

# housting



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# housing

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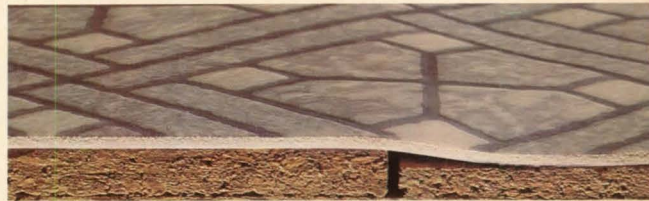
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## Not bottled-in-bond, but a good solution

Congressman Andrew Jacobs Jr. offers what looks like a reasonable alternative to those controversial tax-exempt state and local bonds that are used to fund cut-rate mortgages. Critics of the bonds claim they are a raid on the Treasury and that they benefit the wrong people. Jacobs, an Indiana Democrat, agrees. He would substitute an annual income-tax credit of up to \$400 and limit it to first-time homebuyers.

The original purpose of the mortgage bonds was to provide housing for families of modest means, and there's nothing wrong with that. But things have gotten out of hand. Since they were first offered a year ago, more than \$7 billion worth have been sold. The bonds could easily become a limitless drain on the Treasury.

Nor does all of the money raised actually go into mortgages. A Congressional Budget Office study of 46 such issues found that only 84.5% of the proceeds went into mortgages. The rest was eaten up by reserves and administrative costs.

And of course some much-publicized cut-rate mortgages have gone to people who shouldn't be subsidized: families with \$50,000 incomes in Evanston, Ill., for example, and buyers of \$175,000 condominiums in Southern California.

Faced with mounting criticism, the House Ways and Means Committee has tentatively agreed on these changes:

- Limit the cut-rate mortgages to buyers who have not owned a home within three years.
- Limit mortgages to buyers with incomes up to 115% of the median income in an area. But earmark more than half of each issue for families with no more than 90% of the median income.
- Limit house prices to 80% of the average in an area, but raise the limit to 110% for houses in rehab areas.

These changes are an improvement. They would exclude the rich and also the buyer who can use the inflated equity in his old house to buy a new and better one. And they offer an incentive for buying in rehab areas. But they would still drain the Treasury. And if the present pattern holds, roughly 15% of the proceeds would still go towards reserves and administration.

So back to Congressman Jacobs and his tax reduction. His plan is also an improvement over the present tax-exempts. First, the tax break would be limited to first-time buyers, who could cut each year's income tax bill by 10% of their mortgage interest payments, up to a maximum of \$400. And there's a built-in phasing out of the subsidy, for full eligibility would be limited to families with incomes up to \$20,000. As their incomes rise, the credit would be reduced, so that they would no longer be eligible when they earned over \$24,000.

Sounds better, doesn't it? It's a straightforward subsidy of the buyer who needs help in today's market—the family with a modest income and no built-up equity from a previous home. Still, we wish it had some of the features of the Ways and Means revision: the benefit to buyers who have not owned a home for three years—necessary in these days of high divorce rates—and the incentive for buying into rehab areas, which we think should be encouraged. And we wish it also would address itself to one big sticking point: In today's high-inflation economy, how can the modest earner save enough for a down payment and closing costs?

—JOHN F. GOLDSMITH



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# \$65,000 mortgages, more subsidies

Housing bill makes few cuts—and mollifies both Liberals and Conservatives

The Democrats and Republicans fought over two major issues in the multibillion-dollar housing authorization bill that finally passed the House 355 to 36—and the Democratic liberals won both.

They defeated an attempt to repeal Davis-Bacon prevailing wage requirements (see box) for some government-subsidized housing. They also beat back an attempt to cut \$200 million out of a proposed \$275-million increase for the highly-touted Urban Development Action Grant (UDAG) program. That is the Carter initiative that gives Housing Secretary Patricia Harris a chance to parcel out individual grants for neighborhood development city-by-city.

Otherwise, the Democrats were glum and downhearted about the Carter administration's anti-inflation, budget-cutting policies that forced them to adopt a housing bill with which most conservative Republicans were quite happy.

**'Status quo approach.'** Rep. J. William Stanton (R., Ohio), the ranking Republican member of the housing subcommittee, labelled it a housekeeping bill and praised its "status quo approach to the funding of HUD programs."

The Democrats tried to boost the Housing Secretary's authority to stop fraudulent interstate land sales, but Republican-led opposition knocked out of the bill (245 to 145) a provision giving her cease-and-desist authority to stop sales without having to go to court.

Some observers saw in the House action a response to Secretary Harris' refusal to abide by a House resolution seeking a delay in HUD's application of its new MPS thermal efficiency standards to masonry construction.

**Lack of regulation.** In addition the House moved toward land-sale deregulation by adopting two amendments that, according to Rep. Joseph G. Minish (D., N.J.), may "let two-thirds of all developments out from under the coverage of the federal law." The amendments, Rep. Thomas L. Ashley charged, "would be a gigantic step backwards in the efforts of the Congress to protect consumers from



Democrat Minish  
*'Lets developers out from under'*

unscrupulous land developers and their agents..."

One amendment exempts intrastate sales from the federal law, providing that the state requires that a state-approved disclosure statement is given to purchasers.

Another exempts developers from the law if they sell less than 100 lots a year.

**For the homebuilders.** The bill would raise the FHA mortgage limit for single-family homes to \$65,000 from \$60,000. Mobile home loans insured would be raised from the present maximum of \$16,000 to \$17,300 for a single unit and from \$24,000 to \$25,920 for a double-wide.

The bill authorizes \$1.3 billion of new authority for subsidized housing, which is estimated to make available an additional 286,000 units.

One cost-cutting change adopted requires that some families—those with incomes of \$8,000 to \$10,000 a year—would be required to pay up to 30% of their income for rent, instead of the present 25% maximum.

**Controversy.** During the House de-

bate, it was brought out by Rep. Clarence E. Miller (R., Ohio) that HUD regulations had brought down the maximum monthly subsidy under the Section 8 program to \$920 to \$950 a month. The previous top was \$1,260 a month. Both figures applied to four-bedroom, elevator units in New York City and other high-cost areas.

In their fight to cut the UDAG grant increase—the only item in the bill that the Democrats can be really happy about—the Republicans sought to weaken opposition by putting the \$200 million into the Republican-initiated Community Development Block Grant program.

**Echoes of politics.** The UDAG is a version of the categorical-grant programs that were wiped out by President Nixon's order in 1974. The Republicans lost, 159 to 263.

Sharp partisan debate centered on a General Accounting Office study of 17 UDAG grants. It found that a number of them did not do what the grants were supposed to do—stimulate private investment.

Among the grants criticized was \$5.8 million to Montezuma, Ga. (population 4,000) for a road to serve a \$200-million pulp mill being built by Proctor and Gamble, and a \$1.8-million grant to Corning, N.Y., to build roads and sewers to serve a new \$16.3-million Corning Glass Works.

The Republican question was: Is this grant necessary? —DON LOOMIS

McGraw-Hill World News,  
Washington

## Davis-Bacon kept for HUD programs

House Democrats easily blocked a Republican move to eliminate the Davis-Bacon prevailing-wage requirement from two HUD programs: rehab carried out by nonprofit neighborhood organizations and Indian housing.

Building-craft leaders were encouraged by the fact that the anti-Davis bloc got fewer votes in the House than it did on a similar vote a year ago.

**Debate.** Proponents of the amendment argued it was not a repealer but only "against the shoddy application of the prevailing-wage provision to two

particular housing programs."

Rep. George V. Hansen (R., Idaho) said that it was an amendment "that will show the Department of Labor and HUD that the Congress wants something done about wasteful government spending."

**Vote.** Hansen lost, 145 to 244.

However, advocates of a rollback on Davis-Bacon were heartened when they won, 11 to 5, a Senate Armed Services Committee vote to waive the prevailing-wage requirements for \$1.4 billion of military construction.

# Housing dips: Best bet now 1.6 million

After four years of sustained expansion, high interest rates and house prices are finally taking their toll on the housing industry.

By nearly all standards, housing will enter a mild recession during the second half of the year. Starts are now expected to come in at 1.6 million, down 20% from the 2.01 million of 1978.

That outlook is expected to hold despite the uptick, to 1.8 million, in the starts rate in May. That was still well below the 2-million rate that many analysts had predicted for the entire second quarter.

A 1.6-million year will not be a disaster for housing, but it will be well below the official forecasts the Carter administration and the Federal Reserve Board made last January. They expected starts in a 1.7 to 1.8 million range.

**Mortgage money.** The slide is being caused by a slowdown in flows to mortgage lenders. The record \$2.5-billion runoff of savings in April was nearly twice what the government expected. There is still plenty of liquidity in the nation's savings and loan associations, but savings banks have now been outstripped in their ability to pay for high-cost money and most have made a calculated decision to let some of it flow out the door.

The average resale price of houses has increased 13.5% in a year. When combined with the run-up in interest rates, that means buyers need an 18% increase in incomes just to stay even. The calculation comes from Kenneth J. Kerin, economist for the National Association of Realtors.

**A brighter side.** There are some bright spots, of course. Nationally, new-house prices have declined slightly from a January high of \$71,900. And interest rates are softening on both short and long-term securities. That could mean less pressure on savings flows in coming months. But the outlook for housing money is so cloudy that the outgoing chairman of the Federal Home Loan Bank Board, Robert H. McKinney, says:

"Everyone has to have some kind of forecast. But to be honest about it, no one knows where we are going. Housing could be anywhere from 1.5

million to 1.7 million starts for the year, depending on the state of the economy and the level of interest rates."

**Fine tuning.** The biggest gamble between now and early fall will be an attempt by federal banking regulators to fine-tune savings to the level of the economy. The July 1 changes on savings certificates, including a new four-year CD that will fluctuate with market-interest rates, were designed to be so adjustable that quick tinkering with rates and maturities should be able to cushion the impact of high interest rates on savings.

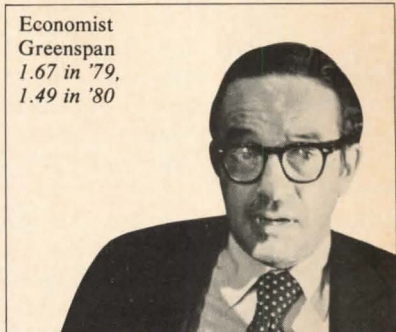
But those changes are all based on an outlook for lower interest rates that, by August, would make it possible for savings and loan associations, banks and savings banks to compete with money-market investments for savings. But one regulator predicts that, if rates do not fall the way federal economists predict, housing could come in at less than 1.5 million starts.

**Loss of CD appeal.** Since it was introduced in June 1978, the six-month money market certificate has accounted for \$160 billion in savings at banks and thrift institutions. But this money-market CD is far less competitive now than it was six months ago because the S&Ls have lost a 1/4% interest rate advantage they had over banks. And even if the CD was made more attractive again, "money-market interest rates have made competition prohibitively expensive and are rapidly cutting into funds available for mortgages," says Allen Sinai, financial economist for Data Resources, a financial consulting organization.

Starts will drop to 1.67 million this year and fall to 1.49 million in 1980, predicts economist Alan Greenspan, president of Townsend-Greenspan & Co. Greenspan does not see a letup in housing's slide until the summer of next year.

**The NAHB: 1.6 million.** Starts will average 1.6 million for 1979, says Michael Sumichrast, chief economist for the National Association of Home Builders. Sumichrast thinks the outlook for 1980 will improve only if interest rates and inflation moderate significantly.

Economist  
Greenspan  
1.67 in '79,  
1.49 in '80



Sinai explains that, because of enormous demand, rising rates by themselves did little to stop buying. And as long as inflation boosted the prices of existing houses, buyers had an inflating base with which to trade up to a higher-priced house.

But the combination of ever higher rates and house prices is finally taking its toll of the ability of borrowers to afford monthly payments. Sinai predicts that, if the general economy goes into a steeper recession than is now forecast, then rising unemployment, the loss of one paycheck in two-earner families and concern about the outcome will freeze the buying market. He warns that a forecast of even 1.5 million starts would then be too high.

**The good markets.** All of this would take place in the face of still booming housing markets in some sectors of the country. Demand remains stronger than ever in Southern California, much of Florida, Seattle, Boston and Philadelphia, say builders and real estate brokers.

But some booming markets are cooling. "The first 10 days of June were slowing," says Edward B. Kennedy, executive vice president of Colquitt-Carruthers Inc., a large Washington real estate firm.

Some help could come to the market if the Federal Reserve Board began easing interest rates. But Fed policymakers have little choice but to hold steady in the face of high inflation rates, notes one central bank economist. Moreover, "after a year of trying to slow the highly inflationary housing sector, federal officials are not about to pump it up quickly," a government official warns.

—BOB DOWLING  
McGraw-Hill World News,  
Washington

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## S&Ls get VRM: But what to do with it?

After nearly a year of unsuccessful negotiations to win congressional consent, the Federal Home Loan Bank Board has gone ahead and approved the use of variable interest rate mortgages by federal savings and loan associations nationally.

Starting July 1, federal S&Ls could offer borrowers a sliding-rate mortgage with the potential to raise interest costs by 1/2% a year. The maximum increase over the life of the mortgage would be 2.5% above its contracted rate.

The president of the National Association of Home Builders, Vondal Gravlee, conceded that the decision might increase the supply of mortgage funds in "the critical months ahead." But he warned that the move would lead to higher interest rates. He added:

"I fear that hundreds of thousands of potential buyers in the \$15,000 to \$25,000 income range are going to be squeezed out of the market if mortgage rates rise any higher."

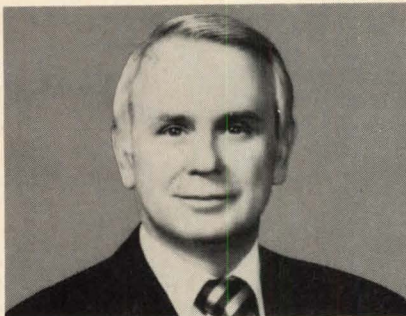
**U.S. League's praise.** The vice president of the U.S. League of Savings Associations, Edwin B. Brooks Jr., hailed the boards's action as "a welcome step toward a more stable housing and home-lending market."

Because the VRMs were so strongly opposed by labor and consumer organizations, the board's chairman, Robert H. McKinney, spent more than a year trying to get Congress to back the plan. McKinney insists the S&L industry can no longer afford to pay high rates on savings deposits if it cannot pass on some of the costs to borrowers by inflating interest rates on mortgages.

McKinney's pleas fell on deaf ears in key congressional committees. So the board and McKinney, who has now resigned the HLBB chairmanship, approved the use of the mortgages as a parting shot at Congress. He insists that "waiting around would have done no good."

"If S&Ls are going to be competitive in the 1980s, they must have VRMs. It's as simple as that," he says.

**Lenders' dilemma.** The big question now is whether very many mortgage lenders will shift to varying-rate contracts. Despite strong industry



NAHB's Gravlee  
...and a warning

pressure on the HLBB to permit the mortgages, some industry officials now say they doubt variable-rate loans will sweep the country anytime soon.

For one thing, many S&Ls are interested in locking in high fixed-rate yields at the moment. If interest rates turn down, high-yielding, fixed-rate loans of 11% or more will give S&Ls fat capital gains on their loans. The S&Ls will have the choice of holding the mortgage for their own portfolios, thus building up their income stream, or selling them at a profit to institutional investors.

A second drawback to offering VRMs now is that, if interest rates do turn down, the S&Ls will have to reduce rates for borrowers by 1/2% a year, assuming market interest rates fall by that much or more.

To stir up interest in experimenting with the variable loans, S&L regulators in many states are advising the industry to wet its feet with VRMs now, so

U.S. League's Brooks  
A welcome...



that it will have a track record for the next round of interest-rate increases.

**Borrowers' plight.** Despite the possible downside benefit to consumers and the risk to S&Ls, the chances of borrowers getting a break on variable rates anytime soon is remote. Bank Board officials are insisting that mortgage lenders show potential borrowers a 10-year historical range of the costs of funds for the S&L industry as a guide to what may happen to their loans. The cost-of-funds index measures the price the S&L industry has to pay for its deposits, and its semiannual announcement by the HLBB will be the barometer for whether VRM rates increase or fall in coming months.

So far, that history shows only a sharply rising curve over 10 years.

"No one is betting that pattern will be reversed anytime soon," warns one HLBB economist.

—BOB DOWLING  
McGraw-Hill World News,  
Washington

## Lomas to buy National Homes unit

National Homes Corp. has agreed to sell its mortgage banking subsidiary, National Homes Acceptance Corp., to Lomas & Nettleton Financial Corp., the big Dallas mortgage banking company.

The merger has been approved by both parents' boards, but the transaction remains subject to federal regulatory approval.

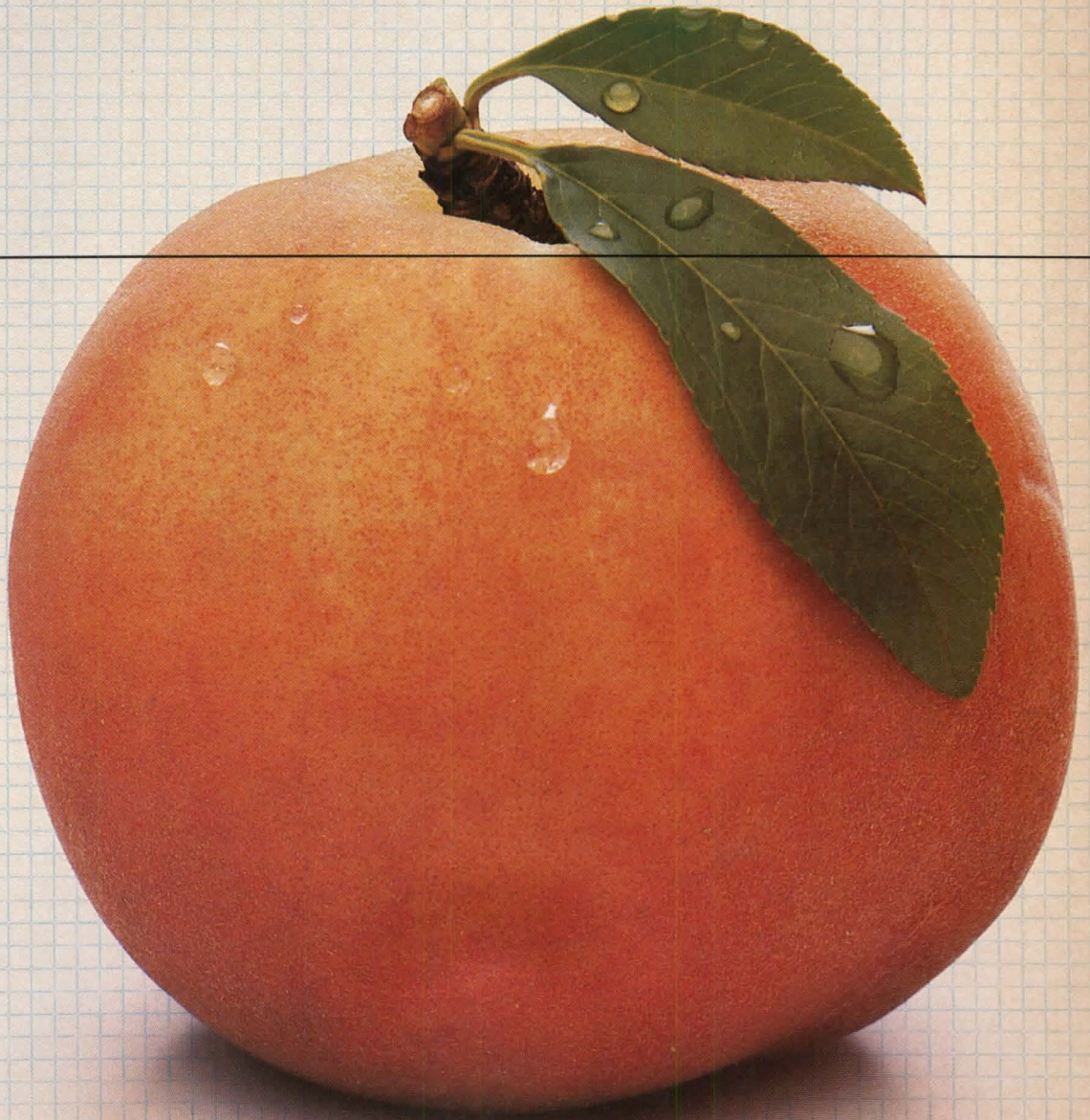
National Homes Acceptance, based in Lafayette, Ind., along with its parent, originates and services mortgages. As of April 30, it reported a net worth of \$24 million. Its servicing

portfolio consisted of 160,000 mortgage loans with an aggregate unamortized principal balance of around \$2.8 billion.

National Homes Corp., which has struggled in recent years to cure its lingering financial woes, will use the Lomas & Nettleton cash "to accelerate its own development as an increasingly important factor in the home-building industry," according to NHC president David Price.

At the close of business on June 12, NHC stock was listed at \$3.25 a share on the New York Stock Exchange.

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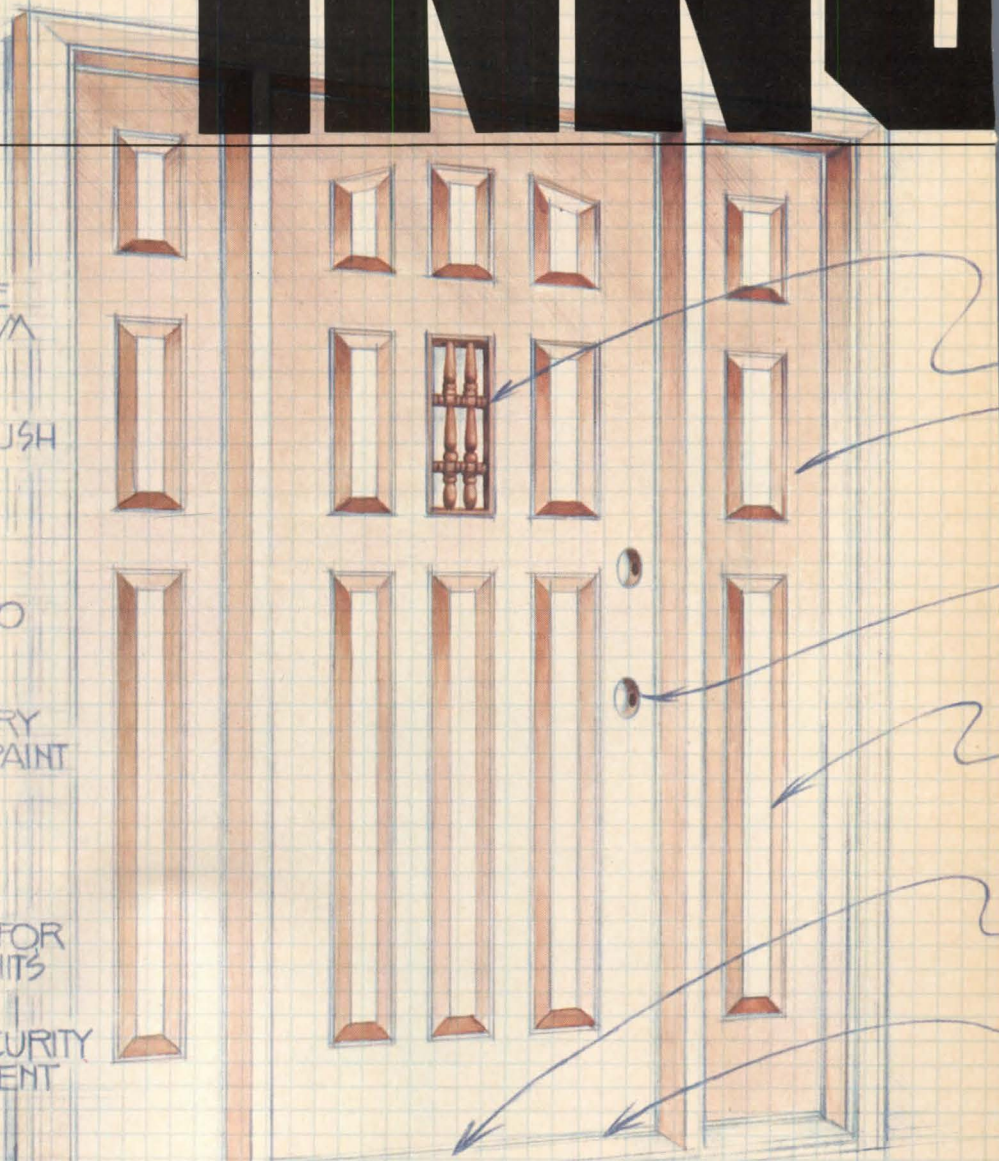
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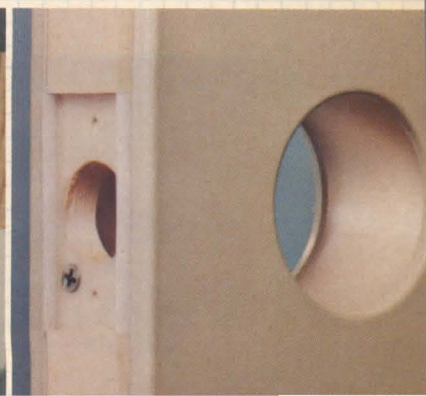
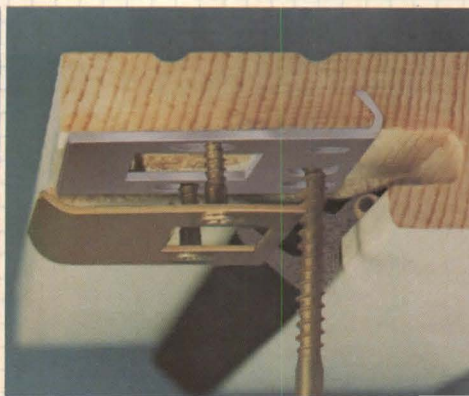
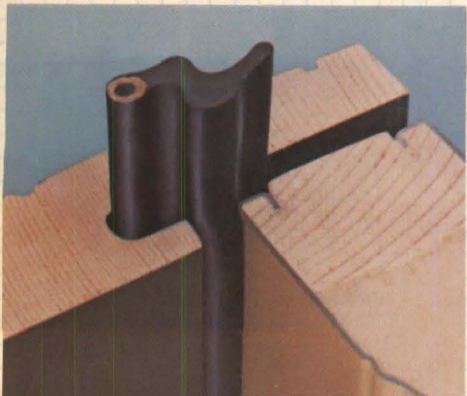
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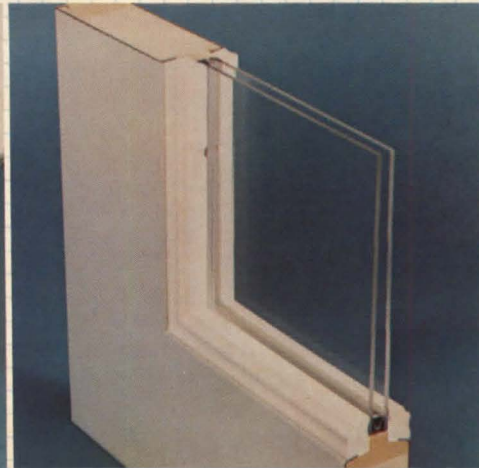
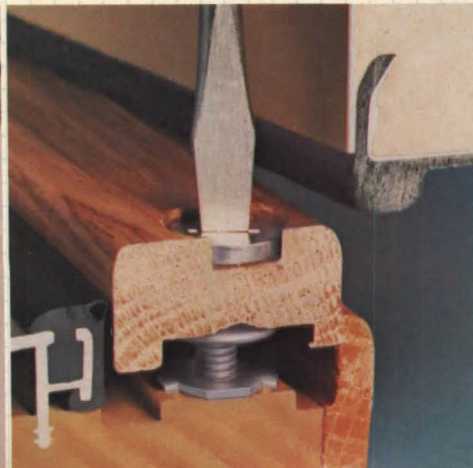
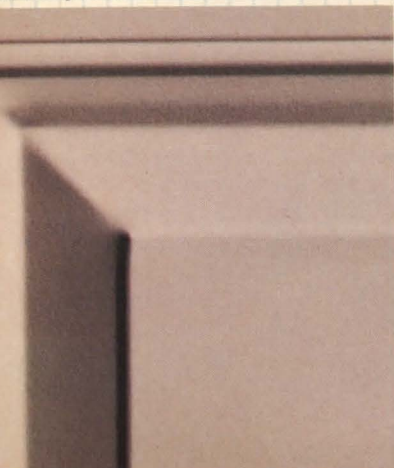
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# Canadians said to seek part of K&B

Eli Broad has let drop the word that Kaufman and Broad has had feelers from Canadian companies that want to buy its homebuilding operations.

The K&B chairman got this question from a Wall Street analyst at a meeting of the New York Society of Security Analysts last month:

"Eli, we've heard rumors that you plan to sell your homebuilding business—to a big Canadian builder whom we all know. Is that true?"

And the analyst asked an immediate follow-up question:

"Could you also look into your crystal ball and tell us what you see for your company and the housing industry for the next ten years?"

Broad's answer:

"We've been approached by a number of Canadian companies.

"We have had a number of discussions—just exploratory—about joint ventures and other possible projects. We'll continue to have those discussions.

**Difficulties.** Broad then admitted that his crystal ball "is cloudy."

Of his company's next decade, he said: "We're not satisfied with the return on equity in our Illinois and New Jersey operations. (K&B has closed out its Long Island division and is phasing out its Michigan and New England activities.)

"We're pleased with our French business and West Germany—where we've had some trouble in the past [HOUSING, Nov. '76]—is improving. We're a conservative company now and plan to remain that way."

Broad—who emphasized the rising fortunes of K&B's insurance subsidiary while giving his homebuilding activities comparatively short shrift during his Wall Street appearance—was also revealing in his assessment of the housing industry's future. His prediction had a distinctly Canadian overtone. "The business is changing," he warned.

"There'll be longer lead times and even more regulation. The business will be hard to break into, but the day of the big builder will return. This time, though, the successful big companies will be based on the Canadian or European model."

**The Canadians.** With the Canadian

homebuilding market at the saturation point [HOUSING, April], the Dominion's giants have been looking south for acquisitions. Three companies—Genstar, Cadillac-Fairview and NuWest—all have plenty of cash.

Asked about any intentions his company might have, a Genstar spokesman in Montreal explained:

"We're always looking at American companies and, for all I know, Kaufman and Broad might be one of them. I can't comment on whether or not it is."

A Cadillac-Fairview spokesman declined comment.

In its heyday of the sixties and the early seventies, K&B ruled American homebuilding. Since 1972-73, however, it has been far outdistanced by Guy Odom's U.S. Home Corp., among others.

**Lowering the sights.** "We no longer have any aspirations of becoming the biggest homebuilder in the country in terms of units sold or dollar volume," Broad told the New York analysts.



K&B's Broad  
'We've been  
approached'

NOSNELY

These days, in fact, Broad is careful to describe Kaufman and Broad—with its Sun Life Insurance Co. subsidiary—as "a two-industry diversified company." The once-vaunted homebuilding arm has taken a back seat.

Broad told the Wall Streeters his company's earning for the year ending next November 30 won't match the record \$22.5 million earned in 1978.

Because of a reduction in K&B's shares outstanding through a recent debenture exchange, however, Broad said he expects the earnings per share to exceed last year's \$1.38.

**Weather as a factor.** Losses on foreign currency transactions and a harsh winter will drop K&B's second-quarter earnings below last year. In the second quarter of '78, the company netted \$5.7 million, or 35 cents a share, before an extraordinary credit of \$336,000, or two cents a share, from tax-loss carryforwards.

First-quarter earnings were \$2.6 million, or 19 cents a share, up from \$280,000, or one cent a share, the year before.

Third-quarter earnings, the chairman said, are expected to dip below last year's because of slower home deliveries.

But Broad predicted a strong final quarter. Delivery of homes in 17 new subdivisions, delayed earlier because of poor weather, will be completed in the fall.

Kaufman and Broad's common closed at \$10.75 a share on the New York Stock Exchange on June 7, the day Broad spoke. —TOM ALLEN

## Builder execs' '78 salaries jump 26%

The average salary for builder company executives jumped 26% in 1978. Their overall compensation—salary plus bonus and stock deals—rose 21%.

The figures come from *The '78 Residential Builders Compensation Survey*,\* a sampling of 38 companies conducted by Lee Stephens, an executive search consultant in California.

Stephens found the increases distributed unevenly among the 18 executive positions surveyed.

The average legal counsel's salary

rose 34%, for example, but that of the development director for single-family operations advanced only 12%.

Top architectural design executives gained 34% in total compensation, but the advance for the top development directors for single-family operations was only 1%.

The number of respondents to Stephens' questionnaire—38—was less than 1977's 46. The questionnaire was mailed to 500 builder companies.

\*Price \$135 from Lee Stephens, 8055 W. Manchester Ave., Playa del Ray, Calif. 90291.

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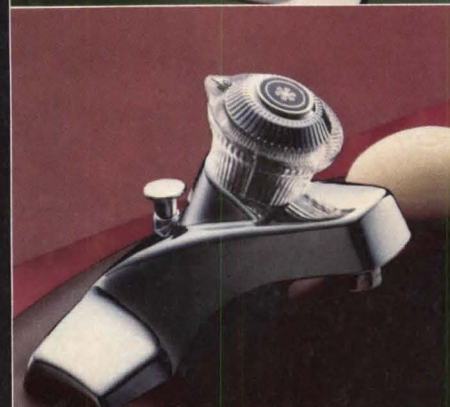
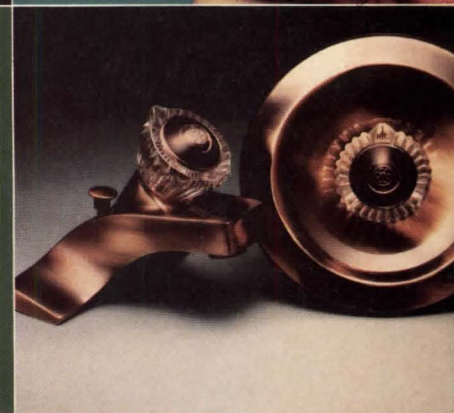
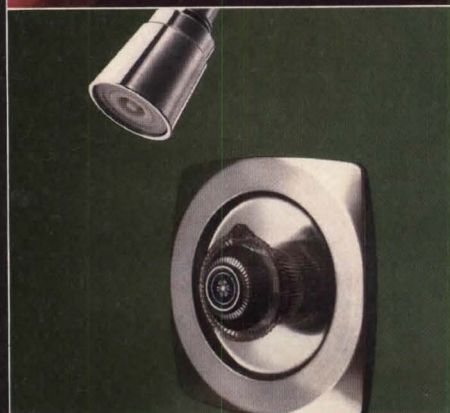
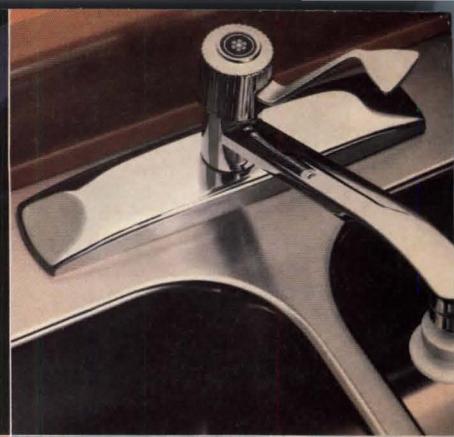
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## MOEN MAKES A LOT OF BUSINESS SENSE FOR YOU.

Ask your Plumbing Contractor to install Moen.



# Top court to review contractor quotas

The Supreme Court will decide next term just how far Congress can go in giving a special advantage to subcontracting firms owned by minorities.

The justices will listen to oral arguments on the constitutionality of the provision in the 1977 Public Works Employment Act that sets aside 10% of the work on local contracts exclusively for such minority-owned outfits.

Even though the statute has expired, courts have been willing to rule on the constitutional issue because there's a possibility that Congress will again want to include such a clause in a public works bill. The justices will review a ruling by the U.S. Court of Appeals in Manhattan that upholds the constitutionality of the law; appellate courts in Philadelphia and Cincinnati have also condoned such

minority set-asides, but a number of district courts elsewhere have called the schemes unacceptable.\*

**Contractors' side.** The construction industry groups fighting the set-aside provisions argue that they violate the equal-protection and due-process clauses of the Constitution. But the appellate judges found that it is constitutionally permissible to use racial classifications the way they were used in the 1977 act.

The ruling, which probably won't come until next spring, will be the third in a series of major reverse-discrimination decisions. Last year, in the much-publicized Bakke case, the court approved some kinds of help for blacks and other minorities but frowned on absolute quotas. This term, the justices considered whether absolute racial quotas could be used as a device for moving blacks into in-plant training programs faster than they would get there using straight seniority.

\*The case the justices accepted is *Fulilove v. Kreps*, No. 78-100. The case was brought by the General Contractors Association of New York, the General Building Contractors of New York State, the Building Trades Employers Association, the New York Building and Construction Industry Board of Urban Affairs, and Shire Air Conditioning Inc.

**Legal issues.** The training-program case was based not on the Constitution, but on the 1964 Civil Rights Act. The contractors fighting set-asides are also arguing to the Supreme Court that the program violates that law, but few expect that to be a very serious issue.

If there is a conflict between the 1964 and 1977 laws, it would most likely be held that Congress, in passing the later statute, implicitly repealed as much of the earlier law as was conflicting.

**Realty brokers.** Also on the high court's agenda for the term starting October 1 is a case demanding that the justices measure the impact on interstate commerce of local real estate brokerage. That case is one of a series challenging fixed-commission rates as violative of the antitrust laws. But in the decision the Supreme Court will review, the court of appeals in New Orleans ruled that there can be no Sherman Act prosecution of the real estate board of New Orleans because brokers play such an "incidental" role in interstate commerce as to escape coverage under the federal law. —DANIEL MOSKOWITZ

McGraw-Hill World News, Washington

# Wider role seen for property managers

The role of the property manager will be enhanced as society comes to realize that resources are limited and the importance of managing them well is recognized.

That was the message delivered by economist Anthony Downs at an educational session sponsored by the Institute of Real Estate Management, an affiliate of the National Association of Realtors, in Chicago.

**Rent control's effects.** Speaking on "The Real Estate Economy in the Next Five Years and its Implications for Property Management," Downs cited a number of basic social and real estate trends as having potential impact on the role of the property manager. He explained that inflation raises living costs generally, creating political pressure on landlords not to raise rents as fast as would be necessary to keep up with operating costs. He said this operates through threats



Economist Downs  
Cites new opportunities

of rent control which, he said, "will become more and more widespread if double-digit inflation continues," and he added:

"The obverse side of a trend toward low rental construction will be a trend toward more collective operation of ownership through condominiums and homeowner associations."

**More managers.** Downs said he expected growth in this type of owner-

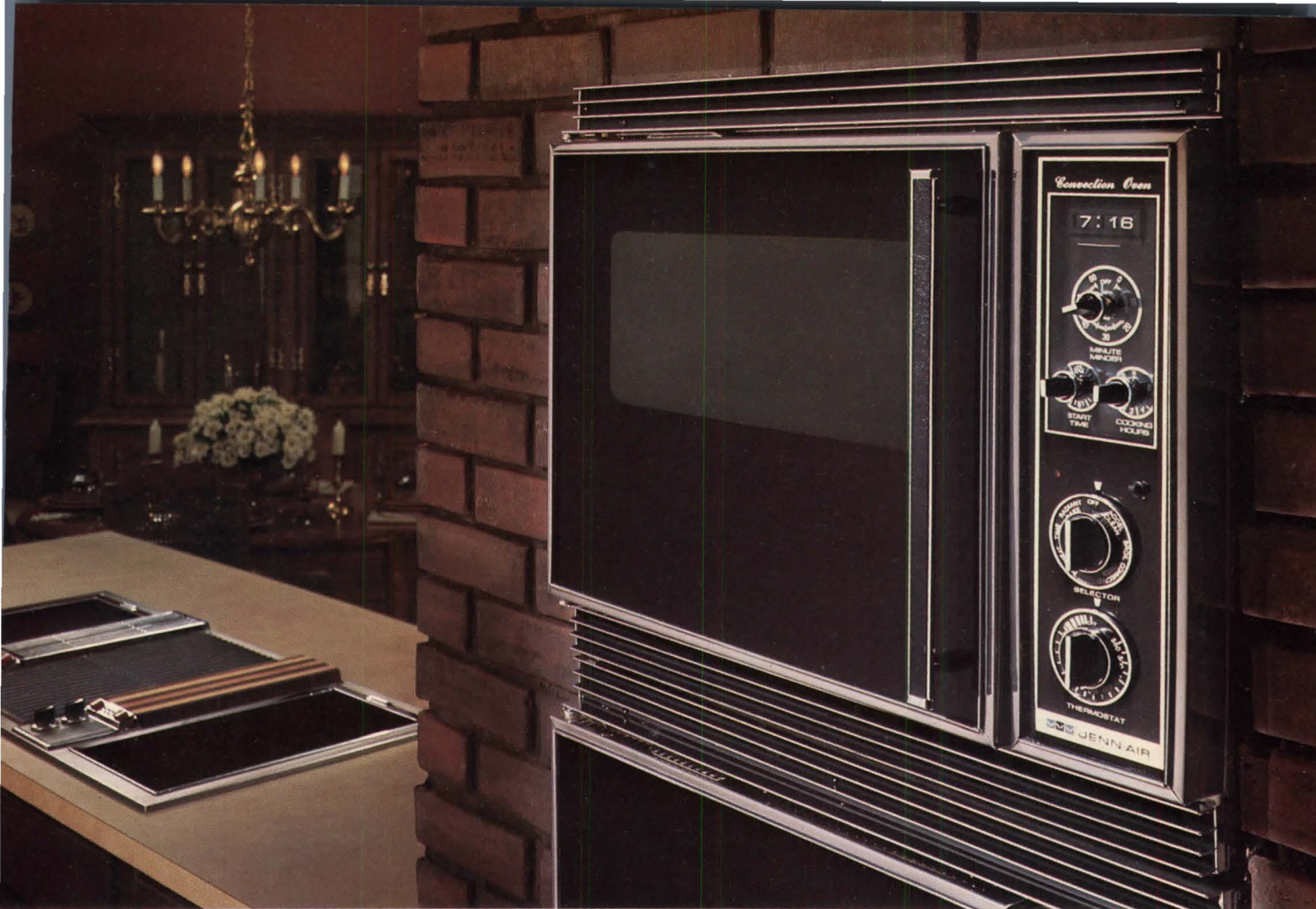
ship to increase opportunities for professional management, but of a "messy kind," since it involves so many owners.

More mixed-land-use projects, like the Water Tower Place in Chicago and the Galleria in Houston, will offer more opportunities for professional management too, he explained.

And he saw more property managers working for large institutional investors, such as pension funds, who will be "asset managers" but won't want to become directly involved in managing real estate.

"Still another emerging market," Downs said, "is management of properties for people who have become interim-investors while they are waiting for appreciation to occur, or who own only a small fraction of a shared-time property of some type."

Downs saw another growth sector in government-acquired properties.



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## Atlantic City: Small builders lose big

The dice are rolling in Las Vegas East—Atlantic City—but the dice have come up snake eyes for builders who hoped that gambling would bring a housing bonanza.

When last heard from [HOUSING, Nov. '77], builders in Atlantic City and its suburbs said they were hamstrung by a scarcity of land (the city is 1½ miles offshore on Absecon Island) and exclusionary zoning in bedroom communities.

Land speculation, with the arrival of the casinos and their high-salaried execs, sent the price of land and new homes skyward.

Most builders, however, believed that zoning barriers would come down and that a homebuilding boom was in the offing.

Their bet has not, to date, paid off.

**Mid-income shortage.** "If they are willing to pay the steep prices," explains a Jersey realty marketing consultant, William E. Becker, "the casino executives and others can find new homes in Atlantic City and the suburbs.

"But for buyers who cannot afford \$75,000 to \$200,000, there's almost nothing available."

The speculators, planners and zoners, Becker explains, did not reckon on the influx of casino employees earning \$12,000 to \$16,000 who want single-family houses for \$40,000 or apartments."

**'Emergency.'** While visiting the reborn Queen of the Jersey Shore last May, Governor Brendan Byrne termed the area's housing shortage an "emergency."

Retorts a single-family builder, Joseph Bricketto: "I had to laugh when I heard that, especially after what he did.

"Then he makes it worse by asking, 'Why?'"

Bricketto is president of the South Jersey Home Builders League and of Joseph Bricketto Inc. of Medford. He and other south Jersey builders are angry about an executive order from Byrne that, they feel, leaves them at the brink of disaster.

**Moratorium.** The order was issued Feb. 6. It first banned and then severe-

ly limited homebuilding in the 925-sq.-mi. Protection Area of the 1,600-sq.-mi. Jersey Pine Barrens for 18 months.

The Protection Area forms a giant ring around the Barrens' 576-sq.-mi. core. The core is a national reserve and no construction is permitted.

Building permits in the Protection Area have traditionally been granted by local planners and zoners. Most communities in the area are reluctant to admit builders in, but some have done so. Most of those are in that section of the Protection Area that borders Atlantic City.

With raw land at \$5,000 to \$6,000 an acre in the Protection Area, small builders began buying two years ago to meet the demand caused by the influx of middle-income casino employees.

**Start and stop.** Builders such as James Tate, president of Ironstone Construction Co. of Medford, lined up approvals to build.

"We had roads cut and 17 houses under construction when we got hit with two lawsuits," Tate relates. "The first held up construction, and then the homebuyers sued for nonperformance. We damned near went out of business."

Ironstone had fought clear of its legal difficulties and received permission from local zoners to resume build-

ing late in 1978. Then came Byrne's moratorium.

With several builders at a standstill, state authorities began parceling out moratorium exemptions in order to obviate a spate of bankruptcies. Ironstone and a handful of other building companies received such exemptions.

The New Jersey Home Builders Assn. also joined the fray, filing suit to force Byrne to reopen the Protection Area.\* The New Jersey Supreme Court accepted the case immediately, sparing the builders a long journey through lower tribunals, but a decision is still pending.

**'It's not right.'** The Barrens encompasses a million acres. It occupies 23% of New Jersey and sits atop the Cohasset Aquifer, the largest natural reservoir in the U.S. It contains 17 trillion gallons of pure water.

"We don't dispute the ecologists' claims that the area is delicate and important," declares Joe Bricketto, "but it's not right to deprive the people of the most highly industrialized state in this country of a place to live."

Since he started his building operation on a \$3,000 bank loan 11 years ago, Bricketto has nursed it into a \$4-million company turning out 70 single-family houses a year at \$60,000 to \$150,000 each.

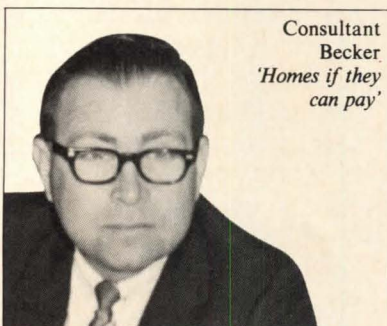
He is building two subdivisions in the Protection Area. The newest, in Shamong Township, is 40 miles from Atlantic City. His subdivisions were saved by exceptions from the Byrne order, but the memory of his ordeal lingers.

**Waiting on court.** "It's tough to get up [before the state exemption board] and spill 11 years of your life on the table before everybody to show that you're a hardship case," Bricketto explains.

"Don't get me wrong, though. I'm happy I got my exemption. It came just in the nick of time for my little company. It's just all the uncertainty. We don't know what to expect next."

Once the court rules on the builders' lawsuit, Bricketto says, "it'll be time for all of us—builders, environmentalists, politicians—to sit down and map out a future for ourselves and this state. It's time, finally, to stop all this nonsense."

—TOM ALLEN



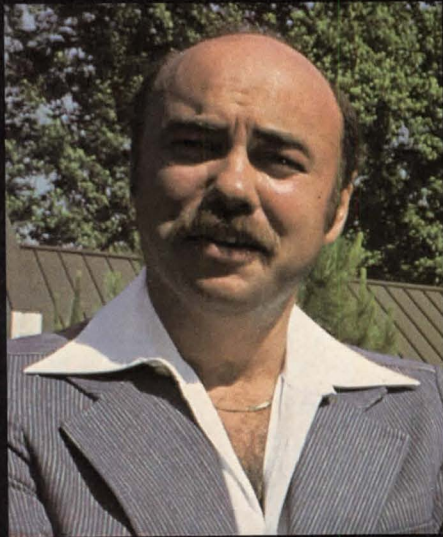
Consultant  
Becker  
*'Homes if they  
can pay'*



Builders' Bricketto  
*'I had to laugh'*

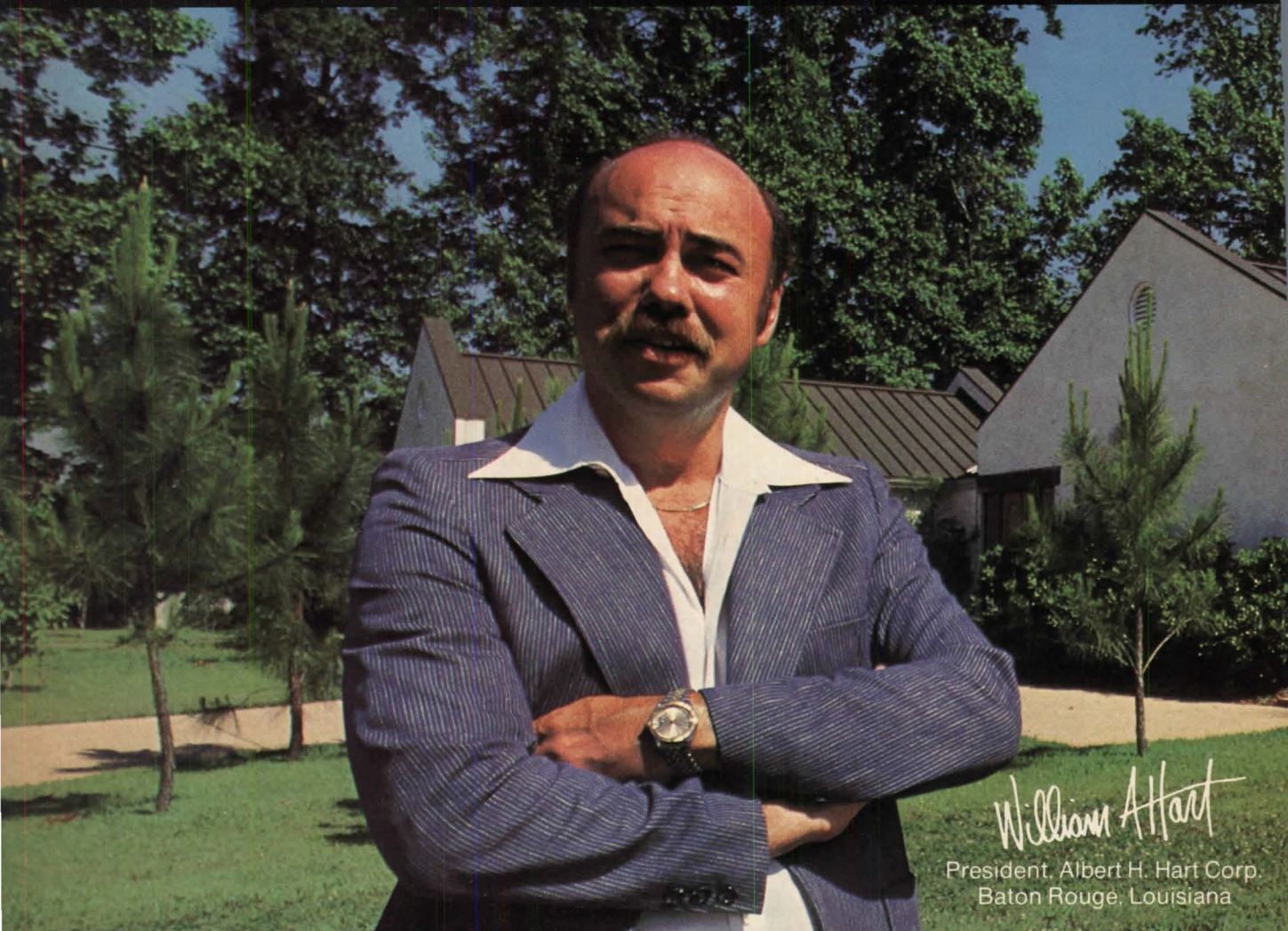
\*Docket no. 15716, New Jersey Home Builders Assn. vs. Byrne.

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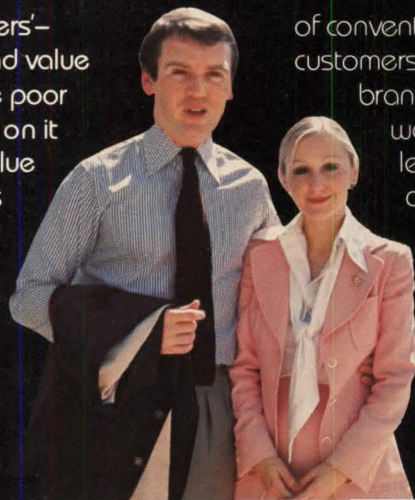
*William Affart*

President, Albert H. Hart Corp.  
Baton Rouge, Louisiana

"I compared STYROFOAM brand insulation with other sheathings before I made it standard on every house I build. For my money—and my customers'—nothing delivers both performance and value like it. Lower-priced sheathings can be poor substitutes. Some of 'em even put foil on it and claim a very high theoretical R-value based on ideal conditions. Hey, that's just not realistic.

"I don't want to have to change the way I build a house to offer questionable energy savings. Here in the sun belt, STYROFOAM pays off every

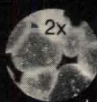
**"We recommend him every chance we get!"**



*Mr. & Mrs. John Fraiche*

time the air conditioning is turned on. It'll pay off for you."

STYROFOAM brand insulation instead of conventional sheathing can help keep your customers' energy costs under control. STYROFOAM brand insulation insulates the entire outside wall and also cuts energy-stealing air leakage. You may even be able to install a smaller air conditioner.



<sup>2x</sup> Molded polystyrene foam, sometimes referred to as "beadboard", varies widely in quality. It has an irregular internal structure that often contains voids between beads. It is less efficient as insulation and in certain applications in a wet environment can allow moisture accumulation which further reduces insulation performance.

STYROFOAM extruded polystyrene foam is of consistent quality. It has a uniform internal structure without voids, so that it retains insulation performance—and moisture resistance. And its extra strength better







When you compare price with documented, long-term insulating performance, you'll discover that STYROFOAM is actually a better value than lower-priced insulating sheathings. So-called bargain types like "beadboard" or laminated fibrous board, whether foil-faced or not, simply can't compare to the real value of STYROFOAM.

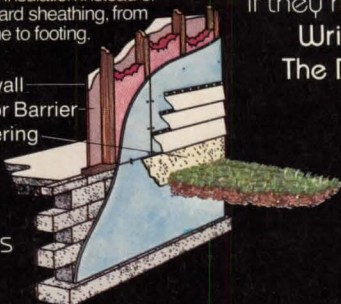
Only STYROFOAM brand insulation offers performance proof, Dow testing, research and innovation. Plus an unprecedented national advertising and public relations

program tells your energy-aware customers about the special advantages of STYROFOAM. STYROFOAM is the proven answer for energy savings. Tell your customers about it—if they haven't already asked.

**Write for your free builder brochure:**  
 The Dow Chemical Company, STYROFOAM  
 Brand Insulation, Dept. G38,  
 Midland, MI 48640.

Just use STYROFOAM brand insulation instead of standard sheathing, from roofline to footing.

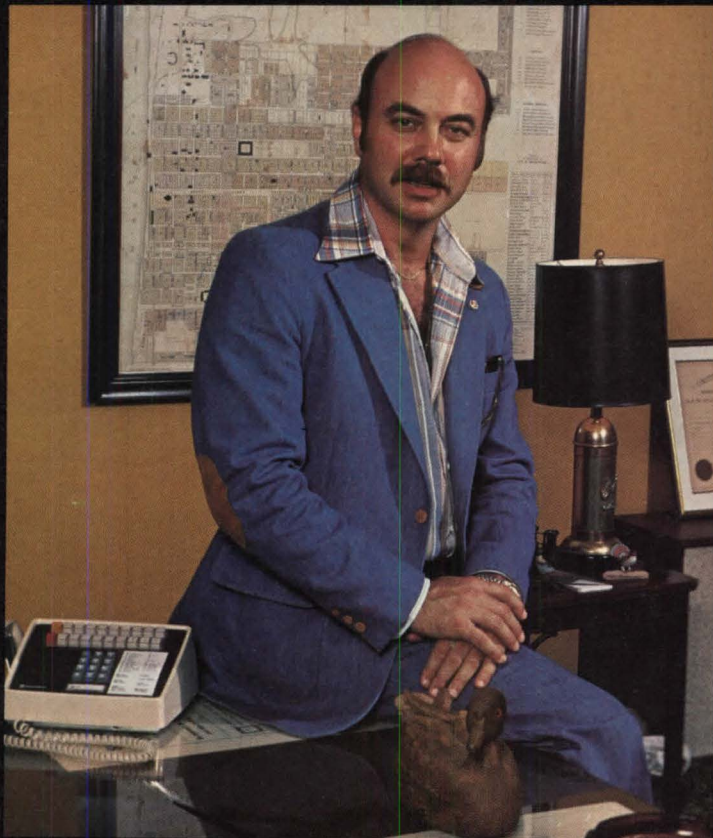
Drywall  
 Vapor Barrier  
 Covering



\*Trademark of The Dow Chemical Company

**WARNING:** STYROFOAM brand insulation is combustible and should be properly installed. For residential construction, a minimum of 1/2" gypsum board interior finish should be used. For specific instructions see Dow literature available from your supplier or from Dow.

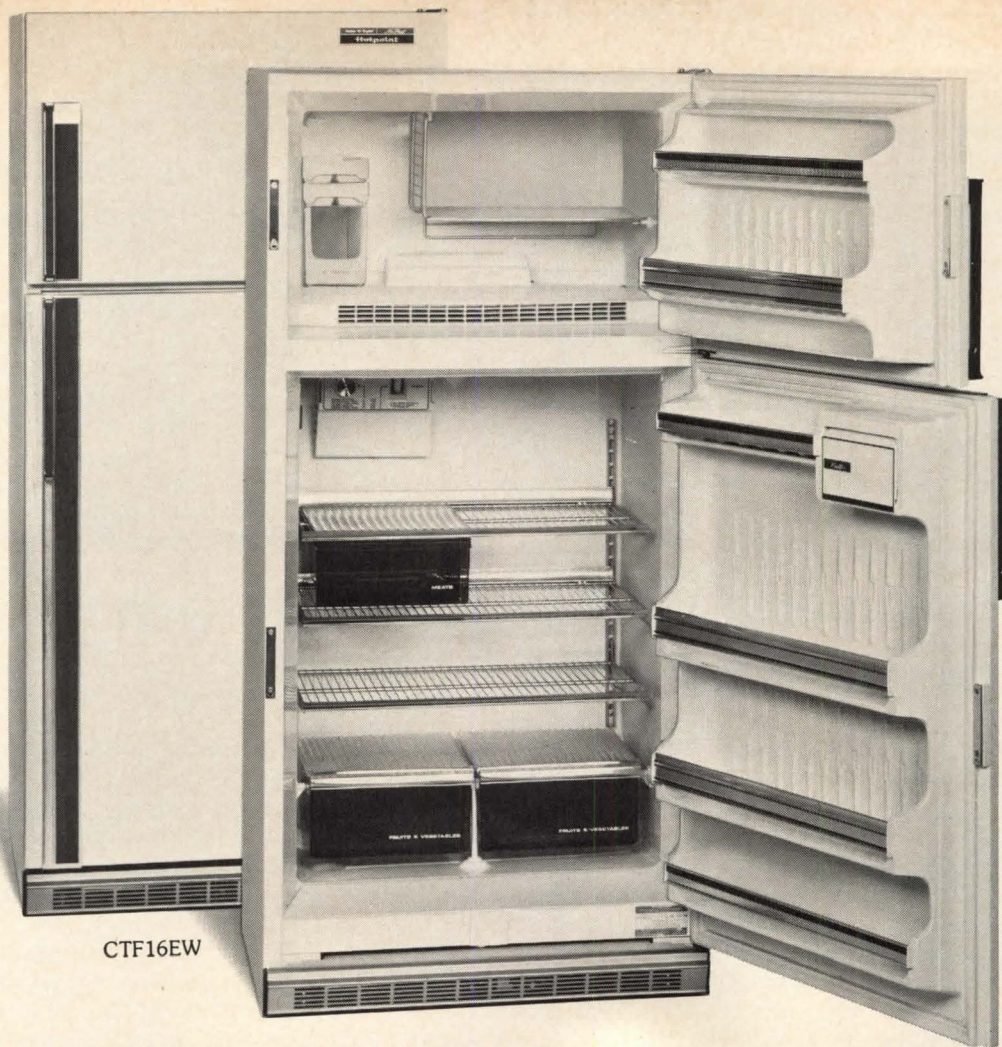
"One look at Dow's brochure will  
show you why STYROFOAM is best."



For a complete look at how easy it is to use  
STYROFOAM brand insulation instead of conventional  
sheathing, ask your Dow Representative for your copy  
of: "STYROFOAM Brand Insulation—The Proven  
Answer." Or circle the reader service number.



\*Trademark of The Dow Chemical Company



CTF16EW

## Hotpoint's appeal starts with no-frost. But it doesn't stop there.

Whether you're building houses, apartments, or simply giving tired old kitchens a face-lift, there are a lot of good reasons to look into Hotpoint's no-frost top mount refrigerators.

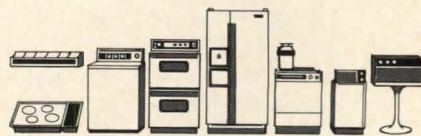
Hotpoint no-frost capacities range from 14.2 to 20.8 cubic feet. And we offer both base and deluxe models in each capacity. For example, we have a 15.7 cu. ft. base model. Then there's the deluxe version shown above that rolls out on wheels for added convenience. Hotpoint no-frost refrigerators are packed with

other features to interest buyers and renters too. For example, all models (except CTF14CW) have adjustable cantilever shelves, Easy-Release™ ice trays and come equipped with a Power-Saver switch. And many have an ice storage bucket, adjustable meat storage compartment and an optional automatic ice maker (available at extra cost).

Hotpoint makes sense for a lot of other reasons, too. It's a brand name people know. The kind of name that tells customers you care about quality. And our

no-frosts, like all Hotpoint appliances, are backed by Customer Care® Service—a network of factory service centers in over 800 cities plus over 5,000 franchised service organizations across the country.

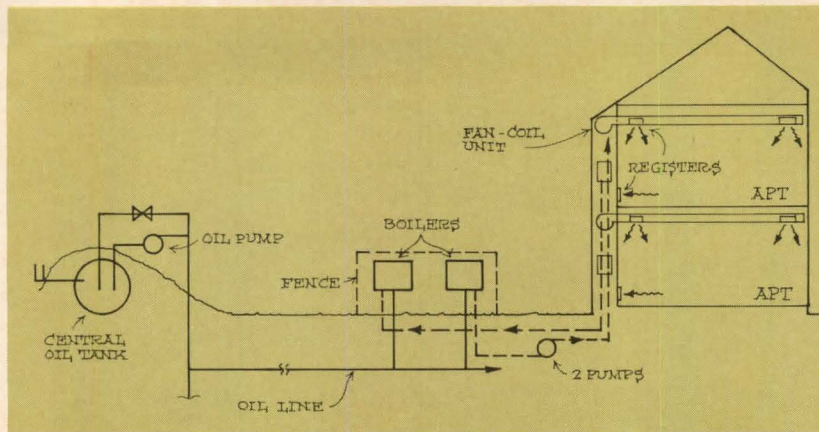
Why not upgrade your next job with a Hotpoint no-frost. It's a refrigerator that has a lot going for it.



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

# Hotpoint

A Quality Product of General Electric Company



### Energy-saving heat system

Oil from central tank fires twin boilers housed outside each apartment building.

Heated water from boilers is pumped to fan-coil units in each apartment.

Hot air from coils is fanned through vents in each room. Coils also contain cooling condensers that operate on tenants' electric meters for air conditioning.

System was designed and installed by William McGrath of Energy Engineering Co., Hingham, Mass.

## New energy-effective system cuts heating costs by 37%

Monthly heating costs at a Hingham, Mass. rental project average \$20.54 a unit, according to the developer. That compares with the \$30 to \$35 for comparable apartments in the area.

Reason for the 37% saving: An energy-efficient heating system that automatically adjusts to climatic conditions and capitalizes on fuel bought in bulk.

**The system.** Oil burners heat water, which is piped to fan coils in each apartment. There, heat is drawn off and forced through registers in each room (*diagram above*).

There are two boilers for each of the project's 22 buildings. But only one operates when outside temperatures exceed 30° Fahrenheit.

"Our apartments are never overheated—even on mild winter days,"

says Richard E. Dobroth, executive vice president of Spaulding and Slye of Burlington, Mass., which is building the 198-unit Beale's Cove project. "So we don't get tenants opening windows to cool rooms off—one of the biggest contributors to heat loss in a rental project."

Moreover, the boilers are housed in insulated cabinets outside the buildings. So there is no need for chimneys on the buildings—and hence, no draft loss up the flue.

**Single oil drop.** Fuel oil is stored in a central 10,000-gal. tank and is pumped directly to the boilers. This eliminates the need for oil drops for each building.

"We figure that we're saving ten cents a gallon on fuel just by being able to buy 10,000 gallons of oil at a

crack," explains Dobroth.

Comprehensive insulation saves more money. Spaulding and Slye used 1-in. polystyrene sheathing and 3½-in. fiber glass batts in the walls, 6-in. batts in the ceilings and double-glazed windows and sliders.

"We've extended the sheathing three feet below the slab," says Dobroth. "So we've eliminated infiltration under the sill."

**Higher initial costs.** In all, Dobroth estimates that the new heating system and extra insulation cost \$300 a unit more than would conventional heating and standard insulation.

"But," he explains, "our savings thus far indicate that we'll recoup our original investment in a little more than two years—even at today's fuel prices." —J.G.C.

## Pre-1972 aluminum wiring is criticized

A study performed for the Consumer Product Safety Commission shows that the risk of fire in houses using "old-technology" (pre-1972) aluminum wiring is significantly higher than in those using comparable copper wiring.

The commission ordered the study as part of its efforts to regulate a type of aluminum wiring that was installed in some 1.5 million houses from the mid-1960s, when copper prices shot up, through 1972. Industry lawsuits have so far blocked the commission's efforts to bring the wiring under its

jurisdiction. Manufacturers contend the wiring is not a consumer product and that it is safe if properly installed. Aluminum wiring manufactured under different standards since 1972 has presented no significant fire hazard.

**Range of survey.** The new study, conducted by the Franklin Research Center of Philadelphia, concludes that "for an aluminum-wired home [using the older type wiring], the risk of having at least one electrical receptacle reach fire hazard condition was 55 times as great as for a copper-wired home."

The survey tested 1,590 aluminum-wired receptacles and 2,025 copper-wired receptacles in homes randomly selected in Phoenix, Ariz.; Pinellas County, Fla.; Baltimore, Md., and King County, Wash. The testing confirmed the results of 1977 tests in Montgomery County, Md.

**Court's case.** The commission will present the new study to the U.S. District Court in Washington, D.C. to bolster its contention that the wiring is a consumer hazard and should be removed or corrective measures taken to make it safe.



## When you're dealing with a hole-in-the-wall this big, you'd better think insulation.

In most cases, the patio doorway is the biggest opening in the house — and therefore the biggest gap in thermal efficiency.

The new Therma-Tru French Patio Door System closes this gap. With magnetic weatherstripping that seals like a refrigerator door. Ford Sunglas,<sup>®</sup> which reduces heat transmission. And a perfect thermal break, which eliminates frost and condensation.

It all adds up to an insulation value of R 8.5 — about 3-times that of a conventional wood or aluminum sliding patio door. And more insulation

means lower fuel consumption.

Other important features include center hinging, for better wall space utilization. And an exclusive strike plate\* for added security.

The Therma-Tru French Patio Door System. The best thing that ever happened to a hole-in-the-wall.

For more information write Therma-Tru, 4747 Holland Sylvania Road, Sylvania, Ohio 43560.

Therma-Tru products manufactured at: Colorado Springs, Colorado; Van Buren, Arkansas; Toledo, Ohio.

\*Patent pending.  
Sunglas is a registered trademark of Ford Motor Company



# THERMA-TRU<sup>®</sup>

The more door.

Keep your finger on the pulse of key

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Florida Resort Condominiums,  
Raemel Homes, Inc.



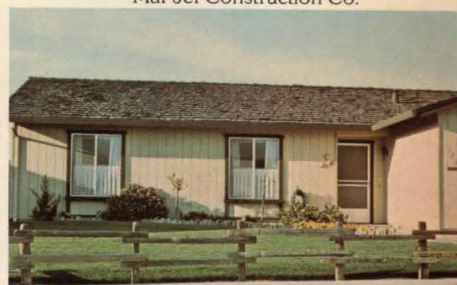
New York Apartments,  
Mar-Jef Construction Co.



Arizona Residence,  
Spencer Development Co.



Ruf-Sawn 316



California Housing Project,  
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Minnesota Solar Home,  
Marvin Anderson Homes



Washington Condominiums,  
Howard S. Wright Construction Co.

# Ruf-Sawn 316: It makes builders all over the country look good.

It's no wonder more and more builders are siding with Simpson Ruf-Sawn 316.

**It's all in the overlay.** The overlaid surface of Ruf-Sawn 316 has a unique woodgrained texture. It's deeply embossed with a ruggedly handsome real-wood appearance. And it provides a near-perfect surface for paint or solid color stains, with the amazing ability to hold a finish up to 3 times longer than any raw wood surface!

**It's even available prefinished!** So you don't have to spend extra time for preparation or paint.

**With a wear surface that's really tough!** The rock-hard resins in the overlaid surface help protect against extreme weather conditions. So Ruf-Sawn 316 stays looking good, season after season. With little or no maintenance.

**All the structural advantages of plywood.** Ruf-Sawn 316 gives you both the convenience and strength of

plywood. It's light weight, too. And it doesn't require additional sheathing.

Let Ruf-Sawn 316 make your job look even better. Or select Stucco 316, another attractive product in our overlaid plywood line. Contact your Simpson distributor today. Or write Simpson Timber Company, 900 Fourth Avenue, Seattle, WA 98164.

Ruf-Sawn 316  
**Simpson**

# World's most energy-efficient homes

The Danes are building them—and here's how they do it

Builders and designers in Denmark are coupling old and new technologies to produce homes more energy efficient than dwellings being built anywhere else in the world.

Typical homes under construction this year will consume no more than 60% as much energy as similar structures built five years ago. Researchers say this figure can be further reduced.

To achieve such a high level of savings, builders are adding insulation and reducing window sizes. Heat exchangers, solar collectors and even home-sized windmills are being installed in some models. An increasing number of homes are being connected to district heating plants for hot water and there is talk of "farms" of huge wind turbines.

**Government's role.** The Danish government is fostering energy efficiency through a number of initiatives. Building codes specifying thermal efficiency are being adopted and constantly tightened. Some energy efficiency improvements qualify for government subsidies, and energy consumption is being taxed to increase the economic incentive for savings.

The Danes, with a population of five million and a land mass about that of Vermont, have an incentive to save energy. Homes in the country must be heated eight-and-a-half months each year. Yet Denmark must import virtually all of its energy. It has no oil or coal and only a limited amount of natural gas from its North Sea holdings.

**Solar and nuclear.** Solar technology is being vigorously pursued, but Denmark gets only 750 hours of sunshine each year. The official government position is that nuclear power plants will be built, but the incident at Three Mile Island has dampened enthusiasm.

Reducing home energy consumption is made more difficult in Denmark, one of the world's most prosperous countries, because Danish families are insisting upon larger homes. Today's



Denmark's zero-energy home, built to prove that a detached dwelling can generate virtually all of its own energy, even in a harsh climate; and solar-heat apartments being constructed for low-income families in Skive, which is known as the Danes' Energy City.

10 years ago, the average was 1,400.

Codes are given most of the credit for longer energy consumption in the larger homes. The codes are written in nonspecific performance language and adjusted for the type of structure and heating levels sought. They are specific in places, however. Any window comprising more than 15% of a wall surface must be triple glazed.

**Zero-energy house.** Experimental homes offer energy efficiency levels even greater than those specified in the codes. A heavily instrumented home that is part of the thermal insulation laboratory of the Technical University of Denmark is an example. This structure is called the zero-energy house and is intended to show that a dwelling, even in a harsh climate, can be self sufficient in heating and domestic hot water by using extra insulation, heat recovery systems (for inhabitants' body heat and appliances) and solar energy systems.

In practice, the house requires a small amount of auxiliary heating. It is designed with two "dwelling boxes" separated by a large glass-roofed atrium. The boxes are prefabricated units, as most Danish houses are, with 12 inches of mineral wool insulation in the walls and 16 inches in the floor and roof.

**Exhibition.** More practical demon-

this summer in Skive, a hamlet that is planning an exhibition called Lavenergi 1979, or Low-Energy 1979, from August 31 to September 30.

Featured in this year's program will be nine one-family houses and nine attached houses, a multistory building with 34 apartments, and renovated older buildings.

This exhibition is the culmination of a competition between builders. None of the structures can be oil consumers and none can exceed 60% of the allowed maximum consumption in the already rigid building codes.

**Unusual design.** The individual homes run the spectrum for energy efficiency designs. One, for instance, has the kitchen and bathrooms arranged in a half circle in such a way that there are no corridors. Another features a belowground system of circulating water that picks up "earth heat" for hot water.

Another demonstration home has a heating system that, through solar means, heats the space directly below the kitchen's floor tiles. And one includes a polyurethane foam insulation that so tightly insulates a home that a mechanical ventilation system (incorporated in a heat exchanger) is necessary.

—BILL HICKMAN  
McGraw-Hill World News,



**Valley / Valley II**

# The Big Difference Between Our Faucets And Theirs Is Performance.



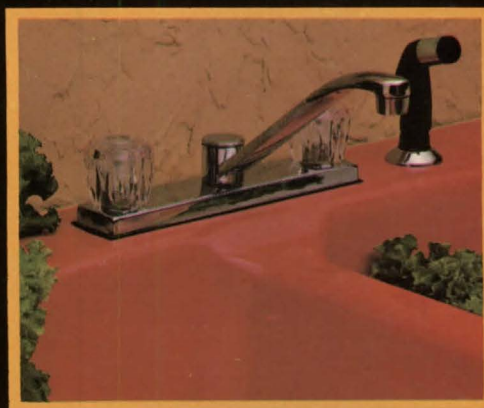
**Valley and Valley II Faucets were made for the toughest faucet test of them all. Your customer's kitchen!** Our single control and two handle washerless kitchen deck faucets have all brass waterways. Our Celcon™ control mechanism is noncorrosive.

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Installation is simple. Connection to water supply tubes is fast and easy. And, there's seldom ever a leak or a drip. *The result: more satisfied customers and fewer call-backs for you.*

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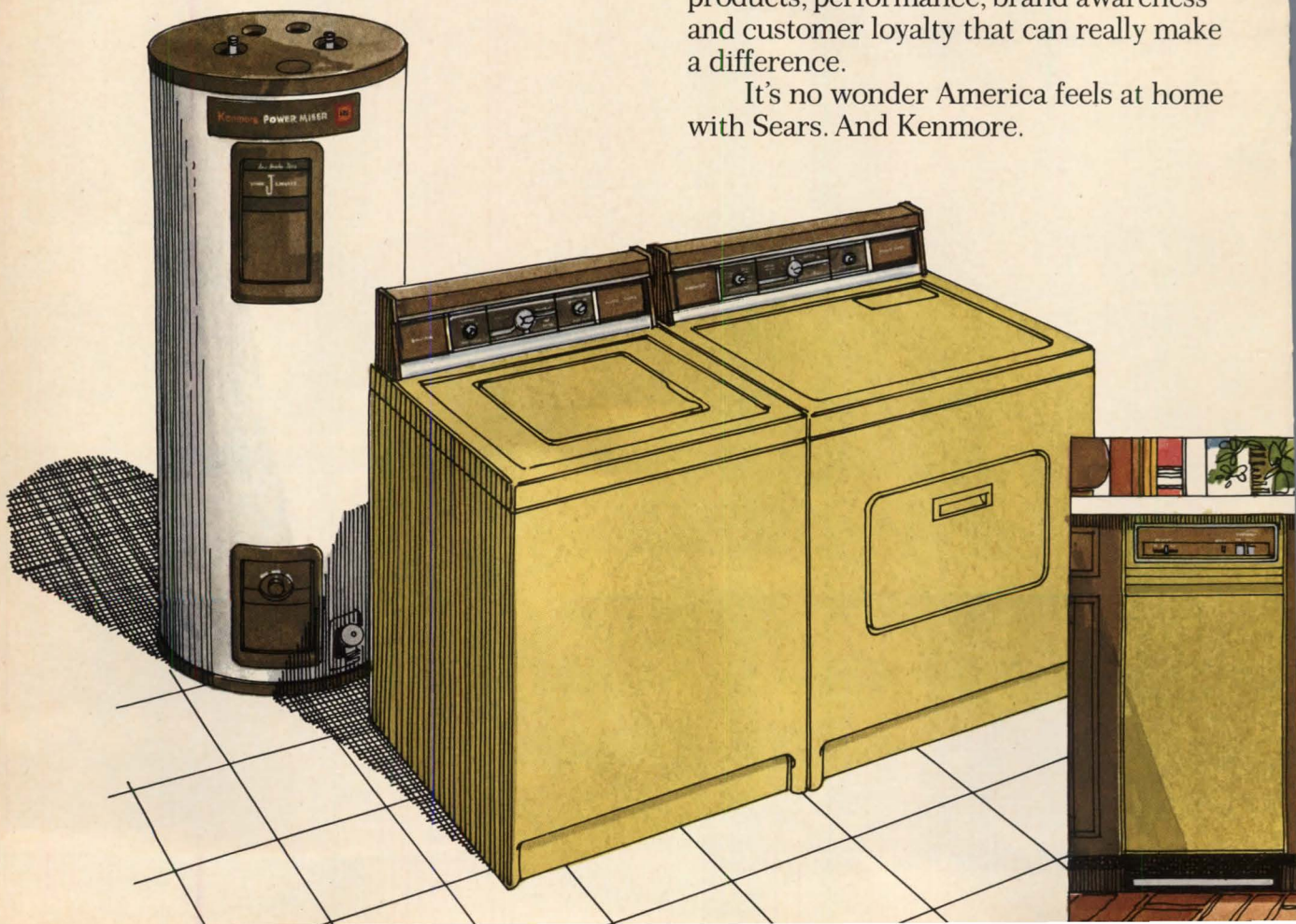
of the largest service networks of its kind in the industry.

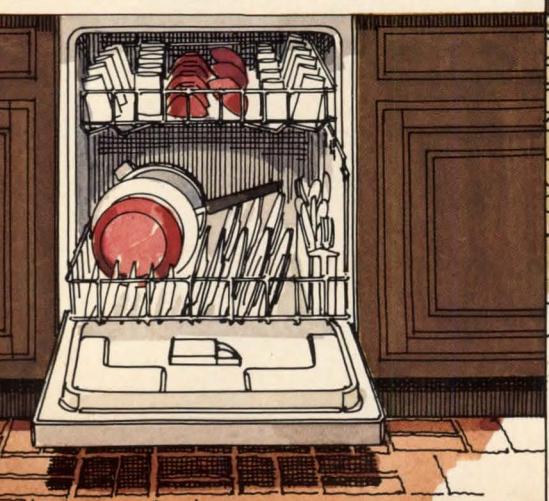
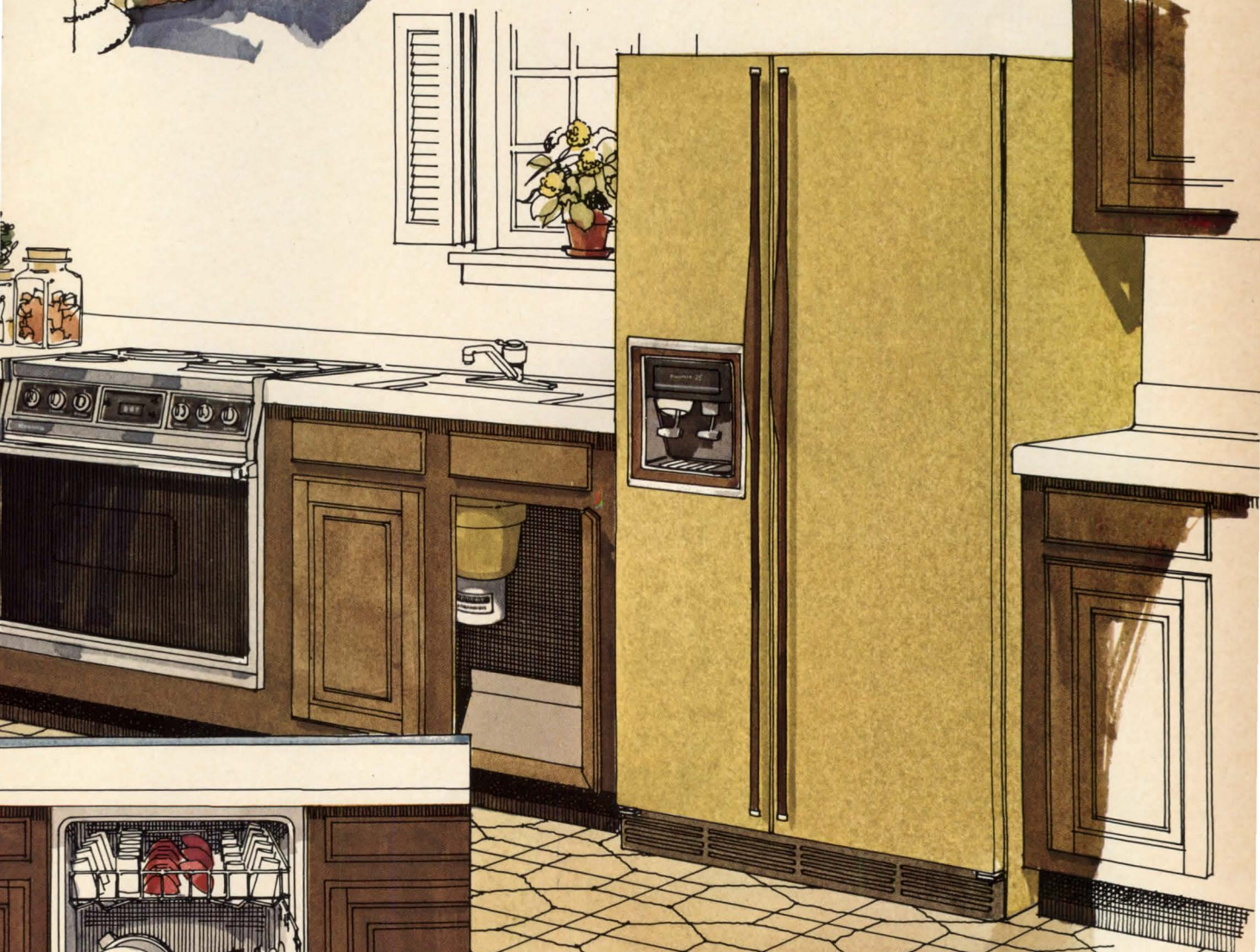
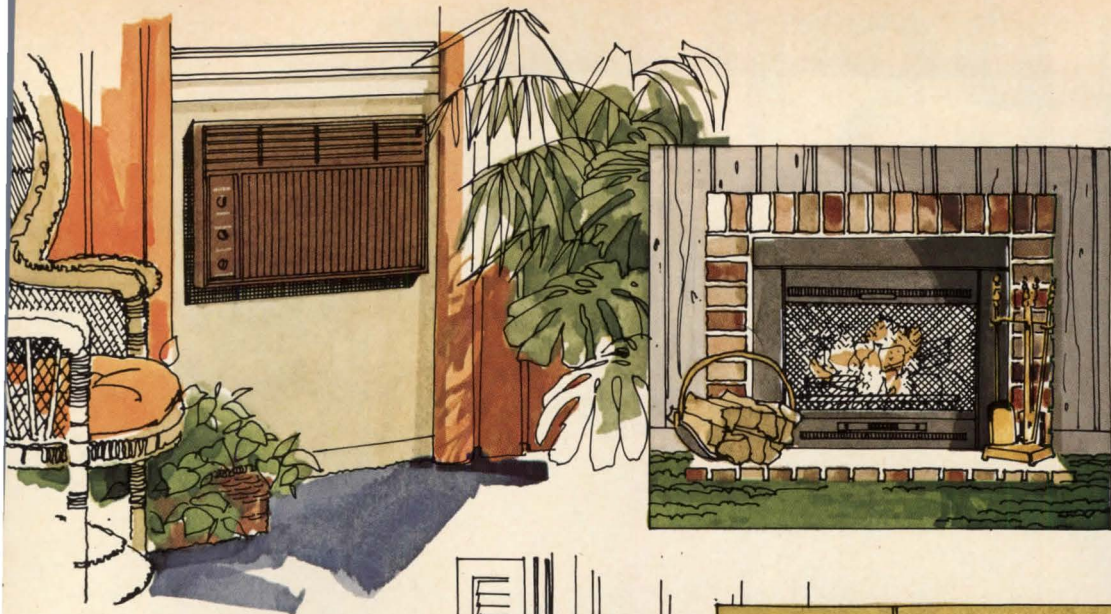
Sears maintains a fleet of over 15,000 vehicles to rush help when and where it's needed. Plus over 20,000 service personnel, from coast to coast, for regular maintenance and emergency repairs.

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It's no wonder America feels at home with Sears. And Kenmore.





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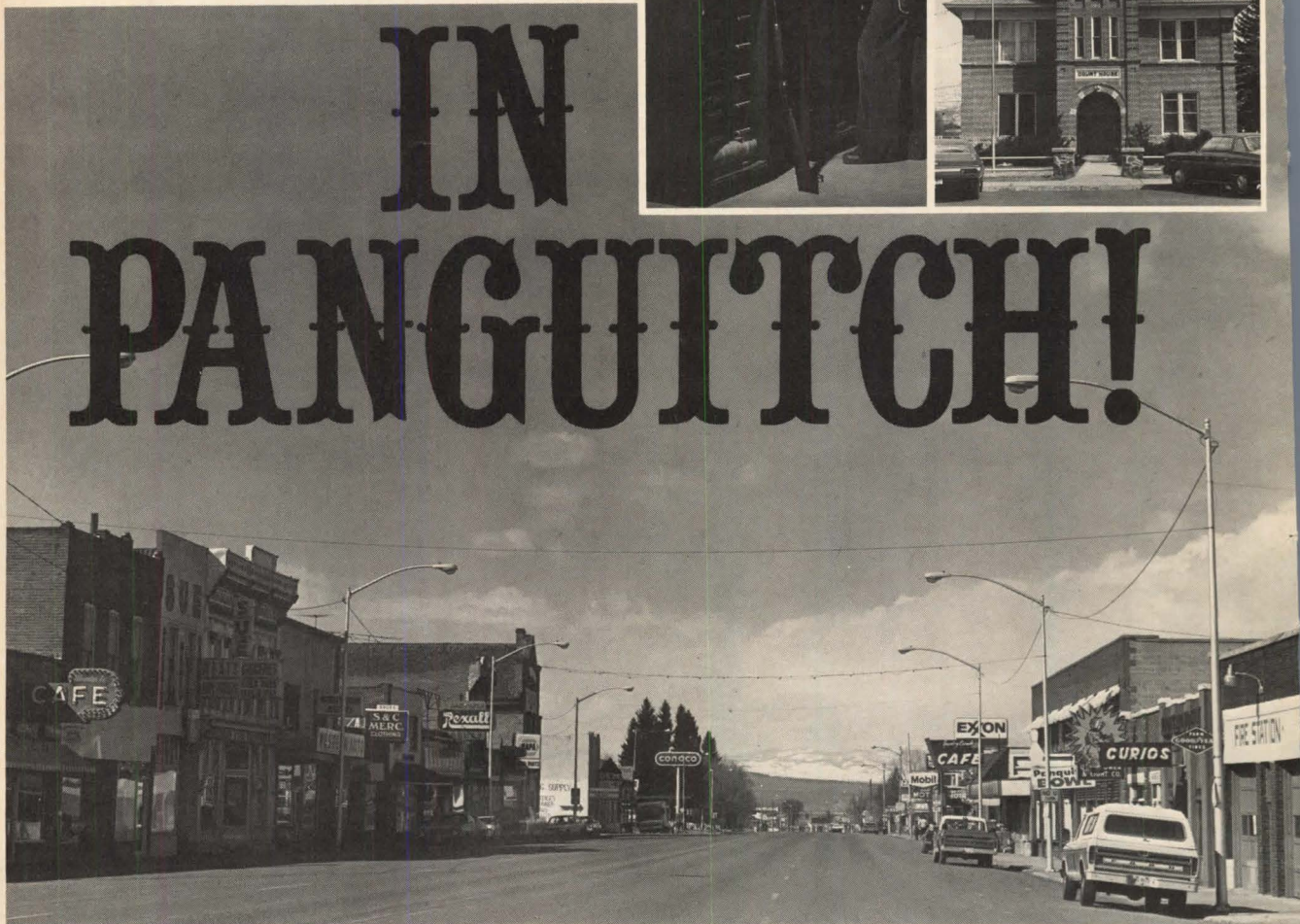
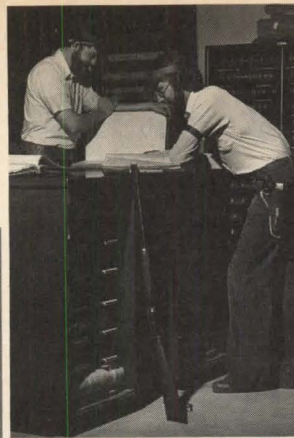
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Gateway to Southern Utah's scenic wonders, Panguitch rests along fish-laden Sevier River in a broad, fertile valley at an altitude of over 6,600 feet. Because of its proximity to Bryce Canyon National Park, Panguitch Lake and Cedar Mountains ski resorts, tourist trade vies with agriculture and sawmills as the major industry. The town's name is a Paiute Indian word meaning "big fish in the water," and a four-foot wooden fish mounted atop the old 1877 meeting house later was placed on the Garfield County Courthouse. There (inset) an early-day title search is enacted by Lloyd E. Phillips, Jr., left, and Russell Dalton, Sevier and Garfield County managers for First American's agent, Security Title Company of Southern Utah. The latter is a descendent of Edward Dalton, 1864 townsite surveyor. Townspeople are proud of their heritage and protective of their property. More of them choose First American title policies than any other... making us FIRST in Panguitch!



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# Cedar can have bottom line beauty, too.

Designs can be beautifully realized in Western red cedar. That's a given. But when you specify quality PenPly exterior 303 *plywood* panels, beauty becomes more than a surface thing. The savings are also beautiful. The bottom line is *real* economy that comes from reducing labor intensity. For example, a 2,000 square foot surface requires only 62 panels, minus windows and doors. And, PenPly goes on in less time, using less manpower than masonry and other piecework sidings. This means faster completions, and quicker sales with greater profits.

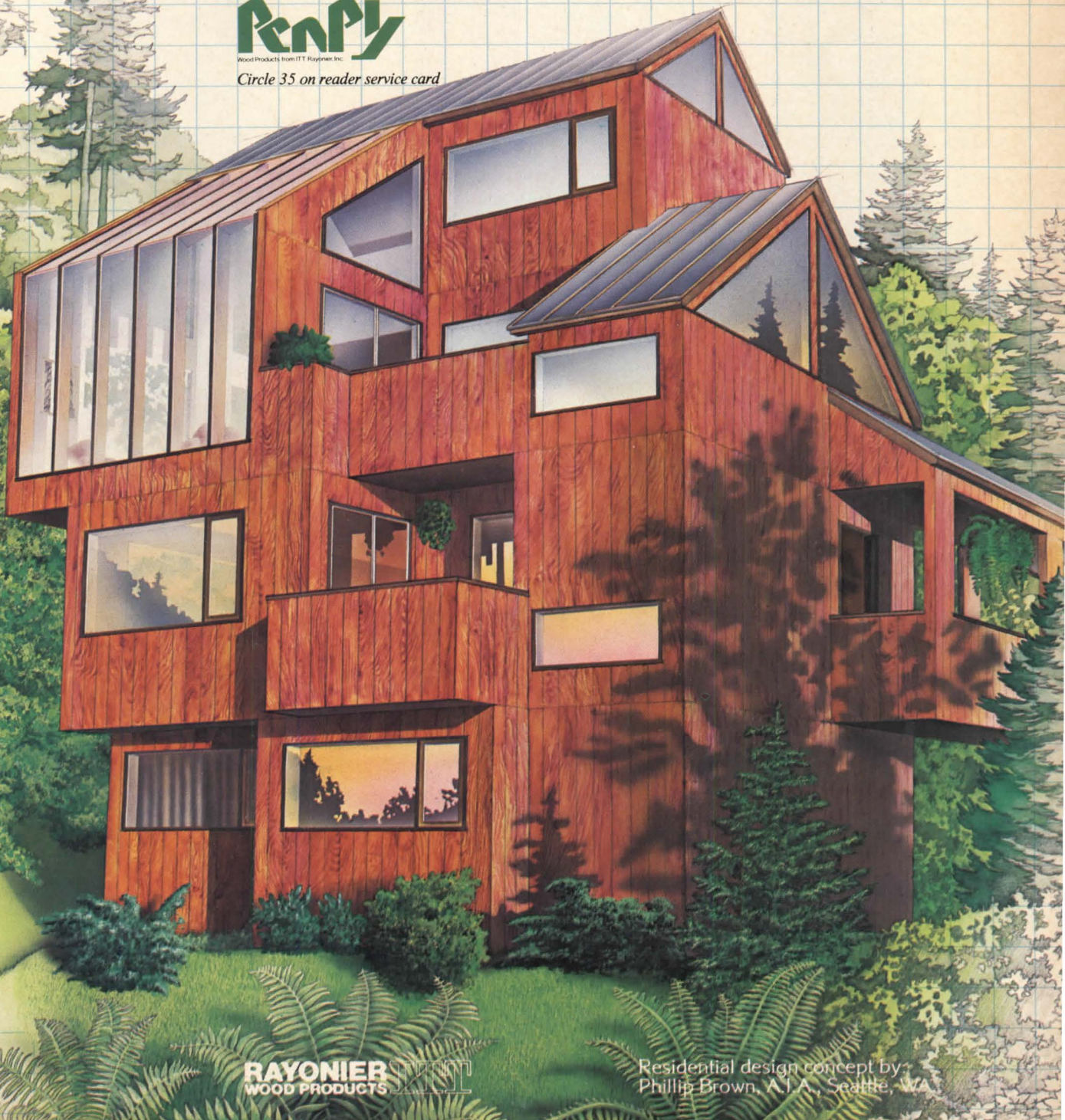
Our Western red cedar plywood panels also give you the advantage of low maintenance, weather resistance and the ability to take a wide variety of stains. Side with PenPly and show a good-looking bottom line, too.

For additional information, contact your nearest wood products distributor or see Sweet's General Building and Light Residential Files under Siding/Cladding Section (7.6 Pen).

**PenPly**

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**RAYONIER** WOOD PRODUCTS

Residential design concept by  
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# Simpson introduces another beautiful way to welcome your customers.

Builders, distributors and remodelers have been making a quality impression with Simpson International Door for years. And now the selection is even better with the addition of an elegant new design.

It's Simpson Georgian, a simple and tasteful door that's a natural for a variety of architectural styles.

Based on a classic motif, Georgian offers the richness of hand-carved raised panels in an understated, well balanced design. Setting off



Georgian's elegant woodgrain is a unique, semi-arched window of genuine cut glass that adds a touch of ornament.

Like all International Doors, Georgian is crafted of the finest vertical-grain hemlock available. It also has extra wide stiles to accommodate a

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For the perfect introduction to the rest of your homes, choose Simpson Georgian. Or any one of more than 24 other beautiful International designs.

For more information, please write Simpson Timber Company, 900 Fourth Ave., Seattle, WA 98164. 292-5000.

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**Simpson**

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a housing seminar

# Fundamentals of professional marketing

A two-day course for builders,  
developers, marketing directors and  
sales managers.

Chicago, IL., Sept. 10-11  
Costa Mesa, CA., Oct. 15-16  
Miami, FL., Dec. 13-14



a housing seminar

# Fundamentals of professional marketing

An intensive two-day course designed to help small and medium-volume builders develop marketing skills and strategies

In today's market, the competition for homebuyers is stiffer than ever. And often, this competition comes from big builders with heavy marketing expertise and big marketing budgets.

That same marketing expertise can work for you—and within your budget—as long as you know . . .

**Who your buyers are and what they want**

**How to design and build a product that appeals to your buyers**

**How to merchandise your product effectively and efficiently**

That's what this shirt-sleeve seminar will teach you

---

**Chicago, IL.**  
**Sept. 10-11, Marriott O'Hare Hotel**

**Costa Mesa, CA.**  
**Oct. 15-16, Southcoast Plaza Hotel**

**Miami, FL.**  
**Dec. 13-14, Omni Hotel**

You'll study with Lester Goodman, one of homebuilding's top marketing consultants—who has taught more than 1000 housing seminar alumni over the past three years.

He'll teach you the basics of a marketing program including . . .

- **Research**
- **Advertising and Public Relations**
- **Promotion**
- **On-site Merchandising**
- **Budgeting**
- **Sales Management**



and he'll show you how to apply these basics to your own projects.

Specifically:

#### **Market Research**

How to gather information  
How to use this data to target your market  
How to develop floor plans that meet the needs of that market  
How to shop your competition

#### **Advertising and Public Relations**

How to get the most from your advertising budget  
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How to work with the media  
How to handle advertising production  
How to build a strong public relations program

#### **Promotion**

How to design an effective sales brochure  
How to create project identity  
How to build traffic with special promotions

#### **In On-Site Merchandising**

- How to plan a successful model site
- How to set up an effective sales office
- How to utilize graphics to create a cohesive project image

#### **In Budgeting**

- How to determine how much to spend on marketing
- How best to allocate your funds
- How to chart your accounts and maintain control
- How to project your cash flow

#### **In Sales Management**

- How to get the most from your sales staff or brokers
- How to keep your buyers happy
- How to make referrals count
- Why the sale never ends

Lester Goodman is president of his own marketing services company, Lester Goodman Associates, based in Brea, California. The firm specializes in marketing planning, research and consultation for housing developers, builders and lenders. Goodman has almost 25 years of housing experience, over 30 years as a marketing specialist.

During his career as an active marketing director and consultant, he has been responsible for the marketing and sales of more than 40,000 housing units for builders throughout the United States and Canada.

Goodman is on the Board of Trustees and past president of the Institute of Residential Marketing of NAHB, which supervises a college level educational program for industry professionals, he is now teaching that program at California State University in Orange County, California. He has received the "Bill Molster Award" for marketing achievements and service to the housing industry.

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\$495

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“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?”

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## Centuries-old design packaged as something new

Houses with distinctive bowed roofs like these were common on Cape Cod in the 17th century.

Now, a housing manufacturer has packaged the look and is finding a ready market among homebuyers throughout the country.

"We shipped to 28 states last year," says John J. Rogers, president of The Bow House, a packager of housing components located in Bolton, Mass. "We've found that people everywhere are excited about this kind of architecture, but they haven't been able to get it outside of Massachusetts."

**Builder-distributors.** Rogers started by selling his architectural package (plans plus selected materials and details) directly to homebuyers, who then got a contractor to put up the house. Now, he's also selling to small builders who are, in effect, acting as distributors for the company.

Two cases in point: James LaMal of Williamsburg, Va., and Gene Stiles of Charlotte, Vt.

LaMal contract-built the 2,563-sq.-ft. Cape shown above right. It generated three additional sales, says the builder, "because no one around here had seen anything like it."

Stiles built the 1,704-sq.-ft. house shown at right—also under contract.

"People started asking me about the house before it was enclosed," says the builder. "Because of this job, I'll be starting two more bowed-roof houses this summer."

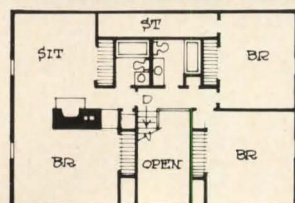
**Prices and sizes.** The Bow House's packages sell from \$12,000 to \$28,000. (There are 11 versions of four Cape designs, sized from 1,182 to 2,563 sq. ft.) The most distinctive components are the curved rafters that give the homes their keel-shaped rooflines.

"The rafters provide a different and appealing design," says Rogers. "They also increase upper-level living space by 20% over straight rafters."

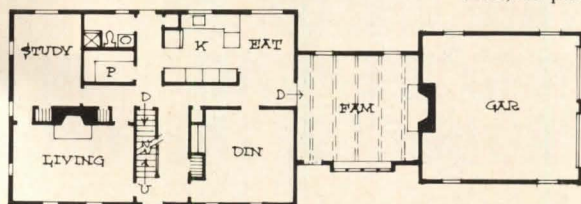
The package also includes cedar clapboard siding and roof shingles, multi-pane windows, custom shutters, trim, doors, floors, stairs and hand-forged hardware. Options such as



PHOTOS: HENRY PEACH



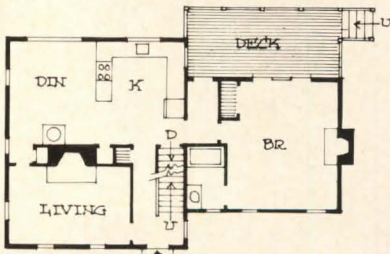
UPPER LEVEL



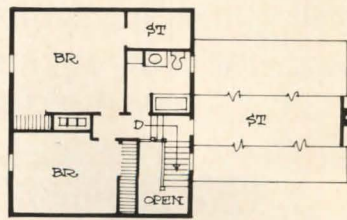
LOWER LEVEL

**Full Cape** in Williamsburg, Va. (photo above; plan left) features stepped-down family-room addition, hand-blown multi-pane windows and snow-cap chimney. Builder James LaMal spent \$104,000 to build 2,563-sq.-ft. house and sold it for \$135,000 plus lot.

**Half-Cape** in Charlotte, Vt. (photo right; plan below) has 320-sq.-ft. master-suite extension. Builder Gene Stiles used beveled and hearth bricks for home's two fireplaces. House is sized 1,704 sq. ft., cost \$68,000 to build on buyer's lot and sold for \$76,000.



LOWER LEVEL



UPPER LEVEL

wainscoting and several varieties of brick are available for customizing.

**\$5 a foot more.** "We don't ship items like 2x4s, drywall and plywood," says Rogers. "They can be bought in any lumberyard."

Both LaMal and Stiles estimate that

construction costs for their bowed-roof houses ran \$5 a sq. ft. above same-sized homes they have built conventionally.

"But the added costs were worth it," says Stiles. "These designs practically sell themselves." —JOEL G. CAHN

# CHROMABOND CONVERT

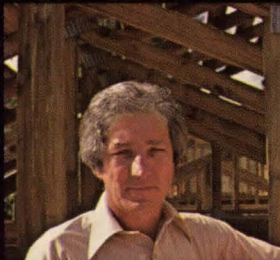
When you've fought discoloration due to mildew the way I have you sure welcome vinyl flooring with the new Congoleum® Chromabond® formula. Mildew won't touch it! Besides, it's stain resistant, tough and durable. Believe me, Chromabond helps me sell my homes."

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sistance to discoloration caused by mildew. Our *Villager* line has designs and colors that are specially styled to meet home builders' needs.

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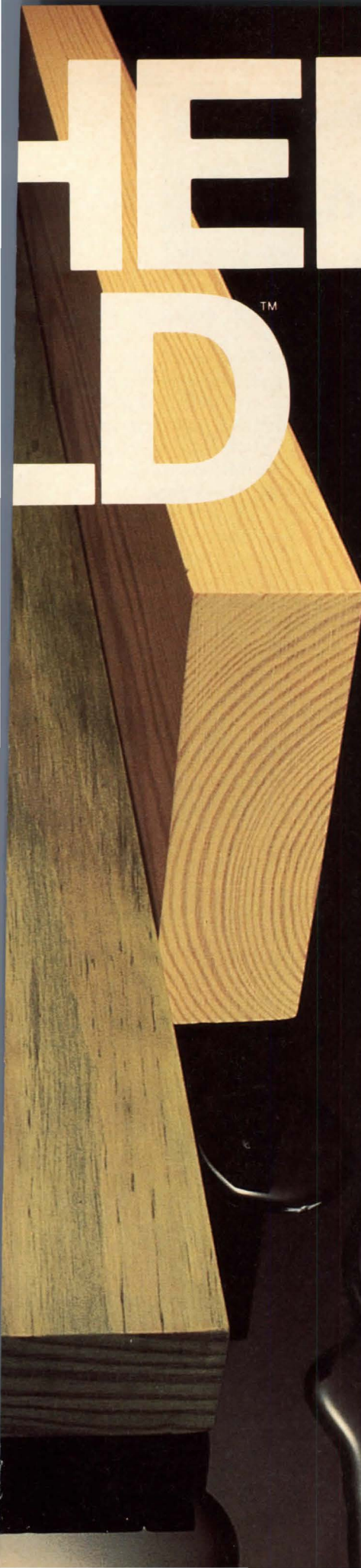
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# SEC clears Rep. Bill Green, a former HUD hand

Rep. S. William Green (R., N.Y.) is cleared by the Securities and Exchange Commission.

The former HUD New York regional administrator and current congressman from Manhattan's posh Silk Stocking District was investigated by SEC watchdogs following allegations a year ago in *Esquire* magazine that he used inside information to profit from the Starrett Housing Corporation's acquisition of Levitt Corp. [HOUSING, April '78].

Green, it was alleged, bought 6,400 of his 94,700 Starrett shares just prior to the company's announcement that it was attempting to acquire Levitt. Green, with a current \$781,481 investment in Starrett stock (his family owns or controls 39% of Starrett's stock), denied the published report. The SEC investigated Green in April '78. In a stunning upset [HOUSING, May '78], he defeated controversial ex-Congresswoman **Bella Abzug** in a special election to fill the House seat vacated by New York's Mayor **Edward Koch**.

## Builders on the move

At reorganized Broadmoor Homes (Irvine, Calif.), **Bernard Smith** is chosen as president of the new Broadmoor Southern division. The old Broadmoor Homes, founded by the recently departed **Dick Smith** [HOUSING, May '79], has been split into three divisions operating under the parent Genstar Ltd. of Montreal. Bernard Smith, no relation to Dick, is a former president of U.S. Home's Illinois division.

Genstar Housing Partners (Northern Region) appoints **Tom L. Harding** as director of finance. He's a former Broadmoor regional controller. GHP underwrites joint housing ventures in the Western states.

**Merrill Butler Jr.**, president of Butler Housing Corp. (Irvine, Calif.), is named Builder of the Year by Walker & Lee (Santa Ana), the big residential real estate services firm. Butler takes over the presidency of the National Association of Home Builders next year.

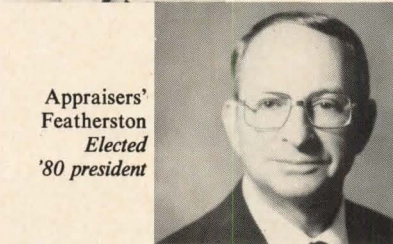
**John Schleimer** becomes director of

sales and marketing for Feature Homes in Santa Rosa, Calif. He had been director of marketing for Vanguard Builders in Orange County.

In Cooper City, Fla., **Charles Loewy** is appointed project manager at Willowbrook, a Centex Homes of Florida single-family development.



Chamber's Carlson: Joins the Realtors



Appraisers' Featherston Elected '80 president

**DEVELOPERS: Robert P. McCulloch Jr.** is among three directors who resign from the board of McCulloch Oil Corp. in Los Angeles. McCulloch, 42, president of McCulloch Properties and McCulloch Properties Credit Corp., is the son of founder **Robert McCulloch**, a suicide in 1977 [HOUSING, April '77].

**Charles Blenkhorn II** is tapped as assistant project manager for Westlake Village, a 12,000-acre community being developed by the Prudential Insurance Co. of America near Los Angeles. Blenkhorn handled mortgage loans for Prudential's real estate investment department in Los Angeles.

**ARCHITECTS: Neal L. Spanier** is named manager of architectural services for Leisure Technology's environmental design group in Los Angeles. Spanier was an associate with the residential division of Max Starkman AIA & Associates of Beverly Hills.

**LENDERS: Security Pacific Mortgage of Denver** appoints **Brook P. Tilley** as vice president of its market group. He occupied a similar post with Advance Mortgage of Detroit



House's Green Clean bill of health

**Robert R. Jordan**, an FHA/VA loan specialist, signs on with Globe Mortgage of Hackensack, N.J., as a residential loan supervisor.

**ASSOCIATIONS: Jack Carlson**, vice president and chief economist for the U.S. Chamber of Commerce, moves to the National Association of Realtors as corporate secretary.

Irvine alumnus **Frank E. Hughes** is elected chairman of the Orange County (Calif.) Building Industry Association's Presidents Council. Now president of Arosa Development and Management Inc. of Orange County, Hughes had been vice president of the Irvine Company's residential division.

The Urban Land Institute (Washington, D.C.) elects **Michael F. Kelly**, president of Dayton Hudson Properties (Minneapolis) as president.

**REALTORS: Philip M. Blumenfeld** is named vice president of Helmsley-Spear Inc., the big New York real estate company. He's been vice president of Metropolitan Life Insurance's real estate financing department.

**APPRAISERS: J.B. Featherston** is elected 1980 president of the American Institute of Real Estate Appraisers. He'll be installed during AIREA's November convention in New Orleans. Featherston is president of J.B. Featherston Associates based in Wichita Falls, Tex.

## A legend exits

A giant of American business—and a former homebuilder, to boot—leaves the stage.

Kemmons Wilson, 66, a homebuilder in Depression-era Tennessee and later the founder of the Holiday Inns empire, retires June 30 as Holiday Inns' chairman.

Wilson, who named his hotel chain after the old Bing Crosby movie "Holiday Inn," becomes a Holiday Inn franchise holder.

Wilson sums up his entrepreneurial success (a Holiday Inns spokesman says he owns "a zillion companies" worldwide) this way: "I'm always looking to dream up a way to do everything a little bit better. You're talking to someone who has made more mistakes than anyone else—that's why I'm so successful."



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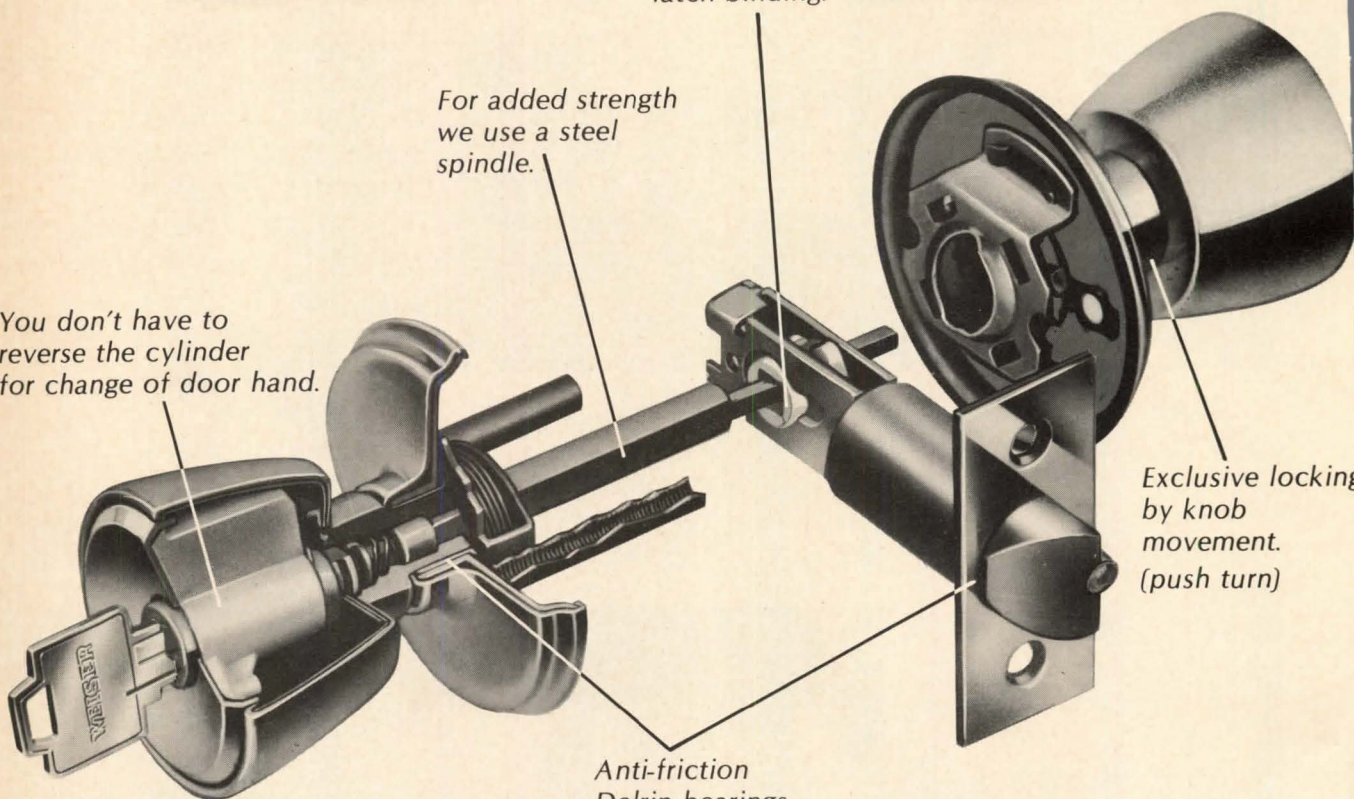
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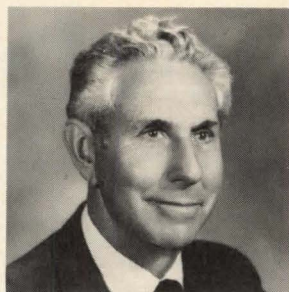
4100 Ardmore Ave., South Gate, CA 90280

## Mortgage man dies in crash

Clem Campbell Glass, a mortgage banker well-known among southern California's builders, was among the 275 people killed in the crash of an American Airlines DC-10 at Chicago's O'Hare Airport May 25.

Glass, 65, was president of W. Ross Campbell Co. of Los Angeles, a mortgage banking concern. At the time of the crash he had been en route to his home in La Canada, Calif., after a business trip to the East Coast.

Glass joined the W. Ross Campbell Co. in 1926, became vice president in 1940 and was named president in 1969. He served as a loan correspondent for the Con-



Lender Glass  
*Death on the way home*

necticut General Life Insurance Co. and the Metropolitan Life Insurance Co. for 25 years.

A past president of the California Mortgage Bankers Assn., Glass leaves a daughter, as well as three grandchildren, two sisters and a brother.

## Cadillac gets a new driver

**John H. Daniels** supplants **A.E. Diamond** as chairman and chief executive of Cadillac-Fairview Corp., the big Toronto builder-developer.

Daniels, 51, an architect, founded one of Cadillac-Fairview's predecessor companies and has been C-F deputy chairman since last October.

Diamond, 58, who'll become chairman of the executive committee "on a less than full-time basis," headed Cadillac-Fairview since it was established in '74 through the merger of three companies.

One of several big Canadian builders currently active in the U.S., Cadillac-Fairview dropped out of the Irvine Co. bidding war two years ago. It later acquired General Homes (Houston) and is engaged in several joint ventures with American builders in the Sunbelt.

**DEVELOPERS: Gerald B. Sorkin** is named sales and marketing director of Arvi-

da Corporation's primary housing division (Miami). He has served as director of advertising for S&S Construction (Los Angeles), a division of Shapell Industries (Los Angeles). The primary housing division is active in Dade County.

## Walker & Lee buys Schnarre

George H. Schnarre Inc., billed as the largest Realtor in San Bernardino, Calif., has been acquired by Walker & Lee Inc., the Santa Ana real estate combine.

In naming the acquired company Walker & Lee/Schnarre Real Estate Inc., the W&L president, William O. Thagard, said that George Schnarre himself will manage seven W&L/SRE offices as a Walker & Lee regional vice president.

The Schnarre organization sold 1,166 homes with a total price tag of \$55 million last year.

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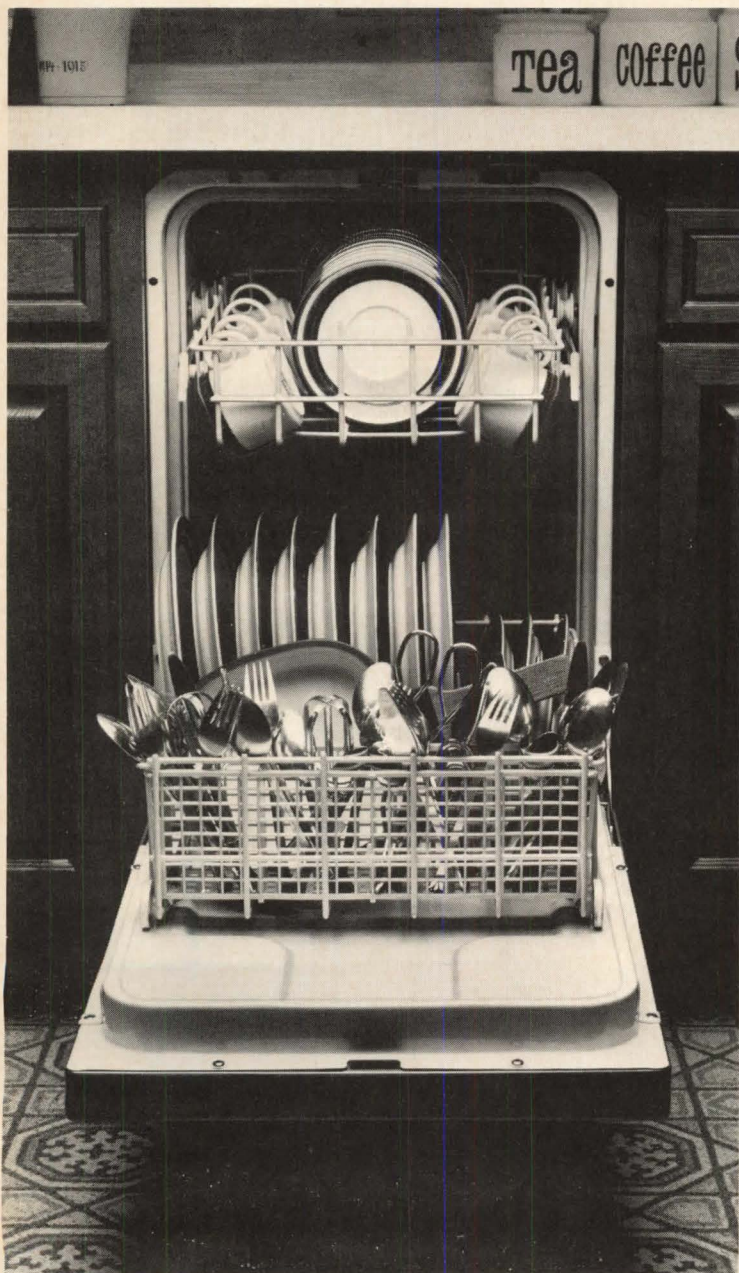
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**Contract Sales**

## Prop. 13 proves unlucky for California builders

Instead of reaping benefits from Proposition 13, it appears, some California builders have become its victims.

Says David O. Maxwell, chairman of Ticor Mortgage Insurance of Los Angeles:

"Housing appears to be a special target of schemes to recapture revenue lost because of Proposition 13."

Since enactment of the voters' proposition last July, reducing property taxes sharply, Maxwell says that "several localities have already taken steps to impose onerous fees and taxes on homebuyers."

**Fees galore.** Maxwell cites these examples:

- A "systems development fee" in Irvine, which imposes a 1% charge on the value of new residential or industrial construction.

- An increase in fees by the city of La Mesa for approval of new construction by factors from 50% to 1,100%.



Ticor's Maxwell  
*'Housing is special target'*

- The establishment of 30 construction fees in Riverside.

- An increase in the former property transfer fees by "millions of dollars" in Oakland, Alameda, Culver City and Sacramento.

**Inflation.** Such fees and taxes, Maxwell declares, "add to the already high cost of housing in California. These charges, added to builders' costs, are naturally incorporated into the prices charged to homebuyers, and they further fuel already inflated new-home prices."

Maxwell is a former HUD general counsel.

## Catch-22 for lenders

Although California homebuyers borrowed a record \$13.6 billion last year—a 56% jump from the previous year—the state's lenders now find themselves in "a sort of Catch-22 situation."

James A. Edmonds, president of the California Mortgage Bankers Assn., explains:

"While we all knew 1978's economic climate was paving the way for a record-breaking year, we also knew, like a high-speed driver heading into a sharp turn, that this would be the last burst before the inevitable shutdown would occur."

all of '78, Edmonds says, the state's lenders were harvesting commitments made by investors when interest rates were below 10%.

Adds Edmonds: "We charged ahead while we had something to work with, and the explosive real estate sales demand encouraged this."

**And reality.** But by late last year, Edmonds concedes, "we knew we'd, in effect, be out of the lending business soon, simply because our prior commitments for investable funds under 10% were drying up as interest rates zoomed toward 11%."

**Glory days.** During nearly

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## Stacked garages preserve a hillside site

Two-level garage buildings like the one shown below adapt readily to the sloping terrain of an uphill/down-hill project.

And they can be built with a minimum of grading, which conforms with the project's tough environmental restrictions.

Developers seldom build common garages for detached houses, but Metropolitan Development Corp. had little choice at its Country Vista project.

**Zoning.** The Beverly Hills developer was building in Oak Park, a planned community in Ventura County, Calif., that is carefully regulated to preserve its hilly terrain. And while the zoners approved attached garages for 70 duplexes, they wouldn't allow them for 54 detached houses.

"The zoners said detached-house garages would require too much grading," says George Dawley, Metropolitan's vice president. "In effect, they told us to find a better way."

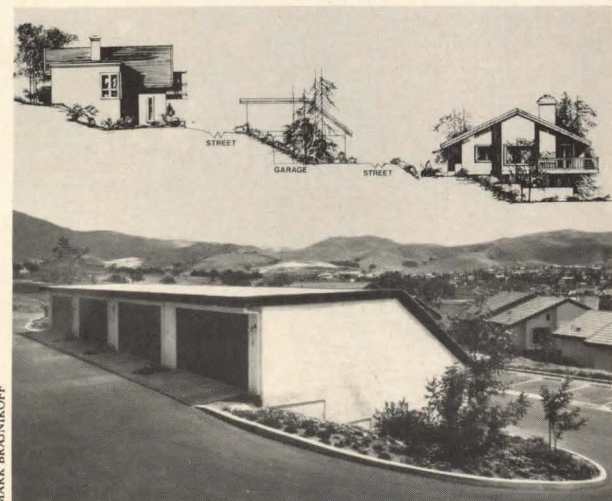
Metropolitan sited its de-

tached houses around cul-de-sacs that slope as much as nine feet from side to side. A single garage building was placed in the center of each cul-de-sac. And doors were located in front and back to permit street-level access for spaces on both levels.

**Fast sellout.** Since the houses sold out in three months at \$72,000 to \$100,000, buyers were apparently unconcerned with the fact that their homes did not have attached garages.

"The spaces all have private doors that face the houses," says architect Sam Kiyotoki, whose Kiyotoki/Hamilton Associates of Irvine designed the project. "So buyers feel that they have a private garage even though they have to cross the street to reach it."

The stacked garages have worked so well, adds Kiyotoki, that the architects have also used them in a 360-unit project of townhouses and apartments that opened last month in Mission Viejo. —J.G.C.



**Double-decked garages** serve up to eight detached houses at Ventura County, Calif. project. Common garage building is located in center of sloping cul-de-sac; doors on both sides provide private, street-level access for each two-car space.

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a housing seminar

# HOW TO GET FINANCING

A two-day course  
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# a housing seminar

## HOW TO GET FINANCING

An intensive two-day session that will show you how to deal successfully with lenders and investors

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**In today's tightening economy, financing new housing projects is tougher than ever.**

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**So, to get the financing you need you have to know . . .**

- How to set up the optimum financial program for your project
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- What the prospective lender or joint venture partner wants . . . and is afraid of
- How to present your project and yourself—in the best possible light

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- How to package and present your project

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- What lenders look for in real estate deals
- How to target your financial requests
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- How to evaluate the commitment you get
- When to walk away

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- How to select a broker
- How to use your competition to sell for you
- How important an accurate pro forma statement is

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**David M. Cunningham**, Vice President of Financing for National Heritage Industries Inc., a real estate development firm based in Brea, California, has had 17 years of experience in real estate as a lender, builder/developer, consultant and market analyst. He has recently formed Western Heritage Development Corp., his own company located in Tulsa, Oklahoma, which specializes in condominium conversions and construction. Prior to joining National Heritage Industries he was an officer of the Union Bank, of Los Angeles, specializing in commercial loans. He was a partner in Capital Sentinal Associates Inc., a consulting firm which worked with small companies. He was chief operating officer for A.J. Grosbeck, Financial Advisor Inc. where he was responsible for all acquisitions and property management. He was Senior Vice President with Alfred Gobar Associates, the nation's foremost consulting firm in the field of real estate analysis. Cunningham has taught real estate for 1½ years on the graduate level at California State University at Long Beach, and on the undergraduate level at Chapman College in Southern California.

**William A. Schainker and Eugene S. Isaacs** have a thorough understanding of the joint venture needs of builders and developers. They are President and Vice President respectively of Housing Capital Corporation (HCC), based in Washington D.C. which is one of the largest joint venturers of single-family housing in the United States. HCC has helped to solve the financial problems of many builder/developers by their providing of equity funds and subordinated loans. It is the wholly owned subsidiary of the National Corporation for Housing Partnerships (NCHP) of which Schainker is the Sr. Vice President.

Prior to joining NCHP, Schainker was a member of the law firm Brownstein, Zeidman and Schoner, based in Washington D.C. which specialized in real estate. He also holds degrees in accounting and economics and was Vice President and General Counsel of the Shelter Mortgage Corporation in Washington D.C.

Prior to joining HCC in 1977, Isaacs was Vice President—Finance for the Comprop Equities Corporation, a suburban New York builder—developer of condominium, apartments and single-family homes. He was also a Commercial Lending Officer with the Chemical Bank in New York City for 4½ years.

(You will hear from either Schainker or Isaacs at this seminar.)

**Dennis R. Kelly** has had 15 years of experience working with the financial needs and problems of builders and developers. He is currently Vice President/Manager of the Real Estate Loan Division of the LaSalle National Bank in Chicago which specializes in construction, permanent, land development and subdivision loans. Prior to joining the LaSalle National Bank he handled permanent loans and equity placements with Baird and Warner Inc., a major mortgage banker. He was instrumental in founding a construction loan and equity REIT, and was responsible for establishing a real estate financing arm of Associates Commercial Company, a subsidiary of Gulf and Western, to do development and construction financing.

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## HOW TO GET FINANCING



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Nord's Natchez (1424) Bifold Doors.



## "We've never had a call-back on a Nord bifold door."

*Skip & Martha Gold,  
Gold Construction Co.,  
Daytona Beach, Florida.*

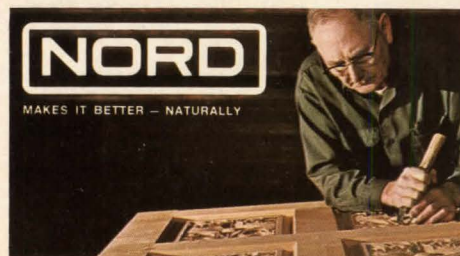
Skip Gold and his wife, Martha, have been building fine homes for 21 years. And they've never had a call-back on a Nord bifold door. "They're the only bifolds we use," says Skip. "We'd rather spend more money and do something right than settle for cheaper products and regret it. After all, callbacks cost us money. And Nord eliminates call-backs."

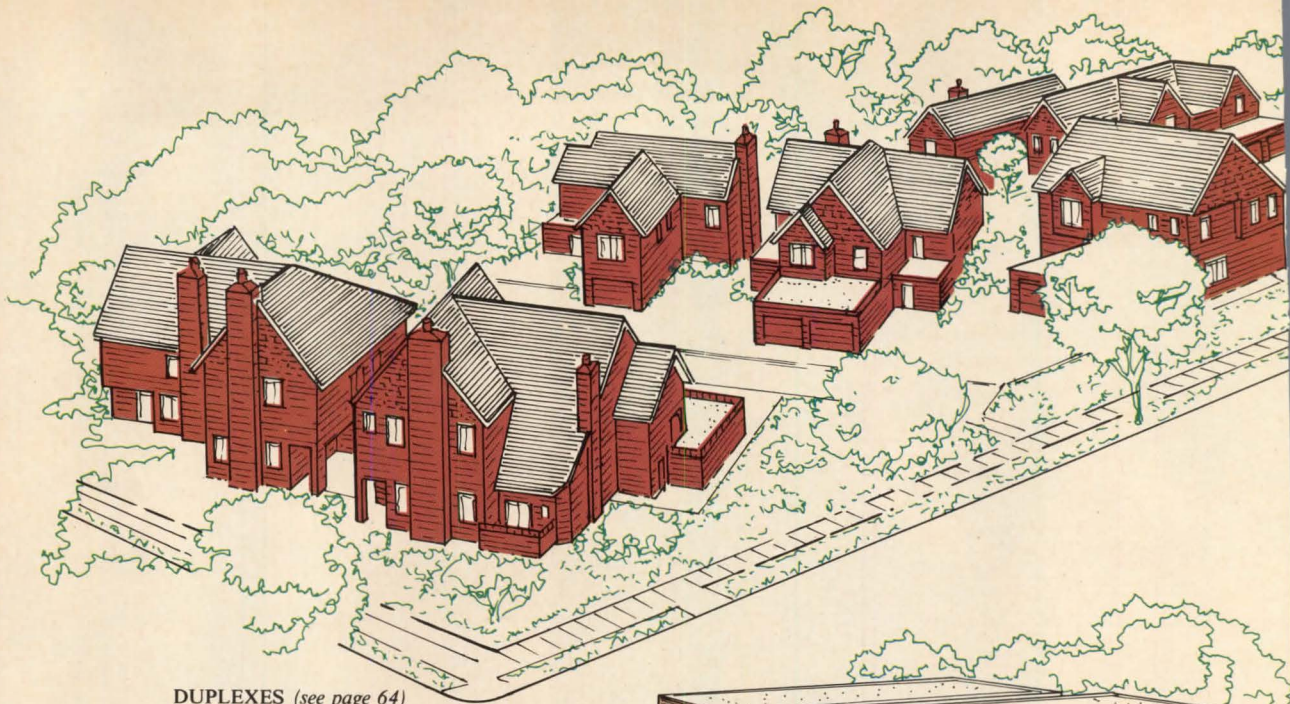
What about Nord's bifold construction? They're thicker than other bifolds. "The extra quarter-inch thickness protects against warping and makes them operate smoothly," added Martha Gold.

"They're the best bifolds that we can buy."

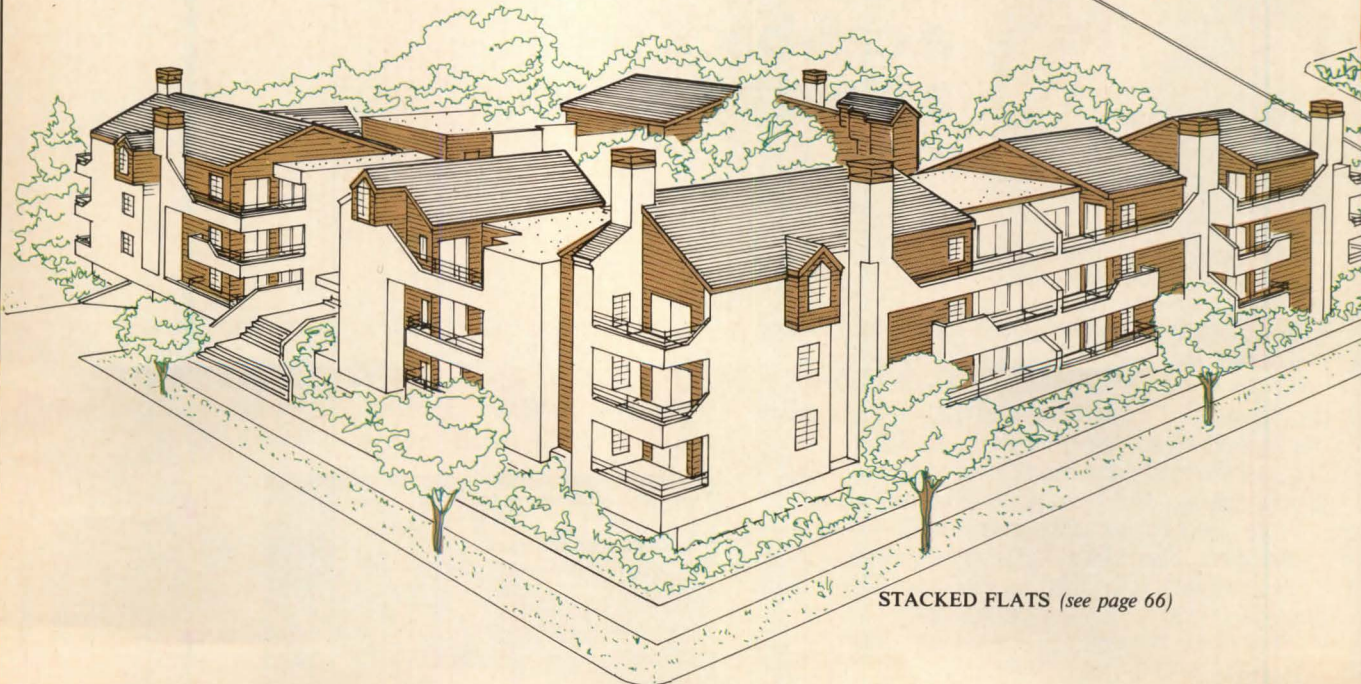
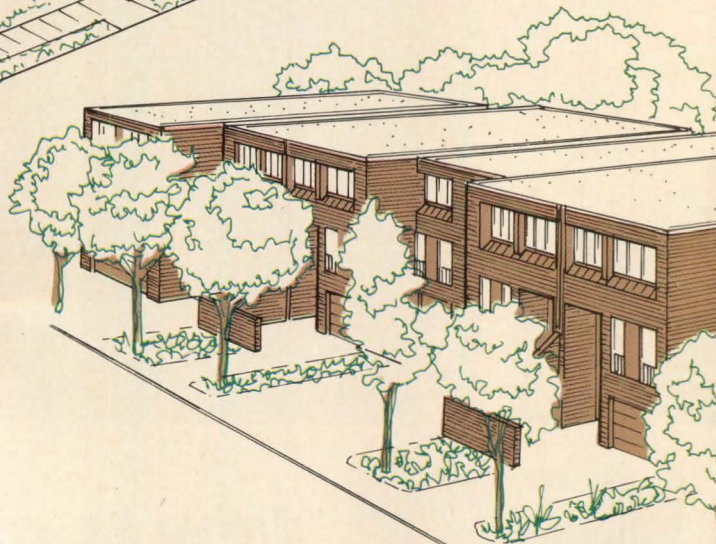
Builders like the Golds believe in Nord products. And there's a reason: No one builds a better bifold

than Nord. Period. If you'd like to know more about the quality of a Nord bifold, ask Skip or Martha Gold. And if you'd like to know more about Nord's complete line of bifolds, write "Bifold" on your company letterhead and send it to E.A. Nord Co., Everett, WA 98206.



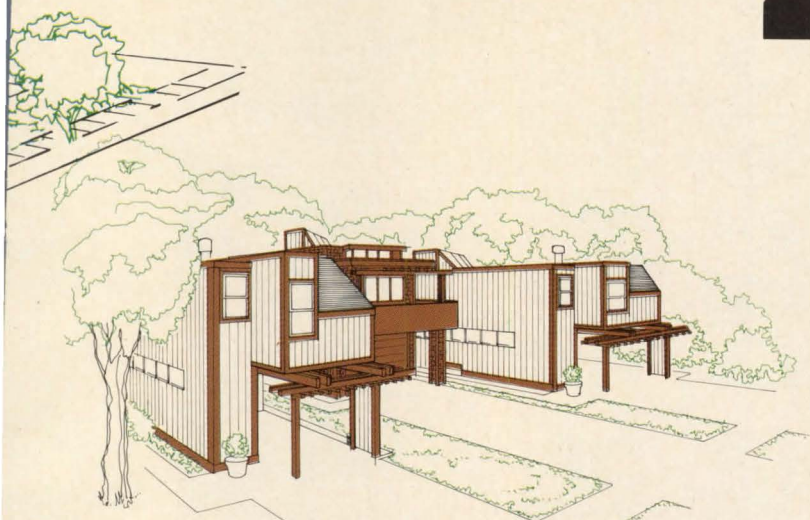


DUPLEXES (see page 64)

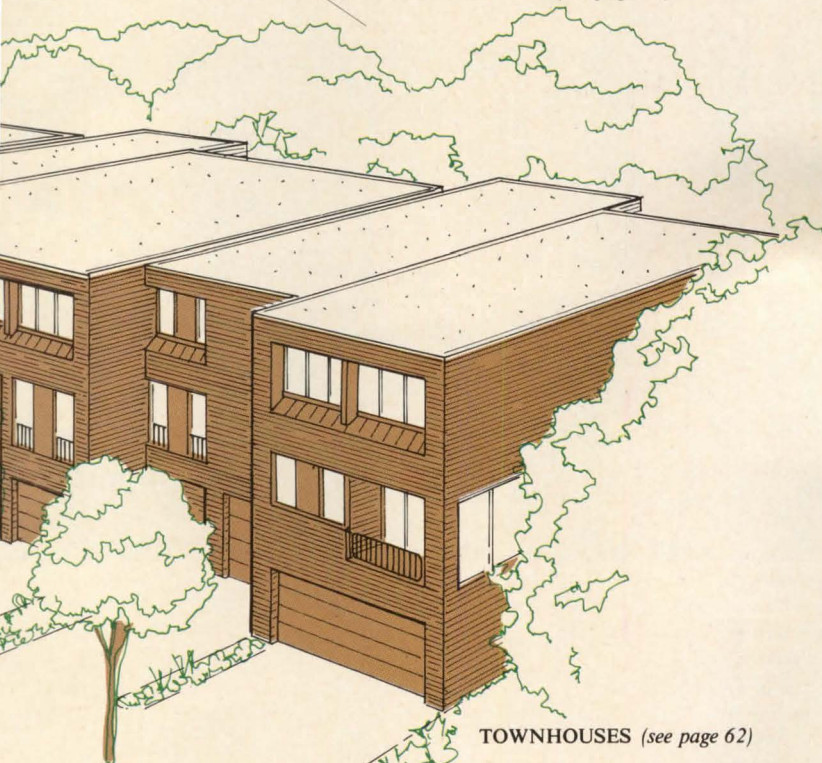


STACKED FLATS (see page 66)

# 4 ways to treat an in-town acre (or less)



DETACHED HOUSES (see page 68)



TOWNHOUSES (see page 62)

Seldom in recent years has the opportunity been better to make it big with new in-town housing.

For one thing, there's the much-publicized return to the cities of two fast-growing markets—empty nesters and young professionals.

For another, there's the gasoline crisis, which is sure to trigger even more of a demand for housing near jobs and shopping.

That's why the four projects shown here and on the following eight pages are particularly relevant. They're proof that almost any type of housing will work on small urban sites.

What's more, they show how some of the major disadvantages of in-town living—traffic noise and lack of privacy, for example—can be minimized by good design and planning. —JUNE R. VOLLMAN

## And they're also award winners

... in the 1979 Homes for Better Living program, sponsored by the American Institute of Architects in cooperation with HOUSING. A First Honor Award went to the project on page 62; Awards of Merit to the projects on pages 64, 66, and 68. Two custom remodeling winners are shown on pages 80 to 83. More award-winning projects will be featured in future issues.



**Brown brick facades**, in character with the project's urban location, are reminiscent of the brownstone facing on older East Coast row housing. Atypical of older urban townhouses: the broad expanses of windows that provide maximum light and views. Rear patios (*not shown*) were landscaped according to each buyer's design, depending on the location of existing trees.



**Long, narrow site** (*right*) slopes slightly to the rear. It has poor soil conditions and a high water table, eliminating the possibility of basements. Hence, the street-level location for garages, which were mandated by the town.

**Kitchen-family room** in end unit (*left and floor plans, facing page*) opens to a cornered deck shown in the photo above. The three and four-bedroom units contain from 2,100 to 2,500 sq. ft.



# 11 townhouses on .833 acres

In this contemporary version of East Coast row housing, the classic shape of older townhouses is retained; but the planning is updated to stress privacy, convenience and openness—especially in major living areas.

Entrances are not set side by side. They are deeply recessed and screened from each other by high angled walls (*photo far left, facing page*).

A slight level change between dining and living rooms formalizes the separation, yet brings light into what would have been dark dining space if a partition had divided the rooms.

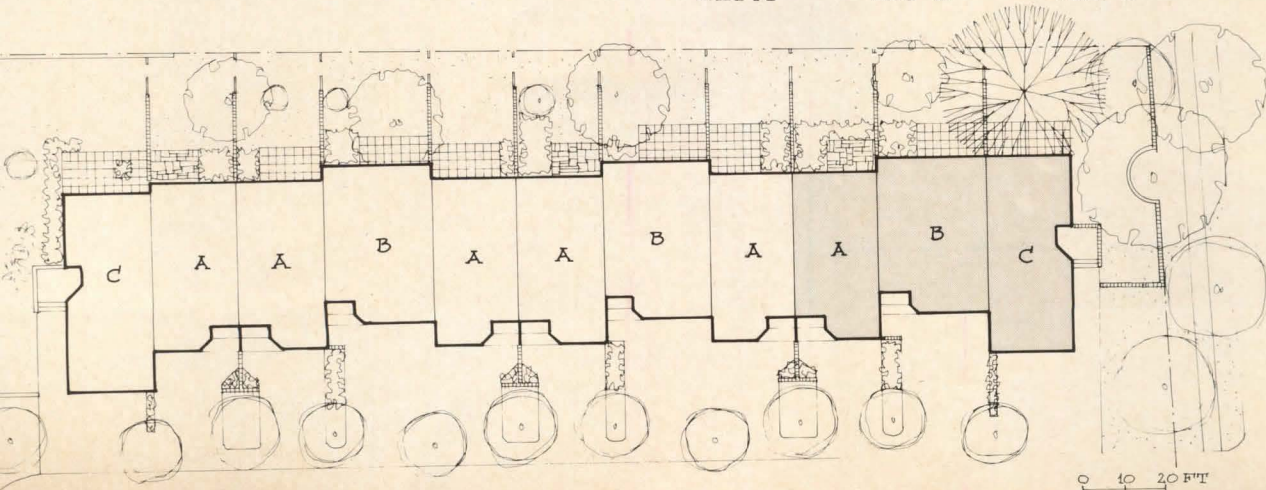
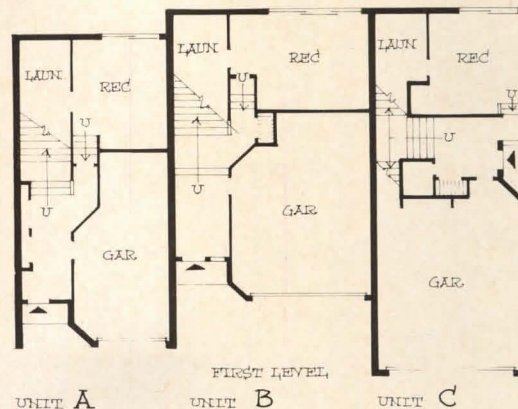
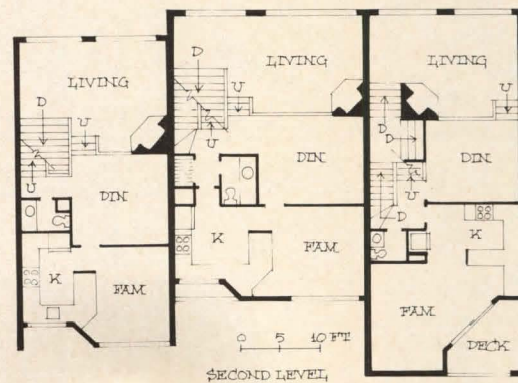
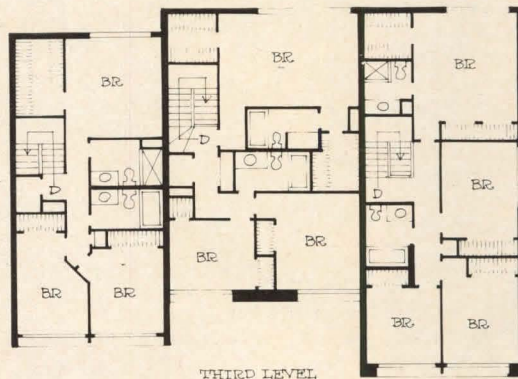
Placement of the entry-level game room next to the patio minimizes children's traffic and confines their noise to an isolated area of the house.

There is a convenient kitchen-family room relationship (*bottom photo, facing page*), which is essential in housing designed for families with young children.

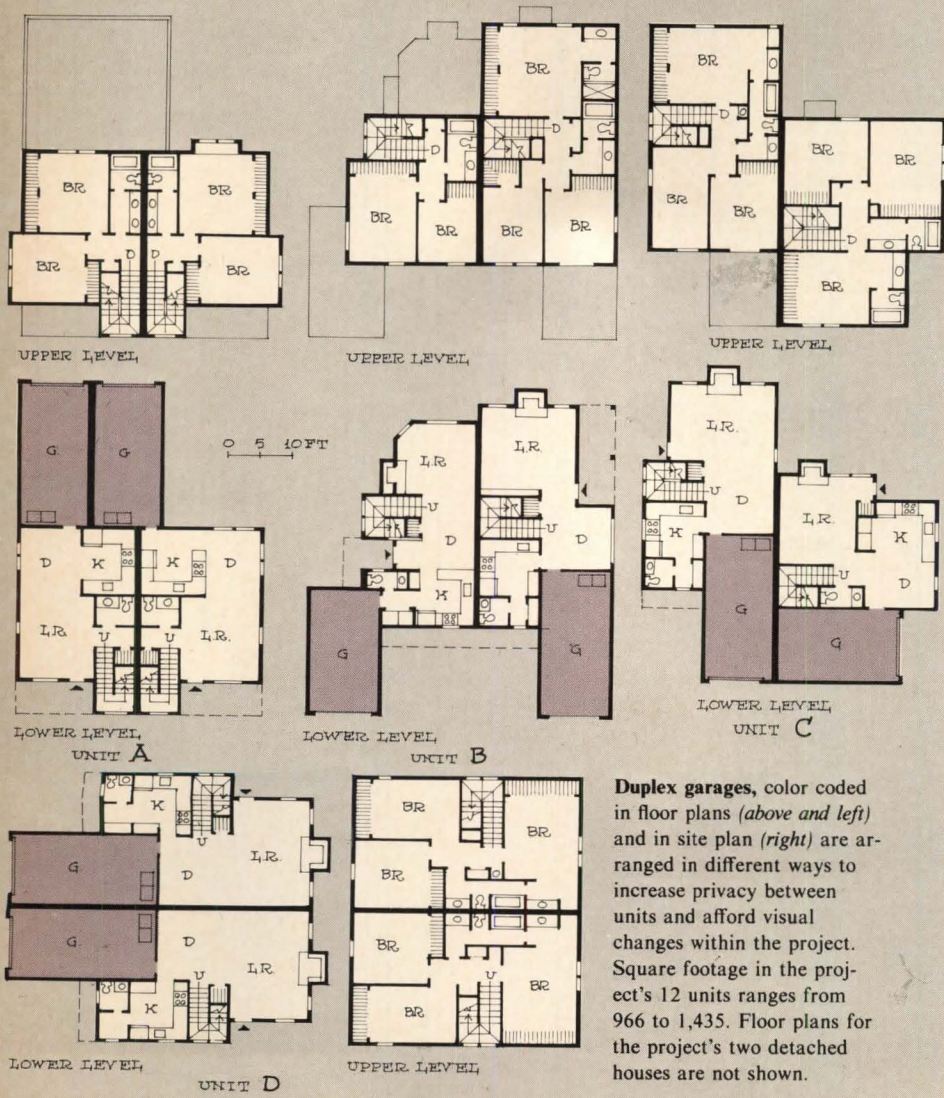
This project, Princeton (N.J.) Townhouses, is built on the site of a former laundry in a neighborhood of two and three-story multifamily buildings. So the townhouses were designed with flat roofs to keep the overall height in scale with neighboring buildings.

The project, located one block from Princeton's main street, attracted a waiting list of 68 prospects, and sold out immediately at prices of \$100,000 to \$135,000. The architect/developer—The Hillier Group—has a similar 12-unit project on the boards, for which 108 hopeful buyers are waiting.

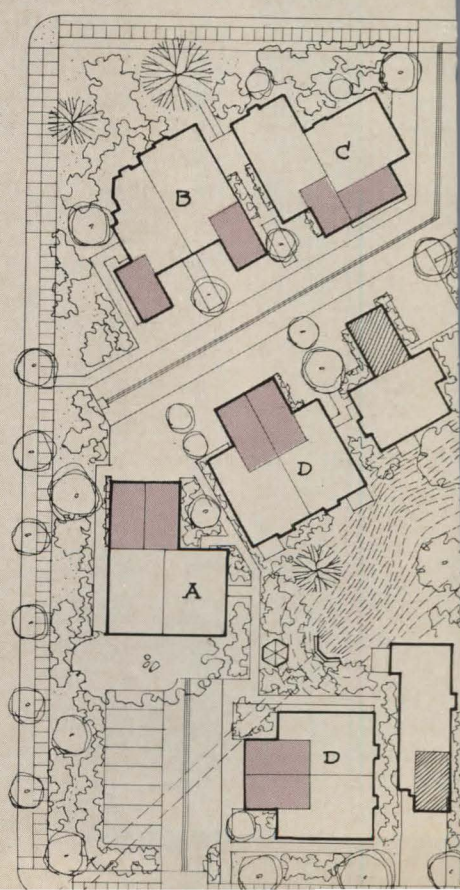
The existing townhouses, according to J. Robert Hillier, have already increased in value by 50%.



PHOTOS: JOHN BREFACH



Neo-Victorian architecture (photos above and facing page) captures the flavor of older neighboring residences being renovated under a historic preservation program. Landscape architect: Robert Lombardi.



Duplex garages, color coded in floor plans (above and left) and in site plan (right) are arranged in different ways to increase privacy between units and afford visual changes within the project. Square footage in the project's 12 units ranges from 966 to 1,435. Floor plans for the project's two detached houses are not shown.

# 5 duplexes (and more) on .96 acres

In theory, Victoria Square in San Luis Obispo, Calif., is built at a density of 12 units per acre. In fact, the density is quite a bit higher because a creek bisects the site; so the city required that a significant amount of land be left for runoff in case the creek overflows (*site plan*).

The project also adjoins a state highway. So a broad band of landscaping was needed to make sure residents wouldn't be disturbed by traffic noise.

To meet the developer's requirement for 12 units under those restrictions, the architectural firm of Priest, Richmond, Rossi, Montgomery oriented five duplexes and two detached houses toward side streets and the runoff area.

Originally, all units were to have only two bedrooms. "But we found our market usually needs extra space for hobbies, a library or overnight guests," says architect Rob Rossi. "So we went to an extra bedroom or den in

some plans."

Victoria Square is in a historic preservation zone, and the developer—Victoria Square Investments—felt it was essential that these units complement neighboring houses. So a lot of time was spent on color studies before exterior materials were selected.

The ultimate choice, redwood finished with a light stain, was determined to be the most compatible siding. And 11,000 scalloped shingles, used as trim, were hand-sealed and hand-dipped prior to installation.

There was a waiting list of 200 when Victoria Square's units went on sale for \$68,000 to \$89,000. The buyers: a couple of young professionals—but primarily retirees and older business people who wanted to live within walking distance of their offices. Most of these upper-middle-income buyers paid cash for their units, architect Rossi says.

FRANK BEZ



# 24 units on a 150'x150' lot

A density of 46.5 units per acre is more in keeping with high-rises than a complex of three-story condo flats like Woodbridge Townhomes in Glendale, Calif.

What's more, there are 31,000 sq. ft. of living area in the project's 24 units. And even though parking is underground, the space for setbacks and a cabana plus buffer landscaping must be deducted from the small site. So little land remains.

Nevertheless, the empty-nester owners who bought out the units from plans have no feeling of being crowded. Nor are they bothered by noise and traffic from abutting streets, even though the project is only two blocks from a shopping area.

The reason: a plan, by Collins & Wraight of Irvine, that put all units near the site's perimeter, allowing the remaining space to be massed as a central courtyard.

Combining open space this way serves two purposes. First, it lessens the feeling by residents that they're living at close quarters. Second, it provides room for an innovative stair-and-bridge system, by which all units are entered. The system differs from typical outside-access arrangements in that the bridges are placed at some distance from building walls (*see building plan, right*). This lets light and air into all units. And it also increases privacy; pedestrians don't pass apartment windows.

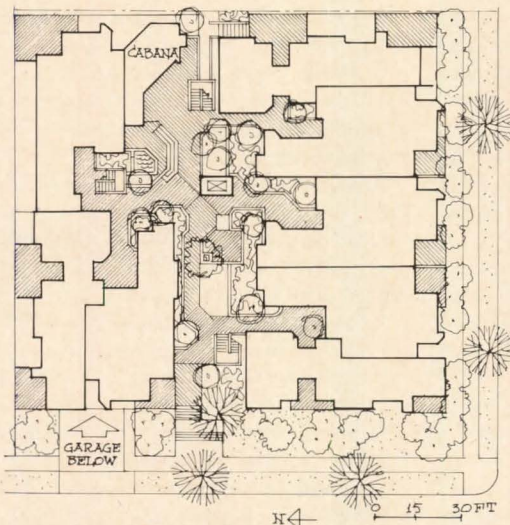
The floor-through flats are laid out so most bedrooms face the courtyard; those facing the street are set back behind deep decks.

This plan has been so successful that the joint-venture developers—Riche-lieu Development and G.M. Tobian Construction Co.—are building several similar projects in Glendale and in nearby Burbank.

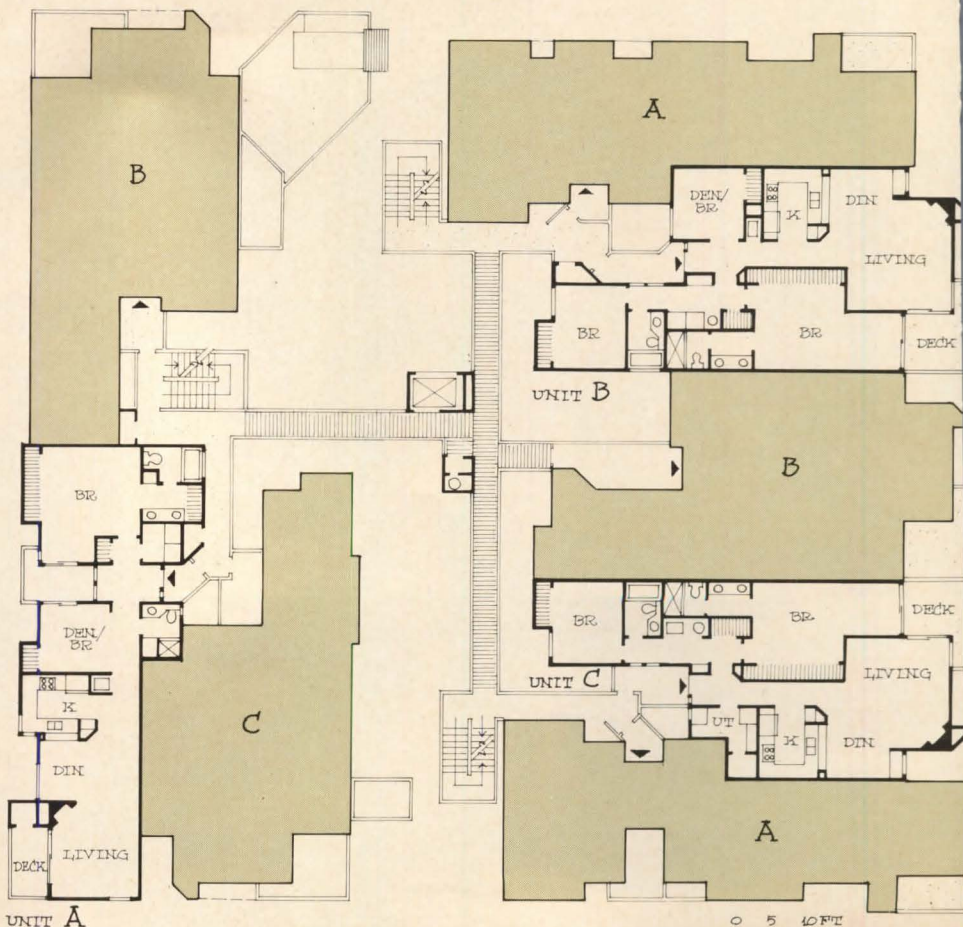
"Most of our buyers come from single-family homes or larger condo projects," Tobian says. "And they tell us that what attracted them most was our design for privacy."

Two other draws, he says, were location and the small size of the project, which gives it a neighborhood feeling.

Prices of \$65,000 to \$85,000 were also attractive, he adds, especially in an area where a scarcity of sites for new housing is pushing the price of single-family homes to over \$200,000.



**Tight site** (above) is the former location of three detached homes. Building plan (below) shows how the project's three 1,100-to-1,350-sq.-ft. plans are linked to maximize light, air and views in each unit.

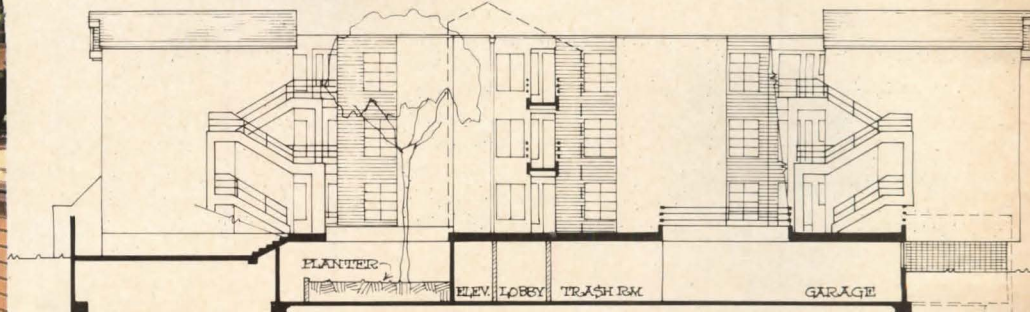




PHOTOS: RONALD MOORE

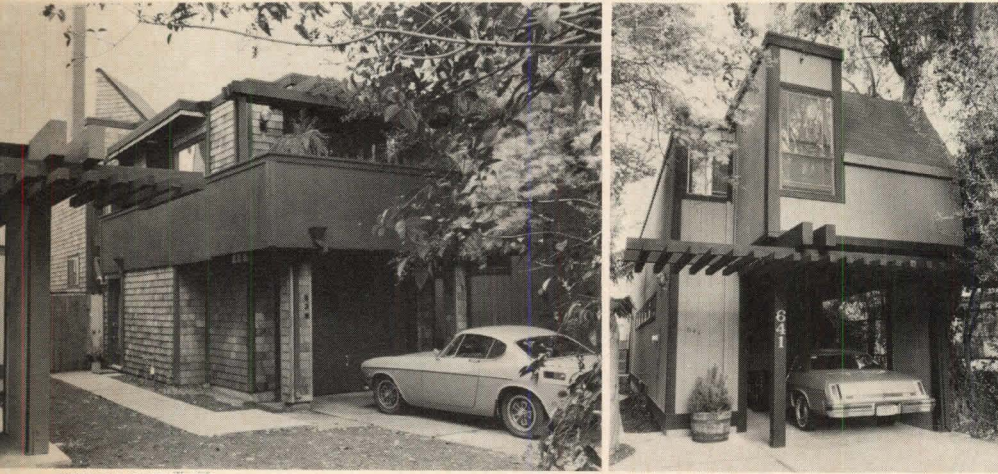
**Stucco and wood stacked flats** (above) sit atop a subterranean, steel and concrete garage, which contains two parking spaces for each unit.

**Central courtyard** (left) includes a windowed elevator tower—an important amenity for empty-nester and retiree residents. Planters, like the one next to the elevator, increase light and ventilation in the underground garage (section, below). Wood decking was used in the courtyard to soften pedestrian noise. Landscape architect: Peridian Group.



SECTION

# 3 detached houses on a 75'x140' lot



PHOTOS: DARROW WATT

From the outside, it's hard to imagine that these 15'-wide houses could be anything but dark and cramped inside. Actually they're brighter and much more open than many wider homes, as you can see from the photos on the facing page.

The highly imaginative floor plans (below left) show how this was accomplished:

- By defining most rooms with changing levels; so, with few exceptions, there are no partitions to break front-to-back views in each house.

- By puncturing upper walls with narrow windows; so daylight can brighten all the interior space without destroying privacy between the houses.

- By maximizing two-story spaces and varying ceiling heights; so, visually, the houses seem much larger than they are.

- By placing entrances at the side rather than the front; so the immediate impact on entering is of space exploding in all directions.

Although the floor plans are quite complex, the interior finishes and cabinetry are simple.

Architect George Cody of George Cody-William Smart Associates explains:

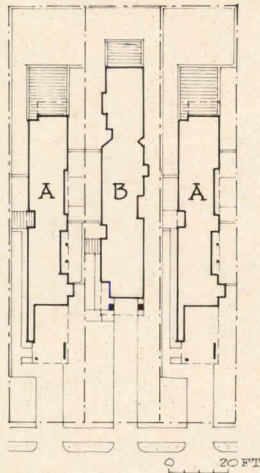
"The developers [William Cox and William Reller] believe the extra \$3,000 or \$4,000 it takes to build from complex plans is far less than the cost of developing as much sales appeal by using expensive materials."

And if you're wondering why Middlefield Houses weren't built with zero-lot-line plans...

"We considered it," Cody says. "But we would have had to deal with four city agencies instead of the two we needed to get approval for these plans."

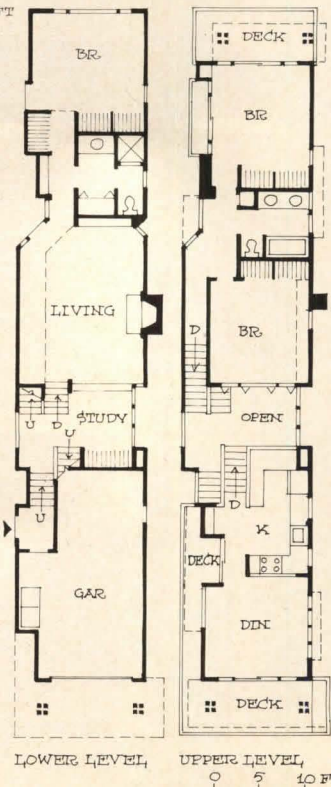
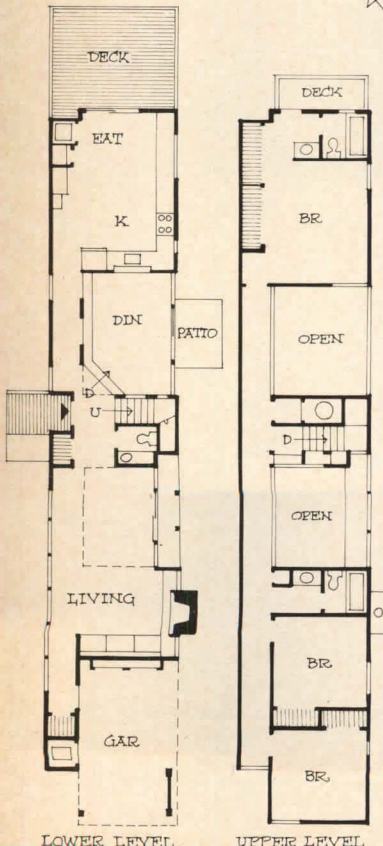
As it was, variances were required to bypass a 60'-wide lot requirement in this section of Palo Alto, Calif.

Narrow site, formerly a garden for a neighboring house, was subdivided so that new houses could have 5'-wide yards on either side.



Differing plans were designed so that the center house could serve as a privacy buffer between major living areas in the other two. Plan A (left), with 1,700 sq. ft., is the more conventional layout; all public space is on the lower level, bedrooms upstairs. But the master suite is well separated from secondary bedrooms by the upper portions of the two-story dining and living rooms.

Plan B (right), with 1,521 sq. ft., splits the bedrooms between floors and assigns the kitchen and dining room to the upper level. Both plans sold for \$145,000.



Wide-open kitchen/dining area in Plan B (top photo, facing page) is lit from four sides by windows, sliding doors leading to decks and narrow clerestories facing the stairwell. Steps in foreground lead from the landing that overlooks lower-level study.

Living room in plan A (bottom photo, facing page) opens to side yard between houses. Note privacy provided by absence of windows on lower portion of adjoining home's side wall.







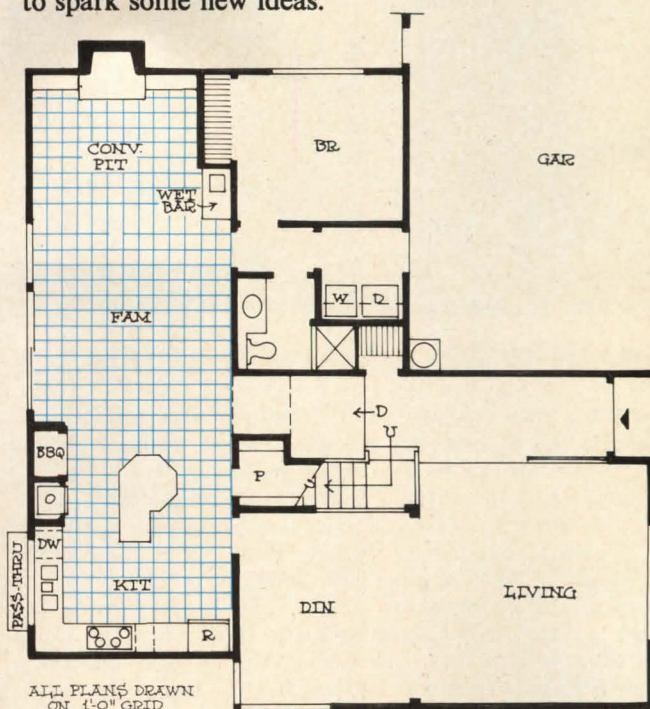
# KITCHENS A RETURN TO THE HEARTH



Maybe the kitchen is still the wife's place. But with more than half of today's wives in the work force, it's also the husband's and kids' place. Everybody pitches in on cooking, serving and cleanup, but no one wants to be cut off from the rest of the family or from guests. The closed kitchen is, in fact, a relic of days when hired help was cheap.

So, more often than not, the kitchen that sells is the kitchen that merges with the family room—the kitchen that, like the 18th century hearth room, is planned as the focus of family living.

Of course, as you'll see on the following eight pages, there are regional differences: Cold-climate kitchens are warm and snug; warm-climate kitchens are open to decks and patios in keeping with the Sunbelt's indoor-outdoor life-style. You'll also see different ways to merchandise kitchens to capitalize on their emotional appeal. And finally, you'll see some custom and prototype kitchens that are sure to spark some new ideas.



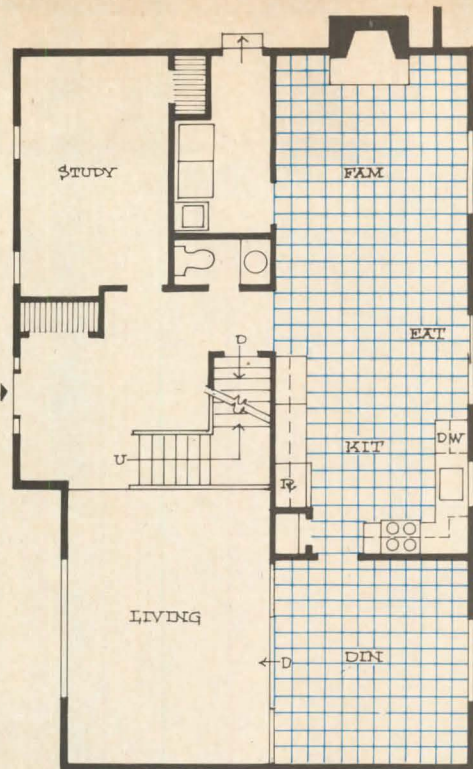
**Hearth room** proves its value by turning this \$166,000 family home into a hot seller. Kitchen is loaded with such extras as microwave oven, luminous ceiling, electric barbecue. Note also the wet bar and built-in bookshelves alongside fireplace. Model is in East Lake Village Estates, Yorba Linda, Calif. Builder: S&S Construction, a subsidiary of Shapell Industries of Beverly Hills. Interiors: Laura Marlo & Assoc., Costa Mesa.

## Gee-whiz appeal

Builder Tom Frech likes to use open plans to build traffic, for his conservative Baltimore buyers consider them a conversation piece. But this model, with its open 32-ft.-long kitchen/family room, was also a sales draw. Buyers were couples in their thirties with children, and most had already owned homes. So they knew the value of open space for family living combined with formal space for entertaining and private space for an office at home. The 2,442-sq.-ft. model is at Dulaney Gate. Price: \$110,000. Architect: in-house. Interiors: The Childs/Dreyfus Group, Chicago.



LAURIE RUBIN

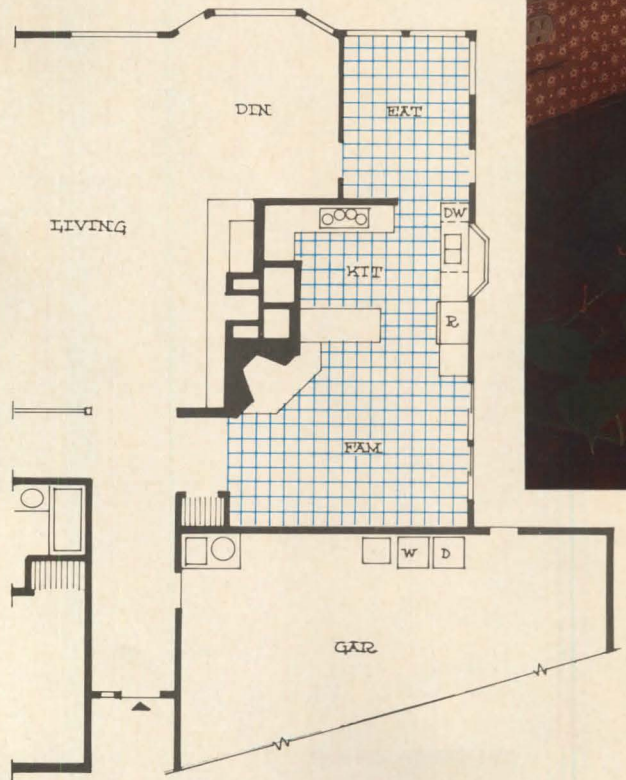


BRIAN BENNIE

## Hearth with historical overtones

The kitchen shown on our cover illustrates what may be the ultimate in the hearth-room concept: a warm, fireplace-glowing family room close to the source of food—just as in Colonial days—plus a nook that definitely leans toward being a dining room. Here's the appeal to the buyer. The family room is a gathering place, a relaxed setting for a cocktail before dinner or afternoon tea with a neighbor. And for less relaxed times, the breakfast bar for a quick meal is also desirable.

Since the nook is only partly open to the kitchen and closed (when the door is closed) to the living/dining area, it becomes a private family dining room. The space gives back some of the traditional dining elegance of the past without destroying the casualness of the present. When guests are invited, the family shifts to the dining area. This 2,271-sq.-ft., four-bedroom model priced at \$138,990 is at Coventry in Orange, Calif. Developer: Warmington Development, Irvine, Calif. Architect: Architecture West, Orange. Interiors: Carole Eichen Interiors, Fullerton, Calif.

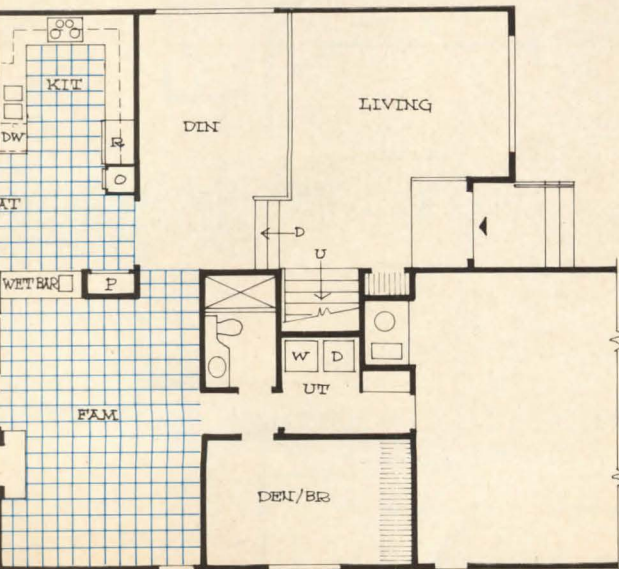




GARCIA-CARMER ASSOCIATES

## Traditional warmth with contemporary flair

Natural materials combine with glass walls to create a hearth room suited to contemporary tastes. The high wood ceilings and the ceramic tile countertops lend warmth and rich color, while the glass—which extends almost uninterrupted from the kitchen sink to family-room fireplace—lets in the sunlight and the out-of-doors. Also worth noting: The wet bar can be used from either the nook or the family room. And the pantry not only provides generous storage, but it defines the family room without closing it off from the kitchen. This 2,177-sq.-ft., three-bedroom/den model is at Woodside in Irvine, Calif. Builder: J.M. Peters Co. of Newport Beach, Calif. Architect: Bates-Bassenian-Pekarek, also of Newport Beach. Interiors: Gary Donaldson & Assoc. of Costa Mesa, Calif.



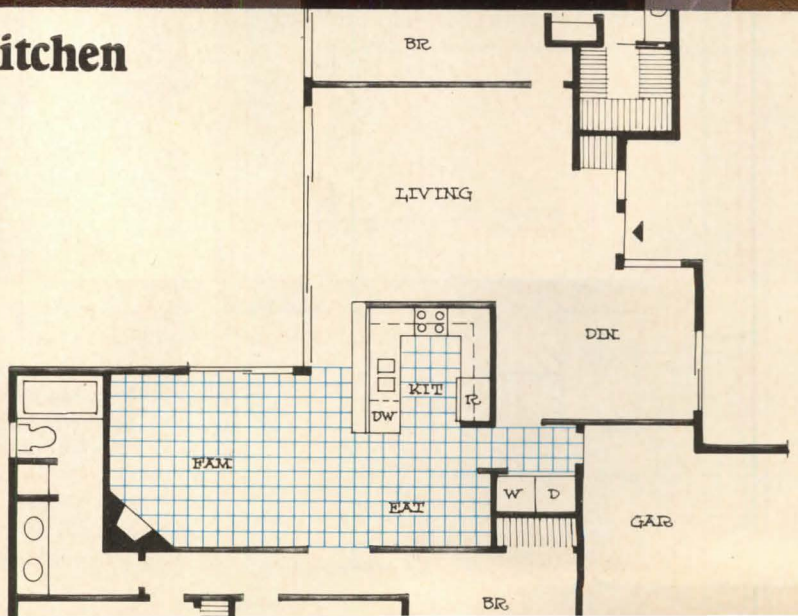


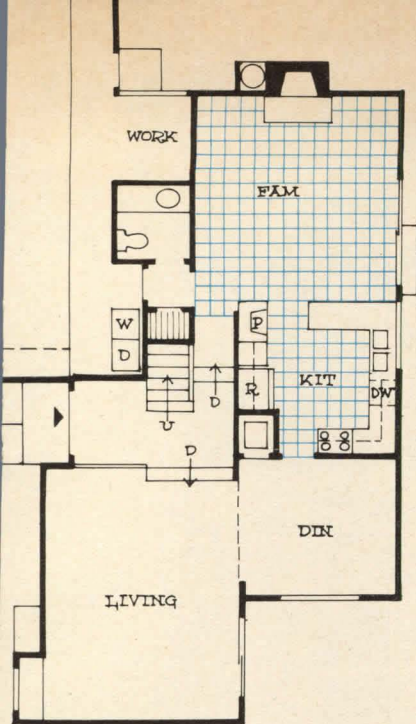
DAN FORER

## Core-of-the-house kitchen

Life—indoors and out—swirls around this kitchen at the core. All spaces are partly open to one another around the kitchen yet are separate enough to permit some privacy. And while the kitchen itself is not particularly large—about 150 sq. ft.—it accommodates a pantry, nook, eating bar and even a laundry room.

Kitchen is from a 1,900-sq.-ft. house offered with three or four bedrooms for \$59,000 plus land in Peachtree City, Ga. Builder: Rod Barkow, Peachtree City. Architect: Quincy Johnson Assoc., Coral Gables, Fla. Interiors: Betty Lowden, Atlanta.





LELAND LEE

## Classic for family with kids

Tried-and-true plan for the family with young children has a broader appeal now that everyone takes his turn in the kitchen and doesn't want to miss out on what the rest of the family is doing. Kitchen is in a 1,867-sq.-ft. model at Larchwood, North Rialto, Calif. Builder/architect: Dan Saxon Palmer, Westlake Village, Calif. Interiors: Peterson/Hows, Newport Beach, Calif.

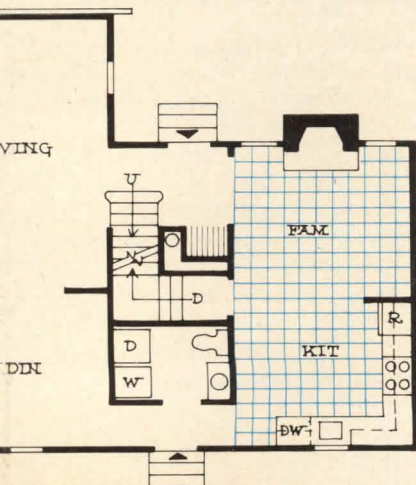


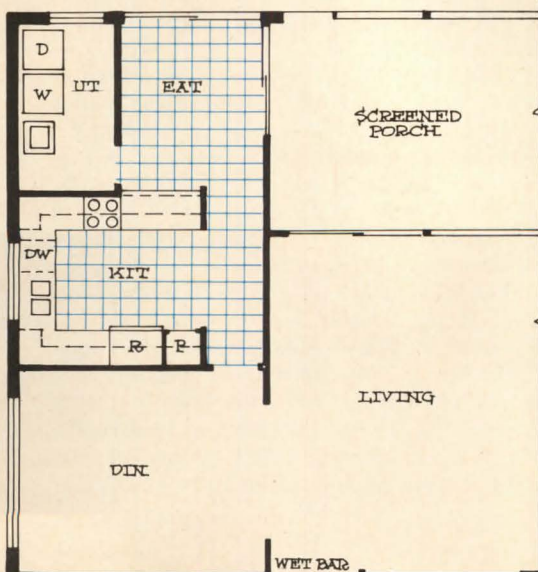
YOUNG STUDIOS

## Nostalgia at old-time price

The simple economies of a Pennsylvania farmhouse are evoked by clean white walls, a "plain" fireplace and American period furniture. Logical enough. This kitchen is in a 1,548-sq.-ft., three-bedroom townhouse in Pennsylvania's Delaware Valley. Fireplace is a \$1,200 option, but because of its appeal in this model setting many buyers order it. Appearance of wide-plank wood flooring is achieved with easy-to-maintain vinyl. Though buyers rarely use the dining room, its presence helped make the unit a best seller. Most of the day-to-day living, however, takes place in the 12x20-ft. family room/kitchen.

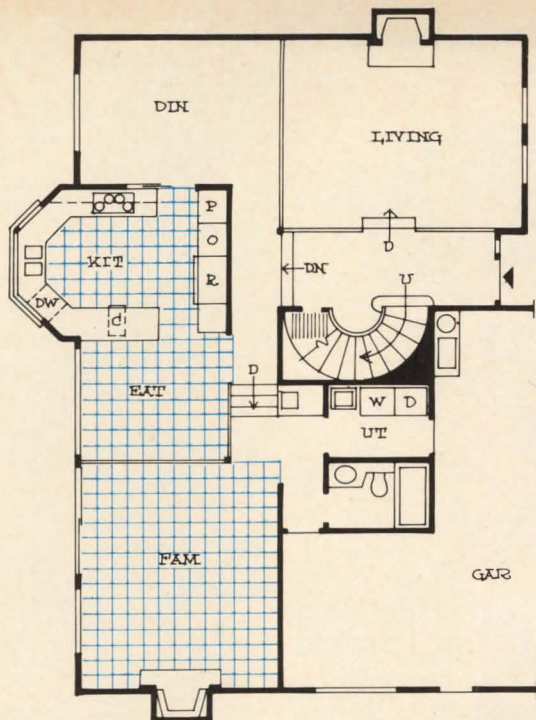
The model shown is one of five at Montgomery Glen, Montgomeryville, Pa. It sells for \$54,000, including air conditioning—hard to beat in the area and within reach of the target market of young families. Builder: The Linpro Co., King of Prussia, Pa. Architect: Hamilton Garrison Murphy, Bala Cynwyd, Pa. Interiors: Norman Harvey Associates, New York City.





## Eye-catching work center

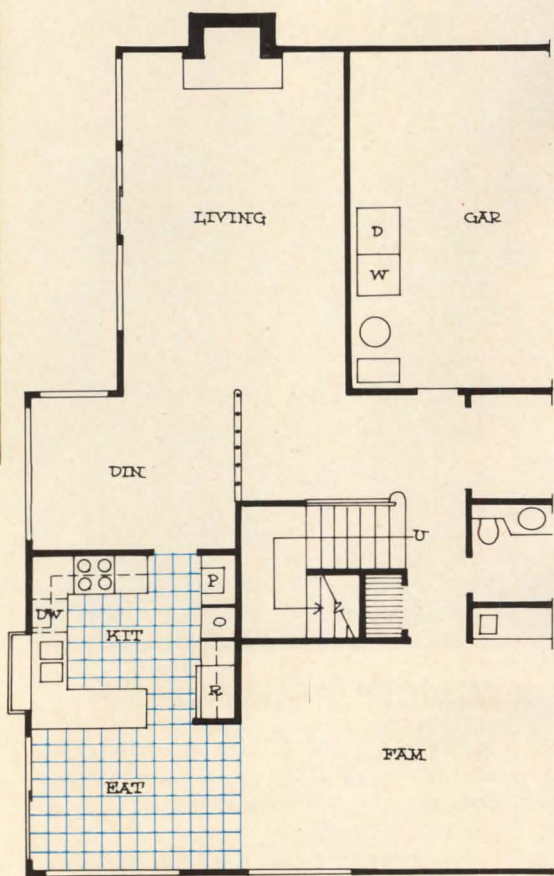
Contemporary styling and bright colors make this kitchen both lighthearted and efficient. That's entirely appropriate, for it is in a Florida golf cottage designed for affluent empty nesters. Open shelves above a pass-through to the nook help define the kitchen yet leave it open to views of the screened porch—the warm climate equivalent of a family room—and the backyard. Notice the beamed ceiling treatment, which is a continuation of the system used throughout the house. This 2,330-sq.-ft. model, on a championship golf course at The Hamlet in Delray Beach, sells for \$195,000. Builder: Gaines-Curland Corp. Architect: Antonio Fojo. Interiors: Jennie Curland & Assoc. All are of Delray Beach, Fla.



BRYAN RENNIE

## A room with a mood

An open plan—the separation between kitchen and family room is accomplished by a change in levels—is merchandised to seem cozy and intimate. Kitchen is in a 2,702-sq.-ft model priced from \$151,000 at Coventry, Orange, Calif. Builder: Warmington Development, Irvine, Calif. Architect: Architecture West, Orange. Interiors: Carole Eichen Interiors, Fullerton, Calif.



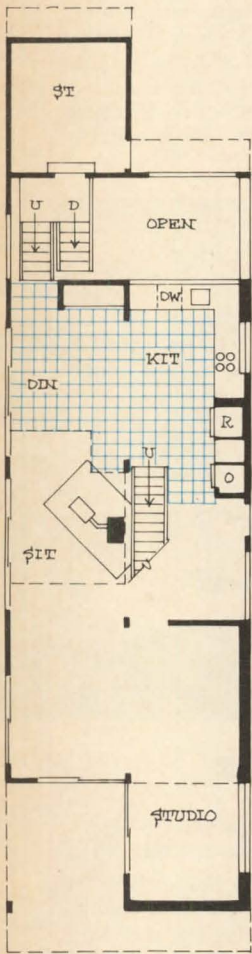
MARIE BRAJNKOFF



## Scheme with a theme

Greenhouse window sets the tone—and the color scheme—in this luxurious kitchen at Playa del Sol in Costa Mesa, Calif. The builder pulled out all the stops in this fast-selling model: Besides the greenhouse window there are ceramic tile countertops, wood-paneled luminous ceiling, self-cleaning ovens, a microwave oven, pantry, fireplace and wet bar. Note how the kitchen is at the hub of two entertainment areas, one formal—living room and dining room—and the other informal—nook and family room. This 2,300-sq.-ft. four-bedroom model sells for \$143,000. Builder: Properties West. Architect: Frank Spangler & Assoc. Interiors: Pamela Ayers. All are of Newport Beach, Calif.

BILL ROTHSCHILD



## See-it-all kitchen for a custom house...

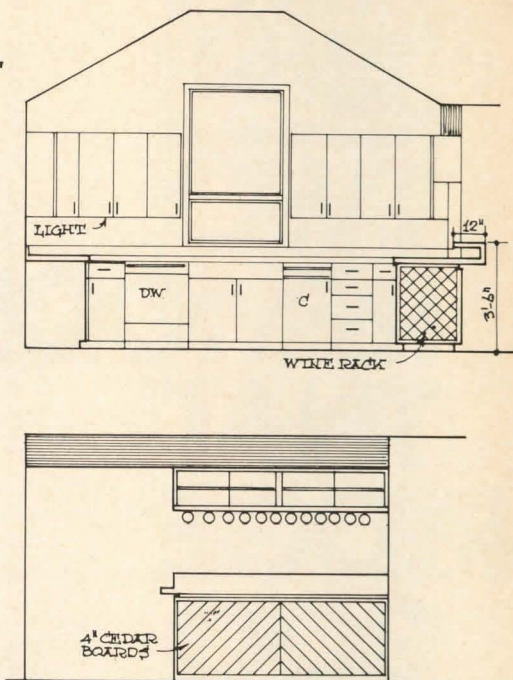
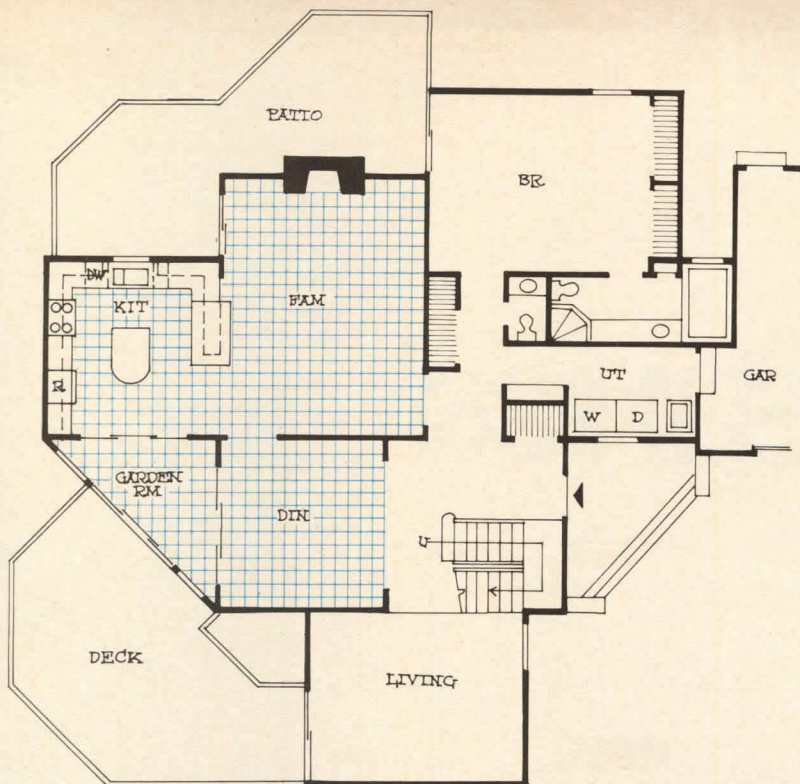
Post-and-beam construction permits this kitchen to be open not only to the first-floor dining and seating areas, but also to the second and third floors. And the open plan offers an energy-saving bonus: Because there are no barriers, cooking and other heat spreads quickly throughout the house, and the level of comfort remains more stable than in a house broken up by partitions.

Bright blue wood stove—far more effi-

cient than a fireplace—delivers much of the winter heat. House is also fitted with solar collector panels for domestic hot water, and a passive solar system.

The interior has the feel of a converted barn. But this is a new structure, designed by architect Claude Emanuel Menders of Boston on a strict budget. Finished price came to \$95,000 for 3,400 sq. ft. (\$28 per sq. ft.). Builder: Richard Wiley Inc. of Norwell, Mass.

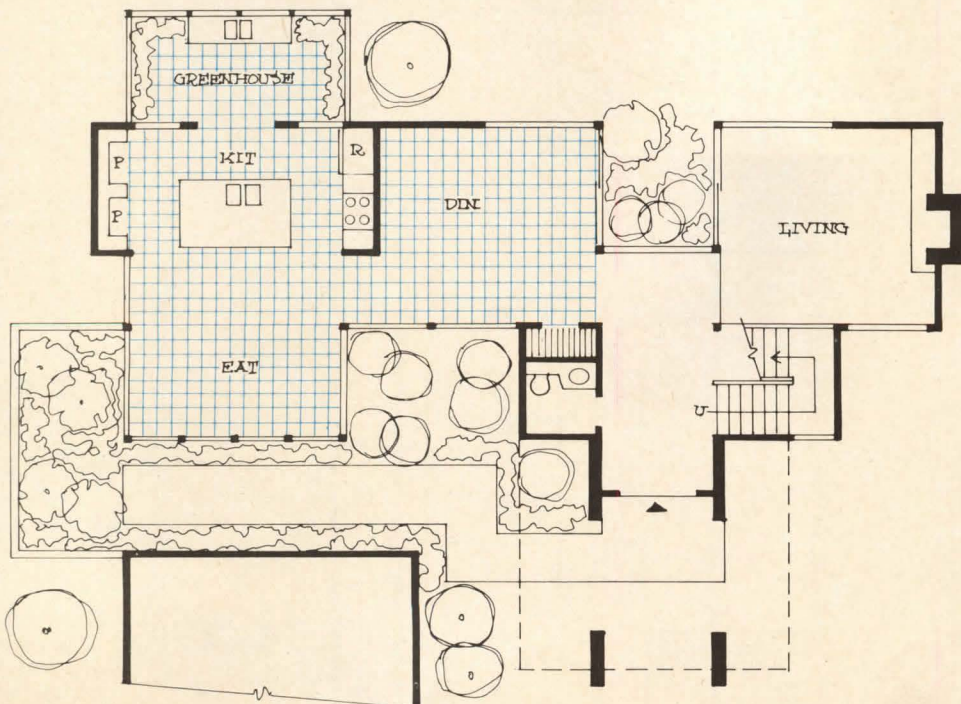




## ...and snug kitchen for snow country

This kitchen offers California-type openness—with a difference. Only a breakfast bar separates it from the family room, and a glass wall overlooks the deck. But the difference is that this kitchen was designed for a cold climate, and so a triangular “garden room” acts as a buffer between its

glass wall and the out-of-doors. This, plus triple glazing, keeps it snug while allowing in sunlight and views. Plan is for the American Wood Council’s Idea House ’79, being built by the Foster Group Ltd., Hales Corners, Wis. Architect: Claude Miquelle Assoc., Melrose, Mass.



## Finally, a kitchen in a greenhouse

Mine this rich lode of ideas—an imaginative kitchen designed as a concept by architect Barry Berkus of Santa Barbara, Calif. for the Whirlpool Corp. A rectangular island-kitchen is flanked on the one side by a greenhouse large enough for growing vegetables and on the other by a solarium with full glass walls and ceiling that serves as an eating area. In the center, a large chopping block counter with a double sink also serves as a snack bar. Two pantries provide generous storage space. To tie these various areas together visually, similar wood flooring was used throughout.

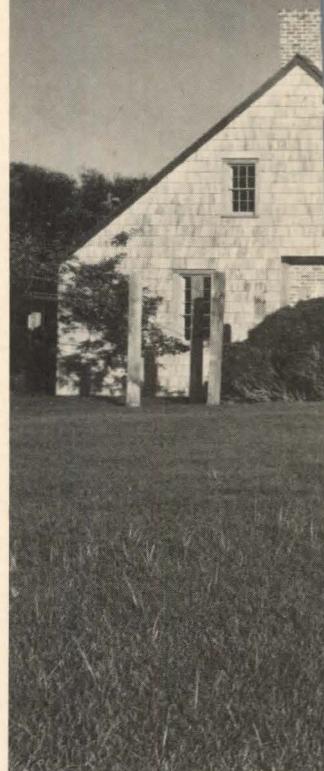
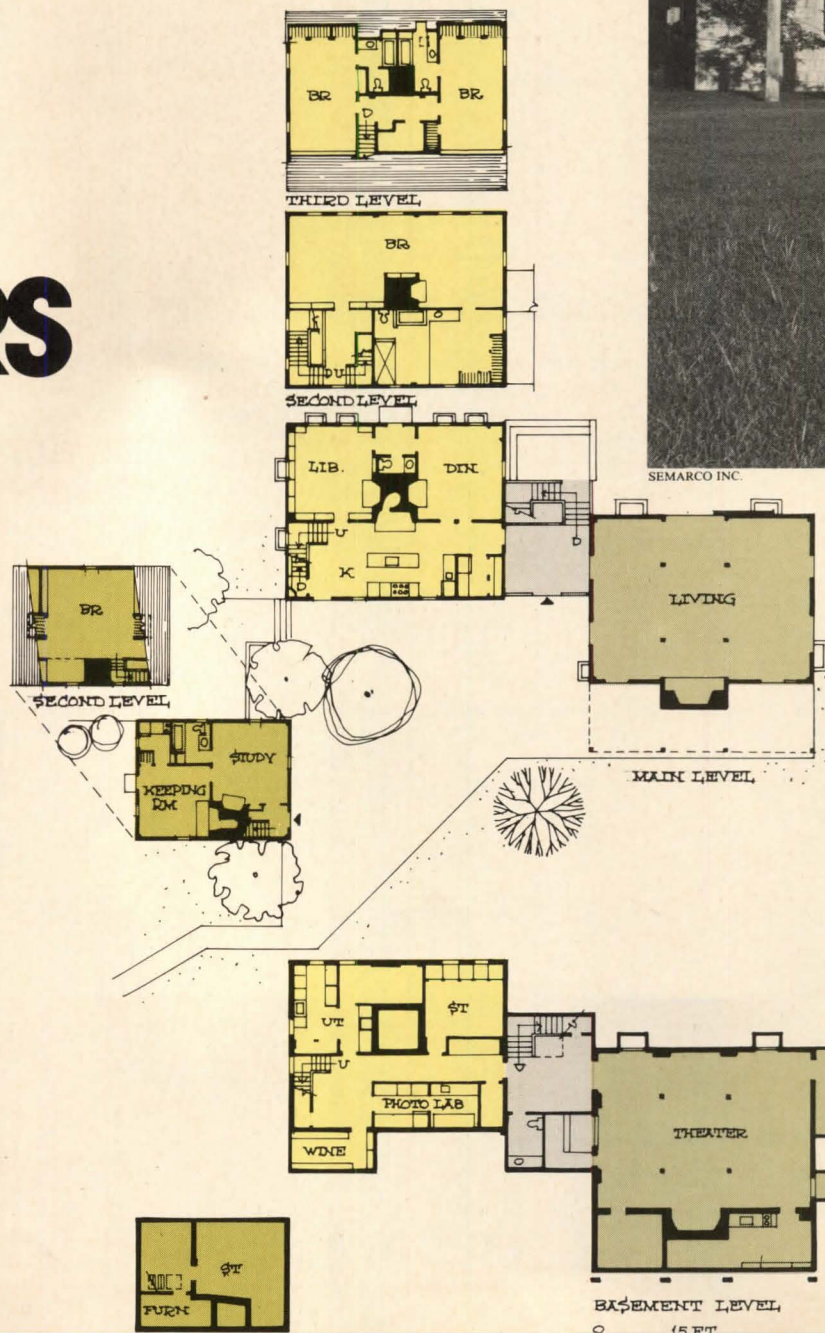


# TWO REMODELINGS THAT BRIDGE 300 YEARS

One is a detailed restoration of three colonial-period buildings. The other is a radical modernization of a pseudo-Spanish house built in the 1920s. And both won awards in the 1979 Homes for Better Living\* program.

—STEPHEN LEVIN

\*The Homes for Better Living Awards Program is sponsored by the American Institute of Architects in cooperation with HOUSING. The full list of HFBL winners appeared in May. For more winners, see pages 60 to 69; others will be featured in future issues.



SEMARCO INC.

New compound consists of (l. to r. in photo above; left) a small greenhouse, a main house and a barn converted into living room. The entire compound is tied together by a brick outdoor brick deck.



## FIRST HONOR AWARD

Architect: Howard Barnstone; Builder: M. Clarke Smith  
 Landscape Architect: Zion & Breen Associates  
 Location: Eastern Long Island, New York

# Re-creating the past

The three buildings shown above date from the late 17th and early 18th centuries. They were originally located at different sites on eastern Long Island, New York, and had undergone several alterations under a succession of owners.

The new owners had the buildings moved, regrouped and set on new concrete foundations. Result: a 9,500-sq.-ft. family compound.

The two houses and a barn were restored to their original forms using such materials as hand-hewn lumber, milk paint and antique hardware. Planks taken from colonial homes torn down for salvage were used to patch the original oak flooring.

Only one structural change was made: an insulating envelope was built around the barn (which is now used as an oversized living room). The existing wall was overlaid with fiber glass batts. Then a new stud wall, covered with hand-split cedar shingles, was constructed to form the exterior.



**Rustic living room (left)** capitalizes on original oak beams, nailing strips and hand-hewn shingles of the restored barn. Flooring, 12'' fir planks, is new.



**Colonial library (below)** reflects careful attention to detail. The built-in cabinetry, for example, was custom-made and equipped with 17th and 18th-century hardware.



## AWARD OF MERIT

Architect: Gwathmey Siegel Architects; Builder: Laszlo Girhiny  
Owner: Mr. & Mrs. Harry Kislevitz  
Location: Westhampton, New York

# Moving into the present

The problem: The original Mediterranean-style house, with its small windows and tight, boxlike interiors, took little advantage of the site's panoramic views of the ocean and bay.

The solution: Redesign as an outdoor-oriented, contemporary house.

The original was gutted; only the clay-tile roof and foundation were left intact. The rear (*above*), which looks out on beach and bay, was opened up with large windows and sliding glass doors in the bedrooms, kitchen, dining room and library. The front (*above, facing page*) was redesigned to create a strong visual impact; contrasting geometric structures—the half-cylindrical chimney, the rectangular portico and the semicircular breakfast nook—distinguish the facade.

Inside the house, exciting contrasts were created with differing ceiling heights and configurations. And the new, large windows and skylights provide an abundance of natural light.

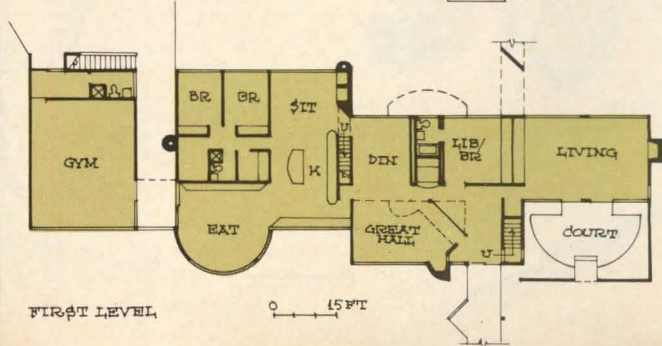
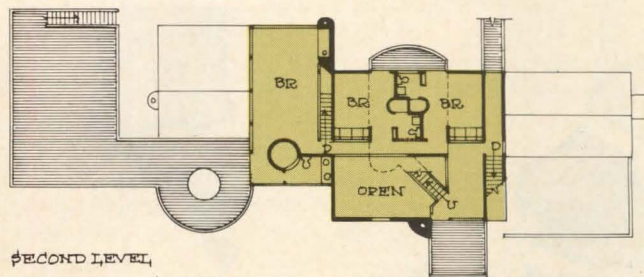
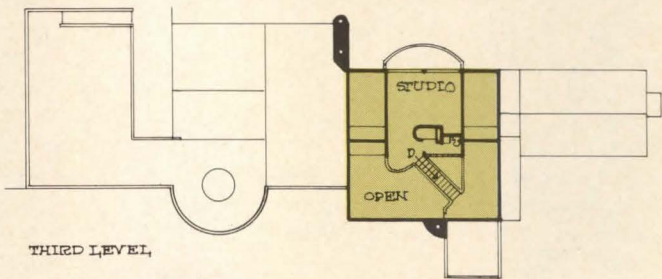




Second-floor bedrooms (see plan) are carefully zoned, with the master bedroom buffered by a staircase from the secondary bedrooms.

High, sloped ceiling in great room (photo left) combines with the "flying" staircase to produce a dramatic effect.

Low, sloped ceiling and white oak flooring characterize the intimate master bedroom (below). Note the contemporary-style fireplaces here and in great room (left).



## Slow traffic out at your site?



# Put your model where the people are

The 1,666-sq.-ft. house shown above was built in an Indianapolis shopping mall.

What a way to generate traffic during the gas shortage!

Or during winter snows.

Or when shoppers balk at going out of their way to look at an unfamiliar product.

This house was built by Indun Realty Co. as part of a Home Builders Association show that also included 80 booths and exhibits. The Castleton Square mall donated the space, for it too benefited from all the publicity and traffic the show generated.

Traffic was so heavy—65,000 people trooped through the house during its two-week stand—that visitors often waited in line for nearly an hour. The HBA's women's auxiliary was on hand to control the crowds and register visitors; Indun salespeople concentrated on answering questions and handing out brochures.

For Indun, the chance to expose its product to so many people gave a big boost to its Prestwick subdivision, which is located in the western sector

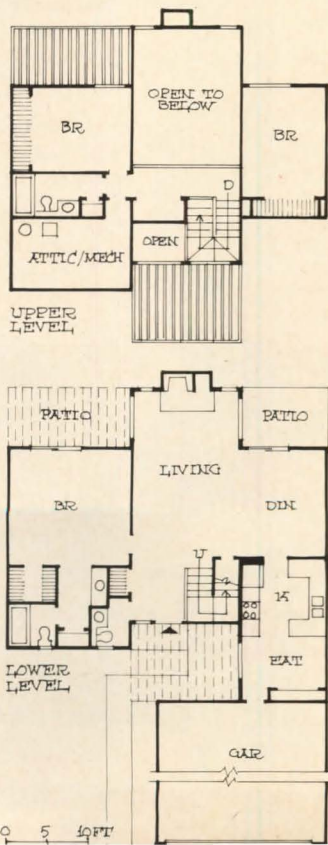
of a town where the mainstream of growth runs north and south. (The mall itself is in the north.) Months later, traffic continues to come from all quadrants instead of just the west.

The mall home solved other problems too: It introduced zero-lot-line homes—new to the market—to people who might otherwise have rejected them out of hand. And it allowed Indun to rack up 25 to 30 sales even though the opening of its model complex was delayed by bad weather.

Indun spent about \$25,000 to build the house and tear it down. "That's about \$1,000 a contract, which is what advertising would cost," says Executive Vice President Karl Preusse.

To avoid interfering with mall shoppers, the builders worked between midnight and 8 a.m. until the house was closed in. With Indun's panelized system, total construction time was only two weeks. A third week was spent on decorating, done by The Inside Story of Palo Alto, Calif.

After the show, the house and furnishings were moved to the subdivision and reassembled. —N.G.





**Spacious living area** has a cathedral ceiling and windows opening onto two patios (*floor plan, facing page*), showing shoppers that zero-lot-line homes need not be dark and confining. Architect: Maitland/Strauss/Behr of Greenwich, Conn.

The model shown sells for \$68,000 plus premiums for golf-course or lake views. The homes have fenced-in backyards and are clustered around landscaped courtyards. Buyers are mostly professional couples in their thirties or empty nesters.

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You'll find Kinkead Industries offers distributors "the works" in distinctive door styles, super selection of sidelights, some glamorous glazing options, and all the accessories it takes to open up profitable extra business. Come over to Castlegate for king-size entry system value. And ask about our security frame. Call (800) 323-2274 toll-free or write to us at 2801 Finley Road, Downers Grove, Ill. 60515. **Distributor inquiries invited!**





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**Efficient polyurethane core:** insulates to R-factor of 15.3 in slab-style doors.

**Steel-edge door: positive-lock** vinyl thermal break; rugged and rigid for drop-free service.

■ **Magnetic and compression weatherstrip:** seals weather outside for energy savings and comfort.

■ **Fire-resistant construction:** (1½ Hour "B" Label) standard on all windowless doors. Steel fire-rated frames also available.

■ **Replacement door system available.**

Castlegate quality accessories include: wood jambs, thresholds, wide variety of steel frames, security frames, sweeps, weatherstrips, hinges, sidelights, plant-ons, and decorator glass (colored and/or textured).

*Pride in Quality*

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CERTIFIED  
CABINET

**“We used to make the cabinets  
for every home we built...**

**until we discovered Scheirich could build  
them better, and deliver them faster.”**

Don Hall, President  
Superior Homes, Houston, Texas

“Building houses for the popular market range of \$30,000 to \$60,000 used to have us struggling to keep supply equal to demand. We made everything except the major mechanical elements, but we still couldn't keep pace.

“Even though we were building our own cabinets, we soon discovered we couldn't build them fast enough. That's when we turned to Southwest Kitchen Distributors and their associate, Gassco Building Supply, for help.

“Southwest introduced us to Scheirich. And from the first glance we were impressed with the quality and variety Scheirich offered. Another thing that impressed us was Southwest's delivery schedule.

“Being a Scheirich distributor, Southwest could guarantee delivery when and where we needed the cabinets. And that's really important because we're now building several thousand units a year, including houses, apartments and condominiums.

“We're installing Scheirich's Gardencourt Carmel in our medium-priced, single-family homes, Gardencourt Calais in our apartments and condominiums, and in our higher-priced custom homes we're using Scheirich's top-of-the-line Queenswood cabinets.

“Southwest also showed us how to improve our kitchen layouts for maximum efficiency and they co-ordinated daily deliveries of Scheirich cabinets based on our tight production schedules.

“Thanks to Southwest and Scheirich, we solved our cabinet supply problem beautifully.”

**SCHEIRICH** CABINETRY  
FINE FURNITURE FOR THE KITCHEN AND BATH



*Superior Homes specializes in the construction of middle-income housing in metropolitan Houston, with the primary market range being homes costing \$30,000 to \$60,000.*

*Superior built more than 1200 homes and 600 apartments and condominiums last year and plans to double those figures this coming year. And with a volume like that, they don't need supply problems.*

*That's why Superior Homes turned to Southwest Kitchen Distributors for Scheirich cabinets. Scheirich quality and Southwest's co-ordinated daily deliveries helped Superior keep pace with the demand.*

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# housing demand index<sup>®</sup> Third quarter, 1979



The gasoline crunch, high interest rates and recession jitters may be slowing sales in spots but the underlying demand for housing remains strong.

In fact, demand in some southeastern cities is much higher than recent Housing Demand Indexes showed. The reason: revised employment figures and other data from the Department of Commerce. Market analyst Alfred Gobar, who prepares the index, uses such government-supplied information as part of the rating process. (For more on California-based Gobar's techniques, see "How to Spot a Market Upswing," HOUSING, July '78.)

Florida markets were most often underestimated. Daytona Beach, Jacksonville, Miami and Tampa now look like hot prospects. (Others with improved scores are indicated in notes accompanying the index.)

More encouraging: Many cities scored high without an assist from new data.

The Sunbelt is greenest, as usual. Baton Rouge and Shreveport, La., Jackson, Miss. and two Oklahoma markets—Tulsa and Oklahoma City—are among the ten cities rated excellent in every category. That's an indication of very strong demand coupled with high-enough incomes to afford available housing.

Markets with below-average opportunities, according to this quarter's readings, include Akron, Ohio, New Haven, Conn. and Newport News, Va.

A look at all 119 SMSAs (Standard Metropolitan Statistical Areas) shows that demand, in general, is outpacing buyers' pocketbooks. This problem is severe in California and may be intensifying elsewhere. Builders in Atlanta, Cleveland, Minneapolis-St. Paul and Norfolk, Va., to name a few cities, would be wise to keep prices moderate.

"Gas shortages," says Gobar, "might affect sales in specific locations within an SMSA. Where there have been outrageous commutes, outlying markets have died. Basic demand is unaltered, though, so the whole SMSA won't wither."

And what about the recession that's been around the corner for a year or so?

"The index shows that there's been a low level of construction relative to demand in many markets," says Gobar. "This means that inventories aren't anywhere near what they were before the '74 drop-off. If we do have a recession—and I see signs that we won't—I believe it won't affect the industry as severely as the last one."

—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.

## To make best use of 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.

**Albuquerque** scores green across the board. A shortage of buildable land scotched fears of a product bulge. A possible future problem: rents rising faster than consumer incomes.

**Anaheim** shows a shift to multifamily projects. People want single-family houses but can't pay the price.

**Ann Arbor's** demand grows but prices outstrip incomes.

**Atlanta** improves its rating on new figures from the federal government.

**Bakersfield** moves up sharply. Gobar spots opportunities for spec industrial building.

**Baltimore's** weakness: the for-rent sector.

**Baton Rouge** is up again after a six-month slowdown.

**Buffalo's** consistent, though unremarkable, performance raises its rating.

**Charleston** gets higher marks on revised government reports. What's more, Gobar forecasts strong industrial growth—the precursor of a housing market upswing.

**Charlotte** appears to be ready for new apartment projects.

**Chattanooga** offers some opportunities for move-up projects.

**Columbia's** landlords might hike rents soon; there's an intensifying housing shortage.

**Columbus, Ohio** has room for moderately priced single-family projects.

**Corpus Christi** is a small but ripe market. Gobar projects a return to the strong growth pattern of mid-'77 to early '78.

**Dallas** is a good bet for apartment builders. An overall housing shortage should keep rental units filled, says Gobar, even though the market has tightened a bit.

**Dayton** continues its steady improvement.

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	⬜	⬜	🟡	⬜	⬜	⬜	⬜	⬜	🟡





**Lubbock's** up again, but bears watching; industrial growth is still not as strong as it once was.

**Melbourne** improves and Gobar notes trends which should lead to an even better situation by next year.

**Memphis** and **Miami** deserve higher ratings on the basis of revised data.

**Milwaukee** continues to show rapid growth; expect an improved rating next quarter.

**Mobile's** growth has slowed, but there are still plenty of opportunities for well-conceived projects. Try aiming for a move-up market here.

**New Brunswick** should be handled with care; the trend is down.

**New Haven's** rating slips a notch.

**Newport News** dives sharply. The downturn is more pronounced than any time since the '74 recession.

**Omaha** weakens for the first time in two years. Tread carefully.

**Orlando's** status is enhanced by new government data.

**Providence** slips. This had been a favored market, but it's shown a downward trend for a few months.

**Reno** remains underbuilt, but the growth rate isn't matching past performance.

**Richmond** moves up; this market could absorb more single-family housing.

**Rochester** is on the upswing. Look for a resurgence of multifamily construction in six to twelve months.

**SMSA (Market Area)**

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 perking up. An upward trend has gotten steeper in the last four months.

**San Antonio's** strength may be slightly overstated. Gobar fears some housing stock may not be fully represented by building permit data.

**Sarasota** appears to suffer from housing that's high-priced relative to incomes. This could be a false impression since retired families may be bridging the gap with accumulated assets.

**Seattle** gets stronger everyday. Gobar notes that Canadian builders may be pre-empting the best opportunities here.

**Shreveport** gets top scores in every category. It's been a good market all along and demand is up.

**Springfield-Chicopee** is experiencing a dip in demand. The rating stays up but a conservative approach is advised.

**Syracuse** looks promising, but Gobar suggests precise market studies before proceeding.

**Tallahassee** looks a little healthier in the light of new government data, and it's expected to improve.

**Tampa's** rating zooms as the result of new input. The only soft spot: rental apartments.

**Tulsa** is almost a sure thing right now. Some trends are starting to moderate, but the depth of pent-up demand should cushion any adjustment over the next six to twelve months.

**Vallejo-Fairfield** is better off than its rating suggests. The reason: spillover demand from the Bay Area.

**Wichita** looks good. The chief beneficiaries: builders of moderate-priced single-family houses. Gobar says prospects are for an even stronger market down the road.

**Wilmington's** profile shows across-the-board improvement. Gobar sees demand overtaking supply by early 1980.

**Youngstown** looks better, but is still too chancy for any but local builders.

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND 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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# New waves for electric

## A microwave that doubles as a range hood...

The range hood capability means that the new units can be worked into the plan of even the smallest kitchen. As a result, more builders will be able to offer highly merchandisable microwave ovens to their buyers.

The new unit is designed to slide into the same type of sleeve as a range hood. So builders can offer the ovens as standard or optional equipment.

Known as Spacemaker™, the unit features a two-speed exhaust fan and a fluorescent light. And it is designed so that, like conventional range hoods, it can be installed ducted or nonducted.

The oven, which can be set at three power levels, has a two-speed minute timer and an automatic temperature probe. And the u

# PRODUCTS

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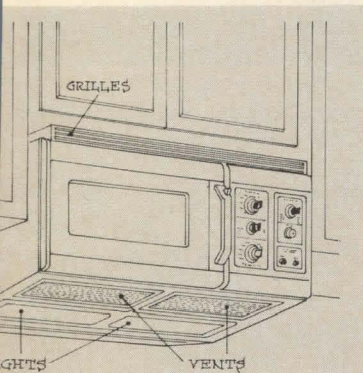


# kitchens

measures 30'' wide, so it complements the manufacturer's line of 30'' wide-in ranges.

Presently, the Spacemaker™ is only compatible with electric ranges, but by September the manufacturer expects to be ready with a model that can be installed over gas ranges.

General Electric, Louisville, KY. Circle 200 on reader service card



Installing microwave, installed in place of conventional range hood (photo left) filters smoke from cooktop below. Microwave smoke is vented through top grilles.

For ducted installation, a 6'' exhaust outlet—which can be top- or rear-mounted—connects to a 3 1/4'' x 10'' duct (not shown).

Fluorescent lights (illustrated in drawing above) illuminate the cooktop surface.



COURTESY CHAMBERS CORP.

Touch controls (left and below) activate magnetic induction cooktop. When cooking utensils are removed from the cooking areas a warning light flashes; after 40 seconds, the cooktop turns itself off.

COURTESY FASAR SYSTEMS INC.



## ...and a metal induction cooktop

This product is entirely different than any other cooktop presently available: in fact, it introduces a whole new concept in electric cooking.\* The metal (or magnetic) induction cooktops have a number of advantages that will appeal to your homebuyers. Specifically:

- Safety. The unit cannot be turned on unless an unlock button is pushed preceding temperature selection. Furthermore, if the temperature setting is not pushed within eight seconds, the cooktop automatically shuts itself off and goes back into the lock position.

Since there are no knobs to be turned, merely touchplates (see photos above), the unit is more easily controlled by people who are physically impaired, like those afflicted with cerebral palsy.

And since the cooktop surface—ceramic or ceramic tile—never gets hot, there's less chance that users will burn themselves.

\*Metal induction cooktops were originally test-marketed by Westinghouse Corp. in 1972, but they were not considered economically feasible at the time.

- Energy efficiency. The cooktop heats pots and pans directly, as opposed to conventional electric cooktops which heat coils—which in turn heat cookware. Also, energy is converted only for the size of the pan being used, rather than for an entire coil.

- Precision. Like gas cooktops, the unit registers temperature changes immediately. So food won't continue to cook after controls have been turned off. And since heat is transmitted throughout the entire pan, rather than just through the bottom, food cooks faster and more evenly.

Two disadvantages: cookware made of a ferrous metal, such as cast iron or steel, is required. And the price is steep—approximately \$1,200 for ceramic surfaced units and \$2,000 for those surfaced with ceramic tile.

Presently two manufacturers are producing the unit, and two more indicate they may introduce versions later this year. Contact:

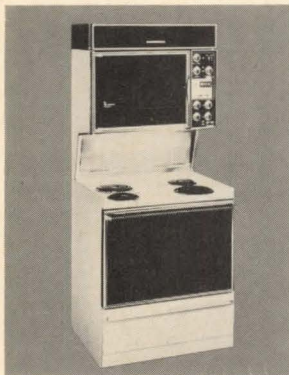
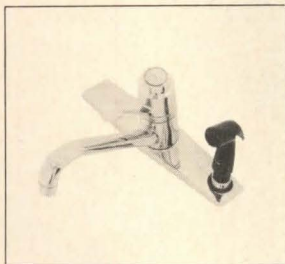
Chambers Corp., Oxford, MS. Circle 201 on reader service card

Fasar Systems Inc., Burbank, CA. Circle 202 on reader service card



**Top-of-the-line compactor and dishwasher (above)** have woodgrain consoles. Dishwashing cycle can be delayed for off-peak use. Whirlpool, Benton Harbor, MI. *Circle 217 on reader service card*

**Single-lever faucet (right)**, part of the "Centura" line, includes a built-in spray. The unit is suitable for remodeling applications because it enables a handheld spray to be mounted on sinks with three-hole (not four-hole) openings. Kohler, Kohler, WI. *Circle 218 on reader service card*



**"Continental" electric range (left)** is 30" wide. Lower oven is self cleaning; upper oven is continuous cleaning. Black glass door is removable. White-Westinghouse, Pittsburgh, PA. *Circle 219 on reader service card*

**Contemporary-styled cabinetry (below)** features plastic laminate veneer, oak trim and horizontally slatted doors. Master-Craft, Denver, CO. *Circle 220 on reader service card*



**High-pressure plastic laminate, "Planked Western Hickory" (on cabinets above)** features strong, alternating woodtones. Ralph Wilson, Temple, TX. *Circle 221 on reader service card*

**Compact stainless-steel sink (right)** measures 14" x 20", and features a mirror-finished bowl that measures 12" x 10" x 6". Recessed container in right corner of sink is removable, and can be fitted with maple cutting block. Jensen-Thorsen, Addison, IL. *Circle 222 on reader service card*

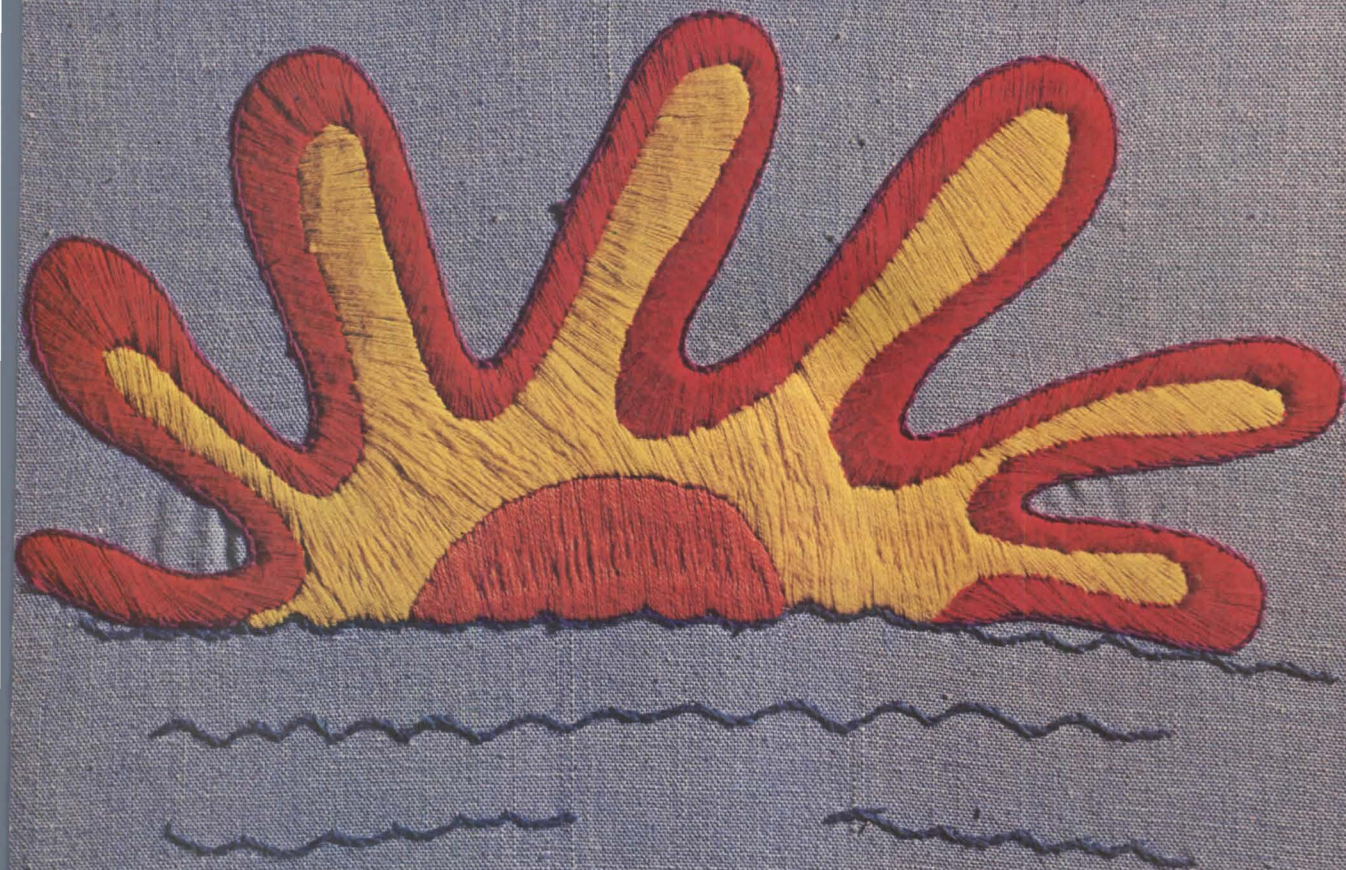


**Cooking center (left)** features a self-cleaning or continuous-cleaning gas or electric range and a 1.51-cu.-ft. touch-panel microwave oven. Magic Chef, Cleveland, TN. *Circle 223 on reader service card*

**Decorative wicker inserts (below)** are suitable for installation on kitchen cabinet doors, as shown. Coppes Nappanee, Nappanee, IN. *Circle 224 on reader service card*



a housing conference



Resort  
development  
opportunities  
in  
**MEXICO**

Acapulco, October 8, 9 & 10  
Acapulco Princess Hotel

a housing conference

# Resort development opportunities in **MEXICO**

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**October 8, 9 & 10**  
**Acapulco Princess Hotel**

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- An expanding economy, with tourism and resort development as key elements.
- An administration committed to policies that would make Mexican investment and involvement more attractive.
- Prime resort areas with infrastructures already in place, cutting development risk.
- Most important, the most beautiful coastal areas in the world, just a brief airplane ride from the biggest market in the world.

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- What direct help government agencies are giving resort developers.
- What areas are currently under development, and what is the potential of each.
- What is the legal framework within which a development must operate.
- How the basic functions of development—planning, financing, and construction—operate in Mexico.
- What is the potential market for Mexican resort property in the U.S. and Canada, and how can it be tapped.
- When and how Mexican resort offerings are registered in the U.S.
- How big a role timesharing will play in the Mexican resort market.

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**Dr. Guillermo Rossell de la Lama** is Secretary of Tourism of Mexico. He has been a prime mover in creating a positive climate for resort development in Mexico, through his initiation of new policies toward investment and his openness to new development concepts. He has brought to his considerable prestige as a practicing architect and planner and has served as President of the Mexican Planning Institute. He also was a member of The Mexican Planning Society, the Academy of Architecture, the Academy of Tourism, and is a member of the American Institute of Architects.

**Dr. Carlos Bazdresch Parada** is Sub-Director of Economic and Banking Analysis of The Banco de Mexico, S.A. He is a well-known Mexican economist who has been responsible for project evaluation for National Financiera, Mexico's National Development Bank.

**Dr. Jose Antonio Murillo Hernandez** is General Director of FONATUR. He manages the government agency which functions as the master developer of Mexico's most famous new resorts, Cancun, Tapa-Zihuatanejo, and is now turning its skills to the development and promotion of Baja, California Sur. FONATUR is also a prime source of financial advice and information for all investors entering the resort development field.

**Dr. Miguel Angel Reta** is General Manager for Credits, Investments and Financing for FONATUR. He is responsible for evaluating and processing funding requests submitted by intermediary banks for individual investors. He is also responsible for the coordination of relations with international banking institutions, and the monitoring of FONATUR's investment portfolio.

**Dr. Oscar Estrella** is a member of a leading Mexican law firm, Martinez Y Comella. He has made a specialty of the laws governing foreign investment in resort developments, and of the tourist trust. He also carried out a special study in 1978 of the status of timesharing under Mexican law.

**Dr. Kenneth I. Pryor Jones** is Director of Planning, Promotion and Construction of the highly successful Costa de Careyes, a 7,000-acre resort development on Mexico's Pacific Coast, north of Manzanillo. Careyes has been hailed as a model of good planning and financial programming.

**Dr. Carlos Quintero Hernandez** is the Director of Tourism Investment Promotion of the Banco Nacional de Mexico, S.A. He is responsible for recommending for and against bank involvement as a lender/joint venture partner in resort developments. He is directly involved in the

structuring of joint ventures with Western International Hotels, Quality Inns, Club Mediterranea, Holiday Inns and Wagon Lits Cook. And his department has also been instrumental in providing financing for more than 70 other resort projects.

**Dr. Ing. Marcos Russek** is General Director of RUAL, one of Mexico's most prestigious construction-management and general contracting firms. His company has been responsible for the construction of numerous resort hotels and condominiums as well as of commercial buildings, institutional construction and public works. He began his career with the Bechtel Corporation in the United States.

**Dr. John Noyes** is President of Resort Marketing International, a firm based in Los Angeles, California. He has developed a California broker network for rapid low-cost sales of his Hawaiian Timesharing Condominium, The Kona Billfisher. He has now transferred these techniques to the sale of Mexican Condominiums in the United States market area. In 1978 the United States Puesta de Sol in Puerto Vallarta was registered in California, title insurance was obtained, and Mr. Noyes sold the development out in a matter of weeks. This year he is registering a unit Mexican timesharing condominium in California. This is the first time a Mexican timesharing condominium has been registered in California.

**Dr. Gary A. Terry** is Executive Vice President of the American Land Development Association which represents large and small residential, resort and recreation developers, many of whom operate in Mexico and other Latin American countries. He has advised foreign governments on federal and state regulations concerning resort development in Mexico and other Latin American countries.

**Dr. Alfred Gobar** is President of Alfred Gobar Associates, the best known and most widely respected real estate research firm in the U.S. As both an economist and market analyst, he has particular ex-

pertise in the interrelated areas of both market and economic feasibility, and his company works with residential, non-residential, and resort development.

**Dr. Gary N. Chaffee** is the Director of Latin American Operations for Resort Condominium International Inc. He has lived in Mexico since 1970, acting as consultant to Mexican and U.S. banks and private investment groups in relation to their Mexican real estate development activities. Since 1975, he has been responsible for the implementation and expansion of the R.C.I. vacation interchange system in Mexico.

**Dr. Carl Burlingame** is Editor and Publisher of "Resort Timesharing Today"; and President of The Carl H. Burlingame Company of Los Altos, California, which publishes books on resort timesharing, including "Timeshare Purchasers World-Who they are, Why they buy"; and "The Buyers Guide to Timesharing."

**Dr. Jose Riojas** is General Director of PLAYA SOL, a company which first offered resort condominiums in Acapulco in the early 1960s. Since then, the company has marketed conventional, hotel and timesharing condominiums in Acapulco, Puerto Vallarta, Cancun and Manzanillo; it is presently diversifying to non-coastal vacation condominiums, and to residential and office developments. Sr. Riojas, with Arq. Hector Hinajosa, is a pioneer of Mexican planning, design and marketing strategies for vacation condominium developments.

**Dr. Caroline Webber** is director of Consulting Services for ECOPLAN, S.A., a well-known Mexican real estate consulting firm which specializes in market and financial evaluations of resort developments. Mrs. Webber has conducted studies of investment potential in all of Mexico's major coastal resort centers.

**Dr. Maxwell Huntoon Jr.** is the Publisher of Housing Magazine. He has conducted three highly successful conferences on Resort Development Opportunities in Mexico.

Since hotel space for this conference is necessarily limited, registration will be accepted on a first-come, first-served basis, and all hotel reservations must be received by September 7th. So it's important that you register as early as possible.

# Conference



Conference Headquarters: Acapulco Princess Hotel y Club de Golf, Acapulco, Mexico

## Conference Registration

To register, please complete and return the coupon below to Mexican Conference, Housing seminar department, McGraw Hill, Inc., 1221 Avenue of the Americas, N.Y. 10020. Or you may register by calling (212) 997-6692. Registration must be made in advance of the conference. All registrations will be confirmed by mail. Residents of Mexico may register by contacting ECOPLAN, LONDRES 223-1, MEXICO 6, E.F., DISTRICT FEDERAL.

\$750 U.S.

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

## Cancellations

Registrations may be cancelled without charge up to two weeks before the seminar date. Cancellations received later than that are subject to a \$100 service charge.

## Hotel Reservations

Attendees should plan on arriving in Acapulco, Sunday, October 8, and departing Wednesday, October 10th in the afternoon. Registrations has reserved a block of rooms at the world famous Princess Hotel in Acapulco at a special conference rate of \$59

single and \$79 double. The hotel will only hold this room block until one month before the conference; after that, hotel space can only be reserved directly through the Princess on a regular availability basis.

Space has been provided on the registration coupon below for you to make your hotel reservations. Please fill in as indicated, and enclose with your registration fee a separate check or money order payable to the **Acapulco Princess Hotel** for two nights deposit on your room. Reservations for the hotel will not be honored by the hotel unless accompanied by a deposit.

## Dress

Acapulco is an extremely casual place and your dress should be cool, colorful, casual and comfortable. Jackets are rare, ties unknown.

## Tax Deduction of Expenses

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

## Send Conference Magazine to Dept.

McGraw Hill Inc., 1221 Avenue of the Americas, N.Y. 10020. Register me for your DEVELOPMENT TIES IN MEXICO in Mexico to be held on Oct. 8, 9 & 10 at the Princess Hotel, Acapulco, Mexico.

Name \_\_\_\_\_ Title \_\_\_\_\_ Company \_\_\_\_\_ Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_ Signature \_\_\_\_\_

Additional registrations from my company:

Name _____	Title _____
Name _____	Title _____

## Options for Acapulco

Departure Date \_\_\_\_\_  
 (Check one)  
 Stay at the Acapulco Princess Hotel  
 Deposit enclosed for \$ \_\_\_\_\_

# Build Expo '79.

## A major 3 day building show with a special day for you.

At last, a show organized so builders, contractors, and architects can each quickly pick and choose their specific areas of interest.

Exhibits are grouped into specially focused divisions: 1. Residential 2. Commercial 3. Energy 4. Machinery and Equipment.

Free Conferences with leading industry experts to show you how the new products can reduce your construction costs and increase your profits, all timed to allow you to organize your day in advance.

**The calibre of our some 250 exhibitors makes Build Expo an important event.**

These will include nearly all the innovative giants of the building and construction industry—from ALCOA to Owens Corning, from AT&T to Kohler.

These and scores of other companies will use live demonstrations with technical experts to unveil their most significant new products and services—the ones that could affect your future for years to come.

But Build Expo '79 offers you much more than its exhibits.

**Free building and design conferences.**

Other building shows often charge you up to \$100 for their conference programs. But at Build Expo '79, a single \$5 advance registration fee entitles you to attend all the exhibits and all conferences for all three days.

Learn all you can about the latest in building technology and new products—the information you must have to compete successfully in the years ahead—all for only \$5.

### TUES., OCT. 16 Contractors Day

(In cooperation with A.G.C.)

10:00 A.M.

Ribbon Cutting

10:15-11:45 A.M.

"Who Guarantees What To Whom"

12:00-1:45 P.M.

LUNCHEON

F. Stuart Fitzpatrick Award

"Your New Office Of Construction"

Chairman: Mr. Thomas E. Dailey

2:00-3:15 P.M.

"Effective Methods of Contracting"

3:30-4:45 P.M.

"The Changing Building Materials

Market...Who's Buying What

From Whom"

Exhibition Hrs. 10 A.M.-5 P.M.

### WED., OCT. 17 Architects Day

(In cooperation with A.I.A.)

9:00-10:15 A.M.

"Barrier-Free Design"

10:30-11:45 A.M.

"Solar Energy Systems"

12:00-2:00 P.M.

LUNCHEON

Speaker: Elmer E. Botsai, FAIA

2:15-3:15 P.M.

"Engineered Brick Masonry Development and New Innovations"

3:30-4:45 P.M.

"Glass and Glazing Design"

IMPORTANT: The A.I.A./PC Continuing Education Program will provide Continuing Education Units for participating A.I.A. visitors.

Exhibition Hrs. 9 A.M.-5 P.M.

### THURS., OCT. 18 Builders Day

9:00-10:15 A.M.

"What Builders Need to Know in Today's Market"

10:30-11:45 A.M.

"How to Get Front-end Funds for Residential Development"

LUNCHEON

2:15-3:30 P.M.

"Marketing Ideas for Better Market Penetration"

1:00-4:00 P.M.

"Truss Plate Institute and Component Manufacturers Council Market Meeting"

Exhibition Hrs. 9 A.M.-4 P.M.

**Exclusive at Build Expo. Product Technology Theatre.**  
Exhibitor's products that most interest you presented live every day.

**Mail this coupon today and save \$5.**

If you wait until the opening of Build Expo to register, the fee is \$10. But mail this now and it will only cost you \$5 for the entire show with all exhibits, conferences and related activities.

**At Build Expo you'll get specific answers to your specific problems.**

Build Expo conferences will be no-fat, no-nonsense, down-to-earth affairs. You'll be able to ask tough questions and get immediate answers—and from the people who really know.

Our conference leaders are industry experts who will share their knowledge and with whom you can talk over your problems.

**Build Expo is organized so you can make the best use of your time.**

Build Expo '79 lasts for three days. Tuesday, October 16th is Contractors Day. Wednesday, October 17th is Architects Day. And Builders Day is Thursday, October 18th.

If you only attend a single show this year, Build Expo is the one to see. You can come for the whole show, or attend only during your day, but either way Build Expo is completely open to you for a one-time \$5 registration fee.

Build Expo '79  
331G Madison Ave., New York, New York 10017

Yes, I will be at McCormick Place for Build Expo '79. Please register me now and send my Official Badge, which admits me free to all conferences and exhibitions, and my Build Expo Information Kit.

Enclosed is my advance registration fee of \$5.

**Important: Please Type Or Print**

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

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CITY \_\_\_\_\_

STATE \_\_\_\_\_

ZIP \_\_\_\_\_

**Note:** If you are coming with additional members of your firm, please attach a separate sheet with all above information. We will be happy to include Official Badges in their names if you will enclose their \$5 advance registration fees with your own. Please make your check out to "Build Expo." We'll be happy to answer any questions you may have about Build Expo '79. Just call (212) 682-4802.

#### BUSINESS

- Architect
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- Manufacturer
- Dealer/Distributor
- Interior Design
- Please Indicate (Govt., Mktg. Assn.)

#### JOB FUNCTION

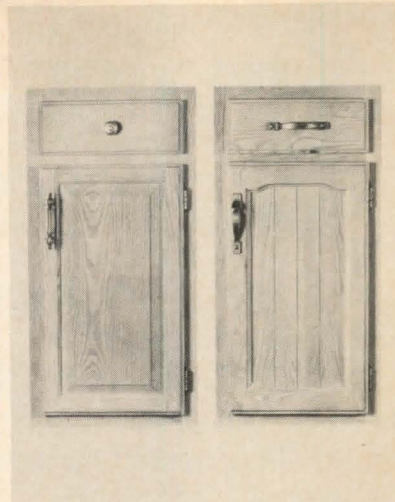
- President/Owner/Principal/Partner
- Vice President/General Manager
- Superintendent
- Project Manager/Job Captain
- Specifier
- Sales/Marketing/Advertising
- Purchasing/Plant Engineer
- Foreman
- Public Official
- Other \_\_\_\_\_

**BUILD EXPO '79. OCT. 16/17/18**  
**MCCORMICK PLACE, CHICAGO, ILL.**

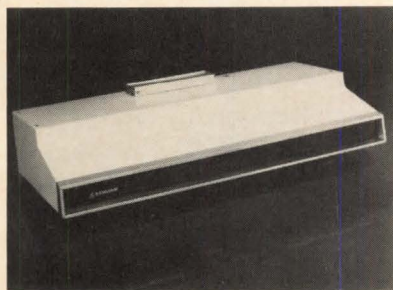
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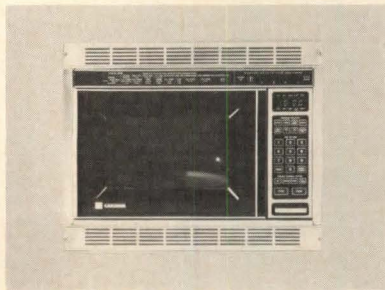
**"Integrity Oak" cabinets** (above) have a vertical plank design. Modular cabinets, part of the Long-Bell® line, include a case for a microwave oven. International Paper, Portland, OR. Circle 225 on reader service card



**Wheat-finished cabinet doors**, "Stratford Oak" (top left) and "Manor Oak" (top right), are interchangeable. Each door is shipped with its own mounting plate which clips into the cabinet's self-closing hinge. Yorktowne, Red Lion, PA. Circle 230 on reader service card



**Powerful range hood**, "Model H117" (above), is suitable for use over an indoor grill. Quiet vent can blow 400 CFM in either a horizontal or a vertical direction. Rangaire, Cleburne, TX. Circle 226 on reader service card



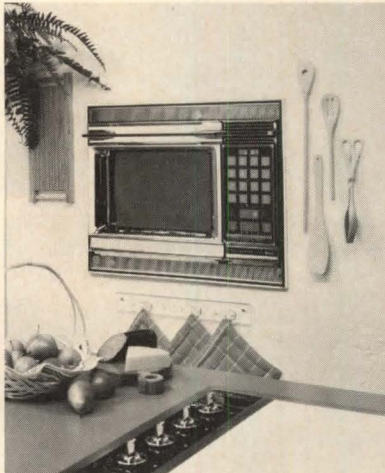
**Trim kit** (above) gives countertop microwave ovens a finished look when they are installed in a cabinet. The kit includes a polished aluminum faceplate with a zinc-plated duct for exhaust. Sharp, Paramus, NJ. Circle 227 on reader service card



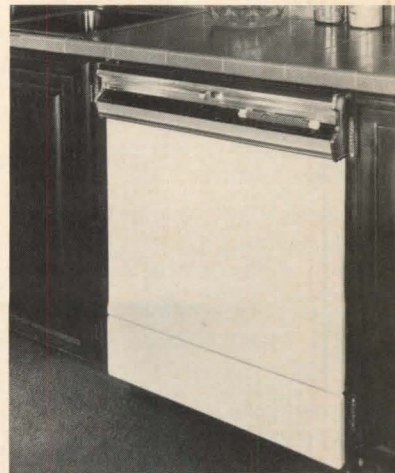
**Countertop microwave oven**, "Model 56-4798" (above), features 1.0 cu. ft. of interior space. Unit has two memory levels, ten power levels and an automatic temperature probe. Tappan, Mansfield, OH. Circle 231 on reader service card



**Electric drop-in range** (above), with a self-cleaning oven, is 30" wide. Restyled unit comes with a black glass door and features decorative chrome trim at the top and sides. O'Keefe & Merritt, Mansfield, OH. Circle 228 on reader service card



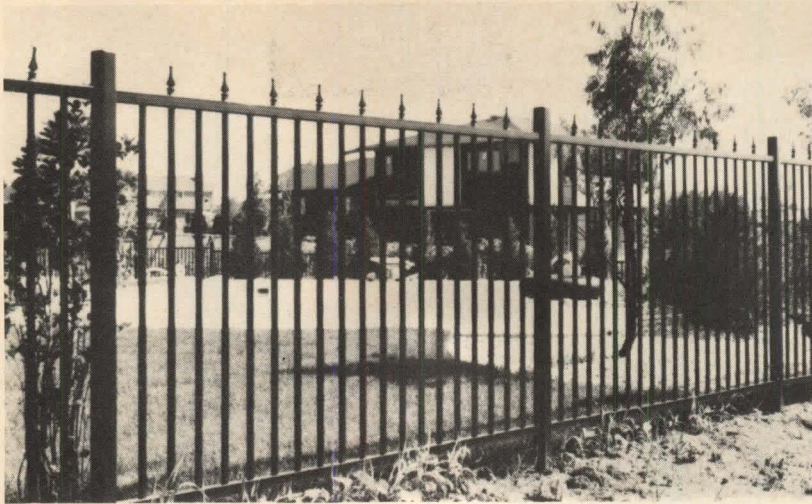
**Built-in Radarange® microwave oven** (above) features a Rotawave™ cooking system. As a result, food cooks more evenly and requires a minimal amount of turning. Amana, Amana, IA. Circle 229 on reader service card



**Steam Machine™ dishwasher** (above) loosens food with a steam cycle. A delay-start timer, which encourages off-peak use, can delay operation for up to nine hours and 50 minutes. Thermador/Waste King, Los Angeles. Circle 232 on reader service card



**The Owens-Corning bathtub.  
Elegantly sculptured, luxuriously deep, beautifully finished,  
incredibly comfortable and...**



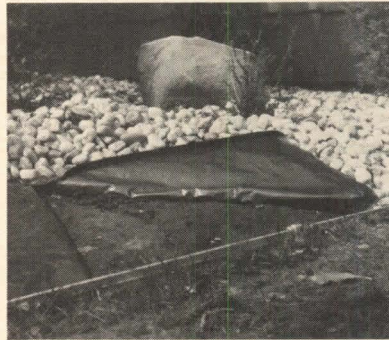
**Galvanized steel fencing** (above) comes with a baked-on black epoxy finish. Ornamental top-rail fittings are cast iron. Fencing comes KD or fully assembled. Fencote, Burr Ridge, IL. *Circle 246 on reader service card*



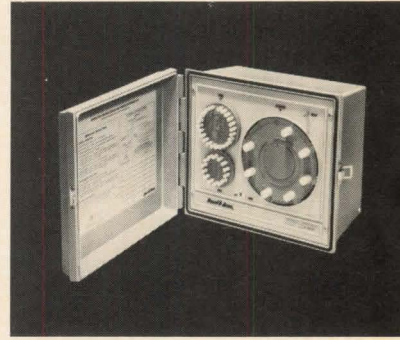
**Outdoor™ Wood** is used to form the frame of the gazebo shown above. The wood is pressure-treated to protect against decay and insects. Koppers, Pittsburgh, PA. *Circle 247 on reader service card*



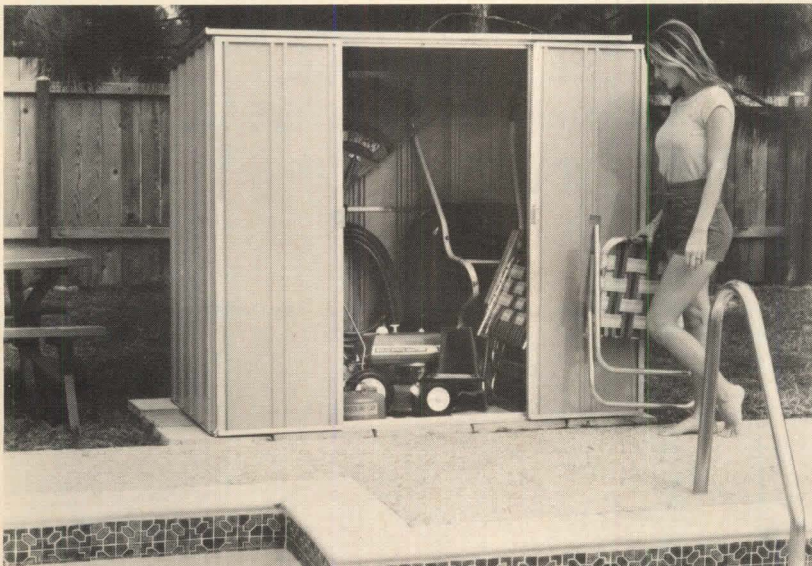
**Lawn and garden edging** (above) is made of woven nylon. Flexible black edging measures 7' wide. The material is resin treated to help prevent deterioration. Edging is available in rolls up to 1,300'. Louis A. Green, Chelsea, MA. *Circle 248 on reader service card*



**Polyolefin ground liner** (above) is intended to contain dirt and inhibit the growth of weeds. Liner is perforated to permit water drainage. Liner may be used in applications such as model-home landscaping. Sto-Cote, Richmond, IL. *Circle 249 on reader service card*



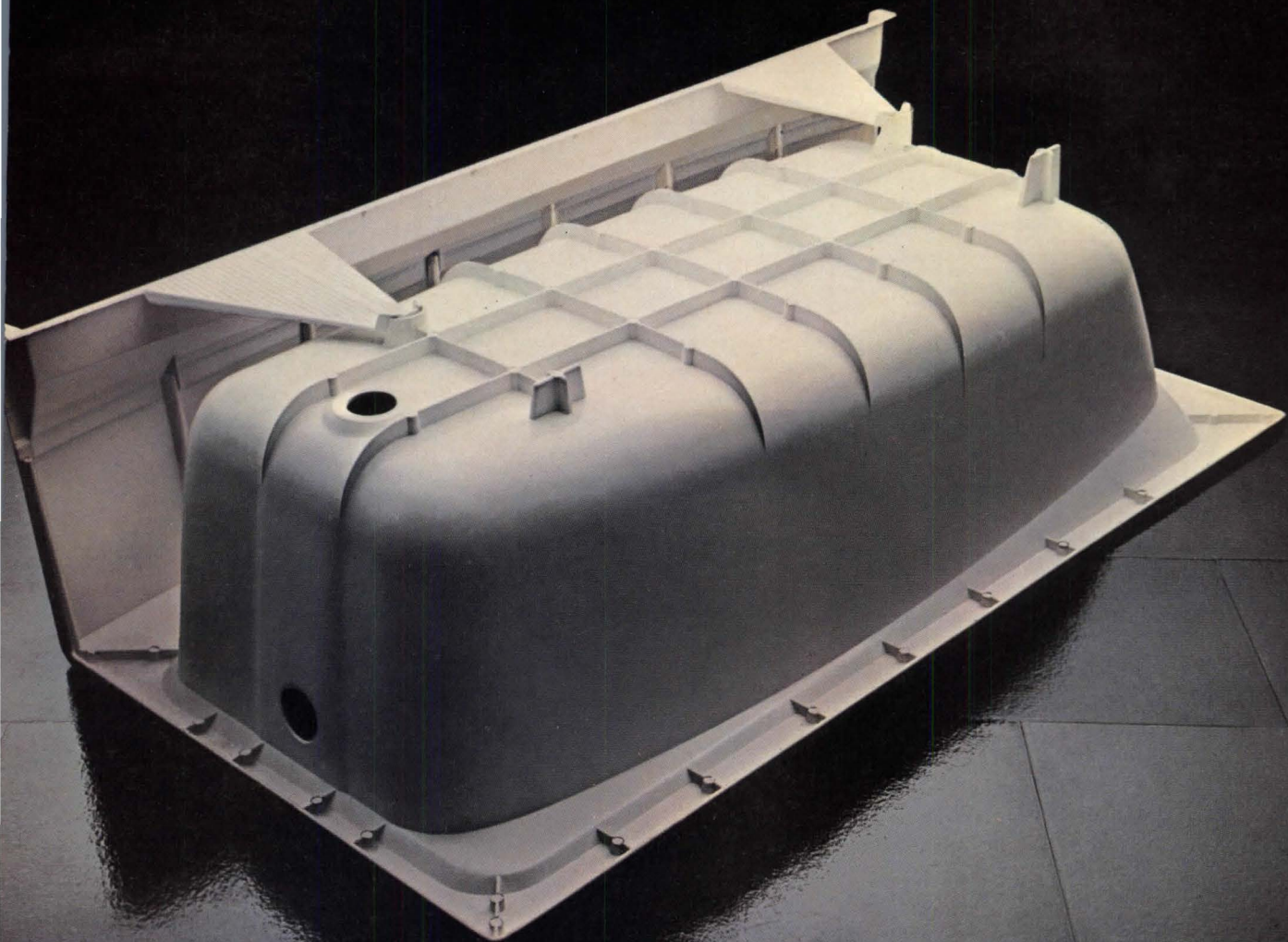
**Sprinkler system control box** (above) is used to set watering times for a two-week period. Unit controls up to seven sprinkler stations. Unit features a switch that can automatically shut the system down whenever it rains. Rain Bird, Glendora, CA. *Circle 250 on reader service card*



**"Little Giant" storage shed** (above) is constructed of aluminum. Shed provides 94 cu. ft. of storage space and comes in a green enamel finish. Capitol Products, Harrisburg, PA. *Circle 251 on reader service card*



**Modular surfacing, RoyalDek™** (above), may be used for a variety of outdoor applications, such as tennis and basketball courts. The surfacing is made of EPDM rubber. Tiles measure 13 3/8" square; "line" strips measure 2" x 13 3/8". The interlocking modules are easy to install; surfacing can also be dismantled and stored. Uniroyal, New York City. *Circle 252 on reader service card*



## ...built tough, like a battleship.

Right side up, our new bathtub is a showstopper.

It's sculptured like no metal tub could ever be. Its contoured backrest (and generous 16" dam height) makes it a joy to bathe in.

Its rich-looking finish complements any tub surround.

It also has a warm-to-the-touch, easy-care surface plus a slip-resistant bottom.

But let's face it, a bathtub takes a beating. It has to survive shipping, installation and construction-site abuses. And it has to stand up to years of hard use.

So if the tub in your homes isn't tough enough to take a beating, you're going to take a bath on callbacks.

Just compare the advantages:

- Our new bathtub is made with a special, heavily reinforced molding compound that makes it (and all of our plumbing fixtures) exceptionally strong.

Turn one over and see the unique molded-in ribs that give our tub the strength, rigidity and impact-resistance of a ship's hull.

- Instead of a delicate veneer finish, our tub's color is molded all the way through. So if something

should ever hit it hard enough to mar the scratch-resistant surface, damage will be hard to see.

- Our new bathtub is backed by our 10-year limited warranty.
- It's competitively priced. And is nationally distributed with the Owens-Corning brand name. Your home buyers know and trust products from Owens-Corning.

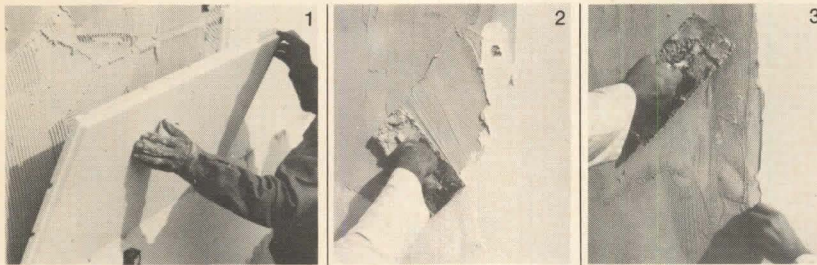
Call your Owens-Corning representative. Or write to E.W. Meeks, Owens-Corning Fiberglas Corporation, Fiberglas Tower, Toledo, Ohio 43659.

© O.-C.F. Corp. 1979





**Column-and-beam concrete forming system** (above) features prefabricated metal forms which can be left in place. Only erection, bracing and concreting are required on the job site. Dayton Sure-Form, Miamisburg, OH. *Circle 233 on reader service card*



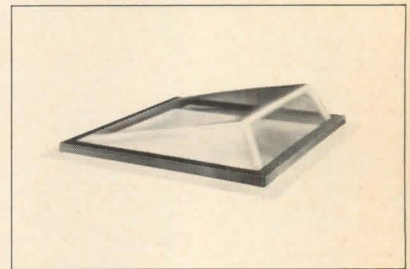
**Exterior wall insulation and finishing system** is suitable for rehab work. Above: insulation board is applied (photo 1); primer adhesive is added (photo 2); board is topped with reinforcing fabric (photo 3). Finishing step consists of a waterproof self-bonding coating (not shown). Compo, Waltham, MA. *Circle 234 on reader service card*



**Weathergard™ columns and Colonial spindles** (above) give this turn-of-the-century home a Victorian look. Wood columns are available in stock sizes from eight to 20 ft. E.A. Nord, Everett, WA. *Circle 235 on reader service card*



**Spiral red oak staircase** (above) can be custom made with a right- or left-hand curve. Diameters range from 3'6" to 7'6". Maureen Parent, Kingston, NH. *Circle 236 on reader service card*



**Dormer-shaped "Skywindow"** (above) is double glazed. Acrylic dome is available in clear, white or bronze. Wasco, Sanford, ME. *Circle 237 on reader service card*



**Spiral staircase** (above), with two handrails, is precut and shipped in cartons. The staircase is assembled and tensioned (by cables) on the job. Stair treads and risers are made of laminated pine. Diameters range from 6'0" to 7'6". Spiral Manufacturing, Baton Rouge, LA. *Circle 238 on reader service card*



# Temple siding: personality for homes!



Temple stucco hardboard siding, for example, adds traditional skip-troweled beauty to English Tudor, colorful Spanish or Mediterranean styled homes.

And to achieve this beautiful personality, there's no need for the cost of installing wire mesh, or plastering delays. The big 4' x 8' or 4' x 9' panels go up in a hurry, and are factory primed to cut painting costs. All Temple sidings are made to reduce on-site construction time and costs, to keep your homes profitable! (They also are profit builders in the re-siding market.)

No matter what personality you're planning for your homes, ask your Temple dealer to show you the full line of distinctive Temple hardboard sidings.



**Temple**

DIVISION OF TEMPLE-EASTEX INCORPORATED  
DIBOLL, TEXAS 75941

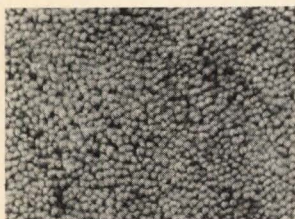
# FLOORING



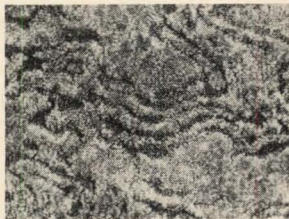
**"Earth Spice" floorcovering** (above) is made of polyester. Easy-to-maintain carpet is foam backed. Dayco, Dayton, OH. *Circle 203 on reader service card*



**"Quarter Round" area rug** (above), part of the "Elenhanks" collection, is tufted of 100% Anso® nylon. Form III, North Vernon, IN. *Circle 207 on reader service card*



**Jute-backed saxony carpeting**, "Invitation" (left), is tufted of autoclave continuous heat-set nylon. Carpet is resist dyed (printed with a dye-resist agent prior to piece dyeing). Mator, Dalton, GA. *Circle 204 on reader service card*

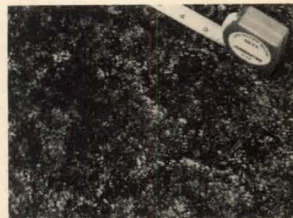


**High/low carpeting**, "Crystal Bay" (left), is tufted of 100% continuous filament nylon. Random-sheared floorcovering is offered in a 12' width in ten colors. Mohawk, Amsterdam, NY. *Circle 208 on reader service card*

**Printed level-loop carpet**, "Cloud Burst" (right), is constructed from ten-gauge cut pile. The multicolored print is offered in seven colorways with jute or foam backing. Danrich Mills, Chatsworth, GA. *Circle 205 on reader service card*



**Cut-and-loop carpeting**, "Radiance" (right), is treated with Scotchgard® as well as 3M static control. Nylon carpet, offered in eight colorations, is jute backed. Omega, Chickamauga, GA. *Circle 209 on reader service card*



**Plush carpeting**, "Suede Fashion" (above), is tufted of Anso® Naturaluster™ nylon. Floorcovering has a five-year warranty. Karastan, New York City. *Circle 206 on reader service card*



**No-wax "Random Parquet" vinyl floor tiles** (above) are offered in three colorways: chestnut, pecan and maplewood. Azrock, San Antonio, TX. *Circle 210 on reader service card*

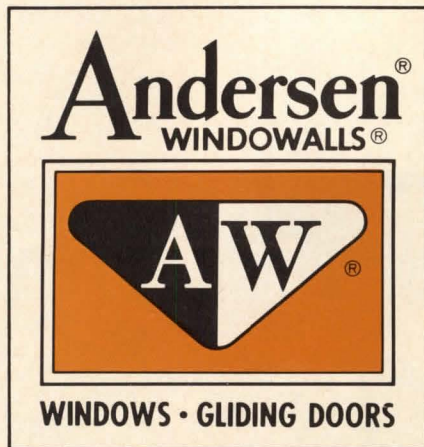
# Thank goodness this ad only runs once a year.

We'd rather be telling you about the many time, money and fuel saving features of Andersen® Windows and Gliding Doors.

But our lawyer advises us that once a year, in your best interest as well as ours, we run an ad about the Andersen® and Windowalls® trademarks.

You see, they've been our signs of quality for many years and some companies may try to trade on them.

By either incorporating part of our trademarks with theirs or perhaps just by spelling them a little differently.



And from your standpoint, that can be very misleading.

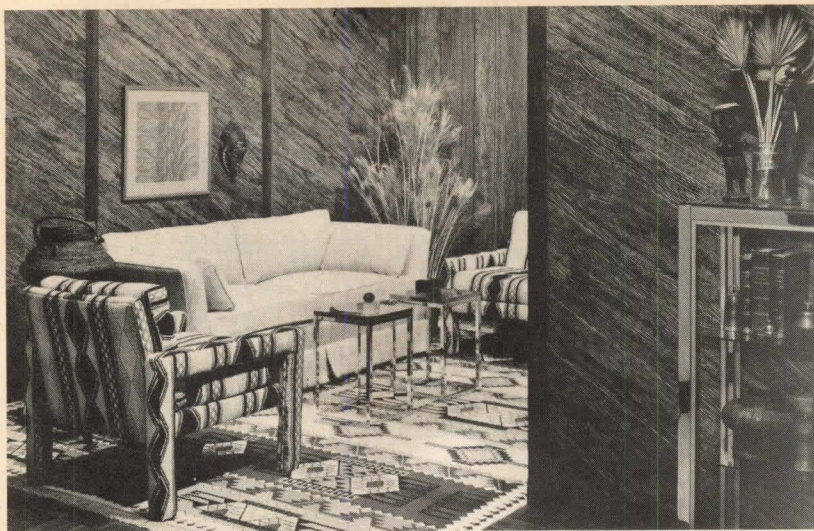
Our trademarks shouldn't be used for anything other than identifying our products. Because only Andersen makes Windowalls® brand windows and gliding doors.

So look for the Andersen® and Windowalls® trademarks,

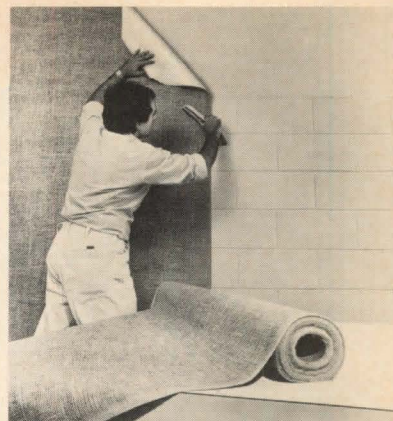
remember Andersen is spelled with an "sen" and we'll return you to our regular schedule of product advertising. Thank you.

Andersen Corp., Bayport, MN 55003

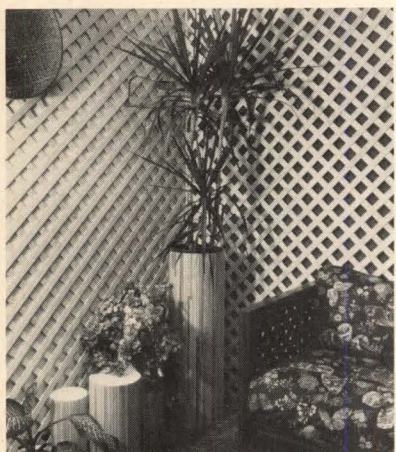
Andersen®, Windowalls®, the AW triangle, and Perma-Shield, are some of the registered trademarks of Andersen Corporation.



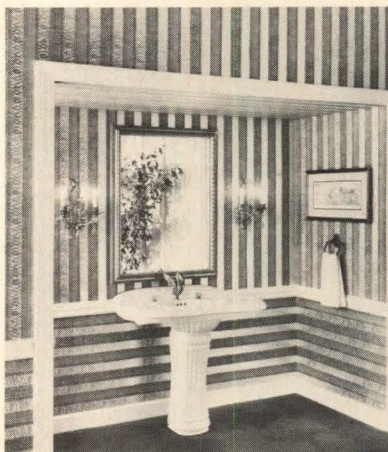
**Embossed hardboard paneling** (above) has a distressed texture with rough-sawn highlights. Paneling is available in gray-brown and reddish-brown. Each panel measures 4' x 8'. Abitibi, Troy, MI. Circle 253 on reader service card



**"Plaster in a Roll" wallcovering** (above) is intended to hide irregularities and protect a variety of wall surfaces, including concrete block and plaster. Material is used in retrofit installations as well as new construction. Flexi-Wall, Liberty, SC. Circle 257 on reader service card



**Preassembled lattice panels** (above) are made of pine. Panels may also be used for exterior applications. Marlan Lewis, Dallas. Circle 254 on reader service card



**Striped wallcovering** (above), available in four colorways, is strippable and scrubbable. James Seeman, Garden City Park, NY. Circle 255 on reader service card



**Hardboard-plank paneling** (above) has a woodgrain finish. Each 1/4"-thick plank measures 16" x 8". Masonite, Dover, OH. Circle 258 on reader service card



**"Cedarglen" plywood paneling** (above) is available in three shades—"Riverrock Gray," "Summit White" and "Sunset Brown." The 4' x 8' panels may be obtained in 5/32" or 1/4" thicknesses. Georgia-Pacific, Portland, OR. Circle 256 on reader service card



**"Woodpaper" paneling**—plywood overlaid with wallpaper—comes in a variety of patterns. Designs shown: a geometric print (above chair-rail) and a woodgrain print (below chair-rail). Plywood Panels, Norfolk, VA. Circle 259 on reader service card

a housing seminar

# HOW TO SHARPEN YOUR SELLING EDGE

A two-day course for builders,  
new-home salespeople, sales managers,  
Realtors and marketing directors



Chicago, IL., Sept. 13-14

Miami, FL., Oct. 25-26

Newport Beach, CA., Dec. 10-11

# a housing seminar

## HOW TO **SHARPEN YOUR SELLING EDGE**

An intensive two-day sales-training seminar designed to improve the effectiveness of your selling program—and your sales staff

**Chicago, IL.**  
**Sept. 13-14**  
**Ambassador East Hotel**

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You'll study with **Dave Stone**, America's foremost new-home sales consultant who has taught sales and sales management to more than 1200 Housing seminar alumni over the past five years . . .

And you'll get right down to basic with a brand-new two-day program that stresses

- Face-to-face selling technique
- Creative selling concepts
- Sales & marketing strategies
- Effective sales environments

**Today's housing market demands that you take a new look at your present sales program**

**Here's why:**

- Today you are faced with a buyer's, not a seller's market
- Today, you have to sell a much higher priced product than ever before
- Today, mortgage money is tight and mortgage rates continue to climb
- Today, your prospects are dollar-conscious consumers

If your salespeople or Realtors can't respond to the needs of today's market, they can't sell your product effectively.

**At this seminar, you'll study—the basic selling techniques that work in today's market**

- How to motivate prospects
- How to control and qualify prospects
- How to overcome objections and sales obstacles
- How to create a sense of urgency
- How to make the close

**You'll learn how to  
utilize these  
selling concepts**

Effective methods of follow-up  
Techniques for avoiding  
cancellations  
Creative financing ideas to  
close the sale  
Stimulating trade-up sales  
Boosting referral sales

**You'll study ways to  
fine-tune your  
sales and marketing  
strategies**

Targeting your sales effort to  
the right market  
Building and maintaining the  
right sales tempo  
Establishing a sense of  
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Creating guidelines for effective  
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Providing up-to-date sales-  
training programs

**And, you'll learn how  
to create a good  
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**Specifically . . .**

How to design efficient and  
effective sales offices  
How to present model displays  
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**And you'll have  
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discuss all these subjects  
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particular concerns  
with Dave Stone  
and your fellow students  
at both formal  
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management action plan  
for ideas and programs  
you can begin to  
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A set of audio cassettes  
covering the entire  
program



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 administrative manager of Stone and Schulte, a real estate and homebuilding company in the San Francisco Bay Area. He is currently President of the Stone Institute, a management and marketing consulting organization based in Tulsa, Oklahoma which works with both building and realty clients all over the country. Dave is a faculty member of 14 Graduate Realtors Institutes in the United States and has assisted in the development of educational programs for the California Association of Realtors, the Realtors National Marketing Institute, the National Association of Home Builders and the Urban Land Institute.

In the past few years, Dave Stone has been widely hailed as home building's leading teacher of sales management. He has lectured to several hundred thousand real estate professionals in all 50 states, Canada, Mexico and Europe, and has authored 12 books on real estate subjects—among them the best-selling "How to Sell New Homes and Condominiums" published by the Housing Press.

# a housing seminar



## HOW TO SHARPEN YOUR SELLING EDGE

### Seminar Registration

To register, please complete and return the coupon below to Seminar Department, Housing Magazine, McGraw-Hill, Inc., 1221 Avenue of the Americas, N.Y., N.Y. 10020. Or you may register by calling (212) 997-6692. All registrations will be confirmed by mail.

### Seminar Fee

\$445

The full registration fee is payable in advance, and includes all luncheons, workbooks, tapes and other meeting materials.

### Seminar Hours

Registration starts at 8:30 a.m. Sessions run from 9:00 a.m. to 5:00 p.m.

### Hotel Reservations

While Housing does not make individual reservations for seminar participants, we have arranged with the Ambassador East Hotel in Chicago, the Omni Hotel in Miami, and the Marriott Hotel in Newport Beach to hold a block of rooms for our attendees. You can reserve your room at the Ambassador East by calling (312) 787-7200; at the Omni Hotel by calling (305) 374-0000; and at the Marriott by calling (714) 640-4000.

Please be sure to say that you are attending the Housing seminar. This will identify your reservation with the block of reserved rooms, and assure you of the special seminar rate. Space is limited, so please make your reservations as early as possible.

### Tax Deduction of Expenses

An income tax deduction is allowed for expense of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203.2d307.

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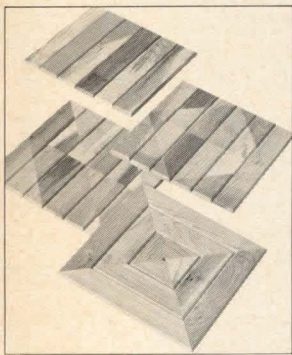




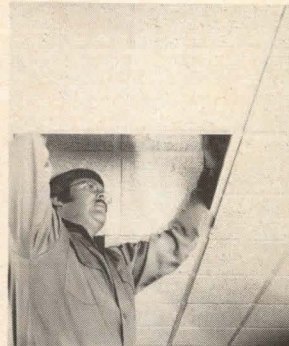
**Stone-surface paneling** (behind fireplace in photo above) has a UL Class 1 fire rating. Panels are also suitable for exterior use. Sanspray, Santa Clara, CA. Circle 239 on reader service card



**Mirrored closet doors** (above) slide on ball-bearing wheels. Vinyl-backed mirrors come in 6'8" and 8'0" heights. Virginia Mirror, Martinsville, VA. Circle 242 on reader service card



**Redwood wall tiles** (left) measure 12" x 12" x 5/16". Decorative tiles come in four different designs, as shown. Finlay Research, Willits, CA. Circle 240 on reader service card



**Acoustical ceiling panels** (left) are made of mineral fiber. Lay-in panels, with a tile effect, carry a Class A fire rating. Celotex, Tampa, FL. Circle 243 on reader service card

## Become a Contractor in Housing Rehabilitation

An intensive one week course in contracting, cost control, financing, property acquisition, and purchasing will be taught by experts October 21-26 at the Twin Bridges Marriott in Washington, D.C.

Sponsors are the National Savings and Loan League and U.S. Department of Housing & Urban Development. Space is limited. Send for brochure and application.

Write Urban Ventures School, Fourth Floor, 1101 Fifteenth St., N.W., Washington, D.C. 20005



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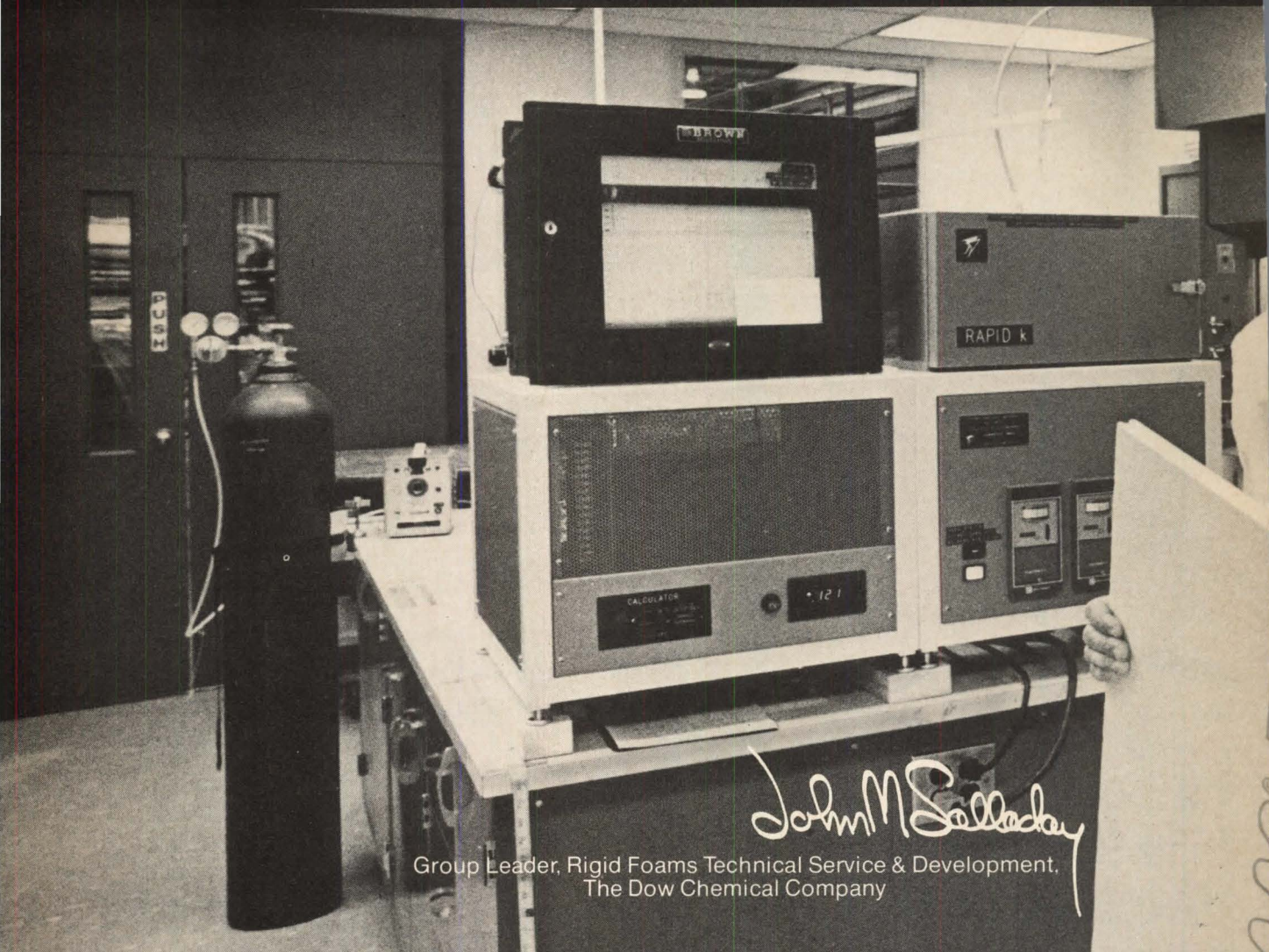
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**"If you thought STYROFOAM\* brand insulation was great before, here's an even stronger reason to build with it."**

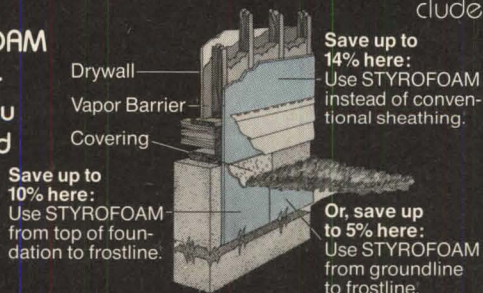


*John M. Salladay*  
 Group Leader, Rigid Foams Technical Service & Development,  
 The Dow Chemical Company

**"Now STYROFOAM brand insulation is a much stronger sheathing and is being acclaimed by builders across the country.**

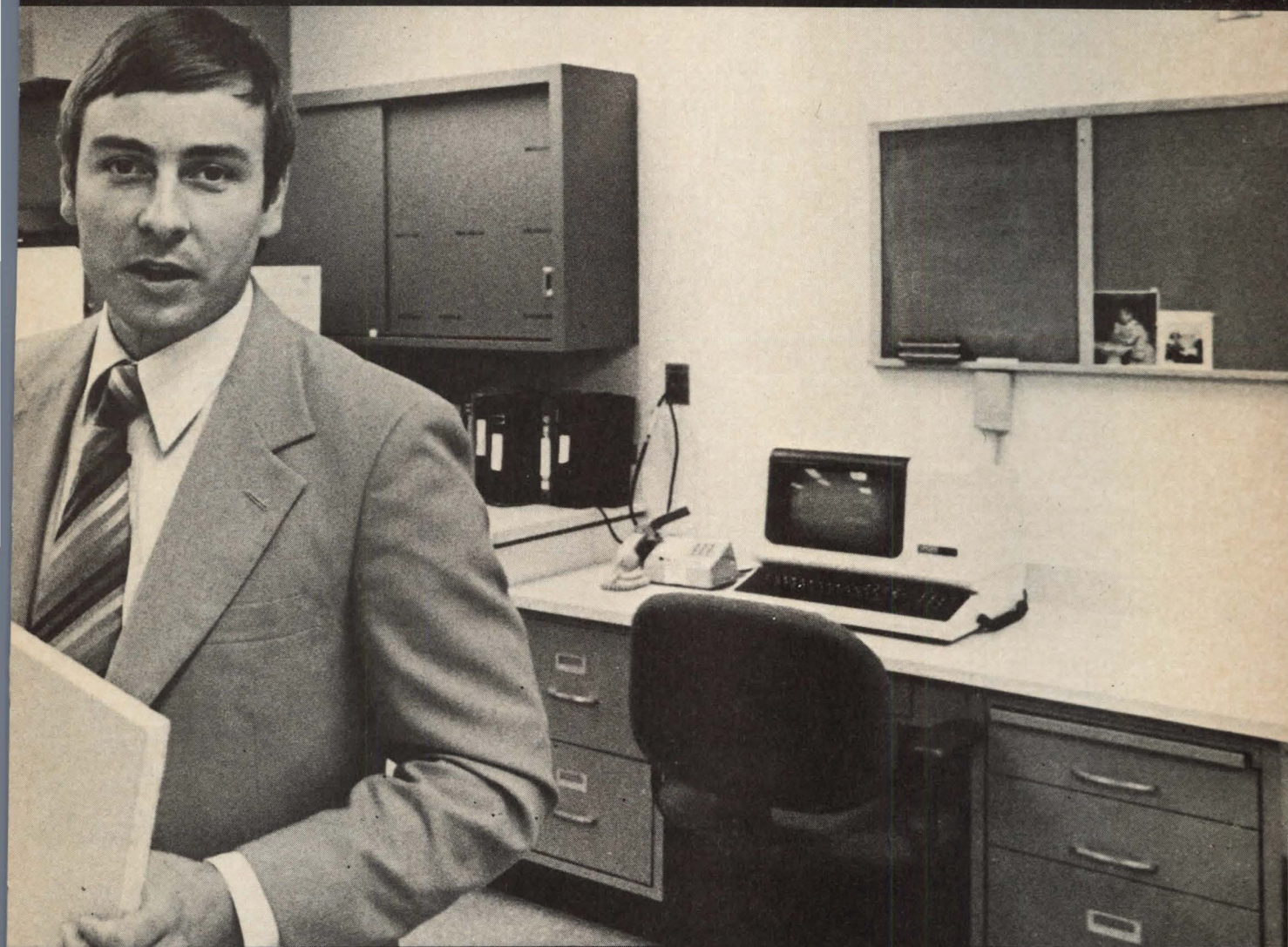
**"With its new strength, STYROFOAM is more rigid, more resistant to handling abuse and vandalism. And you should have far fewer cases of wind damage and on-the-job patching.**

**"We're proud of the way Dow's advanced technology has paid off again to bring you this improved product integrity."**



Our innovative improvement in no way alters the traditional benefits of STYROFOAM, which include high R value and moisture resistance important in foundation insulation. So STYROFOAM brand insulation remains clearly superior to substitute sheathings such as molded polystyrene foam.

STYROFOAM, a unique extruded polystyrene foam, is of consistent quality. It has a uniform internal structure without voids, so that it retains insulation performance—and moisture resistance.



Molded polystyrene foam, sometimes referred to as "beadboard", varies widely in quality. It has an irregular internal structure that often contains voids between beads. It is less efficient as insulation and in certain applications in a wet environment can allow moisture accumulation which further reduces insulation performance.

STYROFOAM brand insulation continues to be the leader in sheathing insulation. It's already the proven answer in over 1/2 million American homes. And the reason is simple: A savings of up to 24%\* in heating costs can be achieved by using STYROFOAM from

roofline to frostline. STYROFOAM insulates the entire outside wall and also cuts energy-stealing air leakage.

**These are strong reasons to build with STYROFOAM brand insulation. And to stay with it! Write for builder brochure: The Dow Chemical Company, STYROFOAM Brand Insulation, Dept. G 38-2, Midland, MI 48640.**



\*Trademark of The Dow Chemical Company

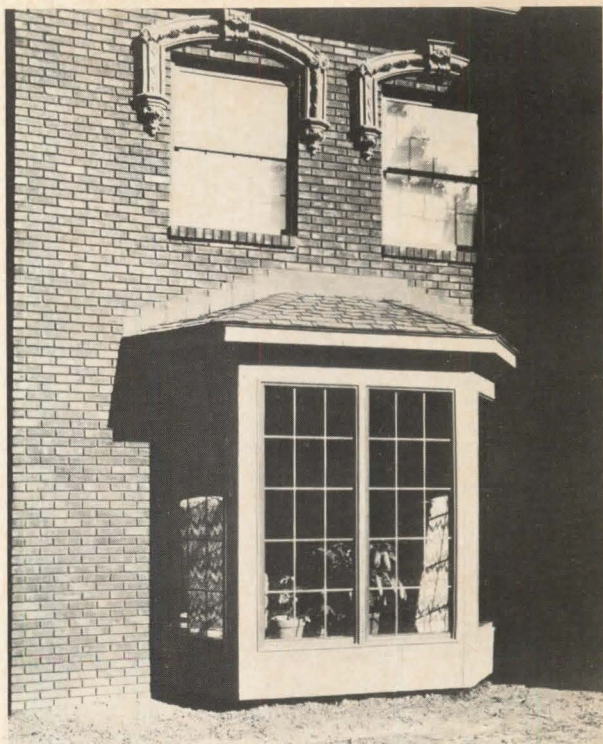
\*Based on 1" STYROFOAM insulation from roofline to frostline versus 1/2" wood fiberwood from roofline to floorline. 14% is the frame wall savings as determined in tests of actual full-size typically insulated, unoccupied homes in Columbus, Ohio. 10% is the basement wall savings (5% if STYROFOAM is used only from groundline to frostline) calculated according to the 1977 ASHRAE Handbook to a depth of 3 feet below grade. Actual energy savings will vary and depend on such factors as climate, fuel type and heating system, workmanship, house design, and living habits of occupants.

WARNING: STYROFOAM brand insulation is combustible and should be properly installed. For residential construction, a minimum of 1/2" gypsum board interior finish should be used. For specific instructions see Dow literature available from your supplier or from Dow.



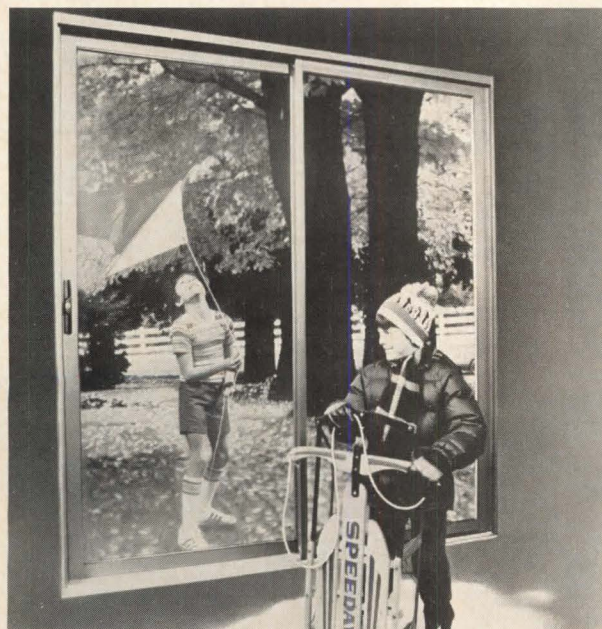
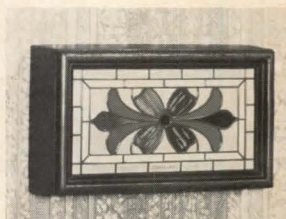
**Pre-hung entry door** (above) is constructed of 24-gauge steel sheet. Door is insulated with seven pounds of polyurethane foam and has a vinyl sheet thermal barrier. National Industries, Ocala, FL. *Circle 211 on reader service card*

**Hand transmitter** (right) opens garage doors in seven seconds. Unit has ten on/off position switches, which can be combined to 1,024 possible frequencies. Stanley Vemco, Madison Heights, MI. *Circle 212 on reader service card*

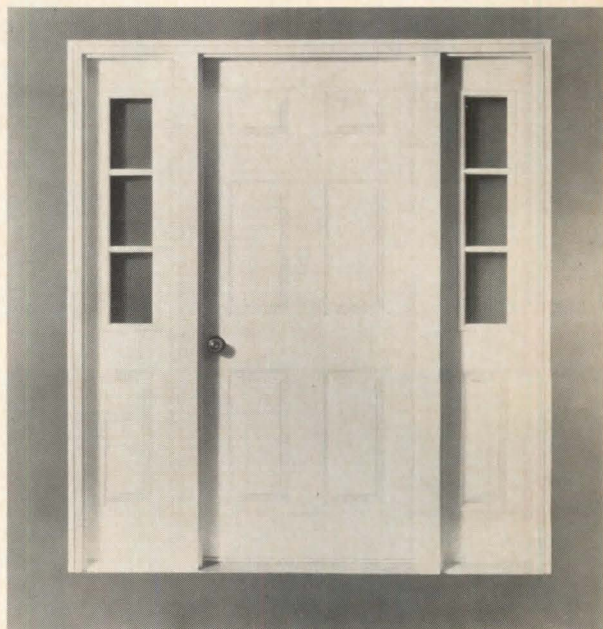


**Custom-like bay window** (above) is formed from four "Ultra Supreme" picture windows. Two aluminum extruded mullion bars join the corners at a 30° angle. V.E. Anderson, Owensboro, KY. *Circle 214 on reader service card*

**Decorative door chime**, the "Cathedral" (right), sounds two notes for the front door and one note for the rear door. Unit measures 6 3/4" wide x 4 1/16" high x 2 1/16" deep. Miami-Carey, Monroe, OH. *Circle 215 on reader service card*

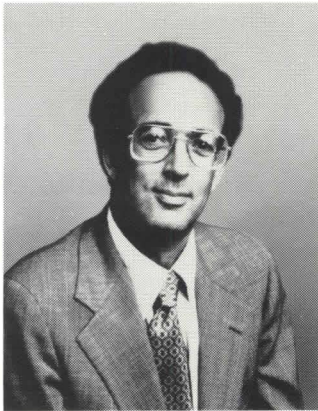


**Alaskan™ insulating patio door** (above) has 7/8"-thick double glazing. Aluminum door is offered in six sizes. Alcoa, Pittsburgh, PA. *Circle 213 on reader service card*



**Colonial-styled entrance system** (above) includes sidelights insulated with polystyrene sandwiched between steel outer faces. General Products, Fredericksburg, VA. *Circle 216 on reader service card*

# Levitt Homes In Florida. A Progress Report.



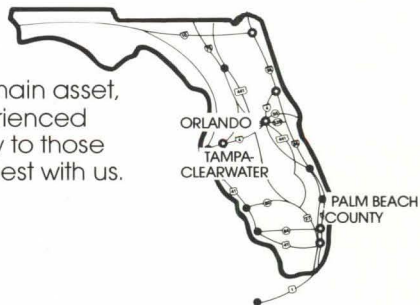
Edward P. Eichler, President

## MANAGEMENT—THE PEOPLE

Homebuilding is a unique business, more an art than a science. It requires the involvement of a great many disciplines—architecture, land planning, engineering, law, finance, marketing, etc. The logistics of house construction demand the services of scores of subcontractors and material suppliers. Virtually every step along the way needs the approval of one or more government agencies.

Organization, coordination and supervision of all this is an extremely difficult task, even more difficult today than it was when the first Levittown was built 30 years ago. The success of a homebuilder depends upon the quality and dedication of the people who run the business at every level—field superintendents, construction managers, purchasing agents, sales managers, finance specialists, engineering coordinators, and, of course, general managers. That is why Levitt has transferred to Florida twelve of its most important managers and technicians, including as Head of Florida Operations our number two Corporate Executive, Jay Krinsky. That is why our National Directors of Construction Nat Greenberg, and Sales Harvey Rafofsky, now live in Florida and spend over 60 percent of their time on operations here. And that is why I am personally so involved in every aspect of our Florida business.

Many companies have patents, control of raw materials, national dealer networks or enormous manufacturing facilities. We have none of these. Our main asset, really our only one, is dedicated, experienced people. Florida offers great opportunity to those who give it their best. We brought our best with us.



## Levitt Homes

Levitt Homes Incorporated  
1499 West Palmetto Park Road  
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Building communities in Boca Raton, West Palm Beach,  
Tampa, Clearwater/St. Petersburg and Orlando.

*He could almost hear the crowd cheering as he fingered the battered old trumpet in his hands.*



# How the Silver Turned to Gold.

Norm stood staring out the window. His mind was already at the supper club. He could almost hear the crowd cheering as he fingered the battered old trumpet in his hands. Tonight he'd have to play better than ever, despite the valves sticking every now and then. Tonight he'd be playing with "Horton's Herd," the best jazz group in town. His uncle "Sweets" had arranged the audition with Gary Horton. Now *this* would be for the critics.

More than anything, Norm wanted to be a jazz musician like his uncle "Sweets." But his mother and father had been saving for years, buying U.S. Savings Bonds to put him through college so he could be a "somebody." Well, he thought, if he became the musician his teachers said he could be, he *would* be somebody. Somebody they'd *all* be proud of.

Norm walked over to the bed, put the horn in its case and snapped the lid shut just as his mother called up the stairs, "C'mon, honey, it's almost time to go."

As he walked down the stairs, the whole family stopped talking and looked at him with anticipation. His father took him by the arm and led him to the center of the room.

"Tonight you've got an opportunity to play with the best. And so you're gonna play the best." With that he nodded toward Mama, who was holding a black leather case. "Your father has changed some of those

Savings Bonds he's been buying... into silver." With that she opened the case.

A silver trumpet. Gleaming like a jewel in its velvet setting. Norm picked it up and held it in his hands just feeling the luxury of it.

He hardly trusted his voice to say what he felt. Nodding, smiling, biting his lower lip, he tried to express his thanks. This was the greatest night of his young life.

People said the "Herd" never sounded better than they did that night. When it was over, Gary Horton had Norm take a bow. The applause was deafening.

Savings Bonds had helped turn his silver trumpet into a golden future.

*United States Savings Bonds will help you open the door and let opportunity come marching in. So join the Payroll Savings Plan at work or the Bond-a-Month Plan where you bank.*



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a housing seminar

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HOW TO  
PLAN, SITE  
AND  
MERCHANDISE

**THE  
SMALLER  
HOUSE**

A two-day seminar for  
Builders, Developers, Marketing Directors,  
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ANNOUNCING THREE NEW SESSIONS

Acapulco, MEX., Oct. 4-5  
Washington D.C., Nov. 8-9  
Denver, CO., Dec. 6-7



# a housing seminar

HOW TO PLAN, SITE AND MERCHANDISE

## THE SMALLER HOUSE

**Two days of intensive study in ... Site Planning, Floor Planning, Merchandising and Model Presentations for Single Family Attached and Detached, Townhouses**

### Here's why you should attend ...

Because today's rapidly rising land development and construction costs have made the small house homebuilding's key product for the immediate future.

Because small houses demand special skills in siting, planning, and merchandising if they are to be successful in the marketplace.

And because prospects have to be sold on a different kind of lifestyle before you can turn them into small-house buyers.

### Housing's "How to Plan, Site, and Merchandise The Smaller House" Seminar will show you...

How to site medium and high-density housing

How to design small houses that appeal to specific market segments

How to effectively merchandise small houses to these specific markets

---

**Acapulco, Oct. 4-5**  
**Pierre Marques Hotel**

**Washington D.C., Nov. 8-9**  
**Hyatt Regency Washington**

**Denver, Dec. 6-7**  
**Fairmont Hotel**

### Specifically, you'll study these key subjects:

#### Site Planning:

- Why site-planning subtlety become critical as living units become smaller
- How to avoid the "toy village" look of small-home developments.
- How to increase density without sacrificing market appeal.
- How to provide privacy in high-density housing.
- How to develop street patterns based on actual need rather than outmoded conventions.
- How to determine how much common space is needed and where it should be.
- How to design for and around the automobile.
- How to handle the problem of garage doors, narrow front elevations, and setbacks.



## plexes, and Patio Homes

### Product Design:

How to create floor plans that feel — and live — bigger than they really are  
How to relate floor plans to density  
How to make the most of smaller living spaces — indoors and outdoors  
How to gear floor plans to specific market segments  
How to use natural light to open up tight floor plans  
How to maximize square footage in key areas  
How to make creative use of interior volume

### Merchandising and Model presentation

- How to create models that show buyers the comfort of living in a small space
- How to make your models appeal to market groups
- How to scale furnishings for small houses
- How to use color and light effectively
- How to present the unfurnished model effectively

### Special Seminar Features

Problem-solving clinics where instructors will work with your floor plans, site plans, model areas, layouts, etc. Please bring any such materials with you to the seminar. (Blueprints are better than brochure floor plans.)

Personally developed Marketing Action Plan for ideas and programs that you can put to work immediately.

And as permanent reference guides to the seminar you will receive **1)** A full set of audio cassettes of the presentation and **2)** A comprehensive workbook.

### You'll study with these experts:

**Barry A. Berkus, AIA**, is president and founder of Berkus Group Architects, a 20-year old firm with headquarters in Santa Barbara, California and offices in Santa Ana, California and Washington, D. C. Mr. Berkus is a member of the AIA and the Urban Land Institute and a past member of the subpanel of the National Academy of Sciences reviewing certification of new building technology.

Responsible for programs in Canada, Mexico, Japan, Puerto Rico, and France, his firm currently has projects in various stages of production and design in 22 states, including a 60-acre downtown redevelopment in Dallas, Texas.

**Walter J. Richardson, FAIA**, is president of Richardson-Nagy-Martin, the 20-year old Newport Beach, California, architectural and planning firm which has gained a national reputation for excellence in residential developments and community design. The firm has projects in 25 states and four foreign countries and has received over 30 national and regional awards. Mr. Richardson is a registered architect in ten states and has headed his own firm since 1958.

A frequent speaker at industry seminars and conventions, he is a past chairman of the American Institute of Architects' National Housing Committee and a past president of the Orange County Chapter of the AIA.

**Gene E. Dreyfus** is president of The Childs/Dreyfus Group, an interior design firm based in Chicago, with offices in New York, Palm Beach, and Toronto. He is a former builder who sold nearly 2,300 homes in the Chicagoland area from 1950 to 1960. Since 1960, first as head of Gene E. Dreyfus Associates and for the past 11 years with his present firm, Mr. Dreyfus has served as a merchandising consultant to more than 150 builders in the U.S., Canada and Europe. He is currently an instructor for Housing's "Effective Marketing and Merchandising" Seminar.

# a housing seminar

## HOW TO PLAN, SITE AND MERCHANDISE

# THE SMALLER HOUSE

### How to register

Please complete and return the coupon below to Seminar Dept., Housing Magazine, 1221 Avenue of the Americas, New York, N.Y. 10020

Or you may register by calling (212) 997-6692. All registrations will be confirmed by mail.

### Cancellations and refunds

Registrations may be cancelled without charge up to two weeks before the seminar date. Cancellations received later than that are subject to a \$50 service charge.

### Seminar fee

\$445

The full registration fee is payable in advance, and includes all luncheons, workbooks, tapes and other meeting materials.

### Seminar hours

Registration starts at 8:30 a.m. the first day. Programs run from 9:00 a.m. to 5:00 p.m.

### Hotel Reservations

The Pierre Marques Hotel in Acapulco is holding a limited block of rooms for those attendees who wish to arrive as early as October 2nd or stay as late as October 7th.

Housing has reserved a block of rooms at the Pierre Marques Hotel in Acapulco at a special seminar rate of \$47 single and \$70 double. The hotel will only hold this room block until one month before the conference. After that, hotel space can only be reserved directly through the Pierre Marques on a regular avail-

ability basis. To make your hotel reservations, fill in the space provided on the registration coupon below, and enclose with your registration fee a *separate* check or money order payable to the *Pierre Marques Hotel* for two night's deposit on your room. Reservations for the hotel will not be honored by the hotel unless accompanied by a deposit.

Housing has arranged with the Hyatt Regency in Washington D.C. and the Fairmont Hotel in Denver to hold a special block of rooms for our attendees. You can reserve your room at the Hyatt Regency by calling (202) 737-1234; and at the Fairmont by phoning (303) 571-1200.

Please be sure to say you are attending the Housing seminar. This will identify your reservation with the block of reserved rooms, and assure you of the special seminar rate. Space is limited, so please make your reservations as early as possible.

### Tax Deduction of Expenses

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.2d 307.

### Continuing Education Units

Continuing Education Units (CEU's) will be awarded by HOUSING to attendees successfully completing seminars. The CEU was established in 1974 as a uniform unit of measurement for non-credit continuing education. Proof of completion will be supplied on attendees request.

### Seminar Dept.

#### Housing

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the Smaller House"

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Oct. 4-5, Pierre Marques  
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- Washington D.C.  
Nov. 8-9, Hyatt Regency
- Denver, CO.  
Dec. 6-7, Fairmont Hotel  
Washington
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### Hotel Reservations for Acapulco

Arrival Date \_\_\_\_\_ Departure Date \_\_\_\_\_

Single  Double  (check one)

Check payable to *Pierre Marques Hotel*

for two nights deposit enclosed for \$ \_\_\_\_\_

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Title \_\_\_\_\_

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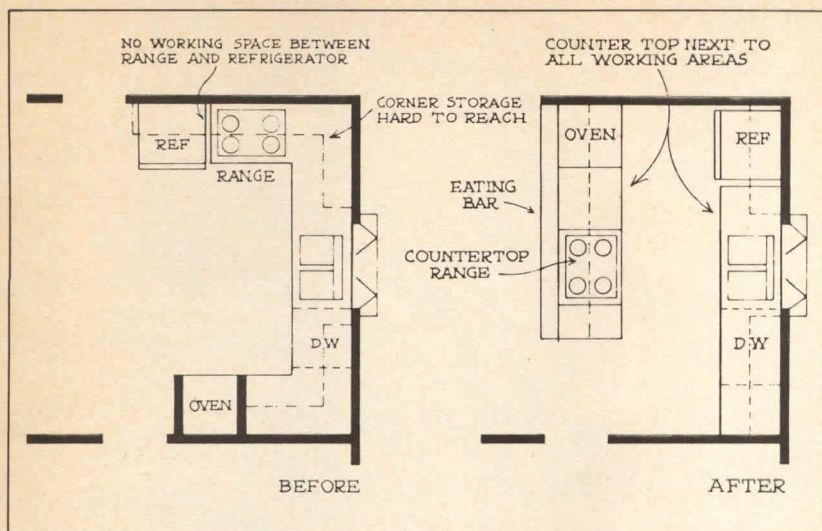
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from my company:

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Title \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_



## Ideas on cooking up convenient kitchens

Take a look at the before and after plans shown above. This kitchen, taken from a builder's plan, began as a shallow U; the range was poorly positioned next to the refrigerator. In the revised straight-line plan, the repositioned range and oven become part of a room-divider counter, which doubles as an eating bar. Adequate counter space is also afforded by the revamped plan.

This is just one of the helpful tips on planning easier-to-use kitchens in *The House and Home Kitchen Planning Guide*. Chock-full of illustrations and photographs, the book explores such areas as:

- major considerations that must be met in planning a new or remodeled kitchen.
- optimum lighting and electrical requirements for the kitchen.
- how to solve the most common kitchen remodeling problems.

The appendix includes HUD's Minimum Property Standards for Kitchens. Price: \$18.95. Write McGraw-Hill, 1221 Avenue of the Americas, New York, N.Y. 10020.

*The Kitchen*, by James Brett, appropriately subtitled "100 solutions to design problems," is a handy source of kitchen-design ideas to be used by the builder and remodeler alike.

Through a series of photographic essays (including a full-color section), Brett looks at some kitchen-design options. Before-and-after kitchen plans are included, as well as special sections on offices in the kitchen and bars and barbecues. *The Kitchen* is available from Whitney Library of Design, 2160 Patterson St., Cincinnati, Ohio 45214. Price: \$25.00, plus applicable sales tax in Ohio, Mass., Tenn., Calif., N.J., N.Y. and Va.

And here's some information on kitchen products.

A set of two catalogs depicting kitchen appliances is presented by General Electric; one focuses exclusively on the Hotpoint line. The other describes laundry as well as kitchen equipment. Specifications and installation instructions are included for refrigerators, ranges, microwave ovens, dishwashers, disposers and air conditioners; photos of models are included. General Electric, Louisville, KY. Circle 301 on reader service card

Ranges, microwaves, refrigerators are highlighted in a packet of information sheets. Each pamphlet zeroes in on a particular Amana model, providing specifications, product data and photographs. The 3+1™ smoothtop electric range and Radarange® microwave unit are among the models discussed. Amana, Amana, IA. Circle 302 on reader service card

For some new looks in decorative surfacing, Wilsonart® offers a catalog and three pamphlets describing plastic and metallic laminates. The literature illustrates practical vertical and horizontal applications of the materials, and includes color/pattern selection charts. Ralph Wilson Plastics, Temple, TX. Circle 303 on reader service card

Food waste disposers are featured in a full-color catalog sheet. The easy-to-install, stainless-steel units (four models are shown) are described and pictured. A cut-away drawing is also provided. Hobart, National Disposer, Troy, OH. Circle 304 on reader service card

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**Dome Homes—Energy Saver—Seeking** qualified residential home builders, developers and representatives to handle regional sales of middle income Dome Homes. Great market appeal. Write or call Domes and Homes, Inc., P. O. Box 365, Brielle, N.J. 08730.

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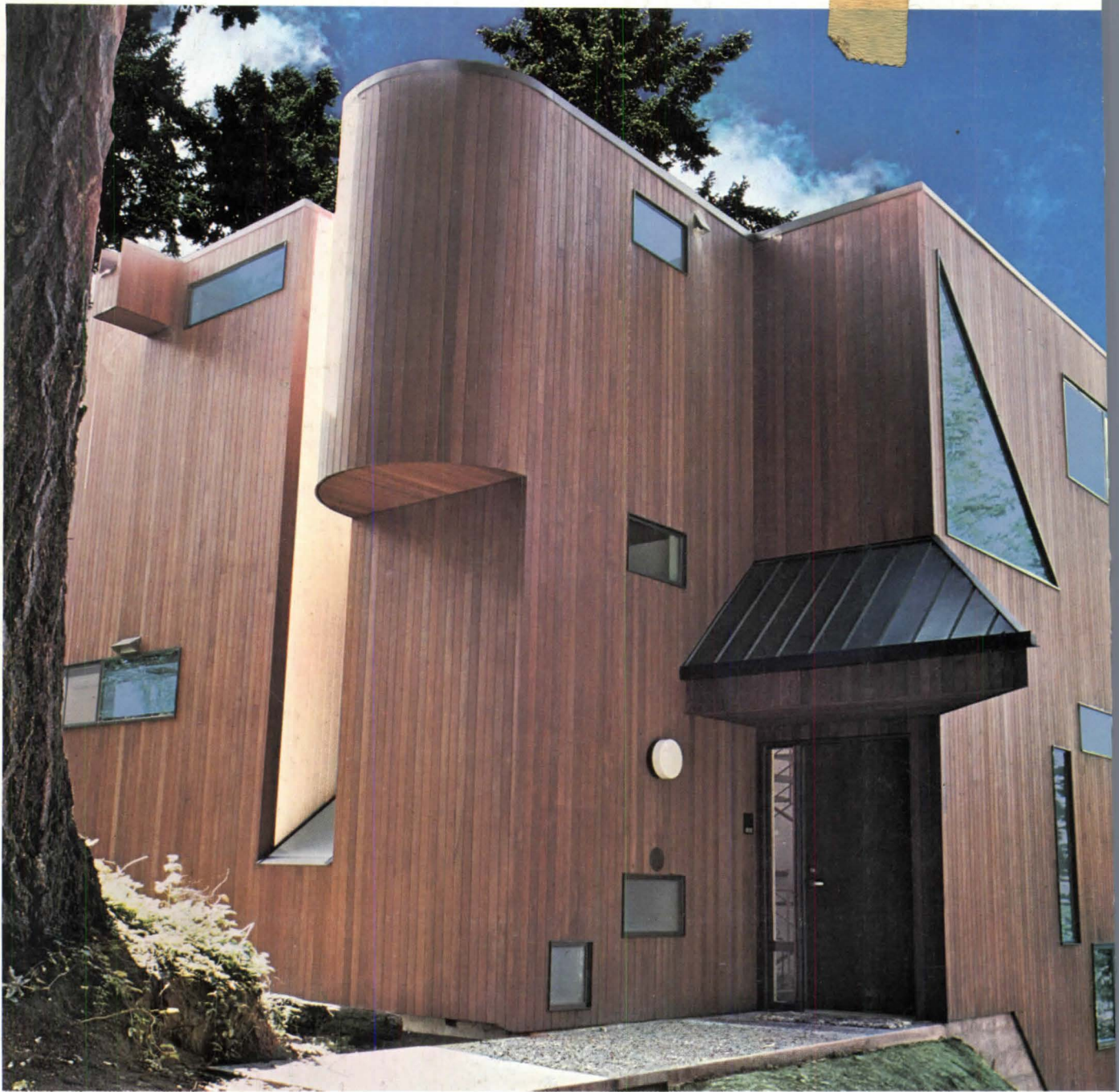
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