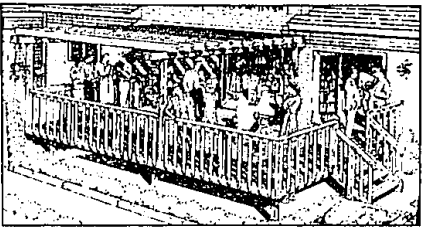


The Weekly Do-It-Yourselfer



Raised deck with trellis

Adding a deck can enhance your existing home in many ways. Increasing the value along with improving the appearance are just a couple of reasons why homeowners are looking for ways to add to their comfort at home. The package includes four sizes to choose from, ranging from 14' x 16' to 16' x 20'. Also included are stair and railing instructions, along with optional trellis plans. Two complete sets of the plans are included: one for you or your builder and one for the building department. Plans include full framing instructions. Illustrations are drawn with full elevations and cross-sectional instructions are included. A full materials list will make your trip to a local lumberyard for building materials easier.

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Demand causes lot prices to soar

Prices of residential building lots rose last year, driven higher by persistent demand for new housing and the increasing costs of land development. U.S. Housing Markets, a tracking/reporting service based in Canton, said development of new sites appears to be keeping pace with absorption in most major markets. Southeastern Michigan, however, is one of the few busy locales nationally with a shortage of building lots. "It has been amazingly hot here in terms of all major metro areas," said Brian Bragg, editor. "It's really outstanding as far as this being a colder climate, an older market." "Good lots at times have been coming on stream at prices half again higher than similar lots in the same neighborhoods a year earlier," Bragg wrote in his report. "This has been the case in some parts of the Detroit metro area, where employment growth has been tremendous in the past few years," he wrote. "Demand for one-family lots in northern and western suburbs has been relentless." Here's what U.S. Housing Markets reported about our market. "Southeast Michigan's housing boom has rocketed the price of raw land and developed lots throughout almost the entire region. "Some easing is likely as the economy moderates in 1997; meanwhile, building sites are in short supply in many locales. Land speculation is evident by quick flips; turnover is high throughout the market. "Employers have been generating some 50,000 to 80,000 net new jobs annually for the past few years. Such expansion has fueled southeastern Michigan's strongest economic boom in nearly 20 years. "Single-family builders in 1996 worked at their fastest pace since 1978. Through it all, housing prices continued to rise. Inflation of existing home prices hit double digits, and builders were able to command ever-better prices for their products. "Prices of finished lots are escalating, particularly in Detroit's western suburbs. Preservation of wetlands and tree regulations have curbed new supplies. "In most subs, a low-end 60-by-120 lot for starter product will cost at least \$20,000. In more popular transportation corridors north and west, 60-foot lots will command \$32,000-\$40,000. Builders note a distinct shortage of these sites. "Lots of 70 to 80 feet will seldom be found for less than \$30,000, and will often run up to \$50,000 in the most desirable neighborhoods. "Raw single-family land on the edges typically sells for \$8,000 to \$20,000 per acre. Multi-family dirt will bring \$25,000 to \$40,000 per acre in most situations. "Regulators of Macomb County have slammed the brakes with a two-year moratorium on sewer permits in three busy townships in the northeast suburban area. "The heated pace of development has spawned more restrictive zoning. Large-lot regulations are being applied in Novi, Milford, Brighton and Ann Arbor."

Don't neglect lighting features

When redecorating a room, colors are taken into account, space, furniture, carpeting and even wall sockets. One thing that's sometimes forgotten is the feature that allows you to see all your improvements—the lighting. With all the different options available to today's decorator, there's enough variety to satisfy even the most demanding homeowner. The important thing to remember is to pick lighting that meets your needs as well as looks good. It won't do any good to have great looking lighting fixtures if you can't see them because the light's too dim. Before you decide the style of lighting you need, consider the kind of light that can be produced. ■ Direct light is harsh and produces sharp shadows and contrasts. ■ Indirect light is reflected either from the ceiling or the walls and produces a softer light. ■ Semi-indirect light combines both direct and indirect light with the major portion of light reflected off the ceiling. ■ General illumination refers to overall illumination where shadows are at a minimum. ■ Localized lighting refers to lighting for a specific area. ■ Decorative light is used to identify to a fixture important in the lighting plans because of its appearance. ■ Accent lighting refers to dramatic or unusual lighting effects without drawing attention to the light fixture itself. Once you determine the kind of light you want to use, you can choose from a variety of fixtures to meet your needs. Recessed lights are incandescent or fluorescent fixtures set into the ceiling or wall so that the fixture is flush with the surface. This type of light is used for accent or general illumination. Ceiling-mounted fixtures are installed close to the ceiling and are attached directly to the outlet box. These types of fixtures with glass shades provide both direct and semi-indirect light. This fixture is used primarily for general illumination. Stem or chain fixtures are suspended from the outlet box. Depending upon the fixture, they provide direct, indirect or semi-direct lighting or a combination. These lights are used for general illumination and when hung low can be used for downlight local lighting. Reel fixtures are similar to stem fixtures but are suspended from the ceiling on an enclosed reel that permits the light to be raised or lowered. Cove lighting is indirect light produced by lamps concealed in a molding of wood, metal, plaster or glass fastened to the upper wall or an actual part of the wall itself. Wall lights are equipped with fluorescent lamps and are primarily used for general illumination, but they also are used as window valances, bed lamps, over-the-sink lamps and desk lights. Wall brackets are fixtures that mount on the wall. Wall bracket lighting can provide any of the three types of lighting or a combination of the three. They are used for localized lighting, decorative lighting or background illumination. Accent lights are adjustable lights that can be mounted on the walls or ceiling. They direct light to a specific location. These lights are used to create dramatic and interesting effects. Information provided by The Do-It-Yourself Encyclopedia - North American Precis Syndicate Inc.

Mortgage rates dip slightly

WASHINGTON (AP) — Thirty-year, fixed rate mortgages averaged 7.85 percent this past week, down from 7.87 percent last week, according to a national survey released Thursday by the Federal Home Loan Mortgage Corp. It was the lowest since Jan. 9, when rates also averaged 7.85. Last week's average was the highest since April 18, when rates averaged 7.88 percent. On one-year adjustable rate mortgages, lenders were asking an average initial rate of 5.57 percent, unchanged from last week. Fifteen-year mortgages, a popular option for those refinancing mortgages, averaged 7.35 percent this week, down from 7.38 percent a week earlier. The rates do not include add-on fees known as points.

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