

Building a home 'like baking cake'

By Gerald Frawley
Staff writer

More than ever before, people of average means are acting as contractors to build their own homes, according to Michigan Home Builder School president Fred Arnold.

The prospect of contracting a home can be intimidating, Arnold said, but it is not as difficult as people might think.

"There's a recipe to building a home — like in baking a cake. You add all the ingredients in the right quantities and in the right order until it's done."

Contracting means acting as your own building manager and hiring subcontractors to do various tasks, Arnold said. "It doesn't mean picking up a hammer and going to work."

The Michigan School of Home Builders, based in Ann Arbor, offers intensive one-day seminars to individuals on how to act as a contractor. Seminars resume next spring.

Some of the topics covered at the seminars include buying a lot, affordability, pre-made plans versus hiring an architect, hiring and dealing with trades people and developing an efficient construction schedule.

The Michigan School of Home Builders, Arnold said, is an offshoot of Home Builders Finance Inc., a lender specializing in construction loans for "do-it-yourself" home builders. While working as a construction loan officer, Arnold said he saw many people who wanted to build, but who really had no idea how to start.

The most critical detail, he said, is an efficient construction schedule. Homes are built in phases, so an inefficient schedule results in workers waiting for one phase to be completed before starting on the next — that means additional cost to the final price of the home, Arnold said.

People interested in self contracting are typically seeking three things — saving money, ensuring a consistent quality of construction and building a home specifically suited for them, he said.

"Being your own contractor can save you as much as 25 percent on the cost of a home," Arnold said. "People are walking through homes and seeing what they get for \$175,000 and they're saying, 'Wait, I can do better.'"

Arnold said it is impossible to easily define the average self contractor. Ten years ago, he said, the typical self contractor was 28- to 40 years old and looking for a second home, but today they range from those in the low 20s to empty nesters, and include first-time home buyers and people looking for vacation homes.

In 1988, between 14,000 and 15,000 single-family homes were built in the Detroit metropolitan area, Arnold said. Of those, almost 20 percent were either self contracted or custom built.

"That's almost double the amount of 10 years ago," he said.

Arnold attributed the steady growth to the rising

costs associated with home building and also to familiarity with the concept. "It's not unusual to see someone building a home these days — it's like a song on the radio, the more you hear it the more comfortable you get with it."

Ingrid Baker feels comfortable enough with the idea and intends to self-contract a home on a parcel of property near Dryden in Lapeer County. She said she will hire subcontractors for basic foundation and rough carpentry work and then complete much of the interior herself.

An attendee of the most recent contracting seminar on Saturday at the Novi Sheraton Oaks, Baker said she has been thinking about building a home for more than a year, but now she is starting to get more serious.

Saving money is her prime motivation for self contracting, she said, but she also wants to ensure she gets an individual home.

Another seminar attendee, John Stolla, said he isn't certain yet if he will contract his own home, but he is definitely leaning in that direction.

Custom home builders and contractors have quoted him prices ranging from \$85 to \$95 per square foot, far more than he cares to spend. "They figure that if you have property on a lake you've got a lot of money — well, they're wrong."

Stolla said he was fortunate enough to buy his lot before lakefront property values skyrocketed, but now building prices are driving up the cost of owning a home on a lake.

Brothers Matt, 24, and Rob Sprader, 19, are also considering self-contracting a home, but their motivation is to build a home and then sell it.

Matt Sprader said that under state law, he and his brother can build one a home a year without obtaining a contractor's license. In the past, the two have renovated other homes, he said, and now they've decided to take it one step further.

The brothers originally started out by looking for homes they could fix, Rob Sprader said, but it is becoming more difficult to find them. "There just aren't any handyman specials around anymore."

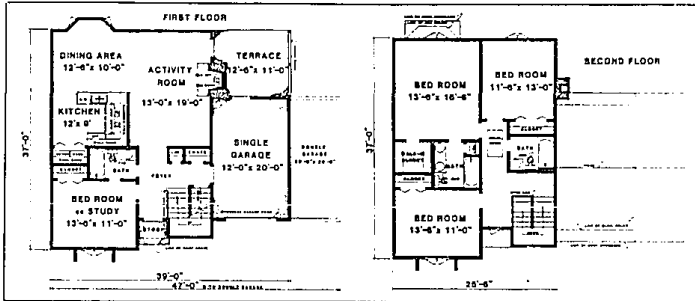
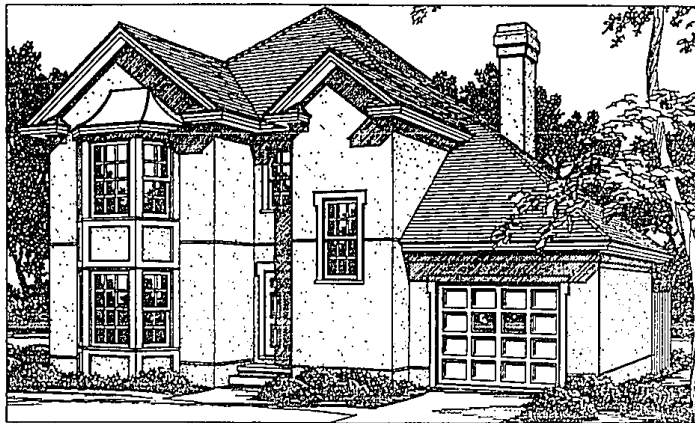
After buying some property in Walled Lake, the two began investigating several alternatives, including prefabricated homes, but none of the ones they were able to find seemed to suit.

Insurance agency owner Richard LaFlamme said he has been thinking of building a home for about a year and has recently bought a lot in Michigan's thumb area near Cassville.

LaFlamme said he isn't certain yet whether he will actually contract for the home's construction. "I'm still looking for information right now."

The benefits of acting as a contractor seem obvious, he said, but there is one substantial drawback — time. It may be difficult to manage the project and run his business from the Detroit area, he said.

LaFlamme said he has hired contractors to build two previous homes, and he prefers the distinctiveness of a custom built residence. Saving more money and getting a custom home at the same time, however, is better still.



2nd floor offers 2nd layout

Upon entering the foyer of this two-story house, visitors will observe the open U-shaped stair to their right. Straight ahead to the rear of the first floor, is the great room that includes a fireplace and private terrace access.

The roomy dining room is adjacent to the great room and includes a bay window. The central kitchen has a U-shaped work area and is open to the dining area. The washer and dryer are placed behind bi-fold doors within the kitchen area.

The first-floor bedroom has a separate entrance to the central bath that also serves daytime use. This bedroom can double as a study.

The second floor houses three large bedrooms and two full baths. A hidden stair to the attic leads to an additional storage

depth master bedroom suite, complete with bath, one additional bedroom and a central bath.

The traditional exterior is shown with stacked bay windows extending the two front bedrooms or the master bedroom for the alternate second floor. The exterior finish is stucco, and the roof design is gable.

Front wall changes necessary to accomplish the front shown are included on the working drawings.

This is plan 885 C. It includes 1,898 square feet of heated area. All W.D. Farmer plans include construction details for energy efficiency and are drawn to meet FHA and VA requirements. Write to W.D. Farmer, P.O. Box 450025, Atlanta.

building news

Salvatore A. Munaco has been appointed associate broker for commercial office leasing division of the Byron W. Trerice Co., Birmingham.

An attorney, Munaco previously worked for a Detroit law firm where he was involved in commercial real estate acquisitions, property development, financing, zoning compliance, property tax appeals and lease litigation.

Trerice is the largest real estate brokerage firm in the metropolitan Detroit area.

Four architects at Harley Ellington Pierce Yee Associates, Southfield, have passed the architectural registration exam.

They are Eric G. Essique, Michael A. Giovanni, Damon K. Leverett and Joe Rutz.

The firm's present projects include the Chrysler Technology Center and ITT Automotive Headquarters in Auburn Hills, Oakland University's Science and Technology Building in Rochester Hills and the renovation of Oakwood Hospital in Dearborn.

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