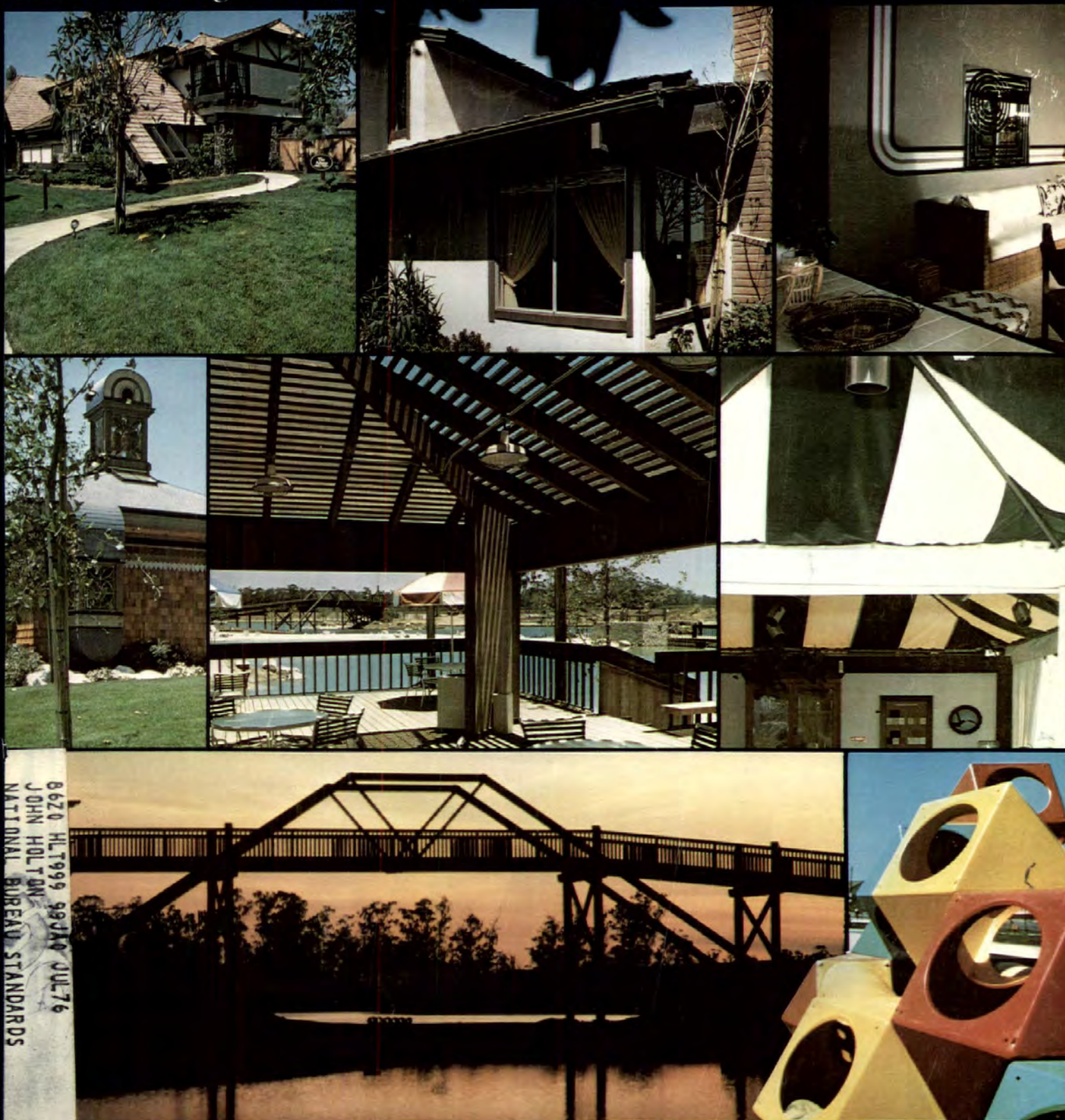


House & Home

Draw-Hill's magazine of housing and light construction □□□ \$3 per copy



from the sales smash of '76:

Eight lessons in designing for the market

How a small builder profits from big-builder experience

Practical answers to remodeling problems

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"Our flooring contractor installed 28 Armstrong Tredway™ floors over concrete in a single day. Unbelievable!"



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Cover: scenes from Woodbridge (see pp. 76-87).
Top row (l. to r.): Woodbridge Estates, Woodbridge
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Woodbridge Crossing sales office, snack bar area
on the lake, temporary tent sales office for Wood-
bridge Place. Bottom row: the wooden bridge,
climbing cubes from a children's park.
Photos: Julius Shulman

HUD's new-town program shakes down into multimillion-dollar mess

The new town of Flower Mound was to go on the auction block in Texas last month, signaling a massive shakeout of the government program that has financed 13 such projects with \$294 million in federally backed bonds since 1970.

Three other new towns also are scheduled to be foreclosed shortly and three more "may be transferred to new ownership without a HUD takeover," says James F. Dausch, administrator of the program in the Department of Housing and Urban Development.

Four of the six remaining projects are already operating under a financial plan that provides for HUD to make annual interest payments of \$6.9 million on their \$102 million of bonds. These six "have the potential" of surviving under their present management, Dausch says, but only St. Charles, near Baltimore and Washington, and Soul City, near Raleigh/Durham, N.C., are now making their own interest payments.

Where did money go? Dausch is drafting a white paper that will spell out how the developers spent the \$280 million they received from bond sales through February 1975, plus their private borrowing and equity capital. An earlier HUD investigation revealed that \$80 million was used for interest payments and fees, most going to bond holders; \$56 million for overhead and salaries; \$120 million for land purchase and \$94 million for construction.

HUD's new-town policy is to keep as many afloat as possible, since in most cases, Dausch claims, this minimizes the losses to the U.S. Treasury. Foreclosure by HUD does not necessarily indicate that HUD is shutting down, walking away, and selling off the assets for whatever they will bring.

Instead, foreclosure sometimes enables HUD to spend additional sums on the project that might not otherwise be legal—and thus keep development under way.

Pipeline into Treasury. HUD's New Community Development Corp. has a revolving fund derived from fees paid in by developers. The fund can be tapped to help new towns in distress. The corporation can

also borrow from the Treasury to refill the revolving fund, if need be, just as it borrows from the Treasury to pay off holders of guaranteed bonds that are in default.

Officials of HUD suggest that as much as \$50 million to \$150 million in additional Treasury borrowing may be necessary to complete the workout program for shutting down the new towns that have to be shut and for keeping the others going.

Horror story. The horrible example usually cited is Gananda. Now set for HUD acquisition, Gananda spent \$13 million for construction, \$34 million for financing charges, \$5 million for overhead and planning and \$6.7 million for land. It has 200 developed lots and total sales revenues of a mere \$5,000. Thomas

Farrell, president of the Gananda Development Corp., says that the original investors lost their entire \$1.4 million and bank creditors "probably will lose the vast majority" of their \$9 million investment.

Dausch has gotten approval to go ahead with a complete withdrawal—paying off the bondholders and bringing in a conventional developer "as part of our arrangement for extricating ourselves." A conventional subdivision would be built around existing roads, schools and the like, and the rest of the land would be sold off.

One or two other new towns may go this route, Dausch says.

Other foreclosures. Besides Flower Mound and Gananda, the other new towns to be acquired by HUD are Cedar-River-

side, the only new-town town in the program, and Jonathan, outside Minneapolis.

Flower Mound, says Dausch, is the only new town for which "potential developers are banging on our door." Dausch foresees working out a joint venture "with HUD putting up the land and [the developers] putting up the management and overhead and dividing up the proceeds. The Flower Mound pattern, suggests, is likely for others they go through the wringer.

Negotiations on Jonathan that would bring in as developers Philadelphia's Landtect Corp., which is now managing the property for HUD, have stalled since HUD's decision to foreclose. President Peter C. Quer of Landtect says his firm

TO PA

SUBSIDIZED NEW TOWNS: WHERE THEY STAND

So Far a Success Under Present Management					
	U.S.-Backed Bonds Outstanding	Housing Units	Roads	Population	Remarks
St. Charles near Baltimore, Washington	\$38 million	2,000	30 mi.	10,000	Has 42.5 miles of sewer, 4 schools, golf course, tennis courts, swim pools, commercial and industrial firms on site
Soul City near Raleigh/Durham, N.C.	\$5 million (\$5 million more to be floated)				Highly experimental, little development
May Make It Under Present Developers					
	U.S.-Backed Bonds	Units	Roads	Population	Remarks
Woodlands near Houston, Tex.	\$50 million	500		700	Has sold 300 acres to builders, 300 for industrial/commercial development. Has schools, rec facilities, roads, shopping,
Harbison near Columbia, S.C.	\$413 million	12	2 mi.		Only non-profit developer. Has 4 miles of sewer.
Shenandoah near Atlanta, Ga.	\$25 million	8	3 mi.		Has 14 miles of sewer plus rec building
Maumelle near Little Rock, Ark.	\$14 million	40			
Foreclosure Possible—New Owners to be Brought In					
	U.S.-Backed Bonds	Units	Roads	Population	Remarks
Riverton near Rochester, N.Y.	\$16 million	300			HUD trying to get Arlen Realty & Development to put in new capital.
Park-Forest South near Chicago, Ill.	\$30 million	2,200	40 mi.	6,000	Has schools, rec facilities, industrial/commercial buildings.
Newfields near Dayton, Ohio	\$18 million	59			
To Be Foreclosed					
	U.S.-Backed Bonds	Units	Roads	Population	Remarks
Gananda near Rochester, N.Y.	\$24 million	None			Project shut down late 1974. Conventional subdivision may eventually be built after HUD sale.
Flower Mound near Dallas, Tex.	\$18 million			200	Foreclosure sale to HUD was scheduled Sept. 7. No development since mid-'75. HUD reports several new developers interested in entering joint venture with HUD to keep project going.
Cedar-Riverside, Minneapolis	\$24 million	1,200		2,800	"In-town new town" is tied up in environmental court case.
Jonathan outside Minneapolis	\$21 million	810	11.5 mi.	2,500	Has village center, commercial/office buildings. HUD negotiating with Landtect Corp. to take over.

The Woodlands: a new town where they're doing something right . . .

is another of those bandwagon homes designed to conjure visions of whispering pines, babbling brooks, picture-postcard links and lazy afternoons where the living is easy.

The 20,000-acre development miles north of Houston has it, just as some other new towns have, but the name andappings are where the similarities end. For the Woodlands is doing its way.

The parent Mitchell Energy & Development Co. has made the original new-town promise come closer to true for the Woodlands than for almost any of the other such projects.

President George P. Mitchell calls the Woodlands a success story, three years after its opening, and he has iron-clad figures to disprove publicized claims to the contrary.

Not in trouble. "We're definitely not in trouble," Mitchell maintains. "We had a few problems, but you have to expect that in a project like this. It just doesn't blossom full-grown overnight."

Here are just two late developments in the success story:

- Jack Eckerd Drug Co. has now decided to build a multi-million-dollar warehouse distribution center on 26 acres at the Woodlands.

- A Los Angeles-based oil-field equipment manufacturer has leased a 52,000-sq.-ft. building in the Woodlands' metro center; also locating in the office/industrial park will be the International Institute of Applied Science and Technology of Texas, a division of Training Systems International, which has leased more than 6,300 sq. ft. of space.

The oil companies. Continental Oil's advance exploration group had already leased 6,600 sq. ft., and Texaco's market training division had leased 1,200 sq. ft. and committed to 18,000 man-training days over three years at the Woodlands' conference center.

And Von Hagge & Devlin, golf course architects and land planners, had leased 1,400 sq. ft. at the Wharf office building at the project.

Building. Phillips/Hurst Properties is breaking ground on a \$3.6-million, 400-unit apart-

ment project. The first phase will contain 200 apartments.

Centennial Homes has purchased 151 lots, has a commitment to build \$1.2 million in new homes and is now opening three models.

Construction is about to begin on the Woodlands' first church.

And the \$9-million J. L. McCullough High School opened last month with 2,000 students and 140 faculty and staff members.

'Good place to live.' Several other companies are occupying or have committed for space in other facilities at the Woodlands.

Mitchell attributes much of the success to the "dynamic" economy of Houston, good long-range planning and careful management. Mitchell spent millions for research and studies before a shovelful of dirt was turned.

"You have to offer people and companies the incentive to relocate here," he says. "A good tax base and employment pools, a good place to live. We have all those things."

Among other things, that planning Mitchell speaks of has led to five environmental protection awards.

Secret of success. Asked precisely what makes Woodlands a success, Mitchell explained:

"Location. We are on a major highway with direct access [to and from Houston or Dallas], and we are close to the airport but not under a flight pattern. We have rail on the site and we're in a growth corridor.

"Our land purchases were executed with great care over ten years. So we have very few parcels in the middle of the property to make planning difficult. We have good management. We recruited from all over the nation to find the excellence we demanded. And the financial backing of the energy company allows the community to withstand the drastic cyclic swing of the economy.

"We have good marketing [Jim Rush, in charge of marketing, was NAHB marketing man of the year 1975-1976] and an excellent advertising program."

—BOB LEE

McGraw-Hill News, Houston

. and Flower Mound, where just about everything seemed to go wrong

over five years and the expenditure of \$18 million in HUD-guaranteed funds, the situation on the new town of Flower Mound runs like this:

- A grand total of five home-builders signed up, with only two still building and one selling inventory.

- About 100 homes committed and 90 of them occupied.

- About 200 lots developed, most of them sold, and another 50 partially developed.

- Between \$8-\$9 million worth of sewer and water facilities in the ground.

- One 14,000-sq.-ft. visitors' center, now owned by the Lewisville independent school district.

- A covered swimming pool, eight lighted tennis courts and four parks (70 acres total), which have been dedicated to the town of Flower Mound.

The dream. Flower Mound New Town (FMNT), the "6156-acre" new-town-in-town, is situated just north of the Dallas/Fort Worth airport. It was launched in September 1971 on

the sale of \$14 million in debentures, and it was projected as the home of 60,000 people by 1990. By August 1976 HUD was foreclosing on the property.

On paper, Flower Mound had many things going for it:

It was near the world's largest airport in a rapidly growing area with a strong economy and soaring land values.

Raymond D. Nasher of Dallas, with an excellent track record as an imaginative developer, was one of the partners and was in charge of design and development. (He sold his 25% interest and got out in 1974.)

A prestigious group of consultants was involved in planning and development. (In a fit of hyperbole, a press release called this "one of the most innovative planning processes in the history of mankind.")

And reality. The developers later admitted, however, that too much time was spent on planning. The project fell 18 months behind schedule, and there were serious delays in making decisions.

Inflation took its toll. Then red tape and lengthy review processes required by HUD, the state of Texas, Denton County, the North Central Texas Council of Governments, and the cities of Dallas and Flower Mound dragged the project further behind schedule.

The result was that, just as Flower Mound reached its take-off point, the housing recession worsened, interest rates soared and the developers ran out of money.

The blame. Developers lay much of the blame to HUD, citing red tape.

In turn, HUD charges that the developers furnished unrealistic financial forecasts based on land they did not control. (They owned only 4,000 of the 6,156 acres included in the plan.) The department says the developers also counted on a key freeway that might not be built and relied on outdated or inadequate market studies and on an incorrect analysis of industrial and employment potential.

And HUD says the developers

inflated the value of the land. It was worth \$18 million, the department insists, not the claimed \$30-\$33 million.

And the curtain. The final blow, according to Edward Marcus, the major partner in the project, was a refusal by HUD in 1975 to approve an additional \$10-million guaranty. (The final \$4 million in debentures, of the original \$18 million guaranty, were sold in 1975.) With that, Marcus announced there could be no further development.

The old village of Flower Mound surrounds Flower Mound New Town and has a population of 3,000. From the outset the old-town was divided. Half of its citizens feared the urbanization and the taxes that would come with the development of the new town, and there was a years-long political wrangle between the proponents and opponents of new taxes and annexation. The dispute added to the frustrations of the developers.

—LORRAINE SMITH

McGraw-Hill News, Dallas

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Housing market crazy quilt: Boomlets build up alongside bust-ups

In the most checkered housing market in memory, American builders are experiencing both boom and depression.

In some three-quarters of the country, leaving out the Northeast and Southeast, there is a boom; in fact, two booms.

Single-family homes in this part of the country are going up at the second-fastest rate since the 1950s. The existing-home market, breaking all records nationally, is stronger the farther west one travels.

But markets in the Northeast, Florida and Georgia are depressed across the board.

And the apartment market remains bogged almost everywhere.

These are findings of Advance Mortgage Corporation's current semi-annual survey, *U.S. Housing Markets*, which compares housing trends in 17 major markets. Advance, with headquarters in Detroit, is a subsidiary of Citicorp, New York City.

'Disappointing.' President Robert J. Mylod of Advance sums up:

"The figures suggest a rather flat market, a disappointing recovery rate. But concealed within them are both boom and depression."

The western three-quarters of the U.S.—leaving out Northeast and Southeast—will start 750,000 single-family homes this year out of a U.S. total in the range of 1.1 million, the survey finds. This will rank a close runner-up to 1972 as this region's second-best single-family year in almost two decades. The dollar value of this production will surpass 1972 by more than 40%.

California. The single-family boom hinges on California and centers in southern California.

This will be a record year for one-family starts in the state. A total of 130,000 is indicated, more even than in any year of the frantic building spree of the early 1960s, when in-migration was heavy. There have been months this year when California institutions made nearly 30% of all U.S. mortgages. New-home demand is so strong that one Orange County tract had an 8,000-name waiting list and had to go to a lottery to choose its first buyers.

Existing-home sales nationally are 20% above last year's

record. But the trend is regionally biased. Home values in the West are appreciating nearly three times as fast as in the Northeast or the South. (There is no separate index for the Southeast.) There are parts of Los Angeles and Orange Counties where homes are appreciating 30% a year; the average is close to 20%.

So far, Mylod observes, home demand, especially in California, seems impervious to the recent increases in mortgage rate and price. These only confirm people's belief that homeownership is a good hedge against inflation. Lenders are still swamped with applications and San Diego builders are acquiring land for a 40% increase next year.

Lag in the East. Markets in the Northeast and in Florida and Georgia are almost all depressed. Single-family starts are more than a third below the peak for the 1970s. In some

southeastern markets, even existing-home prices are declining; new listings come in twice as fast as sales. Although rent raises have been authorized under amendments to rent-control laws in Boston and New York, the rents can no longer be raised because of the market's resistance.

And the apartment market remains bogged almost everywhere. Except for perhaps half a dozen local markets, Houston the most notable, multiple starts show slight improvement over last year's long-time low.

One factor impeding the apartment recovery is the existing-home boom. By draining off so much of the thrift institutions' record supply of savings, that market has kept mortgage rates from falling to a level that would turn on apartment construction.

Behind the decline. The problem in the Northeast is mostly, and in the Southeast partly, eco-

nomic, the survey found. Much of the Northeast has been declining economically and losing population since the 1970 recession. The New York-Long Island area, for example, has 13% fewer jobs than in 1970.

In Florida, the burden of heavy unsold inventories is compounded—and to some extent created—by recent economic setbacks. Miami-Fort Lauderdale, for example, has 7½% fewer jobs than at its 1970 peak—the largest two-year decline of any major market. This hurts worse because it follows years of prodigious growth.

It should be added that, even in what is locally perceived as a decline and weighed down by inventories, Miami and Atlanta are still gaining population, building significantly more than last year and outbuilding most other markets on a per capita basis.

There are some southeaster home markets that are strong by any criterion—Washington and Baltimore, for example.

Cost problem. Even the strong markets, Mylod observes, remain vulnerable to bottleneck and rising costs. In Houston where there is a labor shortage, one builder's costs, exclusive of land, have been increasing 1.8% a month. In all but one of this year's strong markets—not just in California—there is a shortage of builder lots. The new lots are coming in at prices 15% to 25% higher than the old. Several markets are virtually out of buildable land; Orange County may soon join that number. The recession thinned out the pool of experienced subcontractors almost everywhere.

A decade-old concept making a comeback may provide a partial solution to housing cost problems, Mylod says.

"Modular housing was tried as an answer to the housing cost problem in the late 1960s. It failed for a number of reasons which were not intrinsic to the concept. Now the new HUD code for mobile homes has, by a sort of sympathetic vibration, revived the modular concept. The new modulars are being run on existing mobile-home assembly lines. They have the benefit of a uniform nationwide code. They appear to have every chance of succeeding this time."

H&H PHOTO BY LORRAINE SMITH



Forlorn Flower Mound epitomizes plight of most of HUD's new towns. Launched on \$18 million in hot Dallas home market, it spent itself into foreclosure in five years. Site is weedgrown today. Story page 5.

HUD's new towns in a mess ... from page 4

has financing lined up and is still interested, and Landtect officials indicate confidence that any HUD foreclosure move would not be an adversary move but a positive step to keep Jonathan going.

Riverton rescue. At Riverton, a takeover by Arlen Realty and Development Corp. of New York has been in the works. Arlen would put in \$2 million over ten years and guarantee to meet operating shortfalls over three years up to \$2 million. HUD, for its part, would pay the bond interest for ten years.

For the Woodlands, Shenandoah, Harbison and Maumelle, HUD has taken over all bond interest payments since July 1 as part of a management scheme to help owners keep projects going. The developers pay equivalent

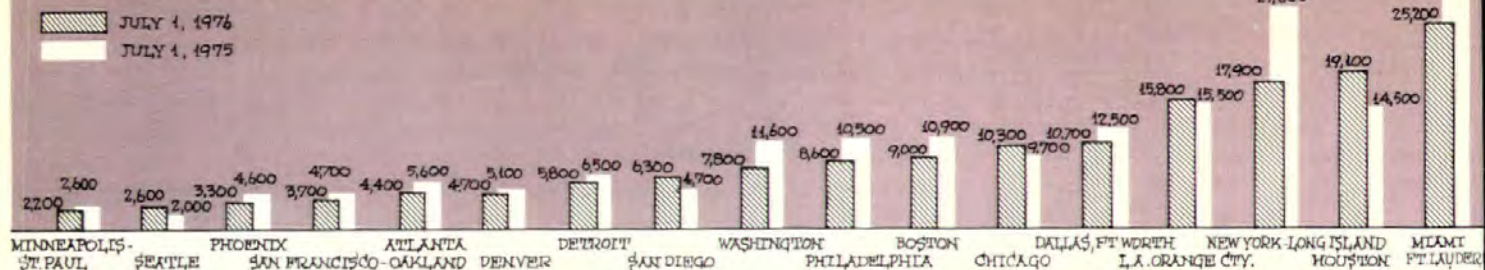
amounts into an escrow account they can draw on themselves, with HUD's approval. Dausch says the companies "have the money to do this ... until early 1978 at least."

And still more bonds. Soul City will be allowed to issue another \$5 million in bonds. It is considered "more experimental" as a rural country, build-it-from-scratch project.

St. Charles recently was allowed to float \$14 million in bonds in addition to its original \$24 million. Some \$4 million of the new borrowing is to pay back HUD for HUD's own payment of bond interest on the original \$24 million.

St. Charles, says Dausch, is "doing very well" selling one or two houses a day; so, he says, is the Woodlands. —DON LOOMIS

APARTMENT UNITS UNDER CONSTRUCTION



SOURCE: ADVANCE MORTGAGE CORP., DETROIT

The long lost multifamily boom: A hint of it in '77, then a slump

Like a mirage, the recovery in multifamily construction keeps receding.

Multifamily building remains bogged almost everywhere. (See *Housing Market Crazy Quilt*, p. 8). And yet both optimists and pessimists are finally nearing agreement that 1977 will see a moderate increase.

Now the bad news. There is also a new consensus that next year's uptick will represent the cyclical peak, with a slump in 1978.

Even at Citibank in New York, where the word "boom" was used last summer in the most bullish prediction of multifamily building prospects on record so far, Senior Economist William Garretson now concedes.

Lowered sights. "We're not as bullish as we used to be," Garretson admits. "We don't see it going back to the 900,000-unit level of 1972 for the next decade."

The as-yet-unformulated Citibank forecast for 1977 is likely to have multifamily starts well over 500,000 and perhaps up to 600,000.

The analyst with perhaps the most pessimistic long-term view is Chief Economist Michael Sumichrast of the National Association of Home Builders. He predicts multifamily starts will number 338,000 for 1976 and only 448,000 in 1977.

'If Carter wins.' After that, says Sumichrast, "if Carter wins [this year's presidential election], there will be a drop in [apartment] starts in 1978. The Treasury bill rate will go much higher, and we will be left without mortgage money."

Sumichrast calls 6½% yields on Treasury bills the trigger point at which this form of competition lures deposits away from mortgage-lending savings

and loan institutions.

Sumichrast's bill-rate prediction is not controversial. Even Democrat Alice Rivlin, director of the Congressional budget office, while certainly not blaming Carter, predicts bill rates will rise from under 5½% now to 7.1% by the end of 1977. Garretson of Citibank agrees.

Threat to credit. The Federal Home Loan Bank Board's economist, Michael Kaplan, fears that interest costs may choke off credit for apartments in 1977. "A credit-cost rise would shut off a recovery before the internal dynamics of the multifamily market allow any improvement," he warns.

And Economist Kenneth Thygeson of the U.S. League of Savings Associations (Chicago) sounds a warning of a different sort.

The decline in the apartment vacancy rate, he points out, "is of the amplitude anticipated."

"Most of us assumed it would take only a year to work off the overbuilding of 1972-4," Thygeson explains, "but now we don't know how large the inventory of unsold units of all types is or how long it will take to absorb it."

Those economists who are

willing to estimate the unsold inventory now put it at something more than 400,000 units of all kinds.

The vacancy rate is, however, down around 5½% in comparison with 8% in the mid-sixties, when a multifamily boom was in the making. So Kaplan finds it puzzling that rents have not risen more readily.

Elusive profits. "Given the



ECONOMIST THYGESON
Warns of unsold inventory



ECONOMIST SUMICHRAST
A decline 'forever, really'

Apartment mortgages ease in California

A gap in income-mortgage availability is opening between California and the rest of the nation, Advance Mortgage Corp. of Detroit has just reported after a national survey of rates.

In California, rates for typical new apartments and medium-sized shopping centers have dropped to 9½% since August 1. The typical mortgage term is now 30 years.

Elsewhere, typical mortgage rates for new construction in these categories remain at 9¾%. Terms range between 28

and 30 years. These conditions have remained essentially unchanged for the last three months.

The California combination of rate and terms, explains Vice President Philip H. Kozloff of Advance, is equal to a 10.1% constant (annual payment of interest plus principal). A 10% constant is the magic number which many developers have said would revive apartment activity. Elsewhere, the constant ranges between 10.31% and 10.44%.

large increases in both construction and maintenance costs of rental units in recent years, the rise in rents nationally is hardly adequate to provide a profit incentive for really significant rise in multifamily construction," Kaplan has written in a Bank Board publication.

The staff of the Labor Department's Bureau of Labor Statistics, which measures rent increases, is also perplexed. Next April the staffers will introduce an improved rent index and they already concede the present index may no longer accurately tell what is happening to rents.

The quiet generation. No living styles are impinging on the market too. The M.I.T.-Harvard Joint Center for Urban Studies has just suggested that since the formation of new households has slowed considerably, some 300,000 fewer housing units may be necessary each year into the foreseeable future. The center has also noted that more young people are now living at home, and for longer periods, than in the carefree days of the youth rebellion in the 1960s.

Long-term slump. If Sumichrast is correct, the private rental market is in for a long-term secular decline over the next "twenty or fifty years—forever, really."

He rests this projection upon two forces, a general tendency for the government to reduce the incentives for construction of multifamily projects and the political advantage numbers give renters over landlords. Warns Sumichrast:

"With rent controls—lease in perpetuity—we are getting like England, where you can't eject people. Even after death they can bequeath the apartment."

—S.V.

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LOF

California gets full veto power over building along its coast

California will have a coastline-protection law setting up a permanent state commission with veto power over development along 1,070 miles of Pacific Ocean frontage as a result of action by the legislature and Governor Edmund G. Brown Jr.

With the Democratic governor taking the leadership, the Sacramento legislature wound up a bitter fight by passing three bills establishing regulations for the commission. The legislation gives the new 15-member body life-and-death power over all development along the coast and, in most cases, for 1,000 yards inland.

The legislation takes effect January 1.

Governor Brown hailed passage of the bills as a "victory for the people who want to protect the coast." The author of the key policy measure, State Senator Jerome Smith (D., Saratoga), termed the legislation "the best coastal law in the country."

Defeat for builders. The measure, amended dozens of times during legislative consideration, won support of the Associated General Contractors, organized labor and some utilities. Builder and developer groups opposed the restriction to the last, although one spokesman for the California Real Estate Assn. said an agreement between Governor Brown and organized labor on amendments as "very helpful."

(For a full report on builders' reaction, see story on page 16.)

The amendments were inserted in a separate follow-up bill by Assemblyman Gary Hart (D., Santa Barbara). This measure will require state-legislature ratification of commission action designating any area along the coast as a "sensitive" ecological area.* This at least gives opponents of commission decisions recourse to the legislature.

Regional regulators. The Hart bill also abolishes regional commissions, which would be formed to help the statewide



GOVERNOR BROWN
Led fight to protect coast

commission, after two years, terminating them June 30, 1979. Organized labor and developers have been critical of decisions of the regional commissioners,



STATE SENATOR SMITH
'Best coastal law in country'

which have operated since 1972 under an initiative approved by the voters pending legislative action on permanent coastal controls.

New presidents for S&L leagues

The United States League of Savings Associations has nominated John A. Hardin as its 1977 president. He moves from the vice presidency to succeed Robert H. Hazen.



U.S. LEAGUE'S HARDIN
They'll take over in New York...

Hardin has been president of First Federal S&L of Rock Hill, S.C., since 1966. The S&L has \$88 million in assets.

Hardin has been president of the South Carolina S&L League and was a director of the Federal Home Loan Bank of Greensboro, N.C., since shifted to Atlanta. He has been elected mayor of Rock Hill three times and is a commissioner of the South Carolina Housing Authority.

Second in command. Stuart Davis of Beverly Hills, Calif., has been nominated as the league's vice president. He's chairman and chief executive of Great Western S&L Association (assets: \$5.3 billion) and its parent, Great Western Financial Corp., both in Beverly Hills.

The U.S. League will elect its new officers at its convention in New York City Nov. 14-18.

With headquarters in Chicago, the organization has 4,475 member associations and they hold 98% of the nation's S&L assets of \$375 billion.

National League. The National Savings and Loan League has selected D. D. McClatchy as its nominee for president in 1977. He will replace Arthur Tonsmeire Jr.

McClatchy is president of Olney Savings Association, Olney, Tex. He has been director and vice chairman of the Federal Home Loan Bank of Little Rock, Ark., and is a past president of the Southwestern S&L conference and of the Texas S&L League.

James J. Heagerty, president of First City Federal S&L in Bradenton, Fla., will succeed McClatchy as league vice president. Both nominations are unopposed.

The National League convenes in San Francisco, Oct. 17-21. Based in Washington, it has about 500 members.



NATIONAL LEAGUE'S MCCLATCHY
...and in San Francisco

The Hart bill met other objections by restating existing legal guarantees that a landowner's property cannot be taken without compensation.

The third bill in the package with Assembly Speaker Leo McCarthy (D., San Francisco) as the author, provides \$1.5 million for the state commission's operating expenses. Other provisions allocate \$23.5 million for acquisition of coastal park land and \$6.3 million to expand the state's system of "hostels," shelters, for coastal visitors.

The victors. Environmental lobbyists in Sacramento were pleased with the legislation.

"We are happy and satisfied," summed up Larry Moss, representing the Planning and Conservation League.

In some instances the state commission can control development for only 300 feet inland. In others, where ecological consideration is a factor, it can regulate for five miles inland. But most of the coastline has a 1,000-yard inland boundary as defined by a map in the Secretary of State's office. The San Francisco Bay Conservation and Development Commission's area of jurisdiction are excluded from state control.

Criticism. Robert Burt, director of energy and environment for the California Manufacturers Assn., said the law will make industrial development or expansion virtually impossible and he added: "The policy language in the [Smith] bill is so general the commission can just about do what it wants. In some ways it will be more powerful than the legislature."

Local governments will issue building permits but their actions can be appealed by opponents to a regional or the state commission. Major public works projects or major energy facilities will require a commission permit as well as local government permit.

Permits will be required for nearly all construction. Exceptions will include improvements to existing single-family homes, some maintenance dredging, repair or maintenance activities, developed urban areas and some utility connections.

—TOM ARDEN
McGraw-Hill World News
Sacramento

* Area in which plant or animal life or habitats are either rare or especially valuable because of special nature or role in an ecosystem and which could be easily disturbed or degraded by human activities and developments. The follow-up bill provides that the legislature must determine whether an area is to be protected as sensitive.



ANOTHER REAL STANDOUT

The Leesport now joins the "CUSTOM LIMITED" group, Quaker Maid's cabinet program that offers fast, four-week production. This new door style has a raised panel that really stands out. It's a custom paneled door without the high premium price tag. Beautiful cherry, pecan or stately oak are available. Leesport, Clarion, Monarch, Mayflower and Modulus II are all customized with Quaker Maid's exclusive

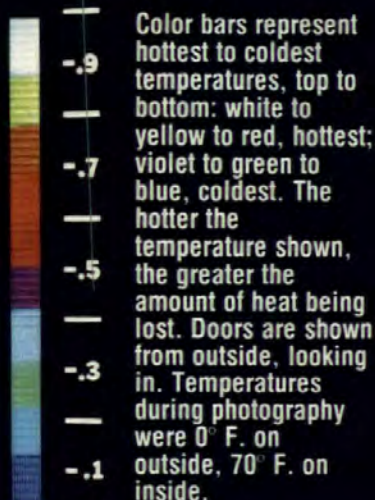
hardware and their entire range of colors and woodtones. The "CUSTOM LIMITED" group's fast production makes it ideal for builders desiring to upgrade their housing units with custom kitchens. Competitively priced and created with

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The camera doesn't lie.



We've used a remarkable new camera to illustrate something you should know about: the energy-saving advantages a Pease Ever-Strait Door System can add to your houses, apartments, or condominiums.

The camera is called Thermovision. By using infra-red principles it actually photographs escaping heat. The escaping heat shows up as colors explained by the color bars and caption above.

All that white, yellow and red in the photograph of the wood door with the storm door means a lot of escaping heat. (How much? Look at the facts in the chart below.) That means higher fuel bills. Wasted money for the owner.

But the photograph of the Pease Ever-Strait Door System shows mostly blues, which means less heat escaping. More money saved for the owner. And an extra selling point for the builder.

Exfiltration is as important as insulation.

How do we do it? Exfiltration is the key.

Exfiltration is a word our engineers use to describe heat leaking out through improper

seals. Like the seal where door meets frame.

By stopping exfiltration better, we dramatically lower heat loss and fuel bills. And the same principle works with air conditioning: by stopping exfiltration better, we dramatically lower the loss of cooled air as well.



The secret is the system, not just a door.

It takes the whole Ever-Strait system to do the job. A warp-free steel door. A solid core of insulated polystyrene foam. A patented "thermal break." A completely engineered door frame with magnetic weatherstripping and adjustable sill and threshold. And it all arrives pre-hung and pre-primed, ready to install and paint.

232 inches. Sealed just like a refrigerator.

Although most people don't realize it, the standard door has 232 inches of potential leakage around it. And if a house has three outside doors, it has three times as much potential leakage. Even worse, most of those inches start leaking as soon as the door is hung. Exfiltration.

But not a Pease Ever-Strait Door System.

Why? Because our magnetic weatherstrip "reaches out" to form a positive seal with the door. Just like a refrigerator.

And the sill and threshold are uniquely designed to be another thermal barrier. They can be adjusted up or down to keep a tight, snug seal against the weatherstrip on the bottom of the door.

The result? A better mousetrap. Disguised as a beautiful door.

Speaking of beautiful doors

How would you like to have 40 to choose from? 40 different beautiful selling tools?

You just got them. And the name is Pease Ever-Strait. They're available in 2'6", 2'8",

3'0", and 3'6" sizes. Single or double doors. Patio or porch doors. Commercial or residential doors. With a variety of molding and light systems. With or without companion sidelights. And Class B (1 1/2 hour) Fire Rated, standard with Ever-Strait (2'6", 2'8", 3'0").



Shown is Style E55 in our Quintessence Series. Beveled and tempered insulated glass that looks like rich hand-lead glass. Stunning.

So talk to your Pease distributor.

Believe it or not, there's still more you should know about Pease Ever-Strait doors. How much they can save you in installation costs. How they'll cut down on call-backs. How much easier they'll make your homes to sell.

So see the man with all the facts. Your Pease Ever-Strait Door Systems distributor. Or write directly to us: Pease Company, Ever-Strait Division, Fairfield, Ohio 45023.

The facts point to Pease.



ESTIMATED COST* OF HEAT LOSS THROUGH ONE DOOR SYSTEM PER HEATING SEASON:

Door System Used:	Heating System Used:				
	Oil	Natural Gas	LPG	Electric (Baseboard)	Electric (Heat Pump)
Pease Ever-Strait 3'0" Insulated Door System	\$ 2.32	\$1.50	\$ 3.18	\$11.36	\$ 5.63
Conventional 1 1/4" 3'0" Solid Wood Core Door with Storm Door	\$13.12	\$8.48	\$17.99	\$64.28	\$31.85

*Estimated cost of annual heat loss based on actual fuel prices in Cincinnati, Ohio as of July 5, 1975. Figured on basis of following heat system efficiencies: electric (baseboard) 100%; electric (heat pump) 200%; natural gas, 75%; LPG, 75%; oil, 75%. Average energy values: electric, 3,413 BTU/KWH; natural gas, 1,000 BTU/cu. ft.; LPG, 91,500 BTU/gal.; oil, 140,000 BTU/gal. Degree day data selected from ASHRAE Handbook of Fundamentals and other reference sources. Values rounded to nearest 200 degree days. Above computations based on 5500 degree days for Cincinnati, Ohio. Savings will be greater or lower in other areas depending on average degree days of location. Infiltration losses for the Ever-Strait Door System are based upon test results conducted by the H. C. Nutting Company Testing Laboratory. Infiltration losses for the wood swinging door installation with storm door are based upon maximum allowed infiltration loss as specified by ASHRAE standard 90-75. Complete calculations and references available upon request.



Pease Ever-Strait Door Systems are covered by U.S. Patent Nos. 3,153,817; 3,273,287; 3,238,573; 3,426,479. Others pending. PATENTED in Canada in 1965, 1966 and in the United Kingdom, 1962.

Builders cry havoc over California's new laws to protect its coast

The new laws protecting California's coastline are "a series of policy statements that are broad, vague and indefinite," according to Don Collin, executive director of the California Builders Council. He said the legislation contains provisions that give the new coastal commission carte blanche "to people the coast or keep people off the coast," but his guess is that development will be extremely limited.

(For story on passage of new laws, see page 12).

Collin said those who own developable land near urban areas "are in the driver's seat," and that the effect of the legislation may be to create "an elitist society" for the seashore. While the stated intent of the bills is to increase public access and recreation along the coast, Collin argued, developable sites will be so scarce that land prices will make it impractical to build single-family housing, visitor



BUILDERS' COLLIN
'Awesome power'

facilities or recreational/commercial complexes.

'Lip service.' Although there has been "lip service" to balanced uses of the coast, Collin said, "as a practical matter, the bills tilt against development." He added that the coastal commission will have "awesome power" and that the broad policies in the legislation will give the new regulators leeway to justify whatever decisions they may make.

James K. O'Brien, executive officer of the Associated Building Industry, southern division, agrees with Collin.

"We're very unhappy with the legislation," he said. "It's going to have a depressing effect. I really don't know if in the long run it wouldn't be better if it were just left open to the forces of the market . . . I readily admit that



BUILDERS' O'BRIEN
'We're very unhappy'

there can be some abuses, and doubtless there have been, but I don't know that this big-brother deal is the answer."

Regulator's assurance. Joseph Bodovitz, executive director of the State Coastal Zone Conservation Commission, disputed the builders' view.

"This is not a no-growth or an anti-development bill," he pointed out. "No one need have any fears that this is an effort to lock up the world.

"The bill will simply require efforts at more compact and concentrated development, leaving open space and minimizing interference with public views of the coast. It will increase access to the coast where this can be reasonably done."

In short, he said, the bill is "an effort to balance a lot of things that are hard to balance—the need for additional housing, the need for jobs, the rights of landowners along the coast, with the very obvious public values that exist."

Wide support. Although California's organized homebuilders



REGULATOR BODOVITZ
'Effort to balance things'

opposed the measures, Bodovitz pointed out that "one of the truly remarkable things about the bills is that when they finally did go through the legislature, they had the support not only of the Sierra Club and all the principal conservation groups, but also the Associated General Contractors, the AFL-CIO, the League of Cities, the major California ports and utilities."

Under the new law, in Bodovitz's view, it would be very hard to get approval for a new major subdivision in a previously open area, but he stresses that "there are no absolutes."

One solution for a development might be to cluster housing, Bodovitz said, leaving substantial space unbuilt and providing open space or intensive visitor facilities on the immediate coast. He explained that such a plan has been discussed by the Irvine Company's officers with Orange County officials. The Irvine Ranch is the only major undeveloped property in

Orange coastal area.

Sheltered areas. The new legislation is not expected to have any significant near-term effect on building in San Francisco, Sonoma or Marin Counties, in the opinion of Robert G. Brown, acting director of the North Central Coast Regional Conservation Commission.

In San Francisco, the coast strip under commission jurisdiction is very narrow, and it is so heavily developed that only



SIERRA CLUB'S ZIEROLD
'Answers needs of contractors'

sporadic infilling occurs.

Much of the western Marin County is federal or state park.

In Sonoma, where buildable lots are available, the coastal legislation will have a major impact only when a new subdivision is proposed. Existing subdivided lots in coastal developments such as Oceanic California's Sea Ranch, will continue to be built out.

Attempt at balance. The Sierra Club, whose headquarters are in California, calls the coastal legislation a model for sensitive-area protection, striking a workable balance among diverse interests. According to the club's Sacramento legislative advocate, John Zierold, "the legislation preserves outright many important life-support systems, including 19 major estuaries, while providing protection for scenic, marine and wildlife values.

"On the other hand, it answers the needs of general contractors and the building trade unions, both of whom supported the final version, by establishing the certainty of where and how proper development may be carried out in less sensitive areas. And it assures substantial public access to beaches and shoreline."

—JENNESS KEENE

McGraw-Hill World News
San Francisco

Palm Coast agrees to 42,000-acre site

ITT Community Development Corp. has announced that it has signed a consent agreement with the Federal Trade Commission to develop no more than 42,000 of its 92,000 acres at Palm Coast in Florida.

Alan Smolen, ITT Community's president, said that the signing of the agreement did not constitute an admission that the company had engaged in unfair and deceptive land-sales practices.

"This permits us to concentrate our efforts," he said, "and it will help us accelerate the balanced growth of the Palm Coast community."

Palm Coast is located 24 miles north of Daytona Beach. By the end of July, 1976, it had 725 occupied homes with others under construction. The community has a population of 1,800, including more than 300 school-age children. As originally planned, it was to have a population of 600,000—equal to that of New Orleans—by the year 2,000.

The company disclosed that it would move its headquarters from Miami to a new office building at Palm Coast. The community's first church, St. Mark by the Sea Lutheran, was dedicated July 4.

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Rising costs and falling pound choke off British housing recovery

Britain's housing industry, barely recovered from a shortage of mortgage money, is now plagued by new economic troubles. Private developers say costs have risen too high to make investment worthwhile, and the Labor government plans to cut back funds for public housing.

Until this summer, only private housing had been hit by the British recession. But now the government wants to trim \$261 million from what it spends on housing. Most of the cuts are expected to come from a reduction in the number of mortgages that local councils make with government funds.

The government had originally planned to make public the results of a comprehensive review of housing finance this summer. But in view of current troubles, ministers have decided to do some rewriting. The release date is now November, and the document is expected to reveal government strategy in helping homebuyers with first mortgages and perhaps offering some tax incentives. Meanwhile, building activity slows.

Gloomy forecast. "I do not think we will see an economic upturn for quite some time," says Chairman Sydney Mason of Hammerson Property and Investment Trust Ltd., a developer with property assets of nearly \$900 million. Mason recently told the corporation's annual meeting that the British building industry could be "totally devoid of work" in 18 months.

In the past, public spending has been able to keep the industry's head above water when the private sector was depressed. There is no chance now, however, that public spending will be increased.

Loss of mortgage funds. Many industry woes can be traced to the country's fragile fiscal structure.

The fall in the value of the pound forced Britain to raise its minimum lending rate. When that happened, investors started buying bonds and government securities instead of putting money into building societies, roughly the equivalent of saving and loan associations in the United States. The societies were lending \$800 million a month in mortgage money ear-



London rehab plan turns block of rundown Georgian houses built in 1812(left) into 76 modernized homes. Houses were substandard and corner site had been bombed in World War II and then left vacant. New flats fill that gap.



lier this year. The figure has dropped to about \$500 million.

Local spending cuts. The effect on the public sector has not yet been felt because the government has yet to decide whether housing money will be affected by cuts in public spending.

Public housing starts are running 10% behind last year's and the fear of spending cuts has discouraged hope for any upturn. Prime Minister James Callaghan says there may be no immediate cuts, but the government has floated a trial balloon for a budget reduction of \$1.78 billion next year.

Britain's politicians have reacted as if a reduction is inevitable, and public housing seems a likely target. It is costing \$7.2 billion a year now, and that is 300% more than in the 1972-73 period.

Time of decision. Later this year, after publishing its housing finance review, the government will decide whether to maintain its present level of public housing.

Local authorities approved construction of 174,000 housing units last year and these are becoming available for occupancy in 1976. The figure compares with 162,000 units actually completed in 1975.

In the private sector, builders put up 147,000 houses in 1975, compared with 105,000 comple-

tions in the previous year.

"This year we estimate something on the order of 160,000 starts," says Director Ian Deslandes of Britain's House Builders Federation, "and in 1977 we anticipate about 165,000."

Costs. According to Deslandes, higher housing costs are largely responsible for the leveling off in starts. "Back in 1971," he explains, "the average cost of the home in Britain was 2.42 times the income of the first-time buyer. That ratio soared to 2.91 in 1974, and now it has leveled off again to 2.45. But, in the future, I can see it only going up."

In the last two years, Britain's retail price index has been rising at a rate between 15% and 26%. Meanwhile, the government has imposed wage restrictions that limit pay raises to about \$10.50 a week, and an even tougher wage ceiling will soon limit raises to 5% a year. The result has been more-expensive houses for buyers with almost frozen incomes.

Declining market. Demand began to slacken soon after the government's pay policy took effect. By March of this year the price of new houses had risen 8.3% over the level of March 1975, and the price of used houses had gone up by 6.5% during the same period. Demand was reduced so much that sev-

eral big companies got out of the business.

Wates Ltd., a major builder had planned to develop a \$25 million new town, including 8,000 homes and a 60-acre industrial park. The project was announced in 1973, but costs have soared and the government has enacted a law that gives local councils control over development land.

An \$800,000 loss. Paul Wates, the head of the company, has abandoned the project despite having spent \$800,000 in planning and promotion. In the end, the company could not come to an agreement with the Surrey county council.

"How can a local authority spend four years discussing and working on such a project, and then at the end of the day reject it?" Wates asked.

The House Builders Federation's Deslandes believes that the threat of the new land law as well as recent tax measures encouraged builders last year. The result was an abnormal high number of starts.

Plea for help. Britons already pay unusually high mortgage rates, although they have recently come down from 11% to 10.5%. By contrast, building societies currently pay 6.5% interest on deposits.

"It's fairly obvious that the situation cannot improve without some help from the government, either in policy or in actual financial assistance," says Deslandes.

"We know there has been some change in thinking at high levels because the housing finance review was delayed. But unless this assistance comes soon, more of the industry will be out of work, and there will be fewer new homes for buyers to choose from." —DON EDIGE

McGraw-Hill News, London



Queensmere housing project built at Wadsworth by Greater London Council is visited by former U.S. Ambassador Elliott Richardson and GLC officials.

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Quiet little Florida shorefront fights to bar 26,000 apartments

One of Florida's longest and most expensive disputes between a developer and environmentalists is coming to a head at Fort Myers on the Gulf Coast.

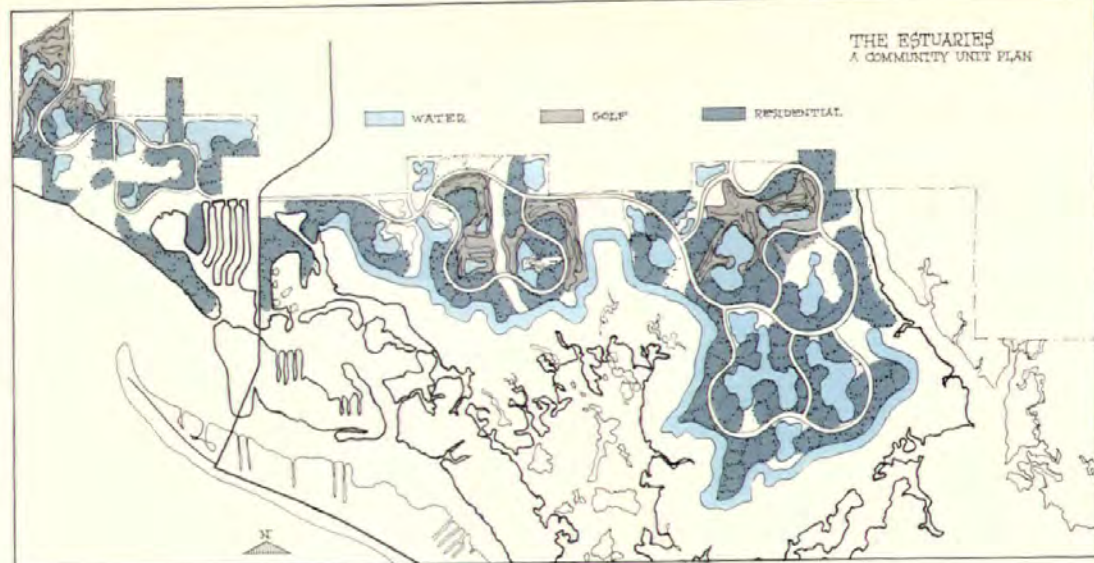
The Lee County commission has just reaffirmed, by a vote of 3 to 0, its earlier rejection of an application by the Atlanta developer Robert Troutman for condominium zoning on 6,500 acres of mangrove wetlands at Estero Bay. Troutman is one of seven investors who include Stephen Smith, a Ted Kennedy brother-in-law, and George O'Neill, husband of a niece of Nelson Rockefeller.

The commission would permit two residences an acre at Estero. Troutman has offered to preserve 2,800 acres of mangrove if he gets permission to build 26,000 condominium apartments on the remaining land, which would be improved by dredge and fill. Gross density would be about 4.1 units per acre.

Five-year effort. The turnaround by the commission came after five years of planning for which Troutman says he has spent \$700,000. Earlier, the community he calls Estuaries had been rejected by the Southwest Florida Regional Planning Council, an agency created to study all major developments of regional impact under the 1974 Florida Land and Water Management Act. That vote was 13 to 1.

Under the state law the county commissioners had to specify to Troutman reasons for the rejection and offer alternatives. He has a month to accept the commission's conditions or appeal to the Florida cabinet in Tallahassee, and he says that he will appeal. The council can also appeal to the cabinet if it doesn't approve of the county commission's action.

Impact on schools. Troutman's basic argument with the regional planners and the Lee County commissioners is over the probable impact on the quiet West Coast community. The developer contends that tax revenues generated by his project will more than pay for the impact on county facilities. He talks of customers for his average \$47,000 condominium apartments as being 55% second-home owners and 35% retirees, with only 10% as work-



ing people whose children would use the schools.

Troutman talks of only two students per 100 residents in the Estuaries, but planners point to a national average of 33 and the Lee County average of 20.

Traffic. Planners told the regional council that the Estuaries would generate up to 62,000 cars in the area and cost the taxpayers \$40 million for new roads. If right-of-way purchases and related costs of traffic control are included, say the planners, that figure would jump to \$70 million.

Troutman counters that he is willing to spend \$20 million to save the most fragile of the wetlands. (That figure includes car-

rying charges over 25 years). He also says the Estuaries will generate \$225 million in taxes over the 25-year development period and about \$20 million a year thereafter.

Density issue. Rowland Eastwood, director of the planning council, explains: "We are not against development but under the law we cannot negotiate with a developer about what he should or might do to win acceptance of his plan."

There is a feeling in the Fort Myers community that Troutman is asking for too much density and that he could probably win his zoning battle if he preserved more of the wetlands and restricted his development to

about 1,500 acres, those the furthest from the bay. The Estuaries is close to Sanibel Island, the bird sanctuary famous for shell beaches. Lee County officials are afraid that, if Troutman wins a high-density ruling on the land, other developers will crowd the shorefront.

Emotions. Troutman's answer is that the federal government already owns 90% of the nation's mangrove land in Everglades National Park. He contends there is no way to keep people from coming to Florida and seeking a place near water. He says his biggest problem is the emotionalism that has grown around the Estuaries since he bought his first piece of land five years ago.

"If there ever is a liberal when it comes to the environment, I'm that person," he insists.

He also contends he has studied 50 other major projects in the state and that only one has less density than the Estuaries.

"We own low land," he acknowledges, "so we have to elevate from about 3 feet to 5 feet. This increases our land costs and makes it necessary to increase density."

Dredge and fill. It has been estimated that Troutman would have to move about 25 million cubic yards of earth, mainly from deep lakes that would be created to obtain necessary fill.

Troutman says he had to compile 1,700 pages of data and documentation for his application to the planning council. This included, he says, estimations of traffic for 25 years.

—FRED SHERMAN

McGraw-Hill News, Miami

Prefab housing in Britain ... from page 18

The Greater London Council has just built 29 of these flats in Farm Lane, Hammersmith.

The lobby, staircase and tiled bathroom and kitchen for each dwelling were cast in light concrete by a prefabricator, Basis Element Bouw, in Middenmeer in northern Holland. The units were ferried to England, and living and bedrooms were added on the site.

Work began in September and

ended in mid-December. Only one-third of the manpower employed in traditional construction was used, the council insists. With the recent decline of the pound sterling, the units, if sold today, would go for about \$17,500.

Ground-floor units are for old people. Second and upper-floor flats are for two-person households. (For more on British housing, see page 18).



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Veteran builders head new firms; other companies name new heads

Two new companies have been formed by veteran Coast builders.

Ray A. Watt, 57, whose various construction companies have built 40,000 homes since 1947, announces a partnership with **DeVere Anderson**, former vice president of Larwin-Southern California.

The corporation, **W&A Builders Inc.**, with headquarters in Los Angeles, will concentrate on single-family communities. First project: **Hearthstone**, a \$22-million, 440-home development in West Covina, Calif.

This should be familiar territory for Watt, who got his start in single-family in California after World War II. He founded the **R. A. Watt Co.** and made it one of the nation's largest builders.

Watt merged his \$52-million operation into Boise-Cascade in 1967 but left a year later. He was president of the National Corporation for Housing Partnerships in Washington for six months and then returned to building in California.

Two other housing pros, **Alvin J. Hall** and **Gerald N. Degen**, are pooling experience in the new **Degen/Hall Development Co.** (San Diego). Their first single-family project, 214-lot **Deer Park Village** in San Diego's South Bay area, opens this month.

Hall, chairman and chief executive, has been president of the **A. J. Hall Corp.**, builder of single-family and townhouse developments in southern California.

Degen, the new company's president, has lately been president and regional division manager of the **L. B. Nelson Corp.** of Southern California. **Charles E. Sands**, a fourth-generation builder, is taking on the Nelson job in San Diego.

Other new presidents of California companies:

A. R. Ceresa, **Rossmoor Corp.**, Laguna Hills. He joined Rossmoor in 1963.

Gerald R. Hay, **Dillingham Corp.**, Los Angeles. He joined in 1973.

Raymond F. Logan, **Christiana Southwest**, a subsidiary of **Christiana Cos.** of Santa Monica. The subsidiary is building **Hudson**, a \$75-million luxury development in Houston, Tex.



New builder team of Ray A. Watt (left) and DeVere Anderson organizes W&A Builders Inc. as a community developer.

Also in Houston, **Centex Homes** has a new president. He's **J. L. Gordon**, formerly director and senior vice president of **Flintkote**. A subsidiary of giant **Centex Corp.**, **Centex Homes** builds in Chicago, Washington, D. C., Florida, North Carolina and New Jersey.

And there are other moves around the country.

The **Hoffman Group Inc.**, construction and development company based in Hoffman Estates, Ill., promotes three: **Sam Osland** to be the Hoffman Home division's vice president of production; **Bruce A. McLennan** to be manager of real estate and **John H. Mays** to replace McLennan as corporate counsel.

David J. Quigley joins **Monu-**



HOFFMAN'S OSLAND AND MCLENNAN
A production chief and a realty manager

mental Properties, Baltimore, Md. as senior vice president and director of its apartment division. He was a group vice president for **Seligman & Associates**, residential developers.

In Mission Viejo, Calif., the **Mission Viejo Co.** promotes



CHAIRMAN HALL AND PRESIDENT DEGEN
Set up Degen/Hall as San Diego developer



CHRISTIANA'S LOGAN
President of subsidiary



REALTOR'S SCHWARTZ
To press manager's duties



. AND MAYS
... and a legal counsel

Harvey Stearn to its vice presidency for business planning, communications and research. He's been on board since 1969.

W. David Joye is named sales and marketing director for **Rancho San Diego**, a 4,600-acre planned community now being developed in San Diego Co.

Former building giants form own company

Jim Klingbeil is president of what used to be one of the biggest garden-apartment developers, **The Klingbeil Co.**

Eugene Rosenfeld was, until last year, president of **Kaufman and Broad**.

They have just organized a new building company, the **Anden Corp.** (named for their two oldest children, **Ann Klingbeil** and **Dennis Rosenfeld**).

"We'll be a small, closely managed company," says Rosenfeld. "We're going to stay in a few markets we know well and supervise each job personally."

Anden has bought or optioned almost 1,000 sites for single-family homes and townhouses in suburban Chicago and California.

Klingbeil will retain the presidency of **The Klingbeil Co.**, which has been sold to **CBS** and is now mainly an apartment management operation. He'll oversee **Anden's** Chicago operations part-time.

Rosenfeld, a single-family house developer for 13 years, will supervise the new company's headquarters in **Encino, Calif.**

ASSOCIATIONS: **Harold Schwartz** is named national press manager for the **National Association of Realtors**. Hal has been the senior news writer since 1974.

Stanley Waranch, **NAHREP** president in 1972, is elected chairman of the **Homeowner Warranty Corp.** board of directors.

CONSULTANTS: **Carl Drane** of Philadelphia forms **Vectra Properties** as a general consulting firm for developers. He has built multifamily in Philadelphia and New Jersey.

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B.F. Goodrich Chemical Company

Savings and loan stocks catch fire but builder issues sputter

Wall Street has rediscovered the big California S&Ls and one result is that HOUSE & HOME's value index of five leading S&L stocks has just leaped 12%.

The S&L index went to 147.28 from 131.64 in the month ended September 1. Share prices of January 1965 equate with a base of 100.

The *Wall Street Journal* reported on August 30 that The Street's bullishness on S&L shares had brought institutional investors into the market. The paper attributed the new interest to strong second-quarter earnings, which prompted analysts to raise their estimates of 1976 earnings for the S&L leaders.

Other issues. The mortgage-company shares on the H&H index managed to extend their summer-time rally in good order, but the builder and land-developer stocks still lagged. The builder issues eased sideways and the land-company shares actually fell about 10%. The percentage looked somewhat more impressive than it was in actual figures, however, for all five land issues are now trading at very low prices.

The mobile-home stocks were down sharply for the second month in a row.

Composite index. The HOUSE & HOME composite index of 25 building industry stocks rose to 177.98 from 169.31 for the month. The 25 issues used in the computation are overlined in yellow in the tables that follow.

Here's the graph of 25 stocks.



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

	Sept. '75	Aug. '76	Sept. '76
Builders	146	159	159
Land developers	88	83	75
Mortgage cos.	196	210	228
Mobile homes	415	528	505
S&Ls	95	132	147

Company	Sep. 1 Bid/close	Chng. Prev. Month
BUILDING COMPANIES		
AVCO Comm. Devel.—d PC	562	— 563
American Cont. Homes OT	3/4	+ 1/4
American Urban Corp. OT	1/2	— 1/4
Bramalea Cos. (Can.) TR	5 1/4	—
Campanelli Ind. OT	1 1/4	— 1/4
(New American Ind.)		
Capital Divers (Can.)—d OT	1/4	—
Centex Corp. NY	10 1/4	+ 1/4
Cervell Communities AM	7 1/2	+ 1/4
Cheezem Dev. Corp. OT	1/2	—
Christiana Cos. AM	2 1/4	+ 1/4
Cons. Bldg. (Can.) TR	2.55	—
Dev. Corp. Amer. AM	4 1/2	— 1/4
Edwards Indus. OT	3 1/4	— 1/4
FPA Corp.—d AM	4	—
Carl Freeman Assoc. OT	1 1/4	—
General Builders—d AM	1 1/4	—
Homewood Corp. OT	5 1/2	— 1
Hunt Building Corp. OT	1 1/4	— 1/4
Kaufman and Broad NY	7 1/4	—
Key Co. AM	1 1/4	+ 3/4
Leisure Technology—d AM	2 1/4	— 1/4
Lennar Corp. NY	4 1/4	— 3/4
McCarthy Co.—d PC	1 1/4	—
McKeon Const. AM	2	+ 1/4
H. Miller & Sons AM	1 1/4	+ 1/4
Mitchell Energy & Dev. AM	26 1/4	—
Oriole Homes Corp. AM	5 1/4	+ 1/4
Presidential Realty AM	2 1/2	+ 1/4
Presley Cos. AM	10 1/4	— 1 1/4
Pulte Home Corp. AM	5 1/4	+ 1/4
Rossmoor Corp. AM	3 1/4	+ 1/4
Ryan Homes AM	17 1/4	+ 1/4
Ryland Group OT	13 1/2	— 1 1/4
Shapell Industries NY	13 1/4	— 3/4
Standard Pacific AM	8 1/4	+ 1 1/2
Universal House & Dev.—d PC	344	— 156
U.S. Home Corp. NY	6 1/4	—
Washington Homes OT	3	—
Del E. Webb NY	6 1/4	— 1/4
Westchester Corp.—d OT	1/4	—

SAVINGS & LOAN ASSNS.		
American Fin. Corp. OT	9 1/4	— 1/4
Calif. Fin. NY	6 1/4	+ 3/4
Far West Fin. NY	7 1/4	+ 3/4
Fin. Corp. Santa Barb. AM	15 1/4	+ 1 1/4
Fin. Fed. NY	15	+ 1 1/2
First Charter Fin. NY	16 1/4	+ 1 1/2
First Lincoln Fin. OT	3 1/4	+ 1/2
First S&L Shares AM	7 1/4	+ 1/4
First Surety OT	6 1/4	+ 1/2
First West Fin. OT	1 1/4	+ 1/4
Gibraltar Fin. NY	9 1/2	+ 1 1/2
Golden West Fin. NY	18 1/4	+ 3 1/4
Great West Fin. NY	20 1/4	+ 2 1/4
Hawthorne Fin. OT	11	+ 3/4
Imperial Corp. NY	15 1/2	+ 2 1/4
Transohio Fin. NY	9 1/4	+ 3/4
(Union Fin.)		
United Fin. Cal. NY	10 1/4	+ 1 1/4
Wesco Fin. NY	15 1/4	+ 1 1/4

MORTGAGING		
Charter Co. NY	3 1/4	+ 1/4
CMI Investment Corp. NY	15	+ 1 1/2
Colwell AM	5 1/4	— 1/4
Cont. Illinois Realty NY	1 1/2	— 1/4
Fed. Nat. Mtg. Assn. NY	16 1/4	+ 1 1/4
Fin. Resources Gp. OT	7 1/4	—
(Globe Mortgage)		
Lomas & Net. Fin. NY	7 1/4	+ 1/4
MGIC Inv. Corp. NY	14 1/4	+ 3/4
Palomar Fin.—d AM	2 1/4	— 3/4
United Guaranty Corp. NY	10 1/4	— 1/4
(formerly FMIC Corp.)		
Western Pac. Fin. Corp. OT	3 1/4	— 1/4
(formerly So. Cal. Mort. & Loan Corp.)		

REAL ESTATE INV. TRUSTS		
Allison Mtg.—d NY	2	—
American Century AM	1 1/2	— 1/4
API Trust OT	3 1/2	—
(formerly Arlen Prop. Inv.)		
Atico Mtg. NY	1 1/4	— 1/4
Baird & Warner OT	6 1/4	+ 1 1/2
Bank America Rlty. OT	6	— 1/2
Barnes Mtg. Inv. OT	2 1/4	— 1/4
Beneficial Standards Mtg.—d AM	1 1/4	—
BT Mort. Investors NY	2	— 1/4
Cameron Brown NY	1 1/4	—
Capitol Mortgage SBI NY	1 1/4	— 1/4
Chase Manhattan NY	2 1/2	— 1/2
CI Mortgage Group NY	7 1/4	— 1/4
Citizens & So. Rlty. NY	1 1/4	— 1/4
Cleve. Trust Rlty. Inv. OT	2 1/4	— 1/2
Colwell Mtg. Trust AM	1 1/2	— 1/4
Conn. General NY	16 1/4	+ 5/4
Cousins Mtg. & Eq. Inv. NY	1 1/4	— 1/4
Diversified Mtg. Inv. NY	1 1/4	— 1/4
Equitable Life NY	2 1/4	+ 1/2
Fidelco Growth Inv. AM	2 1/4	—
First Memphis Realty OT	2 1/2	— 1/4
First of Pennsylvania NY	1 1/4	—

Company	Sep. 1 Bid/close	Chng. Prev. Month
Franklin Realty—d AM	3	—
Fraser Mtg. OT	7 1/2	— 1 1/4
Gould Investors AM	2 1/4	— 1/4
Great Amer. Mgmt. Inv. NY	1 1/4	—
(formerly Great Amer. Mtg. Inv.)—d		
Guardian Mtg. AM	1 1/4	— 1/4
Gulf Mtg. & Realty AM	1 1/4	— 1/4
Hamilton Inv. OT	1 1/4	— 1/4
Heitman Mtg. Investors AM	1 1/4	— 1/4
Hubbard R. E. Inv. NY	15	+ 1 1/4
ICM Realty AM	4 1/4	—
Mass. Mutual Mtg. & Rlty. NY	11 1/2	+ 1/4
Mission Inv. Trust AM	1 1/4	— 1/2
(formerly Palomar)		
Mony Mtg. Inv. NY	9 1/2	+ 3/4
Mortgage Trust of Amer. NY	3 1/2	—
National Mortgage Fund—d OT	3 1/4	— 1
Nationwide R.E. Inv. OT	3 1/4	— 1
(Galbreath Mtg. Inv.)		
North Amer. Mtg. Inv. NY	3 1/4	— 1/4
Northwest Mutual Life Mtg. & Rlty. NY	12 1/4	+ 1/2
PNB Mtg. Rlty. Inv. NY	7 1/4	+ 1/4
Penn. R.E. Inv. Tr.—d AM	11 1/4	— 3/4
Property Capital AM	9 1/4	+ 1/4
Realty Income Tr.—d AM	8 1/4	+ 1/4
Republic Mtg. Inv. NY	1 1/4	— 1/4
B. F. Saul R.E.I.T. NY	3 1/4	— 3/4
Security Mtg. Inv. AM	1 1/2	—
Stadium Realty Tr.—d OT	2 1/4	— 1/4
State Mutual SBI—d NY	2 1/4	— 1/4
Sutro Mtg. NY	6	— 3/4
UMET Trust NY	1 1/4	—
United Realty Tr. AM	6 1/4	+ 1/4
(Larwin Realty & Mortgage Trust)		
U.S. Realty Inv. NY	1 1/4	— 1/4
Wachovia Realty Inc. NY	3 1/4	— 1/4
Wells Fargo Mortgage NY	7 1/4	+ 3/4

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

MOBILE HOMES & MODULES		
Champion Home Bldrs. AM	4	— 1/4
Conchemco AM	11 1/4	— 1/2
De Rose Industries—d AM	1 1/4	— 3/4
Fleetwood NY	17	—
Golden West AM	9	— 1 1/4
Mobile Home Ind. NY	3 1/4	— 1/4
Monarch Inc. OT	3/4	— 1/4
Redman Inc. NY	3 1/4	— 3/4
Rex Noreco—d NY	1 1/4	—
Skyline NY	17	— 1
Time and Country AM	2	— 1/2
Zimmer Homes AM	7 1/4	— 3/4

Brigadier Inc. OT	1 1/4	—
Hodgson Houses—d OT	3/4	—
Liberty Homes OT	2 1/4	— 3/4
Lindal Cedar Homes OT	2 1/2	— 1/4
Nationwide Homes—d AM	11	— 1/2
Shelter Resources AM	2 1/4	— 1/4
Swift Industries—d OT	1/2	+ 1/4

DIVERSIFIED COMPANIES		
American Cyanamid NY	26 1/4	+ 1
Amer. Standard NY	26 1/4	+ 1/4
Arnter Development OT	3/4	— 1/4
Arlen Realty & Develop. NY	2 1/4	+ 1/4
AVCO Corp. NY	13 1/4	+ 1/4
Bendix Corp. NY	39 1/4	— 7/4
Boise Cascade NY	26	— 1/4
Building & Land Tech.—d OT	1 1/4	— 1/4
CNA Financial (Larwin) NY	6 1/2	— 3/4
Campeau Corp. TR	4.30	+ .05
Castle & Cooke NY	15 1/4	— 1 1/4
(Oceanic Prop.)		
Champion Int. Corp. NY	23	— 1
(U.S. Plywood-Champion)		
City Investing NY	10 1/4	— 1/4
(Sterling Forest)		
Cousins Properties OT	1 1/4	— 1/4
ERC Corp. OT	26	+ 2
(Midwestern Fin.)		
Evans Products NY	10 1/4	— 3/4
Ferro Corp. NY	31 1/2	+ 3/4
First Gen. Resources OT	3/4	— 1/4
Forest City Ent.—d AM	5 1/4	— 1/4
Flagg Industries AM	1 1/4	+ 1/4
Frank Paxton Corp. OT	12 1/4	— 3/4
(Builders Assistance Corp.)		
Fuqua Corp. NY	8 1/2	— 1/4
Georgia Pacific—b NY	33	+ 1
Glassrock Products AM	3 1/4	— 1/4

Company	Sep. 1 Bid/close	Chng. Prev. Month
Great Southwest Corp.—d OT	5 1/4	+ 1/4
Gulf Oil (Gulf Reston) NY	27 1/4	+ 1/2
Gulfstream Land & Dev. AM	3 1/4	— 1/4
(Bel-Aire Homes)		
INA Corp. (M.J. Brock) NY	44 1/2	+ 3 1/4
Interland Steel (Scholz) NY	50 1/4	— 2 1/2
International Basic Econ. OT	1 1/2	— 1/4
International Paper NY	70 1/4	+ 2
Inter. Tel. & Tel. NY	31 1/4	+ 1
Ludlow Corp. NY	7 1/4	—
Monogram Industries NY	13 1/4	+ 1/4
Monumental Corp. OT	10 1/4	— 1 1/2
(Jos. Meyerhoff Org.)		
Mountain States Fin. Corp. OT	3	—
National Homes NY	4	— 1
National Kinney AM	1 1/4	—
(Unis Bldg.)		
Pacific Lumber NY	29 1/2	+ 1
Perini Corp. AM	6	—
Philip Morris NY	57 1/2	+ 4 1/4
(Mission Viejo Co.)		
Pope & Talbot NY	16 1/2	— 1/2
Republic Housing Corp. AM	1 1/4	— 1/4
Rouse Co. OT	4 1/4	+ 1/4
Santa Anita Consol. OT	7	— 1/4
(Robert H. Grant Corp.)		
Tenneco Inc. NY	33 1/4	—
(Tenneco Realty)		
Thor Corp.—d NY	3/4	+ 1/4
(First Realty Inv. Corp.)		
Time Inc. NY	64 1/2	+ 1 1/2
(Temple Industries)		
Tishman Realty OT	14 1/4	+ 1/4
Titan Group Inc. OT	1.60	— .9
UGI Corp. NY	16	+ 1/4
Westinghouse NY	16 1/2	+ 1/4
(Coral Ridge Prop.)		
Weyerhaeuser NY	43	— 1/4
(Weyerhaeuser Est. Co.)		
Whittaker (Vector Corp.) NY	5 1/4	— 1/4
Wickes Corp. NY	11	— 3/4
Wylain Inc. NY	9 1/4	— 1/4
(Well McLean)		

SUPPLIERS		
Armstrong Cork NY	26 1/4	— 1/2
Automated Bldg. Com.—d AM	3 1/4	— 3/4
Bird & Son OT	32	—
Black & Decker NY	21 1/4	—
Carrier Corp. NY	15 1/4	+ 5/4
Certain-Teed NY	18 1/2	+ 1 1/4
Crane NY	27 1/4	— 4 1/4
Dexter NY	21 1/2	+ 5/4
Dover Corp. NY	62 1/2	— 5
Emerson Electric NY	36 1/4	— 1 1/4
Emhart Corp. NY	33 1/4	— 1 1/4
Fedders NY	5 1/4	— 1 1/4
Flintkote NY	19 1/4	+ 1 1/4
GAF Corp. NY	14 1/4	— 7/4
General Electric NY	53 1/2	— 1 1/4
Goodrich NY	28 1/4	— 1/4
Hercules NY	30 1/4	+ 5/4
Hobart Manufacturing NY	23 1/4	— 2 1/4
Int. Harvester NY	31 1/2	+ 2
Johns-Manville NY	28 1/4	— 3/4
Kaiser Aluminum NY	38 1/4	+ 1 1/4
Keene Corp. NY	7 1/4	+ 3/4
Leigh Products AM	10 1/4	— 3/4
Masco Corp. NY	23 1/4	— 1/4
Masonite NY	35 1/4	— 7/4
Maytag NY	33 1/4	+ 1 1/4
National Gypsum NY	15 1/4	— 1/4
Norris Industries NY	37 1/4	— 1/2
Overhead Door NY	8 1/4	+ 5/4
Owens Corning Fibregl. NY	52	— 1/2
Pottlatch Corp. NY	56	— 4 1/4
PPG Industries NY	50 1/2	— 4 1/4
Reynolds Metals NY	41	+ 4 1/2
Rohm & Haas NY	54 1/4	— 3 1/4
Ronson NY	4 1/2	— 5/4
Roper Corp. NY	17 1/4	— 5/4
St. Regis Paper NY	37 1/4	— 2 1/4
Scovill Mtg. NY	17 1/2	—
Sherwin Williams NY	39 1/4	— 1/4
Skill Corp. NY	9 1/4	— 1
Slater Electric OT	6 1/2	— 1/4
Stanley Works NY	29 1/4	—
Tappan NY	7 1/4	— 5/4
Thomas Industries NY	9 1/4	—
Triangle Pacific NY	11	— 1
U.S. Gypsum NY	22 1/4	— 1/4
U.S. Steel NY	49 1/4	— 1 1/4
Wallace Murray NY	17 1/4	+ 1/4
Jim Walter NY	31 1/4	+ 5/4
Whirlpool Corp. NY	25 1/4	— 7/4

AM—closing price American Stock Exchange. NY—New York Stock Exchange. OT—over-the-counter bid price. PC—Pacific Exchange. PH—Philadelphia Stock Exchange. TR—Toronto Stock Exchange. a—stock newly added to table. d—not traded on date quoted. b—adjusted for 3 for 2 stock split. —Computed in HOUSE & HOME's 25-stock value index. Source: Standard & Poor's, New York City.

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CIRCLE 27 ON READER SERVICE CARD



**Marvin
Windows**

Wood foundations make modest inroads as masonry suppliers cry foul



Who ever heard of burying plywood in the ground and building a house on it? Couldn't it rot, attract insects and otherwise fail in a short period of time compared with a traditional house foundation built of masonry?

Of course it could, say masonry manufacturers and contractors.

No it won't, say plywood manufacturers and a few builders who regularly construct foundations out of plywood and wood studs instead of poured concrete and cinder blocks.

There are in fact thousands of such wood foundations in use today according to the American Plywood Assn. And at least 10,000 of them are full basements buried 5 ft. or more.

The reason for the debate over how long they'll last is twofold:

First, most of the existing

wood foundations have been built within the last five years.

Second, plywood interests are trying to wrest a chunk of the building-foundation business from the well-entrenched masonry industry.

Why wood instead of masonry, anyway? Plywood proponents claim these advantages:

Labor-cost savings. Wood foundations do away with one of the construction trades by substituting plywood for masonry in basement walls and crawl spaces. They permit carpenters to build houses from the ground up, eliminating masons from all work except poured slabs. South Dakota builder Larry Gravatt says he has built more than 2,000 wood foundations in seven states to solve a masonry-labor shortage: "We can't get concrete contractors to work in rural areas."

Time savings. Users say wood basements can be installed in a day or less, compared with five to ten days for conventional masonry basements. What's more, inclement or freezing weather ceases to be a deterrent, which is the reason the plywood industry uses the term, All-Weather Wood Foundation. Wood basements can be completely shop-built—in fact, should be for accuracy's sake. A prefabricator in Mesa, Ariz., Enviro Structure Inc., ships panelized wood foundations with three-fourths of its houses.

Finishing-cost savings. Interior and exterior finishes can be fastened to wood foundation walls more easily than to masonry walls. Plumbing and wiring are easier to install, too.

Fuel-cost savings. Plywood proponents say insulated wood foundation walls lose only

about half as much heat as insulated masonry walls. Richmond Va. architect Howard Nickerson says his own wood-wall basement, 5 ft. below grade, is as warm and dry as above-ground living space. Kentucky builder Gordon Hettinger says that wood-walled basements built reduce heating costs by 20%.

Wood foundations aren't perfect in the ground without a few precautions, however. First, the wood is pressure-treated with arsenic preservative to resist decay and insects. Second, overlapped sheets of 6-mil polyethylene film are placed against outside surfaces that come in direct contact with the ground. And third, steps are taken to make sure water can't accumulate around the wood—e.g., wood foundation walls are set on gravel footings and all floor

Here's the step-by-step construction of an all-wood basement



Excavation for a wood basement is dug in conventional way, i.e., topsoil removed, utility and drainage lines installed.



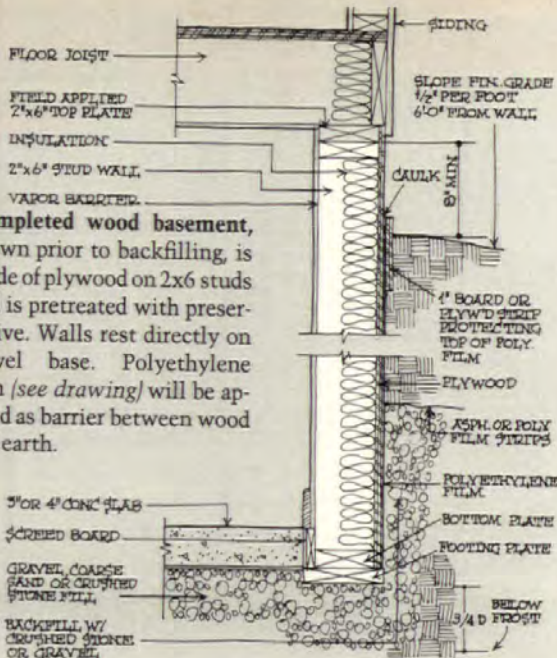
Crushed stone for concrete slab is spread into perimeter trenches to double as the base under foundation-wall footing plates.



Shop-built basement walls are panelized with footing plates pre-installed and offset so they don't align with wall joints.



Installation directly on gravel base is predetermined by stakes and layout string. Panels are leveled and temporarily braced.



Completed wood basement, shown prior to backfilling, is made of plywood on 2x6 studs and is pretreated with preservative. Walls rest directly on gravel base. Polyethylene film (see drawing) will be applied as barrier between wood and earth.

ned ground surfaces are sloped away from the building.

Thirteen masonry associations—among them bricklayers, cement manufacturers and crushed-stone suppliers—question whether those precautions are good enough. They issued a report in May of this year that raises three issues:

1. What's to prevent the preservative from leaching out of the wood?

2. What assurance is there that the polyethylene moisture barrier won't be punctured or torn during construction?

3. If the wood burns, what steps the arsenic preservative from releasing toxic gases that could be fatal?

Plywood people are gradually passing official performance records to counter those issues. Examples:

A house in Madison, Wis. was

built on a wood foundation in the 1930s by the U.S. Forest Products Laboratory, and when it was moved 38 years later the foundation was still intact. Several test homes built on wood foundations in Ottawa, Canada, in the early '60s and in Maryland in 1969 are being tested periodically, the latter group by the NAHB.

Despite the doubts raised by the masonry industry, some regional standards such as the Uniform Building Code already approve the fledgling wood foundation. The Farmers Home Administration is recommending it for rural homes and mortgage lenders in general seem to have no qualms about it. Says Madison, Wis. prefabricator Ed Starostovic: "The wood foundation is to masonry what gypsumboard is to plaster."

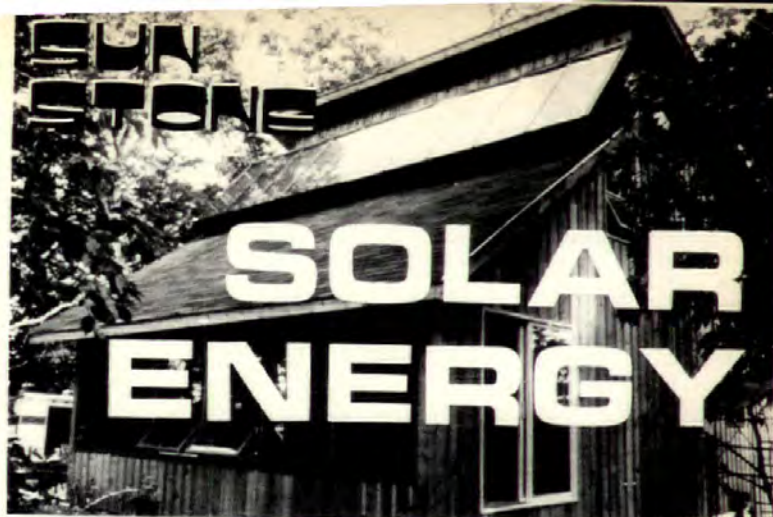
—H. CLARKE WELLS



Top sections go up just like above-grade wall panels. Alignment is easy to establish when panels are joined at corners.



Backfill is placed after basement floor is poured. Polyethylene moisture barrier protects plywood below grade.



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CIRCLE 28 ON READER SERVICE CARD

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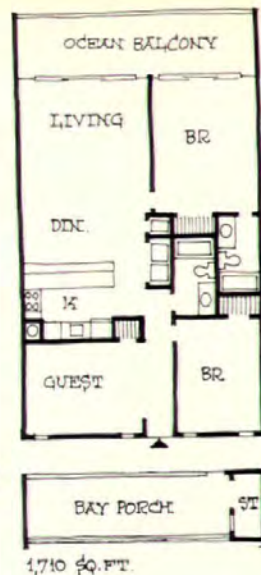
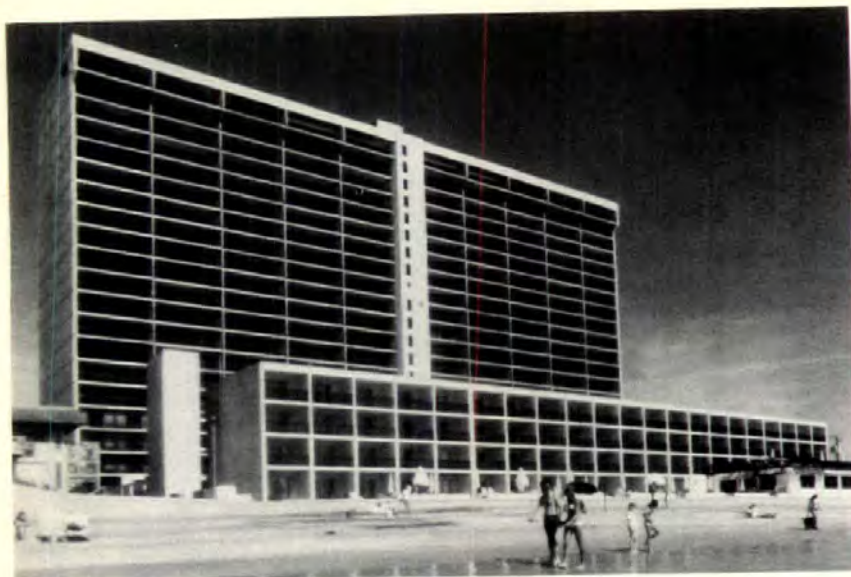


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CIRCLE 29 ON READER SERVICE CARD



IN OCEAN CITY, MD.

Hotel/condo high-rise is a 30-day sellout

And the Carousel Resort Condominiums sold out in spite of close to a two-year supply of unsold condos in the area and a market soured by failed condo projects.

"What we did was give the project a 'Cadillac' image compared with Ocean City's other

properties," says Chuck Dreyer, vice president of sales and marketing for owner-by-foreclosure Alison Mortgage Investment Trust.

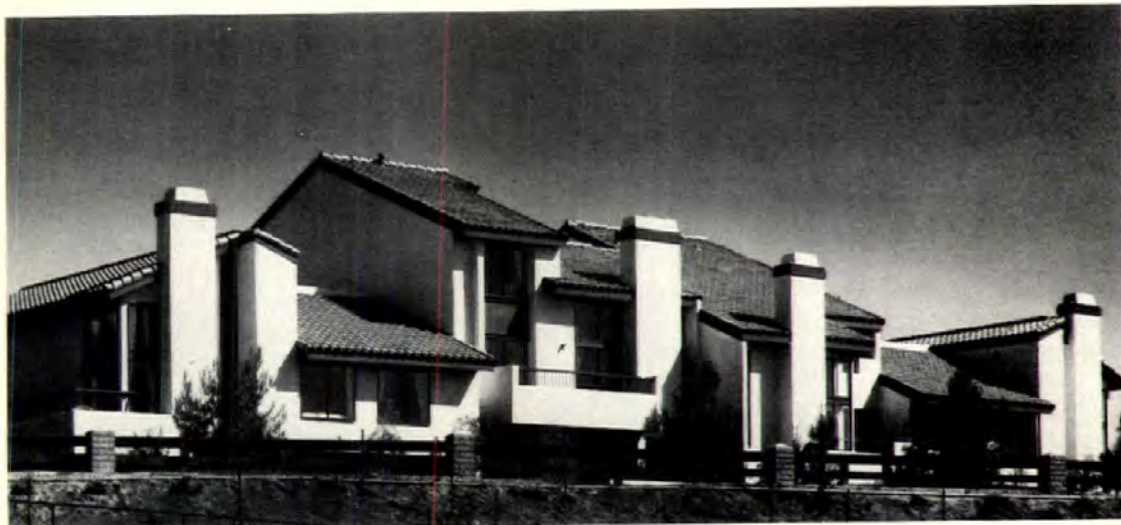
So Carousel's 189 two-bedroom units are actually priced above market (\$39,990 to \$61,000 at opening). And a strong

promotional program was designed to create a high-quality image—a job made easy by the fact that the units are stacked in a 22-story tower over a hotel complex with plenty of amenities (photo above). Among them: tennis courts, an ice-skating rink, an oceanside restau-

rant and a shopping promenade. All these facilities are available to the condo owners. And they're guaranteed to appeal to the buyers Alison was looking for—and got. Ninety percent are couples with children—active family-oriented people in the 30's and 40's who have probably been summering in Ocean City for years.

Most intend to use the property themselves when vacationing from homes in suburban Washington, D.C. (51%) or Baltimore (29%). Some 40% will rent out their units during part of the year.

All were attracted by floor plans particularly suited to the second-home market. Every unit at Carousel has at least two bedrooms and two full bathrooms. Further, every unit has an ocean balcony plus a wood-screened bay porch (see typical floor plan above). This is one reason why one floor plan was favored over any other—it was the proportionately higher-priced upper floor units with more dramatic views that sold first.



IN MISSION VIEJO, CALIF.

Spacious townhouses for the move-down market

They're at Mission Viejo Co.'s La Mancha townhouse village, and 130 have sold to date—even though the first 62 won't be ready for occupancy until January.

The buyers—generally well-to-do and in their 40's—are mostly empty-nesters moving down from large single-family houses or from similar attached housing. And they can pay \$67,200 to \$82,950 for their new townhouse.

It's the roominess of the units and their open feeling that's

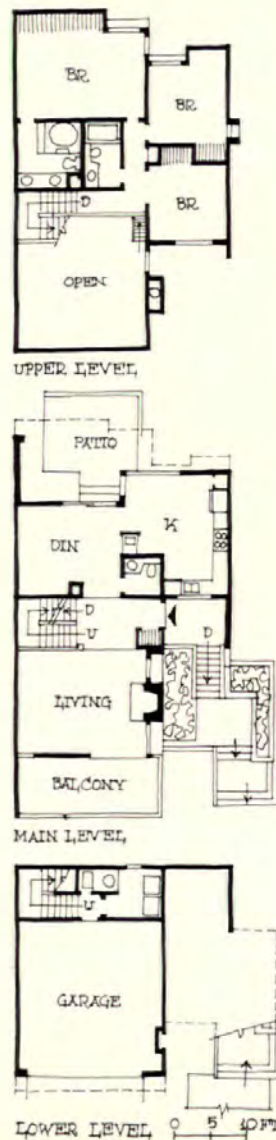
drawing this market, according to Donald Schulz, vice president for product development. All the living rooms feature high, vaulted ceilings; five of six available models have both dining rooms and breakfast nooks. There's privacy; living and sleeping areas are well separated, usually on different levels. And master suites are as big as buyers from single-family homes are used to.

The best-seller is a three-bedroom, 1,745-sq.-ft. plan (right) priced from \$71,750 to \$76,750,

depending on location. It's always an end unit and buyers liked its large kitchen and dining room and the cathedral-ceilinged master suite. In addition, the plan features both patio and balcony—in this case on the same level, since the townhouse is built into a hillside.

When La Mancha is built out, its 56 acres will hold 316 units, clustered around motor courts in three- and four-unit buildings like the one shown in the photograph above.

—BARBARA BEHRENS GERS





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The inner city: too risky for private builders?



One Friday a few weeks ago, I took part in groundbreaking ceremonies for 88 units of new housing in an inner-city neighborhood in Paterson, N.J. It had taken five years to get to that day, and yet I and other board members of the nonprofit corporation sponsoring the project had a feeling that our problems were just beginning.

The story of that project, Carroll Street Houses, gives a fascinating insight into why profit-making builders have virtually abandoned the inner city, and why no subsidy program has yet made inner-city building attractive to profit-makers.

Paterson is a classic example of the urban problem. Once it was the center of the silk industry and other manufacturing in northern New Jersey, today empty warehouses and factory buildings are in evidence everywhere. Its 145,000 population, third largest in the state, is about evenly split between blacks and whites. Housing conditions have worsened noticeably in recent years, partly because the well-intentioned Section 221 program left a legacy of houses abandoned by ripped-off black homeowners, partly because the city's housing stock is turn-of-the-century, partly because a good proportion of its citizens are poor. The net result: neighborhoods poisoned by vacant, boarded-up, burned-out hulks of homes.

I got involved with Paterson's problems in 1971 when a group of suburban church organizations teamed up with Paterson church groups to sponsor inner-city housing. Such efforts are often scorned as naive by profit-oriented homebuilders and contractors—and with good reason: Many projects sponsored by nonprofit groups have gone into foreclosure in recent years, especially those built under the Section 236 program.

False start. Our first project, conceived to replace an unused playground next to an aging school, wound up going nowhere because we never could get a site plan approved by city fathers. In the end, the playground was designated as permanent open space under a city master plan.

Early in 1974 the shoe was on the other foot, we thought. The city's redevelopment agency had cleared 4.7 acres in a black neighborhood about one mile from downtown, but had been unable to get housing started; vacant land built neighborhood pressure for new construction. Our original group, now reconstituted as the Inner City Christian Action of Housing (INCCA), was asked to sponsor housing on the site.

There was a catch, it developed. City officials "suggested" that we work with a builder and architect who'd been trying to get something going on the land. (The builder had done rehab work and some

single-family units. The architect had no experience in urban housing.) We insisted on full control of the project because we would be legally responsible for completion and mortgage payment. After long discussion, we agreed to hire both of them—provided they performed.

They didn't. Within two months, the New Jersey Housing Finance Agency, which was to provide subsidized mortgage financing, was signaling that the preliminary site plans were inadequate and drawings sometimes didn't match fully. And when Paterson building officials reviewed the plans they found that the architect was planning to use a building type not permitted by the city code.

Fresh start. We voted to discharge the architect and builder and, after lengthy interview sessions, we chose new ones, both with experience in urban housing.

At this time we began confronting the question of minority participation in the project. The general contractor vowed to use as many minority subcontractors as feasible, but also insisted upon choosing union subs he felt could do the job on time. Since the contractor was being chosen without bidding—there were no final plans at this point—we accepted him and his hiring plans, counting on the input he could provide to make the plans practical.

After that, design proceeded rapidly. By June, 1975, final plans and specifications were completed and approved by the state and city officials. Then three parts of the effort started coming unglued almost simultaneously.

First, an association of minority contractors reported they had been meeting with our designated general contractor and could get no job assignments. The general said none of the minority contractors was bondable for the size of the job involved; the black contractors said this was "whitey's" way of rigging the bidding and wanted the general to provide bonding.

Political roadblock. Before that issue could be resolved, another arose. It appeared the state could only raise money for one project in Paterson, and a second nonprofit group had brought its project along so rapidly that it too was ready to begin construction. That posed a ticklish political problem: The other project was for elderly persons and sponsored by a Catholic group; ours was for family housing and sponsors were predominately Protestant.

In Paterson's neighborhoods, housing for the elderly had become a code word for white housing, and family housing the code word for black housing. In an evenly divided city, that type of confrontation at the city-

government level would have been political dynamite.

Luckily, a third event intervened. New York State's Urban Development Corp. had defaulted briefly on some housing notes at the crisis in New York City's finances began reaching the headlines. The New Jersey Housing Agency was caught in the backlash and found it couldn't raise any money for new projects—including the \$4 million we had counted on for so long.

With deep disappointment we put the project into mothballs for the duration of the financing crisis. That deep freeze lasted until May of this year when the state started regaining access to the financial markets.

Now new problems arose. The general contractor advised that he could not hold his year-old bid and would need 8% to 10% more. We elected to hold to the plans as approved and seek bids from other general contractors. After much scrambling, a new contract was located, but the question of hiring black subs came up again. The new general quickly selected white-owned subs for a major jobs—foundations, carpentry, HVAC, etc.—where the only chance for black employees must come through union hiring halls. The general contractor maintained he had to work with subs of proven experience in order to get the job done on schedule. But he pledged to make every effort to use black subs for 17 smaller trades—landscaping, cabinets, hardware, etc.

And the state finally settled the elderly family housing issue without a damaging political fight. When the financing deal broke, it had only two elderly housing projects in Newark plus the Paterson project ready to go. Carroll Street Houses, as the only family housing in the lineup, got the nod.

Troubles ahead? Carroll Street Houses and INCCA now face the really tough problem of inner-city housing. Despite a subsidized 7¾% mortgage loan stretching over 40 years, tax abatement and subsidized land costs of only \$500 per unit, Carroll Street Houses will wind up costing \$45,454 per unit. Rents will run from \$195 for a one-bedroom unit to \$295 for four bedroom units slightly above rents for existing units in the neighborhood. INCCA is hoping enough families will choose the new units and be able to afford them. In other words, there is a considerable market risk when these units are done in the fall of 1977—and that's without all the subsidies available.

Would a private builder go through the hassle for such a risky project? Not likely.

Campbell is president of Audit Investment Research Inc., New York City.

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New book on managing apartments offers tips even old pros can use

Despite the dry-sounding title, *Practical Apartment Management** is a book of up-to-date ideas for making money from apartments. It's intended as a how-to manual for beginners. But its thoroughness and depth could improve many a self-taught manager and owner whose experience is still limited.

Author Edward N. Kelley has done little else but manage apartments for the past 20 years, as vice president for one of the oldest and largest real estate firms, Baird and Warner; senior vice president for the country's once-largest apartment developer and manager, Kassuba Development Corp.; and now president of his own management company.

He approaches management like a marketing man, says its only purpose is to produce maximum net operating income (collections less expenses) over the

economic life of the property, and describes the entire management function in terms of "the five P's": policies, product preparation, pricing, presentation and promises. Chapters are organized accordingly.

New companies still without policy manuals would find the makings of one in the 75 pages on policy. It's all there: general operating policies, rental policies for attracting the right tenants, tenant relations policies and personnel policies for performance and service.

Kelley's policies are often contrary to industry doctrine. Examples:

- Don't furnish draperies in apartments. So what if the exterior isn't uniform. You'll hardly notice, and you'll save a bundle on purchasing and cleaning.
- Don't exclude children and pets from apartments. They're too big a percentage of the rental market. Learn how to manage them.
- Don't collect big security deposits. They give you less pro-

tection than you think and they're a deterrent to prospective renters.

• Don't furnish apartments. Rental furniture is such a headache that it's not worth investing in.

• Don't write job descriptions for employees. If you must, keep them as broad as possible.

• Don't call tenants "residents." That's just a PR gimmick and it doesn't do a thing for them. Tenants are tenants, and that's that.

The book is peppered with practical tips that even pros tend to overlook. A good one: Never use tenants' apartment numbers to designate their parking spaces or burglars will always know when they're away.

A few of the general principles could use more expansion. For example, training programs are strongly recommended, but no training subjects or formats suggested.

The author's forte is rents—structuring, raising and collecting them. Even old hands in the

business could benefit from his 50 pages on this subject.

Elsewhere, the detail goes down to the shirtsleeves level: how to write and run a newspaper ad, checklists for vacant apartment inspection, landscaping and painting tips.

The closing chapter on record-keeping is brief because the author thinks record-keeping interferes with management. It does cover the basics—e.g., monthly statements, employment records, budget analyses.

A 600-word beginner's glossary mixes the ultra-basic words like carport, elevator at home—with the real estate terminology such as release deed, riparian rights and tort.

In the information-poor apartment-management field, this compendium of hard-won experience is probably the best starting point currently available for the serious beginner, a good refresher for the rusty pro and worthwhile even for the not-so-rusty veteran manager.

—H.C.V.

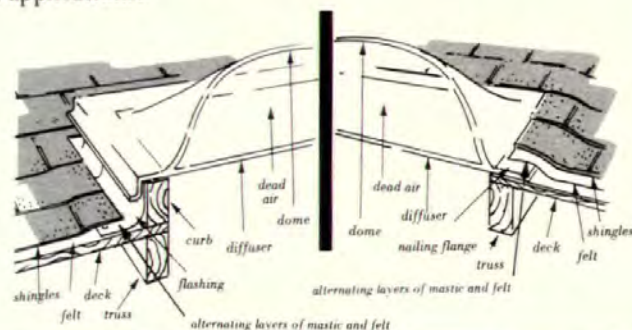
*Institute of Real Estate Management, 155 E. Superior St., Chicago, Ill. 60611. 328 pages, illustrations, \$15.00.

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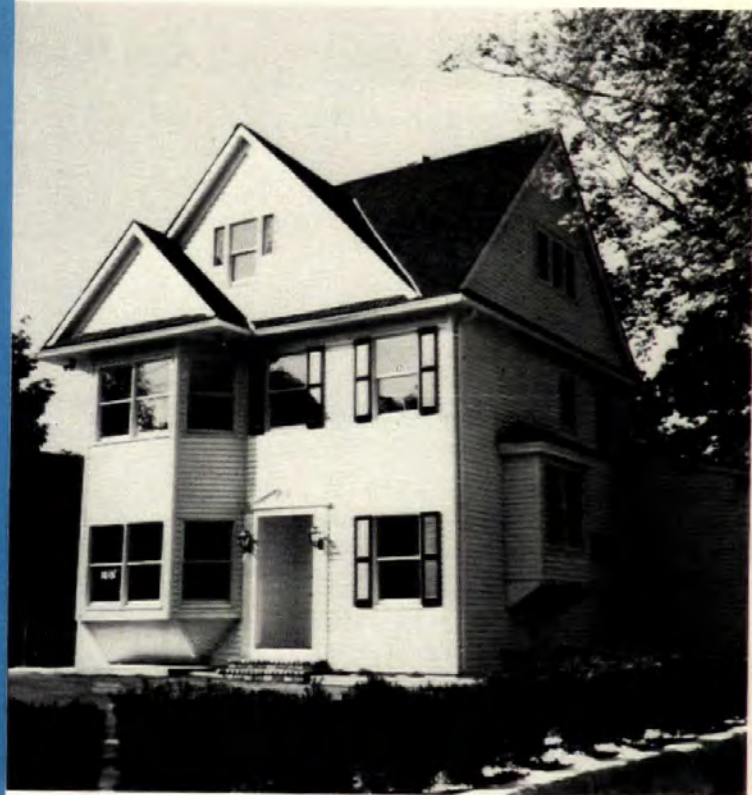
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Remodeling NHIC and your future

Profits are rising

Those rosy predictions by economists last year about the booming remodeling market this year were understated. The first figures are in from the U.S. Department of Commerce, and it's clear this burgeoning market is bursting at the seams. It's a veritable Viking II on its way to the shores. Hear this:

In 1975, total spending on maintenance, repairs and improvement to U.S. residences amounted to

\$26.7 billion. The experts looked ahead to 1976, and said the total would rise to \$28, perhaps \$29 billion. The actual first quarter estimates show the current seasonally adjusted rate at \$29.9 billion! There's more. In 1972, 1973 and 1975, the confirmed rate at year end was *higher* than the first quarter seasonally adjusted rate. For example, in 1975, the first quarter rate was pegged at \$22.9 billion. By the end of the year, this had climbed to \$26.7 billion. Conclusion: There is every good reason to believe that by December 31, 1976, U.S. homeowners will have laid out considerably more than \$30 billion for remodeling and repairs.

What is even more remarkable is the fact that for the first time in memory, money spent on remodeling and upkeep is increasing year

by year at a faster rate than total dollars laid out for new housing. Another way to look at it: Homeowners in 1975 added to existing homes the equivalent of 700,000 new six-room houses. This compares with 870,000 new single-family houses built during the same period.

The inescapable facts: Homeowners in droves are opting for a better house right where they live, rather than go to the expense of selling, buying anew and moving. The writing is on the wall (that side-wall with peeling paint). Remodeling is, as a Wall Street broker puts it, a "go-go market," capable of enormous expansion during the years ahead. Listen to estimates by Frost & Sullivan, a market research group: By 1979, remodeling will have quickened its pace to the tune of \$51

continued



National Home Improvement Council, Inc.,
E. 44th Street • New York, N.Y. 10017

billion, and when 1984 (not by George Orwell) rolls around, the sum will rise quite possibly to \$91 billion. Staggering amounts of money. And a staggering opportunity for new business.

Remodeling is non-cyclical

While this news may be of only modest value to builders totally committed to new housing, it is of more than ordinary comfort to the industry. As anyone who is even remotely associated with new construction knows, there are "up" years and "down" years. It is a cyclical business. Whereas remodeling, like a plow horse, trods steadily along year after year. Today, remodeling may be turning into a racing thoroughbred. Still steady. Still non-cyclical. But pounding ahead, plow flying behind.

Why is all this happening? The high cost of new housing stands clearly as the number-one reason, coupled with continuing high mortgage interest rates. Nor are mortgages easy to obtain at high rates. The median price of a new house is now over \$40,000. Add to this the fact that approximately 45 million single-family houses in the U.S. are 20 or more years old. For a house, 20 is a critical age. Equipment has begun to sputter and fail. The 1956 house was underinsulated by today's energy-conscious standards, and owners know it all too well by the size of their power bills. And styles have changed. The 1976 bride isn't content with the 1956 kitchen or bath.



Presenting testimony recently at the Federal Trade Commission were, left to right, Randolph J. Seifert, Vice-President and General Counsel, NHIC, and Council members Richard W. Witte, Asst. Vice-President, American Security Bank, Washington, D.C., Herman C. Dregalla, Vice-President, First Federal Savings and Loan Association of Erie (Pa.), and Guy D. Speed, Asst. Vice-President, Cleveland Trust Co.

To some extent, legislation will spur remodeling. Federal tax incentives, long discussed, are likely to become law soon. At least two states have passed temporary tax abatements for the newly remodeled house.



John J. Butler, NHIC President, center, recognizes association founders, Al Fay, Vice-President, Marketing, National Gypsum, left, and Paul Shoemaker, formerly Executive Vice-President, Masonite, at the Council's 20th Anniversary luncheon held in Washington, D.C. June of 1976.

Profits for everyone

Suppliers, most distributors, utilities and lenders will reap benefits from nearly all \$30,000,000,000 of this remodeling market. Builders and contractors will share in approximately half the sum. According to U.S. Department of Commerce analyses, about 50% of the total figure for upkeep and improvement is accounted for by the growing do-it-yourself market. Even at that, contractors will prosper.

Consider the totals first. Estimates put the number of contractors engaged in residential remodeling between 40,000 and 50,000. Taking the generous side, say 50,000 contractors share equally in the \$15 billion remodeling pie. That works

out to a neat \$300,000 gross for everyone, a respectable sum. Moreover, when the job is priced right remodeling often draws a higher profit than does new construction.

Now consider the extras. Of the \$15 billion in DIY, a portion will revert to contractor business after the owner botches the job. Another portion will involve the remodeler in joint DIY/contractor projects. Finally, there is a small but growing number of remodelers who have expanded their business to include home centers; thus tapping both ends of this enormous opportunity.

How NHIC members can help you

For all members of the industry, there is ample room for gain. There is also a chance for loss. Loss, because remodeling, though a form of construction, is unlike building a new house. For most new houses, the problems are out in the open. The only unknown is the cost and that undergoes standard testing.

continues

**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 siding 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. HH106, 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.



REMODELING CAN BE BEAUTIFUL AND SELL LIKE BLAZES.

Even the most basic of remodeling ideas can be beautiful with snug-fitting Andersen® Windows and Gliding Doors. Ideas that can help you build your business. Beauty that's bound to sell your customers.

Make small look big!

An Andersen Gliding Door brings the whole outside world into your room. Creates a feeling of spaciousness. Crisp, trim lines and elegance inside and out. Snug-fitting design and double-pane safety insulating glass, too.



Add interest outside, spaciousness inside!

Be a little unconventional in your window planning with Andersen Perma-Shield® Angle Bay or Bay



Windows in a variety of styles and sizes. Create a difference that shows off in sales appeal.

Built in fuel savings!

Energy costs are top-of-mind for remodeling prospects these days. So they'll appreciate the



Energy-saving properties Andersen Windows and Gliding Doors are famous for. The result of wood, natural insulator, and double-pane insulating glass. Plus a tight-fitting design two times more weathertight than recognized air-infiltration standards.

Finish it off with a flair!

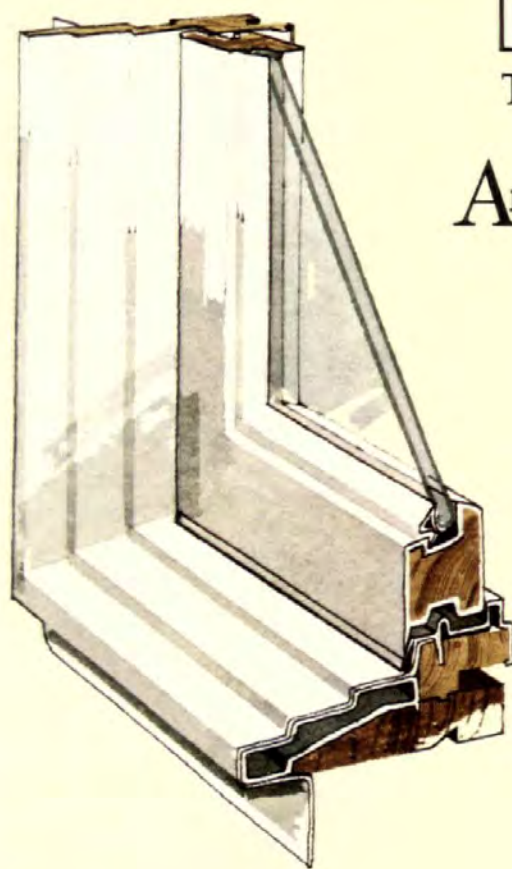
Andersen Perma-Shield Shutters are a beautiful finishing touch to



a quality remodeling job. Built to Andersen quality standards. No painting. Sturdy. Lightweight. Low maintenance, preformed rigid vinyl sheath with the look of painted wood. Available in black or white, louver or panel style.

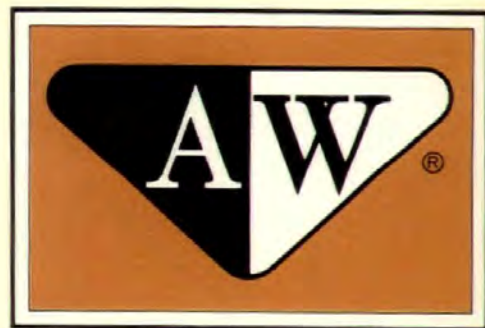
Put an end to window pains!

When you install vinyl-clad Andersen Perma-Shield Windows with double-pane insulating glass, you give yourself the selling power of a virtually no-maintenance product. Long life rigid vinyl* that won't crack, chip or peel. Won't rust, pit or corrode. No storm window bother.



The symbol of quality!

The Andersen Windowalls® label not only tells homeowners you've installed quality windows and gliding doors, it's a positive sign of the quality construction throughout your remodeling job. Let it work for you. Let it prove to your customers that basic can be beautiful. And help your business grow like blazes.



The beautiful way to remodel.

Andersen Windowalls®
ANDERSEN CORPORATION BAYPORT, MINNESOTA 55003

*Perma-Shield white available in four window styles and gliding doors. Terratone color available only with Perma-Shield Casement and Awning Windows. Sash exterior of double-hung window has a weather-resistant, long-lasting polyurea finish. Frame is Perma-Shield rigid vinyl. Printing limitations prohibit exact color duplication of Terratone color. Use actual sample for building specifications.

4130 Copyright © Andersen Corp., Bayport, Minn. 1976

CIRCLE 39 ON READER SERVICE CARD

Watch your houses move when you give people more than they expect.

Present a place to prune, repot and mist.

Cash in on the gardening boom. The Lancelot Model L 2421 sink makes an instant gardening center in utility room, garage or mud room. Large bowl and swivel spray makes working with plants a breeze.



Create an entertainment center.

Sure to please host or hostess. The Lancelot Model L 2511 sink is great in family room, rec room, Florida room, sunporch. Use removable wells for ice, bottles, trimmings.



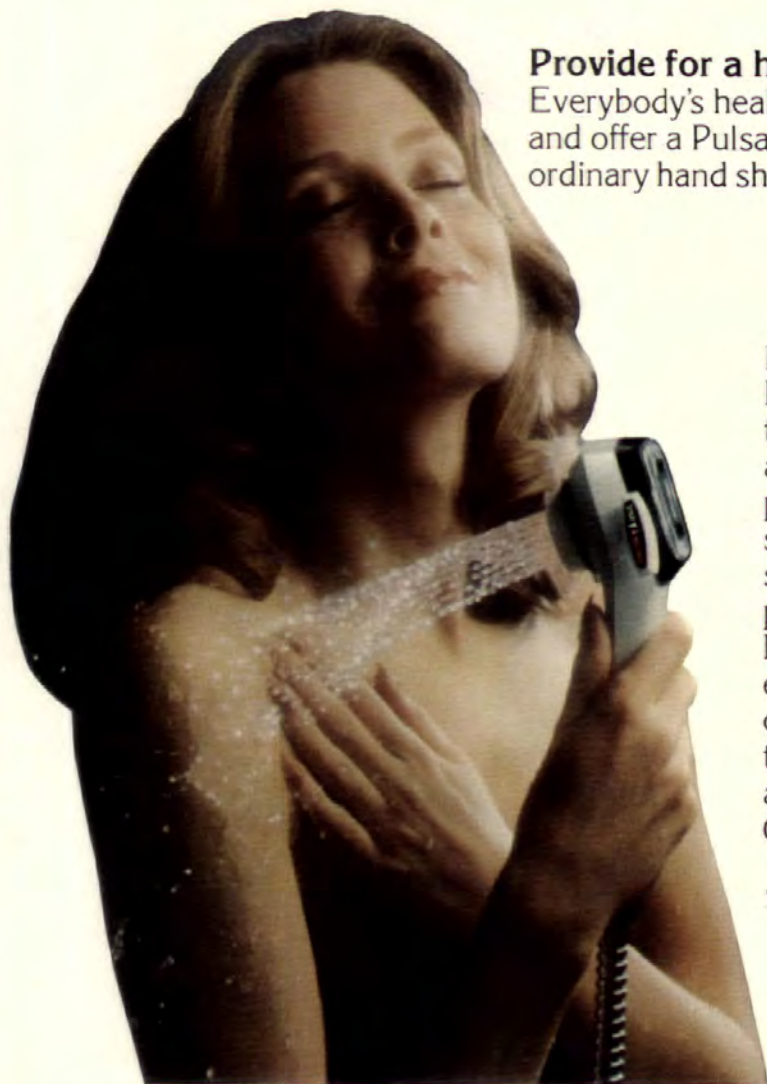
Make the cook's job easier.

From gourmet to water-boiler — all will appreciate being able to do many jobs at once. Swivel-spray the salad greens in one sink; rinse and drain the spaghetti in another; put the pot to soak in the third. The Lancelot Model L 4521 sink.



Provide for a health spa in the bathroom.

Everybody's health conscious today. Invest a little more and offer a Pulsation massaging shower instead of an ordinary hand shower — and you'll get back big dividends.



Let Moen products help sell your houses. Use them where people expect them (like the kitchen and bath) to add a touch of quality. Or use them where people don't expect them to make new sales. But always, always, you'll get the same famous Moen quality, from the people who first gave you the single-handle faucet. All Moen faucets are equipped for automatic water/energy conservation. See your Moen man today for other ideas. Or contact Moen, a Division of Stanadyne, Elyria, Ohio 44035.

There's only one. MOEN



Whereas each alteration, every wall that's moved or removed, every sagging beam shored up can present a new set of problems. Profits go to the company that meets and overcomes the problems with an experienced hand. Developing experience is an individual enterprise. No one buys it. But help is available. It is at this point that NHIC, the National Home Improvement Council, can become a profitable part of your future. NHIC is made up of industry members at all levels who have already been successful in remodeling. For the modest cost of membership, their expertise is available to you. They can steer you away from the risk of loss toward the pleasures of a tidy profit.

No matter where you stand in the distribution system, there are numbers of people in NHIC who can talk intelligently about your business, and authoritatively on remodeling. NHIC is a true homogeneous group that spans the distance between raw material and final consumer. It is an organization that binds together building material manufacturers, other national trade associations vitally interested in remodeling, shelter-oriented consumer and trade magazines, contractors, distributors, local suppliers and utility personnel belonging to regional chapters stretching from Los Angeles to Boston and Milwaukee to Birmingham, Ala.

Just as remodeling is growing, so is NHIC. By 1980, this group expects to have doubled the number of chapters throughout the U.S. (it already has a working relationship with a similar group in England), the total membership and the number of national participants.

Where it all began

Ever since its inception, NHIC has been growing. It all began in 1955 when President Eisenhower foresaw a shortage of mortgage money looming on the 1956 horizon. He urged members of the industry to take up the slack by expanding the market for home improvements. Material suppliers, dealers, contractors, distributors and others pooled their promotional

efforts and came up with a slogan: "56, the Year to Fix," a home improvement drive unequalled until that year. Casting about for an organizational name, the founders came up with "Operation Home Improvement."

Now celebrating its 20th Anniversary under the NHIC banner, fledgling OHI proved resoundingly successful that first year. Home-

somewhat different results from membership, all six serve as partne Officers and directors currently are drawn from several segments and one sub-group dominates NHIC. This is due principally to a realization that stimulation of the remodeling market is a common goal and one brought about better in concert than individually. So again, how will *you* benefit by joining NHIC?



Top NHIC brass gathers at the dais during the NHIC Annual Convention held in Miami Beach this year. At the podium: NHIC President, John J. Butler, and second from his right, John E. St. Lawrence, immediate past President, NHIC and an executive at General Electric Co.

owners throughout the country got the message to the tune of \$8 billion, the largest expenditure for maintenance, repair and home improvement made to that date. Some confusion over the name grew from its similarity to the Oil Heat Institute, and the change was soon made to National Home Improvement Council. At start up, OHI was a temporary promotion to solve a temporary problem. Today, NHIC is quite permanent, armed now to do much more than solve problems. It is a storehouse of priceless practical information; a training center; a promotional arm; a meeting of minds and a supplier of fresh ideas.

How will membership in NHIC benefit your business? That's a multi-level question, deserving answers directed specifically to the six active segments making up NHIC: contractors, manufacturers, distributors, lenders, utilities and publishers. While each group seeks

Help for builders and contractors

If you are a contractor or builder, consumer confidence is overwhelmingly the number one advantage cited repeatedly by present remodeler members. Local NHIC chapters have been formed for this reason. It often comes about like this: A half dozen or so veteran remodelers, respected in their community, meet to talk over mutual problems. The discussion gradually rivets on the questionable practices of two or three new firms in town. By comparing notes, they establish that at least one company is bilking the public and the reputation of all home improvement companies is endangered. What facts they know about the firm can be turned over to the local district attorney. But a much more lasting, *positive* step is

continue

The Soft Kitchen:



It makes your selling job softer, too.

When a would-be homeowner steps onto GAFSTAR® Brite-Bond™ Citation flooring, she'll love the soft, super-cushioned sensation and the urethane surface that needs no waxing to keep its bright shine. And you'll be a step closer to making a sale. Because our super-cushioned floor is an "extra" well worth its price in creating an atmosphere of luxury.

Of course, a floor won't sell an entire house. But the good impression you make with GAFSTAR Brite-Bond Citation speaks to people of the quality you've put into every room. And you can't have it much softer than that.

For more information, call or write to GAF Corporation,
Floor Products, Dept. K34, Box 1121, Radio City Station,
New York, New York 10019



CIRCLE 43 ON READER SERVICE CARD

SPOT THE HIDDEN BEA



Is it the warmth and color? Design possibilities? Durability or the easy-working quality that makes G-P Redwood so beautiful? We think so, of course. But if you said availability—you're not only right, you're a pretty smart builder.

WHAT YOU WANT, WHEN YOU WANT IT.

One of the real beauties of G-P Redwood boils down to this: Your nearby Georgia-Pacific Register Dealer can get the patterns, grades and sizes you want, when you want it. Everything from kiln dried clear all-heart to garden grades. And that includes G-P's exclusive Bee-grade—fine Redwood at a very reasonable price.

TY OF G-P REDWOOD



THE RESULTS SPEAK— AND PAY—FOR THEMSELVES.

Home buyers love the rich, distinctive look of Redwood. But they sometimes overlook its other qualities—it's an excellent insulator; remarkably resistant to weather, insects and decay; holds stain longer than most woods and left untreated, it weathers to a rugged barn gray.

But best of all, using G-P Redwood for interiors, exteriors, decks, fences, and detailing makes a home more valuable. Now that's beautiful!



SEND FOR OUR FREE BOOK ON REDWOOD:

Advertising Dept.
Georgia-Pacific
900 S.W. 5th Avenue
Portland, Oregon 97204

Georgia-Pacific

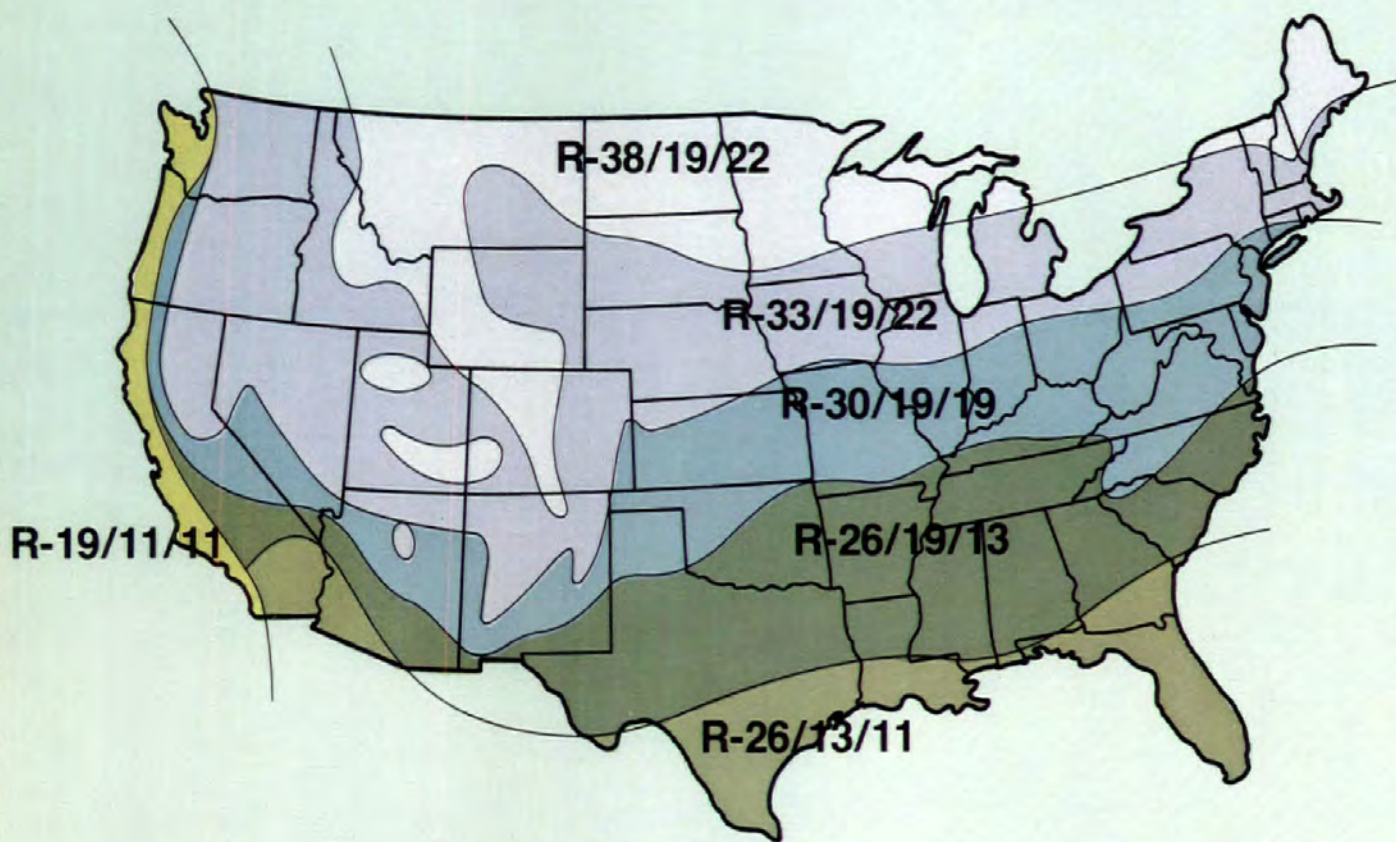
The Growth Company

Portland, Oregon 97204

CIRCLE 45 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.

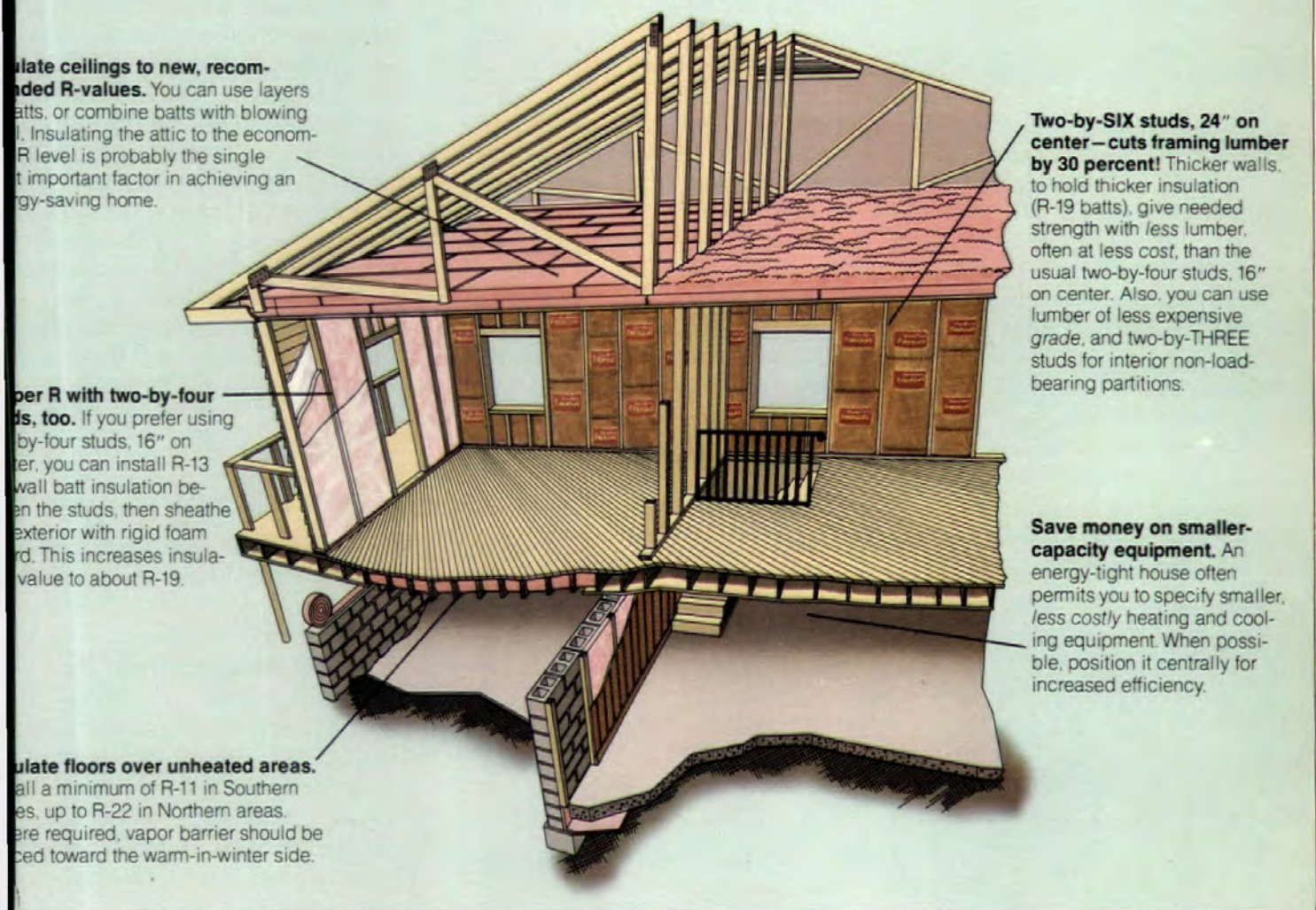
Economical levels

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!

ance between the cost of any ed insulation and the value of rgy it saves. *Guidelines* to the nomical amounts of insulation for ings, walls and floors in each area.

Translating R's into inches

The new recommendations are rages 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 ©

taken: They join forces under one organizational head with a strict set of ethical standards. The group, of course, is the National Home Improvement Council. Then through steady promotional efforts, the public is made aware that NHIC members are reliable.

Membership standards

After a number of years of membership in his local council, one New England member said, "We've not only won the respect of the community, but we get the same reaction from city hall, the Better Business Bureau, building inspectors—you name them." A member from a southern chapter said they had helped the local BBB draw up home improvement guidelines.

You can assume that local chapters were formed by a cadre of top-drawer companies. But in the inevitable drive for membership, will the chapter stay "pure," or will a

tising program," says a New York chapter officer. "This produces over \$1 million in sales each year and at least 3,000 leads for chapter members. Our ads are aimed exclusively at building a favorable image for members of the council." A typical headline states, "We pledge your dream house won't become a nightmare... the members of the National Home Improvement Council are businessmen you can trust for professional results." Members are then permitted (and encouraged) to use the NHIC seal in their own company advertising. On a continuing basis, this kind of advertising influences the public attitude.

Recognition is brought about in as many other ways as there are to promote an idea. Radio, television, newspaper publicity, home shows, garden shows, house tours... the list is as long as the roster of members, each one bringing to the group his own experience and imagination.



A strong point is made by Rep. Millicent Fenwick (R. N.J.) to Rep. John Murphy (D. N.Y.) and NHIC Board Member, Bob Williams, Account Manager, Popular Science, at NHIC Congressional Breakfast.

bad apple slip in? A good question for you to ask. No one is perfect. Some contractors less interested in image than in quick profits have squirmed by the stringent membership analysis by members. But they don't stay. One of two things happen. They decide on their own to get out. Or the membership catches on and asks for a resignation.

The second most often named advantage of NHIC membership is recognition. Promotion of NHIC as a group helps each member. "Probably the most important aspect of chapter activities is our adver-

Home improvement shows

For example, Milwaukee area homeowners have been conditioned to anticipate the Annual Home Improvement Show, an event held by the Milwaukee Chapter of NHIC and the *Milwaukee Sentinel*. The event generally falls around the end of February when homeowners are fed up with snow and ache for Spring. The show has almost become a harbinger of Spring, a prelude to the days when owners can

get outside and fix up their yards and house. News of the show is spread in the *Sentinel* and in local radio and television announcements. Families show up by the thousands to see approximately 70 exhibitors, watch a live demonstration of adding a room to an existing house, and hear animated talks on home remodeling, decorating and gardening. NHIC members who exhibit are eager to show again next year, since they walk away with a bundle of live leads worth many times the investment. Moreover, the show itself makes a profit. This activity is not exclusive to Milwaukee. Other chapters hold variations on the theme, jointly promoting the idea of home improvement and the image of the chapter.

A source of valuable information

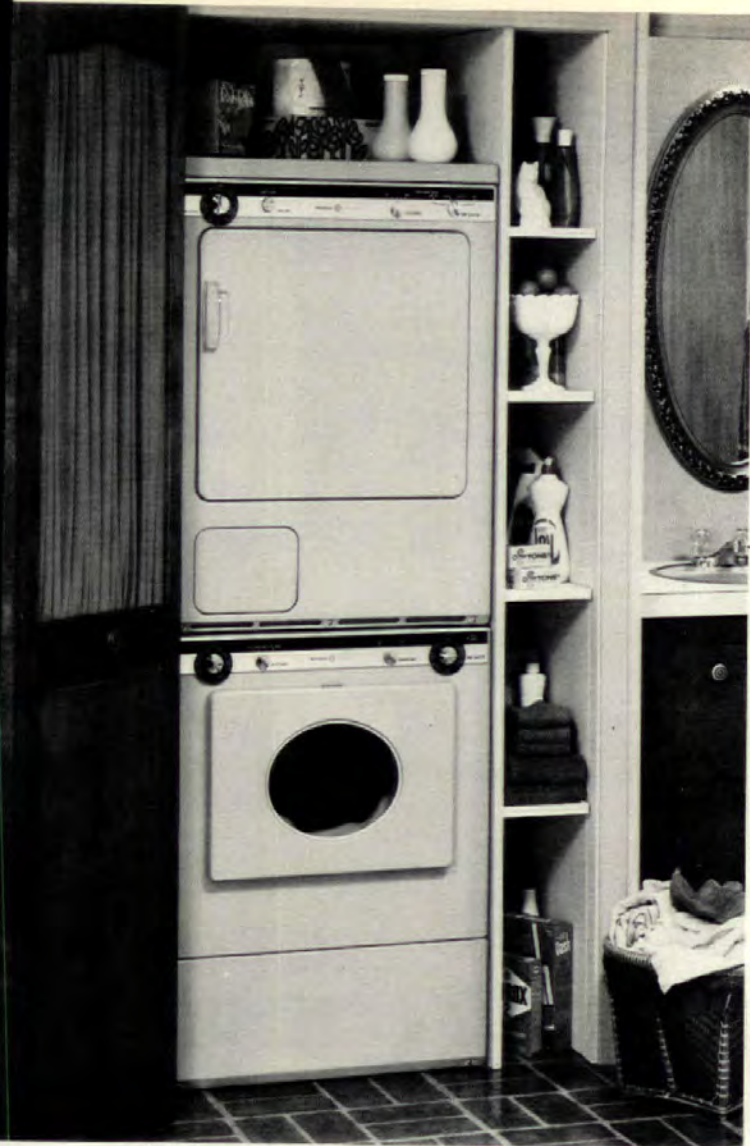
NHIC as a source of valuable information rates high in importance to members. Principally, this comes from two pipelines—the national office and other members. "It's impossible for me to keep track of all the laws passed by Congress on OSHA, flood control, consumer protection and so on," admits a Pittsburgh member. "By being a member of NHIC, I get all the facts and can operate my business in a legal manner."

Such information flows from NHIC's general counsel, who keeps up a regular liaison with the alphabet groups: FHA, FTC, OSHA, along with the White House Office of Consumer Affairs, Bureau of the Census, Department of Labor and Congressional Committees working in areas that influence the remodeling industry.

As a result of spending these energies, the government bodies have come to call on NHIC for advice. For example, NHIC was asked by the President to contribute ideas on stabilizing the economy. When the Federal Energy Administration wanted data on, as it called it, retrofitting the homes of America, it turned to NHIC for help. The list goes on.

One seemingly small but vital NHIC effort was the resurrection

continued



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, or laundry, side-by-side under a counter. In the bathroom, under a vanity.

Just give us a little space and we'll help you sell your homes. The Economical Space Mates from White-Westinghouse.

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

And, you'll save more than space. Because of the exclusive tumble action washing system, the White-Westinghouse front-load washer uses 36% less water than conventional top-load machines. For example, in a typical 72 unit complex the White-Westinghouse Space Mates can save over 500,000 gallons of water every year (based on 8 loads per unit per week). With the prices of water going up like everything else that's a big saving, not to mention the energy it takes to heat the water.

And because the Space Mates are backed by Sure Service anywhere they're installed in the

U.S.A., your job will be over once they're in your home.

Stack up the reasons and you'll choose the Space Mates from White-Westinghouse. And so will your customers.

Mail the coupon below for the full story.

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

White-Westinghouse

One of the White Consolidated Industries. *WCI*



**Weathered brick without the weather. Or the brick
That's the beauty of Masonry**





you're looking for the warmth of weathered brick, look at Masonite's new Brick Design hardboard paneling. You won't need a bricklayer or a big budget. It comes in tan, red and white, and you

won't find a more realistic brick panel on the market.

Discover Masonite's many inviting styles and finishes. They help you make the most of any room.

Man-made finish on real Masonite brand hardboard.

CIRCLE 51 ON READER SERVICE CARD





And so to work. This is a typical well-attended session mixing members from all levels of the industry. NHIC Research Committee is meeting here at the L'Enfant Plaza in Washington, D.C.

of the Census report on remodeling (which government officials had planned to drop). NHIC knew that without the right business statistics in hand, planning is hobbled if not halted. It was NHIC that helped rewrite the survey.

Still one more clear indication of NHIC's close ties to information from the government is its annual Congressional Breakfast, held in Washington each year. This is a well attended affair, giving NHIC members a chance to meet and talk privately with congressmen (and women) on the issues important to you.

Exchange of ideas

The second source of information to members is more informal, but quite possibly more important. This comes from other members. "I come away from the annual convention with a head full of terrific ideas," says a West Coast member. "Most of those ideas came from guys in other chapters around the country. We just trade notes on business over a beer. Before long, I've got some fresh slants on advertising along with good tips on compensating my salesmen. The best thing is this. We let our hair down. We talk salaries and mark-up and profits—no holds barred. After all, they aren't competing with me in my area. So why not tell it the way it is? There aren't textbooks anywhere that can match that kind of hard

knowledge, and it's why I keep coming back to the NHIC conventions."

While talking dollars and cents makes sense, it's not the only kind of knowledge passed along at national NHIC conventions, held generally at the beginning of each calendar year in an interesting locale (New Orleans, Miami Beach, San Francisco, etc.). Here are some of the subjects typically presented during convention seminars: kitchen and bath remodeling ideas; how to train salesmen and estimators; how to hire the right people; steps to take in market research; how to meet consumerism head-on; controlling your time efficiently and getting the most out of your advertising dollars.

Monthly chapter meetings

National conventions are one a year. A much more steady flow of information is passed along to members at monthly chapter meetings. Here's how one Pittsburgh contractor puts it, "I joined NHIC to get information from successful remodelers, and the rewards were much greater than I expected. I've learned about overhead, pricing, discounts and how to pay salesmen—just the kind of education a small contractor like me needs. More than that, at the chapter meetings, I met lenders from the Pittsburgh area who invited me in to talk about a loan program. I can't imagine where else I could go to meet the people who make remodeling go."

Finally, there's the camaraderie. NHIC members talk the same language. They get together and play golf, or have a buffet dinner, or a Christmas party. Friendships grow. Business is passed along. For example, a kitchen specialist, once he knows the members well, would pass along a lead for an attic expansion, something he doesn't do, but a job he knows a friend of his does well. One seasoned member recalls, "Before I joined NHIC, I was sure all my competitors were stinkers. Now I know we're all in the same boat with just about the same kind of problems. I've learned a lot since I became a member, and I feel certain I'm a better businessman for



Table-top displays by manufacturers are studied by delegates to the 1976 Annual Convention of the Council in Miami Beach, Fla.

Eljer's prescription for bathroom remodeling success

**A complete
"How-to" Program
to help you
capture a share
of the rapidly
growing bathroom
remodeling
market.**



Bathroom remodeling is growing by leaps and bounds but it's no easy market to crack—Eljer's program can help you.

The Bathroom Remodeler's Manual is an authoritative booklet that gets right down to the real nitty gritty of operating a successful bathroom remodeling business—including tips on working with subcontractors, establishing cost estimating and job control methods, developing good bathroom designs, organizing and training salesmen/designers, and obtaining qualified sales leads.

To convert leads into sales, Eljer's "Prescription for a Better, More Beautiful Bathroom," a handsome presentation book, has been professionally designed so you can customize it to fit your company. It is right for large and small contractors. It is a logical, practical presentation that will help take the homeowner from the prospect list to a contract. It includes pads of floor plan grids, a fixture tracing guide, survey sheets, and unique perspective grids for use in developing 3-dimensional sketches that sell bathrooms.

Included is a self-teaching, step-by-step guide to the use of the presentation book. This valuable guidebook is loaded with tips on selling bathrooms.

Take a step in the right direction to grab off your share of the bathroom remodeling market. Send \$34.95 today to:

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

Enclosed is \$34.95 ☐ Check ☐ Money Order, for your "Prescription for Bathroom Remodeling Success" Package. No C.O.D. orders, please. If not satisfied, money will be refunded.

Name _____

Firm _____

Address _____

City/State _____

Zip _____

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WallaceMurray



***“What a help!
That Whirlpool man
understands my plans as
well as his spec sheets!”***

A Whirlpool builder territory manager knows the intricacies and the problems of the building business. He understands tight schedules and the all-important bottom line.

He doesn't treat appliances as "just another item." He considers how they fit the whole, and how his product features, dimensions and installation requirements fit your particular needs.

That's because he's gone through one of the most extensive and intensive training programs in the business. The Whirlpool Builder Seminars, conducted through the facilities of the Whirlpool Educational Center, get down to the basics of the builder business.

These managers participate in training programs to get practical informa-

tion on things like marketing trends . . . builder financing, merchandising, kitchen planning and other builder problems. And *then* they get complete briefing on the full line of quality Whirlpool builder appliances and after-the-sale services like COOL-LINE® Service and TECH-CARE® Service, which can be important to a builder.

The result: You get a lot more than an appliance salesman. You get a man who can understand what your needs are . . . and works with you in meeting them.

A call to your Whirlpool Distributor is all it takes to get one of these trained professionals at your shoulder. And rest assured, he will fit his schedule to yours. After all, he knows what it's like to be a builder.

Ask about
Help where it counts
Whirlpool Distributor pre-sale
and post-sale services


Whirlpool
CORPORATION

We believe quality can be beautiful

Solid vinyl siding by Bird... helping you sell the Great American Dream.

A home of their own.

It's a dream your customers have worked hard for, and one of the biggest investments they'll make in a lifetime. Help them protect it, and increase your sales, with Bird solid vinyl siding.

Our solid vinyl siding moves homes easier because it gives buyers the security of knowing that their investment is protected against premature aging and the elements. It never needs paint. It can't rot, split, or burn like wood. And it can't corrode, rust, attract lightning or

spoil TV reception like metal.

You can promise a family that their Bird siding should be as lovely twenty years from now with minimum care as it is on the day they move into their home. And the money they save on maintenance will go a long way in making other home improvements through the years. Bird offers more color choices in solid vinyl, a broad line of low-maintenance ornamental shutters, as well as a complete line of premium asphalt roofing shingles. Look into them for your next job. It's a wonderful way to make the homes you build or remodel sell faster and endure.

Bird & Son, inc.

E. Walpole, MA 02032

Please send me full information and samples on your low-maintenance Bird solid vinyl siding line.

Name

Address

City County

State Zip

Phone

Please also include facts on: ☐ Solid vinyl gutters
☐ Ornamental plastic shutters ☐ Bird asphalt roofing

"House & Home-Oct. 1976"

CIRCLE 55 ON READER SERVICE CARD



Manufacturers gain

If you are a manufacturer, having a direct line to the top remodeling contractors in the country is named most beneficial by representatives who are now members. When you get down to the *raison d'être* for your business, material sales is what it's all about. Remodelers move a sizeable amount of goods each year. Getting to know the contractor and distributor members of NHIC isn't going to guarantee a 100% rise in sales overnight. But working with members, learning their problems, making friends is good business over the long haul. They remember. A Washington area contractor spoke candidly, "I think having suppliers as members is more than just a good idea. It's great. Let's be honest. Without their financial help, we wouldn't have a strong national office. Without a strong national office, we don't get the information we need to run our business better."

A New York remodeler added, "I think one of the greatest advantages of NHIC is the fact that it has united a lot of people going in different directions into a solid front. It's meant we could go to Washington with one voice and speak directly to the FTC. There's power in numbers. There's more power when the numbers include all levels of an industry."

So, for their efforts at NHIC meetings and on NHIC committees, manufacturers gain this advantage. When their field man calls on an NHIC member, he gets an attentive ear. When a non-member supplier rep calls, he may get the brush.

More than that. Most industry problems that fall in the lap of contractors and distributors affect manufacturers. If concerted effort can solve the problem for the company in the local area, it can solve it just as well for material suppliers on a national level.



Informal talk is the order of the morning when Congressmen and women and NHIC Board members sit down to Council's Annual Congressional Breakfast. Event was well-attended by both groups.

New market insights

There is also at work an inverse learning quotient. Just as contractors absorb usable knowledge from suppliers, so in equal measure do the building product makers learn from contractors. One vice-president of a well-known company said it this way: "NHIC meetings give me valuable insights into the current market trends for remodeling. I get these impressions from only one source at the meetings—the contractor members. I am delighted to have the chance each year at the national convention to talk to so many contractors first hand in so short a time."

At the outset, NHIC's goal was to enlarge the market for remodeling. It was to material suppliers that President Eisenhower turned for help (for one reason, because there was no NHIC at the time). There is still a strong feeling among manufacturer members that the best way to broaden the market is to work cooperatively with the dealers, distributors, contractors and builders who will be carrying on their shoulders the job of broadening the local markets. Present members find the best way to help is simultaneously at the national and chapter levels. At national meetings, producers share their business expertise. At chapter meetings, field men have the opportunity to work first hand with their own customers. That's the kind of concerted effort that pays off.

A word to lenders

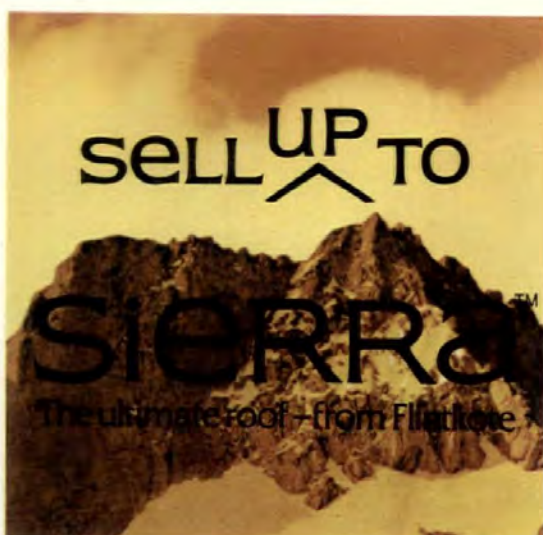
If you are a lender, getting to know the contractors is usually the first advantage mentioned by lenders who are now members. "It's always been a good idea to keep in touch with our market," says a Pennsylvania lender who has been an NHIC member for several years. "Joining the local chapter of NHIC has proven an excellent way to know each contractor personally, learn about his background and appreciate his business acumen. You can imagine how important that is today with the holder-in-due-course legislation. It's simply a practical and very wise move on our part." He went on to explain, "Not every lender in this area offers loans through contractors. We do, and this explains why we feel our institution must keep in touch with an organization like NHIC. I can't imagine why any lender handling dealer loans would not feel the same way. But let me take that one step further. Institutions dealing only in home improvement loans to consumers ought to think seriously about joining NHIC. It is definitely a plus when the loan officer can recommend several remodelers to a borrower. It's the kind of extra service that makes business grow. And there's no better way to find out who the dependable contractors are than to join NHIC."



Sierra Roof gives a home that "curb appeal" that makes a prospect look—and think—twice! For sheer, distinctive beauty, nothing can touch a Sierra roof, with its bold, rough-hewn texture and mellow, natural coloration.

Sierra Shingles offer more—the fire-resistance, weather protection and long, trouble-free life built into "new breed" asphalt heavyweight shingles; Class C fire rating, UL wind resistant bel, a 25 year limited warranty*.

*Certificate available upon request.



Sierra Asphalt Shingles give you the edge, deliver the extra value that assures customer satisfaction. There is no better way to update any home, whatever its age! Get in touch with your Flintkote dealer or distributor or mail coupon today. Sell up to Sierra—the ultimate roof!

Sierra Shingles not available West of the Rockies.

THE FLINTKOTE COMPANY
Building Materials & Gypsum Division
480 Central Avenue
E. Rutherford, N. J. 07073



CIRCLE 57 ON READER SERVICE CARD

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The Flintkote Co./Building Materials & Gypsum
Div.; 480 Central Ave., E. Rutherford, N.J. 07073
Gentlemen: Please send full information about
Sierra Shingles ☐. Have a representative call ☐.

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Company _____ Title _____

Street _____

City _____ State _____ Zip _____

Phone _____

HH

Tell your remodeling customers: It pays to stay with gas.



Gas appliances use less energy, cost less to operate.

Huge remodeling/replacement market. 33 million families heat with gas. 29 million families heat water with gas. 32 million families cook with gas. 9 million families dry clothes with gas. A lot of them will be remodeling this year and replacing their gas equipment. Here are some facts you should know about gas:

Gas is the efficient energy. People replacing their old gas equipment with new gas equipment don't add to the energy problem. Studies by the U.S. Government's Council on Environmental Quality show that gas appliances use considerably less of America's energy resources than other comparable types of appliances. And they cost less than half as much to operate.

Gas will keep coming. The Federal Power Commission has specified that the natural gas industry's first priority must be to keep on supplying homes that now have gas. So your customers for home additions and other remodeling can expect to have continued gas service.

How to have satisfied clients. Recommend that your customers stay with gas. They already know about the convenience and dependability of natural gas. They'll thank you for pointing out its efficiency and economy. Now more than ever, it pays to stay with gas.

**Use gas wisely. It's clean energy
for today and tomorrow.**

AGA American Gas
Association



**WE'RE BUILDING A BRAND NAME
FOR YOU IN SIDINGS.
AND WE'RE TELLING THE WORLD ABOUT IT.**

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Yorktown™



Sundance™

Oldbridge®

WELDWOOD SIDINGS.

Weldwood isn't a brand new brand name.

And that's the beauty of it. It's known to the millions of Americans who've seen our national advertising for Weldwood® paneling. That's why we're now using the same famous name for all of our

sidings. But that's just the beginning. We've got another "Knock on Weldwood" campaign coming up. And this time, our commercials will also star Weldwood sidings. Millions of Americans will see these commercials. They'll also see full-color print ads in the magazines

they read. And they'll want Weldwood sidings for the outside of their homes. So you'll get the built-in benefit of a famous and respected brand name. The Weldwood name. For sidings.

**Weldwood
SIDINGS**

U.S. Plywood®
Champion International Corporation
1 Landmark Square, Stamford, Conn. 06921

©1976 Champion International Corporation

*West of the Rockies, available by special order. Patent pending for Yorktown siding

CIRCLE 59 ON READER SERVICE CARD

H&H OCTOBER 1976 59

Upgrade standards

Another point cited by many lenders. Membership in a group like NHIC tends by its nature to upgrade the standards of each contractor who joins. When that happens, their reputation jointly and individually improves. When standards rise, the benefits accrue to the lender as well. There is less risk involved; more dependability.

Membership in NHIC opens up a line of communication. "We are inclined to talk to ourselves," admits one Chicago banker. "It does us good to find out what money problems exist in an industry like remodeling. Not only are we able sometimes to solve the problem, but, you know, there are cases where we learn a thing or two about our own business."

Moreover, lenders point out the opportunity to join forces with other segments of the industry, and with a more powerful voice, speak up for legislation beneficial to the financial community and the remodeling industry. Or join the fray against legislation detrimental to their common goals.

The Pennsylvanian adds one more point: "As officers of our bank, we would do well to expand our relationship to as many levels of business in the community as possible. Because of the unique vertical integration of NHIC's membership, we have the opportunity at chapter meetings to know not only the contractors, but local distributors, utility personnel, local supplier representatives, and quite often, local advertising agency and newspaper representatives. That's quite a cross-section in one group."

A role for utilities

If you are a utility executive, energy efficiency is one of the foremost problems of the day, and promises to be important for decades to come. NHIC contractors are the men who are going to help relieve the problem. On a two-way street of communication, NHIC members from utilities and from the remodeling

companies hammer out programs for saving energy in which all participants gain.

In some cases, utilities have gone into the insulation sales business, so important is the crisis, they believe. Once made, the sales are turned over to contractors for follow-up and installation. Even for this simple business transaction, membership in NHIC affords utility representatives an avenue to the most reliable insulation contractors.

Yet, with energy resources admittedly in short supply, a good number of personnel from utilities are ambivalent on the subject. Some are charter members of NHIC chapters. They've built lasting friendships over the years. Because of this, they find it easy to get across the energy-efficient message. But in the back of their mind is the thought that fuel won't always be in short supply. As a result, they still join in on local promotions, such as home shows and public relations campaigns. In fact, nationally, utilities spend millions of dollars helping promote local business. In short, they help contractors expand their market now, in spite of the fact that it may not necessarily mean more sales of gas and electric equipment. Some day, with a new power source to back up their own promotion, these NHIC members from utilities will want that contractor business. When that time arrives, it will be the utilities that have cooperated continuously winning the lion's share of business.

A publisher's opportunity

If you are a publisher, a multitude of opportunities awaits you in NHIC membership. The most obvious is the chance to work elbow to elbow with top men from material suppliers—men who can make decisions about advertising. Moreover, membership has given the present publisher members an understanding of the remodeling market unobtainable outside the confines of NHIC meetings. As anyone in selling knows, the first rule of the game is to understand the market.

These alliances have brought about magazine promotions in which both publisher and supplier benefited, not to leave out remodeler and reader. These promotions are devoted exclusively to remodeling—special sections in the national magazines combining editorial content and building material advertising aimed at the owner on the way to or thinking about home improvements. Such sections have appeared in *House Beautiful*, *House & Garden*, *Popular Science* and *Better Homes & Gardens*. An outstanding example is the section you are reading right now in *House & Home*.

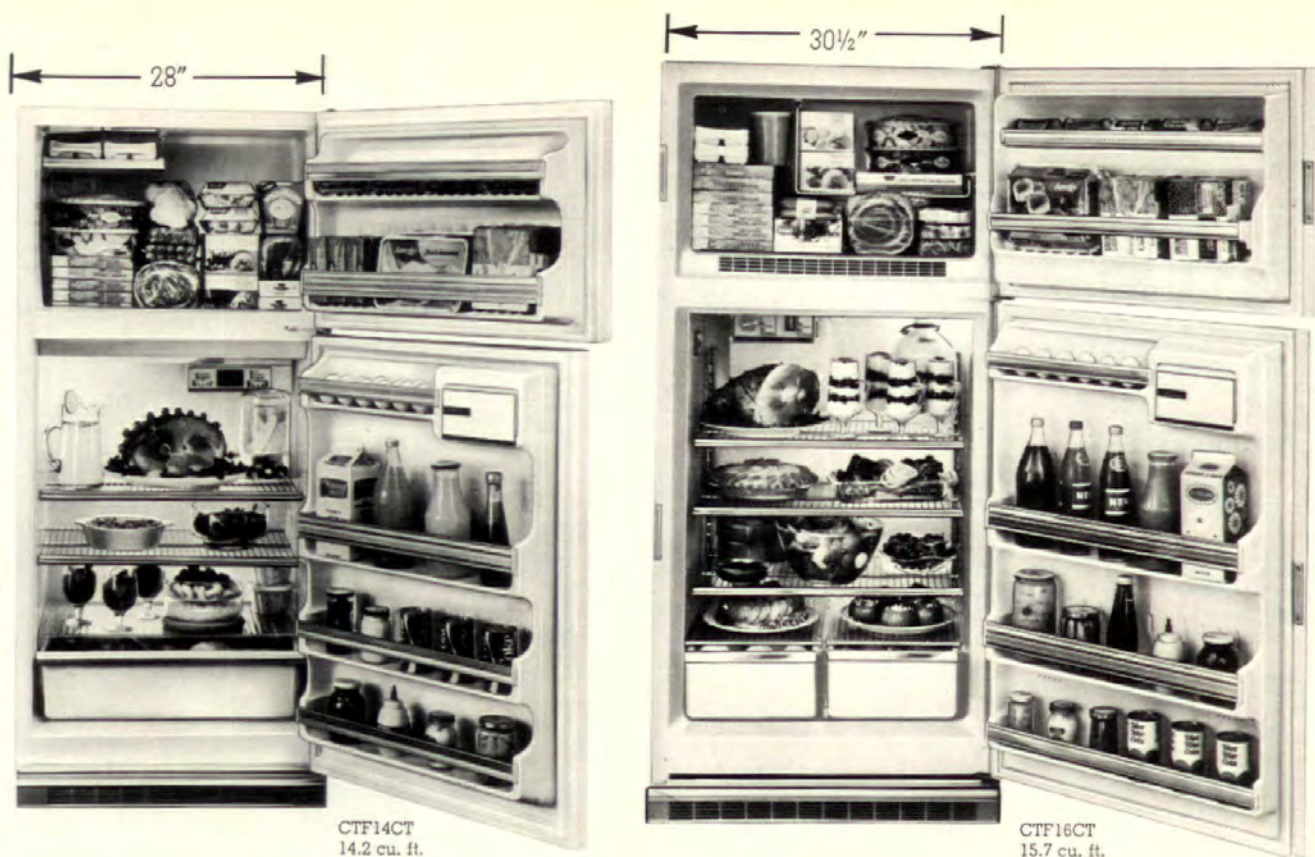
A member's role

There is nothing exclusive about running remodeling sections. Other publishers have done so from

continued



More conversation at NHIC's 1976 Congressional Breakfast between Joe Russell, Milwaukee Chapter representative on the NHIC Board, left; Board Member Al Ellrodt, Director, Marketing and Planning, Kohler Co., center, and Rep. William A. Steiger (R. Wisc.).



Hotpoint's no-frost refrigerators can help sell a kitchen. And save space doing it!

The kitchen can be the single most important room in closing a sale or rental.

And that's where our refrigerators come in!

Today, most people want the convenience of a no-frost refrigerator in their home. And they're willing to pay more for it.

Feature-packed refrigerators.

The two Hotpoint models shown above offer the convenience of no-frost and a lot more features, as well.

Features like doorstops, a tri-lon crisper, easy-release ice trays and the covered dairy compartment in our 14.2 cu. ft. refrigerator.

Or the added convenience of cantilever shelves, twin crispers, a removable freezer shelf, optional automatic ice maker (available at extra cost) and the Power Saver Switch in our 15.7 cu. ft. model.

More refrigerator in less space.

We've designed our new refrigerators to give your buyers and tenants more fresh food and freezer capacity on less floor

space. Our 14.2 cu. ft. model, for example, is just 28" wide; the CTF16CT only 30 1/2" wide.

And, of course, Hotpoint refrigerators come in a wide variety of sizes and capacities—from a 9.5 cu. ft. single door all the way up to our deluxe 23.5 cu. ft. side-by-side.

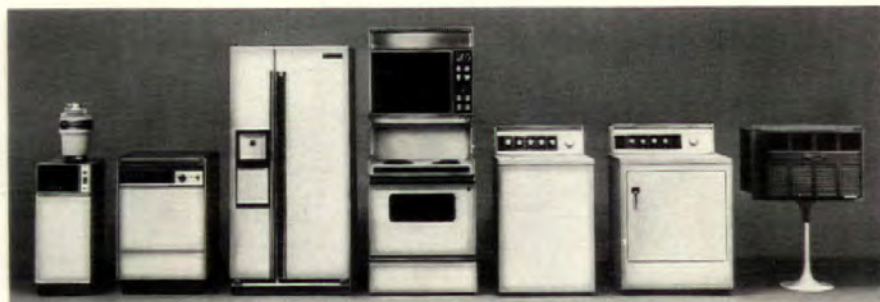
A name people know.

Hotpoint is a nationally recognized brand name that stands for quality. The kind of quality

association that can carry over to the rest of your unit and furnishings as well. And remember, every product we sell is backed by a nationwide service system called Customer Care...Everywhere.®

If you'd like more information on our refrigerators, or any other appliance we make, talk to your Hotpoint Representative. He's our salesman, but part of his job is helping you make more sales!

We hustle for your business. And it shows.



Hotpoint

A Quality Product of General Electric Company

Free Cost Cutters

Plywood Cost Cutters for Commercial Construction



Plywood Cost Cutters for Commercial Construction. Sixteen specific ways to cut the fat out of building. Bonded roofs, pre-framed walls, acoustical floors. And other plywood money-saving tactics for 1976.

(Circle Service No. 485)



Here's the All-Weather Wood Foundation System.

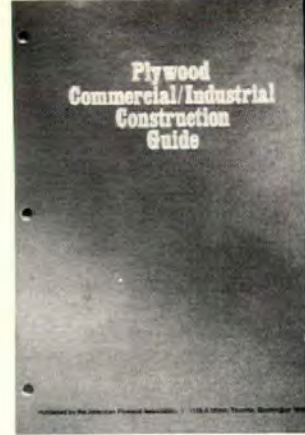
Here's the All-Weather Wood Foundation System. Build seven times faster than concrete block and \$300 cheaper. In rain, snow or sunshine. The responses are pouring in. "I installed it in 1½ hours." "No leaks."

(Circle Service No. 486)



APA Glued Floor System. How it works. How it saves on call-backs. How it adds stiffness. How the new span tables make it more efficient. One builder saves \$10,000 a year in no call-backs.

(Circle Service No. 487)



Plywood Commercial/Industrial Construction Guide. The big volume for plywood systems. Fifty-five pages on plywood roofs, walls, floors, fire-resistant construction and finishing. Also up-to-date specifications guide.

(Circle Service No. 488)



Plywood for Floors. All the floor systems in one place. New span tables for glued floors. New ideas like plywood and foam. New information on heavy-duty floors. New specifications.

(Circle Service No. 489)



Plywood Sheathing for Walls and Roofs. Use ¾-inch plywood instead of ½-inch for roofs. That's the kind of cost cutter you'll find in this 12-page booklet on roof decking, pre-framed roof panels, diaphragm construction and more.

(Circle Service No. 490)



Joint Details for Exterior Plywood Wall Systems. A poster that shows 39 details on how to handle plywood joints. Window treatment. Corner. Vertical. Horizontal. All using conventional materials.

(Circle Service No. 491)



Plywood Siding. A full-color 16-page book on mostly multifamily and commercial siding examples. Also color closeups of different plywood features. And a good section on finishing.

(Circle Service No. 492)



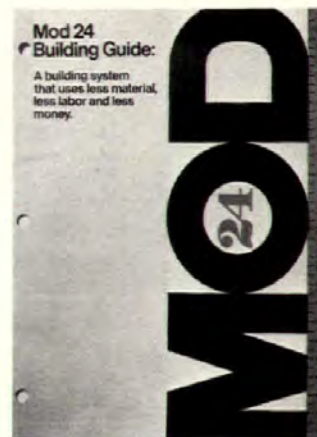
Softwood Plywood for Interiors. Thirty-eight full-color ways to use textured plywood inside. Grooved plywood that looks better than boards. A Medium Density Overlay Plywood wall. A rough-sawn Textured 1-11 bathroom.

(Circle Service No. 493)



Plywood Construction and Noise Control. The basic facts and solutions on noise. Sound transmission levels. Acoustical lab testing. Ratings for floors and walls. Field tests. The works.

(Circle Service No. 494)



Mod 24 Building Guide. Tells how to use plywood over lumber framing, spaced on a 24-inch module, and save \$200 a house. Less labor. Less materials. Less money. And plenty of proof.

(Circle Service No. 495)



Construction for Fire Protection. A 32-page guide to wood/plywood systems that meet code and insurance requirements. Explains the code picture in a nutshell. An insurance ratings. Loaded with benefits.

(Circle Service No. 496)

for builders.

For a quick reply from APA:

Start cutting here.

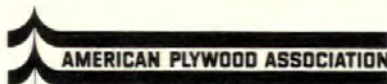
I'm already cutting costs, but please send me the following free books to see if I've missed any tricks.

- ☐ Plywood Cost Cutters for Commercial Construction.
- ☐ Here's the All-Weather Wood Foundation System.
- ☐ APA Glued Floor System.
- ☐ Plywood Commercial/Industrial Construction Guide.
- ☐ Plywood for Floors.
- ☐ Plywood Sheathing for Walls and Roofs.
- ☐ Joint Details for Exterior Plywood Wall Systems.
- ☐ Plywood Siding.
- ☐ Softwood Plywood for Interiors.
- ☐ Plywood Construction and Noise Control.
- ☐ Mod 24 Building Guide.
- ☐ Construction for Fire Protection.



American Plywood Association
Department H-106
Tacoma, Washington 98401

Name _____
Company _____
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City _____
State _____ Zip _____



time to time. But it's rather like playing golf at a private country club. When you're a member, you can play whenever you like. As a non-member, you play only as someone's guest, and not very often.

More than that, membership in NHIC affords your editors an inside track to a King-Henry-VIII feast of remodeling stories: remarkable "before" and "after" versions of residences, human interest stories, predictions for the future of the remodeling business, accurate statistics, business success stories, how-it-was-done stories and many more. Contractors familiar with editor-members are more likely to open up than with reporters from non-member publications.

Finally, nothing in a magazine begins without an idea. Membership in NHIC brings publishers and editors in contact with a wide variety of careers, because of the association's vertical integration from contractor to supplier. Any magazine man or woman worth their salt will be stimulated by the ideas generated at NHIC meetings. And these ideas can lead to stories other than remodeling—money, for example, or the law, or energy. They can also lead to new magazine marketing slants. It's happened, and will again.

Good contacts for a distributor

If you are a distributor or wholesaler the advantages at the local chapter level are almost self-evident. As one New York distributor put it, "These are your customers. Where else can you greet a collection of good contractors under one roof and get to know them well?"

Yet, there's more than customer contacts awaiting the distributor. The New York member continues, "This has been an educational experience. Over the years, we have absorbed a remarkable amount of information about remodeling. I can't tell you how much this has helped our business. We have become experts in home improvement, and now it is often to us that contractors turn for help. A simple example: an aluminum siding contractor we service was trying to find a roofer. We found him one quickly. Now they operate as a team on houses that need new siding and roofing. But we also help our customers now with such things as office management, production, sales and advertising. Membership in NHIC is the single reason we've been able to offer this service. It's been invaluable."

Educational advantages

At the national level, two advantages stand above others for a distributor. The first is, again, educational. Meeting in seminars with other distributors, debating problems they share mutually, turns up solutions that often do not come about any other way. The second is the chance to make contacts with suppliers. With everyone in the line of distribution on hand, the inevitable snags that occur along the way get aired. Once out in the open, these hitches no longer seem so difficult to solve.

A midwest distributor adds, "Membership in NHIC has given us a chance to help our contractor customers solve their difficulties with local and national legislation. We now have a tax abatement on a remodeled house, thanks to joint effort on the chapter's part. That we had a hand in the drive has raised our 'level of appreciation' with our customers."

Finally, by taking part in establishing ethical standards and seeing that they are adhered to, a distributor automatically improves the reliability of his market.

Find out more today

Learn how you can benefit from membership in NHIC. Get all the facts about this growing national organization. Fill out the coupon below and send it in today. You will receive a complete packet of information on publications, promotions and prices.



Time for the women to take over. Phyllis Squires, left, President, Women's Auxiliary of NHIC, begins the Miami Beach meeting last February. Seated are Nancy Ballinger, President-Elect and Chris More, Secretary. Meetings were held at the Americana Hotel.

National Home Improvement Council
11 East 44th Street, New York, N.Y. 10017

Yes, I would like to know more about NHIC. Please send me your free packet of information.

I am a ☐ Contractor/Builder; ☐ Manufacturer; ☐ Distributor; ☐ Lessor
☐ Utility Representative; ☐ Public Official
☐ Other _____

Name _____

Title _____

Firm _____

Street _____

City and State _____

Zip Code _____

Telephone _____

Let the built-in beauty of General Electric's ovens, compactors and dishwashers help sell your homes.



Two beautiful built-in self-cleaning ovens.

Full glass picture window ovens with P-7® Self-Cleaning Oven Systems. Upper one has an automatic meat thermometer and rotisserie with spit and rack. Heavy insulation provides efficiency and helps keep the kitchen cool. A digital clock is included in the glass control panel.

You can then complete your beautiful kitchen with one of our Cook Top surface units and custom hoods.

Built-in trash compactor saves time and work.

With a GE Compactor and a Disposall® unit, there are no messy trash cans to clean, and a week's trash accumulation (for the average family of 4) is reduced to one neat disposable bag.

Built-in dishwasher washes pots and pans.

There are 3 GE sound insulated Potscrubber® dishwashers with Power Scrub® cycles in which jet streams of hot water effectively remove food soil such as in a baked-in macaroni casserole.

And behind every GE product is General Electric Customer Care® service which means we have Factory Service Centers covering over 350 cities, plus more than 5,000 franchised servicers across the country. Most are listed in the Yellow Pages.



GENERAL  ELECTRIC

The only thing more beautiful than an Owens-Corning Tub/Shower is how it helps sell houses

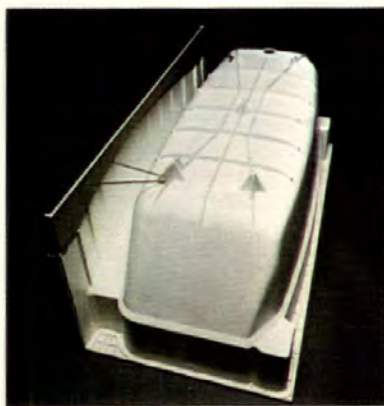


Beautiful bathrooms help make homes more saleable. So we've built super good looks into all of our Owens-Corning Fiberglas* Tub/Showers.

And our tub/showers are even more profitable because they cut installation costs. They can go in *any* time after the framing is up. You don't have to hold up your construction for them.

Their four components even fit through a two-foot doorway. And our manufacturing process allows precision-molding to within one ten-thousandth of an inch. So they will fit together in a snap.

And with Owens-Corning Tub/Showers the cost of tile and grouting is eliminated.



Our exclusive molded ribbed tub bottom gives home buyers firm, solid support.

Although your savings may vary, one builder, Doug Dowd of the Dowd Development Corporation in Wisconsin, has made over \$11,500 in labor savings in the last 16 months alone.

Unique extra feature: Owens-Corning Tub/Showers are the only ones with molded-in ribbed bottoms to give them the strength of a boat hull.

And our Owens-Corning Tub/Showers come in 4½-foot and 5-foot sizes. Our stall showers in 3-foot and 4-foot sizes.

For more information and free literature, ask your Owens-Corning representative or write: W.F. Meeks, Owens-Corning Fiberglas Corp., Fiberglas Tower, Toledo, Ohio 43659.

*T.M. Reg. O.-C.F.

Owens-Corning is Fiberglas

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Where there's title insurance, there's a Ticor Title Insurer.

Nobody covers America with title insurance better than the Ticor Title Insurers.

We're in every state where there is title insurance.

Together, we deal with just about every kind of real estate law and regulation you could possibly name.

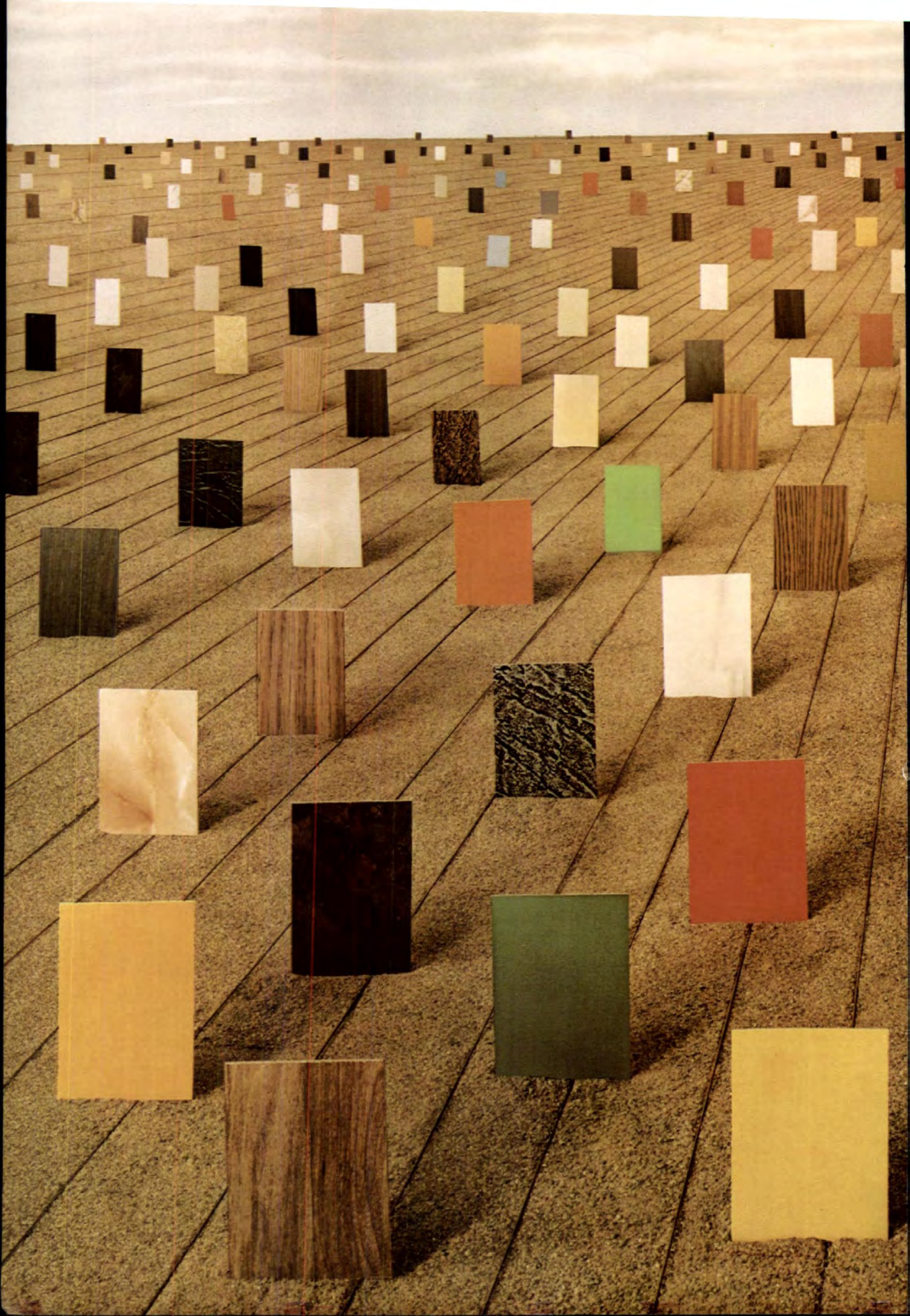
We work closely on a daily basis with realtors, lenders, attorneys, builders, developers, corporations, franchisers, buyers and sellers.

Together, we write more title insurance every week than most companies write in a month.

Give us a call. We're probably right down the block.

Pioneer National Title Insurance issues title policies in 49 states. Title Insurance and Trust does business in California, Nevada and Hawaii. Title Guarantee operates in New York.





FORMICA PRESENTS

INFINITY

The broadest line in the laminate industry!

Now, Formica brings you an infinity of choices—to give you the breadth and scope you need!

New clear, vital solid colors. Patterns and woodgrains that mirror nature itself. So much that's new—so many options—that you'll find just what you want for every commercial and residential need. And we mean every.

Formica's Design Center—unique in

the laminate industry—has worked closely with customers, architects, designers and the Color Marketing Group to insure that each design *will* fill a need. Not just today, but tomorrow as well!

This infinity of choices is readily available through your Formica Distributor. Why not contact him now. He'll gladly show you the broadest line in the laminate industry.



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CIRCLE 70 ON READER SERVICE CARD

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your title or position

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Property management:

Who's in charge here?

H&H: Edward N. Kelley's "Apartment scene" column [Aug., p. 60] generalizes in stating that democracy won't work in residential communities. He refers to condominiums and does not make clear that a different philosophy might be applicable in resident-owned developments.

In our current project, we see almost daily evidence that unit owners believe the protection of their assets requires their participation in the protection of our assets. They are fully aware that the developer and the association have mutual goals and common interests. Further, leadership has emerged that restricts negative dissent.

The developer, likewise, makes every effort to overcome situations generating complaints.

I think HOUSE & HOME should examine the other side of the coin, lest well-intentioned, but inexperienced common-element community developers assume the wrong tack.

JAMES F. ROBERTS, president
West Alexandria Properties Inc.
Alexandria, Va.

H&H: In my opinion Mr. Kelley's column is dangerous to members of the industry involved with homeowners and condominium associations.

There are countless lawsuits today against developers of common-interest communities. These problems have arisen not so much because a democratic approach to the association management was taken; rather, in most cases, they arose because it was *not*.

Community Management Corp. has been involved with nearly 200 communities. We have not once encountered the spectre of resident militancy suggested by the article. To the contrary, we have seen residents establish task forces to help the developer sell, advocate zoning approvals for their builder and do innumerable other things Mr. Kelley would have you believe couldn't happen.

Tenant organizations, properly structured, can fill empty apartments by referrals. In the condominium field, using the concept of a partnership, our clients have enjoyed 75%-85% referral sales.

Mr. Kelley's comments are a disservice to the industry.

DAVID B. WOLFE, president
Community Management Corp.
Reston, Va.

H&H: The "benevolent dictatorship" which Kelley refers to assumes that management knows when to take the cover off the boiling pot so the pot does not explode. That assumption can be dangerous when combined with traditional management and usually leads to

groups organizing against management, resulting in turn in high costs and low profits.

I advocate an approach which calls for accountability on the part of both residents and management. Both parties agreeing on expectations of the business relationship cause it to be as profitable as possible.

GARFIELD R. STOCK, administrator
Housing Management Program
University of Wisconsin, Extension
Madison, Wisc.

H&H: Never has an article so infuriated me.

TIM BENSON
Erie, Pa.

S&Ls reply: no rip-off

H&H: A news story in your April issue dealt with the possible rip-off of the small saver. Many of us in the thrift business have heard the charge that we are gouging the public by charging too high a rate on mortgage loans and by not paying the small saver a fair return.

These charges are not only unfounded, they are also dangerous. Their widespread acceptance has already had an adverse impact, and the time has come to state the case for the thrift industry.

I was asked recently why it is necessary for our association to have a four-point spread between our current charges for mortgages, about 9%, and our passbook savings account rate, 5 1/4%.

The answer: while all of our savers receive the current saving rate, we still have to carry loans on our books that may bear an interest rate as low as 4% or 4 1/2%.

So, in effect, none of us is working on a four-point spread; in fact, we are well to work on a one-point spread. What about the notion that the saver doesn't get a fair rate of return? Figures for the past eight years using the 90-day notice account show that the saver received an annual net yield of 5.19%.

Taking the same eight years for 91-day Treasury bills, the net yield was just 3.77%.

And, using Standard and Poor's 500-stock average, a stock investment ended up with a decline in market value of 27% over the same period.

Another criticism of savings and loan associations is that we are a "country club" lenders to the wealthy. The figures, however, show that the average new home loan made by S&Ls as of June 1975 was for \$33,900, and for existing home loans, \$28,600—obviously not country club loans.

Our industry is not deserving the criticism we have received in recent years. Well-meaning but uninformed reformers would do well to get their facts straight.

ARTHUR TONSMEIRE JR., president
National Savings and Loan League



**MAJESTIC/MERIDON'S SOIL-HIDING CARPETS
ARE SO DEEP DOWN LUXURIOUS
THEY MAKE ONE BEAUTIFUL INSTALLATION...**

(ENKALOFT II, THE SOIL-HIDING NYLON WITH DEEP DOWN LUXURY,
AT BROWN'S HOTEL, LOCH SHELDRAKE, N.Y.)



AFTER ANOTHER...

(ENKALOFT II, THE SOIL-HIDING NYLON WITH DEEP DOWN LUXURY,
AT TOP VALUE ENTERPRISES, DAYTON, OHIO.)



AFTER ANOTHER...

(ENKALOFT II, THE SOIL-HIDING NYLON WITH DEEP DOWN LUXURY,
AT THE FENWAY COUNTRY CLUB, SCARSDALE, N.Y.)



AFTER ANOTHER.

(ENKALOFT II, THE SOIL-HIDING NYLON WITH DEEP DOWN LUXURY,
AT THE KING'S BAY YACHT CLUB, MIAMI, FLORIDA.)

You can see Majestic / Meridon®'s Graphics 2000 carpet made with Enkaloft® II nylon makes beautiful installations. But we can see you've got more on your mind than beauty.

When you specify carpet for commercial installations, you have to worry about heavy traffic. Hard wear. And stains.

So here's the thing to ease your mind. Enka's full five year wear warranty. It goes on every carpet made with Enkaloft II.

Enka can do it because Enkaloft II soil-hiding nylon has exceptional durability and wearing qualities. (There's nothing tougher than nylon pile.)

Enkaloft II's resilience helps resist crushing. And Enkaloft II is soil-hiding. (It reduces the appearance of soil.)

Enkaloft II keeps itself clean, fresh, and new looking — with remarkably little help from a maintenance staff. It requires fewer wet cleanings than ordinary carpet, thereby saving more hard dollars.

Majestic / Meridon's Graphics 2000 carpet made with Enkaloft II has every practical advantage. These 8 geometric patterns may even be custom colored to suit your requirements.

There's just one more reason for you to specify this carpeting.
Happy clients.

ENKALOFT II BY ENKA

**FULL FIVE YEAR
WEAR WARRANTY**

ENKALOFT II

SOIL-HIDING NYLON

by **ENKA** COMPANY

Carpet made with 100% Enkaloft® II commercial grade nylon pile is warranted by American Enka Company, Enka, N. C. 28726, commencing on the date of proper installation against excessive surface wear for five years. If, under normal use, surface wear causes one square inch or more of pile fiber to wear to the backing of this carpet when properly installed and maintained, it will be deemed excessive, and the worn portion and surrounding carpet will be replaced by American Enka Company and the manufacturer listed below to harmonize with the area's design free of charge at customer's request. This warranty gives you specific legal rights and you may also have other rights which may vary from state to state.

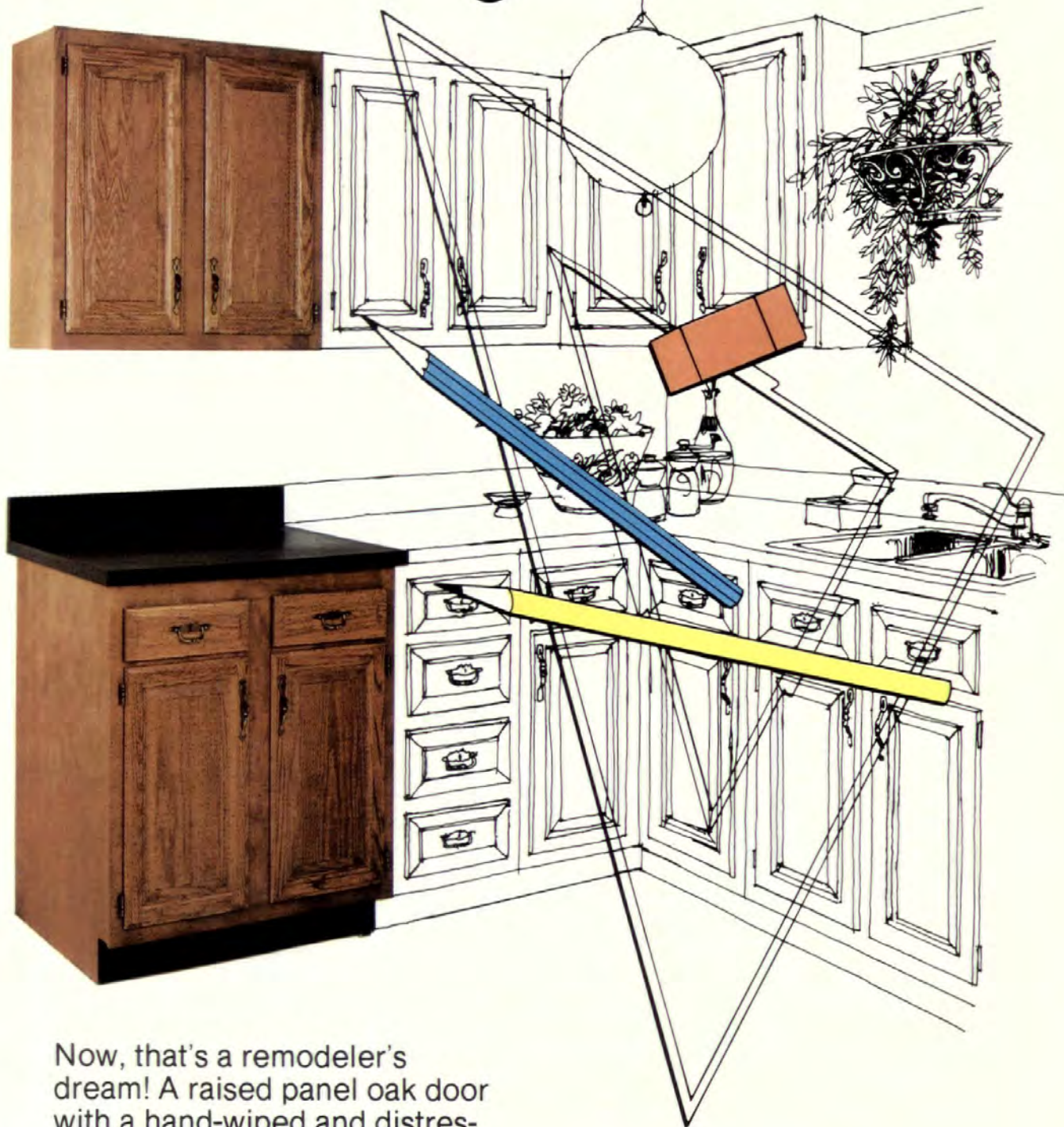
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Imagination...

plus **Richwood**



Now, that's a remodeler's dream! A raised panel oak door with a hand-wiped and distressed finish that any home owner will love. Strong, sanitary, easy-to-clean round corner drawers; adjustable shelves in the wall cabinets; elegant hardware with matching, optional drawer pulls. Easy to sell. Easy to install. Profitable for you!



KITCHEN KOMPACT, INC. KK Plaza Jeffersonville, Indiana 47130

The Village of Woodbridge, the Irvine Company's newest major development, could justly be called the runaway success of the nation's hottest housing market.

Even before it was officially open, shoppers were streaming through the information center at the rate of 3,000 a week. After the opening, 50,000 couples visited Woodbridge during the first two weeks. And so many clamored to buy that the company decided the fairest way to sell was by lottery [News, Aug.].

Why does this 1,700-acre tract of flat, brown land generate so much excitement? Chiefly because the housing was designed with many different lifestyles in mind, so that almost any family can find a plan that suits it exactly.

Further, the housing doesn't exist in a vacuum. "When a person buys at Woodbridge, he's buying a community as well as a home," says Ken Agid, Irvine's director of residential marketing and the person most responsible for shaping the housing products.

Part of what creates the community is an amenities package that includes a spectacular 30-acre lake, swimming lagoon, numerous parks that are adult- or child-oriented depending on the nearby housing, a tennis club and bicycle trails.

"Starting with our land plan, we tried to prevent conflicts in lifestyles, designs and image," says planner Gerald Brock. And Doug Gfeller, vice president of residential development and head of the task force that created Woodbridge, points to some of the ways this was done:

- The overall park area was broken into 15 two-acre parks, and these became the center of each neighborhood.
- Two or three types of housing products were sited around each park so that people wouldn't identify with a product and a price range, but rather with a neighborhood.
- Builders were not allowed to build more than 40 units of a type in one location. The site plan of the first 400-acre quadrant at right shows how products will be mixed as future phases are built.
- Housing on the desirable lake-front was limited so that people would have access to the lake without feeling they were going through someone else's property.

The result, says Gfeller, is that Woodbridge will be given the feeling of older, established custom neighborhoods without sacrificing the benefits of tract development.



Numbers above refer to houses shown at right, letters refer to phases. Not shown at right are two products that have not yet been built: 9 Condos from \$85,000 to \$100,000+ for luxury-minded adults, and 10 Apartments renting at about \$245 to \$370 a month for adults and families.

Land planner: Sasaki Walker & Associates. Lake consultant: J. Harlan Glenn & Associates. Landscape design: Courtland Paul Arthur Beggs & Associates, Jones-Peterson & Associates, Bridgers, Troller and Hazelett.

AND EXCITING NEW PROJECT SHOWS YOU

HOW TO DESIGN THE RIGHT HOUSE FOR THE RIGHT MARKET

The place to learn is Woodbridge, the Irvine Company's fast-selling new community in Orange County, Calif., where buyers have a choice of 41 different floor plans.

Why so many?

Irvine was after the greatest possible market penetration because its goal was to sell Woodbridge's 1,800-unit first phase in just two years. So it had to do more than plan for just the three basic markets—young families, move-ups and empty nesters. It had to aim for the various subgroups that make up these broad markets so that almost every prospective buyer could find a home that really fit his needs.

Nineteen of Woodbridge's floor plans are reproduced here. Some are simple and straightforward; others are complex and dramatic. But each was designed to suit a specific way of life. These plans are the result of the kind of research that only a company like Irvine can afford. But there's a lot to be learned from them, whether you build ten homes a year or a thousand.—NATALIE GERARDI



For move-ups and older families:
plexes from \$67,250-\$75,200



For older couples:
townhomes from \$51,000-\$60,000



For young childless couples:
townhomes from \$59,400-\$67,400



For young growing families:
patio homes from \$55,990-\$65,990



For families that have arrived:
patio homes from \$78,500-\$93,750



For families growing smaller:
attached homes from about \$75,000



For established families:
patio homes from \$69,000-\$84,000



For budget-minded families:
townhomes from \$31,500-\$33,000

For details on all of these houses see the following ten pages.

For families on the way up: plexes that look like mansions

Woodbridge Estates includes five plans ranging from 1,521 to 2,161 sq. ft. They are intended mainly for move-up families—families with two younger children headed by someone in his early 30's—and established families—the move-up family ten years later. There are also plans intended for young marrieds.

These are sophisticated buyers, and the Estates offers them something different, especially for California. Tudor, American and Dutch Colonial and a few California contemporary models are set on rolling lawns overlooking a wide boulevard, actually Woodbridge's main collector loop. These homes are condominium duplexes and triplexes, but they look like large single-family detached homes. Most have de-

tached garages and yards large enough for pools.

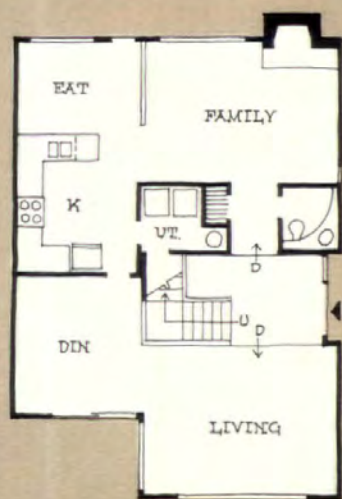
The two most popular models are also the two largest: the 2,161-sq.-ft. move-up home and the 2,044-sq.-ft. established-family home shown below right. Notice the difference in the family rooms: The older family wants to live a little more formally, so the family room of the bottom plan is tucked around a corner, separate from the kitchen and nook area. The younger family, on the other hand, prefers the wide open combined nook and family room so that the mother can keep an eye on the children.

Builder: Irvine Pacific. Architect: Red Moltz & Associates, Irvine, Calif. Interiors: Saddleback Interiors, Irvine. Density: 5.5 d.u./acre.

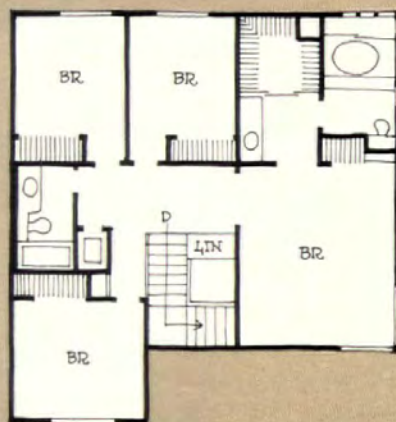


PHOTOS: JULIUS SHULMAN



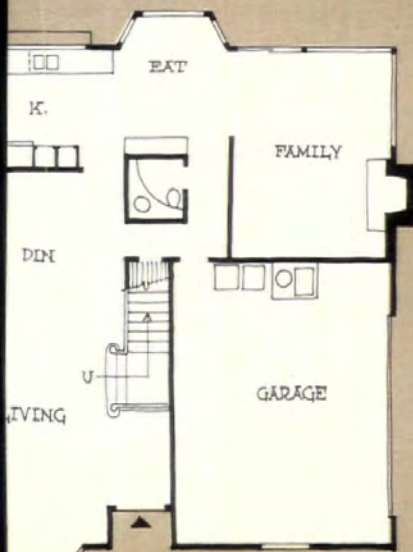


LOWER LEVEL



UPPER LEVEL

2,151 SQ. FT.
FROM \$74,000



LOWER LEVEL

2,044 SQ. FT.
FROM \$75,250



UPPER LEVEL

0 5 10 FT



For older adults and singles: townhouses designed for privacy

The four Woodbridge Townhome models range from 1,200 to 1,646 sq. ft. They are intended for adults—pre-empty-nesters with one child at home, empty nesters whose children have just left, active retired couples whose children have been gone for some time and single adults of any age.

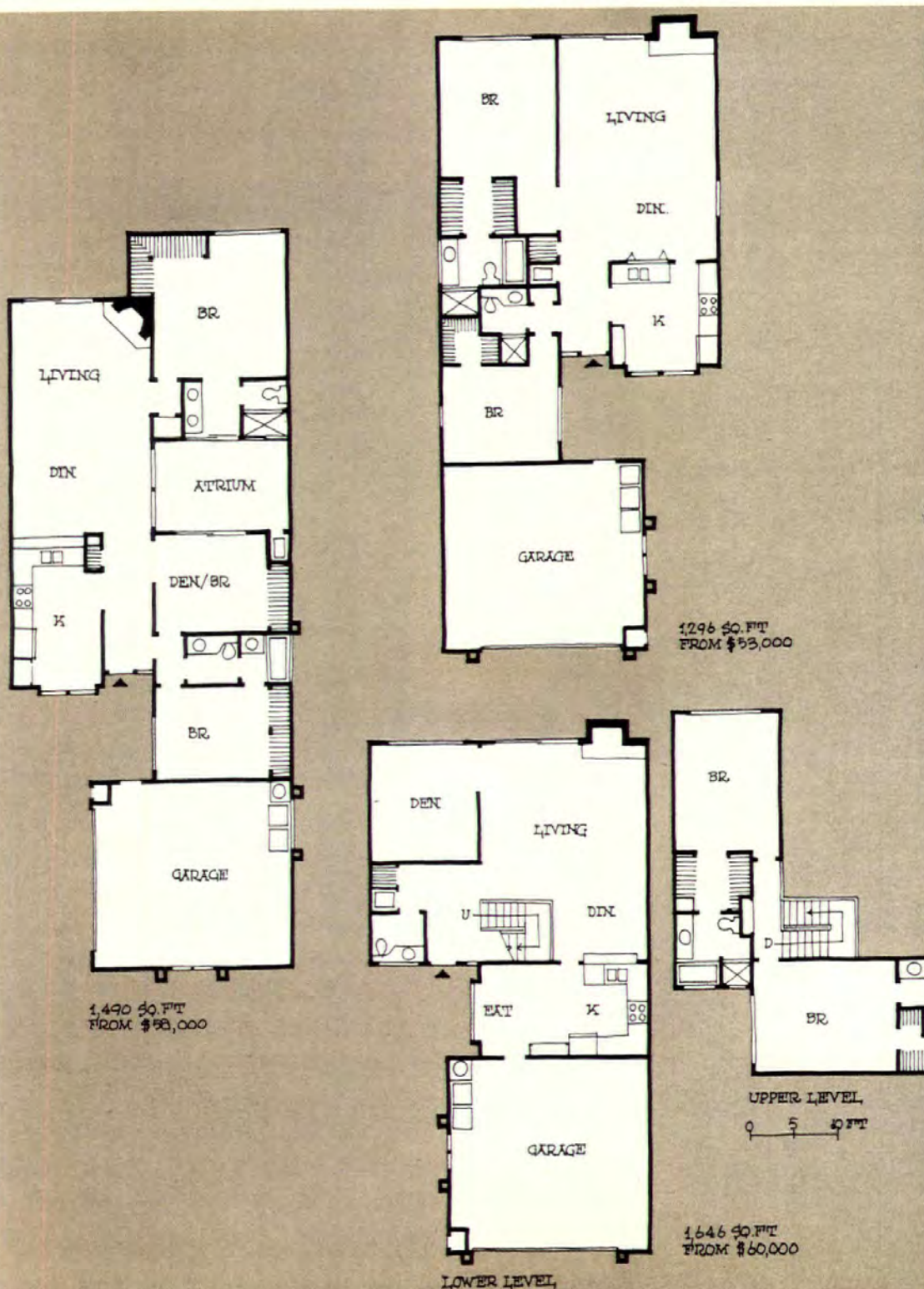
The 1,490-sq.-ft. model (shown at right and in the photo at right above) was popular with nearly half the shoppers, for it appeals both to empty nesters and to adult singles. The bedroom for the child who may still be at home or who visits from college is at the opposite end of the house from the master suite, so everyone enjoys maximum privacy. And the master suite is large and luxurious, with sliding doors opening onto a patio and onto an atrium. A third bedroom is really a den.

The smaller plan is quite similar except that it is strictly for one or two adults.

The largest plan is for active retired couples, who generally have more discretionary income than empty nesters. They entertain formally and frequently, so they like this plan's dramatic vaulted ceilings and large living and dining area. The den in this model is in no way an extra bedroom; it even lacks a closet.

Notice the two master suites on the second floor, allowing for separate suites for a couple or for two single adults.

Builder: Warmington Development. Architect: Architecture West. Both are of Irvine. Interiors: Carole Eichen, Fullerton. Density: 9.4 d.u./acre.



3

For professional couples: compact townhomes with a prestigious look

Woodbridge Park Homes includes four plans ranging from 1,205 to 1,829 sq. ft. for young couples with no children or, at most, one child. Essentially they are all adult-oriented homes for young professionals with comfortable incomes; sixty percent of the buyers have working wives.

What these couples have done is trade size for image. The homes have some dramatic touches, such as nine-foot ceilings in the main living areas and walls of glass, both of which also make them appear larger.

The 1,820-sq.-ft. plan at right is the only one with a family room. Notice the rounded counter between it and the kitchen. Three people can eat there comfortably, and so the family room does not have to double as a nook. The master suite is large and luxurious, but there is also a nearby bedroom that would be suitable for an infant if the couple should decide to start a family.

The smallest plan is definitely a no-child house. It appeals to the growing market of young singles or childless couples. There is a second bedroom, but it overlooks the atrium and is far more appropriate as a den/guest room than as a child's room.

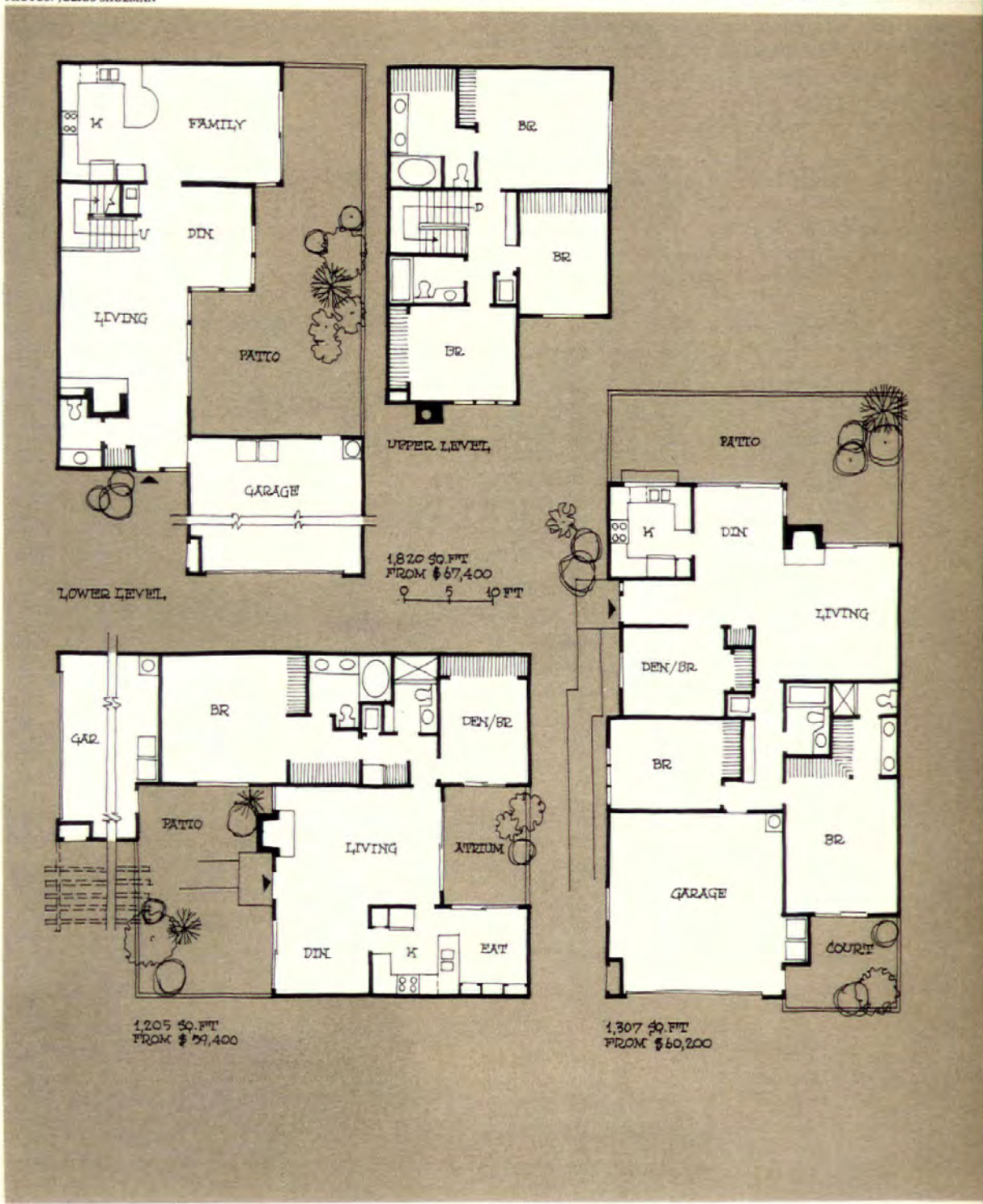
"The important thing here is that there's nobody to retreat from and so the whole house is a retreat," says Agid.

Much the same is true of the 1,307-sq.-ft. model. The third bedroom off the entry is obviously a den/guest room rather than a child's room, for example. However, there is a second bedroom that would be a good place for an older child, which has made this plan appealing to empty nesters.

Builder: S&S Construction, a subsidiary of Shapell Industries, Beverly Hills. Architect: Leitch, Kiyotoki & Bell, Newport Beach. Interiors: Carole Eichen, Fullerton. Density: 11 d.u./acre.



PHOTOS: JULIUS SHULMAN



For traditional single-family buyers: patio homes that stress family living

Creekside's four plans range from 1,535 to 1,951 sq. ft. These are child-oriented houses, intended for young marrieds with one child or planning to have one, and for family move-ups. The first two plans shown below are for move-ups; the third is for a young couple with one child. Fifty percent of the buyers preferred the first plan and 22% preferred each of the other two.

The first plan appeals to move-ups because it creates a lot of impact with its two-story entry, dramatic stairway (photo right), and sunken living room and dining room both facing the atrium. The master suite is large and luxurious and isolated from the two secondary bedrooms, indicating that slightly older children will live in them. The bedroom/den on the first floor has a full bath and can be a private area for a grown child or a guest room.

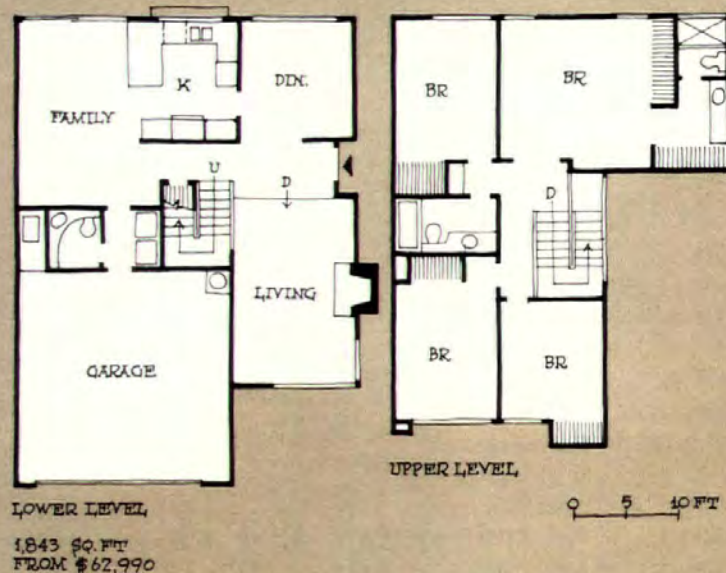
The second plan (exterior shown below right) is intended both for move-ups and for young families that have one child and are planning on more. It is not as large as the first plan, which probably accounts for its being less popular, especially among the move-up group which values sheer space. The bedrooms

are arranged so that one is close to the master suite, perfect for an infant.

Notice the family room in these move-up plans. It is part of the kitchen, making it ideal for a younger family where the mother must watch the children. An older, established family would prefer a separate family room that is really more of a den, such as the one shown in the second plan on page 79.

The third Creekside plan was designed for young marrieds with just one child, and it's more adult than the other two because this family hasn't yet completed the transition to being child-oriented. Instead of a traditional family room, for example, there's an oversized nook. Also, this couple still plans to entertain, so it values the sunken living room and formal dining room overlooking the atrium. The conversation nook in the living room provides an intimate place to have a drink with a few friends or for the couple to spend a quiet evening together.

Developer: Standard-Pacific, Inc., Costa Mesa. Architect: Berkus Group, Santa Ana. Interiors: Saddleback Interiors, Irvine. Density: 6.3 d.u./acre.



PHOTOS: JULIUS SHULMAN





For bigger-is-better buyers: large, luxurious patio homes

The smallest plan at Woodbridge Place is 1,850 sq. ft.; the largest is 2,618 sq. ft., and it is also Woodbridge's largest home. All Woodbridge Place models were intended mainly for established or move-up families, and the two shown at right offer an interesting comparison in what appeals to these two groups.

The five-bedroom plan is a straightforward move-up layout intended for a family with three or four children. The appeal is a combination of spaciousness and dramatic touches, such as the huge, raised entry with a planter and an atrium and the living room with a sloping ceiling.

As was discussed on the preceding page, the family room is combined with the kitchen so that the mother can watch younger children. And finally, there is a bedroom adjacent to the master suite that would serve as an infant's room or could be joined to the master suite to make an adult retreat.

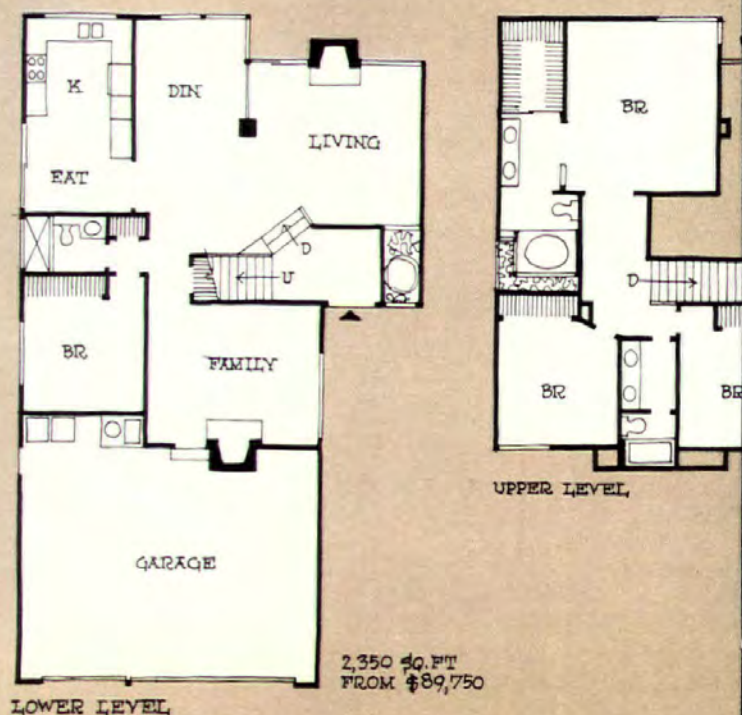
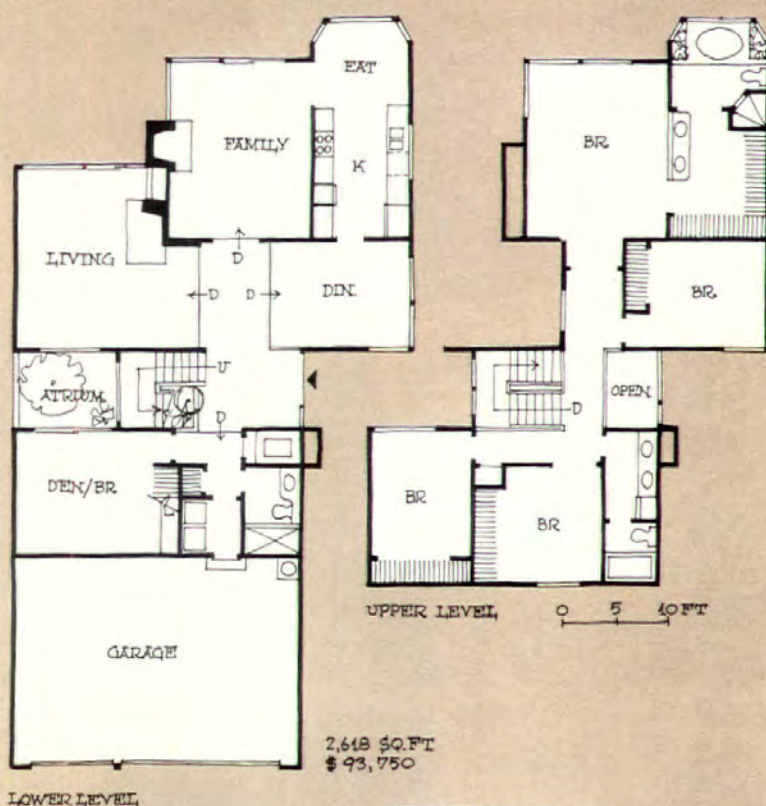
Contrast this with the established-family plan. Again there are dramatic touches. The entryway is raised and overlooks the formal living/dining combination, but it is not nearly so big as in the other house. And the family room is completely separate, more like a library. It is reached by walking under the stairway.

The master suite is large and luxurious, but here there is no possibility of an infant's room as the secondary bedrooms are separated from the master suite by a hall.

Developer: Irvine Pacific. Architect: Red Moltz and Associates, Irvine. Interiors: Carole Eichen, Fullerton. Density: 5.6 d.u./acre.



PHOTOS: JULIUS SHULMAN



For families growing smaller: Attached homes that lean to formality

Woodbridge Crossing offers attached homes for move-down families, and for empty nesters who don't want townhouses but who also don't want large detached homes. The four plans range from 1,477 to 2,148 sq. ft. The smallest and largest plans are shown at right. Both have large, open, dramatic spaces for entertaining, in keeping with the rather formal lifestyle of older, prosperous couples. The smaller plan has an elegant spacious entry that looks down into a large, formal, two-story living-dining area.

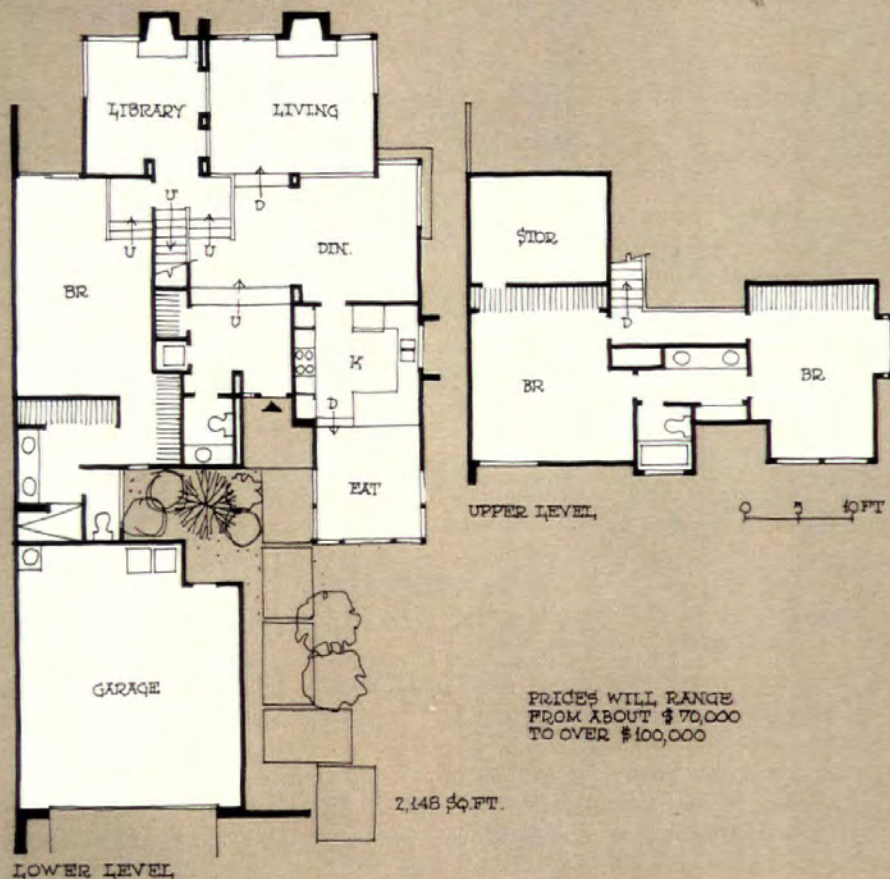
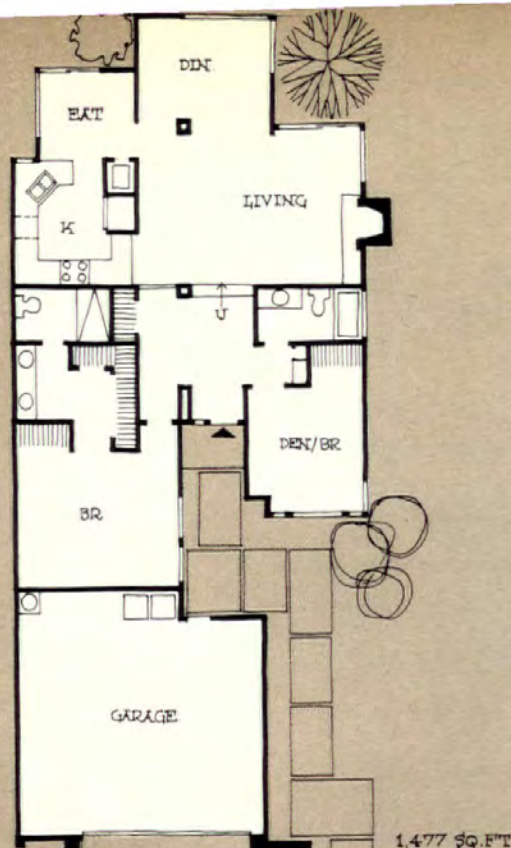
The larger model has a formal living room/dining room that is overlooked by a library raised three steps above it. The library has only a half wall, but it also has shutters that can be closed to create an intimate area or opened to expand the living room space.

Both plans have nooks—the older family's version of the family room. In the larger plan, in fact, the nook is almost as large as a traditional family room.

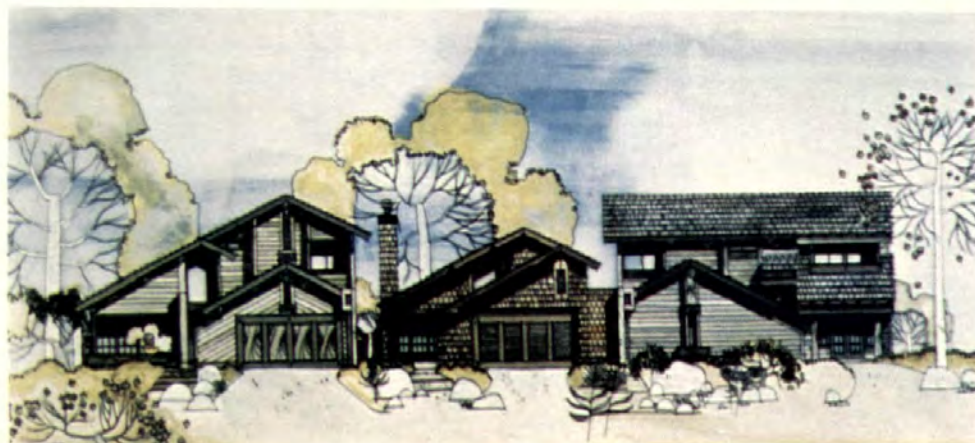
The den in the smaller plan can double as a guest room. The family sleeping area is on the second floor, with a luxurious master suite that has its own private deck (these homes will overlook the water) and a somewhat larger-than-usual secondary bedroom.

In the larger plan, any children remaining at home have the second floor to themselves. Wood-sized secondary bedrooms are joined by a bath. The master suite occupies nearly half of the first floor and, of course, the library is not intended to double as a guest room.

Builder: Akins Development Co., Irvine. Architect: Paul Phoryk, Newport Beach. Interiors: Saddleback Interiors, Irvine. Density: 6.9 d.u./acre.



PRICES WILL RANGE FROM ABOUT \$70,000 TO OVER \$100,000



7

For families that already own homes: patio houses that offer them incentives to move

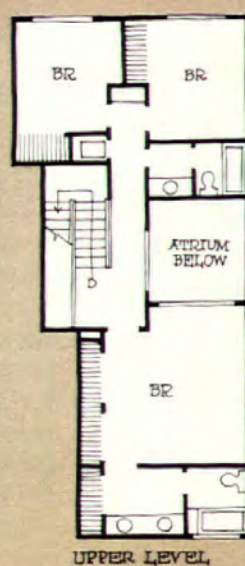
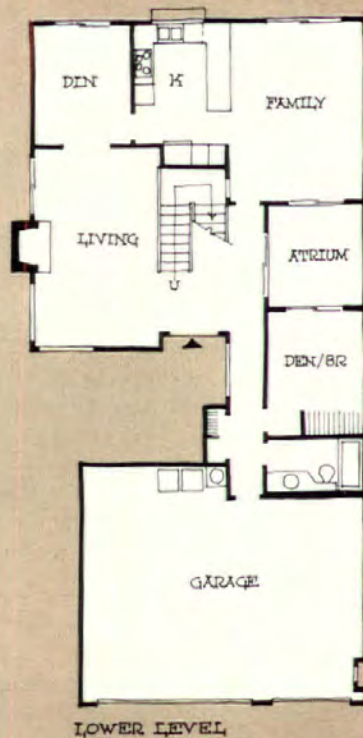


Woodbridge Patio Homes offers five plans ranging from 1,493 to 2,121 sq. ft. They are primarily for the more mature established or move-up family, but some also appeal to young professional couples.

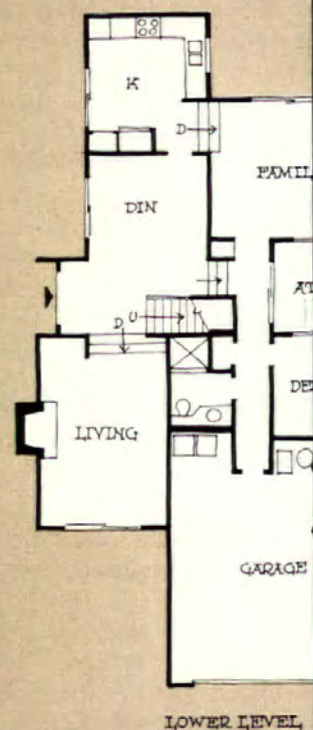
The two larger plans shown at right are the two most popular; they appeal to both the move-up and the established family. In the first, the family room is huge and opens to the kitchen, appropriate for a family with small children. In the second, it is also large, but offset from the kitchen—a place where teenagers may entertain their friends or a living area for a family that reserves the living room for formal entertaining.

The third plan is for young marrieds. It has no family room but instead has a den—a real den that cannot be converted to a bedroom, unlike those of the other two plans. The den can open onto the living/dining area via a double doorway to make a large, open area for entertaining, or it can be closed to make an intimate area where a working husband or wife can spend an evening alone when the other is away. There is also an eating area in the kitchen where a person alone can feel comfortable or where a couple on the run can grab a quick bite.

Builder: Broadmoor Homes, Inc. Architect: Morris & Lohrbach. Both are of Tustin. Interiors: Pat Yeiser & Associates, Irvine. Density: 6 d.u./acre.



2,121 SQ. FT.
\$81,990 - \$83,990



1,493 SQ. FT.
\$68,990 - \$69,990

0 5 10'

And for families on tight budgets: townhouses priced in the low 30's

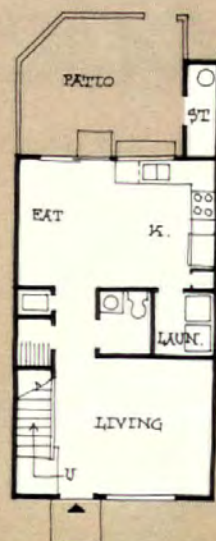
The Village Homes are the Woodbridge version of the basic house, but they are basic in price only. The two- and three-bedroom townhouses with enclosed rear patios, country kitchens and a host of features such as carpeting and draperies, garbage disposals, dishwashers and cultured marble vanities sell for \$31,500 for the 1,100-sq.-ft. model and \$33,000 for the 1,200-sq.-ft. model.

Even at these prices the company will make a fair profit, says Bill Watt, vice president of Irvine's Multi-family Division which built the townhouses.

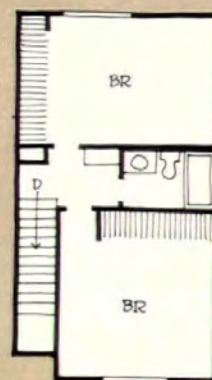
This is partly due to the use of some apartment cost-cutting techniques, such as simple, repetitive floor plans that frame easily and have stacked plumbing. But the real key to the savings is the density—17.5 d.u./acre—achieved when the city relaxed parking requirements. The townhomes have only one covered parking space per unit, and these are carports built in clusters rather than separate garages.

The company has arranged Section 235 financing for this product but does not require that buyers use it. Through a program administered by Irvine Housing Opportunities Inc., a nonprofit community group, however, the company does insist that buyers meet HUD's household income requirements for Orange County. This means that maximum incomes will range from \$13,385 to \$19,057 depending on household size.

Builder: The Irvine Co. Multi-family Division. Architect: Kermit Dorius & Associates, Corona del Mar.



LOWER LEVEL

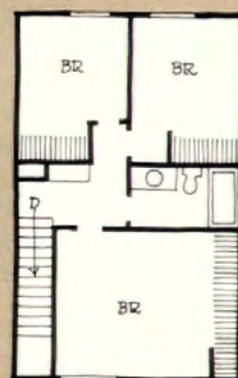


UPPER LEVEL

1,100 SQ. FT.
\$31,500

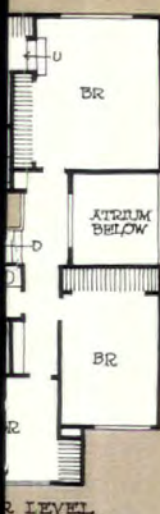


LOWER LEVEL



UPPER LEVEL

1,200 SQ. FT.
\$33,000



UPPER LEVEL

1,100 SQ. FT.
\$31,500

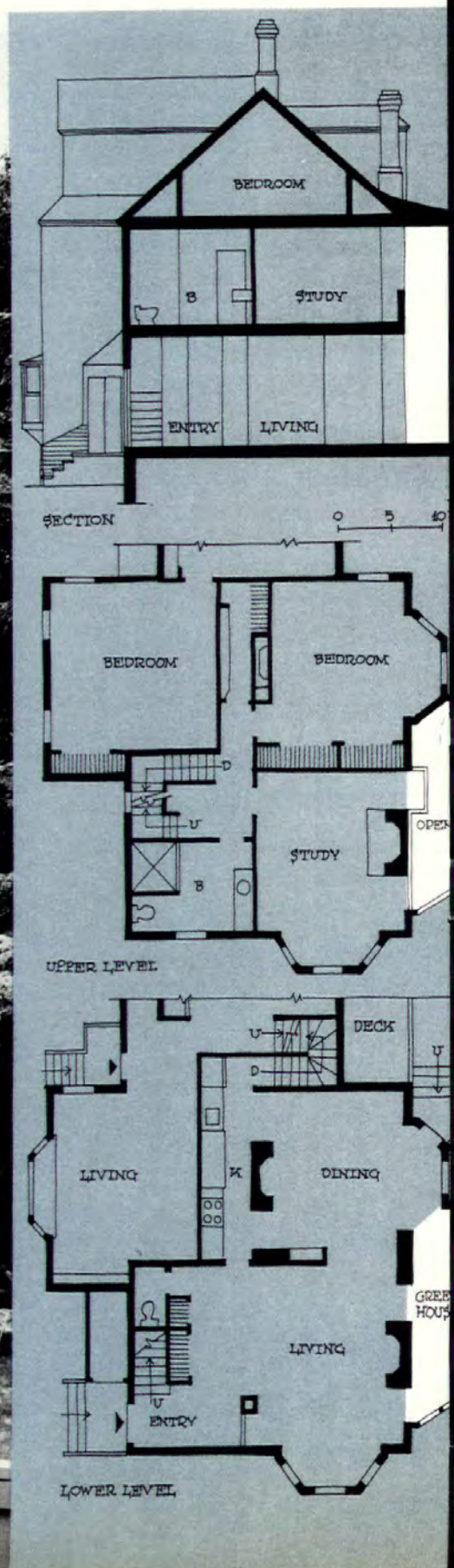


PHOTOS: JULIUS SHULMAN

Remodeling Remodeling

As anybody in this risky business knows, almost every job is a potential booby trap. Here's how three partners (*see p. 95*) who do everything from modernizing kitchens to multimillion-dollar rehab tackle a variety of design problems.

—MICHAEL J. ROBINSON





Greenhouse (far left, facing page) was built onto the left side of three-story house, seen at left before renovation. Old clapboard siding was replaced on the entire house. Inside, the greenhouse is seen through the living room (right) and from the dining room (not shown). Flooring throughout most of the first floor is quarry tile.



How to open up a floor plan with a greenhouse

The problem: The floor plan consisted of small, dark and boxy rooms typical of turn-of-the-century homes. Architect Simeon Bruner, who had just purchased the three-story rambling house in Cambridge, Mass., wanted an open, spacious and sunny feeling in the ground floor. And he wanted a place to grow orchids and other exotic plants.

The solution: A greenhouse, 20 ft. high, 10 ft. deep and 20 ft. wide, became the focal point of an opened-up floor plan. Cutting out the wall in the room above made a spacious den, gave access to hanging plants, and bathed the living areas of two floors in sunlight from the southwest.

Two elements partially separate the greenhouse from the living room: an existing fireplace and a wall containing piping for the upper floors.

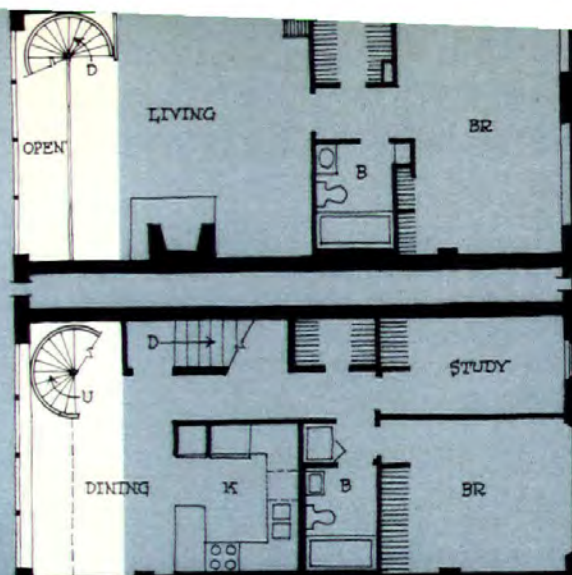
The cost: \$7,500 including \$2,500 for installing double-glazed windows. The total, to which would be added 10% to 15% for profit and overhead, also includes a drain line and \$2 a sq. ft. to provide a new air-conditioning and heating zone.



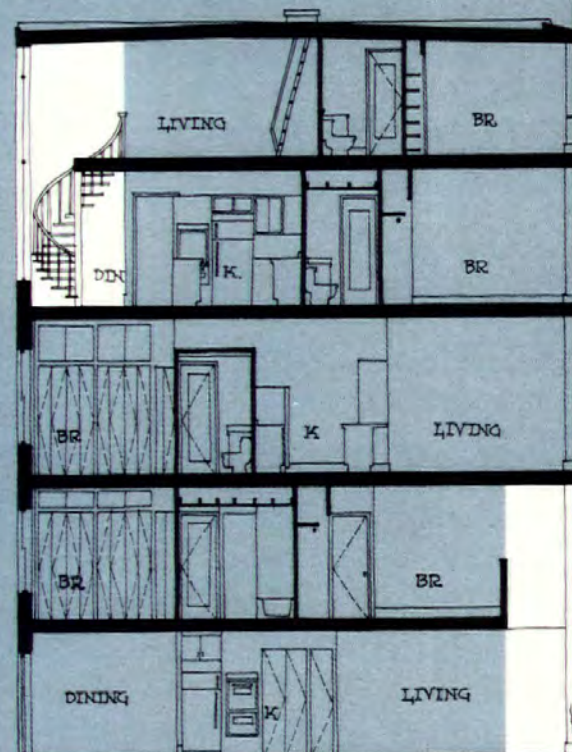
Remodeling Remodeling

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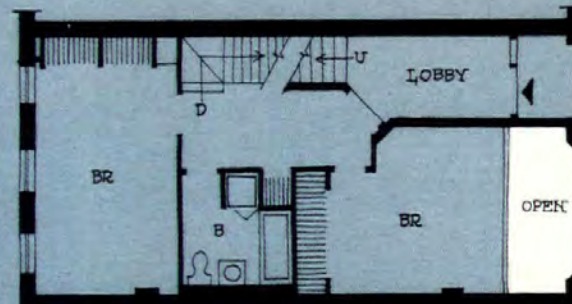
PHOTOS: GREG HEINS



UPPER DUPLEX



SECTION

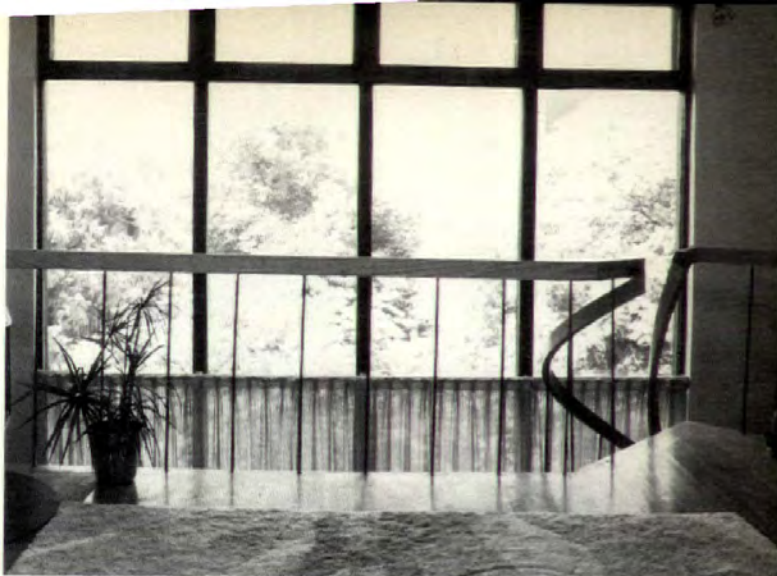


LOWER DUPLEX

0 5 10 FT



Boston row house (left), built on a typical 17'x35' lot, has four stories above grade and one below. At the rear of the owner's upper duplex, a two-story-high glass wall admits a flood of sunlight to the living room (right) and the dining room (below). A spiral staircase connects the two floors.



How to illuminate the interior of a narrow row house

The problem: A 17'x35' tenement was being converted to an upper and lower duplex with a floor-through apartment in between. The upper rear brick wall had a dangerous bulge requiring extensive removal of brick work. The lower duplex lacked light and air on the bottom floor which was below grade.

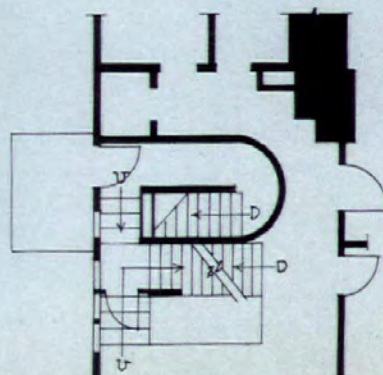
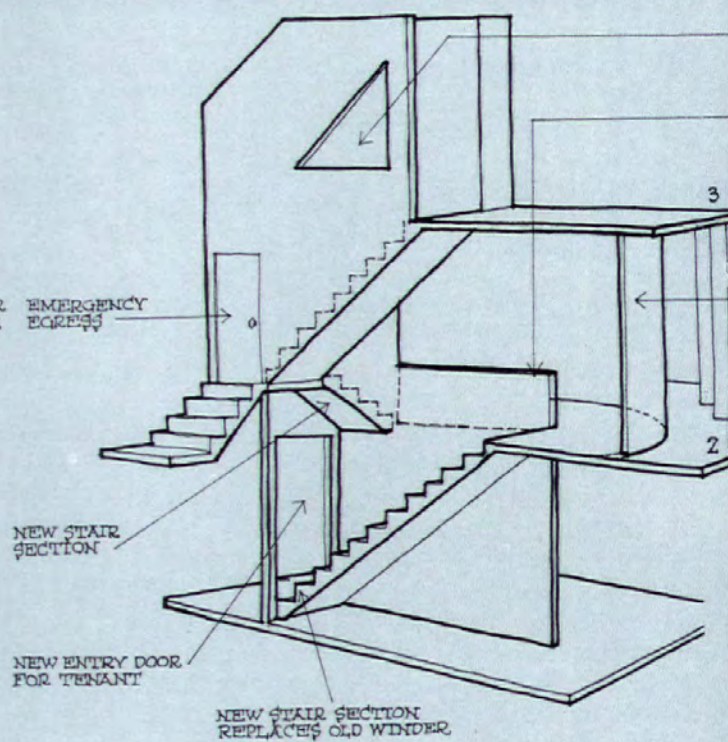
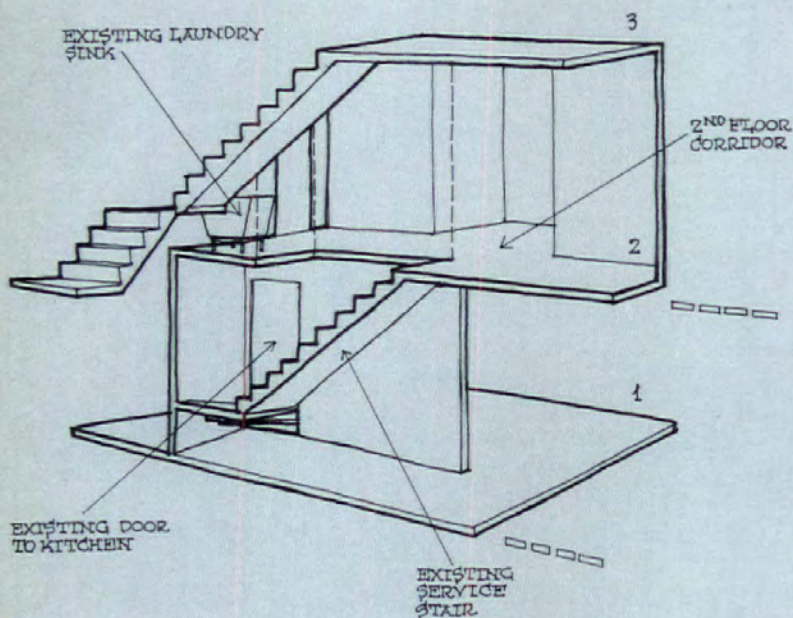
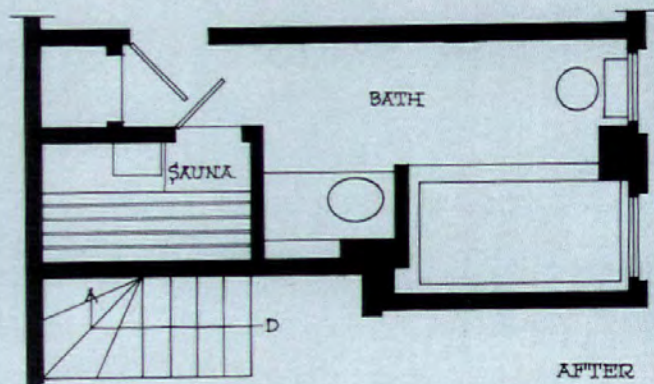
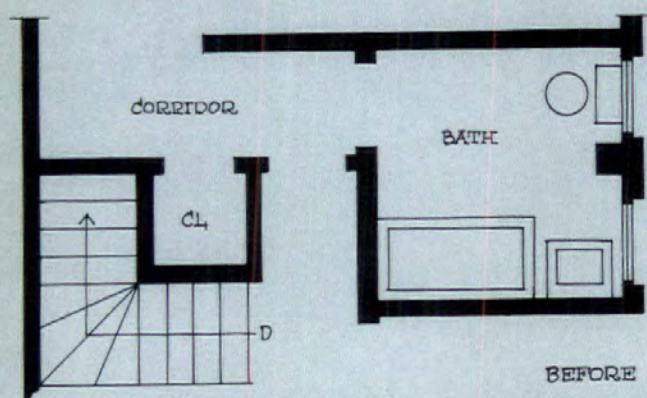
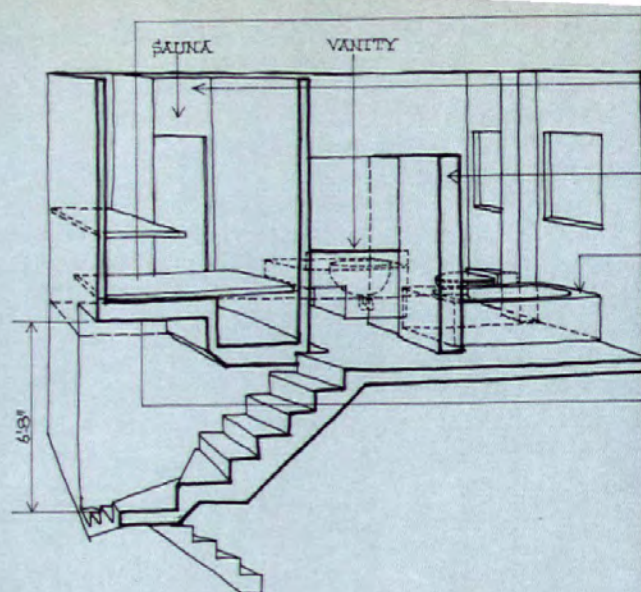
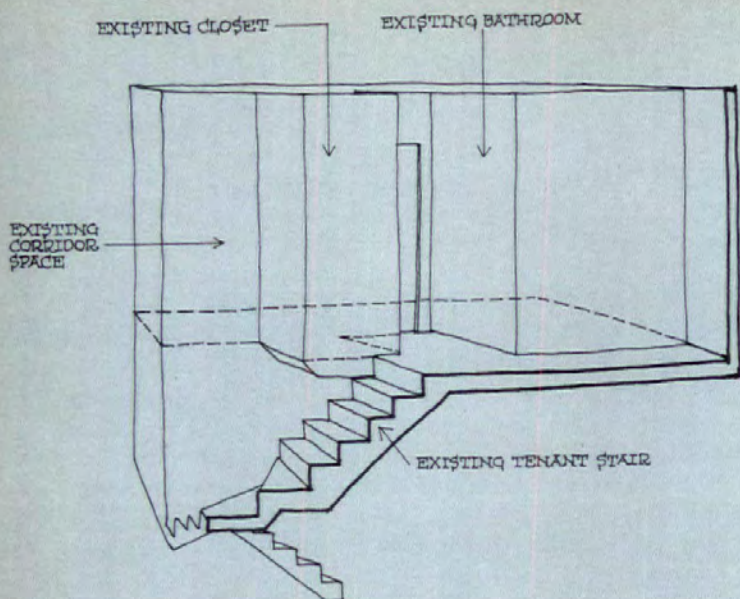
The solution: The upper rear brick wall was popped out and replaced with a two-story glass wall. A dining room below and a living room above are now sunny and open to dramatic views of a nearby park. Ventilation is provided by operating glass hoppers built into five of the eight glass sections.

In the lower duplex, a portion of the existing first floor was cut away. This exposed the basement area below to sunlight and air from first floor windows. The first floor space became the master bedroom and the area below, the living room.

The cost: The two-story window wall cost \$5,500, about the same as replacing the bulging wall with new brick and windows.

"The cut-away floor was done at nominal cost," says Simeon Bruner. "Cutting out the floor, building a drywall half-wall and installing framing around the bay cost \$250."





SAUNA BENCHES

REMOVE EXISTING CLOSET
AND DOORWAY - ADD SAUNA
AND NEW VANITY

REMOVE EXISTING WALL
IN BATH AND ADD LOW
PARTITION

NEW WHIRLPOOL BATH

RAISE FLOOR IN SAUNA
FOR HEADROOM CLEARANCE
IN STAIRWAY

NEW WALL BUILT WITH
TRIANGULAR OPENING

OLD WALL CUT DOWN TO
6" FOR NEW PARAPET

NEW PIPE CHASE ENCLOSURES

NEW CURVED WALL IN TENANT'S
HALL, BUILT IN EXISTING
FLOOR CORRIDOR

Remodeling Remodeling

CONTINUED

How finding invisible space solves impossible jobs

The problem, upper left: A professional couple wanted to build a sauna, Jacuzzi bath and vanity into a space occupied by an existing 7'x7' bathroom.

The solution: Outside the bathroom was an existing closet; on the other side of the wall was a tenant's hall and stairwell. Architects Bruner and Cott decided to incorporate all this space into the new bathroom, including the high headroom clearance in the stairwell.

Into half of the hall, they put the vanity. Ripping out the closet allowed a step-up design sauna to be hung out over part of the clearance space in the stairway. Finally, walls between the bath and the tenant's hall were sheetrocked shut.

The cost: \$10,000, including Jacuzzi, new fixtures and imported tile.

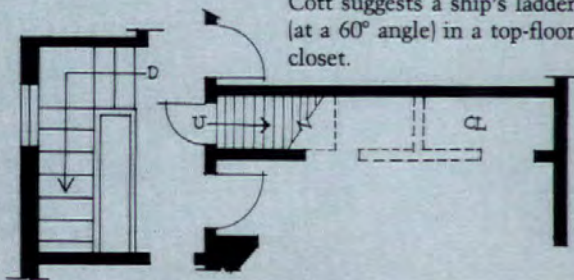
The problem, lower left: A young couple couldn't afford their newly purchased single-family house without income from a tenant's apartment. Though the third floor had ample space for the apartment, zoning regulations wouldn't permit an exterior stairway, the existing rear service stairs didn't reach the third floor, and there was no private entrance for a third-floor apartment.

The solution: Architects Cott and Bruner created private access to the third floor by 1) cutting in an entry door, 2) adding a new section of stair to an existing winder leading to the second floor, and 3) walling off a part of the second-floor corridor which leads to a new section of stair in a space formerly blocked by a wall and a laundry sink. This new stair section connects with an existing landing and stairs leading to the third floor. *The cost:* \$4,250, including new wiring and kitchen hook-ups in third-floor apartment.



GREG HEINS

Hidden attic access: To avoid swing-down attic stairs, Lee Cott suggests a ship's ladder (at a 60° angle) in a top-floor closet.



Remodeling Remodeling

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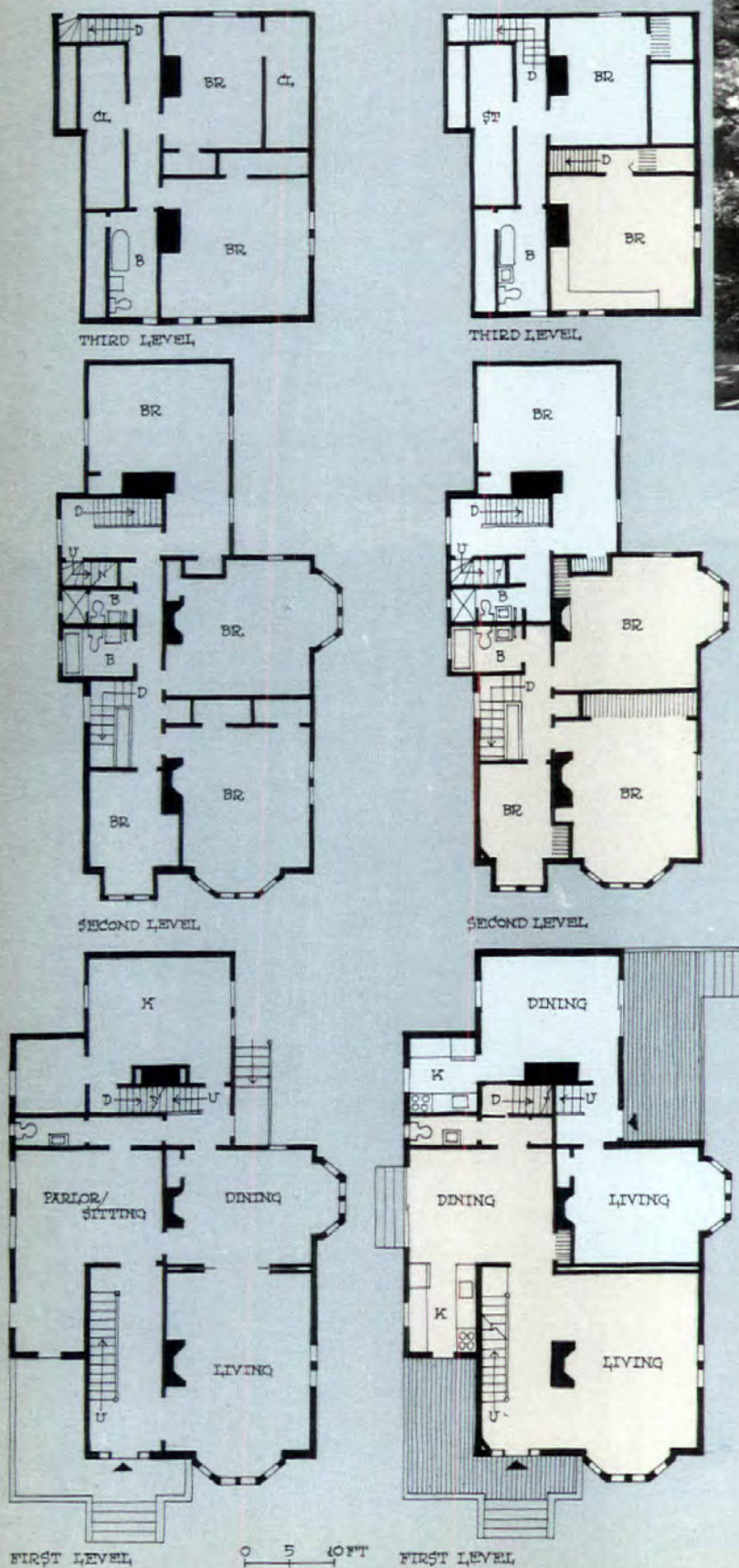
How to divide a 19th century house into two units -vertically

The problem: Architect Lee Cott wanted a tenant's apartment built into his rambling Queen Anne home. But he didn't want to hear footsteps overhead nor did he want to add on an extension.

The solution: An existing rear staircase (formerly used by servants) provided the key for the house to be divided vertically into two triplexes. The rear staircase is used by the tenants while the main staircase is used by the Cott family.

Cott cites numerous advantages to vertical division, including: eliminating the need for a fire escape for an upstairs apartment; greater rentable space which allows for a higher rent; a clear separation of living areas which provides greater privacy; and increased security because, from outside, it appears that the house is occupied if one family is home.

The cost: Closing off doors and corridors on all three floors cost from \$100 to \$500 each for drywalling both sides of each opening. But most of the budget was spent on painting, two kitchens, and outside decks. Total cost: \$20,000.





terior of architect Cott's
me was repainted and a
r deck added. Living room
bove) was closed off from
ant's living room behind
ite wall. Dining room
ght) has garden view
rough glass doors. Kitchen
elow) was created in a
mer hallway (see plans on
ting page).



OTOS: GREG HEINS



GELARDIN

BRUNER

COTT

Profile of an unusual remodeling company

The company—Gelardin/Bruner/Cott Inc. of Cambridge, Mass.—is unusually diverse. It designs, plans and builds for others, and it originates, finances and executes major renovations for its own account.

Not surprisingly, these activities reflect the different backgrounds of its principals. Robert Gelardin (*above, left*) was trained as a city planner and market analyst, Simeon Bruner (*center*) as an architect and construction manager, and Leland Cott (*right*) as an architect and urban designer.

These talents allow the company to handle such projects as the \$3.5-million conversion of a Boston piano factory into apartments, artists' studios and offices [H&H, Feb. '75]. Here, the company performed the roles of architect, developer and construction manager.

It concentrates on basic principles that apply to small remodeling jobs and large-scale renovations. Some examples:

Draw detailed floor plans and sections of existing space. This is the best way to 1) discover hidden usable space and 2) decide on the most cost-effective method of tackling a job.

Analyze existing structures vertically and in three dimensions. "With this approach you come up with such ideas as cutting away part of an upper floor to admit light and create a cathedral ceiling," comments Cott.

Think of opening tight, cramped spaces by 1) installing expanses of insulated glass in walls and roofs; 2) installing indirect lighting on top of three-quarter high walls; and 3) cutting out sections of existing walls to create a feeling of greater visual depth.

"Removing load-bearing walls isn't difficult," says Bruner. "Properly installed headers allow for wide openings which dramatically expand boxy layouts at small cost."

Examine a client's lifestyle to establish family traffic patterns and the functions of space. "A thorough discussion about entertaining, hobbies, and other factors that affect home use is essential," notes Gelardin. "Basically, we've altered the saying 'form follows function' to 're-organize space to fit function'."

How a small builder can profit from big-builder experience

In 1965, Carl Trauger ran a homebuilding company that did about \$1.5 million in business during its first year. But it was a slipshod operation—so sloppy, for example, that Trauger didn't even draw up contracts with his subs. He never knew how much a house would cost him until it was finished.

Trauger is still a small builder—doing 50 to 70 single-family houses a year in Lauderhill and Plantation in south Florida. But there's nothing sloppy about the way he operates today. He can tell you almost to a penny what the bottom line will be when he closes the last of his current batch of houses.

The difference between the way Trauger operated a decade ago and the way he runs his Trendsetter Homes company today is the result of the professional sophistication he picked up working for a big, management-oriented company—ITT-Levitt. Trauger spent two years (1970 to 1972) with Levitt's Puerto Rico division which, he says, was allowed to run its own show because it was one Levitt division that made money. Trauger learned a lot about how a big company handles the problems that often are the roughest for small builders—how to control subs, how to introduce new products into the market, and where to spend money on merchandising. Starting at right, he discusses in detail how he's putting these lessons to work in his small operation.



Pick the right subs, then make sure you control them

Trauger's dealings with his subs today are far different than when he was building back in the mid-1960s.

"Then I didn't have any contracts with them," he says. "So I simply paid their bills as they came in. I was lucky to make any money at all."

Yet the kind of deals a builder makes with his subs are critical.

"Obviously, you're looking for the lowest possible price, but you don't want to drive your subs out of business." And just as obviously, you want subs who will be ready to work when your schedule calls for them.

You won't find that kind of sub, Trauger says, by signing on the big contractor who runs his business from a phone in his car.

"When I see that kind of guy," he says, "I know two things: I can't afford him, and he probably won't be interested in a job as small as mine."

Your best bet, Trauger says, is the small craftsman—a working guy who understands the mechanics of his trade, does quality work, but hasn't enough business savvy to run a large company successfully.

"Find that kind of guy, give him a fair profit on each house, guarantee his material payments if he hasn't enough credibility with suppliers, and he'll be out on the job hustling for you because you've given him a chance."

You'll not only get a better price from that kind of sub, he'll also be available when you need him. "If you're doing enough volume—50 or so houses a year—and the sub c

ake about \$500 on a house, he won't have depend on other work to keep his small business going."

Trauger has been working with subs on at-basis since he opened his Trendsetter homes models in March. And so far, he says, hasn't run into any serious problems.

One reason he doesn't have problems is the tight contracts he writes—firm-price agreements that give him what could be considered a modified captive-sub setup.

"Levitt worked with captive subs in Puerto Rico," Trauger says, "and I patterned much of what I do now on what I learned there."

Trauger's contracts with his subs contain three major provisions that Trauger considers vital:

It spells out exactly what percentage of the total payment is due at each stage of the sub's job.

The idea, Trauger says, is not to let your subs get ahead of you on payments. So you break down each job into stages, then assign percentage of the total cost to each stage.

"That way, if the sub should walk out on you, you haven't overpaid him to the point that you'll be paying double if someone else is to complete the work."

Trauger's subs get paid twice a month. Each one turns in a bill based on the percentage specified in the contract. The bill must be accompanied by two authorizations—an acknowledgment from Trauger's construction super certifying that the work actually is completed and a release from the sub's supplier saying that all materials have been paid for.

"If he's a marginal sub who needs our money before he can pay the supplier, we make out a joint check to both the sub and the supplier for what's due on the material. That amount is subtracted from the total bill, and another check for the balance goes to the sub."

Finally, before any check is written, the sub's bill is checked by Trauger's comptroller against the contract to make sure it conforms to the specified percentage.

It spells out every item of material the sub will supply.

Trauger says material wastage is a chief reason why many builders' cost-control systems fall apart. So all but a couple of his subs are required to supply all of their own materials—even items like nails.

"If you supply the materials, the sub tends to be wasteful," Trauger says. "When he has nails left over, for example, he'll toss them aside because he's not paying for them."

There's also a chance, Trauger says, that someone may decide to rip you off. "Then you run short and wind up paying double what you've allowed for."

Trauger does supply a few things—cement and roof lumber, for example. "You

can't expect a sub who's doing a \$300 job on a roof to supply \$2,000 worth of materials."

Even when your subs supply their own materials, Trauger says, you should keep close tabs on changing materials prices. "That way, when it's time to renegotiate your subs' contracts, you'll have a good feel for what you should be paying."

Trauger keeps track of material costs the same way Levitt did.

"We had a fully itemized list of everything that went into every model," he says. "So we could tell you to a dollar exactly what each house cost."

Such a list has another advantage. It helps you keep track of the materials you supply yourself.

"I know exactly how many pieces of plywood are needed for a roof. So nobody can order too much and sell off the balance."

He specifies that 10% of each payment will be retained at least 30 days after a c.o. is issued.

"That way," Trauger says, "if I have to send someone else in to redo bad work, I can deduct what I owe the first guy."

The retainer also usually guarantees the first guy will be available for anything that has to be redone. "His profit usually is in that final payment, so chances are he'll be back."

For all of his feeling about the need for a good relationship between a builder and his subs, Trauger warns not to let the relationship get too personal.

"Keep it on a business basis," he says, "otherwise your subs are liable to take advantage of you. After all, no matter how interested they are in your job, their main concern is to make a buck for themselves."

discover who your buyers are and what they want

When builders run into trouble selling their houses it's usually because they haven't done their marketing homework, says Trauger. Chances are they've looked across the street to see what the other guy is selling successfully, then copied him.

The right approach, he says, is to go after a market that nobody else is touching—a market you can have to yourself for at least a little while.

Trauger's experience in the depressed Florida market is a case in point. While many builders in the area are still flounder-

ing, he's doing very nicely indeed selling quality single-family houses to what he terms a forgotten market.

"Most Florida builders thought the retirement-market boom would never end. So they all built the same kind of housing—condos and townhouses that weren't marketable to anyone but senior citizens. When the boom fizzled they were stuck with unsold inventory and expensive multifamily-zoned land they couldn't use."

Trauger's marketing program is broken down into three phases:

Phase one: Find the hole in the market

"Usually it's not difficult to spot the hole," Trauger says. "Just look around to see who has the money to buy, but isn't buying."

South Florida's forgotten market, he discovered, was made up of fairly affluent young families who have been migrating down from the north in recent years.

"They're professional people—primarily doctors, lawyers and businessmen—whose incomes could support \$50,000-to-\$70,000 houses," Trauger says. "But many of them were renting because the available retiree housing didn't suit a family lifestyle."

Phase two: Learn what your market really wants

Trauger got his basic training introducing new products when he joined Levitt.

"They were running out of good single-family land," he says, "and they wanted to learn whether the typical single-family market would accept low- and medium-priced condos instead."

One of Trauger's primary responsibilities was shepherding Levitt's pilot condos through the design procedure. "We worked with four architects on four different pilot programs to find out which would be most acceptable."

In essence, Trauger says, small builders can go through the same kind of procedure on a much more limited basis. Here's how:

First talk directly to the kind of people you think will be candidates for your houses. Ask them what turns them off most about the housing that's currently available and what they'd most like to have in any new home they'd buy.

By asking such questions, Trauger learned that most of the young families moving down from the north were ready to accept housing geared to Florida's outdoor lifestyle. But they didn't like the coldness of the stucco finish that is common to Florida.

"They wanted something that recalled what they were used to, something with a bit of warmth to it," Trauger says. "And housing like that is rarely available here except in the \$100,000-plus price range."

Next, find out how successful builders in other parts of the country are handling the

TO NEXT PAGE



"I don't know which room to look at first"

That's what you want to hear prospects saying when they walk in the front door of your models, Trauger says. So every room should tell part of your story.

Shown here are three of Trauger's top sales features decorated to convey his theme of warmth and sophistication: At left, the conversation pit—"a warm secluded spot for intimate conversations"; top right, the beamed-ceiling living room—"a spacious, formal area for large gatherings"; and bottom right, the brick hearth—"a place for reminiscences of family get-togethers in grandma's kitchen."



PHOTOS: TOM KNIBBS



How Carl Trauger became a small builder, a big builder, and then a small builder again

It started about 12 years ago when Carl Trauger and his bride were looking for a house. Trauger had a good job as an industrial rep in Pennsylvania, but no money saved and a big monthly car payment to make. Then he saw an ad that read: "No money down; pick the lot you want and we'll build the house."

The Traugers not only got their house, Trauger also talked his way into a part-time job selling houses for \$300 per sale.

"In four months I sold 32 houses," Trauger says, "and the builder insisted I work for him full time."

Instead, Trauger decided to go into business for himself—with the help of a \$10,000 loan from his wife's cousin. His main problem was that he didn't know anything about construction. "To this day," he says "I can't drive a nail straight."

But he did understand financing and selling. So he and his wife's cousin (who acted merely as a silent partner) brought in what Trauger now looks back on as a "broken-down contractor who had tried to make it on his own many times, and failed each time."

In a little over a year, Trauger's company grossed about \$1.5 mil-

lion. "But we never knew where we were at because we didn't keep any kind of records."

Then one day, the contractor cleaned out the company's bank account (everyone was allowed to sign checks) and disappeared.

"This was in 1966 when the industry was in a credit crunch," Trauger says. "By then I was building my first apartments and the contractor left me with unbelievable cost overruns."

At that point, Mrs. Trauger's cousin wanted out; he couldn't take the pressure any longer. So Trauger returned the original \$10,000 investment and worked out of his bind by himself.

During the next few years he dabbled in land development and started building houses on spec.

"I overbuilt," Trauger says, "and by late 1969, I had more than \$1-million worth of houses sitting around. It got to a point where I couldn't get mortgages for people because of Pennsylvania's usury laws."

So Trauger found a backer—a man, he says, who had a reputation for "squeezing you good."

And he squeezed so hard, Trauger says, "that I decided I couldn't live with his conditions."

That's when Trauger joined ITT-Levitt's Puerto Rico division. His title: assistant regional manager; his duties: just about everything but keeping the books.

"It was a real shirt-sleeves operation," Trauger says. "No one felt he

was responsible for just one thing; we all worked together."

Within two years, Trauger's wife decided she wanted to leave Puerto Rico. Trauger was offered a stateside job with Levitt, but decided against it. Instead he advertised in the *Wall Street Journal* and landed a job with a fairly large land development company that had recently started building houses in Lauderdale.

"All of their records were on little scraps of paper," Trauger says. "And they had no idea of what an overhead budget was."

Using some of the know-how he had picked up with Levitt, Trauger analyzed the operation and discovered his new employers had been selling their houses for about \$7,000 less than they should have.

Nevertheless, he stayed with the company until mid-1974, when he was asked by an R.E.I.T. if he'd be interested in a joint venture.

"Thirty days after I gave up my old job, the R.E.I.T. went into receivership," Trauger says. "That's when I decided to go out on my own again."

It was well over a year before Trauger could get his Trendsetter Homes operation off the ground.

"Lenders were so frightened by the glut of unsold condos that they wouldn't even consider seed money for my spec models," he says.

Finally last fall, he raised what he needed from private investors, opened his models in March, sold out his original 50 lots, and by August had contracted for 50 more.

"Now," Trauger says, "lenders

keep asking me if I want money."

He also has been approached to go into larger operations, and admits the offers are tempting. But it would mean adding more people to his four-man operation. (The other members are his brother, who acts as comptroller, his father-in-law who is the construction super, and a salesman).

"I never want to reach an overhead of \$7,000 per house like some builders have," he says. His overhead is about \$3,000 per unit for the 50 houses he'll close by next April.

Also, Trauger admits, he isn't happy unless he can follow through personally on every phase of his operation. He does delegate heavy responsibilities to his brother and father-in-law. But remembering the old days, he says: "I'm not satisfied unless I know I have control over everything."

So he even puts all buyers into contract personally after they've been briefed by his salesman. One reason: Trauger allows his buyers a lot of custom changes, but they have to be spelled out in the contract so he can project his costs exactly for each house.

Another reason Trauger insists on signing up buyers himself:

"I want to be sure they're the kind of people I can get along with while I'm building their houses."

What happens when he thinks he can't? "I talk them out of buying, tell them that what we're getting into is like a marriage, and I don't want a divorce along the way."

product you want to introduce in your area.

To get ideas for his Trendsetter Homes, Trauger studied California housing.

"California's outdoor lifestyle is similar to ours," he says, "and California builders really understand marketing. So I found out what was selling well out there, and adapted to Florida conditions."

For example, to get the warm look his market was asking for, Trauger used a lot more wood—both inside and out—than is usual in Florida. And he also substituted an orange and brown color scheme for the greens and yellows that are typical in the area.

Finally, shop around until you find an architect who will give you the house you want at the price your market can afford.

Trauger wrote off \$3,000 in architectural fees before he settled on Thomas Kruempel-aedter of Miami to design his houses.

"The first architect I talked to couldn't come up with the look and quality I wanted at the right per-square-foot costs," Trauger says. "So I switched architects."

What Trauger wanted was interior features like vaulted ceilings—some with exposed beams—conversation pits and brick hearths in the kitchens.

He also wanted to use top-of-the-line finishing materials and equipment—for example, custom kitchen cabinets, drop-in, self-cleaning ovens, decorator hardware and medicine cabinets and no-wax vinyl flooring.

"Everyone said I was crazy to tackle this market," he says, "because the only single-family product that was really selling well here was no-frills."

But Trauger couldn't afford the no-frills market. "With my land costs, there was no way it would make sense on a square-foot-cost basis," he says. "And since I knew there was a market for quality houses, I decided to go the other way and put everything in." One difficulty with pioneering a new product, Trauger admits, is figuring out how many units you can sell in a given time.

"You'll have a general idea just by discovering your untapped market," he says. "But it's difficult to project hard numbers until you start selling."

So to protect himself, Trauger gets as much leverage on his land deals as possible.

"Once I decide on my location," he says, "I get rolling options on as many lots as I can. On the others I work out a subordination arrangement where I can pay for them in stages out of my construction loan or just prior to my buyer taking occupancy."

And since Trauger only builds on contract, he's pretty well protected.

Phase three: Make sure you don't price yourself out of your market

The danger signal is when your costs start

going up a lot faster than your market's income level is rising.

"When that happens, it's time for you to start rethinking your product," Trauger says.

Already, Trauger's costs—especially for land—are rising rapidly. So he thinks that by the time he builds out the lots he now has under contract, his market will be stretched pretty thin.

"I ask myself, where are we going to get buyers for \$80,000-to-\$100,000 houses? And my answer is that a couple of years from now the marketable single-family house here is going to be in the \$50,000-to-\$60,000 range," he says.

To bring in a quality house at that price, Trauger needs improved lot costs of about \$8,000 (right now they're about double that). And that means, he says, that lots will have to be much smaller than the 100-footers that Florida buyers are used to.

If he can get lots at the price he needs, Trauger's marketing plan calls for introducing the zero-lot-line concept to south Florida. In fact, he already has the zoning approval.

Rising costs, however, aren't the only reason why Trauger is getting ready to switch products. He's been picking up too many imitators.

"Builders never learn," he says. "They see how well I'm doing in this market, so a lot of them are rushing in to do the same thing."

By switching over to zero-lot-line, Trauger figures, he'll have another shot at a market he can have to himself—at least for a little while.

Make your merchandising budget big enough to do the job right

Trauger was exposed to sophisticated product presentation when he worked for Levitt. And he feels that although today's market calls for strong merchandising efforts, most small builders pinch pennies in that area.

"They may start out wanting to do the right things," he says. "But when they find out what it's going to cost, they pull back and don't do it. Then they're surprised when buyers walk away from their houses."

Landscaping is especially important, Trauger says, because first impressions often determine whether a prospect will buy or not.

"California builders understand that principle very well," he says. "They spend thousands of dollars creating environments that

make people say: 'I want to live here.'"

Trauger was working with flat, desolate land at Plantation, the location of his model houses; but he was selling the warm, woodsy look. So even though he only builds on contract and despite his policy of leveraging his land, he spent \$30,000 to landscape the 32 lots he had under contract before he started his models. Most of the money went for the largest trees he could transplant without shock-out. He mounded them between each lot, then surrounded the mounds with upright railroad ties and coral rocks.

"The up-front cost was worth it," Trauger says, "because prospects could see exactly what they were getting."

"On the other hand, one of the biggest mistakes you can make is to overlandscape your models; people will be disappointed when they see the production lots."

The next place a builder should spend money, Trauger says, is making sure his prospects see instantly what's different about his houses.

"Too often builders force people to look for things to like," he says. "You should keep prospects excited from the minute they enter your model to the minute they leave."

Many small builders go wrong in this regard because they won't pay the cost of a professional decorator—one who understands the techniques of model-home merchandising. They rely instead on the services of furniture or department store decorators "who," says Trauger, "are trained to deal primarily with consumers. So they usually don't have the expertise a builder needs."

To get the warm, sophisticated look he was aiming for, Trauger hired Paula Greenberg of Total Design, an experienced New York and Florida firm, to decorate his models.

"She knew exactly what was needed to focus attention on our major selling points," he says. (For some samples see photos facing page.)

Trauger has another theory about where builders often go wrong in their model-home merchandising—a theory he picked up listening to hundreds of buyers touring models.

"You shouldn't show a lot of high-cost options that aren't included in the base price," he says. "When a prospect discovers that some of the features he likes most will increase the price by a few thousand dollars, his chin droops. But when you can say, 'everything's included,' his eyes light up."

Advertising is another area where Trauger thinks small builders need to spend more money than they usually do.

TO NEXT PAGE

"They don't realize how much traffic they lose because their ads look just like all the others—usually a photo or rendering of the house with prices spelled out in big type."

Trauger thinks people will pay more attention to your ads if you play up the lifestyle you're selling rather than the price. In his ads, for example, prices are listed in small type under large photos of his houses. And to make certain the ads come out the way he wants them, he personally selects the photographer and model, specifies what shots he wants taken and provides ideas for the copy. Then his agency works out a layout for his approval.

"Never let an adman tell you what to do," Trauger says. "You know your product better than he ever will."

Trauger picked up his advertising know-how from his stint with Levitt. "We used outside agencies," he says. "And we told them exactly what we wanted. If they didn't deliver, they had to do them over again."

Trauger says it's important to stress lifestyle rather than price in your ads for two reasons:

Price-oriented ads eliminate a lot of prospects

"Many families can find a way to upgrade themselves by as much as \$5,000 to \$10,000 if they find a house they really like," Trauger says. "And if you stress the high spots of your houses in your ads instead of blasting them with price, they'll want to come out and see it. Then the house has a chance to sell itself."

Prospects may think you're substituting price for quality

Trauger picked this principle up from Levitt.

"Even though we were known for high volume and price," he says, "Levitt also offered a good amenity package. So we played down prices and emphasized those amenities."

Another Trauger suggestion about advertising: Never be afraid to change a successful campaign.

"Most admen are imitators, not innovators," Trauger says. "So if your ads catch on in the marketplace, chances are your competition will copy them. Then it's time to try something else to keep your solo image."

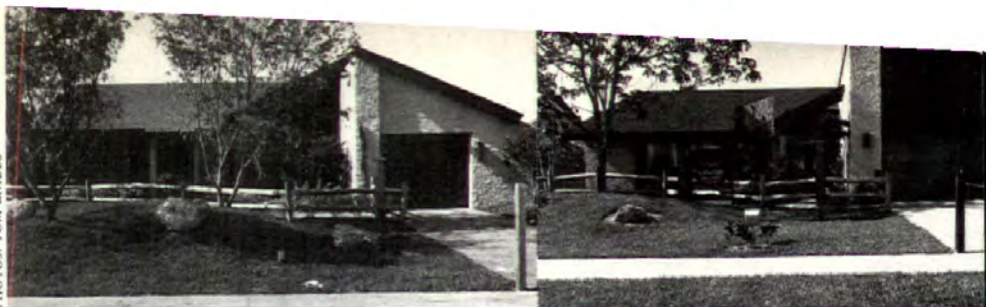
Trauger's successful California-look campaign bred many imitators.

"Just about every builder who has a hint of wood on his houses began using California in his advertising," Trauger says. So he is now using Suburban Sophistication as his theme. He also has changed the visual emphasis from exterior features to interior high spots.

Keep words to a minimum, he advises. "Photos will do a better job of telling your story."

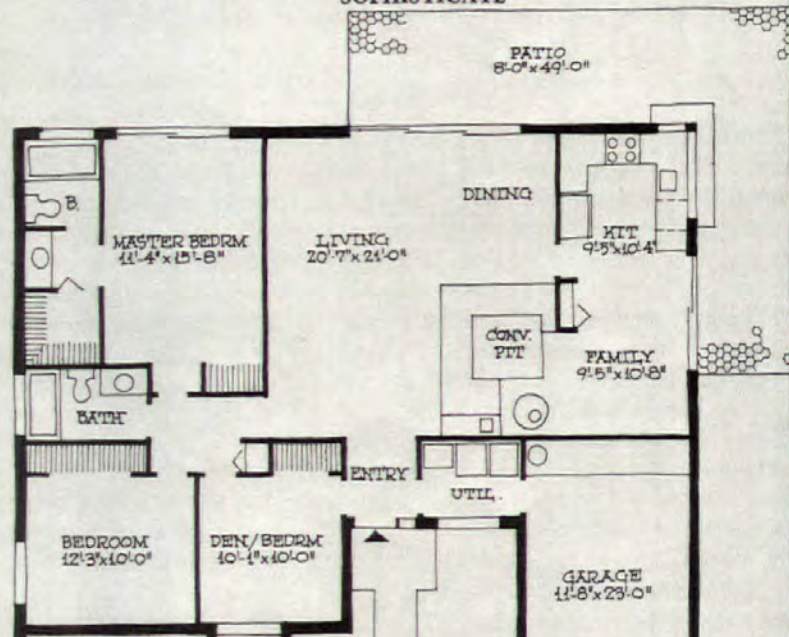
—JUNE R. VOLLMAN

PHOTOS: TOM KNIBBS



CYPRESS

SOPHISTICATE

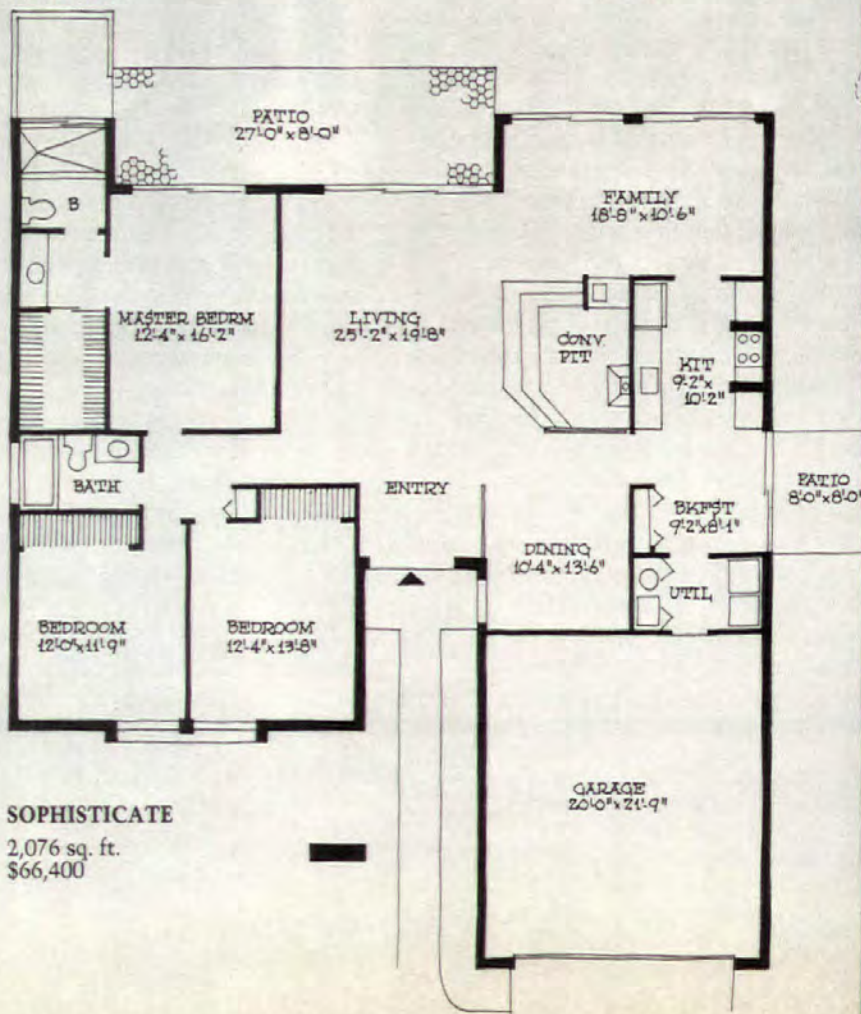


What Trauger is building now . . .

These plans are right in tune with what most upwardly mobile families want today no matter where they live. The accent is on luxury—conversation pits, wet bars, dressing areas in master suites, for example. The buyers: executives and professionals, under 40, with an average of 1.3 children.

CYPRESS

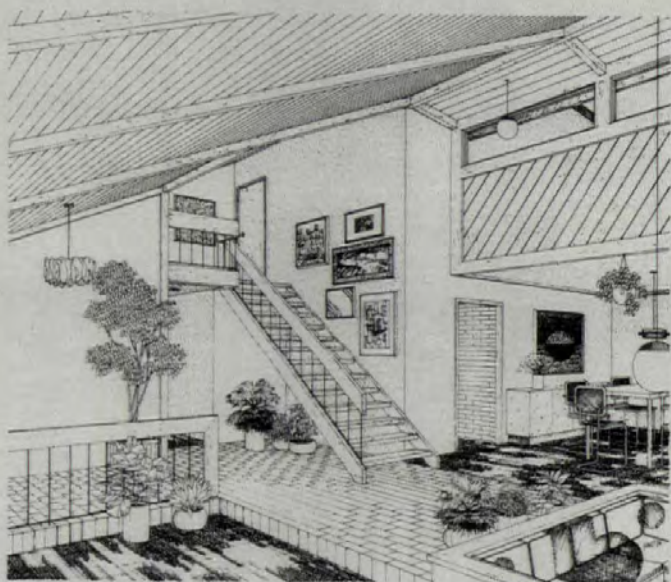
1,465 sq. ft.
\$55,400



SOPHISTICATE

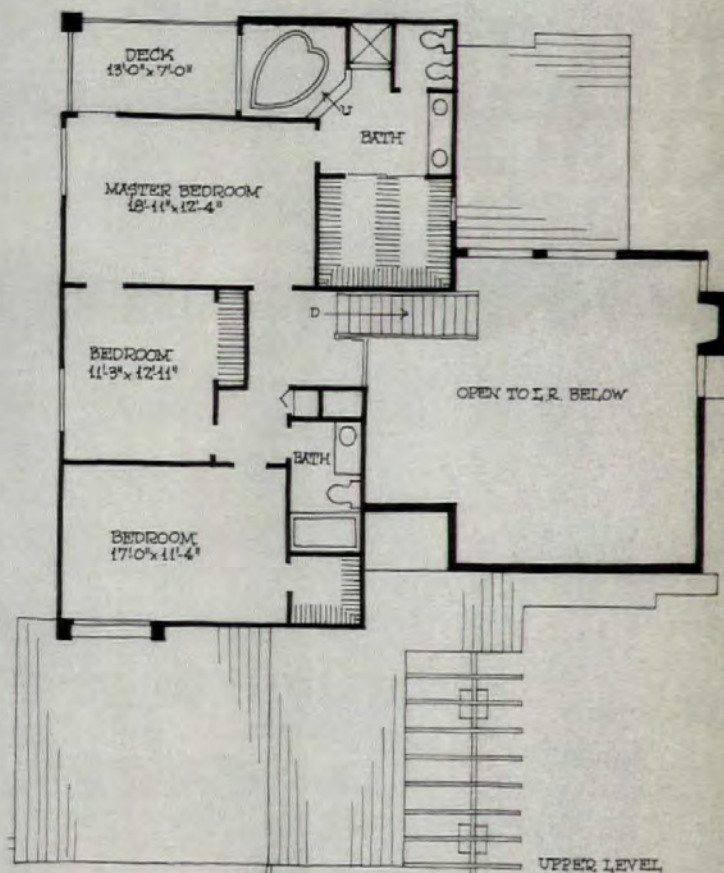
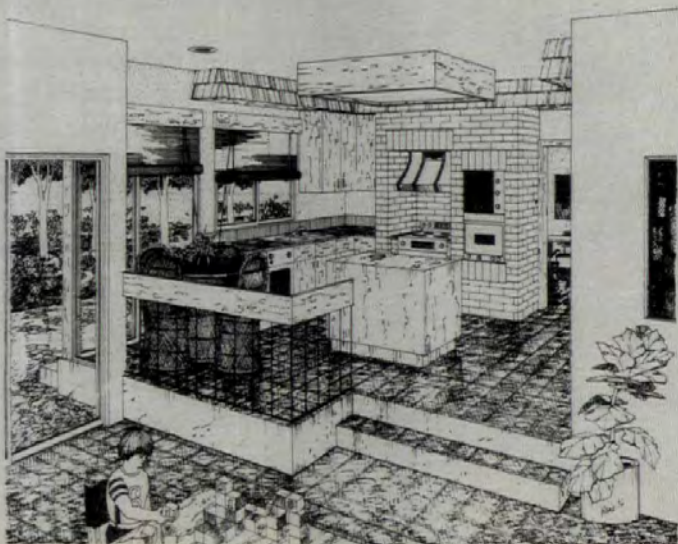
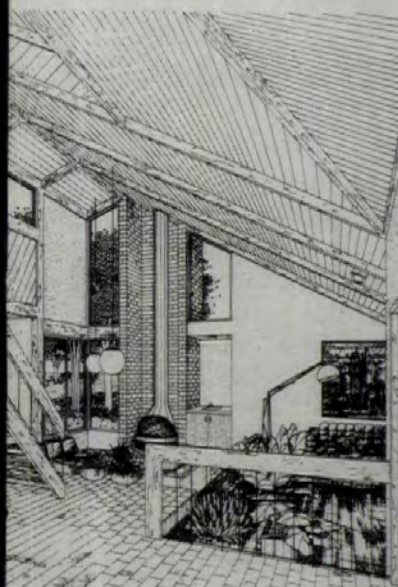
2,076 sq. ft.
\$66,400

"I went to California to get the look I wanted"

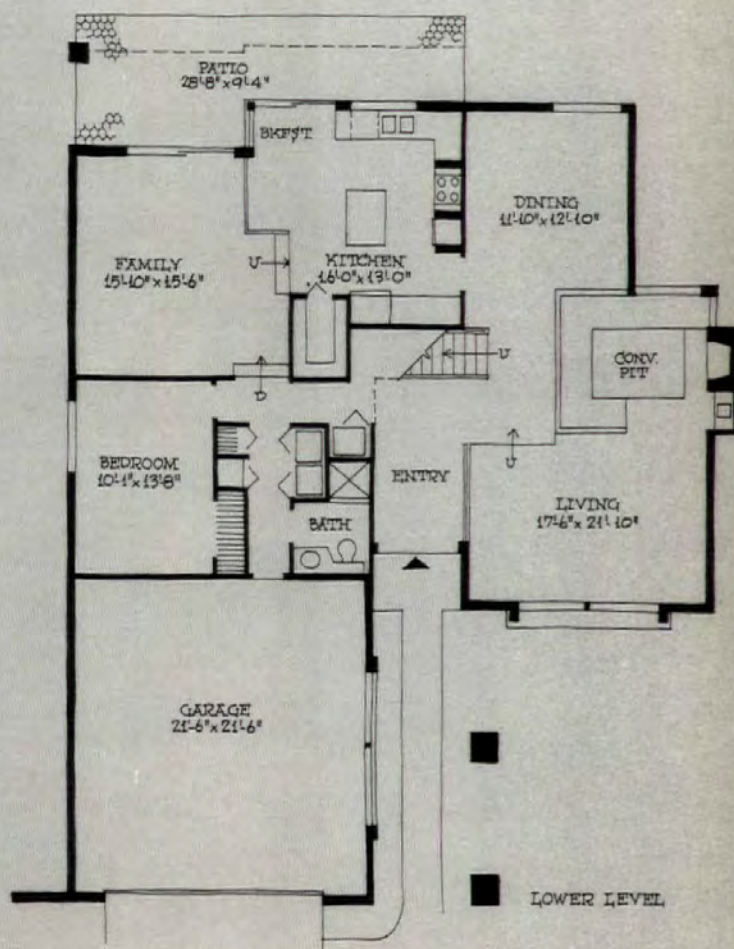


... and what he's planning to introduce

Trauger's newest model—the 2,610-sq.-ft. two-story plan shown here—was about to go on the market for \$90,000 as this was written. It has all the earmarks of an instant success; in July when word leaked out that a two-story house was in the works, Trauger had several takers sight unseen. As with his first houses, the two-story will lean heavily to wood inside and out. And there will be even more luxury interior features—for example, compactors, island work centers and pantries in the kitchens, and king-size master baths with heart-shaped sunken tubs. Buyers also will get 25 ft. cobblestone driveways—one of the few extra-cost items in the early models.



UPPER LEVEL



LOWER LEVEL

THREE CUSTOM HOUSE WINNERS

Sure, these houses are uncommon by today's housing design standards. Otherwise, they wouldn't have won awards in the 1976 Homes for Better Living program.*

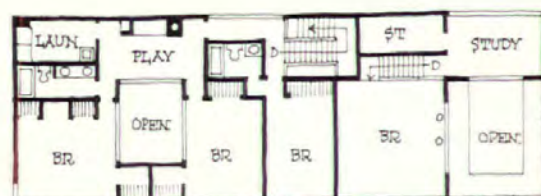
But they are not just exercises in doing something different. What you'll see in each case is a specific design idea executed with uncommon skill and originality.

—J.R.V.

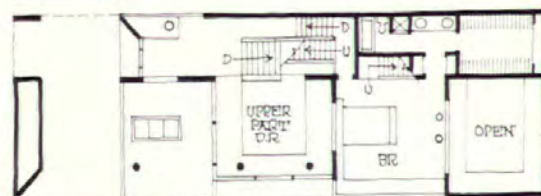
*All HFBL winners [H&H, May] were chosen in a two-day session at the headquarters of the American Institute of Architects, which sponsors the program in cooperation with HOUSE & HOME. Other categories of winners were featured in July, August and September.



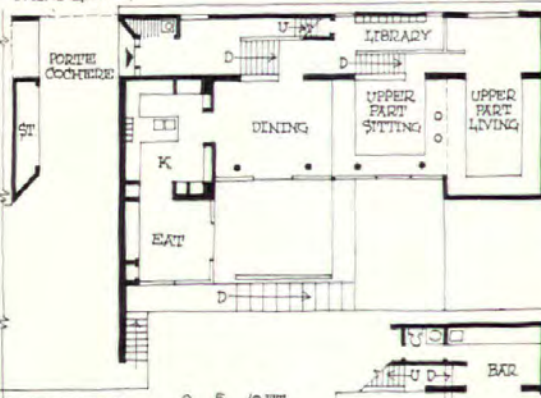
PHOTOS: ROBERT LAUTMAN



FOURTH LEVEL



THIRD LEVEL



SECOND LEVEL

0 5 40 FT

FIRST LEVEL



FIRST HONOR AWARD

"Basically, this house is one big multilevel room."

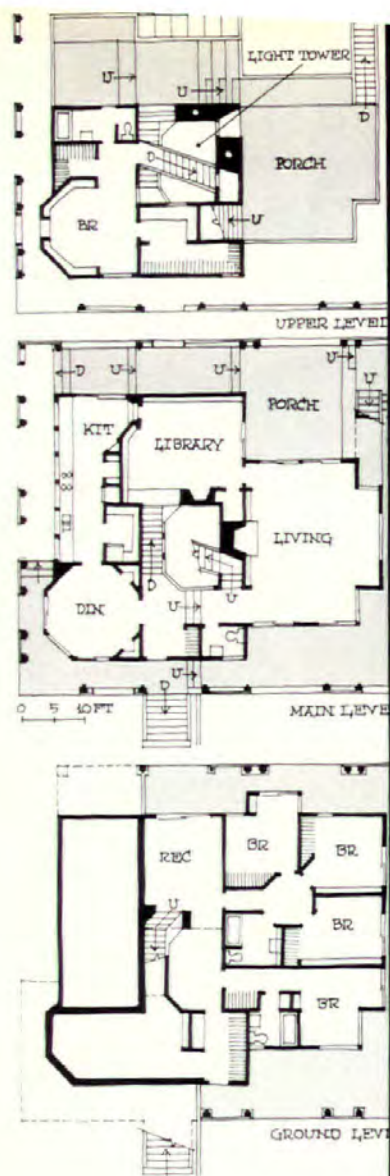
So says the architect. His reason: Most rooms are open to each other—either horizontally or vertically. But despite this openness, the almost 4,000-sq.-ft. living area is precisely organized so that each family activity has its special place. Children sleep and play on the top level; the parents' suite is directly below; cooking and dining are on the second level; and the living and sitting rooms are tucked in below—in a step-up, step-down arrangement.

The south side of the two-acre site is the most private. So here the lower levels of the house are almost entirely glass-walled. Since these are non-load-bearing walls, the structure is supported by steel beams set on steel columns. The rest of the house is conventionally constructed—wood frame sides with stained cedar and finished inside with drywall or plywood paneling.

Said the jury: "A beautiful plan done without a flaw."

Architect: Hartman Cox Architects
Builder: Leo T. Thibodeau. Location: Montgomery County, Md.





FIRST HONOR AWARD

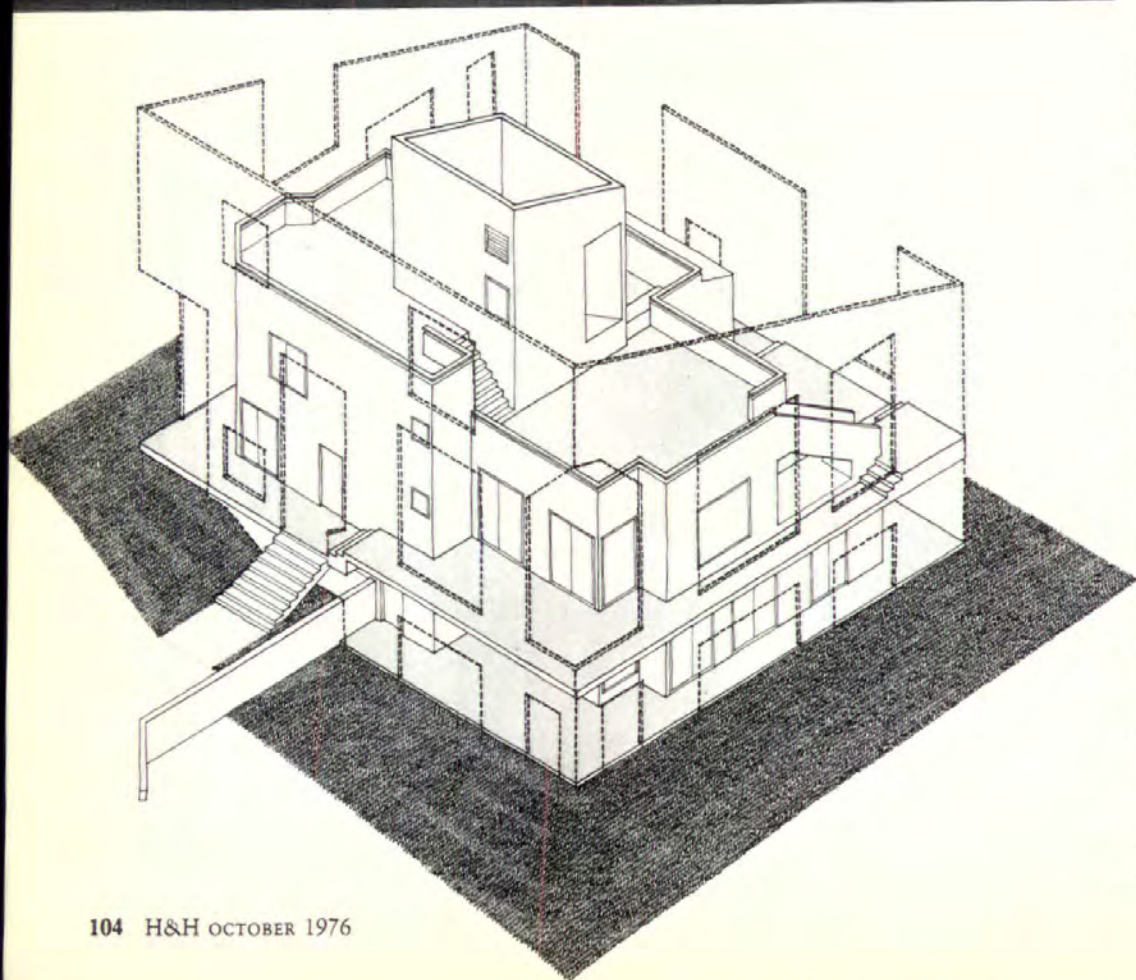
This is actually a house-within-a-house—2,700-sq.-ft. inner structure surrounded by 2,500 sq. ft. of enclosed porches.

The idea was to shelter the wraparound porches without blocking light from the interior of the house. So the porch enclosure—a redwood lattice on a built-up timber frame—has window-like openings that coincide with the major windows and glass doors of the inner structure. To let in more light, the porch is roofed with translucent plastic.

The inner structure is also designed to maximize natural lighting: All rooms are organized around a central, skylit stair tower (photo, far right). And, as with the winning house shown on the previous overleaf, the floor plan separates children's and adult's areas. Here, however, children's quarters are on the ground floor for easy access to the outdoors; the master suite is on the upper level for maximum privacy and quiet.

Said the jury: "Perhaps the most original concept we've seen."

Architect: MLTW/Turnbull Associates
Builder: Leo Thibodeau. Owner: Mr. Mrs. Warren Zimmerman. Location: Gretna, Va.





PHOTOS: CERVIN ROBINSON

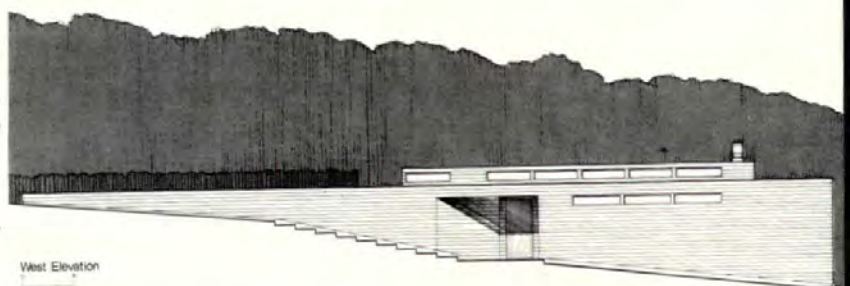
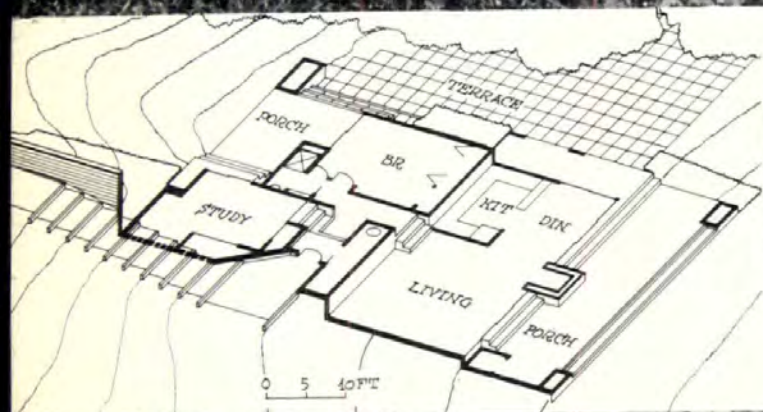


PHOTO: JOSHUA FREIMAN



AWARD OF MERIT

This long, low house steps down its sloping site. And its low profile is strengthened by the roof design: flat except for a small section of clerestory windows. The clerestory add height and light to the living and dining rooms. So these areas are open and airy in contrast with the low, intimate bedroom and study/guest room.

The west elevation (*above*) is almost completely closed for privacy; only a narrow band of high windows and a recessed entrance break the solid facade. Elsewhere the house is open to outdoor living areas: a private porch off the bedroom on the north, a broad terrace on the east and a deep, trellised porch (*photo, left*) that shelters the glass-walled living and dining rooms from summer sun on the south. The 1,200-sq.-ft. house was built on a 1.5-acre site.

Said the jury: "A strong solution to limitations of the site."

Architect: Daniel Solomon. Builder: Springfield Construction. Landscape architect: Max Schardt. Location: Lafayette, Calif.



Flint. A new primitive art form.

Now the ageless beauty of nature itself is yours to work with. In Flint. A new color of American Olean's Primitive™ ceramic tile—the natural thing to use.™

Flint has a warm, rich color. Soft, handcrafted texture. And Flint is unglazed, so its sculptured beauty endures even high-traffic commercial wear. It cleans with just a damp mopping.

Flint and new unglazed, earthy Terra Cotta bring to fifteen the number of Primitive colors now available. Add to that six distinctive shapes, for endless imaginative design possibilities.

See new Flint (shown in 8" x 8") and the entire Primitive line at any American Olean Showroom or Color Center. Or send for a copy of our new Primitive Brochure. Write to: American Olean Tile Company, 2365 Cannon Ave., Lansdale, Pa. 19446. Primitive. As new as the world is old.

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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 on

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 Americans and Mexicans experienced in the basic resort disciplines, including . . .

Determining the size and locations of the 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 U.S. 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 resort communities now under construction that offer . . .

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

Complete infrastructure—roads, water, sewer 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. Pryor-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, Mex

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 yourself space.

If the reserved block of rooms of 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 will be 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 Coughlin vs. Commissioner 203F. 2d 307.

Mexico Conference

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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 _____

New A21 Maytag Washer uses less hot water, less total water than other leading brands of top-loading commercial washers.

It can save you 25 to 53% on gas used to heat water.

Look what the dependability people have just come up with, to help you cut costs in the laundry room.

The energy-saving new A21 Maytag Dial-A-Fabric™ Washer can save you from 25 to 53% on gas for heating water over other leading brands of comparably sized top-loading commercial washers, because it uses less hot water.

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Naturally, your actual savings will depend upon present equipment and cycle usage. The figures above are based on cycle usage of approximately 3½ hot, 5 warm, and 1½ cold water washes out of every ten washloads.

Many Other New Features

You and your tenants will also like the additional features we've built into the A21 Maytag, including: Liquid bleach dispenser for extra convenience and better fabric care, plus handsomely styled new control panel with easier-to-read markings.

Easy Care for All Washables

Your tenants will love the convenience of the new A21 Maytag Dial-A-Fabric™ Washer. It lets them dial a scientifically programmed cycle for any washable fabric—even knits and wool. One dial setting does it!

Money-Saving Maytag Dependability

Of course you'll appreciate the dependability built into every rugged inch, plus easy maintenance made possible by complete up-front service access. Get the free facts on how the new A21 Maytag Washer can help you cut costs and increase profits. Mail the coupon now.

THE MAYTAG COMPANY, NEWTON, IOWA 50208



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HOME STYLE LAUNDRY
can give you more profit
per square foot.

This revolutionary concept can cut your costs, while giving you a unique kind of laundry that lets tenants enjoy homelike atmosphere and convenience. Everything's grouped in a functional cluster, like in a home laundry room. It's all made possible by the new A21 Maytag Washer and the exclusive D21 Maytag Dryer, two separate dryers in half the space of one large dryer. Look at the many potential advantages compared to the usual self-service laundry: Smaller space needed, smaller initial cost, lower operating cost, better return on your investment. Get the full story of the Maytag-equipped Home Style Laundry now!



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THE DEPENDABILITY PEOPLE

The Maytag Company

Advertising Dept. HH-10-76, Newton, Iowa 50208

- ☐ Send the free facts about the new A21 Maytag Dial-A-Fabric™ Washer that can help me save from 25 to 53% on gas used to heat water, and from 2 to 15% on total water usage.
- ☐ Also send full details on the revolutionary Maytag-equipped Home Style Laundry.
- ☐ Have a Maytag Distributor phone for an appointment to show me how much I can save on basic utilities with the A21 Washer.

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Business Address _____

City _____ County _____

State _____ Zip _____

Business Phone _____



Certigroove Sidewall Shakes. Americans still have designs on them.

For over two centuries, Yankees have been doing things in distinctive, practical ways.

Like trimming sidewall shakes parallel for an orderly, precise fit.

When those Yankee sidewall shakes are made out of red cedar, they're striated for a unique linear texture and called Certigroove shakes. They make good sense today for the same reasons shakes did hundreds of years ago.

A warm, natural texture. Practical economy. And insulative properties that make them just the thing in hot weather or cold.

Early Americans didn't have the ASHRAE* Handbook to consult about

*1972 Edition, Chap. 20

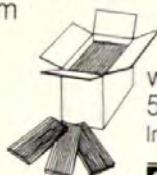
insulation. But if they had, they wouldn't have been at all surprised at how good an insulator sidewall shakes are. They were a good idea then. And with rising heating costs, they're an even better idea now.

So next time you're looking for a traditional solution to the contemporary problems of economy, appearance and insulation, recommend Certigroove shakes to the customer. It's a product Americans have had designs on for a long time.

Red Cedar. A natural solution.

(For "Shingling Made Easy" or other information, write Red Cedar Shingle & Handsplit Shake Bureau, 5510B White Building, Seattle, Wa. 98101.)

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



This label on cartons of Certigroove sidewall shakes is your guarantee of Bureau-graded quality. Insist on it.

Red Cedar Shingle & Handsplit Shake Bureau

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

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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:

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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.

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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-

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House & Home Press Dave Stone's new book on how to turn wavering prospects into confident homebuyers



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

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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.



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Custom/stock cabinetry gives the builder a luxury option



Quaker Maid



Del Mar



Long Bell

Until recently only two types of kitchen cabinetry were major factors in the market—basic stock and fully accessorized custom lines. Builders and remodelers who wanted to install luxury cabinets in their kitchens had to go through the long process of specifying expensive custom.

Now three manufacturers have changed all that. Quaker Maid, a division of Tappan, Del Mar, a division of Triangle Pacific, and Long Bell, a division of International Paper, offer the best of both worlds—custom/stock cabinetry. Custom accessories are available in stock delivery times and in a price range builders can afford. Three examples are shown here; for others see the next three pages.

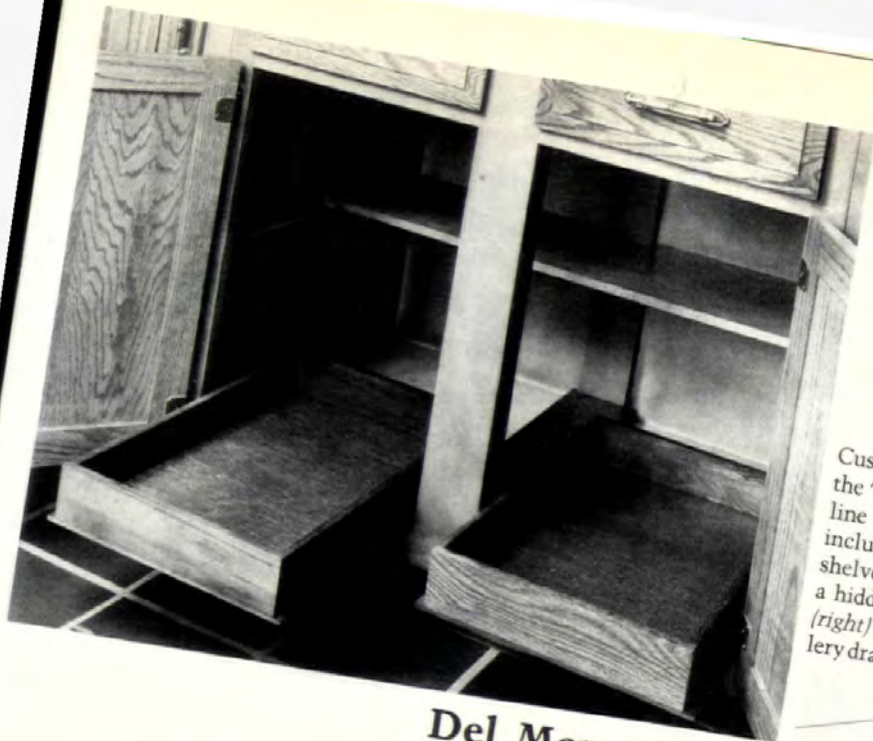


Quaker Maid, Leesport, Pa., long a recognized leader in the custom cabinet field, modified five of its best-selling lines to create the "Custom Limited" series. These groups offer a more limited range of options and accessories than full custom lines but still provide many special features.

A guaranteed four-week delivery time and a simplified ordering process are designed to make the package even more appealing to builders. According to Quaker Maid, fully equipped cabinets will cost only marginally more than a top stock line. CIRCLE 200 ON READER SERVICE CARD



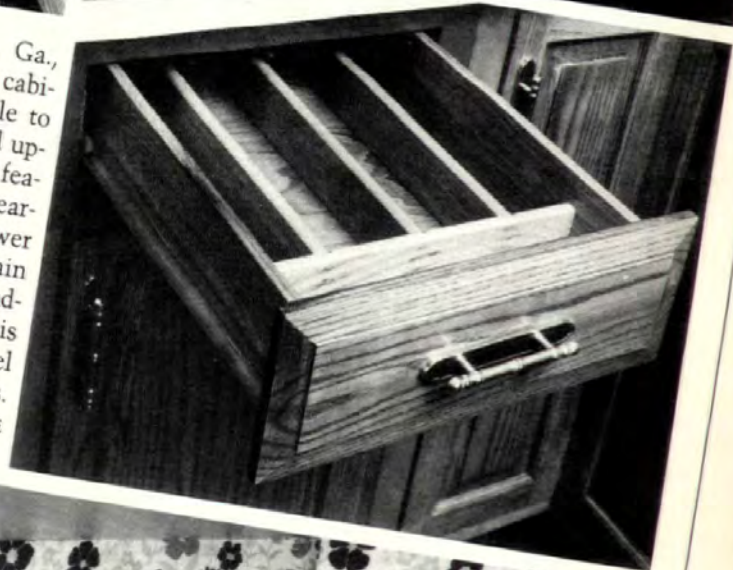
Contemporary Modulus II cabinetry (top of page) is one style available in Quaker Maid's "Custom Limited" series. Some accessories offered are: the double-swing-out corner swings (above), a base cabinet storage pantry (left), and space-saving lazy susan and pie-cut corner cabinets (right).



Custom accessories offered in the "Country Oak" cabinetry line (bottom of the page) include slide-out bottom shelves in base cabinets (left), a hidden plastic garbage pail (right) and a fully fitted cutlery drawer (below).



Del Mar, Atlanta, Ga., took four groups of stock cabinets priced from the middle to the high end of the line and upgraded them with custom features and accessories. Ball-bearing stops and finished woodgrain shelves and drawers are standard. The "Specifications" line is available through regular Del Mar distribution channels. CIRCLE 201 ON READER SERVICE CARD





Fully accessorized Long Bell kitchen (above) includes a roll-out hostess cart. Also featured: built-in metal bread and flour drawers (left), slide-out chopping board (below left) and pull-out towel rack (below).

Long Bell, Longview, Wash., was the pioneer in this specialized field. Since the firm's inception in 1963, all its major lines have been available with a wide range of convenience options. For many years, Long Bell was the only supplier of this type of cabinetry. CIRCLE 202 ON READER SERVICE CARD



MORE PRODUCTS

- 130 Interiors
- 132 Interiors
- 134 Coatings & adhesives
- 138 Coatings & adhesives
- 146 Structural
- 148 Interior environment
- 150 Flooring
- 154 Flooring



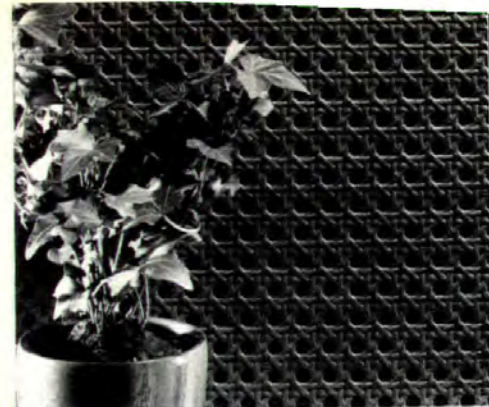
Two hardboard paneling styles are combined (*above*) to provide a Tudor effect in a family room. Brick design, "Woodhaven," is accented with moldings of simulated hand-hewn wood in the "Lodgewood" pattern. Brick design can also be used as a wainscot. Abitibi, Troy, Mich. CIRCLE 203 ON READER SERVICE CARD

Vinyl-surfaced gypsum paneling in a contemporary striped pattern (*right*) is part of the Durasan series. The strength and durability of gypsum wallboard is combined with the toughness and easy maintenance of vinyl. Panels come in 8', 9' and 10' lengths. Gold Bond, National Gypsum, Buffalo. CIRCLE 204 ON READER SERVICE CARD

Prepasted fabric-backed vinyl wallcovering (*below*) is a whimsical butterfly and flower pattern from the "Children of All Ages" collection. The line includes 100 selections of prints, stripes and coordinates. Easy-to-maintain wallcoverings are scrubbable. Stauffer, Westport, Conn. CIRCLE 205 ON READER SERVICE CARD



Vinyl wallcovering with a heavily embossed surface, "Candice" (*below*), is available in 10 colors including white. The middleweight, textured material is durable enough for commercial applications. B.F. Goodrich, Akron, Ohio. CIRCLE 206 ON READER SERVICE CARD



High-pressure plastic laminate in a three-dimensional design, "Registered Cane" (*above*), simulates the look and feel of octagonal woven cane. Two cane colorings are offered. The laminates meet or exceed all N.E.M.A. standards. Nevamar, Exxon Chemical, Odenton, Md. CIRCLE 207 ON READER SERVICE CARD



Contemporary pattern wallcovering, "Quo Vadis" (*above*), is a design of chevrons and stripes. Part of the "Vinyl Weave Volume III" collection, the pattern is available in beige/white on mylar or in yellow, green, blue and brown colorways on vinyl. J. Josephson, Hackensack, N.J. CIRCLE 208 ON READER SERVICE CARD

Bold floral design wallcovering, "Iris" (*below*), part of the "Rainbow Garden" collection, comes in: purple and blue on ebony; blue and green on white; beige and olive on chamois; or yellow and green on white. Katzenbach & Warren, New York City. CIRCLE 209 ON READER SERVICE CARD





Nord's Regency A carved entry door.



"Why use a premium door on a factory-built home? The more quality, the easier the sale."

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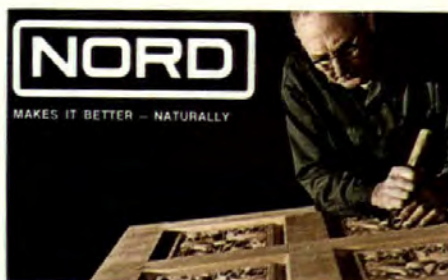
Bill Lewis manufactures \$20,000 to \$30,000 modular homes. And Nord doors are part of the quality he builds in.

"The more quality you put in a home, the easier it is to sell," says Bill. And since the front door makes the first impression, Bill makes it count. "The entry is a big feature in our factory-built homes. That's why we've used Nord doors for over 14 years."

Nord sets a quality tone with natural wood, fine craftsmanship and rich design. And to assure top performance, Nord uses only selected Western woods, specially dried in Nord's own kilns.

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For more information, write "doors" on your letterhead and mail it to E. A. Nord Company, Everett, WA 98206.





Laminated plastic, "Vertical Grade" (above), gives any vertical surface a durable, easy-to-maintain finish. The material, available in a wide range of woodgrains, patterns, solids, marbles, leathers and slates, is suitable for high-traffic areas. Wilson Art, Temple, Texas. CIRCLE 210 ON READER SERVICE CARD



Wall paneling (above), part of the "Pecan Real" series, features embossed surface splits and knot holes. The material, available in a range of wood-grain tones in standard sizes and thicknesses, is manufactured on lauan and fiberboard substrates. DG Shelter, Portland, Ore. CIRCLE 211 ON READER SERVICE CARD

Prefinished plywood paneling, "Barnboard" (below), simulates the look of old wood. The rustic-style paneling features 8"-wide planks and printed grooves. Surfacing material is available in six natural colors. U.S. Plywood, Stamford, Conn. CIRCLE 212 ON READER SERVICE CARD



Vinyl wallcovering, "Bali Batik" (above), is an ethnic design on a nonwoven fabric backing. The pattern, offered in two earthtone colorways and one pastel, is pretrimmed, prepasted and scrubable. Imperial, Cleveland, Ohio. CIRCLE 213 ON READER SERVICE CARD

Prefinished hardboard paneling, "Pecky Cypress Design" (right), features three-dimensional grain-ing and authentic distressing. Durable, easy-to-install paneling simulates the look of natural wood. Surface material can be cleaned with a damp cloth. Masonite, Chicago. CIRCLE 214 ON READER SERVICE CARD

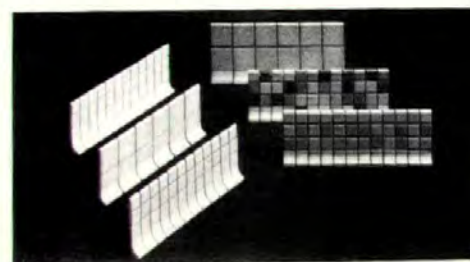


Fabric-backed vinyl wallcovering, "I'm Your Daisy, Baby" (below), is a pattern of florals over a crossed-lattice background. Part of the "50th Anniversary Collection," wallcovering is also used to cover panels in the cabinets. Columbus Coated Fabrics, Columbus, Ohio. CIRCLE 215 ON READER SERVICE CARD



"Cloud Cover" (left), part of the "Magic of Mylar" collection, has an eye-catching effect. Paper-backed wallcovering, available in four colorways, is pretrimmed, gravure-printed and scrubable. James Seeman, Garden City Park, N.Y. CIRCLE 216 ON READER SERVICE CARD

Built-up base (below) facilitates ceramic mosaic floor and wall installations. Time-saving unit features a basic cove-base trim piece mounted with strips of ceramic mosaic field tiles from 4" to 10" high. U.S. Ceramic Tile, Canton, Ohio. CIRCLE 217 ON READER SERVICE CARD



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Temple wood fiber insulation sheathing is the basic panel that combines strength with an insulating value greater than other structural sheathing materials. For more facts, see your Temple dealer, or write for our colorful building products catalog.

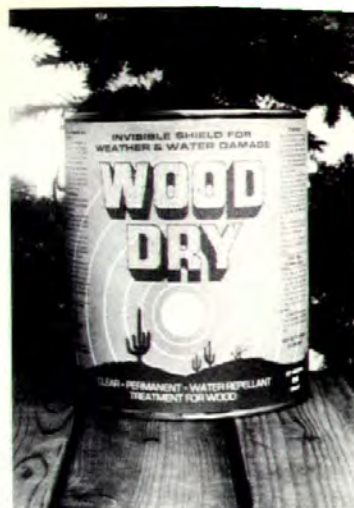


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Water-based contact cement (above) provides a strong, instant bond after treated surfaces are dried. Material has a latex base which makes it easy to dilute. Cement may be used to join high-pressure laminates. Borden, Columbus, Ohio. CIRCLE 218 ON READER SERVICE CARD

Epoxy sealer, Sealaway™ II (right), protects as it penetrates. The coating forms a tough film, minimizing concrete dusting, while it seals out water, dirt, oil and grease. Material can be used on new or aged concrete. Hallemite, Montvale, N.J. CIRCLE 219 ON READER SERVICE CARD



High-strength adhesives, "SS-200" and "SS-400" (right), are laboratory tested and field proven. "SS-200" bonds paneling, drywall or foam. "SS-400" decking adhesive bonds subfloors. Specialty Chemicals, Elk Grove Village, Ill. CIRCLE 222 ON READER SERVICE CARD

damage to wood. The clear, colorless treatment reduces water absorption rates and subsequent physical distortion and deterioration. Coverage is up to 600 sq. ft. per gallon. Cyclo, Palisades Park, N.J. CIRCLE 221 ON READER SERVICE CARD



"Hybond 40" (left) is a non-flammable, non-toxic water-based neoprene adhesive. Performance standards are similar to solvent-based substances. Material needs only contact pressure to form a lasting bond. Pierce & Stevens, Buffalo, N.Y. CIRCLE 223 ON READER SERVICE CARD



Silicone construction sealant, "790" (left), is now available in 2-gal. bulk pails and 11-fl.-oz. plastic cartridges. New containers afford easy, safe handling for applicators working on scaffolds or platforms. Dow Corning, Midland, Mich. CIRCLE 224 ON READER SERVICE CARD

Quar-a-poxy® II mortar (not pictured) is used to install high lug floor tiles without risk of the tile cracking. The modified epoxy and Portland cement compound allows grouting the same day. H.B. Fuller, St. Paul, Minn. CIRCLE 225 ON READER SERVICE CARD

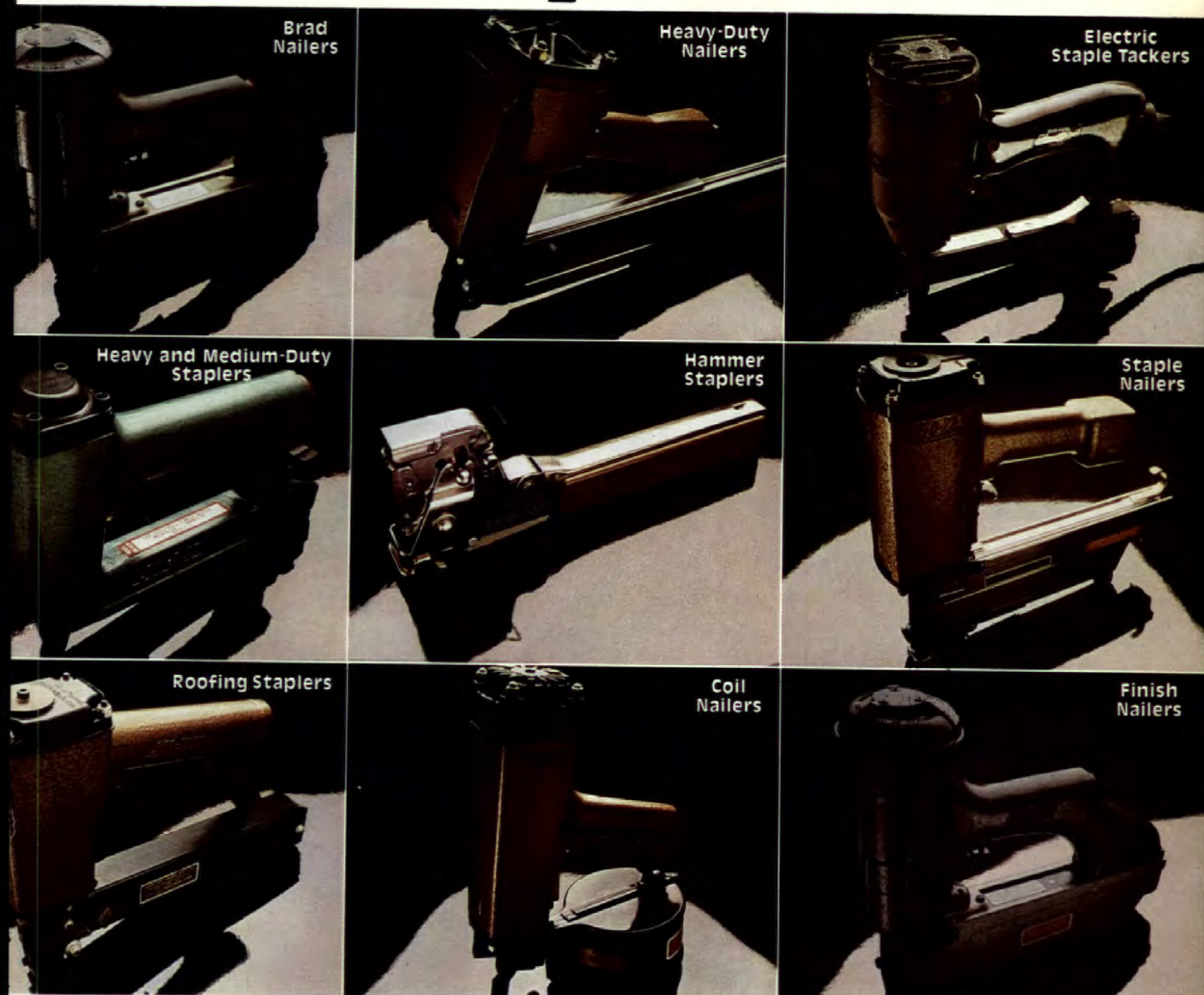


Waterproofing kit, "Duro E-Pox-E" (above), seals leaks in basements, swimming pools, brick, block and masonry. The epoxy formulation dries to an iron-like bond that will withstand extreme water pressure without seepage. Woodhill Chemical, Cleveland, Ohio. CIRCLE 220 ON READER SERVICE CARD



Adhesives (above), part of the WAL-LITE® line, include ceiling tile adhesive, panel adhesive and contact cement. Wall panel adhesive is a waterproof, synthetic-rubber-based material formulated for applying hardboard and tile-board. U.S. Gypsum, Chicago, Ill. CIRCLE 226 ON READER SERVICE CARD

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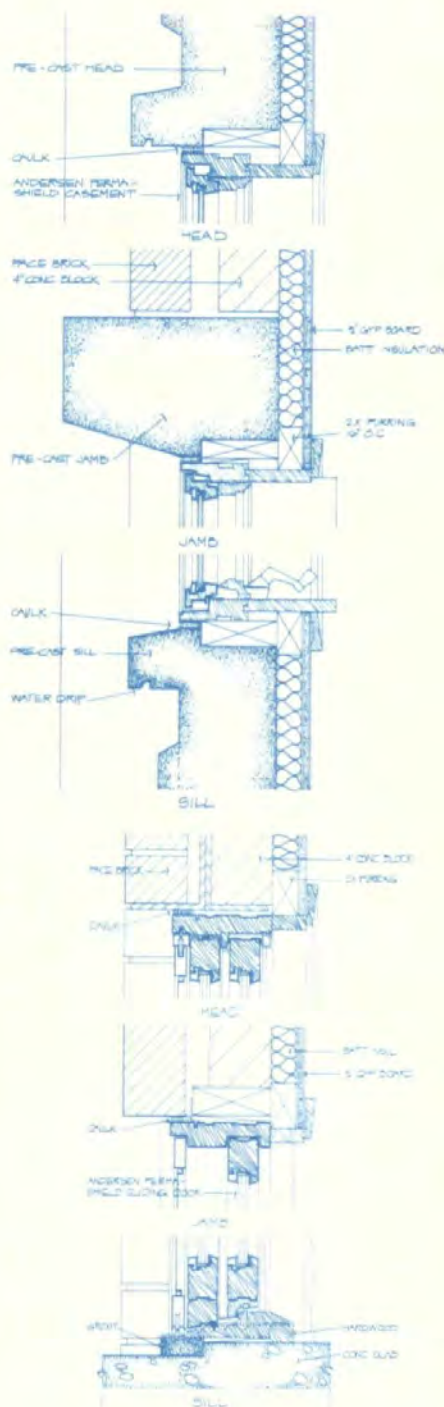
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The Oak Brook Club, Oak Brook, Ill.
Developer: American Growth Development Corporation, Oak Brook, Ill.
Architect: Leitch/Kiyotoki/Bell & Assoc., Newport Beach, Calif.

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The Oak Brook Club provides lavish, spacious condominium living in one of Chicago's finest suburbs.

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Caulking compounds (left), part of the "Fastener" line, are for interior or exterior applications. The three caulks featured are an acrylic latex caulk, a butyl rubber caulk and an oil-base easy-caulk. Contech, Minneapolis, Minn. CIRCLE 227 ON READER SERVICE CARD

Waterborne varnish, "Aquathane" (below), maintains the natural finish of wood and dries to a clear satin finish. Non-flammable, odorless coating may be re-applied in less than four hours. Foy-Johnston, Cincinnati, Ohio. CIRCLE 228 ON READER SERVICE CARD



"Silicone Gasket" in a tube (left) repairs cut gaskets. The 100% silicone substance will form gaskets up to 3/8" thick. Material will not shrink, contract or relax with age and resists oil, grease and water. Devcon, Danvers, Mass. CIRCLE 231 ON READER SERVICE CARD

Vinyl resin-based adhesive, "Manflex 431A" (not pictured), can be used with a wide range of building materials. Applied by spray, rollers, substance resists heat and moisture. Manufacturers Chemicals, Camden, N.J. CIRCLE 232 ON READER SERVICE CARD



Cements and primers for plastic pipe (above) meet the standards of the National Sanitation Foundation. Line includes PVC clear cement, PVC gray cement, CPVC cement, ABS cement and styrene cement. Hercules, New York City. CIRCLE 233 ON READER SERVICE CARD



"Liquid Roof Repair" (above) may be applied under extreme weather conditions. The material, recommended for leaks in chimneys, flashings and roofing shingles, sets to resilient waterproof seal. Mace Glidden, Wickliffe, Ohio. CIRCLE 234 ON READER SERVICE CARD

"Sta-Lok Pipe Joint Sealant" with Teflon (right) provides an instant seal and hardens to insoluble within 24 hours. The material won't tear or shred. Joints cannot be loosened by vibration. Broadview, Broadview, Ill. CIRCLE 235 ON READER SERVICE CARD



Protective coating, "Rust Buster" (below), covers rust and stops corrosion. The material leaves a self-priming, lead-free finish that resists moisture and fumes. Coating comes in white, black, red and gray. Valley Research, Hewlett, N.Y. CIRCLE 275 ON READER SERVICE CARD



Patching compound for asphalt and concrete pavements (above) does not require priming, mixing or heating. The substance, available in 5-gal. pails and 55-gal. drums, sets by compression and can be applied under any weather conditions. National Asphalt, Cleveland, Ohio. CIRCLE 229 ON READER SERVICE CARD



High-strength adhesive, "Super Drop" (above), achieves a strong bond between non-porous surfaces such as rubber, metals, plastics and glass. Colorless material has a tensile strength of up to 5,000 lbs and cures rapidly. Ornstein Chemicals, Seabrook, N.H. CIRCLE 230 ON READER SERVICE CARD



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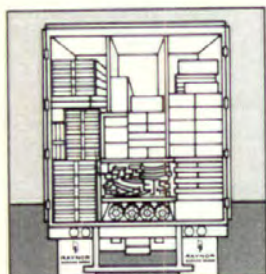
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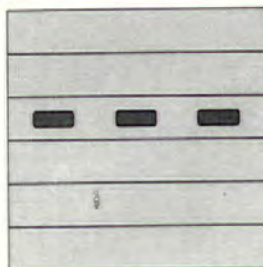


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Eligibility: Any house or apartment building in the United States or its possessions built since January 1, 1974 and designed by a registered architect is eligible. Entries may be submitted by any architect, builder, developer or owner.

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.

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

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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 ☐

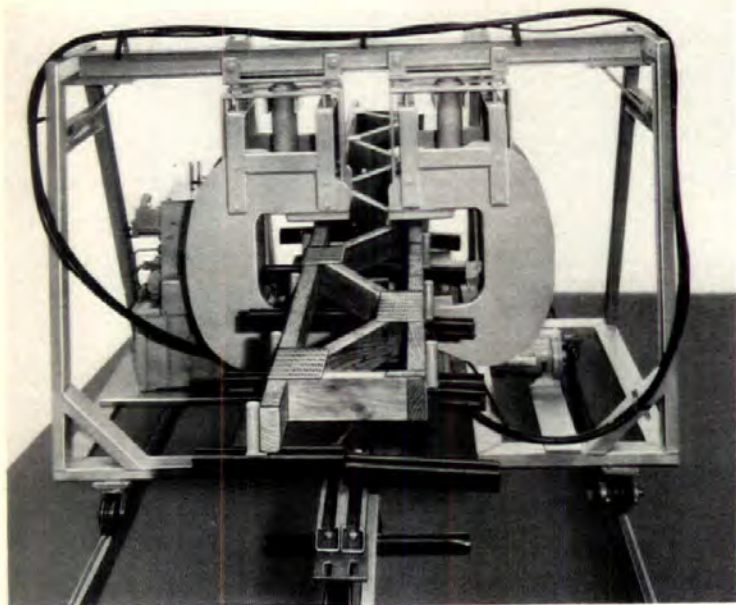
Architect ☐

Developer ☐

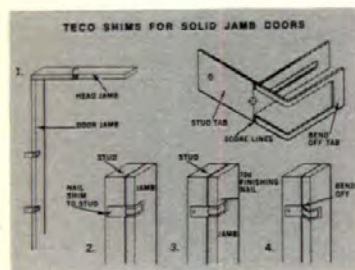
Owner ☐



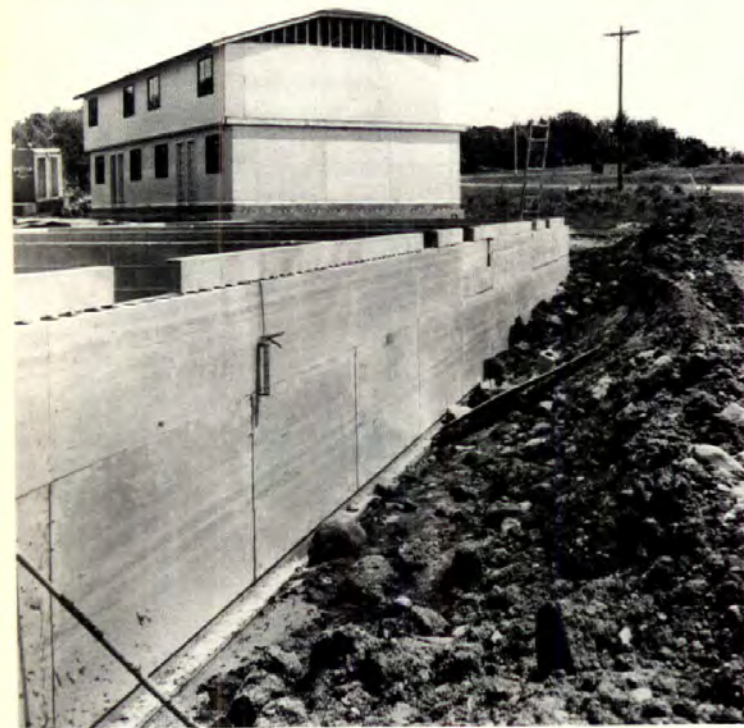
Fireplace chimney device, Wind Jammer™ (left), prevents down-drafting due to wind action. Easy-to-install unit, which fits standard 13"x13" chimney liners, is of corrosion-resistant aluminum. Device is wind-operated and also functions as a rain cap. Dover, Louisville, Ky. CIRCLE 245 ON READER SERVICE CARD



Truss-fabricating system, Floor Klincher® (above), secures both sides of the truss at once. Time-saving system eliminates turning trusses over and pre-nailing. Unit produces up to 30-ft. spans that can be from 12 to 24 in. in depth. Panel Clip, Farmington, Mich. CIRCLE 246 ON READER SERVICE CARD



Shimming device, "TECO Shim" (left), is for use with pre-hung solid jamb doors. Constructed of 18-gauge galvanized steel, shim facilitates the installation of the door and provides a firm support once the door is placed in the opening. Nine shims are used per door. TECO, Washington, D.C. CIRCLE 247 ON READER SERVICE CARD



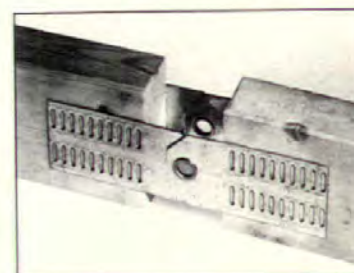
Foundation insulation, "Styrofoam TG" (above), fully insulates a basement. The substance has the strength and moisture resistance to perform over the life of the house even though partially buried in the ground. Dow Chemical, Midland, Mich. CIRCLE 248 ON READER SERVICE CARD



Insta Chimney™ (left) eliminates the need for costly masonry work. Made of specially formulated fiber glass resin, the unit has the look and feel of brick and stone. Lightweight product requires no special wall or roof construction. Castle Rock, Winsted, Conn. CIRCLE 249 ON READER SERVICE CARD



Building block molds (below) are made of durable reinforced fiber glass. The line includes screen, edging, block, coping and paving stone molds. Blocks can be colored by adding cement tints to mix. Decorative West Caldwell, N.J. CIRCLE 250 ON READER SERVICE CARD



Hinged connector plate (left), used in truss construction, is made of 20-gauge steel. The device is suitable where a fold-down top chord is necessary. The product, designed for manufactured housing, allows the transport of trusses over highway with height limitations. Alpine, Pompano Beach, Fla. CIRCLE 251 ON READER SERVICE CARD



Double carport (above) eliminates center support posts and permits easy access to the garage. The unit consists of roof, fascia, I-Beam, support columns and hardware. The roof features aluminum panels with a baked-on enamel finish. Alcan, Warren, Ohio. CIRCLE 252 ON READER SERVICE CARD

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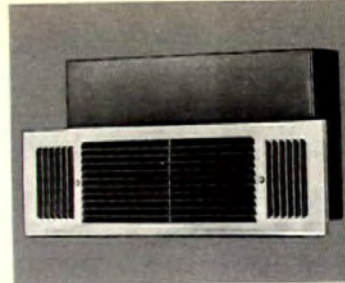


Blower coil, "CB11" (above), features a wide range of installation possibilities where space is a problem. Unit can be furred in the ceiling, suspended on a wall or tucked away in an attic or closet. Lennox, Marshalltown, Iowa. CIRCLE 253 ON READER SERVICE CARD

Residential condensing unit (below) is part of a line of high-efficiency models. The series ranges from 2½- to 5-ton units with Energy Efficiency Ratios of 8.0 to 8.4. Ratings are certified by ARI. Singer, Carteret, N.J. CIRCLE 254 ON READER SERVICE CARD



Roof exhaust fan (above) combines efficient operation with contemporary design. Unit, available in round, square or vane styles, features aluminum housing, overlapping wheel orifices and bird screening. Power Line, New Britain, Conn. CIRCLE 257 ON READER SERVICE CARD

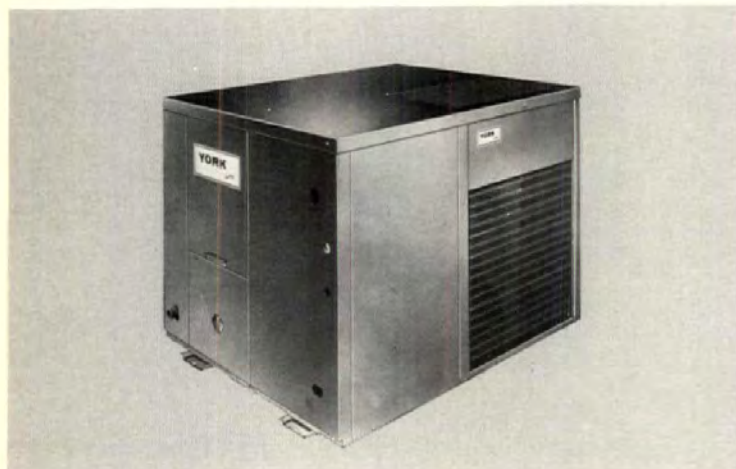


NELCO® compact wall heater (above) extends only ¾" from the wall surface. Unit, available in four interchangeable wattages, features 5"x15" grille. The heater fits between studs on 16" centers. Squared, Lexington, Ky. CIRCLE 258 ON READER SERVICE CARD



Thermostat setback device, Thermotimer™ (left), is a fuel-saving unit. It resets the thermostat four times in a 24-hour period. Easy-to-install unit fits any round-type thermostat. Thermotrol, Madison Heights, Mich. CIRCLE 259 ON READER SERVICE CARD

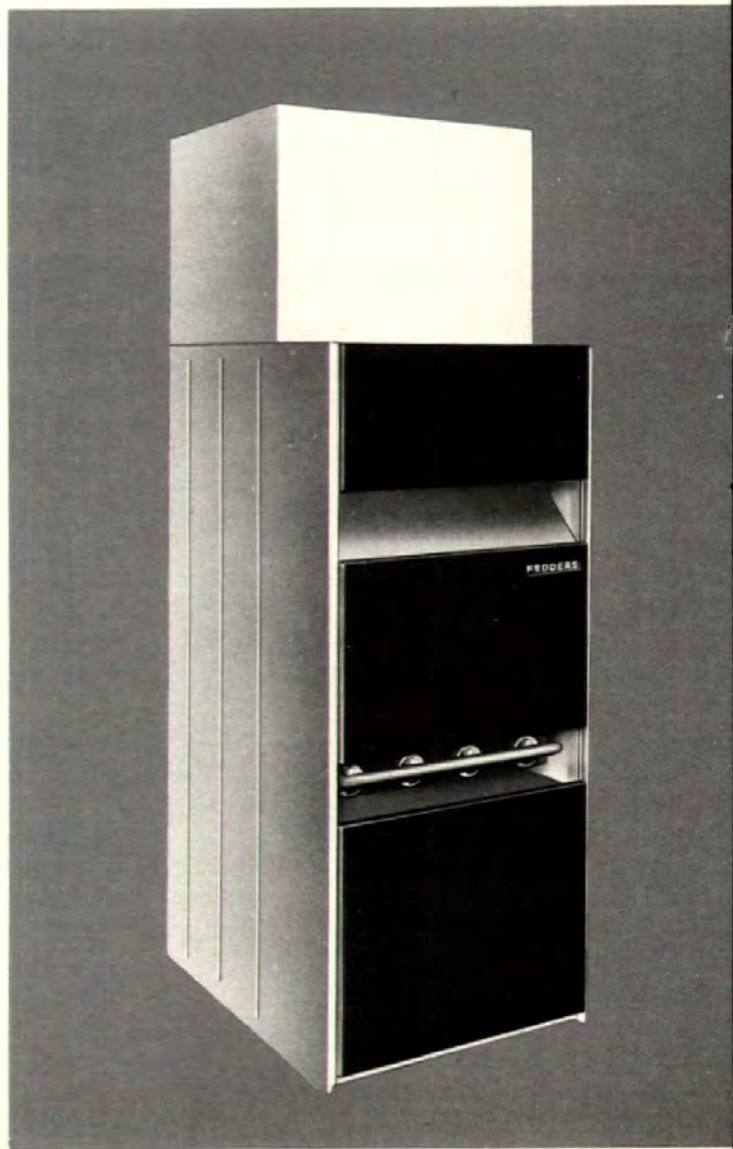
Gas furnace, "Flexaire II" (below) features direct-spark ignition and quiet operation. Unit is fully insulated for thermal efficiency and includes insulation in the blower compartment to suppress operating sounds. Fedders, Edison, N.J. CIRCLE 260 ON READER SERVICE CARD



Residential air conditioner (above), part of the "Sunline II" series, provides year-round comfort. Electric air conditioning is coupled with natural gas-fired heat. Spark-ignition pilot light eliminates gas waste. York, York, Pa. CIRCLE 255 ON READER SERVICE CARD



"No. 571 Zone Valve" (left) controls temperature in zone heating where hydronic systems are used. Unit comes with ½", ¾", 1" and 1¼" bronze bodies with sweat connections. Taco, Cranston, R.I. CIRCLE 256 ON READER SERVICE CARD



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Multi-level plush nylon carpet, "Calypso Isle" (right), features a six-color abstract design. Offered in 13 colorations, the carpet retails for about \$9.95 a sq. yd. Alexander Smith, Amsterdam, N.Y. CIRCLE 240 ON READER SERVICE CARD



Deep brown "Espresso" ceramic tile (right) comes in crystalline and matte glazed finishes. Tiles are available in a wide range of shapes and in pre-grouted sheets. American Olean, Lansdale, Pa. CIRCLE 241 ON READER SERVICE CARD



Prefinished oak flooring, "Colony Plank" (below), comes packaged for easy installation. An assortment of 3", 4" and 6"-wide planks are boxed to provide 26 sq. ft. of floor. Memphis Hardwood, Memphis, Tenn. CIRCLE 242 ON READER SERVICE CARD

Sculptured cut-and-loop carpet, "Country Brook," is 100% autoclave heat-set nylon. The random leafy pattern is achieved through the "Versatone" resist dying process. Offered in 14 colors, the carpet retails for about \$10.95 a sq. yd. Salem, Winston-Salem, N.C. CIRCLE 244 ON READER SERVICE CARD



Geometric-pattern carpet, "High Authority" (left), can be bold or subtle depending on the coloration. The dense cut-pile fabric of Anso® nylon staple yarn is designed for heavy-traffic areas. Karastan, New York City. CIRCLE 243 ON READER SERVICE CARD



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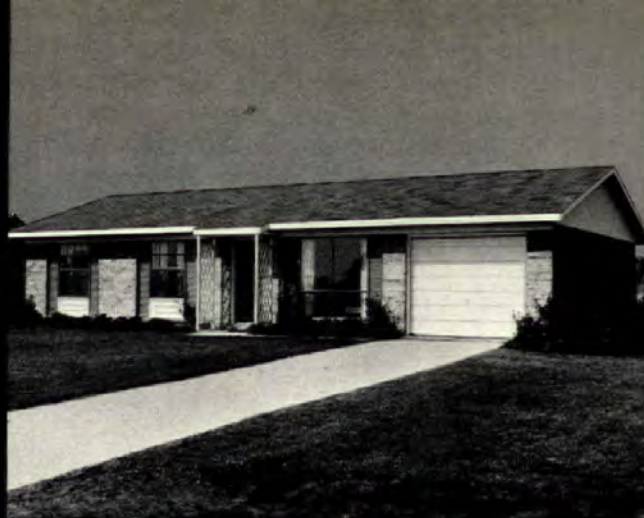
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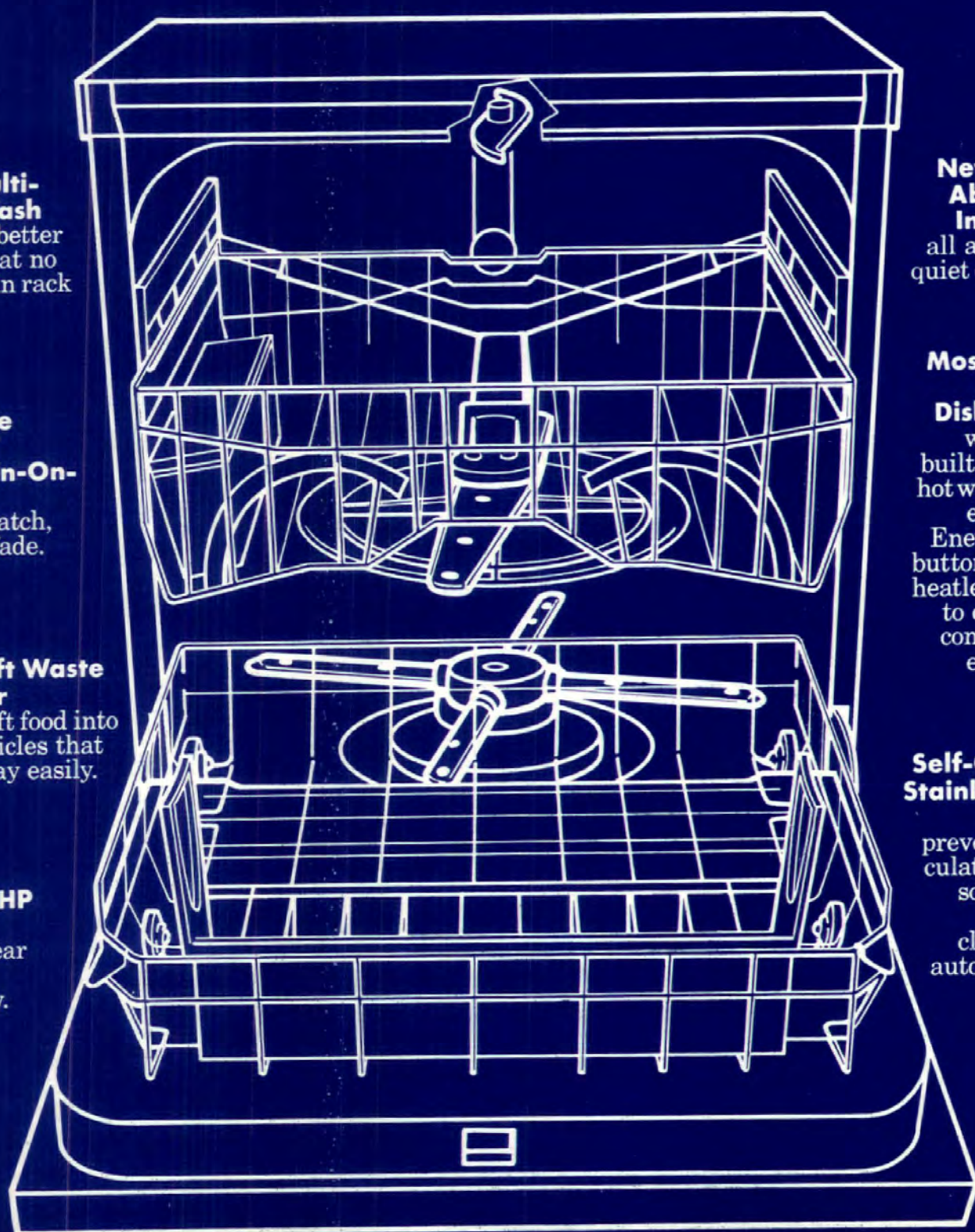
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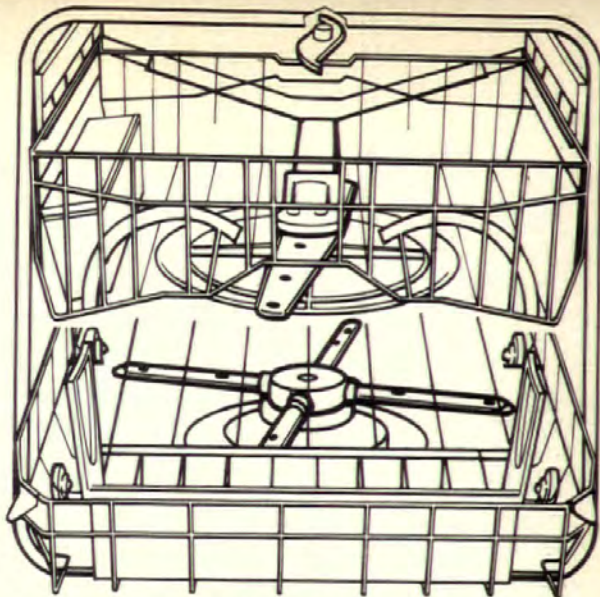


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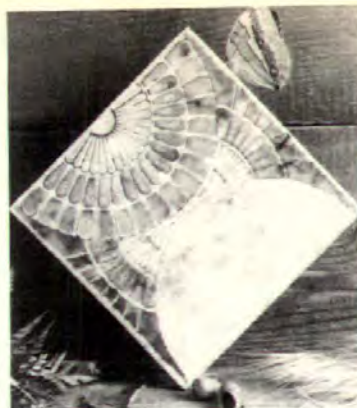
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Bold multi-hued ceramic tiles imported from Italy (left) come in three designs. The 10"x10" tiles can be grouped in fours to create dramatic patterns. Quality Marble, North Hollywood, Calif. CIRCLE 236 ON READER SERVICE CARD



Striking plaid level-loop carpet, "Ferguson" (below), is part of the "Print Parade" collection. Tufted of Allied Chemical Anso® nylon, the carpet comes in four colorways. E&B Carpet Mills, Dalton, Ga. CIRCLE 237 ON READER SERVICE CARD

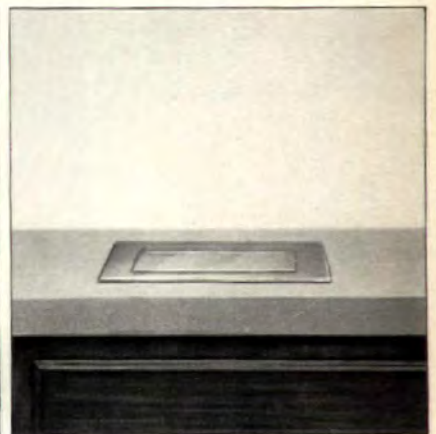
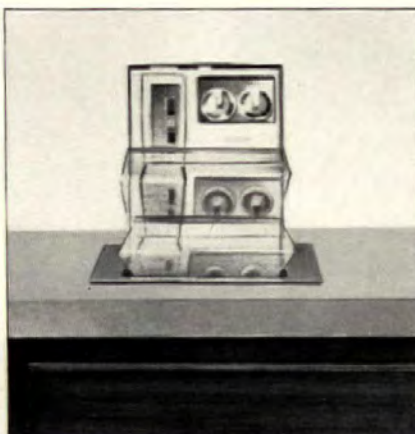
Basketweave pattern carpet, "Linos" (right), is a printed etched design. Offered in 10 colors, the dense-pile commercial grade carpet is manufactured of 70% Creslan acrylic fiber and 30% modacrylic. Majestic/Meridon, Chatsworth, Ga. CIRCLE 238 ON READER SERVICE CARD



Geometric pattern, level-loop carpet, "Misty Shadows," is designed for use in kitchens, family rooms and other lived-in areas. Tufted of bulk continuous-filament nylon, carpet comes in 5 colors and retails for about \$4.99 a sq. yd. Ozite, Libertyville, Ill. CIRCLE 239 ON READER SERVICE CARD

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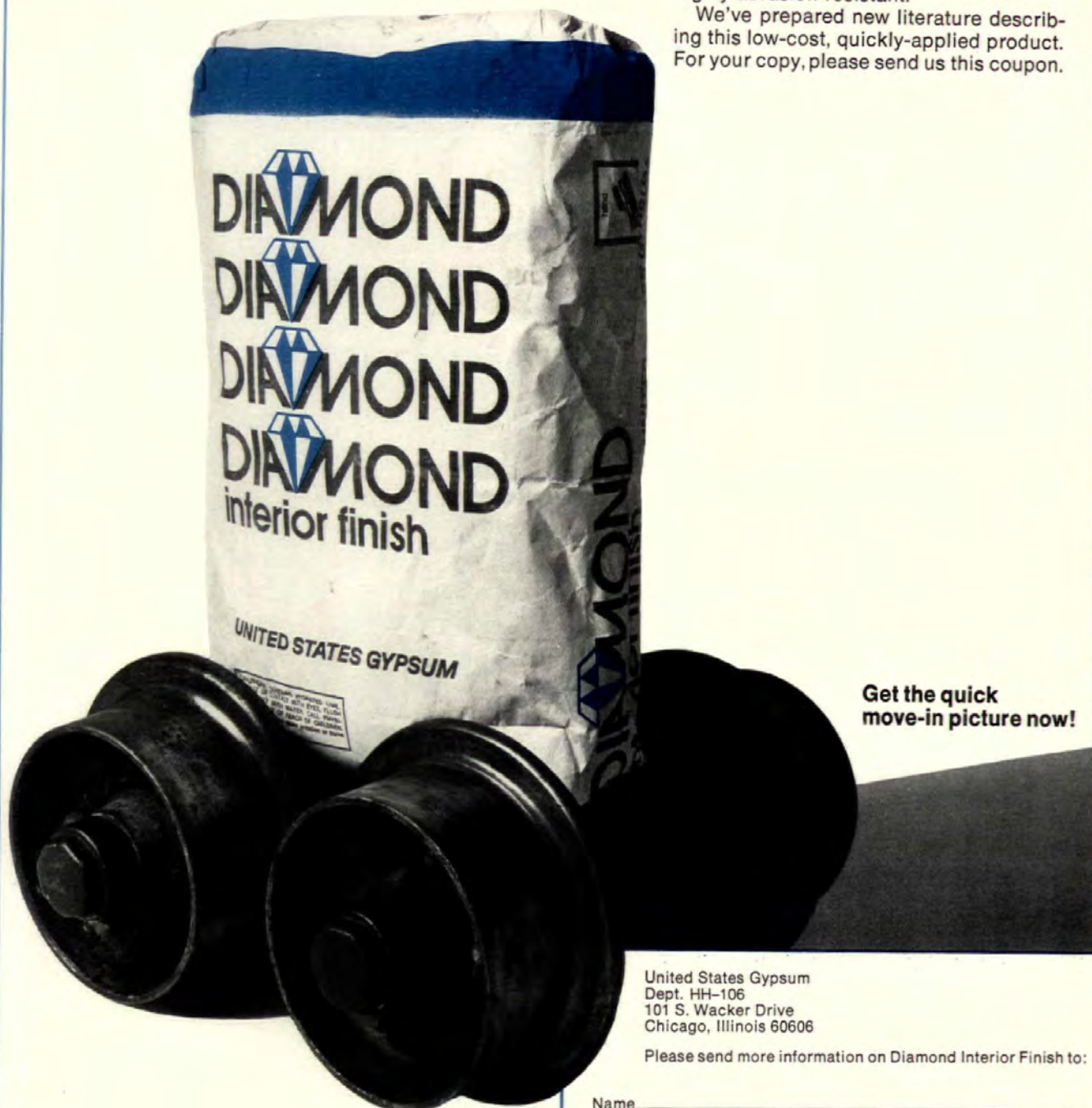
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- The day the deed was drawn for Palladio's Villa Rotonda
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- The day the G.I. Housing Bill was passed
- The day Andrew Jackson's Hermitage burned
- The day the Glessners moved into H. H. Richardson's Glessner House
- The day that the cornerstone was laid at Blenheim Palace
- The day that George Washington's Mount Vernon home was bought

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Here's up-to-date information on building materials and how to use them

Concrete masonry walls have more energy-saving properties than walls of wood, metal or glass. So says a study published by a manufacturer's association. Based on analyses made with a National Bureau of Standards computer program, the study found that the heavier (40 lbs per sq. ft.) concrete masonry wall is a more effective barrier to outside temperature and maintains internal temperature more evenly than the lighter (7-12 lbs per sq. ft.) wood or metal wall. This means a unit constructed of concrete masonry saves energy—and money—two ways: It requires a smaller heating/cooling unit (lower first-time costs) and needs less energy to maintain comfort (lower utility bills). Other issues discussed: whether adding insulation to masonry walls is cost effective and what effect windows have on energy consumption. A copy of the publication is available for 50¢ from the National Concrete Masonry Assn., P.O. Box 135, McLean, Va. 22101.

Pressure-treated wood, traditionally used for such things as railroad ties and fence posts, can help lengthen the life of a residential building as well.

According to a booklet published by the Small Homes Council-Build-

ing Research Council, decay- and insect-resistant treated wood should be used:

- when wood is placed in contact with concrete, gravel or soil, as in the case of sill plates attached to a foundation.

- for framing that may be subject to high humidity or wetting by rain or dripping water.

- when joists and subfloor members are less than 18" above the soil in crawl-space construction.

- when wood is placed at or below grade, such as an exterior basement door.

Seven common preservatives and their properties—odor, color, paintability—are compared in chart form and recommended preservative treatments are listed.

Fire-retardant treatments for wood are also discussed.

To read more about treated wood and its uses, order the booklet from the Small Homes Council-Building Research Council, University of Illinois at Urbana-Champaign, 1 East St. Mary's Rd., Champaign, Ill. 61820. Cost: 25¢.

Bracing wood trusses is the subject of an illustrated guide. The theory of and need for adequately braced trusses is explained. Three stages of

bracing are covered: lateral bracing specified as part of wood truss design; temporary bracing during truss erection; and permanent bracing, designed to work together with other structural parts of the building. Tentative recommendations for on-site handling and erection of wood trusses are included in an appendix. The guide is available for \$1.50 from the Truss Plate Institute, 7100 Baltimore Ave., College Park, Md. 20740.

Wood-framing manual describes connecting and strengthening devices designed to augment or replace conventional framing methods and materials. The devices can be used in foundation and floor-level framing (e.g. sill plate anchors used instead of foundation bolts); wall connections; roof anchorage and construction; and miscellaneous applications (clips used instead of backup studs in drywall construction, for instance). The eight-page booklet is illustrated with sketches of construction details. TECO, Washington, D.C. CIRCLE 300 ON READER SERVICE CARD

Steel joists can reduce total construction and maintenance costs according to a manufacturer's bro-

chure. The 12-page publication summarizes a survey that compared life-cycle costs of wood and steel joists in 24 multifamily projects. Analyzed were total floor-construction costs, floor-related repair costs prior to applying ceiling drywall and floor-related maintenance costs after building occupancy. The results, say the brochure, showed average savings of \$140 a unit in construction costs when steel rather than wood joists were used and savings of \$17 a year per unit subsequently. Detailed information about the survey's findings is included in the publication, as well as an explanation of how to evaluate possible savings achieved by using steel joists in a typical garden apartment project. U.S. Steel, Pittsburgh, Pa. CIRCLE 301 ON READER SERVICE CARD

Re-siding guide for home-improvement and remodeling contractors features step-by-step instructions. Twenty-two photographs show how to apply hardboard siding over existing siding or masonry exteriors. Also included are an illustrated section on estimating material requirements and a work sheet. Masonite, Peoria, Ill. CIRCLE 302 ON READER SERVICE CARD

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