

House prices stable but financing shifts

Residential house prices remained relatively stable in Wayne and Oakland counties for most of 1974, although there has been a marked shift in the means of financing house purchases.

The most recent development in the single family sales field is a shift from conventional financing to assumption sales. Under an assumption sale, the buyer assumes the mortgage for a negotiated cash down payment. The buyer has the advantage of keeping the interest rate on the seller's mortgage plus any equity the seller has built up.

With interest rates high and mortgage money less available, the borrower on the market often cannot find a buyer with purchasing power unless an existing mortgage is assumed at earlier interest rates.

This shift appears in statistical reports in April 1974 and November 1974 compiled by the United Northwest Realtors Association (UNRA).

THE APRIL report, covering the first four months of 1974, indicated an average residential sale price of \$26,805 in 1973 and \$29,435 in 1974. With November 1974 figures in, comparisons of 11-month periods showed an average residential price of \$27,280 in 1973 and \$29,430 in 1974. The sales price difference between the first four months of 1974 and 11 months this year was slight.

Although the longer period shows an increase in house sale price between the two years, there was actually a drop in average sale price in the individual months of November and April — months when bargains were available for the smart house shopper.

The average house sale price for November 1973 was \$30,075 and dropped to \$27,800 in November 1974.

Similarly, the April 1973 average sale price of \$29,375 declined to \$27,400 in 1974.

A look at the houses which moved on the market indicate there was generally more movement in used house sales with used houses selling for slightly less in 1974 than the year before.

Last April, for instance, most of the houses sold were priced between \$30,000 and \$25,000. In November, the majority of houses sold were priced below \$20,000.

One explanation is that assumption financing tends to force the sales price down so that less cash is needed by the buyer to take over the seller's mortgage. Because of this market phenomenon, when money is tight and assumptions in demand, cheaper houses sell easier.

In April some 1,475 residential units were sold compared to 623 in November. This represents a seasonal decline, in part, because typically more homes are sold in the spring and summer than in winter months. It may also reflect layoffs of automobile workers in the area.

MORE INTERESTING, however, is the shift from conventional financing to assumptions from April to November as interest rates rose and money became tighter.

In April 1974, about 48 per cent of all houses sold were financed with conventional loans. About 19 per cent were assumption sales, 14 per cent FHA, almost nine per cent VA.

In November 1974, however, 29 per cent of all sales were by assumption and only 20 per cent were financed with conventional loans. Another 18 per cent were FHA and almost eight per cent VA.

Cash sales almost doubled from April to November this year and land contracts increased from six per cent to 18 per cent of total residential sales.

The assumption and land contract sales, particularly, indicate how the tight money market has affected real estate sales in this region.

Under a land contract sale, the seller holds onto the existing mortgage until the new buyer pays it off. The buyer makes payments directly to the seller, who conveys the payment to the mortgage holder. In a high interest market, the land contract payment is lower than if the house sale was financed by conventional, FHA or VA means.

MOST OF THE VA and FHA sales were in Redford Township and an area including Garden City, Westland, Wayne and Inkster.

For the first 11 months of 1974, Redford recorded 42 VA and 15 FHA sales. For the zone including Garden City and Westland, there were 180 VA and 125 FHA sales.

This compares to Livonia with nine FHA and 25 VA sales, the Farmington area with five FHA and three VA, Southfield with one FHA and eight VA, and Plymouth-Canton with four FHA and three VA.

On the other hand, conventional loans totalled 230 for the first 11 months this year in Plymouth-Canton.

347 in Southfield, 354 in the Farmington area, 485 in Livonia, 405 in the Garden City-Westland zone and 367 in Redford.

The average house sales prices for these areas for the 11 months were: Redford, \$27,775; Garden City-Westland, \$24,758; Livonia, \$36,230; Farmington area, \$47,635; Southfield, \$42,676; and Plymouth-Canton, \$38,745.

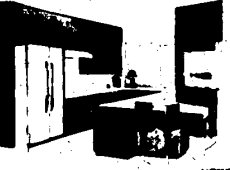
DURING NOVEMBER in the two counties, 182 houses were sold for less than \$20,000 with a total volume at almost \$3 million.

Between \$20-\$25,000 price range, 137 houses were sold totalling \$3 million; from \$25-\$30,000, 94 houses sold for \$2.5 million; from \$30-\$40,000, 93 houses sold totalling \$3.2 million; from \$40-\$50,000, 52 houses sold for \$2.3 million; and 73 houses were sold for more than \$50,000 totalling almost \$3 million.

Most land contract deals were for houses sold for \$40,000 and more. Buyers obtaining conventional loans purchased houses for \$25,000 and above. The vast majority of VA and FHA buyers purchased homes with price tags less than \$25,000.

Assumption terms were popular for buyers and sellers in all price ranges except for those houses sold for less than \$20,000. Most assumption deals were made on homes between \$25,000.

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Plant of the week



Ficus elastica, commonly called the Indian rubber plant, is a durable house plant, say Michigan State University horticulturists. Young plants are erect with brown woody stems and thick, leathery oblong leaves. The leaves are a glossy deep green. Young leaves are enclosed in a rosy sheath yielding latex-bearing milky sap. Ficus elastica will grow into a large tree, up to 100 feet high. The houseplant will grow in filtered or diffused light. To determine diffused light, pass your hand over the plants. If you can barely see a shadow, that is diffused light. A place near an east window is best. A southern exposure must be lightly shaded from the direct sun. Temperature should be warm, 62 to 65 degrees F. at night rising to 80 to 85 degrees during the day. The plant will tolerate the dry air found in heated homes. Soil should consist of loamy garden soil mixed with equal parts of perlite or vermiculite and peat or humus. Keep the soil evenly moist but not constantly wet. Be very careful not to overwater this plant.

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