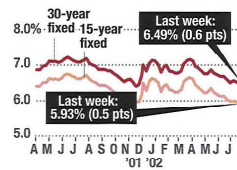


**BRENDEL PATTERSON
IN FRIDAY
REAL ESTATE**



Franklin is a quaint village in the midst of busy Oakland County.
ONLY IN THE FREE PRESS

NATIONAL MORTGAGE RATES



MORTGAGE MONITOR

Compare rates from local lenders.
PAGE 13H.

CREATING SPACES

Thoughtful remodeling job fixes mistakes made years ago. **PAGE 1J.**

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PHASE
10

**THE HOUSE
CHRONICLES**

WHEN IT COMES TO INTERIORS, NEW HOME BUYERS HAVE TO DECIDE WHETHER TO PERSONALIZE OR PLAY IT SAFE

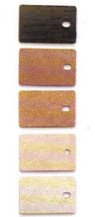


SURFACE ISSUES

CARPET
Brand: Royale
Description: Standard nylon plush
Color: Botany beige



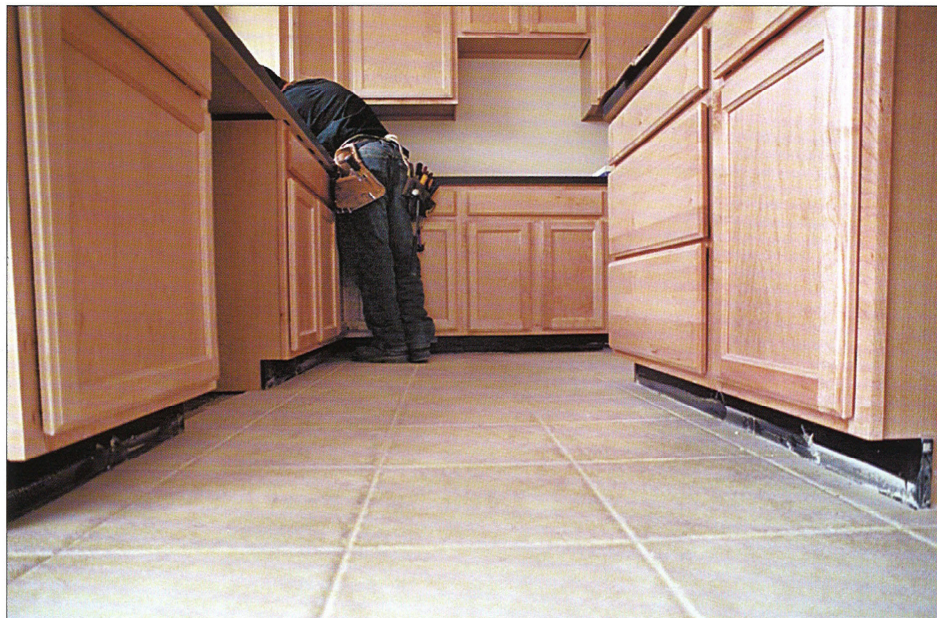
COUNTERTOPS
Brand: Wilsonart
Description: Standard matte-finish counter laminate
Colors:
Kitchen:
Graphite Nebula
Master bath:
Ochre Roletta
Second bath:
Natural Tigris
Powder room:
Almond Leather
Laundry room:
Beige Pampas



CABINETS
Brand: Sheridan
Square
Description: Maple flat-panel (though this example shows a raised panel)
Color: Natural



CERAMIC TILE
Distributor: Trends In Tile
Description: 12-inch square, irregular face, matte finish tile
Color: Ivory white



AMY LEANG/Detroit Free Press

Maple cabinets outline the kitchen work triangle — an island is to the right. Electrician Jason Peter works near the sink.

JUDY ROSE
REAL ESTATE WRITER



Picking colors and surfaces for inside your new house is a bigger job than you might expect, and you'll live with your choices a long time.

You have to do this shortly after you sign the sales contract. But then you will wait months before you see how your choices turned out.

When we arrived to pick colors for the House Chronicles, the Free Press' summer project of documenting the construction of a new home, we planned to select a palette from off-white to light beige — nothing that would offend a future buyer. Our motto was: Resale value rules.

But when we left, we had a few light ivories, along with a dark brown tile for the fireplace, one bathroom countertop

the color of a brown paper bag and another bathroom counter like light tanned leather.

That's not all: For kitchen counters we picked matte black. Then with black countertops, you can guess the next change of plan: black appliances.

We like these stronger colors a lot, and note that they're sort of a family — from ivory floors to the golden maple cabinets to light browns and black of the countertops. This is not a slap-dash of red, green and purple.

But we are humbled at how hard it was to make 20 or so choices in a couple of hours.

The lesson learned is to come very well prepared when you pick your house's colors and materials. And avoid doing it at the last minute. You may need time to go away for a day and rethink. Under pressure it would be so easy to make a bad call.

Greg Kime, sales manager for RDK Homes, the company that's building the

Readers want more facts and figures

By JUDY ROSE
FREE PRESS REAL ESTATE WRITER

What some Free Press readers get from the House Chronicles series is the desire to learn certain details in more depth than the articles can provide.

We're passing their questions to Chuck Breidenstein, president of Builders Professional Services Group in Madison Heights. The former education director for the Michigan Association of Home Builders runs seminars around the country for professionals and owner-builders.

Q: I have been following your House Chronicles and I'm curious about what is the typical sheathing used on a house during roughing?

Please see SURFACES, Page 13H

Please see READERS, Page 13H



AMY LEANG/Detroit Free Press

Peter finishes an outlet in the bright, airy family room of the home in Van Buren Township. This room will get plush beige carpeting.

Last week the interior of the House Chronicles home got drywall, trim and paint, nearing the end of a building process that started in March.

Free Press readers have followed as we picked the builder, a three-bedroom floor plan and options like the bay window and gourmet kitchen. Then readers watched while RDK Homes dug and poured the basement, built the frame and sheathed it with bricks and vinyl siding. Find those stories online at www.freep.com/realstate/chronicles.htm

Today, in Phase 10, subcontractors install cabinets, countertops, appliances and flooring. Here is a recap:

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

PRICE: Base \$267,900, options \$21,225, total \$289,125.

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

Phase 10, Today

THE INSTALLATIONS

Choosing cabinets, countertops, floors and fixtures.

Phase 11, Aug. 11

THE SURROUNDINGS

Landscape, hardscape, patios and decks.

Phase 12, Aug. 18

THE FINALE

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

TIPS: An easy-care floor

If you're thinking about installing ceramic tile flooring, explore all the sharp new designs that look like various kinds of stone or travertine or marble.

You'll probably be happier with larger tiles, like the 12-by-12-inch ones used here, because there's less grout to keep clean.

Although you don't see the style offered very often, you can make a really low-care, good-looking floor if you choose larger tile that looks like stone or brick or terra-cotta, then finish it with a waterproof sealer. The grout stays clean and you just wet-mop the floor.

SURFACES | Play it safe or personalize?

From Page 1H

House Chronicles home, says sometimes he tries to dissuade buyers from choosing too many unusual colors and possibly making resale value a problem.

"I say, 'Will you be selling your home? Or will you be leaving it to your children to sell?'"

At the House Chronicles home, the interior is coming together fast. Four big choices made months ago have determined the personality of the first floor. They are the ceramic tile floors, the gourmet kitchen, the maple cabinets and the black counters and appliances.

Ceramic tile floors

Most new houses under \$300,000 come with a hardwood floor in the foyer and powder room, and carpet and vinyl through the rest of the downstairs.

But, because so many of today's floor plans have an open view from the foyer into the kitchen the line where hardwood switches to vinyl is visible from the front door. Buyers who can afford the upgrade often switch to all hardwood floors.

We switched instead to all ceramic tile — big, 1-foot-square tiles that look something like off-white stone. They sweep from the front door through the kitchen and nook. It's a handsome look, and the ceramic tiles will hold up much better to the spills common in a kitchen and foyer.

The ceramic tile cost \$3,000, versus \$1,900 for all hardwood. To afford it we mixed the planned carpet upgrade. Now, opening the front door on the expanse of stone-like tile, it seems a very good trade-off.

What's more, our tile floor is mud-set directly on the subflooring, the traditional installation, rather than installed over cement board. The tile man likes it that way.

"I do it the old fashioned way, so I have total control on how flat the floor is," says Tom Riley of Riles Tiles in Westland. "If there are bumps left in the floor by the builders, I can actually take the bumps out by making the cement thicker and thinner. But if you're using cement board, it's a half-inch set all the way."

Riley says he sees a lot of house buyers choosing today's new stone-like and marble-like tiles.

Gourmet kitchen

The standard kitchen for this house was quite good — large, with an island and ample cabinets, plus a range standing between cabinets. It is typical for a house under \$300,000 and probably nicer than the kitchen with which most of us grew up.

But last spring we quickly chose the gourmet kitchen for an extra \$2,000. This gives you a kitchen you might see in a magazine — a double-oven built into the cabinets and a separate cook-



SUSAN TUSA/Detroit Free Press

Ceramic tile installer Tom Riley of Riles Tiles in Westland lays wire mesh around the platform for a soaking tub in the master bathroom of the House Chronicles home. Over the wire mesh, he'll spread a half-inch or more of the ceramic tile base called mud, then set the tile and grout it.

top. It's not a change that's easy to make later, because you'd have to rework your cabinets.

This gourmet kitchen is spruced up with crown molding around the top of the cabinets, a handsome touch, but one a handy owner could do.

We also took the built-in microwave at \$425 rather than have one sitting on the counter. And we spent an extra \$100 to switch from an electric cooktop to gas. That got us a very handsome four-burner black cooktop with a downdraft exhaust.

For less than an extra \$3,000, the kitchen looks just great. With a house price in the high \$200,000s, it seemed a smart move for resale value alone, not to mention the owner's enjoyment.

Maple cabinets

This was a small upgrade, \$650 to change cabinets through the whole house from a basic oak to maple. These cabinets are installed now, and the maple looks good. It has a subtle golden glow that energizes the rooms.

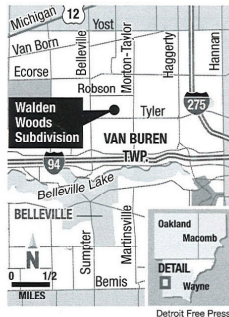
"Maple is really popular now," says Sandy Radtke of ASA Cabinet Corp., a Walled Lake company that supplies RDK Homes. Other choices are the ever-popular oak or white cabinets. As an

upgrade, cherry cabinets, or more likely cherry-stained cabinets, are popular in upscale houses.

Buyers should know that the wood on their cabinets comes from different trees. So you can't expect the grain on one door to be just like the next.

For a house in the \$200,000s, especially the higher \$200,000s, you should expect some of the extras that are popular in cabinets today. These cabinets have a lazy Susan to make the bottom corner cupboard accessible and pull-out shelves in the lower cabinets to help you reach low-down dishes.

Other items your builder might throw in, or you might add, are a compact, plastic-lined, tilt-out drawer at the front of the sink to hold wet scouring pads or your



DETROIT FREE PRESS

jewelry, a pull-out cutting board right next to the cooktop or glass-front doors to show off some dishes.

Black counters and appliances

It was a whim when we changed to black kitchen counters, but not a blind whim. One of RDK's model homes in Walden Woods had black counters with light maple cabinets. It was a dramatic look.

In that model home, the black counters were granite, beyond our budget at \$5,500. But we could choose black laminate without adding cost.

A lot of house buyers are doing that, says Kime, or choosing a dark hunter green. On his advice we took matte finish, not glossy. Glossy shows the scratches, he says. Plus, "being black is enough of a statement; it doesn't need more glitz."

The kitchen counters are made from a laminate by Wilsonart, called Graphite Nebula. Once we had them, we felt black appliances were necessary. They were available at the basic price, except for the black dishwasher; it added \$275. These appliances have been set into the maple cabinets now. The black counter has been installed and the look is very sharp.

Finishing details

For all this talk of dramatic black, the new house is light and bright. Windows are ample and all the floors are either off-white large tiles or off-white carpet.

Here are more details of the interior finishing:

■ **Railings:** This house has handsome railings consistent with the high \$200,000s price range — painted wood spindles topped by a wood-stained rail.

Because it has a lot of railings, they become a focal point. They run up both sides of the stairs and enclose the 9½-by-11-foot loft on the second floor landing, visible from both floors.

A low-cost house might have half walls instead. Some builders might combine railings with some half walls. It's usually an upgrade if you want spindles stained as well as the top rail.

■ **Carpet:** The carpet looks and feels good, ending a big worry. We had dropped plans to upgrade the carpet in order to pay for the ceramic floor. Would it feel thin? It doesn't. Apparently that's because the basic pad is a fairly heavy weight, called 5-pound.

■ **Master bath and second bath:** The floor tiles are the same 12-inch tiles used downstairs. The cabinets are the same maple as the kitchen cabinets. The countertops are two different versions of light, textured browns. Both bathrooms have a soft easy look that doesn't lock the room into a single color scheme.

■ **Walls:** Throughout the house, the walls are an ivory color similar to the carpets. The effect is a wide-open, bright feel. As with most new houses, there was no chance to take darker colors, but on seeing these very light colors, we don't think we would change.

■ **Light fixtures:** We stayed with the basic, neutral light fixtures. The two-story foyer has a tall, striking light hanging on a long brass chain. All the fixtures are in keeping with mid-range new houses. Builders at \$500,00-plus might give a fixture allowance that the buyer uses to shop for unusual pieces.

When you pick all these details, most often you'll work with the salesperson who showed you the house. Some larger builders like Biltmore Properties of Troy have a design coordinator who'll work with you. A very few, for example Tadian Homes of Troy and the Michigan division of Centex Homes in Farmington Hills, have separate design centers where customers go to plan their homes.

NEXT MONTH: Finally — see what the whole house looks like. Come back to the House Chronicles Aug. 11 when Free Press Garden Writer Marty Hair takes you through the landscaping. Then come back again Aug. 18 for the full tour — inside and out — the wrap-up, the warranties and the evaluation.

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

The interior is coming together fast. Four choices made months ago have determined the personality of the first floor. They are the ceramic tile, the gourmet kitchen, the maple cabinets and the black counters and appliances.

READERS | Series inspires questions

From Page 1H

Not the exterior sheathing — the sheathing under the vinyl or brick siding. Is a half-inch R-board (foam plastic insulation board, like the one made by Dow) sufficient, or do you still need plywood or OSB board? I am planning on building a house soon and would like to know the choices. — Mike Stojanovski

A: Most building codes do allow foam plastic insulation board as the only sheath under vinyl siding. Breidenstein says he prefers to use half-inch plywood or a 7/16-inch oriented strand board (OSB) under vinyl for its added structural strength.

That wood sheath has the extra advantage of breathing, but it lacks the insulating quality of foam board. Breidenstein says he'd make up for the insulation gap a different way.

If cost didn't matter, he says, he'd sheathe a house with plywood or OSB and fill the walls with one of the new, well-engineered, sprayed-in foam insulations.

"If I were trying to get the best bang for my buck, I would use 7/16-inch OSB for sheathing and insulate with the spray-in Nu-Wool cellulose insulation, which is an excellent product for the money. It's similar to the foam but

without the added cost."

Q: The House Chronicles is excellent! I have learned a lot. I am thinking of building a house and would like to know the approximate cost of framing a house. — David Splan

A: There are two components — labor and materials. In metro Detroit, you can estimate the labor for framing a house at \$6 per square foot or just under, Breidenstein says. That rate would be lower outside the metro area. That covers the labor for starting at the top of the foundation and building a frame with walls that are ready for siding and a roof prepared for shingles, as well as installing the windows and doors.

The cost of the framing materials depends on the house features. It could be a low-end \$6 per square foot, he says, or rise to \$10 per square foot, depending on factors like the steepness of the roof, the number of changes in the roof line and how complicated the framing is. That estimate counts the cost of windows and doors and is in addition to the cost of labor.

Q: I am the building trades teacher at the career prep center in the Warren Consolidated school system. My plan this coming year is to use your arti-

cles as a teaching tool. The problem is, I didn't get Phases 1 and 2. Is there any way to get the original articles of these two that were missed? I did go on the Internet and got what was available, but they are not the same as the rest of the phases. My goal is to laminate these articles for future teaching instruction. — Dan Barterian, Sterling Heights.

A: To order a back copy of the Detroit Free Press, call customer services at 800-395-3300. Phases 1 and 2 ran on March 24 and March 31. The cost is \$6 each to have them mailed out and you must pay for them with a credit card.

Readers should be able to find all parts of the House Chronicles online at least two ways. Get there directly by visiting www.freep.com/realstate/chronicles.htm

Or go to the general Free Press Web site www.freep.com and find a direct link to the House Chronicles under Free Press Specials. All phases are there, including Phase 1 and Phase 2.

Do you have comments on the House Chronicles series? E-mail realstate@freepress.com or write to the House Chronicles, Real Estate Section, Detroit Free Press, 600 W. Fort, Detroit MI 48226.

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: 1.34
6-month T-bill: 1.675	Fannie Mae 30-year commitments: 6.23
1-year T-bill: 2.00	60-day: 6.32

Source: Dow Jones Telerate