

It All Began When She Was Mesmerized By Carpenters

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CHAPEL HILL – Sometimes it's misleading to focus on one or even two events in a person's life in order to start a feature story.

For example, one could write that as a little girl, Carol Ann Zinn designed and sold greeting cards to her fellow 8- and 9-year-old buddies.

But the lives of most people are extraordinarily complex. Some events are significant and cause changes, while others are part and patch of a giant quilt that sooner or later comes together to form a pattern.

For example, when she was growing up, Carol Ann sometimes slept on bolts of fabric in the Manhattan raincoat factory that her father owned and where her mother did the bookkeeping.

But it would be misleading to say that kids who sleep on fabric bolts grow up to be big-time developers in the South.

Set Up Library

Carol Ann also set up a library from her own collection of books so that neighborhood kids could check them out.

She wrote and directed plays for other children in the neighborhood.

And she wanted to grow up and be a journalist, because that seemed terribly exciting.

Perhaps those events in her life should be viewed as indicative of something larger. "I always liked being different. I loved doing lots of different things," she said.

And she has: From professional potter to house contractor and now, seven years later, she is planning to build one of the largest subdivisions in Durham County.

Back To Beginning

But let's start at the beginning.

Her father, Louis Ganz, who is now retired, owned Rain or Shine Inc., which made raincoats in Manhattan. Her mother, Florence, handled the company's bookkeeping. "Growing up, I was exposed to business. It was all around me. Mother was a working woman and the idea of a woman working was not unusual; in fact, it was expected."

Later, the family (Ms. Zinn's brother, Bob, now runs the raincoat factory) moved to Long Island and by the time she was in high school, her ambition was to be a journalist.

"I was fascinated by the process of gathering information and material. It was exciting and fast-paced," she said. She was editor of her high school paper for two years and as usual was involved in a bunch of other activities: the theater, acting, designing sets and posters.

For two summers, she worked at *Newsday* newspaper on Long Island as a secretary and spent all her spare time "sniffing around the rest of the newspaper."

Began College

She started at Simmons college and after two years switched from journalism to English. "I decided I wanted to have a broader field of study, more of a liberal arts background," she said.

In her junior year, she transferred to Brandeis University, but dropped out after six months to become a secretary at the United Nations. "It was an introspective time for me. I was confused. I was reading a lot of existential authors and asking myself their questions: Who am I? What does it all mean? I wasn't sure what I was doing."

But after eight months, she went back to college at New York University Washington Square College in Greenwich Village and finally got a degree in English.

She began working at *Footwear News*, a trade paper; got married; and at age 23, had her first son, Adam. "I got interested in fashion design and began studying that, but soon abandoned the idea of a career because I wanted to be with Adam," says Ms. Zinn.

Moved to Ohio

A couple years later, she moved to Athens, Ohio, "It was my first exposure to small-town life and rural living and I liked it. It was this, I think, that eventually caused me to seek out a town like Chapel Hill," she said.

At age 26, her second son, Omar, was born. She was still basically a mother, but also designed and sewed all the children's clothes and studied pottery on the side. Her work with pottery became more serious and sophisticated as her love for it grew.

In 1972, the family moved to Chapel Hill and she soon started the Stony Hill School of Potters, just north of Carrboro. The school gave classes for adults and children, had visiting artists and put on shows.

"This was a very important time in my life," she said. "First, I was a functional potter and then I got into teaching and sculpting and I mention that because I've always been interested in functional ideas: forms and systems, how things work."

Builder Went Under

In 1973, the Zinns were having their home built when the contractor went bankrupt about two-thirds of the way through it. "I finished it myself. Hired

See **Carol Ann Zinn/10D**



(Staff Photo by Jim Sparks)

Carol Ann Zinn In One Of Her Chapel Hill Homes

Carol Ann Zinn

From 9D

the crews and so forth. I was fascinated by the system and how everything had to fit together. I was mesmerized. Also, I was fascinated by the way people on a construction site treated each other. No façade. No politics. You just go out there and build a house. It's a team effort and it's harmonious," she said.

But Ms. Zinn continued being a potter. "In 1973, it was still unusual for a woman to be in construction and I said, this is ridiculous; it's not a woman's job."

Then came several things that caused her to reconsider: Her marriage broke up ("my financial requirements changed"). And she became allergic to clay dust and the fumes from the kiln.

So, in 1978, her first house was sold and she hired a contractor to build a house for her on land she already owned, but again, the contractor was having financial difficulty. "I was eager to take it over and it was a perfect opportunity for me. He gave me the job," she said. "Giles Blunden, an architect in Chapel Hill, encouraged and helped me in taking over the job."

Others Helped

She said, "I was naïve, even though I had seen one house go up. Bob Garner, the lead carpenter, was very helpful because he liked teaching and he knew the correct way to build. It was a test for me to see if I could deal with workers and handle money and understand the sequence of events in building."

She learned and she loved it. That year, she incorporated Cazwell Inc. (Caz was a nickname a boyfriend had given her years ago.) Ms. Zinn owned 32 acres where her home was and with the help of a loan from Northwestern Bank, she built her first house on speculation.

"Some of the same people who worked for me then are still here," she said. During the first several years, she had a partner, Debbie Welsh, but their interests diverged and later she bought Ms. Welsh out.

A Learning Process

In the beginning, she built and sold a couple houses a year, always taking the money and putting it into the next house. "I was still doing a lot of learning about how to handle subcontractors and how to buy materials," she said.

Ms. Zinn was also beginning to buy the odd lot here and there around Chapel

Hill on which to build her houses. Her homes were not the small, cheaper subdivision boxes, but in the \$70,000 to \$90,000 range with 1,600 to 1,900 square feet.

In 1979, she was helping a friend who owned the Pyewacket restaurant find a new location for the restaurant when she learned the Dairy Bar building on West Franklin Street was for sale. She bought it with only two guaranteed tenants ("I was very naïve") and within two months interest rates had skyrocketed to 20 percent.

"The prime rate shot up and suddenly small businesses weren't interested in doing anything; I was paying a lot on my construction loan; and the whole thing was speculative to begin with," she said.

Fast-Track Work

But Ms. Zinn had a vision of a modern, attractive set of buildings around a courtyard and she fast-tracked the construction. From May of 1979 to December of 1979, her crews gutted the old buildings, added new buildings and put in all new utility systems.

"It was done very fast. I look back and I don't believe it. I came to work at sunup and I left at sunset. Everyone put in long hours. Fortunately, that was a dry summer and fall. And we all had a lot of camaraderie. A feeling that we were doing something beautiful for downtown Chapel Hill. There was a lot of pride in our work," she said.

The Courtyard was finished and finally leased out, in spite of interest rates.

In 1980 and 1981, she began her first two subdivisions:

√ Mount Carmel Spring which had eight one-acre lots on Smith Level Road with houses in the \$70,000 to \$110,000 range.

√ Greenwood Point which has 15 lots and homes up to \$300,000. One lot is left at Greenwood Point.

House Inventory

"Finally, Cazwell was able to provide some sort of inventory," she said. The company builds about 60 percent houses on speculation and the other 40 percent are sold before construction.

Ms. Zinn said she's always taken a special interest in the design and finish work in her homes. The company now has its own draftsperson. "We now have 20 to 25 in-house designs with different combinations of contemporary and tradi-

tional. These are customized for individual clients. We have never – so far – built the same house twice. It's like when I was a potter; I never wanted to throw eight mugs just alike. I always made them different."

For example, she doesn't use mass-produced mantels or mass-produced railings. She goes to the lighting district in New York twice a year and buys lights for her homes.

Her homes are noted for their cathedral ceilings, arches, special tile treatments, custom lights and other trim details.

12 Homes Under Way

At the moment, Cazwell, which she owns completely, has 12 homes under construction, mainly in two new subdivisions:

√ Glenmere, which has 10 acres on Culbreth School Road, just south of Chapel Hill, and will have 32 duplex apartments. The homes range from \$100,000 to \$110,000.

√ Southbridge, also on Culbreth, which will have 120 to 170 homes on 63 acres. Southbridge is about 40 percent finished. The homes are in the \$120,000 to \$170,000 range.

Ms. Zinn is also in the final stages of getting various permits and zoning for Fairfield, her biggest project to date – and her first project in Durham County: 460 lots on 200 acres on Herndon Road near the Chatham County line and near the Research Triangle Park. She's planning a club house, tennis courts, a pool, jogging trails and so forth. Homes will be in the \$130,000 to \$200,000 range.

Sales Firm Formed

This past summer she also started a new company named Cazwell Properties, which will sell her homes and land through the multiple listing services in Chapel Hill and Durham.

By the way, her son Adam, 20, is at Northeastern University in Boston, studying business, and Omar, 15, is at Chapel Hill High School. "I involve, and have always involved, my sons in my work by sharing with them what's going on and what I feel about it."

What does she feel about it? Is she still having fun?

"I love it. It is fun. I enjoy creating living space for people, their nests, places where they rejuvenate. And I enjoy creating neighborhoods. I like paying attention to detail and I think it's very exciting with all the changes going on in this area to be part of helping to define our area in a positive way."