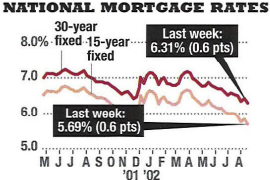


JUDY ROSE  
IN FRIDAY  
REAL ESTATE



Detroit area experts share their advice and observations about the local market.  
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MORTGAGE MONITOR

Compare rates from local lenders.  
PAGE 13H.

CREATING SPACES

A dining room is wasted space if no one ever uses it. PAGE 1J.

# REAL ESTATE

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PHASE  
11

THE HOUSE  
CHRONICLES

BUILDER'S LANDSCAPING ADDITIONS ADD CURB APPEAL AND MAKE THE BUYER'S LIFE A LITTLE EASIER



**RIGHT:** Workers from Rainman Landscaping Inc. of Westland install Kentucky bluegrass mix sod at the House Chronicles home in Van Buren Township.

**ABOVE:** Sod was also put down in the backyard. The builder, RDK Homes, added a \$4,900 deck and \$9,800 in landscaping to the house to entice would-be buyers. Those costs can now be rolled into the mortgage.

MARTY HAIR  
GARDEN WRITER



The price for a new home usually includes the driveway, front walk and final grading of the soil — but no landscaping. It's up to buyers to hire someone after they close the deal to sod or seed the lawn, install sprinklers, trees and shrubs, and build a deck or patio.

Originally, that was the case with the house in Van Buren Township whose construction the Free Press has been chronicling this spring and summer.

However, once the interior of the house was finished, builder RDK Homes decided to add landscaping and a deck to increase the house's curb appeal and to help attract a buyer.

That way, a purchaser will not "have to worry about paying cash for a deck, sod or landscaping. It can all be worked into the mortgage now," says Greg Kime, sales manager for RDK Homes.

The amount owners spend on landscaping at a new home depends on their

## OUTDOOR DECOR



Photos by RICHARD LEE/Detroit Free Press

taste, pocketbook and where they live. A typical estimate is to figure the landscaping will cost at least 10 percent of what the home did, although 15 percent is more realistic in high-end neighborhoods, according to Rick Lazzell, education director of

the Michigan Green Industry Association.

Since the 2,600-square-foot Van Buren Township house is priced at \$299,900, 10 percent would mean a landscaping budget of \$29,000.

However, recent buyers in the Walden Woods subdivision, where the house is located, are, on average, spending less than that — roughly \$8,000 to \$14,000, according to two landscapers working in the area. The more pricey of those include larger trees or extras like elevated patios with lights built into the pavers.

RDK Homes says the landscaping cost \$9,800 at the house the Free Press has been reporting on in its House Chronicles series (for previous installments, go online to [www.freep.com/realestate/chronicles.htm](http://www.freep.com/realestate/chronicles.htm)).

That includes 1,100 square yards of Kentucky bluegrass mix sod and an irrigation system with a rain sensor. The timer is in the garage. The sprinklers are divided into eight zones for the lawn and a separate zone for the landscaping.

### QUESTIONS TO ASK A LANDSCAPE CONTRACTOR:

1. How long have you been in landscaping?
  2. What relevant training or education do you have?
  3. What is your certification or membership in professional associations?
  4. Are you insured?
  5. What are names and phone numbers of previous clients?
- Talking to them and seeing examples of the contractor's work may tell you more than just looking at photos in a portfolio.
- If you sign a contract, it should specify what materials will be used and the contractor's refund or replacement policy in case any plants die within a stated length of time.

The landscaper built a curved 100-piece brick retaining wall in front of the house. Plants in the front yard include an 8-foot Colorado spruce with three Gold Coast junipers around it, four yews in front of the foundation, several hostas, three pyramidal

Please see LANDSCAPING, Page 13H



Twenty weeks have passed since March 24, when Free Press readers were introduced to the House Chronicles project in the Sunday Real Estate section.

Now the house is complete and it's time to landscape — a project not usually included in the price of a new, single-family house and not usually done by the builder.

On our way to this week's Phase 11, readers have watched while the House Chronicles team picked a builder and a three-bedroom floor plan.

Next came choosing up-grades like the bay window, then the materials and colors for the interior.

After that, a parade of sub-contractors began. They dug the basement, poured the foundation, framed the house, then roofed, sided and bricked over the frame.

Then work moved indoors — the electrical work, heating system and plumbing were completed. Insulation was laid over these systems and dry-wallers moved in, followed by painters.

After that, the trim carpenter finished off all the rough edges and the ceramic tile installer put in floors, followed by appliances and finally carpet.

You can find all these installments online at [www.freep.com/realestate/chronicles.htm](http://www.freep.com/realestate/chronicles.htm).

Come back next week for Phase 12, the grand finale — photos from today's open house and a wrap-up of the project.

**HOUSE:** A 2,600-square-foot colonial with living, dining and family rooms, kitchen, nook, three bedrooms, 2½ baths and an upstairs loft.

**COST:** Base price \$267,900, but with options the total is now \$299,900 — including air-conditioning, a deck and landscaping.

**LOCATION:** Van Buren Township in western Wayne County, Walden Woods subdivision, Tyler Road between Belleville Road and Morton-Taylor Road.

Phase 12. Aug. 18

### THE FINALE

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

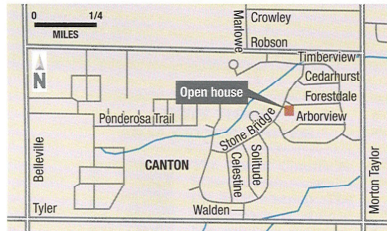
### TIPS

#### When landscaping is included

Though it's not a typical practice in a new single-family home, you may find landscaping included if you buy in one of the new neighborhoods built in small-town, neo-traditional style. That's because the developer wants to keep the surroundings appropriate to the traditional styling. Also, if you buy a new condominium, you should expect landscaping to be included.

### VISIT THE HOUSE TODAY!

The House Chronicles home is finished and it's for sale. RDK Homes will hold an open house from 1-6 today. See the loft we chose instead of a fourth bedroom, and the black-and-maple kitchen. And while you're in Walden Woods, you can visit models by the two other builders, Walden Woods Homes and Winnick Homes.



Detroit Free Press



ROBERT BRUSS | MAILBAG

## With low balance, paying more won't save much interest



**Dear Bob:** My wife and I have been paying on our home loan for 22 years. Obviously, we are lifers and plan to keep our home forever. Our mortgage balance is now about \$24,000 with 8 years remaining. If you were in our situation, would you make extra mortgage payments to pay off our loan quicker? We can afford about \$300 extra per month. — **Ted C.**

**Dear Ted:** Unless your mortgage interest rate is very high, making extra monthly principal payments won't save much interest. The reason is you are down to the last few years of your amortized mortgage when most of your payments go toward principal reduction.

If you look at an amortization schedule for your loan, you'll see that in the early years, most of your mortgage payment went to pay interest. Very little went toward the principal amount. That's when you should have made those extra \$300-per-month principal payments to save interest and hasten the mortgage payoff by reducing the principal balance.

**Dear Bob:** My son and his family live in a house I own. He and his wife have terrible credit, although they make the monthly mortgage payments when they don't forget. They are about 30. But I want to stop being their landlord. They still owe about \$20,000 on other debts. How can I get out of this arrangement? When I talk to bank loan officers, they tell me there's not much hope for them, and I should stay on the title. Do you agree? — **Ken P.**

**Dear Ken:** Yes. Your name is on that mortgage. If your son pays it late, your credit is harmed, not his. Even if you quitclaim deed the house to your son and his wife, unless a miracle happens, they probably won't be able to get a new mortgage in their name alone except at a very high interest rate.

Until your son shapes up, I wouldn't deed the house to him and his wife. With your name on the title, you control that house, but if you give up the title, you lose control.

**Dear Bob:** My friend tells me it's better to close a home sale at the end of the month than at any other time. But it seems to me it really doesn't matter what day the sale closes because, one way or another, the home buyer has either rent or mortgage interest to pay. What is your opinion? — **Lorraine P.**

**Dear Lorraine:** I recommend closing a home purchase on the last business day of the month (except if that's a Monday; then close on the previous Friday) to minimize the buyer's mortgage interest at the closing.

Most buyers are short of cash, and they want to minimize closing costs. By closing toward the end of the month, buyers need only pay mortgage interest for a few days until the end of the month. However, if the title transfer is at the beginning of the month, the buyer must pay almost an entire month's interest at the closing.

It's a bit confusing, but please remember mortgage interest is paid in arrears. If I close my home purchase on Friday, Aug. 30, for example, and the title transfer is recorded that day, I only have to pay for two days of interest at the closing (Aug. 30 and 31). But my first mortgage payment won't be due until Oct. 1 (to pay the interest in arrears for the month of September). That's why it's best to close at the end of the month.

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## LANDSCAPING | Builder saves buyer the trouble

From Page 1H

yews, and mulch over the planting beds. There is a flower bed for annuals. The rear yard is sodded.

Rainman Landscaping Inc. in Westland drew up the landscape plan and installed it. It is "a start" that future owners could add to if they desire, says company owner Mark Oprisiu. The prices that follow are for people who deal directly with the contractor.

One option would be to plant a few larger trees for more privacy. While a 7- to 8-foot Colorado blue spruce is \$350 installed, a 16-footer would be about \$1,400, Oprisiu says. Larger trees are costlier to move and plant. Adding shade or flowering trees to the plan would be about \$300 or more per tree, Oprisiu says.

Home owners who can't afford to go big on trees may take comfort in the fact that smaller trees are easier to transplant and often easier to get established. Within several years, they may rival the size of a tree that was considerably larger at planting.

Another option that would affect the landscape look would be a different mulch. Going from shredded bark to more expensive stone "could easily change the price \$600 to \$1,000," Oprisiu says.

A buyer could dress up the sides of the concrete drive with strips of pavers. That would run about \$12 per square foot along the drive and about \$10 a square foot along the front walk. Putting a cap on the retaining wall would involve more materials and labor and could nearly double the cost of this 100-piece brick wall, which was about \$500.

### Ornamental options

Birdbaths, lawn sculptures, benches, trellises — there is no end to the ornamentation that can be added to landscaping. Grindstone boulders are sometimes

used in planting beds. Oprisiu says a 3-foot round grindstone boulder that's 6 inches high would run about \$200.

RDK Homes hired Brothers Building Co. of Livonia to construct a 18-by-15-foot cedar deck at the rear of the house. The cedar is stained redwood red. A decorative wrought iron railing dresses up the deck's perimeter. There is one step down at one side to the backyard. The deck added \$4,900 to the home's price, Kime says.

The same sized deck in Wolmanized wood (lumber treated to prevent deterioration) would be a little less expensive, while one in wood composite, which has a 30-year guarantee, would be higher, according to Peter Jastrzebski, a partner in Brothers Building.

For those who prefer a patio, the cost for a flagstone patio mortared in concrete would be about \$20 a square foot, while pavers would run \$10 or more a square foot, according to Oprisiu.

Built-in landscape lighting appeals to some buyers. His company has a four-light minimum; after that, the cost of labor, wire, a timer and transformer runs about \$125 per light installed.

### Figuring out what you want

There are a number of factors influencing how much a new home buyer would be willing to pay for landscaping. Personal taste is one. What neighbors are doing is another. But a big influence can be that, by the time the home is built, the buyer is feeling shell-shocked at just how much money is already spent.

Budgets are stretched thin with down payments, prospective monthly mortgage costs, bills for furniture and moving expenses. Utility and tax bills may be higher than at the old house. Add to that the cost for any upgrades made during construction, like switching to a higher-quality kitchen

counter, bathroom tile or light fixtures.

Then it comes time to consider the landscaping. Weary buyers know they have to have some type of landscaping, but they may not have a clue how much it will cost.

"We ask them if they have a budget. Usually they don't, because they don't know" what the price for landscaping will be, says Lazzell of the Michigan Green Industry Association.

Ideally, buyers of new homes would have given thought to their landscape needs when the project was still on the drawing board and decided on a budget.

For those clients who haven't done that homework, Lazzell suggests they visit a large bookstore with a good magazine selection. Buy five or six magazines that feature landscapes and gardens. Tear out the pages with appealing photos and show them to the contractor as examples of what you like.

"Usually, they'll look through our books and we work up a design. Most of the time, people don't even know what they want. We have to work up a design and alter it from there," says Bob Lucas of Lucas Nurseries in Canton, who also does work in the Walden Woods subdivision.

Drive around the neighborhood with the landscaper and show him or her which landscapes you like. The landscaper can give you an idea of how much they cost.

"The budget may be decided then and there," says Lazzell, whose business is Lazzell's Horticultural Services in Bloomfield Hills.

It may make sense to landscape in phases, spreading the cost over several years. The first priority should be the irrigation and sod, as well as screening for privacy and foundation plantings in the front yard. A second stage could be to landscape around the deck or patio. Young families might put a high priority on establishing a play area.

When hiring a landscaper, ask for local references, local professional affiliations, certification and replacement policies covering

both work and plant material. Interview several companies for the job and ask family and friends for input on contractors they've liked.

"Find someone who was happy — not just with the work, but with the time they spent with them," Lazzell says.

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