

REAL ESTATE

WHAT'S IT WORTH? F-3
 TRENDS F-5
 ON THE HOUSE F-6
 HOT PROPERTIES F-8

Robert Bruss
 explains how to
 avoid the profit
 tax when you
 sell your home.
 [Page F-4]



Berkeley's 'renegade architect'

UC professor
 even gets his
 colleagues riled up

By Thomas York
 SPECIAL TO THE EXAMINER

TWO YEARS AGO, after winning a contract from the San Jose Redevelopment Agency to design a shelter for the homeless, architect Christopher Alexander did what he always does when he starts a new project.

He invited his clients to participate in creating their home, and participate they did.

When the Berkeley architect submitted the design for approval at a public hearing, one of the homeless who had worked with Alexander jumped to the podium, and said: "I am sure Chris will forgive me for saying this, but he didn't design this building. We did."

Alexander didn't mind at all. It underscored his belief that everyone is an architect and the final judge of how one's home should be.

The 52-year-old Alexander is anything but conventional. As a result, he is not only one of the best-known designers in the Bay Area, but one of the most controversial. Critics often call him arrogant and conceited, and say his structures look little different from the rustic bungalows popular in the Bay Area after the turn of the century.

One principle guides his work: The clients know best what they want in their buildings, so he makes sure that they take part in the design and building. It's the kind of back-to-basics philosophy that wins praise from clients and students, and scorn, if not contempt, from architects. Even the New York Times, in an complimentary article detailing his work, called Alexander a "renegade architect."

Others are more critical. "I don't consider him a practicing architect," says William Stout of William K. Stout Architectural Books in San Francisco. "I consider him a theoretician who is lucky enough to get some clients."

Jeremy Kotas, a San Francisco architect, says: "I am kind of disappointed in his work. On the other hand, he is interested in small, rather than large, buildings, and in the relationships of people to their buildings. This is the most important thing that all buildings should observe, but which the great majority do not."

'A legend in his own mind'

Roger Montgomery, head of the department of architecture at UC-Berkeley where Alexander is a professor, says many of his colleagues consider Alexander "a legend in his own mind."

Montgomery says, "He has created quite a bit of controversy with the other professors in the department."

Alexander answers that he indeed is a practicing architect and a successful one at that. Most of his projects now run in the multimillion-dollar range. He spends more time in his practice than in the



EXAMINER/FRAN ORTIZ

This Albany home designed for Andre and Anna Sala has garnered a good deal of media attention.

classroom or before the typewriter. He says he creates so much controversy because he dares to speak out against what is wrong with the profession.

"I am not part of the mainstream status quo as far as architecture is organized in our time. I am devoting my life to changing attitudes, because they are deeply wrong."

Alexander says the problem is that architecture has abandoned absolute for situational values. Considerations of harmony and

[See ALEXANDER, F-6]



CHRIS UPHAM PHOTO

Christopher Alexander has been called a "renegade," and worse.

HOME & DESIGN

Forgotten drain results in pain

A hard lesson learned in how to plan a house

By Nick Harder
 ORANGE COUNTY REGISTER

few days straight last winter, I collected so much water there that it spilled over onto the driveway along with a lot of dirt. The soil there definitely does not drain well.

I needed a drain system there to handle the overflow. That was the

[See HOMESCAPE, F-7]

Is a 'refi' for you?

By Kenneth R. Harney
 SPECIAL TO THE EXAMINER

WASHINGTON — If your home mortgage is in double digits and you can use some tax-free money this fall, think about joining the growing "refi" parade.

Lenders nationwide report that home owners with adjustable and fixed rates at or above 10 percent are refinancing into larger, lower-

rate mortgages, and pulling significant cash out of their home equities in the process. Under federal tax law, such proceeds are not taxable. Only a sale or transfer of ownership of a home generates a potentially taxable event.

Citicorp Mortgage, one of the largest loan originators in the country, said last week that an eye-opening 60 percent of its current mortgage volume has shifted to its "Homeowners Key" program. That's a cut-rate, graduated-payment plan particularly attractive to refinancers.

"Refinancing is very hot right now," said Len Druger, vice chairman of Citicorp Mortgage. "We expect even more of it if rates stay relatively low and stable for the next couple of months."

The economics of refinancing can be compelling in a market like this fall's. Yet many longtime homeowners, with huge equity buildups, aren't certain how to figure the bottom line.

How to study the value

Some pointers: Say you have a

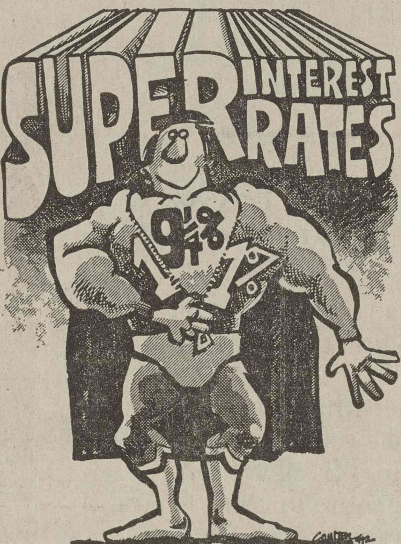
\$130,000 mortgage at 11½ percent. Your home has jumped in market value to \$225,000. You check rates in your area and see an opportunity to pull out tax-free cash and lower your underlying rate simultaneously. Depending upon your own

[See HARNEY, F-4]

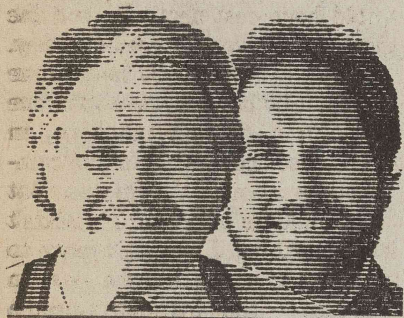
Buy now, pay in 6 months

By Corrie M. Anders
 OF THE EXAMINER STAFF

A RESIDENTIAL real estate firm has introduced an innovative mortgage loan that allows Bay Area residents to skip their house payments for the first six months. The catch: You must buy your home through the realty firm to get the loan.



CAREY BROTHERS ON THE HOUSE



When you find moisture, check the ventilation

QUESTION: I have condensation on my ceilings and have recently discovered mildew at the wall near the floor in a couple of bedrooms. I keep a clean house but am concerned I might be doing something wrong.

A: If you investigated further, you would probably find that you also have condensation on your roof and that the crawl space under your house is damp. This is a classic case of poor or nonexistent ventilation.

Proper ventilation performs two important functions: comfort con-

trol and moisture control. Living space must have fresh air to cool it in hot weather, and also remove steam, smoke, cooking odors and other indoor pollutants. Windows and natural air infiltration help to provide this ventilation, but every home should also contain mechanical ventilators: bathroom exhaust fans, range hoods and dryer vents, all ducted to the outside.

Vents simply provide an access between interior and exterior spaces. Their effectiveness depends on air movement, whether from natural breezes, fans or convective currents produced by warm air rising and being replaced by cooler air. The most effective venting uses cross ventilation.

Proper ventilation should control heat and moisture buildup — in the attic, crawl space and uninsulated wall cavities. Many home-improvement centers that sell ventilation products offer step-by-step instructions on how to install them.

Morris D. Carey and James O. Carey own a home-remodeling business in Contra Costa County. Address questions to Carey Brothers, c/o Real Estate Desk, San Francisco Examiner, 110 Fifth St., San Francisco, CA 94013. Or tune into their Saturday radio program, "On the House," noon to 2 p.m. on KCBS. Sorry, but because of the volume of mail, letters can't be answered individually

◆ ALEXANDER from F-1

'Renegade architect'

wholeness — which he believes are palpable, universal values — have been discarded as we have moved from an agrarian to a mechanical and informational society. The result is that most so-called modern and postmodern designs no longer work.

"At the present moment in history, harmony and wholeness are not considered to be real things. They are considered to be pretty much in the realm of opinion, taste, style, or what have you." Other architects design without regard for these absolute values, he believes, generating a "mishmash" of designs as a consequence.

'Architects are victims'

Alexander argues that his colleagues must change the way they do business. They must start making design decisions, not the financiers and developers who pay for most projects undertaken today.

"Architects are victims of the way the construction industry is organized, so that even architects who say, 'I feel that everything is wrong. I really want to do it differently,' are in a trap — trapped within the guidelines of how an architect is supposed to behave and when he is supposed to do it."

Alexander is married. He and his wife, Pamela, have two daughters. In addition to the offices at his home in Berkeley, Alexander also

maintains a design studio in Martinez, where he does most of his research with his students.

For 26 years he has expounded his theories in graduate classes at Berkeley and in his writings. He has written a series of six books that detail his philosophy. The most famous include "A Pattern Language: Towns/Buildings/Construction," "The Timeless Way of Building" and "The Production of Houses."

When he isn't teaching or writing, he finds the time to work on projects as far distant as Japan and Colombia, and as close as downtown Oakland. The \$1.7 million homeless shelter in San Jose is his most recently completed project. Although it is institutional architecture, it doesn't have the look or feel of an institution.

The Julian Street Inn is a two-story building built around a central courtyard and fountain. Each of the shelter's 100 beds is set off so that guests have a bit of privacy and solitude.

Makes changes as he goes along

Locally, Alexander is probably best known for the unusual home he designed for Andre and Anna Sala in Albany. The house, a three-level tower with a concrete facade, has been the subject of several magazine and newspaper articles, and at least one TV story. He has also designed homes in Berkeley and Marin County.

"Unlike many architects, I have tried to get at the bottom of what it really means to really build a building," he says in his Berkeley home, which also is the office for the Center for Environmental Structure.

Alexander makes changes as he goes along in a project. He will move windows, walls, and doors to achieve balance and unity in his structures.

"When you frame a room, you suddenly realize that there is a fabulous view, so then you frame a window. You had absolutely no way of knowing this until you put up the frame. You have to be able to adapt to those things while it is under construction."

Alexander was born in Vienna and grew up in England. He was a child prodigy in math, and studied it at Cambridge University. He studied architecture at Harvard (in his 50s he looks more like one of his students than a professor). He practiced in India before he came to Berkeley in 1963.

He became prominent in 1970s when he helped Mexicali people design and build their own homes for \$3,500 each. One of his latest projects involves a similar effort in Colombia, where he is working with 70 families to build a new neighborhood.

His largest project is a combined high school and college under way in Japan. The high school is finished and now occupied.

Adhering to his philosophy, he drew students, faculty and administration into creating a design for the campus at New Eishin University near Tokyo. He says the school has been such a success that students don't want to stop working at the end of the day.

"They abolished all the school rules," he says, "except for the Japanese Constitution, because the environment was working so positively in its interaction with the student body."

He says it was important to create an atmosphere that shifted

away from traditional institutional thinking. "When you walk onto the New Eishin campus, it feels something in between a village, a town and a temple. It doesn't feel like a classroom."

His work isn't limited to buildings. He and two colleagues, Gary Black and Artemis Anninou, recently undertook a project to design furniture for the Herman Miller Co., a big Midwestern office furniture maker. The three are trying to create designs that will allow office workers to feel relaxed instead of intimidated by the brutish interiors of most offices.

"You can't get any work done in an office," he says.

◆ LOAN from F-1

Buy now, don't pay for 6 months

to the principal and amortized over the life of the loan. The loan carries a fixed-interest rate for the first five years, then converts to an adjustable-rate mortgage (ARM).

Better Homes, which is targeting the upscale, high-priced home buyer, said the new mortgage is designed to help families strapped for cash after making hefty down payments and paying closing costs.

Ron Morck, president of Better Homes Realty, said people typically want to upgrade a new house with carpet, paint, landscaping or a swimming pool.

"But those first few months are a time when they're short of money," Morck said. "This mortgage helps the home buyer's cash position."

Morck said Better Homes will make such loans up to \$1 million through its affiliate, Sutter Mortgage Corp. Morck also is president of the mortgage firm and both companies are based in Walnut Creek.

Better Homes has 100 offices, primarily in the western part of the United States. But the firm will limit the loans to Bay Area residents, who must use Better Homes real estate agents.

As of last week, the interest rate



Ron Morck: 'This mortgage helps the home buyer's cash position.'

of the fixed-rate loan was 10 1/8 percent.

The ARM undoubtedly would be higher than the fixed rate, but could change no more than 1 percent every six months with a maximum increase of 5 percent.

Lenders have offered a variety of loan programs recently in the intense mortgage competition.

Last spring, Wells Fargo Bank began marketing a loan in which the bank itself paid the first month's mortgage. Other institutions have eliminated or reduced the amount of closing costs associated with new loans.

Environmental study OKs plastic pipes

EXAMINER STAFF REPORT

A state agency has released a draft environmental impact report that concludes it is OK to permit widespread use of plastic plumbing pipe in residential buildings.

The California Department of Housing and Community Development says there would be "no significant adverse impacts" if the use of plastic pipe were expanded.

Plastic pipe would be substituted for copper or galvanized iron pipe for hot and cold water lines in residential buildings. Plastic pipe, whose use has been opposed by the plumbing industry on health and safety grounds, is far easier to install than other pipe materials.

The agency will hold a public hearing on the EIR report Sept. 27 in Oakland.

BULLETIN BOARD

MONDAY

Meet to eat: The Income Property Management Group meeting for the San Francisco Bay Area commercial brokerage community begins 7:30 a.m. at the Ferry Plaza Restaurant, One Ferry Plaza, San Francisco. Cost is \$8 per person. Call 433-7822.

Keeping appraised: Meeting of the Society of Real Estate Appraisers will feature a seminar on Fannie Mae changes, 3 p.m. at Spengers Restaurant in Berkeley. Cost is \$25. Call 977-1602.

TUESDAY

Those in the know: "Real Estate, Stocks, Bonds, Gold: What do the Country's Best Investment Advisors Recommend?" 7 p.m. at Cal Fed Bank, 2600 Ocean Ave., San Francisco. Sponsored by the San Francisco Investors' Forum, \$2. Call 661-8966.

Coming up roses: "How to Receive a 35-50 percent Annual Return on Small Real Estate Investments," a free seminar sponsored by Montross Barber Investments, 7:30 p.m. at the Conference Room, 2050 Pioneer Court, San Mateo. Call 574-3133.

WEDNESDAY

Triple N: "NNN Leased Real Estate Partnership for Passive Income," sponsored by Lepercq Capital Partners, noon at 3627 Sacramento St. No charge. Call 567-1557.

NARI meeting: The National Association for Remodeling Industry (NARI) San

Francisco Bay chapter holds its monthly meeting 6 p.m. at the San Francisco Mart, 1355 Market St., San Francisco. Cost is \$15 in advance, \$20 at the door. Call 558-1015.

Share and share alike: "Equity Share Seminar," sponsored by the Real Estate Information & Networking Group Inc (RING), 7 p.m. at the San Jose Hyatt Hotel, 1740 1st St. Cost is \$20. Call 988-8500.

Let's get small: "How the Small Investor Can Build Substantial Net Worth in 5-10 Years," a free seminar sponsored by Montross Barber Investments, 7:30 p.m. at the Conference Room, 2050 Pioneer Court, San Mateo. Call 574-3133.

THURSDAY
CONPAC 89: The San Francisco Trade Show and Conference will host designers, specifiers, architects, and facility managers at the Concourse Exhibition Center and Contract Design Center at Showplace Square, 8th and Brannan, San Francisco. Begins 9:00 a.m. Cost is \$20. Through Saturday. Call 864-1500.

The feeling is mutual: "Invest in Mutual Funds and Pay No Taxes," sponsored by Monarch, 4:30 p.m. at 3627 Sacramento St., San Francisco. No charge. Call 567-1557 for reservations.

FRIDAY

Apartment conference: The Real Estate Conference Group is hosting its Annual

Apartment Conference at 8:30 a.m. at the Fairmont Hotel, San Francisco. Featured speakers include Larry Dale of Fannie Mae, Charles Goetze of Freddie Mac and Daniel Lopez of the California Community Reinvestment Corp. Cost is \$195. Call 213-836-7941.

BIA meeting: The West Bay Division and the San Mateo/Burlingame Board of Realtors MLS Governing Committee present Dave Stone and "Marketing of Homes," 11:30 a.m. at the Hyatt Regency in Burlingame. Cost is \$30. Call 364-9008.

License to sell: San Jose City College is offering a 12-hour real estate license preparation course for both sales agents and brokers, 6 p.m. at 2100 Moorpark Ave., San Jose. Cost is \$60. Call 408-288-3720.

SATURDAY

UC seminar: "Asbestos in the Home," a UC-Berkeley Extension seminar, begins 9 a.m. at 145 Dwinelle Hall on the Berkeley Campus. Cost is \$20. Call 642-3112.

Chinatown summer walks: The Foundation for San Francisco's Architectural Heritage will highlight Chinatown with a series of architectural walks. The walk begins 10 a.m. in front of the schoolyard at Commodore Stockton School, 950 Clay St., San Francisco. Cost is \$3. Call 441-3000.

Notices must be received a week before publication for consideration. Mail to Robert Slager, Real Estate Events & Seminars, San Francisco Examiner, 110 Fifth St., San Francisco, CA. 94103.