

HOUSE & HOME

THE
MAGAZINE
OF

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10/77

housing

**Homing
in on
single-family
markets**

And—
how buyers
view
key housing
problems

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2011

"We build semi-custom homes that sell for \$55,000 to \$105,000. When people pay that kind of money, they expect an attractive



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Tredway adjusts to seasonal subfloor changes.

home, constructed of quality materials from the floor up. But we have to watch our costs. That's why we've selected Tredway as

our standard flooring. Our customers like the colors and patterns of Tredway and the way it performs. And we save on installation costs."

Tredway saves us money.

"When we use Tredway, we can save up to \$40 installation costs per job, depending on kitchen size. Tredway's unique flexibility allows it to bridge many subfloor irregularities, so we eliminate additional underlayment completely and install it directly over a 3/4" tongue-and-groove plywood subfloor."

Tredway installs with staples.

"Once Tredway has been cut to fit, it's stapled



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Country Flower



Vancouver



Villa Cortez



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Tollhouse

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Tredway cuts easily.



Tredway installs with staples.


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FROM THE  INDOOR WORLD

Armstrong

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Jordan Primack, Vice-President
Joe Primack, Vice-President
Gary Wanger, President
P.W.P. Homes/Littleton, Colorado

"Here's how NuTone Security Alarms help sell my homes."



Milton Marcus / Milton Marcus Homes, Houston, Texas
Greater Houston Builders Association and NAHB

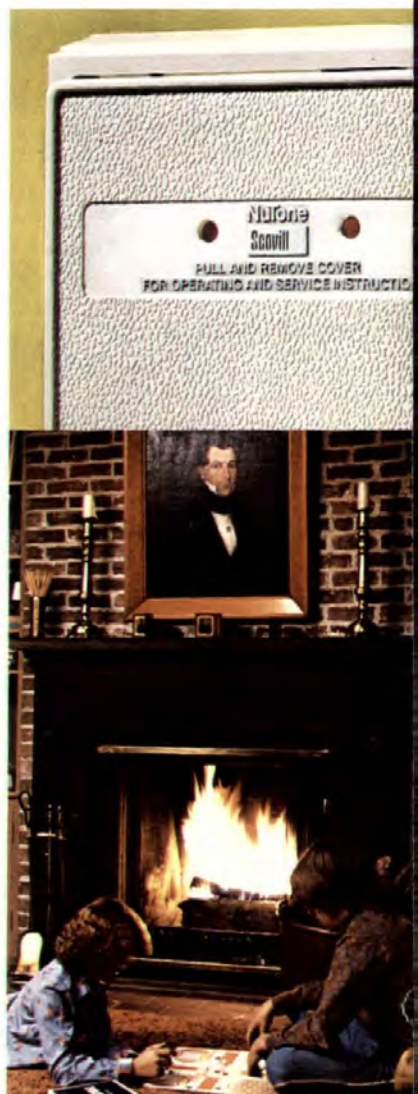
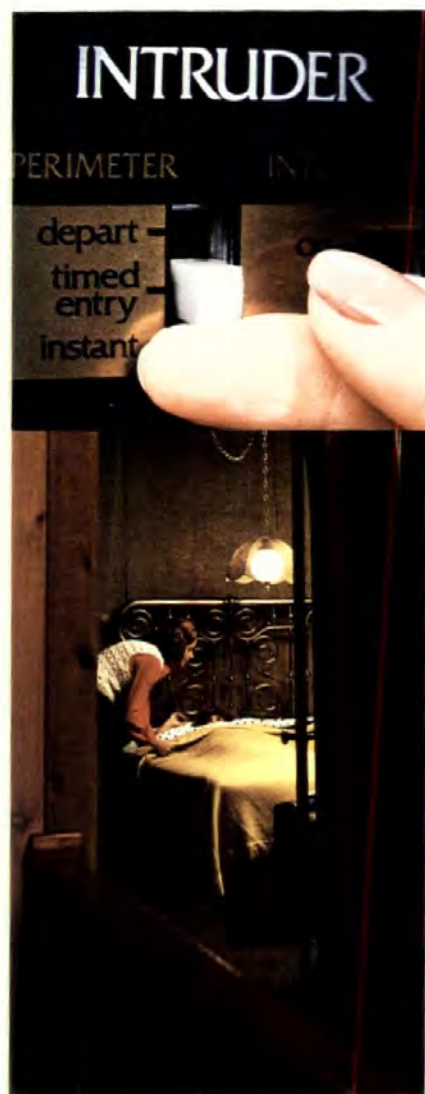
NuTone systems do help sell our homes. Buyers feel a lot more secure with them in. They want a little more peace of mind, because, let's face it, the crime rate is going up, here and all over the country. So the whole market is going that way.

"People are more conscious of the danger from fire, now, too. It seems fire is the big 'bug-a-boo' these days. So I put the total NuTone package—fire and burglar—in about 55-60% of my houses. When people buy in this price range it just makes sense to have a good security system.

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NuTone's Model S-2300 offers homeowners 24-hour detection of fire or attempted burglary.



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A comprehensive choice of residential security alarm systems...reliable, flexible, affordable, easily installed, and backed by NuTone's 40 years of experience with built-in products for the home. UL Listed.

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Ask not for whom the bell tolls

Southern California, the bellwether of the housing market, is flashing a warning that builders all over the country ignore at their peril.

Until a few months ago, California buyers were standing in line for hours just to draw a lottery ticket that would give them the right to buy a new home.

The used-house market was equally hot. Put a home on multiple listing at nine o'clock Monday morning, and unless it was a real dog it was gone by eleven.

Everyone knows by now that the new-home market in Southern California has slowed alarmingly. But not everyone knows that the used-home market has also declined. That same multiple listing is likely to be on the market for three months, not three hours. And still fewer people appreciate the degree to which new and used-home sales are linked.

In this time of rapid inflation, the housing market operates like a row of dominoes. The man who buys a \$100,000 house is usually able to do so not because he has a big income or a healthy savings account, but because he has just sold for \$75,000 a home that originally cost him \$35,000. He has a huge chunk of equity cash. Likewise, the man who bought the \$75,000 home did it because he got \$50,000 for a little ranch for which he paid \$29,990 eight years ago. And so on down the line.

But for those dominoes to start falling, there has to be an initial push. The push comes from the first-time buyer who enters the market with no equity. If he can't buy, all the rest of the dominoes stay standing.

That's what's beginning to happen now. Prices have been forced so high in some markets that there's nothing the first-time buyer can afford. So no one is providing the first push.

What that warning light from Southern California is saying, then, is that every builder has a stake in low-priced housing, whether he builds it or not.

You may be a single-family builder with no intention of ever going near the condo-apartment market. But if you help overcome local resistance to condo apartments, you are creating future buyers for your own houses. As a builder in the \$70,000 range, you may have no interest in increasing permissible densities. But in supporting the increase, you will help the builders who are sweating to stay in the under-\$30,000 range, and so give that first domino a push.

Housing has never been particularly successful in the battle to hold down costs. That is partly because the fighting takes place on so many different fronts—land, financing, government regulation, labor, materials, etc. But it's also due to a less than unified effort within the industry. As long as there have been enough buyers for high-priced housing, too few builders have felt the need for an all-out war on costs.

It should be clear now that it's everybody's war.

—M.C.H. Jr.

5 reasons to call Owens-Corning first when you want to build energy-efficient homes

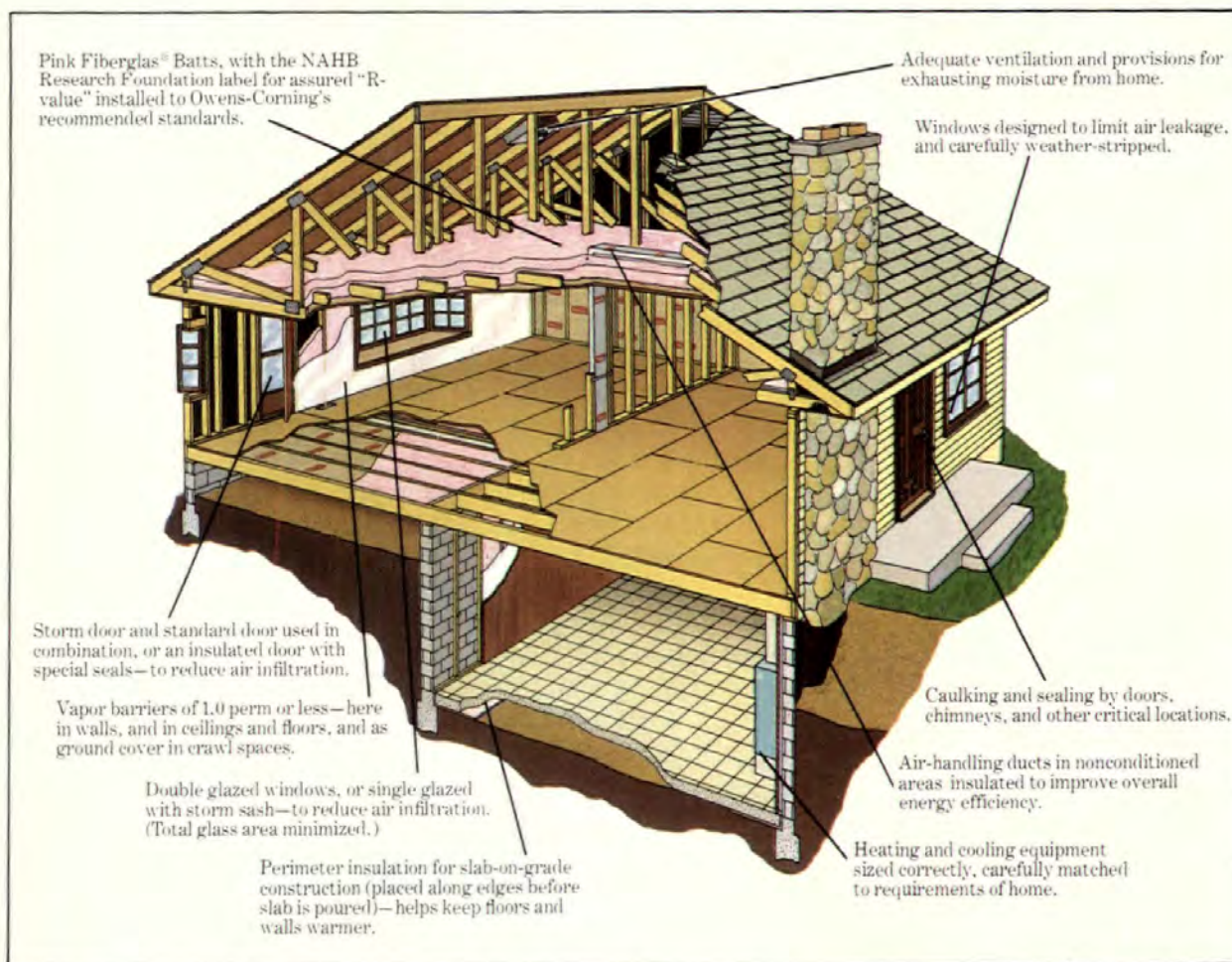
Owens-Corning is the leading manufacturer of insulation in America.

So Owens-Corning has accepted the *responsibility* of leadership in helping builders adapt to the energy crisis.

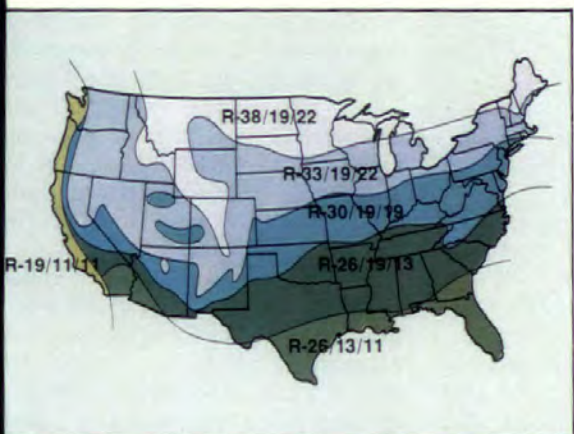
Here, on these pages, are five important ways Owens-Corning has tried to make it

easier and more profitable for you to offer energy-efficient housing.

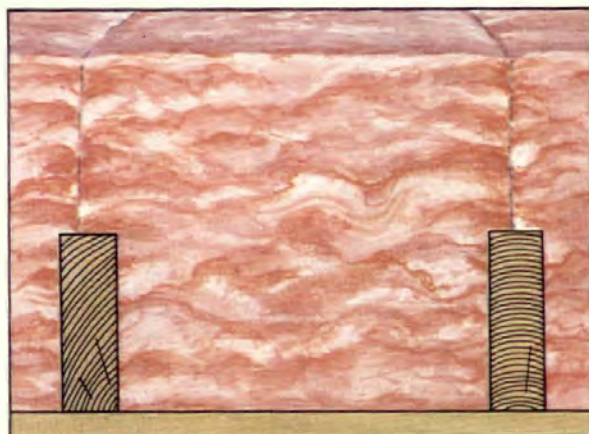
Look them over. Then, to get fast action regarding any of the ideas, go straight to the *source*. Call your Owens-Corning sales office, or write: I.K. Meeks, Fiberglas Tower, Toledo, Ohio 43659.



1 The Owens-Corning Energy-Efficient Home. This new program is a systems approach to energy saving. Homes built to these recommended 10-point specs are designed to cost *significantly* less to heat and cool—so they *sell better*. And they may not cost you any more to build than ordinary homes!



2 Owens-Corning recommended minimum insulation guidelines. These are conservative recommendations, by different climate zones in the United States, for *cost-efficient* levels of insulation.



3 New higher-R batts. Owens-Corning's new R-30 Fiberglas® batts—with the NAHB Research Foundation label for assured thermal performance—make it *easier* to meet new standards.



4 Massive television advertising. Owens-Corning's commercials bring you eager buyers for your well-insulated homes—and quick approval for the Fiberglas product you use.



5 Merchandising aids. Owens-Corning has a variety of colorful, hardworking consumer booklets, site signs, and advertising elements to help you cash in on your energy-efficient homes *faster*.

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TRADE MARK

U.S. may end housing subsidies

Carter considers shifting HUD's \$5-billion-a-year programs to HEW

Will Jimmy Carter gut HUD's \$5-billion-a-year housing-subsidy programs next January?

Housing lobbyists and executives at the offices of the Department of Housing and Urban Development still can't be sure.

The housing partisans—in and out of government—won a skirmish in August when they managed to exclude from Carter's welfare message any mention of "folding in" or "cashing out" the subsidy schemes.

A setback then for the housing industry would have meant that Carter would have proposed a reduction of funds for building new housing for low-income families and a cutback in rent payments on apartments for poor families. The savings would have been disbursed to all welfare families so that they could pay for their own shelter.

A warning note. Carter's welfare proposal to Congress and his pronouncements show, however, that he is still listening more to the Office of Management and Budget than he is to Housing Secretary Patricia Harris and the housing industry's Washington lobbyists.

Neither the President nor Welfare Secretary Joe Califano mentioned it in their welfare news conferences at Plains, Ga., but there was this chilling—for the housing industry—footnote to the White House welfare fact sheet:

HEW's Califano
He's for
'cashing out'



"Any final decisions regarding housing subsidies and their relationship to cash assistance have been deferred until the fiscal '79 budget process."

In fact, the fiscal 1979 budget process was under way when Carter submitted his welfare proposals. This meant that the decision on the housing subsidy program had been merely delayed.

Too much to too few. Just before submitting his welfare proposals, Carter indicated that the enormous cost of housing subsidies—and the fact that only a tiny percentage of the poor benefit from them—is very much on his mind. During his visit to Yazoo, Miss., in July, he asked rhetorically:

"With the limited amount of money available for housing, how (do we) make sure we don't spend too much on very expensive homes for just a few people when many more

hundreds of thousands of American citizens do without housing subsidies at all?"

And in a black radio network interview at about the same time he asked in even sharper tones:

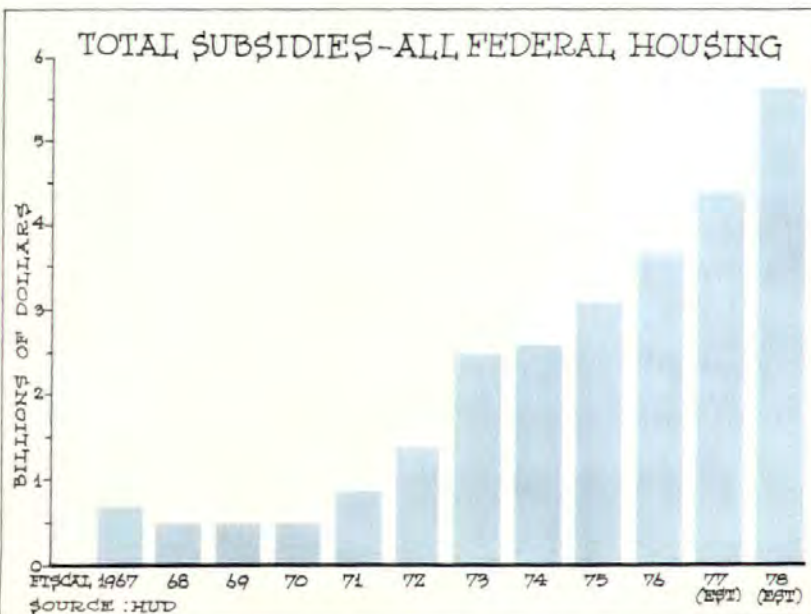
"Should you provide very nice homes for a few families in our country or should you give many poor people additional income so that the average quality of their housing should be improved for millions of people? . . . This is a matter that will have to be addressed, I would say, in the next 12 months."

NAHB vs OMB. This issue of equal treatment for equally-deserving poor is still very much alive at the Office of Management and Budget. Officials of the National Association of Home Builders found that out during a session there with Budget Director Bert Lance.

The Budget Office's idea is to treat housing subsidies, which average about \$150 per month per family, as part of welfare income. A family's monthly welfare check could be reduced by part of that amount. If this should happen, NAHB officials say, welfare families would move out of subsidized housing, making it more difficult to find private investors for such projects.

Politics. The battle over the \$5 billion a year in subsidies caught Washington's housing lobbyists unawares. They were quick to criticize the OMB's plan as a shocking surrender by the Carter administration to the Nixon-Ford housing policies.

Only political considerations had kept the Republican White House from adopting the housing-allowance proposals of Housing Secretary (and later Budget Director) James Lynn. His argument was precisely that being advanced by Secretary Califano and by the Budget Office experts working for Carter's banker friend from Georgia, Bert Lance. Their main points are that housing subsidies are costly, that only a tiny percentage of the eligible families benefit, and the programs would be better for both the taxpayer who foots the bills and the poor families who get the welfare checks if—instead of building special housing for the poor families to live in—the poor



THE FEW OR THE MANY

"The basic question is, should you provide very nice homes for a few families in our country or should you give many poor people additional income so that the average quality of their housing should be improved for millions of people?"

President Carter
in interview with National Black Network
July 18

were given a monthly income sufficient for them to find housing in the private market.

Subsidies: \$177 billion. The Budget Office's experts set out their view this way in an option paper sent to Carter in July:

- The HUD programs "are another potential source of funds for the new welfare program, since they provide significant in-kind subsidies to a portion of the welfare population."

- "In 1978 it will cost HUD \$4.9 billion to subsidize rental payments for the 2.7 million households expected to reside in federally assisted housing. And in 1978, HUD will make new subsidy commitments on behalf of an additional 400,000 households. These new commitments will obligate the federal government to provide subsidy payments of up to \$32 billion over the terms of the contracts [15-40 years], bringing HUD's unliquidated contractual obligations under these programs to \$177 billion."

Help for only one in 13. The OMB says that 27.5 million households are eligible for housing subsidies, but only 9.7 million are expected to qual-

ify for cash payments under the Carter welfare reform plan. And, the OMB notes, "only 5.4 million households live in dwellings that are deemed to be substandard because of inadequate plumbing or overcrowding."

"Of those eligible, only 8% now receive housing subsidies," the OMB says, and "of those households earning less than \$6,000 [the poverty line for a family of four is \$5,850], one out of 13 receives benefits under the subsidy program."

The Budget Office notes that families in subsidized housing cannot be charged more than 25% of their income as rent—while 85% of the poverty-level renters outside the subsidy programs pay more than one-fourth of their income as rent. "This means that families in subsidized housing 'have more money to spend on goods and services other than housing.'"

Housing supply. The OMB agrees with Housing Secretary Pat Harris and the NAHB that "there does not now exist an adequate supply of decent housing to meet the needs of all

households." But the Budget Office believes that the long-run decline in occupied, substandard housing "provides convincing evidence that housing deprivation is caused by inadequate income, rather than by the housing industry's inability to produce enough housing, and can be overcome by raising incomes for the housing poor."

To show that the private market does more than public programs to improve the quality of the housing stock, the OMB says that in the 20 years following 1950, "federally subsidized production accounted for less than 3% of the increase in housing, but the number of [substandard] units fell by 75%."

HUD's defense. Regardless of the OMB's stand, Mrs. Harris argues that the subsidy programs are needed for neighborhood preservation and other purposes, and that dropping them would reduce the supply of standard housing for low-income families and raise rents for all families.

—DON LOOMIS
McGraw-Hill World News,
Washington

Proxmire and the case for housing subsidies

Shifting housing subsidies to welfare cash payments is a loser "on every count," says Senator William Proxmire (D., Wis.).

The Califano-OMB proposal "means less housing, higher rents, fewer jobs and an increase in slums and blight."

Proxmire is the housing industry's most powerful spokesman in Congress. He is chairman of the Senate Banking, Housing and Urban Affairs Committee and the appropriations subcommittee on the housing budget.

'Disaster.' "Shifting funds from housing-construction programs to a housing allowance or housing welfare program would be a disaster," Proxmire said.

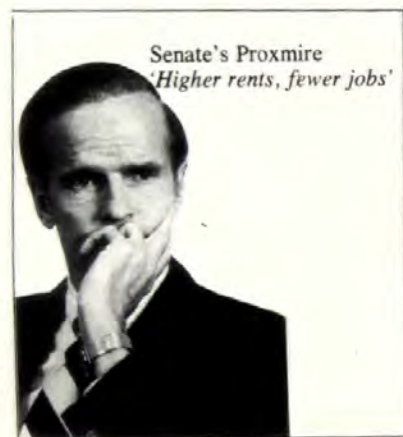
"First of all, it means far fewer jobs in housing construction. Each house provides about 1.8 to 2.0 man-years of work. Therefore, if we meet present

housing goals by building 600,000 units of assisted housing a year, we provide over a million jobs as well as decent housing for people who cannot otherwise afford it."

Rents. "Second," Proxmire contended, "taking housing construction funds and redistributing them to a very large number of welfare recipients will raise rents instead of inducing new housing production."

"The small additional income to millions of welfare families will not be sufficient to induce builders to build."

Chairman Proxmire's Senate Banking Committee held hearings last month on whether housing programs should be changed if welfare reforms are made.



Senate's Proxmire
'Higher rents, fewer jobs'

Where housing programs work—the VA

The government's best-run, least troublesome, most scandal-free housing program is financing new housing at a level about one-third higher this fiscal year than last.

For March, April, May and June, the Veterans Administration mortgage-guaranty program has set records—12,000 new houses each month.

If this level holds, and that seems likely, the fiscal-year total will be about 125,000, up from 94,281 in fiscal 1976 (September 30). The previous record year for the VA was 1972, when 105,461 loans were guaranteed. From 1973 on, the agency's guaranties have backed more housing starts than those of the scandal-ridden Federal Housing Administration.

'Does everything right.' "The VA is easy to work with, easy to get approvals from. It's a very different ball game [from FHA]," says Michael Sumichrast, chief economist for the NAHB. "The VA does everything right."

Because the VA operation runs so smoothly, it rarely gets press attention. That means low visibility in Washington and across the country.

The VA guarantees part of a mortgage (and makes direct loans in some rural counties) to war veterans, including many who are still on active duty. The guaranty covers either a new or existing house.

The guaranty can help an admiral on active duty purchase a \$600,000 house, or a veteran in rural America buy a used house that does not even have indoor plumbing. The VA

doesn't make such loans itself, but it guarantees part of the mortgage if an eligible veteran gets together with a willing lender.

Mortgage rules. The main features of VA's program are these:

- No down payment.
- No ceiling on the maximum loan.

- A guaranty of only 60% of the mortgage—and only up to a maximum exposure for VA of \$17,500.

- For every default, reimbursement to the lender in cash, with the VA taking over and selling the house.

The VA requires that any new house conform to the FHA's minimum property standards.

But to a veteran who wants to buy a used house, there is only the broad standard in the law that says that a veteran is to be put in the same buying position as a non-veteran seeking a house in a particular community.

Both rich and poor. The VA can go along with a \$600,000 loan to an admiral, for example, who has plenty of cash flow but little cash on hand for a down payment. The lender willing to make such a loan would know, of course, that the VA would be good for a maximum of \$17,500 on any loss the lender might suffer.

The law also allows the VA to insure part of a mortgage for a veteran to buy a used house with a privy—if that's what non-veterans in the same area are buying—for \$4,000 in the mountains of Appalachia.

If the veteran can find a lender

willing to write a mortgage on such a house, the VA will guarantee part of the loan.

100% loans. The VA requires no down payment on any loan, again assuming the lender is willing to lend the full purchase price. But in a recent month, only 56% of the new houses that the VA helped finance were actually sold with 100% mortgages.

The VA's payoff policy is particularly popular with mortgage lenders. The agency's assistant director for construction, Lyman T. Miller, explains that the VA pays off the lender in cash on 99% of all loans that go to default. The agency then sells the property itself—providing the estimated loss on the sale is more than \$17,500.

If the VA would lose more than \$17,500, the agency hands the lender a check for that amount and the lender takes the additional loss.

Future unlimited. In recent years the VA has been acquiring and selling 17,000 or 18,000 properties a year through default, with an average loss of about \$3,200 per sale in fiscal 1976. Since the loan-guaranty program began in 1944, only 3.6% of the properties have been foreclosed.

Miller sees no end to the boom in VA-financed home sales. For one thing, while the VA now has 3.9 million mortgage guaranties outstanding, that leaves about 25 million veterans still eligible for the loan guaranty.

And—a veteran who has used his guaranty can get another once his original loan has been paid. —D. L.

Rio Rancho appeals turned down

Four top executives of Rio Rancho Estates Inc. and its parent, Amrep Corp. of New York, have just lost their first appeal to reverse their convictions for land-sale fraud.

The four had been found guilty in Federal District Court in New York City [H&H, March]. The U.S. Court of Appeals for the Second District, in Manhattan, upheld the verdicts on August 9 and affirmed the six-month jail sentences for the four. They are Howard W. Friedman of Hewlett Harbor, N.Y., Amrep president; brother Daniel of Manhattan, vice

president of both companies; Chester Carity of New York City, executive vice president of both companies and president of ATC Realty of New York City, an Amrep subsidiary; and Henry Hoffman of West New York, N.J., an Amrep director who held several posts with both companies.

Convictions. The four were convicted, after an 11-week jury trial, of fraudulently enticing investors into buying 91,000 acres of semiarid desert in New Mexico. Amrep was fined \$45,000. Judge Charles M. Metzner, who presided over the Jan-

uary trial, said he would have assessed a bigger fine and longer prison terms if the government had not allowed similarly charged developers to settle civil cases without criminal charges.

In upholding the guilty verdict, the appellate tribunal, in an opinion written by Judge Ellsworth A. Van Graafeiland, declared that "the government introduced substantial evidence, which the jury could believe, that these [sales] representations were untrue and known by the defendants to be untrue."



Fire and Smoke Detector

Honeywell

We should be hanging in your model homes

All smoke detectors on the market are not the same. Honeywell Fire and Smoke Detectors incorporate quality construction and features that can make a big difference to you and your prospects.

To begin with, Honeywell detectors meet or exceed existing building codes and approval body requirements. And with Federal Housing Authority (FHA) insured housing requiring fire and smoke detectors and over 25 states requiring detectors in new housing, this broad acceptance makes the Honeywell detector ideal to meet financing requirements on any home. Homebuyers know and trust the Honeywell name. Chances are Honeywell controls have kept them comfortable and safe most of their

lives at home, school and work. And the Honeywell Fire and Smoke detector incorporates quality construction and features which make a big difference. Like the calibrator feature for detector "fine-tuning" and the dual chamber ionization sensor to automatically compensate for atmospheric conditions.

Installation is easy, too. The units can be either ceiling or wall mounted. The electric models come with a mounting plate that fits any standard outlet box.

So How Do You Benefit?

Honeywell has made a strong commitment to back the Fire and Smoke Detectors with an aggressive national advertising program. So if you feature Honeywell detectors in your homes, the national

advertising support will be helping you sell your homes.

But the Honeywell support doesn't stop there. A complete package of merchandising materials has been developed on the Fire and Smoke Detector, the Fuel Saver Thermostat and the Electronic Air Cleaner to help you effectively feature each device in your model homes. Suggested radio scripts and newspaper ads have also been developed to help you promote these unique features to your home prospects.

It's all spelled out for you in our new builder brochure, yours for the asking. Write us today. Honeywell, Honeywell Plaza, MN12-2118, Minneapolis, Minnesota 55408.

Honeywell

Circle 13 on reader service card

Uncle will now chaperone Ginnie Mae

The Securities and Exchange Commission has stepped in for the first time to regulate the high-flying market in Ginnie Mae securities.

The commission has filed suit in Federal Court in Miami against a Florida dealer for using illegal methods in selling \$400 million worth of the securities issued by the Government National Mortgage Assn., popularly known as Ginnie Mae, between August 17, 1976 and May 1977 when the firm closed.

The suit named Winters Government Securities Inc., the dealer, and its parent, Winters & Co. It also named Kenneth B. Winters and Paul E. Van Dusen, president and executive vice president of both, along with two vice presidents and three salesmen.

The two vice presidents and two of the salesmen consented to an injunction barring them from future violations and agreed to certain other penalties. The charges remained pending against all others, although Winters himself denied all contention of wrongdoing.

More to come. The action against the Winters organization is the forerunner of similar actions against other dealers, government sources say. New Ginnie Mae issues totaling \$13.7 billion were sold last year, and estimates of the trading of Ginnie Mae securities in the secondary market range up to \$100 billion a year.

Ginnie Maes are bought for future delivery by large investors, who

Yields and Yield Spreads—GNMA Pass Throughs					
	GNMA Yield	Yield Spreads (B.P.) GNMA Pass Through vs.			
		15 Yr. U.S. Gov't.*	New Long AAA Util.	Long U.S. Gov't.	Conv. Mtge.†
1976 Approx. Range	—	—	-33 — +10	+25 — +53	-94 — -29
1977 (8 Mos.) Max.	8.23%	+76	+12	+47	-58
Min.	7.77	+62	-14	+31	-94
Avg.	—	+68	-2	+38	-76
June 30	8.05	+68	+5	+40	-94
August 12	8.22	+69	+7	+44	-72
September 2	8.14	+81	+19	+50	-75

*Data only available since June.

† GNMA yields vs. FNMA auction avg. both on mortgage yield basis. All other spreads shown use GNMA rates on bond equivalent basis.

The investor rush into Ginnie Mae pass-through securities traces in large part to the yield advantage.

Salomon Brothers, the New York City investment banking house, points out in its September 9 newsletter that the Ginnie Mae yield spread over other bond-market instruments widened in August to some of the broadest margins in re-

cent years. Salomon Brothers predicted that, with the prospect of further increases in mortgage financing, the spread would widen further.

The Salomon Brothers table shows that the 94 basis point advantage of conventional mortgages over GNMA pass-throughs in June had been reduced to 75 points in September.

speculate on a higher price when delivery day arrives. The Winters firm ran into financial troubles when customers failed to pay for about \$6 million worth of securities they had bought through the company.

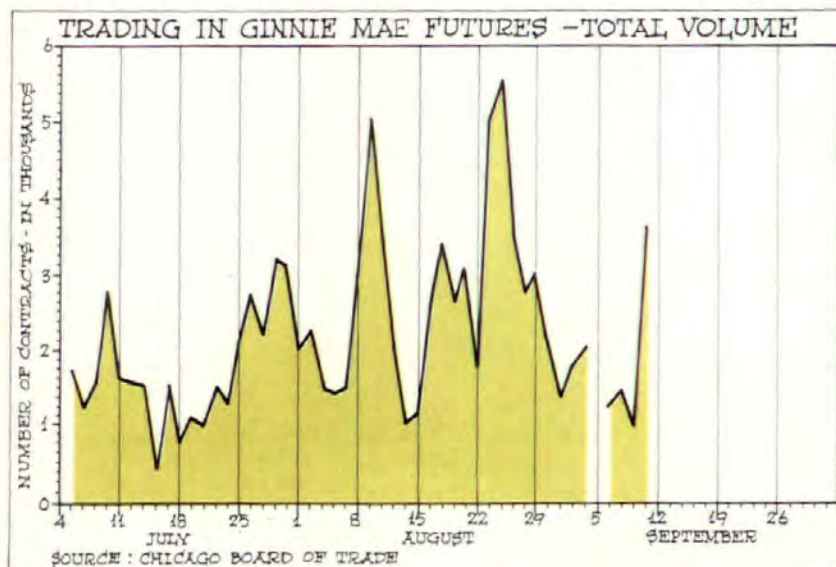
'Boiler room.' The SEC charged the firm with using "boiler-room" techniques, "misrepresentations and

omissions of material facts," charging and paying "unfair prices not reasonably related to the current prevailing market prices" for GNMA securities, and other practices amounting to "a fraud and deceit" on buyers and prospective buyers.

The commission said rural banks, savings and loan associations and credit unions were the primary clients of Winters. It also said Winters earned \$1.7 million in commissions last December alone and that 10 of the firm's 30 salesmen had incomes of more than \$40,000 a month.

The issues. The securities involved are issued with a par value of \$1 million and are backed by a pool of government-insured mortgages on single-family homes. The Winters firm was charged with selling the securities at prices ranging from \$1,250 to \$5,000 or more above the prevailing price in the market at the time, and paying other customers from \$1,250 to \$5,000 less than the market price in making purchases from them.

The SEC was careful to say that there was nothing wrong with the Ginnie Mae securities.





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They know Delta works as good as it looks, thanks to its patented rotating ball valve that does away with washers once and for all. And to you, that means elimination of costly call backs that faucets with old-fashioned compression washers often create.

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The Delta Faucet story is an appealing one to every home owner. And millions

will be seeing this story throughout the year. On network television. In consumer magazines. And with sales promotion and publicity. It's additional evidence that Delta is the faucet to specify and install.

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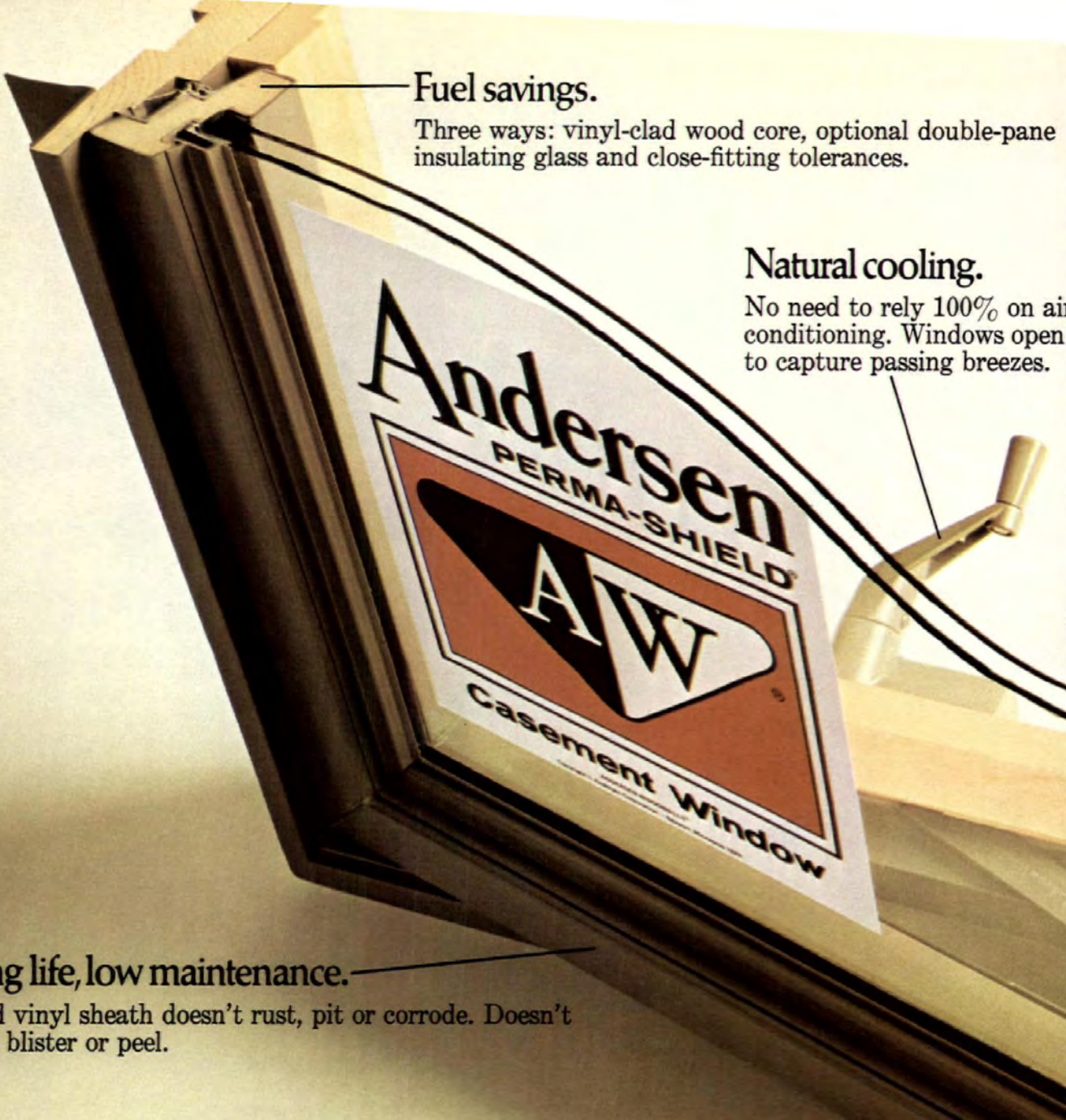
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Double-pane insulating glass.

Snug-fitting Andersen Windows with double-pane insulating glass can reduce conducted heat loss by at least 70%, compared to single-glazed windows without storms.

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Perma-Shield Casement and Awning Windows in Terratone color are two times more weathertight than industry air-infiltration standards. To help seal out drafts and dust, and help save on heating and cooling costs.

Housing boom spreads over U.S.

The rest of the country is catching up to California.

The Midwest, South, the Mountain region and Pacific Northwest will all have record single-family production this year along with California.

Of the half-dozen hottest single-family markets on a per capita basis, only two now are in California.

This pattern bodes well for a second half of housing activity even stronger than the first and for a 1977 total of 2 million starts or better.

And there is enough backlog of demand to support an equally good year in 1978, though a shortage of lots and a lack of water loom as future problems in some markets.

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

Let-up in California. "The boom is no longer as lopsided regionally as last year or even this spring," says Robert J. Mylod, president of Advance.

"The once-feverish demand in California has been subdued to merely very strong. At the same time, single-family demand is still rising in most of the other markets we survey, especially in the Midwest and Mountain regions. It is in balance with sales at a high level in the Southern markets.

"Not just in California but in a dozen major markets from Washington, D.C., to Seattle, good tracts in moderate price ranges sell out in three months or less, often before models can be roofed in or literature printed."

Tops in single family. The hottest single-family markets in the first half were, in order of rank: Riverside-San Bernardino, Phoenix, Houston, Denver, San Diego and Seattle.

Markets that should set new single-family records this year include this group plus Minneapolis-St. Paul.

Single-family starts rose from an annual rate of 1,394,000 nationwide in the first quarter to 1,450,000 in the second. "U.S. Housing Markets" projects a rate of at least 1,500,000 over the next two quarters.

A pickup in apartment starts, especially in the federally-subsidized sector, is expected to raise the second-half rate of total starts to 2 million-plus, compared to the 1,905,000 of the first half.

"The leveling off in California," Mylod points out, "does not reflect any great change in basic demand. Homes over \$100,000 now require harder selling, but there are still campouts, lotteries and auctions at many new tracts in the lower price ranges. The significant difference is that much—not all—of the speculative component has been squeezed out of the market."

Strong condo sales. This year's market is also moving into a better balance between sectors, the Advance survey notes. Some 30% of the second-half starts should be multifamily, the highest ratio since 1974, though still far short of the 38% average of the past decade.

Condos are selling well again, even in resale. (Except in Philadelphia and Atlanta; their inventories are several years away from cleanup.) Inventories in several markets are close to zero. Conversions are resuming on a massive scale—Houston projects 13,000 this year. Almost every market has some new projects and in Chicago, Texas and California the numbers are significant.

Rehab is becoming a significant sector in many markets. It is the only bright spot in Boston, where blocks of century-old housing on Skid Row are being turned into units selling for \$60,000.

The trend in New York City is even more significant. Space that is no longer viable for commercial use is being converted to housing, and often to more exciting units than those available in standard apartments. There are now so many conversions of loft buildings in progress in New York City that the depressed market is beginning to tighten up.

Big gainers. There has been especially strong upturns this year in the Dallas apartment market, running double last year's first half, and in all sectors of the Phoenix market, which will approximately double last year's total. The Phoenix trend appears to be only beginning. Offerings of individual lots, in which buyers must commit to build within one or two

years, are sold out in an afternoon.

Only a couple of major markets are building at rates that appear to be unsustainable. In Houston, multifamily permits increased to an annual rate of 40,000 in the second quarter compared to an absorption rate of 20,000. San Diego is another California market that, along with San Bernardino, has not leveled off. Moratoriums covering 25% of its buildable land still heat it up.

Fewer lots. "The major concerns is next year's market and in what remains of this year's," say Mylod. "relate not to demand but to shortages and costs."

"Lots are scarce and increasingly expensive in all but a few markets. Some have appreciated 25% in a year. In the larger markets few good lots are available under \$18,000, almost compelling a \$70,000 home. In Chicago, single-family lots command the same prices as multifamily land."

"Only Denver and San Diego have restrictions which affect the supply of buildable land. The explanation, rather, is that land developers could not foresee the current sales pace and that environmental requirements, especially severe in California, have lengthened the lead time for new development to as much as 18 months even two years."

Court orders kids admitted to condos

In a move that could, in the long run affect the future of adult retirement communities, a Florida appeals court has ruled that it is unconstitutional for a Fort Lauderdale condo to prohibit children from living at the complex.

In its August 18 ruling, the Fourth District Court of Appeals in West Palm Beach overturned a lower court decision. The appellate court's opinion stated that barring young children from condos "is an unconstitutional violation of the rights to marry and procreate."

The ruling involved the White Egret Condominium Inc., which tried to bar a West Virginia physician and his 12-year-old son from the complex. The condominium company's attorney, Joseph Hubert, says he will appeal to the Florida Supreme Court.

There's a lot more behind the Merillat door

Extras you don't pay extra for...



WIPE CLEAN INTERIORS

The entire interior, including drawers and trays, is laminated with a tough wood-grained design vinyl.



SLIDE-OUT TRAYS

A standard feature in base cabinets, utilizes full depth shelf space and makes it so much easier for storage.



MERRILLAT DESIGNED DRAWER SYSTEM

Nylon glides, in aluminum channels assure quiet easy open-close action. Aluminum guide rail supports plywood bottom. Proven dependability. Over 3 million in service.



SOLID OAK FRAMES AND "TRU-SQUARE" GUSSETS

Rigid solid oak front frames have double doweled joints. Massive corner gussets keep cabinets true and square.

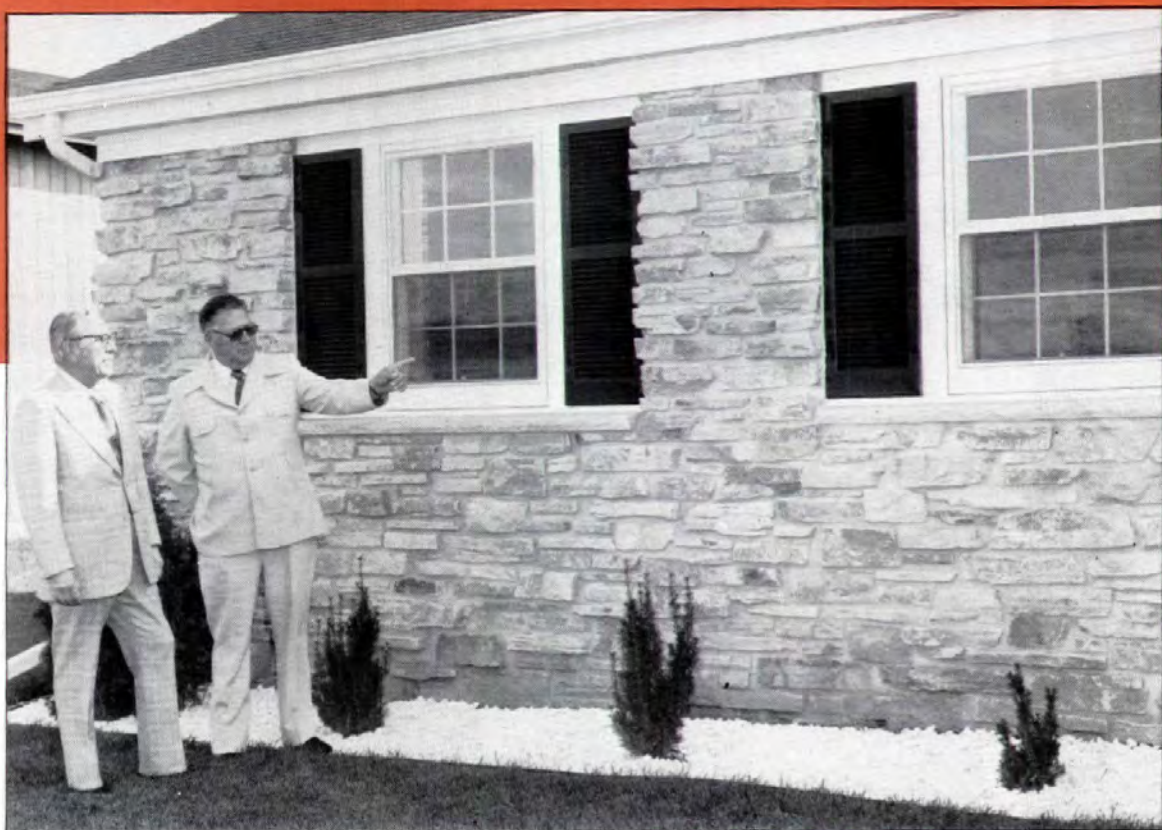
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snugly, help prevent heat loss and minimize condensation.

In short, vinyl siding, windows, shutters, gutters, downspouts and other products help give homeowners more reasons to buy. Preference for vinyl gets higher every year.

For information about building products made of Geon vinyl, contact The BFGoodrich Company, Chemical Division, Dept. H-38, 6100 Oak Tree Blvd., Cleveland, OH 44131.



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Developers win a round in Florida Keys

The First District Court of Appeal in Tallahassee has ruled that the Florida cabinet had no constitutional authority to impose strict building and development controls on the Florida Keys after designating the 100-mile island chain an area of critical concern.

The main impact of the cabinet action was to halt land-development projects aimed to attract trailer-court operators and lot buyers. Dredging and filling also came to a stop, but there has been some single-family construction. Isolated low-rise apartments have been abuilding, although there is still a market overhang of 1,000 or more condominium apartments and some uncompleted mid-rise apartments in the Keys.

Key West's plaint. In Key West, the big complaint is that the cabinet action halted the growth of the city. Horatio Castillo, president of the Key West Chamber of Commerce and owner of an auto parts store, says the only construction work in town is on restoration of old houses being bought by newcomers.

Businessmen in Key West have hopes of creating a commercial port when the navy moves out and surrounding it with light industry. "To do that," says Castillo, "we will need reasonably priced housing for a labor force. But this business of critical concern has made it impossible to do any developing down here."

In the first legal test of the 1972 Florida Environmental Land and Water Management Act, the court found the legislation to be too vague. The act sets no specific standards for areas of critical concern or for establishing controls, the court said.

The governor and the elective cabinet declared the Keys a critical environmental problem in 1975 because the Monroe County Commission refused to adopt effective curbs on zoning and dredging or to set preservation planning standards. The commission then had to hire a consulting firm to draft such ordinances, and they were enacted and approved by the state cabinet.

The lawsuit. Business groups, developers and the City of Key West sued to void the state's action.

The court held that the state has a right to control development in such endangered areas, but only under ap-



Scenic Florida Keys stretch 100 miles southwest from Homestead to Key West. Appeal court in Tallahassee has ruled that development curbs were illegal.

propriate legislative guidelines. The court rejected Key West's contention that the ELM Act usurps local government's authority over its own development.

The Tallahassee court, with a very conservative record, praised the cabinet for its sensitivity and its sparing use of the ELM Act. But the court said the legislature had failed to enact sufficient standards to guide and restrict the cabinet in making decisions.

Plan for appeal. James Whisenand, an assistant in the attorney general's office, said an appeal would be taken immediately to the Florida Supreme Court, postponing effect of the deci-

sion. He also noted that if the Supreme Court upholds the decision there will be nothing the state can do to keep the Monroe commission from disestablishing the zoning and planning ordinances.

Larry Rogers, executive director of the Key West Chamber of Commerce, was delighted with the outcome.

"Home rule is still the law," he said. "Now we can make our own rules and regulations. We want growth to be controlled, but we don't need the state to do it."

—FRED SHERMAN

McGraw-Hill World News, Miami

Plane crash kills mobile home official

Henry D. George, 50, chairman and chief executive of Champion Home Builders Co., was killed September 8 when his Lear jet crashed after taking off from the Sanford airport in North Carolina.

The plane carried four others, all killed in the crash: George's wife Effie, Philip Nestor Jr., a Champion executive and pilot, and Jimmy Taylor, also a company pilot.

The jet, which George owned personally, was returning the passengers to Champion's headquarters in Dryden, Mich. They had been on a business trip to two Champion plants in Lillington, N. C.

Joe Morris, Champion's president, said: "The loss of Henry George is very painful for all of us at

Champion. He was much loved and thoroughly respected throughout our company. In the last few months he mapped out a complete strategy and broad plans, already well implemented, to improve the performance and results of our company."

Champion manufactures mobile homes and recreational vehicles. It lost \$3.78 million on revenues of \$278 million in the fiscal year ended February 25; it had lost \$3.39 million of \$210 million in revenues the previous year.

The company reported earnings of \$405,000 on revenues of \$91 million for its May quarter. That compared with earnings of \$1.3 million on sales of \$87 million in the same quarter a year earlier.

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Our new moderately-priced Sungrain Oak cabinet can do that with quality, value and the conveniences that a woman

can really appreciate. And with European styling in the color of the sun that a woman can really love.

Sungrain Oak is only one of four new Long-Bell cabinets that you should know about for your new homes or remodeling projects, because they're priced more competitively than

you might expect. And they come completely assembled and pre-finished for fast, easy installation from carton onto wall.

Why wait? Send for our descriptive literature now. Let Long-Bell cabinets help sell your kitchen... and the whole house.

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- ☐ Please have a representative call.
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- ☐ Over 250 units next year.
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- ☐ Other _____

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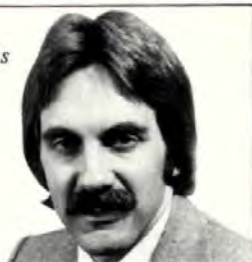
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Cold wind still blows at Irvine

With President **Peter Kremer's** entrance and ex-President **Raymond Watson's** departure, the winds of change rattle the Irvine Company's extensive executive roster.

Irvine's Gfeller . . .
Residential head resigns



Douglas Gfeller, vice president in charge of Irvine's residential division, resigns. He had succeeded **Frank Hughes** in the post last May. Hughes, currently president of the

And Hughes . . .
Absorbs his old job



Irvine Pacific Development Co., an Irvine division also based in Newport Beach, Calif., takes over Gfeller's duties. **Gerald L. Rewers**, promoted from director of operations to vice president of administration for Irvine Pacific last April, bows out. His replacement is the former Irvine Pacific project manager, **Warren James**.

And Agid
Sits on the fence



Fence-sitters still populate the Irvine executive suite. Prominent among them is **Kenneth Agid**, Irvine Pacific's vice president of sales and marketing. Agid was moved sideways from his former post—associate director of the parent's residential division—last March. He now says he expects a decision "one way or the other in two or three weeks."

Other moves are reportedly in the wind.

In Denver, meanwhile, **William H. Tucker** becomes president and chief operating officer of Wood Bros. Homes. Chairman **J. D. Wood** had taken over the presidency on the death of his brother **Floyd** in April 1976. Tucker has been executive vice president for a year. Wood Bros. is a subsidiary of City Investing Co. of New York City.

In Lakewood, N.J., **Malcolm D. Gropper** becomes president of Leisure Technology Corporation's new asset-management division. Gropper had been vice president of finance. **Alan A. Cook 2d** takes over another new post as vice president of the company's marketing services group. Cook has been director of marketing research at United Trust Companies of Summit, N.J.

Donald D. McGee, a Xerox marketer, joins Deltona Corp. of Miami as vice president of shelter sales.

Frank Vasti is made a vice president of Trafalgar Developers of Florida Inc. He was director of operations for The Plantation, a single-family Trafalgar development in Tampa. Trafalgar is a subsidiary of General Electric Real Estate Credit Corp. of Stamford, Conn.

Richard A. Sullivan fills a vacancy as president of Page Corp., U.S. Home's subsidiary in Washington, D.C. He had been executive vice president. **Ronald I. Garshag**, director of marketing, became a Page vice president.

Lee Montgomery, a former real estate consultant in Europe, is appointed director of marketing at Rossmore Illinois Development Co. of Woodridge, Ill., a division of Rossmore Corp. of Laguna Hills, Calif.

Also in the Midwest, **Jack Piper** is named general sales manager for Scholz Homes Inc. of Toledo, Ohio.

ASSOCIATIONS: The U.S. League of Savings Associations adds **Alan B. Wade** to its Washington public affairs staff. Wade was a public affairs officer with the Office of Management and Budget and the Treasury Dept. He'll assist **Jack Wynn**.

J. Denis O'Toole, 32, takes the post formerly held by **Carl Coan Jr.** as NAHB staff vice president and chief lobbyist in Washington. Coan left to practice law. His clients include the National Housing Conference headed by **Leon Weiner** [H&H, Aug.].

BRIEFS

The portable mortgage takes shape. A new company promises that it will soon arrange a home loan in any distant city for a transferee selling his house in his own hometown. The service will be offered by Gallery of Homes Service Corp., newly organized as the mortgage arm of Gallery of Homes, a network of 1,100 Realtors with headquarters in Atlanta.

A \$143-million contract to build 600 housing units in Jiddah, in Saudi Arabia, is won by France's Thinet & Cie, a subsidiary of Société Générale d'Entreprises of Paris, in association with Dumez, a French public works company. The Saudis only recently awarded contracts to build apartment blocks to two other French firms—Entreprise Bouygues S.A. and Société Auxiliare d'Entre-

prise. Those jobs are reportedly worth over \$400 million.

The Adams Ranch is sold in California. Newhall Land & Farming of Valencia deeds over the 6,797 agricultural acres near Chico to Nevis Industries for \$10 million. The deal will add \$4.5 million to Newhall's fiscal '78 net. Nevis is a private farming company in Yuba, Calif.

Consolidations continue. The National Home Improvement Council, which assimilated the National Remodelers Association [H&H, Sept.] and became the National Home Improvement Assn., adds another affiliate—the American Building Contractors Association. The addition of ABCA's 800 members swells NHIA membership to 3,000.



Nord's Orleans (1423) bifold doors.



"We've looked at plastics, metal, other wood doors. We think Nord bifolds are the best on the market."

Tom Davis
Marketing Manager
Interstate Homes
Salt Lake City

Interstate Homes builds 700 modular homes a year, \$17,000 to \$55,000. And you'll find Nord bifolds in over 85% of them. "We use Nord bifolds on linen closets, clothes closets, utility closets, even kitchen pantries," explains Tom Davis. "They reflect the overall quality of our homes and add to their salability."

Nord bifolds are made of Western hemlock because it's inherently stronger than woods such as pine. And they're 1/4" thicker than most other bifolds. They measure 1 3/8", instead of 1 1/8".

What difference does all this make? In terms of basic bending strength, Nord's 1 3/8" Western hemlock doors are almost twice as strong (91.63%) as 1 1/8" Western pine bifolds, according to independent research. (Source available upon request.)

"Our customers can feel the difference. And in the long run, Nord's thicker doors hold up better. In the modular business, we can't afford call-backs."

For details, write "bifolds" on your letterhead and mail it to E. A. Nord Company, Everett, WA 98206.



Lumber price spiral—What to do?

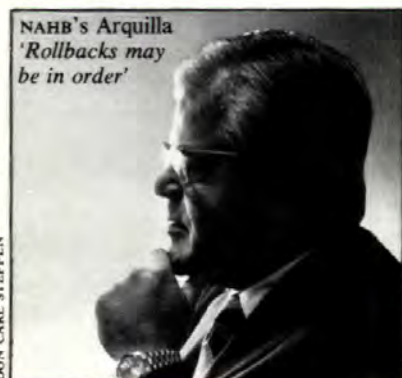
Wholesale prices of key building materials, led by lumber and insulation, climbed sharply in August.

Lumber and wood products generally account for 25% of the costs of a typical house.

The price increases showed up in the Labor Department's price index for building materials. The steady rise in prices of those materials has now become a major concern of the National Association of Home Builders. The NAHB's president, Robert Arquilla, has called for federal action to halt the price spiral and for "restraint" on the part of suppliers. He has also warned that runaway prices could slow the production of housing.

"Some price rollbacks may be in order," he cautioned.

No relief. Lumber was expected to score even sharper advances in the September index.



NAHB's Arquilla
'Rollbacks may
be in order'

DON CARL STEFFEN

Housing Secretary Patricia Harris warned late in August that lumber prices had leaped 8% to 16% "in the last three weeks." The survey quoted here was completed August 9 and did not reflect those additional increases.

Mrs. Harris, who asked the Council on Wage and Price Stability to look into the price increases, noted that lumber prices had increased 12% to 28% and insulation 5% to 15% since July 1. She said these increases would raise the costs of new houses by \$700 to \$1,500. (And an almost-50% higher wages-benefits package just won by workers in the Pacific Northwest's forest products industry should put even more pressure on lumber prices.)

'No shortages.' Barry Rosengarten, a New Jersey builder who heads NAHB's task force on lumber prices, briefed the Wage Council's staff at Arquilla's request last month. He told the Council's director, Barry Bos-

Wholesale price indexes for selected building materials and commodities: (1967 = 100)					
	Aug. 1976	Aug. 1977	July 1977	Percent change from year ago	month ago
Prepared paint	175.7	183.9	183.9	4.7	0
Paint materials	195.7	206.8	206.6	5.7	0.1
Lumber	236.2	286.4	275.9	21.3	3.8
Millwork	178.2	194.8	192.2	9.3	1.4
Plywood	187.2	219.8	211.9	17.2	3.7
Building paper & board	140.7	162.4	157.8	15.4	2.9
Hardware	173.3	186.7	186.8	7.7	(0.1)
Plumbing fixtures & brass fittings	177.9	189.8	189.3	6.7	0.3
Heating equipment	159.3	166.0	165.4	4.2	0.4
Fabricated structural metal products	195.4	210.2	208.0	7.6	1.1
Construction machinery & equipment	200.6	215.8	214.9	7.6	0.4
Floorcoverings	131.6	136.5	136.1	3.7	0.3
Household appliances	140.0	146.2	145.4	4.4	0
Flat glass	152.9	161.1	160.0	5.4	0.7
Concrete ingredients	188.9	200.1	199.8	5.9	0.2
Concrete products	181.4	193.5	192.8	6.7	0.4
Structural clay products, excluding refractories	164.9	184.5	183.8	11.9	0.4
Refractories	181.2	198.3	197.0	9.4	0.7
Asphalt roofing	247.4	253.5	253.5	2.5	0
Gypsum products	155.1	189.8	186.6	22.4	1.7
Insulation materials	210.2	238.7	238.1	13.6	0.3
WPI—all commodities	183.8	194.6	194.8	5.9	(0.2)
WPI—industrial commodities	183.8	196.9	195.8	7.1	0.6

Source: Dept. of Labor, Bureau of Labor Statistics.

worth, that there is no apparent basis for the lumber industry's claims that demand is raising prices.

"As far as we can determine," Rosengarten said, "there are no shortages of lumber or plywood anywhere. You can get it for a price."

The August index showed that lumber and wood product prices had risen faster than those of any other industrial goods for the third month in a row. Lumber was up 3.8% from July and plywood up 3.7%.

The 3.8% increase for the month may not have seemed overly impressive, but the August index also showed that lumber had risen 8.2% since June—softwood 9.7% and hardwood 2.4%. Plywood, up 8.5% from June to August, showed a similar pattern: softwood up 12.7% and hardwood 1.3%.

The long-term outlook is more of the same, at least for hardwood. A recent Bank of America report says

prices of hardwood imports from Asia and the Pacific basin will rise 13% a year through 1981. At the same time, the demand in the United States for luan, luan plywood and mahogany used in furniture and decorative house paneling will climb 7% a year—from last year's 7 million cubic meters to 10 million in 1981—the bank says.

Insulation too. Although the wholesale price of insulation rose only 0.3% from July to August, these materials climbed 8.2% in the first eight months of 1977. The August index showed them up 13.6% in a year.

From a 1967 base of \$100, wholesale lumber has climbed to \$286.40, asphalt roofing to \$253.50, insulation materials to \$238.70 and plywood to \$219.80.

And the NAHB's economics department reported in mid-September that drywall prices had risen six times in the previous six months.

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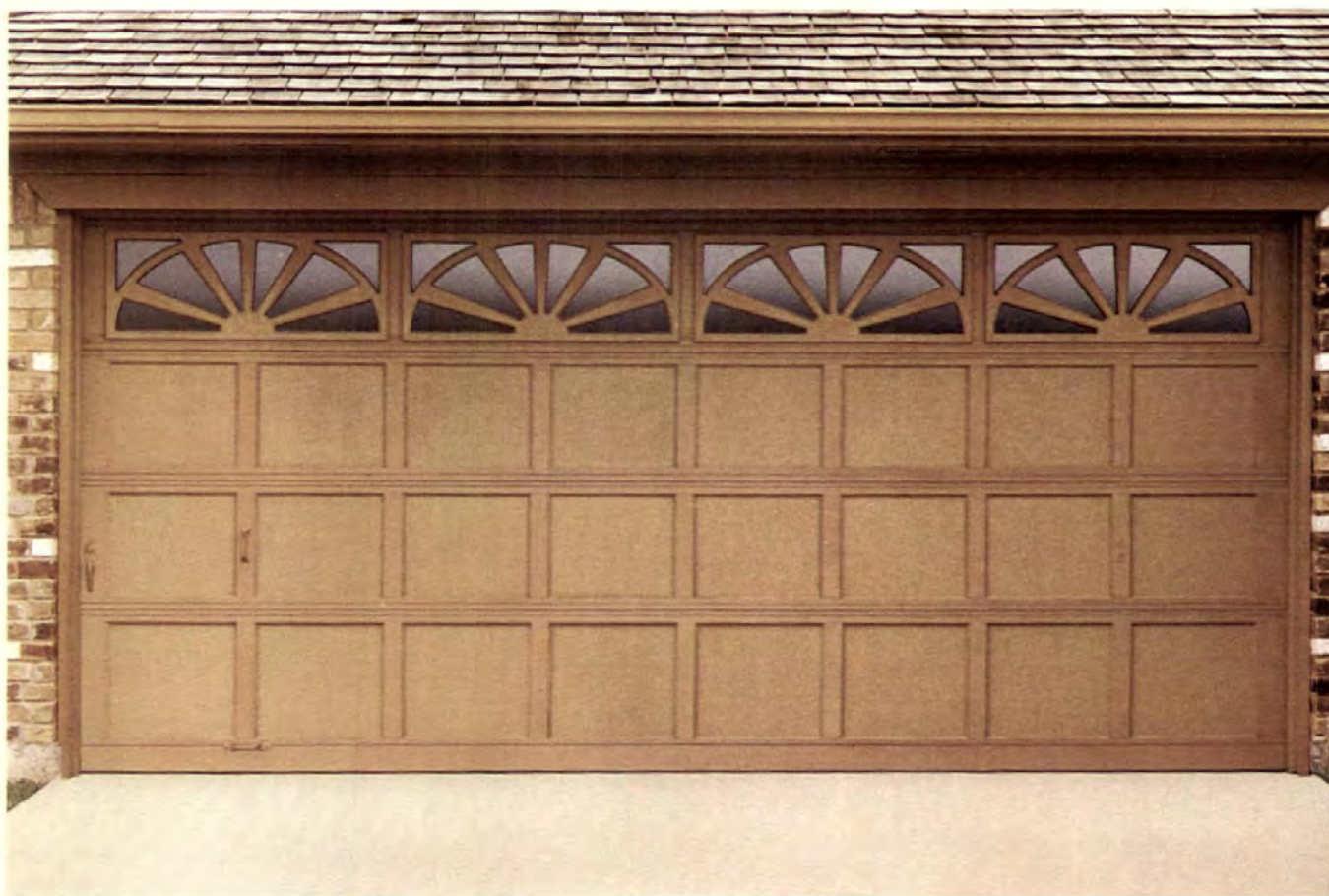


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Insulation shortages slow building

There's big trouble brewing on this front as the supply-demand situation for home insulation continues to worsen.

The National Association of Home Builders says that shortages of insulation (along with rising lumber prices—see story p. 26) pose a major threat to housing production.

The threat is immediate. Product shortages have already slowed construction in the booming southern California market. What's more, builders say that conditions aren't likely to improve soon.

Demand for these materials is booming, producers are allocating sales because production is running short of demand, and prices are rising. The NAHB blames the huge demand from homeowners—some 4.8 million of them—who want to reinsulate their houses to take advantage of proposed tax credits.

And this drain on supplies—nearly 3 million existing homes were insulated in the first half of '77, double last year's rate—should deepen as the Carter Administration tries to

meet its goal of reinsulating 36 million homes by 1985.

Although insulation accounts for only 1-1.5% of a new home's cost, shortages of this now critical material could well disrupt the \$80-million homebuilding industry.

Energy savings. All of this concern arises at a time when builders, in an effort to save energy, are using about 100 lbs. more insulation in each new housing unit—721 lbs. compared to 624 lbs. a year ago. According to Owens-Corning Fiberglas, a major producer, an average home used 500 lbs. of insulation in 1967. This rose to 700 lbs. last year and should hit 900 lbs. by 1980.

Prices are up too. An NAHB survey of 200 builders and insulation contractors has found that prices of loosefill and batt insulation have jumped 24% and 23% in the last six months. Nor is the trend easing: Prices of both types have climbed 13% in the last two months.

Asked about product availability, more than a third of the firms said that construction is being held up for

want of insulation, with 45% describing the shortages as serious to acute.

Remedies. The NAHB and the Department of Housing, working in tandem, have come up with a series of proposals to deal with the situation. These include:

Boosting new construction's allocated share of the total insulation supply from 70% to 80%, expanding production of cellulose-type materials and greater use of foam plastic products—and less federal emphasis on reinsulating existing homes. They also urge speedy government approval of new manufacturing plants.

Despite record production of insulation, it's estimated that present capacity is at least 30% below demand.

Insulation, in short, is causing a lot of headaches these days—to makers, sellers and users. But the Federal Trade Commission, which has just launched a massive probe of the industry's practices, will probably create a few more. Also digging into the insulation business: the Consumer Product Safety Commission.

Stay tuned.

California builders fear new charges

The California legislature has sent to the governor a bill authorizing local governments to require from developers the dedication of land, fees, or both, for school construction as a condition to approval of residential homebuilding.

The legislation gained the approval of both the State Senate and Assembly over the opposition of the homebuilding industry and California Real Estate Association.

Gov. Edmund G. (Jerry) Brown Jr. gave no indication on how he would act on the bill but the general feeling was that he would sign it.

Final action on the legislation, SB 201, came in the Senate when its author, Sen. Jerry Smith, (D., Saratoga), won approval of changes made by the Assembly.

Higher costs. The bill could require builders to pay new fees and dedicate more land in their developments to provide for additional school facilities. Existing law forces subdividers to dedicate land for schools, but SB 201 would require additional provi-

sions for elementary or high school classrooms and for related capital facilities.

The additional fees or land dedication would be exacted on a finding by a school district that proposed residential development would occur in an overcrowded school area.

"Adequate school facilities should be available for children from new residential developments," Smith contends. "Public and private residential developments may require the expansion of existing public schools or the construction of new school facilities."

"New housing development frequently cause overcrowding in existing school facilities, and those conditions cannot be alleviated under current statutes within a reasonable time. New methods of financing for interim school facilities are needed."

Realtors' stand. Some California school districts have already acted to accomplish what Senate Bill 201 proposes but, according to the California

Association of Realtors, there is a question whether such action is legal. The requirements are tantamount to a double taxation, the association maintains. It argues:

"All private land in California is presently in a school district and that land has been paying tax to the school districts prior to its development."

"Senate Bill 201 would cause in addition to existing law an additional dedication of land and/or fees as a prerequisite prior to the conversion of its use to residential development. The effect of this is twofold. Obviously, any fee paid by the subdivider, developer or builder is ultimately passed on to the consumer—so the first effect is to raise the cost of new housing that would fall within the purview of this legislation. Secondly, this additional tax would be paid by the consumer with no benefit of deducting this amount so paid on the consumer's federal or state income tax." —TOM ARDEN

McGraw-Hill News, Sacramento

"An important, built-in energy saver in all the homes we build is PPG Solarcool® Bronze glass."

—Gary Pollard,
Vice President, Marketing,
The Babcock Company, Coral Gables



Bent Tree Project Supervisor Allen Farrington



The Babcock Company, a leading builder in the sunbelt for 42 years, has chosen PPG Solarcool Bronze reflective glass for all the windows and sliding glass doors in its beautiful new Bent Tree development in Florida.

"Solarcool is a key energy factor and a highly visible sales feature in our standard energy savings package," says Mr. Pollard. Other parts of the package include attic insulation, roof turbine ventilators and exterior wall insulation.

By reducing glare and heat gain from the southern sun, Solarcool glass can save up to 20 percent on air

conditioning costs compared to clear glass. (Data based on a PPG computer energy analysis of a Bent Tree home. Savings may exceed that in other locations.)

In the daytime, the glass reflects the lovely Florida sky and water and increases daytime privacy. Ultraviolet light, a major cause of interior fading, is cut way down.

Project Supervisor Allen Farrington adds that "I feel good about giving our customers value. And since Solarcool is standard in all our models, it makes production efficient."

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STYROFOAM FROM ROOFLINE TO HEATING COSTS AN



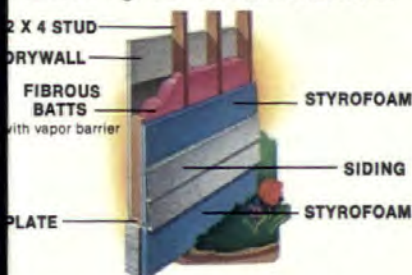
BRAND INSULATION FROSTLINE CUTS EXTRA 24%![†]

Conventional insulation alone just can't do enough to bring today's high heating costs into line.

That's why you can make your selling job easier—and cut homebuyers' heating bills an extra 24%—by using STYROFOAM brand insulation from roofline to frostline.

STYROFOAM brand insulation sheathing is four times as resistant to heat loss as ordinary sheathing. It's easy to install. And tests show it cuts heat loss by 14% over ordinary sheathing.

Simply nail it to the studs like ordinary nonstructural sheathing, as shown in this drawing. Use conventional let-in



bracing at the corners for racking resistance.

Outside the foundation, apply sheets of STYROFOAM brand insulation using STYROFOAM brand mastic No. 11, making sure the insulation reaches down to or below the frostline. Applied in this way, STYROFOAM brand insulation will cut heat loss an additional 10%. And because it is moisture-resistant, it will not deteriorate in contact with the earth. The exterior portion above grade level should be covered with a decorative protective coating.

Because of its snug-fitting tongue-and-groove design, STYROFOAM TG brand insulation greatly reduces air infiltration. In winter it keeps cold air out, warm air in. In summer, vice versa.

STYROFOAM brand insulation also enhances the insulating effectiveness of batt insulation by keeping the wall cavity warmer.

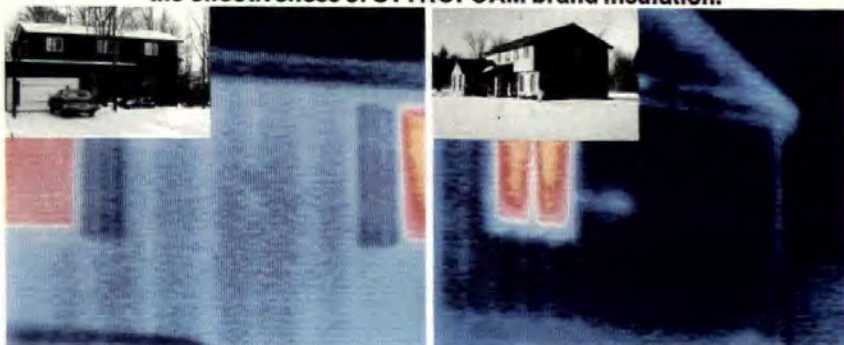
A warmer cavity reduces the "convective loop" (shown in the drawing) that can develop when the outer wall surface is cold and the inner wall surface is warm. "Looping" greatly reduces the effectiveness of batts as thermal barriers.



STYROFOAM brand insulation adds little to the cost of an average new home. Depending on where you build and your fuel costs, it can pay for itself in as little as one to three years—and keep on paying dividends over the life of the home.

For more information on how STYROFOAM brand insulation can help make lower heating bills a sales tool for you, contact your local salesman. Or write: The Dow Chemical Company, STYROFOAM brand insulation, Midland, Michigan 48640.

Infrared photos demonstrate the effectiveness of STYROFOAM brand insulation.



The demonstration involves two Midwestern homes insulated with conventional batts. The house on the right was additionally insulated with one-inch STYROFOAM brand insulation sheathing, while the house on the left was sheathed conventionally.

In the photo, the dark areas indicate heat retention and the light areas heat loss. As you can see, the house insulated with STYROFOAM brand insulation showed a considerable reduction in heat loss. Naturally, this can be translated to a comparable saving in heating costs.

[†]In a test in Columbus, Ohio—designed and conducted by Ohio State University—two identical side-by-side homes were insulated with conventional batts. One was additionally insulated with one-inch STYROFOAM brand insulating sheathing, while the other was sheathed conventionally.

Over a one-year period, the home with STYROFOAM brand insulating sheathing showed a 14% reduction in heating cost. This saving, plus a 10% saving with STYROFOAM brand insulation outside the foundation, results in a total saving of 24%. Test results available on request.

In other locations, some homes will save more than the test homes. Others will save less. Your savings will depend on climate, fuel type, house design and living habits of occupants.

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WARNING: STYROFOAM brand insulation is combustible. In residential construction a gypsum board interior finish is recommended. Before use, see Dow literature available from your supplier or from Dow.

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GOVERNMENT

Housing's No.1 enemy—HUD?

When you've got a good little housing program started and want it to grow, "keep it out of the hungry jaws of HUD," warns Senator William Proxmire (D., Wisc.) chairman of the Senate Banking Committee, a liberal Democrat and an outstanding advocate of more federal housing.

Senator Joseph Garn (R., Utah), a hard-rock conservative on the same committee, agrees. He testified during a hearing that HUD, "with all its massive spending, has been a total failure." And he added:

"You've got a dinosaur over there [referring to the department itself], and I'm not sure anyone can even hold on to the tail, let alone harness it."

No-confidence vote. Proxmire and Garn cheerfully volunteered this vote of non-confidence during a hearing on their bill to write into law the Urban Reinvestment Task Force, a voluntary neighborhood revival agency begun four years ago. It is run by the Federal Home Loan Bank Board and funded mostly by HUD grants. The senators want to convert the task force into an independent corporation, with its own funding from Congress, before HUD latches on to it.

The task force and its field staff, called the Neighborhood Housing Service, now serves 35 cities and is scheduled for 18 more. Proposals have been made to raise its grants to \$100 million, but the task force has rejected them. Garn and Proxmire propose to expand the present \$5-million budget by \$5 million a year for each of the next three years.

One of HUD's assistant secretaries, Miss Donna Shalala, told the senators that her department would like a year to "study" their proposal. The program "is obviously a good idea," she said, but she figured that HUD could help to make it "very much better." Her idea, as interpreted by her listeners, was to work the program into HUD's recommendations to the White House to boost the Carter administration's image as the rescuer of blighted inner-city neighborhoods.

Secret of success. During their hearing the senators heard many favorable comments about the program. "With such overwhelming approval, it doesn't make any sense to put the brakes on it," Proxmire said. And Garn added: "I think this program has succeeded because it's had nothing to do with HUD."

The outlook for eventual passage of the legislation is good.

—D.L.

Miss Donna Shalala
A year to study the idea



MICHAEL GINSBURG

Senator Garn
'A dinosaur over there'





Residence in Irvine, California. Builder: Irvine Pacific, Irvine, California.

"We use red cedar shingles and shakes because it's expected of us."

Frank Hughes, President of Irvine Pacific.

"Our image is quality. We're one of the most innovative builders in this region. Therefore, our customers expect a quality product. Red cedar shingles and handsplit shakes are part of our product. Part of our value. And our business is creating a perceived value . . . in fact, the prices we charge are based on the perceived value of our product. Shingles and shakes help us achieve a higher value.

"Our research tells us our customers want the quality of red cedar. What more can we say . . . our image is quality, and red cedar shingles and shakes are expected of us."

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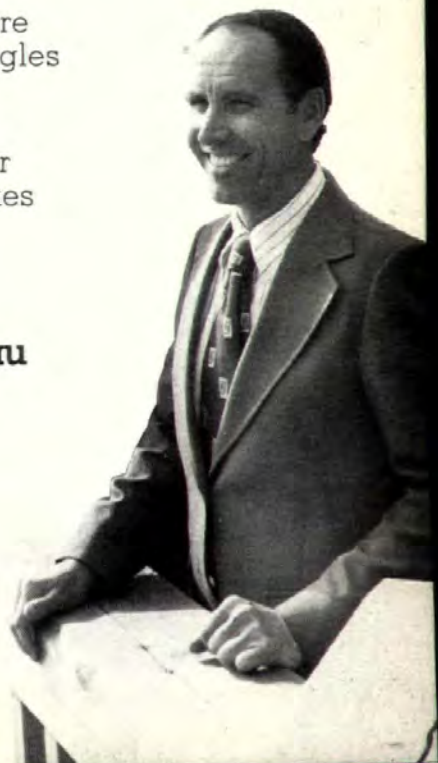
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These labels on red cedar shingle and handsplit shake bundles are your guarantee of Bureau-graded quality. Insist on them.

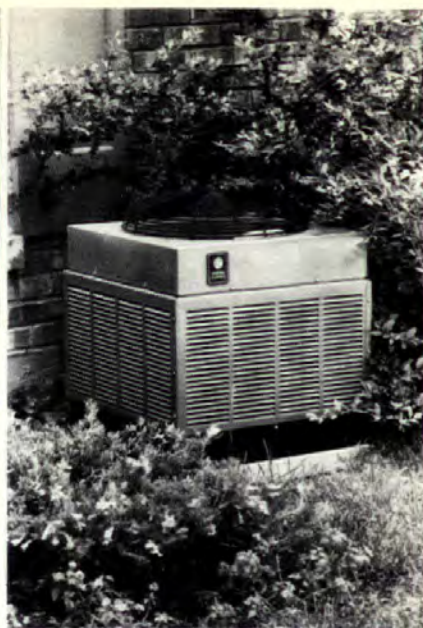




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Today Ryan. Tomorrow the world."

Ryan Homes stresses the importance of their total Standard Energy Package. "It means doing a whole series of little things well," says Steven J. Smith of Ryan. (There are 65 in their checklist!)

"We hired outside consultants who assisted our product development department in putting together our SEP package, which superseals and insulates our homes to conserve energy. An important part of this package is the Weathertron Heat Pump from GE.

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The Weathertron from GE. America's #1 Selling Heat Pump.

GENERAL  ELECTRIC

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H&H/housing 10/77 **41**

Here's a model house decorated for only \$1,333

It's a 1,287-sq.-ft. single-family house in Cary, N.C., and 600 curious people flocked to see it during the eight-day Raleigh/Wake County Parade of Homes.

The economy furnishing job was the idea of Doug McLamb, vice president/marketing of Constructive Concepts Corp. He knew 80% of the buyers in the company's Woodwinds project were young couples with little cash left for furniture after purchasing a house. He also felt the small remaining sales volume at Woodwinds didn't justify the expense of a conventional model.

Student decorators. How were furniture costs kept so low?

First, McLamb challenged students at neighboring Meredith College to do the decorating, and the project was incorporated in an interior design course. (McLamb got the idea of using students at the NAHB convention in Dallas last January.)

Second, the 12 girls on the project were instructed to decorate the house for less than \$1,500. Of that, only \$1,000 was provided by the builder. They could borrow additional items, but the purchase price of those items could not exceed the additional \$500.

The students scoured local flea markets and the state surplus store. They constructed several pieces, such as the coffee table shown at right. Total expenditure: \$579.87.

Adding the price of furniture on loan from a local merchant and from students brought the cost of decorating the three-bedroom house to \$1,333.

Publicity. The low-budget project excited local interest. Television and a Raleigh newspaper covered it. Ironically, it was publicity that Constructive Concepts didn't really need—sales at Woodwinds have been so brisk that there's been trouble pacing production to demand. (Thirty of 38 homes in the first phase have sold in seven months at prices from \$41,500 to \$46,000.)

A bonus: Prospects touring the model bought \$182 worth of furniture, bringing the company's net cash outlay to a mere \$397.

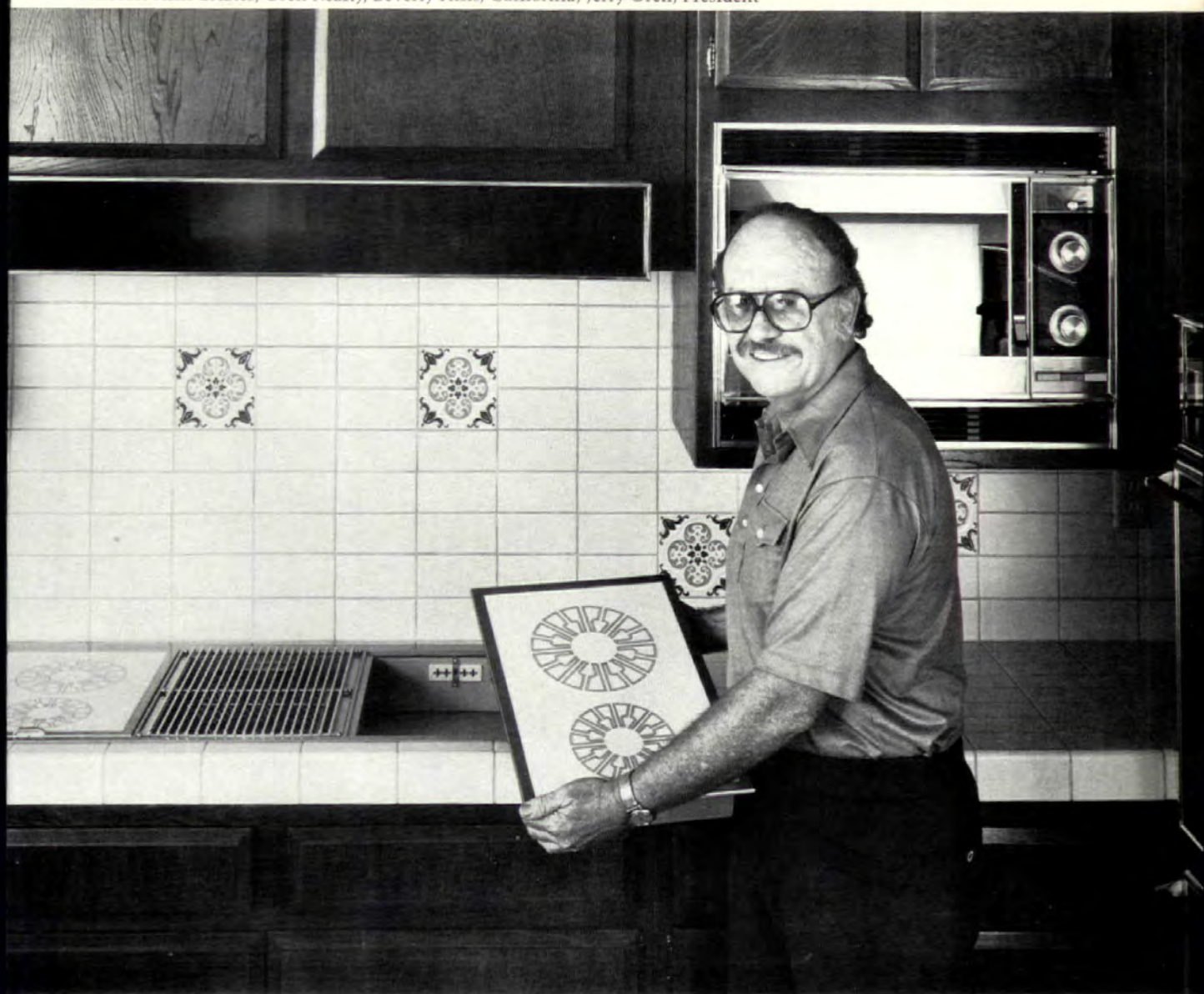
—BARBARA BEHRENS GERS



\$24.78 coffee table (above) was built by students from glass and plywood. The four dining room chairs were purchased for \$42, and the dining room table (\$120) and sofa (\$220) borrowed from a local merchant. The \$55.60 platform bed (below) was put together by Constructive Concepts carpenters. The sheets for the bed and the wallhanging cost \$26.



PHOTOS COURTESY OF RALEIGH NEWS AND OBSERVER



Dacor convertible barbecue ranges— Our extra selling feature!

"We have always placed a lot of emphasis on making our kitchens extra-special. We were one of the first to use trash compactors and microwave ovens. Now we are one of the first to use Dacor's convertible barbecue ranges to help us sell homes.

"Our buyers love them. The men like them because they can now barbecue all year 'round. And the women like the cooking flexibility that fits into their busy lifestyles. They can change the range into a barbecue...or a griddle...or a rotisserie... and add a cutting board at a moment's notice.

"We like the Dacor units not only because

they are a selling feature, but also because they can fit easily into any of our kitchen designs since they are designed for conventional overhead ventilation. In fact, we top off our Dacor offering with one of their hoods. You can see for yourself how its slim contemporary styling with a black glass fascia panel coordinates beautifully with our black glass appliances."

Call your Dacor representative today and compare these units with the ranges and hoods you are now using. You may like the Dacor as well as Jerry Oren does.

dacor

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(213) 682-2803

Announcing

Effective with the January 1978 issue
a change in the name of House & Home to

housing

The new name more clearly identifies
the field served by the one magazine
dedicated to delivering useful information
and ideas to all those who plan, build,
and manage housing with a view to helping
Americans achieve a better life through
better housing at prices they can afford.

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Nobody is better equipped to serve *all* your title needs than an agent underwritten by a Tigor Title Insurer.

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

Bob Johnston demanded an end to the off-season

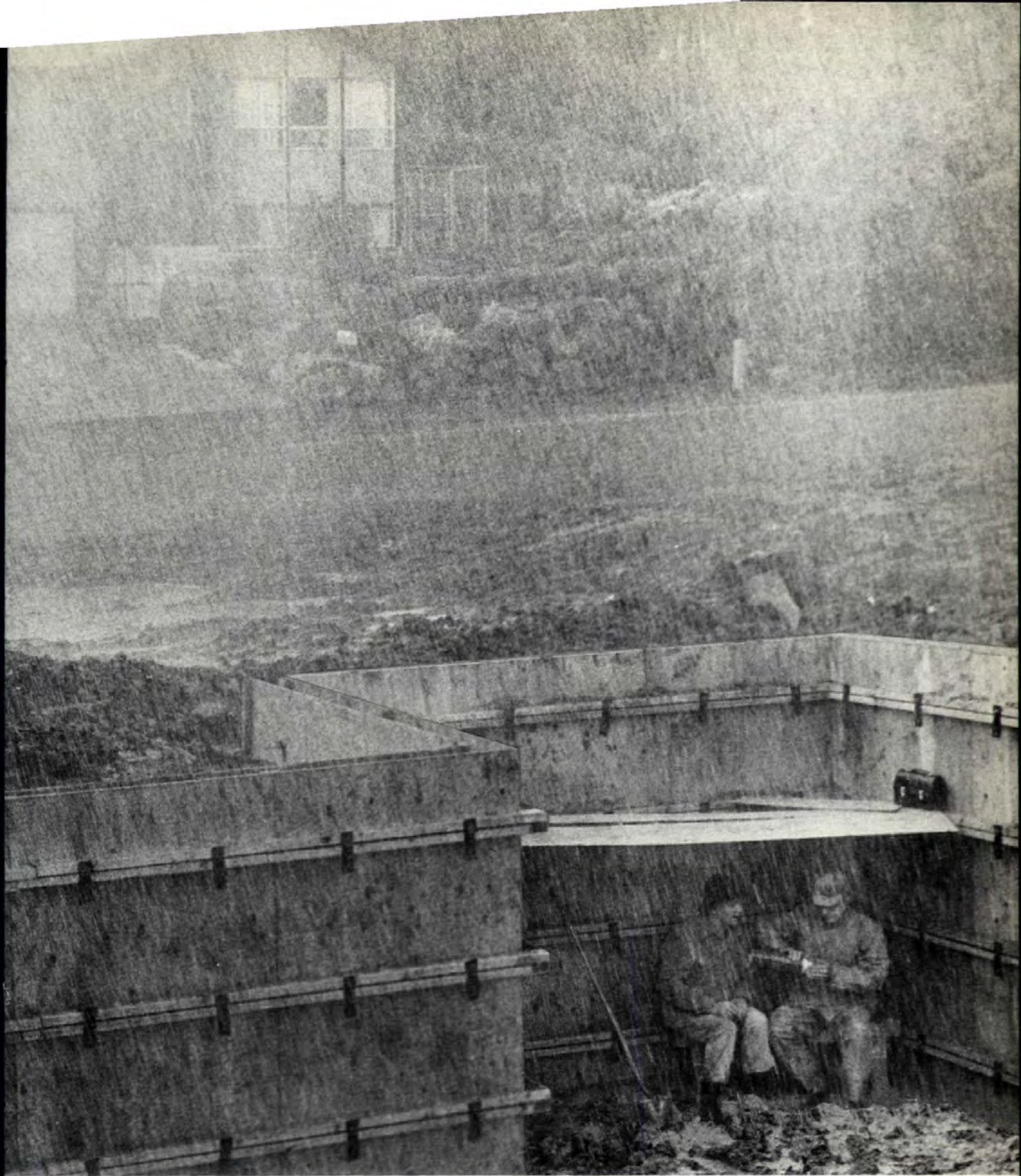


"Thanks to AWWF, we only lost two days last winter, and that was because of a blizzard. Now I don't have to schedule around masons, concrete suppliers or the weather." Bob Johnston, Robert E. Johnston Construction, 200 First Avenue North, Altoona, Iowa.



Chances are, if you've got a construction problem, we can show you a cost-saving plywood solution. Take foundations for example.

When you're trying to pour concrete, bad weather can really harden you up. But you can install a plywood All-Weather Wood Foundation with a crew of carpenters in about half a day, no matter what it's doing outside. And possibly save \$300-\$400 per house.




This is what the APA is all about. To help builders stay competitive and keep abreast of the latest plywood developments, we act as a prehouse of information, from building codes to the latest construction techniques. But more than that, we're working constantly to develop new plywood systems that cut construction costs and improve quality at the same time. Like the All-Weather Wood

Foundation.

The AWWF consists of pressure-treated plywood-sheathed stud walls set below grade on gravel footings and a treated wood plate. A polyethylene film covers the exterior and all joints are sealed. And whether you're building a crawl space or a full basement, you'll save both time and money.

Details on the AWWF and answers to everything else you ever

wanted to know about plywood and plywood systems are available free from the American Plywood Association, Dept. H-107, P.O. Box 2277, Tacoma, WA 98401.

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How to sell new \$100,000 homes in a rundown neighborhood

Target your advertising to a market that's attracted by the unconventional.

That's what Foxx Development Co. did in Huntington Beach, Calif. and the campaign sparked sales of 16 houses which had been on the market for six months. Once the ad (*below*) began running in local Orange County newspapers, 14 houses were sold within 2½ months, in spite of a price increase to \$120,000 after the first few sales.

The houses are scattered in twos and threes among 40 to 50-year-old dwellings, many of which have seen better days (*photo above*). They're only a few blocks from the ocean, and all have the same three-bedroom, three-bath floor plan (*right*).

The target market? Thirty to forty-year-old couples, influenced by the counter-cultural movement of the 60s, who want to live near the beach. (Buyers turned out to be a little older than expected, with an age range of 35 to 50. Few had children and most were professionals who had previously owned a home.)

The ad is carefully worded to appeal to the highly individualistic leanings of this group ("Not your ordinary homes . . . Not your plastic planned community").

At the same time, the ad defuses objections to the seedy streetscape by turning it into an advantage of sorts ("Welcome back to village life").

Care was also taken to decorate a

model home with the tastes of this market in mind. Greenery, wicker furniture and a sprinkling of antique were used.

Encouraged by its success, Fox Development is presently building 20 more high-priced houses on scattered sites in Huntington Beach. —B.B.G.

Funky Homes For Beach

Lovers Grand Opening

Not your ordinary homes. Not in a tract. But scattered among other homes in the original town lot area of Huntington Beach. Within walking distance of the beach. Individualistic. Each on its own lot with a small but completely private back yard. Good things like brick entries, vaulted ceilings, wood-burning fireplaces, kitchen pantry.

Welcome back to village life in old Huntington Beach. Not your "plastic planned community." Library, schools, and parks with great old trees. Quiet streets, a little rundown at the heels. Why not—they're 60 years old. Ride your bike a few blocks to town. You won't even come near a major thoroughfare.

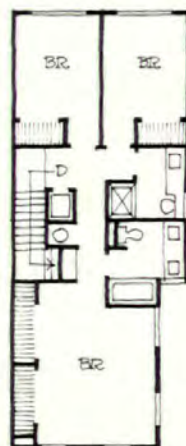
Tennis club and golf course 10 blocks away.

If a "tricky" house is not for you but beach living is, come to our place this weekend. A home at the beach is one of the better things in life.

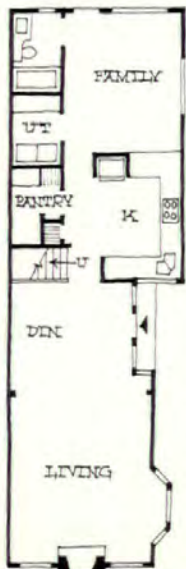
3 bedrooms from \$99,500

Huntington Village Homes

515 14th St. Huntington Beach (714) 960-5244



UPPER LEVEL



LOWER LEVEL
0 5 10 FT

We've just added a great new twosome to your sales staff. Jack & Barbara Nicklaus.



No need to tell you Magic Chef is a magic name when it comes to selling kitchens.

But now that you've got The Golden Bear and his wife, Barbara, on your side, you'll find selling homes and apartments with Magic Chef kitchen appliances can be a real Golden Opportunity for you.

To make sure it all works for you, we'll be running a full-page, full-color

ad in special issues of Better Homes & Gardens, House Beautiful, Redbook, McCall's and others.



The ad features the cooking speed of a Magic Chef microwave combination gas range, the cleaning ease of our self-cleaning range, and the energy-savings of a Magic Chef pilot-

less gas range. It also talks about our refrigerators and dishwashers.

Jack and Barbara Nicklaus. A great new twosome that'll really help you tee off on your competition.

 **Magic Chef®**
The difference will surprise you.

Circle 51 on reader service card

Enter the 1978 HOMES FOR BETTER LIVING AWARDS PROGRAM now!

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



Eligibility: Any house or apartment building in the United States built since January 1, 1975 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 the 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: \$50 per entry. **Deadline:** registration forms postmarked by midnight, October 30, 1977.

Submission of material: A spiral binder—color coded to project category—will be sent to each registered entrant in December, 1977. This should be filled with sufficient photographs and plans to illustrate the design. Detailed instructions will be included in the binders. **Deadline:** submissions postmarked by January 30, 1978.

Judging: Will be held on March 2 & 3, 1978 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 110th annual convention of the American Institute of Architects, May 21-24, 1978 in Dallas, TX.

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

REGISTRATION FORM

Mail to: Dept. HFBL, House & Home, McGraw-Hill, 41st floor, 1221 Avenue of the Americas, New York, N.Y. 10020 by midnight, October 30, 1977.

All winning entries will be published in House & Home.

I wish to submit a project in the 1978 HOMES FOR BETTER LIVING AWARDS PROGRAM. Enclosed is \$50 per entry in check or money order made payable to HOMES FOR BETTER LIVING. I have used a separate form (or photocopy) for entry. Please send me my entry material for the following category.

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

Architect name _____

Street, city, state, zip _____

Project name & location _____

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

Company and address _____

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

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Your insulation contractor is a front-line fighter in the energy crisis.

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Consult your insulation contractor early in your planning. You'll be impressed by what he *knows*.

- Like the new recommended insulation thicknesses that may enable you to install smaller, *less costly* heating/cooling plants.

- Like local codes and conditions under which you may not need to run ducts all the way to outside walls.

- Like where to put insulation. *Behind* pipes, for example, *not over them*, to prevent freeze-ups. In plumbing "chases" to keep cold attic air from freezing interior pipes!

- Like where *not* to put insulation, such as over eave vents which are crucial to airflow. Or *above* recessed ceiling electric fixtures.

- Like how to do the whole job deftly, swiftly, and with minimum material wastage.

Once you've used a skilled insulation contractor, we think you'll quickly agree he's not just a national resource. But one of the biggest bargains on your team.



CAROLE EICHEN
Carole Eichen Interiors
Fullerton, Calif.

In-vogue color schemes increase the sales appeal of your models

Ask a group of people to name their favorite colors, and you're likely to get as many different answers as there are people in the group.

That's why the color schemes you choose for your model-home merchandising program are so important. Subconsciously, color is the first thing prospects are aware of when they walk into a model. So you'll want to stick with schemes that have the broadest possible appeal.

A good way to do that is to keep abreast of the latest trends in home-fashion colors—especially those that are in vogue with your particular market. You may not please everyone's tastes by using those colors, but you probably won't turn off anyone either. A negative prospect usually is a lost sale.

The past. Consider the changes that have taken place in model-home decor during the last ten years.

In the anything goes, hotly competitive late 1960s, bold, punchy colors were popular. The prevailing philosophy was to grab the prospect's attention with brilliant reds, glossy yellows and bright purples. (I personally specified tamer shades in those days, but color

impact still was the merchandising objective.)

During the early 1970s, builders began to realize that the marketplace was psychologically seeking a more restful environment. So we began to temper shock-value decor with softer shades.

This was the period when oranges, blues and earth tones became popular decorating colors, and when we started to use different colors to appeal to men and women: greens, whites and yellows (the house-and-garden theme) in female-oriented models, and browns, beiges and rusts in male-oriented themes.

Today. The latest model-home color schemes are even more subdued, more intimate than those we worked with a few years ago. The idea is to achieve a casual, yet functional ambience that closely reflects the way most families like to live.

One objective is to present an interior atmosphere that the prospective buyer not only enjoys looking at in a model, but could live with over the years. That feeling was missing with the bold-color decor used ten years ago. Prospects touring model houses enjoyed the novelty of eye-catching impact interiors, but few people could imagine living with them.

Pastels—always easy to live with—are making a strong comeback in the home-fashion field. And it appears as though their popularity will increase. Light blues, soft coral and mint green are showing up in both upholstery fabrics and wallcoverings. And room settings featuring these colors are being published in mass-circulation magazines like *House Beautiful* and *House & Garden*. Since these are the kinds of publications that many new-home prospects read avidly, they'll react positively to model houses that are decorated similarly.

For your newest models, therefore, you or your decorator should consider color combinations like rusts with peach or beiges with salmon. Both combinations include the popular earth-tone shades. But they also have the pastel accent hue to brighten and uplift the buyer.

The idea is to convey feelings of warmth and security—emotional appeals that must be designed into today's model units.

Nostalgia. A hankering for the past also is part of today's home-fashion scene. So we find colors that had been shunned by interior designers for 25 years—turquoise blue, emerald green and deep maroon, for example—suddenly making a resurgence. The reason: Having romanticized the 1920s and 1930s for a few years, we now are feeling nostalgia for the 1940s and 1950s. The success of films like *New York, New York* is a good barometer of the reawakened appreciation of those decades.

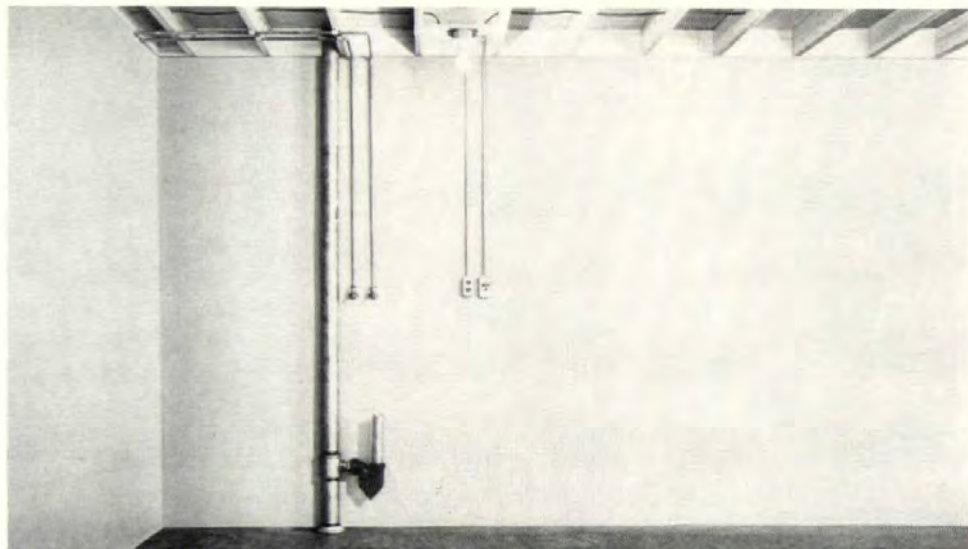
That doesn't mean that today's model houses are designed as museums summoning up images of the way homes were decorated years ago. We suggest the past, not duplicate it. For example, furniture used to be the focal point of a room. Today, furniture is merely part of the total presentation. And we make our bold statements through patterns that run the gamut from small geometrics to large floral prints. The effect is somewhat like a tapestry.

The present infatuation with the 1940s is evident in other ways: It's presently fashionable to blend rattan furniture with heavy upholstered chairs and sofas. But to make this combination work, the rattan must be slim and graceful—not the bulky bamboo used in the old Humphrey Bogart-Peter Lorre films of that decade.

Today's pastel floral patterns look "smashing" when they're used to cover cushions on rattan furniture. The design statement can be cool and tropical—and not necessarily limited to decor for projects located in resort areas. This theme works with almost every product and in every price range.

Summing up, color and pattern can be subtle or strong stimuli that penetrate the prospect's subconscious. If the stimulus is too strong and assaults the senses, chances are it will be rejected. If it gently imbeds itself in the mind it will be accepted and remembered favorably.

The average homemaker
does 400 loads of laundry a year.



Which of these two laundry areas do you think will help sell your home?

Instead of two pipes and a bare bulb, install a complete laundry center that the average person will take a long hard look at.

Imagine the impact you can create by offering a well-designed laundry area that provides storage for detergents and bleaches, a hamper to collect dirty clothes, a hanging rack for Permanent Press, and a counter top to fold linens.

Then install a GE Washer and Dryer.

Result: A complete laundry center that gives you a real selling edge over your competitor's houses.

The GE Washer and Dryer, of course, are backed by Customer Care® Service which means we have Factory Service Centers covering over 800 cities, plus more than 5,000 franchised servicers across the country. Most are listed in the Yellow Pages.

For more information, contact your local GE Contract Sales Representative. Ask him for our booklet of laundry center ideas. It's called, "Give Em What They Want."

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Circle 54 on reader service card

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ANNOUNCES

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Housing Industry Research Report
THE RED BOOK OF HOUSING MANUFACTURERS®



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The most persistent problem facing homebuilders in recent years is the rising cost of on-site labor. More and more builders are boosting profits as well as maintaining schedules by finding a "Better Way"—factory-made components.

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In just the last few years, builders have seen dramatic breakthroughs in productivity due to greater use of industrialized methods in construction, standardization of construction and enormous improvement in the tool industry. Thus, more and more housing components are manufactured at off-site locations.

The Industrialized Housing Industry is big, complex, and hidden. It is hidden among thousands of firms, big and small. These companies, spread all over the country, produce a wide variety of housing products. Some—like those who produce mobile homes or prefabricated houses—are easily identified. Others like homebuilders who manufacture their own components, require a marketer of building products to be constantly looking for new information. **Industrialized housing is too big and too complex to be surveyed with a quick glance.** THE RED BOOK OF HOUSING MANUFACTURERS has been designed to provide you with the detailed marketing research data you need. **It will uncover the "hidden" aspects of industrialized housing for you.**

HERE IN ONE BIG PACKAGE IS THE MARKETING INTELLIGENCE YOU NEED TO MAKE THE MOST OF THE EXPECTED UP-TREND IN HOUSING . . . It will help you recover lost ground in the months ahead.

In your hands the RED BOOK becomes a useful tool for prospecting, selling sampling, mailing, marketing, merchandising, researching and analyzing your position in this big segment of the housing industry.

These are just a few of the many profitable ways you can use the RED BOOK. In fact, just one good contact, can easily repay your investment.

YOUR SATISFACTION GUARANTEED

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THE SINGLE-FAMILY SCENE

It's time to
home in on
your
markets

For two years the single-family market has been big, beautiful and booming. With condos and rentals still depressed, single family has taken up the slack and created a healthy housing industry.

But this boom can't go on forever. Costs are pushing up prices much faster than incomes are rising. Interest rates are climbing. And some of the hottest single-family markets in the country are slowing significantly.

What does this mean? It means that single-family builders can no longer count on their product selling itself. They're going to have to do what the struggling condo builder has done—target their markets much more precisely and build houses specifically for those target markets.

That's what you'll see on the following sixteen pages: eight single-family houses whose sales successes stem from their strong appeal to clearly defined buyers.

—JOEL G. CAHN and JUNE R. VOLLMAN

Sea View, a zero-lot-line development in Newport Beach, Calif.
For a look inside a Sea View unit, turn the page.

A semi-formal house for a mature family market

To the established families that compose this market, the way rooms relate to each other is highly critical—especially in one-story houses where interfamily privacy is hard to come by.

First, these families usually entertain rather formally, so they need a spacious and secluded area for that purpose. In this plan the living/dining room (*top photo, facing page*) is isolated at the private end of the house, where it can be open to the outdoors.

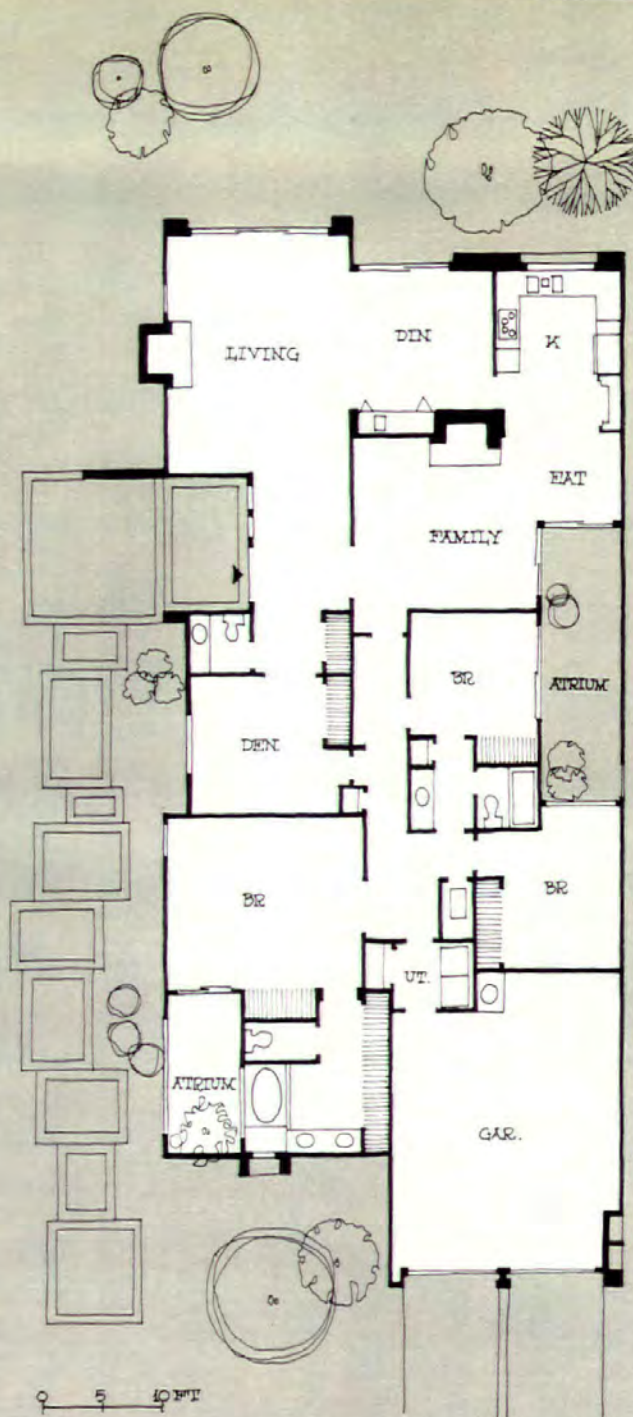
Second, these families often have older children still living at home. For informal family activities they need space that is separate from the formal area. Here, a family room (*lower photo, facing page*) is tucked behind the dining room and is readily shut off from the rest of the house by closing the entry hall and kitchen doors (*see plan*).

Third, these families require as much separation as possible between master and secondary bedrooms. In this plan they're on opposite sides of the house.

This zero-lot-line house has two atriums. One is private for the master suite. The other is situated off the secondary bedrooms and kitchen/family room, where it can be used by the entire family.

This 2,365-sq.-ft. house is one of five models at Sea View, a 167-unit project in Newport Beach, Calif., which sold out six months after it opened late last fall. There were 46 sales of this model at prices ranging from \$137,000 to \$229,000 depending on lot location.

Builder: Broadmoor Homes Inc. of Tustin, Calif. Architect: Morris Lohrbach & Associates. Interior designer: Lois Harding & Associates.





Above: Dining room,
seen from living room.

Right: Family room,
seen from entry.

PHOTOS: DAVID ROSS



A 4-in-1 plan for young move-ups

There's only one first-floor layout in this traditional colonial. But there are four different second-floor options—each geared to differing buyer tastes.

"We could have offered four separate models," says Jim Graham, sales manager for the builders, Columbia Homes of Hinsdale, Ill. "But this way, we save on customizing costs and still permit buyers to pick a plan and amenities tailored to their own specifications."

Three of the four layouts have four bedrooms; the fourth has three larger bedrooms and an oversized master bath.

Interestingly, the most popular layout is Plan C—the biggest (1,164 sq. ft.) and most expensive (\$1,500 more than the basic \$84,900 price). Buyers, according to Graham, are attracted to the extra-large master bedroom, formed by pushing its rear wall out over the extended family room downstairs.

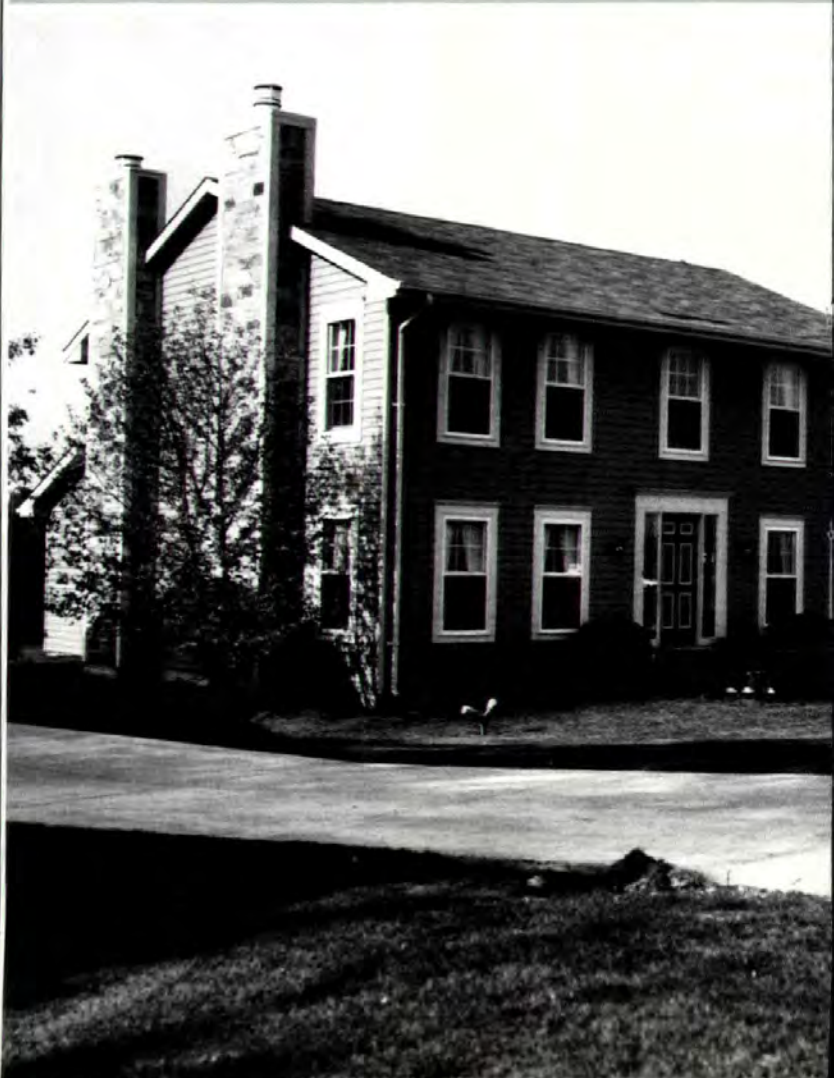
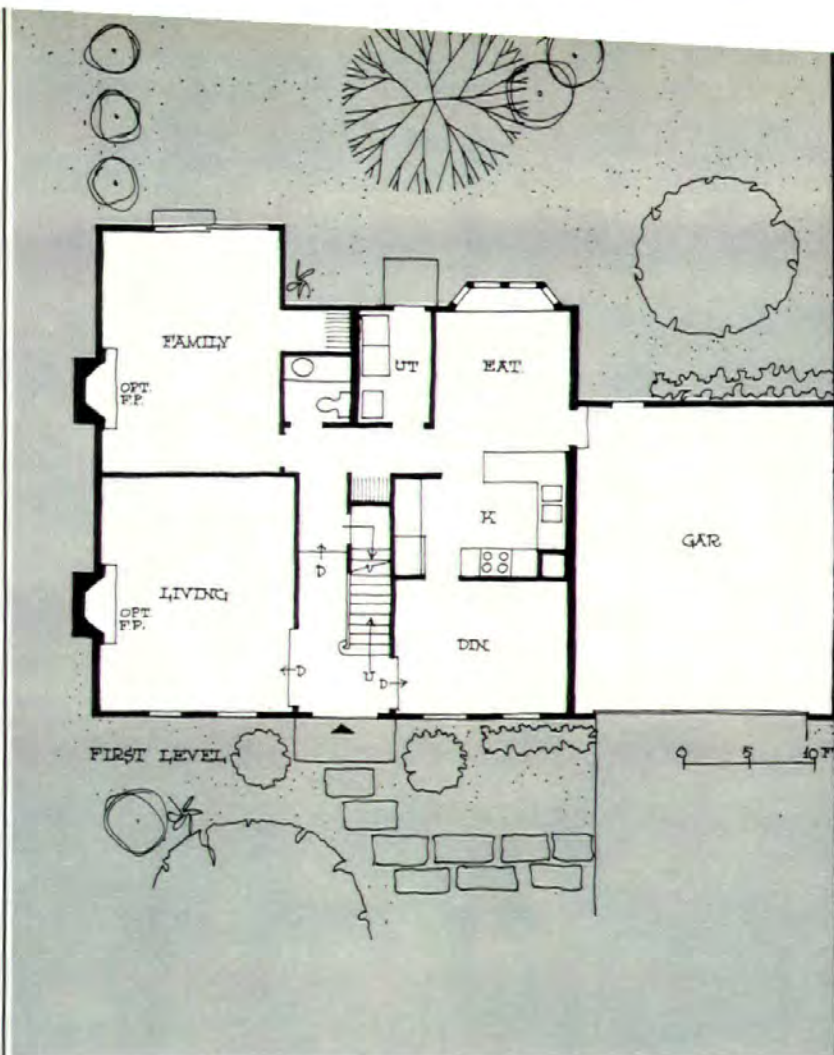
In plan A, the second-floor hall is open to a two-story entry foyer (*photo, facing page*). The big compartmentalized master bath in Plan D features a dressing area, walk-in closet, double vanities and step-down tub. Both layouts are 1,080 sq. ft. and sell for \$500 above the basic price. Plan B, also with 1,080 sq. ft., is the standard, no-frills variation.

Room arrangement on the 1,164-sq.-ft. first level is straightforward and uncomplicated, hence easy to furnish. The extended family room (*see plan*) forms an L-shaped exterior, creating extra interior space and additional backyard privacy.

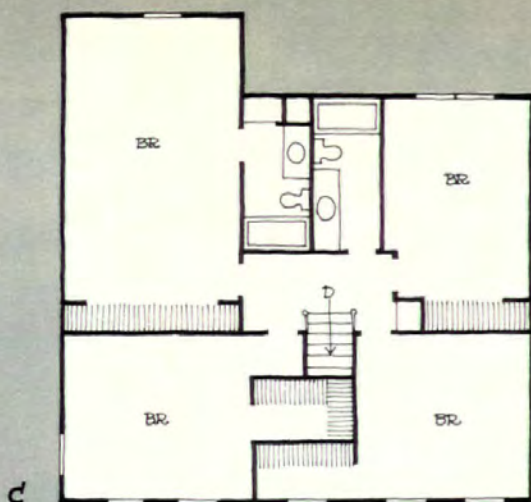
"Buyers are comfortable with the plan," says Graham, "because it's so similar to the kind of home many of them lived in when they were children."

The house is one of nine models offered by the builder in Willowchase, a planned 150-unit project being developed on a 50-acre tract in suburban Naperville, Ill. While the plan has just been introduced there, it has sold consistently at other Columbia-built subdivisions nearby.

Architect: Johnston Associates, Park Ridge, Ill.



ALTERNATE SECOND LEVELS



Below: Two-story entry, as seen from second-floor hall in plan A.

Right: Rear elevation, showing how house looks when built with basic (1,080 sq. ft.) bedroom space.



A double-duty house for growing families

These move-up buyers need space for their children and for entertainment. This 3,903-sq.-ft., two-story plan satisfies both requirements.

Two distinct entertainment centers are provided on the first floor—a formal adult area centered on a sunken conversation pit and an informal children's section in a huge (281 sq. ft.) dead-ended family room.

And some buyers have opted for a third center outdoors; they've asked Berger/Berman Builders, who are offering the plan, to connect the two first-floor decks (bottom photo, far right, facing page).

"The result is an ideal outdoor eating and recreational area that runs continuously around two sides of the house and has easy access to the kitchen," says Porter Wilson, marketing director for the Rockville, Md., builders.

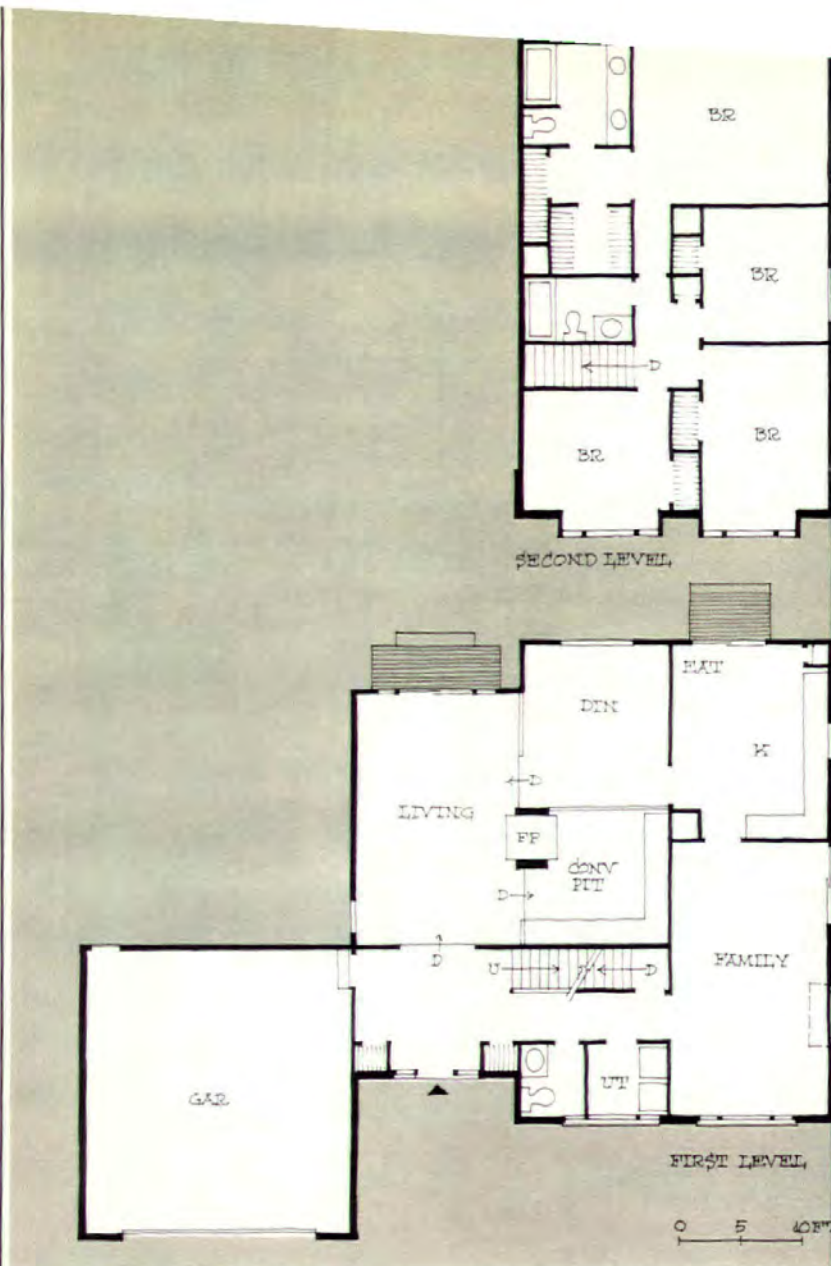
Much of the first floor is designed around the conversation pit and a dramatic two-story stone fireplace it shares with the living room (top photo, facing page). The formal dining area overlooks this space. The entry foyer faces it. And the main hallway connecting family room and garage moves around it.

The family room has its own fireplace and sun deck. "We knew people would spend a lot of time there," says Peter Berman, a principal in the development company, "so we gave it as much volume as we could and tried to make it as self-contained as possible."

There are four oversized bedrooms upstairs. Secondary bedrooms are situated above the family room to insulate sleeping children from adult activity areas below.

The plan is one of four offered by the builders at Persimmon Tree, a 92-unit project on 46 acres in suburban Bethesda, Md. It has accounted for about one-fourth of the project's sales to date.

Architect: Cohen and Haft, Holtz Kerxton & Associates, Silver Spring, Md. Interior designer: Rosemary O'Neill Lawless, McLean, Va.





ARDO E. LATOUR

Above: Living room and
conversation pit as seen
from entry foyer.
Below: Extended rear deck.



A multi-purpose house for a broad-based family market

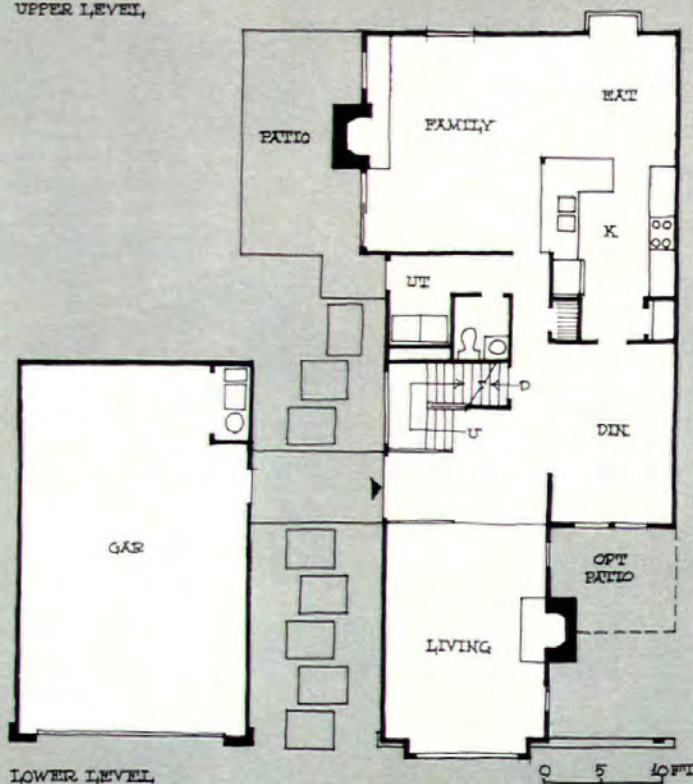
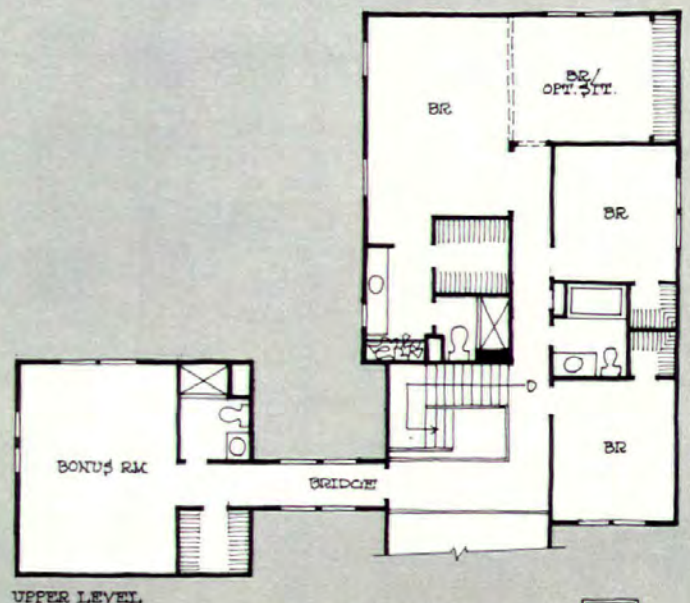
The wide appeal of this house stems from a floor plan that adapts to a variety of family situations. Specifically:

On the first floor, the kitchen and family room (lower photo, facing page) are wide open to each other so young mothers can supervise their children's play. At the same time, this informal living space is well separated from the formal dining room and secluded living room (see floor plan) so parents and older children can entertain simultaneously without infringing on each other's privacy.

On the second floor, one secondary bedroom is backed against the master suite so it can serve either as a nursery—if the owners are a young family—or as a master-suite sitting room for older families.

A bonus room, one of the most popular features of the house, sits over the garage. It is separated from the rest of the second-floor space by a bridge that overlooks the living room (top photo, facing page). The isolation of this bonus space makes it ideal for a home office, a studio or hobby room, a rumpus room or gym, or an extra bedroom—actually a separate apartment—for an older person living with a young family.

This \$85,000, 2,575-sq.-ft. house is one of six models being offered in the single-family section of Willow Creek, a Denver PUD that will also include townhouses and rental units. Ten houses with this plan have been built and sold since spring—with sales being limited only by a local water-tap moratorium. The house was built and designed by the Writer Corp. of Englewood, Colo. Interior designer: Judy Writer.





Above: Living room,
looking toward entry
and kitchen.



Left: Family room,
looking toward kitchen
and eating nook.

PHOTOS: DICK BURNELL

An open plan for move-up empty-nesters

Most of the buyers had previously moved down to condos and townhouses; now, they are moving up again.

"They all wanted more room," says Hank Yusem, whose Yusem Properties of Boca Raton, Fla., is building this three-bedroom ranch. "So they're delighted with a plan that makes 2,150 sq. ft. look like 4,000."

Wherever possible, Yusem has dispensed with walls and opened up living spaces. Living, dining and family rooms all flow into each other; they are defined only by changes in floor surface and wall covering. The resulting feeling of spaciousness satisfies an important buyer requirement—a large area in which to entertain.

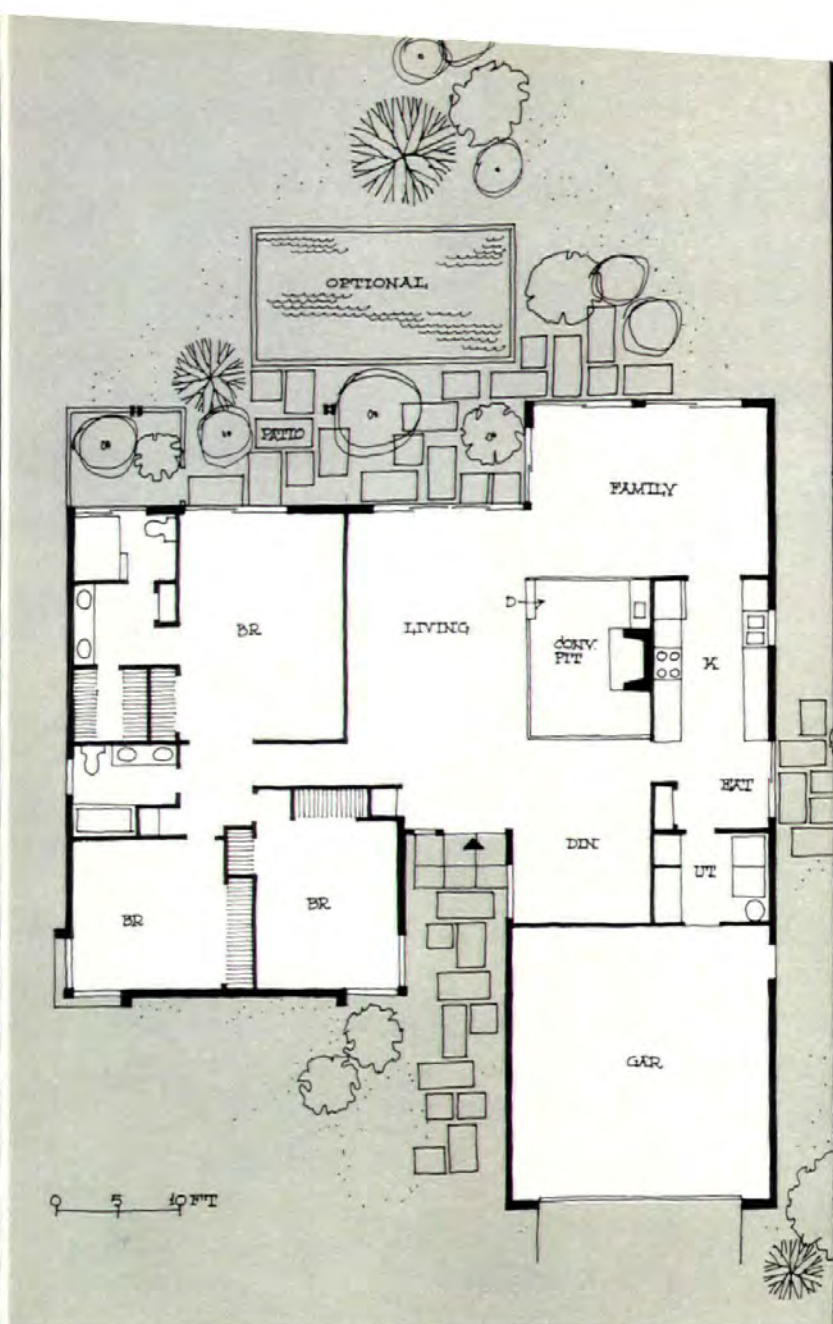
The plan includes a number of California-spawned features. There is a step-down conversation pit off the vaulted living room (*bottom photo, facing page*). Entry is through an enclosed, trellised and landscaped courtyard that extends up to a deeply recessed front door. And lots of wood is used for ceilings and walls.

Large glass sliding doors and windows open the family room (*top photo, facing page*) and living room to the rear patio. A backyard pool is optional at \$8,000 to \$10,000 extra, and thus far 70% of the buyers have taken it.

This is one of four plans offered by the builder at Escondido, a planned 270-unit project being developed on 90 acres in Boca Raton. It is the bestseller—accounting for 35 of 68 sales to date in the 114-unit first phase. (It is also the top-priced plan, selling for \$82,500, with a four-bedroom alternative priced at \$85,000.)

"The house is so popular that we've had to increase our elevations from three to five to get enough architectural variety in the first phase," adds Yusem.

Architect: Quincy Johnson & Associates, Coral Gables, Fla. Interior designer: The Childs/Dreyfus Group, Chicago.



PHOTOS: MINERVA WAGNER



Above: Family room as
seen from living room.



Left: Conversation pit
as seen from living
room.

A compact house for the second-time buyer

These buyers usually are young, two-income families. They have one or two children and they are moving up from starter houses to homes like this. Even though there are only 1,819 sq. ft. in this house, there's a room for just about everything such a family wants. For example:

- A highly efficient kitchen arrangement—between the dining and family rooms (*top photo, facing page*). One end of the kitchen is wide open to the family room; the other end is screened from the dining room by a wall and shoji-like door. So either casual or formal meals can be served with equal ease.

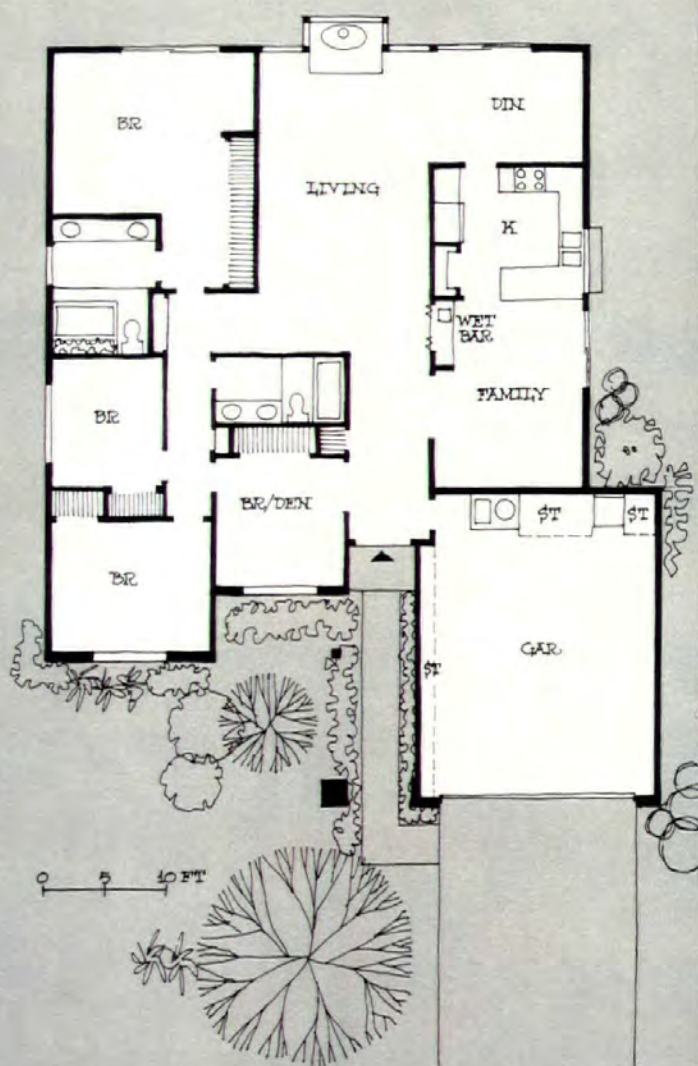
- A spacious glass-walled living room (*lower photo, facing page*). It works in tandem with the dining room for formal entertaining. And it's well isolated from noise that might be heard from children in the family room.

- A zoned bedroom wing. It's laid out for master suite privacy. And the fourth bedroom is designed so it can be closed off from the others and used as an office, den or other adult retreat. (All but two of the 36 families who bought this house opted for the den.)

Besides plenty of space, the house offers luxury features that signal upward mobility. There's a wet bar and snack counter in the family room; the living room includes a contemporary freestanding fireplace; and the master suite bath has a built-in planter and Roman tub.

This house—priced from \$56,000 to \$66,000—is one of four models at The Ridges in Walnut, Calif. The 158-unit development was sold out four months after it opened early this year.

Builder: Southern Development Co. of Walnut. Architect: Hales/Langston. Interior designer: Robert Minnix.





ht: Kitchen, as seen
m family room.

ow: Living room, as
n from entry.

PHOTOS: JULIUS SHULMAN



An atrium house for a frustrated move-up market

The market is made up of affluent, sophisticated families who are bored by run-of-the-mill housing. Typically, they already have ample space in their present homes. So unless they find something special, they'll stay put or go the custom-house route.

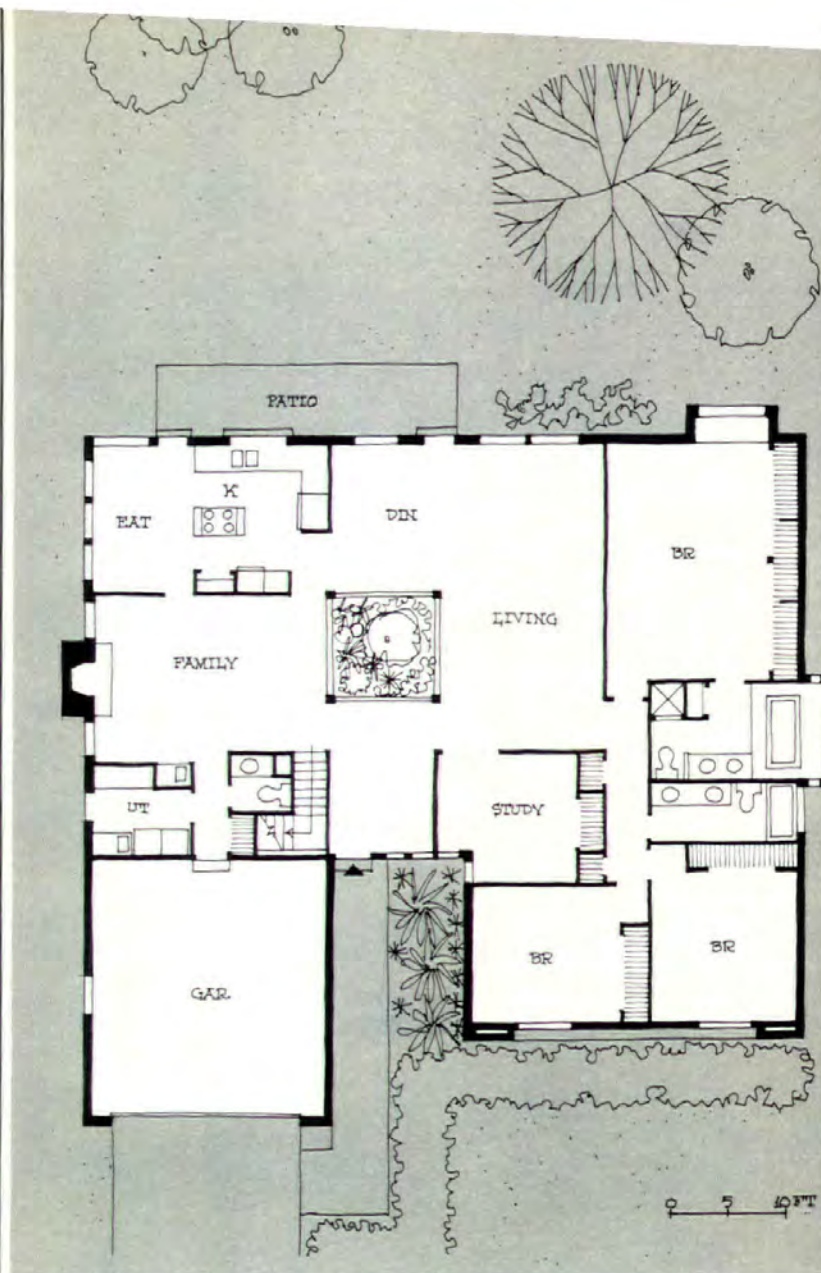
Here—in a basically standard ranch plan—the something special is a tall, skylit atrium, which is the focal point of the living area.

The atrium is visible as soon as prospects walk in the front door (*see plan*). So it provides the entry impact that's so important in appealing to this market. It also dramatizes the formal and informal entertainment areas (*photos, facing page*) by adding glamour and excitement to the rather conventional layout of those spaces.

The atrium is an effective space divider—visually separating the living, dining and family rooms.

The \$110,000 house is competing successfully with custom houses in the \$150,000-plus range: "This market would rather move right in than go through the time-consuming process of building a custom house. So they're prime prospects for a subdivision house with a lot of splash," says David Olson, vice president of marketing for the builder, Witkin Homes Inc., the Denver division of U. S. Home Corp.

The 2,650-sq.-ft. ranch is one of five models being offered at Shenandoah, a 125-unit development that opened in Aurora, Colo. in April. Fourteen units with this plan have been sold and sales at the project are running six months ahead of production, Olson says. The house was designed by architect Randolph H. Curry & Associates. Interior designer: Sandy Blake, Blake Designs.



PHOTOS: BOB SCOTT, STAVER & SCOTT



Above: Dining room,
as seen from living
room.

Right: Family room,
looking toward dining
and living rooms.



A triple-zoned plan for empty-nesters or never-nesters

These couples are used to privacy; they want to be able to get away from guests—or even from each other. This two-bedroom house gives them plenty of opportunity.

- The master suite, with private sun deck, is isolated in a second-floor loft.

- The den/study option is out of the way in a rear corner of the home.

- And the guest bedroom is situated as far as possible from the living area.

"But if buyers are older and don't want to climb stairs, they can just as easily live in the first-floor bedroom area and use the loft for guests," says Betsy Godfrey, president of Baywood Design & Construction, Orlando, Fla., the builders of the house.

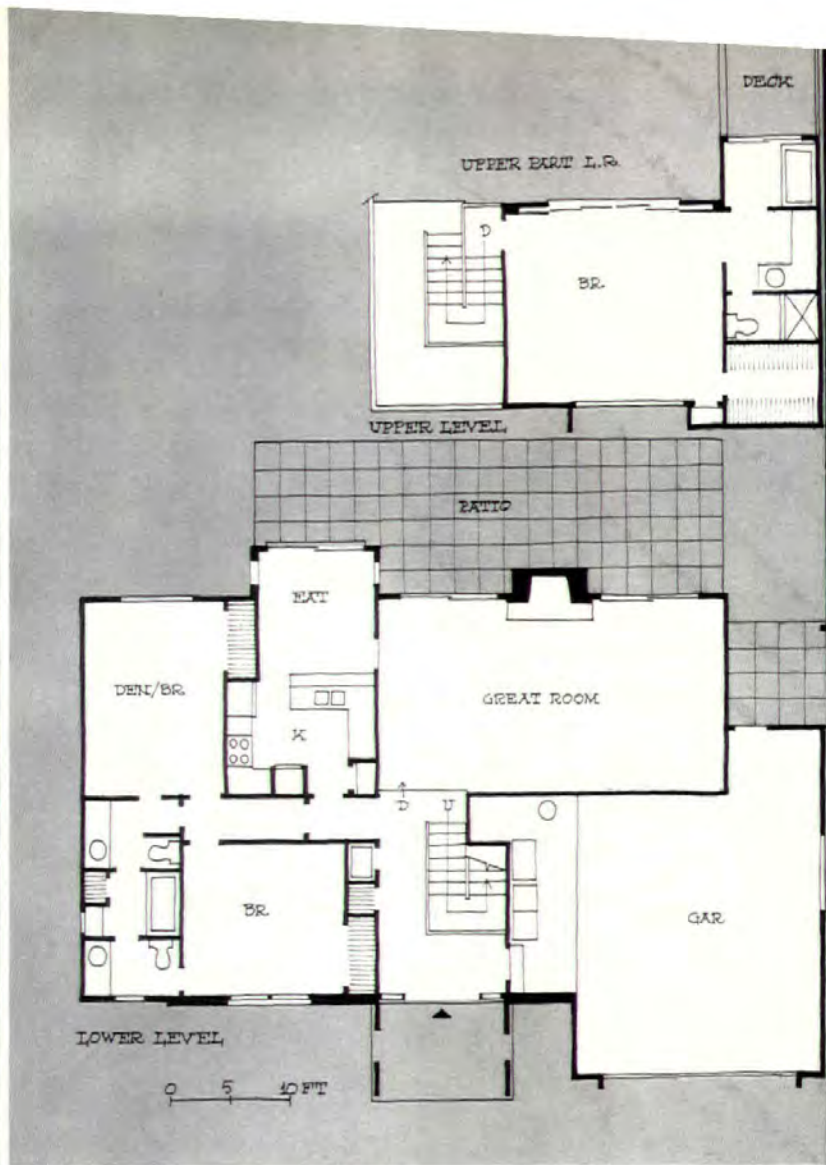
The sunken and vaulted great room (*photo, facing page*) replaces the traditional living room, formal dining room and family room. While this 431-sq.-ft. room is new to the Orlando market, it has appealed to couples with grown and gone children or young marrieds who are not planning a family.

The living area looks rearward. Sliding doors and windows open both the eating area (*bottom photo*) and great room to the rear patio. Bathers in the master bath's sunken tub can also look through sliding doors to the upstairs deck and beyond.

"And there's an especially dramatic view from a master suite balcony that overlooks the great room below and faces its almost all-glass rear wall," says Betsy Godfrey.

Baywood has built more than 50 homes in the Orlando area since its formation in July 1976—mostly on spot lots in single-family projects. The house shown here is one of four such designs completed or under construction. The basic plan has 1,922 sq. ft. and sells for \$64,000 without the lot.

Architect: Hans Tolar, Orlando.



PHOTOS: ZELONES & ASSOCIATES



Left: Kitchen eating area looking out to rear patio.

Facing Page: Great room, as seen from upstairs master suite balcony.





Here's an in-town oasis for empty nesters

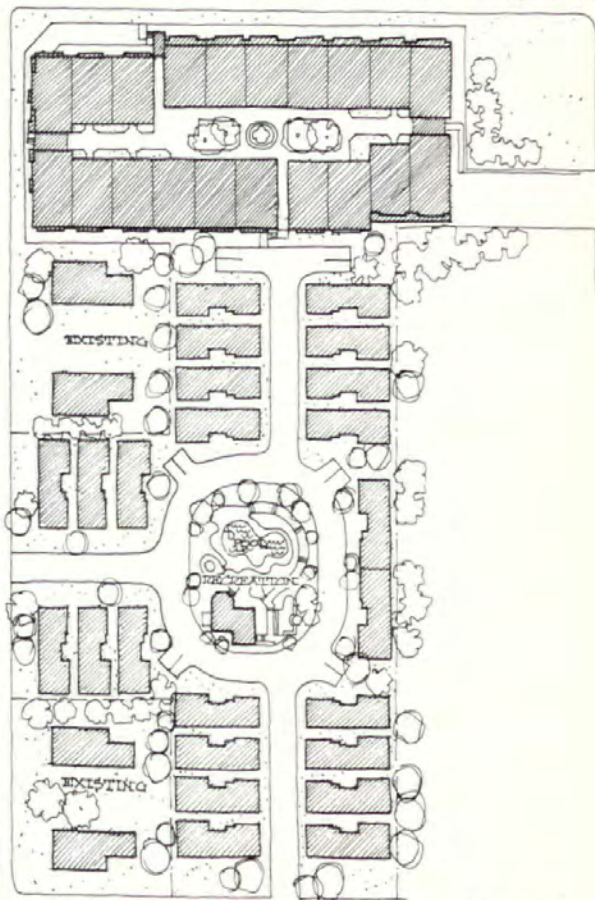
Parkview Terrace in Long Beach, Calif. was a condominium with a marketing problem. It was centrally located—a plus—but it was bounded on three sides by 25 to 30-year-old houses, many in need of repair.

Yet the project's 84 units sold out in six months at prices from \$52,000 to \$79,000.

The reason? Parkview Terrace is an oasis (photo left).

"Our marketing approach was to make people forget where they were the minute they walked in," says Michael Engle, vice president of C. Robert Langslet & Son Inc., the builder. "Buyer resistance to the rundown neighborhood was overcome because the project was so attractive and so private."

What's more, the builder put enough units



In-city site holds 24 detached and 60 mid-rise units on 4.3 acres. Land plan with heavily landscaped central areas is by Don Brinkerhoff, Lifescapes Inc., Santa Ana.

on the 4.3-acre site to keep prices in a range local empty nesters could afford.

The builder didn't put together this highly saleable package without difficulty, however.

There was trouble with zoning.

Builder Robert Langslet's site, a former college campus, was zoned three ways. Half the site fronted on a main street and was split between multifamily and commercial parcels. The rest was zoned for detached or duplex. And the city fathers insisted that the single-family character of the side streets be maintained.

The solution: Twenty-four detached units were planned for the rear section of the site, as were a recreation building and swimming pool. Then 60 units were pushed into a mid-rise building on the multifamily and commercial areas (*site plan previous page*).

There was trouble with siting.

This unconventional product mix posed a question: Should the site be two separate projects, single family plus a mid-rise condominium?

Saleability was the determining factor in the decision to keep it whole. "We wanted to provide recreational amenities for the mid-rise buyers as well as for the buyers of the detached units," says Engle.

There was trouble with outparcels.

Four homeowners whose lots cut into the site had refused to sell, so the 24 detached units had to be arranged around two outparcels. However, the resulting T-configuration turned out to have its advantages—it provides two natural access points to the project from side streets.

Finally, there was trouble with marketing.

The problem: The unappetizing neighborhood. It called for a threefold solution.

Solution #1: Landscaping. The builders preserved more than 80 irreplaceable trees. Some, weighing up to 40 tons, had to be boxed and moved at a cost of about \$50,000. Others, the three-story-tall ficus trees in the mid-rise courtyard, for example, had to be left, and units were built around them.

"Some of the subs just weren't used to dealing with a situation like this," reports Engle. "They had to be supervised constantly to prevent damage, even though there was a clause written into their contracts making them liable for any plantings they injured."

Were the cost and effort worth it? "Those mature trees make the project

a lot more marketable," Engle says.

Solution #2: Orientation. This remedy, from land planner Don Brinkerhoff of Lifescapes Inc., called for all the units to be oriented inward to common areas even more lushly landscaped than the rest of the project.

For instance, from its underground garage, the mid-rise building is entered via a glass-walled elevator, which provides a view of a central courtyard. Instead of a streetscape, one sees tall ficus trees and jacarandas, flowers and a Mexican-style fountain (*photo facing page*).

Likewise, the long, narrow detached units were all faced away from the side streets. The entries and outdoor living spaces were oriented to the recreation area, which is styled after the Mexican plazas of Cuernavaca. There's an upper-level tiled galleria from which pathways lead down to foliage-screened conversation areas. The free-form swimming pool is sunken and surrounded by greenery (*photo previous page*).

Solution #3: Security. A 24-hour security system helps isolate Parkview Terrace from its neighborhood. A stuccoed block wall circles the project. An intercom and closed-circuit TV function from the mid-rise's lobby, and electronic controls operate the gates.

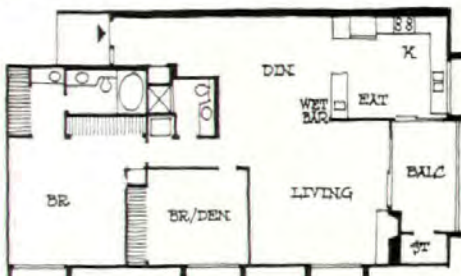
The buyers attracted by this combination of landscaping and security were, as expected, empty nesters, and they went for the detached units first. Since most were moving out of single-family homes, this offered the least disruption in life style.

The units are 1,404-sq.-ft., two-story houses. They have a single, large living area that's suited to buyers who no longer need separate activity areas for adults and children. Prices range from \$62,000 to \$79,000.

The mid-rise building contains two basic floor plans. Both are two-bedroom flats, but one is somewhat larger and is always an end unit. When either unit is on the top (third) floor, a loft open to the living room is added. Prices: between \$52,000 and \$79,000.

The end units went quickly and, contrary to the experience of many builders, the second-floor flats sold with little difficulty. The reason, according to Engle:

"We planned the courtyard landscaping so it was most effective from the second floor, and we put the furnished model there too. As a result sales evened off between ground-floor, second-floor and top-floor units." —BARBARA BEHRENS GERS



Bestseller in mid-rise building was this 1,426-sq.-ft. plan, which is always an end unit. It features a large, open living area (*photo above*) and an entry off a central courtyard (*photo right*). Architect for this building: Roger Peter Porter, Long Beach.



Front-door patio (*photo above*) is feature of all detached units. Two-story, 1,404-sq.-ft. unit includes an upstairs master bedroom and bath with roman tub. Adjoining den overlooks living room. Detached-unit architect: Emil Benis, Newport Beach, Calif.



**We're
worried
about
energy**

**We don't
understand
why prices
are so high**

**But,
generally,
we like
the homes**

That's what homebuying prospects told builders at more than 80 subdivisions in five Southern California counties. These and other findings are highlighted in a new study of consumer attitudes by the Orange County chapter of California's Building Industry Association.

The BIA held on-site interviews with 1,100 potential buyers in the greater Los Angeles basin, the biggest housing market in the nation. Prospects were asked to comment on projects covering a wide range of housing types and prices.

The study examines a number of high-interest subjects, including specific buyer preferences similar to those covered in a recent Walker & Lee survey [H&H, July & Sept.].

But it comes up with unique findings on prospective buyers' attitudes—particularly in the key areas of energy and new-home prices.

**The energy problem:
Bad and getting worse**

Some 62% of all the prospects surveyed view the present energy shortage as either "serious" or "extremely serious" (see Table A). And 72% expect conditions to worsen over the next two to three years (Table B).

This "worry" factor should prod builders to take another look at their plans for upcom-

ing projects, according to the BIA.

And although high-cost energy systems remain hard to sell—they may be marketable to only 20% of today's buyers—builders are urged to offer a wide variety of energy-related devices.

Energy-saving features:

Extra insulation is worth the money

Fifty-two percent of the buyers are "very willing" to pay \$500 for additional wall and ceiling insulation (Table C).

Strong national promotion accounts for much of this acceptance. But, the BIA notes, even higher acceptance can be achieved if builders step up their efforts to acquaint prospects with the benefits of extra insulation.

Although it appears that insulation is seen as a better cost-to-benefit value than other energy-saving products, homebuyers are also high on thermal-pane windows.

Thirty-four percent are "very willing" to pay an extra \$500 for these windows in a

buyers who called the tune

are a widely varying mix in Orange, Los Angeles, River-San Bernardino and Ventura Counties. And their needs are as diverse as people themselves, the BIA says. Here's what the prospects look like:

They're affluent: Prospects earn about \$26,700 a year. More than half have full or part-time working wives. Most income families earn at least \$30,000.

They aim high: This year's average buyers are shopping for a \$70,000 home that's worth 2.2 times their income. The preferred sales range: \$50-\$65,000 (24%), \$65-\$80,000 (28%), \$80-\$100,000 (20%). Only 16% want under-\$50,000 homes, due to this market's lack of lower-price housing.

They're in a hurry: 25% are ready to buy immediately, 39% in a year (or sooner if present homes can be sold).

They're experienced shoppers: 75% already own a home

and 83% have owned one before. Of present owners, 30% are seeking a second home, 24% a third, 13% a fourth and 16% a fifth or more.

- They prefer single-family housing: 56% of the current homeowners live in detached units, 17% in attached. Some 40% of all renters also live in attached or detached single-family housing.

- Most prospects (87%) are married. Although two-adult households are still predominant, 15% have three live-in adults and another 7% have only one. Less than half of them (46%) are childless—63% never nested, 37% empty nesters. Of those with children, 22% have one, 22% have two and 10% have three or more.

- And—43% of today's potential buyers are also in the market for used housing.

Table A

Which statement best describes the present energy situation?

	TOTAL	AGE OF HEAD OF HOUSEHOLD					INCOME (in thousands)				
		Und.	25-	35-	45-	55+	Und.	\$15-	\$20-	\$30-	\$40+
		25	34	44	54		\$15	20	30	40	
Extremely serious problem	22%	27%	22%	20%	24%	15%	18%	22%	23%	22%	23%
Serious problem	45	42	46	44	42	49	46	46	45	47	40
Somewhat of a problem	26	27	26	23	26	27	28	25	25	24	27
Not really a problem	7	4	5	12	8	8	6	5	7	7	9

Table B

Looking 2-3 years ahead, how would you describe the energy situation?

	TOTAL	AGE OF HEAD OF HOUSEHOLD					INCOME (in thousands)				
		Und.	25-	35-	45-	55+	Und.	\$15-	\$20-	\$30-	\$40+
		25	34	44	54		\$15	20	30	40	
Extremely serious problem	44%	53%	44%	43%	46%	33%	41%	48%	44%	44%	40%
Serious problem	28	27	31	27	23	36	33	29	27	29	24
Somewhat of a problem	19	14	20	19	20	15	20	13	20	18	23
Not really a problem	7	5	4	11	9	12	5	7	6	7	10

Table C

Would you pay \$500 extra for more insulation?

	TOTAL	INCOME (in thousands)					AGE OF HEAD OF HOUSEHOLD					PRICE RANGE OF INTEREST (in thousands)					
		Und.	\$15-	\$20-	\$30-	\$40+	Und.	25-	35-	45-	55+	Und.	\$40-	\$50-	\$65-	\$80-	\$100+
		\$15	20	30	40		25	34	44	54		\$40	50	65	80	100	
willing	52%	46%	46%	56%	49%	60%	44%	51%	54%	54%	54%	38%	41%	52%	54%	53%	59%
ewhat willing	27	30	36	22	30	21	40	29	25	21	26	34	37	25	25	26	27
oo willing	11	16	9	10	10	10	7	11	11	10	13	14	10	12	11	10	8
at all willing	10	8	8	11	11	7	8	9	10	14	7	12	12	10	10	10	5

Table D

Would you pay \$500 more for thermal-pane windows?

	TOTAL	INCOME (in thousands)					AGE OF HEAD OF HOUSEHOLD					PRICE RANGE OF INTEREST (in thousands)					
		Und.	\$15-	\$20-	\$30-	\$40+	Und.	25-	35-	45-	55+	Und.	\$40-	\$50-	\$65-	\$80-	\$100+
		\$15	20	30	40		25	34	44	54		\$40	50	65	80	100	
willing	34%	31%	28%	34%	37%	39%	28%	34%	35%	33%	36%	31%	28%	31%	34%	34%	44%
ewhat willing	31	25	44	31	31	26	32	33	29	31	26	22	37	32	31	31	34
oo willing	17	22	16	17	14	19	26	15	17	14	19	17	19	19	17	16	10
at all willing	17	22	12	16	16	16	13	16	18	20	19	29	16	17	16	19	10

typical 1,500-sq.-ft. house. And another 31% are "somewhat willing" to meet the additional cost. Indeed, only 17% of the buyers vetoed the proposition—including 29% of those shopping for below-\$40,000 homes (*Table D*).

The message: As income and purchase prices rise, so does the prospect's willingness to spend on energy extras.

Another BIA finding: Given the choice of reducing the total window area, thus cutting construction costs, or putting in thermal windows, and increasing costs, buyers in the outdoor-oriented state of California will take the windows (*Table E*).

There's a small caveat for builders, however. Despite the positive response to thermal-pane windows, the study cites the need for an "educational" effort to promote their better insulation benefits. It also recommends that the windows be offered as optionals.

If builders take the right marketing approach, says the BIA, 35% to 65% of all homebuying prospects can be expected to buy thermal glass.

Buyers' resistance stiffens when it comes to costly solar heating systems. Only 20% are "very willing" and 22% "somewhat willing"

to pay \$4,000 more for a solar space-heating setup (*Table F*).

If offered as an option, however, these products give the builder an exclusive feature for the one in five prospects who are ready to buy a solar system. And, with buyers worried about coming energy problems, the addition of pre-plumbing and other preparation work for future solar systems should help new-home sales, the BIA says.

Rising home prices:

Labor gets an unfair share of the blame

Prospective buyers blame today's higher prices on the costs of labor and materials—even though the two aren't rising as fast as other costs and, in fact, now account for a declining share of the total housing cost.

A surprising 26% of the prospects single out higher labor costs as the most important cause of rising home prices; another 18% cite increased materials costs (*Table G*).

However, homebuyers do seem to have an idea of some of the other influences at work in today's market.

The study shows, for example, that 20% of the prospects think speculative buying (a problem peculiar to Southern California) is the main cause of rising prices. Interestingly,

TO PAGE 84

Know your buyer prospects

That's what the BIA study is all about.

Beaming in on the ultimate consumers, it asks: Are they moving up, down or to the side? What are their needs? And what are their main concerns about buying?

The answers provide a rare look at how consumers approach the housing market. More important, they give the builder much helpful information about how to sell this year's homebuyers.

The BIA study reflects the buying attitudes of 1,100 prospects, all interviewed during a single weekend in April. They were asked 33 questions about topics ranging from housing design and prices to energy and government regulations. The results are shown in 36 tables.

In addition, much of the study's data on specific buyer preferences has been keyed to relatively narrow segments of the market.

This research technique, still comparatively new to housing, splits the market into

various sub-sections, each based on the demographic traits which influence the homebuyer's style of living.

The BIA study uses 14 of these segments—e.g., young and adult singles, marrieds with and without children, empty nesters/never nested, divorcees/widows, etc. And it gives a rundown on the design implications for each group.

Also included in the 64-page report are a copy of the survey questionnaire for builders who want to use it themselves and a brief description of how they can compare their own survey results with the BIA's data.

Copies of the study are available to members of the National Association of Home Builders for \$150, and to nonmembers for \$250. Contact: Orange County Chapter, Building Industry Association of California Inc., 2001 E. Fourth St., Suite 224, Santa Ana, Calif. 92705. Tel.: 714-547-3042.

e E

on a choice of thermal-pane windows or one-third less window space at a \$1,000
ing, which would you choose?

	TOTAL	INCOME (in thousands)					AGE OF HEAD OF HOUSEHOLD					PRICE RANGE OF INTEREST (in thousands)					
		Und. \$15	\$15- 20	\$20- 30	\$30- 40	\$40+	Und. 25	25- 34	35- 44	45- 54	55+	Und. \$40	\$40- 50	\$50- 65	\$65- 80	\$80- 100	\$100+
mal-pane ndows	76%	77%	75%	74%	76%	85%	84%	78%	72%	73%	76%	66%	75%	72%	76%	78%	86%
ss windows, 000 savings	18	18	18	20	18	10	15	17	20	22	16	26	20	22	18	16	8
ner/ ouldn't buy	6	4	7	5	6	3	1	5	8	4	8	8	4	6	6	5	4

le F

ould you pay \$4,000 more for a solar heating system?

	TOTAL	INCOME (in thousands)					AGE OF HEAD OF HOUSEHOLD					PRICE RANGE OF INTEREST (in thousands)					
		Und. \$15	\$15- 20	\$20- 30	\$30- 40	\$40+	Und. 25	25- 34	35- 44	45- 54	55+	Und. \$40	\$40- 50	\$50- 65	\$65- 80	\$80- 100	\$100+
willing	20%	22%	20%	18%	21%	27%	27%	21%	21%	17%	15%	20%	18%	19%	19%	22%	24%
ewhat willing	22	22	21	22	25	22	16	27	19	20	14	14	19	20	24	21	28
too willing	25	25	28	27	23	15	22	23	25	26	27	17	23	29	23	26	21
at all willing	31	30	30	30	30	34	33	26	31	34	42	43	39	29	30	28	26

Table G

Which of these costs, in your opinion, has been the
number one cause of rising home prices?

	TOTAL	PRICE RANGE OF INTEREST (in thousands)					
		Under \$40	\$40- 50	\$50- 65	\$65- 80	\$80- 100	\$100+
Increased cost of materials	18%	22%	20%	23%	14%	18%	16%
Increased labor costs	26	23	21	25	28	28	29
Increased cost of government requirements	5	6	4	2	6	5	12
Increased builder profit	10	20	14	13	9	8	3
Increased land costs	19	31	24	17	19	17	20
Increased cost of financing	4	8	4	6	2	2	3
Increased because of speculative buyers	20	18	25	18	22	24	16

Table H

What effect have environmental regulations had on new home prices?

	TOTAL	INCOME (in thousands)					PRICE RANGE OF INTEREST (in thousands)					
		Under \$15	\$15- 20	\$20- 30	\$30- 40	\$40+	Under \$40	\$40- 50	\$50- 65	\$65- 80	\$80- 100	\$100+
Significantly increased	44%	40%	46%	43%	43%	51%	45%	50%	39%	47%	41%	47%
Slightly increased	36	35	38	36	36	30	34	38	39	33	36	34
None	17	20	12	17	18	17	15	11	19	15	20	14

Table I

How would you rate this project?

	EXCELLENT	GOOD	FAIR	POOR	DON'T KNOW/ NO ANSWER
Floor plan	27%	44%	22%	5%	2%
Architectural design	25	47	23	4	1
Development location	32	45	16	5	2
Value/good buy	15	34	29	13	8
Lot size	8	30	31	21	10
Overall rating	14	55	26	4	1

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only 10% blame "increased builder profits."

Although environmental regulations aren't seen as the major cause of price rises, 44% of all buyers believe that official delays and red tape have "significantly increased" housing costs (Table H).

And builders should take pains to see that this level of awareness is raised, says the BIA. Reason: If prospective buyers are made to understand that such regulations result in higher prices, they'll be more apt to take an active stand against local no-growth/slow-growth policies.

Verdict on the houses:

Good, but. . .

Prospects were also asked to rate different features of the model homes they had just seen (Table I).

Almost 70% gave an overall rating of excellent to good. In analyzing such results, however, builders are advised to focus on the rating extremes of excellent and poor. Because, says the BIA, unless a prospect considers the project excellent, chances are he won't buy.

Is the home a good buy for the money? For this critical evaluation, 15% of the prospective buyers came up with a value rating of excellent—an average the BIA considers normal for the industry.

Thus, if a specific project gets a rating that's significantly higher than this, the study says, it has some price elasticity. Translation: The builder can raise his prices without hurting sales.

Conversely, a project with much less than a 15% excellent-value rating is probably in deep trouble. But, notes the BIA, the builder may not have to cut prices; perhaps he only needs to do a better selling job.

Buyers who were dissatisfied with the model homes they visited also had their day in the critic's chair.

To pinpoint negative attitudes (Table J), the BIA polled those who simply would not consider purchasing any of the houses they saw—31% of all prospects. By far the most frequent complaint was that the houses were too expensive (31%); the next objections were poor value (14%) and the houses were too small (14%).

In a word, notes the BIA, the No. 1 fault in today's new housing—whether real or in the eyes of the buyer—is its lack of value.

—BILL MULLIGAN

Table J

What is your major objection to these homes?

	TOTAL	PRICE RANGE OF INTEREST (in thousands)				
		Under \$40	\$40-50	\$50-65	\$65-80	\$80-100
Too expensive	31%	43%	21%	30%	39%	34%
Lots too small	6	3	3	2	6	9
Too close together, no privacy	1	7	—	—	—	—
Too small for a family	14	27	10	12	13	11
Too large for us	1	—	—	1	2	—
Too much like tract	1	—	—	—	3	—
Dissatisfied with floor plans	13	13	23	6	15	14
Dissatisfied with design	4	—	5	5	3	2
Lack of garage	1	3	—	2	1	—
Not enough yard area	2	3	3	2	—	4
Poor workmanship	4	10	5	4	2	4
Too far from work	1	—	—	2	—	2
Want detached home	2	3	5	1	—	2
Dissatisfied with family area/family room	1	—	—	—	1	—
Poor value	14	13	28	17	13	13
Dissatisfied with outside appearance	1	—	3	1	—	—
Inefficient space	1	3	—	2	1	—
House is too chopped up	3	—	5	1	3	4
Wanted one story	1	3	—	—	2	4
Small or inefficient kitchens	2	3	—	—	—	4
Bedrooms too small or poorly located	9	3	8	11	11	11
Dining room lacking or poorly located	1	—	—	1	2	2
Living room too small	1	3	3	—	1	4
Rooms too small generally	5	3	8	7	4	2
Interiors too open, no privacy	2	10	5	1	1	—
Dissatisfied with model decoration	1	—	—	1	2	2
Dissatisfied with location	6	3	5	7	7	7
Don't like steps/stairs	1	—	—	4	1	2
All other factors	10	13	10	7	11	7
Don't know/no answer	3	7	3	—	3	—

Note: All responses for Tables A, B, C, D, E, F and I do not equal 100% due to rounding percentages and deletion of other (less than 1% of the total) answers. Total responses for Tables G and J do not equal 100% due to multiple answers.



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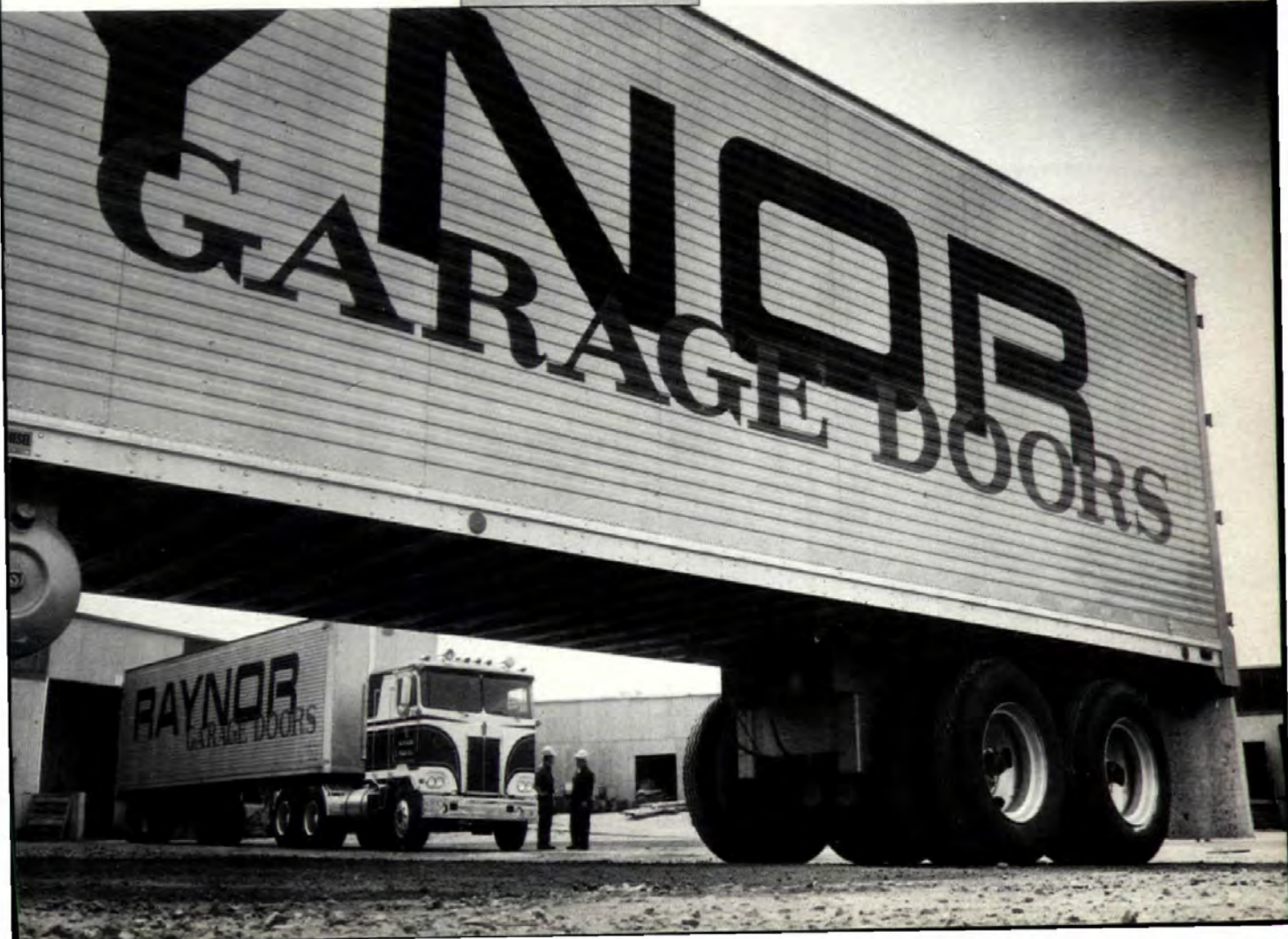
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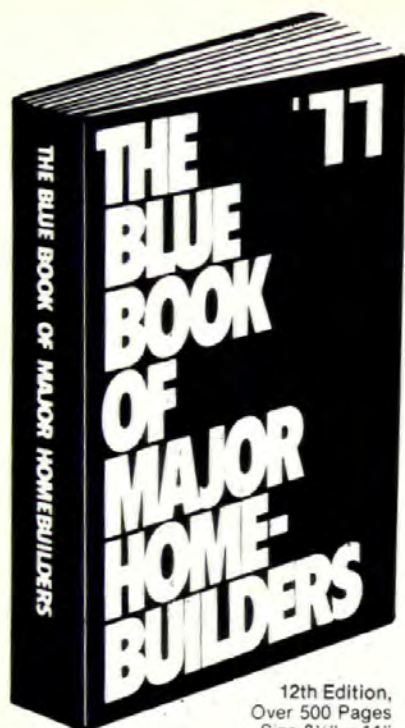


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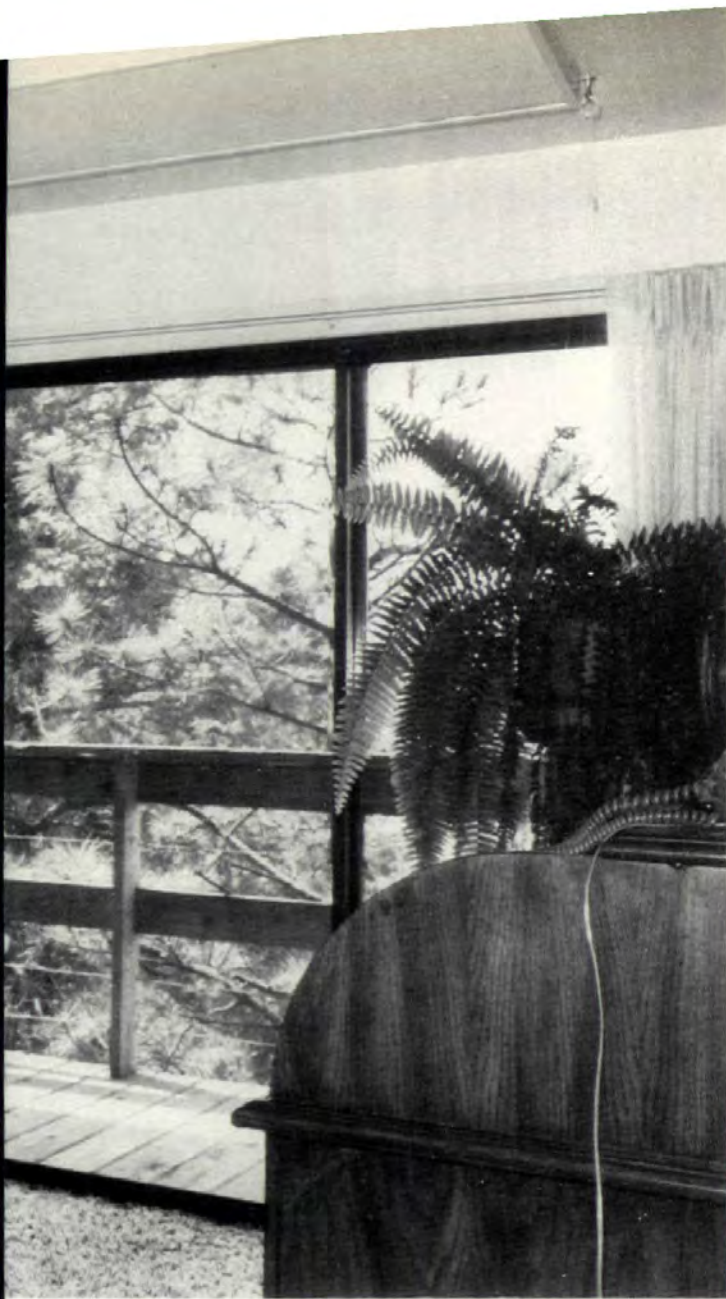
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Economical portable washer (above) fits in an area only 24" wide. The unit, with 6 lb. capacity, has normal and permanent press cycles. Sears, Chicago. *Circle 201 on reader service card*



See-thru oven door (above) is now available on all Magic Chef gas and electric self-cleaning ranges. A metal shield locks in place to protect window during self-cleaning cycle. Magic Chef, Cleveland, TN. *Circle 202 on reader service card*

Stainless steel bar sink (below) has spacious sink compartment with two plastic-lined storage wells on one side. Convenient unit also can serve as secondary kitchen sink. Elkay, Broadview, IL. *Circle 203 on reader service card*



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"Built-In Sleeve Kit" permits conversion of any Hotpoint countertop microwave oven to a wall unit (*above*). The kit is designed for use where counter space is limited. Hotpoint, Louisville, KY. Circle 205 on reader service card



Faucet spray head, "Rinse-Quik" (*left*), is made of abrasion-resistant Delrin. The black unit with chrome trim is suitable for a variety of cleaning chores. Modern Faucet, Los Angeles. Circle 206 on reader service card



Countertop microwave oven, "MPP 218" (*above*), has ultramatic touch control panel. The 15"x22 $\frac{3}{4}$ "x17 $\frac{1}{4}$ " unit has power selector with settings for warm, simmer, low, medium, roast and high. Oven has "Observer" black glass door. Caloric, Topton, PA. Circle 207 on reader service card



Built-in dishwasher (*left*) has three energy-saving cycles including "Natural Dry." This cycle omits the expense of the heating element for the drying of dishes. Modern Maid, Chattanooga, TN. Circle 208 on reader service card



Textured steel range hood (*below*) comes in six colors. Unit in 30" or 36" width, has quiet operating fan. Hood comes ducted or non-ducted. Miami-Carey, Monroe, OH. Circle 209 on reader service card



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Hardwood flooring (above) features tongue-and-groove design. The 6"x6" squares come in six shades of wood and can be finished on the job. Flooring is installed without nails. The parquet flooring is suitable for commercial applications. Penn Wood, East Berlin, PA. Circle 216 on reader service card



Herringbone teak parquet (above) is suitable for both residential and commercial applications. Pattern size is 24"x26". Bangkok, Philadelphia, PA. Circle 212 on reader service card



No-wax vinyl asbestos floor tile, "Octavian" (above), is part of the "Brite 'N Shiny" line. The 12"x12" units come in six colorations. Kentile, Brooklyn, NY. Circle 213 on reader service card



Cushioned vinyl flooring, "Coral Springs" (above), has a low-maintenance, no-wax surface. Available in 6' and 12' widths, easy-to-install flooring comes in five colors. Flooring retails for \$7.95 a sq. yd. Congoleum, Kearny, NJ. Circle 217 on reader service card



Prefinished flooring, "Colony Plank" (above), features no pegs, making it easy to install. Oak flooring is 3/4" thick. Memphis Hardwood, Memphis, TN. Circle 214 on reader service card



Vinyl asbestos floor tile, "Octrelle" (above), features subtle shading and a travertine embossment. Tiles come in four colorways. Azrock, San Antonio, TX. Circle 215 on reader service card



Solid oak parquet tiles (above) come with padded foam backing, adhesive backing or no backing. The 12"x12" easy-to-install tiles feature tongue-and-groove design and come in light, medium and dark oak finishes. Hartco, Oneida, TN. Circle 218 on reader service card



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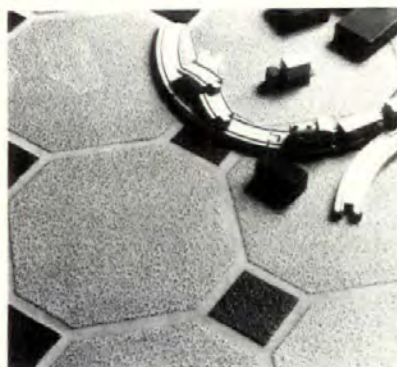
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Cushioned vinyl flooring, "Villa Madero" (below), features a bold geometric design. Offered in white, red, orange, beige and brown in 6', 9' and 12' widths, low-maintenance flooring has a "Dura Polish" wear layer. Mannington Mills, Salem, NJ. Circle 219 on reader service card



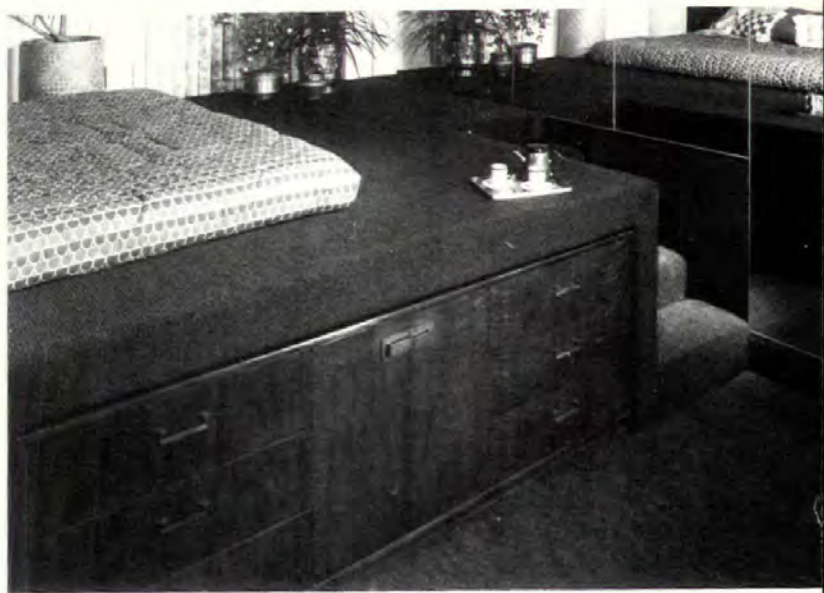
Textured ceramic floor tiles, "Octogon" (below), have surface irregularities that create an individualized look. Part of the "Franciscan Terra Firma" group, tiles come in 16 natural colors including tans, browns, a blue, a green and black. Interpace, Los Angeles. Circle 220 on reader service card



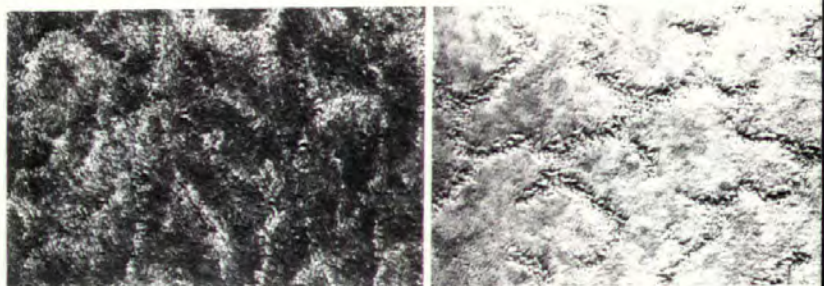
Perma-Grain® parquet flooring (above) is available with eased edges that minimize the effect of irregular subfloors and simplify installation. The flooring is made of genuine hardwood impregnated with a colored acrylic. ARCO/Chemical, Philadelphia, Pa. Circle 221 on reader service card



Modern abstract design carpeting, "Inca" (above), is an 80% wool, 20% nylon axminster. The heavy-duty floorcovering, suitable for use in high traffic areas, is available in a 12' width. Carpets International, New York City. Circle 222 on reader service card



Rib-textured commercial grade carpeting, "Autobahn" (above), is tufted of Allied Chemical's Anso-X soil-hiding nylon. The easy-to-maintain, durable floorcovering carries five-year wear and lifetime anti-static warranties. Hollytex, Century City, CA. Circle 223 on reader service card



Cut-and-loop plush carpets, "Walk Softly" (above left) and **"Island Estates"** (above right), have a softly sculptured look. "Walk Softly" is a "Super 4" soil-hiding, anti-static floorcovering available in 16 colors. "Island Estates" is a patterned carpet offered in 14 multi- and tone-on-tone colorations. J. P. Stevens, New York City. Circle 224 on reader service card

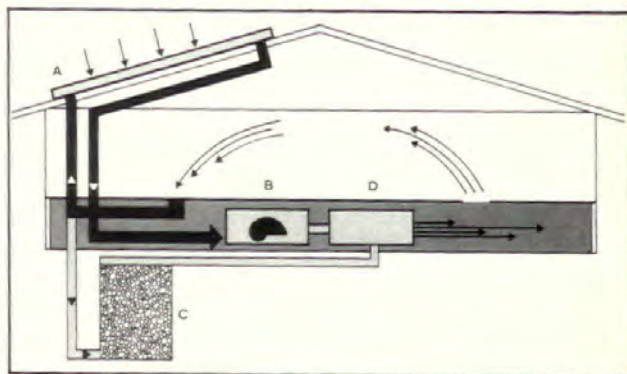
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When Al Throckmorton saw the energy-saving potential of the WWPA Plen-Wood system, he was quick to incorporate it into his plans for five new solar homes under construction by Frontier Development Co. in Nevada. The Plen-Wood system is based on a simple concept: the entire underfloor crawlspace is used as an insulated, air-tight plenum chamber for distribution of warm or cool air through floor registers.

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Al Throckmorton, President, Sunheat Solar Systems

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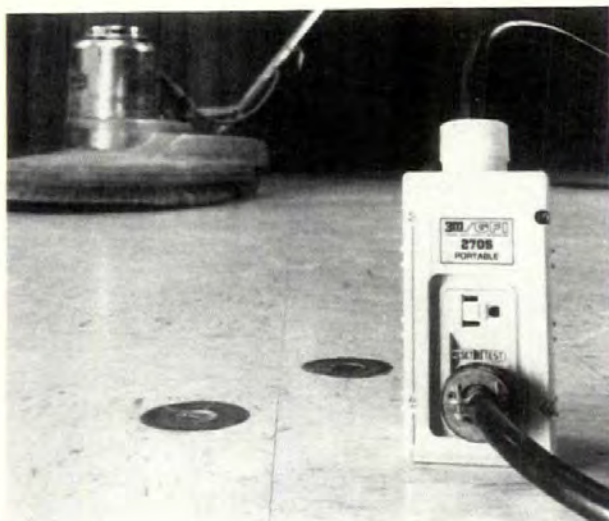
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Portable circuit interrupter (above) provides ground fault protection for power-tool users. Convenient UL-listed device has standard male plug. 3M, St. Paul, MN. Circle 245 on reader service card



Plastic outlet box (left) is designed for use with metal wall studs or wood. UL-listed unit is of high-impact Noryl® plastic. Slater Electric, Glen Cove, NY. Circle 246 on reader service card



"Turbinette Power Brush" (above) is an accessory to "Vacuflo" built-in cleaning systems. Air-driven rotating brush cleans carpet nap. H-P, Louisville, OH. Circle 248 on reader service card



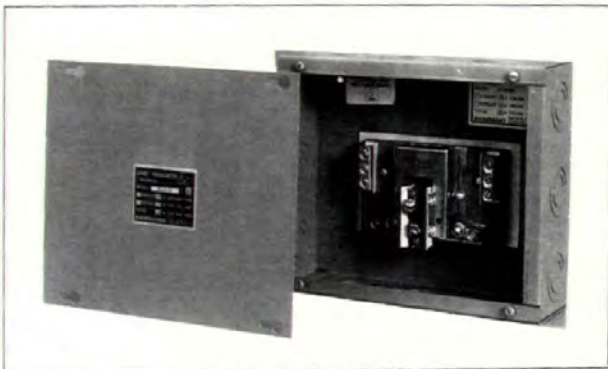
Weatherproof plate (right) accepts GFI receptacle. Die-cast aluminum unit with silver-gray baked enamel finish has self-closing cover. Eagle, Long Island City, NY. Circle 249 on reader service card



Decorative wall plates, the "Switchables" (above), feature two-piece construction. Twelve inserts and six classic or contemporary frames can be interchanged to form 72 possible combinations of color, design and style. American Tack & Hardware, Monsey, NY. Circle 247 on reader service card

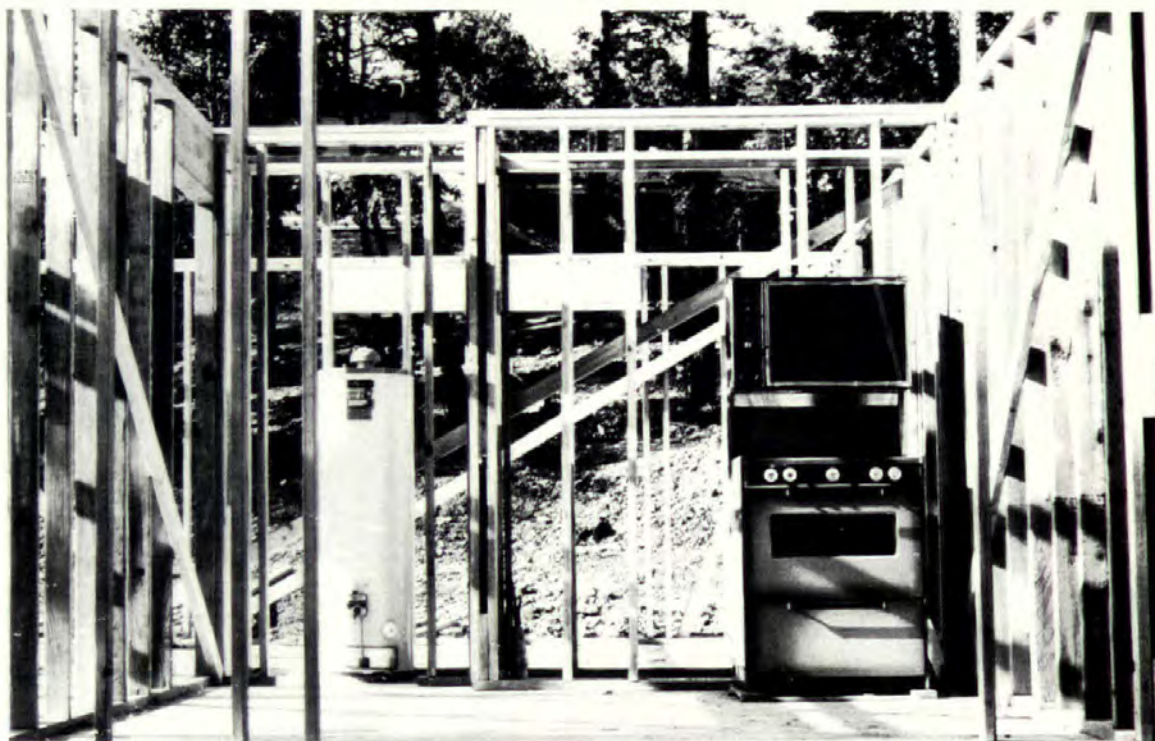


Matte-finished nylon hole plugs (above) are suitable for closing wiring outlets and unwanted openings. Plugs come in 20 different sizes ranging from 3/16" to 2". Heyman, Kenilworth, NJ. Circle 250 on reader service card



Economical load regulator (above) limits electric usage during peak periods. The system peaks by deferring a second priority load when a first priority load is energized. Unit is easy to install. Sangamo Electric, Springfield, IL. Circle 251 on reader service card

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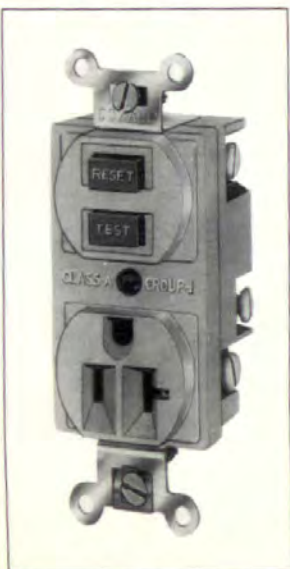
ELECTRICAL



ing vacuum, "SV 1500" (above), provides dust-free opera-
The easy-to-install system utilizes a remotely located power
Servac Vacuum Systems, Santa Clara, CA. Circle 242 on
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ing flush receptacle (be-
features crack-resistant
n face with corrosion-
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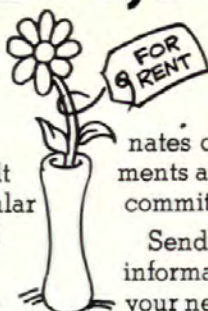
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Meter socket (above) designed for use with residential underground distribution systems. The unit and vertical trough provide weather metering and ample room for slack in the cables. Ar Manchester, NH. Circle 2 on reader service card

"MaxiVac" built-in cleaning system (below) carries dust away from the living area. Versatile, convenient system for recirculation or "blow back." Ward, Dallas, TX. Circle 2 on reader service card



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Intruder detection device, "Gard Site" (above), is radar operated. The compact unit can detect movement within a 40' radius. UL-listed unit has built-in battery charger. Casady, Torrance, CA. *Circle 225 on reader service card*

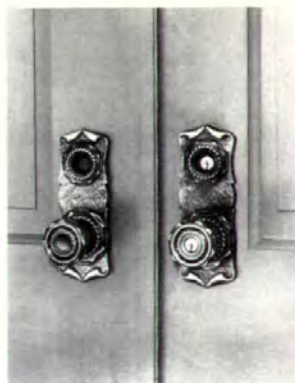
Ultra-violet lamp, Blak-Ray® (right), helps identify stolen equipment. Invisible ink markings show up under the light. Portable unit weighs only 4½ lbs. Ultra-Violet Products, San Gabriel, CA. *Circle 226 on reader service card*



Lockset combination (left) features a thumb-latch entrance handle, a key-actuated lock and a panic-proof inside trim mechanism. Entrance handles come in 12 styles. Dexter, Grand Rapids, MI. *Circle 227 on reader service card*



Garage door opener, "Genie GS-450" (below), features Sequensor™, a computer control that operates the door accurately and quietly. Alliance, Alliance, OH. *Circle 228 on reader service card*



Multiple-security lock pair (above) is for double door entries. The functioning unit (right in photo) has a deadlocking latch and a 1" throw deadbolt. A turn of the inside knob releases both locks. Amerock, Rockford, IL. *Circle 229 on reader service card*



Smoke and fire detector, Earli-Gard® (above), is a solid state ionization-type unit. Up to six direct wired units can be interconnected to sound simultaneously. Unit has universal mounting bracket. Square D, Lexington, KY. *Circle 230 on reader service card*



Thru-door viewers are built into "Aristocrat" door knockers (left). Brass-finished knockers come with mounting hardware. Wide-angle units are available in two sizes. Leigh, Coopersville, MI. *Circle 231 on reader service card*

Early-warning smoke detector (below) is a self-contained unit with its own sensor and signal horn alarm. The plug-in device needs no batteries. The economical unit is easy to maintain. Waldom, Chicago. *Circle 232 on reader service card*



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Colonist, the die-formed door, has a carefully executed wealth of detail that exactly duplicates the appearance and character of wood stile and rail doors. Cove and bead, grain and joint details are all sharp, clear and realistic. Only Colonist does what a die-formed door should do: look like the real thing, capturing all the pure aesthetics of original Colonial design.

2. Durability

Colonist is not like a wood door in one respect: Colonist is tougher. Since it's die-formed from a single sheet of hardboard (which is 50% denser than wood), there are no joints between the stile, moldings, panels and rails to separate through hard use or with the passage of time. So Colonist is in fact better than a wood door.

3. Price

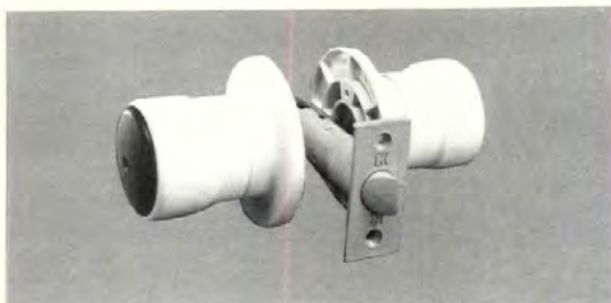
Despite these superior features, Colonist faced doors sell for about half the price of wood stile and rail doors. So any way you look at it, with quality in mind...choose Colonist.

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



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Colorful indoor lock (above) can be used for both passage and privacy locking. Unit can be installed without alteration to existing holes. A.C. Meneses, Van Nuys, CA. Circle 233 on reader service card

Photoelectric smoke detector (below) is battery operated. Unit is open on four sides so smoke can enter from any direction. Nutone, Cincinnati, OH. Circle 234 on reader service card



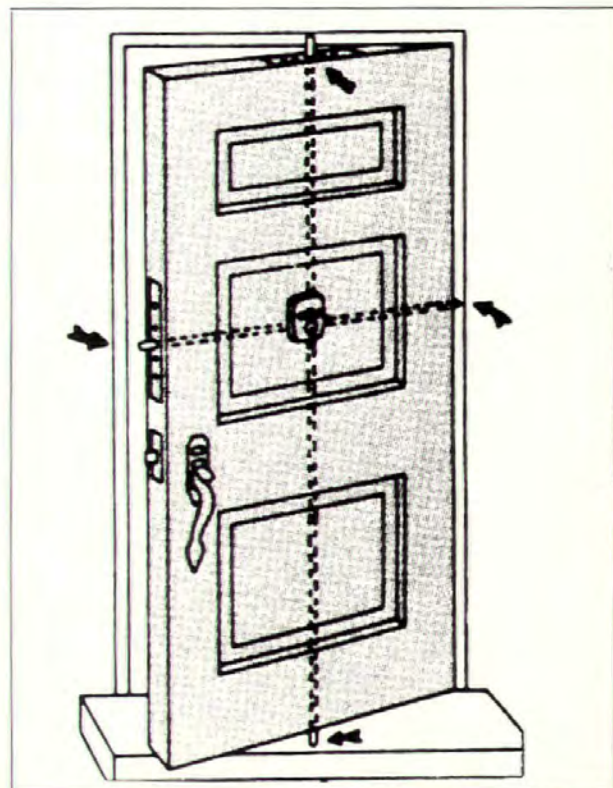
Interchangeable cores (left) can be used in all types of cylinders. The core, which is removed by a customized control key, permits quick lock changes. All types of locks can be master-keyed into one system. This is suitable for residential and commercial buildings with high turnovers. Best Lock, Indianapolis, IN. Circle 236 on reader service card



Long-range electric eye detection system (above) protects indoor and outdoor areas. The unit will trigger or dial an alarm if beam is interrupted for 50 milliseconds. Mountain West, Phoenix, AZ. Circle 237 on reader service card



Security entry control system, "Entraguard/MP" (above), utilizes existing phone lines. Operated by a microprocessor, the system offers a range of monitoring options. Marlee, Los Angeles, CA. Circle 235 on reader service card



Steel-encased locking system (above) secures doors on all four sides. The door lock features four to six deadbolts which are driven deep into the door frame. Mul-T-Lock, New York City. Circle 238 on reader service card

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Sewage ejector system (above) can pump into a sewer or septic system above the ground level. Unit uses two small motors instead of one large one. Genova, Davison, MI. Circle 252 on reader service card



Centrifugal pump (above), weighing only 31 lbs., pumps up to 9,000 gals. per hour. Convenient unit has self-lubricating seal which protects crankshaft extension. Stow, Binghamton, NY. Circle 255 on reader service card



Cold water sediment filter (above) removes rust, sand and other dirt particles from home water. Double-length unit is designed for use with 3/4" pipe connections. Filterite, Timonium, MD. Circle 256 on reader service card



Water purifier (left) improves the taste and odor of tap water and removes common pollutants. Easy-to-replace cartridge purifies up to 1,000 gals. of water. RainSoft®, Elk Grove Village, IL. Circle 253 on reader service card



Anti-siphon vent device, "Ven-Chek" (left), allows plumbing fixtures to drain efficiently without an independent outside vent for each fixture. Unit is easy to install. Bristol, Bristol, IN. Circle 257 on reader service card

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Effective with the January 1978 issue
a change in the name of House & Home to

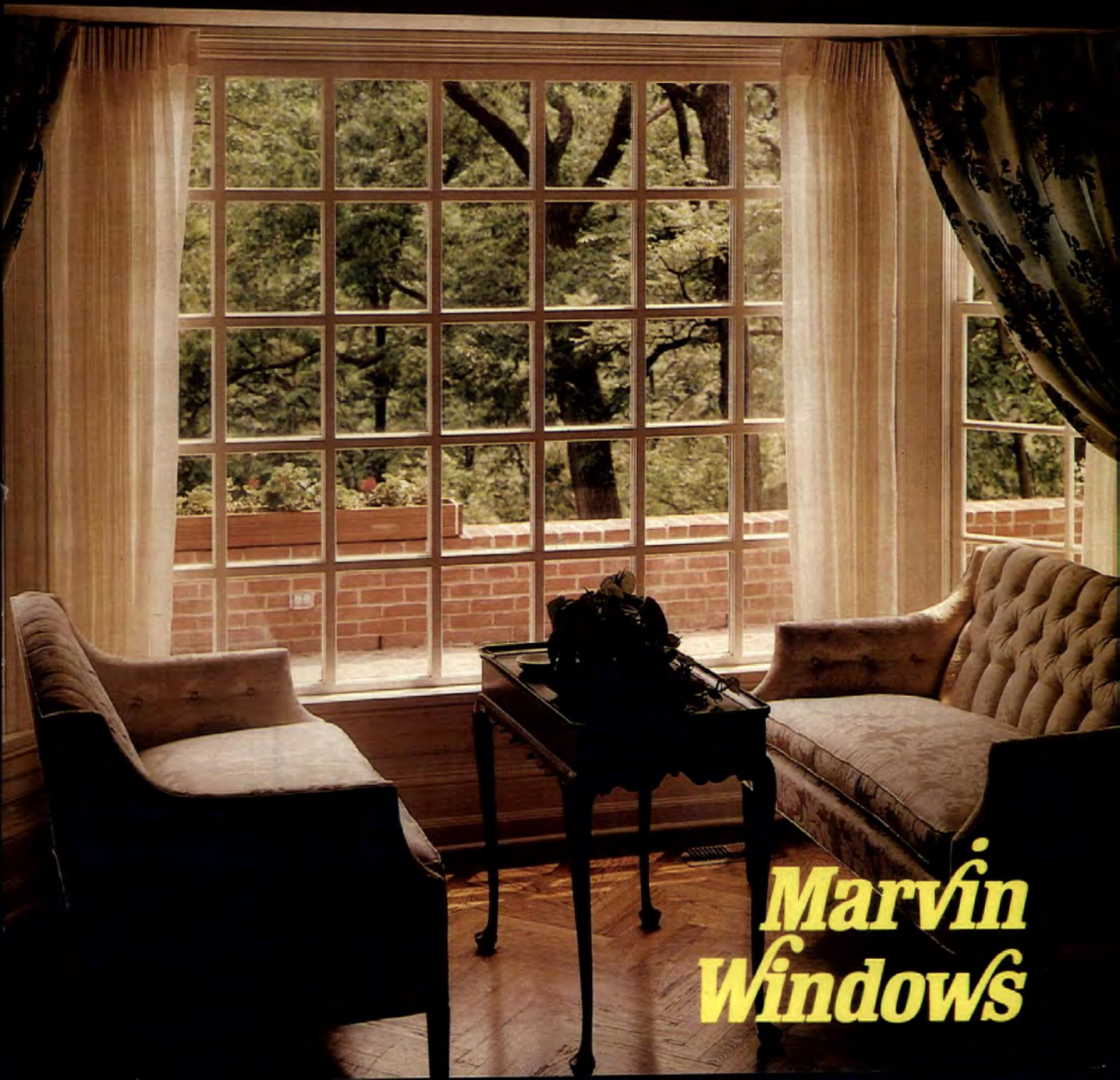
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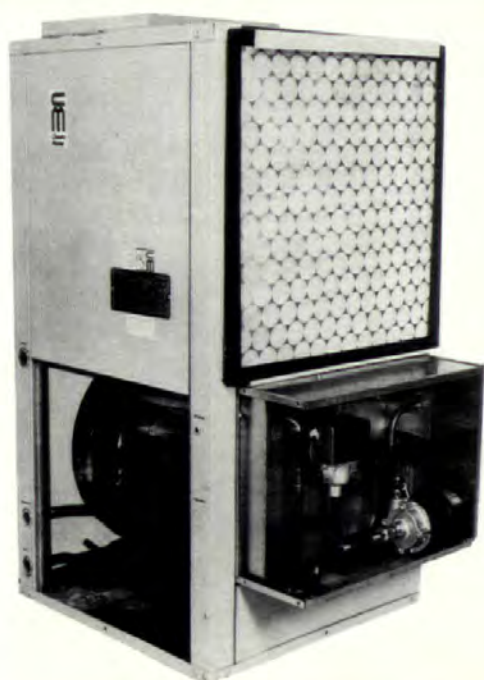
Turnseal® fittings (above) are for use with polyethylene pipe in underground sprinkler systems, sump pumps and swimming pools. Units come in standard sizes. Microdot, Broadview, IL. **Circle 258 on reader service card**



Washing machine hookup (above) features one-piece construction, making it easy to install. Economical ABS plastic unit comes in a range of decorative colors. Lyons, Dowagiac, MI. **Circle 259 on reader service card**



Aqua-Pure Lime-Aid Water Conditioner (above) contains pure white cellulose fibers which filter dirt, rust particles and other solids from water. Easy-to-install conditioner prevents corrosion and scale build-up. AMF Cuno, Meriden, CT. **Circle 260 on reader service card**



Energy-saving hot water generator (above) produces free hot water using reclaimed heat generated by a heat pump. Unit can be attached directly to the heat pump (as shown) and measures only 6"×12¼"×17". Friedrich. San Antonio, TX. **Circle 254 on reader service card**



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Booklets on up-to-date bathroom product

Bathroom accessories are depicted in a four-color catalog. Included in the booklet are descriptions and illustrations of solid oak toilet seats and medicine cabinets, oak and brass towel racks, a cane front hamper and a clawed-foot bathtub. Three bathroom settings using the accessories are also shown. Heads Up®, Santa Ana, CA. Circle 300 on reader service card

Low flush toilet brochure describes unit which uses only two quarts of water per flush. Booklet, which includes diagrams, gives installation techniques, operating specifications and overall performance data for the two models featured. Microphor, Willits, CA. Circle 301 on reader service card

Polycarbonate antique mirror, Tuffak®, is introduced in a packet of two pamphlets. Installation tips, in addition to facts about the reflective surfacing sheet material, are outlined. A chart provides a guide to thermal and humidity expansion allowances. Rohm and Haas, Philadelphia. Circle 304 on reader service card

Traditionally-styled vanities are described

and illustrated in a four-page, four-color brochure. Vanity specifications are also given for the five different models featured. International Paper, Longview, WA. Circle 302 on reader service card

Bathroom products—toilets, urinals, showerheads and faucets—are described in a four-page four-color pamphlet. Form for calculating potential dollar savings through use of the water-saving units is included. Water-Guard, Kohler, Kohler, WI. Circle 303 on reader service card

Two-handle faucet brochure features two kitchen models and two lavatory models, as well as a tub/shower fitting. The four-color leaflet also includes a description of the faucet's "Bradseal" cartridge and long-term limited warranty against drips or leaks. Bradley, Menomonee Falls, WI. Circle 307 on reader service card

Upholstered bathroom seats are depicted in a four-color leaflet. Over 100 embroidered, hand-applied and decorative padded seats are illustrated. The seats are available in a wide range of colors, patterns and textures such as "Cane."

"Papillon Antique Brown" and "White Seagull." The flyer also includes facts on the seat construction. WorldWide, Miami, FL. Circle 306 on reader service card

Water-saving closet tank is described in a four-color information sheet. The unit, lifetime non-corrosive materials, has "lent Fill-N-Flush." Brochure gives dimensions, diagrams, features and performance data. Geberit, Michigan City, IN. Circle 305 on reader service card

Custom-built vanities are the subject of a four-page, four-color brochure. Six styles, from traditional to contemporary, shown in a range of finishes. Photographs also illustrate versatile vanity combinations in sizes from 54" to 72". Copp Nappanee, IN. Circle 308 on reader service card

Bathroom designs are depicted in a four-color booklet. Bathtubs, toilets, lavatories, in a range of shades, shown in room settings. Vanities and faucets are also included. Universal Rundle, New Castle, PA. Circle 309 on reader service card

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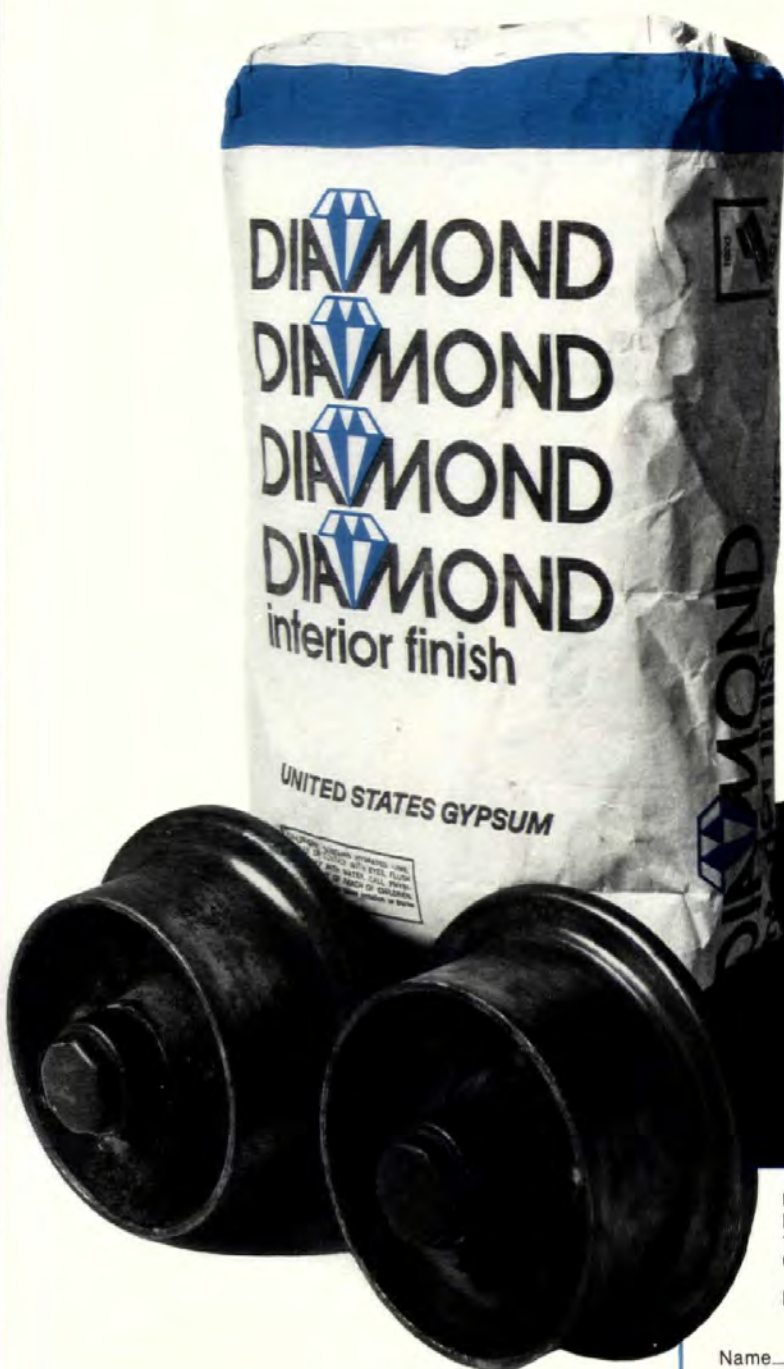
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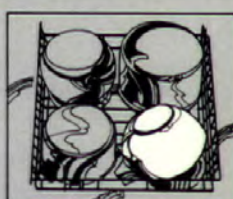
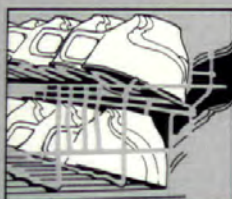
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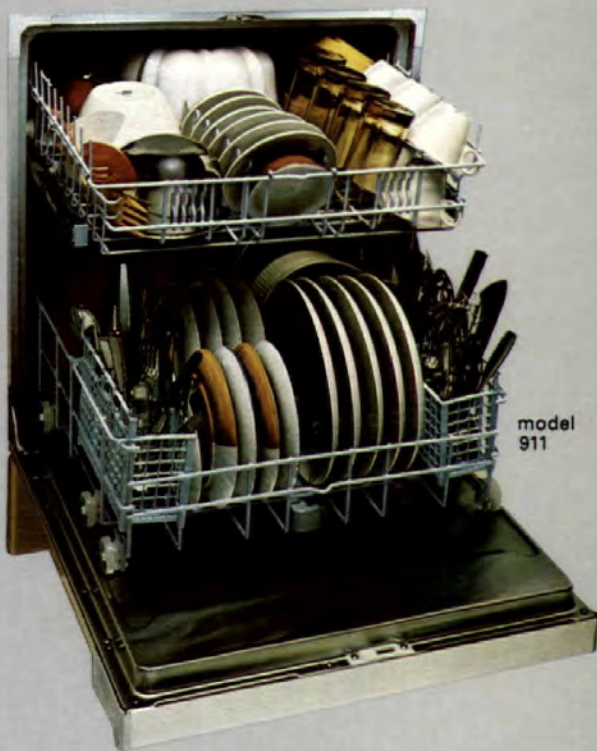
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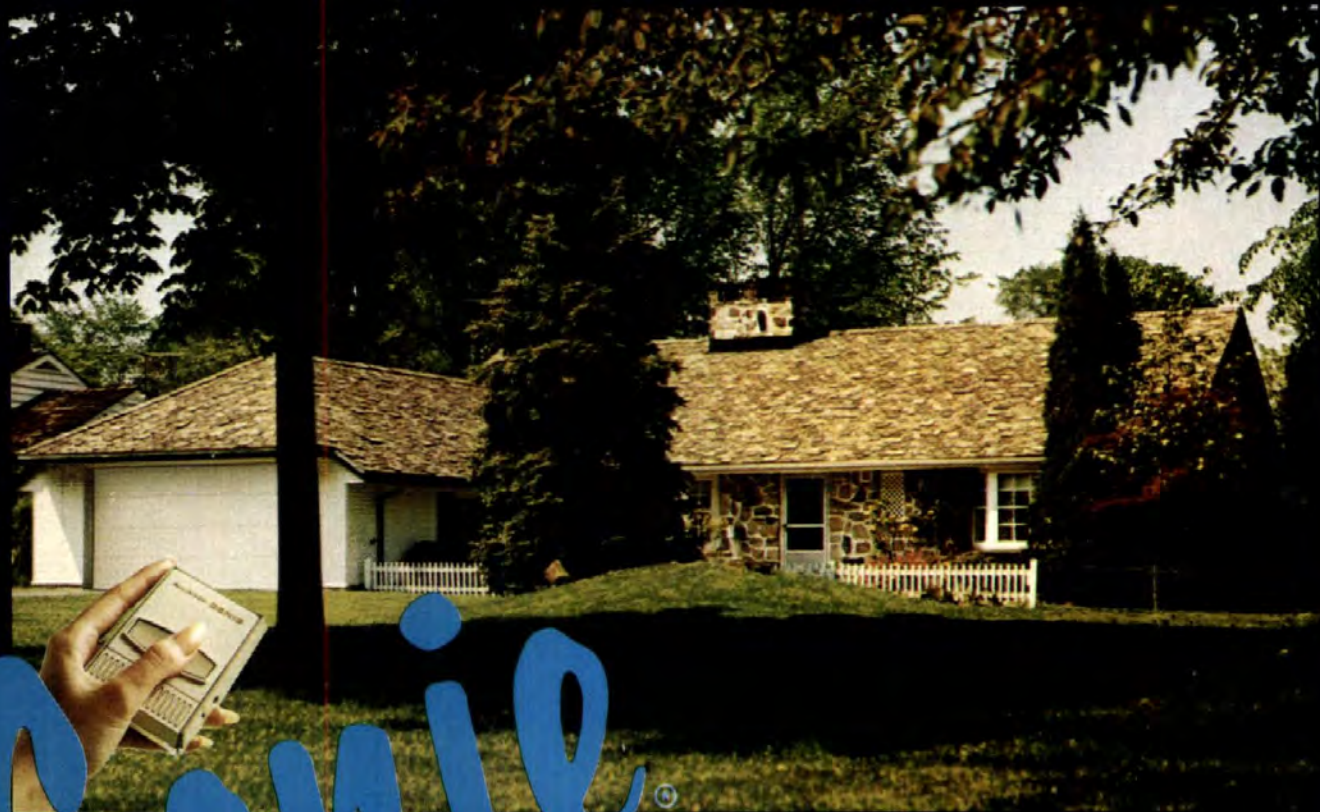
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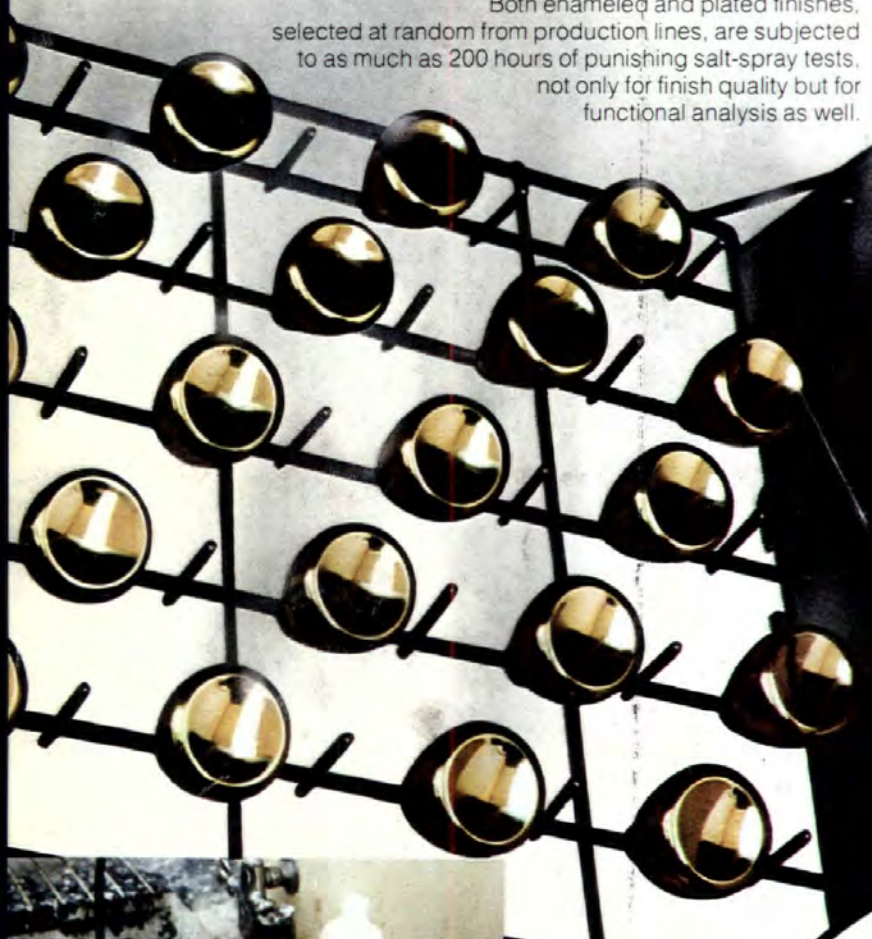
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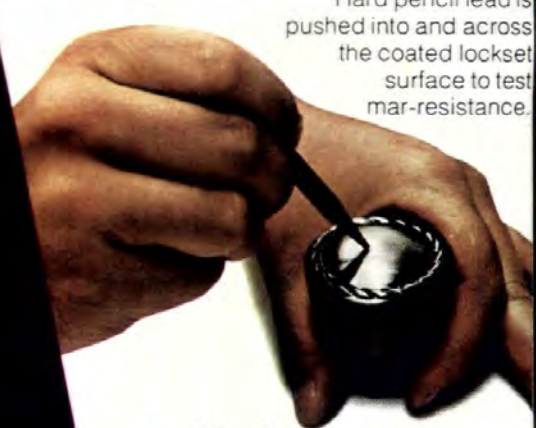
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