



Luxury bath: Some homeowners prefer to relax in the lap of luxury. This master suite, built by Holtzman & Silverman in the Franklin Ravines Subdivision in Bloomfield Township, features a step-up tub, separate shower, double vanity, mirrors and recessed lighting.

Bathrooms from page 1F

"Faucets are probably the hardest thing for people to pick out," Vigna added. "There are so many choices."

Other popular bath amenities people are asking for include electric towel warmers starting at about \$300 and towel rack systems that can be customized to an individual's tastes.

"Another thing we have done which people have suggested is mirrors to the ceiling," MacLeish said. "It gives a volume look and people are willing to pay extra for that."

Buyers look for large mirrors and counter space in bathrooms, Bolland concurred.

"Two separate vanities are very important for most people," said Janet Compo, a Farmington Hills builder. Other popular amenities include "walk-in closets for him and her and a dressing area intricately connected with the bath," she added.

"I don't think people are saying, 'I want to spend a lot of money,'" Vigna said. "They want value, something that's going to last."

Practical considerations

"Whatever space people are getting at

'Another thing we have done which people have suggested is mirrors to the ceiling. It gives a volume look and people are willing to pay extra for that.'

Joyce MacLeish

whatever price, they're looking at how functional a room can be," Whitefield said. "They want to build in a linen closet, tuck in a medicine cabinet wherever they can. They like two sinks."

"People are looking for some perk," she said. "We have a wall-hung vanity with a light underneath for some drama. It may be some special treatment for a countertop, marble or granite."

"Budget definitely dictates a lot of this," Compo said. "Bathrooms are the most expensive rooms. There's a lot of plumbing and electrical connections."

Electronic zoning available for homes

Some people aren't as cool as others. The opposite is true, too: One person might be hot, while another reaches for a sweater.

Building Ideas magazine says it's rare when everyone in a household agrees on the optimal air temperature. Many people even like to vary temperatures from room to room. Unfortunately, most homes have a single thermostat to control the heating and cooling for the entire house.

What to do? Install electronic zoning, an advanced heating and cooling system allowing independent control of temperatures in each room or group of rooms. Though the concept has been used in commercial buildings for many years, affordable equipment (usually about \$2,000 more than standard equipment) for homeowners has only recently reached the market.

The idea is simple. A thermostat or temperature sensor is installed in each zone, along with motorized dampers in the air ducts serving these zones. Activated by the thermostat, a duct's dampers open to allow heated or cooled air into a zone. When the temperature reaches a preset level, the dampers close. Each zone can be temperature tailored to fit you.

These systems are a practical solution in homes of more than 3,500 square feet, where maximum comfort has often required installation of two heaters and two air conditioners.

A typical two-story house might

have four zones: the living room and dining room; kitchen and family room; upstairs master bedroom suite and additional upstairs bedrooms.

Though electronic zoning is usually installed in new construction, it can be fitted to an existing house. Cost will be determined by how difficult it is for installers to gain access to a home's duct system.

Electronic zoning made such economic sense to Tom Gabrielson, owner of Cabillon Heating and Air Conditioning Co. in Davenport, Iowa, he installed it in his own home. "You wouldn't buy a house with one light switch, so why buy a house with one thermostat," he says.

Effective zoning can save as much as 30 percent in fuel costs by heating or cooling only those zones that need it.

Some utility companies offer rebates for installing a zoning system.

More efficient use means longer life for heating, ventilating and air conditioning equipment.

Larger homes may not require expensive tandem furnaces and air conditioners.

Thermostats can be programmed to cool or heat at those times of the day when rooms are generally occupied.

Some systems are as sophisticated, they will draw solar-heated air from one side of the house to the other without turning on the home's furnace.

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Refinancing makes up bulk of mortgages

AP — The lowest interest rates in 20 years are spurring the highest volume of mortgage refinancing ever, a banking trade group said Thursday.

The Mortgage Bankers Association of America said its weekly surveys showed that refinancing activity, which has been on the rise for three months, reached a record during the week ended March 12.

At that time, the association's refinancing index stood at 1623.1, surpassing the previous high of 1428.4 set during the week of Jan. 17, 1992.

Refinancing means trading in existing mortgages with high interest rates for new loans with lower rates. That usually translates into lower monthly payments for homeowners.

Warren Lasko, association executive vice president, said refinancing saved homeowners \$16 billion last year.

"We are projecting similar savings this year and this increase in spendable income should give a significant boost to our recovering economy," he said.

Refinancing activity has not been limited to homeowners. Businessmen and corporate leaders have been taking advantage of

the low rates to cut interest costs.

The Mortgage Bankers survey found that refinancing activity represented 68 percent of all mortgage applications during the latest reporting week. That was 3.4 percentage point higher than the previous week.

The remaining 37.9 percent of applications were for new mortgages to purchase homes.

Overall, applications totaled \$4.1 billion during the week ended March 12, a 10.5 percent increase over the previous week and 112.9 percent above the comparable week a year ago.

In addition to making more money available to homeowners, the lower interest rates also have cut the mortgage delinquency rate, according to the Mortgage Bankers.

They reported last week that the delinquency rate had fallen to 4.24 percent during the final three months of 1992, down from 4.60 percent during the July-September quarter and the lowest in 18 years.

"The outlook for continuing improvement in delinquency rates is excellent," association President Herbert B. Tasker told a news conference.

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