

BUILDING SCENE

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BUILDING SCENE'S NAMES & PLACES

Homearama relief effort

Visitors to the Sterling Heights Homearama site can save themselves the price of admission on opening day today by donating to the relief effort for Hurricane Andrew victims. The Builders Association of Southeastern Michigan, based in Farmington Hills, will accept canned food, baby formula or juice and unopened packages of diapers in exchange for admission to the showcase of homes.

All proceeds from opening day ticket sales also will be donated to the relief effort. The local association is teaming with the South Florida Builders Association and will continue to collect supplies at a truck located by the main entrance. Glass containers will not be accepted.

Homearama/Condomania is on Ryan Road south of Hall Road (M-59). Hours are 3-10:30 p.m. weekdays, noon to 10:30 p.m. weekends and Labor Day. It closes Sept. 27.

DeMattia to NTH board

Robert A. DeMattia, president and CEO of the Plymouth development company that bears his name, has become the first outside board member of NTH Consultants.

He will assist in setting corporate policy for the marketing, financial and operational practices at NTH, a consulting firm that specializes in geotechnical and environmental engineering and building technology services.

Headquartered in Farmington Hills, NTH has a downtown Detroit office and a regional office in Exton, Pa.



DeMattia

Miller joins Signature

Signature Associates, Southfield, has named David T. Miller to head its newly formed corporate real estate service operations.

Miller will specialize in assisting companies with multiple facilities that are owned or leased. He will provide assistance in lease review, renewal, subleasing, acquisition or disposition of properties.

Miller formerly was vice president of the commercial office leasing division of Tricore Tosto, Birmingham.



Miller

State award to Janness

Marla S. Janness, manager of the Institute of Construction Management, Construction Association of Michigan in Detroit, received the 1992 Key Award of the Michigan Society of Association Executives.

Janness, a Troy resident, was chosen from among her peers who serve on the MSAE board of directors. It is given to the MSAE board member in recognition for service that has surpassed expectations of the board.

MSAE is the 700-member organization of those who manage professional and trade organizations.

Apartment completion

The fourth phase of construction at Park Place of Northville is entering completion. The 105-acre development of one- and two-bedroom apartments was built by Mark Jacobson Associates and is managed by its affiliate, Mark Management Co., Bingham Farms.

The development is at Eight Mile, two miles west of I-275.

Condo operation class

Introduction to Successful Condominium Association Operation will be offered by Wayne State University's College of Lifelong Learning beginning Oct. 13 in Sterling Heights and Nov. 10 in Livonia. The classes will be taught by Robert Meisner, an attorney specializing in condominium law and an Observer & Eccentric columnist. Classes will meet for four Tuesdays from 7 to 9 p.m. and will cover:

- Legal and fiduciary responsibilities of directors and officers, and potential liability incurred by them;
- Collection of assessments, enforcements of restrictions;
- Scheduling of membership meetings and amendments to condominium documents.

The Livonia class will be taught at 15100 Hubbard, the Sterling Heights class at 37400 Dodge Park. Fee is \$75 for one board representative and \$50 for each additional person from the same organization. For information, call 577-4665.

BASM meetings

Sportscaster Jim Brandstadter will address the general membership meeting of the Builders Association of Southeastern Michigan at 6 p.m. on Sept. 10 at the Somerset Inn, 2601 W. Big Beaver.

BASM will team with the Apartment Association of Michigan for a trade show from 8 a.m. to 4 p.m. Oct. 22 at Troy's San Marino Club, 1695 E. Big Beaver.

For information, call 737-4477.



Patio living: This Botsford Commons patio home contains 1,650 square feet of space, has a full basement and a one-car garage. It is one of three patio homes to be offered along with two villa homes and apartment living.

Senior housing: design challenges

- Architects are beginning to take notice of the changes housing must undergo to attract senior citizens who want to maintain an independent lifestyle.

By R.J. KING
SPECIAL WRITER

It can be difficult to grow old in a house built for the young. With each year's passing, stairs are more difficult to climb, showers develop into a painful chore and faucets become an agonizing test of strength.

Most seniors take the inevitable irritation to stride, but some are being driven from their homes as once user-friendly amenities such as door knobs and window latches no longer turn or open as easily as before.

While surveys show most people nearing retirement age prefer to remain at their current address, many potential seniors and those in their golden years can stay in their homes longer than anticipated by taking advantage of a number of new products designed to make residences more accessible, both inside and out.

Mike Rein, a partner with Bowers and Rein Associates, an architectural planning firm in Ann Arbor, which is helping design Botsford Commons, a retirement community in Farmington Hills set to break ground in the fall, said senior housing offers its own challenges.

"We have to keep reminding ourselves that we're designing homes for people who are more prone to take it a little easier," said Rein. "That means all floors must be flush. Even sliding doors are out because they have that little track.

Lighting a concern

"We also found seniors tend to live in the middle of rooms because they have a problem with depth perception and can't distinguish between the floor and walls. To counteract that, we put in more lighting than normal.

"In the kitchen, appliances are closer together, with the sink next to the stove so a pot of water doesn't have to go far."

Scheduled to open a model home by spring, Botsford Commons will include 90 privately owned homes, 48 apartments and 50 assisted living units. The project is being developed by Botsford General Hospital on the grounds of the Botsford Continuing Health Center (formerly the Farmington Nursing Home).

Each residence will include such features as non-slip flooring, adjustable closets, energy-efficient appliances, lower counter tops and cabinets, removable cabinet doors under sinks and other amenities. The total cost of the development is \$22 million.

"The project is for people who feel their present home is too large or would prefer living with people their own age," said Faine. "We'll also be putting in such services as a pharmacy, health club, barber shop and beauty salon so people won't have to travel far to take care of their needs."

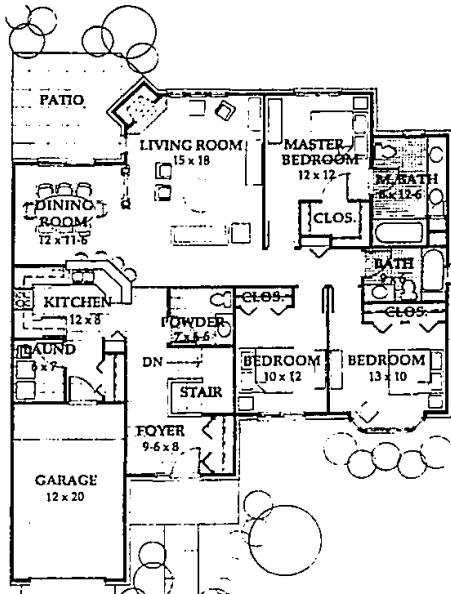
Senior-friendly features

Among the building trends of the future aimed at the older homeowner are driveway and sidewalk slopes that do not exceed 5 percent, eliminating all steps, in-home elevators for those who can afford it, wider hallways and doors, higher electrical outlets and more lighting.

Those hoping to stay in their present homes have the option of adding some do-it-yourself features. "There's no reason people can't slowly adjust their homes to fit their needs," said Steve Faine, administrator of professional and support services for Botsford General Hospital in Farmington Hills.

"Windows that open out instead of up are a good choice for those thinking long-term. As the nation's grows older, builders and merchants are beginning to specialize in products which are easier to use."

Among the senior-friendly features available today, many of which are being displayed at area home shows, are



doors with levers instead of knobs, French doors in place of sliding glass doors, backing for grab bars should they ever be needed and shower stalls with built-in seats.

In the kitchen, new appliances have doors that are easier to open and controls that operate with a tap of the finger. Countertops for sinks are available that adjust to three different levels, complete with insulated piping. And once the cabinet is open, it permits easy wheelchair access.

"We've seen a great deal of business in child-safe products for the home, and now senior-friendly products are drawing more and more sales," said Frank Flynn, sales manager for Russell Hardware in Birmingham.

"Grab bars are probably our biggest seller in that category. We also have a swing-free hinge which allows a door to be offset from the jamb so people passing through have a clear opening. The

hinge allows for wheelchairs to pass through much more easily, and it's a lot less expensive (\$50 for a pair) than tearing out a door to make a larger opening."

While senior-friendly products are a tad on the expensive side, Flynn said prices should drop as demand picks up. According to the National Association of Home Builders (NAHB), the number of people aged 65 and older will double between 1990 and 2030. And from a survey by the NAHB's National Council on Senior Housing, approximately 86 percent of those 55 and older say they prefer to remain in their own homes.

The National Easter Seal Society offers a free pamphlet called "Easy Access Housing for Easier Living." To receive a copy, send a self-addressed, stamped, business-size envelope to Easy Access, in care of the National Easter Seal Society, 70 E. Lake Street, Chicago, Ill. 60601.

Mortgage break for energy-efficient houses

By R.J. KING
SPECIAL WRITER

For home buyers who lower their energy bills by adding such improvements as heavier insulation or more energy-efficient windows, the mortgage industry will reward their conservation by offering more generous loan deals.

As long as home owners show monthly savings on electricity, gas and other energy consumption, participating lenders will count those savings as income when qualifying prospective buyers for a mortgage.

Most of the plans, commonly referred to as energy-efficient mortgages, are patterned after a new marketing push by the Federal Home Loan Mortgage Corp. (Freddie Mac), one of the nation's largest sources of mortgage money. The plan is open to first-time and move-up buyers, sellers and refinancers.

"Energy-efficient mortgages are very helpful for people who have trouble qualifying for a specific home and need that extra bit of cushion to be approved," said William Yaw, vice presi-

dent and director of marketing for Standard Federal Bank in Troy.

"But for someone who puts 50 percent down on a home, and has a good, steady income, the energy-efficient mortgage wouldn't come into play. The plan is for people who want to buy a little more than the maximum house they can afford."

Many of the plans offered by area lenders are tied to the buyer's housing debt-to-income ratio, where the maximum permissible monthly mortgage payment, often limited to 28 percent of a borrower's income, is raised by as much as 33 percent after an inspection by an energy consultant or appraiser.

For example, if household income is \$38,000 a year, the maximum mortgage payment permitted by most lenders will be around \$880 a month. The payment includes principal, interest, taxes and property insurance. At that rate, the homeowner would be limited to a loan of roughly \$90,000, using the standard 28 percent ratio and a monthly mortgage payment of \$888 at a fixed mort-

gage rate of 9 percent. But with an energy-efficient mortgage, an energy consultant may find a future home owner could save as much as \$90 a month on utility bills by adding \$5,000 worth of improvements such as an attic ventilation system or selective window replacements.

The \$90 savings would then be added as income so buyers could qualify for a larger home. Monthly payments would be higher but the lender would be willing to view the buyer as an acceptable credit risk due to the savings on energy bills.

Under this new scenario, the home owner could qualify for a loan of roughly \$103,000, using a 31 percent ratio instead of 28 percent. The \$5,000 worth of improvements, though, would have to be added within a year after the buyer moves in.

"The whole idea is to give borrowers a little compensation for doing what basically makes a lot of sense anyway, buying a house that wastes as little energy as possible," said John Hemmich, di-

rector of mortgage policy for Freddie Mac. "Why should buyers be penalized for spending money in an intelligent way?"

Newly constructed homes are also part of the package, as qualified buyers can add any energy savings below an average scale to the mortgage equation at the time of application. Again, an appraiser would likely determine what amount would be saved on more energy-conscious systems.

What's more, some area banks have put their own spin on the concept. Comerica offers what it calls a community homebuyer program where the minimum down payment is 5 percent, paid either by the buyer, a relative of the buyer or a non-profit neighborhood organization. Under traditional lending guidelines, banks often require a minimum down payment of 10 percent with little room for flexibility. But the current economic climate and poor consumer confidence have made it more