

Downsized houses ahead

Builders: Pent-up demand will create housing boom

By Tim Richard
Staff writer

The housing boom of the 1980s won't be like the post-World War II housing boom that created suburbia.

"There's a fantastic demographic change going on," said Paul Robertson, president of the Builders Association of Michigan (BASM). "And there will

be dramatic decreases in the sizes of houses."

In an annual news conference Monday, three builders talked of downsizing houses the same way autos have been downsized since the inflation of oil prices. It was a marked change in tune for the builders, whose new offerings each year have been steadily increasing in size.

"THERE ARE single-family 'starter' houses now for under \$60,000," said Herbert Lawson of Abbey-Lawson Investment Co., West Bloomfield.

Lawson cited single-family houses in Chesterfield Township, Macomb County, and condominiums in Clarkston, northern Oakland County.

"There's downsizing in every market," added Jack Saylor of Saylor Building Co. "The buyer of a 3,000-

square-foot house is now buying 2,400 square feet... the buyer of a 1,600-square-foot house is buying 1,200 square feet."

Builders generally agree there's a pent-up demand for housing because of southeastern Michigan's continuing recession for the past two years. And they also foresee a boom in the '80s as the post-war "baby boom" kids born in

the '50s come into the market.

ROBERTSON outlined some of the "fantastic demographic changes."

It used to be that 43 percent of homeowners were traditional families with a working father and a mother who took care of the children. That traditional family is slipping to the 17 percent level.

In many households, both husband and wife will be working. Lenders are taking into account the working wife's income in judging the family's capacity to pay for housing.

There is even, Robertson quipped, a "nuptial market" — unrelated single persons buying a house.

The number of bedrooms will decline, he said, because during the 1970s the number of persons per household dropped from 3.3 to 2.7.

SENIOR government officials, often criticized in the past for being too slow to act, are now being called on to speed up the pace of new mortgage rates for 15-15 percent during 1982, Frankel said. House quality is the best he has seen in his 30 years in the business.

He praised the state of Michigan for putting pension funds into housing mortgages and for reforming workers compensation in 1981.

president, said it's no longer increasing at the same rate.

Roeser said said there's even less regulation.

But Lawson didn't foresee any reduction of construction time once the boom gets going. "There will be shortages of materials," he said.

THE LABOR situation got some attention.

Some builders reported the two-year recession has meant many building tradesmen have left the region for sunbelt jobs. They could not, however, say how many, nor could the builders predict whether the departures were permanent.

Irvin Yackness, BASM general counsel, said the organization has been meeting "for months" with trades unions "in such ways and means of reducing labor costs."

"In the field, there has been a substantial reduction of costs. The cost of building is as low today as two years ago" despite general inflation, he said.

Contractors with the building trades expire early in summer. Yackness went on: "We anticipate the trades will ask for increases. But we are hopeful we can ask them to take the same approach as the auto unions to hold down costs."

Builder rips 'Fed' for housing yo-yo

The Federal Reserve Board bears much of the blame for the yo-yo of fluctuating interest rates and instability in the housing industry, according to Herman Frankel, president of the 1,000-member Builders Association of Southeastern Michigan.

In an annual news conference, Frankel said the Fed's policies "have been heavily on credit-sensitive industries such as housing." The builder said the Fed — the regulatory board which controls the national money supply and sets national credit policies — should be more selective in controlling credit. He advocated:

- "Requiring corporate mergers to be financed with equity funds, not borrowed" funds. He charged credit-financed mergers with bleeding the housing market of funds.
- Placing restrictions on the use of credit for speculative purposes, includ-

ing the complete elimination of margin allowances in all stock and commodities market purchases.

• Restricting money market funds to domestic investments.

"The Federal Reserve Board must be made to realize that the cyclical 'blood bath' in our industry brought about by the wild fluctuations in interest rates results in a much higher rate of inflation in housing," said Frankel.

FRANKEL ALSO said the industry has been affected by ups and downs in the supply of labor and materials.

"There could be great economies of production" if the industry stabilized, he said.

"The process of rebuilding an organization is very inefficient," he said, referring to the loss of skilled tradesmen now that regional housing starts have plummeted from 20,000 a year of the

late '70s to 3,000 currently.

The BASM also called for even stronger action by the Reagan Administration and Congress to balance the budget as a means of ending inflation and high interest rates.

Spending cuts, postponement in reduction of personal income tax cuts scheduled for 1983-84, and new or increased excise taxes were advocated.

Frankel called for repeal of a loophole in the 1981 tax law affecting "all savings certificates." Instead of going into new mortgage loans and stimulating construction, he said, they are being invested in "Fannie Mae" (Federal National Mortgage Administration)

securities backing "old" mortgages.

"The result of these flaws is that the supply of funds that will be targeted for new housing will be too small to have much impact on the level of mortgage interest rates," the builders group pointed out.

Predicting a slight but gradual increase in sales and a lowering of new mortgage rates for 14-15 percent during 1982, Frankel said house quality is the best he has seen in his 30 years in the business.

He praised the state of Michigan for putting pension funds into housing mortgages and for reforming workers compensation in 1981.



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NAME OF BRIDE-TO-BE:		State of Michigan, Mo. (Day ...) YR ...	
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