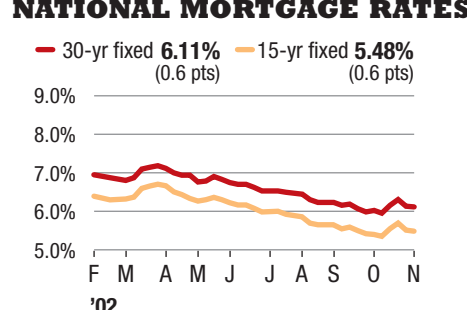




New growth for Detroit; preservation for small towns. **ONLY IN THE FREE PRESS**



Chimney must clear the roof by at least 3 feet. **PAGE 4F.**

More folks with delinquent mortgages are keeping their homes. **PAGE 2F.**

# REAL ESTATE

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IMPROVING YOUR HOME: PART 1 OF A 3-PART SERIES

# YOUR NEW ROOF

**WHAT HOME OWNERS NEED TO KNOW WHEN IT COMES TIME TO REDO IT**

By MARTA SALIJ  
FREE PRESS STAFF WRITER

Good roofs make good houses. After all, without a roof, a house is... a fence.

Luckily, the basics of a good roof are pretty basic. Good materials, good installation and good ventilation, and you're good to go.

And yet little can terrify a prospective house buyer more than the words from the house inspector, "You'll need to re-roof soon." Wonderful houses have been passed up because of an unreasoning fear of the roofer.

Roofs do cost thousands of dollars, and most home owners don't know much about roofing — until now. With this guide, you'll know what to expect, what it might cost and how to choose a roofer.

**Cost factors**

Go outside and look at your roof. We'll wait.

How do the shingles look? You'll need to re-roof if you have a lot of curled or cracked shingles, or if your asphalt roof has many bald spots where the granules have worn away. A little curling and granule loss is normal in a middle-aged roof, says CertainTeed Corp., a roofing manufacturer.

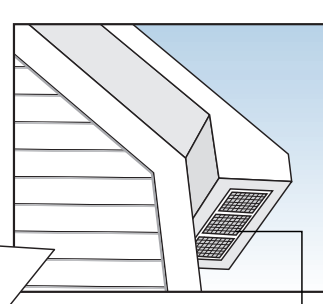
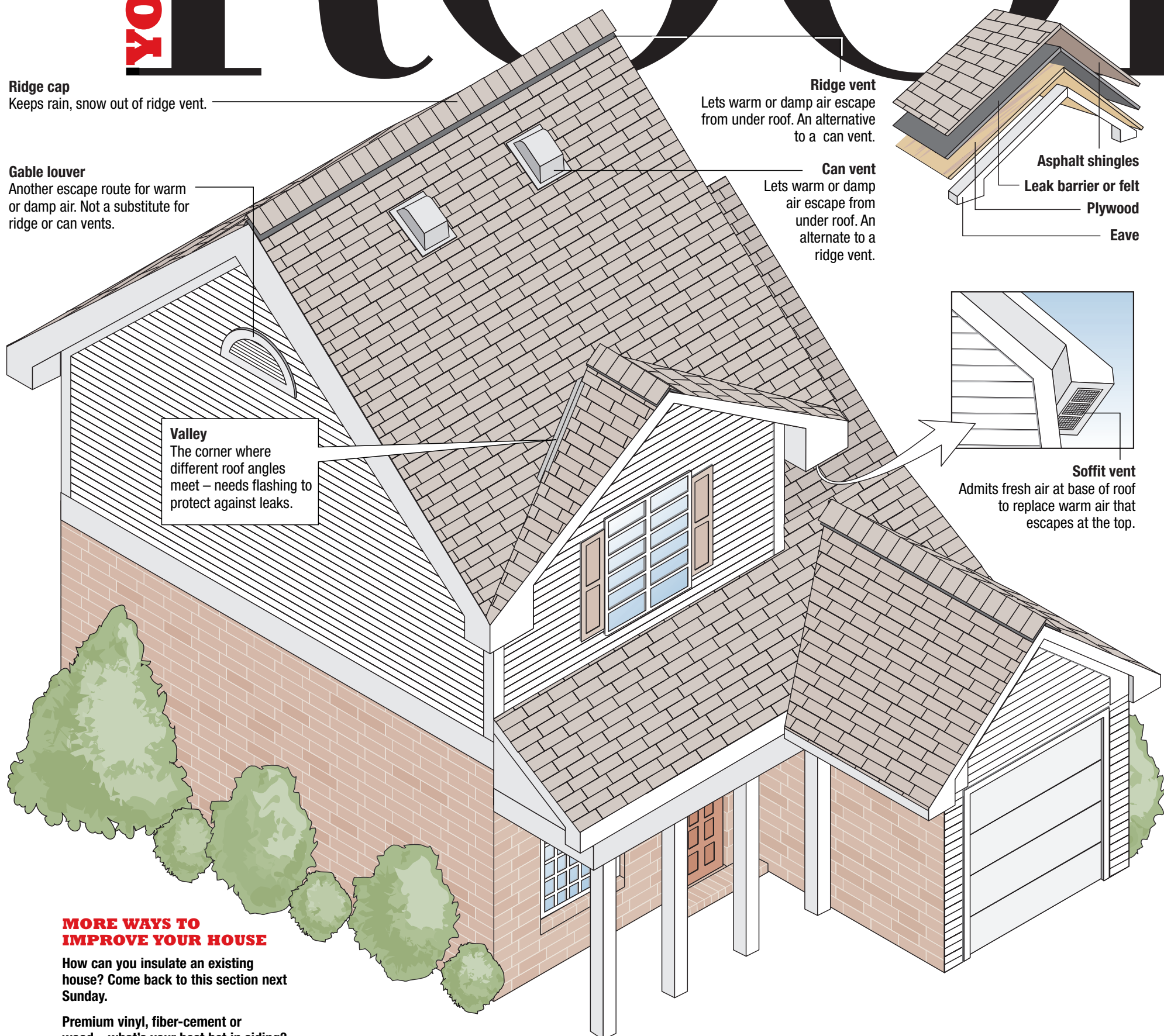
Most Michigan building codes allow only two layers of shingles on a roof. If you already have two, or if there's extensive buckling to the roof, you can't just put more shingles on — you'll have to do a tear-off, in which the existing shingles are removed down to the plywood sheathing or roof boards.

How steep is your roof? After your choice of material — we'll get to that in a minute — the biggest single factor in the cost of a re-roofing is the roof's pitch, or steepness.

Roofers talk about pitch in terms like "4/12" or "12/12," fractions describing the rise over run, or how many feet the roof rises in height for every 12 feet it moves out in width.

A 4/12 roof is considered low-pitched and will be found typically on Craftsman bungalows and older colonials. A 12/12 roof is steep and will be found on Cape Cods and Tudors. Any roof at 3/12 pitch or lower is considered flat and needs special weather-proofed membrane roofing.

Steep pitches cost more because gravity is pitiless and people fall off roofs. A good contractor will insist on working from a scaffold on any roof steeper than about 8/12.



**MORE WAYS TO IMPROVE YOUR HOUSE**

How can you insulate an existing house? Come back to this section next Sunday.

Premium vinyl, fiber-cement or wood—what's your best bet in siding? Come back to this section Nov. 24.

**ONLY IN THE FREE PRESS**

Sources: Lomanco, Inc., GAF Materials Corporation, www.amazingplans.com, www.easy2diy.com  
NOVIA KNIGHT and JUDY ROSE/Detroit Free Press

Please see ROOFS, Page 13F

**NEW NEIGHBORHOODS  
OAKMONTE AT SILVER CREEK, OAKLAND TWP.**

**Project:** Oakmonte at Silver Creek, 366 stacked condos by Mocer Development. Four floor plans are 1,149-1,525 square feet, base-priced from \$175,990 to \$204,990, all two-bedroom, two-bath units.

**Place:** Oakland Township, at the north end of the strip of new \$600,000 to \$2-million neighborhoods being built by Mocer.

**Appeal:** Being part of the Billion Dollar Mile for \$200,000 or less, surrounded by mini-mansions, beautiful landscaping and north Oakland County's natural scenery. Also, nearby Rochester amenities like restaurants, shopping, libraries and Paint Creek Trail. Handsome interiors and exteriors with hidden garages.



Credit goes flush right

**Base price per square foot:** \$134-\$153.

**Included:** Central air, tile bathrooms, one-car garage w/opener, vertical blinds, gas fireplace in larger units. Nice kitchen has all appliances including 18 cubic-foot refrigerator with ice maker, microwave, washer, dryer. Impressive clubhouse, pool, spa.

**Add-ons:** Granite serving counter and fireplace surround (\$4,100), stainless steel appliances (\$3,300), extra ceramic tile floors (\$850/room), laundry room cabinets (\$1,850-\$2,800).

**Insulation:** A typical R13 walls, R30 ceiling, vinyl windows.

**Lot size:** No lot, balcony or patio; nice grounds.



**Association fee:** \$130 per month, including grounds and exterior maintenance, clubhouse, pool.

**Comment:** Two of three floor plans are on the second floor, with garages below.

**Schools:** Rochester, MEAP scores about 39 percent above state average.

**Taxes:** \$27.27 per \$1,000 of a house's taxable value. A \$200,000 condo, with taxable value of \$100,000, would pay \$2,727.

**Call:** 248-373-8600, 12-6 daily, or [www.oakmonteatsilvercreek.com](http://www.oakmonteatsilvercreek.com)

By Judy Rose  
Free Press real estate writer

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