Adjustability important in closet systems

By James and Morris Carey For AP WEEKLY FEATURES

We recently built closet systems in our homes. Our wives helped with the instal-lation and we wanted to share our experience with

lation and we wanted to share our experience with you.

Pro-fabbed shelving systems are a bit more bulky than most individuals can handle, so enlist the help of a friend or spouse.

Store owners like to spruce up their displays with the most claborate and most expensive combinations of products such as pull-out the racks; pull-out hampers; pull-out belt racks; pull-out hampers; pull-out belt racks; pull-out hampers; pull-out belt racks; pull-out from the start of the s

section for long hanging; a shelf section for folded items, shoes, etc.; and a double-pole section to maximize hanging space for shorts, shirts, etc.

space for shorts, shirts, etc.

Almost all pre-fabbed closet
shelf systems have
adjustable shelvos. Again,
experts tell us that when visiting past customers, they
find most shelves are not
moved after installation. Is
this silly, or what? Adjustable
shelving costs more, but isn't
taken advantage of?

taken advantage of?
This is where we have to
disagroe with the experts.
Although one might not
adjust shelf placement later,
having the ability to initially
make adjustments can be
extremely important to the
notice who isn't sure exactly
what to plan for.

Experts say to plan in advance for what you will want to store in your closet. We agree, planning is smart, but no one can be absolutely sure of how a storage system will ultimately be used. Therefore, we feel it makes sense to leave yourself choices.

Also, if needs do change, the adjustable closet system can change, too. We think that adjustability is an important feature and that adjustable seleving can reduce anxiety over how one's garments eventually will fit within the new scheme of things.

Experts suggest considerable savings can be realized by purchasing and using a fixed-shelving system. Sorry, but we found that the added versatility of an adjustable system reduced our anxiety which in itself was worth the cost.

cost.

However, it's your closet and your pocket book, so you get to decide.

Pre-drilled adjustable sys-

get to decide.

Pre-drilled adjustable systems go way beyond being able to simply change shelf positions. With these types of closet systems the shelves can be replaced with clothes poles. In this way, the same space can be used for either hanging or shelf storage.

And later, the system can be modified — without the use of tools — as either hanging or shelving space. Simply slip out the shelves and slip in the pole.

In our system, each module came with shelves and a pole. We mounted the pole brackets in every unit whether it was going to be used for hanging or not. In locations where we decided to use shelves, we pulled the pole out (leaving the pole brackets in place) and stored the pole in the corner of the closet.

Later, if we need more hanging on and less shelving.

Later, if we need more hanging and less shelving, we will be able to make the change in reverse just as fast.

Plan ahead

advance for what you will want to store in your closet. We agree, planning is smart, but no one can be absolutely sure of how a storage system will ultimately be used. Therefore, we feel it makes sense to leave yourself choices. Install a shelf system that can be used either for hanging or shelving. This way, you can't go wrong.

Be careful not to box in corners in walk-in closets by placing shelving so that clothing abuts the shelf face. This might be OK when the closet is only partially full, but once clothes poles are completely filled, getting to shelves in corners can be a real problem.

Corner units are available that eliminate this problem. This is where spending slightly more can get you a big return on your investment.

Yet, there are things that

ment.
Yet, there are things that cost a lot that don't improve storage, such as:

Chrome clothes poles (painted ones hold equally well).

Glass shelves

well).

Glass shelves (melamine ones are easier to keep clean).

Exotic lighting (the good old-fashioned fluorescent kind still is best).

Bright lighting is a good investment in any closet. Not exotic lighting – bright lighting.

octations where we decided to use shelves, we pulled the bole out (leaving the pole brackets in place) and stored he pole in the corner of the closet.

Later, if we need more tanging and less shelving, we will be able to make thange in reverse just as fast.

Plan ahead

Experts say to plan in the pole of the sand suspenders, too. Will be able to make the hange in reverse just as fast.

Plan ahead

Experts say to plan in the pole of the sand suspenders, too. Wire drawers can be used for the sand suspenders, too. And don't forget sheer racks and dirty clothes hampers.

New Homes Built by the Professional Master Builders of Building Industry Association of Southeastern Michigan.



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Storting Heights	ADCO Group, Inc.	\$145,900		House Builders Core	:		(23)
Şadiğalı	Standenska LLC	\$149,830		Unity Pa	ark		(
Macoush Township	Warwick Village LLC	\$149,900			vitalizing an older neighi	oorhood in F	ontiac 🤝
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Different mortgages good for different situations

Purchasing a home is generally the biggest investment most people make.
How you choose to finance is extremely important. Options can be confusing because leans are nearly as varied as the homes they're designed to help people purchase.

designed to help people purchase.

Basically, loans full into two entegories, conventional and government insured/guaranteed, with several options in each.

The most popular kind of conventional loan is fixed rate. The interest rate for fixed-rate loans remains the same for the life of the loan, which is generally 15 or 30 years.

With a 30-year mortgage, more interest is paid over the life of the loan and equity in the home is bullt more slowly. But monthly payments are lower than with a 15-year mortgage.

mortgage.
A 15-year mortgage means higher monthly payments, but faster pay down of princi-pal and generally lower inter-est rates than a 30-year term.

est rates than a 30-year term.

The accord most popular conventional loan is an adjustable-rate mortigage (ARM). An ARM starts with a lower initial introest rate, then adjusts periodically according to the terms of the loan and in response to movements of rates in the financial markets.

As a result, monthly principal and and interest payments change over time. The initial interest rate for the ARM is usually lower than

for a fixed-rate loan, at least until the first adjustment, so an ARM generally allows buyers to qualify for a higher loan amount than they could with a fixed-rate loan.

But in exchange, the home buyer must bear a greater amount of interest rate risk. Most ARMs have caps to regulate the amount the interest rule can increase or decrease during individual rightsment periods and across the life of the loan.

Terms vary for ARMs, with some maintaining a fixed rate for up to 10 years before any adjustment so occur, while other may adjust one year after closing.

The third most popular category of conventional loans is a balloon mortgage. They can function like either fixed-oradjustable-rate mortgages for the first several years.

Generally, the interest rate is lower than a comparable 30-year, fixed-rate mortgage. But once the designated time period ends, the berrower owes the remaining balance on the loan in a lump sum. As a practical matter, the balance is refinanced, but the terms are renegotiated at the time of that refinance.

Conventional mortgage loans require private mortgage insurance if the buyer doesn't have 20 percent of the purchase price for a down payment.

purchase price for a cown-payment.
For homes that meet envi-ronmentally-friendly erite-ria, the National Association of Home Builders (NAHB) has partnered with Fannie

Mae to offer a menu of spe-cialized mortgage products through Fannie-Mae

Mae to offer a menu of specialized mortgage products through Fannie-Mae approved lenders.

The second major category of loans, as stated earlier, is government backed.

The most popular loan in this category is a Federal Housing Administration (FHA) loan.

With an FHA-insured loan, a homobuyer can make a down payment as little as 3 percent.

The FHA charges the borrow an upfront mortgage insurance premium plus a monthly charge.

Veterans Affairs (VA) loans are also used to finance homes. Qualified US. veterans, active service members and reservists can obtain home loans without making a down payment.

First-time VA borrowers

and reservists can obtain home loans without making a down payment.

First-time VA borrowers enly pay a 1-percent funding fee, which can be rolled into the loan. VA loan guidelines are generally more flexible than conventional and FHA loan guidelines. Other government insured or guaranteed loans include those offered by the Michigan State Housing Development Authority, (800) 327-9158 or www.mshda.org. and the Rural Housing Service.

Joseph Krul is a board member of the Building Indus-try Association of Southeast-ern Michigan. He also serves as chief operating officer and executive vice president for Standard Federal Bank.

Follow your favorite high school sports team each week in the Observer & Eccentric