

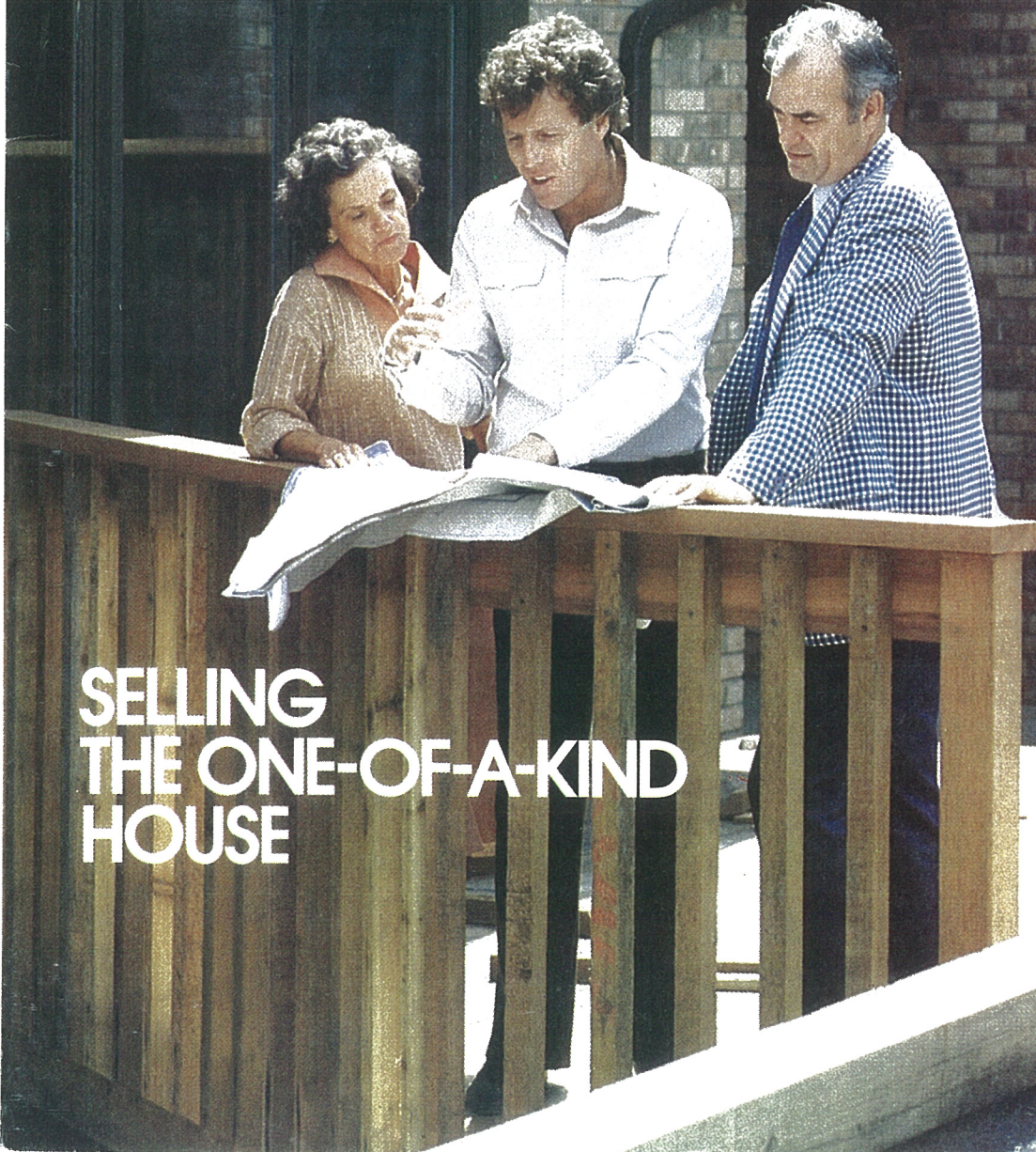
hou

**Urban infill:
making the most
of tiny sites**

**Kitchen design:
nostalgia
without clutter**

**Outlook:
housing demand
in 119 markets**

**SELLING
THE ONE-OF-A-KIND
HOUSE**



SELLING THE ONE-OF-A-KIND HOUSE



TONY COIA GETS HELP FROM A COMPUTER

Last November, a newspaper ad for a computer system on sale at a small electronics store in Cranston, R.I. caught Anthony Coia's attention. It was just what he'd been looking for: a way to take the guesswork out of the buyer/builder relationship when doing a customized home.

So Coia took \$6,000 and bought what he calls a "souped up Apple"—an Apple II computer hooked up to a Centronix high-speed printer and an RCA color TV that acts as a video display screen. He programmed it himself, and inside of a month, Hillhouse Realty's entire operation was on computer. Now, less than a year later, it appears Coia has accomplished what he set out to do: make the trial-and-error process of doing customized homes a lot easier—and a lot faster.

Coia doesn't traumatize customers by immediately plopping them down in front of the computer and firing questions. "First, one of my project managers gives a slide presentation that tells how we operate," explains Coia. "Then the project manager explains how the computer works and what it'll do for the customer."

If the customer decides to work with Coia, the fee is \$2,000—\$350 for the first computer printout, \$550 each for the remaining three. If a buyer decides to leave during this process, he takes with him any printouts he's paid for, along with all plans and specifications generated along the way.

The first computer program calls for a detailed financial picture of the buyer, including all income, assets and debt. The project manager factors in lot preparation costs as well as specific features and amenities the buyer has in mind. The buyer chooses either a standard, deluxe or luxury plan for fixtures and appliances.

In less than a second, the computer digests this information and spits out a list of 62 plans that fall within the buyer's budget. There are plans for stick-built, log,

paneled and modular homes available in eight styles ranging from colonial to contemporary. Most are priced within a \$60,000 to \$100,000 range, excluding land. For each of these 62 plans, the computer specifies the number of square feet the buyer can afford. The buyer selects a plan and refines it—changing floor plans, adding and dropping amenities—until the home is tailored to his needs.

"The second program," continues Coia, "prices the house. And I mean 'prices,' not estimates." A computer printout shows the exact quantity of each material needed to do the house, every board, nail and shingle. It lists the cost of each material—in the order it'll be used—and determines which fund disbursement from the bank will pay for each material. "It's not only pricing the house," Coia notes. "It's also doing a cash flow."

To order materials, Coia merely sends his suppliers a copy of this printout which includes the prices each supplier updates biweekly.

The third program schedules the entire building process. The program notes when title searches and inspections should be done and when suppliers should have materials and crews on-site.

The final program, the master control, gives a running account of each dollar spent on the house. All products and services are listed along with a comparison of the contract and actual price. As a supplier is paid, the number and date of the check are entered into the computer. By consulting this program, both builder and buyer know whether more money will be needed to finish the house as designed, or if the design must be changed to meet the budget. When the house is complete, this printout shows the customer how and when every dollar was spent.

The master control is perhaps more popular with Coia's clients than any of the other

1. Project manager Chuck Johnson explains Hillhouse Realty's computer system to prospective buyers Eugene and Susanne St. Pierre. He shows them how to read the four printouts in the system and tells them what each program does for them. This done, they move over to the computer.

2. At the computer, Johnson takes down a complete financial profile of the St. Pierres. Their income—he works as an industrial photographer, she runs an arts and crafts business—is fed into the computer, followed by a detailed account of the couple's assets and liabilities. The St. Pierres tell Johnson to program deluxe fixtures and passive solar features into the computer. Within seconds, the computer lists 62 plans within the St. Pierres' budget. They go to the plan files.

3. After examining several plans, the St. Pierres narrow the choice down to a paneled saltbox. They specify a sunken entrance and a loft in the living room. But to get the size home they'd like—just over 2,600 sq. ft.—the St. Pierres have to juggle amenities. They decide to keep the passive solar features but drop a deck they'd planned for the home's south side.

4. The final step in the process, choosing the fixtures and appliances, is done with the help of brochures. The St. Pierres go over brochures labeled deluxe in keeping with their initial specifications. At this time, more adjustments can be made too. To remain within budget, the St. Pierres have decided to finish all basement rooms themselves.

'Our computer balances what they want with what they can afford'

printouts. "When I'm spending almost \$80,000 on a house," asserts one customer, "I want to know where every single penny is going."

Some buyers initially cringe at the prospect of going one-on-one against a computer. "But once they see it at work," says Coia, "they really get caught up in it." Buyers like being able to get an instant answer to a question like: "If I add passive solar, go from a two-car to one-car garage, do my own finishing in the basement and add a wood-burning stove, what size panelized raised-ranch home can I afford?" If a prospective buyer is considering holding off a year to accumulate more savings and bring a larger cash down payment to his mortgage, the computer will weigh the effect of inflation against the larger down payment.

But not everyone likes the precision the computer offers. One buyer, who came to Coia with a rough set of plans for his "dream house," angrily stomped out of the office when the computer told him the combination of his income and the size of his dream house "did not compute." Later, after other builders corroborated the computer's analysis, this buyer returned to Coia and refined his plans until they matched his budget.

Coia already has one major innovation planned for the computer: "Pretty soon, I hope customers will be able to draw their floor plans right on the television screen. That way, they can change them around as much as they like until they get the exact one they want." The final plan would be run off by the Centronix printer, eliminating the need for numerous preliminary drawings.

Even now, Coia is searching for new ways to have the computer do more for him, his suppliers and subs, and his customers. But, confident though he is of improving his system, Coia maintains there is no truth whatsoever to the rumor that by this time next year he'll have the computer programmed to hold a hammer and drive nails.

— WALTER L. UPDEGRAVE

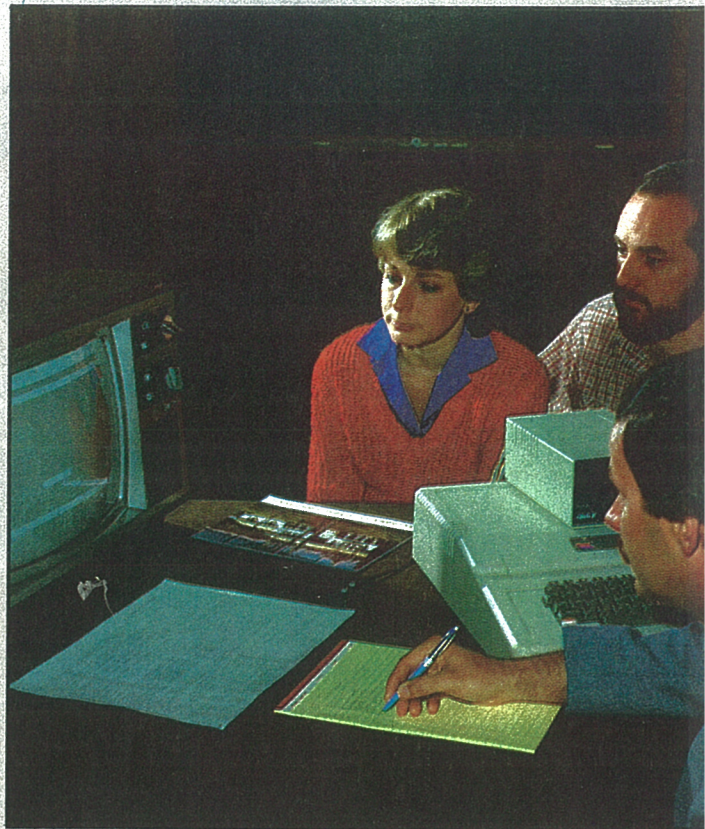


Two interiors represent two different ways customers can work within Tony Coia's system. Above, the Hamm family—David, Judy and daughter Amy—chose the "involved" route. They did virtually all their own finishing, including the stonework facade of the fireplace shown in photo.

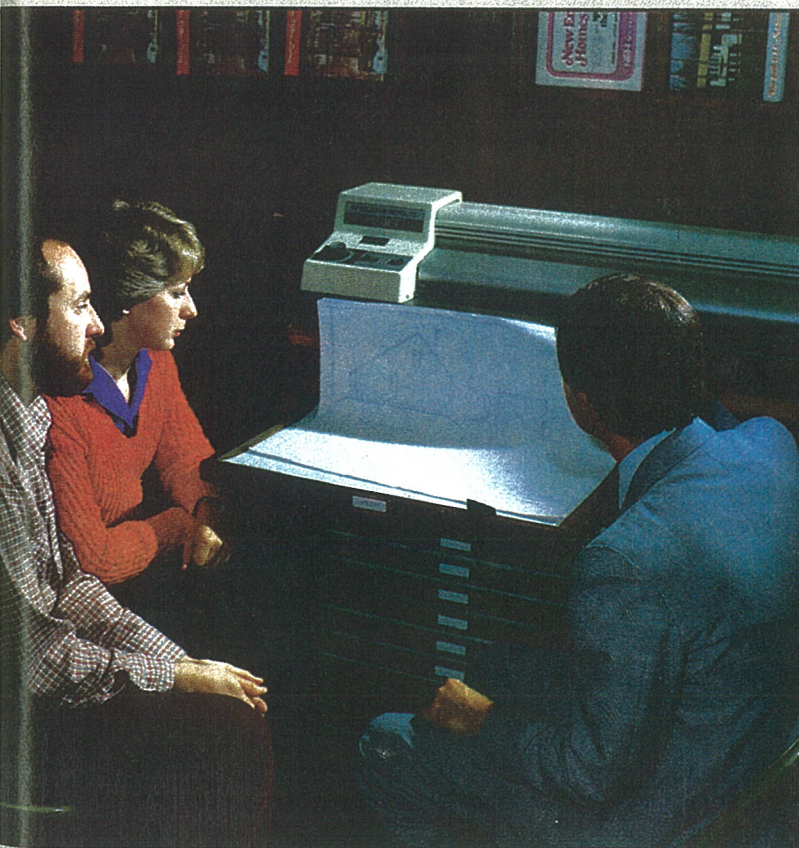
Wilfred and Beverly Michaud (*below*) took the opposite route. Coia's crews did all their finishing, right down to details like a custom wet bar in a lower-level recreation room.



1



2



3



4



PHOTOS: CHARLES NORTON



Panelized home (above) is a tailored-to-the-buyer version of an L.C. Andrews model. It sits on a wooded, 1½-acre lot bordering a lake. The Hamms originally envisioned a 2,000-sq.-ft. home, but it “shrank” to 1,700 sq. ft. after all the amenities were plugged into the computer.

The Michauds settled on a 1,600-sq.-ft. raised ranch with channel-rustic, cedar siding (left). The collaboration process between Coia and the Michauds went quickly and smoothly. In March, plans were being discussed, and by August the Michauds had moved into their new home.