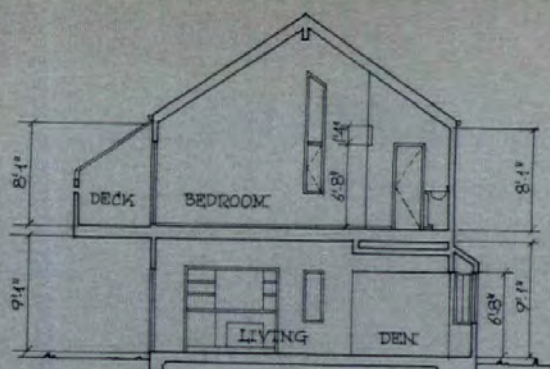
We can't show you any pictures because, as this was written, models were just being framed. But we can show you renderings (they're very accurate) and floor plans, along with architect Friedman's comments. As to prices, they're not set yet. But the developer's original market plan called for the \$60,000-to-\$95,000 range.

—JUNE R. VOLLMAN



SINGLE-FAMILY DETACHED—1,800 SQ. FT.



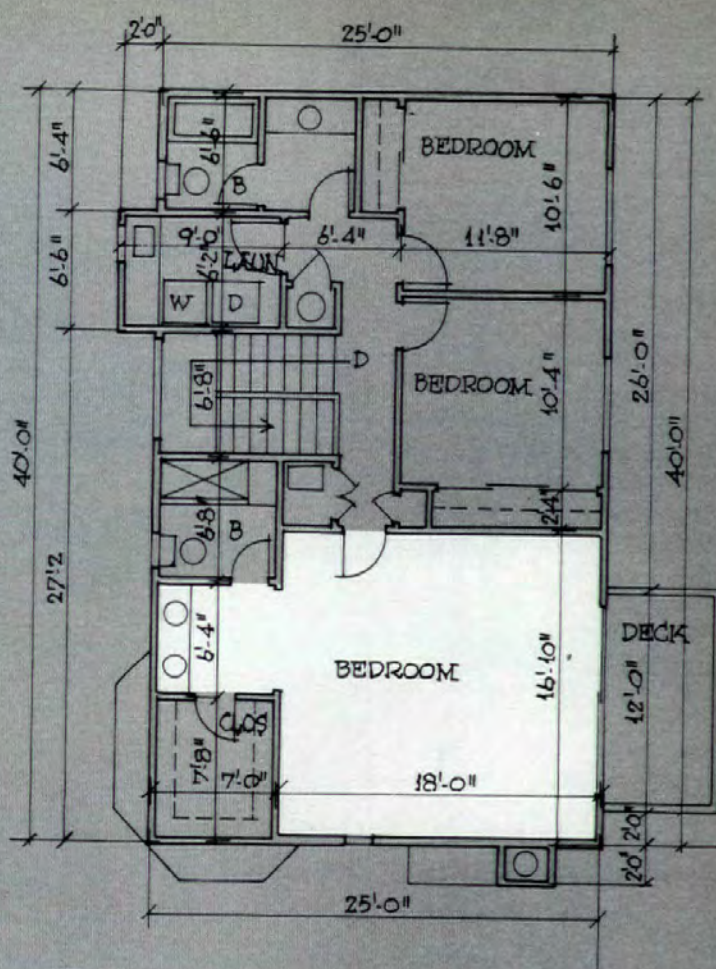


SECTION A-A

SCALE 1/4" = 1'-0"

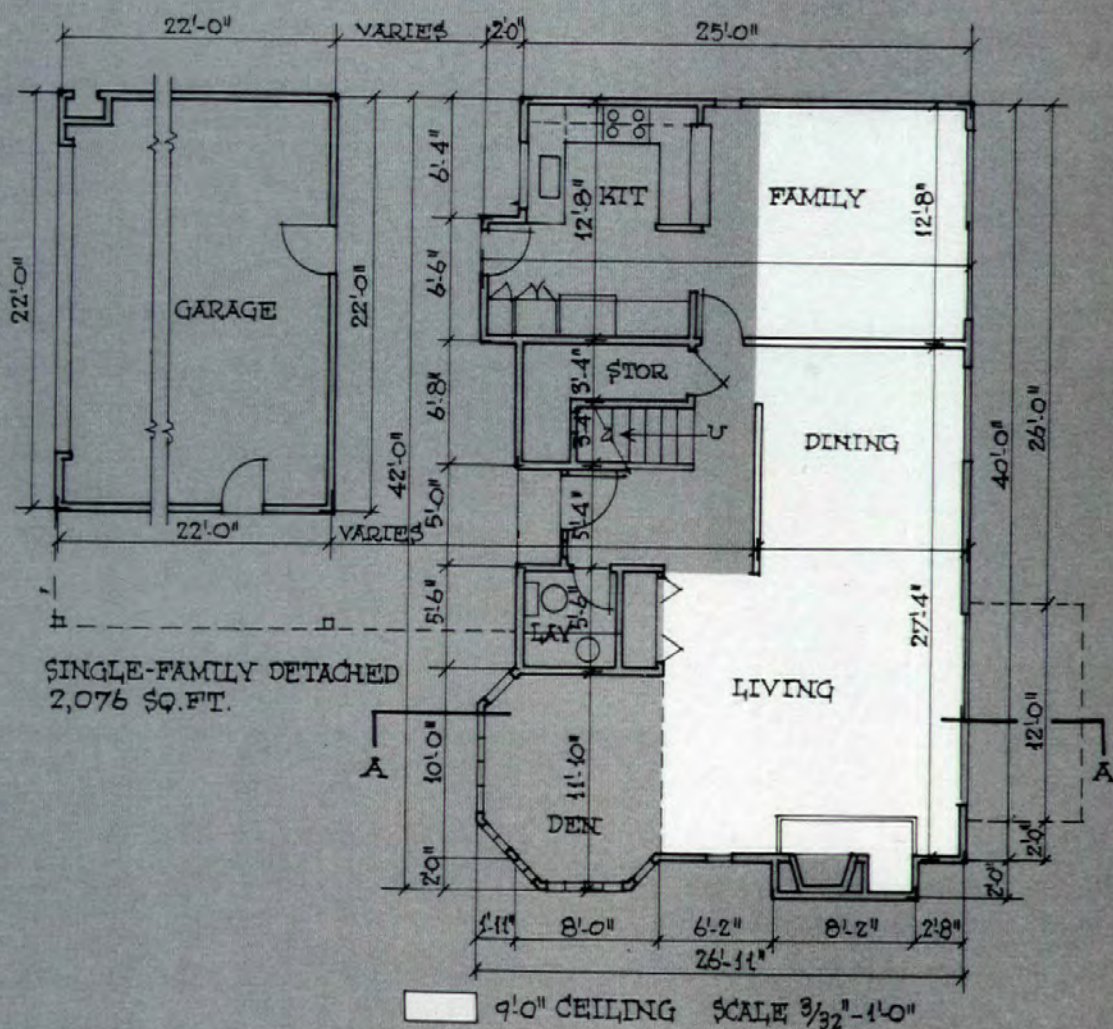


SINGLE-FAMILY DETACHED—2,076 SQ. FT.

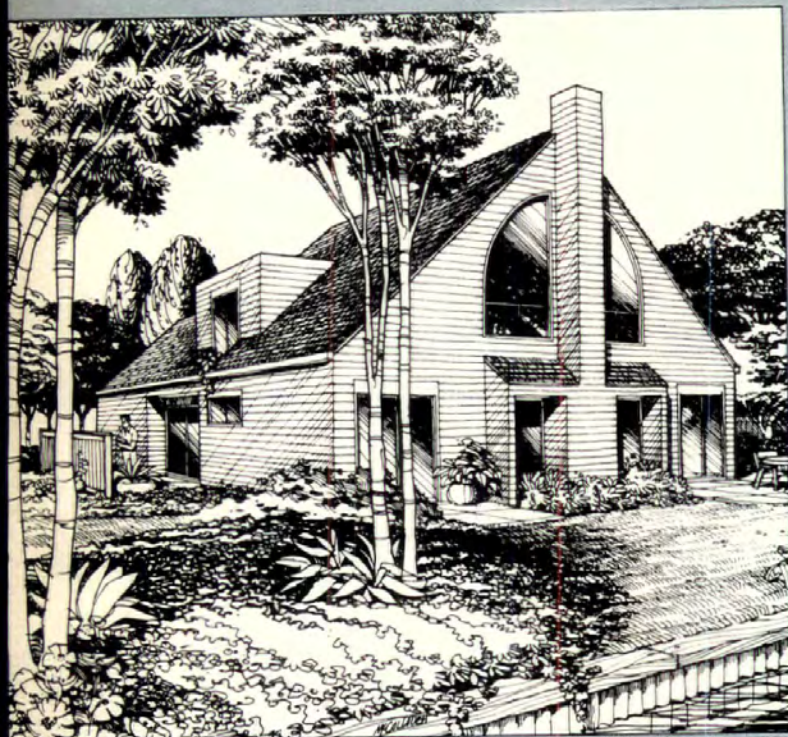


□ SLOPED CEILING

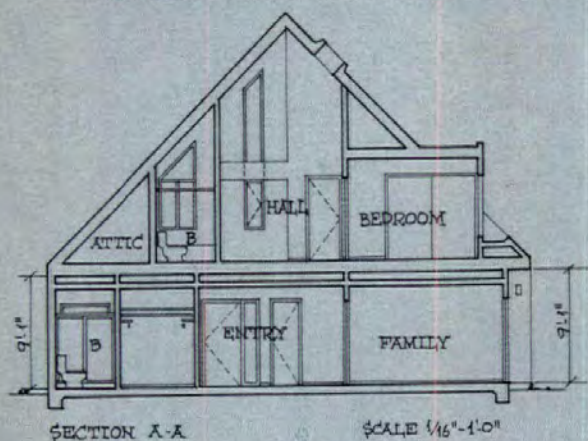
the kind of plan
any families
ve grown up with . . .
traditionalists . . .
ownstairs
ing space
anized around a
entral entry;
stairs,
ormal bedroom
angement."



or young families
a contemporary plan
th the flow of
ne of the early
hler houses . . .
e mixing
activities . . .
h volume
most rooms . . .
stairs to climb."



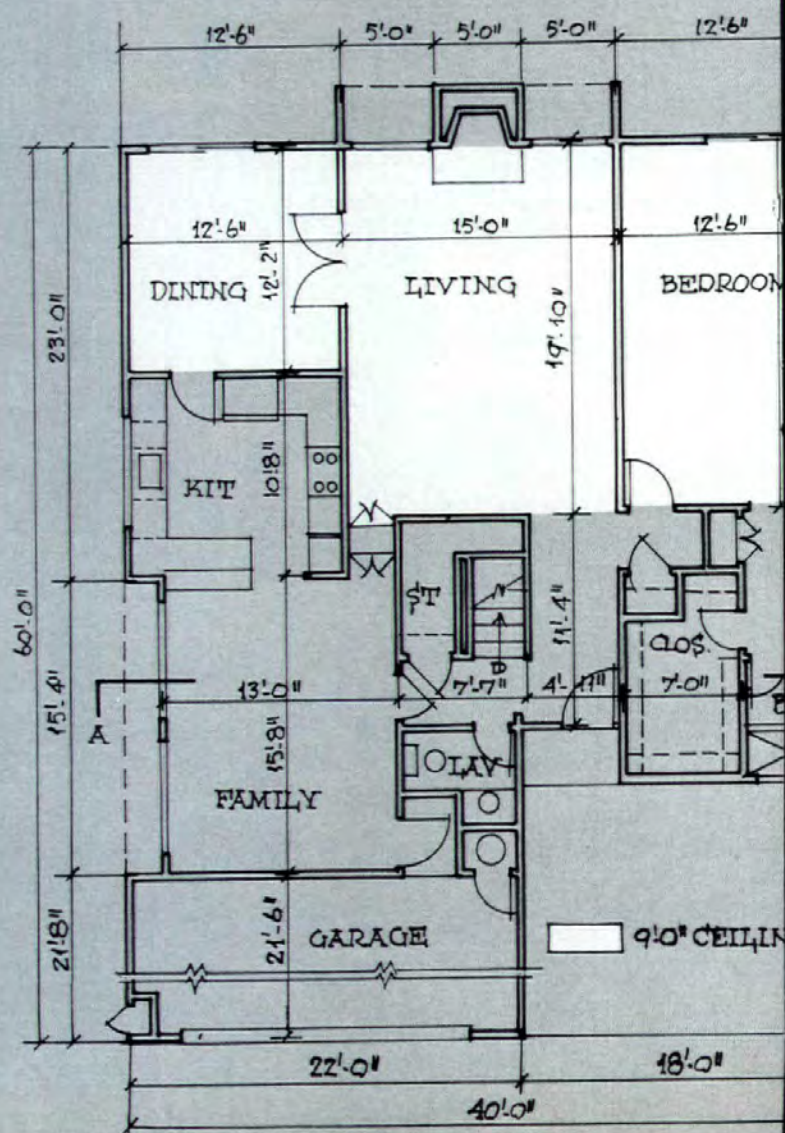
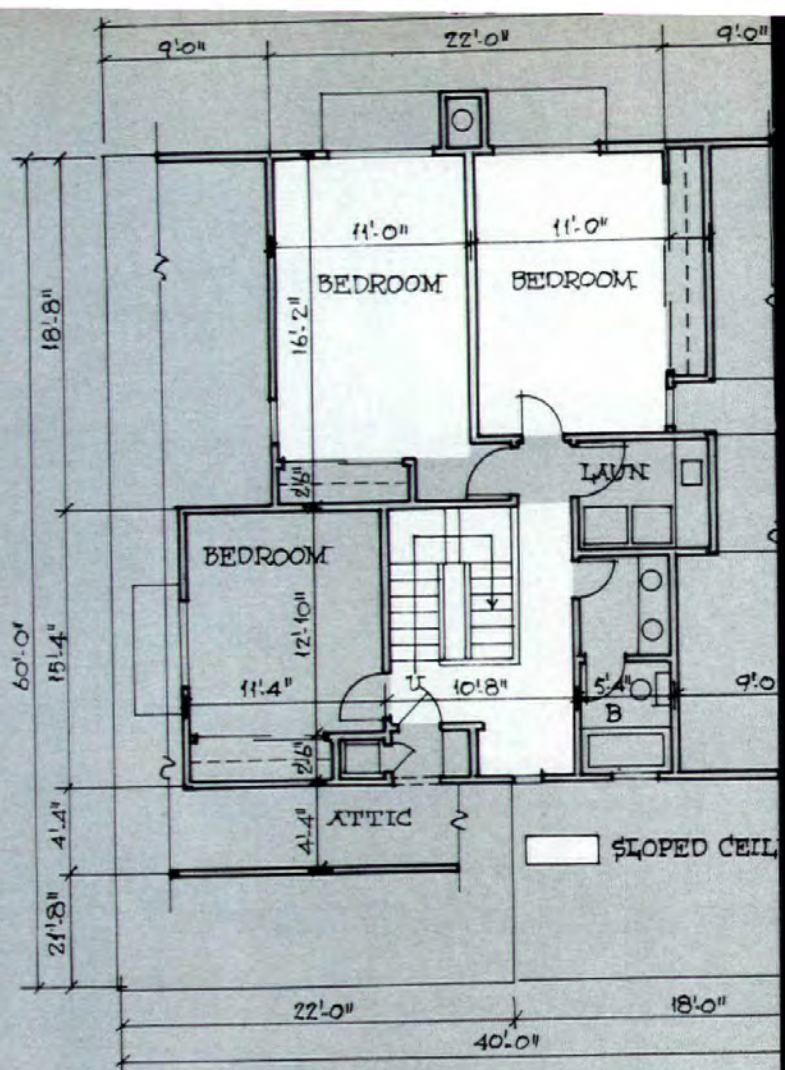
SINGLE-FAMILY DETACHED—2,350 SQ. FT.



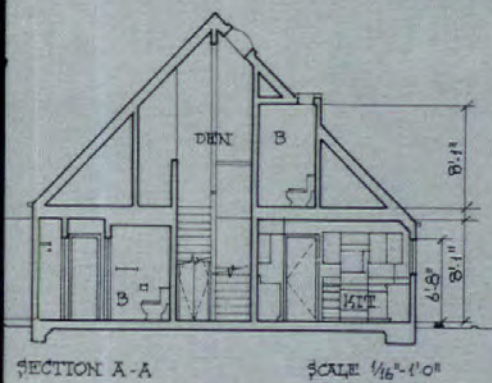
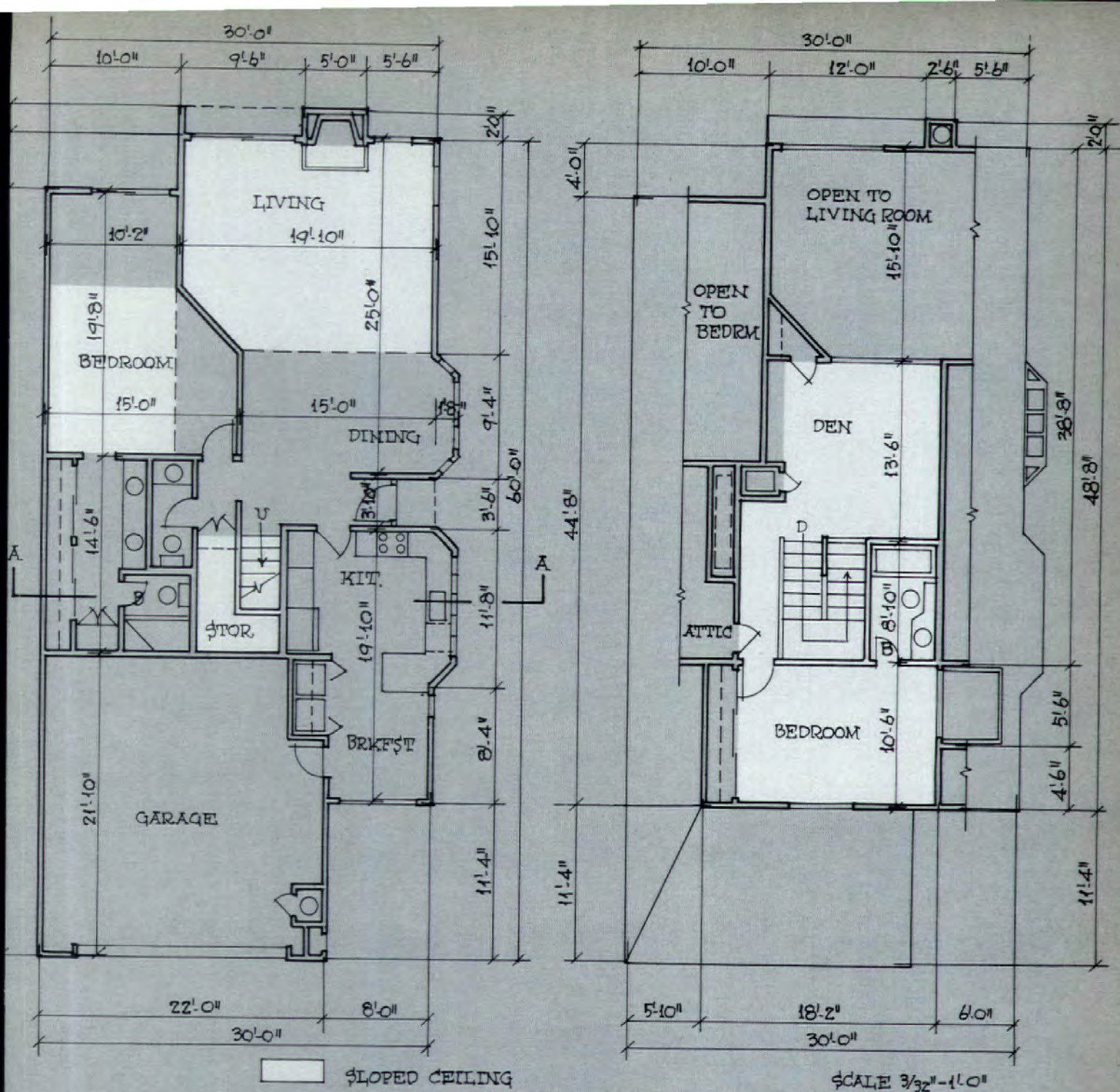
SECTION A-A

SCALE 1/16"=1'-0"

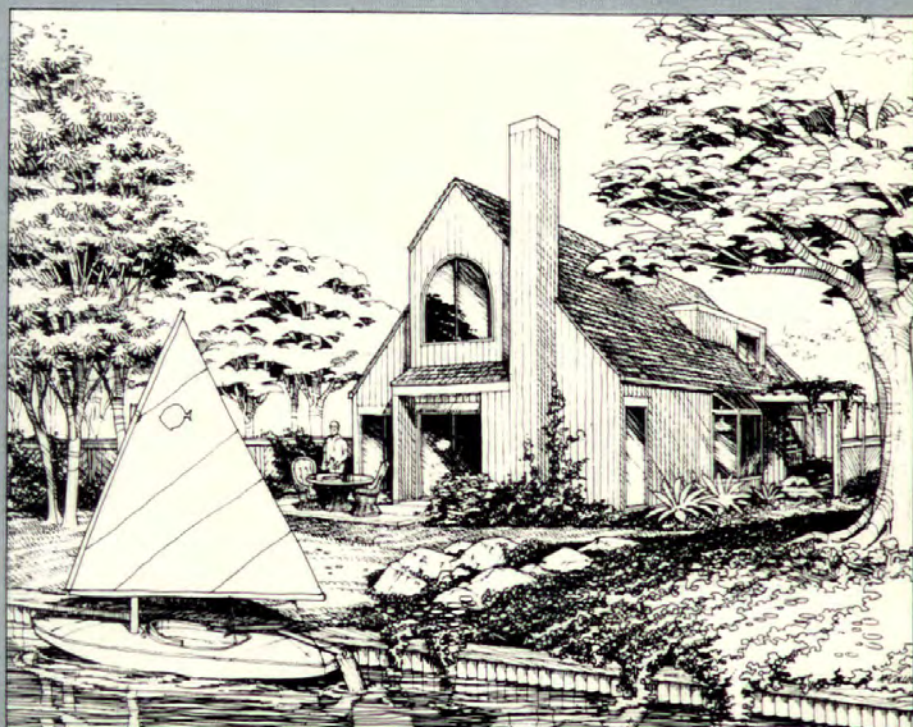
"An arrangement for established families with no young children to be supervised . . . space laid out for a compartmentalized lifestyle . . . a highly private downstairs master-bedroom suite . . . an upstairs meant for older children."



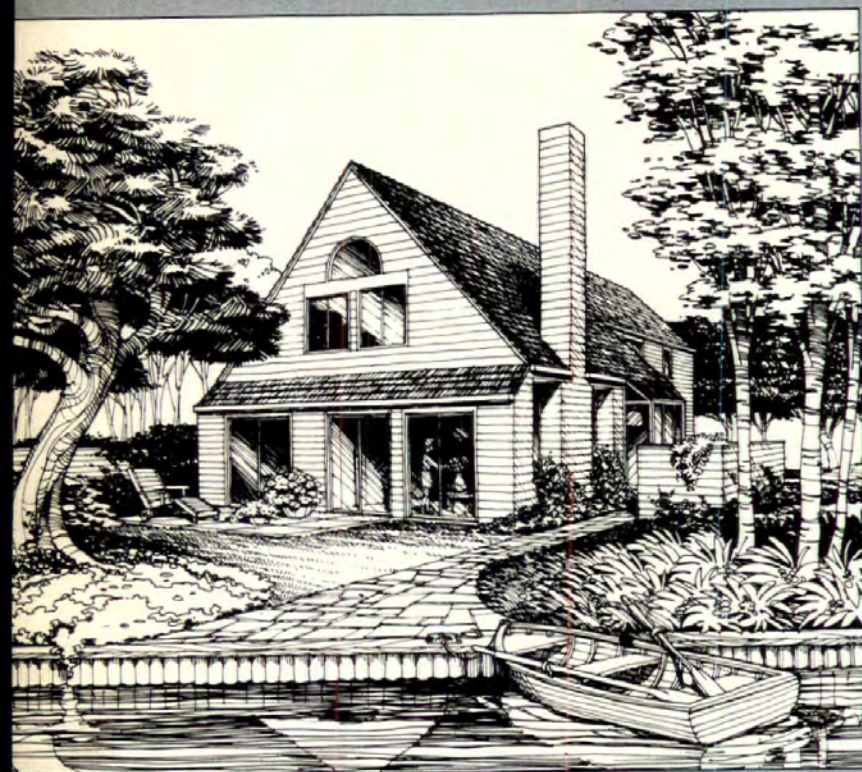
SCALE



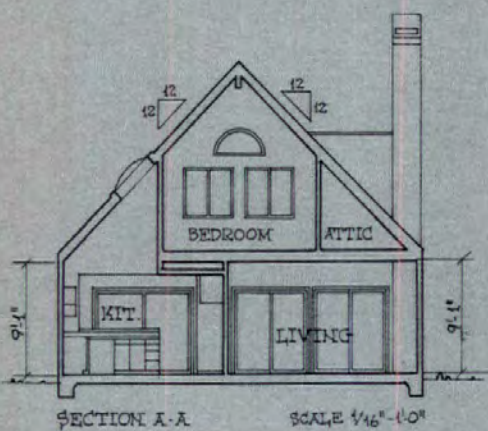
"An empty- or never-nester plan ... not a good family house except in a pinch ... upstairs bedroom meant for occasional overnight guests ... den would work as an at-home office or a hobby room."



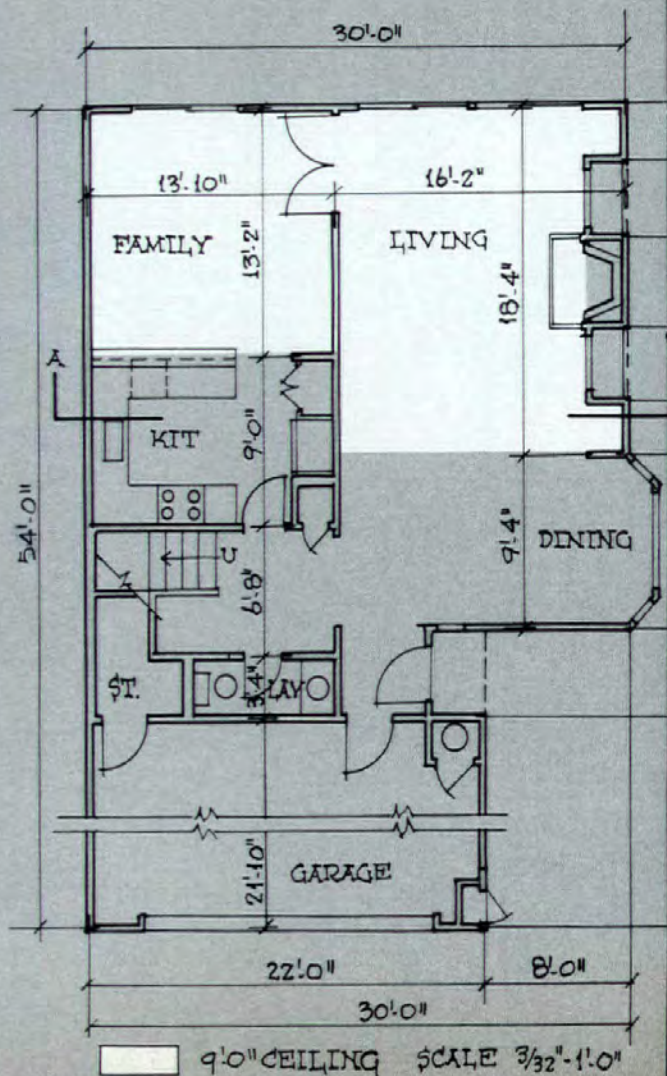
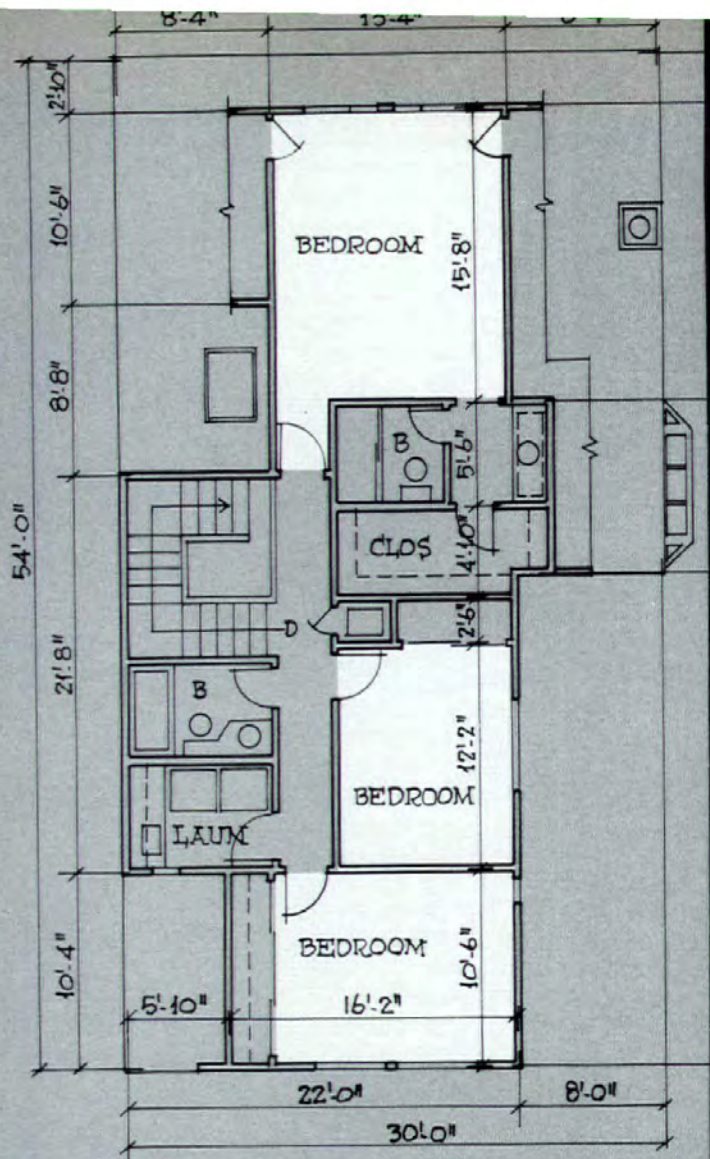
ZERO-LOT-LINE—1,700 SQ. FT.

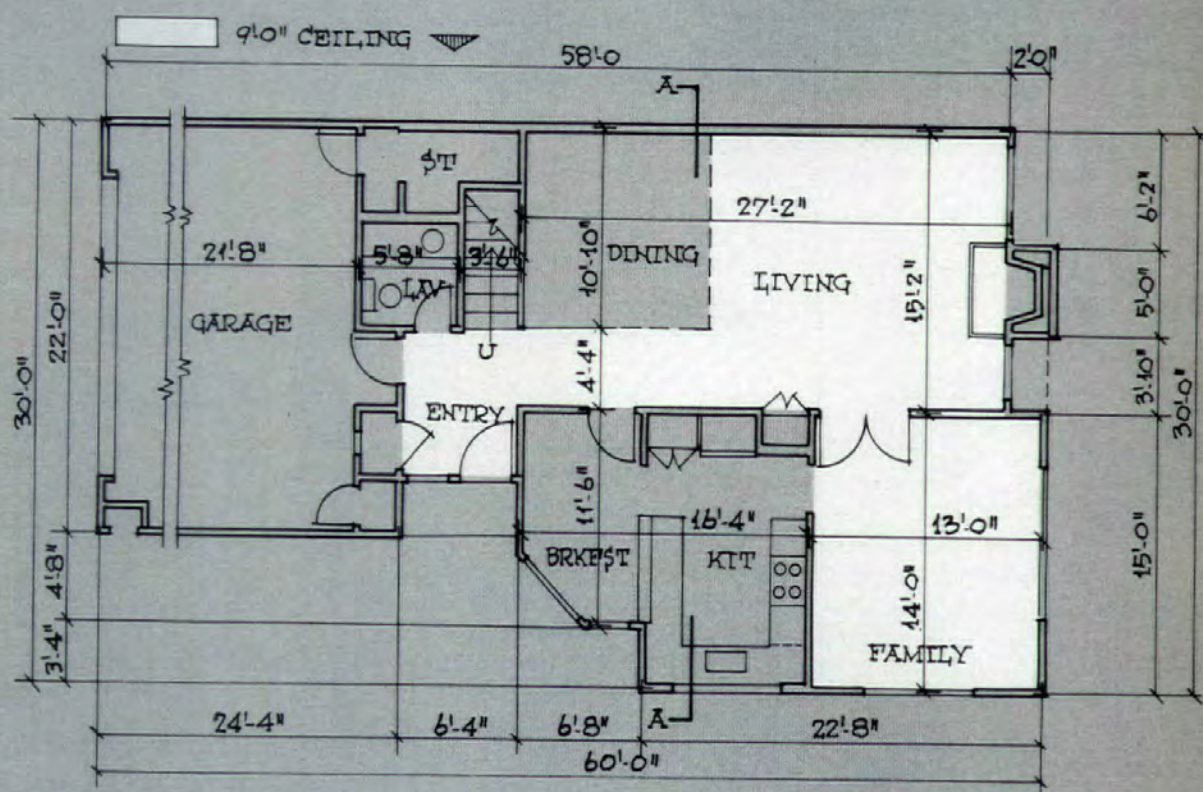
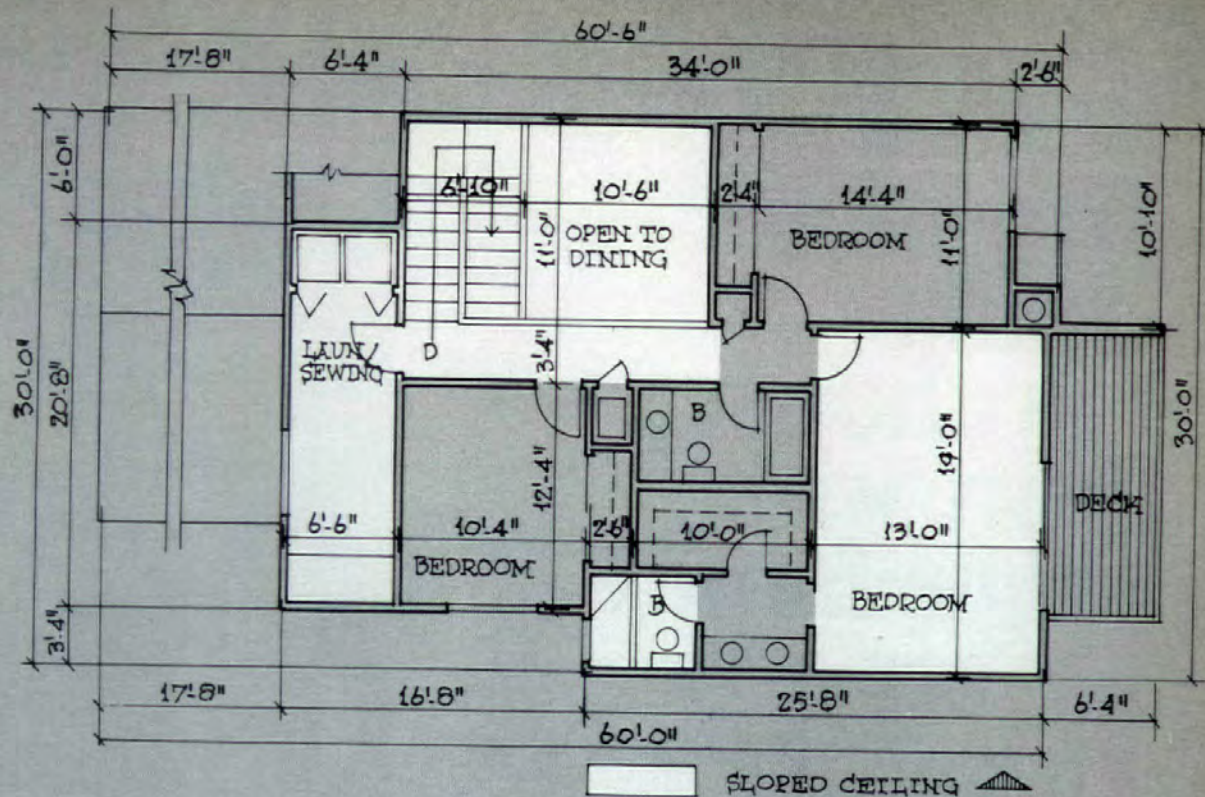


ZERO-LOT-LINE—1,730 SQ. FT.

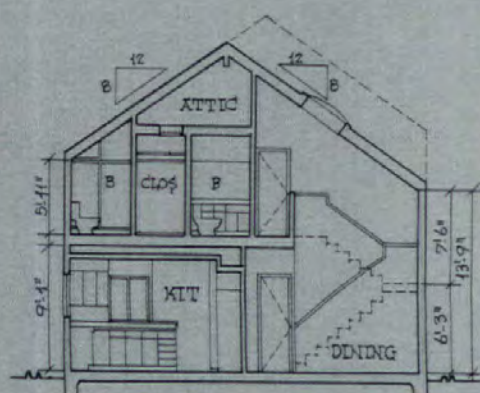


"A 'switcher' plan . . .
either for empty nesters
whose children
come on visits or
for a young family's
starter house . . .
bedrooms modest size;
but ample
formal and informal
dining space."





SCALE 3/32" = 1'-0"



SECTION A-A SCALE 1/16" = 1'-0"

ZERO-LOT-LINE—1,832 SQ. FT.



MARKETING SURPRISE

Why these condo townhouses score with single-family buyers

Builder Ron Waranch makes no bones about it. He thinks that dollar for dollar his Cabrini Villas townhouses in California's San Fernando Valley are better buys than single-family houses. And he's persuading a growing number of would-be single-family buyers to agree with him.

Waranch's most effective ad urges prospective buyers to:

Compare prices. Average price of a new single-family detached home in San Fernando Valley, says the ad, is \$75,200. Waranch's starting price for two- to four-bedroom townhouses of up to 1,955 sq. ft. is less than \$50,000.

Compare lifestyle. Does a typical single-family project have four swimming pools, six tennis courts, children's play lots and a 6,000-sq.-ft. clubhouse? Of course not. Cabrini Villas does.

Compare location. How many new single-family tracts are 20 minutes driving time from downtown Los Angeles? Cabrini Villas is, because the steep hillside land it's built on was unacceptable for single-family homes but okay for townhouses.

Judging from a profile of 150 recent Cabrini Villas buyers, a good percentage have found the comparison in Waranch's favor (total sales have now topped 300). The profile shows that only half of his customers are typical townhouse buyers—i.e., ex-apartment renters, empty-

nesters, singles and young marrieds without children. The other half have the characteristics of detached-house buyers. Specifically:

- 48% are ex-homeowners.
- 71% are under age 50, 49% under age 39.
- 40% have children living at home, from infants to teenagers.
- 80% have incomes exceeding \$20,000, 44% make more than \$25,000.

Waranch, president of Villa Pacific Building Co., Van Nuys, Calif., didn't plan Cabrini Villas for the single-family house market. When he opened the first 166-unit phase in December 1974, his mix of two-bedroom plans versus threes and fours was 50-50.

That was a slow period for condominiums in southern California. But Waranch sold nine that first month and 186 in 1975.

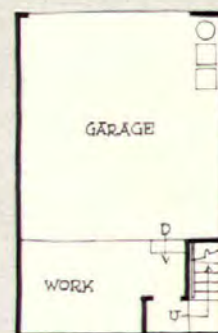
The two-bedroom units moved so slowly, however, that he cut the percentage from 50% to 20% in the second phase of 200 units, increasing the proportion of three- and four-bedroom plans to 80%. And this year, as it becomes apparent that more and more families with children are buying, Waranch is increasing the percentage of four-bedroom units still more in phase three, now under construction.

Sales have been increasing steadily, to a high of 45 in July. Instead of an originally projected 200 sales for 1976,

Ronald C. Waranch, 45, has built 15,000 homes since 1958 in California and Hawaii. He was president of Trousdale Construction Co., a subsidiary of Lear Siegler Inc., until resigning in 1972 to start his present company. He is a first cousin of ex-NAHB President Stanley Waranch of Norfolk, Va.



Says builder Waranch: If yo



GROUND LEVEL

PLAN A

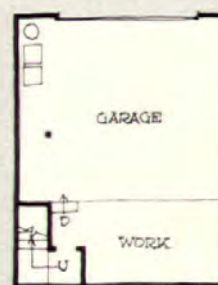
0 5 40 FT



FIRST LEVEL



SECOND LEVEL



GROUND LEVEL

PLAN C

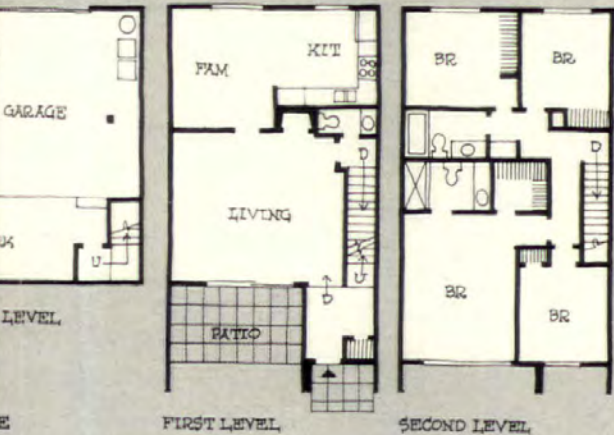


FIRST LEVEL



SECOND LEVEL

luct has a competitive edge . . .



Tri-level townhouses have rear-entry garages on lower level and front patios off main-floor living rooms. Two-bedroom Plan A is also available with partitioned dining area instead of country kitchen and wet bar instead of gas fireplace. Three-bedroom Plan C is best-seller. Four-bedroom Plan E, designed for families with children, has accounted for 20% of project's mix, but percentage will be increased in future phases to meet demand. Exteriors are textured stucco with red tile roofs.

. . . Invite comparisons with other housing

The In-town Suburb

COMPARE PRICES

| CABRINI VILLAS | SQ. FT. | PRICED FROM |
|-----------------|---------|-------------|
| Plans A & B 2BR | 1426 | \$44,700 |
| Plan C 3BR | 1768 | 47,000 |
| Plan D 3BR | 1955 | 47,300 |
| Plan E 4BR | 1955 | 49,800 |

Average Price of New Single Family Detached Home in San Fernando Valley \$75,200
Average Price of Townhouse in San Fernando Valley \$54,600
Data provided by Aist Research Publications.

COMPARE LIFESTYLE



| | CABRINI VILLAS | TYPICAL SINGLE FAMILY HOME |
|---|----------------|----------------------------|
| Swimming Pools | 4 | None |
| Tennis Courts | 6 | None |
| Yard Work | None | Do it yourself |
| Exterior Repairs | None | Do it yourself |
| Clubhouse (with indoor jacuzzi, billiards, gym, saunas) | Yes | None |
| Through Streets | None | Yes |
| Play Lots for Children | Yes | None |
| Open Areas | 390 Acres | None |

At Cabrini Villas, you have recreational facilities and the free time to enjoy them, because the Homeowners Association takes care of all landscaping and exterior maintenance.

COMPARE LOCATION



Just 20 minutes from downtown Los Angeles, even closer to fine Valley shopping and restaurants. Cabrini Villas—truly the In-town Suburb with single family space and privacy and townhouse economy. More than 300 families, working couples and singles have already compared and bought here. Why don't you compare today?

Via Golden State Freeway, Take Hollywood Way exit, turn east on Glenoaks Blvd., proceed to Cabrini Drive and follow signs to model area.
Via Hollywood Freeway Exit at Barham Blvd., proceed past the Burbank Studios to Hollywood Way, turn left and proceed to Glenoaks Blvd.

Cabrini Villas

7600 Glenoaks Blvd., at Cabrini Drive

In the Verdugo Hills, overlooking Burbank. Model area open 10 a.m. to dusk.
Excellent conventional financing. (213) 768-3131 Sales agents, Professional Brokers, Inc.

Comparison ad prominently displays townhouse square footages, a practice generally avoided by builders of single-family homes. Ad draws about 40% of Cabrini Villas traffic. Builder Waranch follows up by distributing comparison checklist (next page) to prospects and urging them to compare his townhouses against other housing projects in the same price range.

Waranch now expects 300.

Waranch expects to build 866 units at Cabrini Villas. He is now at the halfway point. And to protect himself from future market fluctuations he has divided the phases into segments of fewer than 50 units.

"That way," he says, "if demand flipflops, we can react to it fast in the next segment and not get stuck with a bunch of slow-sellers."

Besides generous square footage, which he prints at the top of his ads, Waranch has a list of townhouse features that compare favorably with single-family homes. Among them:

- Gas-burning fireplaces in living rooms.
- Air-conditioning.
- Raised foyers with step-downs to living rooms.
- Shag carpeting in bedrooms, main living areas and powder rooms.
- Continuous-cleaning double ovens, dishwashers, and double sinks with garbage disposers.
- Two-car garages.
- Basement bonus rooms for use as home offices, gyms or hobby rooms.

For making direct comparisons with his competitors, Waranch gives prospective buyers a preprinted Comparison Checklist and urges them to visit other projects to see for themselves how his product measures up.

This month (September) he is running a Comparison Sweepstakes promotion. To be eligible for the sweepstakes prize, prospects must compare Cabrini Villas with at least one other project and submit their comparison sheets for a drawing.

Waranch provides tough competition by taking advantage of some inherent townhouse economies:

First, his product is highly standardized. He uses just two standard modules, 24'x30' for the three- and four-bedroom units, 18'x30' for the twos. And he doesn't complicate framing and other construction operations by varying front building lines with staggered setbacks. Instead, building lines are relieved by patios and balconies.

Second, he can afford a relatively conservative bottom line: "This is a large project, so I don't

... Make it easy for prospects to compare your product with ot



Cabrini Villas

7600 Glenoaks Boulevard at Cabrini Drive (213) 768-3131

| PRICE | CABRINI VILLAS | OTHER DEVELOPMENTS |
|---|----------------|--------------------|
| 2, 3, & 4 bedrooms | ✓ | |
| Price per square foot | ✓ | |
| Square footage living areas | ✓ | |
| LOCATION | | |
| Sweeping city views and vistas of tranquil Verdugo Hills | ✓ | |
| Approximately 14 miles northwest of L.A. Civic Center | ✓ | |
| Close proximity to freeways | ✓ | |
| Near Hansen Lake Park and Golf Course | ✓ | |
| Minutes from Wildwood Canyon Park and Golf Course | ✓ | |
| Close to Griffith Park | ✓ | |
| COMMUNITY FEATURES | | |
| Phase 1 recreation facilities include: Large swimming pool | ✓ | |
| Astroturf putting green | ✓ | |
| Children's recreation area (tot to teen) | ✓ | |
| Overall recreation includes: 6 tennis courts with space for tennis pro shop | ✓ | |
| Club house w/auditorium, billiards, card room, gym, saunas, crafts room, & therapeutic pool. | ✓ | |
| COMMUNITY FEATURES | | |
| Over 60 percent of overall project in landscaping and open space | ✓ | |
| Surrounded by hundreds of acres of natural parkland | ✓ | |
| Planted w/many hundreds of full grown olive trees. | ✓ | |
| All utilities underground | ✓ | |
| Private non-through streets | ✓ | |
| Ample guest parking | ✓ | |
| Prewired for cable TV | ✓ | |
| All exterior maintenance provided by the Homeowners Association | ✓ | |
| HOME FEATURES | | |
| Concern Award granted by So. Calif. Gas Co. in recognition of methods, materials and appliances used to maximize energy conservation. | ✓ | |
| Gas burning fireplace | ✓ | |
| Individual air-conditioning for each unit | ✓ | |
| All gas kitchen | ✓ | |
| Double oven with hood: featuring continuous cleaning | ✓ | |
| Dishwasher and garbage disposer | ✓ | |
| Ceramic tile countertops in kitchen | ✓ | |
| Master bath with cultured marble countertops and ceramic tile bath walls | ✓ | |
| Full-length mirrored closet door in master bedroom suite | ✓ | |
| Separate laundry area in each townhome | ✓ | |
| Wall-to-wall shag carpeting in living room, formal dining room, bedrooms, closets, stairway, hallways and powder room | ✓ | |
| Engineered soundproof insulation | ✓ | |
| Exteriors of Spanish design | ✓ | |
| Tile covered entry foyer with guest closet | ✓ | |
| Private two-car garage features large bonus and storage area | ✓ | |
| Direct access from garage to living area | ✓ | |
| Garage prewired for automatic door opener | ✓ | |

COMPARISON CHECK LIST

Use this Comparison Check List for careful evaluation when choosing your new home.

Merchandise bonus space by showing ways to use it

to make the 12% or higher at the typical single-family house builder would look for in smaller project."

Waranch also reduces his advertising needs by steadily increasing his referral rate. At least 30% of his buyers are now being referred by satisfied homeowners. Two reasons they're satisfied:

Waranch devotes 12 to 15 hours a week to homeowner relations, meeting with the board of directors, committees and individual owners.

The owners' maintenance fee, currently \$39.64, was set so realistically that it hasn't increased in two years.

Prices, on the other hand, have increased about \$13,000 a unit since the project began. They were \$34,000 to \$37,000 in December 1974, rose to \$39,000-\$47,000 in December 1975, and are now \$47,000-\$52,800.

One cause of the price rise: increases in labor and materials costs. One of the biggest culprits has been lumber prices, up 25% between phases two and three. To escape an anticipated \$10,000 lumber increase for his next 43 units, Waranch got bids and bought his lumber in advance on commercial credit, saving only a \$40,000 increase.

Density of the 80-acre project is slightly over ten units per acre. Waranch bought 474 acres and dedicated 395 acres to the cities of Burbank and Los Angeles for park land. The parcel was purchased outright with the financial help of a joint-venture partner.

Waranch acquired his option to buy the land from a large grade contractor who had been trying unsuccessfully to win approval for 600 single-family homes and 600 townhouses. Local planners and ecologists objected to the idea of 600 separate house pads on the hilly site, but not to the far fewer pads needed for Waranch's plan.

The joint-venture partner is Pacific Lighting Properties, a subsidiary of Pacific Lighting Corp. Consulting architect Robert L. Earl created the building design. Hopen, Hedlund & Kirby did the land plan. Architect Richard Hahn handles ongoing design changes. Sales are contracted to Professional Builders Inc.

—H.C.W.



Bonus spaces, on slabs one step up from garages, are furnished in model houses as home office (left), exercise room (above), workshop and sewing room.

Here's a profile of builder Waranch's most recent buyers

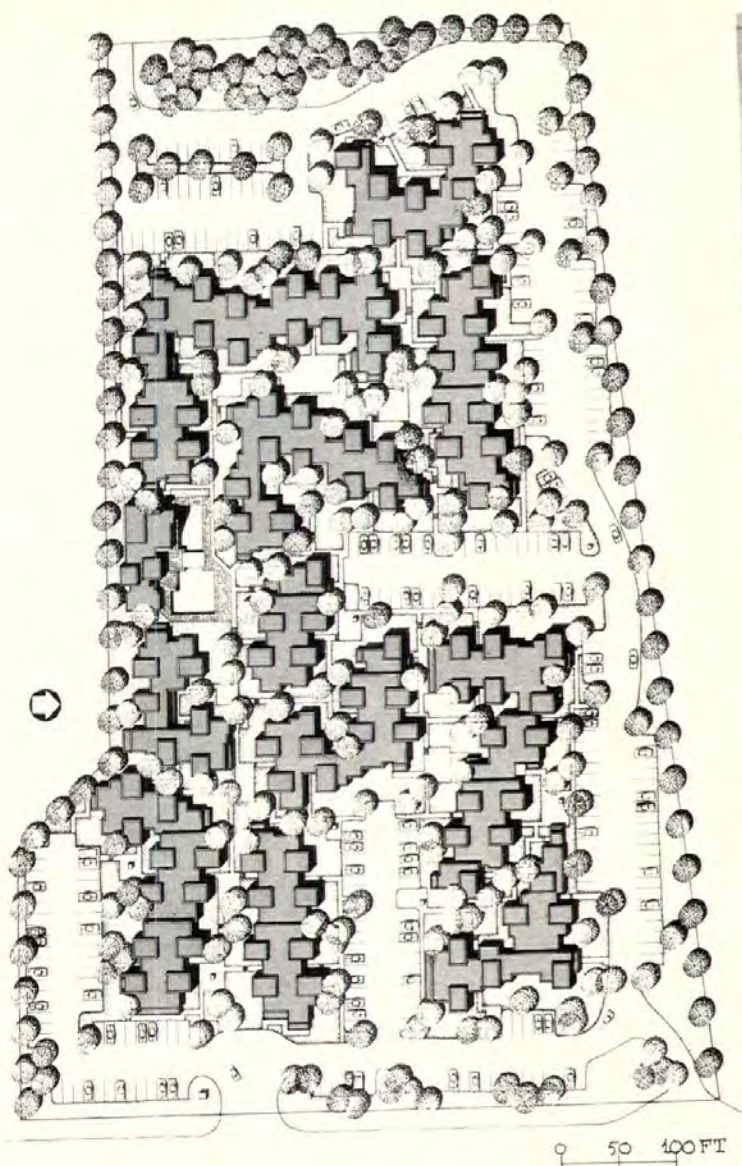
| | Plan A (2 BR) 1426 sq. ft. \$48,450 | Plan B (2 BR) 1426 sq. ft. \$47,700 | Plan C (3 BR) 1768 sq. ft. \$50,000 | Plan D (3 BR) 1955 sq. ft. \$50,300 | Plan E (4 BR) 1955 sq. ft. \$52,800 | Total | Percentage |
|---------------------------------|---|---|---|---|---|-------|------------|
| NUMBER BUILT | 15 | 30 | 68 | 48 | 39 | 200 | |
| NUMBER SOLD | 12 | 22 | 46 | 38 | 32 | 150 | |
| HOMEOWNERS | 7 | 7 | 27 | 13 | 16 | 70 | 48% |
| RENTERS | 8 | 19 | 19 | 15 | 15 | 76 | 52% |
| MARITAL STATUS | | | | | | | |
| Married | 9 | 10 | 32 | 20 | 30 | 101 | 69% |
| Single | 2 | 7 | 3 | 0 | 1 | 13 | 10% |
| Divorced | 4 | 9 | 6 | 6 | 2 | 27 | 19% |
| Widowed | 0 | 0 | 1 | 2 | 0 | 3 | 1% |
| FAMILIES WITH CHILDREN | 1 | 3 | 17 | 16 | 23 | 60 | 60% |
| AGES OF CHILDREN | | | | | | | |
| 0-6 | 0 | 0 | 1 | 2 | 8 | 11 | 15% |
| 7-12 | 0 | 1 | 2 | 5 | 11 | 19 | 26% |
| 13-18 | 1 | 1 | 6 | 5 | 12 | 25 | 36% |
| 19-22 | 0 | 0 | 7 | 3 | 1 | 11 | 15% |
| Other | 0 | 1 | 1 | 2 | 1 | 5 | 6% |
| INCOME | | | | | | | |
| Under \$15,000 | 0 | 3 | 3 | 2 | 0 | 8 | 6% |
| \$15 - 19,000 | 3 | 4 | 6 | 3 | 4 | 20 | 14% |
| \$20 - 25,000 | 9 | 7 | 14 | 9 | 10 | 49 | 36% |
| \$26 - 30,000 | 1 | 6 | 10 | 4 | 4 | 25 | 18% |
| \$31 - 35,000 | 1 | 2 | 3 | 4 | 5 | 15 | 11% |
| \$36,000+ | 1 | 2 | 6 | 5 | 7 | 21 | 15% |
| AGE OF HEAD OF HOUSEHOLD | | | | | | | |
| Under 24 | 0 | 0 | 1 | 1 | 1 | 3 | 3% |
| 25 - 29 | 3 | 8 | 6 | 4 | 4 | 25 | 17% |
| 30 - 39 | 2 | 9 | 11 | 7 | 13 | 42 | 29% |
| 40 - 49 | 5 | 7 | 11 | 4 | 6 | 33 | 22% |
| 50 - 59 | 4 | 3 | 13 | 11 | 6 | 37 | 25% |
| 60+ | 0 | 1 | 4 | 0 | 0 | 5 | 4% |
| REASON FOR BUYING | | | | | | | |
| Tired of renting | 8 | 17 | 20 | 11 | 13 | 69 | 42% |
| Closer to work | 2 | 1 | 6 | 4 | 8 | 21 | 13% |
| Better location | 1 | 1 | 3 | 3 | 4 | 12 | 7% |
| Larger home | 1 | 3 | 1 | 2 | 6 | 13 | 8% |
| Smaller home | 3 | 1 | 1 | 2 | 0 | 7 | 4% |
| Other | 5 | 4 | 16 | 8 | 9 | 42 | 26% |
| SOURCE OF SALE | | | | | | | |
| Newspaper/buyers guide ads | 6 | 12 | 19 | 11 | 17 | 65 | 43% |
| Signs | 1 | 2 | 5 | 5 | 4 | 17 | 11% |
| Referrals | 4 | 10 | 17 | 5 | 10 | 46 | 30% |
| Drive by | 4 | 2 | 4 | 3 | 2 | 15 | 10% |
| Other | 0 | 0 | 3 | 3 | 1 | 7 | 6% |

THREE RENTAL WINNERS

Two of these award winners in the 1976 Homes for Better Living program* are moderate-rent suburban complexes with extremely high densities (*right and page 88*). The third, a single building (*page 86*) is a high-rent low-rise, which was squeezed onto a tight inner-city site. In all three, the judges agreed, the relationship of the building(s) and outdoor space is excellent, indicating the creative planning that went into solving density and site problems.

—J.R.V.

* All 1976 HFBL winners [H&H, May] were chosen in a two-day session at the headquarters of the American Institute of Architects, which sponsors the program in cooperation with HOUSE & HOME. Another group of winners will be published next month.



FIRST HONOR AWARD

Simplicity of construction is the keynote of this project—flat roofs that make elevation jogs inexpensive, trimless windows, Texture 1-11 siding. The clubhouse (*bottom photos*) is built in an equally straightforward manner. This design makes for low cost and, ultimately, relatively low rents: \$180 to \$210 for units of 650 to 825 sq. ft.

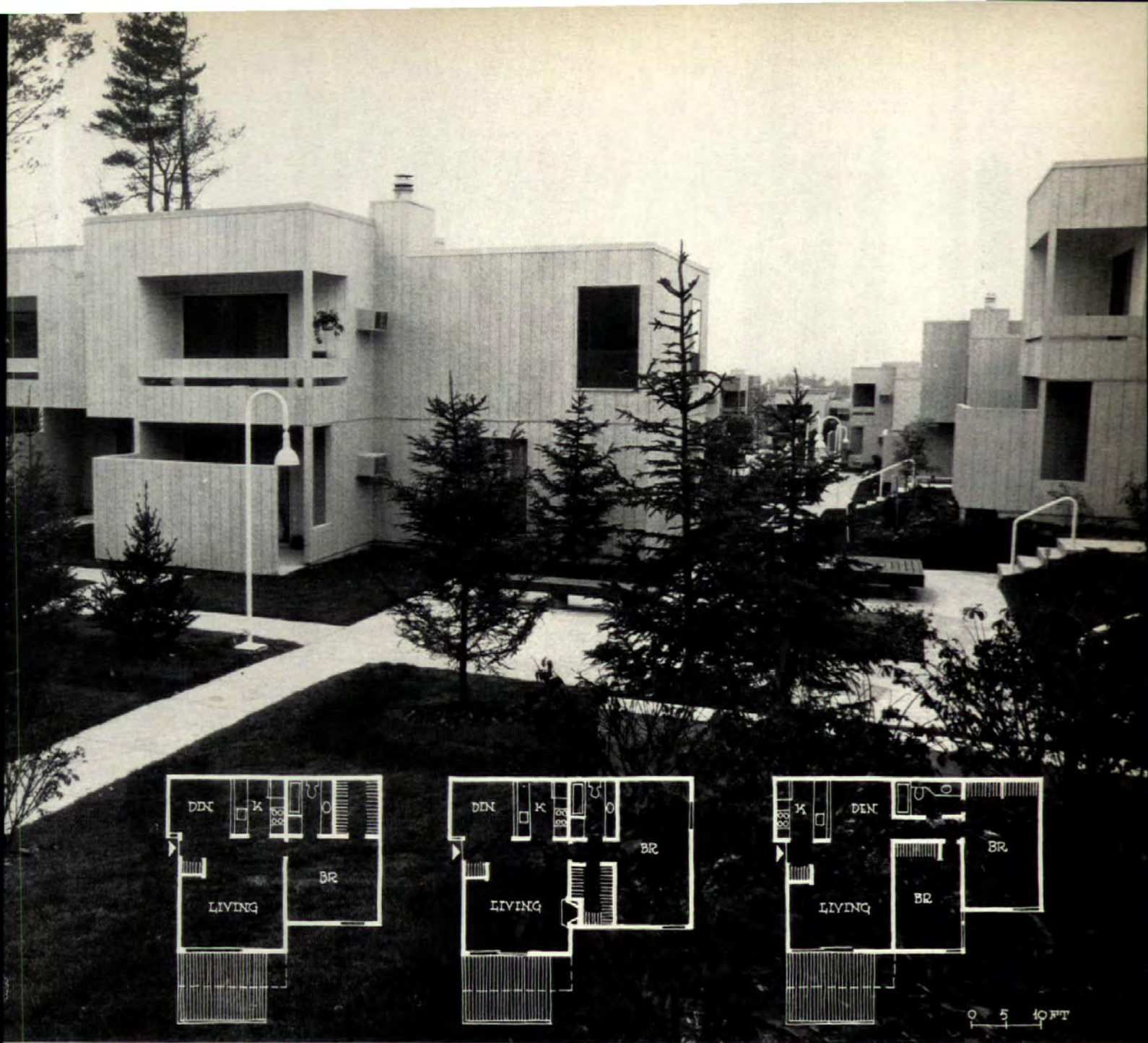
But for all of that, the project has a high level of architectural quality. As one of the jurors said, the project's design "makes elegance out of simplicity." There's an open, uncrowded feeling throughout, even though there are 200 units on the 10.9-acre site. One reason for this openness is the staggered building arrangement that leaves plenty of room for courts and walkways between and around the buildings. The other reason is the parking set-up—mainly at the perimeter of the site.

The floor plans, too, are a lot more efficient than is usually offered in a moderate-rent complex: Each has a defined dining area, walls that screen the work area in the open kitchen from the living room, good-sized closets in the bedrooms and a guest closet that helps form a mini-entryway.

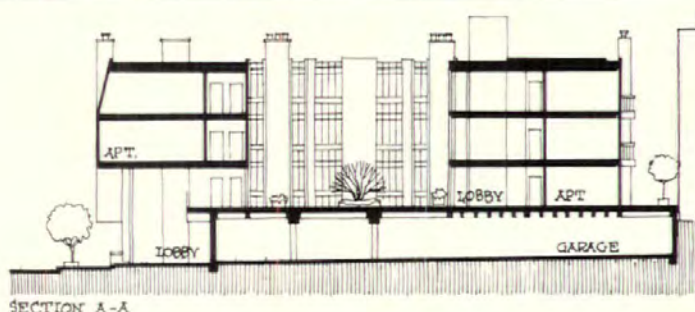
The project, which opened a couple of years ago, was built to attract a rather sophisticated young-adult market—primarily students attending nearby Cornell University.

Architect: Donald Sandy Jr. AIA, James A. Babcock. Builder: The Questor Group. Landscape architect: Anthony Guzzardo and Associates. Project: University Park. Location: Ithaca, N.Y.

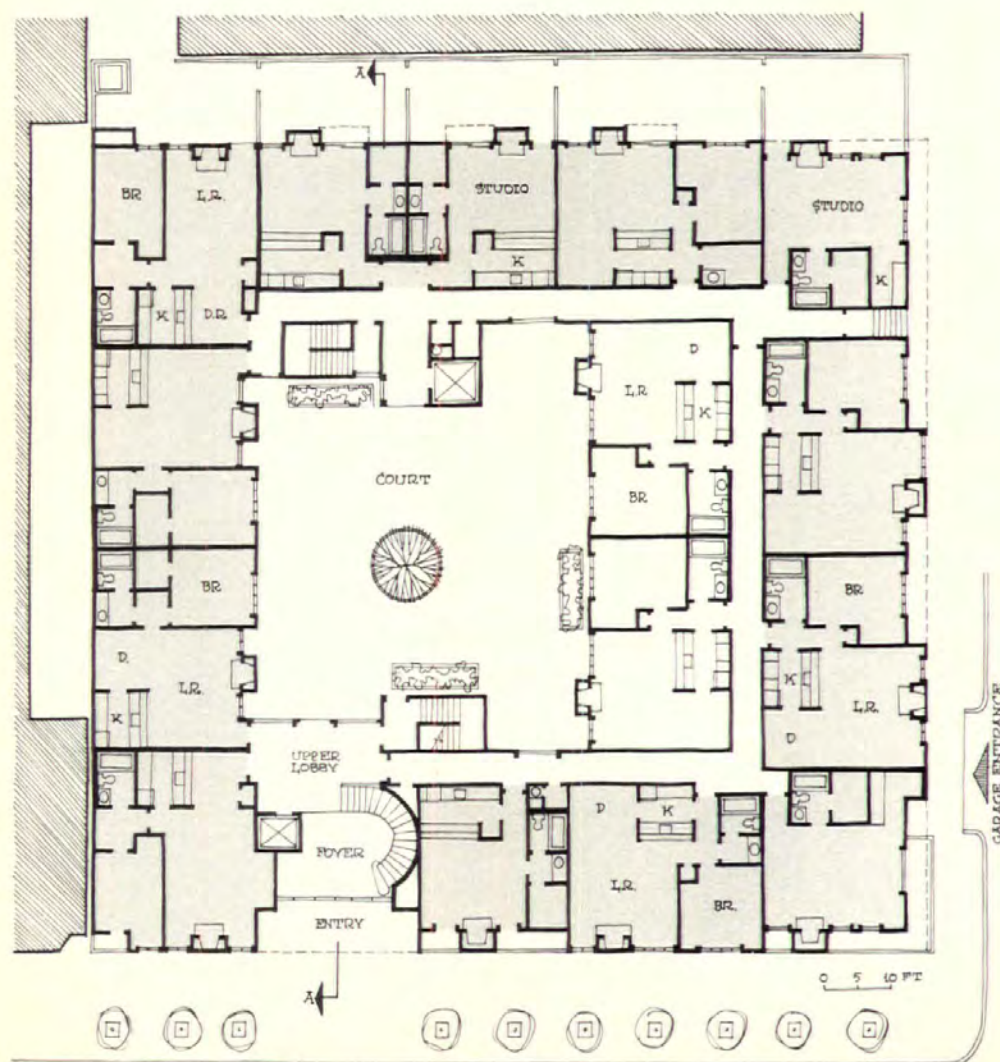




PHOTOS: LANCE GARDNER BIESELE



PHOTOS: JEREMIAH BRAGSTAD





AWARD OF MERIT

How do you give inner-city residents a touch of the environmental quality most suburban renters enjoy? It's not easy when you're working with a 16,589-sq.-ft. site in a crowded city neighborhood; it was done here by switching the garage from the usual below-grade location to street level.

What this switch accomplished was to raise the first level of apartments to second-floor heights. So the apartments facing the street are less noisy and a lot more private than most first-floor units.

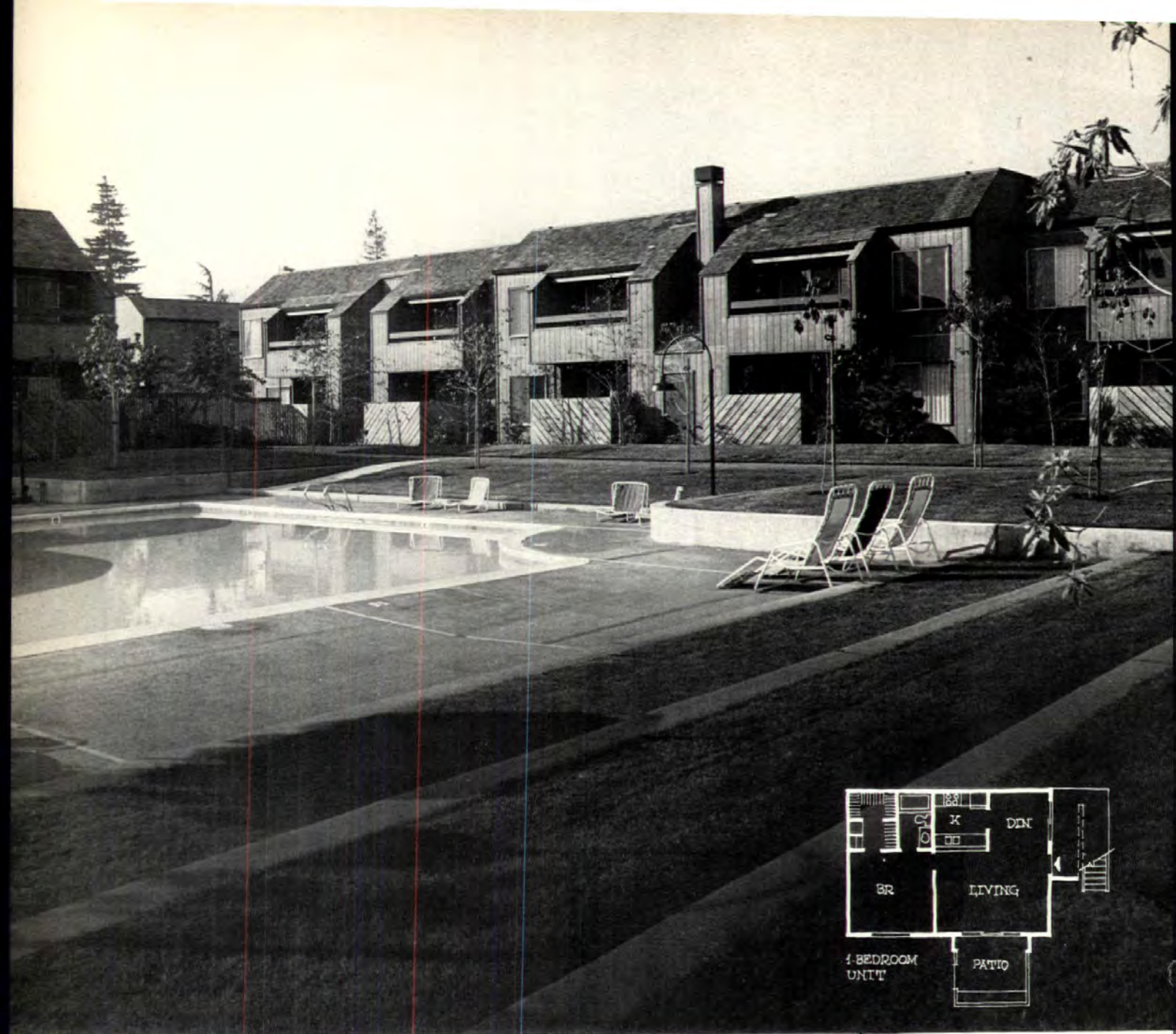
The middle of the garage roof was turned into a community amenity—a landscaped courtyard buffered from the noisy street by the apartments. This "ability to get the outdoors into inner-

city apartments" is what the judges praised most about the plan.

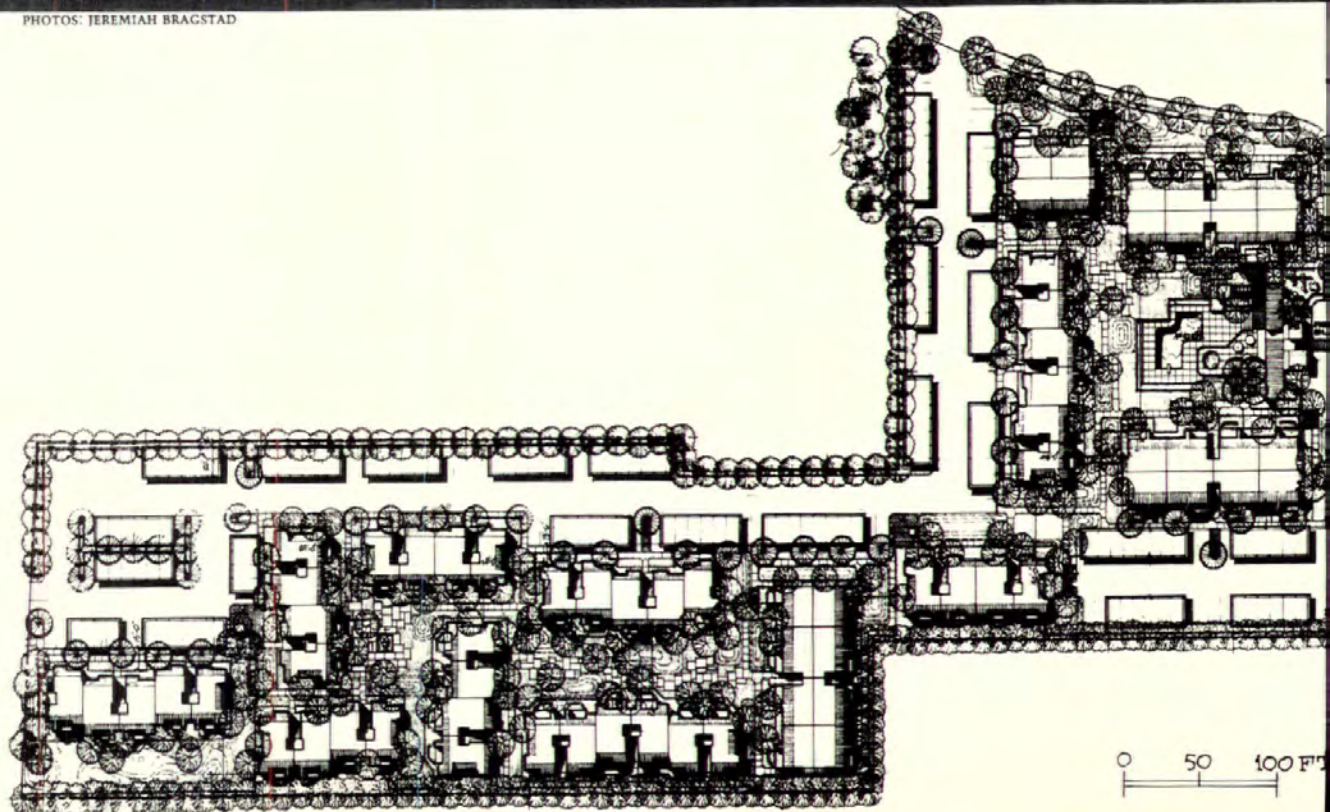
Another thing the judges liked was the way the building fits in with the neighborhood's older Victorian structures. The chief reason: The developer decided to stay with a 45' building height, even though zoning would have permitted a 160' high-rise.

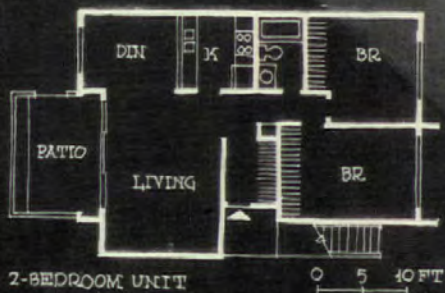
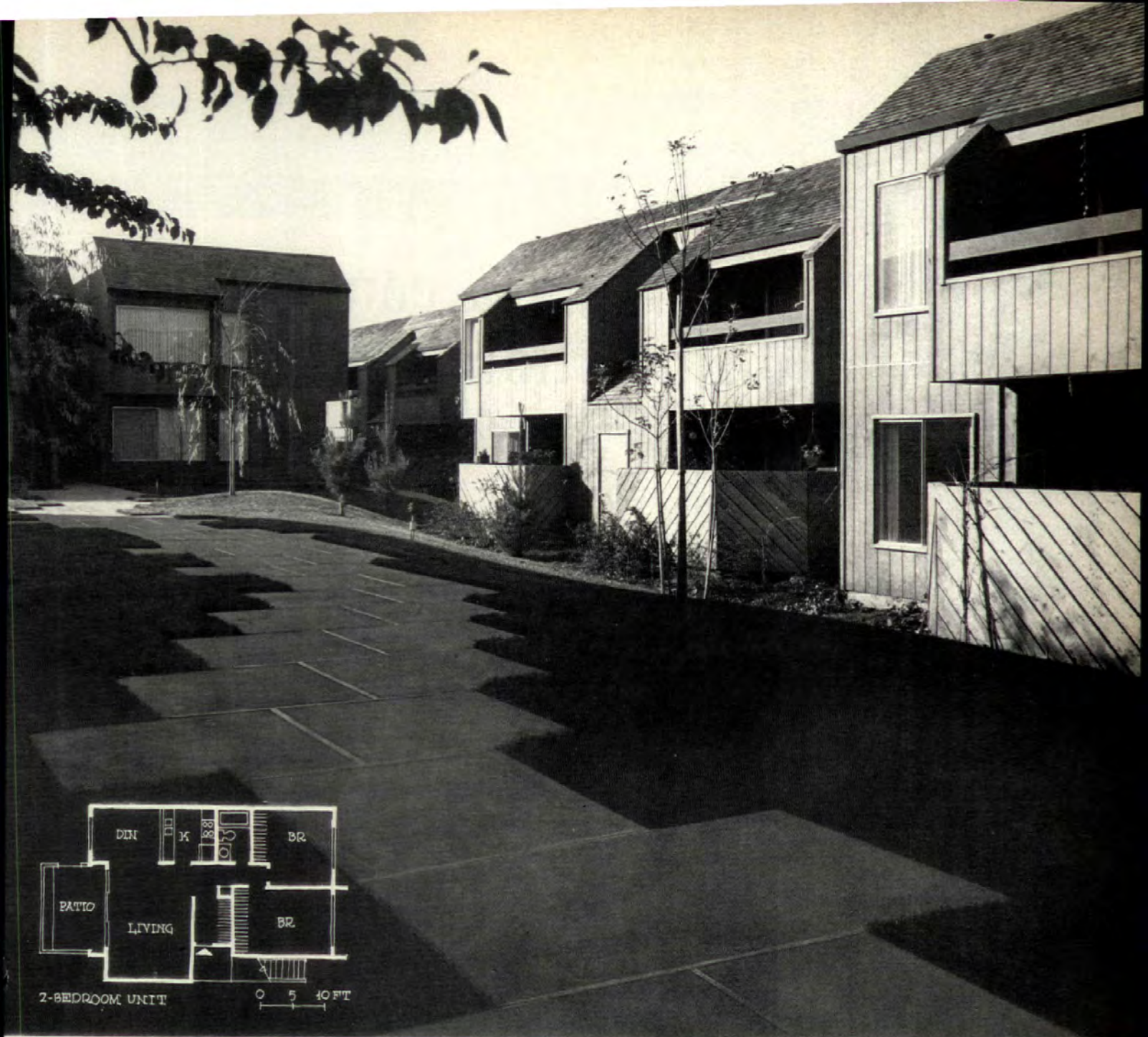
The building, completed about a year-and-a-half ago, contains nine efficiency units, 34 one-bedroom apartments and 2 two-bedroom units. Rents for the 500-to-1,290-sq.-ft. apartments range from \$250 to \$550.

Architect: Willis and Associates Inc. Builder: Fritz Properties. Project: Vine Terrace Apartments. Location: San Francisco.



PHOTOS: JEREMIAH BRACSTAD





AWARD OF MERIT

This moderate-rent (\$210 to \$225) project has features normally associated with much more expensive housing.

For one thing, there's a lot of open space for so dense a complex—140 units on 5.8 acres. And as the judges pointed out: "All units seem to enjoy these spaces."

For another, even though the one- and two-bedroom units are relatively small (650 to 900 sq. ft.), they have plenty of storage space, adequate dining areas and very private balconies or patios.

There's also the way parking is handled: Most is covered; all is screened from the units; and none intrudes into the greenbelts.

Some other things the judges commended: the basically simple building shapes; the absence of superficial trim; the pedestrian network that links the two sections of the L-shaped site; and the design of the clubhouse (*photo, left*).

The project was built under the FHA 221D-4 program, which limits rent levels and profits. "In the main," said the jury, "this is a very competent job in dealing with this kind of problem."

Architect: Fisher-Friedman Associates AIA. Builder: M. H. Podell & Co. Landscape architect: Anthony M. Guzzardo & Associates. Project: The Plum Tree. Location: Santa Clara, Calif.

building & construction
exposition & conference
... **Your Blueprint For Profit**

IN THE EXHIBITS YOU'LL SEE



IN THE CONFERENCE YOU CAN
LEARN NEW WAYS TO EARN PROFITS

Residential and commercial subjects will be discussed . . . topics like financing, marketing, selling, production, delivery, modernization, remodeling, energy . . . these subjects can lead you to bigger profits. Without a doubt this is **YOUR BLUEPRINT FOR PROFIT.**

REGISTER TODAY
AND AVOID STANDING IN LINE!

Machinery and Tools — Production equipment for manufacturing of roof and floor trusses, pre-hung doors. Wall sections and package homes . . . power tools . . . concrete forming . . . site preparation machinery and materials handling equipment will be displayed — **AND DEMONSTRATED** — in a special section of the exposition.

Your free badge to the exhibits along with details of the conference program and hotel & visitor information will be sent to you.



building & construction exposition & conference

331 MADISON AVENUE
NEW YORK, N.Y. 10017

HH-9/76

TYPE OF BUSINESS

- | | | | | | |
|---|--|------|-------|------|------------------|
| <input type="checkbox"/> Apartment Owner/Operator/Builder/Developer | <table border="1"> <tr><td>Name</td></tr> <tr><td>Title</td></tr> <tr><td>Firm</td></tr> <tr><td>Business Address</td></tr> </table> | Name | Title | Firm | Business Address |
| Name | | | | | |
| Title | | | | | |
| Firm | | | | | |
| Business Address | | | | | |
| <input type="checkbox"/> Architectural Firm | | | | | |
| <input type="checkbox"/> Engineering Firm | | | | | |
| <input type="checkbox"/> Builder/Developer | | | | | |
| <input type="checkbox"/> Dealer/Distributor | | | | | |
| <input type="checkbox"/> Manufacturer Building Products | | | | | |
| <input type="checkbox"/> Contractor | | | | | |
| <input type="checkbox"/> Government (City, State, Federal) | | | | | |
| <input type="checkbox"/> Manufacturer Homes or Building Components | | | | | |
| <input type="checkbox"/> Financial/Real Estate | | | | | |
| <input type="checkbox"/> Building Management/Operations | | | | | |
| <input type="checkbox"/> Interior Design | | | | | |
| <input type="checkbox"/> Sales, Marketing or Advertising | | | | | |
| <input type="checkbox"/> Trade or Industry Association | | | | | |
| <input type="checkbox"/> Utility, Transportation | | | | | |
| <input type="checkbox"/> Other (specify) _____ | | | | | |

TITLE OR JOB FUNCTION

- ☐ President/Owner/Principal/Partner
☐ Vice President, General Manager
☐ Chief Engineer or Architect,
☐ Superintendent, Foreman

- ☐ Purchasing
☐ Designer/Specifier/Draftsman
☐ Maintenance
☐ Sales/Marketing/Advertising
☐ Other (specify) _____

☐ Please send exhibit information.[illegible]

PRODUCTS

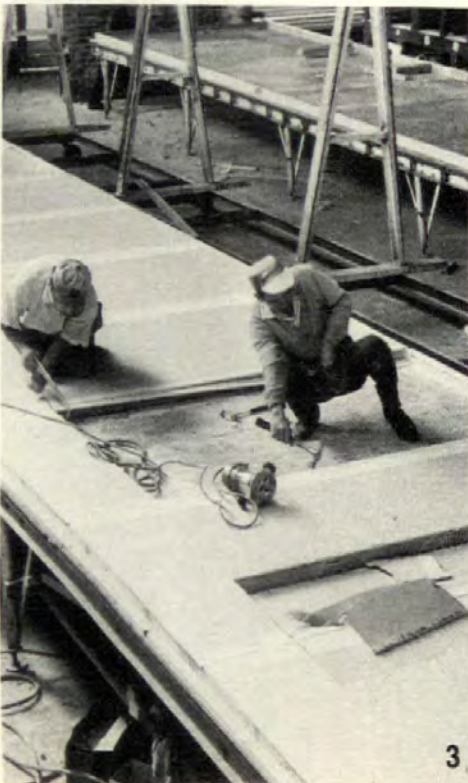
- Kitchens
- Kitchens
- Doors & windows
- Exteriors
- Exteriors
- Flooring
- Lighting
- Lighting
- Tools & equipment
- Tools & equipment



Permanent gypsum walls system for manufactured housing

Traditionally, gypsum drywall didn't provide enough sheer strength to be used in manufactured housing. It also cracked and frayed when houses were trucked to the site. The "Textone" system has eliminated those problems. The key element is aluminum extrusions (1) that run along the vertical edges of each panel and lock together forming a solid flush monolithic wall (above). Brian Roselli of Heartland Homes, manufactured housing producer located in Etna Green, Ind., says: "The channel system is permanent. Before this there was no way to move a gypsum wall without having it come apart."

The system is nailed to studs (2), cut for necessary openings (3) and fully assembled (4) in the factory. Panels can either be laminated with vinyl—in woodgrain or decorative patterns—or finished with a textured paint available in several colors. The "Textone" system provides all the advantages of drywall. It carries a UL Class A fire rating and has excellent thermal and acoustical insulation properties. Textone, Los Angeles. CIRCLE 275 ON READER SERVICE CARD





Braille control panel (above) enables a blind or partially blind person to operate an automatic washer without assistance. The panel, featuring printed lettering also, is available free of charge. Speed Queen, Ripon, Wis. CIRCLE 200 ON READER SERVICE CARD

Custom knife block that fits into a kitchen drawer (below) is one of a wide range of internal storage-cabinet accessories. Made of solid oak with a cork backing, unit holds up to 14 sharp knives safely. Mutschler, Dallas, Tex. CIRCLE 201 ON READER SERVICE CARD



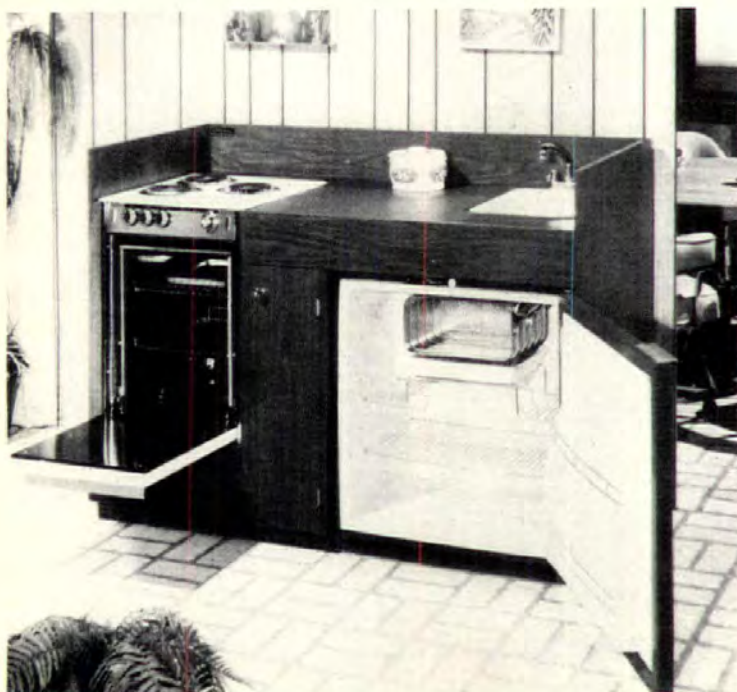
Stainless steel sink, "Waste-All" (right), features a funnel-shaped opening that feeds waste into the disposer. Unit is available in the double-bowl version shown or in a single-compartment model. Elkay, Broadview, Ill. CIRCLE 203 ON READER SERVICE CARD



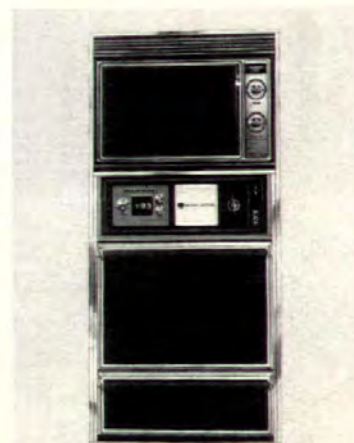
"Mercer" cabinetry (above) is a traditionally styled pecan oak. Maintenance-free finish is cured for maximum durability. Cabinets, available in a wide range of models and sizes, feature solid frames, silent-glide drawers and closing door hinges. Excel, Lakewood, N.J. CIRCLE 202 ON READER SERVICE CARD



Compact kitchen unit (left) with a high-pressure plastic laminate cabinet comes in over 100 colors and finishes. Unit includes a refrigerator, drop-in range and sink. Cervitor, So. El Monte, Calif. CIRCLE 204 ON READER SERVICE CARD



Continuous-feed disposer (above) is a quiet-operating, easy-to-install unit. Polyurethane sound insulation, sound-muffling sink stopper and vibration-absorbing mounting gaskets are standard. White-Walton, Pittsburgh, Pa. CIRCLE 205 ON READER SERVICE CARD



Microwave/electric oven combination (left) is a complete wall unit, not just a mounting kit. Each oven has its own separate controls and operates independently from a single electrical input source. Gaffers & Sattler, Los Angeles, Calif. CIRCLE 206 ON READER SERVICE CARD



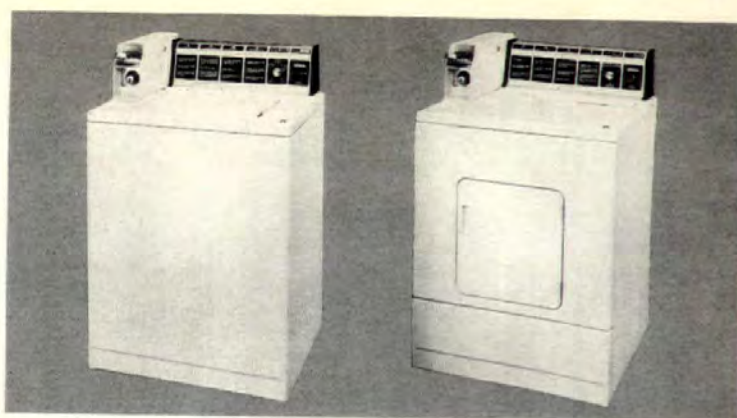
Built-in electric range (left) has a four-element cooktop plus a griddle/grill. Unit with a continuous-cleaning oven features push-to-turn controls. Modern Maid, Chattanooga, Tenn. CIRCLE 207 ON READER SERVICE CARD



Double-oven range, "Model 989" (right), features an eye-level microwave oven and conventional oven. Vari-Cook® control regulates microwave power from 65w to 650w and changes cooking speeds. Litton, Minneapolis. CIRCLE 208 ON READER SERVICE CARD



Countertop microwave oven (left) cooks by temperature as well as time. An automatic device senses internal temperature of food and turns the oven off at a preset level. Hotpoint, Louisville, Ky. CIRCLE 209 ON READER SERVICE CARD



Coin-operated washer and dryer (above) have improved security devices for money boxes and controls. Energy-saving top-loading washer has a "Power Miser" switch that allows only cold water rinses. Sears, Chicago. CIRCLE 211 ON READER SERVICE CARD

Two-burner electric cooktop (below) features regular 1250w and large 2100w Permacoil elements. Unit is shallow enough to install in a countertop and still allow for a storage drawer underneath. Edison, Chattanooga, Tenn. CIRCLE 212 ON READER SERVICE CARD



Traditionally styled cabinets (above), part of the "Rondelle" line, have rigid, mortised and tenoned construction. Units, available in a range of sizes, have metal-lined bread drawers and behind-the-door roller-mounted storage bins. Brammer, Davenport, Iowa. CIRCLE 210 ON READER SERVICE CARD



Wainscoting wall panels, "Cabinet-Mate" (above), are available to match each of the 21 styles and 16 wood finishes of Hager cabinetry. Panels, finished with a coat of polymer, are available in oak, birch or cherry. Hager, Mankato, Minn. CIRCLE 213 ON READER SERVICE CARD



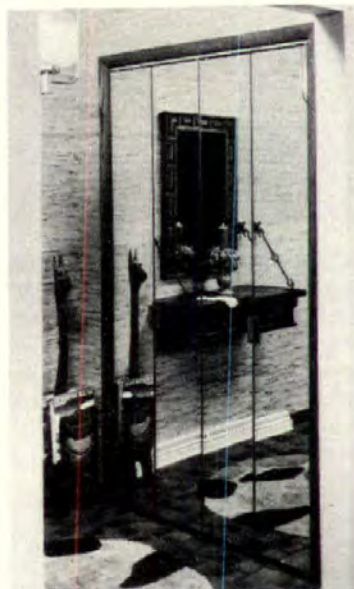
Stainless steel sink (above) is part of the eleven-model "Lancelot" line. Units feature specially designed kitchen faucets and space-saving single-post mountings. Sinks are available in single-, double- and triple-bowl models. Moen, Elyria, Ohio. CIRCLE 214 ON READER SERVICE CARD



Insulated steel door (above), part of the "Royal" series, has a combination honeycomb and urethane foam core. Unit has an embossed six-panel colonial design. Perma-Door, Cincinnati, Ohio. CIRCLE 215 ON READER SERVICE CARD

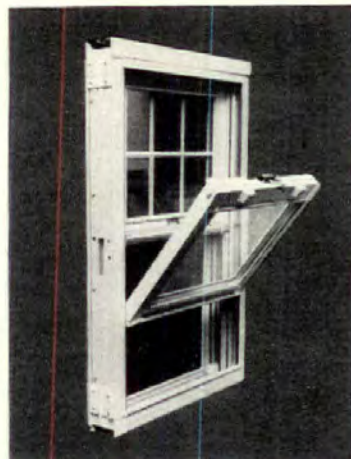


Bi-fold mirror door, "Baroness" (below), is available in two- and four-panel sizes. Frameless unit fits all standard openings and needs no bottom track. Elgin Macor, Elgin, Ill. CIRCLE 216 ON READER SERVICE CARD

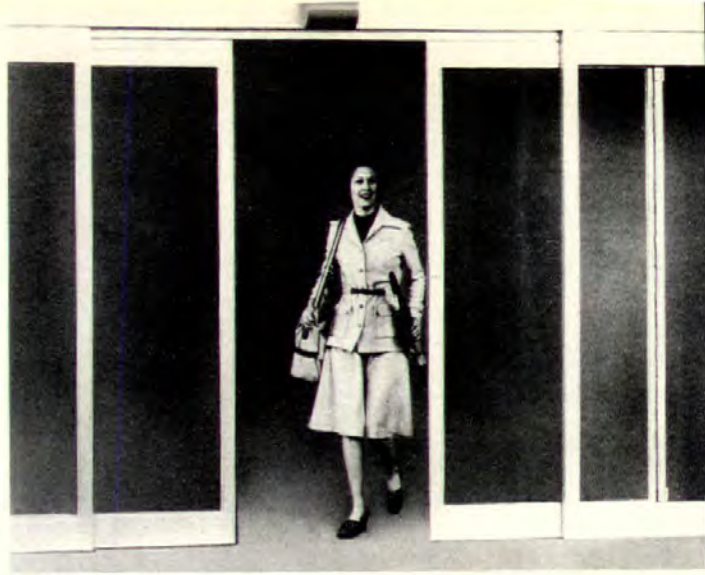


Tubular hydraulic door closer, "No. 220 Storm King" (left), shuts doors smoothly providing sure latching. Closing speed is adjusted by turning the tube. S-B Manufacturing, Milwaukee, Wis. CIRCLE 217 ON READER SERVICE CARD

Thermal window, "The Insulator" (right), has split-frame/split-sash construction that eliminates metal-to-metal contact. Molded corners afford airtight seals against wind and water. Repco, Cornwells Heights, Pa. CIRCLE 218 ON READER SERVICE CARD



Spanish-style entry door (below) is constructed of Ponderosa Pine. Unit, available in a variety of styles and sizes, has dowel-joint construction for durability. Doors may be stained, painted or antiqued. Ideal, Waco, Tex. CIRCLE 219 ON READER SERVICE CARD



Automatic sliding door (above) has a "breakaway" feature that allows doors to be swung open manually in emergencies. Units fit 7' to 14' transoms. Stanley Works, Britain, Conn. CIRCLE 220 ON READER SERVICE CARD



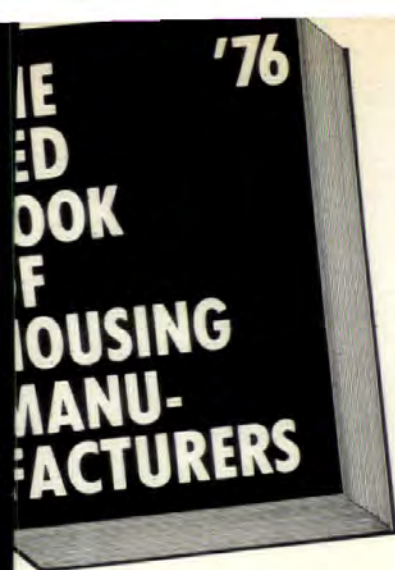
Thermal barrier window (left) features a full thermal break on frame and sash members that acts as a barrier against heat flow and minimizes internal condensation. Noran, Cleveland, Ohio. CIRCLE 221 ON READER SERVICE CARD

Window greenhouse, "Plant Pantry" (right), is constructed of a one-piece Eastman Uvex plastic sheet. Unit measures 15 3/4" in depth and is designed to cover a conventional window opening. Hunter, Detroit, Mich. CIRCLE 222 ON READER SERVICE CARD



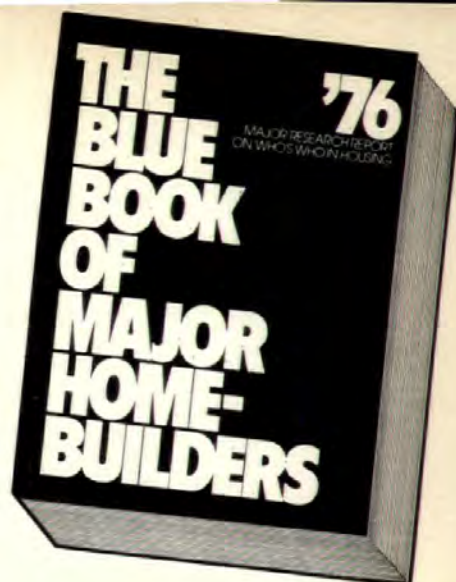
Embossed steel entry door (below) is in the Williamsburg Colonial style. Unit, which simulates the look of carved wood, is immune to weather problems. Doors are available in five styles. Lake Shore Industries, Toledo, Ohio. CIRCLE 223 ON READER SERVICE CARD





RECOVER YOUR SHARE IN '76-'77

USE THESE TWO NEW MARKETING TOOLS!!



These are the *only* two
workbooks published that
give you extensive, expertly researched
details on the nation's most active firms in
Homebuilding and Housing Manufacturing.

Over
475 Pages
Size: 8 1/2" x 11"

ood ways to
these two
pendiums of
keting
ligence

Product Suppliers

es leads on key accounts
rospective customers
antities of products used
modular portion of the industry
nds in mobile home production
markets for new products
salesmen's accounts
number of accounts by territory
active calls for salesmen
onal sales managers
relations calls on builders
w products and materials
le areas for market research
dealers, distributors & salesmen
ct mailings
ct usage surveys
ting managers informed

& Contractors

e your standing in the industry
performance of competitors
erations in your peer group
ovement of key personnel
vity in specific markets
industrialized homes are sold
in major Metro areas
ely statistical market data

& Consultants

ts with timely marketing data
e key people in key firms
r on the Pulse of the market
marketing and management decisions
et patterns and trends
ney on your research budget
ensive statistics unavailable elsewhere

ts & Engineers

professional services
Chip developers by city
status of prospective clients
builder's housing mix

& Developers

panies interested in development
venture partners
mily builders
ntial land buyers in Metro areas
ful builders for current projects
d requirements by type of construct
ntial clients for services

s & Lenders

mpanies previously unknown
v target accounts for services
ate to major builders
s of key executives
mpany strength in the market
ck names for credit purposes
arket penetration
tions
gth of earnings & level of operations
onding program for builders
-family operations
mercial/industrial activities

CIRCLE 99

DER SERVICE CARD

The secret of good marketing is having complete, detailed and accurate facts. The BLUE BOOK and RED BOOK, major research intelligence on the Homebuilding and Housing Industry can help target your plans to recover your share of the rapidly improving Housing Industry.

The BLUE BOOK gives you individual reports on the nation's largest 800 Homebuilders and Developers. The RED BOOK gives you individual reports on all of the nation's pre-fab Home Manufacturers, Modular Home Manufacturers, Mobile Home Manufacturers, Manufacturers of Building Components and Systems, and Production Home Builders who make industrialized building components.

THESE BOOKS SHOW INTENSIVE DETAIL

Who they are—where they are—and where they are operating. Firm names with complete addresses and telephone numbers; Key Personnel; Marketing Areas; Gross Revenues; Construction Methods; Prices and Rents; Production Records; Money Requirements; Land Requirements; Related Business Activities; Product Line Description; Marketing Methods.

PROFIT NOW

You must lay out this information in front of every sales representative in your firm. These research compendiums will save you days of valuable time and give you more in-depth information than most companies could ever afford to compile. **And the cost of these marketing tools is tax deductible!**

Start your base to recoup profits now, while the industry growth trend is up. Look over the coupon below and send it in today for fast action.

MONEY-BACK GUARANTEE

These books are sold with a "no-questions asked" money-back guarantee. Satisfied CMR Associates' customers are included in all these business categories: Builders; Housing Manufacturers; Realty Firms; Building Materials Firms; Ad Agencies; Business Consultants; Libraries; Architects; Subcontractors; Financial Firms; Industrial/Commercial Firms; Local, State, County and Federal Government Agencies. Join these leaders as the growth pattern begins an up-trend.

In your hands, these books become the most useful tools for prospecting, selling samplings, mailing, marketing, merchandising, researching and analyzing your position in the Homebuilding and Housing Industry. **Look over the order form below and mail it today.**

SEND THIS ORDER TO CMR Associates, Inc., 1559 ETON WAY, CROFTON, MD. 21114

**YES! SHIP 1976
BLUE BOOK**

Enclosed is my check (or money order)
for \$_____ payable to CMR Associates, Inc.
Book(s) to be shipped prepaid with guar-
antee of full satisfaction or 15-day full re-
fund privilege on return of BLUE BOOK.

BLUE BOOK PRICES:

National Edition
(No. of copies) **\$94.50**
Northeast Edition
(No. of copies) **\$34.50**
Midwest Edition
(No. of copies) **\$34.50**
South Edition
(No. of copies) **\$34.50**
West Edition
(No. of copies) **\$34.50**

**YES! SHIP 1976
RED BOOK**

Enclosed is my check (or money order)
for \$_____ payable to CMR Associates,
Inc. Book(s) to be shipped prepaid with
guarantee of full satisfaction or 15-day
full refund privilege on return of RED
BOOK.

RED BOOK PRICE:

\$94.50

Please Check One:

- | | |
|--|---|
| <input type="checkbox"/> Builder | <input type="checkbox"/> Architects |
| <input type="checkbox"/> Manufacturer | <input type="checkbox"/> Subcontractor |
| <input type="checkbox"/> Ad Agency/Consultant | <input type="checkbox"/> Realty |
| <input type="checkbox"/> Finance | <input type="checkbox"/> Ind/Commercial |
| <input type="checkbox"/> Library | <input type="checkbox"/> Government |
| <input type="checkbox"/> Bid Matrls Sales/ Distributors | <input type="checkbox"/> Other _____ |

HH-9/76
A TAX-DEDUCTIBLE BUSINESS EXPENSE

TOTAL AMOUNT ENCLOSED

\$_____

NAME _____

TITLE _____

FIRM _____

ADDRESS _____

CITY _____

STATE _____ ZIP _____

"I never thought a sink could make my work easier."

That's what your customers will say when they use this Lancelot® sink from Moen. It's just one of 11 handsome, roomy, triple-bowl, stainless steel sinks that are as practical as they are beautiful. And they're one beautiful way to build maximum sales appeal into your kitchens.

Lancelot sinks from Moen, the people who first gave you the single-handle faucet. For more ideas, see your Moen man. Or contact Moen, a Division of Stanadyne, Elyria, Ohio 44035.

THERE'S ONLY ONE.



CIRCLE 100 ON READER SERVICE CARD

changing your address?

ATTACH LABEL HERE

Please give five weeks notice before change of address becomes effective. Attach mailing label here and print your new address below. If you have any question about your subscription, include address label with your letter.

MAIL TO

House & Home, P.O. Box 430, Hightstown, N.J. 08520

your name

your mailing address

city

your firm name

zip code

firm address

city

type of business

zip code

your title or position

TO ENTER OR EXTEND YOUR SUBSCRIPTION, CHECK HERE:

☐ NEW

☐ RENEWAL

☐ ONE YEAR \$14.00

☐ THREE YEARS \$30.00

MAIL REMITTANCE TO

House & Home, P.O. Box 430, Hightstown, N.J. 08520—Rates Apply to U.S. & Canada Only—

want your own subscription?



"Easy Panel" exterior cladding (above), designed for side walls and mansards, is nailed only at studs. Made of individual #1 Centigrade Western Red Cedar shakes and shingles bonded to a 4'-long wood backing, panels come in five textures including roughsawn shown. Shaker-town Panels, Winlock, Wash. CIRCLE 224 ON READER SERVICE CARD

"Geon X 36" (not pictured) is an impact-modified vinyl resin engineered for use in the manufacture of exterior building products. Tough, durable, weather-resistant material is processed by a co-extrusion technique to provide a broad range of colors. B.F. Goodrich, Cleveland, Ohio. CIRCLE 225 READER SERVICE CARD



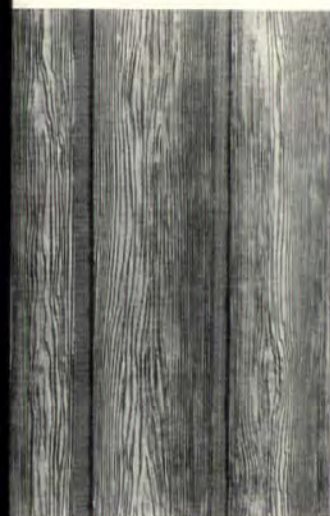
Vinyl shutter blind (left) rolls down over a window providing thermal insulation and security protection. Maintenance-free blinds need no painting and can be easily cleaned with an occasional hosing. Suncor, Springfield, N.J. CIRCLE 226 READER SERVICE CARD

Cultured Stone Veneer® (below) applied to walls a piece at a time provide an authentic random look. Suitable for use in any climate, indoors or out, veneer comes in a variety of stone patterns. Stucco Stone, Napa, Calif. CIRCLE 227 ON READER SERVICE CARD





Wind-seal JET roofing shingle (above) is designed to stay in place in hurricanes and high winds. Self-aligning notches at the ends of shingles make for fast, easy installation. Shingles have random embossing that creates soft, muted vertical shadow lines. Bird & Son, East Walpole, Mass. CIRCLE 228 ON READER SERVICE CARD

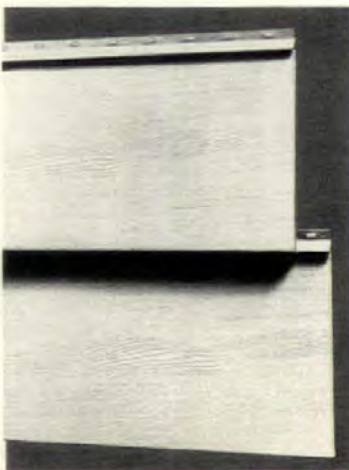


Textured hardboard siding, "Shadowcast" (left), is available in brown, green and gold stains. Panels, in grooved, reverse board & batten and ungrooved designs, are 4' wide and 8', 9', or 10' long. Celotex, Tampa, Fla. CIRCLE 229 ON READER SERVICE CARD



Hardwood siding, "Weldwood Yorktown" (above), is a modernized version of colonial lap siding. The woodgrain pattern and deeply sculptured drip edge add texture. Siding is factory primed. U.S. Plywood, Stamford, Conn. CIRCLE 230 ON READER SERVICE CARD

Steel siding, "Endura" (right), features a bonded Vinylloid PVC finish that resists rust, dirt and fading and will not chip, peel or flake. The easy-maintain, fire-retardant material comes in a range of colors. Arrowhead, Minneapolis. CIRCLE 231 ON READER SERVICE CARD



"It's like having a health spa—right in my bathroom."

That's what your customers will say when they see Pulsation™, the massaging shower from Moen, in your bathrooms. Could be just the extra touch that sets your houses apart, makes people say, "Yes, I'll buy" instead of "Thanks, I'm just looking."



The Pulsation shower is just one of the many quality products from Moen that can go in new exciting places to help make new sales. All Moen faucets are equipped for automatic water/energy conservation. For more ideas, see your Moen man.

Or contact Moen, a Division of Stanadyne, Elyria, Ohio 44035.

THERE'S ONLY ONE.



CIRCLE 102 ON READER SERVICE CARD

STRUCTURAL WOOD FASTENERS

by

TECO

AVAILABLE
NATIONALLY

THRU OVER 160
STOCKING
DISTRIBUTORS!



SEND FOR
FREE
Catalog and
DISTRIBUTOR
LISTING



TECO

5530 WISCONSIN AVENUE
WASHINGTON, D. C. 20015
PHONE 202 / 654-8288

CIRCLE 101 ON READER SERVICE CARD

H&H SEPTEMBER 1976 101



Vinyl asbestos tile, "Arlington" (above), has an embossed surface that helps hide scuffs, heel marks and subfloor irregularities. Prewaxed tile in geometric pattern can be installed directly on concrete slab or over wood subfloors. A choice of four colors is offered. Azrock, San Antonio, Tex. CIRCLE 232 ON READER SERVICE CARD



Durable vinyl flooring in a herringbone pattern, "Cardigan Brick" (above), is part of the "Grand Stand" line. Flexible, easy-to-install flooring comes in 6' widths and is tear- and cut-resistant. Pattern is offered in three colors: terra cotta, red and white. Armstrong, Lancaster, Pa. CIRCLE 233 ON READER SERVICE CARD



Polyester pneumacel carpet underlayment, "Dunleith" (above), is for contract installations. Underlayment combines the firmness required for general-use areas with the thickness preferred in individual offices. Lightweight material is mildew resistant. DuPont, Wilmington, Del. CIRCLE 234 ON READER SERVICE CARD



Cut-and-loop heavy plush carpet for residential applications, "Quite Elegant" (above), is made of Hoechst autoclave heat-set 100% Trevira® Star polyester yarns. Soil-hiding carpet offered in 17 colorways resists static electricity. Suggested retail price is \$11.95 a sq. yd. Stevens, New York City. CIRCLE 235 ON READER SERVICE CARD



Architectural hardwood flooring, "Lincoln" (above), features slatted center and log-cabin corners. Individual 3/4" T&G solid pieces preassembled to form easy-to-install 24"-square sections. Flooring is available in a wide range of woods. Wood Mosaic, Louisville, Ky. CIRCLE 236 ON READER SERVICE CARD



Duravinyl® embossed tile in the "Olde Wood" pattern (above) is easy to clean and install. Offered with dry back for conventional installation or with self-adhering back, tiles are 12"x12" in gauge. Three colors—ash, black walnut and pecan—are available. Amtico, Trenton, N.J. CIRCLE 237 ON READER SERVICE CARD

Adhesive-backed vinyl asbestos tile can be used to create custom-look floor treatments (below). Part of the "Color Fling" series, tile has easy-to-clean no-wax surface and dimpled texture that hides scuffs. Six bold colors plus three neutral tones and white are offered. GAF, New York City. CIRCLE 238 ON READER SERVICE CARD



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



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

Dave Stone, President of The Stone Institute, Inc., enjoys a national reputation as realtor, author, lecturer, salesman, sales trainer, sales manager and sales consultant to builders, developers, realty and financial firms in the housing field.

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



an outstanding professional in face-to-face selling, Dave Stone knows exactly what it takes to turn wavering prospects into confident buyers.

His new book on HOW TO SELL NEW HOMES AND CONDOMINIUMS, distills over thirty years of rich and varied selling experience as salesman, manager, sales trainer and sales consultant.

Dave Stone digs deep below the surface to give you a clear picture of how buyers and sellers react to each other. He shows both as factors in the human equation that tip the scale—and the sale—in one direction or the other.

HOW TO SELL NEW HOMES AND CONDOMINIUMS is a basic book for people—the people who buy homes from the people who sell homes. It goes to the heart of all the hidden worries, fears and hopes that motivate buyers and sellers alike. It shows how these powerful emotions bounce back-and-forth between buyer and seller. And it reveals how the salesman's own attitudes, beliefs and expectations become part of his own selling problem.

With style and wit, Dave Stone describes the thinking, planning and understanding behind successful strategy, selling tactics and selling lines that make the sale.

HOW TO SELL NEW HOMES AND CONDOMINIUMS was written not only to guide ambitious beginners, but also to update highly professional salesmen on the whole new set of problems involved in selling condominiums.

Worth the price of the book itself is the chapter on Selling Against Competition which compares buyer advantages of each type of housing to the disadvantages of each other type of housing. It provides instant leverage in knowing exactly how to approach almost anyone in the market for a new home or condominium.

That extra sale is all it takes to re-pay your investment in Dave Stone's new book on HOW TO SELL NEW HOMES AND CONDOMINIUMS over and over again. Make Dave's ideas work for you. Fill in the order form below.

SALES STRATEGY THAT WORKS

- 49 ways to help buyers with equity financing
- 54 ways to judge competitive location, design, construction quality & financial factors
- Sales strategy for scattered sites
- 6 ways model homes can increase sales volume
- Logical sequence for visual aids
- Use of calendars, log books and lot-holds
- The worst place for floor plans
- How to isolate selection and material exhibits
- Typical Builder Control Manual for openings
- Traffic Report Form to detect marketing problems
- Subdivision Control System for materials

SALES TACTICS THAT WORK

- How to dissolve buyer tension
- How to finesse the complainer
- How to set deadlines for decision
- How to handle impossible requests for change
- How to handle options without losing control
- How to reduce major problems to minor factors
- How to ask the questions they want to answer
- How to create a sense of urgency
- How to relate floor plans to living requirements
- How to set up return visits
- 6 knockout questions for openers
- 8 typical closing questions
- 95 sales slants for 46 common expressions

SELLING AGAINST COMPETITION Buyer Advantages Buyer Disadvantages

- New home vs Re-sale home
- Production home vs Custom home
- Custom home vs Production home
- Conventional home vs Mobile home
- Owning vs Renting
- Condominium vs Single-family
- Condominium vs Townhouse
- Single-family vs Condominium
- Townhouse vs Condominium
- Townhouse vs Single-family
- Low-rise vs High-rise
- High-rise vs Low-rise
- Small community vs Large community
- Large community vs Small community

Yes!

Send me
Dave Stone's new book on
HOW TO SELL NEW HOMES AND CONDOMINIUMS
Enclosed is check for \$19.95 payable
to House & Home Press.

20% DISCOUNT ON 10 OR MORE COPIES

Mail this coupon with remittance to:

House & Home Press
1221 Avenue of the Americas
New York, N.Y. 10020

Your Name _____

Firm Name _____

Mailing Address _____

City _____ State _____ Zip _____

HH-9/76

PROFILE OF TODAY'S HOMEBUYER

- How decisions are made: the balancing act
- Obstacles to decision-making
- 6 things that worry homebuyers
- 25 common objections and what they mean
- 19 buying signals and how to read them
- Buyer options as competitive factors
- Buyer Profile Guide to closing action
- Buyer's Household Inventory List
- Checklist for the buyer's big move

PROFILE OF THE SUCCESSFUL SALESMAN

- The art of quick qualifying
- How to control your effect on others
- How to feature the buyer's perceived values
- 9 elements of siting you should know
- 14 types of construction knowledge you need
- How to schedule the 600-minute salesday
- Daily Work Plan for effective selling
- Sales Procedure Checklist
- Flowline of selling points for presentations
- 13 ways to enrich your prospect list
- 15 good thank-you gifts for buyers

Reflector floodlight, "Gro and Sho" (below), is used for growing plants. Unit creates dramatic lighting effects and enhances the natural coloring of greenery. The 75w floodlight mounts easily on shelves, walls or wherever light is needed. General Electric, Cleveland, Ohio. CIRCLE 239 ON READER SERVICE CARD



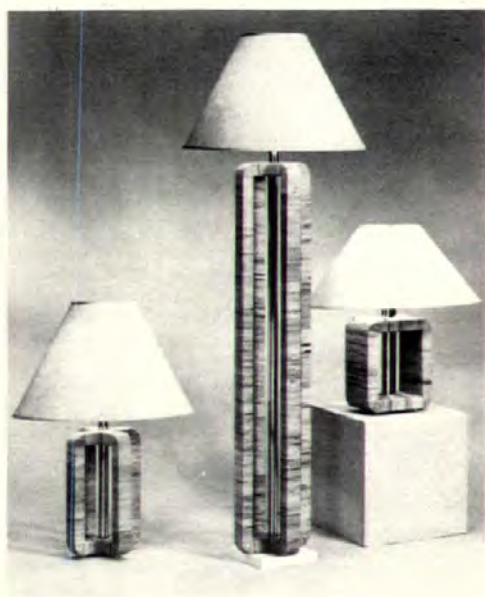
Wall-mounted luminaire (above) permits precise beam-angle control. Cast-aluminum fitting provides field adjustment of 0° to 90°. Housings are constructed in one piece of high-strength, corrosion-resistant cast aluminum. Unit has break-resistant tempered glass lens. McGraw-Edison, Racine, Wis. CIRCLE 240 ON READER SERVICE CARD

Rattan-and-chrome lamps (right) are well-suited to a contemporary casual decor. The bases are split rattan wrapped around open wooden frames with chrome tubing in the center. Shades are white linen. Units are available in 25", 32" and 64" heights. George Kovacs, New York City. CIRCLE 242 ON READER SERVICE CARD

Versatile track lighting system, "Track-Line" (below), utilizes long-life low-voltage "Par lamps." Lamps attach to the track by the "Universal" holder which can accommodate a full variety of decorative shields. NuTone, Cincinnati, Ohio. CIRCLE 243 ON READER SERVICE CARD

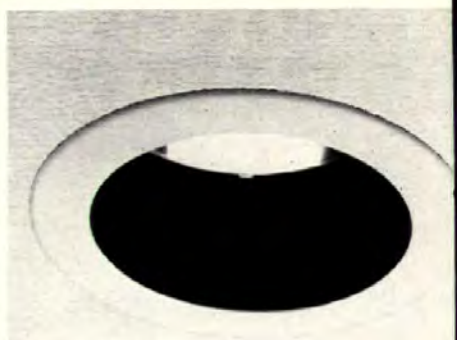


Outdoor luminaire (above), part of the "Nostalgia" series, has a cast-aluminum lantern with a black Swedish iron finish. Unit, available with mercury vapor, incandescent or T10 lamps, comes in a choice of wet-look colors. Architectural Area Lighting, Santa Fe Springs, Calif. CIRCLE 241 ON READER SERVICE CARD

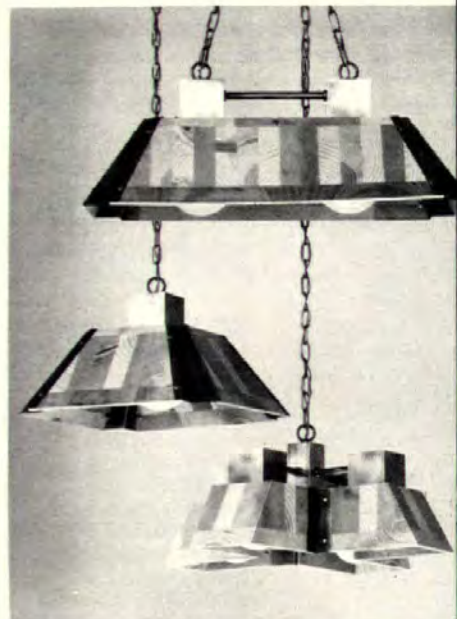


Solid brass fixtures (above) are part of the "Classic Contemporary" collection. Hand-leaded units come in 12"- and 17"-wide models. Both versions are 6" high. "Diamonds" come in brass, bronze or pewter finishes with smoke, clear or white seeded-acrylic panels. Georgian, Lawrenceville, Ga. CIRCLE 244 ON READER SERVICE CARD

Ellipsoidal reflector downlight (below) is suitable for recessed HID applications. Unit provides controlled low-brightness, wide-angle beam lighting. A heavy-gauge, die-formed steel trim frame fits flush against ceiling preventing light leakage. Markstone Lighting, Chicago. CIRCLE 245 ON READER SERVICE CARD



Butcher block fixtures (below), part of the "Embers" collection, have shades of natural Ponderosa Pine. Lighting, with brushed-brass trim, is offered in a choice of shapes in chain-hung or ceiling-mounted versions. Matching table lamp also available. Thomas, Louisville, Ky. CIRCLE 246 ON READER SERVICE CARD

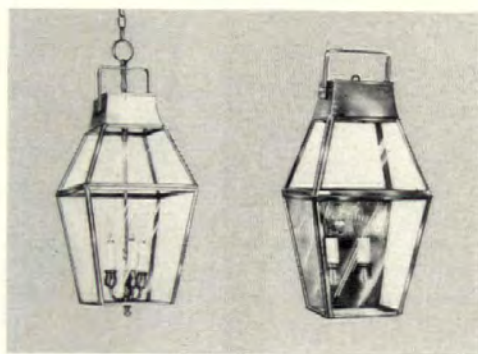


High-efficiency halogen lamp (below) draws only 12w of power. Unit is designed for use on all Ex-Lightguard 12v and 6v maintenance-free emergency lighting units. Lamps provide lighting with lower battery drain per unit. Exide, Randolph, Mass. CIRCLE 247 ON READER SERVICE CARD



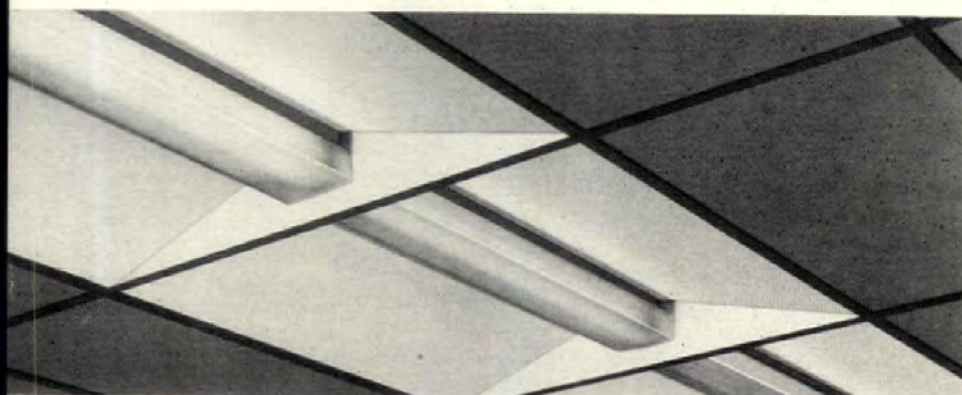


Outdoor luminaire, Mayfair™ (left), has a contemporary, low-profile design. Easy-to-maintain fixture has one-piece sheet aluminum housing and cast-aluminum main frame. Each unit accommodates high-pressure sodium, metal halide or mercury sources. Johns-Manville, Denver, Colo. CIRCLE 248 ON READER SERVICE CARD



Outdoor fixtures (above), part of the "Americana" group, have an authentic Early American look. Hand-soldered and assembled units are solid brass with shatter-resistant acrylic panels. The series includes chain-hung and wall- and post-mounted lanterns. Progress/LCA, Philadelphia, Pa. CIRCLE 249 ON READER SERVICE CARD

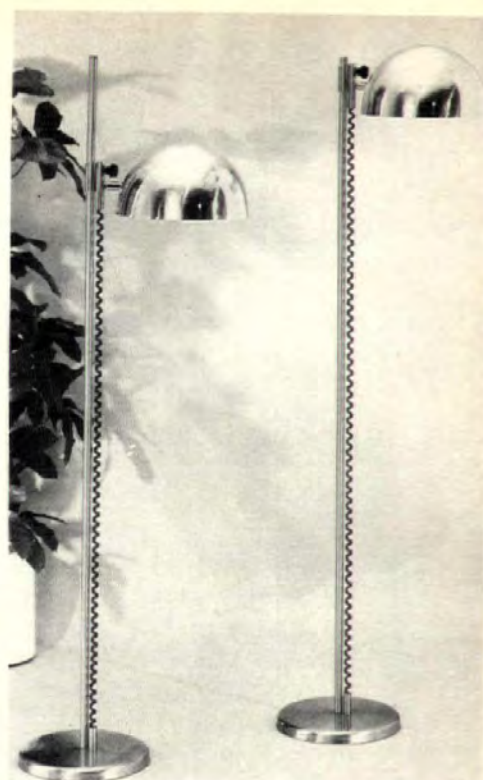
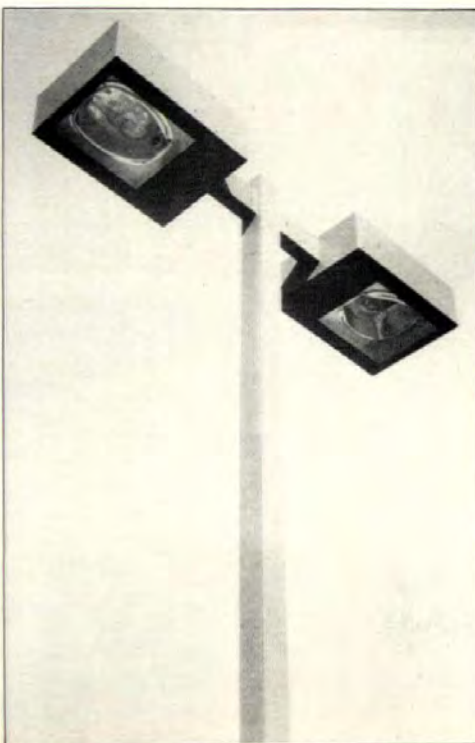
Fluorescent coffer ceiling system, "EC" (below), fits standard 4'x4' grid ceiling openings. The quality of light produced by the system is better than that of most conventional grid ceiling systems. The 6" depth of the fixtures expands its application possibilities. Lithonia, Conyers, Ga. CIRCLE 250 ON READER SERVICE CARD



Luminaire, "Magnuform" (right), is designed for a broad range of outdoor uses. Rectangular-shaped fixture, available in dark bronze, black enamel or in aluminum finishes, can be pole- or wall-mounted. Hubbell, Christiansburg, Va. CIRCLE 251 ON READER SERVICE CARD

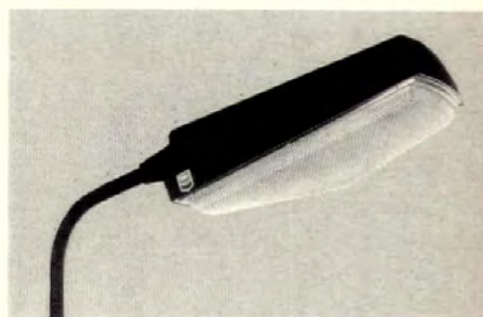
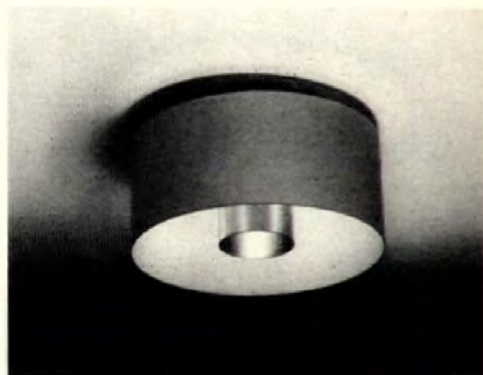


Luminaire, "Ultra-Flood" (above), is available for power-saving 250w and 1000w high-pressure sodium lamps. Easy-to-install fixture has a three-way adjustable lamp socket to allow changes in beam patterns. Unit has an optional polycarbonate lens shield. ITT Landmark, Southaven, Miss. CIRCLE 252 ON READER SERVICE CARD



Contemporary floor lamp (above) allows for flexibility in vertical height adjustment. The fixture, which stands 61" tall, features a metal shade which slides along the shaft to desired heights. Unit comes in satin chrome or brass. Laurel Lamp, Newark, N.J. CIRCLE 253 ON READER SERVICE CARD

Ceiling-mounted fixture, "Echo" (below), is comprised of a cylinder within a cylinder. The inner cylinder is polished chrome outside with a satin chrome interior. The outer comes in polished chrome, brass, bronze or glossy red with matte white inner surface. Habitat, New York City. CIRCLE 254 ON READER SERVICE CARD



Tennis court lighting (above) simulates natural daylight. Low-mount luminaires with metal halide lamps produce a natural light which improves player vision and provides an efficient light source. Unit virtually eliminates nighttime double image. Chevron Asphalt, San Francisco, Calif. CIRCLE 255 ON READER SERVICE CARD



Lawn sweeper with 11-bushel capacity (*above*) is a two-wheeled pull-behind model. Spot-welded metal sweeper has seven height adjustments including transport position so it can be pulled across gravel. J.I. Case, Racine, Wis. CIRCLE 256 ON READER SERVICE CARD



Lightweight chain saw, "Model 65" (*above*), is easy to handle and carry. Features include automatic oiler to help prolong chain and bar life, and diaphragm-type carburetor that allows cutting in any position. Allis-Chalmers, Milwaukee, Wis. CIRCLE 257 ON READER SERVICE CARD



Urethane foam processing equipment (*above*) features a head with a static mixer that can be cleaned in minutes. Part of the "FS" series, unit can be used for froth or low-density rigid foam and is light enough to be hand-held. Urethane Industries, Lambertville, Mich. CIRCLE 258 ON READER SERVICE CARD

Multiple-angle cutting table, "Dial-N-Angle" (*below*), allows operator to cross cut, mitre cut, bevel cut and angle cut from 0° to 72°. Heavy-duty table features adjustable backstops with built-in tape measure and double extensions for extra material support. Tapco, Detroit, Mich. CIRCLE 259 ON READER SERVICE CARD



Hammer/tacker, "Model HT-65" (*above*), is a compact 4½-lb unit. All-steel tool feeds staples with 1" crown width and ¾" leg length and can be used for installing plywood on subflooring or asphalt shingles. Arrow, Saddle Brook, N.J. CIRCLE 260 ON READER SERVICE CARD

Two-speed polisher/sander (*below*) runs on high speed (1550 rpm) sanding and on low speed (1210 rpm) for polishing. Lightweight "Model 943" weighs 5½ lbs and has durable die-cast metal chassis and gear box. Wen, Chicago. CIRCLE 261 ON READER SERVICE CARD



Lightweight Heartsaver® step ladder (*left*) is constructed of heat-treated high-strength aluminum alloy. Steps are 3" wide and serrated for non-skid performance. Feet have thick nonmarking rubber. Ladder offered in 3' to 8' sizes. White Metal, Brooklyn, N.Y. CIRCLE 262 ON READER SERVICE CARD

"Side Stripper" attachment to "E-Z Stripper" (*below*) permits stripping any angle in widths of 1" to 5". Attachment is heavy-duty molded plastic and is controlled by cable from the top of the handle. Fox Vall, Bartlett, Ill. CIRCLE 263 ON READER SERVICE CARD

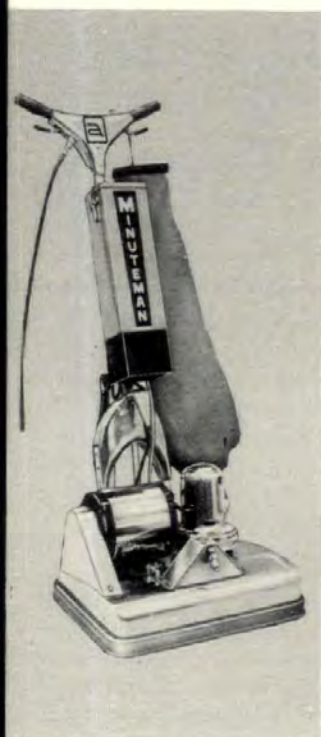




Compact trencher, "C99" (above), dig ditches from 4" to 6" wide and 24" deep. Easy-to-maneuver unit features bolt-on pivot assembly, adjustable-height handlebars, wide track cover and heavy-duty bearings. McCulloch, Perry, Okla. CIRCLE 265 ON READER SERVICE CARD



"Mini Mac 35" chain saw (above) features semi-automatic sharpener, "Auto Sharp," as standard equipment. A chain-grinding device is combined with "Auto Sharp" chain to maintain cutting efficiency. McCulloch, Los Angeles. CIRCLE 265 ON READER SERVICE CARD



Carpet cleaner, "Minuteman" (left), reduces the need for shampooing. Multi-action maintenance unit brushes, vacuums and combs and lifts the pile. Built-in power spray may be used to apply liquids. American Cleaning, Addison, Ill. CIRCLE 266 ON READER SERVICE CARD



Pneumatic nailer, "Series N8" (above), drives 6d, 7d and 8d box, cooler, screw and ringshank nails. Compact unit, with three-stick, 105-nail magazine, drives hard enough to pull warped boards tight. Bostitch, East Greenwich, R.I. CIRCLE 267 ON READER SERVICE CARD

Back-mounted backhoe, "Dinky Digger" (below), is designed for use in hard-to-reach digging conditions. Unit, with 300° swing capacity, digs on one side and discharges soil on other while tracks remain stationary. Vermeer, Pella, Iowa. CIRCLE 268 ON READER SERVICE CARD



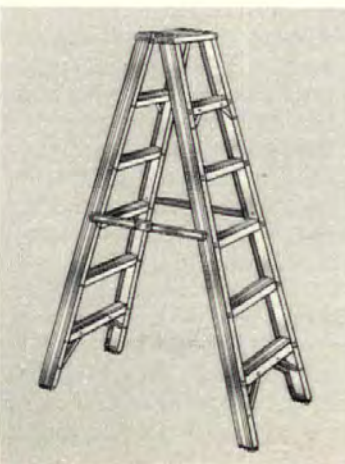
Portable air compressor, "Pneumatic Singl/Screw® 185" (above), features a "Hushed Power" sound suppression device. Unit rides on an all-welded, heavy-gauge steel frame and is balanced for safe trailering. Chicago Pneumatic, Chicago. CIRCLE 269 ON READER SERVICE CARD



Hammer drill, "Model 614" (left), weighs only 7¼ lbs. Double-insulated unit offers 1" capacity in concrete, ½" in steel and 1½" in wood. Tool delivers 22,500 blows per minute at 1500 rpm. Rockwell International, Pittsburgh, Pa. CIRCLE 270 ON READER SERVICE CARD



Articulated wheel loader, "MF44C" (above), features a powershift transmission and a three-pump, power-on-demand hydraulic system. Shifting can be completed without having to depress a clutch. Massey-Ferguson, Des Moines, Iowa. CIRCLE 271 ON READER SERVICE CARD



Aluminum double stepladder (left) is UL-listed and meets OSHA requirements. Unit features ¾"-wide serrated steps for slip resistance and a heavy-duty extruded top. Ladder comes in heights from 4' to 16'. R. D. Werner, Greenville, Pa. CIRCLE 272 ON READER SERVICE CARD

Interior storage: How to get the most from the least space

You can add storage space and create a mini-entryway at the same time. As shown below, it's as easy as placing a wall unit at a right angle to the front door.

Or you can install a shelf in unused space high on the wall (*center, below*).

These are only two ideas on how to squeeze more storage space into the houses you build or remodel. They're typical of what you'll find in an illustrated booklet that's part of the Small Homes Council-Building Research Council series on residen-

tial construction.

Some of the information it contains will be familiar to most builders—an outline of minimum storage needs, for instance. But the primary emphasis is on making maximum use of potential storage space.

For example, the booklet advises builders to include a general storage room in new houses. It's more convenient to use and less expensive to build than a series of small closets for toys, tools, cleaning products, etc. The booklet points out that an 8'x7'6" storage room in a three-bed-

room house provides enough space to exceed HUD minimums for indoor and outdoor storage combined.

Ways of using the space in clothes and linen closets most efficiently are also discussed. A section on closet doors, for instance, points out how choosing a particular style may help or hinder access to stored items.

For the remodeler in search of additional storage, the booklet gives these suggestions for using usually wasted areas:

- Install within-wall shelves between studs (*below right*). (This can

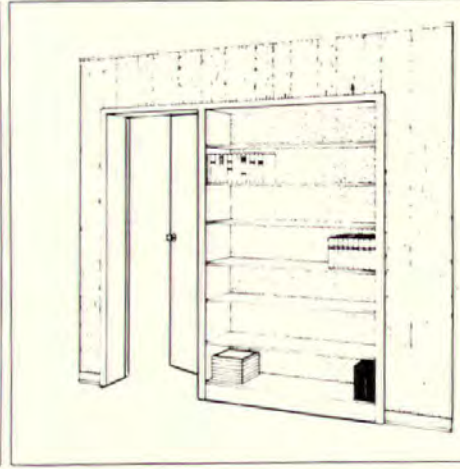
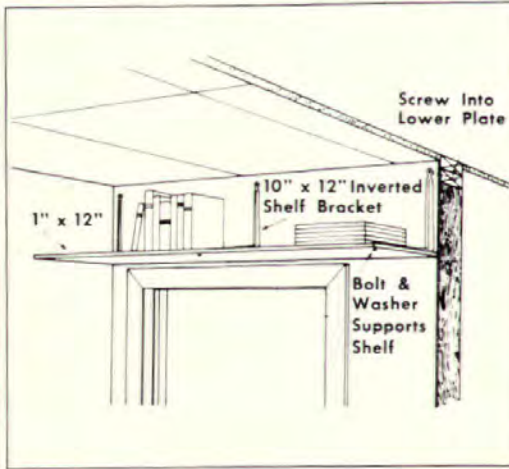
be planned for in new construction too.)

- Enclose areas above or below stairs and use them for storage.

- Extend the crawl space adjacent to a partial basement.

- Design space under built-in seating as storage bins.

To read about these and other conventional storage areas, write Small Homes Council-Building Research Council, University of Illinois, One E. St. Mary's Rd., Champaign, Ill. 61820. The booklet costs 25¢.



Hardboard paneling is featured in a series of seven idea booklets. Each booklet covers a different line of paneling, ranging from stucco, stone- and cork-look styles to traditional woodgrain patterns. Photographs show formal and informal room settings. Step-by-step illustrations tell how to apply paneling to a smooth, flat wall or to masonry or other uneven surface. Masonite, Chicago. CIRCLE 300 ON READER SERVICE CARD

Maintenance-free fencing is discussed in four pages. Two-color photographs show the three fence styles offered—picket, post-and-rail and heavy-duty post-and-rail. Text describes how fence modules can be adapted to specific locations. Illustrated installation instructions are included. Fornells Products, New York City. CIRCLE 301 ON READER SERVICE CARD

Plywood technical bulletin gives minimum recommendations for stairway applications. The results of load testing on plywood treads are reviewed. Test data on combinations of nailed and glued treads and risers in residential stairway construction is summarized in engineering tables. American Plywood Association, Tacoma, Wash. CIRCLE 302 ON READER SERVICE CARD

Six paneling-idea folders feature pre-finished plywood wall paneling. Intended for remodelers, the folders include full-color room photos and

line art that show a variety of wall treatments. Each folder covers a specific paneling line, and each emphasizes the decorating style of a different region of the U.S. Georgia-Pacific, Portland, Ore. CIRCLE 303 ON READER SERVICE CARD

Flooring accessories catalog covers vinyl and rubber cove bases, stair treads, nosings, carpet accessories and corner bumper guards, plus a full line of adhesives. Eight pages include four-color photographs accompanied by size, color and composition data. Also described is the shock- and sound-absorbing "Thrust-A-Pad" suspension pad for use under main framing. Johnson Rubber, Middlefield, Ohio. CIRCLE 304 ON READER SERVICE CARD

Vinyl asbestos tile is presented in 16 four-color pages. Flooring shown ranges from color-chip pattern tile for heavy-traffic and industrial applications to embossed Spanish-style tiles for residential use. Also pictured is a feature strip that can be used to create custom-floor effects. Text gives general information on gauges, installation, light reflectance values, etc. Azrock, San Antonio, Tex. CIRCLE 305 ON READER SERVICE CARD

Quarry tile in flashed red or rustic brown is described in a four-page flyer. Full-color photographs show the unglazed, slip-resistant tile in residential and commercial applications. Specs for the square, rectan-

gular or hexagonal tiles are given and a variety of trim pieces are sketched. Mid-State, Lexington, N.C. CIRCLE 306 ON READER SERVICE CARD

Wallcovering collections are presented in two full-color, four-page brochures. The first covers traditional florals and coordinated fabrics. The second pictures seventeen contemporary designs printed on silver, gold or copper Mylar grounds. Photographs show living room and bathroom applications. James Seeman, Garden City Park, N.Y. CIRCLE 307 ON READER SERVICE CARD

A circulating fireplace with greater heating performance than conventional units is the subject of a four-page flyer. Construction details and specs are given for a complete line of standard models. Remodeling/replacement considerations are also discussed. Available as a supplement is a six-page technical bulletin with drawings and detailed installation instructions. Firemagic, Santa Fe Springs, Calif. CIRCLE 310 ON READER SERVICE CARD

Pool-care booklet provides fundamental information on water care for in-ground and above-ground pools. In sixteen illustrated pages, it answers such questions as why pool water must be treated, what balanced water is and how to achieve it. Also included is a guide to the causes and cures of pool problems—cloudy water, chlorine odor, etc.

Special sections cover pool care in high-temperature and hard-water areas, storing pool chemicals, general pool maintenance (e.g., how to open a pool and how to close it for the winter). Olin Corp., Stamford, Conn. CIRCLE 312 ON READER SERVICE CARD

Red cedar fencing is described in a four-color flyer. Line drawings and photographs show how pickets can be used indoors (room dividers, treatments) and outdoors (screened fences). Complete instructions are given for common fencing installations. Potlatch, Spokane, Wash. CIRCLE 308 ON READER SERVICE CARD

Four lines of hardboard planks are the subject of a series of four-color flyers. Described are: ten-foot planks for high-ceilinged rooms; textured planks, including a carved leaf design; smooth-surfaced planks in a variety of bright colors; and additional woodgrain planks. Each flyer gives specs plus color chart and installation instructions. Marlboro, Dover, Ohio. CIRCLE 309 ON READER SERVICE CARD

Fiber glass ceiling panels are shown in eight pages. The brochure pictures three styles of sculptured panels—all for large open areas such as shopping centers. A breakdown of physical properties and sound-absorption coefficients is provided. A specification guide is included. Johns-Manville, Denver. CIRCLE 311 ON READER SERVICE CARD

House & Home presents Carole Eichen's new book of interior design ideas to make your model homes and apartments sell and rent faster



Carole Eichen, prominent interior designer for the housing industry and Contributing Editor to House & Home.

Builders and developers turn to Carole Eichen—President and Chief Designer of Carole Eichen Interiors—for decorating ideas to match their market for condominiums, rental apartments and single-family homes.



Carole is one of those rare people who know people. With an uncanny sense of merchandising, she designs model homes and apartments in the mirror-image of what homebuyers are really looking for.

est to having Carole Eichen on your design staff is Carole's new book of design ideas on how to decorate for your parsegment of the market. Step-by-step, Carole walks you through a complex process of design decisions leading to that single telling when the prospect says, "Yes, I like it. I'll buy it."

g from long years of experience, Carole tells not only *why*, but *how* to put more sell into model homes and apartments.

st-selling designs are presented in clear-cut text illustrated with large, full-color photographs, each accompanied by before-and-after schematic diagrams moving your mind from the design *problem* to the design *solution* to the ready-to-sell *results*.

TO DECORATE MODEL HOMES AND APARTMENTS is the key factors to be considered in creating best-selling interiors for

| | | |
|--------------|-----------------------|----------------------|
| Kitchens | • Master Bedrooms | • Dens |
| Bathrooms | • Children's Bedrooms | • Sewing Rooms |
| Living Rooms | • Family Rooms | • Sales Offices |
| Dining Rooms | • Built-ins | • Patios & Balconies |

ing an array of interior design ideas adaptable to your own condominiums, rental apartments and single-family homes, this masterpiece also gives you special insight on the major elements of interior design: *color, lighting, built-ins and accessories*.

HOW TO DECORATE MODEL HOMES AND APARTMENTS also details the design decision-making process involving fundamental judgments on

- How to match interior decor to your markets,
- How to make interior design costs pay for themselves,
- How to keep abreast of current decorating trends,
- How to bring your models in on schedule,
- How to plan for effective model maintenance,
- How to coordinate salesmen with the marketing team, and
- How to put it all together for total impact.

Equally important to the workings of successful interior design are Carole Eichen's suggestions on what builders should expect of designers . . . what designers should expect of builders . . . how to draw up a good contract with the interior designer . . . how to control schedules, deadlines and the countdown for installations.

Inexpensive ways to avoid costly mistakes, budgeting do's and don'ts, and matching design to your market parameters are other practical aspects which make this new book an effective working tool for selling condominiums, rental apartments and single-family homes successfully in *any* locale at *every* price level.

Builders and developers who have profited from Carole Eichen's services would readily agree that your model homes and apartments will never look quite the same after you get your hands on this practical book of successful interior design ideas. Order the book today and add Carole Eichen's expertise to your own experience in selling homes.

Yes!

Send me
Carole Eichen's new book on
HOW TO DECORATE MODEL HOMES AND APARTMENTS
Enclosed is check for \$24.95 payable
to House & Home Press.

Mail this coupon with remittance to:

House & Home Press
1221 Avenue of the Americas
New York, N.Y. 10020

Your Name _____
Firm Name _____
Mailing Address _____
City _____ State _____ Zip _____

9/76

HHP5

CONTENTS

PREFACE: ABOUT THE AUTHOR 7
INTRODUCTION: A PHILOSOPHY OF DESIGN 8

FUNDAMENTALS

Demographics: Matching interior design to your markets 10
Budgets: Making interior design costs pay for themselves 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
Accessories: Adding the lived-in look 25
Built-ins: Helping the prospect relate 36

DESIGNING INDIVIDUAL ROOMS

Introduction: Planning for total impact 46
Living rooms: First impressions set the tone 48
Kitchens: Selling the lady of the house 53
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
Patios and balconies: Bringing the outside in 84

SUPPORTIVE ELEMENTS

Helping models make the sale: Back-up from salesmen and publicity 88
Model maintenance: Sloppiness can kill a sale 91
The sales office: Tie it to your models 93

CASE HISTORIES

Introduction: Putting the theories to work 98
Bradford Place: Low-price condominiums 99
Mission Viejo: Moderate-price single-family homes 108
Copperwood: Moderate-price condominiums 120
The Woodlands: Luxury condominiums 130
Coronado Shores: Luxury high-rise condominiums 138
Deep Well Ranch: Resort condominiums 146
INDEX OF PHOTOGRAPHS 154

Classified Advertising

The market-place for the housing and light construction industry

SELLING OPPORTUNITIES AVAILABLE

Independent Reps wanted—Fortune
500 manufacturer of medium priced stock and custom wood cabinets seeking aggressive reps to sell to distributors and dealers in the Mid West and North Central states. Send resume and territory desired to: RA-3005, House and Home.

Rondesics Homes Corporation seeks established commissioned salesmen in New England, central, western, mid-western and Rocky Mountain states. Established sales persons with other home lines preferred. Send your resume to T. John Schillereff, President, Rondesics Homes Corporation, Dept. HH, 527 McDowell Street, Asheville, North Carolina 28803.

Experienced Manufactured Home Salesmen needed for Maryland, Delaware and Pennsylvania. SW-2878, House and Home.

POSITIONS WANTED

Financial Executive—Heavyweight
—Listed co. V.P. Controller—CPA (Big 8 exp.)—Attorney—Acquisitions, financial controls, taxes. Exp'd. real estate, construction industries. Combines technical skill with imagination. \$28-32,000 required. For resume: PW-3021 House & Home.

EQUIPMENT FOR SALE

82' air conditioning/heating units.
Brand new. 277 volts. From discontinued motel project. Quick Sale. (914) 737-4582.

TO ANSWER BOX NUMBER ADS:

Address separate envelopes (smaller than 11" x 5") for each reply to:

Box Number (As indicated)
Classified Advertising Department
House & Home
Post Office Box 900, NY 10020

ORDER FORM (NON-DISPLAY)

Classified Advertising Department

HOUSE & HOME

P.O. Box 900, New York, N.Y. 10020

| Rate Per Line or Fraction: | 1X \$5.95 | 2X \$5.75 | 3X \$5.60 | 4X \$5.35 |
|-------------------------------|--------------|--------------|--------------|--------------|
|-------------------------------|--------------|--------------|--------------|--------------|

NAME

ADDRESS

CITY & STATE Number of Insertions

☐ Use Box No. (or)
☐ Use My Name and Address

☐ Bill Me (or)
☐ Check Enclosed

Signature

| | |
|----------|---|
| A | |
| A-L | Alcoa Building Products ..34B, 34C Creamer/FSR, Inc. |
| | Amana Refrigeration, Inc.19 Grey-North Inc. |
| | Amerock Corporation34A Racila and Vallarta |
| A-L | Andersen Corp.10, 11 Campbell-Mithun, Inc. |
| A-L | Azrock Flooring Products ..Cov. III Glenn Advertising |
| B | |
| | B.F. Goodrich Chemical Co.59 Griswold-Eshleemann Co. |
| A-I-L | BASF Wyandotte Corp.55 Norman, Lawrence, Patterson & Farrell, Inc. |
| | Blue Book/Red Book99 Francis J. Litz |
| | Building & Construction Exposition & Conference90 |
| C | |
| A-L-D | California Redwood Association ..8 Honig-Cooper & Harrington |
| L | Caradco Div. of Scovill49 Buchen/Reincke Inc. |
| | Chemcraft, Inc.50C Frank-Thomas Advertising, Inc. |
| | Classified110 |
| A-L | Columbia Manufacturing4 Martek Advertising |
| | Crown AluminumCov. II Marcus, Patton, Birch |
| | Custom Homes Plans Club ...41-43 |
| D | |
| A | Dap, Inc.44 Kircher, Helton & Collett, Inc. |
| | Diamond Industries90C Morton Advertising Inc. |
| | Direct Mail/Marketing Association34D |
| E | |
| | Elixir Industries90F Terry L. Pennington & Company |
| | Eljer Plumbingware27 Division of Wallace Murray Cor- poration |
| | Widerschein/Strandberg & Associates, Inc. |
| | Energy Conservation34F |
| G | |
| A-I-L-D | GAF (Building Products Div.) ..17 Daniel & Charles Associates, Ltd. |
| A-L | General Electric6, 7 Young & Rubicam International Inc. |
| | Glidden39 Meldrum & Fewsmith Inc. |
| H | |
| | HFBL Application50, 90B House & Home103, 109 |
| I | |
| | Jenn-Air Corp.13 Foote, Cone & Belding |
| K | |
| | Kingsberry Homes21 Liller, Neal, Battle & Lindsey, Inc. |
| M | |
| | McBee Systems34H Eastern Art, Inc. |

Advertising Sales Staff

| | |
|--|---|
| ATLANTA 30309 Glen N. Dougherty 1175 Peachtree St. (404) 892-2868 | BOSTON 02116 Matthew T. Reseska McGraw Hill Bldg. 607 Boylston St. (617) 262-1160 |
| DENVER 80203 Jay Johnson Dave Watson 123 Speer Blvd., #400 (303) 837-1010 | DETROIT 48202 Milton H. Hall, Jr. 1400 Fisher Bldg. (313) 873-7410 |
| NEW YORK 10020 Matthew T. Reseska 1221 Avenue of the Americas (212) 997-6925 | PHILADELPHIA 19102 Raymond L. Kammer Three Parkway (215) 568-6161 |
| PITTSBURGH 15222 Raymond L. Kammer 2 Gateway Center (412) 391-1314 | SAN FRANCISCO 94111 Stephen D. Blacker 425 Battery Street (415) 362-4600 |

| | |
|-----------------------------|--|
| McGraw-Hill Book Co. | |
| A-L-D | Masonite Corp. |
| | Rubiak Carpenter & Ass |
| | Medusa Cement |
| | Hayden, Stanford & A Inc. |
| A | Metalbestos Systems, |
| | Wallace Murray Corp. |
| | McArthur & Associates |
| | Mexico Conference |
| A | Moen Div. (Stanadyne) |
| | Carr Liggett Adv. Inc. |
| | Mortgage Corporation of th South |
| | Luckie & Forney Inc. Ad |
| N | |
| | Nutone, Div. of Scovill |
| | The Media Group, Inc. |
| O | |
| A-L | Olympic Stain Co. |
| | Kraft, Smith Inc. |
| A-I-L-D | Owens-Corning Fiberglas Ogilvy & Mather, Inc. |
| P | |
| | Panel Clip |
| | Yaffe Stone August, Inc. |
| | Pasloche Co. |
| | Marsteller Inc. |
| A-L-D | Podlatch Corp. |
| | Ayer Jorgensen MacDon |
| R | |
| A | Red Cedar Shingle & Hand Shake Bureau |
| | N. W. Ayer ABH Interna |
| S | |
| | San Valle Tile Kilns |
| | Weinberg Advertising Co |
| | Seminar |
| | Making Apartments More |
| | Senco Products, Inc. |
| | Schindler + Howard Ad Inc. |
| A-L | Shakertown Corp. |
| | Solkover, Davidge, Je Waugh |
| A-I-L | Simpson Timber Co. |
| | Kraft, Smith Inc. |
| T | |
| A | TECO (Timber Eng. Co.) .. |
| | Hickerson Agency |
| | Temple Industries |
| | Ritchie, Hopson & Assoc |
| U | |
| A-I-L | United States Gypsum |
| | Needham, Harper & Sta Inc. |
| | University Microfilms |
| W | |
| | W. G. Best Homes |
| | Garfield-Linn & Co. |
| A-L | Western Wood Products Assoc. |
| | McCann-Erickson Inc. |
| | White Westinghouse |
| | Wells, Rich, Green, Inc. |
| | Williamson Company |
| | Baer, Kemble & Spicer, L |

Pre-filed catalogs of the manufacturers
are available in the Sweet's Catalog File

A Architectural File (gr
I Industrial Constructio
L Light Construction Fa
D Interior Design File (



Build more house for the money. With floors of Azrock Arlington.



Clean, fresh designs are what your home prospects are looking for in flooring. Like new Arlington by Azrock. Derived from early American stencil designs, Arlington can enhance any decor from colonial to contemporary. And Arlington gets you back to the basics . . . lets you build more house for the money. Because like all Azrock vinyl asbestos tile, Arlington is low in cost, easy and inexpensive to install over wood subfloors or directly on concrete slab. The deeply embossed pattern helps to conceal irregularities in the subfloor. You can even install it on walls for added decorative appeal. Whatever you build — the basic house, custom homes, apartments — in new construction or remodeling, Arlington helps you sell more house for the money. 12"x12" tiles, 1/16" gauge. Your Azrock flooring contractor can show you Arlington today.



the vinyl
asbestos
floor tile
specialists

For samples and more information, write Azrock Floor Products, Dept. 548B, P.O. Box 531, San Antonio, Texas 78292.

CIRCLE 111 ON READER SERVICE CARD

Olympic machine-staining:

Kirk, Wallace, McKinley & Associates Architects
Machine applied by Chavace Cedar, Inc.

A beautiful way to save money.

Olympic machine-stained wood is the most economical way to achieve a uniformly-applied stain finish while eliminating virtually all job site problems. There are no weather delays; no painting scaffolds to erect. The Olympic Stainer System assures the highest quality control standards because the stain is actually forced into the wood and allowed to dry naturally. This results in maximum stain penetration with remarkable uniformity—a finish that appears to be as natural as the wood itself.



And if the wood shrinks, there is no bare wood exposed. Use Olympic machine-stained wood for new siding, decking, trim and plywood. Choose any Olympic Stain semi-transparent or solid color. For information and the name of the Olympic Machine Stainer nearest you, call your local Olympic Central Warehouse or write:



OLYMPIC

Olympic Stain.
A division of COMERCO, INC.
Dept. MS, 1148 N.W. Leary Way,
Seattle, WA 98107. (206) 789-1000.