

REAL ESTATE

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Real Estate Ad Index

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Real Estate For Sale	300-333
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HOME SEEKER'S CHECK LIST

- ☒ SELLER DISCLOSURE STATEMENT
(REQUIRED BY LAW)
- ☒ LEAD DISCLOSURE STATEMENT
(REQUIRED BY LAW)
- ☒ HOUSE SPEC SUMMARY SHEET
(ROOM DIMENSIONS, ETC.)
- ☒ SCHOOL DISTRICT SERVICING
NEIGHBORHOOD
(WHERE EXACTLY ARE BUILDINGS, BUS PICK-UP)
- ☒ AGE OF MAJOR MECHANICAL/
STRUCTURAL COMPONENTS
(FURNACE, HOT WATER HEATER, SHINGLES, ETC.)
- ☒ APPLIANCES INCLUDED?
- ☒ PROPERTY TAXES
(BASED ON SELLING PRICE, 201 CURRENT RECORDS)
- ☒ MUNICIPAL SERVICES PROVIDED
(TRASH COLLECTION, LEAF PICK-UP, SNOW
REMOVAL, LIBRARY)
- ☒ CONDITION OF NEIGHBORING
PROPERTIES

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Restrict clubhouse to guests, members



ROBERT M. MEISNER

Q. We have a clubhouse in our condominium which is limited to members and their guests. Do we have to comply with the Americans With Disabilities Act?

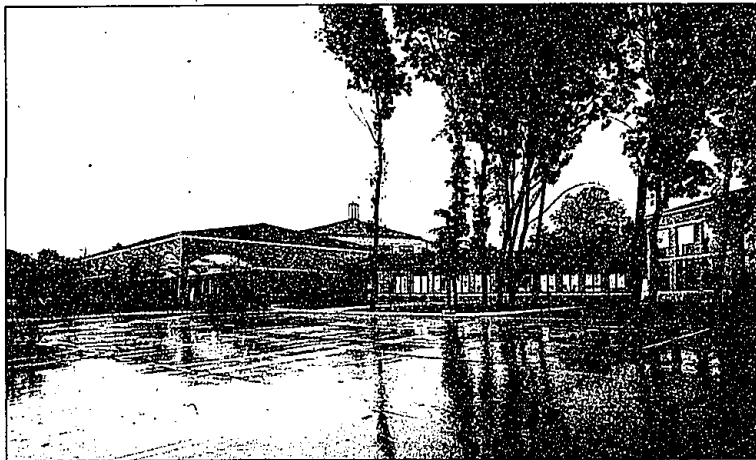
A. The United States Department of Justice has been clear in numerous technical guidance letters that community associations are only exempt from the Americans with Disabilities Act if the use of their facilities is limited to members and their guests.

Therefore, if a community association engages in activities open to the general public, such as craft sales, Boy Scout meetings and swim teams consisting of non-residents, they are likely to be considered a "public accommodation" whose facilities are subject to the Americans with Disabilities Act.

You are best advised to consult with your association attorney in regard to the parameters of your latitude in this area.

Robert M. Meisner is an Oakland County area attorney concentrating his practice in the areas of condominiums, real estate, corporate law and litigation. You are invited to submit topics that you would like to see discussed in this column, including questions about condominiums, by writing Robert M. Meisner, 30200 Telegraph Road, Suite 467, Birmingham Farms MI 48025. His email address is bmeisner@mech.com and his web site is <http://www.meisner-law.com>

This column provides general information and should not be construed as legal opinion.



In demand: London & Associates designed this nursing care facility in Bloomfield Hills for William Beaumont Hospital.

Architects keeping busy

BY NORMAN PRADY
SPECIAL WRITER

As an eight year old, he sat on the summertime curb and sketched the houses across the street. He had a very good time.

Now, in his 24th summer as an architect sitting at his desk sketching houses and other kinds of buildings, he's having a very good year.

"The best I can remember it being," said John Dziurman of Rochester Hills. His company, John Dziurman Architects Ltd., like other area design firms, has seen strong growth and is expecting more.

"I don't see an end to this," Dziurman said, "for the next five to 10 years."

A strong indication of the promise of continuing increases, he said, is the number of proposals his company is developing. "These are for future works, to be done a year from now."

Dziurman calls himself a general practitioner. His company does commercial buildings, renovations and restorations. "We're doing work with the Village of Lake Orion. A lot of downtown storefronts. A signage program."

"We presently don't do a lot of residential because we've been so busy with the other (work). But residential is my greatest love," dating back to his childhood drawing days.

George Erdstein also reports that architecture "is an up climate."

The head of George Erdstein & Associates in Lathrup Village said, "I'm busy."

Much of Erdstein's activity is in the design of "high-end" homes, those ranging from "3,500 to 4,000 square feet and from \$400,000 up."

It appears that the desire for in-home innovations is as strong as or stronger than the first days of indoor plumbing and still have to do with indoor plumbing. There are more and more creature comforts every year, Erdstein said, with "bathrooms and kitchens being the areas where most of the features are going."

Some of Erdstein's homes offer the

"hearth room," which he describes as an additional sitting area, with fireplace, off the kitchen, separate from the great room "a transitional space."

An architect more than 25 years and operator of his present company for six, Erdstein said he hears economic forecasters calling for good days ahead. His firm is designing homes in a number of areas, including the northwest suburbs and Oakland Township.

Additionally, they're busy with additions. "People are getting ambitious with additions. Their own values are holding or increasing, so they want to do something with their property — doubling (the size of the house) or tearing it down because the land is so valuable."

Another source of business, Erdstein said, is coming from a market segment that might not have existed significantly in past generations. "I find I'm doing a lot of custom houses for empty-nesters. They're scaling up instead of down. They want to reward themselves."

For George R. Cohan, head of his 30-year-old namesake company in Southfield, underestimation serves to present his view of how business is. "Generally, not too bad," he said, "compared to two or three years ago when it was not so good."

Cohen & Associates is busy designing commercial buildings, light industrial facilities, shopping centers and individual stores.

Like others in his profession, Cohan lives with a seemingly undeniable link to the ups and downs of the real estate market, currently up, and to the availability and reasonable cost of financing. Now, "there seems to be sufficient money," said Robert W. Stine, operator since 1981 of Robert W. Stine AIA Architects of Birmingham. The Stine Company's work, he said, is 85 percent residential, the balance in offices, restaurants, small medical and physical therapy facilities. Busy with Birmingham homes, he said just 15 percent of that work is new construction, and the rest is "good-sized additions."

And Stine's residential work, he said,

is generating business for the company's interior design services.

At 38-year-old Edmund London & Associates in Southfield, it has been "one of the busiest periods" in recent times.

"Michigan, Detroit, and the Midwest have had an extraordinary amount of construction" in the past few years, Edmund London said.

London's company specializes in health care facilities, in some cases replacing those what were built several decades ago and are now outdated.

Facilities for the elderly are in great demand, he said, as are nursing facilities such as those his company designed for Beaumont Hospital in Southfield and in Bloomfield Hills.

Increased activity in the architectural firms, London said, has brought increased opportunities for employment. There is, he said, a shortage of architects of all levels of experience, and competition for those available is driving salaries up.

In these good times, the sense of it seems to be, Dziurman said, that good makes for better, that as more is built, more gets built. "More homes, more shopping centers, more schools."

But if it's true that everything has a price, Dziurman, a certified historical architect who believes it is generally less expensive to renovate than to build new, might be offering vital cautions for architects, builders and anyone else who might be lusting after the lands and the newness of the suburbs and beyond.

"I think we have to be careful," he said, "of how far we're growing and how we're growing out of the central city. We're being wasteful of all the infrastructure that's already in place."

"We have to be careful that we don't overdo the expansion and forget about our past. I think that this society is going to have to address that sooner or later because we're being wasteful."

Literally down-to-earth thoughts during soaring times from a person who sometimes still thinks of himself as the kid on the curb.

Household formation

Demand for housing usually follows increases in the formation of households. A household is any population unit — a family, individual or two or more unrelated individuals — that occupies a housing unit. Households are primarily formed by marriage, divorce and children moving out of their parents' home.

Area	Households	change
United States	101.7 million	+1.2%
West	21.8 million	+2.4%
South	36 million	+1.6%
Midwest	24 million	+0.8%
Northeast	19.9 million	-2%

Source: U.S. Housing Markets.

HELEN FURCEAN/STAFF ARTIST

Find out why lender rejected your loan application

MORTGAGE SHOPPING



DAVID C. MULLY

Q. What should I do if my application is turned down or the loan terms are changed?

A. If a lender turns down your loan application, you must be told the reasons why in writing. You have a right to a similar notice if the lender changes the terms of the loan you requested and you do not accept the new terms of the loan.

If you think the reasons given were improper or the application was handled unfairly, you may do several things:

1. You may ask for copies of the forms, reports and letters the lender used to reach the decision on your loan. If you paid an appraisal fee or the appraisal was the reason your loan was denied, you may ask for a copy of the appraisal report. The lender must provide these copies (except a credit report). If you ask for the documents within one month after your loan was turned down, the lender must send the materials within 10 business days. If you find incorrect information in the documents, you should get in touch with your lender. Some misunderstandings can be settled at this point.

2. If you still are not satisfied, you may want the loan reviewed by your local mortgage review board. Ask the lender if there is one in your area. This action could help you to get your loan through the same lender or another institution in the area.

3. The law also says that you may file a complaint with the Financial Institutions Bureau, Michigan Department of Commerce, if you believe a lender has not complied with the anti-redlining law. The lender has complaint forms. You may not file a complaint more than two years after the violation took place.

4. The Financial Institutions Bureau must begin an investigation within 15 days after it receives your complaint. You must be notified of the progress of the case within 30 days, and the investigation must be finished within 60 days, unless a hearing is held. If there is a hearing, a final report must be made within 90 days. A lender who violates the law may be fined as much as \$10,000.

5. You also have the choice to file an action in circuit court or damages or to seek an injunction for a violation of the law. You will not be entitled to damages unless your written loan application has been denied or the terms were varied by the lender.

David Mully is with Continuity Programs Inc., a marketing company in Walled Lake that specializes in customer lead generation programs for mortgage loan officers and real estate professionals. To contact Mully at CPI, call 1-800-521-0026 ext. 227. You can access Mully's previous Mortgage Shopping articles on-line at <http://www.observer-eccentric.com/realstate/mully/archives.html>

Concrete home can be a family castle

A home is a castle, but few fortresses are built with the impenetrable sturdiness of the concrete home poured this spring as part of Habitat for Humanity — Kansas City project.

More concrete homes likely will be turning up as the nation takes notice of the durable, energy efficient structures. Made with Insulated Concrete Forms (ICF) and concrete, the attractive home is built with a new construction technique. Specially designed hollow foam plastic forms — material similar to that used to make inexpensive, lightweight ice coolers — are stacked with reinforcing bar inside. Concrete is poured into forms to create the structural wall. The forms remain in place, providing insulation and serving as the mounting platform for drywall or paneling on the interior; and brick veneer, stucco, or

any other siding material on the outside.

Ash Grove Cement and other concrete professionals joined forces with volunteers to build and donate the durable and affordable home constructed for Habitat for Humanity family.

"The cost-competitive, permanent residence is built to last generations," said Steve Bird, president of permanent paving for Ash Grove.

Concrete houses are impervious to rot, termites, high wind and fire. In California, an ICF home survived a forest fire that left only chimney stacks standing in the surrounding neighborhood. In Florida, the ICF portion of a home remained standing following a hurricane while the wood-frame portion was in shambles.

Heating and cooling costs for an ICF

house are far lower than a lumber-based house. The concrete keeps the wall temperature at 55 degrees, the same as the ground. Foam plastic forms/insulation and the concrete provide insulation up to R-20 (wood houses frequently have R-6). That can save 30-70 percent on heating and cooling bills compared with wood-frame homes.

Because of the unexcelled insulation values of concrete and the forms, smaller furnaces and air-conditioners are required. Less energy is needed to heat or cool the home, and tight walls reduce drafts. It takes less disposable income to operate, therefore making it more affordable for home loan purposes.

Concrete absorbs and releases heat and cold more slowly, further moderating homeowner energy costs.