

Zillow.com is under fire for its estimates

- Nonprofit coalition files complaint with FTC over home valuations that it says are most often off the mark.

THE NATION'S HOUSING
KENNETH HARNEY



Ever checked out the satellite photos and market value estimates of homes in your neighborhood on Zillow.com — the Internet real estate site that offers “free, instant valuations and data for 67 million-plus homes”?

Zillow was launched with major media fanfare last February, backed with a reported \$57 million in venture capital. It is one of the most popular real estate sites on the Web — visited millions of times a month by sellers, buyers, agents, lenders and homeowners. It also has begun distributing its free “Zestimates” through Yahoo.com and real estate brokerage sites.

THE DISPUTE THROWS LIGHT ON A TENSION WITHIN THE RESIDENTIAL REAL ESTATE MARKET.

But Zillow is coming under harsh scrutiny. In a complaint filed Oct. 25 with the Federal Trade Commission, the National Community Reinvestment Coalition charged that Zillow knowingly deceives the public by presenting its property estimates as accurate when they are frequently far off the mark.

The nonprofit coalition, made up of housing and economic justice groups nationwide, says its own audit showed that Zillow's valuations are within 10 percent of actual market value “less than one-third of the time.”

Any erroneous estimates are especially harmful in low- and moderate-income and minority neighborhoods, according to the complaint.

“While overvaluations were prevalent in predominantly white areas, undervaluations were more frequent in communities that were predominantly African-American or Latino by census tract,” the complaint charged.

That, in turn, has opened the door to a variety of deceptive and predatory real estate practices in those neighborhoods, the coalition said.

Harney continues: Zillow calls complaint “groundless.” **H10 ▶**

you can have it for... \$2.9 million



Photo provided by JIM KUCHER
Six-Mile Creek runs through undeveloped building site in Minnetrista.

List price: \$2.9 million. And that doesn't include a house.

What you do get is a 9.14-acre building site — or sites — in Minnetrista with 1,000 feet of frontage along Six-Mile Creek and a dock that provides access to Lake Minnetonka. This undeveloped property, which once was probably farmland, also has views of Halstead Bay. Horses and livestock allowed.

Connie Breakey and Mary Ann Saindon at Edina Realty, 952-938-1900, have the listing.

STAR TRIBUNE / MINNESOTA AIA HOME OF THE MONTH



Photos provided by KELLY WALKER

These arced Douglas fir trusses eliminate the need for load-bearing interior walls, while a stone “wall” separates the public spaces from the private ones.

- Part garage, part living space, this month's Home of the Month selection is a utilitarian retreat/guest house that paves the way for future expansion.

An over-arching plan

By Jim Buchta • jbuchta@startribune.com

Once upon a time, carriage barns and coach houses were built to stash horses and cars on the main level, with their drivers above.

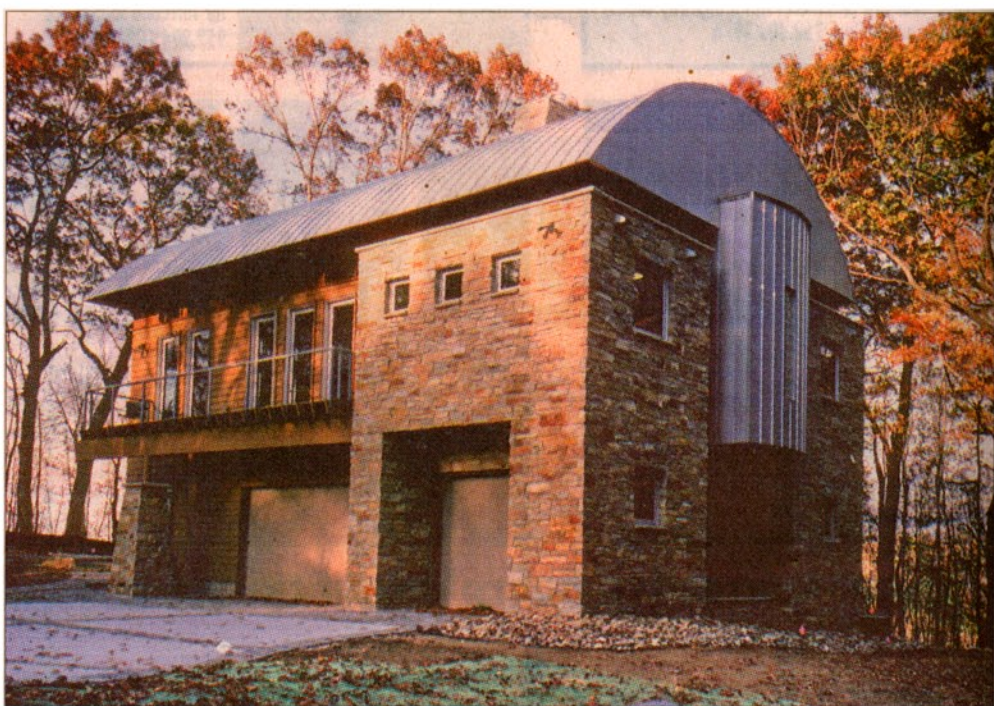
This New Scandia Township lake house, designed by architect Michael Huber of Hudson, Wis., redefines that concept.

The client wanted an interim getaway that would complement, not compete with, another structure that might be built later.

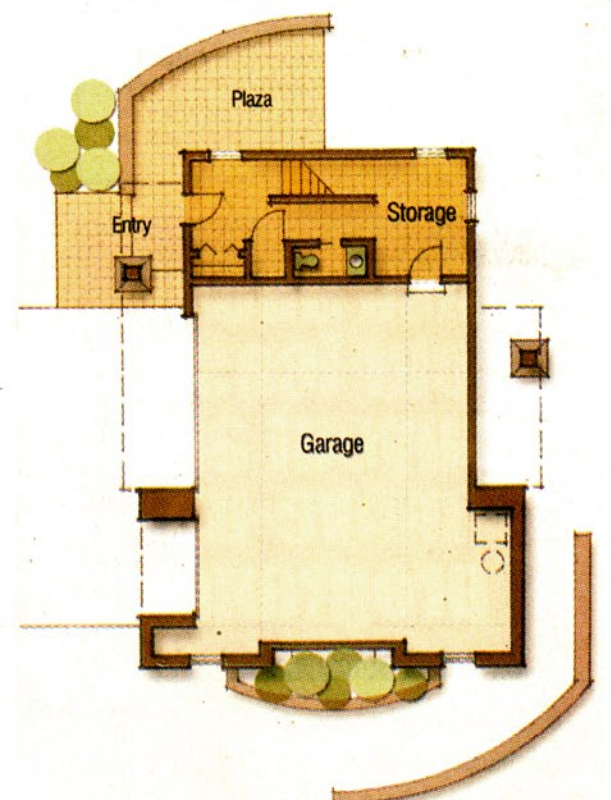
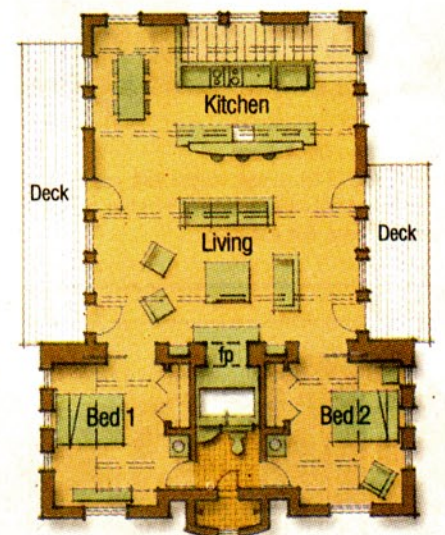
“If they liked it well enough to move there, then a main house would be built,” Huber said. “That was the dilemma: How do you take advantage of the lake and the property, knowing that at some point a main house might be built between it and the lake?”

While it's a project that has its roots in a historic, utilitarian concept, it's a building that marries modern forms with traditional materials.

Home continues: Keeping it simple is more intuitive, he says. **H12 ▶**



The entry is tucked under the deck to the left of the garage doors on the lower level. Upstairs, a cantilevered steel bump-out at the side of the building hides a walk-in shower. The beam under the deck flares out from the cabin in the direction of the lake.



A pair of decks on the upper level increase the amount of livable space, while sheltering more utilitarian functions below. It has 1,550 square feet of livable space.

An over-arching plan

◀ HOME FROM H1

Huber started with a narrow lake lot flanked by two deep, wooded ravines, not wide enough to accommodate Phase One and Phase Two side by side.

The only option was to site them back to back so that when the main house gets built, it gets the best views of the lake, while shifting the views from the guest house to the ravines on either side.

Knowing that a main house lies in wait, stacking the living spaces above the garage accomplished three goals: It saved space on the site, lifted the views above the treetops and was more economical.

Simple forms, good design

Huber designed a simple 26- by 48-foot rectangle clad with straightforward materials: stone and wood in a less-is-more design approach.

"You can over-ornament a building," Huber said.

The risk of too much frou-frou? "You'll start to dilute the strength of the building; it's too much to look at," he said.

Keeping it simple "is more intuitive," he said.

There are economic benefits to this approach, as well. Stacking the living space above the garage cuts the size of the foundation in half. And a simple rectangle takes less time — and less labor — to build. Huber was sworn to secrecy by his clients, but construction costs on similar projects can range from \$200 to \$250 per square foot. More complicated designs can push the cost to \$300 or more because of a higher level of detailing, finishes and labor costs.

On the exterior, Huber used materials to differentiate between the public and private spaces. The section that contains the bedrooms and bathroom is clad with stone and anchored. "It creates a protective feeling," Huber said. "When you're in the bedroom, it's more internal, and you want that sanctuary. The stone encompasses you and gives you that feeling of safety and security."

Horizontal cedar siding wraps around the living room, dining room and kitchen and visually draws the eye toward the lake beyond.

Element of surprise

The main entry is on the ground level, next to the garage doors and tucked under one of two decks. In-

side, there's a small foyer, half-bath and a storage room that opens into the garage. Go up the steps and slowly the view reveals itself through windows at the top of the staircase, until you reach the second level, where you enter light-filled living areas in which barrel-vaulted ceilings 18½ feet high create an open, loft-like space. The combination of that first-floor entry and the second floor have a total of 1,550 square feet of living space.

Until the main house is built, there are views of the lake from the kitchen, but the primary views are through a series of glass doors and windows on two sides that open onto decks. From there, you can look out across the treetops and into the ravines on either side.

Public/private realms

The stone theme from the exterior continues inside, where stone piers support the kitchen island/breakfast nook. And there's a stone wall that divides the space into public and private realms.

In the center of that stone wall is a fireplace that seems to grow out of the first floor. On each side are two stone wing walls that hide slid-

ing doors that can be closed when privacy is needed.

On one side of that stone partition are a pair of bedrooms separated by a bathroom that includes a soaking tub and a walk-in shower. On the other side are the open living and dining rooms and kitchen.

A sense of lightness

Huber capped the building with an arched metal roof that seems to float atop a row of clerestory windows that illuminate the living spaces.

"It's a way to bring a little modern touch to offset the natural materials," Huber said.

The ceiling, an arc of warm Douglas fir boards supported by massive curved beams, seems to glow.

"It's like the roof continues up into the sky visually and gave us another form to work with," Huber said. "And it allowed us to add some dramatic volume into the space."

Phase two?

Huber is in talks with his client about finally building the main house, which would include some of the same shapes and materials, but take full advantage of those prime lake views. One thing is sure: It's unlikely to be just a larger version of the carriage house.

"The home will shift and evolve," he said, "but the intent is that it will complement what is currently there."

ABOUT THIS PROJECT

Location: New Scandia Township.

Architect: Michael Huber, AIA, now with Michael Huber Architects. (Project was completed while he was a principal at H2 Architecture Inc.) Project team included Dave Leller, AIA, and Jan Knutsen, AIA.

Structural engineers: BKBM Engineers.

Contractor: Cates Fine Homes, Stillwater.

HOME OF THE MONTH

The Home of the Month is published the first Saturday of every month through a partnership between the Star Tribune and the Minnesota chapter of the American Institute of Architects (AIA).

The 12 architect-designed houses were selected by a jury of experts; the houses represent a range of price levels, styles and locations.

For more information about how to work with an architect or to find a registered AIA Minnesota architect, visit <http://www.aia-mn.org/home.cfm>.