

Know when to do it yourself and when to have a professional do it for you

BY DANA GEORGE
Special to the Record-Eagle

Some might call Kevin Mulvihill a Renaissance Man. Not only is the Traverse City architect interested in music, literature and history, but he's also an artist.

"I think I knew at the age of 9 or 10 that I wanted to be an architect," said Mulvihill, 49.

It was a children's book called "Golden Book of Houses" that made the boy believe there might be a career in designing homes.

"There were all these houses, from all over the world, and I thought it was neat how different they all were," he said.

After earning a general studies degree from the University of Michigan and a bachelor of architecture from the University of Detroit, Mulvihill set out to make his mark.

Initially, he went to work for large firms around the Detroit area and focused on projects like office buildings, hospitals and police headquarters. While he was learning the nuts and bolts of the business, Mulvihill dreamed of branching out on his own.

He created his new business, The Architectural Project (TAP), in January.

Mulvihill's vision is to provide "ala carte" services to anyone who might need an architect.

"I'm kind of a do-it-yourselfer," said Mulvihill. "So I like the idea of providing expertise to other people who want to take part in their own projects."

With a network of other professionals — like electricians, interior designers and landscapers — Mulvihill hopes to take some of the leg-work out of designing and building a home or business.

"People can come to one place and for a flat hourly rate get the assistance they may need to build whatever they're dreaming of," he said. "I'm especially concerned with making sure that people follow zoning laws and that their buildings meet specifications. I want to help people choose a building that will work well with the lot it's being built on."

One company that's been helping people build their own homes for years is Brown Lumber, said spokesperson Eileen Cochran, co-owner of Cochran and Powell Marketing Group.

"Brown Lumber offer a course called The ABC's of Home Construction,"

Cochran said. "It's a fairly comprehensive seminar that actually takes a person through the process of building a home."

According to Cochran, about three-quarters of the people who attend the seminars actually plan to work with a contractor, while the other quarter want to act as their own general contractor.

"We certainly don't ever discourage people from building a home and being their own general contractor if that's what want to do," said Cochran. "But if saving money is the main reason for doing it, don't. Do it because you look at it as a challenge, or because you want to be very involved. But don't do it just to save money."

Cochran says that the small percentage saved by not hiring a contractor can be eaten up in mistakes.

"There are just too many things that can go wrong. You need to know zoning laws and specifications. You need to know you have all the permits. You need to be able to inspect the work and know whether it's been done right," she said.

Mike Collings owns MAC Custom Homes in Traverse City and has been in the building business for 25

years.

"One of the biggest downfalls for people who want to do it themselves is that they don't realize how little they'll be saving, even if they do everything right," said Collings.

Collings said that a homeowner who acts as his own general contractor won't have access to the special discounts available to licensed builders, won't receive the special rates subcontractors offer builders they've built a professional relationship with and may ultimately be disappointed with how little money they've saved.

"In the end it might be better for people to spend the time they would have spent contracting their own home on the jobs they do best and make enough money to pay a licensed builder for the job he does best," said Collings.

And that's where Mulvihill sees his company helping.

"I want to provide the kind of advice and oversight that keeps a project on track," Mulvihill said.

Rick Tasch, a pharmaceutical sales representative, hired Mulvihill to design an addition to his Old Mission Peninsula home.

"I've built houses on my own in the past, but building an addition is different,"

said Tasch. "I thought an architect might be better at changing an existing house around, finding ways to get the most out of the space and to make the house more valuable for resale."

Tasch said that he was also concerned with existing zoning laws and wanted to hire a professional who would oversee the entire process.

"You can buy plans to build an entire home, but you really need someone to look at your existing home and to tell you what will

work with what's already there," he said.

Mulvihill stays busy designing furniture as he waits for his firm to take root in the community.

"I always thought of myself as an artist," he said. "It came as a great surprise to me how much I enjoy the technical side of the business, investigating codes and ordinances. And besides, I think it will be cool working with different people."

Dana George is a local freelance writer.

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What improvements will add to a home's resale value?

BY TRIF ALATZAZ
The Baltimore Sun

Pending on residential remodeling has set records during the past two years as more people invest their home equity in new kitchen cabinets, granite countertops and whirlpool baths.

Renovation experts said the extent to which those investments may increase a home's value depends on the real estate market, the neighborhood as well as the quality of the improvement.

Appraising experts said homeowners can expect their best return from investing in kitchens, bathrooms, basements or additions.

Almost everything else—landscaping, fireplaces, gutters, pools — is considered an amenity and won't likely add instant value to the house unless a buyer is looking for such items.

The best returns are in the bathroom, where money spent on additions and renovations is likely to increase values the most, according to Remodeling Magazine's annual cost vs. value report. The magazine puts the best national return on a mid-range bathroom addition costing \$15,058, estimating that it would earn about 94 percent back in a resale. A major kitchen remodeling that cost \$70,368 would earn about 80 percent in a resale, the magazine said.

That's one reason Maryann Sharp decided to have the kitchen redone in the family's Darnestown, Md., home last month.

"We've talked about it since the day we moved in," Sharp said of the 1977 home into which the family moved

eight years ago. "We always said it was a wonderful house — if you could fix the kitchen."

She said renovation costs for the kitchen will total more than \$40,000. The family has already spent \$40,000 on bathroom renovations and other improvements.

Sharp said the slowing economy almost prompted them to put off the renovations. But then they considered rising home values, low-interest rates on home equity loans and the comfort in knowing that the kitchen upgrade could be recouped in a resale.

Americans spent \$214 billion on home renovations last year, according to Harvard University's Joint Center for Housing Studies. That was up about 2 percent from the previous year, and the group expects renovation spending to jump by 4 percent in 2003.

University researchers found that home improvement spending increased despite the slowing economy because of the growth in home equity and record refinancings that freed up more money for reinvestment.

Given the record spending, lining up a contractor to renovate a home is likely to be an experience in patience. Most renovation companies said the process can take from a month to more than 90 days with designs, ordering supplies and scheduling crews to complete the work.

"We've been swamped for the last couple of years," said Christopher Dorsey, a designer with Kenwood Kitchens and Baths based in Rosedale, Md.

"And people are already under the impression that it's going to be a good invest-

ment to make."

The Mortgage Bankers Association of America predicts that rates will average 6.2 percent this year. Refinancing activity hit \$1.5 trillion last year, and almost 43 percent of those who took out those loans said they would use part of the money for home improvements.

Given the increase in equity that most homeowners have secured, some real estate experts caution that renovation is not necessarily the most prudent way to increase a home's value. Instead, they said, improving the neighborhood's reputation as a safe place to live and helping area schools do better in educating children are more important value drivers.

Homeowners willing to be the first to add a sun room, for example, should make the improvement because they want to enjoy it, experts said.

"Those folks who get out and push the envelope first and go with significant additions and upgrades, they're going to be hanging out



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