

# housing giants

2.22.08

TM

**MOVES**  
ProBuild's changes


**SELL**  
Buyers' decisions



## MAKING IT WORK

How builders and communities  
can position themselves for  
workforce housing projects

Joel Shine, left, Henry  
Cisneros and Sean  
Burton of CityView

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“More people recognizing urban development can bring solutions that address serious metropolitan challenges.” – Sean Burton

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#### Answer your customers' needs

Your customers follow a decision path. Be there every step of the way.

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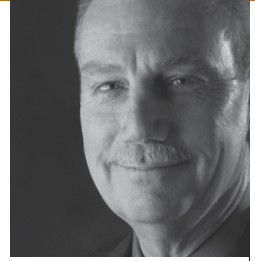
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By Bill Lurz, Senior Editor, Business



## TEXAS DOWNTURN JUST A BLIP?

Here's what Bill's saying about the housing industry in his blog, *Ear to the Ground*.

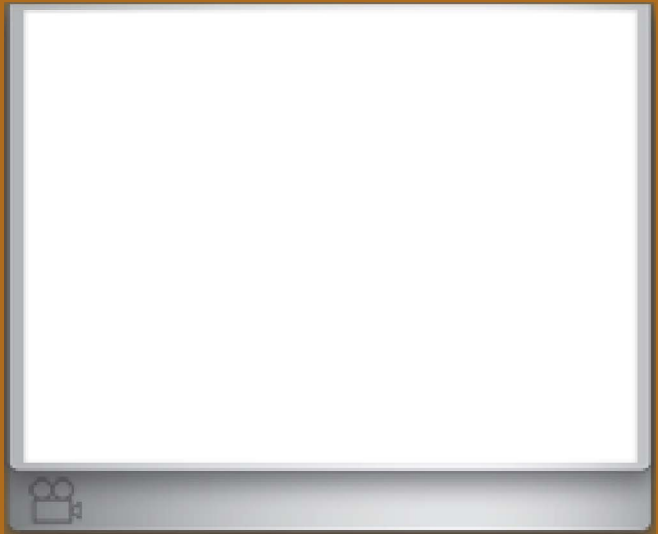
[Mike Inselmann](#), president of Houston-based housing research firm [Metrostudy](#), says Texas markets are still doing a lot better than most of the country. But when final numbers for 2007 come out, they will show housing starts down 25 percent or more from 2006. However, he says closings are not off as much.

"We're eating into inventories," he remarks. When we look at the inventory levels of new and existing homes for sale in Texas, we see a picture Florida builders would love. But the downturn there — and the discouraging news from other parts of the country — is shaking the confidence of Texas consumers and builders alike. It shouldn't be happening.

The Texas economy is riding the crest of rising oil prices. Housing is still affordable for working families. Home prices are stable or even rising slightly. If mortgage lenders get back

to reasonable underwriting standards and create some loan instruments that serve the market segment that used to depend on FHAVA mortgages, Texas will be fine this year. These will always be skinny margin markets, but Texas builders are used to that!

### VIDEO EDITORIAL



Hear Bill Lurz's insight on the latest in the building industry.



“We’re selling houses in Texas.”

— David Drees

## DREES HOPEFUL FOR MID-YEAR TURNAROUND

[The Drees Co.](#) President David Drees says he’s keeping his fingers crossed for a mid-year turnaround in home sales in his Midwest markets (especially Cincinnati and Indianapolis), as well as Washington, D.C. Meanwhile, Drees is doing reasonably well in Nashville, Raleigh and the Texas markets. “We’re selling houses in Texas,” he says, “but not making much money. Margins have always been tight there, and it’s even worse now because the public builders are discounting houses to move inventory.”

## PULTE PRODUCT AVAILABLE TO BUILDERS

[Pulte Homes’](#) much admired [Pultrim integrated exterior trim system](#) is now available to other builders. Pulte recently announced it has licensed [Tecton Products](#) — a Fargo, N.D., manufacturer of pultruded fiberglass products — to market and sell the

Pultrim system. The system, brainchild of Pulte Chairman [Bill Pulte](#), minimizes parts and allows for quick installation of cornice, fascia, frieze and gutter components. The low-maintenance system seems likely to be a hit with other production builders because it has great curb appeal and offers the prospect of reducing warranty costs. It will be marketed as Tecton Architectural Trim. **HG**

### ON THE BLOG

**Charley Hannah, principal of Tampa custom builder Hannah-Bartoletta Homes, says housing recovery began in his market in December.**

Read more of Lurz’s blog, Ear to the Ground, at:

[www.housingzone.com/blogs](http://www.housingzone.com/blogs).



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# NEWS & MOVES

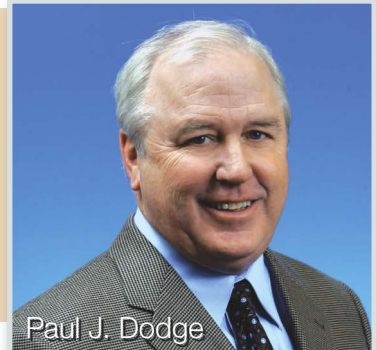
By Jennifer Powell, Staff Writer



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Ohio-based giant [M/I Homes](#) has pulled out of the market in West Palm Beach, Fla. [Robert Schottenstein](#), chief executive officer and president, [reported](#) the company has sold more than 3,700 lots for \$82 million. The sale included more than 500 lots in four communities in West Palm Beach. M/I Homes has been operating in West Palm Beach, Fla., since 1985.

[Barden Gale](#) is the new vice chairman of real estate for [Starwood Capital Group](#). He will work with other senior executives on investment strategies and new business opportunities in the newly created position. He will be based out of the company's Greenwich, Conn., headquarters. He comes to Starwood Capital Group from **ABP Investment US**, where he was chief investment officer for real estate.



Paul J. Dodge

## PROBUILD MAKES SOME CHANGES

[ProBuild](#) announced it purchased north Atlanta-based [Jasper Lumber Co.](#) The move follows closely on the heels of ProBuild's acquisition of [HD Supply's Lumber and Building Material](#) business. According to the company, both acquisitions position ProBuild as the preeminent player in the No. 2 market in the nation in terms of building permits. Also, **Joseph Lawrence** replaces **M. David Dittmer** as president of the west region. **Paul J. Dodge** is senior vice president of supply chain.

The [Building Industry Association of Southern California](#) appointed **Laer Pearce** vice president of public affairs. The non-profit organization has 200,000 members who work to promote and assist in all aspects of the building industry. Pearce, founder of [Laer Pearce & Associates](#), brings 30 years of experience to the organization.





Maurice Johnson

At the beginning of the year, sister companies [Merillat](#) and [Quality Cabinets](#) merged to become **Masco Builder Cabinet Group**. The two organizations will remain two distinct brands under Masco. According to the company, among the objectives of the name integration is to transform business processes to drive out complexity, ambiguity and cost while building the foundation for planned future growth. **Masco Builder Cabinet Group** is based in Adrian, Mich.

[Taylor Morrison](#) appointed **Maurice Johnson** vice president of finance for the Phoenix division. Johnson will oversee the day-to-day financial management of the division. Prior to his new position,

he served as a controller at the corporate level. He joined Morrison Homes in 2005.

Two new regional managers were hired at [Fiber Composites](#), a manufacturer of composite decking and railing, to provide sales support for the [WeatherBest](#) brand. **Chris Hedlund** is the new regional manager for the Northwest region. Before this position, he served as vice president of operations, advertising and marketing, and remodeling sales for [Rum River Lumber Company](#) in Coon Rapids, Minn. He will be based in Minneapolis. **Bill Naumann** is Fiber Composites' new regional manager for New England and will be based in Boston. Naumann recently served as the regional manager for [LP Building Products](#) in New England and New York. **HG**







By Rick Heaston, R.A. Heaston and Co.



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# ANSWER YOUR CUSTOMERS' NEEDS

Home buyers follow a decision path. Can you detect what they need from you and when?

**THINK ABOUT** all of the different products you've purchased in your lifetime, and think about all of the salespeople you've worked with while shopping for those products.

[Harry Beckwith](#), author of "[You, Inc.: The Art of Selling Yourself](#)," tells a story based on the fact that each of us works with salespeople and that we work with them on a daily basis:

*"Examine all of your own purchases — products and services — and think of the people that sold them. Did the sellers know more about their products and services? Were they able to detail why theirs was a superior product? In fact, to what extent did they sell you at all?"*

*Time and again, you bought their hearts and souls. You bought them and their spirit; — their enthusiasm and warmth. Without realizing it you bought their love of life and their love of people. You bought from them because you enjoyed their company. You went back for the same reason."*

Are you showing your customers who you

really are? And can you answer these needs in the table below?

SHOPPING PROCESS	WHAT THEY ARE TRYING TO ACCOMPLISH	WHAT YOUR CUSTOMER NEEDS FROM YOU
1	Compare from seven different alternatives and decide if you are one of the two or three they will keep.	Comfort
2	Compare the two to three alternatives. Choose the one that represents their perfect decision.	Rapport
3	Validate their decision and decide if they have enough proof that it really is the perfect decision.	Trust
4	Know that if they sign a purchase agreement they can count on you to be with them.	Relationship

## THE CRITICAL PATH FOR BUYERS

Customers today require a different approach, especially if you expect any chance of repeated and consistent success.

Selling is about how your customer shops and decides instead of how you want to present and sell. It's about their [critical path of buying](#) rather than your critical path of selling.

Today's customers make four decisions in their journey from shopping to buying:

**1. Are you someone they're interested in?**

Most buyers start out with six or seven alternatives and narrow it down to two or three.

**2. Are you their perfect match?**

Your customers must realize what they consider to be perfect. Then, they will compare and decide which of the two to three alternatives represents their perfect decision.

**3. Can you prove why you are perfect for them?**

Once your home buyers have selected their perfect builder, they must validate their decision.

**4. Do they want to commit?**

Your customer must decide if they want to commit and move forward with the paperwork.

Customers don't come to your community to decide if they want to buy; they visit your sales center to qualify you — not the other way around.

**SELLING AGENDAS VERSUS SHOPPING AGENDAS**

Most traditional sales training stresses rapport building — the meet and greet process — when a customer first arrives at your community. Is the rapport process what your customer really wants and needs?

How important is rapport to you when your customer first arrives? I imagine you'd say very important but would think not very important at all. Why do customers want to waste time building rapport before they even



know if they like what you have to offer? *They don't. It's a waste of their time.*

## WHAT CUSTOMERS WANT

Customers don't want or require a lot of care or maintenance. What they want depends on where they are in their shopping process. The [table on page 14](#) shows your customers' critical path for shopping.

As you can see, customers only need what they need. If you're trying to develop rapport, trust or a relationship and your customers are only trying to see if they like you enough to put you in their "keep" pile, you're wasting their time.

Likewise, if they're trying to narrow their choices from two or three builders to one, they need more than comfort but don't yet need trust or a relationship. It's the same as they move forward.

Give them too much and you waste their time. Give them less than they need and you stall your selling process.

## MAKING CUSTOMERS COMFORTABLE

If your customers' agenda is to see if they like you enough to make you one of their two to three finalists, what should your agenda be? Answer: to stand out.

Standing out starts with making your customer comfortable. The quicker customers become comfortable, the quicker they will talk to you. All that's required is a little

self-sacrifice. Self-sacrifice from a sales perspective means making your customer's agenda more important than your own. I'm sure you'll agree that this is a strategy that will work, but that's not the question. The question is if you can trade some old habits and trade them for some new ones.

Think about comfort in terms of the verbal and visual signals you send. Look at the following list and answer yes or no in terms of producing comfort on your customers' first visit:

- Do you walk toward prospective buyers when they first arrive?
- Do you greet customers within two or three feet of the front door?
- Do you immediately ask, "What brings you out today?"
- Do you ask three, four, five or more qualifying questions?
- Do you provide a presentation that customers didn't ask for?
- Do you talk too much?

How did you answer? If I'm right, you probably agreed that these actions really don't produce comfort. On the other hand, I'll bet you wondered, "How am I suppose to do my job if I don't do any of those things?" The answer is simple: think out of the box.

## SIGNALS

Comfort is all about signals, especially on the





selling side of the equation.

Signals are today's out-of-the-box answer. They range from quickly getting a brochure when a customer says they are in a hurry to asking permission to provide a quick overview. It also means getting a customer anchored to a non-business approach. They all add up to recognizing what today's customers want.

[Nicholas Boothman](#), author of "[How to Connect in Business in 90 Seconds or Less](#)," thinks so. He suggests your customer will size you up and decide if they're comfortable within the first two seconds of their arrival. And if that's true, it means you can throw everything you've ever been taught about "meet and greet" out the window. Times have changed.

So no matter how you think about it, comfort is a starting point for a successful sales process. It's probably a good idea to review every thing you say and everything you do when a customer arrives at your community. Not only will you will you love yourself for spending the time, your customer will love you, too. **HG**

*[Rick Heaston](#) is president of [R.A. Heaston and Co.](#), a sales-training and marketing firm. You can reach him at [rick@touchpointselling.com](mailto:rick@touchpointselling.com).*

# Housing *the* Workforce





## Affordable Housing Series

Part I: A national perspective

**Part II: Planning and public policy**

Part III: The future of affordable housing

Sean Burton, COO of CityView, explains how builders can collaborate with governments to advance workforce housing.

By Sean Burton, [CityView](#)

# “The blend of affordable and market-rate

Millions of average American families cannot afford to live in the cities where they work. Our growing service economy is producing lower wage jobs that do not support current market-rate housing prices in most markets. Families are moving farther out of urban centers, searching for lower-priced rental housing in distant communities. They commute longer distances and pay more for transportation, exacerbating traffic and pollution.

In his opening article of this series, [CityView](#) Executive Chairman and former [U.S. Housing and Urban Development](#) Secretary [Henry Cisneros](#) pointed out that now is the time for home builders to take action and prepare for the housing demands of the future. This article will explore the role of the home builder, approaches to policy change and partnership models with the greatest potential for increasing workforce housing opportunities.

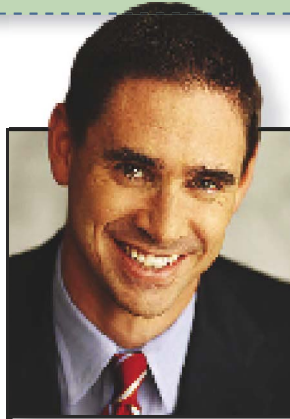
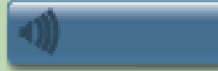
## GAINING NATIONAL ATTENTION

Policy in this area is gaining national attention

### WORDS TO KNOW

Defined:  
**Inclusionary  
Zoning**

[CLICK HERE](#)



SEAN BURTON

because more people recognize that urban development can bring solutions that address serious metropolitan challenges. Recent [research](#) by a team of leading urban planners from the [Urban Land Institute](#), the [National Center for Smart Growth Research and Education](#) and [Smart Growth America](#) concluded that urban development is a key contributor to climate change

and an essential factor in combating it. In addition to offering more housing choices that are closer to major centers of employment, retail and services, more urban housing development will significantly reduce lengthy commutes.

## INCENTIVES VS. MANDATES

Local policymakers have taken two basic approaches to the burgeoning need for affordable workforce housing in urban centers: (1) they offer incentives and subsidies that promote workforce housing development; and (2) they mandate workforce housing development as a component of a market-rate development.

e housing in the same neighborhood is seen as beneficial by many.

Under the incentives approach, government agencies offer grants, loans and favorable zoning concessions, i.e. density bonuses or reduced parking requirements, to developers who develop workforce housing. At the national level, there are ongoing efforts to create a national housing trust fund. At the State level, organizations like the [California Housing Consortium](#) are tirelessly working with legislatures and governors to develop permanent dedicated fund solutions (“permanent sources”) to increase the production of affordable homes.

And cities are pledging money and proposing voter-sponsored initiatives to fund affordable housing development.

Conversely, inclusionary zoning is the term used by cities to legislate that private builders create affordable housing for low-income residents as part of a market-rate development. In practice, these policies involve setting purchase prices that are substantially below market and even below a builder’s real costs. The blend of affordable and market-rate housing in the same neighborhood is seen as beneficial by many, especially in jurisdictions where housing shortages have become severe.

## WORDS TO KNOW

**Defined:**  
**Affordable**  
**Housing**

[CLICK HERE](#)



non-profit stakeholders. Builders litigate against cities to stop implementation of inclusionary statutes, or they simply decide that a project won’t make economic sense. That limits development and thus impedes development. Housing advocates and local social service agencies target builders for not offering sufficient affordable housing. And local “no-growth” proponents oppose both developers and advocates who seek more housing.

Incentive-pulling approaches have more change of success but are limited in their effectiveness because the incentives often don’t generate enough savings to cover the developers’ “loss” on the affordable units. Without more effective collaboration, the existing strategies have limited impact.

Given the continued push for carrot-and-stick housing policy trends, savvy private developers should pursue a new hybrid model and be proactive in collaborating with local stakeholders — especially local housing non-profits — to maintain a competitive edge and to ensure profitable infill developments in major cities. Through

Mandatory approaches tend to create adversarial relationships among public, private and

non-profit stakeholders. Builders litigate against cities to stop implementation of inclusionary statutes, or they simply decide that a project won’t make economic sense. That limits development and thus impedes development. Housing advocates and local social service agencies target builders for not offering sufficient affordable housing. And local “no-growth” proponents oppose both developers and advocates who seek more housing.

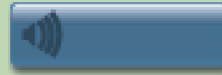
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## WORDS TO KNOW

**Defined:  
Workforce  
Housing**

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collaboration, private developers can earn market returns and/or at least break even on affordable housing developments and comply with or exceed local mandatory affordable housing requirements. And non-profit organizations can better serve their constituents by delivering greater scale affordable housing production at lower prices.

### MAKING IT WORK

There are two critical elements necessary to make this hybrid model work: (1) private developers must deliver efficient price points at scale; and (2) non-profit organizations

must obtain the subsidies, grants and concessions necessary to fully finance affordable housing development. If these goals are achieved, the venture will maintain a competitive marketing advantage when negotiating development agreements with urban communities that have mandatory affordable housing programs.

At CityView, we incubated a national nonprofit, [American Sunrise Communities](#), for the sole purpose of facilitating multiple bottom line affordable housing developments. American Sunrise unites private builders, community lenders, public



WITH THE HELP OF AMERICAN SUNRISE COMMUNITIES' HOMESTART PROGRAM, J. CASTO (LEFT) PURCHASED A TWO-BEDROOM, AFFORDABLE CONDO IN SYRACUSE VILLAGE CONDOMINIUMS IN THE STAPLETON PROJECT IN DENVER AND BECAME A FIRST-TIME HOMEOWNER.

institutions, major employers, labor organizations and non-profit community groups to provide genuine affordable housing opportunities for income-limited Americans throughout the United States. The organization aims to partner directly with local municipalities and developers to create, implement and manage sustainable community-based housing programs.

As a home builder, it is important for you to be aware of the following recommended actions for communities to develop and sustain new workforce housing options:

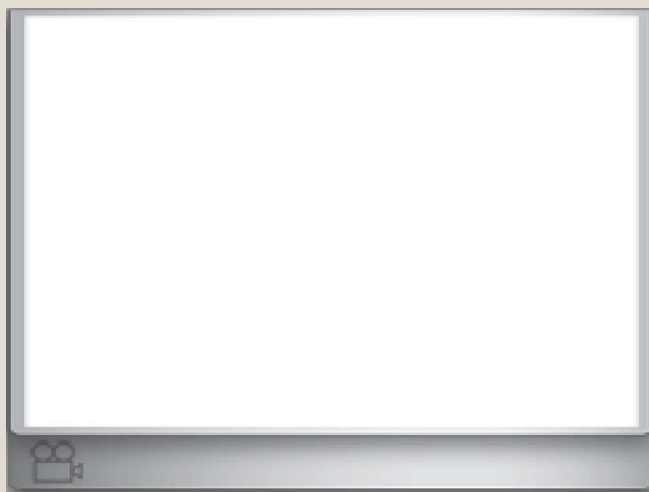
- Collaborate with local city, state and federal institutions, policy think tanks and universities to design and implement cutting-edge, community-based housing strategies
- Empower local non-profits and community and faith-based groups to identify and support families and individuals who need housing opportunities to stabilize their lives
- Motivate business groups, employers and labor organizations to create and implement employer-assisted housing (EAH) programs for income-limited employees.
- Partner with [Community Reinvestment Act Institutions](#) to

create and provide consumer-sensitive financial products and resources for all program stakeholders.

- Establish relationships with foundations and socially responsible donors to provide resources and subsidies for sustainable community-based housing programs.

*Sean Burton is the COO of [CityView](#), a real-estate investment firm and developer that specializes in workforce housing. He focuses on the financial analysis, underwriting, negotiation and managing of the company's projects.*

## SPREADING THE WORD



WATCH A HIGHLIGHT OF SEAN BURTON'S INTERVIEW ON WORKFORCE HOUSING WITH KTLA-TV'S "PACESETTERS."





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