

# U-M professor predicts housing upturn in '75

The depressed housing market will improve in 1975, predicts a University of Michigan professor, although the cost of housing will increase.

Prof. Karl G. Pearson said: "A rebound in new housing starts will take place by mid-year, as more mortgage money becomes available and long-term interest rates decline."

"Existing home sales will also reverse their decline. Easier credit terms will come about, with the new authorization for federal savings and loan associations to make 90 per cent of value loans up to \$55,000 and 95 per cent of value loans up to \$40,000."

"The amount these savings and loan associations can lend on equipment and home improvements has also been increased, from \$5,000 to \$10,000. The net result should be an increase in new housing starts in 1975 of about five per cent over 1974."

HOUSING will continue to cost more, because of increased land and labor expenses, and many families will turn to rental housing, predicted Pearson, a faculty member of the U-M Graduate School of Business Administration.

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The environmental concerns at the root of these policies are not just a passing fad. They have cut down, not only on new housing construction, but on new commercial and industrial construction as well.

SINGLE FAMILY detached homes will be most in demand, Pearson says. Although most buyers still want their own plots of land, they cannot pay more than \$25,000 and are willing to accept less space and fewer amenities for a price within their means.

The professor does not expect the revival in new housing starts to apply to condominium units, which "suffer from an overhang of unsold units."

## Hospitals passed snowstorm test

Spot checks made by the Greater Detroit Area Hospital Council indicate southeastern Michigan hospitals met the emergencies created by last December's record snowstorm well.

The council report says that while nearly 30 Detroit-area deaths were storm-related, those who made it to the hospitals received full and immediate attention.

Symond R. Gottlieb, council executive director said, "During the recent storm our hospitals experienced a situation that was more of an inconvenience than a disaster. There is no question that some patients in need of care suffered delays in getting to the hospital, and some reported deaths may even have resulted from such delays. Once they reached the hospital, however, patients were taken care of."

He said hospitals have been studying better means of overcoming transportation difficulties caused by storms.

"Throughout southeastern Michigan the police, ambulance drivers, fire departments, civil defense workers, National Guard and many others responded immediately and worked without pause to get people to hospitals."

New patient admissions were down. From 25 to 30 of the doctors and hospital employees failed to make it in and as many as two-thirds the less critical or non-direct care assignments failed to find transportation. The loads were balanced by employees who worked through two or more shifts, snatching only occasional rest periods on cots in lobbies, corridors and offices.

A man who made it to a hospital to pick up his wife, an employee, took a volunteer assignment and washed dishes. A man who couldn't find transportation hitch-hiked to her hospital as did many of her fellow workers. Ambulances taking two women in labor to hospitals got stuck in the drifts, and the mothers-to-be were rescued by police scout cars and safely delivered to the delivery rooms.

The scores of visitors trapped in hospitals were given meals, cots and other necessities many of which they bought at the hospital gift shops. Some hospitals near snowbound expressways provided food and shelter for stranded motorists.

"Every hospital is required to have a fully developed and thoroughly tested disaster plan in order to maintain accreditation," Gottlieb said.

## Medicare costs rise

Medicare's hospital insurance deductible has increased this year by \$2 to \$22, keeping in line with the increased average cost of one day's stay in a hospital.

"The increase to \$22 for 1975 is a result of a review of hospital costs during 1973," said Stefan Gasparovic, manager of the Detroit-Northwest Social Security office.

Three other amounts Medicare patients pay for covered care also have increased as follows:

- For a hospital stay of 61 to 90 days, patient costs will increase \$2 to \$23 per day.
- For reserved days used, after 90 days of hospital care in a benefit period, a patient will pay \$48 per day, an increase of \$4.
- For a post-hospital stay from the 21st to the 100th day, patient costs will increase \$1 to \$11.50 per day.

Those eligible for Medicare hospital insurance, include: persons 65 and over, disabled persons under 65 who have been entitled to social security benefits for 24 consecutive months and many persons with chronic kidney disease, a transplant or who need dialysis.

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New housing in 1975 will be "energy conscious" with maximum insulation, storm windows and screens and insulated windows, Pearson said. "There will be mandatory standards for energy-efficient construction, not only in housing, but also in commercial and industrial buildings. There may be investment tax credits for the installation of energy-conservation devices. New home buyers want to know how much the devices will cut down on their utility bills."

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