

taxpayers and dramatic, abrupt drop in local tax revenues in the face of necessary improvement or maintenance of costly public services to preserve the remaining taxpaying population. Additionally, external aid triggered rapid growth in big city spending between 1965 and 1973, but since then there has been a failure of that intergovernmental assistance to grow, resulting in current pressure on city budgets. Peterson sees as the most plausible long-term aid solution, the principle of statewide equalization of tax bases (now incorporated in many states' school aid programs.)

The chapter on housing, authored by de Leeuw, Schnare, and Struyck, focusses on improvement of housing quality, composition of urban housing markets, trends in housing costs, residential racial segregation, and the housing situation of the poor in inner-city slums. Predictions include: "further housing improvement will make only a modest contribution to the more difficult improvement of neighborhoods;" "nearly a decade of increasingly burdensome housing costs is in prospect;" "remaining discriminatory forces are sufficient to cause highly segregated residential patterns;" and "enormous progress has been made in improving the overall housing situation of the poor, but more is possible through income and housing policies." While the housing discussion cannot in one chapter present the complete picture, the topics chosen include inclusive, up-to-date, and well-documented information. Part or all of this volume should be required reading following that on the Great Society housing policies and programs, to provide not only hindsight, but limited and cautious foresight.

— B. J. White
Colorado State Univ.

Case, Fred E. *The Investment Guide to Home and Land Purchase* (Englewood Cliffs: Prentice-Hall, Inc.) 1977, 179 pp., \$3.95 paper.

This short volume is directed at the purchase of a home as a means of building a financial estate.

Its primary feature is a series of checklists, scorecards, and tables which can be used without reading the text. In fact, the text may not mention all items in a list or may only define them in brief general terms. Full coverage would require a much longer book; this should at least put the right questions into the minds of consumers. Many "rules of thumb" and guidelines are given, but Case recommends local adjustments and notes, "It's your decision." Two interesting lists: "Most Frequent Compromises in Home Buying for Investment Purposes" and "Tradeoffs in Setting the Price."

One finds the same content as in other similar offerings, but with a few additions. There are checklists for lot and house (exterior and interior room-by-room). Simplified, "do-it-yourself appraisal" methods are presented. There is a discussion on when to buy into a growing area. A segment on locating information gives a four-page listing of sources (with addresses) of data on national trends in real estate markets. Regional sources are given for California; local types of sources are suggested. The chapter on legal instruments shows in table form the process of buying and selling a house: buyer/seller does/pays and documents involved. The format for information on obtaining advice is helpful: selection, services, fees, agreements.

A chapter on condominiums, cooperatives, and townhouses defines, discusses differences, and adds rating sheets for management and operation and for quality of living. One can learn about selecting a condominium property management firm and about renting a condominium for investment. "Land fever" gives tips and pitfalls for speculators in raw land in recreational developments and urban fringe areas. General information is given on federal income tax advantages associated with buying and selling homes with no reference to the 1976 Tax Reform Act or changes involving the elderly. The book closes with a short summary of 11 investment principles. An index is included.

The author, Professor of Real Estate and

Urban Land Economics at the University of California, developed the information over a ten-year period, using it in newspaper and television series. He is also author of a 1962 real estate text and uses some of that information, some of which may not have been updated for this use. In summary, there is little detail, but the concise, easy-to-use checklists plus some information not seen elsewhere, are of merit.

— *B. J. White*

Rector, Regina, Nelson, Helen, and Yerka, Bettie. *Development and Evaluation of Consumer Information Modules for Tenant Education* (Ithaca, N.Y.: Program in Urban and Regional Studies, Cornell University, 209 West Sibley Hall) 1977, 113 pp., \$5.00 paper.

This is the final report to the New York State Urban Development Corporation and the Ford Foundation on the Resident Information Program, which by now should be well-known to all but new AAHE members. The program was prepared and evaluated by faculty of the New York State College of Human Ecology under contract with the UDC and the Ford Foundation, and administered through the Program in Urban and Regional Studies. The report covers the planning, preparation, testing and evaluation of the program over a three-year period from 1973-76.

The Resident Information Program is a series of twelve educational modules. The purpose of the program is to assist residents of housing developments in adjusting to a new and perhaps different environment. The program offers an opportunity for residents to learn pertinent consumer information and to become acquainted with each other in a social environment. Specific problems quite possibly may be avoided by residents knowing their neighbors and realizing that management is concerned with their problems.

Four modules relate to the initial move into the housing development itself and are to be offered as pre-occupancy sessions. The remaining eight

modules focus on food buying and storage, money management, furniture placement and care, general storage, and safety, and can be used in post-occupancy settings. Each module contains slides, synchronized cassette tape, script, teacher/leader guide and background information, a sample of reference sheets for residents and a reproducible copy of a quiz game introducing each module. The report contains an order blank for the modules, which range in cost from \$16.00 to 22.00 each and are ordered from the Visual Communication Office, 412 S Roberts Hall, Cornell University, Ithaca, New York 14853.

— *B. J. White*

Stewart, Ian R. "Housing: Now a Problem for the Middle Class," Occasional Paper 7, Program in Urban and Regional Studies, Cornell University, 209 West Sibley Hall, Ithaca, New York 14853. 10 pp., \$1.50 paper.

An earlier version of this paper first appeared in Vol. III, No. 2 (Spring 1976) of the *Urban Studies Bulletin*. The author very briefly and generally presents a review of federal housing programs to "validate" the conclusion that "the federal housing apparatus is the awkward result of 40 years of improvising, patching and rejiggering various programs and policies." He then states his position that the massive capability to provide middle income housing is also in jeopardy and presents six possible coping mechanisms that consumers may use to facilitate adaptation to the new economic realities of the housing market: pay a greater percentage of income for housing; smaller conventional houses; apartment living; exurban locations; return to inner cities; and technological solutions. Finally, a question to urban planners and public officials regarding how these changes in housing preference will affect the rest of our urban existence and the challenge to formulate supportive and interventionist programs with greater success than previous housing programs.

— *B. J. White*