REAL ESTATE NEWS

Down payment biggest obstacle to home ownership

(AP) — For many Americans, owning their own home is so important they'd commute an extra hour a day. Or take a second job. Or even put off retirement.

By a 3-1 margin, Americans would rather own a home than retire 10 years early, according to a survey conducted for the Federal National Mortgage Association, or Fannie Mae.

By a 4-1 margin they would rather own a home some distance from work than rent within easy commuting distance.

By a 4-1 margin they would rather own a home than take a better job in a city in which they could afford only to rent, the poll found. And, by a greater than 2-1 margin, they believe owning a home is worth taking a second job, if that's what's necessary.

Still, the Census Bureau says Americans were less likely to own a home at the end of the 1980s than they were a decade ago. A study shows 63.9 percent of households owned their homes in 1989, down from 65.6 percent in 1980.

The Fannie Mae survey found the biggest barrier to home ownership is affordable housing. Seven out of eight respondents identified affordability as a serious problem.

In fact, the survey added, by a 3-1 margin they identify it as one of the two or three most serious problems" facing the United States.

The major stumbling block is the inability to make the down payment and pay the closing costs, the survey showed. And that stumbling block was higher for minorities than for whites.

While 47 percent of whites identify having enough to make the down payment and closing costs as a major impediment, that figure is 66 for blacks and 59 percent for Hispanics," the survey found.

Respondents said income, credit worthiness and job security were other barriers to home ownership.

The Census Bureau said that the median mortgage in 1990 was $737 a month, up 26.9 percent from 1980, when adjusted for inflation. At the same time, the median household income totaled $30,056 a year, in 1989, down 18.5 percent from a decade earlier.

The median means that half of the mortgages cost more and half less, or that half of the households earned more and half less.

Despite the overwhelming desire to own a home, the Fannie Mae survey showed there were some risks that most Americans would not take.

By a 4-1 margin, Americans say it is not worth it to financially overextend themselves to own a home," it found. Only one in three thought it was worth it to place a young child in day care so the mother could work, even if this was a necessary step to become a homeowner."

The more unlikely a person was to have sufficient funds, the greater the desire for home ownership, the survey showed.

While owning your own home' was considered one of their most important long-term goals by 60 percent of those in the lowest income brackets, it was declared as such by only 31 percent of those in the highest," it said.

Blacks are more willing than either whites or Hispanics to make certain major concessions to become homeowners," it found. They are more prepared to take a second job or put a young child in day care, if that's what it takes."

The survey showed that 80 percent of Americans identify the traditional single-family detached home with a yard as the ideal place to live."

Uncooperative boater undermines board

CONDO QUERIES

ROBERT M. MEISNER

We have a co-owner in our dockominium who always parks his boat in the wrong dock. We have written him various letters but can't seem to get his cooperation. The restrictions give us various remedies, but the board is reluctant to do anything because we are "weekend friends." What do you suggest?

If you have a professional management company, have the management company write a letter, presumably in accordance with the bylaw enforcement policy, which the association has implemented, with respect to this violation. Have the management company advise the co-owner that he is not only violating the documents, but infringing upon the rights of his neighbors, which can only create ill will for him and the rest of the community.

Advise him of the association's legal remedies and remind him that the association will turn the matter over to legal counsel should that become necessary. If you do not have a management company, either have the board sign the letter or run it over to your attorney immediately. You should not allow this co-owner to continue to impinge upon the rights of other co-owners because it will undermine the ability of the board to effectively administer the condominium project.

We just bought a home that was inspected by FHA and have found a number of electrical and other problems. Do we have any recourse?

You may have recourse against the seller, the real estate agent and the FHA inspector, depending on who it was. In the event that these defects were known or should have been known by the seller or were covered up, I would suggest that you contact an attorney to advise you of your rights.

Robert M. Meisner is a Birmingham attorney concentrating his practice in the areas of condominiums, real estate and corporate law. You are invited to submit topics you would like to see discussed in this column by writing Robert M. Meisner at 30200 Telegraph Road, Suite 467, Bingham Farms 48025.

Refinancing trims late house payments

(AP) — The percentage of Americans falling behind in their mortgage payments fell from January through March for the third straight quarter as homeowners found more jobs and income and lower interest rates, according to a new survey.

The Mortgage Bankers Association of America said that the proportion of homeowners at least 30 days late on their payments was a seasonally adjusted 4.52 percent in the first quarter, down from 4.78 percent in the final three months of 1991.

The decline resulted from an improved "job and income picture," and to the incredible refinancing boom" and lower adjustable mortgage rates that pushed monthly payments down, said Warren Lasko, executive vice president of the association.

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Answer to Previous Puzzle

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REALTORS

301 Open Houses

PLYMOUTH
OPEN SUN JUNE 28 1-4PM
Come visit this cozy 3 bedroom brick ranch featuring hardwood floors thru-out newer roof, furnace, doors & deck. Partially finished basement w/fireplace. Rear yard backs to conservation easement. Large w/attached shed + gr. Home Protection Plan. Call for details on open house. $129,900. #531

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27215 Westland (E. of Inkster N. of Ann Arbor Trail). $10,000 down payment $109,500. Limited time. Updated, spacious, family room, large country lot. $87,900. Call
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MAYFAIR 522-8000

HOLLING OAKS - 4 bedroom, 2½ bath colonial. Price reduced for quick sale. $195,900. Hunter/Lahser. Open Sat Sun 1-4pm. Wa co-op w/ brokers 661-4340

ROYAL OAK North. 4718 Rangley. 3 bedrooms, 1½ bath, remodeled kitchen, neutral decor, new roof & furnace, finished basement, 2½ car garage, largelot. $91,500. Open Sun. 1-4. 549-1325

ROYAL OAK N. OPEN SUN 1-5. N. of 13 Mile E. of Greenfield 3620 Parkway. 3 bedroom ranch. ½ baths. Fireplace, hardwood floors, finished basement, 2 car garage. $117,000 (Assumption) 544-1348

ROYAL OAK
OPEN SUNDAY 2-4 PM
Exquisite colonial in N. Royal Oak features exterior and master bedroom suite with fireplace to rear yard, updated kitchen and 1½ baths. Basement and 2 car garage. Beautifully decorated. throughout!! Make an offer this weekend and move in before school starts! 219 E. Lawrence. Call Anne Hearing for directions AT 548-1224 OR 549-7400
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SHELBY TWP. Colonial. 3200 sq ft 4 bedroom. Lease/option for Utica school systems. Open every Sun 1-5pm 781-6391

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11335 Kelly, S. off of Plymouth. E. of Beech. 1440 sq. ft. colonial. Just like better homes & Gardens - many updates. Quarry & hardwood throughout. Expansion. Beautiful garden & landscaping. Large updated kitchen, formal dining room, bath, family room with fireplace. Partial woodwork. Large oversized garage. $71,900. Call
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MODEL PERFECT! Immaculate with warmth on 16th Fairway. 840 E. Maplewood. Bet. N. off Big Lake off of Opdyke. $274,900. Call
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OPEN SUNDAY 1-4
5508 Limestone Lane W. of Dequindre & S. of Square Lake. Take Mapleridge to Limestone. Turn right to Limestone. Turn left. Walk around. Elegant & exquisite Colonial. Family room, fireplace, gourmet kitchen, 3 car garage, more. $129,900
Ask for PETE SAHN
RE/MAX EXECUTIVE
641-5500 or 589-2280

THDY
OPEN SUN. 1-4
1566 Kenwood N. of Big Beaver W. off Coolidge. Custom built 3 bed room, colonial in excellent condition throughout. Hardwood floors throughout. Beautiful new Florida room. $174,900. Barbara McManus
RALPH MANUEL
647-7100

301 Open Houses

OPEN HOUSE
SUN., JUNE 28, 2-5
8625 S Mile Road
Salem Township
(Approximately ½ mile East of Curtis Road)

See this custom built brick 3 bedroom home. Features 3 ceramic baths, living room with magnificent fireplace and vaulted ceilings. 2nd fireplace on lower level. Oak or ceramic floors throughout. 3 car attached garage plus additional out building. Sits on 2 lovely, private & beautiful acres of 4.5 acres with a 1 acre pond. $330,000

Hood Real Estate
455-3949

TROY - Open Sat-Sun 1-4pm. 3 bedroom colonial. Dexter school. $109,500. Limited time. Updated. Fenced backyard bubbler. 795-4127

TROY - Open Sun. 1-4. 3 bedroom ranch, family room, large lot, central air. Troy High School area. $118,000. 230 Hartland. 628-2535

TROY OPEN SUN.
OPEN 1-4PM
Ranch with 3 bedrooms, attached garage, studio ceilings in living room & dining room. Walk to all schools. $107,900. 4743 Hyde Park S. of Long Lake E. of John R

OPEN 1:30 TO 4:30PM -
Open Sun. 1-4. 1837 Rankin (South of Northwest) Troy. Two story, 4-3 bedrooms, 1½ baths, family room & library, attached garage. Move-in condition. $117,900. 213 Fabius. N. of Long Lake W. of Livernois.

THE PRUDENTIAL
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645-8900

Walled Lake Schools
OPEN SUN JUNE 28 1-4PM
Country elegance! This cedar & ivy this sharp home on this all sports lake. 3 bedrooms, 2 baths, formal dining, kitchen has ceramic tile & skylight, master bedroom has private balcony, extensive wooded grounds, deep 2½ car garage. $169,900. Take Pontiac Trail to Walled Lake W. to Decker, left on Union Lk. Rd. then left & follow signs to 8723 Country Beach Drive

Hartland Schools
OPEN SUN. JUNE 28 1-4PM
A world of living! Can be yours in this 4 bedroom, brick ranch. Living room w/fireplace, work saving kitchen, 2½ baths, spacious family room, an area over looking private fenced area w/above ground pool. 2 Car garage & more. $129,950. Take Taylor Rd. E. off of US 23 to left on Lakelette (follow signs to 10546 Lakelette

Livonia
OPEN SUN. JUNE 28 1-4PM
Bring your Scott! Large home w/1144 frontage on Lapeer Lake w/docks. Lake level & hot tub. 3 bedrooms, 2 baths, 1st floor laundry, great room, Early style kitchen w/ 2 car garage. $137,500. Take Seven Lake Rd. W. of Inkster to S. on Kirkshire follow signs to 16275 Kirkshire

White Lake
OPEN SUN. JUNE 28 1-4PM
Just in time for summer! Enjoy country living on all sports Grass Lake. Spacious home w/4 bedrooms, 2 full baths, great room, family room, patio, partial fenced yard, utility room, extra storage room & 2 car garage. Easy access to M-59. $109,900. Take Dixie Highway N. of M-59 to E. on Grass Lake Rd. follow open signs to 2940 Timber Trail

ENGLAND REAL ESTATE
474-4530

$84,500. OPEN SUN 1-4
Westland. 7261 N Wickham
3 bedrooms family room. 1½ baths. basement 2 car garage 595-7765

West Bloomfield
OPEN SUN 1-4. 7220 Aberdeen N. of 14 & E. of Drake
CUSTOM BUILT 3 bedroom 2 bath ranch. beautiful kitchen 1 acre wooded lot great room w/nature fireplace. Anderson windows. Walled Lake schools. $159,900. Ask for Maureen or Alex Cohn
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OPEN SUNDAY 2:00 - 5:00
S. off Maple E. of Middlebelt

Unique Williamsburg Cape Cod with country setting of 1.72 secluded wooded acres. 4 bedrooms, 3 baths. 3 fireplaces and much more. Birmingham schools. $395,000

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851-5300 or 645-1717
West Manuel, Snyder & Rankin, Inc

WHITE LAKE - OPEN SUN
JUNE 28, 2-4PM
Four bedroom Dutch Lane. Newly painted new carpet and furnace, 2 drives. Cathedral ceilings fireplace in family room. Heated finished garage. $104,400. 2832 W. MEADOW W. of N. on Ormond E. on Meadowview to W. on Meadow. HOSTESS Kate Egan COUNTRY HOUSES LTD 681-9000 (887-7355)

301 Open Houses

Waterford
CASS LAKE FRONTAGE
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(N. of Orchard Lk & W. of Cass Lk Rd.)
A sports lake living with spectacular views. Three bedrooms, 2 baths, library, deck. Updated beautifully. Well kept, on a street of more expensive homes. $150,000 8-016341
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WATKINS Lakefront. Open Sun 1-4 4075 Lakewood. Sandy Beach. 3 bedrooms, 3 baths. N. on Dixie left on Watkins Lake Rd., left on Lakewood. Call Carolyn Smith
Dunkel ERA 625-0200. Ext 27

OPEN SUN. 12-3pm
14834 Silver Maple S. of Michigan E. of Wayne Rd. Price ranch $64,950. Attached garage. Florida room, dining room, large utility room, large kitchen & lots more
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W. BLOOMFIELD - ON THE WATER
Open Sun 1-4PM.
2451 Oakway Dr
(Call for directions)
Five bedroom, 2 story house. 2 baths. 2 kitchens updated with marble floor tile, art bar & Jenn-Aire appliances. Private beach on 48 acre lake over 1 acre of land. $242,000 335-5616

W. Bloomfield/Birmingham schools
Open Sun. 1-4. 5837 Rainer Court
Contemporary 5 yr old 2600 sq ft home. 3 bedrooms w/nursery or 4th bedroom, overview garage. $214,000 737-2748

W. BLOOMFIELD - 3 Bedroom colonial. 1½ baths. 2 car garage. New furnace & central air. Open Sat. & Sun. 10-6pm. 6976 Lesner Crest Dr. E. off Orchard Lake S. of Maple. $141,900. Owner 737-3647

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302 Birmingham Bloomfield

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BEVERLY HILLS 16221 Beech. Walk to Village. Immaculate 3 bedroom ranch. Inground pool. Shown by appointment. Open Sun 647-0855

BEVERLY HILLS By owner. 30429 Lincolnshire. 13 Mile & Lahser. Lovely 4 bedroom 2½ baths, new windows, kitchen, furnace, many updates. Architectural decor. Open Sun 2-5 645-0774

BIRMINGHAM CAPE COD
4 bedrooms, 2 baths, family room basement, 2 car garage with door opener. Many built ins. Hardwood floors under carpet. Ideal for grown kids, family. Needs a little TLC. $133,900.
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BIRMINGHAM CHARMING 3 bedroom bungalow in Pembroke Manor. Hardwood floors, new furnace & C.A. doorwall to deck & screened porch and sun. Large bedroom, closets, kitchen w/storage, move in condition. $129,000 649-5025

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BIRMINGHAM COLONIAL
3 bedroom large backyard, new appliances included. 1239 Pond. $91,000 258-5265

BIRMINGHAM - N. of Maple E. of Hunter. 3 bedroom, gas furnace, formal dining room. 1½ baths. Large 3 season living room with fireplace. An kitchen appliances included. Carpeted. Need offer
CALL BOB TENNANT 435-8156
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BIRMINGHAM prime location, spacious cape cod. 3-4 bedrooms, den, library. 2½ attached 2 fireplaces. 2 baths. hardwood floors, neutral decor, move in condition, many updates. $219,900 642-5965

BIRMINGHAM WALK TO TOWN. 2 bedroom with extra storage. Remodeled interior. Must be seen. Basement ceilings, hardwood floors. $76,900. Broker's Own Home! Days 539-1700 Eves 540-8712

302 Birmingham Bloomfield

BEST GUARD BLOOMFIELD
4 bedrooms, 3 full baths are just the beginning inside, you will find huge rooms an updated kitchen & a dramatic lower level with wet bar & French doors to deck. Premium cul-de-sac location w/Bloomfield Hills schools. $259,900 TAF
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OPEN SUN 2-4
20201 Elwood off Evergreen, S. of 13 4 bedroom updated colonial on fenced acre in Beverly Hills. Has family room plus den. 4 garages plus huge wood deck owner 647-2713

OPEN SUN 1-3 1309 Ashover off Adams N. of Big Lake 3 bedroom, 2 baths contemporary ranch on half acre in Bloomfield. Attractive court setting, open floor plan - fully finished basement. owner 852-0905

SALES CONNECTION - 258-0652

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BIRMINGHAM - 3 bedroom brick bungalow everything updated! Oak kitchen, hardwood floors, fireplace, new furnace, $128,000 649-0878

BLOOMFIELD HILLS
Spacious 3-4 bedroom ranch with library, walk-out lower level, three fireplaces and custom oak trim throughout $378,000
JANET ENGELHARDT
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MAX BROOCK, INC., REALTORS

302 Birmingham Bloomfield

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Follow the red brick path to the charm and comfort of this updated Quaint Lakes Cape Cod on an oversized lot. You won't believe the room sizes and features. For a personal showing call
Joan or Jerry Sundt
REAL ESTATE ONE
851-1900 474-1092

BIRMINGHAM - 2 bedroom ranch, exterior completely refurbished. $74,900. Reasonable offers considered 647-1238

Bloomfield Township
OPEN SUNDAY 1-4
BIRMINGHAM SCHOOLS
A magnificent 4 bedroom, 3½ bath colonial that will last for generations to come. contemporary ranch on half acre in Bloomfield. Attractive court setting, open floor plan - fully finished basement. owner 852-0905
SALES CONNECTION - 258-0652

BIRMINGHAM
Three bedroom colonial with 2.5 baths. Library, new roof, bath and beautiful landscaping. $319,000
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MAX BROOCK, INC., REALTORS

BLOOMFIELD HILLS - By Owner. Country setting, spacious 3 bedroom brick ranch w/attached garage. 1800 sq. ft. Living room w/fireplace. New roof, carpet, paint & blinds. Birmingham schools. $159,000 w/reasonable offer. 721-2316

BLOOMFIELD HILLS
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Custom built quality in this lovely home. Top of the line kitchen and family room access deck overlooking lovely wooded area with stream. Open floor plan for versatile living. Area of expensive homes! $523,000 8-85034
HANNETT, INC.
REALTORS
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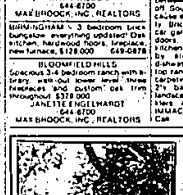
BLOOMFIELD - 3 bedroom, 1½ bath ranch on 1/2 acre. Family & dining rooms. 2 car garage. $129,900. Tim at Red Carpet Kwam. 477-0680

DELIGHT IN WING LAKE sailing, swimming, fishing. Turn this 4 bedroom home. Secluded rear yard, new kitchen, carpet, walk to Bloomfield Hills Schools 626-1068

EXQUISITE, BIRMINGHAM Cape Cod - Architect's own home! 3,700 sq ft $599,000 By appointment only 642-7524



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Beautifully maintained vintage Dutch Colonial with over 100 ft. frontage on Wing Lake. 1½ acres with lovely European gardens, secluded, densely wooded setting at dead-end of street. Boathouse, guest cottage, 4 bedrooms, 2½ baths, large dining room in nearly 3000 sq. ft., plus lower level. Bloomfield Hills schools.
$775,000
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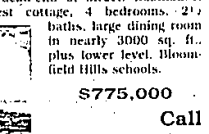
From Cass Lakefront Penthouse. Large 15x32 living room with fireplace and cathedral ceilings. 2 bedrooms, 2 baths, basement, balcony, boat dock. Choose one of two $131,900/$151,900. Lease with Option to Buy. 681-6822/642-1620



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301 Open Houses

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JUST LISTED
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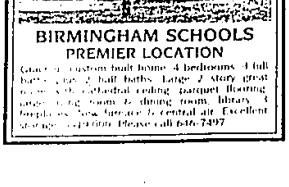
Call AL ENGELHARDT
Remerica
PICKERING & ASSOC
458-4900



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Grand custom built home 4 bedrooms 4 full baths. Large 2 half baths. Large 2 story great room, cathedral ceiling, parquet flooring, [illegible] dining room, library, 4 fireplaces, [illegible] 3 central air. Excellent storage. [illegible] Please call 646-7497

301 Open Houses

PLYMOUTH. 4 bedroom colonial, family room, pool. 40'x21' Free Mule W. of Haggerty. Sat 1-4pm.
Call AL ENGELHARDT
Remerica
PICKERING & ASSOC
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Plymouth
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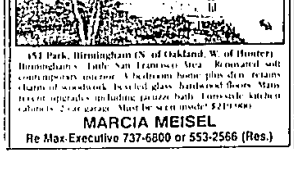
Plymouth Charmer. Walk to downtown. 3 bedroom bungalow with dining room and deck. Dean Howe
Call Ken Cook 453-6500
COLDWELL BANKER
Schweitzer Real Estate

BEDFORD OPEN SUN 1-4
JUST REDUCED! 20524 Dexter
Great family neighborhood! Cute & clean and ready to move in! 3 Bedrooms, full basement and 2 car garage. everything you need for $61,900
CENTURY 21 HARTFORD 476-6000

301 Open Houses

OPEN SUNDAY 2-5



453 Park, Birmingham (N. of Oakland, W. of Hunter)
Birmingham's Little San Francisco Area. Remodeled soft contemporary interior. 4 bedrooms both plus den, retains charm of woodwork beveled glass, hardwood floors. Many recent upgrades including granite bath, Top-grade kitchen cabinets, 2 car garage. Must be seen inside! $219,900.
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Re Max-Executive 737-6800 or 553-2566 (Res.)