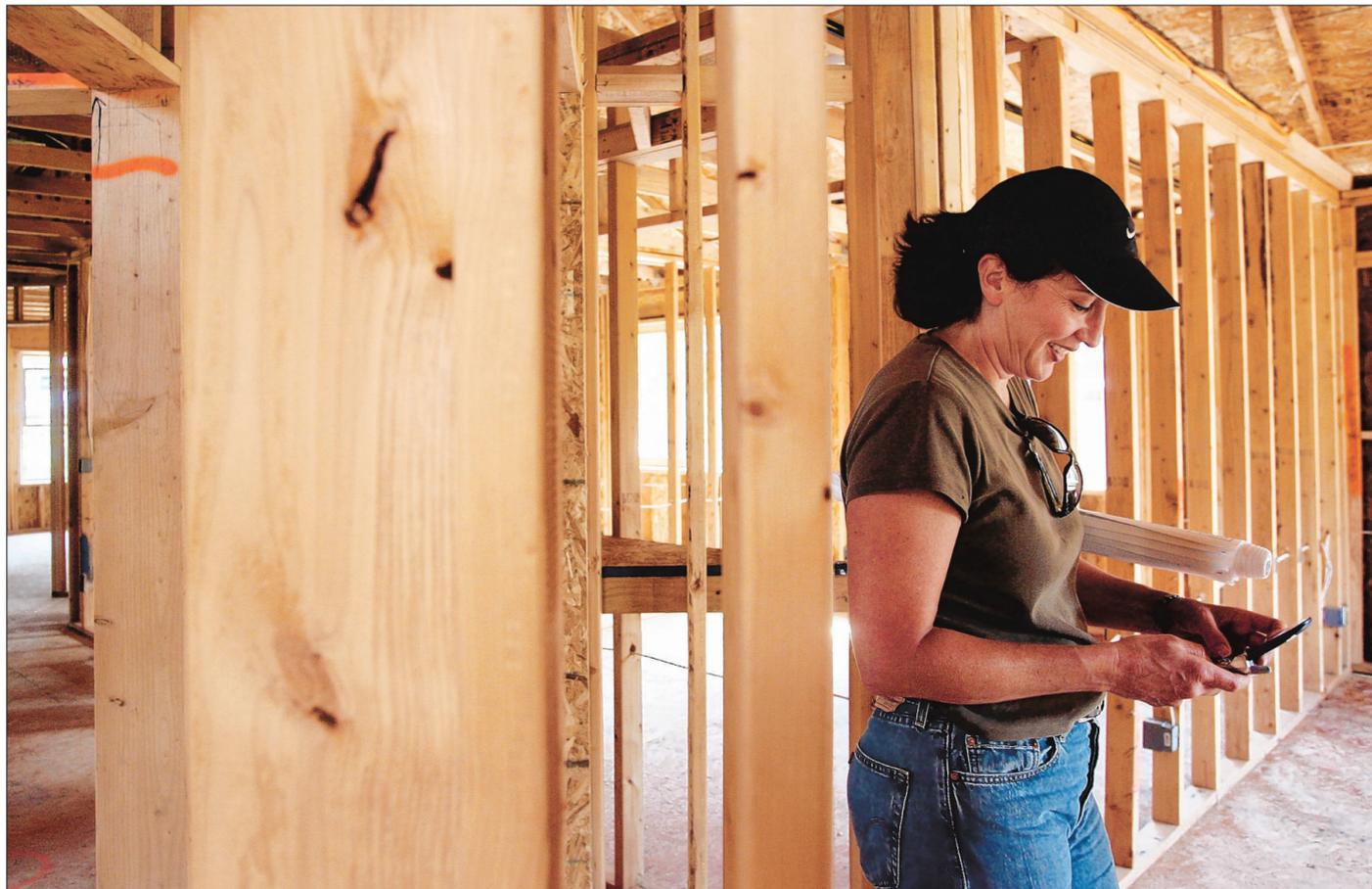


Real Estate

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With cell phone and blue prints in hand, Jeanne Koruga checks on other custom house projects in the Maderas Canyon development in Bothell on Monday. Koruga is president of West Tier Development Corp., and is one of the few female homebuilders in a male-dominated field.

The Home builder **Jeanne Koruga** holds her own — and then some — in a male-dominated business

homemaker

BY CHRISTINA HARPER
Special to The Herald

Thanks to Jeanne Koruga's father, the 47-year-old Woodinville resident got involved in construction at a very young age.

Koruga's dad, now retired, still helps his daughter from time to time. Lately, he drops in at a site in Bothell where her company, WestTier, is building 26 contemporary homes, some selling for \$600,000.

Construction companies led by women aren't common in the home-building business.

The Master Builders Association of King and Snohomish Counties doesn't track the gender of its 4,000 members, said Dan Klusman, communications director.

But this year is only the second time in the organization's 96-year history that it has a woman president, Donna Shirey.

If buyers are surprised to see a woman running the show, Koruga doesn't see it.

She's too involved with work crews, kitchen designers and inspectors to hear what people think when they find out she's the one in charge.

"Fifty things are going on throughout the day," Koruga said.

There's only a difference between men and women builders if people let there be one, Koruga said, adding that there isn't anything she'd tell anyone to do that she wouldn't do herself.

And Koruga has done it: installing sheet rock, framing and setting trusses.

But there is no way of tracking whether women involved in the business is a trend.

"It has certainly grown, but putting a number on it is tough," Klusman said.

The builders' association has a women's council that supports women in building. About four

years ago, Women Building Hope, an official council of the association, was formed.

The association has two categories of membership. About one third of the membership is comprised of general contractors, land developers, builders and major remodelers. The rest are a variety of workers, including plumbers, tilers and those in the insurance and financing trades.

"There's probably more women at senior levels in that group," Klusman said.

If it wasn't for the men in the building trade who helped Koruga on her path, she might not be where she is today, she said.

She started by asking them a lot of questions.

"They'd say, 'You keep asking, asking, asking,'" Koruga said.

Koruga had to learn what she was doing and how to do it.

"I've been hot and sweaty and used the port-a-potty," she said.

The building site is a far cry from where Koruga started, on the 32nd floor of a high-rise downtown building. She was a

CPA who prepared budgets and cost breakdowns for builders. Pretty soon she was thinking about the people she was helping.

She and her husband, the other half of her business, bought a piece of property in 1983 in Woodinville as an investment.

They spent 70 hours a week developing it. She was still working as a tax accountant and coming home to work on the house, which was built in 1929.

There were ditches all around as they worked. Koruga remembers coming home one night with a six pack of Heineken wearing her high heels. "I tripped in the ditch," Koruga said.

She soon swapped her high heels for a uniform more suited to a building site and believed she should have been doing it all along.

"You've got to like pressure and change," Koruga said.

She works with clients when they want changes or some design to suit their taste.

"I know it's expensive," Koruga

said. "Tell me what works. Is it two windows? Is it a French door?"

When she talks about the floors she puts in her homes she mentions kids arriving home from school with their backpacks. Where do they go first? Where do they dump their bags and take off their shoes?

Every home is different. The plans come from an architect.

"But then we put 'Jeanne touches' on them," she said.

The "Jeanne touches" are part of what Tom Koewler and his wife like about their new home, built by Koruga.

Koewler, a family practice doctor at The Everett Clinic, said that his wife was a little surprised that the builder was a woman.

"I figure she has to do a better job than the guys in her market," Koewler said.

The tub in the Koewler's master bedroom not only has a faucet but it has a spray nozzle so that it can be more easily cleaned.

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A lifesaver for those called to service

Thousands of military reservists are being called into service. But I really didn't expect my friend, Andy, age 58, to get the call.

Much has been written about how the war is altering relationships and marriages, but we hardly ever hear about a spouse being called into military duty after 30 years of marriage — and a long-term mortgage about ready to be extinguished.

The announcement drove me to check out what domestic help Andy could expect while he's away. While some employers make up the difference between civilian and military pay — especially in the case where reservists have to leave unexpectedly — all military personnel on active duty are eligible for help with their mortgage and other debt under the 1940 Soldiers' and Sailors' Civil Relief Act (SSCRA).

The act allows Reserve and National Guard members and other military personnel whose mortgage obligations pre-date the start of their active duty to cap their mortgage rates at 6 percent while they are on active duty.

Other benefits of the act include a prohibition on lenders foreclosing against affected military personnel during, and three months after, their tour of active duty.

Since home-loan rates have hovered around 6 percent for several months, one of the most significant provisions of the act includes consumer debt. It limits the amount of interest that may be collected on all debts, not just mortgages, of persons in military service to 6 percent per year during the period of military service. This provision applies to debts incurred prior to the commencement of active duty and includes interest on credit-card debt, car loans and other debts.

The Office of the Undersecretary of Defense for Personnel and Readiness emphasized that the provision applies to pre-service debts, and the interest rate reduction doesn't occur automatically; service members must request it.

In addition to the mortgage rate reduction and expanded foreclosure protection, federal officials have encouraged mortgage lenders to postpone principal payments for all servicemen and servicewomen during their activation and three months thereafter.

HUD has activated a toll-free telephone number, 888-297-8685, for service personnel who have questions about their mortgages.

Reservists who were called up to active duty after August 1990 and served 90 days continuously on active recall are eligible for VA loans and other benefits. This provision was inserted to help the thousands of men and women who were pressed into service during military operations in Afghanistan and in Iraq.

Once a service member requests the rate reduction, the creditor must either comply or apply for court relief. The relief act puts the burden on the creditor to show that military service has not "materially affected" a member's ability to repay the debt. The court generally grants relief if the creditor can make its case.

Another significant protection under the act relates to civil proceedings.

Service members involved in civil litigation can request a delay in proceedings if they can show their military responsibilities preclude their proper representation

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Home inspection guidelines are simple

Q I'm contemplating selling my home and I want to know what inspections I will be responsible for. I am on a septic system, which I have emptied and cleaned every three years. How often do I have to have this done? I don't want to do it now and then have to do it again because of the terms of a sale.

A.H., Everett

A As the seller, you are not required to pay for any professional inspections of your home. However, depending on the type of financing used by the buyer, there may be certain types of inspections required by the lender that are customarily paid for by the seller. But again, that doesn't mean the seller must pay these costs, especially in today's hot housing market where there are more buyers than sellers. Everything is negotiable.

For example, if a Federal



Housing Administration (FHA) appraiser is concerned about apparent damage to the home from insects or dry rot, he or she may require a pest inspection prior to closing. There is no law that says the seller must pay this expense, but it typically falls to the seller since it is considered a cost of selling the home. But, as I said, we have a seller's market in most areas, so you may be able to pass that cost on to the buyers.

The same goes for the septic system. If the buyer uses an FHA loan to purchase your home, you will typically be required to have an inspection of the septic system done by the local health

agency.

Again, that cost is usually borne by the seller, but there is no absolute requirement. However, you must keep in mind that an FHA loan will not close without the health inspection, so somebody must pay for it.

The septic system rules are more liberal for "conventional" loans. As long as you have receipts proving that your septic tank has been pumped within the past three years, that is usually good enough for the buyer to get loan approval from a conventional lender. You would not have to have an inspection performed by the health department.

If the buyer wants a full-blown professional inspection of the entire house, that is the buyer's expense because it is not required as a condition of closing the loan. However, sometimes sellers will pay for an inspection

of their home so they can accurately report any defects on the Form 17 property condition disclosure statement.

State law requires home sellers to fully disclose any known defects to prospective buyers. While many sellers are reluctant to disclose anything that might have a negative impact on their home's value, real estate agents and attorneys have long urged full disclosure as the best defense against potential lawsuits from unhappy buyers.

It's much easier and cheaper to solve problems prior to closing than to battle it out in court after a defect is discovered. It certainly is not required, but some sellers choose to pay for a full inspection of their home to eliminate any possibility that they might be accused of withholding information.

Keep in mind that most homebuyers understand there is

no such thing as a perfect house.

They just want honest answers so they can make an informed decision on the biggest investment of their lives. In today's competitive housing market, in which there are often multiple purchase offers on a single house, some homebuyers are waiving their right to an inspection in order to encourage the sellers to pick their offer over the competing offers.

This does not relieve the seller of his or her obligation to disclose known defects in the property, but it eliminates the potential problem of negotiating repairs of any additional defects that may be discovered in the buyer's home inspection report.

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