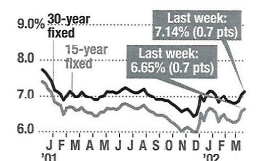


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Historic Monroe combines old and new housing. **ONLY IN THE FREE PRESS**

NATIONAL MORTGAGE RATES



KENNETH HARNEY

Vague tax law has home owners scratching their heads. **PAGE 2H.**

CREATING SPACES

A finished basement becomes bigger and better. **PAGE 1J.**

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PHASE

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AS WE BEGIN OUR SIX-MONTH SERIES WATCHING A HOUSE BEING BUILT, SEE HOW THREE SONS TOOK VARIOUS ROUTES TO JOIN THEIR FAMILY'S BUSINESS

THE HOUSE CHRONICLES



This spring and summer, readers of the Free Press Sunday Real Estate Section will learn how a new house is built — going from a new idea on paper to a fully finished home. The single-family home, shown above, will cost in the high \$200,000 and be built in Van Buren Township. It will have three or four bedrooms, a large kitchen, a family room with a fireplace, a full basement and living and dining rooms.

Phase 1. Today

TACKLING THE PROJECT
Choosing a builder, picking a house.

Phase 2. Next week

ECONOMIC CHOICES
Where house costs come from, getting bang for your buck.

Phase 3.

PICKING THE PLANS
Your floor plan, your architecture, your public face.

Phase 4.

THE FOUNDATION
Digging deep, pouring concrete and other options.

Phase 5.

THE ROUGH FRAME
Outline in the sky, the skeleton emerges.

Phase 6.

THE EXTERIOR SHEATH
The windows, the roof, the brick, the siding.

Phase 7.

BUNDLING UP
Insulation options — what you don't see pays off.

Phase 8.

THE SYSTEMS
Plumbing, electricity — choices you will live with.

Phase 9.

THE INSIDE SKIN
The drywall, the paint, the trim.

Phase 10.

THE INSTALLATIONS
Choosing cabinets, countertops, floors and fixtures.

Phase 11.

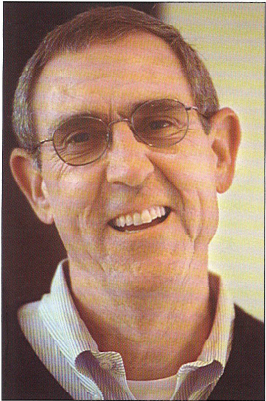
THE SURROUNDINGS
Landscape, hardscape, patios and decks.

Phase 12.

THE FINALE
The walkthrough, the closing, the warranty, the keys.

TIP: Choosing a builder

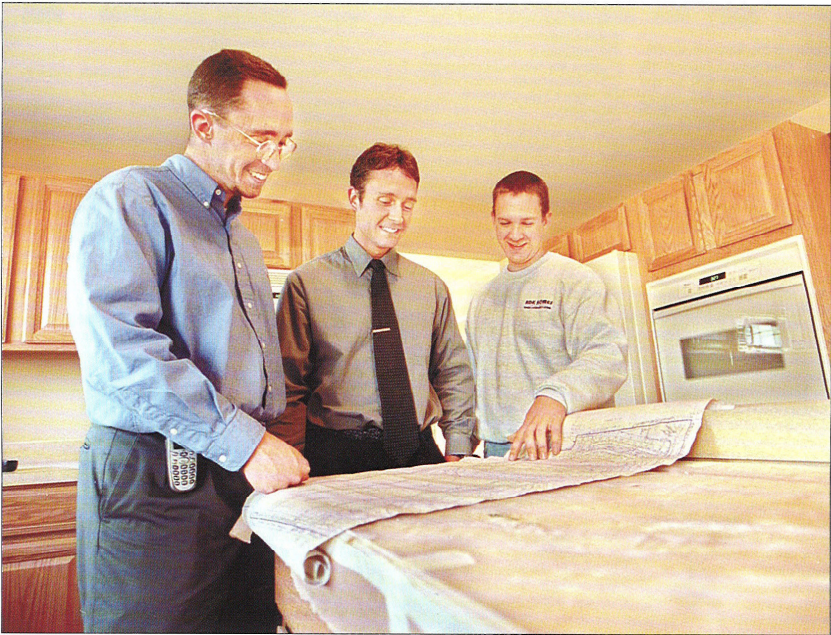
When seeking a builder, ask what projects that company finished in the past year or two. Drop a note with a stamped, self-addressed envelope to several random addresses in that subdivision. Ask home owners if they were happy.



ABOVE: Robert Kime got into the building business in the mid-'70s.

RIGHT: Sons Brian, left, Greg and Matt Kime check the blueprint for the house that will be built in Van Buren Township. They've built homes with this floor plan before, but not at this larger size.

**JUDY ROSE
REAL ESTATE WRITER**



Photos by WILLIAM ARCHIE/Detroit Free Press



RDK Homes is 8 years old, but the family group that forms the main staff has been working together 22 years, ever since dad, Bob Kime, coached youth baseball and his three sons played on his teams.

By the time they were 12, the sons — Greg, now 31; Brian, 26, and Matt, 23 — were all spending summers at work with construction crews.

Working first for their dad and uncle — who founded Kime Brothers in 1982 — then just for their dad after he founded RDK Homes in late 1993, the three boys saw houses and condos built through the Detroit-Ann Arbor corridor.

That area's established neighborhoods built all or partly by the Kime businesses include six in Canton Township — Hunter's Grove, North Woods Place, Stonecrest, Palmer Place, McIntyre Garden and Embassy Square. They include four in Westland — Westland Woods, Brandon Village, Over-

brook and Millwood Village. There's also Turnberry in Ann Arbor and Heather Woods Village in Rochester Hills.

Now each of the three sons is an important part of RDK Homes, named for their dad, Robert Deau Kime. This midsize building company is working now on three projects — condos at Van Buren Township's Hickory Woods and single-family homes at Ypsilanti Township's Whispering Meadows and Van Buren Township's Walden Woods. Last year, among these three locations, they sold 77 houses or condos.

It's at Walden Woods — a 300-house subdivision that includes two other builders — that the Free Press is going to follow one house as it is built from start to finish.

These days, Bob Kime has turned over much of the day-to-day running of the company to his three sons. But the three came into house building along different paths — some of them not very direct.

Please see BUILDERS, Page 13H



Matt Kime will supervise construction as the Free Press follows a house being built on this lot in Walden Woods, a subdivision near Belleville.

MORE ON THE HOUSE AND HOW THE BUILDERS WERE CHOSEN, 13H.

Pick up tips from the pros as you watch a new house rise

By JUDY ROSE

FREE PRESS REAL ESTATE WRITER

Have you ever thought you wanted to have a new house built for you? Have you wondered what that journey would be like?

During the next six months, readers of the Free Press Real Estate Section will follow one Detroit-area builder, RDK Homes, as it takes a single-family house from a new idea on paper — never before built at this size — to a fully finished home.

This house will be in Van Buren Township's Walden Woods — a community where three different builders are constructing homes, mostly in the \$200,000s.

As planned by the developer, the Windmill Group, Walden Woods will eventually be a community with about 300 new single-family homes, 200 multifamily units, a clubhouse, pool and a small cluster of stores near the entrance to provide convenient shopping for residents.

Three building companies are

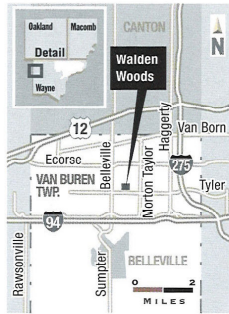
constructing houses here — the Windmill Group's Walden Woods Homes, Winnick Homes and RDK Homes.

This spring and summer we'll watch RDK Homes build a family house that's typical for metro Detroit's new construction — three or four bedrooms, a family room, living room, dining room, 2½ baths and a two-car garage.

We'll start by tackling the questions that face any new house customer: How much can we spend? What style do we want? Where do we want to build it?

Then, like any customer, we'll debate details by the dozen. The choices are as numerous as the types of brick and siding and as small as the kitchen sink. For example:

- Should we have three bedrooms plus a large open loft that overlooks the two-story great room? Or should we have a fourth bedroom, even though it means losing the loft and lookout?
- Should we stay with the stan-



dard and practical vinyl floor for the kitchen and nook? Or should we go for more glamour and extend the hardwood floor from the foyer through the kitchen?

- For an extra \$8,900, do we want the flashiest front, with its two-story brick arch? Or do we want to spend that money another

way and take the nice-looking front that's just \$2,900 extra — a front that still has a nice bay window, extra brick and a half-porch gable?

- Should we spend money on a new kind of subfloor that will never squeak or deteriorate? What if that means we have to give up the luxury of upgraded cabinets?

After dozens of choices like that, Free Press readers will see the muddy site next month as crews dig the basement, lay in rough connections for plumbing and electricity, then pour the concrete foundation.

We'll watch the rough framers nail together the house skeleton, then see the systems people run electrical wiring and plumbing through the exposed frame, followed by insulation installers, who will pack in the batting and seal the joints.

By late summer we'll watch the parade of finishing crews — drywallers, woodworkers, cabinet installers, sink and fixture installers, then painters.

And finally, when all the dirty work is moved out of the house, comes the final finish of floor coverings and landscaping.

The series will be published at least two Sundays a month through the spring and summer, paced by the weather and the builders' timetable. With each

new phase, we'll discuss what your choices would be if you were the customer and we'll pass on some smart new-home-customer tips from the builders, workers and other real estate professionals.

Follow "The House Chronicles" and share the adventure.

BUILDERS | 3 sons are at core of construction firm

From Page 1H

Crayon blueprint

Brian's home-building bent blossomed early. He designed his first house in the first grade, he recalls, when he and his dad built a backyard clubhouse.

"Dad told me to draw what I wanted," Brian says, "and I drew it with my crayon."

That crayon drawing's still around, but Brian has moved on. By sixth grade, he was taking drafting classes at Birmingham's Berkshire Middle School. In high school, he won the engineering competition of the American Society of Body Engineers — twice.

At the University of Michigan, he studied civil engineering. But summers and weekends he worked inside RDK. Already he was engineering the homes and their components.

In 1998, he graduated from U-M. Now Brian faced a fork in his road: He could go to work for a civil engineering firm as he had trained to do. Or he could go into the family business full time.

By that time, Brian says, he'd been designing houses so long for RDK Homes, "It was like a term project. I wanted to stay and see it happen."

Plus he was drawn by the scope of the work. "Instead of designing catch basins, I was designing whole subdivisions."

Today, Brian designs most of RDK's houses, directs the technical end of planning and building, negotiates contracts with suppliers and subcontractors, drafts the budgets and handles cost control.

Dealing with emotions

Greg — whose affable, self-deprecating style covers a committed zeal for marketing houses — came to the family business on a round-about route.

At Birmingham's Groves High School, Greg was an athlete and editor of the school paper's sports section. At Central Michigan University he studied, to use the term loosely, he says, journalism and community recreation, earning George W. Bush-caliber grades.

But he'd worked very hard for his dad during summers, including the scorching hot summer of '88, when he was 18. "He gave me a chain saw and told me to clear all the trees on this one lot," Greg says. "That summer at 7:30 every morning, it was 95 deg-rees."

When Greg graduated from Central in December 1993, "I decided it was time to grow up," he says.

He was just out of college when his dad asked him to take over sales for the fledgling RDK Homes. He said yes.

"I was just thrown out there. I was told to sell the houses back when I was 23. I think the most important thing I learned was to listen."

That first year RDK sold 15 houses, a fifth of last year's sales.

Greg's first job is to produce a customer, he says, and the biggest



job is showing the house a customer wants. That means having the appliances that are hot at the time, up-to-date house styles and colors, professionally decorated models. If a builder doesn't keep up, a house can look dated.

"When I started, the hottest elevation on a house was a Tudor," Greg says. "When was the last time you saw a new Tudor?"

As a house sale moves forward, Greg trouble-shoots the inevitable stress.

"I deal with a lot of emotion — emotion from the sales people, emotion from the customer. I have to be the calm voice."

A customer's house is sacred to them, he says. The six months it takes to build it can be difficult.

"They purchase by seeing a model home and it's pretty, it's clean, there's no water."

"Then they see their house being built and there might be a broken window, there might be nails on the floor, there might be food wrappers on the floor." If the roof is not yet shingled, rain may stand on their wooden subfloor. "It's disturbing."

What the customer doesn't know, says Greg, is "a new window is already ordered. We're going to sweep their house out 100 times before it's finished. The subfloor material is suited to getting wet."

"It's OK. It's normal."

Is there a doctor in the house?

Like his older brothers, Matt worked hard during summer vacations, doing rough carpentry, one of the hardest manual construction jobs. Still his route to RDK Homes was most round-about.

An excellent student, Matt went to Kalamazoo College, where he studied pre-medicine. Only thing was, his dad recalls, he never talked much about being a doctor.

When Matt graduated in June 2000, his parents were invited to Kalamazoo College for the required senior project. They hadn't a clue what Matt's would be. It turned out to be poetry — some of it quite touching, says his dad: Thoughts about the family.

"We walked in and here is a whole room of people, and Matthew and this young lady recited poetry for an hour," says Bob Kime. "We were amazed."

Matt, meanwhile, finally told his parents he didn't want to be a doctor. What's more, he was in love. He followed his girlfriend Zaira Caloto-Lopez back to Madrid, Spain, where she finished her degree in international marketing. They came back to Michigan and were married last September.

Today, you can hardly tear Matt away from the construction site, where he's learning to oversee construction. Thoughts of

HOW OUR BUILDER WAS CHOSEN

Dozens of builders in metro Detroit could have been a good choice for our spring and summer series "The House Chronicles." How to pick?

As we considered the choices, we placed the highest priority on having complete access so we could explain all the important steps any customer who wants to build a house should know. We also sought these criteria:

- The company should have a good reputation and should build a good-quality house.
- It should try new products and tweak its houses often to keep up with new developments in design and customer service.
- It should build mid-range houses — not so stripped-down there's little to examine, not so grand that average new home buyers are left out.
- It should be a moderate-size company, building at least 50 houses a year, but not so big

we'd be hog-tied in our reporting by corporate structure.

- It should be building a fairly standard house in one of the hot-building, mid-priced areas — Macomb Township, Sterling Heights, Van Buren Township, Brownstown Township. Though it's not possible to match every customer's situation, the house needed to be very mainstream for its area.

- Just a few key people should make all decisions and they should be open and accessible — no corporate boards or public relations people trying to steer or spin the Free Press series.

- These people should agree to be completely open and candid during the building of the house. Then when bad things or good things happen, they're all part of the story.

By Judy Rose

medicine are long gone.

"He liked the smell of sawdust better than blood," says Brian.

"I like work where at the end of the day, you can see the change you've made," Matt says.

Inside the RDK office, Matt is becoming the computer whiz. Under the direction of Brian he has begun designing houses and adapting software to engineer their construction.

Mom and pop

Robert Dean (Bob) Kime got into the building business in the mid-'70s, when he took a job with giant Pulte Homes, rising to president of the Michigan division. He and his brother, Curt Kime, founded Kime Brothers in 1983, with a little help from Pulte founder Bill Pulte in acquiring land.

The brothers worked together 10 years and built subdivisions in Rochester, Westland and Canton. "But over 10 years, our sons went from little guys to big guys," Bob Kime says.

To create opportunities for their children, the brothers split into two companies at the end of 1993 — C.A. Kime, based in Southfield, and RDK Homes, based in Canton.

At first, RDK homes was a true mom-and-pop business for Margaret and Bob Kime. "When we started, I would work in the field all day," he says. "Then I would come home and we would do the accounting at night. She was very much involved."

But with the children grown now and all working in the business, Margaret Kime has taken retirement from the building business.

Their daughter, Julie Kime Callcut, processes loans at Evergreen Mortgage, an allied business with RDK Homes, which provides mortgages for the home buyers.

These other employees make up the core of the team working in the three subdivisions: Gary Kackstetter, who handles land development; Don Cottrell, field construction manager; Stan Savage, construction superintendent; and John Hensley, Cottrell's assistant.

That's the team. From now until September, Free Press readers

will get two reports a month as this house, being built for the first time, grows from lines on paper to a polished, landscaped, real suburban home. Read the Free Press Sunday Real Estate Section for installments of "The House Chronicles."

- Next week: Phase 2 — The economics of building a new home.

Contact JUDY ROSE at 313-222-6614 or rose@freepress.com.



Brian Kime



Greg Kime



Matt Kime