

## Three bedrooms. \$86K. Really.

BY DANNY MARC SAMUELS

**WHAT COULD BE MORE OXYMORONIC** than “affordable house”? Nobody, rich or poor, thinks houses are affordable. In fact, houses are expensive, whatever scale you put them on. Building them commands enormous resources of land, labor, energy, materials, and credit, and the cost reflects that. A house is almost always the largest investment a person makes; as a rule of thumb, you can afford a house that costs three times your annual income. You pay it back by literally mortgaging your future — often 30 years of it. And more than half of what you pay back is interest (see sidebar, page 27).

But interest, as costly as it is, has been at a moderate rate for an extended period. And this, more than any other factor, has made houses more affordable to more households, and to households with lower incomes, than ever before.

In addition, Houston homebuyers are fortunate: Housing is more affordable here than in any other major market in the U.S. In 2001, the median home price in Houston — \$122,400 — was only 82 percent of the national average. The median house in San Francisco costs four times as much; in Boston, three times as much; and in Seattle and Los Angeles, twice as much. Houston boasts low land costs (even in some areas of the inner city), low construction costs, and a generally laissez-faire regulatory environment, which means shorter approval times and lower compliance costs.

The combination of low interest rates and low costs means that a large percentage of Houston households are able to own their homes, and that proportion has been increasing despite rising house prices. The Texas A&M Real Estate Center estimates that in 2001, 65 percent of Houston households could afford a median-price house, up from

58 percent in 1989. So even though the median house price more than doubled in that period — growing 8.6 percent in only the last year — two-thirds of households are able to afford the cost.

But what about the remaining third? What can they afford? Assistance programs are commonly targeted to households with incomes in the range of 50 to 80 percent of median. The median income for a Houston family of four is \$59,600; using that number, the HUD website “affordability calculator” shows that a household with half that annual income (\$29,800) and a modicum of other debt (payments of \$300 per month) can afford a house costing about \$85,500, while a family with an 80 percent median income (\$47,680) can afford almost \$140,000 — more than the median price.

The primary form of help for households earning 50 to 80 percent of median income comes from a program funded by HUD and administered by Housing Opportunities of Houston and the City of Houston Department of Housing and Community Development. This program offers down payment and closing-cost assistance of up to \$9,500 to a qualified buyer of a new house. Other grants can sometimes enhance the terms of financing. The result is that buyers, who are often short on cash, can get into a new house for as little as \$500.

But all those numbers and programs can be confusing, and most first-time buyers need education, counseling, and plenty of one-on-one assistance in navigating the complexities of home-buying. Whether in the public or the commercial realm, everybody who wants to get affordable houses into the hands of deserving buyers spends plenty of effort helping those buyers.

But numbers and abstractions tell only part of that story. What, I wondered, can a family making half of the median income actually buy? I set out on a *tour d’horizon* in search of new, three-bedroom houses that cost between \$85,000 and \$100,000. And I found some possibilities out there.

In Wal-Mart land up past the airport, in the sales office of Millennium Mobile Homes, President Robby Edmonston is in the doldrums and plenty angry. Sales have been scarce since January 1, when Texas House Bill 1869 took effect. Under this legislation, a mobile home placed on property belonging to the home’s owner is no longer considered chattel, but real property, and must be titled and combined into a single deed with the property. Buyers who own their own land can no longer take out a personal loan, but must apply for the more complicated property loan, which requires land title, survey, closing, and other time-consuming and costly operations. A lien against the mobile home also becomes a lien against the property. If you miss some payments, not only is your home repossessed, but your family farm goes too.

This legislation, intended to protect buyers from aggressive and expensive financing, cuts many marginal buyers out of the picture, along with the companies that financed them. The law excludes hardship cases and houses on rental property, such as mobile home courts, but even so, it has devastated the mobile-home market. Edmonston estimates that about 70 percent of Millennium’s previous sales fell into the category affected. The manufactured housing industry has embarked on a lengthy process of hearings and lobbying, and aims for eventual amendments to the legislation.

Nonetheless, if you wanted to buy a manufactured home today, you’d begin by choosing your model and picking materials, colors, and finishes from a catalog in Millennium’s showroom. Single-wide units come in three widths — 14 feet, 16 feet, or 18 feet — and they range from 900 to 1,200 square feet. The most popular models are 16-foot-by-80-foot single-wides that accommodate three bedrooms and two baths in 1,200 square feet. They cost \$29,000 to \$36,000. You’ll pay about \$350 per month, and you can expect to pay another \$180 to \$200 per month to rent a 40-foot-by-100-foot lot in a mobile home park. A more luxurious double-wide — that is, two units connected side by side — stretches 28 feet across and offers up to 2,600 square feet — enough room for five bedrooms and three baths.

After you place your order, your manufactured home is produced at a factory within a few hundred miles of your site — maybe in Athens, Texas, or in Burseson or Seguin. The house is built on a metal chassis, with walls and roof made of conventional wood framing. The factory does most of the finishing work and even installs the kitchen appliances.

Two weeks after you place your order, your new custom house rolls up to your site. Millennium’s contractors place the home on a block foundation or, if you selected a gypsum-board interior, on a poured concrete runner that provides more stability. The house is tied down, and its wheels are removed. If it’s a double-wide, its joint is patched. After the utilities are hooked up, the house is ready for furniture.

If you want to live on your own lot inside the Houston city limits, though, you’ll have to choose a more expensive option. City building codes tend to



© 2007 Hester + Harbony



WHAT	Manufactured home
WHERE	Wherever you want
PLAN	Model 247
WHO	Redman Homes
SQ.FT	1,200 square feet
COST	\$32,000
COST/SF	\$26.67 not including land



© 2007 Hester + Harbony



WHAT	Habitat for Humanity house
WHERE	Carverdale Community
PLAN	Standard Plan
WHO	Houston Habitat for Humanity
SQ.FT	1,050 square feet
COST	\$59,000
COST/SF	\$56.19

discourage regular mobile homes, relegating them to mobile home parks or lots of more than one acre. The manufactured housing industry counters by providing HUD-code “modular homes,” products that meet urban building code requirements in areas such as storm-resistance, plumbing, and wiring, but which otherwise look pretty much like mobile homes, with identical floor plans and options. A modular home costs about \$20,000 more than its mobile sibling, and averages about \$45 per square foot compared to \$25 per square foot for a standard mobile home, not including land.

A recent visit to Habitat for Humanity’s site at Carverdale Community, at Gessner and Hempstead Highway, found no construction activity on a sunny Saturday afternoon, but there was plenty of evidence of past activity. In the last three years, Habitat volunteers sponsored by institutions and corporations have built more than 50 homes on sites scattered

through the neighborhood. Habitat for Humanity seeks to make homeowners of buyers with household incomes between \$18,000 and \$29,000 (30 to 50 percent of median income) — a group that falls beneath most other organizations’ radar.

To produce ultra-low-cost houses that these families can afford, Habitat relies on volunteer labor to build houses quickly, and it does this very well. To begin with, the houses themselves are very simple and standardized. A typical Habitat house has three bedrooms, one bath, and no garage, and it occupies less than 1,050 square feet. (Variants include a two-bedroom model at 1,000 square feet, and a four-bedroom, two-bath model at 1,100 square feet.) Construction is wood frame, slab on grade, with vinyl siding and composition roof. Over the course of five or six weekend work days, volunteers raise the frame and trusses, then install roofing, windows, and siding. Contractors complete the interior finishing as well as the mechanical, electrical, and plumbing work.

To sponsor a house, an organization pays about \$50,000, which covers land, site development, materials, contractors and Habitat construction assistance. Buyers are carefully selected and coached. A typical Habitat house last year sold for \$59,000 plus 300 hours of “sweat equity” — which is to say that the buyer helps build new Habitat houses. Not counting sweat equity, the buyer pays about \$400 per month with a zero-percent-interest loan.

According to Development Director Dave Daniels, Habitat of Houston builds 45 to 50 houses per year, which places the group among the five top Habitat producers in the U.S. For more efficiency, the group is now consolidating its activity at a single site. This spring, Habitat kicked off a spring-summer round of 42 houses in northeast Houston’s Wood Glen. The 25-acre site will eventually accommodate 118 houses.

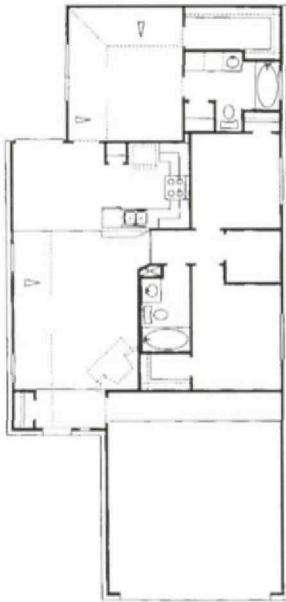
Meanwhile, out on the prairie horizon of far west Houston, at Fry Road and

I-10, in the sales office of Cypress Meadows, Royce Builders markets an entry-level suburban dream. Families are waiting in line to see sales counselor Gus Garcia, who tells the would-be customers how to buy homes that start just under \$100,000. Garcia has sold 28 of these houses in the last 40 days.

At Cypress Meadows, bigger is a bargain. A one-story, 1,197-square-foot house with three bedrooms, two baths, and a two-car garage costs \$94,990; a 2,107-square-foot two-story, with three bedrooms and two and a half baths, costs \$112,990. The smaller house factors out to about \$80 per square foot; the larger, about \$54 per square foot. Garcia explains this discrepancy: Both houses have the same slab and roof area, and the same kitchen and bathroom costs. As the size increases, building costs drop significantly.

But the smaller house is right for some buyers — the ones who can qualify for a loan with payments of \$850 per

© 2002 Hester + Hobbs



WHAT	Royce Builders
WHERE	Cypress Meadows
PLAN	Plan 1197
WHO	Royce Builders
SQ.FT	1,197 square feet
COST	\$94,990
COST/SF	\$79.35

© 2002 Hester + Hobbs



WHAT	Fifth Ward CRC
WHERE	Finnegan Park Place Court
PLAN	Plan 3. "The Peavy"
WHO	EDI Architecture, Inc.
SQ.FT	1,105 square feet
COST	\$89,188
COST/SF	\$80.71

month, but not \$860 per month. To qualify for a \$100,000 house loan, a buyer must have a family income of \$26,000 to \$34,000 (50 percent of median), and can expect to pay \$900 to \$1,040 per month, including taxes, insurance, interest, and principal. Garcia spends most of his time matching his potential buyers to suitable assistance programs.

The area's larger homebuilders (such as Royce, NuHome, Meridian Homes, Parkside, Texas Colonial Homes, KB Home, Beazer Homes, Fox & Jacobs, and US Homes) are rushing to supply the enormous market for houses that cost less than \$100,000.

How can they sell a house so cheaply and still turn a profit? These builders start by developing land themselves, rather than buying it from a traditional developer, and by doing so save up to \$6,000 per lot. The lots are small (generally 40 feet wide, rather than the 55 to 60 feet commonly seen in suburbia); six

to eight houses will fit on an acre. In general, the houses are built in 80 days rather than the usual 90 to 110; prefabricated wall panels are often used to speed construction. Plans tend to be squarish, with no costly projections on the side or rear. Ceilings are eight feet high; a 10-foot ceiling would cost \$2,200 more. Sometimes garages are not included in the base package — but when they are, the garage door tends to dominate the street front of the house.

Of course, the merchant builders are working at the fringes, 30 to 40 miles outside the 610 Loop, where land costs are relatively low, and where they can control the development costs. These products are very attractive to homebuyers — what they see is good value for the price, new neighborhoods with good schools, and maybe even proximity to the buyer's workplace. But looking at the same developments, urban planners see a car-dependent lifestyle that leads to a low-density, spread-out city form that

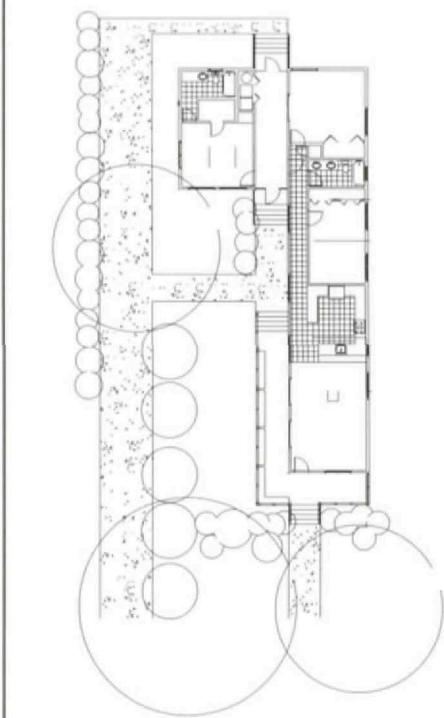
eats up land and resources at an unsustainable rate.

What are the options for buyers who prefer to live in the central city? Land often costs four or five times as much as at the city's edge, and development costs are at least doubled. To squeeze the maximum number of units onto the land, developers build townhouses, up to 27 per acre, typically three to four stories high. And people in the middle income brackets buy them.

Perry Homes has built block after block of three-story townhouses, transforming inner-city Houston. Perry tries to create an "urban environment" by developing large tracts of land, several blocks in area, where it can build a hundred or more units at a time. Its "market-affordable" townhouse is designed for a buyer of modest income — a teacher or a fireman. At Baldwin Square, in east Midtown, Perry offers a three-story model with two bedrooms, two and a half

baths, and a "library" that can be used as guest room. At \$210,000, it costs \$116 per square foot — about twice what it costs to buy a house on a large lot 40 miles farther west. You pay a premium to be at the center of things.

Henry Cisneros, former mayor of San Antonio and HUD Secretary in the Clinton Administration, wants to apply his insights to affordable houses in the inner city. His American City Vista has joined forces with builder KB Homes in an effort to combine mass production methods and New Urbanist principles and bring them to neglected inner-city sites. They develop urban villages on vacated and often remediated industrial sites. Such a village would include 80 to 100 two- and three-story houses that sell for \$85,000 to \$120,000. With successful projects in San Antonio, Dallas, California, and Georgia, the team is now developing a project in Houston, near Hobby Airport.



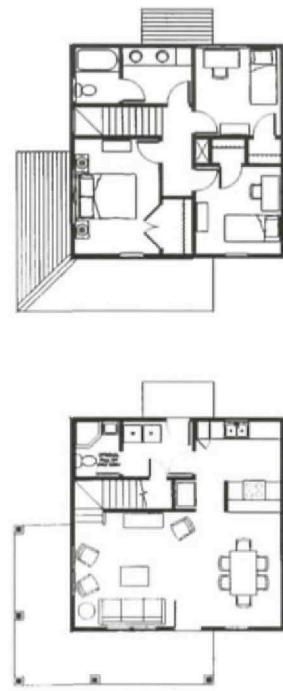
WHAT	Fifth Ward CRC
WHERE	5013 Pickfair
PLAN	Garden House
WHO	Morris Gutierrez Architects
SQ.FT	1,780 square feet
COST	\$120,000
COST/SF	\$67.41

The other major builders in the inner city are community development corporations, which aim to revitalize inner-city neighborhoods rather than make a profit. Many CDCs have had trouble building houses, but some have been notable exceptions to that rule. Kathy Payton, the new president and CEO of Fifth Ward Community Redevelopment Corporation, has a high-energy presence and a formidable command of facts and figures. The Fifth Ward CRC, she says, has built more than 220 single-family houses in its ten years, and 45 more are scheduled for 2002.

To avoid a concentration of low-income housing, the Fifth Ward CRC seeks a broad range of buyers — families earning anywhere from 30 to 115 percent of the median income. The CRC's houses are generally built from 14 designs done pro bono more than ten years ago by EDI Architecture, Inc. The houses range from two to five bedrooms, 700 to 2,200 square feet, and sell for \$65,000 to \$120,000.

The most popular plan is the Peavy, 1,105 square feet with three bedrooms and two baths, which sells for \$89,188. Lot costs are \$7,000 to \$10,000, and development (that is, providing access and services such as water and sewer hook-up) costs up to \$7,000 per house. The CRC's own construction company builds at \$40 to \$52 per square foot — about the same as commercial builders, but with the added benefit of distributing the money to neighborhood tradespeople.

Because land continues to be cheap in some inner-city neighborhoods, CDCs have been able to continue offering affordable single-family houses on their own lots. It's an odd situation: In the central city, only the very rich and the very poor live in detached houses; middle-income families long ago reconciled themselves to occupying one-third of an urban lot and living on three or four floors, right up against their neighbors. But in the low-cost end of the market, "everybody wants single-family," says Payton.



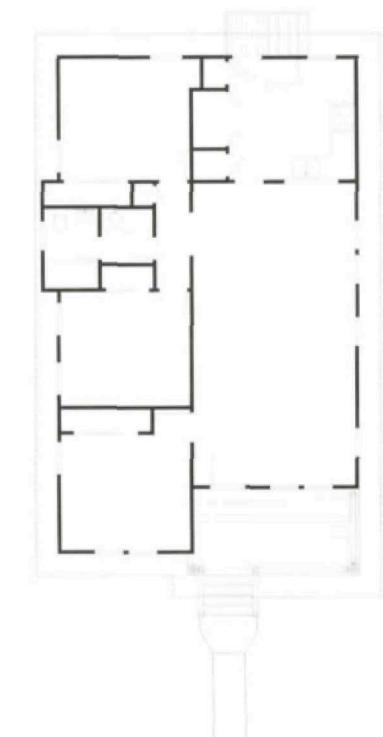
WHAT	Habitat for Humanity
WHERE	Carverdale Community
PLAN	Architect's version
WHO	Gensler
SQ.FT	1,152 square feet
COST	\$59,000
COST/SF	\$57.22

Will higher land costs eventually cause CDCs to consider higher-density alternatives? Cost escalation has already driven Avenue CDC beyond its original Washington Avenue area, and the Fifth Ward CRC is being squeezed north of I-10. But beyond these close-in areas, there remain vast neighborhoods with plenty of potential sites. As long as the CDCs continue to develop on scattered sites, we will continue to see the urban anomaly of single-family detached houses for a while to come.

My search around Houston showed that the marketplace has provided lots of affordable housing at the low end of the price scale. The housing may not be where the buyer wants it, but it's there. All the options — manufactured housing, houses built by Habitat and the CDCs, and merchant builders' products — are in great demand. Highly developed mechanisms deliver the housing to grateful buyers, and even buyers with marginal credit are able to find someplace to own.

So what is missing? An architect might say "architecture" — even as nobody else seems to notice or care. Of course, the same could be said about any level of the housing market, almost all of which seems to get by very well without benefit of architects. The question arises: Do architects have anything relevant to contribute to affordable housing?

The Fifth Ward CRC wanted to find out. In 1998, Mardie Oakes, the Fifth Ward CRC's special projects manager and a recent Rice graduate, and Michael Bell, a Rice assistant professor of architecture, organized a design charrette among 16 architects from Houston and other cities. (The charrette was sponsored by DiverseWorks, the Fifth Ward CRC, Rice University, and the Cultural Arts Council of Houston and Harris County.) The architects were charged with designing houses that would qualify for down-payment assistance — which meant they could sell for no more than \$103,000. DiverseWorks displayed the



WHAT	Avenue CDC
WHERE	Gano and Anderson
PLAN	Gano Housing
WHO	McIntyre + Rabinowitz, Architects
SQ.FT	1,210 square feet
COST	\$85,500
COST/SF	\$70.66

resulting ideas in the exhibition *Sixteen Houses: Owning a House in the City* (see “Low-Cost Design,” *Cite* 49). A jury of Fifth Ward residents and architecture professionals selected seven of the plans, and the CRC commissioned their architects to prepare construction documents. The CRC found buyers, and the houses were slated for construction.

For the houses to sell for \$103,000 or less, the construction could cost no more than \$80,000. The architects struggled to meet that figure, and there has been a constant tension between architects’ intentions and builders’ budgets. Architects are reluctant to use the conventional materials and details that would make the builders’ numbers work. To make matters worse, the unexpected cost of a required city water service added about \$8,000 to the cost of developing each lot — and a year to the construction time.

After three years, four of the original seven houses remain in development.

Their construction costs have come in around \$100,000, which means that they will be sold for about \$120,000 — too much to qualify for the voucher program that originally inspired their design.

Still, bringing a house to market for \$120,000 is no mean feat. The first of the designs, an elegant garden house on high piers by Deborah Morris of Morris Gutierrez Architects, is in construction. Houses by Keith Krumwiede, Carlos Jiménez, and Williams+Pizzini are slated to follow. Kathy Payton is diplomatic. “The architects have had some challenges,” she says. “Architects have creative minds, but creativity drives cost. The challenge still is to build a house without losing the creativity, but at the same time maintaining the affordability.”

Other architects’ experiments, with more modest intentions, developed designs to blend into the surrounding neighborhoods. At the same time as the *Sixteen Houses* effort, Gensler celebrated its selection as American Institute of

Architects Firm of the Year by designing and constructing a Habitat house.

Thirteen designs were submitted to the office competition; Paul Homeyer’s was selected. The two-story scheme departs from Habitat’s customary one-story, volunteer-friendly designs, but otherwise stuck close to Habitat’s standard practices: aluminum windows (but larger ones and more of them), vinyl siding (but wider trim sections), a porch (but one that wraps around two sides of the house and has simple Craftsman brackets). The plan is 24 feet square, providing 1,152 square feet of interior space. The living room, dining room, and kitchen are on the ground floor; the three bedrooms and one bath on the second.

Meanwhile, Avenue CDC is building four new houses designed by McIntyre + Rabinowitz, Architects. Here the architects adopt the developer tactic of applying four different elevations to one floor plan. Each 1,210-square-foot house has three bedrooms and a bathroom with two sink compartments, what Rabinowitz calls a “one and a quarter bath.” The scheme is a take-off on a traditional bungalow, with pier-and-beam construction, front porch, cement fiberboard siding, aluminum windows, and no garage. The architects worked closely with the contractor, who scrutinized every aspect of the design, but they were still able to provide front porches, wood floors, nine-foot ceilings, and some variety among the houses’ exteriors. The construction cost is about \$53.50 per square foot, or \$64,000 per house. Nicole Miller at Avenue CDC reports that although the houses will be priced at \$85,500, a package of two to five grants can bring the cost as low as \$56,000.

Stephan Fairfield, the founding director of the Fifth Ward CRC and an experienced player in the field of affordable housing, has an intriguing idea to make architectural design more readily available. As president and CEO of Covenant Community Capital, he would like to establish a large library of house designs available at a nominal charge to CDCs, builders, and buyers. Covenant would act as a purchasing co-op, gathering workable existing designs or commissioning architects to develop new ones, paying the architects’ fees, and spreading the cost over a wide base. He foresees that all the plans would be based on a common menu of details, materials, and fixtures, and that each

would come with material take-offs and price information by contractors.

John K. Spear, AIA, has had years of experience with affordable housing. The Houston architect is also a realtor, housing advocate, and past chair of the American Institute of Architects’ national housing committee. For him, the key to affordability is not initial cost, but the house’s long-term viability and appreciation. To build wealth for its owners — most of whose net worth is represented by their home — a house must be durable, energy-efficient, and adaptable to future expansion. “If we are not to build future slums,” says Spear, “we must not compromise long-term maintenance or energy efficiency for initial cost.” Equally important is the house’s ability to grow and adapt as its owner’s needs change. Thus, the owner’s investment in the house retains and builds in value over time. In 20 years, a house should be worth substantially more than its original cost.

Such design goals are noble, but at the same time modest. They call for a certain kind of design intelligence that relies on incremental evolutionary steps rather than grand design solutions. Affordable housing should respond to user needs, understand and respond to its context, enhance its neighborhood, and be built to last. Spear has worked on a web site, Affordable Housing Design Advisor ([designadvisor.org](http://designadvisor.org)), a joint project of the AIA, HUD, Local Initiatives Support Corporation, and others, that espouses just those goals to community housing providers. (Yes, Design Advisor does recommend retaining an architect.) A checklist describes 60 key “design considerations” in the areas of parking, public open space, private open space, landscaping, building location, building layout, and unit layout. All of these are simple and practical considerations, each illustrated by numerous built examples. For example, a picture of an entry patio shows that it can comfortably handle plants, bikes, furniture, and people coming and going.

The site is reminiscent of the builder’s pattern books that guided developers in the early 20th century, resulting in the modest houses and cohesive neighborhoods (such as Montrose and the Heights) that have served generations of families very well, that have appreciated in value, and that we now love so much. Architects would do well to study such examples. ■

### The High Cost of Financing

By far the largest portion of a mortgage payment represents the cost of credit. John K. Spear, AIA, an expert on affordable housing, offers several examples. He points out that for an average new merchant-builder house costing \$226,680 (National Association of Home Builders statistics), 24 percent of the price covers the cost of the finished lot, while 55 percent represents its total construction cost. The remaining 21 percent represents interim financing, marketing, commissions, and profit.

If you pay 20 percent down, and finance your purchase with a conventional 30-year mortgage at a 7 percent interest rate, you will pay principal and interest of \$1,206.50 each month for a total of \$479,676. Interest represents 53 percent of what you pay over the life of the mortgage plus the down payment; the cost of construction is only 26 percent. At an 8 percent interest rate, 57 percent of your payments plus down payment cover interest. Because of the structure of the typical mortgage payment schedule, almost everything you pay in the early years after closing is only interest.

If you buy a typical "affordable" house, interest claims an even higher percentage of the total cost. For a house costing \$100,000, with a 5 percent down payment (sometimes assisted through various programs), you will pay \$632.04 per month at 7 percent; 57 percent of the total payback is interest. At an 8 percent interest rate, a full 60 percent of your payment covers interest. If you buy a "starter" home that you outgrow in seven to ten years, you pay mostly interest and do not achieve much equity increase other than through inflation-driven appreciation.

The obvious conclusion: The affordability game is more about soft costs than hard costs.

— Danny Marc Samuels

### The False Promise of Technology

Architects have often seen the problem of affordable housing as a problem in the technology of making houses, especially as applied to the structure and envelope of the house: If only we could make houses with new systems, they could be produced more efficiently at less cost. Unfortunately, the historic path of building is littered with hopeful but failed experiments in this vein. Success has come instead with incremental, evolutionary development of the wood-frame system used in most American houses for the last 150 years.

Some of us may remember Operation Breakthrough, an optimistic 1970s effort of Nixon's HUD Secretary George Romney, fresh from American Motors, to promote the industrialization of housing. Using federal grants, architects and builders looked for the amazing new material, joint, procedure, or design that would revolutionize the building process. Concrete systems, component systems, box systems, on-site, and factory systems were conceived and tried. Within a few years, the effort collapsed, with no lasting effects.

Trying again in 1998, Clinton's HUD sponsored the Partnership for Advancing Technology in Housing, bringing together manufacturers, builders, code officials, research sponsors, and government agencies to coordinate research and development investments. The goals were lofty: reduce monthly housing costs by 20 percent; cut energy use and environmental impact by 50 percent; improve durability and reduce maintenance costs by 50 percent. The technology "road maps" identified were actually realistic: advanced panel construction; information technology to streamline the building process; and faster and better construction through systems methods and industrialization of the building process.

But within two years, the PATH Committee of Oversight and Assessment pointed out the impossibility of reaching its ambitious goals. Reducing housing costs by 20 percent solely through new technologies was nearly impossible, noted the committee. Since less than half of monthly housing costs are related to construction, construction costs would have to be cut in half. The committee also observed that energy and environmental effects are so complex and interrelated that a measure that might be positive in one regard might be detrimental in another (for instance, increased energy efficiency by reduced air infiltration might diminish indoor air quality), or that to achieve real cuts in energy usage would necessitate higher first cost, rather than lower.

The old wood framing system, however, has proved to be an evolutionary survivor, and has continued to adapt well to the American building environment. If you look at an 1890 photograph of a western boom town under construction, or Architectural Graphic Standards from the 1930s, you will see fundamentally the same system being used today. It is strong, light-weight, low-cost, readily available, generally understood, and easily erected by a small crew with minimal training. If periodically maintained and protected from water, fire, and termites, it is indefinitely durable. Over its history, numerous refinements have been introduced: slab on grade, plywood decking and sheathing, engineered trusses and beams, fast-grow lumber, metal connectors, aluminum windows, more efficient insulation, and on and on. But the main line of development has continued.

— Danny Marc Samuels

## Urban Specialists



Fabulous Penthouse at Bayou Lofts  
915 Franklin



## Minnette Boesel PROPERTIES, INC.



- FIRST** residential real estate office in downtown.
- LOFTS** from the \$100's. Lease units also available.
- SPECIALIZING** in commercial and residential listings and sales in the inner city.

**Minnette Boesel Properties, Inc.**  
214 Travis Street • Houston, TX 77002 • [minneteb@aol.com](mailto:minneteb@aol.com)  
**(713) 225-1889**

# why wait till tuesday?

## now open mondays!

Hours:  
Sun & Mon... 11am - 9pm • Tue - Thur... 11am - 10pm  
Fri & Sat... 11am - 11pm

**benjy's**  
MODERN AMERICAN CUISINE  
IN THE VILLAGE

2424 Dunstan  
[www.benjys.com](http://www.benjys.com)  
713.522.7602