

FORMERLY **HOUSE & HOME**

7/78  
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# housing



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**Money: Riding out the rate rise** p.8

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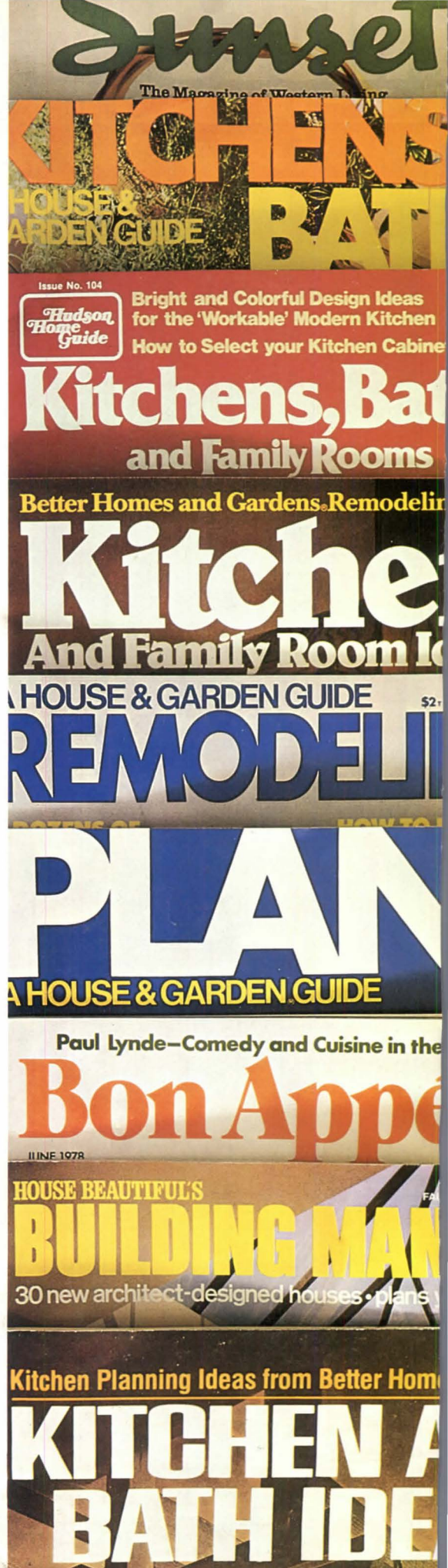
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# "Any home worth building is a home worth protecting."

Comments about NuTone Security from Robert Artman, Traman Corp., Lakeland, Florida.

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Artman: "I would say that with today's socio-logical problems, security is a feature that's going to be looked for by more and more homebuyers. **They are aware of the need, and look for systems in newer homes.**"

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Artman: "Oh, absolutely. People have heirlooms, antiques, collections and personal property valued far in excess of the cost of a security system. **They want to know they can leave their homes and valuables protected.**"

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Artman: "**One of the most dramatic ways is to simulate a forced or irregular entry.** Let the system 'sound off' so to speak. Then we show how it guards the entrances; the various windows and so forth. The noise is overwhelming. It's very dramatic."

Are the smoke and heat detection aspects important?

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Why did you choose NuTone Systems?

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Robert Artman heads the Traman Corporation in Lakeland, Florida. Currently, Mr. Artman is building "Smoke Rise," a beautiful 43-unit, energy-conscious community near Lakeland. Every "Smoke Rise" home will be equipped with a NuTone Security System. See the system that sells homes on the next page.




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For information circle 2



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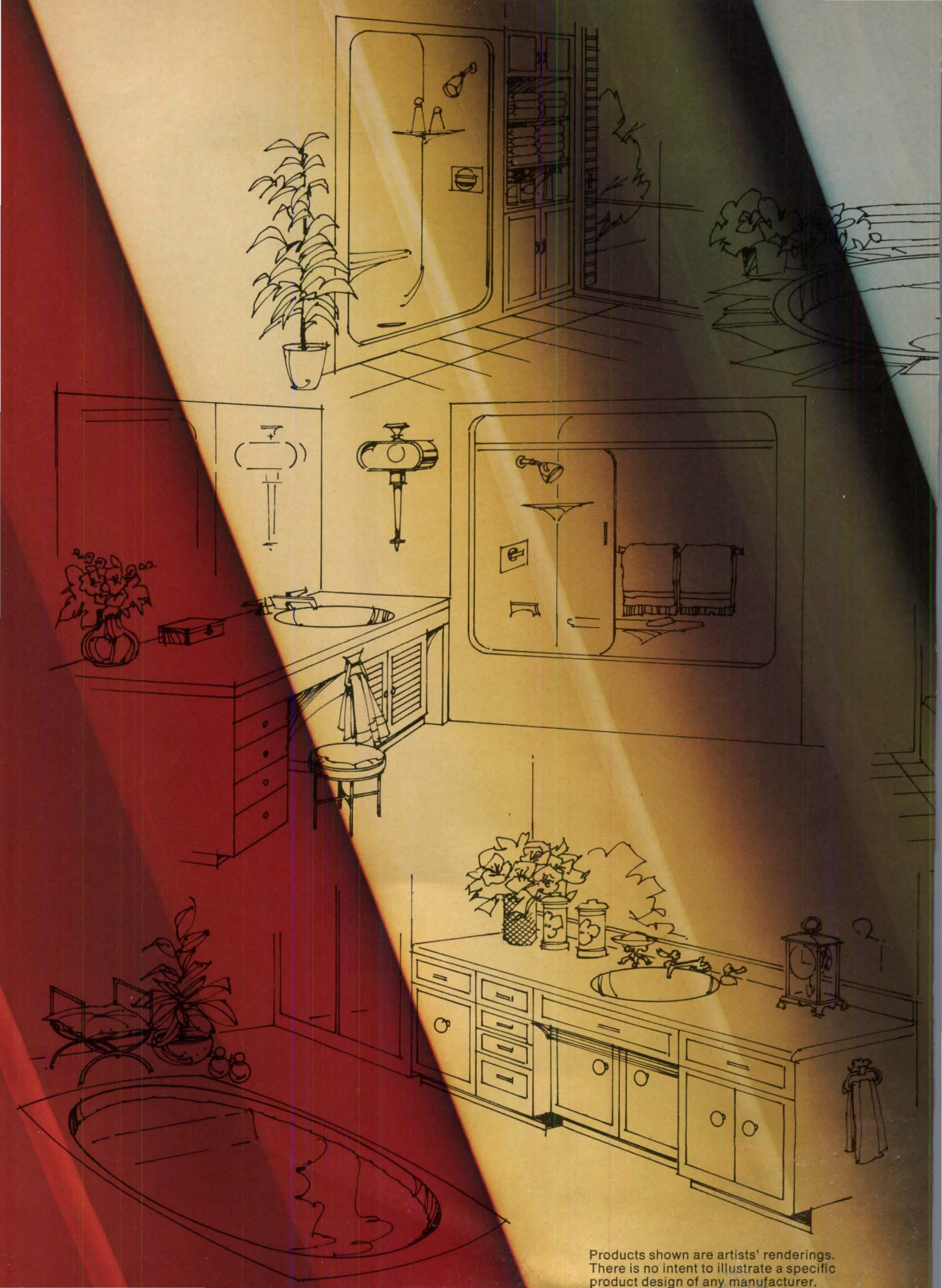
# housing

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## HUD cost report: less than meets the eye

Like so many government-appointed commissions and committees, HUD's Task Force on Housing Costs (*see p. 22*) has labored long and hard only to come up with a report that borders on the ho-hum.

The 106-page "final report" is neatly structured into an introduction and three well organized chapters: land, technology and money. Although it tends to repeat itself, it is more readable than most such documents. And it does pull together most of the reasons for rising costs.

What's more, no one can argue with much of what the report says. Repeatedly, for instance, it points out that over-regulation at the federal, state and local levels is a major cost inflator. That, of course, is what the industry has been saying for years. And, the task force notes, HUD must get its own house in order—streamline procedures, cut red tape, etc. Again, that's hardly news to builders and developers.

It's nice to read such statements by a prestigious, HUD-sponsored group. But we don't need niceness; we need practical action. And in this respect, the task force report is a disappointment.

- It breaks no new ground—generally plows territory already covered by other industry groups (notably, the NAHB at its May 1977 cost conference.) A prime example: the emphasis on unreasonable demands and foot-dragging by local officials who must approve new projects.

- It manages to cover most of the problems but offers little in the way of practical solutions. There's a lot of talk about the need for new "studies," new "committees" and closer "cooperation" among governmental and private organizations. Much of the talk smacks of wishful thinking. And some of it, if acted upon, will lead to more government spending.

- It proposes still more government bodies and still more layers of official responsibility, as if we didn't have enough already. One such suggestion: the creation, within HUD, of "a major Office of New Technology and Codes Policy."

- And, finally, the task force bases a number of its recommendations on at least a couple of outdated and highly debatable assumptions.

*Item:* The report flogs the old idea that housing is used as a countercyclical hostage to monetary policy. This is no longer true—in large part, because of the many recent improvements in mortgage financing.

*Item:* There's heavy emphasis on the government's role in seeking less costly ways to build. Government never has contributed to the reduction of construction costs. And, in our opinion, it never will. That's the job of the private sector—the builder, the architect, the engineer and the building-product manufacturer who, faced with the realities of the marketplace, develop new ways to build better for less.

The report, then, never goes to the heart of the problem. You can't divorce inflated housing prices from inflation in general. And the biggest cause of inflation is government spending and the growth of bureaucracy at every level. That is where the task force should have attacked.

—JOHN F. GOLDSMITH



# Housing rides out rate rise

Savings drain and 10% mortgages fail to dim chances for 1.8 million starts

Despite peak mortgage interest rates and sharply dwindling savings inflows at thrift institutions, the experts still expect 1978 to be one of the best housing years on record.

In fact, the gradual slowdown that most experts see for housing during the next six months will probably be welcomed by builders, housing forecasters say.

Builders are running dangerously close to both material and labor shortages in some parts of the country and most still have enough mortgage commitments to permit them to continue building at a strong pace well into September, predicts Michael Sumichrast, vice president and chief economist of the National Association of Homebuilders.

**Forecasts.** Both Sumichrast and the economists of the U.S. League of Savings Associations see 1.8 million housing starts this year. That would be off 9% from 1977 but well above levels of the previous three years. Only the three booming pre-recession years of 1971-73 would top it.

And depending on whether the Federal Reserve Board resists the temptation to raise short-term interest rates much further, some mortgage industry officials think starts this year could reach two million, topping the 1,989,100 of 1977. Coming out of a severe winter and a wet spring, an "inordinate housing demand is being compressed into the second and third quarters of this year," says Robert J. Mylod, president of Citicorp's Advance Mortgage Corp.

He argues that the two-income families shopping in today's housing market can absorb both rate and price increases to a greater extent than most forecasters allow.

**What's a 1/2%?** Most analysts have been warning of credit tightening and higher interest rates since the convention of the NAHB early this year [HOUSING, March]. But what is surprising them is how little 10% mortgages have discouraged buyers.

"The 10% threshold is just not operative this time around," notes a Federal Home Loan Bank Board economist in Washington.

"People ask, 'What's a 1/2%?' It just doesn't deter you anymore," says Economist Dennis Jacobe of the U.S. League in reference to the increase to 10% from 9 1/2% by many S&Ls, particularly in California.

The reason for the lack of concern, of course, is inflation. With house prices rising an average 2% a month in California and other hot housing markets, buyers have barely blinked at financing costs.

**Ready credit.** The key to the continued strong housing picture has been credit availability rather than cost, and so far loans remain available.

Despite shrinking savings inflows, savings and loans and mutual savings banks have fulfilled commitments on new projects and financed resale housing. They have done this by taking down \$4 billion in FHLBB loans, increasing sales to the Federal National Mortgage Assn. and the Federal Home Loan Mortgage Corp., selling their mortgages through the Government National Mortgage Association's mortgage-certificate program and reducing liquid assets.

**The mortgage cushion.** Through the first five months, FNMA commitments were running at the annual rate of \$24 billion, up from \$13 billion a year ago. The FHLMC's purchases are expected to

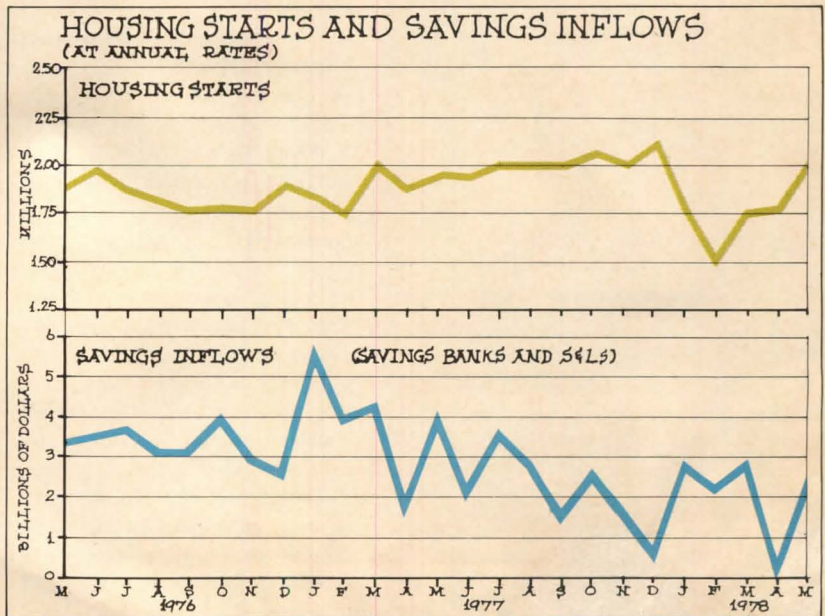
increase \$2.5 billion over 1977, and the FHLBB's advances to S&Ls are expected to exceed \$8 billion, or double the amount borrowed a year earlier.

To staunch the savings outflows, the thrifts made increased use of their long-term 8% savings certificate and the new floating Treasury bill-rate certificate last month. Rather than just hold savings, the T-bill certificate could help pull in \$5 billion in net new money for thrifts, the FHLBB's economists predict.

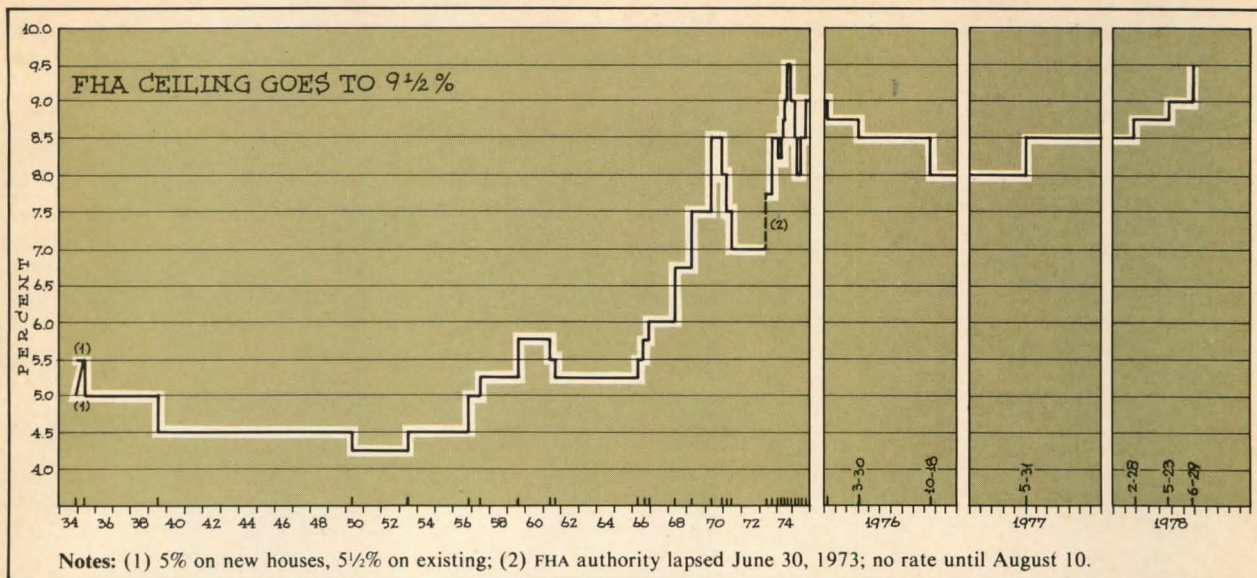
**Savings competition.** The larger, more aggressive S&Ls are also opening up new government sources for deposits for the first time. In New Jersey and California, they are bidding aggressively for municipal funds against commercial banks, and nationwide, the larger thrifts are expected to compete against banks for federal tax deposits with new authority they won from Congress this year.

All of the new money, of course, is expensive, and most analysts expect that high mortgage interest rates, which could go to 10 1/2% in some areas before peaking, will eventually scare off buyers.

**Distant concerns.** More immediately, the S&Ls are already beginning to dampen demand by cutting back on low-down-payment mortgages, a form







of credit rationing that will immediately price buyers out of the market in very expensive housing areas. As savings flows shrink—they could wind up in a decline of 50% this year on a net basis—the thrifts will also hold off

on new commitments for late 1978 and early 1979. This will bring down starts, in the minds of most forecasters, to 1.4 million to 1.6 million a year from now if the scenario plays out.

Before that happens, however, most

forecasters, such as Sumichrast, expect the government to step up federally assisted housing.

—BOB DOWLING  
McGraw-Hill World News,  
Washington

## COSTS

# Builders pledge to keep lid on prices

The National Association of Home Builders has virtually nominated itself as an industry ball-carrier in President Carter's anti-inflation campaign.

At the NAHB's spring board of directors' meeting, President Ernest A. Becker Sr. pledged that most of the association's 102,000 members "will hold the line on price increases for at least six months."

Becker's declaration came at the close of the association's six-day meeting at the Washington Hilton. It coincided with an unusual declaration by some 1,200 directors attending that "inflation is the nation's number-one domestic problem."

Becker, a Las Vegas builder, explained that the board concluded that unless rising interest rates and materials and labor costs can be contained, the level of housing construction will shrink. In fighting inflation, he said, "we want to maintain a bigger market."

**A slowdown?** Referring to what he considers a builder's sense of sacrifice, Becker said he could conceive of "a

10% to 15% drop in the housing market," but he added that he does not believe such a drastic cutback will prove necessary.

Specifically, one of the anti-inflation resolutions approved by the NAHB's board said that builders will "aid in the nation's fight against inflation by holding the line on price increases for residential construction for the next six months to the extent of those costs within the control of the builder."

Becker said not all builders may choose to follow the NAHB guideline. It was adopted by voice vote and one official said that "there was a lot of bloodletting over it." Becker said the pledge was worked out without stimulus from the Carter administration.

**Resolutions.** The directors adopted these other anti-inflation resolutions: No federal tax cuts until there is a balanced budget; a freeze on federal hiring until there is a 10% reduction by attrition in government workers; a moratorium on more federal and state regulation likely to provoke inflation; a hold-down on federal wage increases;

passage of an energy bill; more anti-inflationary actions by the government, such as the decision to increase the harvest from national forests.


The convention also adopted policy resolutions urging that commercial banks be allowed to deal in revenue bonds sold by local governments for development of land with utilities (water, sewers, schools and parks); that HUD desist in its apparent intent to ban interest subsidization for rehabilitated housing; and that Congress reiterate its intent that Small Business Administration aid be available to small builders.

**Housing outlook.** Despite that NAHB's concern over inflation, Becker was optimistic about housing.

"The consumer is still buying [housing]," Becker said, and he predicted that "1978 will be under last year but still one of the better years we've seen in housing. The higher interest rates won't hit the market immediately."

—BOB DORANG  
McGraw-Hill World News,  
Washington





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# The California tax rebellion

## How it strikes housing industry on the coast ...

Just days before taxpayers voted overwhelmingly to cut California's property taxes an average of 57% by approving his public referendum, Howard Jarvis was wowing them in a stuffy San Fernando Valley auditorium. Looking more like an angry bullfrog than the mad prophet of tax reform, the 75-year-old curmudgeon bellowed:

"They say I put the politicians' feet to the fire. Well, that's okay—but I want to put the fire a little higher than that."

And who in the homebuilding industry hasn't gotten the urge to do that, too?

**Going into force.** As Jarvis' Proposition 13 was scheduled to go into effect as a state constitutional amendment this month, however, California's building leaders were remembering what their mothers said about playing with fire. While trying to light a torch for long overdue tax reform, have Jarvis' supporters burned themselves—and the building business?

That's an important question for all homebuilders. California's tax revolt is a trend, not an aberration, and it has, in multi-millionaire industrialist Howard Jarvis, an obsessed leader who is studying whether to organize similar movements in every state in the nation. Already, he says, he's been welcomed by taxpayer groups in 30 states.

**Fees instead of taxes?** Most of the score of Californians interviewed for this article—from builders to bankers—offered more questions than answers. But even those who favored Proposition 13 personally ("It'll cut the taxes on my house by \$1,500") feared that the cities and counties would try to recoup lost property taxes, in part, by forcing builders to new and inflated fees for everything from putting out fires to hooking up sewers.

Barry Scherman, vice president of Hofmann Co. of South Concord, which builds in the San Francisco Bay

➔ 18



Victory of Proposition 13 is celebrated by sponsors Paul Gann (left) and Howard A. Jarvis before a cheering crowd on election night in Los Angeles. Jarvis is director of the Apartment Association of Los Angeles County. Gann is a retired real estate salesman.

## ... and impact it will have on homebuilding across U.S.

Experts in Washington know that the taxpayer revolt triggered by Proposition 13 victory in California is spreading to at least 20 other states.

But only in about four states is the revolt directed specifically at limiting property taxes. Oregon, according to Charles Crawford of the National Taxpayers Union, is the state most likely to have a California-type property tax limitation on the ballot in November. Similar efforts are under way in Arizona, Nevada and Nebraska, but may not actually be put before the voters this fall.

Crawford says he doesn't think there will be "very many California-type limitations," mainly because state legislatures will "avoid going through what California is going through."

**Caps on spending.** John Shannon, assistant director of the Advisory Commission on Intergovernmental Relations, points out, however, that the California explosion came from a fuse

that was lit some years back. "Since 1970," he says, "14 states have taken some type of action to restrict the growth of property taxes."

The taxpayer revolt in most states is likely to center on restrictions that hold back the rise in spending or taxing by state governments. Movements are under way in states all across the country, including Florida, Georgia, Idaho, Illinois, Iowa, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, South Dakota, Texas, Utah, Washington and Wisconsin.

**Spur to house sales.** One problem in duplicating California's Proposition 13 elsewhere, Crawford points out, is that most of the big-spending states like New Jersey, Massachusetts and New York don't have the initiative, the election law that allows the public to put such issues on the ballot. And in other states, particularly in the Sunbelt,

➔ 22





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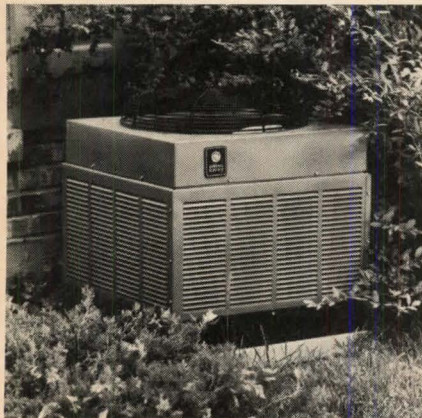
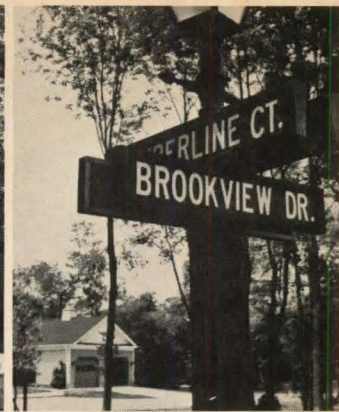
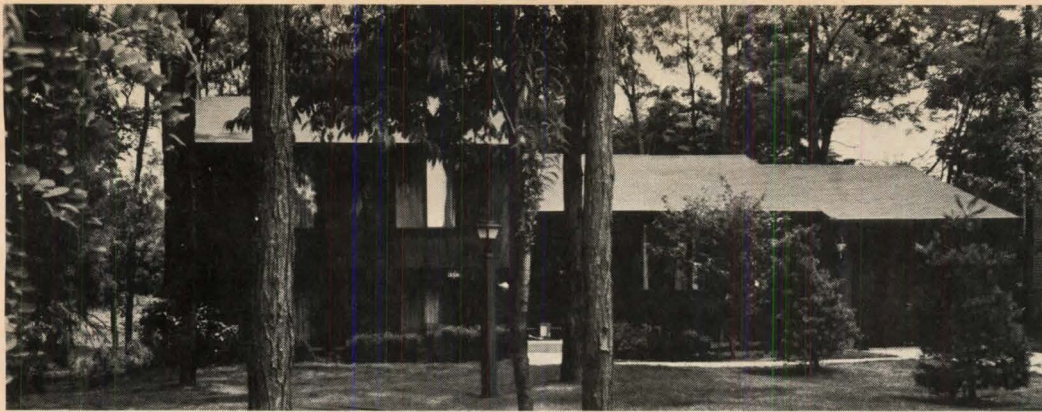
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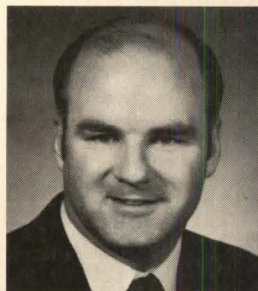
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housing 7/78 **13**



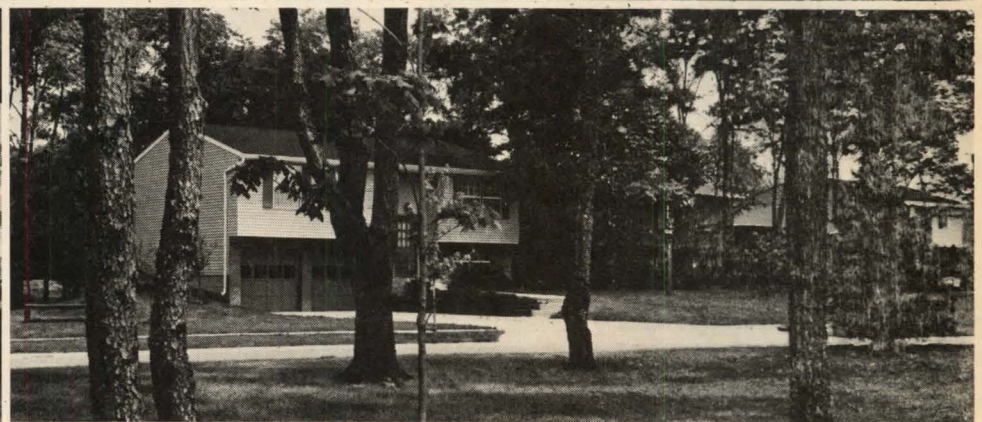
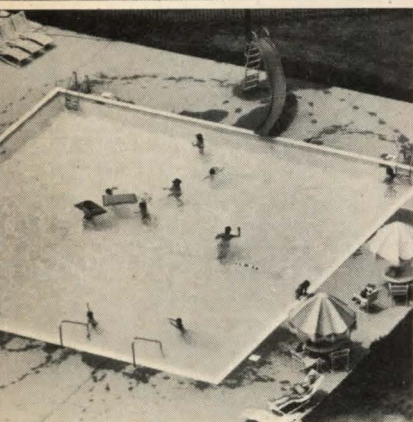
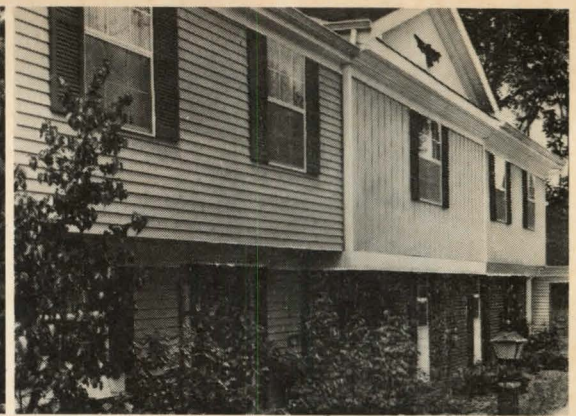


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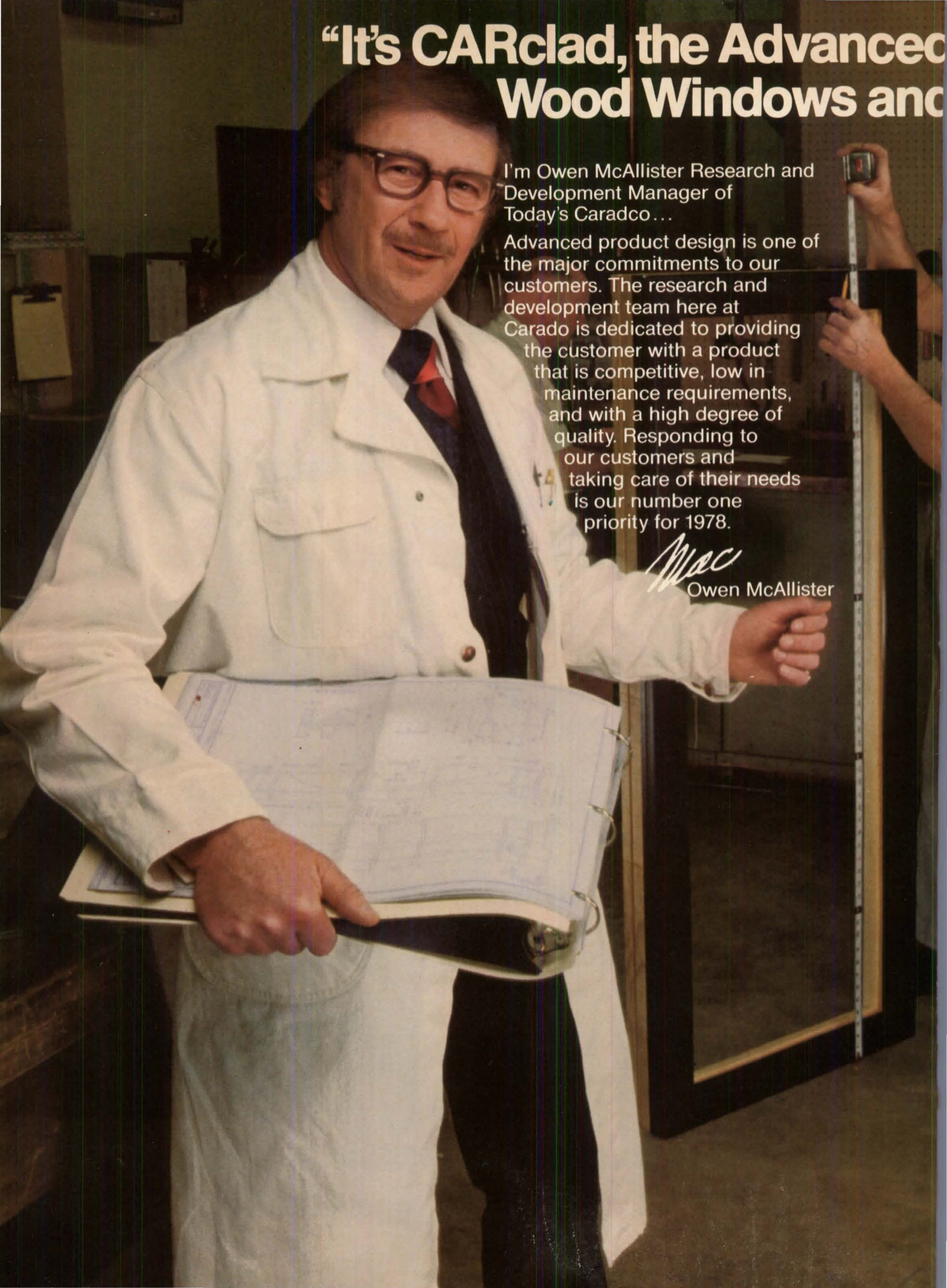
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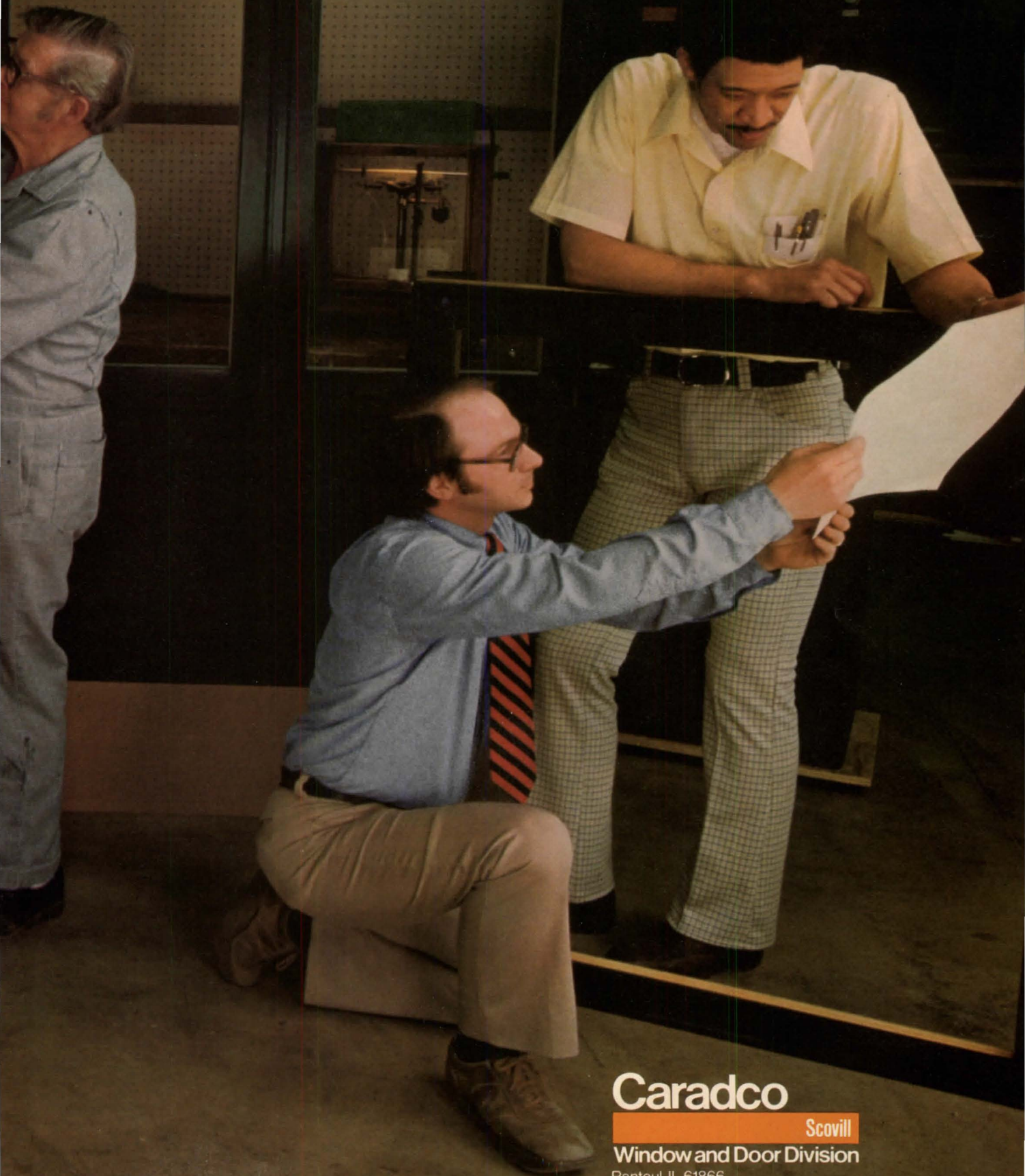


Owen McAllister





# Design in Low-Maintenance Patio Doors!"



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area, summed up the doubts:

"Passing the Jarvis amendment is like shooting off a cannon. We will have to see what happens after the smoke clears."

**The voters: Enough!** Frustrated and frightened middle-class homeowners—who have seen their property taxes spurt from, say, \$1,500 to \$5,000 a year since 1975—joined with others to approve the public initiative by 62% to 38% (4 million to 2.2 million), despite warnings that the resulting loss of \$7 billion in statewide property taxes would force massive layoffs of government employees and drastic cuts in public services. In Los Angeles County alone, administrators contended they would have to dismiss 10,000 of their 73,000 employees, including firemen and other "essential" workers.

**Rescue by surplus.** Much of that was probably scare talk; at least, most voters seemed to think so on primary day, June 6. What's more, Governor Jerry Brown will attempt to ride to the rescue with California's \$5.2-billion budget surplus, which is growing \$150 million a month, thanks to the state's punishingly high taxes on sales and personal income.

Still, there will be an impact on cities—particularly developing communities that depend on property taxes—as the Jarvis amendment rolls back assessments to 1975 levels and limits property taxes to 1% of market value, as opposed to an average of 3% today.

**Builders' concerns.** What will happen to the building business? Here are the best estimates of some of California's leading construction men:

The homebuilders: Kaufman and Broad, and nearly every other house builder, will begin advertising how much the low property taxes reduce buyers' monthly payments. That pitch will probably offset some of the increasing sales resistance caused by near-record mortgage rates up to 10%. But the builders do fear that cities will hit them with all sorts of new fees. For example, the city leaders of Milpitas, a San Jose suburb in northern California, are talking about a "doomsday" tax of \$1,000 on each new house and a tax of 8 cents on each new square foot of commercial and industrial property. And that, builders fear, is only the beginning, especially in cities that have been opposed to expanding services to

accommodate growth all along.

**At the PCBC.** Builders at the Pacific Coast Builders conference, convening the day after the state ballot, warmly applauded a speech by Paul Gann, one of the sponsors of Proposition 13. But several individual builders expressed concern about higher local fees and about processing delays that would develop, they said, because building inspectors and paper processors would be the first employees laid off by counties and towns.

"We'll pick up the bill for what's missing," said Dick J. Randall, executive vice president of the William Lyon Co. of Newport Beach.

Ken Agid, a consultant with Market Profiles in Irvine, predicted that the processing delays might well be "traumatic."

**Apartment builders.** The few major apartment owners left in the state—such as Howard Ruby of the R and B Development Co. in Los Angeles—should collect windfall profits as property taxes on at least some of their buildings plummet from, say, 25% to 15% of expenses, even if they do voluntarily kick back half of December's rent to tenants as some owners propose. (Jarvis, not so coincidentally, is the longtime head of a Los Angeles landlords' group.) However, experts like Clarke Wells, the L.B. Nelson Corporation's vice president for marketing, doubt that the tax savings will spur new construction here.

"Apartment builders got burned out here when expenses soared along with inflation in 1972 and 1973," said Wells. "And now there's the threat of

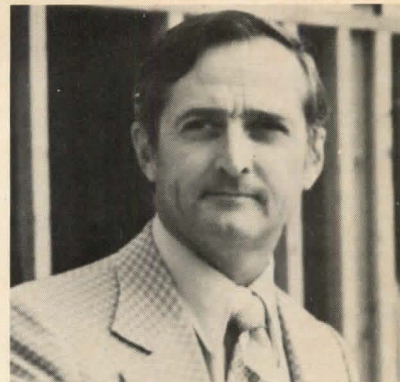
## Housing stocks up

California's builder and savings-and-loan stocks rose sharply in the two days after the passage of Proposition 13.

Kaufman and Broad led volume trading on the New York Stock Exchange the day after the vote, spurring 1½ points, and added a half point to close at 8½ the following session. Shapell advanced 2½, to 27½, in the two days.

Great Western Financial, one of the biggest S&L holding companies, rose 2½, to 28¼, in the two sessions. Financial Federation ran up 4½, to 35%.

The second-day closing prices of all four issues were new highs for 1978.



Builder Randall  
*'We'll pick up the bill'*

rent control. Builders will hold back." The Nelson company, which controls 1,000 apartment units, down from 7,500 only five years ago, has no plans to build apartments. Neither does Kaufman and Broad.

**The remodelers.** Here are the real winners. With taxes limited to 1% of value, homeowners need no longer fear that the tax man will penalize them if they add a new kitchen counter.

The remodelers have only two worries: first, that the amendment will create such chaos among the 1.4 million government employees (one of every seven workers in the state) that unemployment will rise by three percentage points—to 10%; and, conversely, that remodeling will seem so inviting that all sorts of builders will crowd into the market.

**Real estate brokers.** The optimists note that the lower property taxes will help many marginal couples to qualify for mortgages, especially younger families. But the pessimists point out that the amendment will tend to encourage homeowners to stay put, since assessors are free to reappraise any house that is sold at full market value.

**The bankers.** The executives in the mortgage departments are hoping the property tax reductions will offset the rising cost of mortgage money. But the other bankers interviewed didn't know what to think. It almost seemed as if some of the well paid men in pinstripes had lost touch with their fellow taxpayers. Said a typical executive in Los Angeles:

"There haven't been any studies of the impact of Proposition 13. I mean, it wasn't until a month ago that we began thinking it had much of a chance of passing."



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**Did you know?** Through Mobay's Hennecke Machinery Group, we can design, build, install and service the latest types of machines and equipment to produce intricate insulating concepts, such as urethane panels, sheathing and composite roofing boardstock.

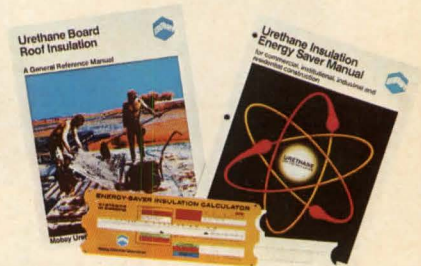


**Did you know?** Most of today's urethane technology is based on production and process techniques developed by Mobay and Mobay's parent company — who invented polyurethane technology over 30 years ago.



**Now that you know** — Before you specify materials for your next big insulation project, check with your material source and see if they have access to Mobay technical experience and assistance. It's added assurance that you're getting the latest and best technology for your insulating dollar.

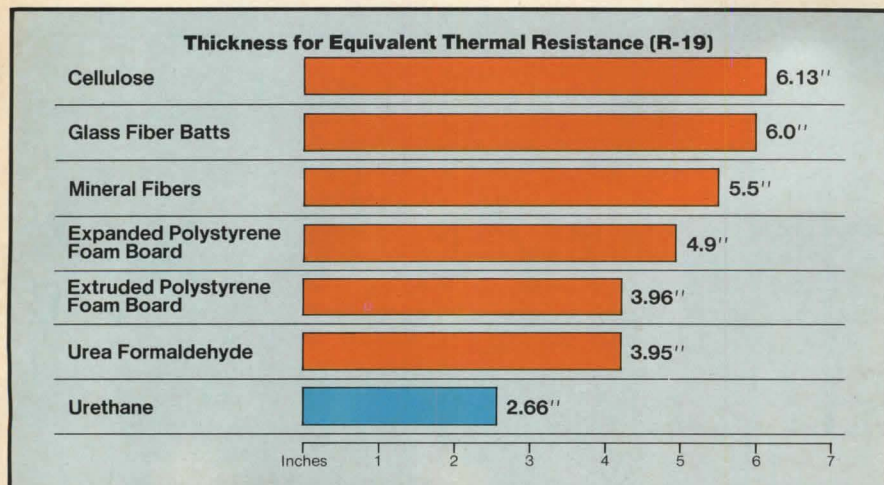
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Urethane foam, like any organic material, will burn if exposed to open flame. Check with your local code authorities before specifying insulation material.



# HUD study offers ways to cut costs

The HUD task force that reported that rising housing costs are becoming a more critical national problem every day has also recommended "special remedial steps."

But many of these 150 recommendations pointed to further studies or more appeals for "intergovernmental coordination" and some of the proposals appeared impractical.

The report itself got a mixed industry reaction: A National Association of Home Builders official said: "It's too general. We would have preferred a no-nonsense catalogue of a couple thousand known ways to cut the cost of housing." However, a spokesman for the savings industry said: "It's a competent job. They've surveyed most of the problems."

The 50-person task force, reporting to HUD after nine months of study, found that "the housing cost problem is nationwide" and unless dealt with "a major proportion of the population will be denied access to decent housing at reasonable cost."

**The panel.** The task force included such prestigious lenders as George W. DeFranceaux of Washington, chairman of the National Corporation for Housing Partnerships. Another member was John Crosland Jr., a builder in



Builder Crosland  
Members of task force . . .

Charlotte, N.C., and chairman of the housing cost committee of the National Association of Home Builders.

The task force's most controversial recommendation suggested that the Secretary of Housing should have a voice in national monetary policy. The panel was saying that the housing industry has suffered ups and downs in cyclical economic swings, and that corrective remedies should be sought in the manipulation of monetary policy. There were doubts, however, that the secretary could ever influence the highly autonomous Federal Reserve Board, which directs such policy.

**Tax policy.** The report likewise criticized the uncertainty in federal tax



Lender DeFranceaux  
. . . on housing costs

policy, stating that this creates "an unstable investment climate and affects the flow of financing."

The report cost about \$70,000, but HUD said another \$500,000 will go for research into problems the panel listed, and the National Institute of Building Sciences will receive \$300,000 to study building codes. The task force said overly complex or conflicting codes force up housing costs.

**Land.** The report also gave particular attention to "constrained land supply" as a housing-cost factor. The experts said land is still available but that stringent land-use regulations have often raised the cost of a home itself by 30%. —B.D.

## 12 Tax revolt: impact across U.S.

where the voters have the initiative, they don't have the same taxing and spending problem.

Crawford thinks that the impact of property tax reduction "may have a short-term effect where house prices might rise. But in the long run, he says, people can predict what their housing payments are going to be each month, and that should encourage sales. "Further," he adds, "they'll have more money to spend."

**More building.** Michael Sumichrast, economist for the National Association of Home Builders, says that a cut in property taxes "will help produce more housing starts because people will have more disposable income left. It cuts one of the rapidly increasing factors in housing costs, so it can have only a good effect on homebuilding."

One expert working for the National League of Cities suggests that Proposition 13, while lowering property taxes for homeowners who retain their properties, will in fact increase the percentage of total property taxes paid by residential owners compared with the percentage paid by business owners.

That's because homes are sold more often, and under the proposition they are then assessed in relation to their actual market value. On the other hand, business properties turn over at a lower rate, and many of them are in fact depreciated over time, so that overall the rise in assessed values on business real estate will be slower than on residential.

**Rhetoric in Washington.** In theory, to the extent that the tax revolt movement actually cuts government spend-

ing, it could also cut government borrowing. But the extent of the impact on state and local government taxing and spending is still confusing even in California.

The House Republican leader, John Rhodes, linked the tax cut issue directly to housing. He said in Washington that the borrowing necessary to finance huge deficits "hits the housing market, for example, with higher interest rates on loans and mortgages and higher costs for labor and materials."

As the Rhodes statement indicates, the Washington reaction is typically rhetorical. Politicos of both parties are waiting to see how the political chips fall, primarily on California's Governor Jerry Brown. —DON LOOMIS

McGraw-Hill World News,  
Washington





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**GENERAL**  **ELECTRIC**

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# Builder apprenticeship programs fail

Apprenticeship programs in construction are not meeting the goal of building new jobs and lives for disadvantaged and minority groups, says the government General Accounting Office. The congressional watchdog agency is sharply critical of the Department of Labor, which is charged with administering several such programs under the Comprehensive Employment and Training Act (CETA).

A primary factor in the ineffectiveness of the programs is the high unemployment rate in construction that hurts the future labor market as well as the present one, GAO says. After completing training, an apprentice has nowhere to go, with skilled and experienced workers laid off and feeling the effect of a 12% unemployment rate (for 1977). Unfortunately, the Bureau of Labor statistics predicts only slight increases in the number of construction workers in the 1980s compared to the total labor force.

**Tale of two programs.** Despite the apparently dim outlook, the two programs under question—Apprenticeship Outreach Program and National On-The-Job Training Program—have helped increase minority participation in the construction industry. In 1967, minorities comprised 7% of construction trade apprentices while the 1976 ratio showed a big jump to 18%. Nevertheless, the GAO report indicates that many of the apprentices who are graduated from the programs end up in low-skilled jobs.

The Apprenticeship Outreach Program (AOP) began in 1967 as an effort to recruit minority youngsters into killed construction apprenticeship programs. However, the 1975 high unemployment rate of 18% forced the Labor Department to place the participants in general job categories instead of skilled ones. Furthermore, the GAO determined that over 60% of placement in the outreach program for 1967-1975 period was in less-skilled jobs such as cement masons, bricklayers, painters and plasterers. The report concludes that such a record duplicates the state employment service task of placing job applicants.

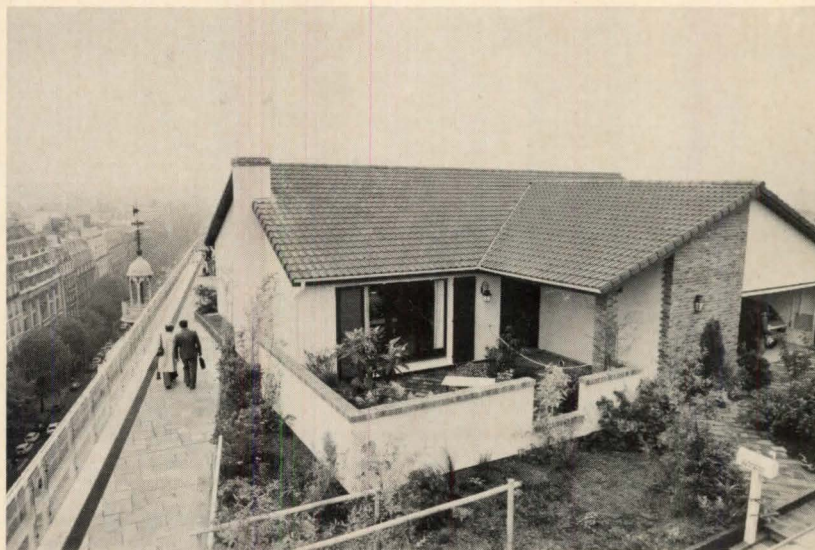
**Administration woes.** The National On-The-Job Training Program began

in 1962 to fund labor unions to train unemployed and disadvantaged persons in basic skills. However, the GAO staff discovered that in addition to the high unemployment factor, much of the program's ineffectiveness relates to the administration of funds. Up to 43% of the money marked for training expenses found its way to paying the bill for contractors' national and regional staff expenses.

However, Secretary of Labor Ray Marshall gives strong support for the

continuation of apprenticeship programs. He says such ongoing plans are needed because of the impact of cyclical fluctuations on private training. "So, when you have high unemployment, people don't train, and they don't replace skilled workers who retire, which means that you will create a shortage that will show up when the labor market gets tighter," he concludes.

—MARCIA RECIO  
McGraw-Hill World News,  
Washington



**Rooftop home** built atop an eight-story department store in Paris, France, is a promotion idea of Kaufman and Broad's French division. French like the American amenities.

## Rooftop home draws 3,000 viewers a day

That's right—3,000.

The 1,450-sq.-ft., three-bedroom ranch-style home sits high atop Le Printemps, an eight-story department store in the heart of Paris.

*La Maison sur le Toit* (House on the Roof) is a merchandising venture of Kaufman and Broad's French division. Bruce Karatz, division president, conceived the idea to publicize K&B's new housing projects in Paris, Lyon, Marseilles and Belgium.

Major subcontractors lined up to provide free labor and all materials.

**Building problems.** A house 100 feet above street level is not without construction problems. The building crews could work only between the

hours of 1 a.m. and 8 a.m. And 1,000 concrete blocks and 7,000 roof tiles had to be hoisted by crane.

And construction had to be modified. The store's roof could support only slight weight, so a cellular concrete matrix was used for the house in place of the conventional cement slab foundation. With winds up to 100 kilometers whipping across the roof, materials had to be tied down and all 7,000 roof tiles had to be *glued* to the roof.

The builder added a final touch. When the house was finished, the crane lifted a Citroen to the roof and *La Maison sur le Toit* opened its doors to the public. —MARY SARLO CRUZ



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# Standard-Pacific: new markets, financing

Normally conservative Standard-Pacific Corp. of Costa Mesa, Calif., will branch out in 1978, adding two new markets and a small but high-potential mortgaging business.

The builder, which had sales of \$89 million last year, expects to start construction in Houston by Labor Day. And, although it's not official yet, another flag will be planted in Phoenix before year-end.

Both moves are in line with Standard-Pacific's basic game plan—building medium-priced, single-family homes in large metro areas that have a strong employment base and above-average potential for population growth. The builder already operates in six such high-demand markets: Orange, Ventura and San Diego Counties in Southern California; San Francisco; Seattle and Chicago.

**Mortgaging.** Another future bet is S.P. Financial Services Inc., a newly formed mortgaging company due to start up in Northern California later this year. The subsidiary, with a net worth of \$2.5 million, will originate both FHA/VA and conventional mortgages. Initially, at any rate, the emphasis will be on government-sponsored programs.

The operation is similar to those of Pulte and Ryan Homes. "However," says Vice President of Finance Robert St. Lawrence, "we're taking a very low-key approach and, for that reason, this new arm won't be a major earnings contributor for some time."

But it does give the builder a base for developing its own mortgages in periods of tight as well as easy money.

**No cigar.** After five straight years of record sales and earnings, Standard-Pacific ran into some heavy rains that slowed construction in California during the first quarter of '78. Although the downturn spoiled its chances of setting new marks, the builder wound up with earnings of \$1,487,499, or 41¢ a share, on revenues of \$18,821,202, down slightly from the record year-ago quarter. The company also booked 215 new-home orders in February, its best four-week sales period ever.

After-tax margins for the quarter



A \$119,000 house from Stan-Pac's line, with the executive team at right: Robert St. Lawrence, Arthur Svendsen and Ron Foell (l. to r.).



were a healthy 8%, mainly due to higher average selling prices (\$68,405 vs. \$54,900 last year).

Revenues for the full year, says Board Chairman Arthur E. Svendsen, should reach \$120-\$130 million, up more than 45% from '77. Factors in the volume upturn: a projected 12% rise in new-home deliveries and 35% higher selling prices. On April 1, the company had a backlog of 752 presold homes and some 1,200 units under construction.

**Fast track.** Standard-Pacific was one of housing's star performers in 1973-77. Its compounded annual growth rates for net income (76%), per-share earnings (73%) and revenue (29%) were among the industry's highest during this period.

Since 1973, after-tax margins have climbed from 3.4% to 8.2% and the shareholders' return on equity—31% in each of the last two years—is the highest among the top 20 publicly held companies that derive most of their income from homebuilding.

**Aggressive pricing.** Much of Standard-Pacific's success stems from a policy of pegging its product below the going market prices in each region. And the builder can do this because many of its 6,400 lots are carried on the books at "substantial discounts" from current market value.

But this edge won't last forever. Says President Ron Foell: "Land costs vary wherever you go, from \$7,000 for an improved lot in Seattle, to \$12,000 in Chicago and \$25,000 or more in Orange County. The trend is up, though, and our margins will be affected as we buy more higher-priced

replacement land."

**Back to reality.** Commenting on the twin problems of overbuilding and speculation in Southern California, Foell notes that most of the recent bulge in inventory has been pretty much absorbed. "The supply of new homes is very tight," he says, "and there are going to be plenty of \$90,000-\$120,000 units coming on the market this year. Builders, however, won't be putting their houses up for sale until they're much closer to completion. And they will be priced as close to actual market value as possible. Last year, speculators bought up new units before the foundation went in; now there's a move on to squeeze them out."


**High-end units.** Standard-Pacific, now selling from a total of 31 projects, expects to deliver a lot more housing in Southern California this year. Prices will be a lot higher, too. In San Diego, for instance, many units will go for \$60,000-\$75,000 but there won't be any shortage of \$80,000-up product either. The company is also building \$120,000 homes in Orange County—albeit in areas where \$160,000 is the norm.

**Clear sailing.** Other than sporadic shortages of labor and materials—and assuming that its weather problems are over—the builder sees no dark clouds on the horizon.

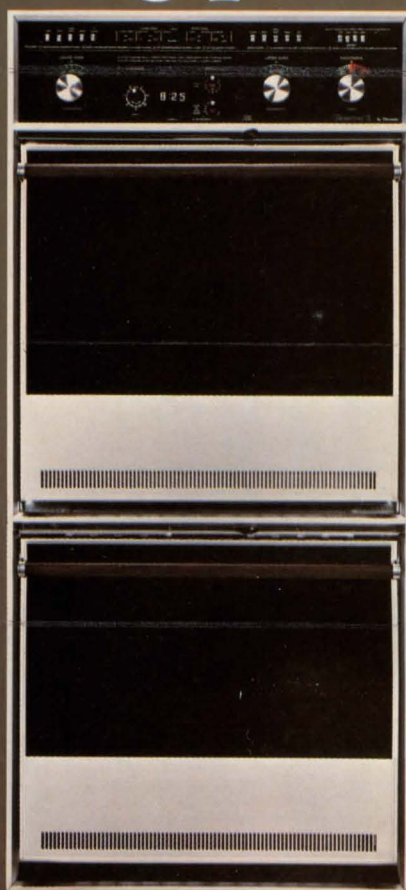
Coming into '78, says Foell, "we thought higher mortgage rates might cool down the market. It didn't happen, though. Rates are up to 9½-9¾% in many areas and we're selling more homes than ever."

—BILL MULLIGAN





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## Two more can say: 'Call me Mr. Pres'

Two homebuilding execs get shining new keys to the presidential suite. Others add the vice presidential cachet to their business cards.

**Sidney J. Workman** takes the president's chair for Leadership Housing. (**Carl Palmisciano** resigned.) Workman had been vice president in charge of land development for Leadership, which is based in Tamarac, Fla., and is a subsidiary of the Marmon Group of Chicago.

**Gerald Katell** is tapped by veteran builder **Ray Watt** to be president of Watt Industries' new W&K Co. in Los Angeles. Katell was senior vice president of the parent, which is based in Santa Monica.

**Ardeshir Azar-Pey**, former head of the Iranian Housing Organization, a government agency, is named managing director of **Bill Levitt's** International Construction Co. of Iran Ltd. in Tehran. (A bit of Levitt exotica: Bill's yacht, *La Belle Simone* [for his wife], was the main prop for the movie, "The Greek Tycoon.")

In Dallas, **Richard J. Corlett** is promoted to vice president of construction for Centex Homes, a subsidiary of Centex Corp. He was the construction vice president with Centex Homes' Illinois division. That post goes to **Robert J. Fogerty**. **Henry Marks** is named vice president with Centex Homes of Florida Inc. He'd been controller.

In Menlo Park, Calif., **Samuel C. Hathorn Jr.** becomes vice president and treasurer of the L.B. Nelson Corp. He had been the treasurer of Leadership Housing.

National Homes (Lafayette, Ind.) names four vice presidents: **J. Fred Harless**, **Larry C. Geyer**, **Richard McKool** and **G. William Price**, brother of National's president, **David Price**.

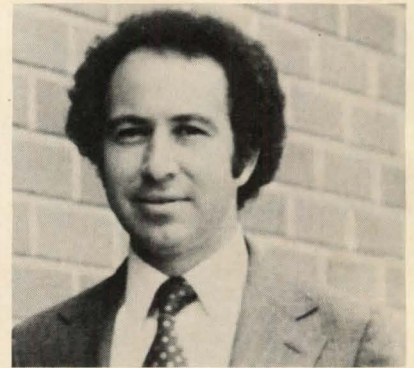
**Rod Gilliland** is appointed director of sales for Ponderosa Homes of Irvine, Calif. He had been the marketing director for William McCabe Inc., an Anaheim homebuilder.

**Jack Custer** is chosen to head the sales team for Harbor Ridge, one of the Irvine Pacific Development Company's projects on the Irvine Ranch.

**Michael Ferraguto Jr.** is named national director of land development for Kaufman and Broad (Los Angeles). He had been director of opera-



Leadership's Workman  
Promoted in Florida



W&K's Katell  
Heads new company

tions at Kaufman and Broad Homes of Illinois.

Superior Homes of Houston names **Gene Guthrie** as president of the company's southern division. He succeeds **D.L. Russell**, who becomes president of the northern division.

**James Sheehy** joins the Bergson Co. of Roselle, Ill., as director of sales. He had directed sales for the Oakbrook (Ill.) Development Co.

**LENDERS:** **Milton Feinerman** is named president of the Home Loan Bank of San Francisco, succeeding **Maurice Mann**, who resigns. Feinerman had been president of Westdale S&L of Los Angeles.

**James L. Busselle** joins Western Mortgage Corp. of Los Angeles as senior vice president for loan administration. Western's president, the veteran mortgage man **Fred B. Morrison**, announces the move. Busselle had been a vice president with Lomas & Nettleton in Los Angeles.

**G. Lindsay Crump**, senior vice president of the National Corporation for Housing Partnerships in Washington, is named to head up a new NCHP subsidiary, NCHP Property Management Inc. The company will manage 97 multifamily rental projects and oversee the management of 64 other projects, 25,000 units in all. **David L. Smith** joins NCHP as vice president and general counsel. He had been senior vice president of the Mortgage Corporation of the South in Birmingham.

**GOVERNMENT:** **George Romney**, controversial secretary of HUD during the Nixon years, turns up in the news after a long hiatus. Asked if he trusts **Jimmy Carter's** pledge of an honest

administration, the ex-HUD boss replies in an interview in Detroit: "He changes his mind so fast that I can't tell what he thinks is honest one day as compared with the next."

Another ex-HUD boss, **Carla Hills**, who held the post under **Gerry Ford**, also has an unkind word for Carter's performance. Says Mrs. Hills in a *New York Times* article: "Mr. Carter proposes to multiply the already dizzying array of narrow categorical grant programs and the maze of red tape that plagues local officials. Every domestic agency seems to have received a payoff in the form of a new program or added funding."

**ASSOCIATIONS:** After five years, **Alan R. Trellis** resigns as director of technical services for NAHB. The author of "A Builder's Guide to Energy Conservation," he joins the new custom building company, Trellis & Watkins Inc., in Columbia, Md. **Donald L. Carr**, who was assistant director, moves into Trellis' NAHB post.

**H. Jackson Pontius**, executive vice president of the National Association of Realtors for eight years, retires. He's replaced by his chief assistant, **William R. Magel**.

The Manufactured Housing Institute elects **Edward J. Hussey** as chairman and **Jack E. Dahl** as vice chairman. Hussey is president of Liberty Homes of Goshen, Ind., and Dahl of Carolina International, Louisville.

**Wayne Hyatt** is elected president of the Washington-based Community Associations Institute at the association's fifth annual conference in San Francisco. Hyatt is an Atlanta attorney specializing in condo litigation.



# Octa-Therm by Martin.

Uses outside air for combustion to heat efficiently, save energy!

Ben Franklin used a second chamber and metal baffles to increase the efficiency of the colonial fireplace. But his were



the last important improvements until 1976 when the Martin OCTA-THERM revolutionized fireplacing by using outside air for combustion (patent pending).

**New principle makes masonry fireplaces obsolete.**

A fireplace... any fireplace... needs a constant supply of air (oxygen) to operate. No air, no fire... it's as simple as that. A masonry fireplace uses room air for combustion, sending it up the chimney and creating uncomfortable drafts. And by sending already heated room air up the chimney, a masonry fireplace creates a vacuum which causes cold outside air to be drawn in through every crack and crevice in the home. The result is a net heat loss.

**OCTA-THERM increases fireplace efficiency dramatically.**

A Martin OCTA-THERM uses outside air for combustion, drawing it into the firebox through vertical slots on

either side. Almost no heated room air is drawn into the fireplace and no vacuum is created to draw cold outside air into other rooms.


Only outside air goes up the chimney; heated air stays in the home to be reheated and distributed through ducts to as many as three rooms. Instead of a net heat loss, there's a measurable heat gain and important savings in heating costs and energy.

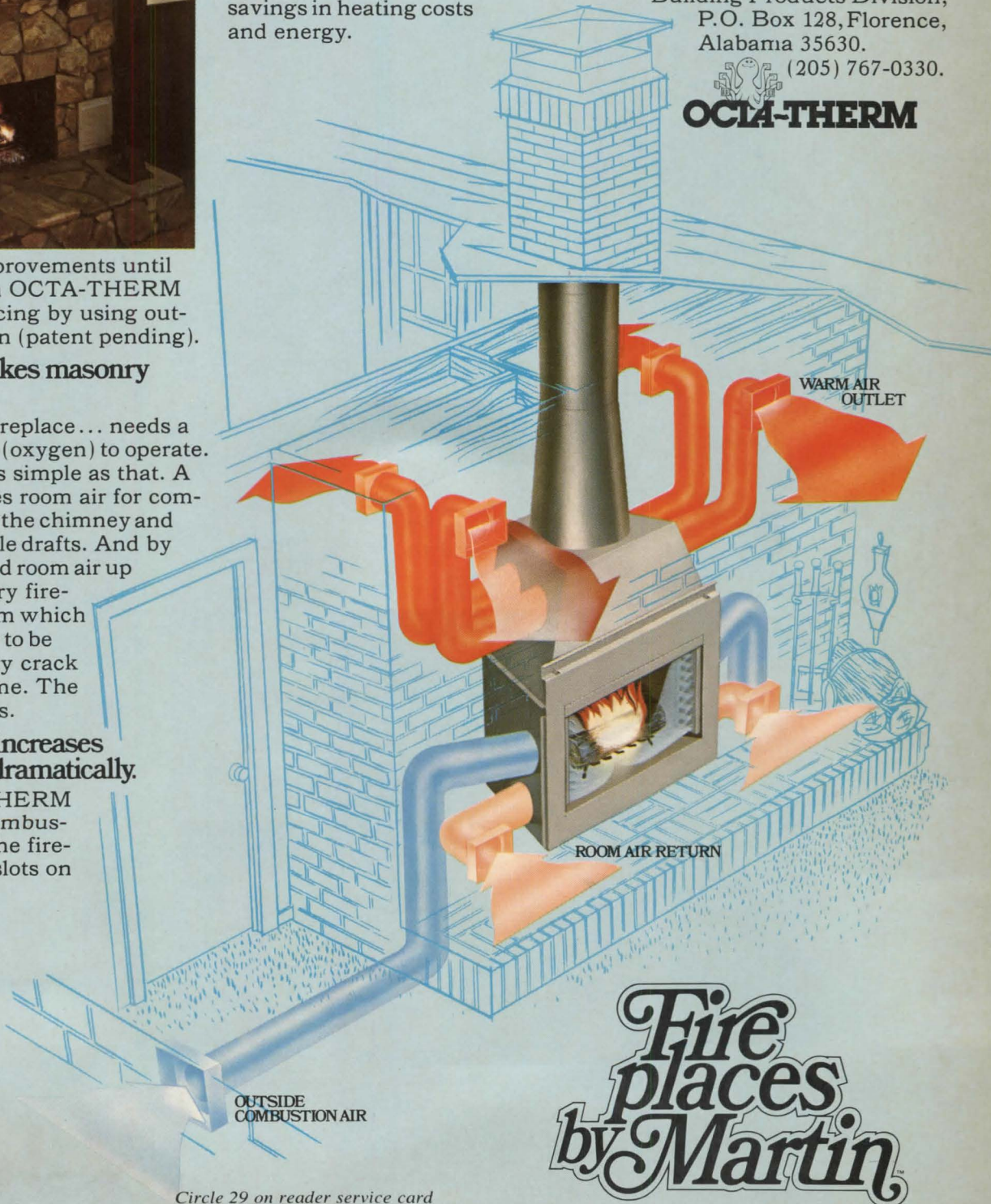
**Zero clearance for easy, economical installation.**

A Martin OCTA-THERM may be supported and surrounded with standard construction materials, combustible or not. Needs no masonry foundation and can be trimmed out in any fashion. It's a fireplace ahead of its time... just in time! For full information call or write: Martin Industries,

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P.O. Box 128, Florence,  
Alabama 35630.

(205) 767-0330.

  
**OCTA-THERM**





*Fire  
places  
by Martin*



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Andersen Windows are built to save on heating and cooling bills. With a wood core (one of nature's best insulators), double-pane insulating glass and a snug-fitting design.

## Cuts costly call-backs.

Buyers won't complain about sticking or binding. Because, when installed properly, Perma-Shield Windows fit snugly, yet operate with ease.

## Silent salesman.

Surveys show home buyers are more aware of Andersen® Windowalls® than any other window brand. So this label adds sales appeal to your homes.

## Long life, low upkeep.

Rigid vinyl sheath on frame doesn't chip, flake, peel or blister. Doesn't rust, pit or corrode. Sash is protected by a long-lasting, low maintenance polyurea finish. Interior wood surfaces can be stained or painted to match any decor.

## Resists handling problems.

Exterior frame surfaces resist damage during installation. Don't require touch-up painting. Dirt wipes clean with a damp cloth. A beautiful way to save time and money.

For more information about Perma-Shield® Narroline® Double-Hung Windows, call your Andersen Dealer or Distributor. He's in the Yellow Pages under "Windows." Or use the reader service card in this publication.

**Andersen® Windowalls®**  
ANDERSEN CORPORATION BAYPORT, MINNESOTA 55003





# The beautiful way to save time, save money, save fuel.

## No storm window bother.

Double-pane insulating glass offers a major part of the fuel-saving benefits of single-glazing with storm windows and only half the glass cleaning chores. Convenience your buyers are sure to like.

## Snug-fitting design.

Perma-Shield Narroline Windows are two times more weathertight than industry air-infiltration standards. To help seal out drafts and dust, and to help save on heating and cooling bills.

## Easy installation.

Perma-Shield Narroline Windows come completely assembled. All you do is nail pre-punched side flanges into window openings. Flanges eliminate the need for separate flashing.





PHOTOS: BILL SWARTZ, DENVER

**Signs of a sellout:** At left, more than 300 buyers lined up on opening day; at right, some of the 150 overnight camp-outs.

## Where the renters line up for condo flats

From Denver comes more evidence that apartment shortages are bringing renters into the for-sale market.

Case in point: BrandyChase Condominiums. Of 167 buyers who snapped up the project's flats in a six-hour sellout, more than 80% were typical renters.

"Their average age was only 27," says Marty Russell, who directs real estate operations for Environmental Developers, which is selling the pro-

ject. "And 64% were single. These people should be looking for apartments, but the city's rental picture is extremely tight now."

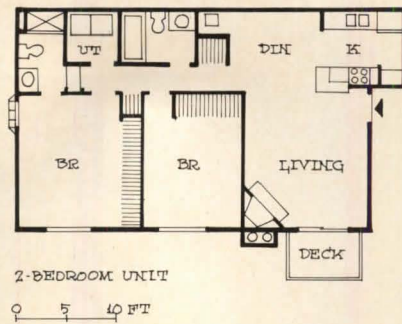
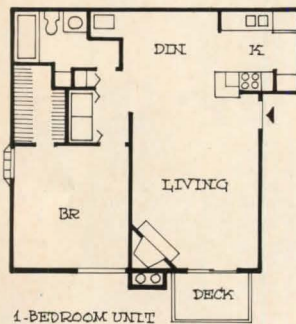
BrandyChase fits right in with what these new buyers want.

First, the project's two plans are small (715 and 923 sq. ft.), priced low (\$29,000 and \$37,000) and have monthly charges of only \$350 to \$400. Since these payments are only slightly more than the rents for compar-

able apartments in the area, buyers can get the advantages of homeownership without stretching their budgets very much.

Second, the project is close to Denver's business community which appeals to a mostly-working buyer group. And finally, the recreational facilities available (the condos are in a large PUD) attract young people to whom socializing is important.

—J.G.C.



**Traditional apartment plans** are sized and priced right for young buying group of mostly childless couples and singles. Two-bedroom unit (*left*) offers 923 sq. ft. of living space and sold for \$37,000; one-bedroom plan (*far left*) is sized 715 sq. ft. and sells for \$29,000. Flats are arranged eight to a building.

## 20 firms victimized in overseas swindle

An ex-felon, a legend in the field of big-time swindling, has just been convicted as the result of a scheme that cost builders and contractors \$600,000.

James G. Ryan was found guilty in federal court in New York City on 12 counts of mail fraud and inducing interstate travel in furtherance of a fraud. Government attorneys charged that he made his bundle by posing as an international broker of prefabricating deals.

In 1974-75, the prosecutors said, Ryan lined up a score of U.S. contractors to work on phantom housing projects supposedly backed by the governments of Egypt, Nigeria and South

Africa. All the companies had to do was pay Ryan a \$30,000 bond, returnable when the jobs were completed.

**Wayward bus.** One of his gambits, the prosecutors said, was to have a group of Nigerians (including a bus driver, a car dealer and an architect) visit a prefab plant in South Africa under the pretext that they were government housing officials. The South Africans, thinking they were in for a building boom, reportedly welcomed the group and gave Ryan the credentials he needed to fleece the American builders.

Ryan carried a \$3-billion letter of credit purportedly signed by King Faisal of Saudi Arabia as well as a

photo of himself posing with "the Saudi Arabian royal family."

**An air of authority.** So convincing was Ryan, the prosecutors said, that when some contractors complained about the cool reception they got in Nigeria, he told them to give Egypt a try—and off they dutifully went.

Ryan awaits sentencing.

Involved in numerous swindles since 1962, Ryan first surfaced in Colorado where he was convicted on a federal tax fraud charge. In 1965, he was jailed for brokering deals that caused a major bank to go under. His latest setback: a federal indictment charging that he helped to pass millions of dollars in bogus Treasury bills.





## There are a kitchenful of reasons to put Hotpoint in your kitchens.

The most important one is your customers' satisfaction. When you install Hotpoint, you're installing quality appliances that will please them now. And for years to come.

**1 Hotpoint has everything you need.** We make a full line with the kind of features today's buyer is looking for. And our nationwide distribution system makes it easy to get the appliances you need, when you need them.

**2 You'll like Hotpoint's ease of installation.** For instance, our large capacity refrigerators can be installed almost flush to walls and

cabinets. And that's just the beginning. Hotpoint makes a variety of ranges for every kitchen style: hi-low, drop-in, free-standing, surface sections, plus 24" and 27" wall ovens. And Hotpoint dishwashers' front panel allows easy access to leveling legs and electrical and plumbing connections. You can install our dishwasher and disposer on a single 20 Amp circuit where local codes permit. And our washers and dryers can even be installed on an inside wall.

**3 Service that's a selling point, not a sore point.** We have

factory service centers in over 800 cities plus over 5,000 franchised service organizations across the country. Knowing service is always available takes a load off your shoulders.

**4 If you'd like to know more about all the benefits of dealing with a single source supplier, get in touch with your Hotpoint builder representative. Or write Hotpoint Contract Sales Division, Appliance Park, AP4-256, Louisville, Kentucky 40225.**

**We hustle for your business. And it shows.**

# Hotpoint

A Quality Product of General Electric Company



## Energy battle heating up mobile home sales

Three of the big insulation makers—Dow and Monsanto (foamboard) and Owens-Corning (fiber glass)—have been selling an energy-saving story to mobile manufacturers for 18 to 24 months. The results: Mobile home dealers are smiling as sales of the more profitable energy-saving models are rising.

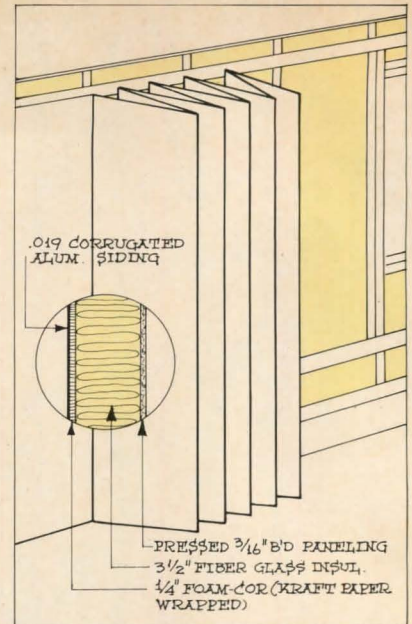
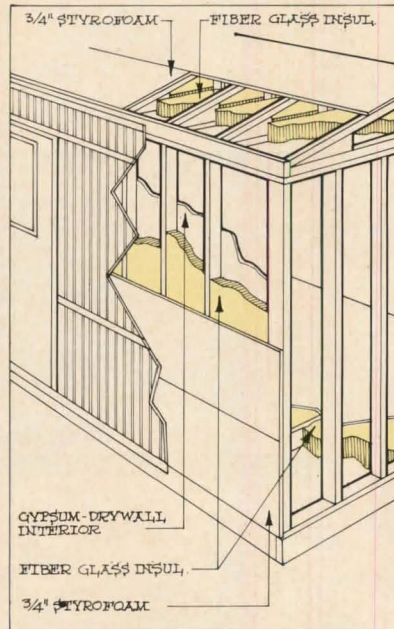
Typical is Pelican Mobile Homes in Klamath Falls, Ore., an exclusive outlet for Champion Homes. Champion is one of the big five in the business. (The others: Skyline, Fleetwood, Redman, Guerdon.) Two years ago, Pelican sold only standard, moderately insulated Champion models. During 1977, it stocked a modest number of Champion "Energy-Lock" models. Pelican sold every one, despite a price tag \$800 to \$1,200 higher. This year, it filled the grounds with "Energy-Lock" models; no longer carries standard units. ("Energy-Lock" is Champion's name for an insulation system that includes Dow Styrofoam™ TG sheathing.)

"Our customers were won over," says Jean Beloit of Pelican, "when they walked into our new models in midwinter and found the space warm with nothing operating but a small, portable electric space heater in the living room."

Champion Marketing Director Joe Stein reports sales increases for energy-saving models at all its plants, though he admits the energy promotion hasn't lifted total sales appreciably. "But our net is up on the homes we are selling," he observes.

**Market leader.** Skyline Corp., number one in the mobile business, also bettered sales of its energy-saving models during 1977. Says Skyline Vice President Don Barrow, "Our Minnesota plant is one that produces nothing but energy-packed models. At our main plant here in Elkhart (Ind.), we build energy-saving and standard models."

Skyline energy-saving units are wrapped—sidewalls and roof—with Monsanto's Fome-Cor® sheathing. This is 1/4" foamboard, cut into 2x8 panels. These are enclosed, edge to



**Aiming for energy savings,** Skyline is one mobile maker sealing units with fiber glass plus Monsanto's Fome-Cor® sheathing (left). Champion Homes employs a system (above) with Dow Styrofoam™ TG sheathing, fiber glass insulation and gypsum board.

edge, in a continuous run of kraft paper; then accordion-folded for shipment. Runs up to 480 ft. are available. Over mobile home framing, the top edge of wall-section kraft paper overlaps the bottom edge of the roof-section paper, and is sealed. This total wrap reduces infiltration, a source of heat loss getting more attention lately. (A recent study by Texas Power & Light shows infiltration as the major source of heat loss in a house—mobile or conventional.)

**Monsanto tests.** A Fome-Cor® sheathed mobile consumes from six to 23% (average: 9.3%) less energy than a model caulked at the seams connecting walls, roof and floor. So claims Monsanto, which announced in May the results of a two-year test cosponsored with Public Service Indiana. The tests, conducted by Ray W. Herrick Laboratories at Purdue University, were made on two mobile homes, identical except that one was sheathed; the other caulked. Monsanto's Bill Zendig says the savings revealed by the test result from Fome-Cor®'s function as a barrier to infiltration.

Does Fome-Cor® also block moisture? "No way," says Zendig. "Fome-Cor® has a perm (moisture permeability) of eight, and moisture backup is

definitely not one of its problems."

**GESS what?** It stands for Guerdon Energy Saving System, the promotional effort by another of the big five mobile makers. GESS was launched after joint testing in 1976 by Guerdon, Owens-Corning, Arkansas Power & Light and the Arkansas State Energy Office.

Does GESS help the dealer sell? Says Mike Mathis of Shelter Homes, a Guerdon dealer in Russellville, Ark., "Yes. Buyers like it, despite the extra \$2,500 they pay for the same 70' x 14' model. I win them over by showing them utility bills for GESS-fitted models we've sold."

What Mathis shows buyers is this: He admits, first, that monthly payments for the GESS model will be \$210, compared to \$170 for a standard Guerdon unit. Then he matches fuel bills: an average \$120 per month for the standard model; \$45 for the GESS unit. Simple addition brings the GESS total to \$255 a month and \$290 for the standard mobile. "When they see those figures, most of our buyers pick the energy saver," says Mathis.

Jim Amrine, product engineering manager for Guerdon, describes the GESS standards, which the company





## Give your customers the value they demand.

We're the people who build a modular cabinet that competes with the custom cabinets in every way . . . but price. Merillat quality, a long list of "standard" features that are extras with others . . . that's value your customers will understand. And, that helps make your sale. Shown above is our Americana line which features solid oak frames, double dowelled frame construction and a Formica® brand laminate finish that can't be beat.



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# What you should expect from Superior besides great fireplaces.

Great fireplaces are great—but just as important, you need them there and installed when they should be.

So, first, expect on-schedule installation of your Superior fireplaces.

Expect some other things to be there, too. Our people for example, solving any little tricky installation problems that might crop up.

Expect code compliance to be automatic.

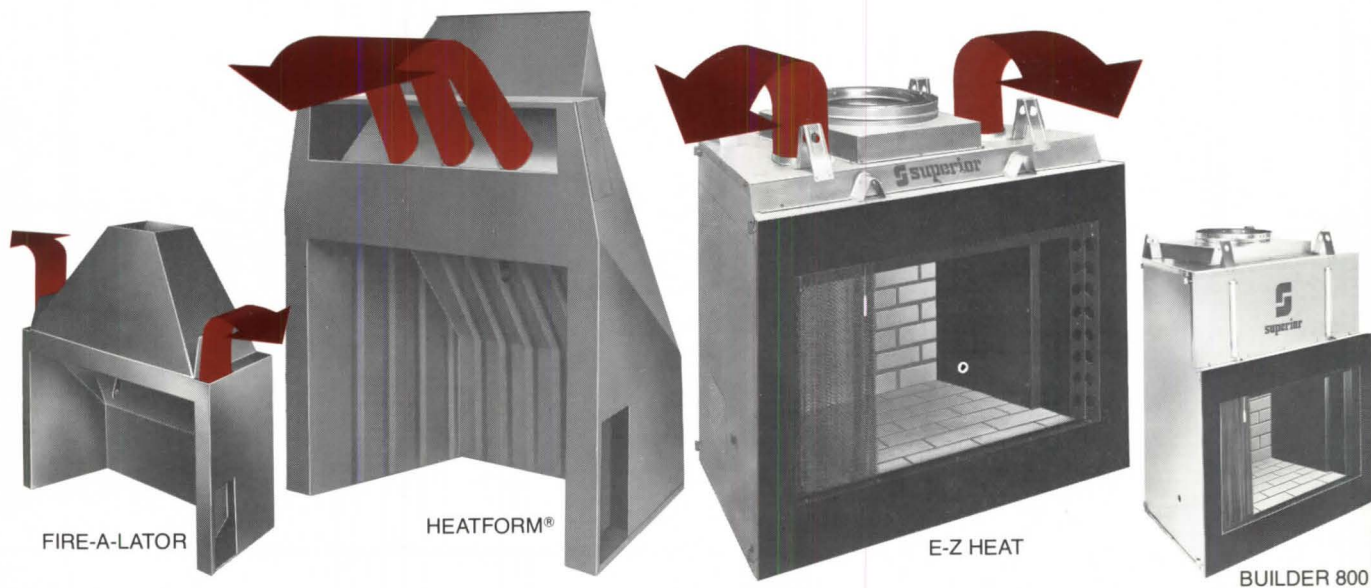
Expect to be able to get from local stock those two or three units you didn't know you

needed right now until right now.

In short—expect dependability and service.

They're old ideas, but we're doing a lot of things to make sure they don't become old fashioned ones around here. Things like substantially expanded production, more well-trained fireplace men in the field and well-stocked distributors everywhere you are.

We're out to make sure you get what you need when you need it.



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E-Z HEAT

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to your savings.

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Wasco will provide merchandising literature for use in model homes and their thirty years of leadership and promotion assure you of product acceptance. Wasco Skywindows are available from the industry's largest network of distributors and dealers. Profit from the trend to Skywindows. Write or call us, today.



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# Three like-size houses draw different family types

The big one-story houses vary only 206 sq. ft. in size and \$2,500 in price.

But they live very differently because builder Ben Martz has tailored them for three kinds of families who are moving up from smaller homes.

The types:

- Families with young children. They get a 2,183-sq.-ft. plan (*bottom right*) with easy access to sleeping, play and eating areas to allow mothers to keep an eye on youngsters. The house opened at \$65,480.

- Families with older children. They are offered a 2,328-sq.-ft. plan (*right*) with well separated activity areas to provide parents and children needed privacy. The house opened at \$66,980.

- Families who like casual living. They can buy a 2,122-sq.-ft. plan (*top right*) in which spaces are undefined, allowing rooms and activity areas to flow into each other. Opening price: \$67,980.

Martz's M.A.P. Builders offers these ranch houses at a 230-unit project near Fort Lauderdale. The models for young and older children have sold equally well—30 of each. The casual plan has lagged with half a dozen sales.

"The contemporary layout is unfamiliar to South Florida buyers," explains the builder. "But we're getting more interest now and we

MINERVA WAGNER

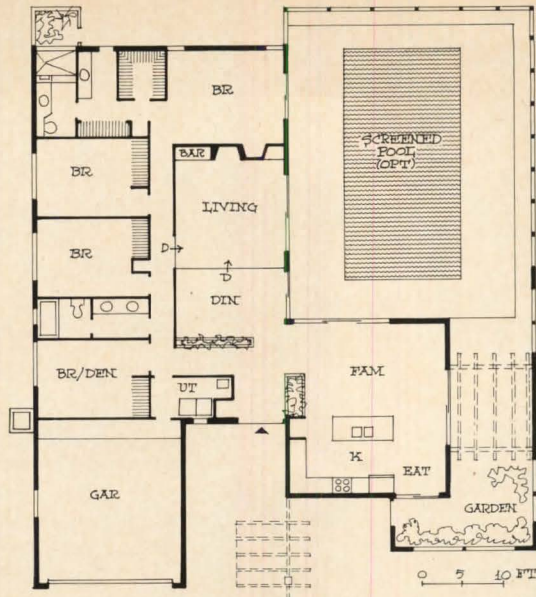


**Young children's model.** Plan at right.

expect its sales to pick up in the summer buying season."

Called the Shores of Jacaranda Lakes, the project is located in a 5,400-acre PUD being developed by Gulfstream Land and Development Corp. Besides the three plans, Martz offers two smaller homes for empty nesters and childless couples.

—JOEL G. CAHN

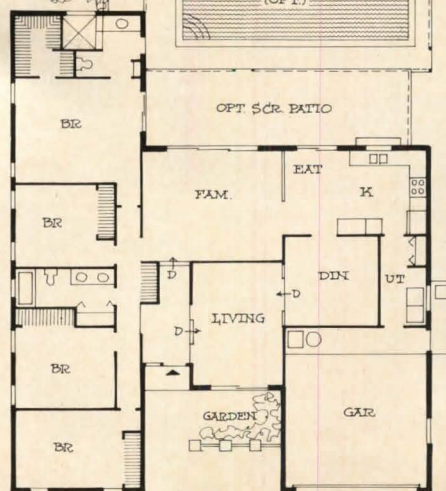
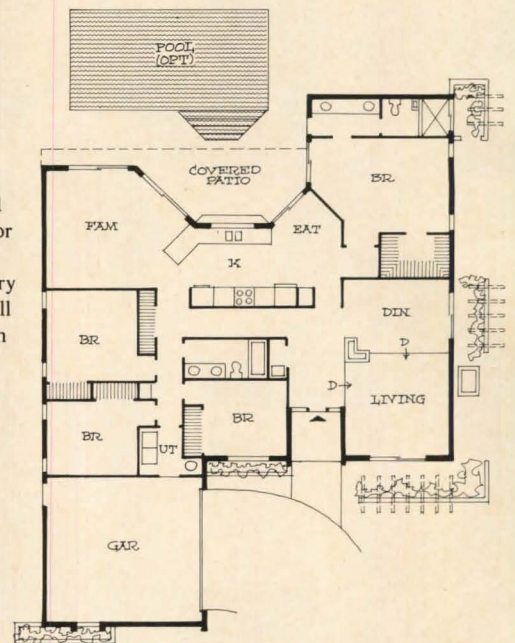


**For casual living:** 2,122-sq.-ft. plan at left leaves most living space undefined. Kitchen, breakfast area and family room are combined; sliding glass doors open large section to outdoors. Note double fireplace between master bedroom and living room.

Opening price: \$67,980.

**For older children:** 2,328-sq.-ft. plan at right has well separated adult and child activity areas for privacy. Master suite is located as far as possible from secondary bedrooms; breakfast nook is well defined; and corner family room is far from both master suite and living room.

House opened at \$66,980.



**For young children:** 2,183-sq.-ft. house (*plan left, photo far left*) features aligned bedrooms, eat-in kitchen, and half-wall divider between family room and kitchen to permit parental supervision. Long hall and foyer buffer sleeping children from adult activities in living room.

House opened at \$65,480.



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Franciscan Sierra is a new ceramic tile that has been designed to create beautiful baths and kitchens. Available in a palette of colors which coordinates with the newest kitchen appliances and bathroom fixtures, Sierra has a multi-purpose glaze which is ideal for use on walls, drainboard decks and counters. Send for our new brochure today to Interpace, 2901 Los Feliz Blvd., Los Angeles, Calif. 90039 (213) 6 3-3361.

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## You can relax because Sears service doesn't.

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Here, there, everywhere.**

**Sears** CONTRACT SALES

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applies to single- and double-wides:

- R-38 insulation in the ceiling.
- R-19 insulation in sidewalls and floor.
- An air infiltration barrier; a vapor control system.
- Caulked joints.
- Double-glazed windows or storms; storms on doors.
- Smaller windows.
- Thermostatic vent fan in the attic.
- Insulated heat ducts.

Guerdon may be the first of many mobile producers moving away from a marriage with a single insulation. Says Amrine, "Our plants are instructed to build GESS homes with the most economical materials at hand. Some plants use fiber glass in the ceiling; others have filled that space with treated cellulose. I've seen units with Fome-Cor® sheathing, and others with ordinary fiberboard. Our aim is to meet the standards. Many combinations of materials can do it."

**Potential problem.** Moisture condensation is something the industry is beginning to worry about. Stiff tests on mobiles at the National Bureau of Standards (NBS) have precipitated data on moisture in tightly sealed mobiles, and the picture isn't 100% bright.

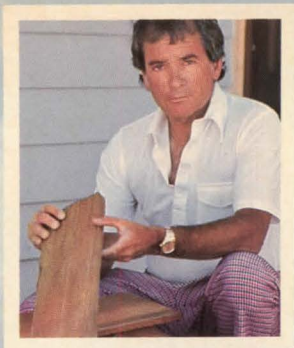
According to Frank Powell, NBS manager of thermal insulation programs for the Office of Energy Programs, "We found that one-half to three-quarters of an air change per hour produced no moisture problems. But when the air change dropped to .2 per hour, the opportunity for condensation became greater. This would be especially true if the owners of such a mobile home operate a humidifier during the winter."

Powell said the tests were conducted under laboratory conditions, and explained that personal living habits of mobile home owners could throw off the carefully collected results. For example, a single child in a family of three might open and close the main door two dozen times a day, easily raising air changes above one per hour.

Powell indicated that a change of air at .2 per hour is extremely low, although possible in today's tightly insulated mobiles. More NBS test results on mobiles are due before fall, 1978.

—JOHN H. INGERSOLL





**“Our buyers won't consider anything but a red cedar roof—even to save money.”**

John Woods, President,  
Yale Properties.



*HeatherRidge townhouses, Colorado. Builders: Yale Properties, Construction Division of Environmental Developers, Inc.*

“We've found customer acceptance of red cedar is so great, we don't even question what product to use any more.

“In one of our communities, a research firm asked 140 buyers if they'd consider a composition roof instead of cedar shakes to save \$800 on the cost of their new home. The answer was unanimously 'no'.

“That's one reason we used red cedar shakes for this townhouse community in Denver. Another is quality. We want the homes we build today to look good for years to come, and we know we can count

on the long-lasting good looks of red cedar.

“It's one way to insure our status as a first rate builder.”

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*Insulative (“R”) values of roofing products shown below. Source: ASHRAE Handbook, and California Energy Design Manual.*

Cedar Shakes (Heavy)	1.69
Cedar Shakes (Medium)	1.15
Cedar Shingles	.87
Built-Up Roofing, Slag	.78
Asphalt Shingles	.44
Built-Up Roofing, Smooth	.33
Asbestos Cement Shingles	.21
Slate	.05

## Red Cedar Shingle & Handsplit Shake Bureau

Circle 41 on reader service card



## WHAT'S SELLING

In Southampton, N.Y.

# Energy-saving house is a winner in a custom market

The model that's attracting buyers was put up by custom builders Don Morea and Charles Tutt. It has 2,200 sq. ft. of living space (*plan right*), is priced at \$68,900 without land, and has sparked 16 sales for the builders' "ecology house" line in the six months it's been open.

That's more business than the small custom operation has ever handled.

"Our buyers are attracted at first by the house's looks," says Morea, "but the sale is clinched when we explain how our houses are constructed to cut energy consumption."

**Low-energy features.** The model is the largest of four basic plans that Morea and Tutt offer, and it includes:

- Triple-glazed windows.
- Wood pocket doors that pull across the house's five sets of sliding glass doors. They retard heat loss at night and in cold weather.
- A heat-circulating fireplace.
- Six inches of insulation in perimeter walls and floor, nine inches in some parts of the ceiling and 12 where roof configuration permits.
- A greenhouse that helps heat the living room. It's roofed with a sandwich of translucent fiber glass panels. When heat builds in the air between panels, a thermostat-controlled blower switches on and transfers heated air into the house.

**Extra sales punch.** The greenhouse does more than save energy—it's a sales tool. "Prospects start talking about plants in the winter and indoor vegetable gardens the minute they see it," says Morea.

The berming in front of the house (*photo top right*) was originally intended to provide extra insulation. Now, since the house has been constructed to accept 6-in. batts in the walls, the mounding is not essential.

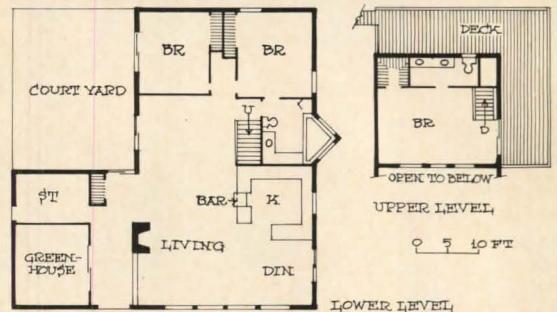
"We've kept it mostly for aesthetic reasons," says Morea. "The berming blends house in with the landscape and makes the entry more dramatic."

**Mixed market.** Half of the houses are bought as primary and half as vacation homes, although many vacation buyers plan to use their houses all year in the future.

All buyers, who range from young



**Energy-saver** (*above*) is nearly identical with the model that Morea and Tutt use as sales headquarters. One difference: A spiral staircase was added leading up to master bedroom. Front dormer-like extension not shown on basic plan (*right*) provides extra floor space needed to accommodate the stairs. Note the outdoor orientation of the house. Courtyard (*rear view, photo above*), deck and glass doors are appropriate for beachfront lots where many "ecology houses" are built.



couples to retirees, ask that the plans be adapted to their own preferences. The house shown at the top of the page, for example, is a variation on the basic plan (*above*). The buyers requested a spiral staircase leading to

the master bedroom. To do that, extra floor space was needed upstairs. Extending the bedroom resulted in the dormer-like windowed projection which appears in the photograph, but not in the plan. —B.B.G.

## Bannister replaces O'Toole at NAHB

Robert D. Bannister moves from the National Association of Realtors to fill the post vacated by the resignation of Denis O'Toole as senior vice president for governmental affairs of the National Association of Home Builders in Washington.

Bannister, 34, was deputy director of governmental affairs and director of institute liaison for the NAR.

O'Toole left the NAHB after one year on the job. He has joined the staff of Gerald M. Lowrie, the American

Bankers Association's executive director of governmental relations.

**Bank Board post.** Another Washington appointment gave the Federal Home Loan Bank Board its first woman member. She is Anita Miller, 46, a Ford Foundation housing specialist, and she was named by President Carter to fill a board seat that has been vacant nearly three years.

Mrs. Miller had previously been a member of the FHLBB's advisory council.



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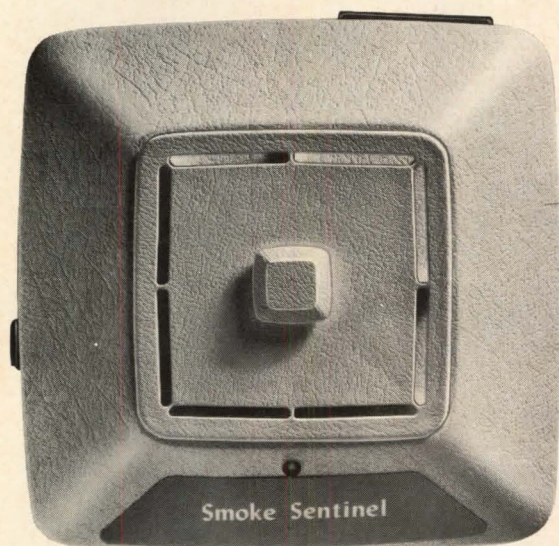
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# Framing 16"o.c.

## Framing: 16"o.c. vs. 24"o.c. Comparative in-place cost summary.\*

	Labor & Materials		Difference	
	16" o.c.	24" o.c.	Cost	Percent
Frame floor/Subfloor	\$1,737.79	\$1,616.01	\$121.78	7.0
Frame walls	535.12	345.83	189.29	35.4
Plywood siding and nails	688.88	656.72	32.16	4.7
<b>Grand Total:</b>	<b>\$2,961.79</b>	<b>\$2,618.56</b>	<b>\$343.23</b>	<b>11.6</b>

\*Data by NAHB Research Foundation

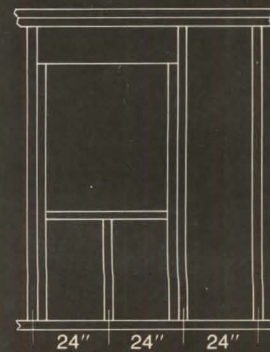
**but is it really worth an extra \$340 a house?**

If you're still building the hard way, with more framing than you need, it's time you looked into the savings you can get by switching to Engineered 24" Framing.

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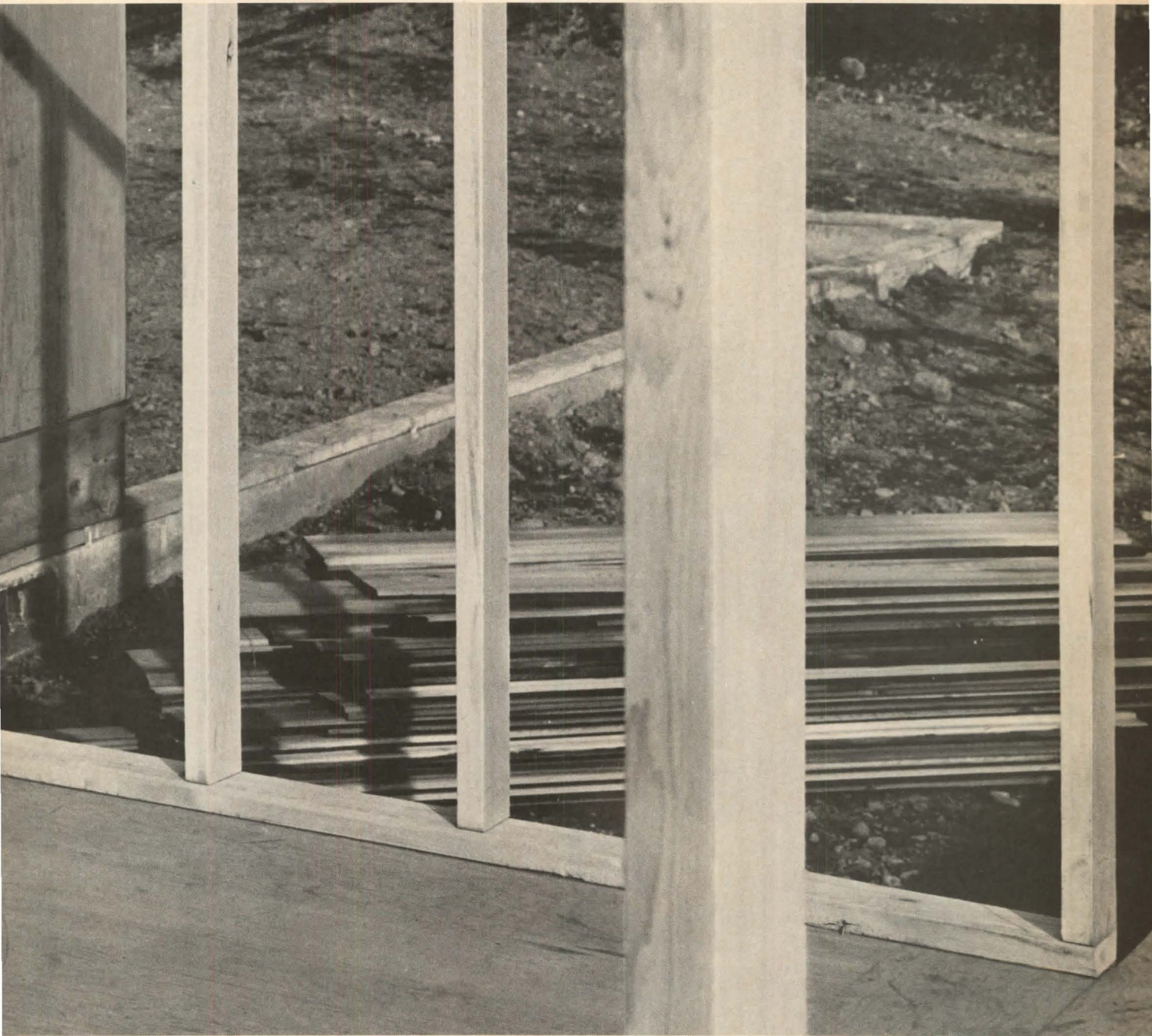


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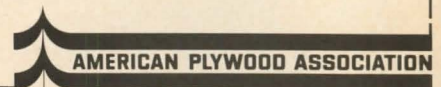
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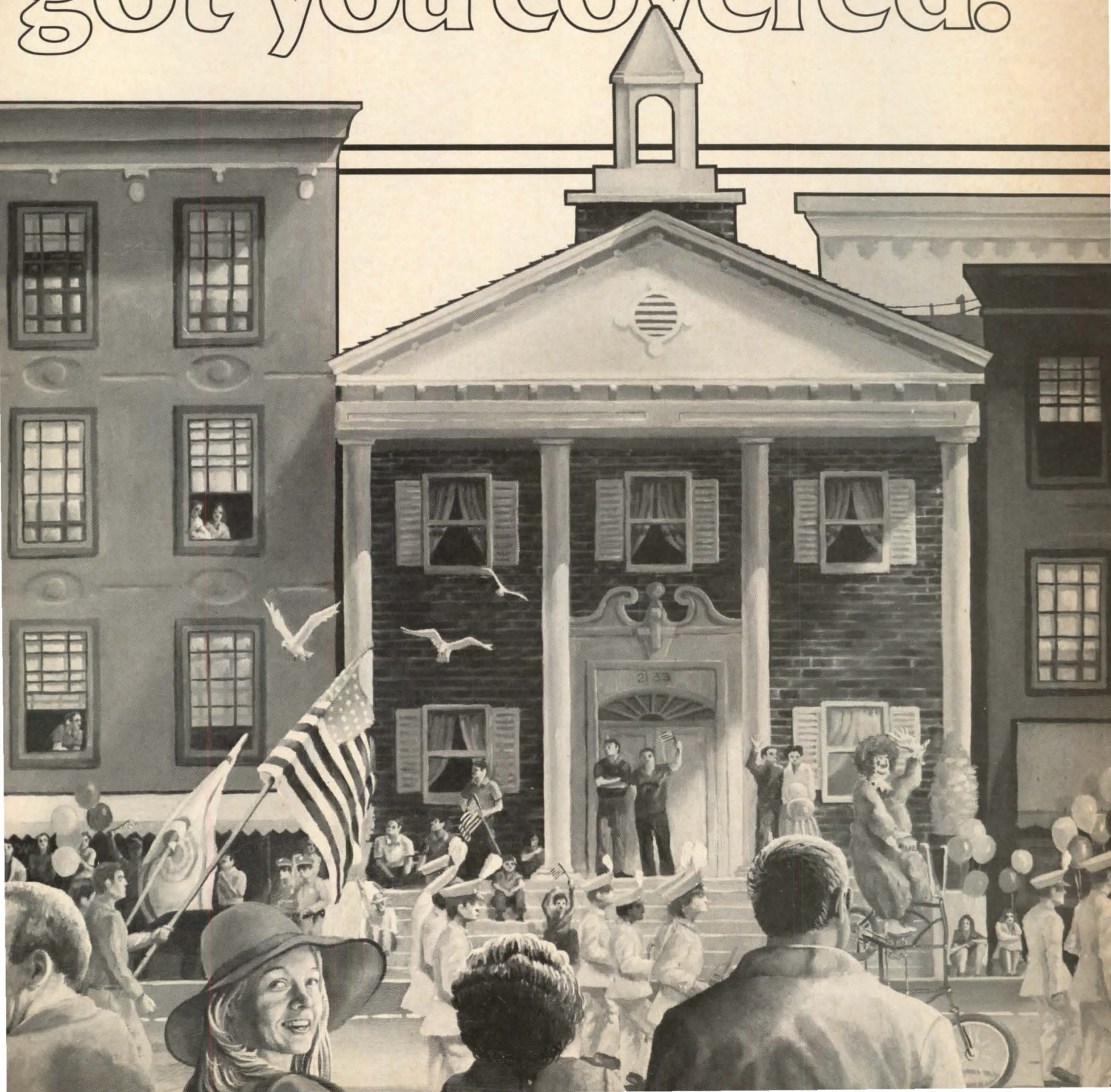
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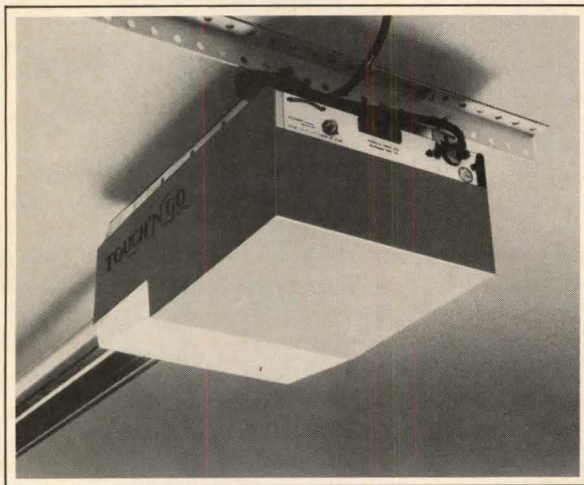








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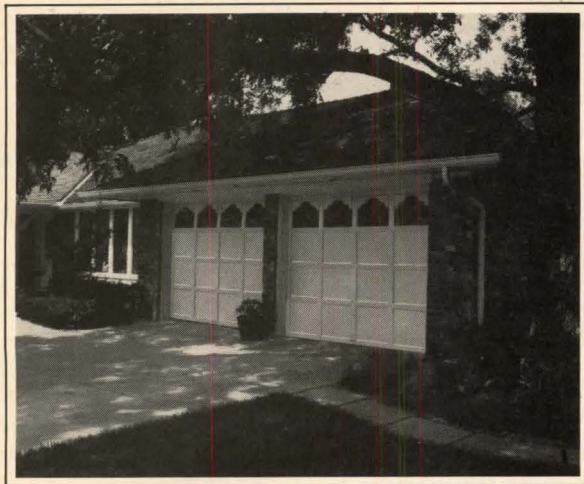
**Your reputation as a homebuilder is only as good as the quality of the products you put into your home.**

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# A stitch in time OR Elias Howe was a SEW~SEW inventor.

When Howe invented the sewing machine in 1846, he really got needed.

Some tailors said a machine could never replace hand work, or so it seemed.

But a few followed the thread of Howe's thinking. An automatic stitcher worked faster and more consistently, and the results were highly profitable.

Which happens to be the same reason folks today sign up for the Payroll Savings Plan. It's tailored to let you buy U.S. Savings Bonds automatically. And that makes saving faster and more consistent. With results that are highly profitable.

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## LETTERS

### Solving shopping center dilemma

**HOUSING:** A minority of businessmen and myself believe that the vitality of the downtown area can be preserved with the proper mix of shops and services—boutiques, restaurants, and professional and financial services.

Beneath the gaudy facades applied during the forties and fifties, for instance, are buildings reminiscent of the turn of the century. "Recycling: Look into those old buildings on Main Street" [HOUSING, Jan.] tells how a railroad project was partially funded by a HUD Urban Renewal Community Development Fund Grant. Information about these grants and restoration projects could be the catalyst that persuades owners to improve their properties.

JAMES CHASE AIA  
Pocatello, Idaho

### Condos and their comforts

**HOUSING:** I was distressed by the editorial, "The condo comeback—and a caveat" [HOUSING, May], which ignored the lesson learned the hard way by so many real estate editors during the mid-70s shakeout of the Florida condominium market:

You cannot broad-bush an industry.

Yes, there were "scandalous abuses" of the recreation lease in Florida, but there were—simultaneously—reputable, large-scale communities that sold incredible numbers of apartments because buyers demanded the recreational facilities furnished under a lease.

Century Village East of Deerfield Beach sold over 8,000 apartments during this period because buyers recognized the difference between an undelivered promise—and the promise on the premises.

GEORGE BERGMANN, president  
Century Village East Inc.  
Deerfield Beach, Fla.

### Wanted: a compatible triumvirate

**HOUSING:** Re your "Marathon victory over snob zoning" [HOUSING, May], the statement that cost exactions and arbitrary choice of remote and unfavorable PUD locations "did the town in" is just not correct. Clinton Township lost because, as a developing community, it was obliged to provide balanced opportunities for all housing. Arbitrary zoning patterns unrelated to defensible health, safety and welfare criteria did the town in.

To present a balanced discussion of the suit, Joel Sterns and Mike Herbert, our attorneys, required mention. Further, those elements representing the developer's homework should have been properly credited to Rahenkamp Sachs Wells and Associates. The in-house newspaper was also generated by RSWA.

A major successful litigation requires a compatible triumvirate—a knowledgeable attorney as quarterback, a patient (well-heeled) developer and a pragmatic planner

to generate defensible proofs. I believe the reader assessing his litigation prospects would have been better served by an understanding of the roles of a successful team.

Paradoxically, the only sense the reader gets from the article is the enormity of the litigation task. The cost of litigation—in the \$250,000 range, plus land carry—was substantial. But the appreciation in value would appear to justify the investment based on the recent option. In fact, litigation may well be a more predictable method to obtain zoning.

JOHN RAHENKAMP, president  
Rahenkamp Sachs Wells and Associates  
Philadelphia, Pa.

**HOUSING:** Your zoning article is of intense interest to us. It could almost have been written about regulations being prepared here by a committee that is unfamiliar with what proper zoning consists of.

We've been fighting this problem for many months. However, a final draft of the new ordinance—which is most unsatisfactory—is now in the hands of our City Council. We plan, therefore, to quote your article in our local newspaper. C.J. ZIMMERMAN  
Community Builders  
Highland, Ill.

**HOUSING:** I think the zoning article was superb. You handled the substance of the story in a complete and most interesting manner; a difficult job very well done.

PHILIP S. COTTONE, president  
IU Land Development Corp.  
Philadelphia, Pa.

**HOUSING:** Good article. How do I get 100 reprints?

J.A. THERRIEN  
Ringoes, N.J.

Mr. Therrien formerly headed Round Valley Inc., the developer. —ED.

### Dayton's demand

**HOUSING:** In your April Housing Demand Index you indicate that Dayton, Ohio has the worst market in the U.S.

Your information is inaccurate.

The Dayton market is strong. Starts are up and vacancies are low (3-4%).

I am at a loss in trying to analyze your conclusions.

NED J. HAVERSTICK, president  
Home Builders Association of Dayton and the Miami Valley  
Dayton, Ohio

Alfred Gobar, who prepares the index, says that there has been a year's production overhanging the Dayton market, making it a potentially high-risk area for a builder unfamiliar with the community. However, Dayton has been experiencing a growth in employment, double what it has had any time since 1965. That means inventory is being worked off, sales are on the upswing and the Dayton rating will be improving. (For more details, see the latest demand index, p. 85.) —ED.





**“LINFORD AIR, THE CONTRACTORS FOR RETIREMENT INN, RECOGNIZED THE ZONELINE III® HEAT PUMP FROM GE AS THE PRODUCT OF THE FUTURE”**

DICK D'AREZZO, GE CONTRACT SALES REP.  
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“Linford Air & Refrigeration Co., the design contractors for Retirement Inn, a multi-family residential facility, were practically sold on our Zoneline III heat pump, even before I talked to them. They felt they'd be doing their client a service because of what it would save him in cost of operation.

“The heat pump offers the lowest operating cost for electric space heating on today's market. And as energy costs rise, it'll be an even better investment because it's efficient in both the heating and cooling modes.

“The Zoneline III, with individual control, really makes sense for residential applications like Retirement Inn. It's great for the occupants here, most of whom are elderly and have varying comfort needs.

“Add to that the reasonable first cost of the Zoneline III, and the factory service backing it up. How can you go wrong?”

Take advantage of over 30 years of consistent service to builders. Call your local GE Contract Sales Representative or write to: General Electric, Room Air Conditioner Dept., Appliance Park, AP6-105, Louisville, Kentucky 40225.

**THE APPLIANCES AMERICA COMES HOME TO .**

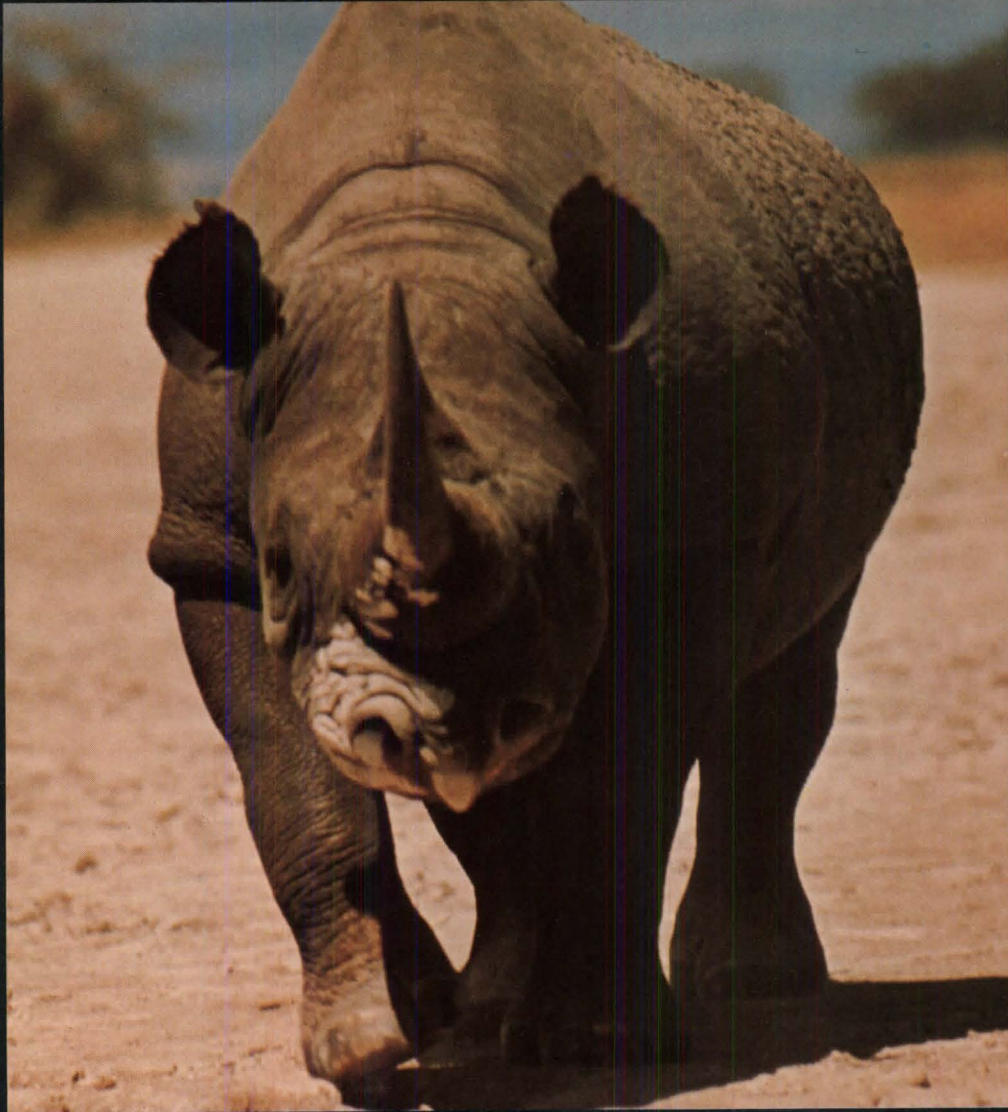
**GENERAL  ELECTRIC**



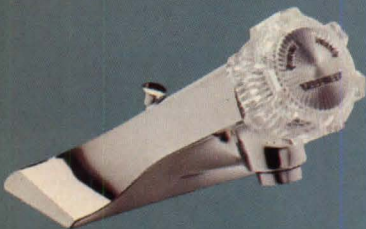


**PRICE PFISTER**

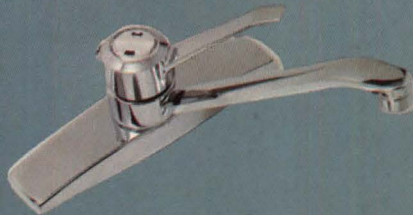
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# Single Control Power



41 Series



33 Series



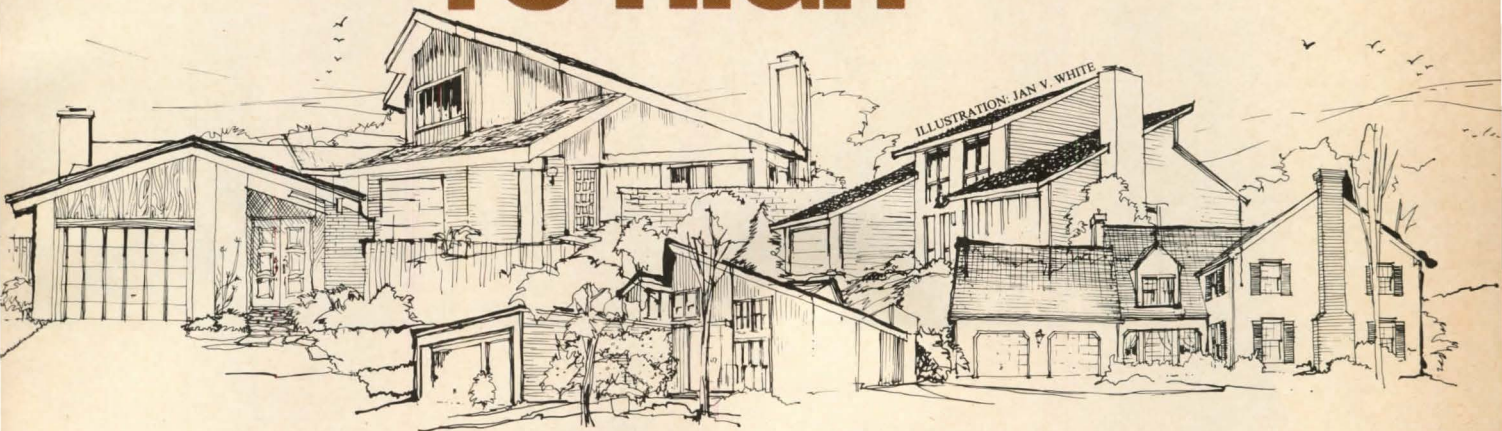
09 Series

Avante washerless fittings with interchangeable cartridge

Circle 54 on reader service card



# SINGLE FAMILY PACE-SETTING DESIGN FROM LOW END TO HIGH



Whether they're selling houses for \$39,300 or \$250,000, today's successful builders know how to make buyers feel they're getting the most for their money.

That's essential at a time when the cost of living is rising rapidly and buyers look at housing as an investment, not just as shelter.

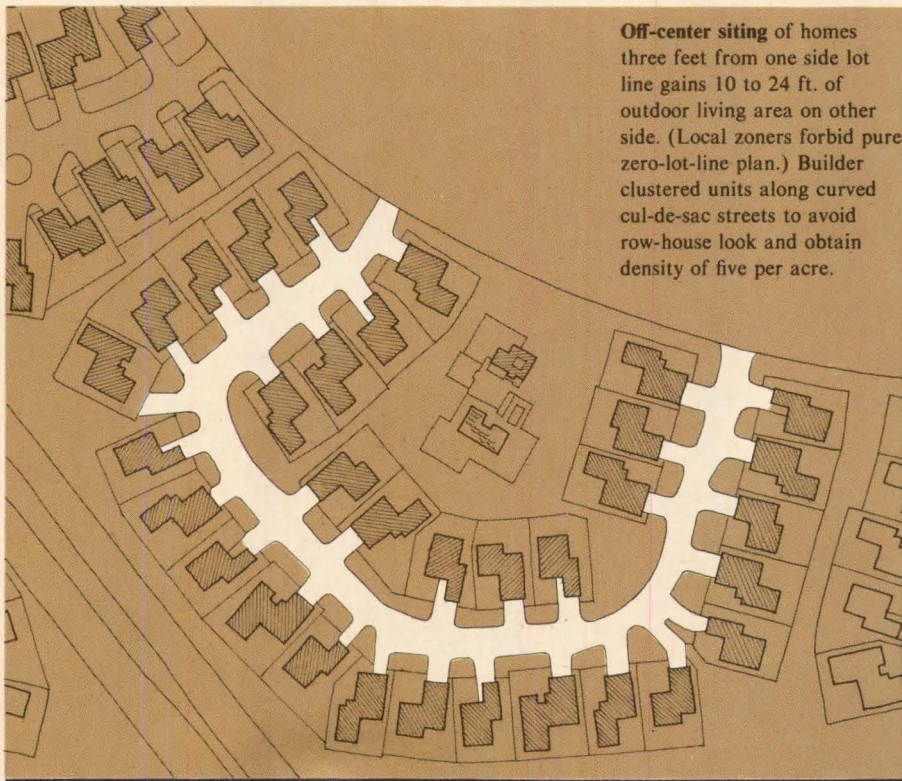
And the key to convincing buyers they're spending wisely? Expert design that maximizes the impact of every square foot.

The projects described on the next 16 pages show the way. In one, for example, small houses are designed to seem bigger—and thus a real bargain (*p. 56*). In another, special touches like authentic colonial detailing assure well-off buyers they're getting their money's worth (*p. 68*).

All five projects have good track records. And they're from markets as diverse as Houston, Washington, D.C., Miami and Orange County, Calif.

—JOEL G. CAHN AND BARBARA BEHRENS GERS





Off-center siting of homes three feet from one side lot line gains 10 to 24 ft. of outdoor living area on other side. (Local zoners forbid pure zero-lot-line plan.) Builder clustered units along curved cul-de-sac streets to avoid row-house look and obtain density of five per acre.

PHOTOS: PELHAM & WILLIAMSON, MIAMI

## Patio homes that live bigger

These are small houses (1,100 to 1,800 sq. ft.) on small lots (average: 4,700 sq. ft.).

But the homes seem much larger because the builder, Arvida Corp. of Miami, has made the most of the living spaces inside and out. Specifically:

- Almost every room opens to a patio (*photos on facing page*), so the outdoor living areas become extensions of the indoor space.

- The plans are open: Vaulted ceilings offer volume space; an absence of halls and partitions allows rooms to flow into each other; and glass doors and oversized windows carry the dweller's view beyond the walls to all outdoors.

- Design devices such as raised entry foyers, conversation pits and

two-story fireplaces also give the illusion of extra space. Says Sanford B. Miot, general manager of Arvida's primary housing division:

"When buyers see those soaring spaces and all that glass, even the smallest room seems larger."

The houses attract the young and affluent. Three-quarters of the buyers are less than 40 years old, more than half earn \$25,000 a year or more and almost 20% are single.

"Most had been renting," says Miot. "They want to own a home, but they've been priced out of detached housing in South Florida."

Arvida's five patio-home plans opened from \$39,300 to \$59,900 and are now selling as much as

\$8,200 a unit higher. Sales have been brisk even though the homes are smaller than comparably priced housing in the area; the developers have sold 283 units in less than a year and have a solid waiting list for yet-to-be released units, which will be priced even higher.

"Unquestionably, the floor plans are primarily responsible for our sales success," explains Miot. "But another contributing factor may be the wealth of community amenities we can offer buyers because we are in a large PUD."

In all, 500 patio homes are planned for a 300-acre site in South Miami called The Crossings. Arvida is also building 244 conventional detached homes in the project.

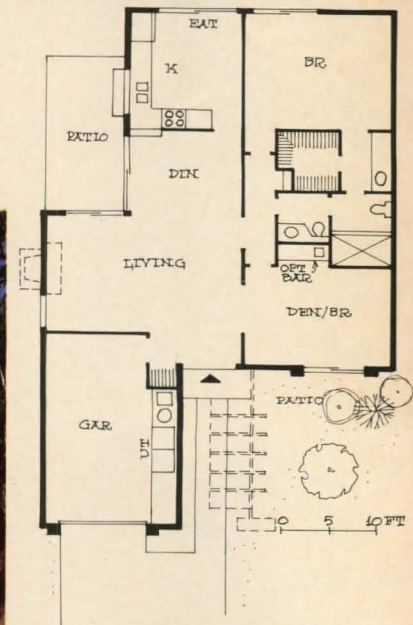




than they are

Outdoor orientation of homes is typified by smallest unit, shown here in plan and photos. Almost every room opens to patios in front (behind fence in photo above) and in back (photo below). Glass doors and

windows, a minimum of partitions, and a vaulted living room make 11,000-sq.-ft. house live much bigger. Unit opened at \$39,300. Project architect: GRV Design Group, Miami.

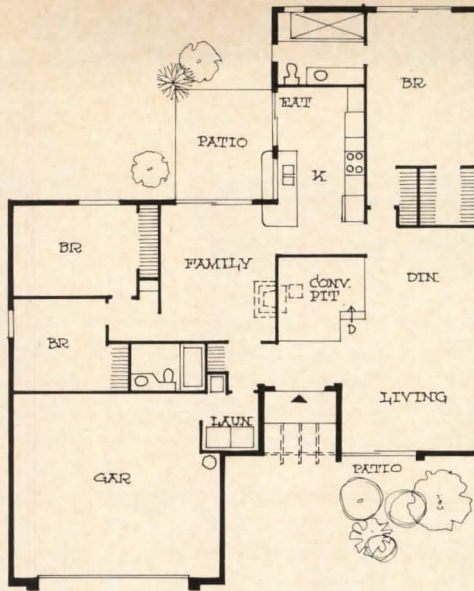








**Conversation pit (left)** is most distinctive feature of 1,600-sq.-ft. plan at right. Sunken area can be separated from family room by optional fireplace, as in photo. Area is lit from skylight and faces vaulted living room and dining area. Master suite is well separated from secondary bedrooms. As in all patio-home plans, kitchen has pass-through to rear patio. Unit opened sales at \$53,900.

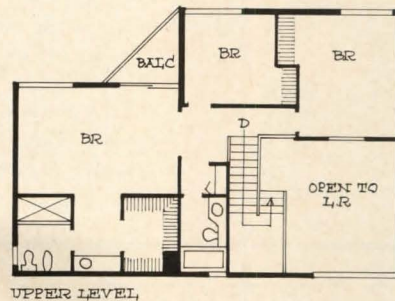
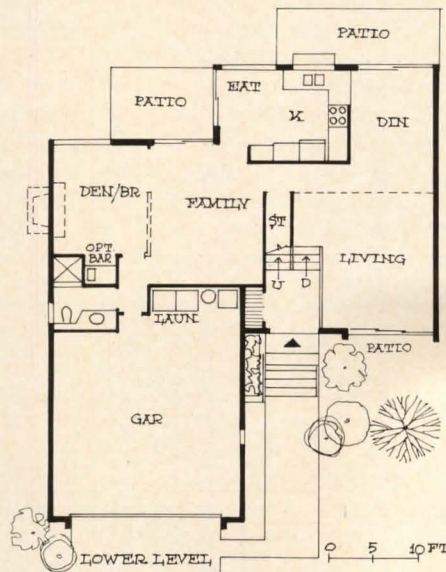


**Cost breakdown for plan at left**

Raw land	\$ 5,000
Site development and amenities	5,500
Construction	32,000
Consulting fees	800
Financing	1,800
Closing costs	600
Sales and marketing	3,500
General conditions	<u>3,400</u>
<b>Total costs</b>	<b>\$52,600</b>
<b>Selling price</b>	<b>\$59,500*</b>
<b>Profit</b>	<b>\$ 6,900</b>

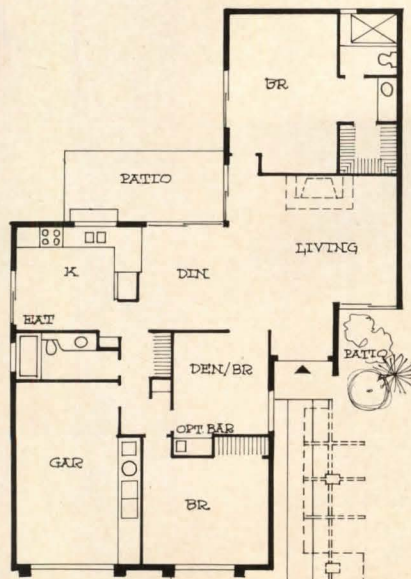
\*As of June 1, 1978

**Largest house** is 1,800-sq.-ft. unit at right. Interior balcony opens upstairs sleeping area to vaulted living room. House also features exterior balcony off master bedroom; balcony overlooks one of three separate patios. Entry foyer is raised three feet above first floor to provide extra entry impact. Note double kitchen pass-throughs, one to rear patio and the other to dining area. Unit opened sales at \$59,900.



**Best seller** is 1,400-sq.-ft. plan at right, with 38% of sales. Buyers liked isolated master suite, secondary bedroom which converts to den or family room, and optional fireplace which dominates entry view. House opened sales at \$44,900.

Not shown is recently added 1,500-sq.-ft. model, priced at \$53,990. Plan features two convertible bedrooms.







## Space-making design on narrow lots

"We're building up rather than spreading out," says Gary Cardwell of Houston's Trendmaker Homes, "so we can fit houses with as much as 2,832 sq. ft. on lots only 50 ft. wide. And the houses are designed to feel even bigger."

The zero-lot-line units have second-story bedrooms built out over garages. That's an uncommon device in a market where single-story houses predominate, but one which both maximizes square footage and leaves room for space-expanding volume ceilings in main living areas (*photo below*).

Second-floor hallways are opened up by loft spaces in most plans. And windows are set opposite doorways whenever possible. The intent: to draw the eye out of doors, enhancing the feeling of spaciousness.

Lots of space is important to Trendmaker buyers. They're young (average age: 31) executive couples with few or no children. They expect success in their careers and

they want more dramatic interiors than local tract houses usually offer. This group is turned on by high-ceilinged rooms, lofts and big, open living spaces.

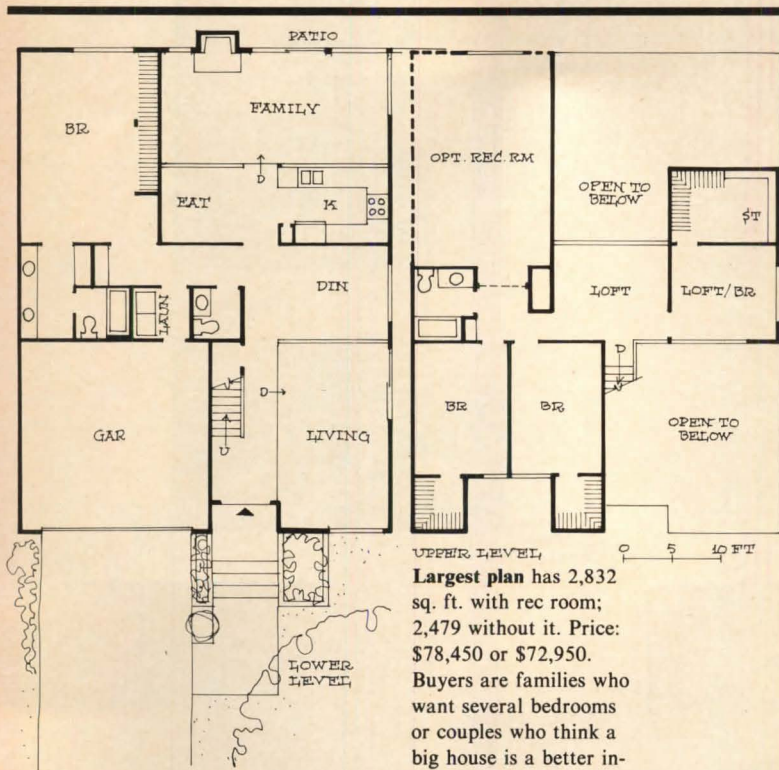
What's more, these buyers see a large house as a good investment. The biggest units consistently sell best and many go to couples without children.

"They feel they'll get a better return on their money when they sell," says Cardwell, Trendmaker's vice president/marketing.

Buyers have their choice of six floor plans (three typical plans are shown). A seventh, a single-story plan, was recently discontinued; it just wasn't big enough to sell well. Prices run from \$65,950 to \$78,450.

There's little choice in elevations—it's not needed. The standard wood-and-brick exteriors with lots of roofline jogs have just the up-to-date look that buyers want.

Models opened about a year ago. Sales to date: 145.

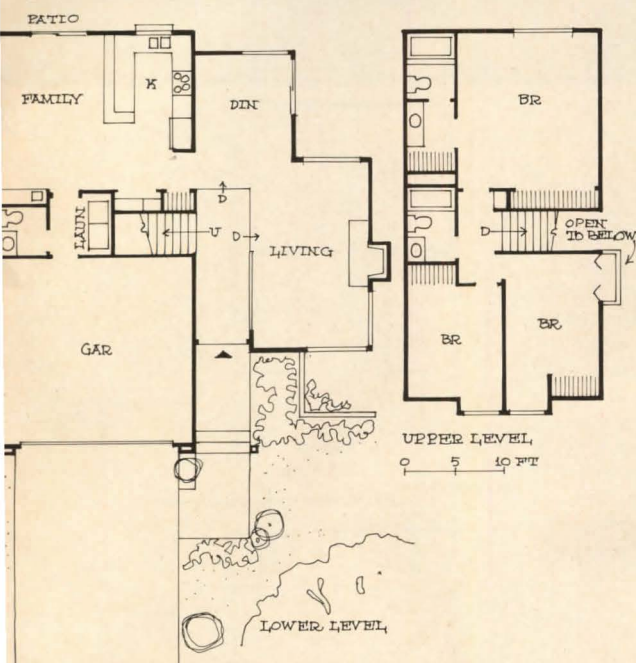


**Largest plan** has 2,832 sq. ft. with rec room; 2,479 without it. Price: \$78,450 or \$72,950. Buyers are families who want several bedrooms or couples who think a big house is a better investment. Grand piano in model (*photo right*) helps impress prospects with size of living room. Interior: Gail Chenoweth of Houston.

TOM PAYNE

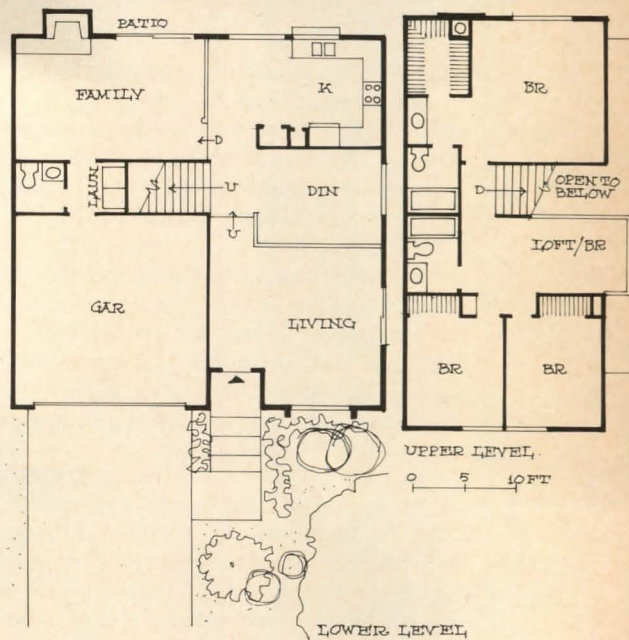






**Smallest plan** (photo above, plan left) has 1,887 sq. ft. and sells for \$65,950. It appeals to buyers in their twenties who like to entertain. The wet bar in the family room is a popular option, and the uncomplicated first-floor traffic pattern is ideal for parties. Privacy wall shields sideyard get-togethers. Architect: Barry Berkus, Santa Barbara, Calif.

**Mid-size plan** (right) offers 2,089 sq. ft. for \$68,500. Note the wider-than-normal staircase. It's 5'7" across and helps to expand the living room visually. Upstairs loft can be turned into a fourth bedroom, but most people use it for desk space or for a library.







## Up-and-down houses for an up-and-down site

When a builder's primary asset is an attractive property, it makes sense to put up houses that make the most of it. And that's what brothers Alfred and James Baldwin are doing on wooded hills in Lake Forest, Calif.

Here's how:

1. They've left the site almost undisturbed. Some trees are only a foot away from the houses.

2. They're building houses that step uphill or down, each adapting to its lot. Some split front to back, some split sideways and some can even do both. One result: visually exciting, multilevel interiors.

3. They're using natural-colored wood siding and shingles that complement the landscape.

4. They've given houses decks that jut into the treetops and lots of windows to take advantage of views. The intent, says Al Baldwin, is "to blur the distinction between inside and outside."

The unspoiled environment has helped sales. For one thing, woods are uncommon in southern California. For another, many buyers had looked first at oceanfront houses but thought them too expensive. The hills and trees provide a comparable natural amenity at more affordable prices (\$107,900 to \$137,500 plus premiums for choice lots).

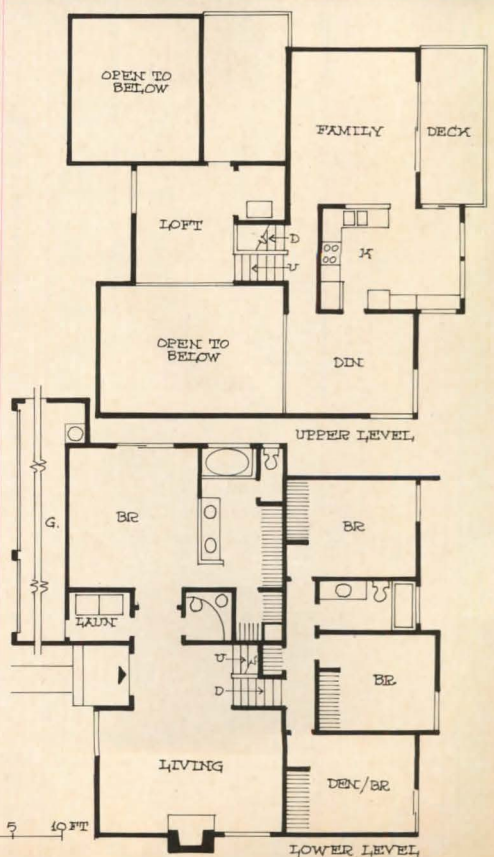
And buyers are professionals and entrepreneurs in their 30s and 40s who are attracted by the contemporary look of the many-leveled houses. In fact, the project's slowest seller is the only plan without varying levels. (Six plans are offered; three that are typical are shown at right and on the following pages.)

The Baldwin Company is selling houses as they're framed at The Woods. This makes it easier for salespeople to explain each house's level changes. (The drop between levels varies with the slope of each lot.) Moreover, since the houses take six to eight months to build, selling them framed simplifies pricing and prevents cancellation problems.

The project's first two phases (64 units) were sold in the fall of '76, but weren't completely built out until a year later. Twenty framed units were put on the market last October, and comparable increments have been offered this spring. Sales to date: 117.



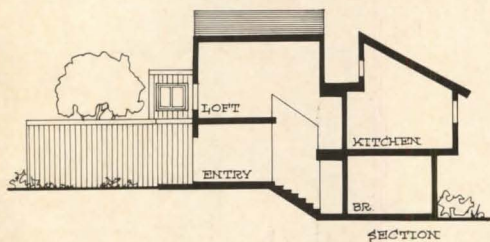
**Upside-down plan** (photo above, plan right) has living areas upstairs and bedrooms downstairs. The reason: to make the most of treetop views from kitchen, family room and dining room. Note the upper-level deck and many-windowed breakfast nook that juts out into the trees. Master bedroom is on the same level as living room, but is somewhat buffered from it by wide entry, powder room and laundry room. This plan has 2,456 sq. ft., sells for \$135,900 and is one of the project's best sellers.







PHOTOS: JOHN HULING



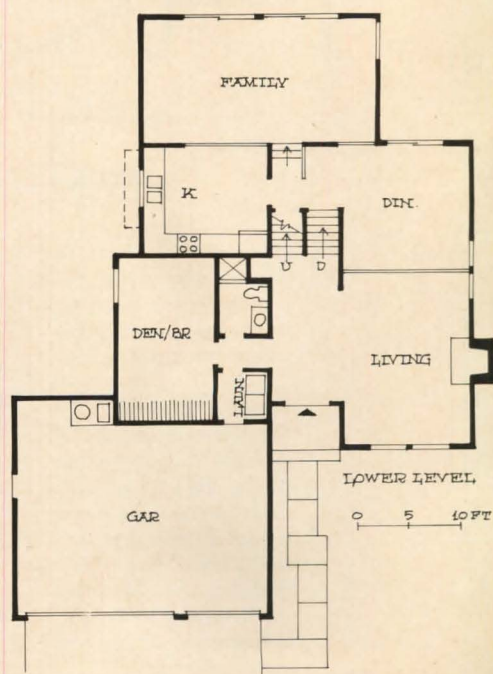
Four levels of 2,456-sq.-ft. plan (facing page) are shown in the cross section above. Drawing shows how house is designed in two sections, so it can go uphill or down, depending upon the site. The difference between levels varies according to the slope of the lot; four feet is the project average. Photo at right shows a typical dining room/living room from the same plan. Interiors were done by Saddleback Interiors. In-house architect: Jerry Walcher.





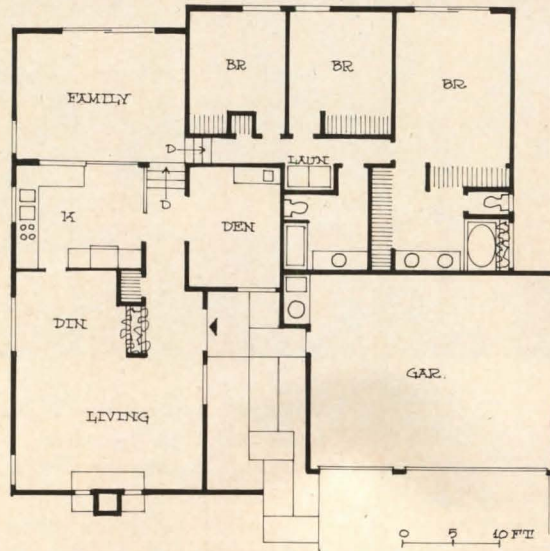


Wood exteriors help houses blend into eucalyptus grove (photo below). Note French doors on garage of unit shown; it's used as sales office. Buyers liked contemporary elevations, but some models were decorated with traditional furniture to show how it could complement house's style (photo above).

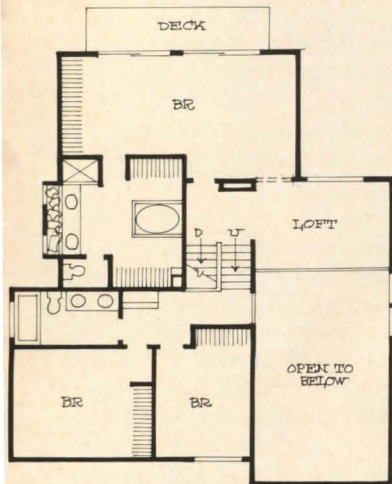




**Five-level plan** (*facing page and below*) is project's largest, with 2,757 sq. ft. Selling price: \$137,500 plus premiums for some lots. This house can be built on lots with as much as a 25-foot drop from curb to back property line. The level changes from entry to dining room can be as much as 6 feet with another 3-foot or 4-foot drop down to the family room. Extreme level changes are not typical, however, as the dining room and living room pictured at left show. Buyers don't mind the many level changes—in fact this plan is one of the project's two best sellers. One reason: None of the stairways is a full flight. What's more, most buyers are relatively young and think it's fashionable to be physically fit. Note the deck off the upstairs master suite and the two sets of sliding glass doors opening onto it. This helps promote the feeling that the bedroom is part of the outdoors. Buyers of this plan have an average of two children, which makes them the largest families in the project.

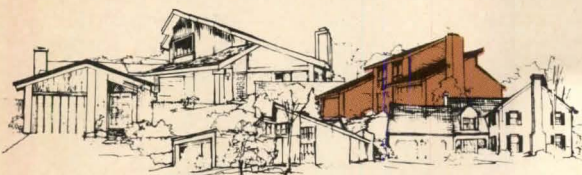


**Three-level plan** features cathedral ceiling in living room (*below*). Sales price is \$114,900 for 2,070 sq. ft. This ground-hugging one-story (*photo above left*) is more conservative looking than larger plans, but is just as adaptable to site conditions. The family room (*plan at left*) can be recessed or raised and the unit can be built with or without the side-to-side split at the bedroom wing. Note the way the kitchen overlooks the family room. The cook can take advantage of views through the rear sliding glass doors. As in other plans shown, the master bedroom is provided with outdoor access.



PHOTOS: JOHN HULING





## Mildly modern houses in colonial country...

While not contemporary by California or Florida standards, these houses are modern for their market.

They are selling in suburban Montgomery County, Md., where the single-family house is typically a center-hall colonial. Hence their multilevel plans, broad expanses of glass and varied roof pitches stand out from the straightforward layouts, bay windows and dormer-studded exteriors of most of the area's detached housing.

"This market won't go for flamboyant design," says W. Porter Wilson, director of sales and marketing for Berger/Berman Builders, who are offering the homes. "But we knew there were buyers around who wanted an alternative to traditional design."

Here's how the builders appealed to them:

- With four big plans ranging from 2,069 to 3,036 sq. ft. (two are shown here).

- With interior features like rooms that step up or down, vaulted ceilings, sliding glass doors opening onto patios or decks, and oversized windows.

- With architectural variety. Roof lines are broken and natural wood siding is mixed with brick.

The homes have sold well; 48 went at prices of from \$125,500 to \$137,990, and the houses continue to sell steadily despite recent increases of up to \$30,000 a unit. Buyers have been mainly young, affluent professionals (average age: 34; salary: \$40,000 a year or more) with one or two preschool children.

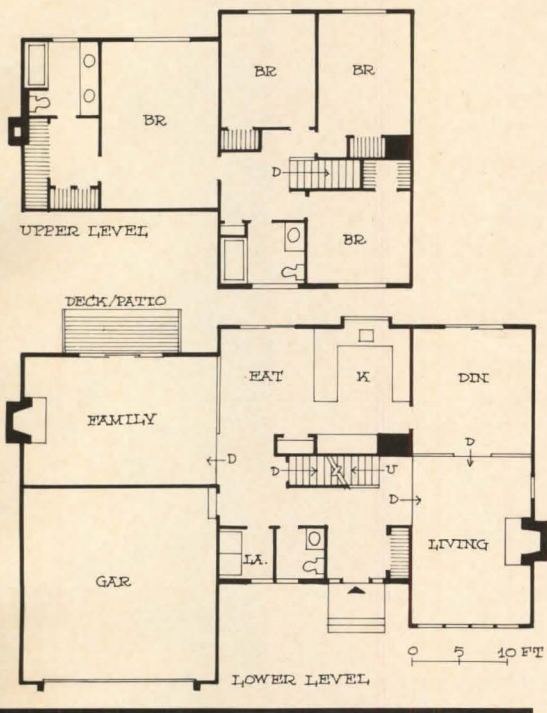
"Most were moving up from small detached homes or townhouses because they wanted more space," explains Wilson.

Called Potomac Springs, the project will contain 105 homes when built out. The houses closely follow the terrain of the rolling 40-acre site; almost half of the units built to date have walk-out basements.

The project's desirable location close to Washington, D.C. has attracted a lot of pass-by traffic, according to Wilson.

"We've run very little advertising," he says, "yet we continue to get between 150 and 200 prospects each week."





**Multilevel plan** (above) sparked sales of 2,353 sq.-ft. home shown on facing page. Foyer, eat-in kitchen and dining room are on entry level; step-down living room and family room are in opposite corners to separate adult and child activity areas. Views orient to rear through sliding glass doors and large windows. If grade permits, patio/deck area can be extended across the rear of the home to form large outdoor eating/rec area. Upstairs, the bedroom adjacent to the master suite converts to a sitting room if the partition between them is removed. Opening price: \$127,990.

Project architects: Cohen & Haft, Holtz, Kerxton Associates, Silver Springs, Md.

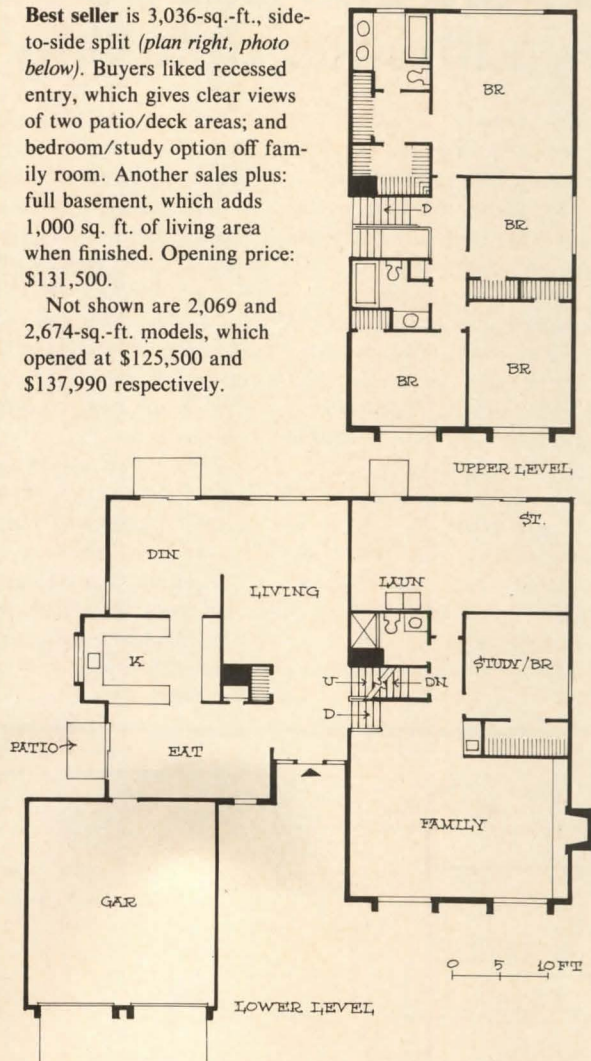
#### Cost breakdown for plan above

Raw land	\$ 45,000
Site development	2,700
Construction	77,000
Consulting fees	3,500
Financing	4,900
Closing costs	1,900
Sales and marketing	4,200
General conditions	3,400
<b>Total costs</b>	<b>\$142,600</b>
<b>Selling price</b>	<b>\$158,500*</b>
<b>Profit</b>	<b>\$ 15,900</b>

\*As of June 1, 1978

**Best seller** is 3,036-sq.-ft., side-to-side split (plan right, photo below). Buyers liked recessed entry, which gives clear views of two patio/deck areas; and bedroom/study option off family room. Another sales plus: full basement, which adds 1,000 sq. ft. of living area when finished. Opening price: \$131,500.

Not shown are 2,069 and 2,674-sq.-ft. models, which opened at \$125,500 and \$137,990 respectively.



PHOTOS: LARRY BURD, WASHINGTON, D.C.







## ... and tried and true colonials with authentic detailing

These big houses in suburban McLean, Va. offer 20th-century floor plans dressed in 18th-century suits.

Clapboard siding, dormers, entry doors and porches faithfully reproduce the design and proportions of 200-year-old Williamsburg homes.

But builders Paul Comanduras and William Plank have created up-to-date layouts to make the houses easier to live in and maintain. Specifically:

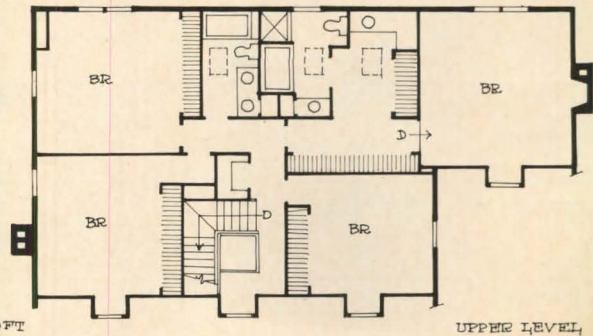
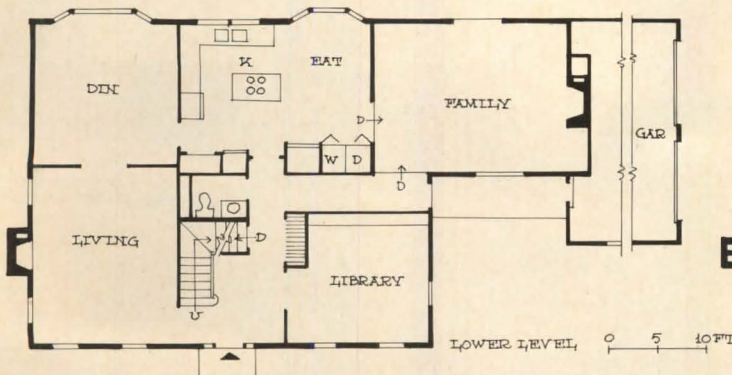
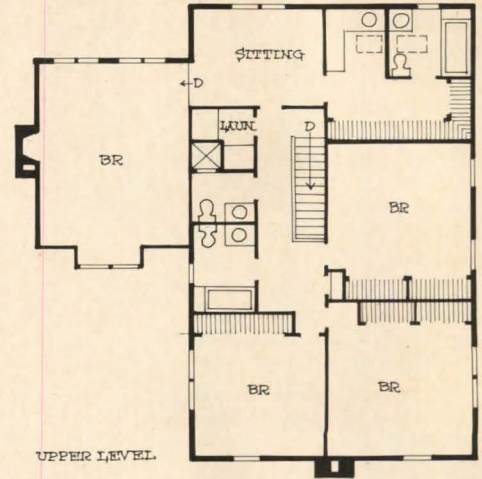
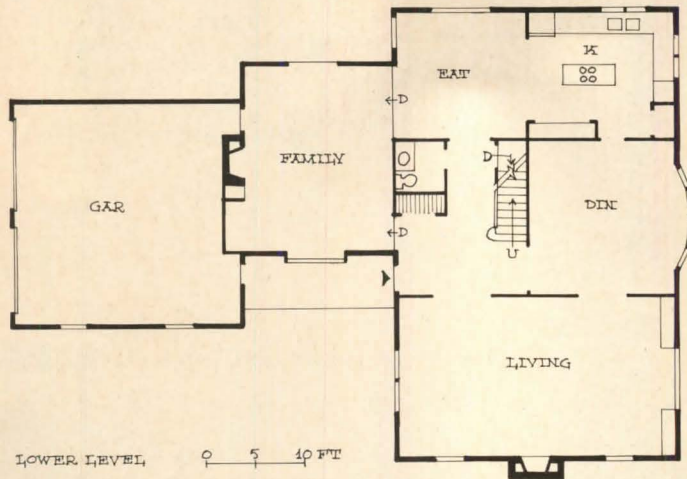
- Family rooms have been located in the rear for more privacy.
- Island kitchens are used instead of more traditional types.
- Dining rooms are large (up to 240 sq. ft.) to permit formal entertaining.
- Baths are opened up with mirrors, windows and skylights.
- And closets are big and numerous.

“We used authentic design as bait,” says Comanduras, “and gave buyers modern floor plans as the prize.”

The builders opened their Country-side Homes project in May with four models, sized from 3,200 to 3,800 sq. ft. and priced from \$185,000 to \$210,000. (Two are shown here.) In six weeks they sold ten homes—mostly to high-income professionals and senior government officials—and had a waiting list.

“So we’ve priced our other 14 houses from \$225,000 to \$250,000,” says Comanduras. “We should sell out by the end of the year.”

To keep down costs, the builders used stock woodwork inside and out. This enabled them to work within woodwork budgets of under \$7,000 per house.







PHOTOS: NATIONAL WOODWORK MANUFACTURERS ASSN.

**Covered entry porch** adds authentic touch to 3,500-sq.-ft. colonial pictured above (*plan at left*). Other evidence of traditional detailing: clapboard siding, bedroom dormer, fully exposed chimney, steep roof pitch, wood shutters and double-hung wood windows with drip caps. Note island kitchen and stepped-down family room and master suite; they are modern touches.

House opened sales at \$187,500.

FOR A CLOSE LOOK  
AT THE DETAILING  
FROM THE HOUSE BELOW,  
TURN THE PAGE.

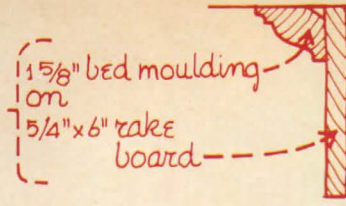
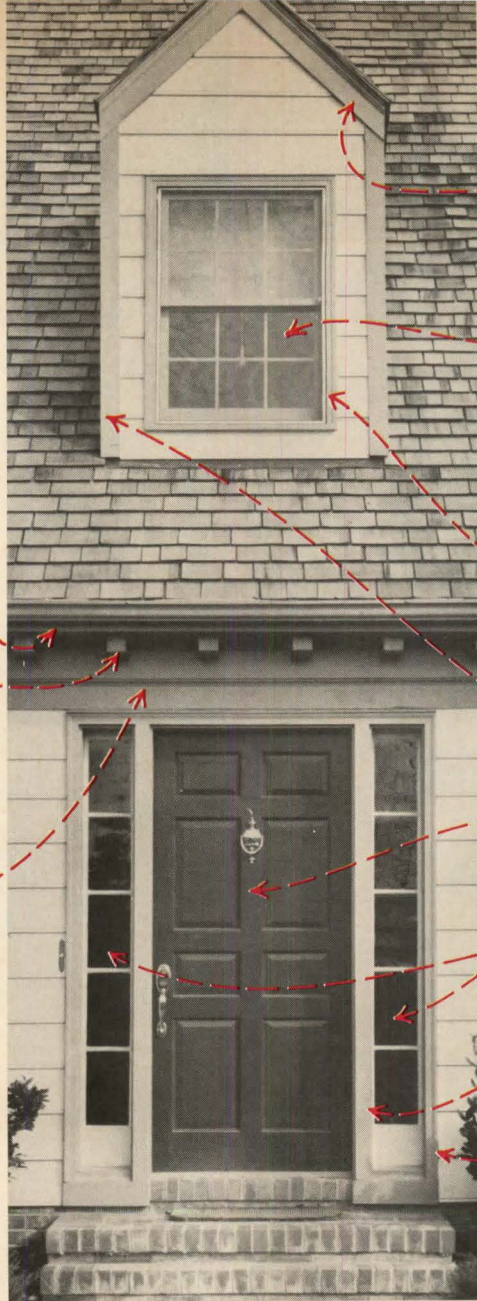
**Smallest house** (*photo right, plan left*) features exposed eight-panel entry door with sidelights. Wood-shingle roof, cottage windows and raised-panel wood shutters are authentic details from 18th-century Williamsburg designs. Another traditional touch: dentils along fascia. Opening price: \$185,000.



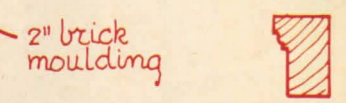


## Customized design at stock costs

The detailing shown here, from the house pictured at the bottom of page 69, uses only stock woodwork materials. A two-man crew (trim carpenter and helper) completed the job at a woodwork budget under \$6,500.



2'-8" x 3'-10" stock double-hung wood window with insulating glass

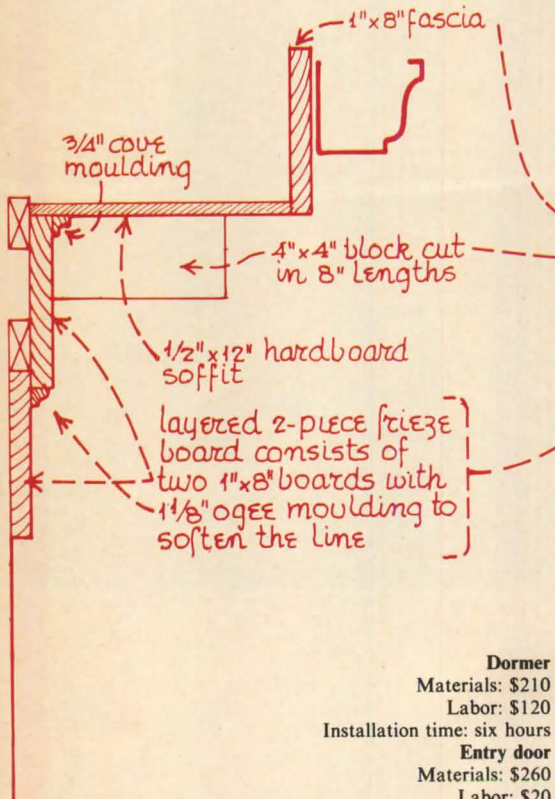
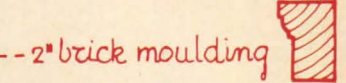


5/4" x 4" board as trim

eight panel stock wood door

1'-0" x 6'-8" five light sidelights

2" x 5/4" mullion

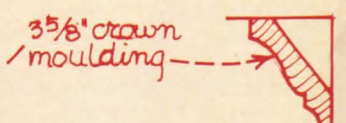
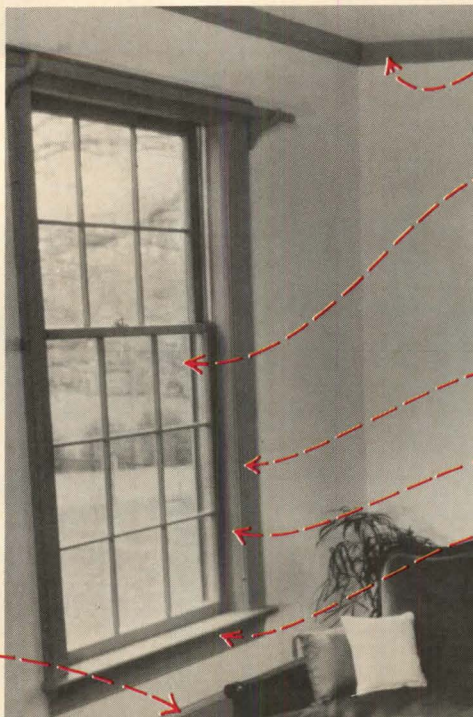


**Dormer**  
 Materials: \$210  
 Labor: \$120  
 Installation time: six hours

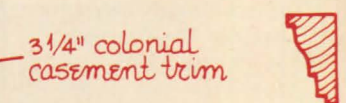
**Entry door**  
 Materials: \$260  
 Labor: \$20  
 Installation time: 15-20 minutes  
 (Door and sidelights were preassembled.)



**Window treatment**  
 Materials: \$90  
 Labor: \$20  
 Installation time: one hour  
 (Costs and time are per window.)

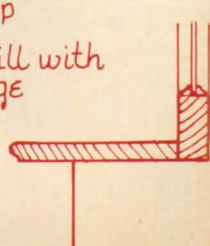
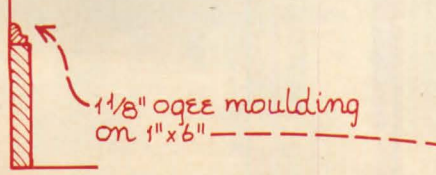


2'-8" x 5'-6" stock wood window with insulating glass cottage window style (6 over 9 snap-in quilles)



2 1/4" colonial base stop

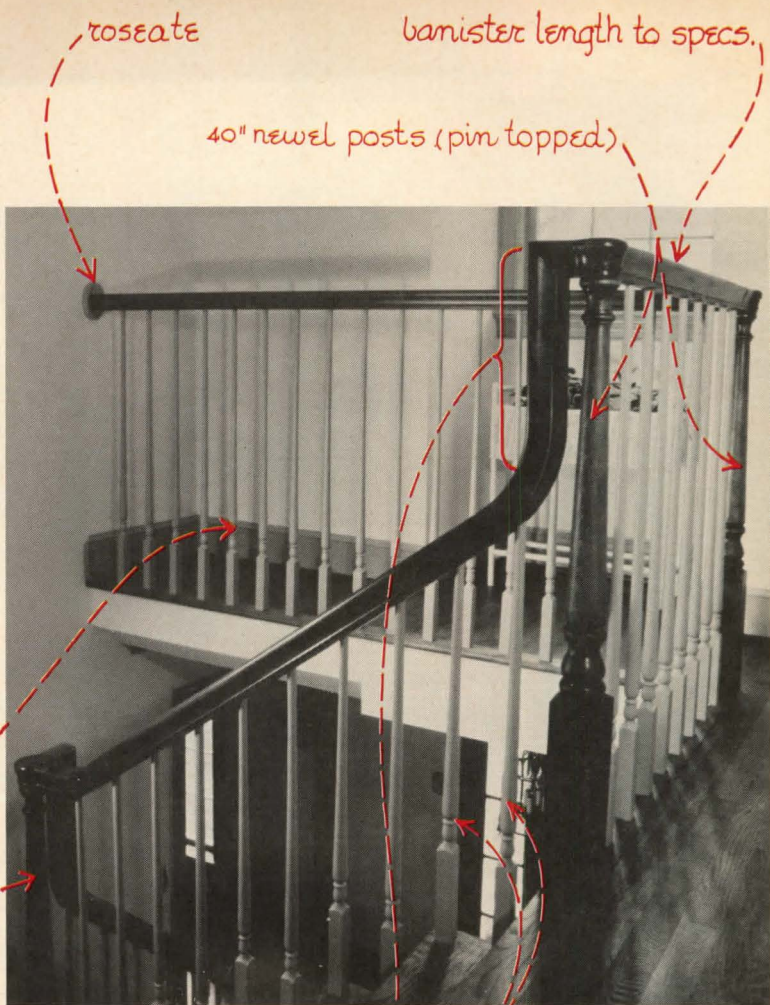
5/4" x 6" sill with ogee edge







**Stairway**  
 Materials: \$531  
 Labor: \$200  
 Installation time: 10 hours



PHOTOS: NATIONAL WOODWORK MANUFACTURERS ASSN.

40" pickets on landings

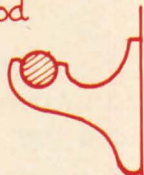
starting newel post

roseate

banister length to specs.

40" newel posts (pin topped)

specially-cut curtain rod bracket



two-riser drop gooseneck rail

33" and 36" pickets on stairs

mitered, glued & nailed 1 1/8" ogee moulding

5/4" x 8" mantle board

5/4" x 12"

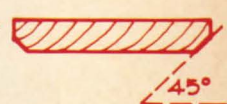
3/8" birch paneling

3 5/8" crown moulding

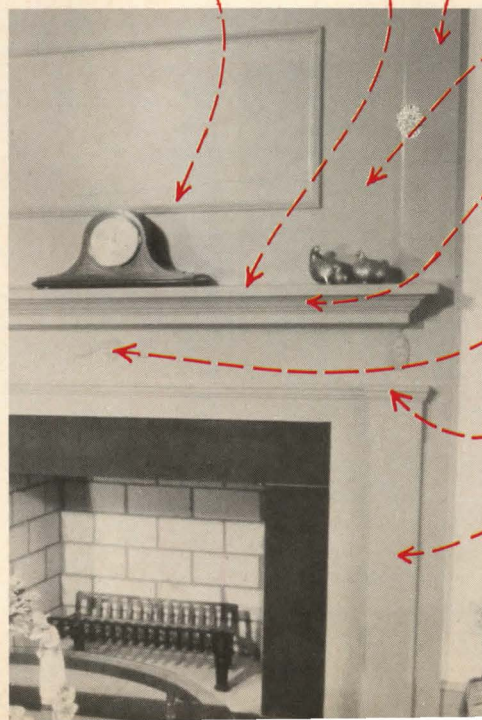
stamped wood moulding

3/4" x 1 5/8" shingle moulding

5/4" x 6" pilasters  
 45° bevel  
 chamfered



**Mantel**  
 Materials: \$70  
 Labor: \$70  
 Installation time: 3 1/2 hours



45°





# How to spot a

The under or overbuilt markets are easy to spot and the opportunities—or risks—are obvious. But the interesting markets are those about to tip one way or the other. They are harder to assess, but the rewards—or dangers—can be greater.

## 1 POPULATION Look for steady, sustained growth

How much growth depends on the scale of the market; for example, in a large market—larger than Memphis—even a static population can sustain housing demand if other conditions are favorable. The reason: Many smaller households form as grown children move out or divorced couples start separate homes.

On statistics alone (*see table right*), Memphis would not be a good candidate for a turnaround. The sharp population drop in 1972-73 and the dip in 1974-75 could easily restrain housing demand, even though the population loss was more than recovered in the growth years of 1973-74 and 1975-76.

It's also true that population statistics are the least reliable of the three indicators in most areas, unless there is a local agency that revises them more frequently than the Census Bureau.

Date	Population	Annual Change
4/70	798,218	9,582
7/71	807,800	12,700
7/72	820,500	-8,700
7/73	811,800	8,300
7/74	820,100	-2,600
7/75	817,500	6,800
7/76 (prelim.)	824,300	—

Source: Department of Commerce,  
Bureau of the Census.

## 2 EMPLOYMENT Non-farm wages hold the key

Employment is where Memphis shows strength, for non-agricultural wages and salaries are climbing to boom-year levels.

According to Gobar, two things you should look for in evaluating a market are a fairly sustained growth in non-agricultural employment and a ratio between population change and employment change of about 2:1—fewer than two new people for every new job. This indicates a rise in two-income households—a good sign for the housing market.

In the Memphis SMSA, non-agricultural employment peaked in 1974 and then fell sharply in 1975. But employment growth in 1976 was normal, and even discounting seasonal factors (which tend to inflate the late-year averages), the November 1977 total indicates that figures for the year will be comfortably above the 1974 peak.



**Upswinging market** is the Memphis SMSA (Standard Metropolitan Statistical Area), which includes Tipton and Shelby Counties, Tenn. plus neighboring De Soto County, Miss. and Crittenden County, Ark.

# market upswing

You can get an early fix on what's happening in local markets if you watch for certain clues, says Al Gobar.

Gobar, who heads a real estate economics consulting firm in Brea, Calif., keeps a watchful eye on a good many clues by means of a computer that has been programmed to weigh population and economic data and predict the probable demand for housing in an area. You can use some of the

same indicators to learn which way a market is trending.

Take Memphis, for example. It has been overbuilt since 1974 but, according to Gobar, it is now ripe for a turnaround. This is apparent from the three indicators shown below, which are available to anyone just for the asking from local planning departments, chambers of commerce—even local libraries.

—NATALIE GERARDI

## Pay close attention to factory jobs

This is where the disasters usually occur during recessions. And remember that manufacturing supports a host of related jobs, so a strong manufacturing sector—20% or 25% of the non-agricultural jobs—usually foretells a strong housing market.

Memphis has 17.6% of its jobs in manufacturing as against 23.9% for the country as a whole—good but not great. “So developers should be cautious about the business cycle,” says Gobar.

Statistics for recent years (*not shown on table*) bear him out. Memphis added 18,500 non-agricultural jobs from 1972 to 1973, and 20% of them were in manufacturing. The next year's employment rolls rose by 5,800 but manufacturing lost 1,500 jobs—foreshadowing the sharp housing downturn of 1974-75. Wage and salary jobs fell by 13,300 in 1974 and over half of the loss came in manufacturing.

In 1975-76 growth in manufacturing jobs was 14% of the total increase, and in the most recent period it has

been 30% of the total increase of over 10,000 non-agricultural jobs.

Another thing to watch out for in employment distribution: too high a percentage of construction jobs for these tend to create part of the demand to which they are responding.

**Average Annual Non-agricultural Wage and Salary Employment**

Year	Average Employment	Change from previous year
1970	275,000	2,000
1971	288,800	*
1972	309,200	20,400
1973	327,700	18,500
1974	333,500	5,800
1975	320,200	-13,300
1976	327,100	6,900
1976(Nov.)	334,600	—
1977(Nov.) (prelim.)	341,000	—

\*Added: Tipton County, Tenn.

Source: Department of Labor, Bureau of Labor Statistics.

**Distribution of Non-agricultural Employment 1976**

Industry	Employment	%	% U.S.
Mining	200	0.1	1.0
Construction	15,000	4.6	4.5
Manufacturing	57,600	17.6	23.9
Transportation, commerce and utilities	21,600	6.6	5.7
Trade	87,700	26.8	22.3
Finance, insurance and real estate	18,200	5.6	5.4
Service	62,900	19.2	18.4
Government	63,900	19.5	18.8
<b>Total Non-agricultural wage and salary</b>	<b>327,100</b>	<b>100.0</b>	<b>100.0</b>

Source: Department of Labor, Bureau of Labor Statistics.



## 3 BUILDING ACTIVITY

### It's good if the overbuilding was mainly in apartments

It's good because it indicates there's still strong fundamental demand. Where there is overbuilding in both sectors, the market takes longer to recover because the people who would buy houses have already done so. But a market with pent-up demand in the for-sale sector—even though it may be pretty soft at the moment—will recover quickly once it starts to work off its surplus of apartments.

"People who want to buy houses will find a way," says Gobar. "And in time the supply of housing will lag behind demand." When this happens, the apartments will fill up and the market will tip to underbuilt. Given no alternatives, even potential homebuyers will absorb these vacant Memphis apartments.

This pattern is emerging in building permits in Memphis. Single-family permits dropped from a high of 5,742 in 1971 to a low of 3,019 in 1975 and then edged up. Despite this drop, however, valuation remained high—the sharpest drop was from \$126,334,000 to \$83,169,000 between 1973 and 1974. The high valuation traced only partly to rising costs: What it really showed was that builders concentrated on high-end product. This means that many families will be lured out of apartments if lower-priced homes are built.

Compare this with what happened in the multifamily sector. Permits peaked at 13,160 units with a value of \$129,698,000 in 1972 and dipped in 1973. Then they virtually stopped dead for three years, with a low of 62 units valued at \$792,000 in 1976. But as prospective homebuyers failed to find homes they could afford, the apartments began to fill up, and in 1977 the market responded with a healthy number of new permits.

#### Residential Building Permit Trends

Year	Units			Valuation (000)		
	Single Family	Multi-Family	Total	Single Family	Multi-Family	Total
1964	3,929	2,488	6,417	\$ 46,087	\$ 7,668	\$ 53,755
1965	3,635	3,922	7,557	42,001	12,014	54,015
1966	3,257	3,187	6,444	39,849	10,028	49,877
1967	4,180	4,974	9,154	53,030	26,107	79,137
1968	3,897	4,766	8,663	57,978	32,857	90,835
1969	2,864	5,018	7,882	45,948	40,987	86,935
1970	4,692	2,607	7,299	67,333	21,838	89,171
1971	5,742	7,816	13,558	99,068	68,559	167,627
1972	5,448	13,160	18,608	117,185	129,698	246,883
1973	5,478	10,093	15,571	126,334	112,837	239,171
1974	3,187	718	3,905	83,169	9,627	92,796
1975	3,019	654	3,673	91,308	8,945	100,253
1976	4,148	62	4,210	137,713	792	138,505
1977 (prelim.)	4,886	1,730	6,616	170,901	25,276	196,177

Source: *Construction Reports*, Department of Commerce, Bureau of the Census.

#### A pickup in the non-res sector usually signals a pickup in housing

"If non-residential is more than about 30% of all construction, there's a good chance that residential is going to pick up," says Gobar. "That's because the non-residential sectors are responding to growth in jobs. These same jobs also fuel housing demand."

The Memphis market is unusual

because there was so much industrial overbuilding in 1974 and 1975 that there is still enough vacant industrial space to accommodate today's economic recovery. As a result, this indicator is not as important for Memphis as it would be for other markets.

#### Construction Permit Patterns

(in thousands of dollars)

Year	Commercial	Industrial	Total		Non-Res as % of Total
			Non-Residential	Housing	
1973	\$55,651	\$26,688	\$82,339	\$239,171	26%
1974	38,087	49,525	87,612	92,796	49%
1975	33,120	24,607	57,727	100,253	37%
1976	28,333	15,468	43,801	138,505	24%
1977	37,790	12,320	50,110	196,177	20%



# Deeper research bears out the indicators

This research comes out of consultant Gobar's Housing Demand Reports, which are the basis of this magazine's Housing Demand Index (see p. 85).

The Housing Demand Reports are based on a computer model, so they can take into account many more factors than the raw statistics on population, employment and building activity prepared by the Department of Commerce or local planning departments.

Population figures, for example, are adjusted to reflect income, age, occupation, education, etc. So it is possible to figure out how many families may buy homes. The computer can also forecast increases in employment, personal incomes, household formations, retail sales and other items that create demand for building activity; and it can evaluate

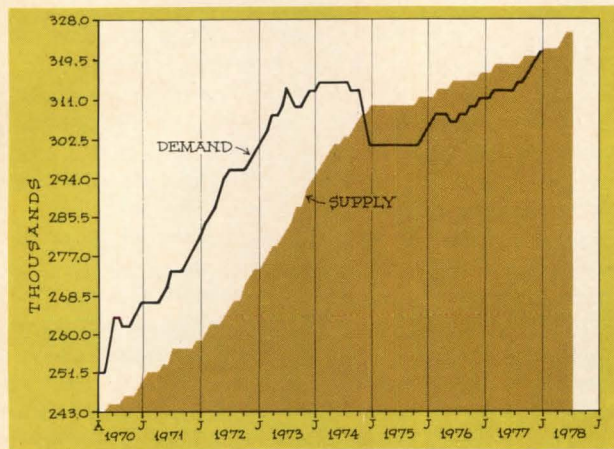
these factors so that in household formations, for example, it does not count welfare families and others that may occupy space without paying for it.

Similarly, building-permit data are adjusted to reflect noncompletions, land costs and other items that will affect both supply and price range.

These reports are updated quarterly. They analyze everything that's in the pipeline at a given time, plus changes in economic activity. Supply and demand can be estimated fairly accurately a year in advance.

One caveat, however: The graphs on this and on the following pages represent only a portion of a Housing Demand Report. And that means they will tell only part of the story.

## 1. Total residential units

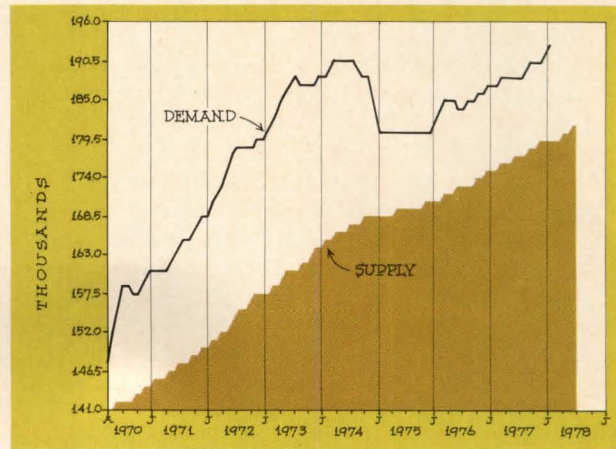


Here the demand line represents the number of families likely to seek separate housing; the supply line represents the number of opportunities they have to get it—existing units plus units in the pipeline.

As graph 1 shows, Memphis was underbuilt in the early '70s. It attracted attention because of this, with builders streaming in to exploit the opportunity. When the economy faltered in mid-1974, many of the units approved in late 1972 and 1973 (see *Residential Building Permit Trends facing page*) were just coming on-stream. The supply has run ahead of demand ever since.

The gap began to close rapidly in the summer of 1977, however. In addition, as can be seen from graph 2, which shows total for-sale units, the potential homeowner fami-

## 2. Total for-sale units

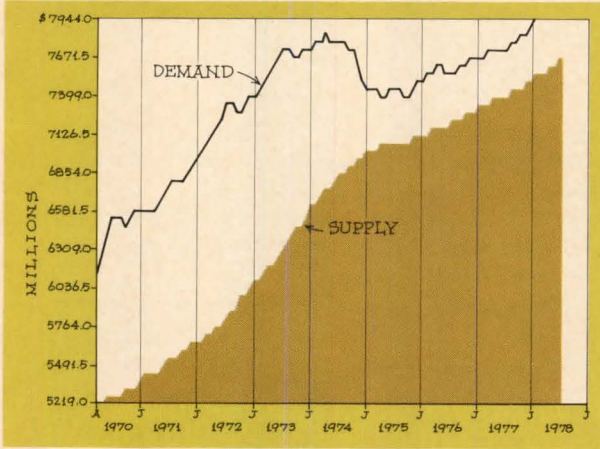


lies—in other words, families who because of income, age, occupation, education, etc. have a high probability of buying—increased faster than the stock of single-family housing. That's why single-family homes continued to be built during the dark days.

As the economy recovers and the single-family sector lags behind demand, the apartments will fill up. Then the opportunity to build any kind of housing arises.



### 3. Total residential value



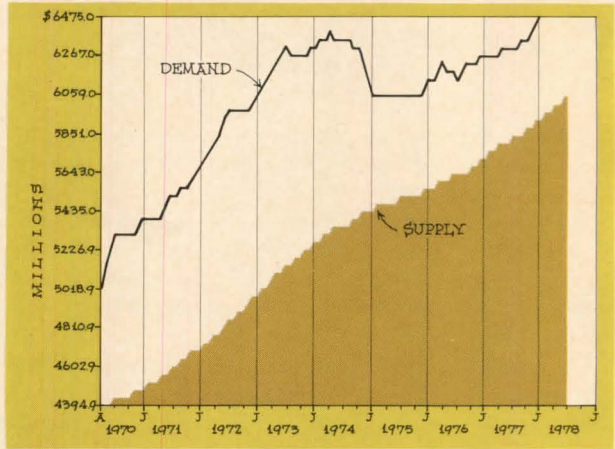
The demand line on this graph represents several calculations: family income and the expected average value of a house or apartment that families with such incomes would be likely to buy or rent; and, if families pay those estimated rents, how much an investor must invest to supply the apartments.

The supply line reflects the value of the houses in place, adjusted for inflation and higher land and construction costs.

Thus, the graph shows that:

1. Consumers have more purchasing power than was needed to support the value of the housing in place.
2. People still have the income to afford housing. So if housing is built, they'll have the financial ability to occupy it.
3. As the surplus of housing is absorbed (*graph 1*), financial capacity of consumers will not limit the recovery.

### 4. For-sale value



This graph confirms what we have already learned from graph 2: that the demand for single-family housing in Memphis is greater than the supply.

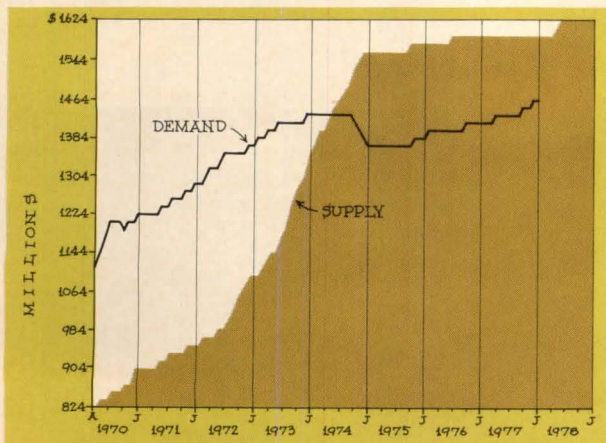
Before the recession the investment potential was even greater: Families had an aggregate income that would allow them to afford a \$6.4-billion investment in housing, but the value of the supply at that time was only \$3.3 billion.

Then incomes fell because of the recession and builders continued to build single-family housing. Hence the gap started to close. So families who are owners or potential owners today could afford \$6.5 billion in housing investment, whereas total investment is only about \$6.1 billion.

But in the last year there has been a resurgence of the economy, and the number of potential owner families has grown faster than the stock of single-family housing. Says Gobar: "When the demand for single-family housing is larger than the supply, people have to live somewhere, so they go into apartments." But he adds:

"The graphs still say that your best play in Memphis is to build single-family housing, but because the overall market is coming into equilibrium almost anything can work."

### 5. For-rent value



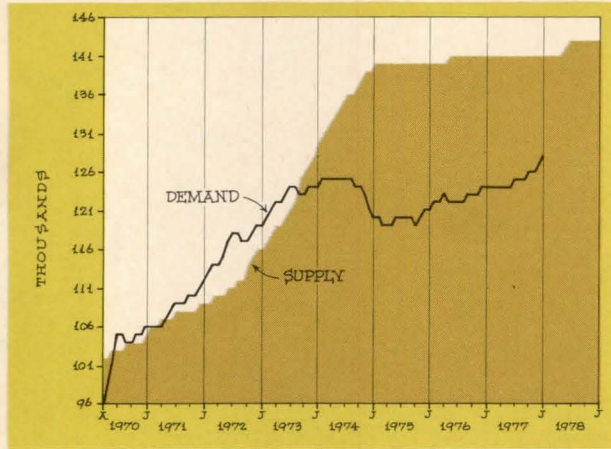
The demand line on this graph considers the incomes of families who are likely to remain renters, estimates their potential rent payments and then capitalizes those payments to see how much investment would be needed to provide them with apartments.

In 1970 these renters could afford much more investment in apartments than actually existed—probably because no one was aware that Memphis was a growth area and apartment owners were not charging rents the market would bear. But as the housing shortage intensified, everything that was built was rented up, so the value of rental housing shot up beyond what the market would bear.

Again, this graph alone does not indicate that this would be a good time to build rental housing in Memphis. It is all the graphs taken together that would indicate a basis for optimism.



## 6. For-rent units



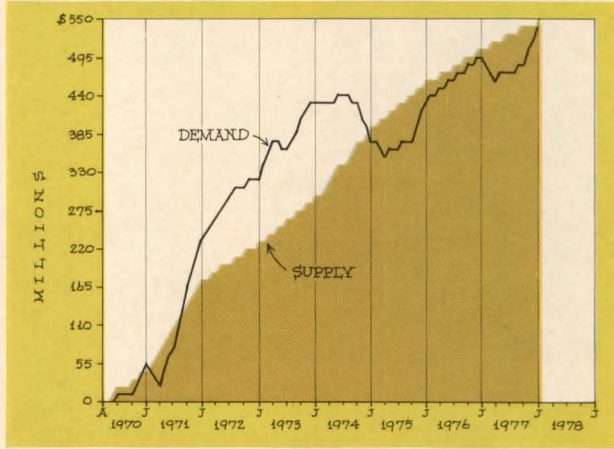
Here the demand line represents people who are likely to rent. The supply line represents units existing and in the pipeline.

This graph shows that apartments have been overbuilt since 1973. No one sensed the apartment overbuilding at that time because the overall market was still underbuilt (*graph 1*) and the apartments continued to lease up. In 1973 and 1974 a huge oversupply came on the market, and then apartment construction stopped.

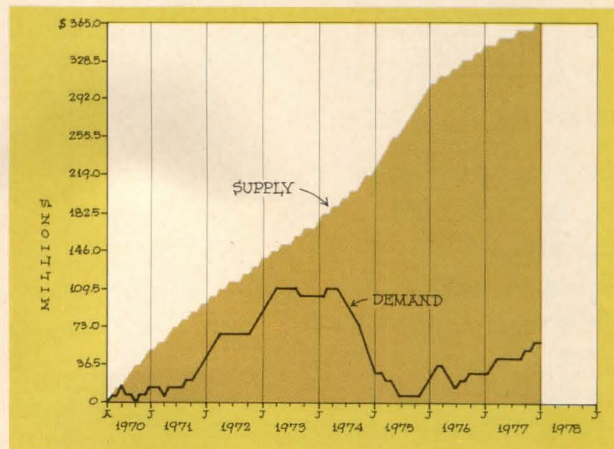
Even though there is still an oversupply, Gobar thinks it is now possible to build apartments in Memphis again. The reason: An overall shortage of housing is developing, and it's easier to remedy it with apartments than with single family. He warns, however, that apartments will still be vulnerable to renters who move out to buy single-family homes. On the other hand, as the price of single-family housing continues to climb, more potential homebuyers are going to have to settle for apartments.

A firm estimate of how many families will no longer qualify as potential homebuyers will not be available until after the 1980 census. For an idea of how great an influence this can be on a market, however, Gobar points to the example of California's Orange County: In 1970 only 5% of the potential homebuyers were priced out of the market. Now prices have reached the point where 35% to 50% can no longer buy.

## 7. Commercial change in value (Base: '70)



## 8. Industrial change in value (Base: '70)



The commercial sector, never badly overbuilt, is beginning to look strong again. The industrial statistics, on the other hand, reflect the surge of construction in 1973-1975; it created large inventories of inappropriate buildings that are now vacant or uncompleted.

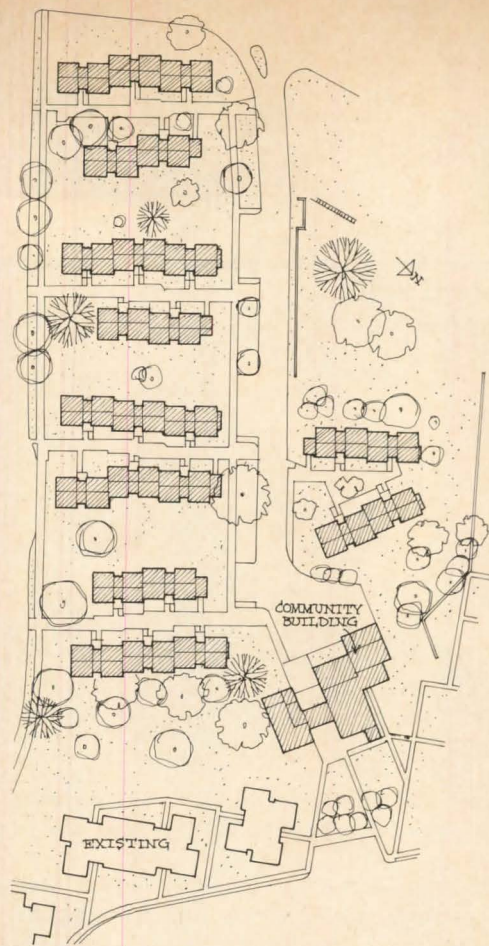
Since so many buildings are unsuitable for today's needs, there are opportunities in the industrial sector. But, at best, this sector can be expected to absorb less than \$30 million a year in new development at the present rate of growth in the demand index. This level of development is possible only if the facilities built in 1973, 1974 and 1975 are totally incompatible with the needs of the current industrial-space market in Memphis.



# SIX MULTIFAMILY DESIGN-AWARD WINNERS

- Rentals for the elderly ▶
- High-density rentals - page 80
- Rental triplexes - page 81
- Ski condo - page 82
- Resort condo - page 83
- Student housing - page 84

The Homes for Better Living Awards Program is sponsored by the American Institute of Architects in cooperation with HOUSING. Multifamily winners were chosen on the basis of site planning, unit design and architecture. The full list of HFBL winners appeared in May. More individual winners will be featured in detail in subsequent issues. — JUNE R. VOLLMAN



## AWARD OF MERIT

Architect: Goody, Clancy & Associates Inc.  
 Builder: Bick-Com Corp.  
 Owner: Winthrop Housing Authority  
 Project: Heritage Gardens  
 Location: Winthrop, Mass.

## Multis for the elderly

Publicly aided housing for senior citizens often has an institutional and sterile look. Not this project, even though its 100 rental flats are packed into 3.5 acres. Here's why:

First, the site is divided into five small neighborhoods, each defined by a landscaped mall (*site plan above*). The malls are bordered on either side by townhouse-like buildings that are built so only four flats share a common entrance.

Second, greenbelts link abutting neighborhoods. So there is more open space than is usual in high-density projects.

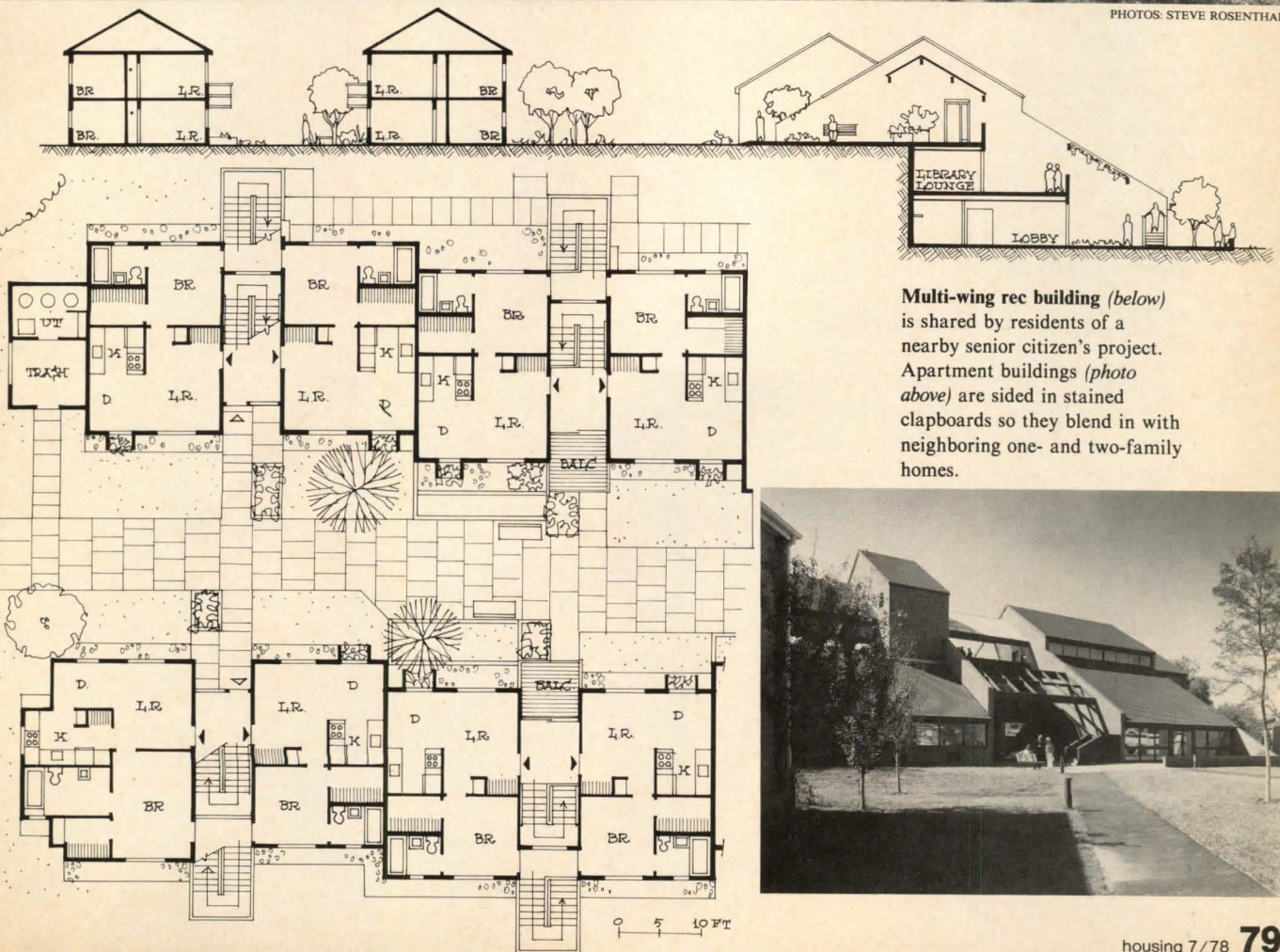
Third, the small (468 to 600 sq. ft.) flats are well planned. Living rooms and shared balconies overlook the malls, and bedrooms face the quieter greenbelts (*floor plans, facing page*).

Some apartments are designed for the handicapped. Per-unit construction costs averaged \$17,450. That includes such quality finish materials as wood parquet floors and wood kitchen cabinets.





PHOTOS: STEVE ROSENTHAL



Multi-wing rec building (below) is shared by residents of a nearby senior citizen's project. Apartment buildings (photo above) are sided in stained clapboards so they blend in with neighboring one- and two-family homes.







## AWARD OF MERIT

Architect: Donald Sandy Jr. AIA, James A. Babcock  
 Builder & Owner: Donald A. Phillips  
 Landscape architect: Anthony M. Guzzardo & Assoc. Inc.  
 Project: Harborhouse  
 Location: Monterey, Calif.

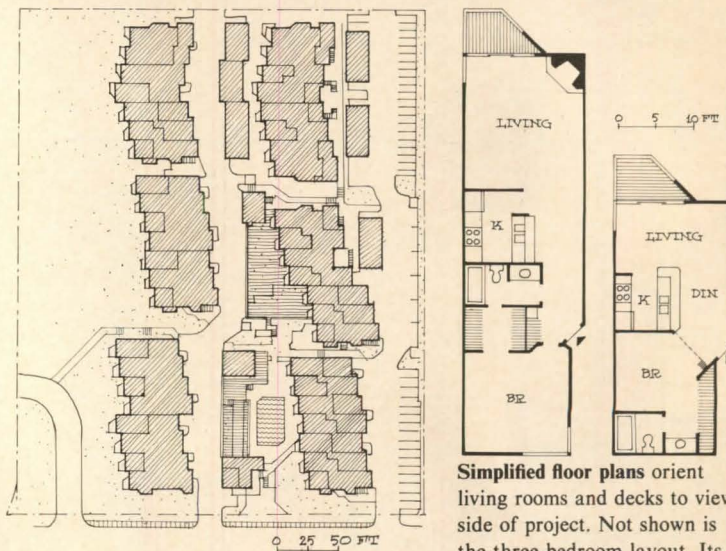
# Multis for young couples

The problem: a difficult 3.35-acre site. It's narrow. It's sandy. It slopes steeply. It overlooks a beach but is separated from it by another project.

The solution: terraced two- and three-story buildings, lined up along two drives (*site plan, right*). The downhill buildings are low enough to give uphill tenants clear views of the water.

Half of the project's covered parking spaces are on the first floors of the buildings. The rest of the first-floor space contains efficiency units. Stacked above are either one-bedroom flats or two-level, three-bedroom apartments. More parking is provided under recreation decks and in carports.

Most of the young couples who rent are from nearby Army and Navy bases. Apartments contain from 505 to 1,540 sq. ft. and rented for \$190 to \$475 when the project opened.

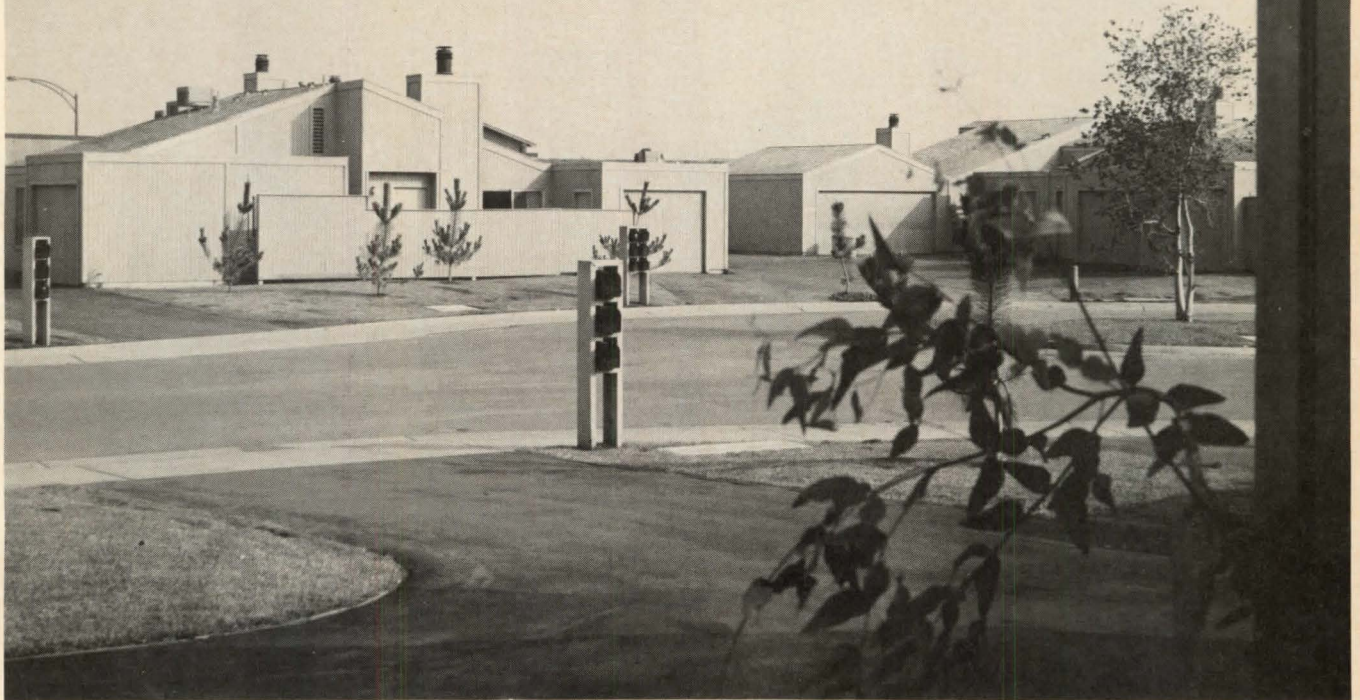


Simplified floor plans orient living rooms and decks to view side of project. Not shown is the three-bedroom layout. Its first floor repeats the plan of the one-bedroom flat.

PHOTOS: THOMAS ALAN ABELS







PHOTOS: JOSHUA FREIWALD

## AWARD OF MERIT

Architect: Donald Sandy Jr. AIA, James A. Babcock  
 Builder & Owner: Patmon Co. Inc.  
 Project: Tree Swallow Court  
 Location: Stockton, Calif.

# Multis for young families

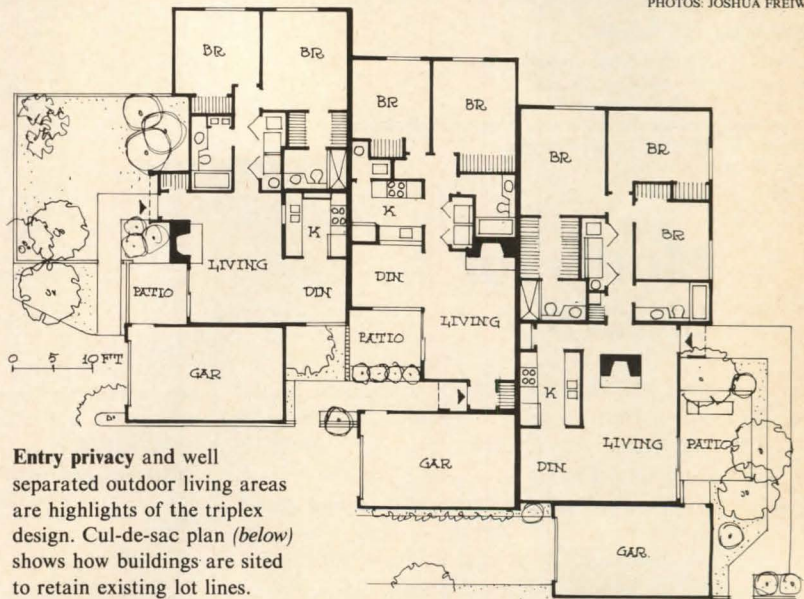
These triplexes are built on land that was originally subdivided into 10 individual lots for duplexes.

Replanning the site as a single community, the developer:

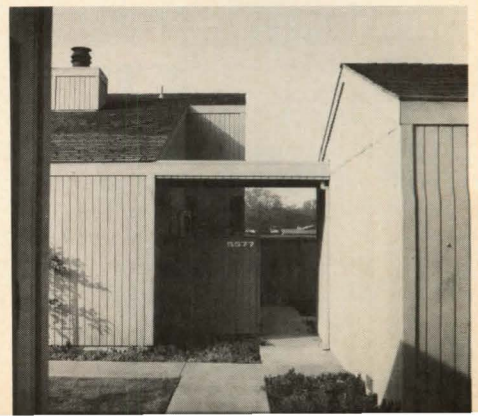
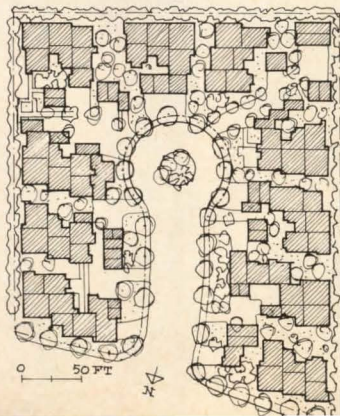
- Cut per-unit site development costs in half.
- Built 30 units instead of 20.
- Provided home-like apartments that young families with modest budgets could afford.

Each triplex has two 2-bedroom units with 990 sq. ft. of living space and a three-bedroom unit with 1,400 sq. ft. of space. They rented from \$225 to \$275 when the project opened, but they're designed to be sold if a market opens up.

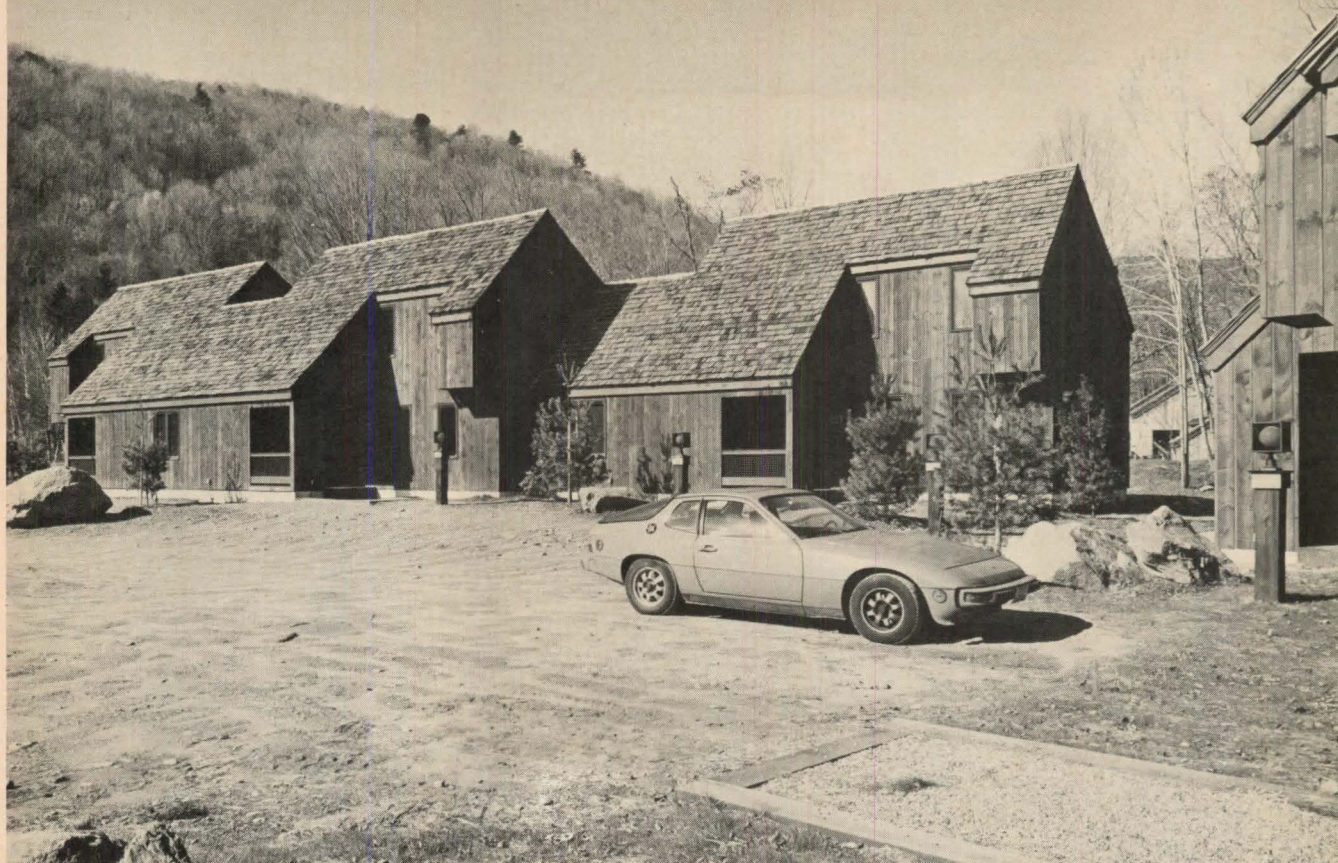
To allow for sale, the lot lines were left intact. But the triplexes are tied together visually by walks, driveways, complementary architecture and standardized exterior materials.



Entry privacy and well separated outdoor living areas are highlights of the triplex design. Cul-de-sac plan (*below*) shows how buildings are sited to retain existing lot lines.







## AWARD OF MERIT

Architect: Schleicher-Soper Architects AIA  
 Builder: Rocchio Building Co. Inc.  
 Owner: Battleground Associates  
 Landscape architect: Environmental Assessment Group Inc.  
 Project: Battleground Condominiums  
 Location: Fayston, Vt.

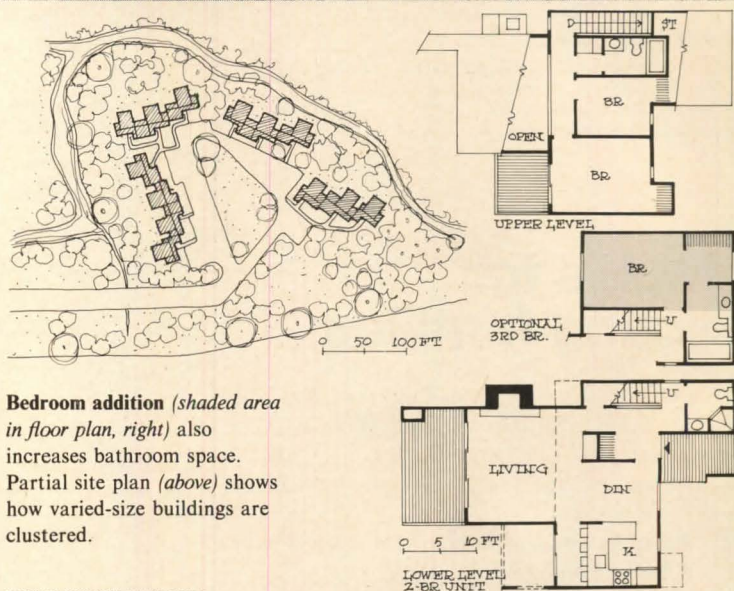
# Multis for skiers

This winning design rescued a condo project whose first phase was troubled by slow sales and rising construction costs. The problems were traced to hard-to-build plans.

New architects planned the second phase, shown here. They devised a basic two-story, two-bedroom layout that could be repeated in 35 townhouses. The simplified plan provides two-story interior spaces, affords entry privacy for each unit and is architecturally compatible with the first-phase design.

As shown at right, the basic plan is expandable to three bedrooms by adding a room next to the entry. This single-story element helps to individualize townhouses within multiple-unit buildings (photo above).

All phase-two units were sold before completion. Two-bedroom, 1,156-sq.-ft. units sold for \$63,000; three-bedroom plans, with 1,360 sq. ft., for \$69,000.



**Bedroom addition** (shaded area in floor plan, right) also increases bathroom space. Partial site plan (above) shows how varied-size buildings are clustered.

PHOTOS: WILLIAM ROTHSCHILD







## AWARD OF MERIT

Architect: Backen, Arrigoni & Ross Inc.  
 Builder & Owner: Keystone Div., Ralston Purina  
 Landscape architect: Archard Berridge & Assoc.  
 Project: Tennis Condominiums  
 Location: Dillon, Colo.

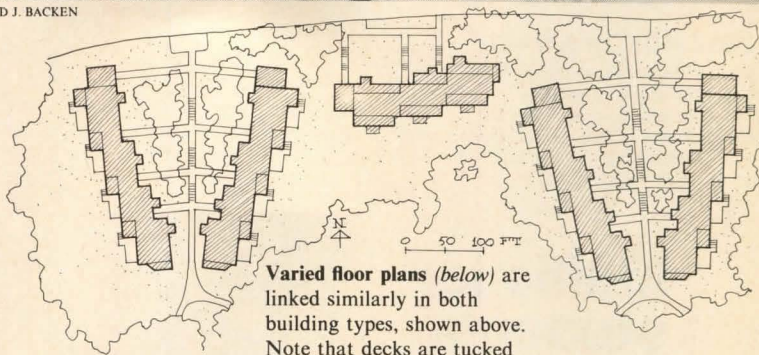
# Multis for vacationers

Here's another project where construction was simplified by standardizing part of all floor plans. All decks, kitchens, living and dining rooms (*shaded area in floor plans*) are identical in 44 two-level condo apartments. Yet varied arrangements of entries, halls, stairs, baths and storage space provide three layouts.

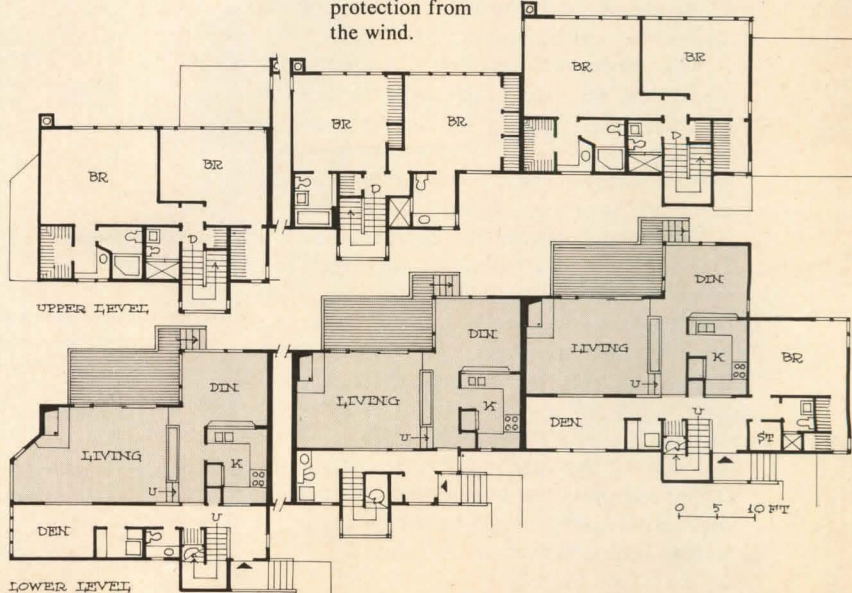
The project's 22.5-acre site slopes southward, and its northern edge could not accommodate all of the units in linear buildings. So two building shapes were developed—one for cross-slope siting, one for downslopes (*partial site plan at right*).

The apartments, with 1,250 to 1,650 sq. ft. of living space, sold for \$90,000 to \$100,000 when sales opened. Condo owners have the use of an on-site clubhouse and two indoor and 12 outdoor tennis courts (*not shown*). The project also provides parking facilities for an adjacent hotel and convention center.

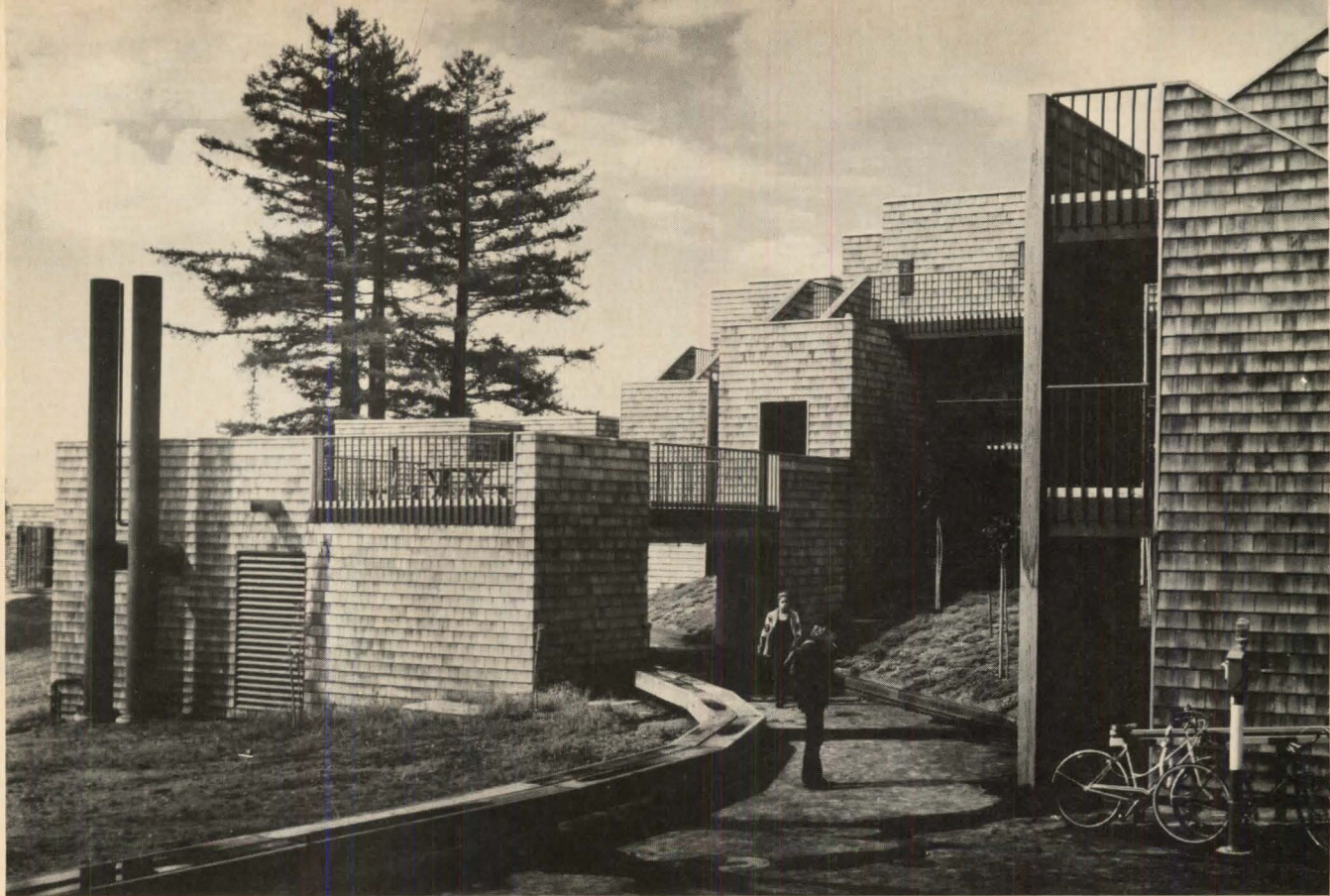
HOWARD J. BACKEN



Varied floor plans (*below*) are linked similarly in both building types, shown above. Note that decks are tucked into dining-room L to provide protection from the wind.







JEREMIAH O. BRAGSTAD



## FIRST HONOR AWARD

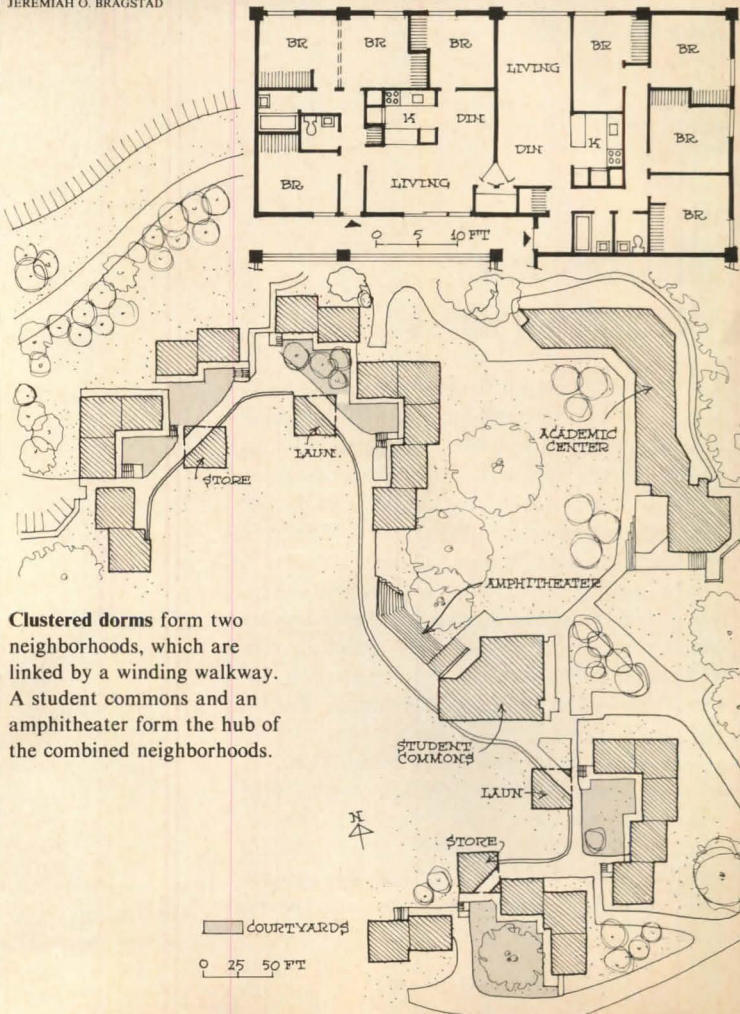
Architect: MBT Associates  
 Builder: William & Burrows  
 Owner: Office of Campus Facilities  
 Landscape architect: Royston, Hanamoto, Beck & Abey  
 Project: Oakes College, Univ. of California  
 Location: Santa Cruz, Calif.

# Multis for students

These dorms look and live a lot like a small, off-campus rental complex. Specifically:

- The dorms are designed like apartments. There are 65 units, each with facilities to accommodate a "family" of five students (*floor plans, above right*).
- The apartments are stacked in clustered buildings that form two small neighborhoods.
- Each neighborhood has several buildings of differing sizes. So streetscapes are varied.
- The clustered buildings open to small courtyards, which are separated from each other by sundecks (*photo above*). Thus students can mingle with their immediate neighbors in relative privacy.

Why this design approach for student housing? The college curriculum emphasizes ethnic studies. So the dorms were planned to allow the diverse minority groups who live on campus to maintain their individual life styles.




Clustered dorms form two neighborhoods, which are linked by a winding walkway. A student commons and an amphitheater form the hub of the combined neighborhoods.

□ COURTYARDS  
 0 25 50 FT



# housing demand index

Third quarter, 1978



A surge in employment has fueled a stronger demand for housing. That's the opinion of Alfred Gobar, the California-based market analyst who prepares the quarterly Housing Demand Index. The increased demand is reflected in the fact that 40 markets are rated higher this quarter than last. Nearly two-thirds—73 out of 119 covered—are now rated above average.

Factors other than demand operate in the marketplace, of course. For instance, a scarcity of mortgage money might interfere with sales rates, even though demand remained high. And Gobar's statistical analysis cannot predict such negative local factors as job cutbacks in a one-industry town or drought in an agricultural community. Gobar does, however, take into account any higher-than-normal dependence on one type of employment when evaluating a market. (For a look at Gobar's methodology, see "How to spot a market upswing," p. 72.)

Caveats aside, there are several markets that are rated very strong across the board. These show both a great demand for housing and the proportionately high salaries that enable people to pay for it. Not surprisingly, the most-favored

markets are predominantly in the Sunbelt. One example: Jackson, Miss., which Gobar describes as "not a large market, but one which seems to be of exceptional quality." Some others: Baton Rouge, La., San Antonio, Tex. and Little Rock, Ark.

Low-rated markets are fewer this quarter. Those still deemed risky include Akron and Youngstown, Ohio, as well as Honolulu, where, according to Gobar, "speculative sales have forced prices way up."

Some lower-rated markets may offer more opportunities than the index indicates. The reason: They're large, older SMSAs (standard metropolitan statistical areas). They have less-than-vital urban cores and healthier surrounding suburbs. Their overall rating may be impaired by poor demand in inner-city neighborhoods and by abandoned or demolished housing stock that still shows up in statistics. These SMSAs include such cities as Buffalo, Cleveland and Chicago. Explanatory notes are given in each case.

Two SMSAs are added to the index this quarter: Sarasota, Fla. and Wichita, Kans.

—BARBARA BEHRENS GERS



# How to read the index

## Five symbols are used:



A white circle indicates the market is in relative equilibrium—that is, supply and demand are increasing at about the same rate.



A green half-circle indicates a better than average situation, with demand increasing faster than supply.



A green full circle indicates a very strong market with significant pent-up demand.



A red half-circle indicates a poorer than average situation, usually an overbuilt market.



A red full circle indicates a very poor situation that could be overbuilt by as much as two years.

## Each SMSA is evaluated three ways:

1. Degree of opportunity—in effect, a summation of all factors affecting the market.
2. Demand by units—just what it says.
3. Demand by purchasing power—the relative ability of the market to pay current prices or rents.

## Each of these categories is in turn divided into three sub-categories:

1. All housing in the SMSA.
2. For-sale housing—single-family detached and some mid- and high-priced condos.
3. For-rent housing—rental apartments and some low-priced condos.

## Before you read the index, keep these points in mind

**Point #1:** The chart's simplified symbols represent complex statistics, so they provide only a general picture. A builder, no matter how high his market is rated, must still analyze his own situation very carefully.

**Point #2:** The reports indicate the degree of risk in a given SMSA rather than the number of housing units that can be built there. A large SMSA with a poor rating would still support more new housing than a smaller SMSA with an excellent rating. But the relative degree of risk for the developer or lender would be much greater in the larger SMSA.

**Point #3:** The reports are projective, not historical. That is, they forecast demand 12 to 18 months ahead rather than describing the situation as it stands. An SMSA may have strong sales or low vacancies but still be a poor risk; building-permit figures may indicate imminent oversupplies. Conversely, an SMSA that looks bad on the surface today may actually be turning around and getting healthy.

**Point #4:** The reports are for the SMSA as a whole. A low-rated market may offer good opportunities for specific kinds of housing in specific locales. On the other hand, a high rating does not guarantee success for the wrong product in the wrong location.



**Atlanta** still looks somewhat over-supplied. Gobar notes that the apartment market is strengthening, although the index shows for-rent opportunities as poorer than average. The probable reason: The multifamily overhang is concentrated in condos.

**Buffalo** seems to have a surplus of housing. However, some may have been abandoned or demolished without showing up in statistics. According to Gobar, demand in this SMSA has been erratic for two years, although the trend is now upward. The unstable pattern probably traces to a change in the type of jobs available in Buffalo. Since the kind of housing stock offered hasn't been changing to correspond, there should be buyers for projects suited to the needs of the new jobholders.

**Chicago** is rated average, although the suburban market is very good. The reason: Flight from less desirable close-in areas lowers the overall rating.

**Cincinnati** has seen growth in demand that could raise the absorption rate to 12,000 units a year. Construction has been running about 8,000. Result: better-than-average opportunities for well located for-sale projects. There seem to be too many apartments, however.

**Cleveland's** housing demand has been rising to an absorption rate of about 14,000 units a year, Gobar reports. Construction has not kept pace, so surpluses are probably being worked off. It's also possible that some of the statistically defined surpluses do not, in fact, exist. Abandonment or demolition of older housing may have eroded them.

**Dallas/Ft. Worth's** only soft spot appears to be in apartments and lower-priced condos. However, Gobar says that the Dallas market regularly pushes some multifamily housing ahead of demand, and so statistics show a surplus. The market is growing so fast that no one builder holds inventory for long.

**Dayton** still has surplus housing, according to Gobar, but demand has been adequate to absorb 9,000 units a year for the last two years. This is a big improvement compared to Dayton's absorption capacity in the early '70s, and the surplus is being worked off rapidly.

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
AKRON, OH	●	●	◐	●	●	○	●	●	◐
ALBANY, NY	●	●	◐	●	●	○	●	●	◐
ALBUQUERQUE, NM	●	●	◐	●	●	●	●	●	○
ALLENTOWN, PA	●	◐	●	●	○	●	●	◐	●
ANAHEIM, CA	◐	◐	◐	●	●	○	●	●	●
ANN ARBOR, MI	◐	◐	◐	◐	●	◐	○	○	●
ATLANTA, GA	◐	○	◐	◐	◐	◐	◐	○	◐
AUGUSTA, GA	◐	◐	◐	●	○	◐	●	◐	◐
AUSTIN, TX	◐	●	○	●	●	○	●	●	◐
BAKERSFIELD, CA	◐	●	○	●	●	○	●	●	○
BALTIMORE, MD	○	◐	●	◐	◐	●	◐	◐	●
BATON ROUGE, LA	●	●	●	●	●	●	●	●	●
BIRMINGHAM, AL	●	◐	●	●	○	●	●	●	●
BOISE, ID	●	◐	●	●	◐	●	●	◐	●
BUFFALO, NY	◐	◐	○	◐	◐	●	◐	◐	○
CANTON, OH	◐	◐	○	◐	●	◐	◐	●	○
CHARLESTON, SC	◐	◐	●	●	◐	●	◐	○	●
CHARLOTTE, NC	◐	◐	◐	◐	◐	○	○	○	◐
CHATTANOOGA, TN	◐	◐	●	◐	○	●	●	●	●
CHICAGO, IL	○	◐	◐	○	●	◐	◐	◐	◐
CINCINNATI, OH	○	◐	◐	○	●	●	○	○	○
CLEVELAND, OH	◐	○	●	◐	●	●	●	◐	●
COLORADO SPRINGS, CO	○	◐	◐	○	◐	◐	○	◐	◐
COLUMBIA, SC	◐	◐	●	●	●	●	○	○	●
COLUMBUS, GA	◐	◐	○	◐	◐	◐	◐	◐	◐
COLUMBUS, OH	◐	◐	●	◐	◐	◐	◐	○	●
CORPUS CHRISTI, TX	●	◐	◐	●	○	◐	●	◐	●
DALLAS-FORT WORTH, TX	◐	●	◐	◐	●	◐	●	●	◐
DAVENPORT-ROCK ISLAND, IA-IL	◐	○	◐	◐	○	◐	○	○	◐
DAYTON, OH	◐	◐	◐	◐	◐	◐	◐	◐	◐



**Flint's** demand has been rising enough to indicate potential annual absorption of 12,000 new units. Gobar reports that fairly sustained growth since April 1975 has reduced surpluses. This might be the time to try an apartment building in Flint.

**Gary** improves to an average rating. Gobar warns, however, that the increase in demand is rather erratic. So he has misgivings about Gary's suitability as a market for non-local builders.

**Greensboro's** demand has overtaken supply and the gap is widening. In the last quarter, demand rose to a 15,000-units-a-year rate.

**Hartford** is climbing, even though its overall rating is unchanged this quarter. There is still a surplus of housing in the market, according to Gobar's figures; but if demand continues to grow, that oversupply will evaporate. Even now, Gobar believes, there are good opportunities in the for-sale sector if prices are kept low.

**Indianapolis** is coming back strong. Demand is rising and new construction is moving at a moderately conservative rate. So surpluses are being worked off. Gobar says least-risk opportunities are in the for-sale sector.

**Lincoln** has been a favored market. This quarter, Gobar says, demand has dipped slightly, although not enough to cause the rating to slip. If the decline continues, Lincoln will be a market to be approached carefully.

**Long Branch** is one of the few markets where there's a downward trend in demand. Gobar notes that this SMSA has a particularly complex economy and that demand is usually uneven. In sum, handle this market with care.

**Louisville's** demand has been growing to an annual absorption rate of 7,000 units. Surpluses still show up in the statistics, but if the surplus units don't suit the needs of the families constituting the new absorption potential, new housing should sell exceptionally well. Even overhanging product should eventually be absorbed because construction has lagged demand. Unlike many recovering markets, Louisville may offer opportunities in the rental sector.

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
DAYTONA BEACH, FL	○	◐	○	○	◐	◑	◐	◐	◐
DENVER, CO	○	◑	◐	○	◑	◐	○	○	◐
EL PASO, TX	○	◑	◐	◑	◑	○	◑	◑	◐
EUGENE-SPRINGFIELD, OR	◑	◑	◑	◑	◑	◑	◑	◑	◑
FLINT, MI	◑	○	◑	○	◐	◑	○	○	◑
FORT LAUDERDALE, FL	◑	◑	◐	○	◑	○	○	○	◐
FRESNO, CA	◑	◑	◑	◑	◑	◑	◑	◑	◑
GAINESVILLE, FL	◑	◑	○	◑	◑	○	◑	◑	◐
GARY, IN	○	◐	○	◐	◐	○	◐	◐	○
GRAND RAPIDS, MI	◑	◑	◑	◑	○	◑	◑	◑	◑
GREENSBORO, NC	◑	○	◑	◑	○	◑	◑	○	◑
GREENVILLE, SC	◑	◐	◑	◑	◐	◑	○	◐	◑
HARRISBURG, PA	◑	◑	◑	◑	○	◑	◑	◑	◑
HARTFORD, CT	◐	○	◑	◐	◑	◑	◐	◐	◑
HONOLULU, HI	◑	◐	◑	◑	◑	◑	◑	◑	◑
HOUSTON, TX	◑	◑	◑	◑	◑	◑	◑	◑	◑
HUNTSVILLE, AL	◑	◑	◑	◑	○	◑	◑	◑	◑
INDIANAPOLIS, IN	◑	◑	◐	○	◑	◐	◑	◑	◑
JACKSON, MS	◑	◑	◑	◑	◑	◑	◑	◑	◑
JACKSONVILLE, FL	◑	◑	◐	◑	○	○	◑	◑	◐
KANSAS CITY, MO-KS	○	○	◑	○	○	◑	◑	◑	◑
KNOXVILLE, TN	◑	◑	◑	◑	○	◑	◑	◑	◑
LANSING, MI	○	○	○	◑	○	◑	○	○	◐
LAS VEGAS, NV	◑	◑	○	◑	◑	○	○	○	◐
LEXINGTON, KY	◑	◑	◑	◑	◑	◑	◑	◑	◑
LINCOLN, NE	◑	◑	○	◑	◑	○	◑	◑	○
LITTLE ROCK, AR	◑	◑	◑	◑	◑	◑	◑	◑	◑
LONG BRANCH-ASBURY PARK, NJ	○	◐	○	◑	○	◑	◐	◐	◐
LOS ANGELES-LONG BEACH, CA	◑	◑	◑	◑	◑	◐	○	○	◑
LOUISVILLE, KY	○	○	◑	◐	◐	○	○	○	◑



**Melbourne's** rating rises. This SMSA's demand for housing is currently growing enough to absorb 4,000 units a year, while new construction has been half that. This market may also be receiving more support from retired households than Gobar's statistical methods can specify. In general, Melbourne is in better shape than it has been for a long time.

**Memphis** is improving. (For details, see "How to spot a market upswing," p. 72.)

**Modesto** has a lot of new construction, but demand is keeping pace. This SMSA is relatively small, and Gobar warns that it will take only a few big projects to saturate the market.

**New Orleans'** demand for housing has been stronger over the last eight months than over any comparable eight-month period since before 1972. Statistically there still appears to be housing left over from the '73-'74 building boom, but the amount may be overestimated because of compensating abandonments or demolitions. To Gobar, New Orleans looks better now than it has any time since 1973, but it still rates poorer than average.

**Newark** is severely underbuilt for the first time since 1974, says Gobar. A phenomenal growth in demand over the the past 18 months has wiped out estimated surplus housing. The value of housing in place in Newark is high relative to local people's incomes, but there are strong pent-up markets in the for-sale sector.

**Phoenix**, like San Diego (see rating next page), is a market that has seen demand catching up with supply. One reason: Incoming construction workers add to demand in those areas where construction rates have been high. Even with evidence of a sharp increase in demand, Gobar counsels restraint. He points out that plenty of other markets offer good opportunities, and they won't be subject to the competition that develops in such publicized markets as Phoenix and San Diego.

**Pittsburgh** builders' best bet is to exploit a potentially strong move-up market by offering a more expensive product with amenities not usually found in the area. Gobar says there also appear to be voids in the rental sector.

**SMSA (Market Area)**

	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
LUBBOCK, TX	●	●	●	●	●	●	●	●	●
MADISON, WI	○	●	●	○	●	●	●	●	●
MELBOURNE-TITUSVILLE, FL	●	●	●	●	●	●	●	●	●
MEMPHIS, TN	●	●	●	○	●	●	●	●	●
MIAMI, FL	○	●	●	○	●	●	●	○	●
MILWAUKEE, WI	○	●	●	○	●	●	●	●	●
MINNEAPOLIS-ST. PAUL, MN	○	●	●	●	●	●	●	●	●
MOBILE, AL	●	●	●	●	●	●	●	●	●
MODESTO, CA	●	○	●	●	○	●	○	○	●
NASHVILLE, TN	●	●	●	●	●	●	●	●	○
NEW BRUNSWICK, NJ	●	●	●	●	●	●	○	○	○
NEW HAVEN, CT	●	○	●	●	●	●	●	●	●
NEW ORLEANS, LA	●	○	●	●	●	●	●	●	●
NEWARK, NJ	●	●	●	●	●	●	●	●	●
NEWPORT NEWS, VA	●	●	●	○	●	●	●	○	●
NORFOLK, VA	○	●	●	○	●	●	●	○	●
OKLAHOMA CITY, OK	●	●	●	●	●	●	●	●	○
OMAHA, NE	●	●	●	●	○	●	●	●	●
ORLANDO, FL	●	●	●	●	●	●	●	●	●
PENSACOLA, FL	●	○	●	●	●	●	○	○	●
PEORIA, IL	○	○	○	○	●	●	○	○	○
PHOENIX, AZ	●	●	○	●	●	●	●	●	●
PITTSBURGH, PA	○	○	●	●	●	●	●	●	●
PORTLAND, OR	●	●	○	●	●	○	○	●	●
PROVIDENCE, RI	●	●	○	●	●	●	●	●	●
RALEIGH, NC	○	●	○	○	●	○	○	○	○
RENO, NV	●	●	○	●	●	○	●	○	●
RICHMOND, VA	○	○	○	●	○	●	○	○	●
ROCHESTER, NY	●	●	●	●	○	○	●	●	●
SACRAMENTO, CA	○	●	●	○	●	●	○	●	●



**St. Louis** is not experiencing much growth in demand, says Gobar. Particularly desirable projects should sell, but Gobar believes that every time a unit is rented or sold in St. Louis, a corresponding unit falls vacant or is abandoned.

**San Diego** has been having a building boom. Gobar feared that builders would go overboard there [HOUSING, Apr., p. 90] and, in fact, a sharp sales slowdown in late 1977 had been reported by another market analyst. Gobar's recent calculations, however, suggest that the adjustment will be less than projected. One reason: In the last year the potential absorption rate has been almost 40,000 units, although San Diego is normally about a 20,000-unit-a-year market. (See also comments in note on Phoenix, previous page.)

**San Francisco** is to a large extent integrated with surrounding markets. In fact, Gobar says, it benefits from shortages in Salinas. Those shortages force demand into San Jose, which in turn intensifies the under-supply of housing there and forces more demand pressure into the San Francisco-Oakland area. As a result, housing absorption has been somewhat better in San Francisco than statistical analysis would indicate. Even without the benefit of non-local buyers, demand is growing faster than the delivery of new houses, and the SMSA almost warrants a better-than-average rating on that basis alone. Gobar recommends trying to hold prices down and staying as close in and as far south as possible.

**Sarasota** is experiencing an increase in housing demand, especially in the for-sale sector.

**Washington** is experiencing fairly strong growth in demand, although it's not increasing as sharply as it did in the early '70s. There are theoretically too many rental units in this SMSA, but they are being filled by potential buyers priced out of the market. Low-priced projects, condo conversions, etc. would offer the best means of exploiting demand.

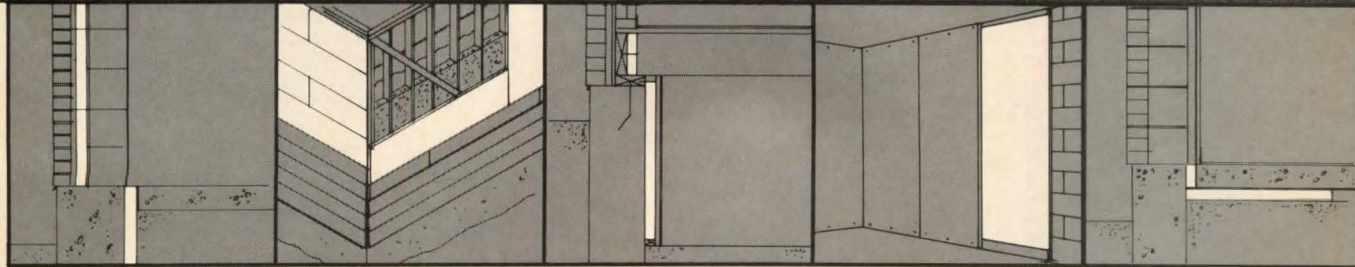
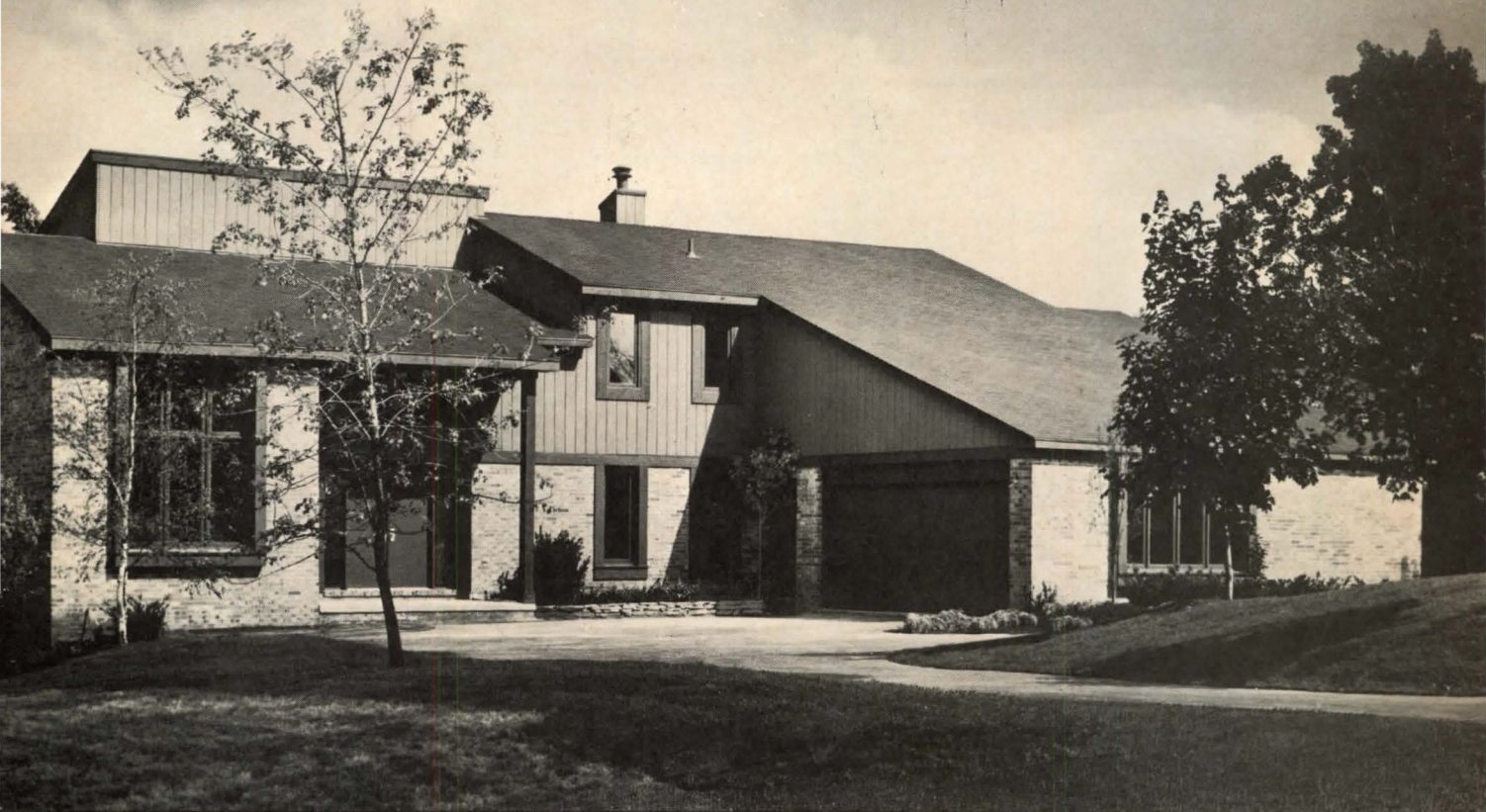
**Wichita's** demand for housing is rising without a corresponding pickup in construction. Many people with incomes that would qualify them to buy are renting instead. One result: Expensive apartments are more easily filled than, in theory, they should be. If the pent-up for-sale demand was fully exploited, apartment owners could be left with an overpriced product.

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
ST. LOUIS, MO	○	○	○	○	○	○	○	○	○
SALINAS-MONTEREY, CA	○	○	○	○	○	○	○	○	○
SALT LAKE CITY, UT	○	○	○	○	○	○	○	○	○
SAN ANTONIO, TX	○	○	○	○	○	○	○	○	○
SAN DIEGO, CA	○	○	○	○	○	○	○	○	○
SAN FRANCISCO-OAKLAND, CA	○	○	○	○	○	○	○	○	○
SAN JOSE, CA	○	○	○	○	○	○	○	○	○
SANTA BARBARA, CA	○	○	○	○	○	○	○	○	○
SANTA CRUZ, CA	○	○	○	○	○	○	○	○	○
SANTA ROSA, CA	○	○	○	○	○	○	○	○	○
SARASOTA, FL	○	○	○	○	○	○	○	○	○
SEATTLE, WA	○	○	○	○	○	○	○	○	○
SHREVEPORT, LA	○	○	○	○	○	○	○	○	○
SPOKANE, WA	○	○	○	○	○	○	○	○	○
SPRINGFIELD-CHICOPEE, MA	○	○	○	○	○	○	○	○	○
STOCKTON, CA	○	○	○	○	○	○	○	○	○
SYRACUSE, NY	○	○	○	○	○	○	○	○	○
TACOMA, WA	○	○	○	○	○	○	○	○	○
TALLAHASSEE, FL	○	○	○	○	○	○	○	○	○
TAMPA-ST. PETERSBURG, FL	○	○	○	○	○	○	○	○	○
TOLEDO, OH	○	○	○	○	○	○	○	○	○
TUCSON, AZ	○	○	○	○	○	○	○	○	○
TULSA, OK	○	○	○	○	○	○	○	○	○
VALLEJO-FAIRFIELD, CA	○	○	○	○	○	○	○	○	○
WASHINGTON, DC	○	○	○	○	○	○	○	○	○
WICHITA, KS	○	○	○	○	○	○	○	○	○
WILMINGTON, DE	○	○	○	○	○	○	○	○	○
WORCESTER, MA	○	○	○	○	○	○	○	○	○
YOUNGSTOWN, OH	○	○	○	○	○	○	○	○	○



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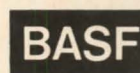
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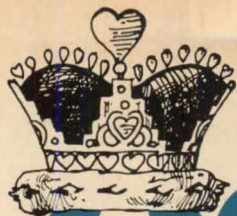
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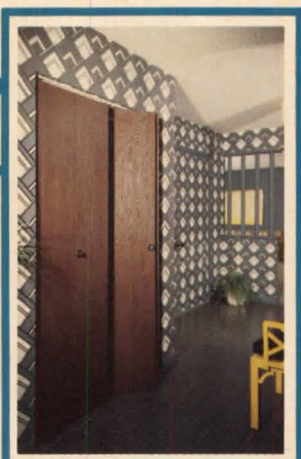


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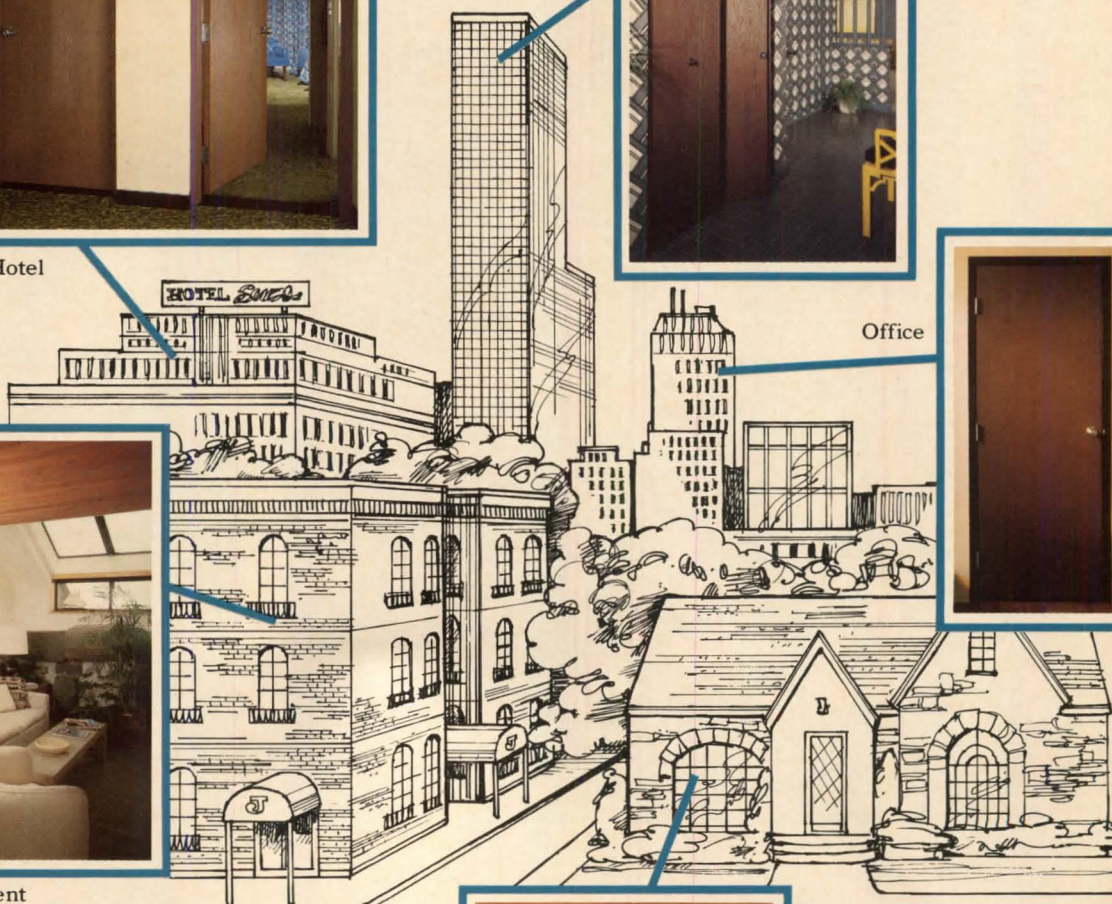
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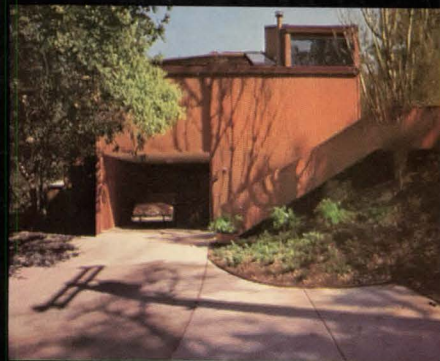
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Here's how the program works:

**Step 1:** The computer is fed information on the location of the builder's project, the square footage of his floor plans, the size and number of windows, how the houses are oriented and the area of the exposed walls.

**Step 2:** Size and type of basic products are entered into the computer (*see typical list at right*).

**Step 3:** Using that data, the computer figures out what it will cost to heat and cool the builder's house as planned. (The Y.E.S. II computer is programmed with weather data, utility rates and fuel costs for 133 cities in the United States and 18 cities in Canada.)

**Step 4:** The computer either verifies the original product selections or suggests alternatives (*see typical printout facing page*) that will minimize heat loss and gain.

The Y.E.S. II program is a refinement of the Y.E.S. I program, which was offered last year. Since the service was first offered it has helped at least six builders to plan their projects. Specifically:

In Longwood, Fla., the program helped Florida Residential Communities (FRC) plan Tiberon, a single-family community. Says FRC president Burt Bines: "Y.E.S. II is a superb marketing aid. It establishes credibility because it shows what isn't needed as well as what is. So buyers know we're not trying to take advantage of them."

Bines adds that because buyers trust the computer data, they tend to accept more energy-saving product options than they would without the backup data.

Tiberon opened April 1. In two months, over 40 of the project's one- and two-story homes were sold at an average price of \$48,500.

In Stoughton, Mass., the program helped plan houses built by Kaufman and Broad at Greenbrook. Division manager Jerry Giglio says that 22 townhouses priced between \$39,000-\$46,000 were sold between April 1 and the end of May.

In southern New Jersey, the Y.E.S. I program helped Scarborough Corp. (a subsidiary of Weyerhaeuser Real Estate Co.) plan energy-saving options at four single-family developments. The options included 12'' glass fiber attic insulation, a thermostatically controlled attic fan, polyethylene vapor barrier, 3/4'' foamed styrene insulated sheathing, thermal break windows and a heat pump.

The options were popular with buyers: 300 of 350 sales included the package. So it has become standard in houses at Scarborough's newest community, Sturbridge Lakes. How are sales going? In five months 83 houses have been purchased for \$60,000 to \$85,000.

The Y.E.S. II service is available to all builders. York, York, PA. Circle 200 on reader service card

### Base house:

1. double-hung windows with single-glazed storm sashes
2. sliding-glass doors with single glazing
3. exterior door with a storm door
4. frame wall with R-11 batts
5. partition with no insulation
6. below-grade basement walls
7. ceiling, R-22 insulation, and dark-colored vented roof
8. 80,000 Btuh furnace and a 17,500 Btuh central outdoor air conditioning unit

# PRODUCTS

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**Construction options:**

1. double-hung windows certified to a .5 infiltration factor with double-glazed storm sashes
2. sliding-glass doors certified to a 1.0 infiltration factor with double glazing
3. insulated exterior core door with weather stripping and a storm door
4. frame wall with polystyrene sheathing and R-13 batts
5. finished partition insulated on both sides with R-13 batts
6. below-grade basement walls
7. ceiling, R-22 insulation, and light-colored vented roof
8. 65,000 Btuh furnace\* and a 16,500 Btuh central outdoor air conditioning unit

**What the printout shows:**

Overall, the computer estimates that modifications of "base" materials (*table, facing page*) will:

- Increase the cost of the house by \$430.
- Increase annual mortgage payments by \$43.72 (based on a 30-year, 9½% mortgage).
- Reduce annual utility and fuel costs by \$93.47 (based on an average annual energy escalation rate of 9½%).
- Result in an annual net savings of \$49.75—the difference between the reduced utility and fuel costs and the increased mortgage payments.
- Pay for themselves in 8.6 years.

The above figures are based on the builder using a combination of specific "optional" materials, and the computer shows how each affects the overall figures. For example:

Double-hung windows certified to a .5 infiltration factor with double-glazed storm sashes will:

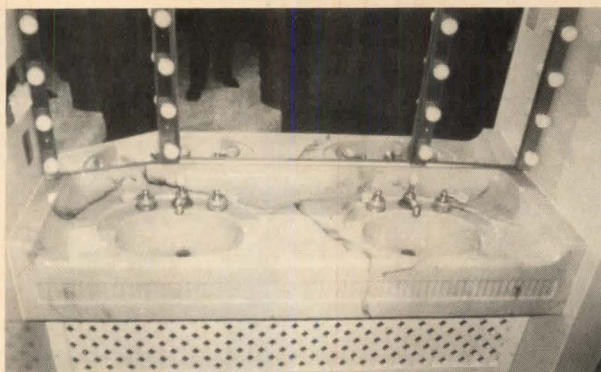
- Increase the cost of the house by \$250.
- Increase annual mortgage payments by \$25.42.
- Reduce annual utility and fuel costs by \$54.26.
- Result in an annual net savings of \$28.84.
- Pay for themselves in 8.7 years.

The printout also shows that with all options the model home will be adequately heated and cooled by a 65,000 Btuh furnace\* with a 16,500 Btuh central outdoor air conditioning unit as opposed to the larger equipment. This saves \$80.

\*Although a 65,000 Btuh furnace is specified, the computer estimates that a 45,000 or 50,000 Btuh furnace would do the job, if either were available. So the extra savings that could have been realized by using a smaller unit are charged against the heating/cooling savings and the net savings.

CONSTRUCTION OPTION	ADD'L COST	HTG/CLG SAVINGS PER YR	ADD'L MORTGAGE PER YR	NET SAVINGS PER YR	YEARS BREAK EVEN
(1E) WIND DBL-HNG-CERT(.5)+DBL/STM	250.	54.26	25.42	28.84	8.7
(7B) DOOR+SL.GLS-CERT.(1.0)+DBL GLS	85.	26.09	8.64	17.45	4.9
(9D) DOOR,INSUL,WTHRSTRIPPED & STMDR	50.	25.69	5.08	20.61	2.4
(10F) WALL,FRAME,POLYSTYRENE & R-13	75.	17.35	7.63	9.72	7.7
(11F) PART,FIN. BOTH SIDE R-13 INSUL	50.	19.61	5.08	14.52	3.4
(13F) WALL+BSMT, BELOW GRD	0.	0.00	0.00	0.00	0.0
(14D) CEIL,VENTED ROOF,R-22 INSUL	0.	0.00	0.00	0.00	0.0
UG065D07* 1MC18+2OUF10	-80.	-53.95	-8.13	-45.82 (1.7)	
<b>ALL OPTIONS</b>	<b>430.</b>	<b>93.47</b>	<b>43.72</b>	<b>49.75</b>	<b>8.6</b>
ESTIMATED ANNUAL HTG/CLG COST - BASE HOUSE : \$ 448.81					
ALL MODIFICATIONS : \$ 355.34					

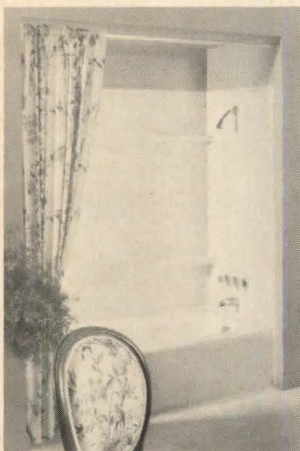




**Double-sink vanity** (above) is custom designed. Drop-in lavatory (shown) is made of a translucent cast material with onyx veining. Integral bowls are also available. Dimensionetix, Hollywood, CA. Circle 201 on reader service card

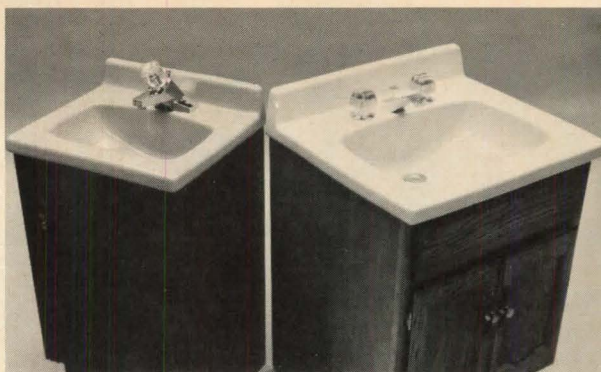
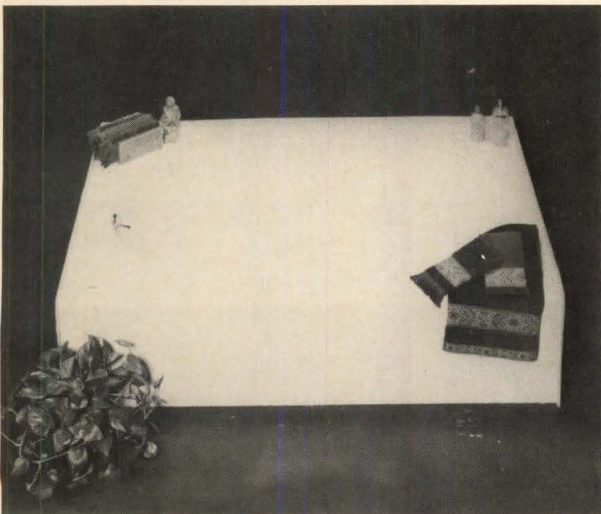


**Hand-carved lavatory** (left) is made of marble. Contemporary-styled washbasin has a concentric circle design. Handles and faucet are made of polished chrome. Sherle Wagner, New York City. Circle 202 on reader service card



**Tub recess** (left) is assembled from a kit containing side, back and corner panels and applying materials. Recess can be installed against solid surfaces, such as drywall and plaster. Marlite, Dover, OH. Circle 203 on reader service card

**Contemporary-styled bathtub** (below) is 5' long, 41" wide and 15" deep. Oval-shaped bathing area is 52" x 33". Tub comes in many colors, including "New Orleans Blue." Kimstock, Santa Ana, CA. Circle 204 on reader service card



**Contemporary-styled vanities** (above) feature vitreous china lavatories. Compact and large "Royale" units are available in eleven colors, including "Country Grey" and "Expresso." Kohler, Kohler, WI. Circle 205 on reader service card



**Contoured toilet**, the "Ariete 2" (left), is part of the "Serie Ariete" line. Water-saving unit uses only 3 gals. of water per flush. Toilet is made of vitreous china. Hastings, Lake Success, NY. Circle 206 on reader service card

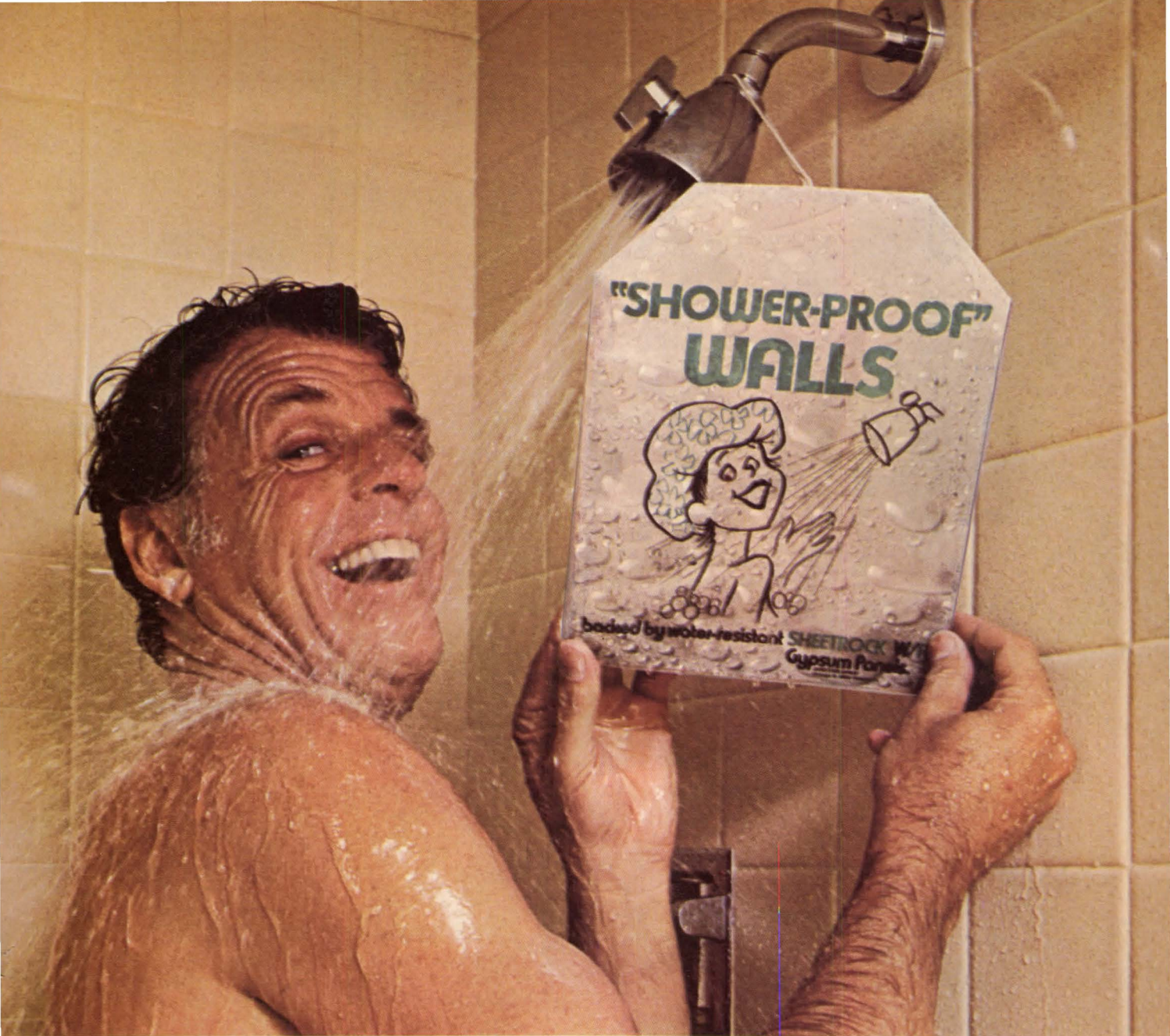


**"Elite Massage Hand Shower"** (left) features four spray settings. Top-of-the-line model has a velour-chrome finish. An automatic 2.75 gpm flow control is available. Ondine, City of Industry, CA. Circle 207 on reader service card



**Whirlpool bath**, the "Prima V1" (above), features a master console. Specially designed fill spout and water valves replace conventional faucets. The tub measures 6' x 3'. Jacuzzi, Walnut Creek, CA. Circle 208 on reader service card





## SHOW OFF THE HIDDEN EXTRA YOU PUT BEHIND EVERY "WET" WALL!

**SHEETROCK®** W/R Gypsum Panels in back of your wall tile help enhance your hard-earned reputation for quality—give your staff a telling sales point to make about your bathrooms—any high moisture areas in your homes.

These protective panels are water-resistant all the way through. The multi-layered face and back paper is chemically-treated to shed moisture—even the solid center core is water-resistant! You'll find this an especially meaningful advantage to both first and second-time home buyers.

Strong, lightweight SHEETROCK W/R panels are easy-handling to speed erection—resist cracking caused by vibration or minor settling. Yet, with all the hidden quality extras, the cost difference of SHEETROCK W/R panels is negligible. Mail the coupon today for details.

United States Gypsum, 101 S. Wacker Dr.,  
Chicago, Ill. 60606, Dept. H78A

- Have U.S.G. Representative call for appointment
- Send literature and my W/R Point-of-Profit Display kit.



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Company \_\_\_\_\_

Address \_\_\_\_\_

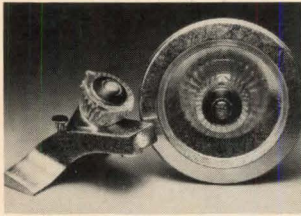
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**UNITED STATES GYPSUM**   
BUILDING AMERICA





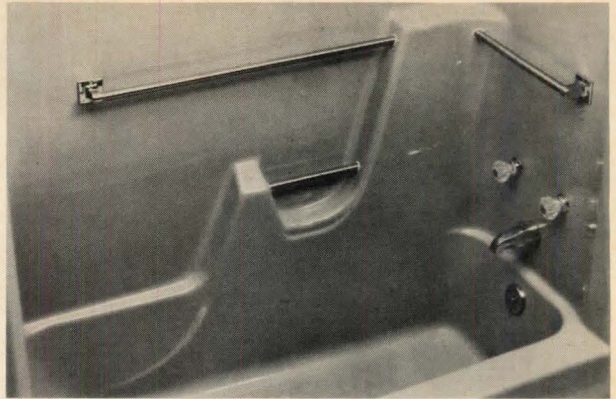
**Traditionally-styled vanity, "Bounty" (above),** is available with right or left-door openings. Units come assembled and prefinished. International Paper, Portland, OR. *Circle 209 on reader service card*



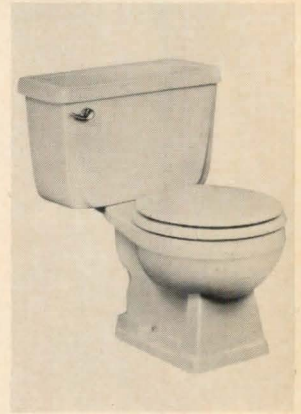
**Lavatory fittings (left)** are available in four decorator finishes. Single-handle faucet and tub/shower valve come in gold-tone brocade, silvertone brocade, antique brocade and antique brass. Moen, Elyria, OH. *Circle 210 on reader service card*



**Oak vanity (above),** with a baked-on acrylic finish, has a matching finished interior. Modular units come in a variety of door/drawer combinations. NuTone, Cincinnati, OH. *Circle 211 on reader service card*



**Double grab bar (above)** is designed for use by children as well as adults. The safety bars are available as optional equipment. Universal-Rundle, New Castle, PA. *Circle 212 on reader service card*



**"Water Saver" toilet (right)** uses 3½ gals. of water per flush. Vitreous china water closet has a low silhouette design and comes with an elongated or regular rim bowl. Gerber, Chicago. *Circle 213 on reader service card*



**Tub/shower valve (above)** features a push-button diverter. Water flow automatically returns to tub spout. Delta Faucet, Indianapolis, IN. *Circle 214 on reader service card*



**Shower heads (above)** come in standard and deluxe models. Device uses 2.3 gals. of water per minute at 50 lbs. of pressure. Whedon, Hartford, CT. *Circle 215 on reader service card*



**Bathroom cabinetry, "Stratford Oak" (above),** features raised-panel doors. Vanity, shown in basic white, is also available in cherry, walnut or wheat finish. Yorktowne, Red Lion, PA. *Circle 216 on reader service card*





## Meet the doors that help sell homes.

With home-buyers, the first impression is often the lasting one. That's why making a quality impression with Simpson International Doors can have a real effect on your sales.

Simpson International Doors come in all kinds of designs, so no matter what the architectural style you're building in, there's a beautiful door to match.

They feature the richness of hand-carved raised panels,

beautifully crafted of the finest vertical grain Douglas fir and hemlock. They combine original design motifs with the fine detailing of metal grillwork and sophisticated glazing patterns. And they have extra wide stiles, to display large hardware with grace and style.

Add all these fine points to the natural warmth and stainability of wood, and these doors make the perfect introduction to the rest of your homes.

Let Simpson International Doors put the welcome touch of quality where it counts most. Right at the front door.

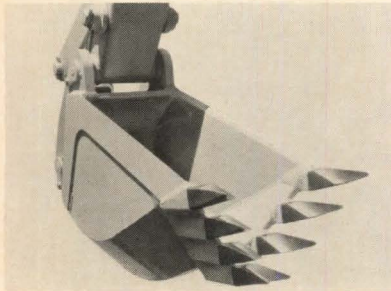
For more information, contact your Simpson distributor or write Simpson Timber Company, 900 Fourth Avenue, Seattle, WA 98164. (206) 292-5000.

International Doors  
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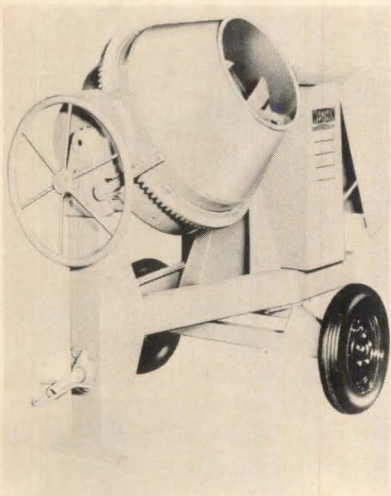




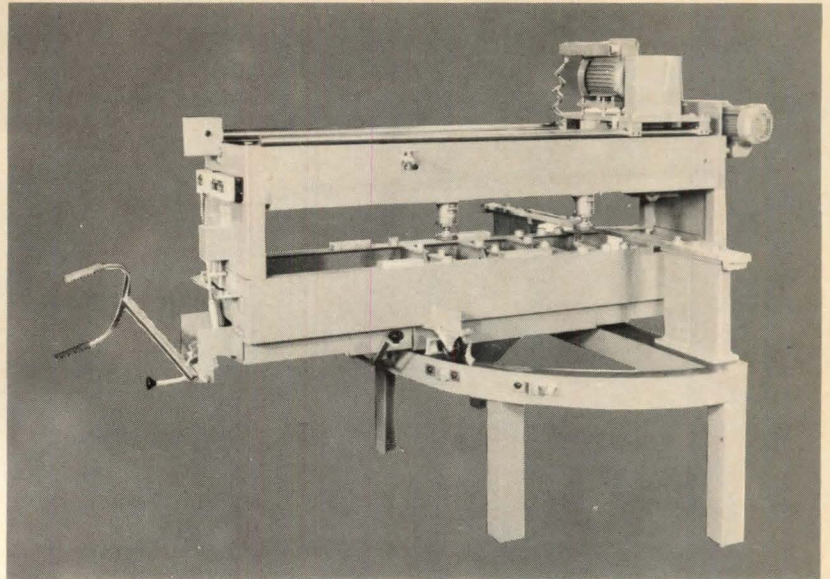
**Electric chain saw, "Model XEL" (above),** has an 8'' guidebar. Lightweight tool features an easy-grip handle, a rear hand guard and a Safe-T-Tip® protective device. Tool is double insulated and comes with a one-year limited warranty. Saw is specially suited for cutting limbs. Homelite, Charlotte, NC. Circle 224 on reader service card



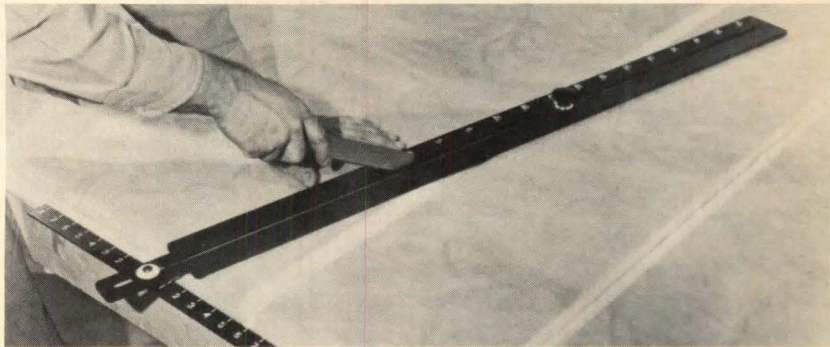
**Excavator/backhoe bucket (above)** features a V-shaped leading edge. Lateral teeth are stepped above and forward of the center tooth. Each tooth has a penetrating spike at the outside and a lifting chisel on the inside. Bucket is available in 16 sizes in five models. John Deere, Moline, IL. Circle 225 on reader service card



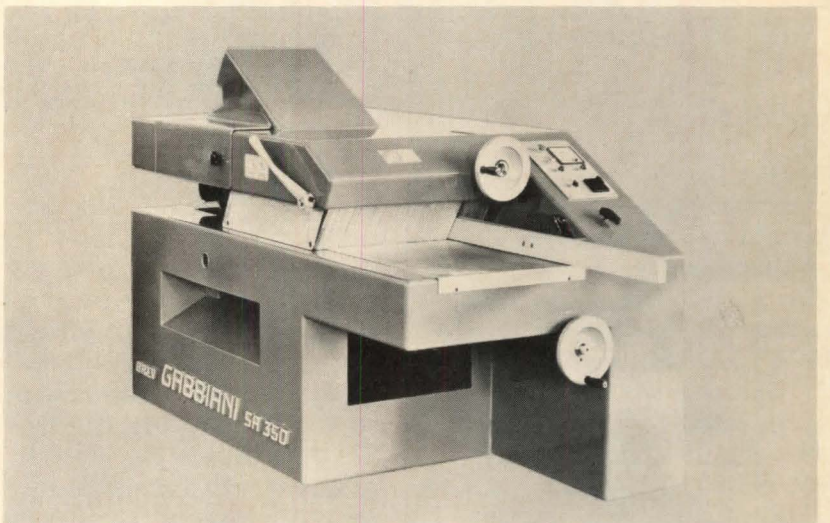
**Concrete mixer, "Model CM6" (above),** features handwheel barrel tilt control so that operator can tilt the barrel and lock it into position. The 6-cu.-ft. mixer comes with a 7 hp Briggs and Stratton engine or a ¾ hp electric motor. Mixer has high-speed axles that can be towed up to 55 mph. Stow, Binghamton, NY. Circle 226 on reader service card



**Cutting station (above)** allows operator to make mitre and mortise cuts in one cycle. Cutting station features a heavy-duty carbide saw which cuts to a 5⅞'' depth at the rate of 22 linear feet per minute. Midwest Automation, Minneapolis, MN. Circle 227 on reader service card

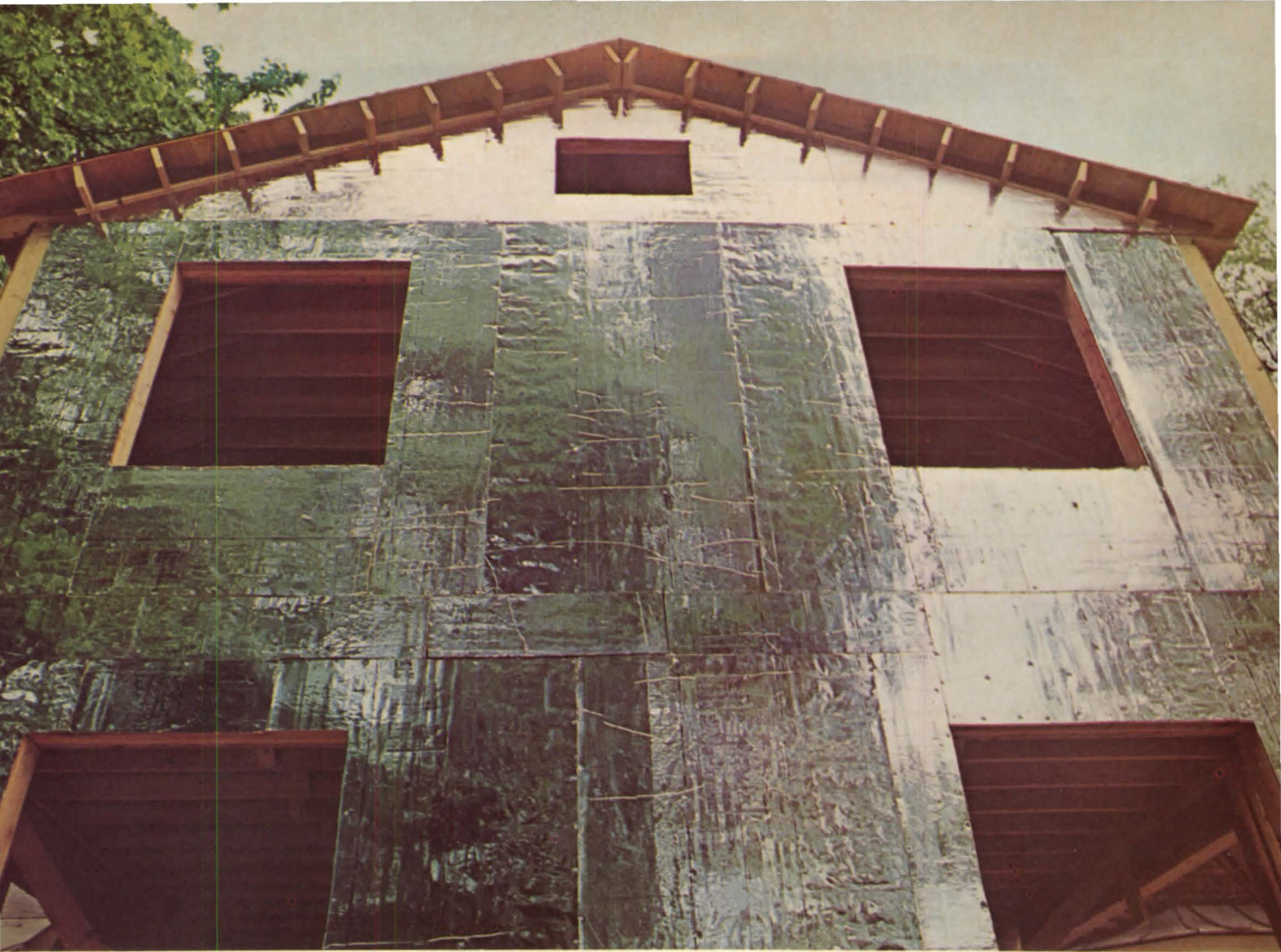


**Layout tool (above)** increases accuracy when cutting transition pieces between large and small fiber glass ducts. Tool features a 40'' cutting guide with a movable locator pin which pivots on a swinging arm. Johns-Manville, Englewood, CO. Circle 228 on reader service card



**Multi-ripsaw, "Gabbiani Model SA350" (above),** can function as a multi- or single-blade tool. Ripsaw can make 4¼''-high and 17¼''-long cuts. Tool features upper and lower anti-kickback devices. Table base is made of steel. Amersagg, Monsey, NY. Circle 229 on reader service card





## Owens-Corning announces High-R Sheathing—another way to make your houses more saleable

"We love the house. But what's the *fuel* bill going to be?"

No two ways about it.

Energy-efficient houses are more saleable than those that aren't.

Most builders are putting thicker insulation in the attic. And many have gone to 2" x 6" stud construction to accommodate thicker wall insulation.

But the other builders still prefer using 2" x 4" stud walls—with

R-11 or R-13 batt insulation.

And that's where High-R Sheathing comes in.

5/8" High-R has an R value of 5. And every additional 1/8" has an additional R value. (See chart.) So builders who want to stick with 2" x 4" studs can—and still have energy-efficient walls.

How does High-R have such high "R"?

It's a polyisocyanurate foam

core sandwiched between two reflective aluminum facings.

Sort of nice.

High-R Sheathing makes your houses more saleable.

And sets a shining example, to boot.

For more information on the performance of High-R Sheathing, write to S. F. Meeks, Owens-Corning Fiberglas Corporation, Fiberglas Tower, Toledo, Ohio 43659.

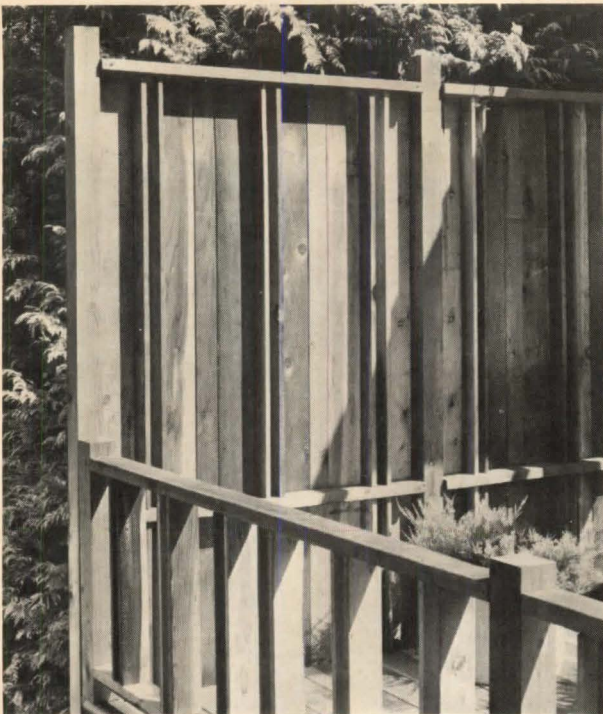
Thickness	1/2"	5/8"	3/4"	7/8"	1"	1 1/4"	1 1/2"	1 3/4"	2"	2 1/4"
R-value*	4	5	6	7	8	10	12	14	16	18

\*At 40°F mean temp.

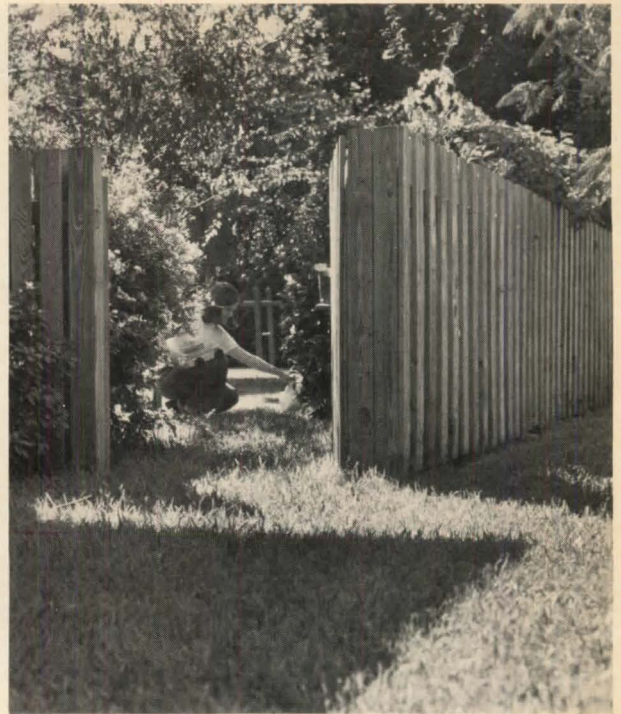
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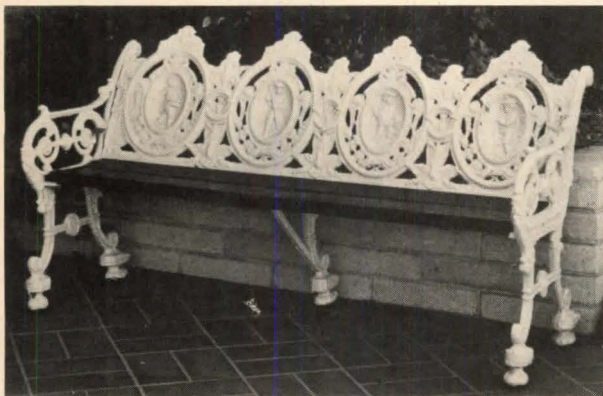




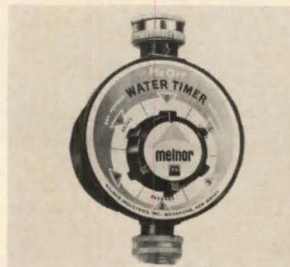
**Deck and fence (above)** is made of bee and garden grade redwood. Kiln-dried wood has knots and grade variations. Georgia-Pacific, Portland, OR. *Circle 236 on reader service card*



**Wood fence (above)** is made of Wolmanized® pressure-treated lumber. Outdoor™ wood will not rot. Koppers, Pittsburgh, PA. *Circle 239 on reader service card*



**Cast-iron bench (above)** has plank seating. "Four Seasons" bench is also available in aluminum. Thomas Niland, El Paso, TX. *Circle 237 on reader service card*



**Zinc water timer (above)** can be used when watering lawns and filling swimming pools. Timer measures up to 750 gals. of water, and compensates for variations in water pressure. Melnor, Moonachie, NJ. *Circle 240 on reader service card*



**Compact water timer (above)** for use with portable lawn sprinklers, links a hose to faucet. Timer can be used when filling swimming pools, and adapts to underground sprinkler systems. Rain Bird, Glendora, CA. *Circle 214 on reader service card*



**Floating pool cover (above)**, made of translucent plastic film, is said to eliminate 80% of surface heat loss while transmitting heat into the water. Vinyl-Fab, Ferndale, MI. *Circle 238 on reader service card*



**"Hi-Pop" sprinklers** pop up 2½' above the turf line (above right) to water tall grass. A spring returns the all-brass sprinkler unit into the Cycolac® housing when water is shut off. Rain Jet, Burbank, CA. *Circle 242 on reader service card*



What we're up to now?



What we're up to now has a lot to do with what we've been up to for the last 15 years. We were the first to make a commitment to fiberglass and have continually developed new technology in manufacturing resulting in superior products. Year after year.

And just take a look at our dazzling new line up for '78. It all begins with our brand new Luxury Tub. The ultimate in comfort and elegance. A high back ledge and integral arm rests along with fiberglass "warm" provide maximum comfort. And it's so chic.

Then, there are our brand new

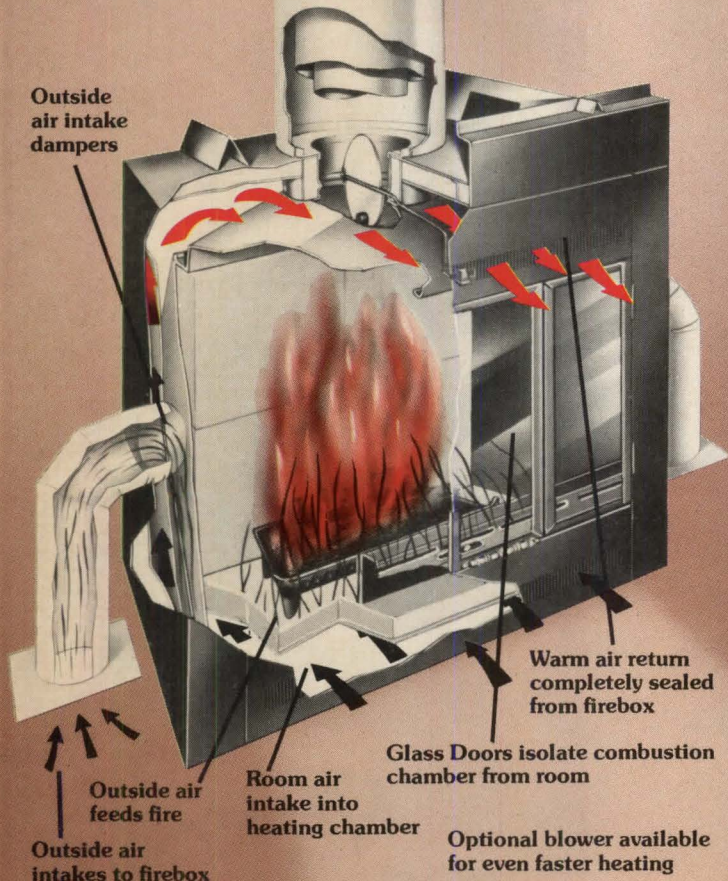
Safe-Tub features: a non-skid bottom and new grab bars that meet HUD 250 lb. requirements. We also have a new showerstall for the handicapped. And all kinds of other great bath ideas from a compact 32" shower to our extravagant Cabanabath II. For colors, we offer Blue, Green, Gold, White and rich Creme.

When you go with U/R you know you're getting real quality. A product that's designed beautifully, made superbly and tested thoroughly. Remember, not all fiberglass is created equal. With U/R, your customers are getting nothing short of the best. And that makes you look very good.





# Energy-Mizer™ Fireplaces don't rob homes of heat!



**If it isn't by Preway...  
it isn't an Energy-Mizer.™**

Here's the most important selling advantage in fireplaces since the invention of the chimney... *isolated combustion*. It means the air used to feed the fire comes from *outside* the home. Handsome glass doors keep valuable heated room air inside the home, not up the chimney. And Energy-Mizers circulate indoor air through a built-in heating chamber and return it to the home. So they combine the charm of a fireplace, with higher heating efficiency. Easily installed almost anywhere, they're available in 28", 36" and 42" firebox widths. So safe they're U.L. Listed for mobile homes (28" and 36" sizes with 8CP7EM chimney package). Check your local yellow pages or call or write for full details.

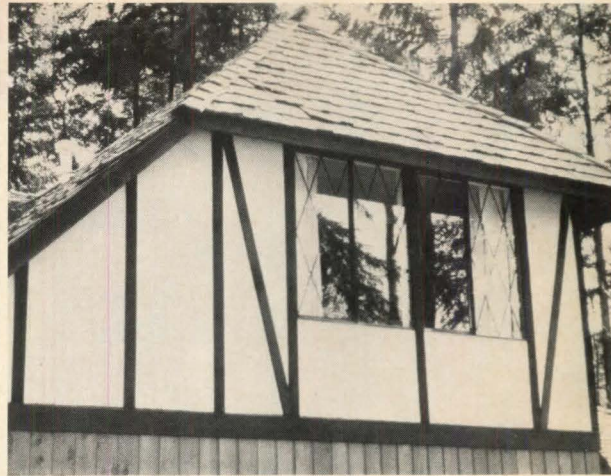
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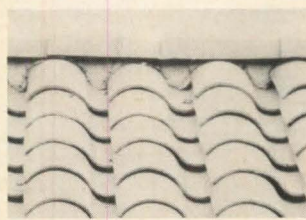


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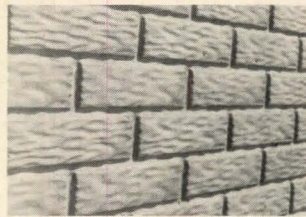
## EXTERIORS



**Stucco-textured paneling** (above) may be applied directly to studs or over sheathing. Panels come in 4' widths and 8', 9' and 10' lengths and can be adapted for different design treatments. Simpson, Seattle, WA. Circle 217 on reader service card



**Aluminum roof covering** (left) simulates Spanish clay tile. Tiles interlock on 10½" centers. Two colors, tile- and burnt-red, are available. Architectural Engineering Products, San Diego, CA. Circle 218 on reader service card



**Textured aluminum forms** create the appearance of textured bricks in the finished, poured concrete wall (left). Form sizes range from 2' to 3' wide. Precise Forms, Kansas City, MO. Circle 219 on reader service card



**Aluminum roof shingles** (above) are said to be hail- and fire-resistant. Shingles are protected by DeSoto Fluoropon™, a coating with an expected metal protection life of over 40 years. Reinke, Hebron, NE. Circle 220 on reader service card

◆ Circle 108 on reader service card



# “Carrier’s CLIC computer saved us half a ton of air conditioning in every one of our 48 new apartments.”

When the time came to expand Bear Grounds Apartments, the owners and builders, Ernest and Theo Khoury, came to Waco Systems, Inc., a Carrier Dealer in Waco, Texas.

Ernest Khoury said, “The dealer fed our plans into his CLIC computer, which gave us our loads back. He showed us we only needed a 12,000 Btu system to do the job in a one-bedroom apartment instead of 18,000 Btu. And the computer showed we could use 18,000 Btu in the two-bedroom units, where everyone else wanted 22 to 24,000.”

## CLIC clicks.

The Khourys opened Bear Grounds in 1974 with 60 units, but without Carrier air conditioning. “This time,” said Ernest, “we wanted to do better. And Carrier has always been synonymous with quality equipment.”

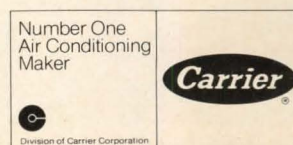
That’s when they discovered that the Carrier Load Information Center (CLIC) computer could save them 24 tons of air conditioning by matching the right Carrier systems to the cooling loads.



Theo (left) and Ernest Khoury are adding 36 two-bedroom and 12 one-bedroom units to Bear Grounds Apartments in Waco, Texas — air conditioning by Carrier.

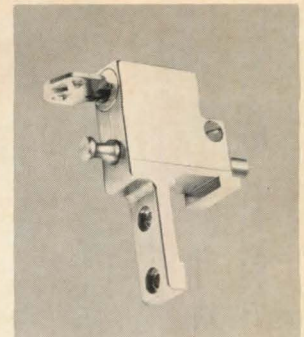
CLIC precision means the Khourys will avoid the headaches so common with oversizing. (And you know what oversizing means — money spent up front *unnecessarily*.) Eliminating short cycles will improve humidity control and reliability. And the smaller capacity systems will reduce utility bills for Bear Grounds residents.

By sizing your next job with Carrier’s CLIC computer, a Carrier dealer in your town can turn your specs into cost savings, energy savings, or both. To make CLIC click for you, write us: Carrier Air Conditioning, Carrier Parkway, Syracuse, New York 13221.



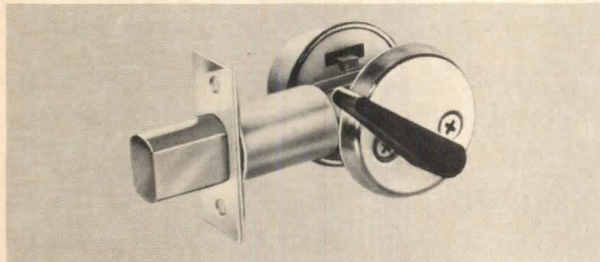
**Build in Carrier quality at competitive costs.**



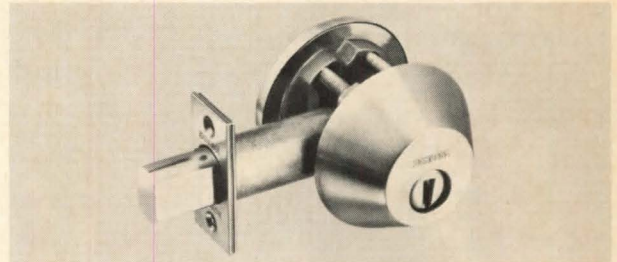


**Keyed lock (above)** is designed for use with most sliding aluminum doors and windows. The lock allows doors and windows to be locked in a ventilating position. Lock comes with standard or one-way screws. Kwik-set, Anaheim, CA. *Circle 230 on reader service card*

**Security system (left)** includes a 2-lb. camera, a 9-in. monitor and a two-way intercom. The intercom features a talk button that activates the system for 30 seconds. Power is in the cable. Sharp, Paramus, NJ. *Circle 231 on reader service card*



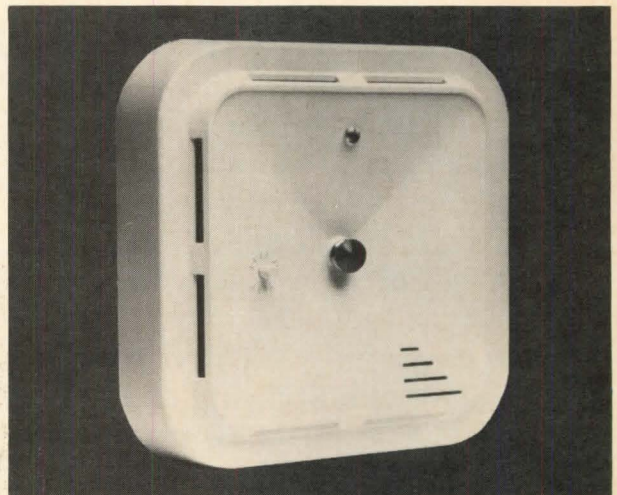
**Lever-handle lock (above)** is easy to operate. The handle aids people with arthritis or other hand or finger disabilities when locking and unlocking auxiliary locks from the inside. Weiser, Los Angeles. *Circle 232 on reader service card*



**Heavy-duty deadbolt-type lock, the "Heavyweight" (above)**, is said to be resistant to saws, hammers, wrenches, pulls and drills. It features a bronze-alloy, solid-cylinder housing. Schlage, San Francisco, CA. *Circle 234 on reader service card*



**Smoke detector (above)** is a two-wire unit. Up to 100 detectors may be installed on a single circuit. Kidde, Pawcatuck, CT. *Circle 233 on reader service card*



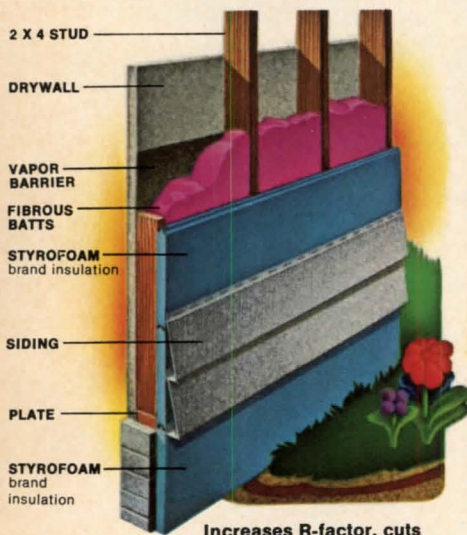
**"Smoke Alarm" (above)** is UL listed and operates on AC power. Detector has a five-year guarantee. Weslock, Los Angeles. *Circle 235 on reader service card*



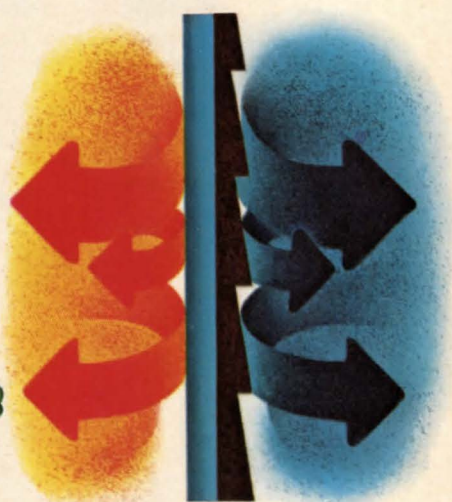
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† Some homes will perform better, others not as well. Energy savings will depend on factors such as climate, fuel type, workmanship, house design and living habits of the occupants. Based on 1" STYROFOAM brand insulation from roofline to frostline versus ½" conventional wood fiberboard from roofline to floorline. Fourteen percent is frame wall savings, determined in actual, full-sized, typically insulated, unoccupied test houses; and ten percent is basement wall savings, calculated according to the 1977 ASHRAE handbook.

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BRAND INSULATION



\*Trademark of The Dow Chemical Company

STYROFOAM brand insulation is combustible and should be properly installed. A gypsum board interior finish should be used in residential construction. For specific instructions see Dow literature available from your supplier or from Dow.



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# SOLAR LAW

Present and Future,  
with Proposed Forms  
by Sandy F. Kraemer

Here is the first comprehensive coverage of existing solar legislation which, additionally, comes to grips with solutions to potential questions of law arising out of accelerated utilization of solar energy.

None too soon does Kraemer's SOLAR LAW become available to the many diverse groups and individuals who will welcome its legal and practical analysis of the issues of solar energy as an alternative source for heating and cooling by homeowners and industries.

A \$1.3 billion market for solar components by the first half of the 1980's is now being predicted by industry leaders. The legal implications of this expansion should not be underestimated.

Kraemer tackles his complex subject with authority and instructs the reader with commendable clarity.

"What are the legal public and private alternatives to assuring access to direct sunlight?"

"How does the astronomical sun-earth relationship affect solar laws?"

"What is the interrelationship of public utility rates to solar energy?"

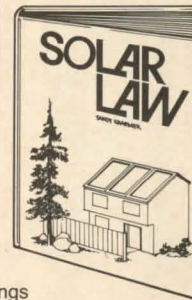
These are some of the questions that SOLAR LAW answers as it moves with orderly style from one aspect of its subject to the next.

As absorbing as it is informative, Kraemer's SOLAR LAW takes the reader through an enlightening tour of the frequently murky areas of the energy shortage on its way to introducing solar systems. Solar easements, covenants, zoning, subdivision regulations, public and private nuisance issues are all examined individually with model examples followed by legal analysis and recommended forms.

SOLAR LAW will interest and be-

come a mandatory addition to the library of people in the fields of law, land planning, engineering, architecture, solar energy fabrication and installation, consumer organizations, environmentalists, land developers, home builders, government, and utility companies. And property owners in general.

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#### About the Author

Sandy F. Kraemer is a Colorado Springs (Colorado) lawyer whose combined background in engineering and law has been channeled in support of new legal concepts to encourage solar energy development.

Author of many articles on solar law, he has sponsored relative state legislation and local ordinances. He is sought as a legal counselor by solar industries, is a nationally recognized speaker on energy policy and solar law. He serves as a consultant to the Phoenix Solar Project which is supported by the National Science Foundation.

Kraemer received his B.S. from Stanford University and J.D. from the University of Colorado for which he presently serves as a member of the Board of Regents.

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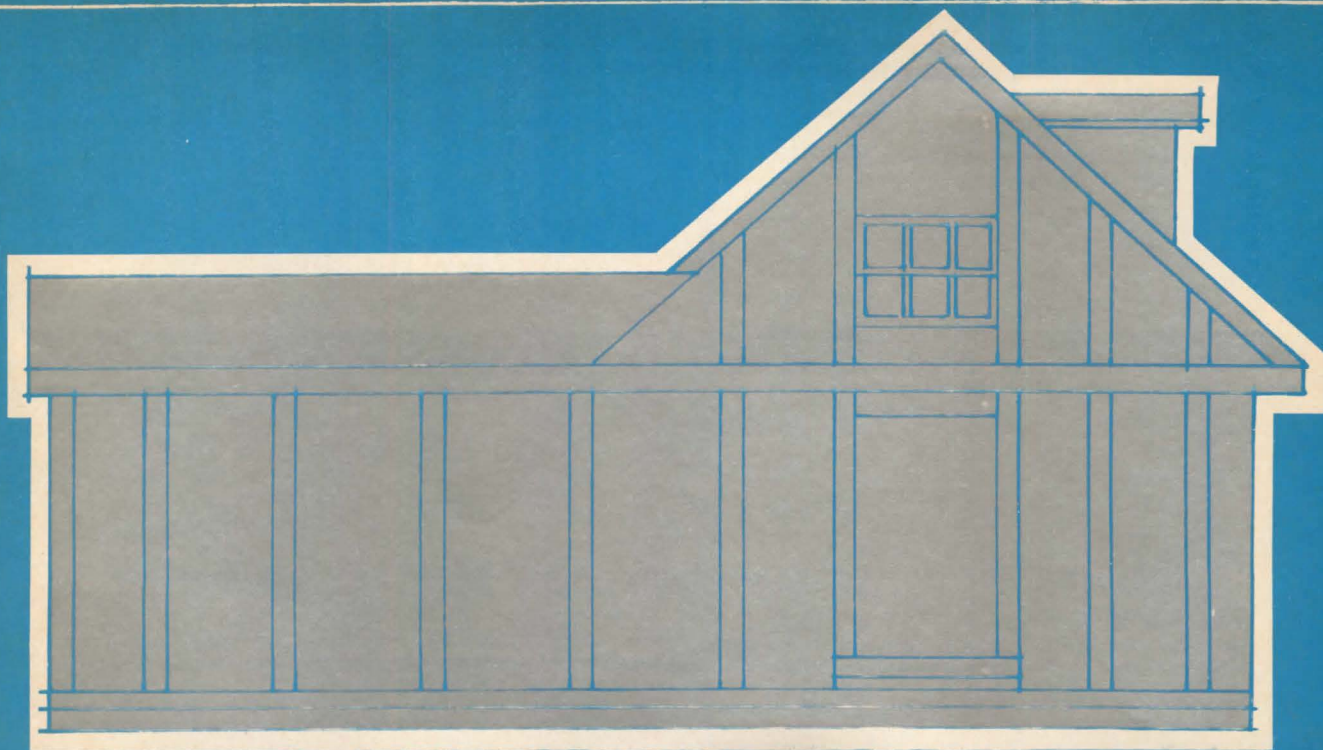
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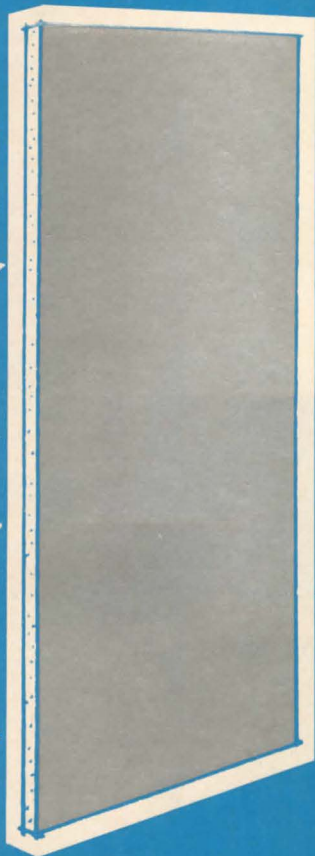
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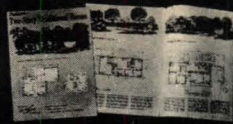
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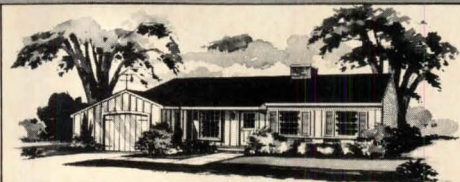


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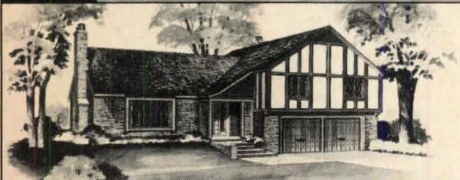


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As you guide clients to a commitment, you—as a member of the Custom Home Plans Club—will lose no time in coming up with a complete set of working drawings, which will be shipped postage-free from Club headquarters the same day your request is received.

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

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



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

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

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

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

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

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

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

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

Beyond the initial 12 sets available as part of the Club





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

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

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

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

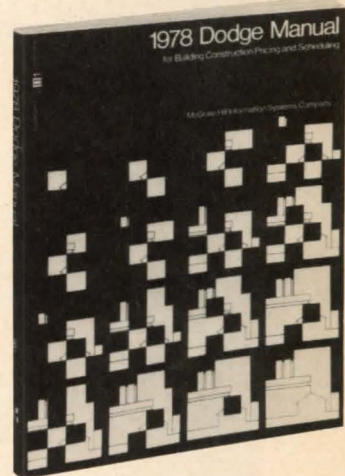
## plus itemized lists of building materials for accurate bids and reliable cost estimates

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

ized lists of building materials needed to obtain reliable bids, to make accurate cost estimates, and to order building materials from suppliers. The lists include the size and quantity of all millwork such as doors, lumber and built-ins, framing lumber, roofing, flooring, wallboard, masonry, concrete, reinforcing, insulation, beams, finishing materials, and more.

## plus 1978 Dodge Manual to save dollars, drudgery and time in estimating and scheduling work

Club members receive this 290-page workbook with current, accurate costs on nearly 10,000 items for almost every construction activity. Contains detailed adjustment indexes for 22 subtrades in 152 U.S. and Canadian cities. Includes a special section on renovation and remodeling costs. Eliminates costly guesswork in estimating, pricing and scheduling.



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

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

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

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## LITERATURE



**New Ventures School** attracts 52 young builders to Washington for week's course conducted by the Housing Capital Corp., a subsidiary of the National Corporation for Housing Partnerships. Book reviewed below, *How to be an Operative Home Builder*, was compiled from lectures.

## Books: how to build, use land

A new book, *How to be an Operative Home Builder*, presents the ideas and observations of some of housing's top professionals as a guide for the builder's own use. It tells almost all—from building basics to the decorating of model homes.

The reader learns how to develop a subdivision—from market analysis to sales. Completed sample forms ("Quarterly Contractor Cost Report," e.g.) are shown.

Drawn from lectures at the New Ventures School conducted by Housing Capital Corp. (photo above), the 380-page book compares stickbuilding and the prefab and modular systems. Price \$35, Department of Corporate Affairs, National Housing Partnership, 1333 15th Street, N.W., Washington, D.C. 20005.

*Land Use Guide for Builders, Developers and Planners* tells the builder how to deal with the forces influencing land use today. Advice is offered on how to contend with zoning restrictions and no-growth advocates—two considerations of prime importance. Cloth edition \$20, from Structures Publishing, P.O. Box 423, Farmington, Mich. 48024.

*Creating a Community Association* tells the development team why, when and how such an association fits into the planning of a project. The book focuses on the association from conception to maturity, and it answers such questions as: Why develop with an association? What does an association mean to the success of a project? How should the association be marketed? This work, published by the Urban Land Institute (ULI) and the Community Associations

Institute (CAI), is \$7.50 for members, \$10 for nonmembers. Both institutes have headquarters at 1200 18th Street, N.W., Washington, D.C. 20036.

*Integrating the Handicapped in HUD Housing* identifies eight design elements that should be added or modified in housing for the handicapped. The costs of making dwelling units accessible to the disabled are also examined. The study, commissioned by HUD from Battelle's Columbus Laboratories, suggests how the added construction costs may be absorbed. Price \$4.50, Superintendent of Documents, Government Printing Office, Washington, D.C. 20402.

In conjunction with the HUD study, a guide book for planners, public officials and design professionals has been prepared by Battelle. This looseleaf manual, *Multifamily Housing Shared by the Able-Bodied and the Disabled*, outlines a systematic approach to the development of housing for the handicapped. Price \$10, Battelle's Columbus Laboratories, 505 King Avenue, Columbus, Ohio 43201, Attention: Thomas R. Martineau.

The *1978 Dodge Manual for Building Construction Pricing and Scheduling* takes up solar energy installation, for the first time. A 36-page remodeling and renovation section cites current man-hour costs and installation time for small projects. Over 10,000 material and labor prices are listed. Cost \$24.80 plus state sales tax, from Dodge Building Cost Services, McGraw-Hill Information Systems Co., Room 2051, 1221 Avenue of the Americas, New York City 10020.



a housing seminar

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- How to develop successful sales/marketing strategy
- How to create an effective sales environment
- How to select the right sales people for your program
- How to train those people to sell your homes



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- The family move-up buyer
- The family move-down buyer
- The single buyer
- The empty nester
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- How to establish a successful builder/Realtor relationship
- How to execute builder/Realtor agreements
- How to operate equity trade-up programs
- How to determine compensation and incentives
- How to develop a comprehensive training program
- How to simplify builder/Realtor forms and systems

**You'll review these basic skills and techniques as they apply to market-oriented selling**

- Qualifying prospects
- Building perceived values
- Handling objections and serious questions
- Creating a sense of urgency
- Closing the sale
- Preventing cancellations
- Building referrals

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Dave Stone's expertise in real-estate sales and sales management comes from years of on-the-job experience. He began his career as a homebuilder and salesman, then served as General Manager of Stone & Schulte, a realty firm that represented some of the most successful homebuilders in Northern California. He is currently President of The Stone Institute, a marketing and sales consulting firm with both building and realty clients in all parts of the country.

In the past few years, Dave Stone has been widely hailed as homebuilding's leading teacher of sales management. He has lectured to more than 100,000 builders, sales executives and salespeople, many of them at Housing's seminars. He has produced training films and tapes for the housing and real-estate industry, and has authored nine books on real-estate sales—among them the best-selling "How to Sell New Homes and Condominiums," published by House & Home Press.

---

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# Market-oriented sales management

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Registration starts at 8:30 a.m. the first day. Programs run from 9:00 a.m. to 5:00 p.m., with a special optional brainstorming session beginning at 7:30 a.m. the second day.

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Housing Magazine does not make individual room reservations for seminar participants, but we have arranged with the hotels to hold a limited block of rooms for our attendees. You can reserve your room at the Four Seasons in Toronto by calling (416) 964-0411; at the Hyatt Regency in New Orleans by phoning (504) 561-1234; and at the Hilton in Scottsdale by phoning (602) 948-7750.

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An income tax deduction is allowed for expenses of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203F. 2d307.

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—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.

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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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