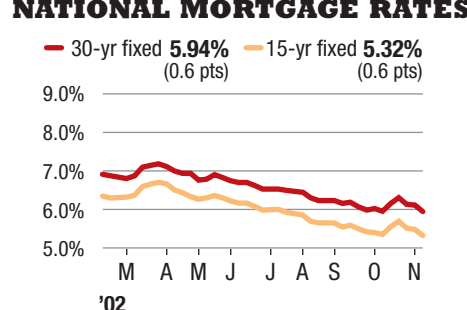


**BRENDEL PATTERSON
IN FRIDAY
REAL ESTATE**



An in-depth look at the Downriver city of Taylor. **ONLY IN THE FREE PRESS**



KENNETH HARNEY

Changes will make it easier to compare closing costs. **PAGE 2F.**

CREATING SPACES

Empty nesters find privacy and luxury in a new master suite. **PAGE 1G.**

EWDN
7 8 9 10 11 12 13 14 15 A B C D E F

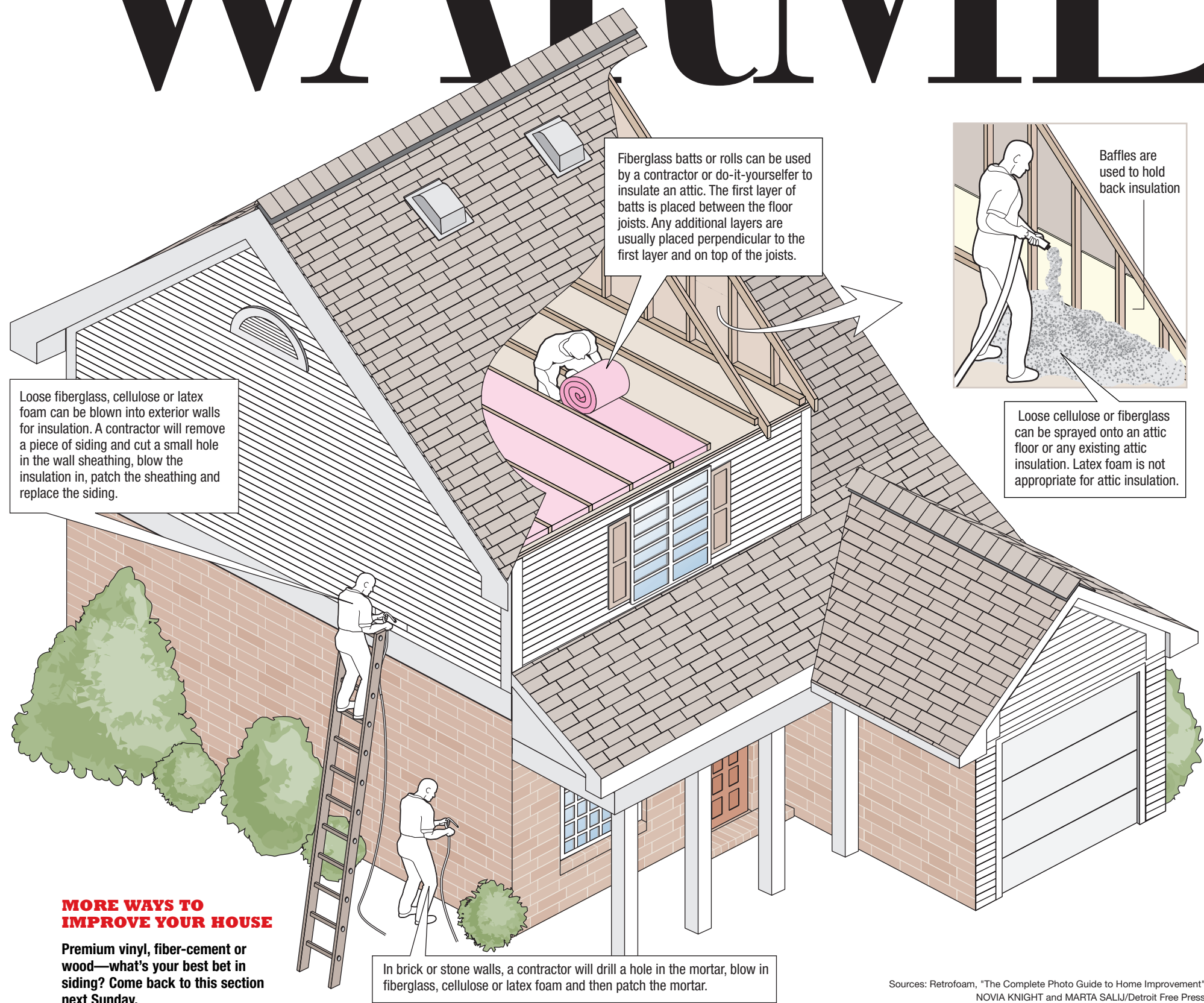
REAL ESTATE

WWW.FREEP.COM

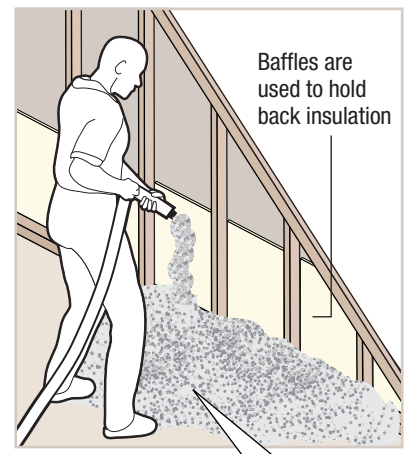
IMPROVING YOUR HOME: PART 2 OF A 3-PART SERIES

GETTING

WARMER



Fiberglass batts or rolls can be used by a contractor or do-it-yourselfer to insulate an attic. The first layer of batts is placed between the floor joists. Any additional layers are usually placed perpendicular to the first layer and on top of the joists.



Loose cellulose or fiberglass can be sprayed onto an attic floor or any existing attic insulation. Latex foam is not appropriate for attic insulation.

Loose fiberglass, cellulose or latex foam can be blown into exterior walls for insulation. A contractor will remove a piece of siding and cut a small hole in the wall sheathing, blow the insulation in, patch the sheathing and replace the siding.

MORE WAYS TO IMPROVE YOUR HOUSE

Premium vinyl, fiber-cement or wood—what's your best bet in siding? Come back to this section next Sunday.

What do you need to know about replacing your roof? See last Sunday's story online at www.freep.com/realestate/renews/roof_1020021110.htm

ONLY IN THE FREE PRESS

In brick or stone walls, a contractor will drill a hole in the mortar, blow in fiberglass, cellulose or latex foam and then patch the mortar.

Sources: Retrofoam, "The Complete Photo Guide to Home Improvement" NOVIA KNIGHT and MARTA SALIJ/Detroit Free Press

LEARN WHY AND HOW TO ADD INSULATION TO YOUR HOUSE

By MARTA SALIJ
FREE PRESS STAFF WRITER

SHOULD YOU ADD insulation to an existing home? Maybe.

Will adding insulation save you money? Maybe.

The right insulation probably will lower your energy requirements, but how much money you will save is very hard to say. There are too many other factors, such as the efficiency of your furnace or air conditioner, your thermostat settings, the insulating qualities of the other materials in your house and so on.

Of course, insulation has other benefits. Insulating your walls can make your living space more comfortable. Insulating your attic is an important part of preventing ice dams on your roof. (Learn more from the Nov. 10 story on roofing at www.freep.com/realestate.)

In general, if you have no insulation in your attic or walls, installing some is a no-brainer. But if you have some insulation now, you might be better off spending the money and effort on sealing and weatherstripping the many cracks and gaps in your house's exterior that let cold or hot air in. For detailed suggestions on how and where to caulk, try the "Home Energy Checklist" at ColoradoEnergy.org's Web site, coloradoenergy.org. Click on "Tips & Information."

Now, if you have decided to add insulation to an existing house, keep reading. We can help.

We'll talk mostly about three popular forms of insulation that should be installed by a licensed contractor: blown fiberglass, blown cellulose and sprayed latex foam, a relatively new product. We'll also touch on a fourth alternative, fiberglass batts or rolls, that can be installed in an attic by a home owner or by a contractor.

Please see WARMER, Page 13F

**NEW NEIGHBORHOODS
COVES AT HIDDEN LAKE
GREEN OAK TWP.**



Project: The Coves at Hidden Lake, 21 luxury freestanding condos by Wineman & Komer, two Cape Cod plans, one ranch, 2,235-2,723 square feet. Base prices are \$484,900 to \$515,400, plus \$40,000-\$90,000 for a lakeside lot. All but two lots are lakeside.

Place: Green Oak Township with a South Lyon address.

Appeal: This is a small part of the huge Hidden Lake community, an especially beautiful project with 425 luxury homes by four builders around a meandering 100-acre, all-sports lake. Gatehouse en-

try and landscaping are spectacular. A clubhouse and 70 marina slips are planned. Fiber-optic wiring is available. Waterfront sites have the option of a dock and walkout basement. Interiors are lavish, as they should be for the price. Stone-trimmed country French styling. Side-tilted garages create a courtyard entry.

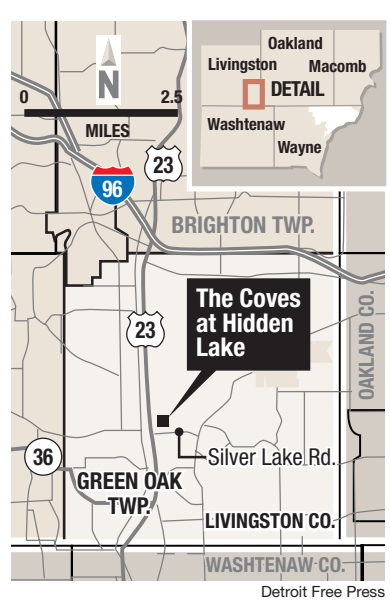
Base price per square foot: \$198-\$234, including lakeside lot.

Included: Extensive oak floors, granite kitchen counters, tile bathrooms with jetted tub, closet organizers, cathedral and tray ceilings, extra-tall basement, fireplace with mantel and marble or ceramic surround, 10 recessed lights. Systems include 75-gallon water heater, 200-amp electrical service, sewer, community well, water softener. Exterior includes brick, stone, fiber-cement siding, dimensional roof, brick pavers, cedar shakes, cedar deck, sprinklers, landscaping.

Add-ons: Screened porch (\$24,500), 3-car garage (\$12,500), boat well and dock (\$6,000-\$9,000), walkout construction (\$25,000), finished lower level with 1,200 square feet including full bath (\$42,000).

Insulation: A typical R13 walls, R30 ceiling, house wrap and good wood windows, clad with vinyl.

Lot size: No true lot; green space with landscaping front and rear.



Association fee: \$250 per month condo fee for landscape and street maintenance; \$1,250 per year fee to Hidden Lake, which includes lake and facilities maintenance.

Comment: Three other builders are constructing \$500,000-plus homes at Hidden Lake and have model homes there. They are James D. Compo Inc., Antek Custom Building and Fielek Custom Homes.

Schools: Brighton, MEAP scores 18 percent above state average.

Taxes: \$23.16 per \$1,000 of a house's taxable value. A \$600,000 condo, with taxable value of \$300,000, would pay \$6,948 a year.

Call: 248-446-3911, noon-5 daily. Closed Thursdays.

By Judy Rose,
Free Press real estate writer

ADVERTISING INDEX

Real Estate One	Wrap
Robertson Brothers	2F
Pulte Homes	Wrap, 3F
Hometowne	4F
Toll Brothers	5F
Singh Homes	6F
Moceri Management	6-7F
S.R. Jacobson	8F
Centex Homes	9F
Westminster Homes	10F
Biltmore Property	10F
Midwest Mortgage	12F
Crosswinds Communities ...	13F
Century 21	
Town & Country	Back of F
Downriver's Finest	3G
Delcor Homes	3G
Century 21 Regional	Back of G