



Consommation  
et Corporations Canada  
Bibliothèque

Consumer and  
Corporate Affairs Canada  
Library

Miller, John A

Home improvements, repairs, and services :  
an annotated bibliography / John A. Miller  
and Frances Werdel.

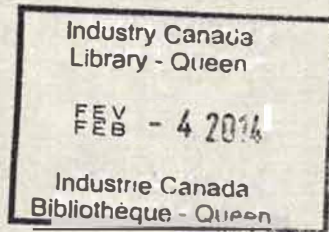
Canada

CCA-170 (4-82)

LKC  
Z  
7164  
.H8  
M45  
1982

**HOME IMPROVEMENTS, REPAIRS, AND SERVICES —  
AN ANNOTATED BIBLIOGRAPHY**

27164  
- H8  
M45  
C-2



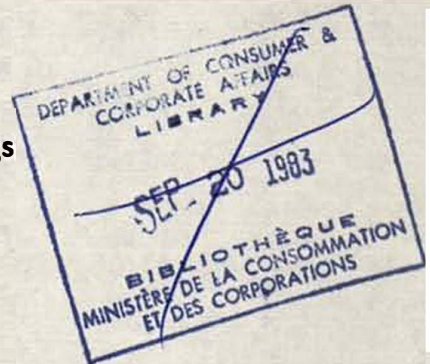
**John A. Miller and Frances Werdel**

with the assistance of

**Robert Clemen**

**University of Colorado, Colorado Springs**

[1982]



This is one of a series of studies prepared for Consumer and Corporate Affairs Canada. The approaches used, comments or conclusions are those of the authors themselves and do not necessarily reflect the views of the sponsoring agency.

The views presented in this paper are those of the authors and do not necessarily reflect the views or positions of the Department of C.C.A.

# HOME IMPROVEMENTS, REPAIRS, AND SERVICES—

## AN ANNOTATED BIBLIOGRAPHY

### TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION	iii
EXHIBIT 1—Example of Letter Requesting Information	x
TABLE 1—Key Words Searched in The Various Indexes	xi
BIBLIOGRAPHY	
Home Improvement Industry	1
General Information	1
Housing Industry	8
General Information	8
Government Involvement	8
Future of, and Predictions	9
Canadian	10
Do-It-Yourself (DIY) Industry	13
Home Improvement—Finance	19
U.S. Government Programs—Home Improvement Loans	19
Banks—Home Improvement Loans	22
Consumer—How to Finance Improvements	24
Consumer Information	27
Hiring of a Contractor	27
General and Specific Tips and Information	30
Fraud	37
"How To" and Do-It-Yourself (DIY)	43
General Guides and Tips	43
Return on DIY Investment	46
Specific DIY Products and Projects	47
Contractors—From Contractors' Point of View	51
"How To" Information for Contractors	51
Aluminum Wiring	53
Energy Audits and Department of Energy	53
Dealing with Customers	54
Saving Energy	55
General	55
Retrofits	59

	<u>Page</u>
Financing Energy Savings	61
Energy Audits	61
Fraud	63
General Information and Tips	64
Insulation, Thermal	70
Industry	70
Information for Contractors and Retailer	70
Problems	71
Fraud	71
General Consumer Information	72
Solar Energy	77
Industry	77
Fraud	77
Facts and Information	78
Rehabilitation	80
General Information	80
Feasibility and Financing	83
Examples and Cases	87
Building Code Problems	88

# HOME IMPROVEMENTS, REPAIRS, AND SERVICES --

## AN ANNOTATED BIBLIOGRAPHY

### INTRODUCTION

The following bibliography is the result of a fairly comprehensive search of various indexing services for available literature relating to home improvements, repairs, and services and closely related topics. It is part of a series of research projects commissioned by Consumer and Corporate Affairs Canada studying consumer problems and consumer satisfaction levels with various consumer products and services. The literature sources surveyed here are primarily complementary to a similar literature search of predominantly Canadian indexing services on the same topic conducted by Professor John Auld in the Fall of 1981.

The search attempted to survey available references relating to home improvements, repairs, and services. Because of the "fuzziness" of topical boundaries, certain overlapping topic areas were included even though they may not be directly part of the "home repairs and services" category (e.g. housing industry statistics may include new housing information as well as data on home repair and renovation). Professor Auld uses the term "residential rehabilitation" as the topical focus of his bibliography. He states:

"Rehabilitation is an all inclusive term which refers to any repairs or improvements, either cosmetic or structural, which purport to extend the useful life of the home and/or add to the enjoyment of property."

His bibliography also focuses on the institutional framework of the rehabilitation industry as well as government policies and programs, literature on building materials, construction standards, building codes, and standards.

In their paper "Home Improvement Frauds: A Preliminary Report," Stephen Brobeck and Edith Furst used the term "home improvements" to cover a similar set of topics. Their use of the term "home improvements" includes activities such as "preservation, modernization, expansion, and protection." Thus, their improvements include such categories as maintenance and repair, major replacements, and additions and alterations to "the inside and outside of the house, but also related structures and the grounds" (Brobeck and Furst, p. 3).

Most of the sources indexed in this bibliography are from United States publications and reports, although a number of references cite Canadian publications and/or are directly related to Canadian home repair and service topics. Early discussions between the authors of this bibliography and Professor Auld determined that there was a lack of significant overlap, so it was unlikely that any wasteful duplication of effort between the joint information searches would occur.

#### Scope and Process of the Literature Search

The information search explored sources back to about 1974-75. The 74-75 cutoff was selected because of the impact of the 1974 oil embargo and its impact on housing, repairs, energy concerns, etc. as well as the general requirement to make the search manageable. The search was conducted in three basic areas: 1. a search of published bibliographies, 2. a computer search, 3. letters and phone calls to various officials, organizations, and agencies.

#### Published Indexes

The major thrust of the literature search was a survey of four comprehensive published bibliographies: Business Periodicals Index, the Readers Guide to Periodical Literature, the PAIS Bulletin, and the Wall

Street Journal Index. A list of key words and topical headings used in the bibliographic search appears in Table 1.

Business Periodicals Index is "a cumulative index to English language periodicals...subject entries to business periodicals articles." It indexes over 275 magazines and journals. Business Periodicals Index (BPI) includes several Canadian business publications -- such as Canadian Banker and ICB Review, Canadian Business Magazine, the Canadian Business Review, and CA Magazine (Canadian Institute of Chartered Accountants), as well as many international business journals and magazines.

The Readers Guide to Periodical Literature (RGPL) is a "cumulative author subject index to periodicals of general interest published in the United States." It indexes over 181 U.S. magazines.

The PAIS Bulletin is a service "indexing library materials in the field of public affairs and public policy." PAIS covers about 1,400 periodicals, as well as books, government documents of the United States and other governments published in any of 5 other languages -- French, German, Italian, Portuguese, and Spanish.

Finally, the Wall Street Journal Index obviously provides access to articles published in the Wall Street Journal.

#### Computer Searches

Computerized literature searches were conducted through the University of Colorado's library's connections with two computer index/abstract services: Dialog Information Retrieval Service and Bibliographic Retrieval Systems, Inc. Between the two vendors a very large set of highly comprehensive databases are accessed. Of particular use to this information search are databases such as Newsearch, Trade and Industry Index, PTS F&S Indexes, Economic Abstracts International, ABI/Inform, Manage-

ment Contents, PTS PROMT, Dow Jones News, PTS International Forecasts, and PTS US Forecasts.

Newsearch covers publications such as all Readers Guide to Periodical Literature magazines, the Wall Street Journal, New York Times, etc. Trade and Industry Index, begun January 1, 1981, covers business topics from the National Newspaper Index, Magazine Index, books, government documents and the like. PTS F&S Index provides coverage back to 1972 from over 2,500 of the world's business publications such as international business and trade journals, newspapers, government documents, and newsletters. Economic Abstracts International covers some 1,800 journals since 1974 on markets, industries, country-specific economic data and management topics. ABI/Inform goes back to 1971 in its coverage of business management topics indexed from 400-plus journals as well as books, conference papers, dissertations, and the like. Management Contents covers U.S. and foreign journals and conference proceedings on business and management topics back to 1974. PTS PROMT covers over 800 journals, newspapers and other sources on nearly all types of industries and products. Dow Jones News since mid-1979 includes items of general business and financial interest from Wall Street Journal, Barrons, and the Dow Jones News Wire Service. PTS International Forecasts abstracts forecasts and historical data from over 1,000 sources outside the United States, such as annual reports, trade association publications, U.N. publications, journals, newsletters and the like. Its United States counterpart, PTS U.S. Forecasts provides the same service since 1971, with data taken from trade journals, business publications, the United States Census of Manufacturers and the like.



In addition to the bibliographic citations obtained through the computer searches, two computer-searched and -printed bibliographies were produced by the HUD User Information Service in response to our mailed letter request for information. The two bibliographies with abstracts were developed on the topics of "Housing—Rehabilitation" and "Energy—Conservation."

#### Mail and Telephone Contacts

In addition to the search of published and computerized indexes, specific individuals, organizations, and agencies were contacted both by mail and telephone to solicit any information, reports, or data relevant to the home repair and services topic. Again, this search was designed to complement, not duplicate, the coverage of Professor Auld's contacts with Canadian agencies, organizations, and individuals.

Letters were sent to each Attorney General of the 50 states in the United States. We also wrote to some 30 selected Better Business Bureau offices at the Federal, State, and Local levels. About 22 consumer organizations were contacted also; these included city, state, and national offices of the Consumer Federation of America, Consumers League, Consumers Alliances, Consumer Councils, and the like. Both Consumers Union and Consumers Research were contacted. Letters also went to about a half dozen trade associations and similar organizations, such as the National Remodelers Association, the National Housing Rehabilitation Association, the National Homeowners Association, and the Consumer Information Center of the United States General Services Agency. A copy of the letter sent to the attorneys general, Better Business Bureaus, and consumer organizations appears in Exhibit 1.

## Topical Coverage

Because of the huge number of citations appearing under many of the topics searched, it was decided to select representative citations from certain subtopic areas. Thus, this bibliography is very comprehensive and representative, but it is not a totally exhaustive listing of all the information published on the broad topic of home improvements, repairs, and services. To provide the reader with a clearer idea of specific topics investigated here a list of keywords and topic headings used in the search is provided in Table 1. The computer search investigated these topics and further looked for references related to marketplace or business abuses, public policy issues and concerns, and the like in the home repairs and services topic area.

The contents of this bibliography thus extend from statistical data and official technical reports, to articles for business people in the trade literature, to government publications and reports, to items from the popular press for homeowners on "do it yourself," etc. Whatever might be considered part of the house (as opposed to separable appliances) -- e.g., furnaces, air conditioners, septic systems, water heaters or softeners -- was considered for inclusion. / Certain built-in appliances -- such as electric ranges, dishwashers, central vacuum systems, and the like -- were considered to be included more appropriately in the major appliances category and were thus excluded from the scope of this bibliography.

Although most of the citations listed and annotated here refer to United States home repairs and services articles and the like, in the majority of these cases it is both easy and appropriate to extend the techniques, problems, solutions, marketplace abuses, policy issues, etc. to the Canadian situation.

Throughout the bibliography quotation marks are used both for quotations taken from articles themselves as well as for quotations from abstracts of the cited publications.

UNIVERSITY OF COLORADO

COLLEGE OF BUSINESS AND ADMINISTRATION  
AND  
GRADUATE SCHOOL OF BUSINESS ADMINISTRATION

BOULDER - COLORADO SPRINGS - DENVER

*Address reply to:*  
COLORADO SPRINGS, CO  
80907

Dear :

We are involved currently in an extensive research project concerning home repair and remodeling and related potential consumer problems or complaints. If your office has any reports, statistics, booklets, brochures, or any information relating to the topics of home repair and remodeling, home improvement, home insulation, house rehabilitation, or related topics, we would be most grateful if you would send copies of such information or inform us as to how we might obtain that information.

Thank you for your help.

Cordially,

JOHN MILLER  
Resident Dean

/ka

EXHIBIT 1

**TABLE I**  
**KEY WORDS SEARCHED IN THE VARIOUS INDEXES**

Air conditioning  
Air conditioning, contractors  
Air conditioning, heating, and plumbing contracting  
Air conditioning industry -- service  
Air conditioning -- equipment, service, maintenance, and repair  
Air conditioning -- standards  
Air conditioning suits and claims  
Architecture  
Betterments  
Buildings  
Buildings -- energy usage  
Buildings -- remodeled  
Buildings -- repair and reconstruction  
Carpenters  
Carpeting  
Carpets  
Carpet industry  
Consumer protection -- house rating system  
Construction industry  
Construction industry -- Canada  
Contractors  
Contractors -- suits and claims  
Do-it-yourself work  
Doors  
Electric -- heating  
Electric -- standards  
Electric -- wire and wiring  
Energy conservation  
Energy conservation -- laws and regulations  
Energy conservation -- standards  
Energy efficiency  
Energy, solar  
Floors  
Floor coverings  
Flooring  
Frauds  
Furnaces -- maintenance and repair  
Garages  
Heating equipment -- maintenance and repair  
Heating, furnaces  
Heating industry -- service  
Home improvement  
Home improvement centers  
Home improvement frauds  
Home improvement industry  
Home improvement loans  
Home insulation  
Home rehabilitation  
Home repair

Home security systems  
House protection  
Houses  
Houses -- decoration  
Houses -- energy savers  
Houses -- energy usage  
Houses -- heating, cooling, etc.  
Houses -- maintenance and repair  
Houses -- painting  
Houses -- remodeling  
Houses -- remodeled, restored  
Housing  
Housing -- Canada  
Housing -- finance  
Housing -- rehabilitation  
Housing -- repair  
Insulation (heat)  
Insulating materials  
Mechanics, household  
Mortgages  
Paint  
Plumbers  
Plumbing industry  
Power resources -- conservation  
Product safety  
Remodeling  
Repairing  
Repairmen  
Retrofitting  
Roofs  
Roofers  
Roofing  
Rugs and carpets  
Rural electrification  
Screens  
Septic tanks  
Service  
Shingles  
Siding (building)  
Solar energy  
Swimming pools, home  
Tiles, floor  
U. S. Consumer Product Safety Commission  
U. S. Department of Housing and Urban Development  
Windows

HOME IMPROVEMENT INDUSTRY  
(GENERAL INFORMATION)

Adams, Eli, "1979 Profile: The Builders of America," Professional Builder and Apartment Business, Vol. 44 (July 1979), 118-27.

Home improvements, repairs, remodeling, and rehabilitation make up a large portion of small as well as large builders' operation.

"Aggressive Remodelers Seek a Bigger Slice of the Housing Dollar," House & Home, Vol. 49 (April 1976), 40.

Remodelers want more customers and bigger profit margin. Lists some of NHIC's programs and individual strategies to do just that.

"Andreasen Reports Only 24 Percent of Problems Consumers See Are Satisfactorily Resolved," Marketing News, Vol. 10, No. 2 (July 16, 1976), 9.

Analysis of a survey by Nader reveals consumers find problems with 20% of products and services, report 40% of them to business. Of those, 60% are satisfactorily resolved. Car, appliance, and home repairs lead in complaints. Home repairs, vacuum cleaners, and medical/dental repairs are not well resolved.

Auld, John and Karen Steiner, "The Home Repair and Renovation Industry," Consumer Research and Evaluation Branch, Consumer and Corporate Affairs, Ottawa, Canada, unpublished report, August 1981. (91 pages)

An extensive annotated bibliography of the information available in Canada on home repairs, renovations, and the industry in general. Mail surveys, computer searches, and periodicals were sources for the entries in the bibliography. Included are government, non-government and financial operations sections.

Clemen, Robert, "Home Improvement: An Industry Study," unpublished paper submitted to the University of Colorado at Colorado Springs, May 1981, in partial fulfillment of the requirements for the MBA degree.

A survey of the home improvement industry discussing characteristics, financing, trends, future outlook, the DIY market, government programs, and the interfacing of government programs with the home improvement industry.

CMHC Publications, NHA 5006 81-108, Canada Mortgage and Housing Corporation, 1981. (22 pages)

Catalog of CMHC publications dealing with the housing industry. Topics include regulations and standards, home selection and housing programs, housing rehabilitation and energy conservation.

"Construction: Anti-inflation Backlash Hits Building Suppliers," Business Week (April 14, 1980), 36.

New housing suppliers (especially lumber) are cutting back inventories and production. Others are pushing into the home improvement market. However, there seems to be a slack in home improvements, too.

"Construction Reports: Residential Alterations and Repairs," C50-81-Q1, U. S. Department of Commerce, Bureau of the Census report, June 1981. (12 pages)

First Quarter 1981 estimates of expenditures by property owners for maintenance, repairs, additions, alterations, and major replacements. Included are expenditures for one-unit to four-unit properties, payments to contractors, payments for materials purchased by owners. Different tables go back different years, some back to 1972 and others back to 1977.

"Construction Reports: Residential Alterations and Repairs," C50-81-Q2, U. S. Department of Commerce, Bureau of the Census report, September 1981. (12 pages)

2nd quarter 1981 estimates of expenditures by property owners for maintenance, repairs, additions, alterations, and major replacements. Included are expenditures for one-unit to four-unit properties, payments to contractors, payments for materials purchased by owners. Different tables go back different years, some back to 1972, and others back to 1977.

"The Economy: Where Recession Doesn't Hurt," Business Week (December 21, 1974), 22-23.

One reason cited for home improvements industry's growth is "the recognition . . . that their best hedge against inflation is a further investment in their existing houses." Fiberglass insulation manufacturers pessimistic.

"Fall's the Time to Fix House for Resale Later," Colorado Springs Gazette Telegraph (September 17, 1981), 7AA.

"Don't move--improve," is replacing the practice of "selling up" as a result of inflation and rising energy costs. NHIC cites various reasons why 1981 was 30th consecutive year of growth for HI industry, and why the trend should continue. Also contains good pointers on choosing HI contractor.

Fitzgerald, J. V., "Tile - Aims High," Ceramic Industry (June 1980), 31.

Ceramic tile industry's future looking good. One reason cited, the emergence of a strong remodeling industry.

Giges, Nancy, "Inflation Doesn't Deflate Luxury Spending," Advertising Age, Vol. 51, No. 4 (January 28, 1980), 1, 70.

Surveys and samples indicate that inflation is having an impact on Americans' lives, forcing cutbacks in some areas of spending but not in



others. Among other adjustments reported is the fact that "more leisure time is being spent at home doing such things as reading, watching television, and undertaking home improvement projects."

Harris, Roy J., Jr., "Bucking the Trend: For Some Industries, There's a Silver Lining in These Hard Times," Wall Street Journal (November 14, 1979), 1, 25.

Home improvements industry one of several industries that generally prosper during economic slowdowns. Unemployed have time to spruce up the house and others can only afford to make do rather than buy new.

Helbers, Lawrence, "Estimated Effects of Increased Income on Homeowner Repair Expenditures," HUD-0001085, study sponsored by U. S. Department of Housing and Urban Development, November 1979. (41 pages)

Report deals with a study made using a model to predict the additional repair expenditures that would be made by elderly homeowners subsidized by reverse annuity mortgage payments. Findings: in absolute dollars, the expenditure change would be modest. Average repair expenditures would typically increase by less than 10% of the annual RAM payment.

"Home Fever' Spurs New Paint Promotions," Chemical Week, Vol. 127 (November 5, 1980), 5.

Paint industry changing marketing strategy to meet the needs and demands of home decorating and fix-it-uppers. People staying home more and want it to be a pleasurable place to be.

"Home Improvements," Municipal and Public Services Journal, Vol. 86 (March 31, 1978), 295+.

"Four articles on the feasibility of renovating and otherwise improving older housing as an alternative to large-scale clearance; Great Britain."

Home-Remodeling Firms Suffer as Do-It-Yourself Mood Builds," Wall Street Journal (August 6, 1980), 19.

Findings indicate that home improvements are lower in this recession than in previous recessions; and of those home improvements, contracted jobs are down and DIY jobs are up.

Larson, Donald K., and E. Grant Youmans, "Problems of Rural Elderly Households in Powell County, Kentucky," Economic Research Service, Washington, D. C., unpublished report, 1978. (23 pages)

Study shows that many elderly households in Powell County have incomes below the national poverty level. Home repair was an important need expressed by many, but would require special financial assistance in order to be effected. The county elderly ranked the need for home repairs above transportation needs.

Loomis, D. O., "Home Improvement Hit for 'Abuses'," Housing, No. 58 (September 1980), 18.

Home improvement industry charges that the Consumer Federation of America Report lacks thoroughness--not nationwide and doesn't separate DIY market from contractors.

Margolis, Stephen E., "Depreciation and Maintenance of Houses," Land Economics, Vol. 57 (February 1981), 91-105.

Author develops and discusses a model in which the objective is for the landlord to maximize profits. Considers the cost of capital, different maintenance levels, and depreciation of the capital and its improvements.

Morrison, Philip S., "Expenditures on Housing Maintenance and Repairs: Some Recent Evidence: An Analysis of Expenditures Made by Home Owners in Toronto in 1973," Research Paper No. 102, Centre for Urban and Community Studies, University of Toronto, November 1978. (50 pages)

A study which evaluates who is investing in existing housing (focusing on recency of purchase, the age and income of the owner), how much is being spent on home maintenance and repairs, and which types of properties are receiving the investment (in terms of age, value, and type of residential property).

"Newstrends: Home Improvement--Up," Real Estate Today, Vol. 11 (January 1978), 24-25.

Home improvement market growing as people would rather fix up than move. Big market target first-time buyers.

Noakes Associates Architects, Bethesda, MD and Montgomery County Revenue Authority, MD, Study of the Living and Health Care Needs of Older People in Montgomery County, MD, unpublished report, 1971. (101 pages)

Describes needs of elderly population and offers recommendations for a model system of services to the elderly. Report notes that "even when the county's elderly can afford to purchase help for home repairs, house-keeping, etc., such services are often unavailable from the private sector."

Olson, Thomas, "Insurance Marketers Eye Inflation," Advertising Age, Vol. 51, No. 16 (April 14, 1980), 58.

As inflation forces insurance companies to raise premiums, some firms run ad campaigns explaining why. Examples of these various counteractive campaigns are cited, including that of Allstate . . . "encouraging policyholders to keep their homeowners insurance in step with the rising costs of home repairs due to inflation."

"1000 Low-Income Families to Benefit: Pilot Program to Train Jobless to Install Solar Heating Equipment," Air Conditioning, Heating & Refrigeration News, Vol. 144 (June 5, 1978), 1, 7.

The Department of Energy, Department of Labor, and Community Services Administration have banded together to initiate a pilot program that would create jobs, help needy families, and broaden the use of solar technology.

Pflaum, Peter, Pearle Levine, Martha McClelland, Mary McDonald, and Susan Weinberger, "Rational Economic-Social Planning Based on Needs Determination," California State University unpublished report, 1978. (97 pages)

A project to guide the development of the city's human resource plan was launched by Long Beach, CA, Department of Human Resources. A detailed study of residents and their diverse problems brought to light priority areas of need, including nutrition, major home repair, home health care services, youth employment, emergency services, target hardening, home repair for security, and law enforcement through environmental design). Problems which social service providers encounter are pinpointed, and suggestions for alleviating them are described.

"The Potential Market for Residential Renovation in Canada: A Pilot Study of Halifax," Scanada Consultants Limited, Ottawa, November 30, 1979. (58 pages)

A preliminary study examining the potential opportunities in the repair and renovation market for the Canadian construction industry. Results indicate that the potential looks good for labor, materials sales, and related repair and maintenance business (in Halifax). Results are then extrapolated to include all of Canada. Shows a renovation potential of \$200-250 billion (includes the energy-related measures).

Reckert, Clare M., "Business Trends: The Booming Home Remodeling Industry," The New York Times (July 9, 1976), D-1 and D-10.

Americans spent almost as much for home modernization and maintenance in 1975 as they did for new homes. The market for lumber and wood products will increase sharply as will other DIY markets. Home decorating centers are springing up. Government support is sought for an "urban homesteading" program. Energy tax credits and low interest loans are two other programs up before the senate.

Reschke, Robert C., "New Products, Techniques for the Home Improvement Market," Professional Builder and Apartment Business, Vol. 43 (April 1978), 80+.

Briefly describes some new products and ideas for home improvement. States that the need for energy efficiency has been a major impetus behind the surge in home improvements and home improvement products.

Robinson, Shep, "Remodeling and Recycling: Profit Centers," Professional Builder and Apartment Business, Vol. 45 (September 1980), 108-111.

"Residential remodeling has become a major activity for smaller volume builders." Survey findings: Remodeling is a secondary business to most builders; most prevalent types of remodeling involve structural changes (i.e., kitchen & bath remodeling); remodeling is on the increase; and

energy-related improvements are becoming more important. Good use of charts in presenting results of the survey.

Swick, Brenda, "Characteristics of the Household Repairs and Renovations Industry," Consumer Research and Evaluations Branch, Consumer and Corporate Affairs of Canada, Ottawa, Canada, unpublished paper, September 1980. (116 pages)

An excellent comprehensive study of the home repair and improvement industry in Canada. Covers financing, regulations, legalities, and government's role in the industry, contractors' and consumers' rights and responsibilities, as well as insurance, warranties, guarantees, and contracts. Also includes estimates of complaint statistics and the status of the industry in the 80's, with extensive use of appendices. Bibliography included.

Torres-Gil, Fernando, Deborah Newquist, and Mary Simonin, "Housing: The Diverse Aged (Social and Cultural Contexts of Aging)," NSF/RA-78-766, University of Southern California, Los Angeles, and National Science Foundation study, 1978. (128 pages)

Circumstances, problems and housing needs of the elderly are analyzed using data from 1978-74 survey of 1,269 older, racially mixed Los Angeles residents. Deals with the elderly as a "diverse group whose housing needs encompass the individual's life-style and cultural background in addition to basic shelter." Finds housing a serious problem for many elderly, particularly housing costs, home repairs, and neighborhood crime; yet more elderly prefer age-integrated settings as opposed to age-segregated environments.

Webb, Polly, "Remodeling & Rehabilitation: Remodeling Activity May Set a Record," Builder (August 11, 1980), 5.

More remodelers entering the market, undercutting bids. Big potential problems: bad publicity, consumers' dissatisfaction. Optimistic outlook for 80's.

"Why Homeowners Are on a 'Fix It Up' Spree," U. S. News & World Report, Vol. 80 (February 16, 1976), 78-79.

Predictions for home improvements and repairs good. Availability of financing and ease of DIY products give boost.

#### BANKS--HOME IMPROVEMENT LOANS

Black, Harold, and Robert L. Sweitzer, "Discrimination in the Lending Decision: Home Improvement Loans," Journal of Bank Research, Vol. 11, No. 3 (Autumn 1980) 184-6.

A study of sample banks shows that discrimination toward blacks is a factor in granting home improvement loans, but not a problem in redlining.

"Home Fix-Up Loans Eligible for FHLMC Purchase Defined," Savings & Loan News, Vol. 100 (October 1979), 20-22.

Updates the development of the secondary market for home improvement loan program by FHLMC. Target implementation date is mid 1980's. Suggestions from lenders are analyzed and discussed. Requirements for participation in the program are listed.

Mitchell, Maxine, and Amy Ross, "The Boom in Residential Second Mortgage Lending," Mortgage Banker, Vol. 40, No. 12 (September 1980), 57-62.

Homeowners have increased their use of second mortgages for financing home improvements among other things. Average home improvement loan is usually about \$10,000 (this figure is from a survey conducted by the Real Estate Research Corporation). Homeowners are taking advantage of the appreciating value of their property during these inflationary times, and lenders are willing to loan the money as terms are short and risk is low. Expansion of secondary mortgage lending looks optimistic especially since FHMA and FHLMC are planning to purchase home improvement loans in the secondary market.

## HOUSING INDUSTRY

### GENERAL INFORMATION

"Hoboken Home Improvement Program," New Jersey Department of Community Affairs unpublished report.

Report on "housing demonstration program."

Jones, Phil, Elizabeth Rott, and Mary B. Murphy, "Report on Services to the Elderly: Number 2, Housing--Dade County's Programs to House the Elderly," National Association of Counties Research Foundation, Washington, D. C., unpublished report, 1976. (23 pages)

"This report discusses the ways in which Dade County, FL, has tried to help with the housing problems of the elderly. The various . . . programs include countywide enforcement of housing codes tied to home repair assistance and resident relocation programs."

Kaluzny, Richard L., A Survey of Homeowner Experience with New Residential Housing Construction, U. S. Department of Housing and Urban Development booklet, August 1980. (140 pages)

Findings are summarized in 3 areas: problem incidence, problem cost per household, and owner-builder relations. Included all builder resolved problems as well as those non-builder resolved problems costing \$100 or more to repair. Extensive use of tables, statistical analyses, and the details of the survey itself.

### GOVERNMENT INVOLVEMENT

Baseline Analysis of the Urban Homesteading Demonstration, HUD-0000568, Urban Systems Research and Engineering, Inc., and Department of Housing and Urban Development, booklet, 1978. (95 pages)

A look at HUD's urban homesteading initiative--specifically the urban homesteaders themselves and the homesteading neighborhoods during the first year of the demonstration project.

"The Housing Mess: Will We Ever Learn?" Forbes, Vol. 118 (November 15, 1976), 65-67.

Problems with HUD and housing subsidy programs. HUD is having to reduce its inventory of housing projects. Who loses and who gains?

"Low Income Housing Round-Up," No. 60, Low Income Housing Information Service, newletter, March 16, 1981. (10 pages)

This particular issue describes the Reagan Budget Proposals for 1981 and 1982, and the effects on HUD's budgets. The newsletter is issued twice monthly when Congress is in session, and monthly during long recesses. It covers activities in Congress and federal agencies affecting low income housing, neighborhood, and community development matters.

More Than Shelter, HUD-0001265, Department of Housing and Urban Development, booklet, 1979. (28 pages)

Presents HUD programs for revitalizing urban neighborhoods. To help people live in decent homes, HUD has established the Public Housing Program, the Public Housing Urban Initiatives Program, Operating Assistance for Troubled Multifamily Projects, Homeownership Assistance for Lower-Income Families, and Home Improvement Loans.

### FUTURE OF, AND PREDICTIONS

"Housing Is Near the Bottom Now," Fortune, No. 101 (May 5, 1980), 44.

Housing starts down for the first quarter of 1980, but builders are optimistic that interest rates will decrease and the industry will see a rise.

"Housing's Roof Caves In," Time, No. 115 (April 28, 1980), 42.

A more pessimistic report on the housing industry. High mortgage rates are hurting everyone.

Marcin, Thomas C., "The Effect of Declining Population Growth on Housing Demand," Challenge, Vol. 19 (November 1976), 30-33.

Implications of the changing age pattern demands and lifestyles of the American population on the housing industry now and in the future.

Marshall, Richard D., "Housing: A Crisis," Business Horizons, Vol. 20 (April 1977), 47-53.

Near fatalistic attitude of the future of the housing market. Author defines the problems and presents solutions (the majority of which include government involvement).

Myrtle, James W., "The Annual Housing Survey," Construction Review, Vol. 22 (August/September 1976), 4-9.

Trends in housing industry. Good information for determining demands in home improvement market.

Pauly, David, with Gloris Borger, "Housing Looks Up from the Bottom," Newsweek, No. 95 (June 23, 1980), 67-68.

Predictions that the housing market will begin to rise from its slump due partly to declining mortgage rates. Housing costs will rise--buyers' chagrin, builders' delight.

"Statistical Panorama 1981, Air Conditioning, Heating & Refrigeration News, Vol. 152, No. 14 (April 6, 1981). (128 pages)

The entire issue is devoted to information relevant to the air conditioning, heating, and refrigeration markets. Included are statistics and summaries of forecasts, the economy, major influences, trends, specific products and their markets, the housing market, labor, energy and fuels, imports and exports, replacement market, and historical comparisons. Excellent overview for wholesalers, manufacturers, and local contractors.

"Statistical Panorama XV," Air Conditioning, Heating & Refrigeration News, Vol. 149, No. 14 (April 7, 1980). (144 pages)

The entire issue is devoted to information relevant to the air conditioning, heating, and refrigeration markets. Included are statistics and summaries of forecasts, the economy, major influences, trends, specific products, and their markets, the housing market, labor, energy and fuels, imports and exports, replacement market, and historical comparisons. Excellent overview for wholesalers, manufacturers, and local contractors.

#### CANADIAN

Allen, Tom, "Those Wealthy Canadians: Their Future Is Now," Housing, Vol. 56 (September 1979), 10, 14, 16.

Canadian builders and developers, their management style and business tactics and their expansion into the United States.

Canada Year Book 1980-81. (Quebec: Supply and Services Canada). Chapter 9: Housing and Construction, 333-0357.

A review of the housing industry in Canada. Brief discussions and summaries of the developments in such areas as: the federal government and housing, CMHC, housing assistance programs, loans and investments, growth rates, dwelling types, tenure and size, heating fuel, construction, building permits issued, and capital expenditures. Tables of data are included.

"Canadians Investing Heavily in Denver Building Projects," Chicago Tribune (August 24, 1981), Section 4, p. 14.

Energy boom in Rocky Mountain region, and particularly Denver, has spurred Canadian investors to pour monies into real estate projects in downtown Denver, and into the oil, gas, and energy related markets. However, the investing trend is not exclusive to Denver, as other major cities in the U. S. are attracting Canadian investors who say they can get a higher ROI in the U. S. than in Canada.

Carroll, Bill, "Home Renovation: A Growth Area for the Construction Industry," Canadian Business, Vol. 52 (October 1979), 27-28.



Potential is big for renovation market. However, big Canadian developers are reluctant to jump on the bandwagon. Leaves the field open for small contractors who have trouble competing with big companies in the new housing market.

Corke, S. E., A selected, Annotated Bibliography of Canadian Housing Research, 1970-79. Bibliographic Series No. 13, Centre for Urban and Community Studies, University of Toronto, June 1980. (264 pages)

An extensive and broad annotated bibliography consisting of entries pertaining to the housing industry in Canada. Contains only Canadian work. Sections include: Housing and the Market, Housing and the Government, Housing in Spatial Context, Housing Quality and Neighborhood Environment, Housing Alternatives, Housing Needs and Special Groups, and General Housing. Draws from Canadian periodicals, government publications and documents, doctoral dissertations, and unpublished papers.

Cullingworth, J. Barry, "Canadian Housing Policy Research--Some Initial Impressions," Research Paper No. 117, Centre for Urban and Community Studies, University of Toronto report, July 1980. (62 pages)

Subjective discussion about the nature and scope of housing policy research in Canada. Points out a need for "a descriptive account of Canadian housing conditions, perceptions, policies, and institutions."

Detomasi, Don D., "The Evaluation of Public Projects: The CMHC Evaluation of NIP," Plan Canada (March 1979), 56-73.

The CMHC evaluation of the NIP indicates that the program is working "reasonable well and ought to be extended," however, with some changes,, including the administration and the procedures for implementation of the program. CMHC provides some recommendations for these problems and for the problems found in the underlying legislation.

Frieser, George, "Housing Market 'Squeeze'," The Canadian Business Review, Vol. 7 (Winter 1980), 28-30.

Author feels that housing and its construction should be free from most government interference or controls. This could be the boost industry needs in its present slump. Details some of the trends and characteristics of the housing industry and its consumers. Long-term and growth potential for home improvements and renovations evaluated.

Graves, Frank, and Frederick Ermuth, Pilot Study of Physical House Condition and Rehabilitation Need: Major Report, Ekos Research Associates, Inc., Ottawa, Ontario, April 22, 1981. (280 pages)

The objectives of the study were to establish "an improved information base detailing the nature and extent of housing stock deterioration and the number and characteristics of housing units in need of rehabilitation" in Canada and the U. S. A valuable aid in formulating rehad policies.

Graves, Frank, and Frederick Ermuth, "Pilot Study of Physical House Condition and Rehabilitation Need: Overview of the Ottawa Pilot: Approach, Findings, Implications," Ekos Research Associates, Inc., Ottawa, Ontario, June 5, 1981. (45 pages)

A study which identifies and develops methods of measuring house condition, rehabilitation needs, and rehabilitation costs. These measurements could further lead to a standard definition of adequate housing and have some impact on government programs and policies concerning housing.

Greenspan, David, "Business Forum: Don't Blame Developers for High Housing Prices--Blame the Whole Damned System," Canadian Business, Vol. 52 (September 1979), 158.

One man's opinions and concerns about how the Canadian government handles the housing industry. Offers solutions.

Grescoe, Paul, "A Handyman's Special for Just \$200,000!" Canadian Business, Vol. 53 (August 1980), 59-62, 64.

British Columbia (especially Vancouver) is experiencing an extreme housing shortage. Low housing starts, low rental vacancy, people's desire to live on the West Coast. Several people feel the need for the government to step in with subsidy programs, low interest loan programs and regulations concerning rental property.

Hailstone, Pat, "Canadian Builders Tighten Belts," Housing, Vol. 55 (April 1979), 30.

The number of Canadian housing starts have been declining, but home improvement and rehabilitation are on the increase. Blames zero population growth and builders leaving the industry for the decline.

Pole, Ken, "Canada's Housing Crisis: No End in Sight," Housing, No. 58 (September 1980), 22.

High mortgage interest rates and high increases in housing prices have hurt the housing industry, both people buying and builders. Prospects don't look good for the future.

Sperling, Gerald, "Why Labor's on the Defensive in Alberta's Construction Industry," Canadian Business, Vol. 51 (August 1978), 9, 11.

Confrontation between unionized labor and contractors and management in the construction industry. One solution seen is a "multi-trade bargaining." Article points out some real problems.

"Toronto Builders Keep Busy by Adapting to Restrictions," Wall Street Journal (February 18, 1981), 25.

Strict regulations put on developers and construction in urban Toronto.

## DO-IT-YOURSELF (DIY) INDUSTRY

Baldwin, Janet, "generate Electrical Do-It-Yourself Sales," Hardware Age, Vol. 215 (April 1978), 71-74.

A knowledgeable sales staff is a very important factor in the hardlines and DIY electrical businesses. Other factors important in generating sales include attractive store displays and frequent advertising. Lists some common problems that DIYers encounter when working on electrical projects. An experienced sales staff can forewarn and instruct the potential customer in proper wiring, grounding, and electrical codes. Also gives some basic dos and don'ts for DIYers. Advises electrical retail store owners that building customer confidence through knowledge and respect can bring the customer back.

Blood, Jack, "Hardware Retailers Riding Crest of Do-it-yourself Wave," Merchandising, Vol. 5 (August 1980), 30, 40.

Pressures of the economy spur DIY home centers' and hardware chains' sales. Consumers from all levels of income are staying home and investing in their homes. Prepackaged kits, simplified products, complete instructions and information make DIY projects easy and understandable.

Blood, Jack, "Home Improvement Center: It's a Big Business," Merchandising, Vol. 2 (August 1977) 15, 17, 20, 21.

DIY sales account for about 50% of all home improvement sales. of this 50%, about 35% comes from "lumber and building materials," 15% from "plumbing and heating" plus "electrical," 15% from "hardware and tools," and 10% from "paint." Other interesting sales statistics of home centers are given as well as examples of the diversification of products and product lines handled by home centers. Inset article describes Wickes and its operations.

Blood, Jack, "The Home Improvement Phenomenon: Centers Find Mother Lode in Surge of Do-It-Yourself Activity," Merchandising, Vol. 4 (August 1979), 30-31.

Home improvement market has had a steady growth rate of about 15% per year for the past 16 years, notes a vice president of National Home Improvement Council. Although bulk of sales of one large home improvement center goes to contractors, increasing emphasis is being placed on helping the DIY consumer. Lumber and energy related products are strong as consumers are willing to tackle more difficult projects. Future outlook for home improvement centers looks good.

"The Boom in Home Centers," Chain Store Age Executive, Edition Including Shopping Center Age, Vol. 54 (April 1978) 27-78.

Home improvement centers are based on the "do-it-yourself phenomenon." Three reasons given for the present rise in DIY projects: rates charged by licensed practitioners (i.e., electricians, plumbers), the increasing scarcity of such skilled craftsmen, and the increase in leisure time for Americans.

One-stop shopping, improved packaging, point-of-sale information help the consumer with his project. Discount, drug, and department stores are entering the market; however, often they cannot offer knowledgeable salespeople to help the consumer.

Colella, Robert J., "Paint and Decorating: A D-I-Y Natural," Hardware Age, Vol. 216 (March 1979), 83-85, 90, 94, 96.

Good tips for the retailer on how to take full advantage of the present day surge in repainting and decorating by the D-I-Yer. What to stock, where to place it (displays), advertising, and help aids and information for the consumer.

Corporate Strategies: Stanley Works: Capitalizing on the Homeowner Do-It-Yourself Trend," Business Week (February 26, 1979), 125-6.

Chairman of Stanley says DIY is "inherent in the evolving lifestyle of Western society." Aggressive marketing and foresightedness helped to push Stanley's sales to record highs. Furthermore, the chairman contends that the DIY market is contercyclical during recessionary times.

Cory, James M., "Decorating DIYers 'Ain't Kiddin'," Hardware Age, Vol. 217 (March 1980), 93-101.

Industry insider's predictions for the outlook of paint sales, trends of colors and type of paints demanded. Offers many excellent suggestions to retailers of paint stores on how to increase market share. One of the most important suggestions is to establish a good marketing plan. Also included in the article are statistics of "Consumer Buying Patterns" comparing 1979 to 1976 (paint and decorating products).

Cory, James M., "D-I-Y Plumbing: From 'Taboo' to 'Must Do'," Hardware Age, Vol. 217 (April 1980), 87, 89, 90-93, 96-97.

DIYers are finding that plumbing projects have been simplified due to illustrated and easy-to-understand instructions in prepackaged parts. Well organized and attractive plumbing departments can encourage sales of high profit margin items found there. Offers several additional ideas for increasing plumbing sales. Insert article details statistics of plumbing purchases from a study conducted in 1979.

"Discounters Cream Home Center Market," The Discount Merchandiser, Vol. 17, No. 3 (March 1977), 27-28.

Discount stores are catering to the consumer who likes to work on simple DIY projects that can be completed in an evening or weekend. As discounters are enlarging their home improvement departments, there is a need for skilled personnel and more space.

"Do-It-Yourself Is Big Business," Nation's Business (November 1972), 63-64, 66, 68.

Primary cause for DIY boom is economics, pleasure secondary. DIY one of the fastest growing "big" businesses due to heavy consumer spending. Old statistics but good insights and overview of industry.

"Do-It-Yourself Sales as % of Home Product Sales Projection, 1990," Ceramic Industry (March 1979), 7.

DIY market to capture 40% of home product market (\$31 billion) due to increase in population, increase in income, and increase in leisure time.

"The 'Do-It-Yourself' Stocks: The Home Improvers Are Tied to Housing and Confidence," Financial World, Vol. 144, No. 3 (July 23, 1975), 15.

DIY market is a high growth segment of the home improvement industry, due in part to tight consumer budgets, high construction and on-site labor costs, and more leisure time. Hand tool makers, discount paint and home decorating center, and building materials retail stores are weathering the recession well. Optimistic outlook for future earnings.

"Focus on Retailing: D-i-y Spells Plumbing Sales," Hardware Age, Vol. 215 (August 1978), 354, 356, 359.

Product knowledge and thorough instructional service has one hardware store successfully competing in the DIY plumbing market.

Green, D., "Now Grocers Muscle in on DIY," Marketing, Vol. 1, No. 12 (July 2, 1980), 31, 33.

"British grocery chains are diversifying into the do-it-yourself product market. The home improvement market is growing in Great Britain... The economy is receptive to home improvement. Home improvement specialty stores are marketing their products through magazines, in-store demonstrations, and models."

Holtzman, M. Jay, "Home Center Market May Change, Says Forecast," Hardware Age, Vol. 215 (October 1978), 26-27.

Research conducted by the Home Center Institute indicates that home centers will continue to enjoy high growth rates; however, stiff competition from supermarkets, drug and discount stores will increase the struggle for a share of the DIY market. Research also gives evidence that consumers do not back home centers and perceive them as having a bland image. Five types of DIY consumers and their characteristics are identified.

Holtzman, M. Jay, "Home Centers 1980: Mature Market Built on D-I-Y," Hardware Age, Vol. 217 (July 1980), 81-88.

Home centers, especially the chains, are big and growing. Aggressive advertising and innovation has fueled the hardlines market. Home centers are giving the consumer a shopping atmosphere, broader lines of products, and product mix. Modernization movement has spurred DIYers and home centers are focusing in on these types of sales, which are considered more stable than contractor sales. Very informative and interesting article.

"Home Center Market Update: An Affair to Remember," Hardware Age, Vol. 214 (October 1977), 67-71.

The article first defines a home center (3 criteria must be met), pictorially shows the distribution of home centers across the U. S. and the relative growth rates of these centers for each state. Market will continue to be impressive and dynamic. "Home centers are the red hot center of hardlines merchandising."

"Home Center Market Update: 'Typical' Just Doesn't Exist," Hardware Age, Vol. 214 (October 1977), 77-80.

The article points out the difficulty in defining a home center by the product lines that it carries. All home centers stock and sell lumber and building materials, and hardware, and a sizeable majority carry paint and decorating products, hand and power tools, electrical, plumbing and heating supplies. However, after these, the product mix varies. Trends show that auto supplies and sporting goods are becoming popular items to carry. This points out the fact that home centers should carry the basics for the DIY consumer, but also be flexible enough to adapt to consumer wants and needs. The article also points out that a majority of the home centers have joined store programs or dealer-owned or franchise organizations.

"Home Center Market Update: What You See May Not be What You Get," Hardware Age, Vol. 214 (October 1977), 72-76.

Discusses some of the reasons why home centers have been so successful and will continue to grow. Expansion plans call for more centers in order to meet consumer needs. The consumer is looking for and getting service, knowledge, and product information, convenience and product mix from the home centers. Wholesalers and manufacturers who back and support the home center concept will share in the profits of the home center phenomenon. Included are charts showing the breakdowns in responses to a survey in which consumers were to identify any differences between home centers, home improvement centers and hardware stores.

"Home Centers: Slow But Steady Growth," Chain Store Age Executive, Vol. 54 (August 1978), 84-85.

Expansion plans of home center chains reflect a more cautious and streamlined philosophy: smaller number of new stores, less square footage in both new and remodeled stores, and less expansion into new market areas. Following articles describe current corporate strategies for several top home center chains, with growth plans as the main topic.

"Industry Profiles: Contractors Need Fix; DIY Healthy," Chain Store Age Executive, Edition Including Shopping Center Age (August 1980), 81-82.

Home center focusing attention on booming DIY market as contractor sales continue to decline. Some reasons for the switch; housing starts down due to the recession, high interest rates and tight money, demographic trends and the general state of the present housing stock. Expansion-minded home center chains are optimistic but cautions about future sales and growth.

"Inside Wall Street: A Drab Picture at Color Tile," Business Week (February 9, 1981), 69.

This article points out that one DIY business (Color Tile) seems to swing with the economy, contrary to other articles that indicate that home improvements boom during harder times.

Kaplan, Wendy, "Home Center Market Update: We Do Our Dangdest," Hardware Age, Vol. 214 (October 1977), 81-85.

The story of one company that successfully made the transition from lumber yard (contractor-oriented) to a consumer/contractor home center.

"Masonite: Hammering out a Niche in the Home Repair Market," Business Week (June 19, 1978), 114-116.

"Masonite Corp. is expanding in development of home improvement materials as a balance for its residential construction materials to hedge against another housing slump."

Quirt, John, "Wickes Corp.'s Retailing Triumph in Europe," Fortune, Vol. 100 (August 13, 1979), 178, 179+.

San Diego based retailer has very successfully entered the DIY market in Europe, due to foresightedness and aggressiveness of top executives. Competition has stiffened and slowed down Wickes' expansion.

Schraub, Susan, "Home Centers: 1-Stop Shopping for Mrs. Fixit," House Beautiful (April 1977), 48, 50, 52, 117.

Specially trained personnel, broad product lines, attractive and informative displays, and a well organized store layout are some of the features of home centers that are attracting female customers. Women "are directly involved in no less than 50% of all home center sales." Classes and workshops also help to build up a regular clientele.

"Scotty's Capitalizes on Conditions," Chain Store Age Executive, Vol. 55 (August 1979), 101.

Scotty's increased sales attributed to high mortgage interest rates and addition of several stores. Expansion remains a goal for the future as DIY sales, whose margin is higher than contractor sales, tend to equal professional builder sales.

Slepian, Arthur, "Home Center Update: Playing for Keeps," Hardware Age, Vol. 214 (October 1977), 86-90.

Management's all-out effort and willingness to learn are the main forces behind a lumber yard opening up a consumer-oriented retail operation. One of the main problems has been the unfamiliarity with the retail customer.

"Steady Climb Seen for Consumer Power Tools," Industry Week, Vol. 198, No. 4 (August 21, 1978), 103-104.

"The market for small power tools continues to grow due to low cost, strong promotion, and the appearance of home improvement centers."

Thurlow, Ralph M., "Plywood, Petunias, and Pills: The Pay 'N Save Ploy," Drug Topics, Vol. 119, No. 6 (March 17, 1975), 14, 20-21.

Seattle-based firm launches rare merchandising combination--the "home improvement cum drugstore emporium." Roughly half of the prototype jumbo stores' 60,000 square feet consists of garden, lumber, paint, and other building materials in attractive displays. Reason: both construction and management are cheaper in combined operations.

"Top Building Material Suppliers Go Retail," The Discount Merchandiser, Vol. 13, No. 3 (March 1973), 48, 50, 52, 53, 54, 58, 60, 62, 64.

Many major building supply firms are enlarging their markets by selling directly to the homeowner as well as the contractor. They are filling the gap left between lumber yards (catering to the contractor), and the hardlines businesses. The article details the progress that several home center forerunners are making including Scotty's Grossman's, Moore's, Lowe's, Payless Cashways, and Wickes. Good article for establishing the beginnings of the home center concept, the selling, market and management techniques, the market and the competition.

Wright, Tim, "Wire Down a New Market," Hardware Age, Vol. 214 (May 1977), 51-56.

Article aimed at the retailer and/or potential retailer who is considering becoming a DIY electrical supply outlet. Offers suggestions and details as to what is involved in becoming an outlet, what products to stock, marketing strategies, and the type of sales force needed. One-stop shopping in this business is important to the consumer. Inset article suggests that light bulbs should not be forgotten in an electrical department as they have a high profit margin.



## HOME IMPROVEMENT -- FINANCE

### U.S. GOVERNMENT PROGRAMS -- HOME IMPROVEMENT LOANS

Barton, Michael B., "The OCC and Community Development," Mortgage Banker (November 1980), 40-41.

Describes the functions of the OCC in meeting and defining some of the needs and responsibilities of the lending institutions. Bank involvement in community development projects. Also describes community development corporations which would be subsidiaries of banks.

"Board Acts Quickly to Approve Expanded Investment Powers," Savings & Loan News, Vol. 98, No. 11 (November 1977), 14-15.

Housing and Community Development Act of 1977 prompts Federal Home Loan Bank Board to raise limit on home improvement loans from \$10,000 to \$15,000.

"Executive Summaries of Mortgage Programs: Conventional Programs, and Urban and Rural Programs," Federal National Mortgage Association, brochure. (31 pages)

Lender (seller) oriented. Summary of the requirements and procedures necessary for the acceptance and selling of conventional mortgages and those mortgages in which the property lies within the specified urban or rural areas to the FNMA.

"Fact Sheet: Home Improvement Loan Insurance (Title I)," U. S. Department of Housing and Urban Development, brochure, 1979. (4 pages)

Information on Title I home improvement loans.

Federal Home Loan Bank Board Journal, Vol. 13, No. 7 (July 1980), 5-33.

S & L's and mortgage banks' involvement in helping homeowners and borrowers save energy and their participation in the secondary market. FHLMC and FNMA participation in home improvement loan programs. Discussion of Neighborhood Housing Service programs in energy conservation.

"FNMA Participation Programs for Urban & Rural Communities," Federal National Mortgage Association brochure, November 1980. (9 pages)

Lender oriented FNMA recognizes the need to encourage the investment of mortgage capital to rural and city areas, thus the establishment of their two participation programs. This booklet describes the requirements, procedures, costs, and eligibility regulations of their programs available to lenders.

"The Green Bay Story," Federal National Mortgage Association brochure, July 1980. (5 pages)

Describes Fannie Mae's loans on the Security of Mortgages Program, and its basic features and how it helped one community.

Heath, Annabelle F., "FNMA's Aids for Urban Lending," Mortgage Banker (November 1980), 38-39.

Programs of the FNMA which help to make funds available to encourage investments in urban renewal and home improvements. Deals more with large projects than with individual homes.

"Home Improvement Financing," Report PB80-136906 prepared for: Department of Housing and Urban Development, Cambridge, MA: Little, Arthur D., Inc., September 1977. (176 pages)

Detailed research results. Needs to be updated with regard to FHLMC and FNMA Home Improvement Programs.

"Home Improvement Loan Program Handbook," Pilot Program, Federal Home Loan Mortgage Corporation, brochure, (28 pages).

Seller (lender) oriented. Gives a detailed description of the Home Improvement Loan Program established by the FHLMC. How to originate and select loans that meet FHLMC requirements, offer and acceptance procedures, and the requirements and documentation necessary for selling to and acceptance by the FHLMC. Examples of documentation included.

"Home Mortgage Disclosure Amendments of 1980: Hearings (Feb. 10 -Mar. 3, 1980) to Extend and Amend the Home Mortgage Disclosure Act of 1975," U. S. Senate Committee on Banking, Housing, and Urban Affairs, 1980.

Senate Bill requires metropolitan banks with assets above \$10 million to "disclose annually by census tract the number and dollar amount of mortgage and home improvement loans made and purchased."

"Housing Regulations," U. S. Department of Housing and Urban Development handbook, 1977.

HUD handbook containing parts 203-280, Chapter 2, of Title 24 code of federal regulations. Of special interest are: "Pt. 220, Urban renewal mortgage insurance and insured improvement loans;" "Pt. 235, Mortgage insurance and assistance payments for homeownership and project rehabilitation;" "Pt. 236, Special mortgage insurance for low and moderate income families;" and "Pt. 260, Interest subsidy grants."

McCartt, E. M. and Mark A. Curran, "The Inner City Experience," Mortgage Banker (November 1980), 48-49.

Discussion of using locally sponsored tax-exempt revenue bonds to gather monies for generating loans for rehabilitation and home improvements in inner city and rural areas. Also points out advantages and aspects of this program and the rehab system.

Stango, Janice T., "Neighborhood Information Sharing Exchange," Mortgage Banker (November 1980), 47.

Describes NISE--an organized information and issue sharing network which supplies information to lenders, borrowers, city officials and businesses concerning financial, projects and issues dealing with revitalization of urban areas.

"Thinking Big or Small About Home Improvement?: FHA Home Improvement Program: Both Large and Small Improvements Can Be Financed with Loans Made by Financial Institutions Insured by the Federal Housing Administration," U. S. Department of Housing and Urban Development, brochure, 1977. (2 pages)

Information on financing home improvements by federally insured loans.

Title I Property Improvement Loan Program, HUD-0000836, Arthur D. Little, Inc., and Department of Housing and Urban Development, booklet, 1977. (144 pages)

Examines diminishing role of the Title I property improvement program in home improvement lending, addressing Class 1 type loans for single-family dwelling or nonresidential structure. Suggestions for improving its usefulness include branching out into solar energy systems loans.

Tracy, Mary, "The Office of Community Investment," Mortgage Banker (November 1980), 42-43.

Develops OCI's functions as: (1) encouraging thrifts to take an active part in revitalization and development of the local communities (i.e., financial incentives); (2) establishment of tools (i.e., regulations) that will aid in S & L's involvement; (3) helping thrifts understand their responsibilities and opportunities. Also to offer technical assistance.

"Urban Revitalization Programs Provide Lending Opportunities," Savings & Loan News, Vol. 100, No. 12 (December 1979), 62-66.

Urban rehabilitation programs under the Community Reinvestment Act (CRA) are providing one of the few lending opportunities still available to savings and loan associations. "Home improvement lending, offering higher yields, fewer restrictions, and more flexibility than mortgage lending, is the cornerstone of many rehabilitation programs."

"VA Readies Home Loan Program to Save Energy," Air Conditioning, Heating & Refrigeration News, Vol. 146 (April 2, 1979), 1, 4.

Establishment of a home improvement loan program for veterans especially in the solar and energy saving areas.

Wechsler, Stuart N., "Responding to Local Needs at the Mortgage Corporation," Mortgage Banker (November 1980), 45.

Describes the Federal Home Loan Mortgage Corporation's function as a secondary market outlet for housing and home improvement loans and as an information source for consumers (borrowers).

Wood, Burton C., "The 1980 Housing Bill," Mortgage Banker, Vol. 41, No. 3 (December 1980), 22-23.

Legislation signed into law in October, 1980, transfers part of Congress's power to set FHA mortgage ceilings to HUD and permits a geographically varied ceiling based on high costs and area median housing prices, allowing HUD to increase the limit in high-cost areas. Other provisions include manufactured housing and home improvement programs.

### BANKS--HOME IMPROVEMENT LOANS

"Bank Offers Weatherization Plan; Selected Flue Dampers, Spark Ignition Devices Eligible," Air Conditioning, Heating & Refrigeration News, Vol. 144 (May 1978), 3, 13.

Bank offers option of including weatherization financing in mortgage loan (5% of home value or \$2400 maximum).

Black, Harold, and Lewis Mandell, "Abstract: Monitoring Discrimination in Housing-Related Lending," Journal of Financial and Quantitative Analysis, Vol. 12 (November 1977), 645.

Study indicates that little discrimination existed within the granting or the terms of home improvement loans or home mortgages. The study did not monitor the real or perceived discrimination that might have occurred before the loan or mortgage applications were submitted.

Black, Harold, and Robert L. Sweitzer, "Discrimination in the Lending Decision: Home Improvement Loans," Journal of Bank Research, Vol. 11, No. 3 (Autumn 1980) 184-6.

A study of sample banks shows that discrimination toward blacks is a factor in granting home improvement loans, but not a problem in redlining.

Gibson, Constance B., "In New Jersey, A State Loan Program Helps Older Neighborhoods Survive," Journal of Housing, Vol. 36, No. 7 (July 1979) 357-360.

"The New Jersey Mortgage Finance Agency is organized to grant below-market interest rate mortgage and home improvement loans to individuals for one- to four-unit homes." Details the salutary effect of the Neighborhood Loan Program on homeowners and investors in New Jersey cities.

"Gingerbread Lending Bolsters a Return to Inner-City Housing," Savings & Loan News, Vol. 99, No. 3 (March 1978), 52-56.

"S & Ls are supporting the growing trend toward buying and restoring old houses, thus helping to restore and preserve the characters of neighborhoods and communities." Restoration, as opposed to renovation, is the thrust as renovations made in the past are removed and the original character of the house is restored.

"Home Fix-Up Loans Eligible for FHLMC Purchase Defined," Savings & Loan News, Vol. 100 (October 1979), 20-22.

Updates the development of the secondary market for home improvement loan program by FHLMC. Target implementation date is mid 1980's. Suggestions from lenders are analyzed and discussed. Requirements for participation in the program are listed.

"Market Profiles by Lending Institutions," Journal of Bank Research, Vol. 9, No. 3 (Autumn 1978), 186-190.

Statistics aimed at drawing market profiles for lender groups by demographic characteristics reveal that race is a "major discriminating determinant" in the home improvement loan market, although it varies from one lender to the next.

McKenzie, Joseph A., "A Comprehensive Look at Shared-Appreciation Mortgages," Federal Home Loan Bank Board Journal, Vol. 13, No. 11 (November 1980), 11-15.

A thorough explanation of shared-appreciation mortgages (SAM's), how they work, who they appeal to, what they offer borrower and lender, their potential problems (including the question of home improvements), and alternative methods of home financing.

Mitchell, Maxine, and Amy Ross, "The Boom in Residential Second Mortgage Lending," Mortgage Banker, Vol. 40, No. 12 (September 1980), 57-62.

Homeowners have increased their use of second mortgages for financing home improvements among other things. Average home improvement loan is usually about \$10,000 (this figure is from a survey conducted by the Real Estate Research Corporation). Homeowners are taking advantage of the appreciating value of their property during these inflationary times, and lenders are willing to loan the money as terms are short and risk is low. Expansion of secondary mortgage lending looks optimistic especially since FHMA and FHLMC are planning to purchase home improvement loans in the secondary market.

"New Market Opens for Home Improvement Loans," Mortgage Banker, Vol. 41 (March 1981), 27-29.

Brief description and summary of the pilot program that will give lenders the opportunity to sell home improvement loans to the FHLMC. Opens up market for homeowners (source of money) and S & Ls (increase net income).

"New Service Expected to Increase Yield and Expand Market Base," Savings & Loan News, Vol. 99, No. 5 (May 1978), 96-97.

One S & L has launched an expanded home improvement loan program called "life-style loans," for anything from modernizing to adding a swimming pool. The reason: "home improvement loans have high yields and normal risk . . . tend to be the least delinquent."

O'Neill, Richard W., "Financing the Energy-Saving House," Banking, Vol. 69 (December 1977), 37-39.

"Home improvement loans to make old homes more efficient."

Rose, Peter, and Anne P. Quick, "Update: Commercial Banking and Energy," Bankers Magazine, Vol. 161, No. 3 (May-June 1978) 67-72.

Survey of U. S. and Canadian Banks revealed that "they are concentrated in making energy-related loans and in operations. Innovative loans have been geared toward energy-saving home improvements and energy conservation projects."

Schumann, William F., "Why Home-Improvement Loans Are Looking Better These Days," Banking, Vol. 68 (October 1976), 100, 104.

(Article has been extracted from a paper supplied to Banking by the above author.) Old, but some good points. Lenders can reduce their risks of nonpayment by getting to know the borrower. Home improvement loans made to stable borrowers yield a high rate of return and help runoff from other types of consumer loans. Positive note on future of home improvement market.

Thygerson, K. J. and T. J. Parliment, "Home Improvement Boom Promises to Grow Stronger; Saving Associations Push Lending Beyond \$3 Billion," Savings & Loan News, Vol. 98 (August 1977), 30-31.

S&L's interest and lending activity increasing for home improvements especially for additions and alterations. Causes for increases in home improvements are cost of new home, energy consciousness, inner-city rehabilitation, costs of relocation. DIYers on the increase.

Thygerson, K. J. and T. J. Parliment, "Home Improvement Loans: Who Is the Customer? What Does He Spend?" Savings & Loan News, Vol. 98 (September 1977), 32-33.

S&L's are increasing their share of the home improvement loans market. Target groups are recent buyers of existing homes. Shift from government insured loans to conventional loans offers big potential market for S&Ls.

#### CONSUMER--HOW TO FINANCE IMPROVEMENTS

"Borrowing--How to Find the Best Deal," Business Week, (August 7, 1978), 90-92.

In spite of high interest rates, when personal planning calls for borrowing, the executive has various resources he can tap. Suggestions for avoiding highest interest rates are listed, including home improvement loans on second mortgages, currently popular with young executives.

Daly, Margaret, "How to Finance Your Home Improvements," Better Homes and Gardens, Vol. 57 (May 1979), 9.

Brief. Offers suggestions on different ways to finance and advantages and disadvantages of each.

Daly, Margaret, "Remodeling Money: Where to Get It and How to Protect It," Better Homes and Gardens, Vol. 59, No. 5 (May 1981), 17-18.

Briefly describes some sources of financing home improvements and tax credits for energy-related improvements.

"Finance for Home Improvements," The Accountant, Vol. 183, No. 5511 (September 25, 1980), 513-516.

Shortage of mortgage finance is forcing Great Britain homeowners into making home improvements instead of buying a new house. These are financed by government grants as well as loans from banks and finance companies.

"Fixing Up Your Home And How to Finance It," HUD-52-H(9), U.S. Department of Housing and Urban Development, brochure, January 1980. (8 pages)

Home improvements add not only to a home-owner's investment, but also improve the neighborhood, the community and the whole economy. Cites the advantages of a Title 1 loan for the DIYer and the homeowner who contracts the work. Also suggests steps that can be taken to assure fair financing terms for the non-HUD loans. Good points on how to locate a reputable contractor and avoid fraud in contracts, financing and contractors.

Gross, Paul, "A Do-it-yourself Guide to Finance," House & Garden, Vol. 150 (April 1978), 32, 35, 158, 190.

Tips on how to sell yourself to a potential lending institution when applying for a mortgage or home improvement loan. Also, where to find financing for do-it-yourself home improvements.

Gross, Paul, "How to Buy or Fix Up a House on Terms You Can Live With," House & Garden, Vol. 151 (May 1979), 50, 52, 54, 108.

Shopping around for affordable financing. A more in-depth description of the types of financing that are available and their advantages and disadvantages.

"Lending in the City," Federal National Mortgage Association, brochure, June 1980. (9 pages)

Consumer oriented. Describes the programs available for obtaining loans for city housing improvements and new house starts. Includes the details involved in securing the loan and glossary of terms.



## CONSUMER INFORMATION

### HIRING OF A CONTRACTOR

Branson, G., "How to Work with Contractors," Family Handyman, Vol. 30 (February 1980), 94-95.

NHIC guidelines for selecting and working with contractors. NAHB, NHIC roles in policing the profession.

Branson, G., "Ways You Can Work with a Contractor: Home Expansions," Family Handyman, Vol. 28 (March 1978), 74-76.

The options opened to a consumer as to how the repairs, additions, etc., will be achieved: (1) completely done by a contractor; (2) partially completed by contractor and partially by the consumer; (3) completely finished by the consumer (DIY). Cost analysis of each and emphasis on getting everything in the contract.

Consumer Survival Manual, Consumer Fraud and Antitrust Division, Office of the Attorney General, North Dakota, booklet, Third Edition, 1980. (28 pages)

Selecting and dealing with a contractor.

"Consumer's Guide to Home Improvement Contracting," Massachusetts Office of Consumer Affairs (Boston, Mass.) brochure. (7 pages)

Very thorough

"Eleven Questions for Purchasers of Ornamental Iron," National Ornamental and Miscellaneous Metals Association, Gulf Coast Chapter, in cooperation with the Greater New Orleans BBB, brochure. (5 pages)

Information for home improvement contracts in general, not just iron.

"Facts About: Home Improvements," Louisiana Office of Consumer Protection, brochure, October 1978. (2 pages)

More on selecting and dealing with contractors. Points out to the consumer that there is often little that the OCP can do. It is up to the consumer to write a firm contract and work with the contractor in such a way as to avoid problems.

Goodman, Jordon, "How to Find a Plumber," Money, Vol. 9 (October 1980), 42, 50.

Advises the consumer to line up a reputable plumber before an emergency arises, line up bids for planned projects, understand costs involved in prices quoted and draw up contracts spelling out costs, parts, timeframe, etc.

Goodman, Jordon, "How to Find an Energy Inspector," Money, Vol. 9 (December 1980), 30, 32, 36.

Describes a general home energy audit, the types of checks made and how they are made, services offered by different auditors, costs of audits, how to find an auditor and cautions on accepting recommendations of auditor.

Hinds, M. D., "Finding and Working with a Contractor," House & Garden, Vol. 149 (May 1977), 110, 113, 116.

Thorough article on how to select a contractor.

"Home Improvement," Fact Sheet No. 45, Kentucky Consumer Protection Division, brochure. (1 page)

More on dealing with contractors, etc.

"Home Improvements," (section from the Kentucky Consumer Catalogue), 98-102.

Selecting and working with contractors.

"Home Improvements and Repairs," Wisconsin Department of Justice, Office of Consumer Protection, brochure. (7 pages)

More on dealing with contractors, watching out for frauds. Emphasis on basement waterproofing and discussion of Wisconsin law pertaining to basement waterproofing.

"Home Repair--Before You Start," Florida Department of Agriculture and Consumer Services, brochure. (3 pages)

How to select and work with a contractor.

"If You're Planning to Remodel, Watch Out!" Changing Times, Vol. 29 (August 1975), 4.

Suggestions from the Council of BBB on evaluating the salesman, contractor, contract, costs, and guarantee.

Main, J., "The Ins and (Mostly) Outs of Contractors," Money, Vol. 9 (March 1980), 58, 60, 65.

Humorous account of one man's encounters with home repair service contractors. A few good tips included.

Mealey, Mike, "House Rating System to Protect Buyers," Housing, Vol. 54 (August 1978), 24.

The FTC considers requiring sellers to provide some information (estimated utility bills, insulation data, school availability, etc.) to the buyer. Appears to be for new homes.

Paulsen, Gary, "How to Hire a Remodeling Contractor," McCall's, Vol. 105 (September 1978), 164, 166.

(Excerpt from The Building a New, Buying an Old, Remodeling a Used, Comprehensive Home and Shelter How-to-do-it Book.) Excellent information source. How to plan the project, how to select and work with the contractor. Details, insight.

Pelo, M., "How to Choose and Use a Contractor," New York, Vol. 12 (April 16, 1979), 54.

The title says it. Good on fees, contracts, and avoiding problems.

Porter, Sylvia, "Home Improvements Contractors and Contracts" Family Handyman, Vol. 31, No. 2 (February 1981), 58, 59, 86.

Hits on several good points when hiring a contractor and points that should be included (or not) in a contract. Short piece on the pros and cons of DIY.

"Remodeling? Don't Hire Just Anybody," Changing Times, Vol. 31 (February 1977), 4.

Information from the National Association of Home Builders about how to deal with contractors, how to avoid frauds, how to find a reputable contractor, etc.

"Remodeling: When Do-It Is Too Much for Yourself," House Beautiful, Vol. 118 (May 1976), 69.

The inexperienced home remodeler often will and should (depending upon his/her abilities and experience) hire a contractor to carry out that remodeling project. Not only do professional remodelers perform the mechanics of the project but provide much needed services, too (i.e., help with planning, legalities, and advise DIYers). Common sense, recommendations from friends, family, and the NHIC should help you in finding a reputable contractor. Briefly describes the functions of the NHIC and its aids for the homeowner.

"Take the Mystery Out of Building or Improving a Home," Virginia Department of Agriculture and Consumer Services, Office of Consumer Affairs, brochure. (7 pages)

Selecting and working with contractors.

Tilling, Thomas, "Choosing a Contractor," Parents, Vol. 56, No. 2 (February 1981), 31-32.

More of the same points to consider before hiring a contractor.

"Under New Michigan Bell Rules, Only Law-abiding Contractors Can Advertise in 'Yellow Pages'," Air Conditioning, Heating & Refrigeration News, Vol. 136 (September 22, 1975), 1, 5.

Only licensed home repair contractors can list their firms in the Yellow Pages in Michigan phone books.

Wicks, Harry, "How to Pick a Home Improvement Contractor," Popular Mechanics, Vol. 149, (April 1978), 178-180.

Tips from the NHIC on what to consider before selecting a contractor, evaluating and soliciting bids, and getting it all on paper in the form of a contract.

"Words to the Wise. Home Improvement," Extension Service, University of Vermont, brochure. (2 pages)

Tips on locating a reputable contractor, drawing up and understanding the contract.

Young, Leah, "My Dream Kitchen Turned into a Nightmare," Good Housekeeping, Vol. 192, No. 1 (January 1981), 86, 88, 90.

One woman's experience with a dishonest contractor and her determination to bring him to justice and get her money back.

#### GENERAL AND SPECIFIC TIPS AND INFORMATION

"Antitrust in North Dakota," Consumer Fraud and Antitrust Division, Office of the Attorney General, North Dakota, brochure. (7 pages)

General consumer protection.

Ashcroft, John, Attorney General, Missouri, "Consumer Hotline." (3 pages)

Three articles on: (1) how to deal with a contractor; (2) furnace frauds; and (3) energy products: insulation, reflective film, transient voltage surge suppressor (TVSS).

"Autumn Home Improvement Guide," Colorado Springs Gazette Telegraph (September 17, 1981), 1AA.

A comprehensive collection of energy-wise home winterizing tips. Covers everything from window quilts, caulking, roof insulation, water heater jackets, switchplate draft sealers, and wrapping water pipes to the more elaborate projects such as storm windows and doors and passive solar heating. Very informative.

"BBB Arbitration," Council of Better Business Bureaus, Inc., brochure, 1980. (11 pages)

Uniform rules for the BBB arbitration process. General Consumer Protection.

Blueprint for Building Quality, State of California Department of Consumer Affairs, Contractors State License Board, booklet, December 1980. (20 pages)

Good little booklet for the consumer. Too general in some areas, but thorough in others.

Blustin, Lewis, How to Subcontract Your House, (Blue Ridge Summit, PA: Tab Books, 1976).

Deals more with building a new house, although some ideas and suggestions can be applied to home repairs and improvements.

Bondarook, Nina, "Remodeling an Attractive Alternative," and "Check Contractor's Credentials," Colorado Springs Gazette-Telegraph, (May 24, 1981), GG 1.

Remodeling as an alternative to purchasing a new home. Many of the considerations in remodeling focus on resale value. Also a section on how to deal with contractors and use of local BBB.

Bonner, Jimmy, "Harmony in a Double Home," excerpt from Living on a Few Acres, U. S. Department of Agriculture 1978 Yearbook, pp. 75-78.

Considerations that need to be made before remodeling -- where to get help, financing, and ideas.

Brevik, Theodore and Marion Longbotham, "Family Work and Storage Areas Outside the House," Stock Number 001-000-03809-5, Chapter from Living on a Few Acres, the 1978 Yearbook of Agriculture, U. S. Department of Agriculture, 1978, 93-104.

Deals more with structures away from the house -- but includes some comments about basement storage and work areas.

Brown, Norman, "Remodeling and Contracts," Workbench, Vol. 31, No. 5 (September/October 1975), 39-42.

Excellent points to watch out for and safeguard against before signing that remodeling contract. Know what is in the contract!

"Buying Aluminum and Vinyl Siding," Consumer Affairs Foundation and the Better Business Bureau, Boston, brochure, 1973. (4 pages)

Details of selecting, purchasing siding. Some information on frauds for the consumer to beware of.

Complete Home Catalog, (New York, NY: A Bantam/Hudson Source Book, 1977). (320 pages)

"Its purpose is to provide access to the tremendous amount of available information on home building, remodeling, decorating, and improvement:

(from introduction). Extensive and in-depth source of literature and information on products, planning books, home plans, magazines. Excellent reference manual and bibliography.

"Consumer Comment - Home Repair and Improvement," Sheet #121, Attorney General's Office, Division of Consumer Protection, Kentucky, brochure. (2 pages)

Consumer tips. The best and safest way to get house repairs and improvements done. Tips on contracts and contractors.

"Consumer Protection: New Hope Following Failure of Civil and Criminal Remedies," The Journal of Criminal Law & Criminology, Vol. 66, No. 3 (1975), 271-285.

Examines several remedies for the problems of adequate compensation to the consumer, and the merchants who practice unlawful methods as long as they are profitable. The article also looks at the effectiveness of the remedies in solving these two problems. As private remedies are on a decline, more attention is being focused upon public remedies.

Consumer's Resource Handbook, (Washington, D.C.: Office of the Special Assistant for Consumer Affairs, 1979) (76 pages).

General consumer protection. Procedures to follow, offices to contact, list of consumer agencies throughout the nation.

Deutsch, Barry, "Home Repair Rip-offs and What to Do About Them," Consumers Digest, Vol. 19, No. 2 (March/April 1980) 14-18.

A good and complete summary of a consumer's rights, options and considerations before, during and after engaging in a home repair contract. Offers some pointers that have not been encountered in other articles. Some interesting statistics included (1978 figures -- \$ amount spent on home repairs, percent of DIY, percent of contractors who close their doors within 3 years).

Dickinson, Ernest, "Leakage a Plague to Homeowners," New York Times (June 27, 1976), Section 8, p. 7.

Problems homeowners are having with water or moisture in basements. Explains methods of solving the problem and what New York has done to help homeowners from being ripped off by waterproofing contractors.

"Discoloration of House Paint," Greater New Orleans Better Business Bureau (no date). (5 pages)

How to deal with paint discoloration, especially caused by mildew.

"Dollarwise: Update Your Insurance Before You Remodel," House Beautiful, Vol. 123, No. 9 (September 1981) 74.

Warns consumers to check own insurance and contractor's insurance before remodeling, and to make sure the new addition or remodeling is insured after completion.

Edgerton, Jerry, "Major Repairs for an Ailing House," Money, Vol. 5 (July 1976), 72-74, 76.

Covers specific home repairs: wet basement, foundation, air conditioning, furnace, plumbing, wiring, roof. Provides information on needs, symptoms, causes, prices. Section on dealing with contractors. Emphasizes finding someone before an emergency.

Friedman, Monroe P. and Ira M. Wasserman, "A Community Survey of Purchase Experiences of Older Consumers," Journal of Consumer Affairs, Vol. 12, No. 2 (Winter 1978), 300-308.

Study reveals that older people tend to base decisions (purchasing) on past experiences and don't look around. Education could reduce the risk associated with these purchasing decisions.

Gladstone, B. and T. Mulvihill, "When It Comes to Home Improvement, Don't Be a Professional Victim," Mechanix Illustrated, Vol. 76 (April 1980), 112, 129, 130, 131.

Covers some specific areas for the homeowner to be aware of: insulation, storm windows, fuel savers, paint, security systems.

"Guarantees and Warranties," Serial No. HB005178 Consumer Affairs Foundation brochure, (Boston). (2 pages)

General consumer protection.

Hauptert, David, "How to Pull Off a Successful Remodeling," Better Homes & Gardens, Vol. 53 (September 1975), 29-37 and 89.

Points out some facts to consider before tackling a remodeling project (professional vs. DIY, financing, remodel or move). Planning is a key factor in a successful remodeling project. Examples of some remodeled rooms are illustrated and explained.

"Home-Improvement Contracts: How to Protect Yourself," Consumer Reports, Vol. 43, No. 2 (February 1978), 74-77.

Excellent explanation of exactly what should be included in a home improvement contract including specific wording. Last page includes a table listing several states and what they require on contracts.

"Home Maintenance," General Consumer Protection. Consumers' Research Magazine, Vol. 60 (October 1977), 113-119.

Brief descriptions of various home improvement and maintenance products and projects. Includes CRM's evaluations of specific brands. Bibliography included.

"Home Maintenance," Consumers' Research Magazine, Vol. 61 (October 1978), 103-109.

Updated guide to various home improvement and maintenance products and projects. Evaluations and bibliography.

"Home Maintenance," Consumers' Research Magazine, Vol. 62 (October 1979), 68-85.

Expansions and continuations of evaluations of products and projects.

"Home Repair" Tip Sheet, Tennessee Department of Agriculture Division of Consumer Affairs brochure, September 1977. (2 pages)

Further tips for consumers considering remodeling--includes Tennessee's Truth in Construction Law--aimed at consumer protection.

"How to Live Through Remodeling," Sunset, Vol. 166 (May 1981), 148, 150, 154, 156, 158, 160.

Collection of very interesting comments, suggestions, insights from the people that are actually involved in the remodeling process (contractors, remodelers, designers, architects). Takes the reader through all the stages of remodeling.

"How to Remodel," No. NH 8 - 195 National Home Improvement Council, brochure.

NHIC's consumer guide to remodeling, contractors. Includes NHIC Code of Ethics.

"Important Tips for Homeowners Who Are Considering the Repair, Remodeling, Modernization . . .," Maryland Home Improvement Commission, brochure. (3 pages)

General tips on home improvement and repair.

Justice in the Marketplace, State of New Jersey, Department of Law and Public Safety, Division of Consumer Affairs, booklet, 1980. (39 pages)

General consumer protection.

McCloskey, Joan, "Kitchen Remodeling: How a Pro Can Help," Better Homes & Gardens, Vol. 66, No. 9 (September 1978), 50-53, 140-141.

Identifies and distinguishes between an architect, kitchen planner, and contractor. Describes their jobs and what they can do for you as far as remodeling a kitchen (some of the info. can be transferred to other home remodeling projects). Also describes one woman's kitchen remodeling plan and project.

Philbin, Tom, How to Make Your House Behave, (New York: Golden Press, Racine, Wisconsin: Western Publishing Company, 1976).



Excellent reference for the home owner on repairing, maintaining, or improving most aspects of a house. Illustrations, charts, and simplified and easily understood text with explanations of tools needed, types of products available and how tos. From common home repairs to major home improvements.

Philbin, Tom, and Fritz Koebel, "The Room Addition," Family Handyman, Vol. 31, No. 3 (March 1981), 15-18.

Room additions: considerations, advantages, alternatives, legalities, options for foundations and roofs, costs.

Porter, Sylvia, "Even Experts Get Conned by Home-Repair Swindlers," Colorado Springs Sun (June 24, 1981), 5-C.

Things to watch out for and check thoroughly when considering any home repairs or improvements, and before signing anything.

Rudnitsky, Howard, "If You Can't Move, Improve," Forbes, Vol. 120, (August 15, 1977), 46-48, 52.

Risk involved for buyer: costs of financing, reputation and continuation of contractor.

Risks involved for seller: involvement in financing for the consumer, the reputation that contractors generally have, the problems involved in entering the field. Overall positive note for future of remodeling business.

Sacksteder, Paulette A., "Room Addition at Half the Cost," Consumers Digest, Vol. 16, No. 4 (May/June 1977), 30-31, 36.

Good planning is pointed out as one of the top considerations for a successful home remodeling project.

Scarborough, Chuck, "How Not to Do It Yourself," American Home, (September 1977), 24, 31.

Consumer's discussion of problems encountered in a major project. Classic situation: inadequate time, money, and know-how.

Schuler, Stanley, 5000 Questions Answered About Maintaining, Repairing, and Improving Your Home, (New York: Collier Books, 1976). (416 pages)

Question-Answer format covering topics from air cleaning to wood preserving.

Sherwood, Gerald E., "Remodeling a House--Will It Be Worthwhile?" Excerpt from Living on a Few Acres, U. S. Department of Agriculture 1978 Yearbook, 66-74.

How to evaluate an older house with thoughts of remodeling. How to deal with relatively minor problems.

Sloane, Leonard, "Ways and Means," House Beautiful, Vol. 121, No. 4 (April 1979), 40, 42, 54.

More points to consider when considering remodeling or buying a new home. Good summary on some general pros and cons of remodeling.

"Small Claims Courts in North Dakota," North Dakota Attorney General's Office, Consumer Fraud and Antitrust Division, brochure. (7 pages)

General consumer protection.

Sumichrast, Michael, and Ronald G. Shafer, The Complete Book of Home Buying, (Princeton, NJ: Dow Jones Books, 1979). (342 pages)

Discusses the investment value of a house -- what makes up that value (i.e., location, age, and condition), buying new vs. older, how to finance the purchase of a home, pros and cons of restoring older houses, home repairs that add to or decrease the value, and how to sell your home. A really good, thorough book for the "typical" home buyer. Notes included (majority are from Wall Street Journal).

"Tips on Basement Waterproofing," Pub. No. 24-170, Ser. No. A 150181 Council of Better Business Bureaus, Inc., brochure, 1981. (10 pages)

"Tips on Buying a Home," No. 24-154 A250179, Better Business Bureau Consumer Information Series, brochure, 1979.

Focuses on purchasing a home. Includes things to look for when buying an older home.

"Tips on Buying a Swimming Pool," Pub. No. 24-151, Ser. No. B100879 Council of Better Business Bureaus, Inc., brochure, 1978. (8 pages)

"Tips on Carpets and Rugs," Pub. No. 311-02230, Ser. No. B25974, Council of Better Business Bueaus, Inc., brochure, 1974. (10 pages)

"Tips on Home Improvements," Pub. No. 205, Ser. No. K251080 Council of Better Business Bureaus, Inc., brochure, 1978. (4 pages)

21-point checklist. General information for home improvement.

"Tips on Residential Alarm Systems," Pub. No. 24-159, Ser. No. B250281, Council of Better Business Bureaus, Inc., brochure, 1980. (13 pages)

"Tips on Roof Coatings," Pub. No. 311-02256, Ser. No. D050978, Council of Better Business Bureaus, Inc., brochure, 1972. (6 pages)

"Variety of Roofing Styles Available," Colorado Springs Gazette Telegraph (September 17, 1981), 4AA.

Brief treatise on home reroofing -- when to, and why.

Weiss, Gary, "Does It Pay to Be Your Own Renovator? The Newest Urban Gamble," Canadian Business, Vol. 53 (November 1980), 200.

Discusses the pros and cons of renovating by yourself or buying a house already renovated. Keep an eye on resale value, saleability and location of the house.

"Who Says You Can't Afford an Architect?" Better Homes and Gardens, Vol. 59, No. 1 (January 1981), 110-111.

Advice on how an architect can be an advantage and what he/she can do for you before and during a remodeling project.

"Yes, You Can Have a Swimming Pool," Good Housekeeping, Vol. 184, No. 3 (March 1977), 246, 248.

Descriptions, estimated costs, and installation requirements of three types of pools. Selection of the contractor, dealer, or builder is the most important consideration. Article advises the hiring of a contractor who is a member of the National Swimming Pool Institute. However, that should not be your only reason for hiring a particular contractor or dealer. Good article for anyone thinking about buying a swimming pool.

#### FRAUD

Brobeck, Stephen and Edith Furst, Home Improvement Frauds: A Preliminary Report (Washington, D. C.: Consumer Federation of America, 1980). (37 pages)

Very important source on frauds in home improvements: (1) Defines home improvement and abuses; (2) Summarizes kinds of abuses, complaints, etc.; (3) Discusses four specific kinds of home improvement frauds: lien-sale contracts, basement waterproofing, solar energy improvements, and roofing repairs. Includes section on consumer protection, current policies and suggestions. Emphasizes the importance of consumer education.

Calvert, David P. and Marilyn S. Moody, (Revised by Jack N. Williams), Help Yourself! A Handbook On Consumer Fraud, Office of the District Attorney, Consumer Protection Division, Sedgwick County, Wichita, Kansas, booklet, 1975. (33 pages)

Included are several types of consumer frauds. Home improvement frauds (pp 7-9). Scare tactics, liens, shoddy workmanship and advertising approach discussed. What to do and where to go when you have been victimized.

Carper, Jean, Not With a Gun (New York: Grossman Publishers, 1971). (211 pages)

Detailed and disturbing account of the beginnings of Monarch Construction Company, its fraudulent dealings in the home improvement industry (mainly "town house fronts"), and the subsequent litigation. Reveals

criminal connections including a congressman, bankers. The victims were the all-around losers while Monarch officers were set free on probation!

"Chicago HAC Firms Charged with Faking Equipment Damage," Air Conditioning, Heating, & Refrigeration News, Vol. 144, (May 1978), 11.

Areas of fraud pointed out in this article are: claims by the contractor that the consumer was in violation of some regulations: warnings that the furnace was about to explode, representation of an engineer to gain trust. The article points out that this case is not unusual and that the fraudulent practices are very common.

Consumer Comments #138 (was never released) Office of the Attorney General, Consumer Protection Division, Kentucky, brochure. (2 pages)

Bait and switch scheme in swimming pool buying. Other things to consider and check out before buying a pool.

"Don't Be the Victim of a Post-Flood Rip-off," Consumer Fraud and Antitrust Division, Office of the Attorney General, N.D., brochure. (3 pages)

Identifies the kind of scams that occur after floods.

Egan, Timothy, and Eric Nalder, "City Program Under Fire: Homes in Ruins After 'Repairs'," Seattle Post-Intelligencer (February 12, 1980), A-1 and A-3.

Broken promises, poor construction, and delays are cited as major problems with the city-sponsored program. Other complaints included: False completion statements were signed, large debts incurred, dubious and unlicensed contractors were hired, major damages were left unrepaired, some contractors were left unpaid, and pride hurt. Investigation is pending.

"Former A/C Firm Owners' Trial Set for June 9," Air Conditioning, Heating, & Refrigeration News, Vol. 149, (March 10, 1980).

More "creative accounting."

"Frauds That Bloom with the Spring," Good Housekeeping, Vol. 192, No. 4 (April 1981), 239.

Lien-sales frauds are blooming business as are solar energy and water-proofing basement scams. Offers tips to consumers considering home repairs and/or improvements.

"Home Improvement Frauds," National District Attorneys Association, brochure, (no date). (7 pages)

Tips on how the consumer can take charge of who does the work and how it is done and the rights of the consumer. The consumer is the decision-maker.

"Home-Improvement Frauds: The Costliest Rip-off," Changing Times, No. 34, (November 1980), 8.

Study by the Consumer Federation of America names home repairs fraud as number two in complaints; however, it is the most expensive ripoff for the consumer. Education of public should be a top priority.

Kelsey, P. A., "Former Owners of A/C Firm Charged with Theft and Fraud," Air Conditioning, Heating, & Refrigeration News, Vol. 149 (January 28, 1980), 1,2.

"Creative Accounting" is the type of fraud cited here leaving customers out in the cold. Involves customers' service contracts.

Kelsey, Patricia A., "Pinellas Trane pair Plead No-contest to Felony Charges," Air Conditioning, Heating & Refrigeration News, Vol. 150 (June 9, 1980) 3, 10.

Pair agree to restitution to customers (service contracts and wholesalers).

McManus, Kathy, "House of the Living Dread," New West, Vol. 4 (August 1979) 47-50, 52.

Distressing article on the bureaucracy's and states agencies (California) inaction in responding to consumers' complaints about a particular remodeling company. Points out that the well-to-do and educated can be victims of ripoff schemes as well as the poor and undereducated. But where can consumer get restitution?

McMurray, Sharon, "Two Cincinnati HAC Contractors Prosecuted For Consumer Fraud," Air Conditioning, Heating & Refrigeration News, Vol. 137 (March 1, 1976), 2.

The Consumer Protection Division of the Solicitor's Office in Cincinnati is quoted as saying that the contractors that were cited in the article for fraudulent practices were not typical firms.

"National Meridian Services, Inc., Meridian Waterproofing Services, Inc., et al.-- Complaint, Statement of Fact and Order," Docket No. 9027, Federal Trade Commission, March 25, 1975 and March 28, 1978. (31 pages)

Docket describing the complaint against the Nation Meridian Services, Inc., Meridian Waterproofing Corporation and their director and officers. Including in the complaint are statements that indicate that the companies misrepresented themselves and their services and their products, used deceit, scare tactics, and fraudulent methods to sell their services and products. These services included waterproofing basements and termite control. The companies were ordered to reword their advertisements and eliminate false claims and misrepresentations, and to inform potential buyers as to the exact extent of their services and products, and to be responsive to any further complaints from consumers.

Nalder, Eric, and Timothy Egan, "Homeless And 'No One Left to Pick Up the Pieces . . .'" Seattle Post-Intelligencer (February 12, 1980), A-3.

A Seattle city-sponsored rehabilitation housing program has left several families homeless, in debt, and their homes in shambles. Fraud was found in completion statement, and now there is no money left to finish the jobs. Who is responsible?

Newman, Stephen A. and Nancy Kramer, Getting What You Deserve (Garden City, New York: Doubleday and Company, Inc., 1979). (328 pages)

Consumer-oriented book dealing with consumer fraud, protection and education in a variety of areas including home improvements. Selected bibliographies included.

News Release: State of Iowa, Department of Justice, Iowa Attorney General's Office, Consumer Protection Division, January 29, 1982. (2 pages)

Due to a settlement of a consumer protection lawsuit, "more than 500 Iowans will receive free inspections, extended warranties and possible repair, refund, or replacement of their Fedders-brand heat pumps and air conditioners."

Peter, Molly Broughton, "How to Get the Government to Work for You: A Consumer's Guide to Federal Agencies," Glamor, Vol. 78 (June 1980), 58.

Where to find information and help in registering a complaint on a variety of consumer products and services.

Porter, Sylvia, "Home Improvements Traps and How to Avoid Them, Part I," Family Handyman, Vol. 31, No. 4 (April 1981), 72, 73, 75.

Identifies some of the most popular home improvement ripoffs and schemes.

Porter, Sylvia, "Home Improvement Traps and How to Avoid Them, Part II," Family Handyman, Vol. 31, No. 5 (May/June 1981), 72, 74, 75.

Additional home improvement ripoffs and schemes. Points out some ways to avoid being taken in.

"Ripoffs in Remodeling," Dun's Review, Vol. 103/104, (April 1974), 103-104, 108.

Some reasons for the increase in fraudulent schemes in home repair, and some excellent advice on what to do when hiring a contractor.

Rosefsky, Robert S., Frauds, Swindles and Rackets: A Red Alert for Today's Consumers (Chicago, IL: Follett Publishing Company, 1971). (338 pages)

Written with humor but pointedly forewarns the consumer to beware of home improvement schemes, frauds, and rip-offs, as well as frauds in other consumer goods and services. Lists several items to consider when hiring a

contractor and includes a checklist for specific features that should be written into a contract.

Rosenbloom, Joseph, Consumer Protection Guide 1978 (New York: Macmillan Information, A Division of Macmillan Publishing Co., Inc., 1978). (435 pages)

Identifies a variety of services (professional and where to locate help when consumers have grievances over inadequate services. There are two basic tracks where complaints are routed: 1. state level--regulation/licenses (licensing agency); 2. all professional and nonprofessional associations police themselves.

Rosenblum, A., "Eleven Biggest Consumer Frauds," Good Housekeeping, Vol. 186 (April 1978), 263-264.

The "how-to's" on protecting yourself from fraudulent home repairs and what to do if you are ripped off.

Rout, Lawrence, "Unscrupulous Home Improvers Add New Schemes to Old Scams," Wall Street Journal (December 12, 1980), 29.

Lien-sales and solar energy are the home improvement frauds for the 80's. Cases end up in civil court instead of criminal court. Consumers partially to blame.

Shafer, Ronald G., "Swimming Pool Buyers Discover Some Claims Don't Hold Water," Wall Street Journal (June 19, 1972), 1, 15.

Bait and switch tactics used to swindle swimming pool buyers. Also fraudulent companies finance the cost and then sell note to finance company and then skip town. Consumers shouldn't be embarrassed about pressing complaints and should be more cautious and inquisitive before purchasing a pool.

Walker, Claxton, "Leaky Basement? Divert that Water," Washington Post (April 6, 1974), Section E, 1, 31.

Fear factor played upon in selling waterproofing of basements. Offers some sensible ways to cure leaky basement.

Weinstein, Henry, "Bill Would Curb Lien-Sale Deals: Textured Coating Firms Lead Opposition to Measure," Los Angeles Times (May 13, 1979).

A firm within the home improvement industry speaks out against a bill that would help protect consumers against fraudulent contractors and financial institutions. These unscrupulous constructors and dealers play on the consumers' innocence and lack of good and reliable information. The present version of the bill would ban use of the lien-sale contract in specific home improvement sales. Three other homeowner-oriented bills are pending legislation.

Weinstein, Henry, "City Agency to Defend Home-owners Proposed," Los Angeles Times (February 26, 1979), Part II, 1, 3.

Los Angeles City Council committee studying the possible creation of an agency that would help homeowners who are about to default on their mortgage loans due to unscrupulous home improvement contractors or "default counselors. . . . The scope of the problem and the number of swindles are far beyond the capabilities of existing efforts and resources."

Weinstein, Henry, "Laws on Home Foreclosures Effective Jan. 1," Los Angeles Times (December 30, 1979), Part 1, 2, 30.

Four state laws that were designed to help protect unknowing homeowners from lien-sale contracts, unscrupulous foreclosure counselors, and shady practices at foreclosure sales, will greatly help consumers in relation to home improvement contracts. Problems lie in the enforcement of the new laws. Also details the five laws that went into effect in September 1979 ("unconscionable contract", revisions of the Contractor's License Law, "unconscionable advantage").

Weinstein, Henry, "Lien-Sale Contracts: Some Lead to Home Foreclosures," Los Angeles Times (February 5, 1979), Part I, 4, 18, 19, 20.

Loss of homes through lien-sale contracts is a growing problem for the elderly, the poor, the minorities, and the unknowing. Abuses include false statements by salesmen, unrevealed clauses in the contract, added clauses after signature is obtained, and shoddy workmanship, inflated prices, truth in lending violations, no guarantees, and no copies of contracts provided. Explains the procedures in a foreclosure and the differences found between proper and improper foreclosures. Problems also lie in where to locate legal aid for these people. Some solutions are offered.

Weinstein, Henry, "Started with Sale: A Classic Example of Lien Foreclosure," Los Angeles Times (February 5, 1979), 3-I and 20-I.

A disturbing and thorough account of one family's experience with a less than proper lien foreclosure. Case pending.

Wicks, Harry, "Here's How to Avoid Gyp Artists," Woman's Day, Vol. 39, No. 6 (March 1976), 34.

Short article dealing with siding. "Bait and switch" scheme to watch out for, how to estimate footage needed and estimate costs and checking out the contractor and contract.

Younger, Evelle J., "The California Experience--Prevention of Criminal Victimization of the Elderly," Police Chief, Vol. 43, No. 2 (February 1976), 28-30, 32.

Crimes against the elderly and California's attempt through training and education to slow down the crime rate among elderly persons. Mentions home repair as a consumer fraud found within the elderly age bracket.



## "HOW TO" AND DO-IT-YOURSELF (DIY)

### GENERAL GUIDES AND TIPS

"American Home's Guide to Home Improvement and Decorating," American Home, Vol. 79 (September 1976), 25, 27, 28, 30, 32, 34, 37, 38, 40, 42, 44.

Generally describes materials used, ideas and guidelines for updating, remodeling many different parts and areas of home. Not a step-by-step instruction booklet. Good tips on locating and hiring a contractor.

Anderson, L. O., and G. E. Sherwood, "Condensation Problems in Your House: Prevention and Solution," Agriculture Information Bulletin No. 373, U. S. Department of Agriculture, Forest Service, booklet, September 1974. (39 pages)

A good, thorough source of information on condensation, its causes, where it can be found in the home, preventive measures, and cures. Extensive use of tables and drawings. Glossary of terms is included.

Biggs, Richard A., "A Personal Experience," Excerpt from Living on a Few Acres, U. S. Department of Agriculture 1978 Yearbook, 79-83.

The ups and downs of one man's experiences in remodeling a house.

DeGroot, Rodney C., "Your Wood Can Last for Centuries," U. S. Department of Agriculture, Forest Service, booklet, 1976. (24 pages)

An illustrated primer on the causes of wood decay and the preventive measures that can be taken to lengthen the life of the wood in a house.

"Do-it-yourself Books," Consumers' Research Magazine, Vol. 59 (February 1976), 17-21.

DIY book reviews. Very informative and useful.

"Don't Move - Improve," American Home (April 1977).

A case in which an addition is built on to a home.

"Four Home-improvement Projects to Do Yourself," Changing Times, No. 34 (September 1980), 33-36.

Good article on assessing a project, your skills and experience, and generally how to prepare for the project. Also gives general directions for projects. Easy to read and understand.

"Guide to Home Improvement and Decorating," Hardware Age, Vol. 214 (April 1977), 98+.

Planning, talent and money are listed as prerequisites needed before starting on a DIY project. Describes each in excellent detail. Offers suggestions for remodeling and materials needed for many of the basics of a house (i.e., walls, ceilings, windows, lighting, and furniture).

"Here's How to Remodel by the Book," House Beautiful, Vol. 119 (September 1977), 99.

Reviews of a few DIY books.

"Home Improvement and Decorating Guide," American Home (April 1977), 86, 88, 90, 92, 94-96, 98-100, 102.

Instructions, hints, and suggestions for remodeling projects. Includes both major projects and decorating projects or ideas that can change the appearance of a room.

"How to Do Your Own Home Improvements," Mechanix Illustrated, Vol. 74 (April 1978), 97, 98, 100, 101, 102.

Two DIY projects--kitchen redo and basement refinishing.

"How to Make Your Home Bigger, Better and More Convenient," Mechanix Illustrated, Vol. 75 (April 1979), 101, 102, 104, 142.

Detailed and illustrated account of one man's DIY project: building a garage for his RV.

Ingersoll, John H. (Editor), "Remodeling Report: A Special Portfolio of Home Improvement Ideas," House Beautiful, Vol. 119 (September 1977), 69, 70, 72, 76, 78, 80, 82-84, 86, 88, 90, 92, 94, 96, 98, 100.

First six pages give some illustrated examples of actual home remodeling projects. Next article, starting on page 82, deals with suggestions and tips (no cost and cost) on increasing heating efficiency and decreasing costs. Article on page 84 lists and briefly describes some new energy saving devices and home remodeling products that are in the market.

Ingersoll, John H., "Straight Talk About Doing It Yourself," Family Handyman, No. 30 (September 1980), 28-30.

Where to look for information on DIY projects -- materials, schools, books and help.

"Ladies' Home Journal Home Improvement and Decorating Guide," Ladies' Home Journal, Vol. 94 (April 1977), 165, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190.

Tips, ideas, suggestions for rejuvenating, remodeling, decorating the home for DIYers or "Pros." New products and materials that are available. Very thorough.

Murphy, Burt, "Doing It Better Yourself," Mecahanix Illustrated, No. 76 (April 1980), 51-63.

Praises the do-it-yourselfer. Includes detailed descriptions of three DIY projects.

"1981 Remodelers' Catalog," Family Handyman, Vol. 31 (January 1981), 62, 64, 66.

New ideas, products, materials for the remodeler. Emphasizes the ease and complete instructions for the DIYer.

"Opening Up is the Great Remodel Answer," Sunset, Vol. 165 (November 1980) 154, 157.

One case of remodeling an older house.

Porter, Sylvia, "Home Improvements: When and When Not to Do It Yourself," Family Handyman, Vol. 31, No. 3 (March 1981), 72, 74, 76.

Offers some excellent guidelines for the DIYer. DIY is on the upswing due to "miracle aids" and ease of operations. Also offers tips on finding a contractor and drawing up a contract.

"Protecting Your Housing Investment," HUD-346-PA (7), U. S. Department of Housing and Urban Development, booklet, October 1980. (27 pages)

Precautions and steps to take to avoid and prevent major problems in plumbing, heating, structure, and with pests and moisture. How to identify problems; descriptions of several operations and materials found in a house.

"Redbook's Guide to Home Improvement and Decorating," Redbook, Vol. 150 (April 1978), 193, 195, 196, 198-202, 204-209, 212, 214, 216, 218, 220, 222-223, 225.

Full of useful ideas on remodeling, energy saving, new products, rejuvenating old furnishings and equipment. Good section on warranties.

Robinson, Jill, "How to Do Anything When You Don't Know How -- Fixing Up for the Fun of It," House and Garden Incorporating Living for Young Homemakers, Vol. 151 (May 1979), 148-149, 221, 223.

An ego-boosting article written for potential DIYers. Somewhat humorous and slanted toward women.

"When It Pays to Do It Yourself," Money, Vol. 8 (May 1979), 42-55.

Series of articles that discuss savings, costs and other things to consider before tackling a remodeling of DIY project. Also includes several projects.

"You-Can-Do-It Home Fix-ups," Family Handyman, Vol. 29 (February 1979), 28-30, 66.

Tips on remodeling projects for all rooms in the house.

"Your Home-building Contractor Could Be You," Changing Times, Vol. 32 (July 1978), 36-38.

Good articles on advantages and disadvantages of being your own contractor. It may be more problems than a person's experiences and knowledge can handle.

### RETURN ON DIY INVESTMENT

Bettner, Jill (Editor), "When Home Remodeling Can Be a Bargain," Business Week, (May 28, 1979), 145-146.

Tips on where to find home improvements (building) materials at a discount or free.

Casey, Frank, "How to Afford Home Improvements" Mechanix Illustrated, Vol. 73 (July 1977), 110-111.

Outdated, but gives some good guidelines on how to figure home improvement costs and investment paybacks.

Connolly, William G., "Home Improvement: Should You or Shouldn't You?" McCalls, Vol. 106 (March 1979), 174, 176.

Excellent points to consider before embarking on an improvement project. Which project will add value and salability?

Hitchings, Bradley (Editor), "Home Improvements That Boost Resale Value," Business Week (September 5, 1977), 79-80.

Some energy saving devices that will increase house value.

"Improvements Increase Value of a House," Colorado Springs Gazette Telegraph (September 17, 1981), 10BB.

A checklist of practical do-it-yourself fix-ups that offer the seller immediate payback in terms of buyer interest. Cites a construction industry survey that indicates "the primary consideration in buying a home is energy efficiency."

"Is That Home Improvement a Good Investment?" Changing Times, Vol. 33 (May 1979), 7-9.

Advises homeowners to plan ahead and think before rushing into home improvement. Check into costs and paybacks.

Johnson, Stephen L., "When Adding On Adds Up," Money, Vol 7 (April 1978), 58-60, 62, 64.

The home improvement and additions market is big and increasing: Advice on locating a reputable contractor, financing home improvement projects, and evaluating return on investment.

Runde, Robert, "Home Improvements to Better Your Lot," Money, No. 9 (July 1980) 48-50, 52-53.

Good article. Renovating a house may or may not increase value. Older houses may have more potential for increasing investment by improving. Important section on taxes and tax breaks for home improvements.

Watkins, Arthur M., "Is Remodeling Money in the Bank?" Mechanix Illustrated, Vol. 75 (March 1979), 128-129.

Hints and considerations on home improvements to add or maintain value of the home.

#### SPECIFIC DIY PRODUCTS AND PROJECTS

"Aluminum Siding Eliminates Repainting Expense," Colorado Springs Gazette Telegraph (September 17, 1981), 4AA.

Comprehensive and informative article on the various advantages of aluminum siding and trim. Cites elimination of repainting costs, adaptability to all styles of architecture (both new and old), and availability of pronounced wood-grain effects possible only with aluminum. Also includes helpful information on choosing insulation to go behind it and the contractor to do the job.

Aughavin, William, "Tips from an Expert: How to Repair and Clean Carpeting," Popular Mechanics, Vol. 149 (May 1978), 138-140.

DIY patch repairing and cleaning of carpet.

"Backyard Pools: Before You Take the Plunge," Better Homes and Gardens, Vol. 55 (June 1977), 92.

Touches on a few things to consider when thinking about installing a pool. Not in depth.

"Budget-Conscious Consumers Winterize Homes," Colorado Springs Gazette Telegraph (September 17, 1981), 5AA.

Helpful hints on reducing household energy costs by simple clean-up measures.

"Consumer's Guide to: Aluminum and Vinyl Siding," Mechanix Illustrated, Vol. 72 (April 1976), 68.

Advantages and disadvantages of aluminum and vinyl siding. Thorough.

"Consumer's Guide to: House Siding," Mechanix Illustrated, Vol. 75 (October 1979), 71.

Describes the different types of siding and the pluses and minuses of each. Estimated costs.

"Do-it-yourself Plumbing Techniques Every Homeowner Should Know," Workbench, Vol. 36 (January/February 1980), 94, 97.

Appears to be technical but probably could be used by DIYers.

"Getting Carpets Laid," Which? (February 1981), 108-9.

Several excellent precautions to take in order to get reasonable cost estimates and good service from professional carpet layers. The consumer should complain if dissatisfied with the results. Good suggestions for the DIYer.

"The Great Flap Over DIY Defogging of Thermal Glass," Popular Science, No. 217 (September 1980), 127-128, 130.

Controversy over keeping vapor and condensation off of thermal glass. Tends to be technical.

"Hardwood Floor Refinishing . . . a \$750 Job for \$95," Sunset, Vol. 159 (August 1977), 86-87.

The dos and don'ts of refinishing a hardwood floor. A seemingly complete and understandable article.

Henry, Ed, "A Broad-Brush Guide to House Painting," Money, Vol. 7 (June 1978), 84-86, 88, 90.

Tips on DIY painting and on hiring a painter (contractor), and the costs involved with each.

"A Homeowner's Guide to Choosing Siding," Aluminum Siding Information Bureau, booklet, 1981.

Tips on home exterior remodeling with aluminum siding. Includes information on different types, trim and accessories, new colors and textures, as well as facts about warranties, and suggestions on choosing a contractor.

"How to Get the Best Carpet for Your Money," Good Housekeeping, No. 190 (April 1980), 214.

Descriptions of types of carpets and carpet fibers, and the wearability of each type.

"How to Install Carpet," Better Homes and Gardens, Vol. 56 (November 1978), 128, 130.

Tips and suggestions on installing a carpet. Focuses on bathroom and foam-backed carpet.

Ingersoll, John H., "Remodeling Notebook: Aluminum Siding," House Beautiful, Vol. 119 (November 1977), 28, 30.

The ins and outs of aluminum siding. Written on a positive note.

Ingersoll, John H., "Remodeling Notebook: Wood Siding," House Beautiful, Vol. 119 (June 1977), 32.

Emphasis is on refinishing wood exteriors with stains and products to be used over old paint.

Jackson, Ed, "Should You Replace Your Windows?" Family Handyman, No. 30 (May/June 1980), 62, 64-67, 88, 106, 109.

Explains the costs involved when heat escapes through glass, sashes and how to remedy the problem.

"Poor Drainage Can Be Solved with Durable Plastic Tubing," Colorado Springs Gazette Telegraph (September 17, 1981), 3AA.

Informative discussion on correcting common drainage problems with corrugated plastic tubing. Encourages homeowners to DIY, citing its ease of handling and installation, economy, and applicability to numerous household drainage problems.

"Repair Plaster Before Repainting," Colorado Springs Gazette Telegraph (September 17, 1981).

Step-by-step instructions on how to repair cracks and holes in walls and ceilings.

"Save Thousands of Dollars by Doing Your Own Reroofing," Workbench, No. 36 (May/June 1980), 4-6, 8, 20.

A detailed and complete guide on DIY roofing job. Understandable and fully illustrated.

Schultz, Mort, "All About Siding: What You Need to Know to Get a Great Coverup," Popular Mechanics, Vol. 151 (April 1979), 144, 146-149.

Detailed report on the types of siding:--advantages, disadvantages, warranties, how to pick a contractor and suggestions for DIY.

"Siding," McCalls, Vol. 104 (September 1977), 125-126.

Details of various types of house siding.

"Steel Door Reinforces Home Security," Colorado Springs Gazette Telegraph (September 17, 1981), 3AA.

Replacing wooden entry doors with DIY steel replacement door units pays off in insulating value, security, durability, fire resistance, and energy tax credits. A thorough discussion of these considerations and how they have given rise to a new industry--the residential entry system replacement industry.

"Vinyl Siding a Real Labor-Saver," Colorado Springs Gazette Telegraph (September 17, 1981), 9BB.

A discussion of the labor saving effects of solid vinyl siding.

"Wood Siding: Installing, Finishing, Maintaining," Home and Garden Bulletin No. 203, U. S. Department of Agriculture, Forest Service, brochure, July 1975. (13 pages)

Descriptions of the types of wood siding, their advantages, how to install wood siding, prolong the life of the siding, and avoid and/or combat trouble with wood siding.

Wolkomir, Richard, "Should You Sand Your Own Floors?" Mechanix Illustrated, Vol. 74 (May 1978), 106, 153, 154.

Pros and cons of DIY versus professional. Costs, labor, experience, risks, some things to watch for and that can go wrong.

Yob, Parry C., "How to Repair a Shake Rook," Popular Mechananics, No. 153 (April 1980), 153-154.

Illustrated guide on how a shake roof is originally installed and how to repair one.

"Your House Need New Siding?" Changing Times, Vol. 30 (April 1976), 11-13.

Describes the different types of siding - their advantages and disadvantages. How to find a reputable contractor and quality materials.



## CONTRACTORS--FROM CONTRACTORS' POINT OF VIEW

### GENERAL INFORMATION

Clark, John, "An Examination of the Characteristics of Rehabilitation Contractors," Canada Mortgage and Housing Corporation, pilot study for Ottawa, June 1981. (41 pages)

A pilot study that examines the possibility of using building permit information as a source of information on contractors engaged in residential rehabilitation work, i.e., the number and size of the contractors involved, amount of labor employed, sizes and types of jobs undertaken, regulatory and coding implications. This information in turn would serve as a basis against which the impacts of various programs and policy developments could be analyzed.

Johnson, Wayne, "Arizona 'Sunset' Law May Revoke All 13,000 Contractor Licenses," Air Conditioning, Heating & Refrigeration News, Vol. 149 (May 26, 1980), 1, 35.

The Arizona contractor licensing agency has failed to receive further authorization during the legislature's regular session because of a revision in the bill that would replace contractor bonding with a recovery fund. What are the ramifications for those contractors who must be relicensed every year?

Kelsey, Patricia A., "Shrinking Residential Market Forces Florida Contractor to Shift Emphasis to Commercial Work," Air Conditioning, Heating & Refrigeration News, Vol. 149 (April 28, 1980), 29.

Contractor finds that new residential construction has declined due to the economy and high interest rates. Same contractor is developing an energy management department within the business operations on the premise that both residential and commercial builders and users are more aware of energy saving and are willing to pay the initial costs of a new system or replacing a system in order to save later on operating costs.

Mahoney, Thomas A., "Texas Contractor Quits Residential Jobs as Part of Long-range Growth Strategy," Air Conditioning, Heating & Refrigeration News, Vol. 150 (June 16, 1980), 1 and 12.

Declining profit margin, short job cycle of residential jobs, manpower turnover, and changeover from an entrepreneurial emphasis to an administrative emphasis prompted this contractor to discontinue the residential part of his business.

### "HOW TO" INFORMATION FOR CONTRACTORS

"Contractors at Industry Show Lukewarm on Energy Management," Air Conditioning, Heating & Refrigeration News, Vol. 146 (February 19, 1979), 28-29.

Expense, regular business, commitment, payback and public attitude are factors considered in contractors' decisions about entering energy management field.

de Marne, Henri, Entering the Remodeling Field, (Washington, D. C.: National Association of Home Builders, 1977). (96 pages)

A guide to the potential remodeling contractor as to the type of organization he should have, entering the field and remaining in it, the plusses and minuses of the business, how to deal with subcontractors, and once in the field, how to estimate costs, set up proposals, finance jobs and deal with employees.

"Do-It-Yourself Workshops Increased Service Business, Not Do-it-yourself Projects." Air Conditioning, Heating & Refrigeration News, Vol. 141 (May 16, 1977), 22.

Do-it-yourself workshops not successful, but generated service business for the contractor sponsoring the workshops.

"Getting the Professional Edge, National Home Improvement Council, brochure. (5 pages)

How NHIC helps the industry in providing services in education, industry practices, and professionalism.

"Home Repair Facts Are Insurance Cover, California AG Rules," National Underwriter, Vol. 82, (June 16, 1978), 19-20.

Companies offering home maintenance service contracts are subject to California insurance codes. Specifically for those contracts drawn up for houses that are listed in the market, who assumes the risk?

Kremer, W. H., "Service Should Be the Most Profitable Part of a Contracting Business: Bogen," Air Conditioning, Heating & Refrigeration News, Vol. 141 (June 13, 1977), 14-15.

Contractors often don't know what they are making on service contracts. The article offers tips and recommendations on keeping costs down, pricing, distinguishing between costs, establishing cost standards, selling.

"NAHB Serves the Remodeler & Rehab Contractors," National Association of Home Builders, brochure, (no date). (7 pages)

NAHB's involvement in serving contractors in the remodeling and rehab industry. Brief sketches of various NAHB programs.

"Product Liability: Every Contractor Must Learn How to Protect Himself," Air Conditioning, Heating & Refrigeration News, Vol. 149 (March 10, 1980), 3, 24.

Tips on how a contractor can protect against liability suits (looking at contracts, warranties, evidences, etc.).

"Remodelers and the Magnuson-Moss Warranty Act," National Association of Home Builders brochure, (no date). (5 pages)

A guide to specific points of the Magnuson-Moss Act, which deals with warranties that remodelers may offer to consumers.

"Standards of Practice for the Home Improvement Industry," No. 311-25131 A50975, Better Business Bureau, brochure, September 1975. (20 pages)

Standards and practices involved in the advertising, selling and servicing of home improvements by the contractor.

Tabaczuk, E., "Servicemen Advised on How They Can Avoid Legal Pitfalls." Air Conditioning, Heating & Refrigeration News, Vol. 136 (December 1, 1975), 1, 10.

Recommendations offered to servicemen for safe and approved work and business practices.

"Why Aren't More Contractors Involved in Energy Management?" Air Conditioning, Heating & Refrigeration News, Vol. 146 (February 12, 1979), 10.

Contractors tend to stick with what they know how to do and are comfortable with. They are not willing to make the commitment (time and \$) required, nor take the risk of getting into energy management.

#### ALUMINUM WIRING

"Battle Rages Over Who Will Repair Faulty Old-style Aluminum Wiring," Professional Builder and Apartment Business, Vol. 23 (August 1978) 77, 81.

Does the fault lie with the manufacturer of the aluminum wiring or the installer? CPSC says that the industry should provide more information to installers.

"Safety Commission Says Aluminum Wire Risky: New Standards Underway," Air Conditioning, Heating & Refrigeration News, Vol. 135 (August 18, 1975) 1, 5.

Development and enforcement of mandatory safety standards for aluminum wiring by the Consumer Product Safety Commission.

#### ENERGY AUDITS AND DEPARTMENT OF ENERGY

Halmos, E. E., "Home Heating-Cooling Audit Program is Unveiled by DOE," Air Conditioning, Heating & Refrigeration News, Vol. 148 (November 12, 1979) 1-2.

DOE's program, including home energy audits, affects the regulated utility companies and voluntarily the unregulated companies. Each state to write its own regulations.

Mahoney, T. A., "Contractors Hit DOE Plan on Home Energy Retrofit," Air Conditioning, Heating & Refrigeration News, Vol. 147 (May 7, 1979) 1, 6.

Contractors claim that the DOE's program will give utility companies an unfair and unregulated advantage over contractors in recommending home energy-saving devices. The utilities' main position in the program should be as educators.

Mahoney, T. A., "DOE's Home Energy Program Could Be a Boom or a Bust," Air Conditioning, Heating & Refrigeration News, Vol. 148 (November 12, 1979), 3.

Central issue in the DOE's program is the home energy audit which would make the contractor an agent of the utility company. Other pitfalls and opportunities discussed.

#### DEALING WITH CUSTOMERS

Branson, G., "How to Antagonize Contractors and Run up Your Bill," Family Handyman, Vol. 29, (February 1979), 54-55, 58.

How to deal with contractors, from the contractor's perspective. Humorous.

Norland, Jim, "Contractors Called Weakest Link in Convincing Consumers to Consider Solar Home Heating," Air Conditioning, Heating & Refrigeration News, Vol. 144 (May 22, 1978), 3, 27.

Contractors and architects are unfamiliar with solar systems and therefore pass on uncertainty and misinformation to consumers.

## SAVING ENERGY

### GENERAL

Belk, Russell, John Painter, and Richard Semenik, "Preferred Solutions to the Energy Crisis As a Function of Causal Attributions," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 306-312.

"Results of two studies support the hypotheses that those accepting personal responsibility for the energy crisis favor and report adopting the personal 'solution' of voluntary energy conservation, and those making attributions to nonpersonal causes (OPEC, oil companies, U.S. government) are most likely to favor nonpersonal solutions. Implications are discussed."

Bennett, Peter D., and Noreen Klein Moore, "Consumers' Preferences for Alternative Energy Conservation Policies: A Trade-Off Analysis," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 313-321.

"Consumers' preferences for alternative energy conservation policies are examined as potential input to public policy decisions at state and federal levels. Simulations based on conjoint analysis of consumers' preferences show that they clearly favor incentive over coercive policies, but are evenly divided on the intervention versus free market issue."

"CAC Report: Home Energy Saving," Canadian Consumer, Vol. 8, No. 4 (August 1978), 24-27.

CAC emphasizes the importance of insulation and saving energy. Facts and figures on potential savings included. Information on types and applications of insulation, CHIP, and general tips and suggestions.

"Consumer Affairs Energy Unit: Final Report," (Sacramento, CA: Contractors State License Board, June 30, 1981), unpublished report. (52 pages)

Report summarizing activities, issues and complaint data from 1978 to 1981 of the Solar and Insulation Unit. This is a program set up to address consumer problems associated with solar and related energy technologies, provide advice and preventative information to help consumers from being ripped off by energy-related schemes, and to provide a complaint mediation procedure for prompt and effective handling of consumer energy complaints at state and local levels.

"Energy: An Insatiable Market in Energy-saving Supplies," Business Week (November 28, 1977) 46G.

A big surge for energy-saving products by DIYers and home repair contractors, and there is not let-up in sight. Stoves and weather stripping are big sellers. A survey conducted by Predicasts, Inc. show that 45% of U.S. households plan to have specific and substantive energy-saving work done within the next year.

Epting, C., "Energy Conservation Technology Education Program: Final Report," League of Women Voters Education Fund and Department of Energy unpublished report, 1978. (98 pages)

Summarization of pilot projects in four communities demonstrating to the public how to use energy more efficiently in the home. "The results are presented in terms of number of people contacted, number who adopted energy-saving practices or invested in energy-efficient home improvements as a result of the program, and the effectiveness of different methods . . . for promoting residential energy conservation."

Florey, David C., Fred D. Baldwin, Laurence F. Kinney, Antonio J. Gauthier, and Arthur Levy, "Weatherization Training: A Notebook for Weatherization," CSA/LN-2336, Syracuse Research Corporation, NY, and Community Services Administration, 1978. (88 pages)

"This report contains a series of bulletins to provide technical assistance to administrators of programs to weatherize the homes of poor persons."

Gauldin, Tom, "Crosscuts: Real Estate Corner," Workbench, Vol. 37, No. 2 (March/April 1981), 9-10.

Homes equipped with DIY energy modifications to the homes and heat systems may be hard to sell and to insure, and might not add to the value of the house.

Geller, E. Scott, "Evaluating Energy Conservation Programs: Is Verbal Report Enough?" The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 331-334.

Results of a survey of homeowners supports the use of community workshops to reduce energy consumption. However, the follow-up home surveys of the workshop attendees showed very few applications of the energy-conservation strategies emphasized at the workshops. Therefore, informational pamphlets, and media promotion should not be relied on to promote energy conservation unless they are supplemented with other techniques designed to motivate action i.e., monetary rebates.

Heslop, Louise A., Lori Moran, and Amy Cousineau, "'Consciousness' in Energy Conservation Behavior: An Exploratory Study," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 299-305.

"An analysis of six years of electricity consumption, along with questionnaire data, highlights the importance of household characteristics and family size in predicting electricity consumption. Of the attitudinal variables, only price consciousness appears to be related to energy use; neither social responsibility nor energy and environmental consciousness measures were related to energy use."

"Highlight Report: Vol. XXIV. Understanding of the Energy Situation and Evaluation of Alternative Actions," PB-261 165, (Princeton: Opinion Research Corp., May 1976).

Report analyzes the findings of a telephone survey conducted in order to find out what people think of the energy crisis and what they are doing about conserving energy around the home. Some results: people would rather save energy in ways that do not entail physical discomfort (i.e., weatherproofing rather than turning the thermostat down), income tax credits are more potent incentives than guaranteed bank loans, consumers appear responsive to 'life-cycle' pricing information in terms of purchasing choice, and people want information from the government on how to save energy.

"Homeowners Cite 53% Rise in Energy Costs Since 1978," Air Conditioning, Heating & Refrigeration News, Vol. 149 (February 18, 1980), 3, 7.

A Dow Chemical survey of 3000 persons indicates that more homeowners are using insulation and favoring energy saving devices, however, improvements requiring large outlays were less favored. Inflation and general lack of knowledge are real problems for homeowners. Table summarizing the results by regions is included.

Horton, Charles C., "Energy Is the Key Word in Today's and Tomorrow's World Economy," U.S. Investor/Eastern Banker, Vol. 88, No. 17 (August 29, 1977), 35-36.

Proposed federal restrictions on sale of homes not meeting insulation standard could adversely affect the banking industry--by devaluing the banks' collateral and by requiring banks to carry out the necessary inspection and certification. Suggests that lending institutions make loans for insulation more attractive and lead the move to become more knowledgeable about energy-saving construction techniques.

Hutton, R. Bruce, and Dennis L. McNeill, "The Value of Incentives in Stimulating Energy Conservation," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 291-298.

"In the fall of 1979, the U.S. Department of Energy implemented the Low Cost/No Cost Energy Conservation Program in six New England states. Results of a consumer experiment show that the use of incentives significantly increased consumer response."

Kasulis, Jack J., David A. Huettnner, and Neil J. Dikeman, "The Feasibility of Changing Electricity Consumption Patterns," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 279-290.

"Time-of-day pricing, information feedback group metering, appliance stocks, and demographic variables are examined as a means of synchronizing the demand of residential electricity. Peak and off-peak power were found to be weak substitutes in this 20-month study. Verbal responses indicated that information feedback served as a reminder to schedule activities, and that group metering reduced incentives."

Pitts, Robert E., John F. Willenborg, and Daniel L. Sherrell, "Consumer Adaptation to Gasoline Price Increases," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 322-330.

"This longitudinal study provides new evidence on household response to gasoline price increases from 1973 to 1979. Household members of a consumer panel exhibited adaptive behavior in miles driven and made adjustments in automobile inventories. Attitudes also showed adaptive tendencies. Classification of consumers into behavior groups indicated potential for identifying behavior influences in different population segments."

"Promoting Energy Conservation in the Context of a Housing Rehabilitation," HUD-0000361, (Boston: Parkman Center for Urban Affairs, January 1977).

Description of the design, implementation, evaluation and recommendations of the Boston Energy conservation Project, which is a program created to encourage homeowners to invest in energy-saving home improvements. The program was incorporated within the context of the city Community Development-funded Housing Improvement Program, which demonstrated the effectiveness of counselor-homeowner contact in promoting participation.

Purcell, A. H., "How Wanton Waste Can Multiply Energy Resource Depletion," Science Digest, Vol. 88 (July 1980), 71-75.

Marginally pertinent. How waste of resources multiplies energy waste. Macro-type article.

Ritchie, J. R. Brent, Gordon H. G. McDougall, and John D. Claxton, "Complexities of Household Energy Consumption and Conservation," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981) 233-242.

"A national sample of Canadian households was used to relate climatic variables, dwelling/appliance/vehicle descriptors, demographic characteristics, and attitudinal variables to actual in-home energy consumption and self-reported gasoline consumption. Using split-sample replications, dwelling and vehicle descriptors indicated a strong association with energy consumption, and both male and female attitudes indicated weak associations."

"Survey Shows Much Concern But Little Savvy," Housing (March 1980), 22.

Survey results show that residents are very concerned with saving energy, but efforts go primarily to steps that don't involve investment.

"Sweepstakes Promo Set for Energy Department Test Drive," Advertising Age, Vol. 50, No. 7 (February 12, 1979), 10.

Nine hundred retailers in 6 test markets participate in advertising campaign to promote energy-saving goods, to make consumers more aware of



the money savings possible through purchasing energy-saving home improvements and replacing appliances with more energy-efficient models. But the promotion misses the "hard energy cost figures" that permit comparison shopping by consumers.

Tienda, Marta, and Osei-Mensah Aborampah, "Energy-Related Adaptions in Low-Income Nonmetropolitan Wisconsin Counties," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 265-270.

"Multiple classification analysis is used to examine the relative importance of physical/structural, socioeconomic, and demographic factors in shaping household responses to changes in the cost and availability of energy. Two coping strategies analyzed are switching to alternative and less-expensive fuels for space heating and investing in home retrofitting. Results show that physical/structural characteristics of the familial microenvironments are more important than socioeconomic and family factors in molding consumption levels and behavioral adaptations."

Verhallen, Theo M. M., and W. Fred van Raaij, "Household Behavior and the Use of Natural Gas for Home Heating," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981) 243-257.

"The factors that determine energy use for home heating are investigated in this study. Household behavior and home characteristics prove to be the major determinants, whereas attitudes are of minor importance. Home insulation has two opposing effects on energy use: lower thermostat settings, but more airing out of rooms."

Warriner, G. Keith, "Electricity Consumption by the Elderly: Policy Implications," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 258-264.

"The results of a multivariate analysis of residential electricity consumption by the elderly show that of several long-term, structural factors related to this level of consumption, income is the least influential. However, the same analysis indicates that the distributional impacts of electric bills discriminate against the elderly."

## RETROFITS

Brophy, B., "Feeding the Sharks," Forbes, Vol. 126 (August 18, 1980), 45.

Questions efficiency and effectiveness of government involvement, especially in energy conservation.

"Ever Heard of Retrofit? A Guide for the Home Remodeler," DOE/CS-0001, Department of Energy, October 1977. (26 pages)

The report is directed toward the contractor: what he needs to know about retrofit (information about each retrofit item, what to look for during an energy inspection, and how to solve specific energy-related problems), and what the contractor needs to tell his customer about retrofit (how to save

energy and costs). Fully illustrated with tables, glossary of terms, and examples of worksheets to be used when conducting an energy inspection.

"Home Remodeled to Energy Efficient Standards," Public Utilities Fortnightly, Vol. 103 (March 1, 1979), 102-103.

A case study by the Florida Power and Light Company and ITT Community Development Corporation in which a house is being transformed into an energy efficient dwelling. Energy savings then can be calculated when various features are built into a house. Project will also help in evaluating ROI, increasing home value and energy savings.

"HUD Announces Energy Conservation Competition," Air Conditioning, Heating & Refrigeration News, Vol. 150 (May 26, 1980), 31.

Competition for energy-related projects. Total funding \$11 million.

Kelsey, P. A., "Energy Retrofit--A Growth Market Emerges Out of Economic Necessity," Air Conditioning, Heating & Refrigeration News, Vol. 148 (November 12, 1979), 16.

Why energy retrofit is important. Both residential and commercial perspectives. How one firm does it.

Kelsey, P. A., "Retrofit Market Evolved as Offshoot From Service Work," Air Conditioning, Heating & Refrigeration News, Vol. 143 (February 27, 1978), 15.

Case: retrofit-oriented firm. How they are involved in energy retrofit.

Mahoney, T. A., "Furnace Retrofit Program Yields up to 22% Average Fuel Savings," Air Conditioning, Heating & Refrigeration News, Vol. 148 (September 3, 1979), 3, 8.

Survey results: Various furnace retrofits and the results in energy savings. Extent of "Hawthorne" effect savings?

Monahan, Bill, "Residential Retrofit Survey Made. Energy-saving Effort Heating Up?" Air Conditioning, Heating & Refrigeration News, Vol. 145 (November 27, 1978), 16-17.

Survey of a few contractors. How they see retrofit in various areas.

"No Shortage of Ideas to Solve Energy Crisis," U.S. News & World Report, Vol. 88 (May 12, 1980), 70-71.

Review of process by which inventions/ideas are screened by government for possible government funding.

Paddy, Victor, "Shekels for the Fiery Furnaces," Maclean's, Vol. 94, No. 23 (June 8, 1981), 23-24.

Canadian government's program to issue grants to consumers who convert oil burning furnaces to another type of furnace. Government optimistic that people will convert. However, it opens the door for rip-offs and fraud.

### FINANCING ENERGY SAVINGS

"Consumer Guide to Financing Energy Conservation Projects," Executive Office of Consumer Affairs, (Boston: No date), brochure. (3 pages)

Financial assistance for energy projects.

"Energy Credits for Individuals," Publication No. 903, Department of the Treasury, Internal Revenue Service brochure, November 1980. (4 pages)

Describes the types of credits, the requirements and eligibilities needed in order to claim the credits, and how to claim them on your tax return.

"Energy Tax Credits for Homeowners," CPA Journal, Vol. 150 (August 1980), 5.

U.S. federal income tax credit of 40% on renewable resource projects.

"Financial Aid for Energy Savers," Money, Vol. 8 (October 1979), 54.

The ways that the federal and state governments, utilities and lenders will share the consumers' costs of energy-saving home improvements.

Pitts, Robert E., and James L. Wittenbach, "Tax Credits As a Means of Influencing Consumer Behavior," The Journal of Consumer Research, Vol. 8, No. 3 (December 1981), 335-338.

"The article examines the merits of tax credits as a means of stimulating behavior, and reports the results of a study measuring the impact of the energy tax credit on the decision of consumers to insulate their homes. Results: Findings suggest that The Residential Energy Tax Credit has had minimal effect on major insulation purchase decisions."

Tuccillo, John, The Impact of Residential Energy Conservation Standards on Credit Markets, HUD-0001660, Department of Housing and Urban Development, booklet, 1980. (64 pages)

Report analyzing the impact of mandatory residential energy standards to be imposed when properties are sold or exchanged. Investigates the identity of sources of financing of retrofitting costs and the impact of financing retrofitting costs on credit markets.

### ENERGY AUDITS

Deutscher, Terry, and Hugh Munro, "The Role of Home Energy Audits in Facilitating Residential Retrofits," Consumer and Corporate Affairs, Canada, booklet (1980). (45 pages)

This report examines consumers' decisions to have their homes audited by an energy auditor and/or to retrofit the home. This examination could then help Canadian policymakers formulate a home audit program that would complement other energy programs in effect. Findings conclude that there

are many barriers in the decision-making process and that further research is needed to examine costs and benefits of a home audit program. Bibliography included.

"Energy Standards Could Change the Housing Ball Game," Savings & Loan News, (March 1980), 59.

Economic impact of new federal energy standards on the cost and demand for new housing in the U.S.

In the Bank...Or Up the Chimney? Stock No. 023-000-00411-9, (Washington, D.C.: U. S. Department of Housing and Urban Development, 2nd ed., 1977). (77 pages)

Outstanding DIY home energy audit. Very detailed. Helps the homeowner to spend his dollars to get the best marginal increase in energy efficiency.

Lazare, Peter, and Eric Hirst, "Class B' Audits As a Residential Conservation Service Option," Public Utilities Fortnightly, Vol. 107 (May 21, 1981), 31/36.

"This article is a culmination of an indepth study of issues surrounding the "Class B" residential audit which was jointly conducted by the Minnesota Department of Public Service and the Minnesota Energy Agency." The "Class B" audit is a kind of do-it-yourself energy audit. "The article reports upon a 'Class B' residential audit as conducted by customers of Northern States Power Company and a follow-up investigation of its results and effectiveness under the auspices of the two state agencies named above."

"New York Energy Authority Studies Air Leakage in Homes," Air Conditioning, Heating & Refrigeration News, Vol. 150 (July 14, 1980), 10.

A research project is undertaken to find the optimum level of air infiltration in homes, to balance heat loss against the dangers of "indoor pollution."

"New York Home Energy Audit Plan Has Small Response," Air Conditioning, Heating & Refrigeration News, Vol. 148 (October 1979), 1, 5.

Very low response rate to energy audits. How to get better response?

Schiappa, Barbara, "Auditing the Energy Auditors," Boston Magazine, Vol. 73 (February 1981), 86-88, 119-125.

Author describes and evaluates the energy audits done on her home by 3 different companies. She then had an energy-management technician for

the University of Mass. Energy Education Center come look at the house, the reports and the recommendations made by the 3 companies. She concludes that an audit is well worth the expense, provided that the homeowner gives the auditor as much information about the house as possible.

"70% of Energy Audit Customers Acted on One Suggestion; 50% Two or More," Air Conditioning, Heating & Refrigeration News, Vol. 149 (February 4, 1980), 76.

Some results from a survey of energy audit customers. Results somewhat less impressive than anticipated. Are we doing energy audits for the "converted?" Audited homes already fairly efficient.

"System Designed to Aid Residential Energy Audits," Public Utilities Fortnightly, Vol. 104 (December 6, 1979), 69-70.

A computerized system for residential energy audits.

"U. S. and Canada to Examine Effect of Home Energy Monitoring," Public Utilities Fortnightly, Vol. 104 (August 2, 1979), 56-57.

Important CCA/DOE project on residential energy monitoring. Results not available.

"U. S., Canadian Homes Will Test Energy Cost Indicator," Air Conditioning, Heating & Refrigeration News, Vol. 147 (July 9, 1979), 1, 30.

Important CCA/DOE project to monitor residential energy use.

"What to Do: New Jersey Home Energy Savings Workbook No. 1 and No. 2," New Jersey Department of Energy booklets, 1980.

No. 1: A do-it-yourself home energy audit workbook. Not as complete as the federal publication In the Bank or Up the Chimney? (15 pages)

No. 2: Excellent details on how to do-it-yourself on the installation of energy-savers. (39 pages)

#### FRAUD

"Guide to Home Energy Product Rip-offs," Family Handyman, Vol. 28 (October 1978), 26, 28, 58, 78, 84.

Important article on energy frauds. Georgia Office of Consumer Affairs very active. Good section in insulation.

"Insulate Your Pocketbook Too!" Arkansas Attorney General's Office, Consumer Protection Division, brochure, (no date). (5 pages)

Kinds of frauds and schemes in home improvements.

Ross, R., "Energy Product Put-ons," Family Handyman, Vol. 30 (September 1980), 76-79.

Frauds that involve: Solar, TVSS's, wood stoves, gas space heaters, flue dampers, "ceramic" insulation, UFF insulation, water softeners.

Thompson, Tony, "U. S. Takes Note of Canada's Energy Saving Program," Advertising Age (July 16, 1979), S-10.

Highlights of Canada's successful publicity campaign to educate the public on saving energy.

#### GENERAL INFORMATION AND TIPS

Abrevaya, Rosalyn, "The Fix-it, Refurbish-it Guide: Save Energy Dollars by Weather Stripping and Caulking," Colorado Springs Gazette Telegraph (Family Weekly Supplement) (October 18, 1981), 18.

A guide to help the homeowner decide if weather stripping and caulking is necessary, and how to apply them.

"Blanket Keeps Water Warm, Takes Heat Off Energy Bills," Colorado Springs Gazette Telegraph (September 17, 1981), 8AA.

States home water heater consumes 20% of total energy costs, is second only to house heating in energy consumption. Proposes that insulating the exterior of a water heater tank could have a payback--in savings on water heating bill--of just one season. Easy-to-follow illustrated instructions for doing-it-yourself are included.

"Conserving Energy Can Damage Your Health," Economist, No. 275 (May 24, 1980), 109-110.

An important article. Problems that can arise in making a building too energy efficient.

"Consumer Comment: Summer Energy Conservation," No. 94, Office of the Attorney General Consumer Protection Division, Frankfort, KY, brochure (no date). (2 pages)

Tips on how to conserve energy in the summer.

"Consumer Comment: Wood Heaters," No. 137, Office of the Attorney General, Consumer Protection Division, Frankfort, KY, brochure (no date). (3 pages)

A general but good description of wood heaters. Efficiency, safety and minimum costs are also touched upon.

Cubisino, M., "Homeowner's Guide to Saving Energy and Money," McCall's, Vol. 104 (September 1977), 121-128.

Covers insulation, storm windows and doors, siding, roofing, heating and cooling.

Dean, Tom, "Energy Answers," Workbench, Vol. 36, No. 6 (November-December), 12-13.

Author advises consumers to watch out for misleading statements and false claims made regarding various solar devices. Research products and ideas before jumping on the bandwagon.

"Energy Savers for Your House," Money, Vol. 8 (October 1979), 66-67.

Some good energy-saving products and some rip-offs.

"Energy Savers: Low Cost, No Cost," City of Colorado Springs, Department of Public Utilities brochure (no date), 22 pages.

Good tips dealing with hot water and hot water heaters, household heat, appliances, furnaces and air conditioners, and lighting. Also includes an insert describing the comprehensive energy conservation program for Colorado customers--the Residential Conservation Service.

"Energy-Saving Products: Fact and Fiction," Georgia Governor's Office of Consumer Affairs, Consumer Protection Agency, brochure (no date). (15 pages)

Basic information on insulation, aluminum siding, timer thermostats, flue dampers, contracts, etc.

Energy-Saving Products: Fact and Fiction, TRAINING MANUAL. Georgia Governor's Office of Consumer Affairs, Consumer Protection Agency, (pre-publication copy).

Detailed information on energy-saving products and consumer problems. Presumably for training new people in the Consumer Protection Agency?

The Energy-wise Home Buyer: A Guide to Selecting an Energy Efficient Home, HUD-PDR-412(2), U.S. Department of Housing and Urban Development, booklet, September 1979. (60 pages)

Part 1 lists and discusses 12 energy-efficiency features to look for in a new home. Part 2 deals with used homes: determining energy costs and how to make energy-saving improvements. Includes discussions of insulation, repairs, caulking and weather stripping, storm windows and doors, heating and cooling equipment. Extensive use of illustrations, tables and check-lists. Part 3 evaluates other home energy savers that can be utilized after the homeowner moves in.

"Fact Sheets: Saving Energy," Nos. 37, 38, and 39, Office of the Attorney General, Consumer protection Division, Frankfort, KY, pamphlets (no date). (3 pages)

Tip sheets 37 & 39 deal with energy-saving ideas for home and car. Sheet 38 touches upon ways of obtaining financial assistance for energy-saving measures.

"First Things First," No. E2928, University of Wisconsin Extension, brochure, (March 1978). (6 pages)

Thorough brochure on energy-saving steps, priorities, things to do before insulating more.

Ingersoll, J. H., "Just Another Basic House? Not Exactly. . .It Chops Fuel Bills by 90%," Housing, Vol. 56 (October 1979), 78-79.

An example of a very energy-efficient home.

Johnson, Wayne, "Arizona 'Sunset' Law May Revoke All 13,000 Contractor Licenses," Air Conditioning, Heating & Refrigeration News, Vol. 149 (May 26, 1980), 1, 35.

The Arizona Contractor licensing agency has failed to receive further authorization during the legislature's regular session because of a revision in the bill that would replace contractor bonding with a recovery fund. What are the ramifications for those contractors who must be relicensed every year?

Kelsey, Patricia A., "Shrinking Residential Market Forces Florida Contractor to Shift Emphasis to Commercial Work," Air Conditioning, Heating & Refrigeration News, Vol. 149 (April 28, 1980), 29.

Contractor finds that new residential construction has declined due to the economy and high interest rates. Same contractor is developing an energy management department within the business operations on the premise that both residential and commercial builders and users are more aware of energy saving and are willing to pay the initial costs of a new system or replacing a system in order to save later on operating costs.

Mahoney, Thomas A., "Texas Contractor Quits Residential Jobs as Part of Long-range Growth Strategy," Air Conditioning, Heating & Refrigeration News, Vol. 150 (June 16, 1980), 1 and 12.

Declining profit margin, short job cycle of residential jobs, manpower turnover, and changeover from a entrepreneurial emphasis to an administrative emphasis prompted this contractor to discontinue the residential part of his business.

Muller, Karen, "Energy and the Home Buyer," Professional Builder and Apartment Business, Vol. 45 (February 1980), 112-114.

Survey of consumers indicate that the energy crisis is now one of the prime motivations for purchasing a new home. Energy is also an important consideration to builders. Tables and charts of survey results included.



Oddo, S., "Put Energy into Your Remodelling," House & Garden, Vol. 152 (May 1980), 118, 129-130, 134, 136.

Good general article on basic residential energy conservation. Stresses audit as keystone in the process.

Oddo, S., "Remodeling Update," House & Garden, Vol. 152 (June 1980), 66, 75-76, 82, 90, 92, 245, 252.

Details three steps: stop infiltration, control moisture, insulate.

Oswald, Louis C., "Energy Savers, Service Work Help Keep Ohio Contractor Optimistic," Air Conditioning, Heating & Refrigeration News, Vol. 150 (May 5, 1980), 26.

How one contractor operates in the current market, especially with regard to energy saving.

Robinson, Jeremy, "Remodeling Update: Home Improvements for Energy Conservation," House & Garden (May 1981), 84 and 86.

When remodeling, renovating or adding on to a house, planning for and evaluating energy-saving potential and products is a must. Gives some suggestions, ideas and examples. Most are of little or no additional cost.

"Recommended Minimum Standards for Energy Efficient Homes," Load Management, Gulf States Utilities Company, brochure, (no date). (11 pages)

Design and construction standards for energy-efficient homes.

"Save Energy Safely," U.S. Consumer Product Safety Commission, booklet, 1981.

An energy saving booklet for homeowners that includes tips for water heaters, space heaters, and thermal insulation. CPSC also recommends that a homeowner consult building code officials for safety requirements and recommendations.

"Saving Energy Dollars," Consumer Reports, Vol. 46, No. 10 (October 1981), 563-594.

A variety of articles and evaluations of several energy-saving devices and products. 1. "Conservation: Uncle Sam Bows Out": Discusses the effects of the Administration's decision to deregulate oil and natural gas prices, and to cut out or curtail many Federal programs intended to provide information about and to encourage conservation. 2. "The Return of the Wood Stove": An in-depth look at the wood stove--its effectiveness, safety, savings, its operation, installation, cleaning, recommendations and evaluations and ratings of different brands. 3. Ratings on energy-saving thermostats. 4. Ratings on high efficiency gas burners. 5. "Weather stripping": A thorough examination of the different types of weather stripping, how to install them, test results, and recommendations and ratings. 6. "Exterior Caulking Compounds": Discusses types of caulks,

how they hold up, applying the caulks, recommendations and ratings. 7. "Can You Make a House Too Tight?": No health problems involved as the air exchange won't allow pollutants to build up significantly. However, older houses may be exceptions. Discusses ways to tell if the house is too tight, and what to do about the problem. 8. "Window Insulators": Presents alternatives to storm windows, as well as storm windows. 9. "Worksheet: Where Will Insulation Yield the Greatest Savings?": Shows the homeowner how to calculate the savings involved with insulation, or with window coverings. 10. "Strategies for Cutting Hot-Water Costs": Tested different types for operating costs, amount of hot water delivered and other features. Includes ratings and recommendations. Insert articles discuss insulating your water heater, and the heat pump alternative.

Scott, C., "Where to Start Saving Home Energy Dollars," Better Homes and Gardens, Vol. 56 (October 1978), 64-65.

Basic tips.

Stroetzel, Donald and Dorothy, "How to Cut Your Home Energy Costs," Reader's Digest (September 1981), 68-74. Some good and up-to-date ways to cut the costs of heating and cooling the home--some are expensive, some are not.

Tips for Energy Savers, DOE/PA-0037/1, U. S. Department of Energy, booklet, February 1981. (29 pages)

Brief, but many tips on how to protect your home from outside heat and cold, hot water energy savers, energy savers in the kitchen, laundry, and bath, lighting energy savers, and energy conservation ideas when building or buying a home.

"Tips for Energy Savers," 0-305-641, (Washington, D. C.: U. S. Department of Energy, 1979) brochure. (29 pages)

General information on saving energy, including residential, automotive, etc.

"Tips on Saving Energy," Pub. No. 311-02217, G150780, Council of Better Business Bureaus, brochure, (1978). (9 pages)

General energy-saving tips. Includes appliances, cars, etc., as well as home energy savers.

"Tips to Save Energy," Black Enterprise, Vol. 10 (October 1979), 72-73.

A few tips on energy conservation.

Ubell, A., "What's Your E. Q.?" House & Garden, Vol. 152 (September 1980), 96, 98, 100.

Good consumer quiz on how well he/she is doing in personal residential energy conservation.

Wicks, H., and others, "Home Energy Guide," Popular Mechanics, Vol. 148 (September 1977), 115, 118-120, 123, 124, 126-128, 131-133, 136-138, 140, 143-146.

101 energy-saving tips. Mostly very inexpensive or free. Solar water-heating guide.

## INSULATION, THERMAL

### INDUSTRY

"Energy Program Hit by FTC Probe," Engineering News--Record, Vol. 199 (July 14, 1977), 57.

Antitrust implications for the insulation industry as a result of President Carter's home insulation subsidy.

Hunt, H. Keith, John Miller, and Jerry C. Olson, "Study of Informative Labeling for the Voluntary Consumer Product Information Labeling Program: Insulation, Smoke Detectors, Vacuum Cleaners," Marketing Science Institute unpublished report, January 20, 1978. (29 pages)

The objective of the study was to develop an information label and directions for displaying that label on three consumer goods: thermal insulation, smoke detectors, and vacuum cleaners. Besides proposing prototypes of the labels, the study identifies major issues concerning consumer information processing as related to the labels. The insulation label identifies the type, material, insulating ability, price comparison number, fire safety ratings, and cautions and warnings. Explanations are given for each of the above categories.

Lange, J. M., "A Utility Measures Reinsulation Program's Success," Public Utilities Fortnightly, Vol. 101 (March 30, 1978), 55-63.

Northern States Power attempts to measure the extent of energy savings resulting from reinsulation program.

Penoyar, W. E., and F. E. Williams, "Survey of U. S. Residential Insulation Industry Capacity and Projections for Retrofitting U. S. Housing Inventory," Construction Review, Vol. 23 (August 1977), 4-14.

Insulation industry study in 1977 pertaining to industry capacity vis a vis expected demand and market requirements.

"Petition No. CP 77-1: Home Insulation" (presented to Consumer Product Safety Commission), Federal Register, Vol. 44, No. 44 (March 5, 1979), 1280-1281.

Insufficient data was the reason given for denying a petition which asks to establish a mandatory standard dealing with certain aspects of home insulation.

### INFORMATION FOR CONTRACTOR AND RETAILER

"Certified Insulation Contractor Program Created," Public Utilities Fortnightly, Vol. 105 (January 31, 1980), 61-62.

Owens-Corning's insulation contractor program. Requirements for certification, etc. This is a private certification program, not government sponsored.

Connecticut Department of Consumer Protection, (May 18, 1981), (Press Releases). (4 pages)

Two press releases: (1) Look out for the low bidder on insulation projects; he probably won't do the job right. (2) Basics on selecting an insulation contractor.

"Standards for Home Insulation Materials . . . Advertising and Selling," Pub. No. 24-138, A101080, Council of Better Business Bureaus, brochure, (1980). (17 pages)

Definitions, standards of practice, etc., for the retailer engaged in selling insulation to homeowners.

### PROBLEMS

Cahan, V., "Foam Insulation Warning Wanted by CPSC," Housing, Vol. 58, (July 1980), 14.

Proposed regulation by CPSC for Ureaformaldehyde foam insulation. Dangers of formaldehyde gas.

"How Insulation Traps the Bad and the Good," Business Week (December 24, 1979), 66.

The dangers of indoor pollution from a house that is inadequately ventilated: formaldehyde, radon.

"Indoor Pollution," Time, Vol. 116 (December 8, 1980), 126.

Dangers of indoor pollution from inadequate ventilation.

"\$1,250,000 Insulation Suit Filed," Colorado Springs Sun (August 6, 1981), 4-8.

Health-related hazards due to urea-formaldehyde insulation. Defective materials and improper installation are to blame.

"Urea Formaldehyde Foam Insulation," U. S. Consumer Product Safety Commission Alert Sheet, (December 1980). (2 pages)

Problems associated with foam insulation.

### FRAUD

David, Lester, "A New Peril: Insulation Frauds," Mechanix Illustrated, Vol. 74 (December 1978), 64, 122.

Details on some new insulation schemes. How to spot them and avoid them.

"Fraud in the Insulation Business," Changing Times, Vol. 32 (January 1978), 4.

How to deal with contractors, questions to ask, etc.

Mark, E. R., "Insulation Frauds: Here's How to Foil Them," Good Housekeeping, Vol. 188 (March 1979), 232.

The Energy Tax Act of 1978 has opened the door to further fraudulent products and services in the home repairs and improvements market, especially the insulation market. Consumer knowledge of products and their own needs will help to prevent gyps.

McAuliffe, G., "Putting the Heat on the Insulators," MacLean's, Vol. 93 (October 27, 1980), 27-28.

Frauds, schemes, that take advantage of the Canadian Home Insulation Program (CHIP).

Philbin, Tom, "How to Avoid Insulation Gyps," Woman's Day, Vol. 42, No. 2 (October 23, 1978), 58, 62, 222.

Good article. Helps the consumer to evaluate insulation installation and discusses the types of fraud or ripoffs that are most commonly found.

"Two Building Insulation Firms Cited by Trade Commission," Air Conditioning, Heating & Refrigeration News, Vol. 139 (October 18, 1976), 25.

Misrepresentation of the flammability of insulation products.

#### GENERAL CONSUMER INFORMATION

"Consumer Comment: Home Insulation Buying and Safety," Kentucky Office of the Attorney General, Division of Consumer Protection brochure, (no date). (6 pages)

Comments on home insulation, home improvements. General information.

"Consumer Tips on Home Insulation," Pub. No. 01-141, B250978, Council of Better Business Brueaus brochure, (no date) (one page).

One-pager on the basics.

"The Envelope House," Housing, Vol. 59 (February 1981), 60-63.

A thorough description of the double-shell house ("a well-insulated house within a well-insulated house") complete with diagrams of actual envelope houses. Cost seems to create the greatest controversy; however, one developer maintains that the quality, not the quantity, of insulation counts and that the cost can be kept down. Safety factors cited as additional criticisms.

"Facts on Home Insulation," Pub. No. 04-135, H250879, Council of Better Business Bureaus, brochure, (1977). (16 pages)

Very thorough.

Gay, Larry (editor), Roger Albright, Larry Gay, Jim Stiles, Eugenia C. Worman, Nathaniel P. Worman, Dana Zak, The Complete Book of Insulating (Brattleboro, Vermont: The Stephen Greene Press, 1980). (178 pages)

Detailed descriptions of types of insulation, weather stripping, caulking and installing insulation in existing and new houses and buildings. A chapter deals with the laws, government programs, and codes affecting insulation. Bibliographies (notes) included.

Griffin, Barbara J., "The Do's and Don'ts of Home Insulation," Pub. No. YS-80-1, U. S. Department of Agriculture, (excerpt from 1980 Yearbook of Agriculture, Cutting Energy Costs), 212-226.

Excellent. Details on weatherproofing the home.

"Guide to Residential Insulation," Third Edition, New Jersey Department of Energy brochure, (May 1980). (30 pages)

The best brochure we have on the matter of insulation for the consumer. Details on how, how much, problems, types of insulation, contractors, DIY, and financing.

"Home Improvement and Decorating Guide: Insulation," American Home (September 1977), 82, 87, 89-90.

Detailed (but easily understood) description of the types of insulation--what kind, how much is needed and how to install.

"Home Insulation: Cold Facts About Keeping Warm," Ohio Attorney General's Office brochure, (no date). (7 pages)

General and basic information for the consumer who wants to insulate. R-values, types of material, contractors, etc.

"How Much Insulation Do You Need? Thermography Consultants," House & Garden, Vol. 149 (September 1977), 96.

A review of some of the approaches and companies that estimate a home's energy-efficiency and insulation needs.

"How to Save Money by Insulating Your Home," Federal Energy Administration brochure, reprinted by the Wisconsin Public Service Commission. (22 pages)

Good details on how to install insulation yourself.

"Installing Insulation Safely," U. S. Consumer Product Safety Commission brochure. (5 pages)

Basic information on installation and fire hazards.

"Insulate Your Attic to Conserve Energy," Colorado Springs Gazette Telegraph (September 17, 1981), 10BB.

Article states case for DIY attic insulation. Discusses various types of mineral fiber insulation -- the different forms it comes in and the installation of each type. R-values are touched on, specifically how to select the correct R-value for your area, as well as energy tax credits and other incentives.

"Insulation Facts," #1485, Maine Office of Energy Resources, brochure, May 1980. (8 pages)

A brief but fact- and answer-filled brochure on the properties and installation of insulation, together with tips on how to insulate properly. Also lists the features that Maine law requires be included in a contract for insulation installation.

"Insulation Is a Vital Factor in Fuel Costs," Colorado Springs Gazette Telegraph (September 17, 1981), 7AA.

A discussion of heat loss and air infiltration through ordinary windows. Suggests pertinent energy-conserving solutions, including separate storm sashes, multiple-paned glass, and calculated placement of windows to maximize winter sun and summer cross ventilation.

Insulation Manual, (Rockville, MD: NAHB Research Foundation, Inc., 1971). (149 pages)

A detailed description of insulation and energy. Starts with basic terminology and explanations and continues into very technical explanations and descriptions (extensive use of charts and tables).

"Insulation Mistakes to Avoid," Family Handyman, Vol. 28 (September 1978), 66-67.

Help for the DIYer on installing insulation correctly and safely. Excellent pictures and explanations.

"Insulation Products for the Home," Mechanix Illustrated, Vol. 75 (October 1979), 22.

Some new products.

"Insulation: What to Know," Pub. CS79G6, Florida Department of Agriculture and Consumer Services brochure (no date). (5 pages)

Basic information.



Keresztes, Peter, "Your Money Matters: Higher Heating Bills May Make It Worthwhile to Evaluate the Insulation Needs of Your Home," Wall Street Journal (January 23, 1978), 28.

Discusses the economics of insulating a house and what kind and how much insulation is advantageous. Good and concise descriptions of different insulating materials.

Miller, Tom, "Insulating Your Home?" Consumer Protection Division, Iowa Attorney General's Office, brochure, 1980. (2 pages)

All the basic information, especially how to deal with contractors and avoid getting cheated.

"The Overselling of Insulation," Consumer Reports (February 1978), 67-73.

Guidelines on determining how much insulation is enough for the home. Information on cellulose insulation. Worksheet for the consumer to estimate insulation needs.

"Practical Experience with Thermal Insulation of Housing," (Housebuilding Association of Chemische Werke Huels, Marl, Frg, Germany, report, 1978). (74 pages)

A look at the effects of insulating outer walls of residential buildings in Germany with polystyrene foam panels and replacing wooden windows with plastic ones made from PVC. Includes technical information on thermal protection, as well as construction details and economic aspects of the system in use over a period of 14 years.

"Programs Aimed at Helping Homeowners Buy Insulation," Commerce America, Vol. 3 (January 2, 1978), 11.

Department of Commerce home insulation for the Voluntary Consumer Product Information Labeling Program; information that should be included in insulation labels.

"Questions and Answers on Home Insulation," Stock No. 052-011-00193-7, U. S. Consumer Product Safety Commission brochure, (1978). (18 pages)

Excellent basic information on the installation and use of insulation. CPSC's stand on cellulose and foam insulation.

Robbins, Cathy, "Superinsulation a Likely Response to Energy Costs" (first of two articles), Colorado Springs Sun (August 31, 1981), 7-A.

Describes the superinsulated house that uses natural sources of heat, tight construction, and extra insulation that surrounds the entire house. Evolving out of the solar energy development, the superinsulated house initially costs 5-10% more than conventional houses; however, it is claimed that with rising fuel costs these initial costs will be recovered. (See Cathy Robbins for second of the two articles.)

Robbins, Cathy, "The Superinsulated Home: Water Vapor, Air Flow Important Considerations" (second of two articles), Colorado Springs Sun (September 8, 1981), 8-A.

Explanation of the methods used to reduce condensation buildup, keep heat in, ventilate, and the type of fueled backup heating system needed. Demonstration projects in U. S. and Canada giving encouraging results.

Seixas, Suzanne, "Cold Facts About Home Insulation Costs," Money, Vol. 6, (November 1977), 117-118.

Basic information on insulation, weatherstripping, etc. Some ideas on payback.

Stephens, Robert F., "Consumer Comment: Insulation," Sheet #76, Attorney General's Office, Division of Consumer Protection, Kentucky brochure (October 21, 1977). (3 pages)

Very general article focusing on insulation types, safety precautions, fraud, and hiring an installer.

Stephens, Robert F., "Consumer Comment: Insulation," Sheet #100, Attorney General's Office, Division of Consumer Protection, Kentucky brochure. (2 pages)

Deals with the safety aspects to consider when buying insulation and/or having it installed. Consumers should heed the Consumer Product Safety Commission warnings.

Wing, Charles, From the Walls In (An Atlantic Monthly Press Book), (Boston, MA: Little, Brown & Co., 1979). (226 pages)

Somewhat technical manual covering topics involving remodeling and weatherproofing an older house. Extensive chapters on insulation, weatherstripping, and caulking.

## SOLAR ENERGY

### INDUSTRY

Curtis, Carol E., "Solar Eclipse," Forbes, Vol. 127, No. 6 (March 16, 1981) 37-38.

Big business and government pulling out of solar heating and cooling industry because of slow growth and Reagan's budget cutting. However, the small solar companies appear to be optimistic and predict a faster growth as the price of oil and gas increases. Slow growth in the solar industry attributed to ignorance of tax incentives and long payback period.

Schlender, Brenton R., "Energy Savers: Passive-Solar Homes Are Enjoying a Boom Amid Housing Slump," Wall Street Journal (September 1, 1981), 1, 15.

Builders and consumers optimistic about the future of passive solar systems. Still some bugs and questions about ROI, but consumers are buying in hopes of reducing fuel bills to counteract high interest rates.

"Solar Contractor Sees Competition," Colorado Springs Gazette Telegraph (October 18, 1981), 1-G.

Predicting that large retail firms (Sears, Montgomery Wards) will enter solar heating market -- established and trusted firms. Tax credits seen as "salvation" for the solar heating industry.

"Solar Design Associates Finds Service a Great Sales Tool: Buyers Prefer One-Stop Solar Shopping Including Complete Service, Maintenance," Air Conditioning, Heating & Refrigeration News, Vol. 152 (March 30, 1981), 30-31.

Survey shows that potential solar system customers are interested in contractor reputation and services supplied rather than cost. Customer education and confidence are big selling factors in one solar design firm who offers a 3-year warranty (including basic maintenance) on solar installation.

Wallach, Van, "Solar Perplexus at HUD," Forbes, Vol. 127, No. 6 (March 16, 1981), 38.

HUD's solar systems give-away deemed a fiasco. Problems with agency-approved systems and ROI were reasons cited for fiasco and unpopularity of solar systems.

### FRAUD

Coffee, F. K., "New Danger: Solar Ripoffs," Mechanix Illustrated, Vol. 74 (February 1978), 70, 132.

Problems with the solar industry for residential retrofit and new construction. Untested products, fraudulent contractors.

"Diamond, Stuart, "Don't Get Burned by Solar Ripoffs," Popular Mechanics (May 1980), 84-85, 131, 132, 134.

Things to find out about a solar system, ways to avoid some of the major problems.

Mealey, Mike, "House Rating System to Protect Buyers," Housing, Vol. 54 (August 1978), 24.

Discussion of the use of house labeling to protect consumers from faulty construction, shoddy homes, and fraudulent sales practices.

### FACTS AND INFORMATION

"Arkla Solar Retrofit House in Operation in Newburgh, Ind.," Air Conditioning, Heating & Refrigeration News, Vol. 148 (November 19, 1979), 14.

Example of a model solar home.

Dvorkin, David, At Home with Solar Energy: A Consumer's Guide (Nashville, TN: Thomas Nelson Publishers, 1979). (202 pages)

A seemingly thorough book covering both general and technical information and legal and political aspects of solar energy for the home. Presents pros and cons, different systems, where to find additional information on the subject. Additional reading list included.

"Facts on Solar Energy for Your Home," Pub. No. 24-142, B100879, Council of Better Business Bureaus, brochure, 1978. (10 pages)

Basic information: kinds of systems, costs, financing, etc.

"Is Solar Water Heating Right for You?" HUD-PDR-577, U. S. Department of Housing and Urban Development brochure, (July 1980). (7 pages)

Basic information on solar hot water systems.

"Passive Solar Remodeling: Coming on Fast in the West," Sunset, Vol. 166 (April 1981), 82-91.

Passive solar design is on the increase in existing houses. Describes the basic principles behind the design and illustrates a few houses incorporating a passive system. Payback picture improving and the value of homes with solar is increasing.

"Solar Energy and Your Home," HUD-PDR-183(2), U. S. Department of Housing and Urban Development brochure, (October, 1976). (20 pages)

Basic information for the person considering solar energy. Industry trade associations, publications, etc.

Solar Energy Information Locator (second edition), SERI/SP-751-210 (Golden, CO: Solar Energy Research Institute, July 1981). (58 pages)

An excellent and seemingly exhaustive booklet on where to find information on solar energy. Periodicals, government agencies, citizens, and private organizations. Thoroughly indexed with addresses and areas of interest.

"Solar Energy. What to Know," CS79G7, Florida Department of Agriculture and Consumer Services brochure. (3 pages)

Consumer tips on purchasing a solar system, installing it, etc.

"Solar Hot Water and Your Home," HUD-PDR 466, U. S. Department of Housing and Urban Development/National Solar Heating and Cooling Information Center, booklet, August 1979. (13 pages)

Some basics described as well as more technical information. Excellent section on consumer considerations (costs, evaluating systems, how to buy). Glossary and references included.

Wells, Malcolm, and Irwin Spelgang, How to Buy Solar Heating . . . Without Getting Burnt! (Emmaus, PA: Rodale Press, 1978). (262 pages)

Thorough explanation of the types of solar heating/cooling methods available. Points out things to consider before committing to solar heating. Excellent chapter on insulation. One chapter on general tips on contracts and contractors. Interesting chapter on "Sunlight and the Law." Also talks about financing a solar system. Excellent bibliographies, directory of manufacturers, and list of solar directories.

## REHABILITATION

### GENERAL INFORMATION

Barnes, McKim N., "A Strategy for Residential Rehabilitation," Real Estate Review, Vol. 6 (Fall 1976), 40-45.

The article focuses on 2 questions: (1) To what extent are the economic benefits of the rehabilitation of a house in a rundown neighborhood captured by the neighborhood's other houses? (2) To what extent does a rehabilitated house's own price appreciation depend on the rehabilitation of the neighborhood's other houses?, and the research study that answers these questions. Also gives suggested "guidelines for choosing 'minimum risk' neighborhoods and being compensated for creating neighborhood quality."

Clark, John, "An Examination of the Characteristics of Rehabilitation Contractors," Canada Mortgage and Housing Corporation, pilot study for Ottawa, June 1981. (41 pages)

A pilot study that examines the possibility of using building permit information as a source of information on contractors engaged in residential rehabilitation work, i.e., the number and size of the contractors involved, amount of labor employed, sizes and types of jobs undertaken, regulatory and coding implications. This information in turn would serve as a basis against which the impacts of various programs and policy developments could be analyzed.

Earnar, Peggy, "Back to the City Movement Is For Real This Time, Nat Rogg Says in a Report to S&L Trade Group," NAHB Journal-Scope, Vol. 7 (January 1978), 52-53.

The article summarizes and highlights the findings of Nathaniel Rogg as reported in a study sponsored by the League of Savings Association.

An Evaluation of RRAP: A Report on the Urban Residential Rehabilitation Assistance Program as Seen by the Homeowner and Landlord Clients, and the Municipal Agents who Deliver the Program, Social Policy Research Associates/SPR Evaluation Group, Inc., Toronto, Ontario, December 1979. (135 pages)

An in-depth evaluation study of RRAP. Results summarized: A. Homeowner Clients: 1. Satisfaction with RRAP in general was very high. 2. Poor workmanship and costs higher than initially estimated, dealings with contractors and the loan application process were cited as problem within the program. B. Landlord clients: 1. Satisfaction in general with RRAP was high. 2. Problem areas again included difficulties with the actual work done and implementation. C. Municipal Agents: 1. Difficulties in dealing with contractors. 2. Extensive partial completion of rehab work. 3. Problem with the design of the program on implementation. 4. General

satisfaction with program but foresee that the program will be less attractive. Several recommendations proposed as a result of this study.

Gaitens, Robert P., "From Rags to Riches: Rehabing the Single-Family Home," Real Estate Today, Vol. 12 (February 1979), 26-31.

Real estate salespeople are advised to be on the look out for well located and structurally sound old houses that can be refurbished. Good advice on how to locate, determine risk and profit potential, obtain financing, and manage labor contracts.

Goodkin, Sanford R., "Real Estate Dynamics: Overview and Guidelines For Rehab Entrepreneurs," Professional Builder (January 1980), 141.

A gathering of the people who are successfully doing rehabilitation, financing it, operating it, insuring it, insulating it give their thoughts and experiences at an Urban Ventures School. The article summarizes and highlights some of the results and ideas that came out of the get-together.

"A Housing Rehab Experiment Catches On in 32 Cities," Engineering News-Record, Vol. 198 (June 16, 1977), 10.

Describes the Neighborhood Housing Services program; its operations, activities, and the work it has done in Baltimore.

Listokin, David, Robert Burchell, and Virginia Paulus, "Housing Rehabilitation: Restraints, Prospects, Policies," Exchange Bibliography No. 356 (New Brunswick, NJ: Center for Urban Policy Research, Rutgers University, unpublished report, no date). (45 pages)

This bibliography is divided into 4 sections: (1) "examines what is meant by rehabilitation and explores the promise and performance of this housing strategy," (2) "focuses on the restraints to rehabilitation," (3) "explores different strategies for forcing, encouraging and facilitating rehabilitation," (4) "lists sources that have either specifically discussed rehabilitation or have explored areas which directly affect the rehabilitation process such as housing code enforcement and governmental property and income taxation." Sources listed are primary from 1967 to 1972.

"New Profit in Old Homes--Renovation," National Association of Homebuilders brochure (no date).

A brochure advertising a seminar sponsored by NAHB.

Pomeranz, William, "How to Tell if Low-Income Housing Rehabs Make Sense," Real Estate Review, Vol. 9 (Winter 1980), 87-90.

Describes the "Inner-City Value Estimation Model" (IVEM) used by the Baltimore Neighborhood Housing Services for determining the ability of their target populations to afford rehabilitated housing.

"Recycling Real Estate," Newsletter, National Rehabilitation Association (for members).

Articles pertaining to different aspects of rehabilitation industry. The issue in our collection (March 1981) focuses on HUD plans, policies and budget cuts.

Rogg, Nathaniel H., Urban Housing Rehabilitation in the United States (Chicago, IL: U.S. League of Savings Associations, booklet, 1977). (74 pages)

An extensive study of the rehabilitation movement in the U.S. Reports on what is happening through actual on-site city examinations, the problems of the movement, the constraints faced in expanding rehab efforts, and offers recommendations for all levels of government, the neighborhood, and private building and real estate sectors. Also includes tax, financial and credit recommendations.

Sherwood, Gerald E., New Life for Old Dwellings, Agriculture Handbook No. 481, U.S. Department of Agriculture, Forest Service booklet, September 1979. (100 pages)

An illustrated and comprehensive guide for evaluating and appraising a house for potential rehabilitation. An extensive guide for the planning of and the actual rehab work is also included, plus a glossary of housing terms.

Sherwood, Gerald E., Renovate an Old House? Home and Garden Bulletin No. 212, U.S. Department of Agriculture, Forest Service booklet, March 1976. (21 pages)

A good and useful guide for evaluating a potential renovation project. Focuses on the basic structure, nonstructural essentials, and arrangement and appearance.

Silzer, V. J., Housing Rehabilitation and Neighbourhood Change: Britain, Canada and USA: An Annotated Bibliography (Toronto: Centre for Urban and Community Studies, University of Toronto, August 1975). (72 pages)

Headings:

1. Government Programs, comments on their rehabilitation provisions and on rehabilitation as a strategy for renewal; 2. Financial institutions; 3. The rehabilitation industry; 4. The rehabilitation experience: particular cities; 5. Rehabilitation: guides and handbooks; 6. Bibliographies. Excellent source of pre-1975 housing rehabilitation information.

"Urban Ventures II: Operating a Profitable Rehabilitation Business," National Housing Rehabilitation Association brochure (no date). (3 pages)

A brochure advertising a NHRA course in establishing and operating a rehabilitation business--important information for everyone involved in rehabilitation.



"U.S. Housing Markets: Revitalization/Gentrification Trend Brings Overlooked Values to Light in City Housing," Advanced Mortgage Corporation, April 25, 1980, booklet. (23 pages)

An excellent overview of the progress, trends, results, programs and case studies of the revitalization movement in major U.S. cities.

Willson, Katherine, "Housing Rehabilitation in Canada: A Review of Policy Goals and Program Design," Major Report No. 16, Centre for Urban and Community Studies, University of Toronto, February 1980. (44 pages)

An in-depth look at the Residential Rehabilitation Assistance Program, the role of rehabilitation in CMHC's loan insurance program, the history of rehab in social housing policy, and the development of the Neighborhood Improvement Program. Concludes with a summarized list of goals that may be associated with a housing rehabilitation program.

#### FEASIBILITY AND FINANCING

Bettner, Jill (Editor), "Restoring an Old City Neighborhood is More Than Remodeling the House," Business Week (December 24, 1979), 75-76.

Advantages of strong urban neighborhood associations and how the "historic" neighborhoods can obtain funds for restoration.

"A Boom in Recycled Buildings," Business Week (July 11, 1977), 100-101.

More and more cities are turning toward recycling older buildings--more economical (new construction costs and land shortages). One problem pointed out is converting old buildings to new uses not suited to them.

Carlson, David, "Revitalizing North American Neighborhoods. A Comparison of Canadian and U. S. Programs for Neighborhood Preservation and Housing Rehabilitation," prepared for the Department of Housing and Urban Development (October 1978). (28 pages)

Very thorough explanations and overviews of Canadian and U.S. programs. Includes problems encountered, financing, government participation and control, trends. Focus of programs shifting from entire neighborhoods to housing units. Also included are HUD's Section 8 Housing Quality Standards and RRAP's Standards for Rehabilitation of Residential Buildings. Excellent background information comparing and contrasting issues pertinent to the study.

DeMuth, Jerry, "Alternatives to Gentrification," America, Vol. 140 (June 16, 1979), 494-496.

Rehabilitation efforts focuses on low and moderate income family housing projects rather than attracting higher income people.

Gaines, James P., "Residential Rehabilitation Appraisals: Problems and Prospects," The Appraisal Journal, Vol. 48 (April 1980), 236-247.

Community and neighborhoods are important factors to consider when appraising older property -- market appeal and potential. Also, support from lender and city officials is vital. Evaluates the three approaches used in valuing older property: cost approach, market data approach and the income approach.

"Guidelines for Rehabilitating Old Buildings," U. S. Department of Housing and Urban Development and U. S. Department of the Interior (no booklet number listed) (January 1977). (10 pages)

"Principles to consider when planning rehabilitation and new construction projects in older neighborhoods." Includes dos and don'ts.

Holliday, James E., "Financing Rehabilitation," Real Estate Today, Vol. 13, No. 10 (October 1980), 36.

Response of the money markets to the rehabilitation phenomenon. Discusses short-term and long-term funds. Advantages of the rehabilitation project for the lender.

"HUD Pegs \$321 Million to Repair Old and Build New Housing," Engineering News-Record, Vol. 201 (July 20, 1978), 9.

Briefly details HUD money earmarked for inner city rehabilitation. HUD Secretary believes that rehabilitation, education and training of city officials and improvements in security services will aid greatly in the redevelopment of urban areas.

"HUD Rehabilitation Program," Engineering News-Record, Vol. 198 (February 1977), 21.

Special agreements were drawn up with building trades unions and contractors that established lower wage scales for workers working on low income housing in inner cities. Pilot program.

Inman, Virginia, "Hey, That Gargoyle That You Got Rid of Has Found a Home," Wall Street Journal (August 20, 1981), 1, 20.

Salvage outlets are getting into the restoration business locating, buying and selling "architectural antiques." Deals with homeowners, restaurants and other commercial building owners.

Jacobs, Barry G., "In HUD's Budget: Big Rehabilitation Effort, Problem Property Aid," The National Real Estate Investor, Vol. 20 (April 1978), 28-29.

Large part of HUD budget (1979) is earmarked for rehabilitation projects and subsidizing projects that are in default.

Johnson, Walker C., "The Recycling Phenomenon," Real Estate Today, Vol. 13, No. 10 (October 1980), 32-35.

The area of building recycling, or "adaptive use." Guidelines, definitions, etc.

Joyner, Louis, "Don't Tear It Down," Southern Living, Vol. 14 (November 1979), 108-115.

Problems and pluses of restoring old buildings for "adaptive" use.

Lewis, Stephen E., "Renovation, Rehabilitation and Recycling: Experts See Bright Future for Rehabilitation Projects, But Money Woes Cloud Short-term Prospects," The National Real Estate Investor, Vol. 22 (July 1980), 25-28, 30.

Building renovation is catching on as costs are lower and construction time is shorter than new construction. Insurance companies, banks and other lending institutions believe that in the long run money will be available for rehabilitation projects, but tight in short run. Focuses primarily on large building and commercial development projects.

Lloyd, Philip, "The Preservation Craze," Saturday Review (September 1980), 42-44.

Where do you draw the line when determining which buildings are worthy of salvation and preservation? Does HCRS make the right choices? Are people preserving the heritage and pride or for profit?

Loomis, Donald, "An Analysis: The Effect of Federal Programs on Housing Rehabilitation," Architectural Record, Vol. 159 (March 1976), 68.

Federal money made available for rehabilitation projects. Control now is not in the hands of HUD, but in the hands of local government and citizens.

Loomis, Donald O., "New Secondary Market for Rehabilitation Loans," Housing, No. 57 (April 1980), 18.

Optimistic view of Fannie Mae's and Freddie Mac's rehabilitation loan programs in secondary market.

"Millions of Dollars for Rehabilitating Housing Can Be Used More Effectively," CED-80-19 (Washington, D.C.: General Accounting Office, Community and Economic Development Division, 1979).

Report recommends that changes be made to HUD's Section 312 Rehabilitation Loan Program and Community Development Block Grant Program "to increase housing rehabilitation and to provide greater assistance to lower income property owners." It has been found that the rehabilitation funds under these programs have been used to refinance home mortgages, provided grants to make home repairs when other financing methods were available, provided rehabilitation funds for higher income property owners, and made loans with low payments available to homeowners who could afford to pay more.

Mylod, Robert J., "The Revitalization/Centrification Trend," Mortgage Banker (November 1980), 50-54.

An overview of the rehabilitation movement touching on a variety of aspects. Good introduction to the subject matter.

"Old Housing Trends: If It Stands, Rehabilitate It," Savings & Loan News, Vol. 101 (March 1980), 56-57.

Some bankers and developers forecast an upward trend in the back-to-the-city movements. Potential for big earnings. Cites one savings and loan that became a developer.

Opelka, F. G., "Inner-city Rehabilitation Poses Unique Value Problems," Savings & Loan News, Vol. 97 (September 1976), 90-91.

Describes the cost approach for estimating the value of older property. Problems occur in terminology and the actual costs involved in upgrading or reconstructing inner city property.

"Recycling of America," Time, Vol. 113 (June 11, 1979), 82-85.

The rehabilitation fervor is catching on--expanding from just housing rehabilitation to whole community rehabilitation. Cost and shortage of energy cited as one factor contributing to rehabilitation instead of new construction. Article focused mainly on large community buildings rather than on housing.

"Restoring Old Homes," Business Week (August 21, 1978), 119-121.

Advantages and disadvantages of restoring old houses (i.e., costs vs. tax advantages). Also, "how tos" on finding an authentic and older house worth investing in.

Roddewig, Richard J., "Building on Yesterday" Real Estate Today, Vol. 13, No. 10 (October 1980), 22-31.

Thorough article on the basic processes at work in urban rehabilitation. Basic article.

Smith, Baird M., AIA, "Three Preservation Briefs: Conserving Energy in Historic Buildings," Technical Preservation Services Division, Office of Archeology and Historic Preservation/Heritage Conservation and Recreation Service (April 1978). (8 pages)

Good and easily read recommendations for making older historic buildings more energy efficient and weatherproof. Includes some dangers and precautions to take with some procedures. Also included is the U. S. Secretary of the Interior's Standards for Historic Preservation Projects.

Wagner, Walter F., Jr., "New Life for Old Buildings: It's Hard to Underestimate the Market," Architectural Record Vol. 167 (April 1980), 13.

Architect's increasing role in the restoration and/or preservation market. Future looks good.

Wall, Matt R., "Analyzing Rehabilitation Feasibility," Real Estate Today, Vol. 13, No. 10 (October 1980), 37-42.

Considerations for the broker or investor who is considering the economic feasibility of a rehabilitation project.

### EXAMPLES AND CASES

Claus, Nancy, "The Art of Recycling Houses," Family Handyman, Vol. 29 (October 1979), 12-15, 42-43, 90-91.

One couple's experiences and advice on how to profit from recycling houses. Tips could be useful for people who want to restore a house to live in.

"Detroit Home Repair Project Stimulates Preservation Movement," Aging, Vol. 303/304 (January/February 1980), 21-23.

A twofold program that meets the needs of senior citizens and helps to restore and preserve houses and neighborhoods.

Ehrmann, Michael, "Westchester County Rehabilitation Experience: A Report for Local Officials," HUD-0000015, Housing Action Council and Department of Housing and Urban Development report, 1976. (214 pages)

"Publicly financed housing rehabilitation activities in Westchester County, NY, are reported. Bank involvement, negotiated on a countywide basis, has resulted in the availability of home improvement loans at below-market interest rates. Effectiveness of the program is evaluated . . ."

Hall, Craig, "Running Up Profits From Run-down Buildings," Money, Vol. 8 (March 1979), 49-52.

One man's experiences in turning rundowns into profitable investments. Offers a few suggestions. One interesting sub article compares the tax benefits of a DIYer with a person who contracts the work to be done.

Hauptert, David, "Revive an Old House," Better Homes and Gardens, No. 58 (April 1980), 98-101.

An example of an actual restoration of an old house.

"Philadelphia Story: How Three Abandoned Homes Got Six New Lives," Housing, No. 57 (April 1980), 24, 28.

A case study of a turnaround project. Gave impetus to neighborhood rehabilitation program.

Read, Marilyn, "The House That Roared," Macleans, No. 93 (July 21, 1980), 34.

An Ottawa newspaper's experience in restoring an old house. An expensive lemon for journalism!

Rosser, E. Michael, "Case Study: Denver," Mortgage Banker (November 1980), 34-37.

Description of the successful operations and activities of the Brothers Redevelopment, Inc., a program started to stop the deterioration of neighborhoods in Denver. Backed and supported by various mortgage lenders, citizen groups, organizations, corporations and foundations, the program has helped many residents and neighborhoods through extensive counseling, loan programs and self-help programs.

"Vacant Slums Spell Opportunity in Baltimore," U. S. News & World Report, Vol. 85 (December 25, 1978/January 1, 1979), 75-76.

One city's rehabilitation programs that are paying off in increased tax bases and pride (includes lending money that private lenders were unwilling to lend and thus becoming developers themselves).

"Why St. Louis Is Tops in Rehab," Business Week, (April 21, 1980), 163, 166.

St. Louis is using federal money and Missouri's "353" law to entice private developers into the rehabilitation business, especially large projects. Interest rates and budget cuts will hurt.

#### BUILDING CODE PROBLEMS

"Codes, Techniques Tackled in Rehab Guide," Engineering News-Record, Vol. 203 (August 30, 1979), 10.

HUD and NBS putting together guidelines for rehabilitation building projects. Hopes to eliminate excess costs, violations and problems associated with the building codes for new construction being applied to rehab projects.

Heinley, David, "HUD Guidelines Expected to Renew Rehab Interest," Professional Builder and Apartment Business, Vol. 44 (September 1979), 45.

HUD's part in the establishment of a uniform rehabilitation code--development of guidelines. Interesting side point: NAHB exploring possible development of rehabilitation contractor warranty plan.

"HUD Drafts Guidelines to Remove Code Bars to Rehab," Housing, Vol. 56 (December 1979), 12.

More on the move toward general guidelines for rehabilitation projects rather than applying the stricter codes geared toward new construction.

"Massachusetts Eases Rehab Code," Engineering News-Record, Vol. 201 (November 9, 1978), 13.

Massachusetts establishes new codes for rehabilitation projects, less stringent than new building codes. Hopes to spur rehabilitation industry.

"New Codes, Old Buildings in Frequent Conflict," The National Real Estate Investor, Vol. 22 (June 1980), 28, 30, 120.

Points out the differing rehabilitation codes and the problems associated with a non-uniform code. Emphasizes the importance of working with a building official in order to comply with the particular code. Important also is the attitude people have toward regulations.

"Pressure Mounts to Revise Building Code for Rehabs," Professional Builder and Apartment Business, Vol. 43 (October 1978), 33.

Establishing and enforcing building codes is difficult. Studies by National Bureau of Standards and Congress under way.

Reschke, Robert C., "National Rehabilitation Standards on the Way," Professional Builder and Apartment Business, Vol. 44 (January 1979), 178.

Establishment of a uniform, national building rehabilitation code. Pilot study was Massachusetts rehab code project.