

Interlocking pieces become new rage in flooring

BY JAMES AND MORRIS CAREY
FOR AP WEEKLY FEATURES

We recently attended the Surfaces 2002 trade show in Las Vegas. The focus was on all things new in flooring and coverings for your home's interior.

This included carpet, ceramic tile, laminate flooring and counter-tops. Also, all the latest and greatest additions and changes in colors, styles and textures in everything from wallpaper to wainscot were demonstrated.

Today's floors, walls and ceilings are being covered faster, better and more beautifully than ever before.

Many natural hardwoods — in both classic and exotic species — now offer gleaming prefinished urethane surfaces that intensify grain and provide high scratch-resistance and abrasion-resis-

tance for extended wear.

Improved staining, new colors and deeply distressed and hand-scraped wood surfaces were also eye-catching design tools.

A host of new flooring concepts are giving traditional wood floors a serious run for their money. These range from engineered woods and unusual hybrid-composite products to new high-pressure plastic-laminate surfaces like those on your kitchen or bath countertops only 10 times tougher. They look just like wood planks, stone or ceramic tiles.

One of the more intriguing new entries is bamboo flooring. While bamboo has been around for thousands of years in woven-mat form, today's bamboo is milled, engineered and finished to provide beauty and durability. Bamboo floors are extremely beautiful and are harder than

oak or maple. Because it is a form of grass rather than cut from trees, bamboo is ecologically desirable as a readily renewable resource.

Another surprise is the strong emergence and growing use of cork flooring. We're not talking about your bulletin-board variety of cork, but rather attractive new textures and multi-tone designs that are, as with bamboo and other woods, prefinished with durable high-tech surfaces to offer durability and a warm, lasting beauty.

However, the biggest buzz was centered on new glueless flooring systems.

Whether natural wood planks, parquet tiles or the newer laminate, bamboo or cork flooring, each individual piece is engineered with a tongue-and-groove design that snaps together. It

eliminates nailing and gluing and creates a tightly fit floor that just floats above the existing subfloor.

What is especially nice, besides its speed and convenience, is that a glueless floor can be unsnapped and removed almost as easily. This is a nice feature if you want to replace a damaged piece.

Another interesting offshoot: Renters can now enjoy the beauty of a wood or wood-look floor and then take it along when they move.

One manufacturer has extended this new glueless snap technology well beyond its full line of laminate, cork and engineered wood flooring. It offers a wide range of glueless, snap-together, wood-look, laminate paneling systems for both walls and ceilings.

Custom recessed lighting and designer accent strips also are offered.

Another long-awaited flooring innovation finally has been perfected and now is offered to homeowners.

Combining the latest in HPL (high-pressure laminate) surfaces with new tight-fit glueless snap-seam technology, a Belgian manufacturer has added a PVC plastic base and matched tight-fit edge moldings to make a truly waterproof system.

The company's Hydrofloor offers the look and warmth of wood, the durability and wear of laminate surfaces, and now provides a ready answer for wet bathroom and kitchen floors.

Ceramic and porcelain tiles are another product with a new look. Designer surfacing now ranges from deep texturing and

high-definition relief tiles to hand-painted designs and pieces with a rugged, aged appearance.

Both floor and wall offerings include many new shapes — allowing both intricate and exotic design combinations — and many new tiles and trim pieces with spectacular metallic surfaces.

Today, flooring is cut and crafted into patterns, designs and inserts never before imaginable. Computer-controlled lasers, routers and precision water jets can now re-create virtually any image, in various forms (from cutting to engraving), in just about any flooring material that exists.

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Lender orders appraisal to protect its interests

So, you have applied for a mortgage, all your paperwork is in order and everything is ready to go. Now all that's left is the appraisal — the report on the home that lets the lender know just how much the home is worth.

Your lender will send an appraiser out to the house to survey the property, inside and out. He or she will also pull information on comparable homes sold in the neighborhood.

But how will the lender use this information? The primary use of the appraisal by a mortgage lender is for establishing the value of the home.

Why do they need this information? All mortgage loans are "secured loans," which means a lien is placed against the property.

Regardless of the mortgage program



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used by your lender, every loan is made as a certain percentage of the value of the home, known as loan to value or LTV.

The LTV available to a borrower is dependent on the risk involved. Risk is usually determined by factors such as credit history and balances, down payment, equity, or even funds you have available in your checking or savings accounts.

The appraisal provides the basis for value. The value provided in a mortgage appraisal is based on fair market value.

Fair market value is defined as the

most accurate price the home would bring given an open market, a reasonable marketing time and its current condition.

Most lending institutions view reasonable marketing time as less than six months.

The intent is to take a look at the worst-case scenario: You aren't able to make your payments and the bank has to take back the home. As awful as that sounds, it's the ultimate risk the lender faces. This leads back to fair market value.

At the end of the day, if this scenario were to happen, the bank wants to be able to sell the home in as little time as possible, with no repairs or updates required, and be assured of getting its money back.

Lenders also look at information

concerning marketability.

Is the home in average or better condition? Are all of the mechanical systems operational? How are the walls and floors? What's the neighborhood like?

All of these issues can affect marketability, the ease of selling a home, and impact the price.

Pride of ownership, how well you take care of your home, is also an important item that lenders look for in an appraisal.

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Keep septic system working efficiently

(AP) — You probably won't encounter many septic waste systems in larger, new-home communities. But you very well could when building on isolated infill lots or second homes Up North.

Here are some tips for keeping septic systems working properly:

■ Septic tanks should be pumped out every three to five years; otherwise, solids could enter the drainage field and plug up the system.

■ Know the location of the septic system and watch for problems.

■ Conserve water by repairing dripping faucets and leaking toilets, running washing machines and dishwashers only when full, and avoiding long showers. Excess water can put a strain on the system.

■ Divert rainwater from drainage fields by making sure the ground above it slopes down so the water runs off, and by making sure gutters send rainwater away from the field. The less surface water in an absorption field, the more it can handle sewage.

■ Limit the use of garbage disposals. Adding solids only increases the risk of a plugged-up system.

■ Don't drive on or park above septic systems.

Garage door can be weatherproofed, too

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Generally speaking, a high-quality sectional garage door that has been properly installed is reasonably weatherproof.

But even the best doors can begin to leak after long use.

A simple fix would be to apply a 1-inch-wide strip of rubber to the inside surface of the door at each horizontal section joint all the way from one side of the door to the other.

Apply the strip to the upper section centered between it and the section below.

A special rubber bottom can be purchased to fit the base of just about any garage door.

For the sides of the opening on the outside trim, attach old-fashioned weather-stripping for a conventional door. It's the type with the round vinyl bead attached to a flat metal strip.

If the door is wood, use staples or nails to attach your weatherproofing. If the door is a metal one, use half-inch, self-tapping screws. Once you have all the materials, you should be able to do the entire job in an afternoon.

Formula makes mildew magically vanish

We have long been passing along this formula to eliminate mildew. You can use it on any washable surface.

All you do is add one quart of liquid laundry bleach and one cup of powdered laundry detergent — less if concentrated — to three quarts of warm water.

Scrub the solution onto the mildew-affected area, and be sure to keep it wet until the black mildew turns white (when mildew changes color from black to white, it's dead).

Although this is a relatively safe concoction, use eye protection, wear rubber gloves and make sure there is plenty of ventilation.

Eliminate water deposits effectively with 1-2 punch

Hard water leaves its mark on shower walls and glass shower enclosures in the form of crusty little white lime deposits that sometimes seem as though they're going to be impossible to remove.

Here are a couple of secret formulas that should help.

Sodium carbonate is the chemical you'll want to use. It's the base for many cleaners and is the primary ingredient in washing soda.

If a strong solution of sodium carbonate doesn't do the trick, try a squirt of liquid toilet-bowl cleaner. Bowl cleaners are strong, dangerous chemicals, so use them with eye-and-skin protection and plenty of ventilation.

Once the water stains are gone, apply a coat of car wax to all the surfaces in the shower. Doing so will make cleaning a breeze the next time.

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Sunroom provides some cheeriness

BY HOMESTYLES.COM
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When planning your new home, consider a cheery sunroom off the family room or the kitchen area.

When jutting out into a garden area, a sunroom will allow you to get close to nature, soak up sun and feel its warmth, without the nuisance of insects, wind and precipitation.

Rows of French doors or tall windows make the walls seem to disappear, bringing you even closer to the outdoors. Skylights overhead allow the sun's rays to beam down upon the space, brightening your day.

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