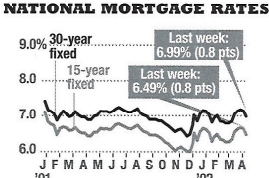


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IN FRIDAY
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New bathroom fixtures can
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MORTGAGE MONITOR
Compare rates from local lenders.
PAGE 13H.
CREATING SPACES
A boxy house is rearranged to add
amenities. **PAGE 1J.**

REAL ESTATE

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PHASE
3

THE HOUSE
CHRONICLES

WHEN HAVING A HOUSE BUILT, CHOOSE A LAYOUT THAT FITS YOUR LIFESTYLE
AND FEATURES THAT MATCH YOUR TASTE

THE PROJECT SO FAR:
Free Press readers met the builders for
our 12-part series, which will document a
house as it's built in Van Buren Township.
Then they followed as we picked \$21,225 in
options such as upgraded appliances. Find
those reports online at www.freep.com/realstate/chronicles.htm. Come back
next week when the builders will dig and
pour the basement and we'll learn about
new alternatives for building foundations.

Phase 3. Today
PICKING THE PLANS
Your floor plan and your lifestyle.

Phase 4. April 21

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.

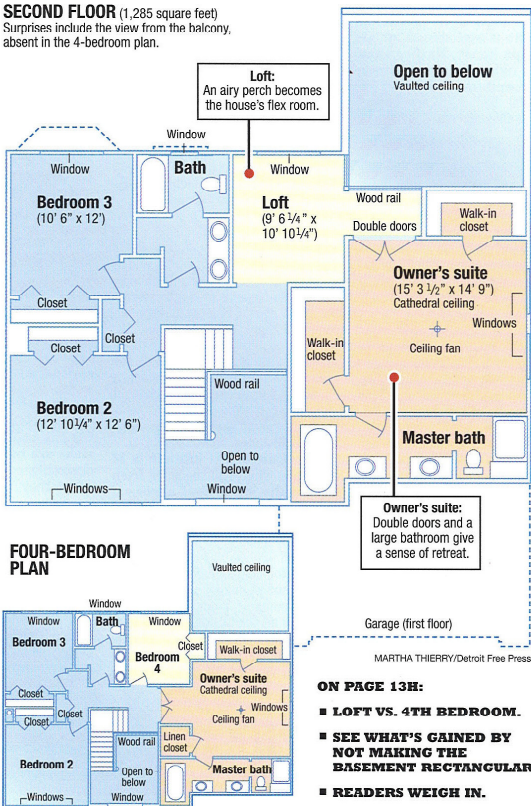
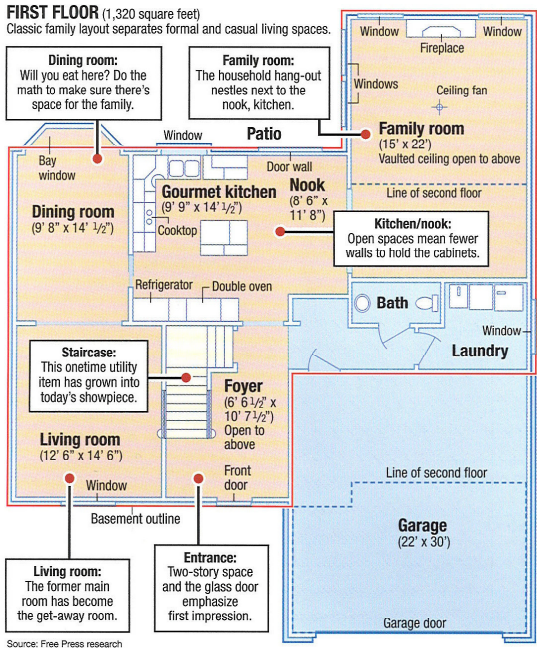
Phase 8.
THE SYSTEMS
Plumbing, electricity — choices you will
live with.

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.



ON PAGE 13H:
■ LOFT VS. 4TH BEDROOM.
■ SEE WHAT'S GAINED BY NOT MAKING THE BASEMENT RECTANGULAR.
■ READERS WEIGH IN.

JUDY ROSE | FREE PRESS REAL ESTATE WRITER



If the view from your front door took in your kitchen, would you feel proud or embarrassed? Do you want your children, if you have some, to stay where you can see them? Or do your household's generations need separate space? Do you want a dining room for special occasions? What if — as may be true today — that dining room seats only six? These are typical questions you'll

need to answer when you choose a new house floor plan. We'll tackle them today in this third installment of the Free Press' House Chronicles, the 12-part, spring-summer series that is following a real house as it's built by RDK Homes in Van Buren Township. The house we're watching, the Concord II, is fairly large — 2,605 square feet — so most the rooms are a comfortable size. But every new house requires some tough decisions, especially homes that are smaller. Here are some of the main issues to consider when you choose a

floor plan and, by comparison, how they play out in the Concord II.

The big plan

The house you see here starts with a downstairs floor plan that is so common it's become a classic in metro Detroit. As built thousands of times by scores of builders, this popular downstairs has four main components:
■ An entrance near the middle that opens to a two-story foyer and central staircase.
■ Formal rooms down one side of the house — the living room in front, dining room in back.
■ Casual family rooms across the back

— a kitchen, open into an eating nook, open into the family room. A patio door by the nook leads to the back yard.
■ Tucked at the front, opposite the living room, a utility area — garage, laundry room and powder room.
Builders build this house and buyers buy it because it works. But buyers should consider two issues:
First, this is a traditional family house, with space to get away if the children take over the family-TV room. But if your household is one or two people, you may not need two duplicate rooms for eating and relaxing. You

Please see PLAN, Page 13H

TIPS Choosing a plan on paper

If you choose a floor plan from paper, with no model to walk through, give special thought to whether the rooms will feel comfortable. Look for long, uninterrupted sight lines. If rooms are not large, some of the walls can be cut away to make the space feel open. Gauge whether the house has enough windows to be pleasant inside.

PLAN| Tailor layout to your lifestyle

From Page 1H

might like to spend all your budget on one great kitchen, one great eating space and one great relaxing space.

Second, at 2,605 square feet, the Concord II has fairly large rooms. But if your budget calls for a house of 1,500-2,000 square feet, and you try to keep the same number of rooms, they may get too small to be useful. (Think large sofa.)

You might be happier with a plan that eliminates the dining room, for example, and has an extra-nice eating nook. And you might let the living room turn into a smaller den or do without it.

The sizzle

Shoppers who tour this Concord II will probably like its dramatic second-story balcony overlooking the two-story family room.

It's part of an upstairs loft as big as a small bedroom — 9½-by-10 feet — with see-through railings around the sides.

"When you walk up to the master bedroom, you pass this overlook," says Greg Kime, sales manager and eldest son in the family that owns RDK Homes. "You see your fireplace, your window, your nice couches, the double doors to the master bedroom. It's really sweet."

RDK has built this plan with the second-story balcony for the past 10 years, in ever-mounting sizes — first 1,800 square feet, then 2,000 then 2,200. Kime says this plan has accounted for 40 percent of the company's single-family houses — but they've never built one at this 2,600-square-foot size.

The increase became necessary when the developer, Windmill Homes, raised the price of lots in Walden Woods — a community that will have a clubhouse, pool, walking trails and its own retail area, including a grocery store.

This pattern of increasing prices for lots in developing subdivisions is typical. With rare exceptions, lots and houses cost less in the early stages of building and more as a subdivision fills up.

Front door and foyer

Like most new houses today, the entrance and foyer here are flashy. This elevation has a two-story arch, echoed by brick detailing around the door and the second-floor window.

Inside it has the requisite two-story foyer — where the owner can install a trophy chandelier — and an arched second-floor window to show it off. The foyer floor is hardwood.

But on Kime's advice, we're dressing the entrance further. We chose a beveled-glass door with beveled-glass side panels as a \$1,950 option. It adds flash now and should be a big draw at resale.

A HARD CHOICE: FOURTH BEDROOM VS. LOFT

The floor plan picked for the House Chronicles can have three or four bedrooms, and that was a hard choice.

As a three-bedroom home, the Concorde II has a handsome upstairs loft and balcony that overlooks the two-story family room. But this house will sell in the high \$200,000s, and RDK Homes sales manager Greg Kime worries that buyers expect a fourth bedroom at that price.

The problem is, we'd have to wall up the loft space and lose the balcony and the two-story

The staircase

In our grandparents' houses, this staircase would have run up the wall beside the front door, as the stairs did in Archie Bunker's house. Today, only a very low-priced new house doesn't use the stairs to create a showpiece.

This is a typical upscale staircase. It goes up straight then turns a corner, to better show off the woodwork. It includes a wood rail and spindles, which give a handsome, open feel.

In a fairly low-priced house, the builder might use half walls, which are much cheaper. Or he might charge extra for wood railings. Even if railings cost more, consider them. They add a lot to good looks and resale appeal.

A more expensive version of these stairs is available as an option in this house. Rather than making a right turn, the staircase curves around the wall for an extra \$5,500. But we were happy with the staircase as is.

The living room

Experts tell us we don't use our living rooms, but most of us still buy them. At 14½ by 12½ feet, the living room in the Concord II will allow for sofa, chairs, coffee tables and a gathering of several people.

The long, solid outside wall would be a good place to show off a great piece of art or build a bookcase wall.

In a smaller house, this front room might not be big enough to make a good living room. If you mainly want a getaway corner, look for floor plans that use this spot as a den.

Notice that this living room-dining room sweep has only the suggestion of a dividing wall. That creates long, pleasant sight lines. It also lets extra light from the back bay window reach the living room. Although the living room does not have side windows, there should be good light from that back bay plus all the glass in the foyer and front door.

The dining room

The dining room in the Concord II is a very nice 14 feet long, plus two more feet of a bay we

view.

We know we want the open, three-bedroom plan, but how will this affect resale?

We followed our heart — three bedrooms and a loft. We'd be depressed if we didn't. "It's more exciting," Kime confirms.

We rationalized that most households do not use the fourth bedroom for sleeping. They make it into an office or a play room. The loft at the top of the stairs can easily be used as either.

By Judy Rose

added as a \$1,500 option.

That makes 16 feet, enough for a 10 foot dining table, comfortable for 10 at Thanksgiving dinner. What's more, the open wall at the end would let us extend the table more for a bigger occasion, enough to seat 12 or 14.

But in smaller floor plans the dining room is often first to lose ground — shrinking to as small as 11 feet long. In that case, consider whether you can actually use the dining room for dining.

To estimate, subtract 6 feet from its length. That allows 3 feet on each end of the table to pull out a chair. What's left is the length of the table you can use.

So taking 6 feet off an 11-foot dining room, you find you can't use a table longer than 5 feet, which will seat only six people.

It's always a more efficient use of space to have just one room for eating. If you shop for a new house in the high \$100,000s and lower \$200,000s, the smaller size may mean you find just a nook, not a dining room. If you like to host dinners, make sure it can handle the table you'd want.

The kitchen

Our grandparents' kitchens were wrapped in four walls, which allowed a lot of cabinets. Today we're cutting back on walls to create open space, then cutting back more for large windows.

So it can be tough now to find all the wall space you need for cabinets, a sink, a dishwasher, a refrigerator, a microwave and a range. If you choose built-in ovens and cooktop, they eat up even more wall space.

The Concord II kitchen is 14 feet wide when you measure from bare walls, or 10 feet across if you're standing at the sink and walk to the oven or refrigerator.

That's a bit of a walk, but the tradeoff is a room spacious enough for extra cooks or friends. The 3-foot-by-4-foot island in the center reduces usable space but provides a spot to put a hot pot.

Its size also makes room for three walls of built-ins. In a tighter kitchen, you might give up cabi-

nets on the long wall that now holds the refrigerator. You'd have to fit the fridge and oven into the L-shaped cabinet cluster that includes the sink.

The eating nook is ample size and the staircase shields most of the kitchen from being seen at the front door.

The family room

A partial wall with a 7-foot arch separates the nook from the family room, a location that is typical today. But this family room has more privacy than most rooms because of the big area that juts to the back. In a smaller house, the family room could be fully exposed to the kitchen.

Here, owners will probably cluster sofas, chairs and a TV in the two-story area near the fireplace. The end closest to the nook — where the room is one story tall, not two — might be made into a library-reading enclave or a buffet-party staging spot.

Upscale shoppers might like to put glass French doors in the left wall of the family room, where now there's a window, and to match them with French doors in place of the nook's sliding door. They then could landscape with a handsome stone patio to create an outdoor living space both rooms open onto.

The loft

The loft is a gem here, partly because it includes see-through railings around each side, which boost the spacious feeling. You can look into the two-story family room or the two-story foyer.

It's big enough to use in several ways. "I've seen people put a sitting area there or a computer and a desk," says Kime. "Some people put a sewing machine up there."

The owner's suite

Double doors open to the owner's bedroom, making going to bed a ceremony. (Cherubs strewing rose petals are your own responsibility.) This double door is a new feature in some larger upscale homes. Here there's also the view over the two-story family room.

This suite includes a cathedral ceiling, often included in a more expensive home or an option in one that costs less.

Most master baths now have a separate shower and tub, but here there's also a separate small room for the toilet and shower. Two sinks are included, which is very desirable, even if they cost extra, which they don't.

Other bedrooms, bathroom

The second and third bedrooms are typical for a house in the \$200,000s. They share a bath that is typical, too, except that it includes two sinks — nice if this bath gets much use.

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

READERS REACT

In the past month, we have received dozens of responses to the Free Press' House Chronicles series. Here's a sampling:

Regarding the \$8,700 spent on the home's front with a two-story arch vs. a more classical, simple front entry:

"I respectfully disagree with your choice of elevation. I think over the long run, (the classical front) will look less dated and more elegant. Think about saving that \$8,700 for something else." — Janet Remington, Rochester Hills

On the House Chronicles series:

"I think this is a great idea. Never having built a house before, I didn't know what's all involved. You don't think about putting molding on top of the cabinets. I'm looking forward to reading all that." — Diane Cross, Dearborn

On boosting the house price with \$21,225 in options:

"Is anyone looking at what the options (will cost in) extra taxes?" The reader suggests we skip the built-in microwave, cooktop, built-in oven, glass door and up-graded carpet and add them later. "It wouldn't increase the assessed value since it wouldn't be in the price of the house. You're going to pay taxes on carpet that has a life of 5 years." — Linda Farrell, Ferndale

SEND YOUR COMMENTS to realestate@freepress.com.

Irregular basement shape is more costly

By JUDY ROSE
FREE PRESS REAL ESTATE WRITER

Follow the red line around the illustration on Page 1H to see the shape of the basement.

You'll see it's not a simple rectangle. So the load-bearing walls are not rectangular either, because they stand on the basement walls.

Those extra corners cost both the builder and the buyer more money — adding perhaps \$7,000 to the price of the house, estimates RDK Homes designer Brian Kime.

Why did RDK build it that way? Here's what would be lost if the house were squared off.

First, forget the garage for a minute; it's outside the main envelope.

Now square off the house by pulling the laundry room and powder room forward until they line up with the front door. Pull the rear wall of the family room forward until it lines up with the nook.

Now you have a rectangle. The house will still be about the same size, but five things will change:

- The family room will lose its quieter, set-back area.
- The family room will now be tucked under the bedrooms and will lose its two-story vaulted ceiling and the extra windows in that high space.
- With the two-story family room gone, there'll be no second-floor balcony view.
- The back yard will lose the pri-

"It creates real excitement in the family room and that real romantic flair upstairs."



BRIAN KIME,
RDK Homes designer

vate patio space enclosed by the corner of the family room.

■ The garage will now have to jut out farther in front of the house, not as pleasant a view.

Building a simple house shape is a good way to save money. But for this upscale home RDK believes the buyer will want the extra aesthetics.

"It creates real excitement in the family room," says Brian Kime, "and that real romantic flair upstairs."

NEXT WEEK: Phase 4 of the House Chronicles will show the huge hole being dug for the basement, the setup of concrete molds and the pouring of those irregular basement walls. Come back to the Free Press next Sunday to see these dramatic first steps in building a house and learn alternative ways to construct a basement.

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

KEY INDEX RATES

Here are end-of-the-week numbers for several indexes lenders use to determine mortgage rates:

Prime rate: 4.75	6-month CD: 1.71
6-month T-bill: 1.975	Fannie Mae 30-year commitments:
1-year T-bill: 2.64	30-day: 6.74 60-day: 6.84

Source: Dow Jones Telerate