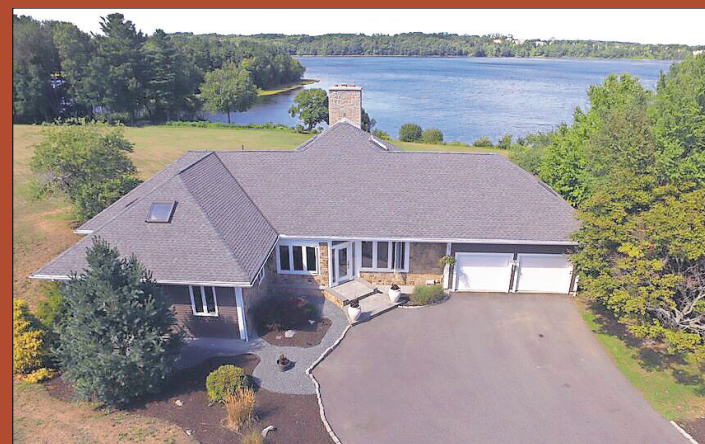


HOMES



Courtesy photos

This gorgeous home, complete with direct frontage on Danvers' Putnamville Reservoir, is proudly presented by Coldwell Banker Residential Brokerage. Please see Page 19 for details and additional photos.

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HOMES

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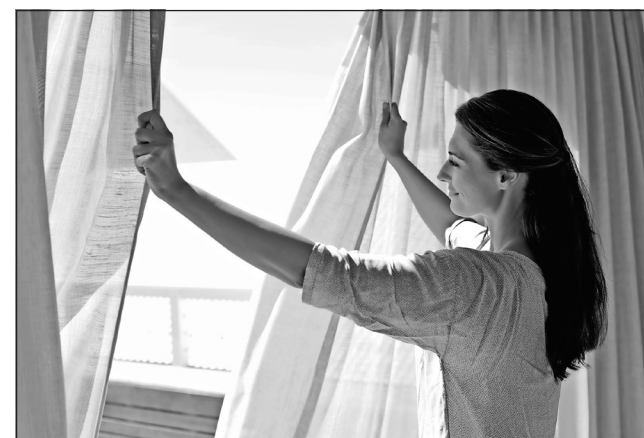
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To our readers

Though somewhat bitter-sweet, the passing of summer does bring along with it a wealth of opportunities.

Ask any local agent and they will surely tell you that the fall real estate market is refreshed, revitalized and raring to go.

So, as you hunker down on these cooler evenings and flip through the pages of this issue of "HOMES," I hope that it will serve as a reminder as to why we love our North Shore communities so very much.

Thank you, as always, for reading.



Lillian Shapiro

LILLIAN SHAPIRO

Director of Real Estate Advertising
North of Boston Media Group

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5

staging tips for selling your home

We all want to make our houses look like they are worthy of “Designed to Sell.” But hiring a professional stager to prepare the home for prospective buyers can cost anywhere from \$50 to \$150 per hour, according to Jessica Page, a Realtor with Innovative Real Estate.

Fortunately, homeowners can take matters into their own hands, many times for less than the \$2,000 budget of the HGTV show.

Page and veteran Realtor Jennifer Radice, of Coldwell Banker Residential Real Estate in Boca Raton, Fla., share expert tips for staging your home that cost next to nothing.

PACK AWAY PERSONAL ITEMS

Packing away personal items is one of the simplest — and cheapest — things you can do to sell your house or condo quickly, according to Page and Radice.

“The reason you want to depersonalize your home is because you want buyers to view it as their potential home,” Page says.

“Pictures are extremely distracting. You cannot believe how long potential buyers will stop and stare at people they do not know in photos,” says Radice, who also recommends removing any religious items from plain view.

In addition to attracting the buyer, “you want the buyer’s agent to enjoy showing the home,” Radice says, because even if this particular buyer isn’t interested,



A “for sale” sign hangs in front of a home North of Boston this spring. Sellers can make their homes more appealing to buyers for minimal expense.

the agent might represent someone who would be a good match.

The cost: \$2 to \$3 for a roll of packaging tape. You already have the scissors on hand and you can often score the boxes for free from a neighborhood store.

CLEAR AWAY CLUTTER

“This is the hardest thing for most people to do because they are emotionally attached to everything in the house,” Page says.

“After years of living in the same home, clutter collects in such a way that may not be evident to the homeowner. However, it does affect the way buyers see the home, even if you do not realize it. Clutter collects on shelves and countertops, and in drawers, closets, garages, attics and

basements,” she says.

Radice recommends removing items from countertops in the kitchen and bathrooms.

She suggests putting things in boxes and neatly stacking them in the corner of the garage. Anything extra should go in a small, rented storage unit.

Even better, ask a friend or relative to hang on to your items for free.

“Pack up 90 percent of your home,” Radice says.

The cost: The price of a storage unit varies (around \$45 a month for a 5-by-5-foot unit).

REARRANGE AND NEUTRALIZE ROOMS

Rearrange the rooms in your home to reel in prospective buyers. Make sure each room has a distinct, useful purpose.

Page suggests touring builders’ models to see how the rooms are furnished.

“Builders are experts on preparing their product for prospective buyers,” she says.

Radice says closets should be “neat and organized.”

“The pair of shoes that you haven’t worn in 10 years, get rid of,” she says.

If your home has been painted recently, consider yourself ahead of the game. If not, take a paintbrush to the rooms that need it most. Sellers who paint the interior of their home will see a large return on the investment, Page says.

“Fresh, neutral paint on the walls, trim and doors is worth its weight in gold — it makes everything appear clean and new,” she says.

The cost: Anywhere from \$12 to \$50 per gallon for paint, plus another \$10

to \$50 for other painting supplies (primer, brushes, dropcloths, etc.). You can get back some of that money as a refund on your taxes for any items you donate to charity (such as those extra shoes in the closet).

SCRUB AND DEODORIZE

Make sure your house or condo shines from top to bottom.

Page says cleaning and deodorizing a home before every showing “should be first and foremost.”

The goal is to help buyers imagine themselves living in the home, Page says.

“When buyers see an unkempt home or smell something when they first walk in, they become turned off immediately,” Page says. “They can rarely see past it to look at all of the great

features in the home.”

Radice suggests having the house professionally cleaned so that everything is spotless — windows, sliding glass door tracks, garage, basement, ceiling fans, etc.

She also recommends baking cookies in the oven, bringing cinnamon sticks to a slow boil in a pot of water or using air freshener to mask smells before each showing. Ridding the home of litter boxes is also a must.

The cost: Varies by the location and size of the home, but typically less than \$100 to clean a four-bedroom, 2,500-square-foot home.

Cookie dough runs about \$3.

EXTERIOR ENHANCEMENTS

Whatever you do, do not overlook the home’s exterior when selling.

“Curb appeal is just as important as cleaning the inside of the home — it’s the buyer’s first impression of your home,” Page says.

Radice agrees. “You only have one chance for a first impression. ... You want your home to stand out.”

Mow the lawn, make sure the sidewalk and driveway are free of clutter and debris, and ensure the house number is easily visible.

It may also be beneficial to pressure-clean the exterior of your home, driveway and sidewalk, if needed.

Another valuable low-cost solution? Mulch.

“Mulch is cheap and covers a multitude of sins. It makes everything look trim and neat,” Radice says.

The cost: Mulch costs around \$3 per bag. The cost of renting a pressure washer varies, but you may be able to get one from a local hardware store for around \$50 per day. It may cost double that to purchase a pressure washer. Professional cleaning with a pressure washer for a 2,500-square-foot house may set you back about \$250.

AP Photo/Elise Amendola, File

STEP UP YOUR GAME

A to-do list to boost your home's curb appeal

FAMILY FEATURES

For good or bad, first impressions count. Whether you're keeping up with the Joneses or capturing attention from would-be buyers, increase your home's curb appeal with these easy steps.

Even if you're not planning to sell, give your home a once-over with the critical eye of a buyer. Make a list of any imperfections that require replacing or repair, and be sure to look from all angles. Also, consider a follow-up exam at a different time of day, when different lighting may reveal new flaws, and even invite a friend or family member to lend their own critique for issues you may have become desensitized to over time.

Prioritize your to-do list, taking into account your budget, which changes will make the biggest impact to your home's appearance and weather considerations (save painting for a dry day with moderate temperatures). If you're in doubt about which items should receive the most attention, a qualified real estate agent or appraiser can give you some guidance, not only on the improvements that will bring the greatest return on investment, but also insight on the features buyers in today's market value most.

Don't overlook the impact of cleanliness. As the calendar pages turn, your home's exterior accumulates a layer of dust and dirt that can dull its overall appearance. An adjustable pressure washer like ones with Briggs & Stratton POWERflow+ Technology will let you wash siding, garage doors and shutters without stripping paint, as well as delicate items such as glass-top patio tables. Washers with a high-flow mode,



Power-washing away dirt and dust all around your home's exterior will make it look clean and inviting.

Courtesy photos

which can deliver up to five gallons per minute, you'll have extended reach to clean second-story windows, eaves and gutters or to blast away hard-to-reach cobwebs.

Even when your goal is upping the aesthetics, keep function top of mind. Avoid putting off improvements that will stop current damage or prevent future problems. For example, chipping paint isn't only unsightly, it can lead to rotted wood. Similarly, unkempt landscaping not only looks uninviting, it can harbor creepy crawlies and other critters you'd just as

soon not make welcome.

Beware of decks, sidewalks and driveways with faded slats and discolored stains, as these can be telltale signs of a home's age. Fortunately, it's actually quite easy and affordable to give these areas a facelift. Skip the messy buckets and brush, and instead reach for an outdoor cleaning tool.

Simple finishing touches can go a long way. Little details like new house numbers, freshly potted or planted flowers, a new porch light and a pretty seasonal wreath on the door all create a cheery, welcoming impression for visitors.



Various tools, like washers and buffers, are available to freshen and improve the appearance of your home.

HOME BUYER CHECKLIST

6 must-do's before jumping into the market



BY DANA DRATCH
TRIBUNE NEWS SERVICE

Before you enter the wonderful world of homeownership, learn about credit score requirements, mortgage options and other essential parts of the process as a first step.

Whether you are a first-time buyer or an experienced owner, buying a house requires a “pre-flight check,” in the words of Barry Zigas, director of housing policy for the Consumer Federation of America.

Here is a six-item checklist, including tips on the types of savings you need plus advice about what matters beyond purchasing a home at its resale value.

STRENGTHEN YOUR CREDIT SCORE

“It’s a brave, new world with respect to credit requirements for mortgages,” says John Ulzheimer, president of The Ulzheimer Group and a nationally recognized credit expert.

One old rule still applies: The higher your credit score, the lower your monthly payments.

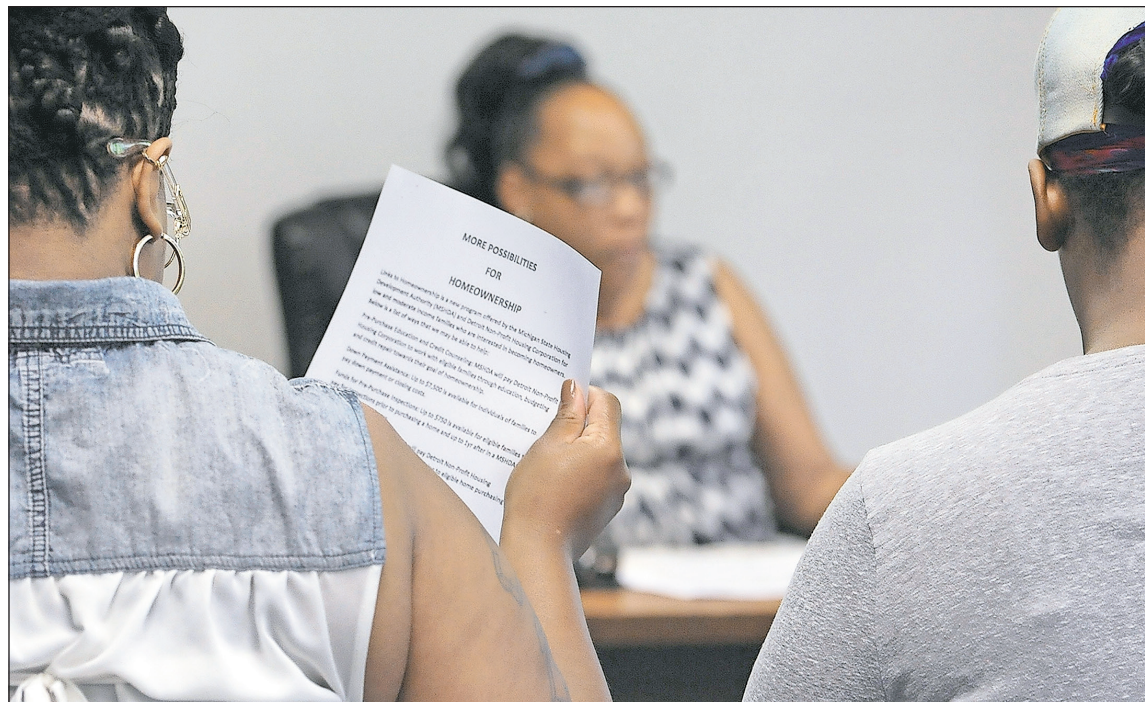
“Below 660 or 680, you’re either going to have to pay sizable fees or a higher down payment,” Zigas says.

Vicki Bott, a former official at the U.S. Department of Housing and Urban Development, says that her office noticed much the same thing. “While there are many qualified borrowers in the 580 range, the market today is probably (looking for) 640 to 660, at a minimum,” Bott says.

On the other end, a score of 700 to 720 will get you a good deal, and 750 and above will garner the best rates on the market.

Improve your chances by pulling your credit reports and ensuring you’re not being unfairly penalized for old, paid or settled debts, Zigas says.

Stop applying for new credit a



AP PHOTO/Jose Juarez

Two women review information on what they need to buy their first home as they meet with a homebuyer counselor.

year before you apply for financing. And keep the moratorium in place until after you close on your home, Ulzheimer says.

FIGURE OUT WHAT YOU CAN AFFORD

There are various rules of thumb that will help you get an idea of how much home you can afford. If you’re using Federal Housing Administration financing, your home payment can’t exceed 31 percent of your monthly income. But with some mitigating factors, the FHA will let you go higher.

For conventional loans, a safe formula is that home expenses should not exceed 28 percent of your gross monthly income, says Susan Tiffany, retired director of personal finance publications for adults for the Credit Union National Association.

Improve your chances by trying on that financial obligation long before you sign the mortgage

papers, Tiffany says. Before you home shop, calculate the mortgage payment for the home in your intended price range, along with the increased expenses. Then bank the difference between that and what you’re paying now.

SAVE FOR DOWN PAYMENT, CLOSING COSTS

Depending on your credit and financing, you’ll typically need to save enough money for a down payment — somewhere between 3 percent and 20 percent of the home’s price.

To get an FHA loan, you need a credit score of 580 or higher.

One exception: Veterans Affairs loans, which require no down payment.

Another cash expense: closing costs. Whatever your loan source, you’ll also need money to pay closing costs. For a \$200,000 mortgage, closing costs run (depending on where you live) from \$2,300 to \$4,000.

Improve your chances by banking your own money and seeking down-payment assistance, Tiffany says. Often it’s location-based or tagged to a certain type of buyer, like first-timers, she says. Search online with the city name, then the county name, along with word combinations such as “down-payment assistance,” “first-time homebuyers” and “homebuyer’s assistance.”

In a buyer’s market, you can also negotiate to have the seller pay a portion of the closing costs.

BUILD A HEALTHY SAVINGS ACCOUNT

Building your savings is something you should do over and above saving money for the down payment and closing. Your lender wants to see that you’re not living paycheck to paycheck. If you have three to five months’ worth of mortgage payments set aside, that makes you a much better loan candidate.

That money will also help cover maintenance and repair issues that come up when you own a home. While repairs are sporadic, items such as a new roof, water heater or other big-ticket items can hit suddenly and hard.

Improve your chances by setting aside money every month. A good rule of thumb: On average, you’ll spend 2.5 percent to 3 percent of your home’s value annually on upkeep, repairs and maintenance, says Joseph Gyourko, professor of real estate at the Wharton School of the University of Pennsylvania. If you’re buying a \$250,000 home, aim to save \$520 to \$625 per month.

GET PREAPPROVED FOR A MORTGAGE

For serious home shoppers, “the No. 1 thing is they better have everything in order,” says Dick Gaylord, broker with RE/MAX Real Estate Specialists in Long Beach, Calif., and former president of the National Association of Realtors. That means that, before the real home shopping begins, you want to get financing in place, he says.

“That documentation around income and assets is very essential, more so than in the last five years,” Bott says.

Improve your chances by getting financing in place “before you walk through the first house,” Gaylord says. Otherwise, he asks, “How do you know how much you can afford?”

BUY A HOUSE YOU LIKE

If you’re buying today for yourself and your family, you want a home that will make you happy for the next few years.

You can’t always count on a quick sale. And depending on how much you put down, and how much you have to shell out to sell and relocate, short-term ownership can be a pretty expensive proposition.

Improve your chances by stepping back, Gyourko says, and making certain “you like the house.”

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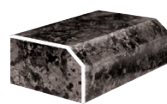
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Minimum Template & Installation

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There's room to grow in this lovely Beverly split-entry

By NANCY MADES-BYRD
CORRESPONDENT

This lovely, eight-room home in Beverly's desirable Centerville neighborhood offers smart buyers a spacious residence with room to grow. The three-bedroom, two-and-a-half-bathroom, split-level-style home features a thoughtful floor plan that brings out the best of its nearly 2,600 square feet of living space on a fabulous 16,998-square-foot lot.

The main-level living space brings the impressive living room with gleaming hardwood floors and a soaring cathedral ceiling, and a wonderful family room with a wood stove, cathedral ceiling and sliders to the deck — perfect for small- and large-scale gatherings. The family room leads to the updated, eat-in kitchen with granite counters and striking cherry cabinets. Enjoy the changing seasons while you cook, as the kitchen overlooks the backyard.

The master bedroom features a private, en-suite, 3/4 bath, walk-in closet, and graceful French doors leading onto the expansive deck that affords lovely views of the grounds. Two additional bedrooms and full bathroom complete this main level. Each bedroom features the same gleaming hardwood floors enjoyed by the living room. High-quality tile comprises the flooring in the kitchen and baths.

The 552-square-foot finished basement features the home office and lower-level family room, with expansion potential easily reimagined as space for the au pair or returning college student.

The grounds bring a fabulous in-ground, heated pool and a flat, fenced yard ideal as play space or for entertaining. There is garage parking for one vehicle, as well as



The living room features hardwood flooring and a beamed cathedral ceiling.

AT A GLANCE

- 8 rooms
- 2,568 square feet of living space
- 3 bedrooms
- 2.5 baths
- \$499,900

LISTED BY

- Gayle Estrella
- 978-578-4912
- Gayle.Estrella@NEMoves.com
- Coldwell Banker Residential Brokerage of Beverly



Gayle Estrella

storage and separate space for the home hobbyist easily converted back for a two-car garage. There is paved parking for additional vehicles. There is a coveted tankless water heater and the home is heated via multi-zone oil heat.

The residence is offered at \$499,900 by Gayle Estrella of Coldwell Banker Residential Brokerage of Beverly.



Courtesy photos

With plenty of time still left to enjoy those warm September days, this home is complete with an in-ground, heated pool and a flat, fenced-in yard.



Located in the sought-after Centerville neighborhood, this eight-room split-level offers three bedrooms, including a master suite and 2 1/2 baths.

Own a piece of history on Beverly's famed Hale Street

BY NANCY MADES-BYRD
CORRESPONDENT

Abounding with charm and Colonial architecture, this multi-family home is one of the most prominent antique residences on Beverly's historic Hale Street.

The home was built in 1712 for Samuel Woodbury, a descendant of one of Beverly's first families. In 1624, John Woodbury settled here as one of the storied "Old Planters" granted acreage where his toil would create the foundation on which a nation was built.

"I am extremely proud and excited about the opportunity to represent the owner of the Samuel Woodbury House in its marketing and sale. This is both an impressively preserved example of Beverly's pre-Colonial history and very comfortable and livable home. The yard is a haven for relaxation and rejuvenation," says listing agent Karen Fogarty of Coldwell Banker Residential Brokerage of Beverly.

The classic, Colonial residence is currently divided into a three-family home, with five bedrooms and three baths divided among 3,194 square feet of living space. The impressive first-level owner's unit features 7 1/2- and 8-foot ceilings; wide, pumpkin-pine floors; three fireplaces; and an updated kitchen with custom, natural cherry cabinets, upgraded appliances and granite countertops. The unit includes two good-sized bedrooms, a bathroom, family room, dining room, living room, and home office. A cozy and welcoming three-season porch leads to the secluded, lagoon-style, in-ground, heated pool.

The residence could easily be restored into a single-family home; become a larger owner's unit with an



The "Samuel Woodbury House," built in 1712, is representative of Beverly's pre-Colonial history.



Sited on a desirable corner lot on Beverly's historic Hale Street, this property is complete with an in-ground swimming pool surrounded by meticulously landscaped grounds.

in-law; or retain its current status with two income-producing units upstairs. The second-level unit maintains the home's lovingly cared for antique sensibility in

a one-bedroom, one-bathroom unit with a walk-in closet, ample living room, and a good-sized kitchen. The other second-level unit can be rented as a one- or



Divided into a three-family home, the owner's unit boasts soaring ceilings; wide, pumpkin-pine flooring; three fireplaces and a modernized kitchen.

two-bedroom, and offers an eat-in kitchen, living room and deck overlooking the yard. The antique nature and floor plan remains true to the original, even with

the adaptation to multifamily use; it impresses with its lasting craftsmanship and inspires with its place in history.

There are energy-efficient

AT A GLANCE

- 14 rooms
- 3,194 square feet of living space
- 3-unit antique home
- In-ground, heated pool
- Parking for 6 vehicles
- \$699,900

LISTED BY

■ Karen
Fogarty
■ 978-828-6146

■ Karen.
Fogarty@
NEMoves.com

■ Coldwell Banker Residential
Brokerage of Beverly



Karen Fogarty

windows throughout the home and an extensive clapboard replacement project was performed, including vapor barrier home wrap and 3-inch white cedar clapboards, twice dipped and dried before being affixed with stainless-steel nails. A new roof was installed in 2006. Situated on a shaded, desirable, 0.4-acre corner lot, one-third of a mile from Woodbury Beach, the landscaped grounds are appealing spaces of sunlit play areas and cozy shaded nooks. There is off-street parking for more than six vehicles and the location is convenient to nearby shopping, schools, recreation including famed Lynch Park, and the commuter rail.

"This home represents a very exciting opportunity to purchase a property in Beverly Cove for many different buyers. Income from the two rental units can assist with the mortgage; a new owner might desire a larger owner's unit and only one apartment or in-law; it is a home that can be adapted to meet the needs of its next owner," notes Fogarty.

Courtesy photos

Gorgeous Beverly Cove home comes with features galore

BY NANCY MADES-BYRD
CORRESPONDENT

Every day is a “beach day” when you live just steps from one of the most beautiful beaches in Beverly’s desirable Cove neighborhood.

This spacious four- to five-bedroom home comes with deeded beach rights among countless other fabulous amenities. Stepping from the welcoming farmer’s porch into the impressive two-story foyer, one is immediately taken by a sweeping artisan staircase and how a thoughtful design creates a home filled with light, airy spaces.

“The Cove area in Beverly has always been highly sought after due to its proximity to the ocean. To have a newer construction home such as 32 Pickman and have all of the amenities buyers want today is unique,” says listing agent Kevin Pietrini of Coldwell Banker Residential Brokerage of Beverly. “This is truly a rare opportunity.”

The first level brings a large living room with a dramatic stone fireplace, recessed lighting and gleaming hardwood floors. The family room boasts a cathedral ceiling and leads to the deck — ideal for large and more intimate entertaining. The dining room, with contemporary recessed lighting, brings you into the true chef’s kitchen, with a six-burner, Thermador gas stove; endless granite countertops, and top-quality cabinetry. The lovely guest room, laundry, mudroom and half bath complete the first floor.

Upstairs finds three generous bedrooms, including the retreat-like master bedroom suite complete with

AT A GLANCE

- 4 bedrooms
- 4 baths
- 5,995 square feet of living space
- Separate entry, fully finished basement with au pair/in-law potential
- Deeded beach rights to Beverly Cove
- \$1,469,000

LISTED BY

- Kevin Pietrini
- 978-882-4172
- Kevin.Pietrini@NEMoves.com
- Coldwell Banker Residential Brokerage of Beverly



Kevin Pietrini

walk-in closet and private spa bathroom with double vanity, granite counters, and separate shower and Jacuzzi whirlpool soaking tub. There is an additional separate bathroom and good-sized home office at this level. The third-floor bonus room is a stunning space with hardwood floors, recessed lighting and custom-built window seats.

The fully finished, walkout basement has a separate entrance, living area, bedroom, full bath and kitchen, making it an ideal living space for the au pair, in-laws or recent college graduate.

The lovely grounds are professionally landscaped and include plantings, a sprinkler system and a stone wall. There is attached garage parking for two vehicles and paved parking for additional vehicles. The residence includes multi-zone heat and central air conditioning and central



Courtesy photos

Located in desirable Beverly Cove, this beautiful offering is complete with a charming farmer’s porch, professionally landscaped grounds, and much-coveted, deeded beach rights.



In the gourmet kitchen, find a six-burner, Thermador gas stove; granite countertops and abundant wood cabinetry.



The living room has a stone fireplace, recessed lighting, crown moldings and hardwood flooring.

vacuum.

“Buyers today expect a lot when purchasing a new

home — superior location close to major highways and the train, high-quality

finishes and more square footage are some of the major items on their

checklist, and this home certainly fits them all,” Pietrini adds.

Don't miss your chance to own at Essex Crossing At Montserrat

By NANCY MADES-BYRD
CORRESPONDENT

There's still time to join the final phase of Essex Crossing At Montserrat, Beverly's prized luxury subdivision. The development of 16 stately homes is idyllically situated in the lovely Montserrat neighborhood, convenient to Route 128 or the MBTA Rockport commuter train. It's also minutes from Beverly's thriving, eclectic downtown and storied waterfront.

The 10-room, Colonial-style home featured here, like all Essex Crossing homes, has been built to the highest standards and offers four bedrooms and 2 1/2 baths. Thoughtful design brings an open floor plan of delightful, light-filled spaces.

"The front elevation of this model and all of our models at Essex Crossing At Montserrat have a traditional New England-style feel, with exterior front details inclusive of thick front door surrounds, window pediments and corner board details, which add that little extra touch," says listing agent Kevin Pietrini of Coldwell Banker Residential Brokerage of Beverly.

Entering the home's impressive foyer, the eye is immediately drawn to the striking custom window above the front door. The first floor brings the large family room, which boasts contemporary recessed lighting, gleaming hardwood floors, and a fireplace to set just the right mood whether you're entertaining guests or enjoying a quiet night at home.

The kitchen is a cook's delight with hardwood floors, seemingly endless granite countertops, and quality cabinets. Stainless-steel appliances and a generous kitchen island make the kitchen the



Courtesy photos

A new development of 16 homes, Essex Crossing At Montserrat features 10-room, quality-built Colonials.



Every home here offers open floor plans with gourmet kitchens, generous dining rooms, large studies, four bedrooms and 2 1/2 baths.

perfect place for a quick breakfast in the morning or a gourmet meal for a crowd. Just off the kitchen is a good-sized dining room with the same gleaming hardwood floors that run throughout the first floor. A large study,

laundry with ceramic tile flooring, and a half bath complete the first floor.

Upstairs brings three bedrooms, including the luxury master bedroom suite, with its own spa-like, private bath. The master bath features a double



The grounds are stunning, enhanced by low-maintenance composite decks, professionally landscaped yards and beautiful views.

vanity and Jacuzzi whirlpool soaking tub — just the thing for relaxing after a long day. The master suite also brings a sizeable walk-in closet and separate linen closet. There are three additional bedrooms and a second full bath.

The upstairs bedrooms offer wall-to-wall carpeting and impressive closet space. An additional 19-by-17-foot bonus room on the second level awaits to be reimagined as a play space or home gym.

This modern home finds

AT A GLANCE

- 2,649 square feet of living space
- 0.18 acres
- 4 bedrooms
- 2.5 baths
- 2-vehicle garage
- \$745,000
- LISTED BY**
- Kevin Pietrini, 978-882-4172, Kevin.Pietrini@NEMoves.com
- Pam Spiros, 978-808-6022, Pam@PamSpiros.com
- Coldwell Banker Residential Brokerage of Beverly



Kevin Pietrini



Pam Spiros

the ideal balance of classic touches, such as custom wood molding, with the necessities of modern living, including zoned central air conditioning and rooms that come wired for cable television and high-speed internet hookup. The residence also offers convenient central vacuum and a security system.

The grounds feature a low-maintenance composite deck — ideal for outdoor entertaining — that leads to the lovely, professionally landscaped yard. There is an attached, two-vehicle garage and paved parking for additional cars.

Buyers today want location and Essex Crossing At Montserrat certainly has that with easy access to Route 128, the MBTA train station and the Beverly beaches, plus be part of a new community; this is something that's quite rare on the North Shore," says co-listing agent Pamela Spiros.

FAMILY FEATURES

With the aid of modern technology, it's now possible to convert virtually any ordinary house into a smart home filled with features that make daily tasks more convenient. These technologies allow for greener living, customization of your living space to personal tastes and the peace of mind that you can control key home systems with your smartphone.

Converting to a smart home may seem like an intimidating task at first, but if you break the process into manageable steps, you'll find it's not so hard to choose and install the best smart devices for your home and lifestyle. You can begin turning your house into a smart home by following these simple steps.

SET A BUDGET

All of the technology and gadgetry that comprise today's smart homes were once viewed as luxury, reserved for the rich and famous and those whose lives played out on the big screen. What once seemed impractical for the average homeowner is now quite attainable. When you consider that some smart devices, such as light bulbs, have a life span of up to 25 years, in the end you may end up even saving money.

How much money you'll ultimately spend to create your smart home depends on numerous factors: the size of your home, number of systems and appliances you wish to automate and the level of integration you desire are significant considerations. Assuming that your home is already wired for a high-performance broadband connection, you can get into the smart home game for under \$100 with a thermostat that you can manage remotely. On the other hand, adding smart-home technology throughout the whole house will likely cost in the thousands.



Photos courtesy Getty Images

Setting priorities and working in stages can help ease the process of transforming your property into a smart home.

Pay attention to the levels of integration that various products offer. Purchasing products from brands that partner with many other smart-home device makers will help ensure the products you add in the future will work with those you install now. Selecting highly integrated products will save you time during the installation process, help you avoid unnecessary expenses down the road and improve your overall smart-home experience.

BRAINSTORM IDEAS FOR EACH ROOM

Once you're past the nuts and bolts of practical considerations, it's time to start imagining. The key about designing the perfect smart home for you is to remember that the very essence of smart devices is their ability to make your life more convenient. Choosing the products and how you connect them is all about you and your lifestyle — there's more than just one way to build your smart home.

Go room to room in your home and think about the activities that occur in each space. Consider which of these can become easier or more enjoyable with the support of smart technology. The living room, where you likely have a host of entertainment and audio equipment, offers plenty of obvious benefits, but also look at the kitchen, for example. Did you forget to start the dishwasher on your way out the door? Initiating a wash cycle remotely will let you come home to dishes clean and ready for dinner.

PRIORITIZE WHAT YOU INSTALL

When it's time to begin the actual transition to a smart home, it's a good idea to start with the most important products first. For most homeowners, those are the devices that you use every day.

Opening and closing the garage door is so much a part of your daily routine that it is often hard to remember if you closed it



The key to customizing your smart home is choosing devices that will add convenience to your own personal lifestyle.

on the way out. Products such as the Chamberlain MyQ Garage upgrade kit, or Chamberlain garage door openers with built-in MyQ technology, put peace of mind in the palm of your hand. This technology allows you to control and check the status of your garage door from anywhere, at any time, so you know if your garage was left open or if it's being opened while you're not there.

The innovative technology works with numerous smart-device brands and their devices, such as NEST thermostats and Xfinity home security products.

With the all-important lead-in to your home covered, you can turn attention to devices that help manage your home's operation and efficiency. Thermostats that auto adjust to designated climate settings are a popular option for many

SMART DEVICES FOR EVERY ROOM

The number of devices that can be integrated into a smart home is growing at an accelerated rate, but not all are complex gadgets and gizmos. Some of the simpler options for every room in your home include:

Living Room: Outlet Adapters

Walk into your home late at night and flip on the lights, the TV or both without searching in the dark for a switch or remote. After your smart outlet adapter is plugged into the wall, appliances can be plugged into the adapter and controlled from a smartphone.

Bedroom: Motorized Drapes

Adding motorized drapes to your bedroom allows for an easy way to adjust lighting and privacy — all without leaving the comfort of your bed. Properly adjusting drapes, which is easy to do with smartphone control, can also help manage energy consumption by regulating solar heat.

Kitchen: Coffee Maker

Wake up to your favorite morning beverage without drowsily scooping and pouring. A smart coffee maker can make the right amount of coffee at just the right time through simple settings on your smartphone.

Garage: Remote Garage Door Access

Open, close and monitor your garage door anywhere, anytime. With remote access to one of the main entry points to your home, you can ensure the garage door is shut when you're out or ready to open when you return.

homeowners because they bring immediate returns in reducing your overall energy usage. Irrigation systems and power management products are also wise investments when it comes to optimizing your home's use of natural resources.

Stepping across the threshold to a smart home may feel like a big step, but once you get settled and experience the convenience and control, you'll likely find yourself exploring ways to incorporate smart technology every place you can.

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*Based on Market Share per MLS PIN, 01/01/16- 12/31/16

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Single-Family SOLD 7 Ocean Avenue Marblehead	Single-Family SOLD 436 Lafayette Street Salem	Single-Family SOLD 36 Felt Street Salem	Single-Family SOLD 5 Northend Avenue Salem	Single-Family SOLD 7 Myrtle Street Beverly	Single-Family SOLD 6 Riverway Road Salem	Single-Family SOLD 46 Lewis Road Swampscott	Single-Family SOLD 30 Ravana Salem	Single-Family SOLD 26 Clarks Amesbury	Single-Family SOLD 21 Flint Street Salem	Condominium SOLD 5 Roslyn Street U:1 Salem
Condominium SOLD 10 Andrew Street U:3A Salem	Condominium SOLD 5 Bradford Street U:1 Salem	Condominium SOLD 23 Beach Avenue U:3 Salem	Condominium SOLD 95 Federal Street U:1 Salem	Condominium SOLD 315 Essex Street U:1 Salem	Condominium SOLD 11 Church Street U:308 Salem	Condominium SOLD 11 Cedar Street U:1, U:2 & U:3 Salem	Condominium SOLD 7 Spring Street U:1 Salem	Condominium SOLD 20 Federal Street U:5A Salem	Condominium SOLD 15 Crombie Street U:1 Salem	Condominium SOLD 112 Federal Street U:1 Salem
Condominium SOLD 5 Daniels Street Court U:1 Salem	Condominium SOLD 6 White Street U:1 Salem	Condominium SOLD 22 Williams Street U:1 Salem	Condominium SOLD 16 & 16.5 Holly Street U:1L & U:2L Salem	Condominium SOLD 324 Essex Street U:3 Salem	Condominium SOLD 68 Essex Street U:1 Salem	Condominium SOLD 49 Independence Way U:49 Marblehead	Condominium SOLD 19.5 Broad Street U:1 Salem	Condominium SOLD 7 Howard Street U:1, 3, 4, 5 & 6 Salem	Condominium SOLD 333 Essex Street U:2 Salem	Condominium SOLD 16 Holly Street U:1r & 2r Salem
Condominium SOLD 37 Boardman Street U:2 Salem	Condominium SOLD 7 Daniels Street U:3 Salem	Condominium SOLD 262 Lafayette Street U:2 Salem	Condominium SOLD 97 Essex Street U:1 Salem	Condominium SOLD 90 Wharf Street U:L10 Salem	Condominium SOLD 34 Walter Street U:2R Salem	Multi-Family SOLD 59 Broad Street Salem	Multi-Family SOLD 6 Naples Road Salem	Multi-Family SOLD 114 Derby Street Salem	TOP AGENTS: Maggie Gibson Kristen Kotowski Jenna Lovely	

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DWELLSTUDIO VIA AP

DwellStudio's Pietro chair combines luxe upholstered curves with a set of sexy metallic legs. A more modern take on midcentury styling, a curvier silhouette and metallic accents are just some of the big trends for fall 2016.

FALL'S AB INDS

Pattern, metal and millennials influence season's décor trends

By KIM COOK
ASSOCIATED PRESS

This fall, décor continues to move in a more easygoing direction, with welcoming hues, softer profiles and a comfortable mix of materials and styles.

For those with a flair for the dramatic, there's room for that, too.

Some trends for the upcoming season:

WARM AND WELCOMING

New York designer Elaine Griffin sees the influence of millennials in a trend

toward "feel good finds" with a palette of warm colors, laid-back furnishings and lots of texture.

"Millennials' homes echo the nurturing environments they grew up in," she says.

That generation is embracing locally produced crafts as well as goods from far corners of the planet, she says: "There's retro style and global influence everywhere."

Fall also offers a range of new rugs, from fluffy wools in neutral colors to hand-woven, pileless kilims in deeper tones and stronger patterns.

Amy Matthews, the renovation maven who has hosted shows on HGTV, DIY Network and TheDesignNetwork.

com, loves using Persian runners in unexpected places.

"There's nothing like (it) in the kitchen," she says.

"It brightens up a classic kitchen, and also makes changing out color schemes a breeze.

"And in any other room,

it will take your décor to the next level by anchoring with 'art' for the floor."

Look for kilims on benches and ottomans, too.

PATTERN PLAY

Geometrics, mineral prints, florals and global motifs get fresh interpretations for fall.

For Griffin, "marble motifs are the 'it' pattern of the season."

The veined white versions are ubiquitous across bath, kitchen and tabletop goods, but look, too, for marbled patterns in dramatic hues on fabric and paper.

Wallpapers are on Matthews' pattern radar.

"Wallpaper's not just for the walls anymore," she says. It can go on ceilings and even furniture.

"It's more dramatic and eye-catching than paint, making a strong statement and setting the tone for a room," she says.

Roman blinds are also back in style, with contemporary pattern collections by designers like Diane Von Furstenberg and Jeffrey Alan Marks.

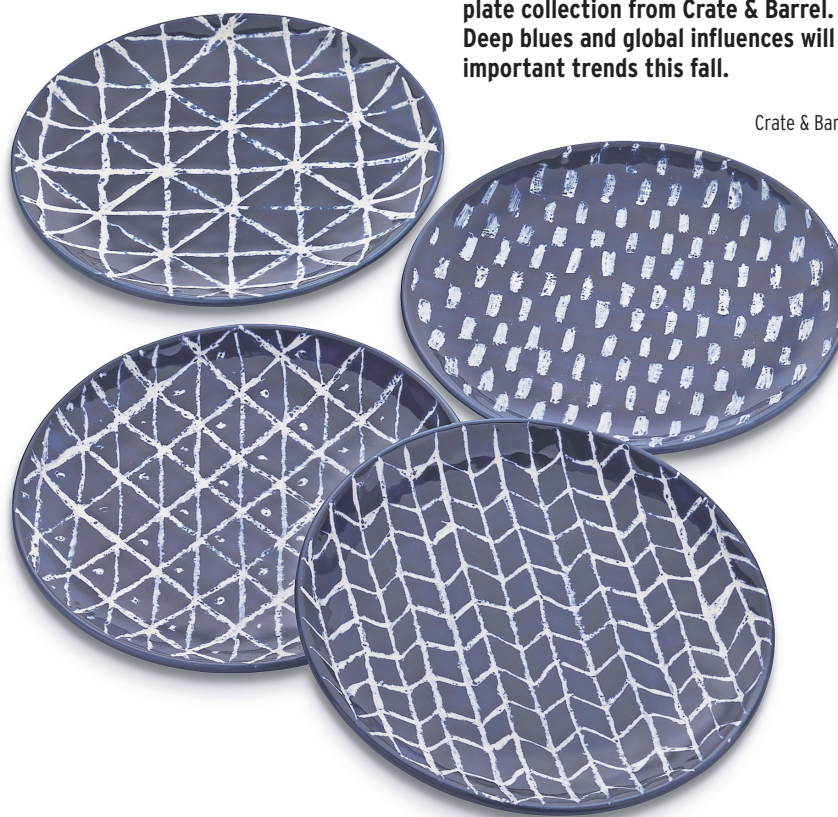


CRATE & BARREL VIA AP

Deep, rich blues are trending across all the décor categories this fall. Furniture like this blue, upholstered sofa from Crate & Barrel in a warm navy hue bring coziness home for the cooler months.

Indigo and batik come together on a pretty plate collection from Crate & Barrel. Deep blues and global influences will be important trends this fall.

Crate & Barrel via AP



MIX AND MATCH METALS

Beth Kushnick, set decorator for CBS' "The Good Wife," puts metallics near the top of her trend list.

"Some are highly reflective and others are more subtle, but they're in gold, silver, copper and rubbed bronze. They really up-scale a look and broaden a color palette," she says.

The trend appeals to Matthews, too. Her style tip: Don't overdo it.

"I prefer not to pick any more than three different metallic-finished pieces, and then put them together for an eclectic and timeless look," she says.

COLOR STORY

"My go-to color is always blue," Kushnick says. "I'm seeing dark blue and teal in particular now, which work so well for a variety of styles, bridging the gap between masculine and feminine."

Adds Matthews: "Cool grays are giving way to dusty, sky and indigo blues."

Griffin is seeing muted versions of '60s pottery hues — turquoise, coral, citrus and ivory — debuting this fall and carrying into spring 2017.

A range of whites and creams will complement all those metallics, Kushnick says.

"As a set decorator, I usually try to stay away from these colors, since they're difficult to use on camera. But on my new show (CBS' "BrainDead") I'm using them almost exclusively. I'm seeing options in every décor style. White's working year-round, and is here to stay."

The paint company Benjamin Moore has named Simply White its color of the year, and Sherwin-Williams, Glidden and Behr also selected whites as their signature 2016 colors.

DRAMATIC TOUCHES

Matthews is excited about "the rebirth of the chandelier." She sees the statement fixture as one



The rich textural mix and global influence represent two of this fall's strongest décor trends. Here, a Moroccan wedding blanket from Restoration Hardware is woven of sheep's wool and cotton, embellished with plush fringe and metallic sequins.

RESTORATION HARDWARE VIA AP

of the most dramatic and playful additions to any room.

"Designs look best when

they're eclectic and a bit eccentric," she says, adding, "The more eye-catching, the better. If tile is 'eye candy' for

the walls, then pendant lights are the earrings that make the outfit."

For Griffin, the drama's all

about a curvier silhouette in furnishings.

"After years of harsh angles, the curve looks

fresh for fall," she says.

"Streamlined new versions are evocative of '70s and '80s classics."

BOLD and *blended*

FAMILY FEATURES

Remodeling your home can be a big, and oftentimes, overwhelming project, but it doesn't always have to be. Sometimes all you really need is a fresh coat of paint or smaller upgrades. If you're not looking to do a whole home renovation, and just want to give your interior a little pick-me-up, consider revamping colors, textures and your home appliances with these simple tips.

COLOR IS KEY

Daring patterns and color combos are gaining favor in homes across the country, especially in the most used room in the house — the kitchen. Give your kitchen a fresh, new look by taking a multi-toned cabinetry approach. Apply different shades to your upper and lower cabinets to create a completely new feel. Opting for colored cabinets, as opposed to a stain, helps develop a broader palette for the space and produces an identifiable color scheme. A similar approach can be taken for kitchens with islands. Make your island the focal point by opting for a vibrantly colored base or countertop.

When it comes to your countertops and backsplashes, you can also achieve a standout look with a high-contrast approach. Pair deeply colored counters or backsplashes with more subtly hued cabinets and flooring to make a dramatic statement.

BLEND IN

Whether your style is big and bold or clean and minimalistic, creating a cohesive look for a space is important. Oftentimes, outdated home appliances get in the way of an otherwise seamless home design. A simple home appliance upgrade can easily change

Upgrade your home without a full renovation



Courtesy photos

Choosing the right style and material of countertop can make or break an intended design.



Play with texture and color for the most impact when renovating your home.

the overall style of a room for the better.

With more homeowners tuned into online and televised DIY resources, manufacturers are challenged like never before to deliver high-end products that blend flawlessly into the background of a living space. Units such as those from Mitsubishi Electric's Designer Series are sleek, stylish, slim and available

in three different colors — glossy white, matte silver and glossy black — making matching the appliance to the style of a space effortless.

TEXTURE GOES A LONG WAY

Take into consideration textures and materials — tile and stone are the norm, but unexpected pairings such as brick and butcher



Bright hues can make a bold statement in home renovations.

block can lend a whole new level of style.

These simple details can make a drastic difference in the feel of your home, no matter what room in the house you're sprucing up. In the kitchen or bathroom, choosing the right style and material of countertop can make or break your intended design. For example, the beauty of granite's natural patterns make it a

one-of-a-kind look for your home, while a newer kitchen design trend, stainless steel, provides a distinctive look.

Another easy way to play with the texture in your home is by placing small, decorative objects throughout your living quarters. Natural and organic objects, like shells, stones or twigs, can be used to inject an outdoor feel in different rooms.

Most importantly, consider

balance when seeking out different textures. Overdoing it can detract from your attempts to liven up your home, making it instead feel cluttered or disorganized.

FIND THE RIGHT FEATURES

While the aesthetic fit of a new appliance is important, so are the features that ensure your purchase answers the needs of your lifestyle. When shopping for updated appliances, look at how the models you're considering perform in areas such as:

Noise control: Especially if you're replacing an older cooling and heating system, you may have been battling the sounds it was emitting for years. You'll immediately notice the difference with many of today's appliances, which are designed to offer quiet operation. Some even function at a sound level lower than a human whisper.

Energy management: Look for models that offer features to help manage your energy consumption. One solution is a timer that allows you to create scheduling options to adjust the temperature, and thus the amount of energy, being used in rooms when they are not occupied.

Intelligent comfort: For appliances like refrigerators and freezers, it's an automatic assumption that they will maintain a consistent temperature. You may be surprised to discover that other appliances can offer the same continuity when it comes to comfort, too.

Programmable functions: With continuous developments in technology, various home appliances now have the capability to connect to smartphones and tablets. Through these apps, you can regulate multiple settings for your home appliance operations from virtually anywhere with just a click of a button.

Gorgeous contemporary — complete with views of Putnamville Reservoir

BY NANCY MADES-BYRD
CORRESPONDENT

With striking views of Danvers' Putnamville Reservoir throughout, this 4,539-square-foot home may just convince you that you're on vacation year-round. The sprawling home is sited with direct frontage on the reservoir that's a North Shore favorite for nature walks and fishing.

A decidedly contemporary design brings all of the light and space of a true open-floor plan to this five-bedroom, four-bathroom home that includes a fully finished lower level.

The main floor features the living room with its soaring cathedral ceiling and striking stone fireplace. Picture windows and French doors leading out to the fabulous composite deck also grace the living room. It's an ideal space for grand- and small-scale entertaining.

The country kitchen boasts another cathedral ceiling, skylight and artisan-coffered ceiling.

The granite counters, stunning cherry cabinets, and quality stainless-steel appliances including wine storage will inspire cooks — from the novice to the gourmand. There's a pantry and wonderful kitchen island with endless counter space and a breakfast bar that's ideal whether you're grabbing a quick bite in the morning or preparing a holiday feast.

The fireplaced dining room features recessed lighting and more picture windows to enjoy views of the reservoir.

"The views are breathtaking and change beautifully with the seasons," observes listing agent Pamela Spiros of Coldwell Banker



Courtesy photos

The wide-open floor plan features a living room complete with a cathedral ceiling, a stone fireplace and French doors to a composite deck.



The generous home boasts more than 4,500 square feet of living space and glorious views all year long.

Residential Brokerage of Beverly. "Walls of windows bring nature indoors, filling

the space with a peaceful calm." Three bedrooms,



The patio of this stunning contemporary overlooks Danvers' Putnam Reservoir.

including the master bedroom suite, also encompass the first floor. The master

suite is a relaxing space with private bath featuring a double vanity, separate

AT A GLANCE

- 9 rooms
- 4,539 square feet of living space on 0.52 acres
- Direct frontage on Putnamville Reservoir
- 5 bedrooms
- 4 baths
- 2 fireplaces
- \$1.2 million
- LISTED BY**
- Pam Spiros
- 978-808-6022
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- Coldwell Banker Residential Brokerage of Beverly



Pam Spiros

shower and Jacuzzi tub, and linen closet. There is also a private deck off the master suite. All of the bedrooms are furnished with plush, wall-to-wall carpet and generous closet space. The laundry and an additional full bath complete this level.

There are two additional bedrooms and a full bath on the second level. The basement level brings an oversized game room perfect for a play space or the weekly football party. The game room offers yet another stone fireplace and bathroom suite, complete with steam room and sliders leading out to the professionally landscaped yard that includes fruit trees, a stone patio and fire pit.

Additional amenities include zoned air conditioning, central vacuum and a security system. There is an attached, two-vehicle garage and paved parking for additional vehicles. The home seller is a licensed real estate agent.

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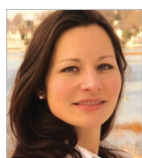
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Tiny mosaic tiles create colorful ‘wow’ factor

By KIM COOK
ASSOCIATED PRESS

Blending art, architecture and design, mosaic tile is one of the oldest forms of wall and floor covering. Using the tiny squares known as tesserae, Ancient Greeks and Romans created detailed stories and intricate geometric patterns, and mosaic art embellishes ceilings, walls and floors from Byzantium to Barcelona.

Today, artists teach and share their tile-working skills at places like the Chicago Mosaic School and the Institute of Mosaic Art in Berkeley, California.

And mosaic’s creative possibilities are popular among interior designers, too.

At Coverings, an industry show in Chicago this spring, tile-makers’ booths were mini art galleries. Designer Alena Capra, for instance, created a peacock feather out of dozens of Ceramics of Italy mosaic tiles to showcase the range of colors and creative possibilities.

“Mosaic tile lets you create amazing murals of just about anything. I’ve always loved doing mosaic murals, because they allow for the most creativity with tile,” Capra says.

Murals and feature walls done in mosaic tile can bring a “wow” factor into a space; on a smaller scale, they can add design flair to backsplashes or bathrooms. Because there isn’t a lot of acreage to cover there, you can have some fun with colors and patterns, and perhaps splurge a little.

Modern manufacturing techniques mean the range of mosaics is greater than

ever. A new type of durable material even lets today’s designers put glass mosaics on the floor.

Sara Baldwin, founder of the design studio and manufacturer New Ravenna, notes that mosaics have inherent texture in the way they’re hand-crafted, cut and assembled.

“We’ve now focused on this, combining different materials in one mosaic,” she says. “So you can find stone, glass, shell, gold, ceramic and even aluminum together, creating a dynamic textured surface.”

Glass or stone cut into intriguing shapes can help walls and floors tell a little story.

Flock, part of New Ravenna’s Altimetry collection, places delicate glass “wings” against a creamy Calacatta marble background. Francois Grand, part of the Illusions line, stacks glass and marble shapes into a witty and slightly startling trompe l’oeil, 3-D design. And Demi Lune, a waterjet-cut mosaic crafted in aquamarine glass, has a lovely wave motif.

Mosaic Décor’s Circles design features a cascade of variously sized, small round tiles in blacks and browns, evoking a glass of fizzy cola.

Kelly Wearstler’s Liaison collection for Ann Sacks has mixed stone mosaics in sleek, cool shapes that form geometric kaleidoscopes.

“One trend I love right now involves Mediterranean blue tiles — especially aqua as an accent color,” Capra says.

Spanish maker Altoglass offers a pretty, blue-and-white mosaic printed with a traditional Portuguese



Gaelle Le Boulicaut/Appiani via AP

This Memorie mosaic tile floor by Appiani adorning a kitchen puts a contemporary spin on a traditional motif.

pattern.

For Italian tile-maker Brix, Japanese designer Aki Motoyama has created Cloud, a series of five different-sized porcelain tiles in soothing neutrals.

On the wall, the effect is free-form and relaxing.

Appiani’s Memorie collection revives several centuries-old mosaic patterns in rich colors. They nicely offset contemporary

furnishings in a modern space.

Metallic mosaics introduce a dash of drama. Add bling with a few gold, silver or copper tiles; clad a larger area like a

backsplash or bath wall, and the effect is spectacular. Tilebar’s stainless steel Terrapin, Alchemy and Cirque collections highlight geometric shapes in stainless steel.

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Still-low mortgage rates spark refinancing wave

BY ALEX VEIGA
AND JOSH BOAK
AP BUSINESS WRITERS

The last time Mark McCollam refinanced the loan on his three-bedroom house, he figured mortgage rates would only head higher from there. He was wrong. Not that he's complaining.

The aerospace engineer recently refinanced again, lowering his mortgage rate by 1 percentage point to 3.5 percent. That's about \$300 a month he plans to put toward school and other costs for his two young kids, and into savings.

"It just gives us a little bit of a cushion," said McCollam, 43, of Los Angeles, said. "Once we knew we could get the 3.5, that was our green light."

Mortgage interest rates have remained low for so long, lenders and borrowers alike have been expecting rates would only creep higher. Instead, they've tested record lows. Since Britain's vote this summer to exit the European Union rattled financial markets, average long-term mortgage rates have dipped tantalizingly close to their all-time low of 3.31 percent set in November 2012.

That's prompting a flurry of purchases and refinancings as consumers like McCollam rush to take advantage. Mortgage borrowing has jumped to the highest level in three years, according to quarterly data provided by the Mortgage Bankers Association. Refinancing applications have posted big increases.

Ultra-low rates can mean big savings, but there's a catch: First, you have to qualify. Bad credit and insufficient home equity remain hurdles to refinancing. The dip in rates may not be worthwhile for homeowners whose mortgage rates are already low. And for would-be buyers, low rates don't overcome



Declining interest rates have caused many people to consider refinancing their homes.

the struggle to come up with a down payment.

NEAR NEW LOWS

Long-term mortgage rates have been running below the two-decade average of 6 percent since 2009. Since last fall, they've averaged below 4 percent.

The so-called "Brexit" vote on June 23 added to investors' anxieties about a possible worldwide recession and stubbornly low inflation. They typically respond by buying more U.S. bonds, a traditional safe haven. Higher bond prices mean lower bond yields. That's good news for borrowers, because mortgage rates tend to follow the trajectory of the yield on 10-year U.S. Treasury bonds.

The average rate on a 30-year, fixed mortgage dipped to 3.45 percent last month, according to mortgage giant Freddie Mac. A year ago, it was 4.09 percent.

"Experts across the board thought rates would be higher than they are now," said Erin Lantz, vice president for mortgages at Zillow. "But the reality is rates didn't rise meaningfully

and now they're back down."

ALL ABOARD THE REFI TRAIN

The prospect of a more affordable mortgage is prompting many borrowers to lock in lower rates. "We're seeing huge activity," said Mat Ishbia, president and chief executive of United Wholesale Mortgage, a national lender.

Zillow's online mortgage hub has also seen a surge in traffic. "Even though it's not that significant a drop in rates, that pretty small drop has driven a tremendous uptick in refinancing activity," Lantz said.

Mortgage originations totaled \$510 billion in the April-June quarter, the highest since 2013 when rates were last near the current averages, according to the MBA.

Slightly more than half of that went for loans to buy a home, the best performance since the middle of 2007. Refinance loans of \$235 billion was the highest since the third quarter of 2013.

The MBA now projects that the dollar amount of mortgage originations will climb nearly 7 percent this year from 2015.

LOCK IN NOW OR WAIT?

Most loan officers at New American Funding tell borrowers to take advantage of rates when they are close to the all-time low, said Jason Obradovich, executive vice president of capital markets at the mortgage lender.

"Generally we ask them to lock if they are happy with the rate and are ready to proceed," Obradovich said.

Eric Montas is itching to refinance, but not just yet.

The graphic designer from Sacramento, California, can shave \$200 off his monthly home loan payments if he lowers the 4.25 percent rate he got when he bought his three-bedroom house six years ago to 3.75 percent. That's the quote he got from a lender in May.

"Saving \$200 a month would mean an additional mortgage payment a year, or a significant amount invested into savings compared to how much I'm able to save right now," Montas said.

But with mortgage rates falling sharply since May, Montas in August was betting he could get an even better deal if he held out.

"I'm pretty sure they will

HOW LOW CAN YOU GO?

Here are some factors that could determine whether you get the most out of today's ultra-low mortgage rates:

YOUR CREDIT

To get the lowest interest rate, borrowers should have a clean credit report and a FICO credit score of 740 or higher. Scores below 680 will make it harder to qualify. Consumers are entitled to a free credit report every 12 months from each of the credit bureaus: Experian, TransUnion and Equifax. Request yours at www.annualcreditreport.com.

ESTIMATE SAVINGS

Calculate your monthly savings and how much you'd save over the life of the loan if you refinance with an online tool like this one from Bankrate: www.bankrate.com/calculators/mortgages/refinance-calculator.aspx.

Don't be fooled into thinking that you're getting a better deal when it's simply a new loan with a longer term. For example, a homeowner with a \$250,000 balance on a 30-year mortgage issued four years ago with a 3.5 percent interest rate would reduce the monthly payment by about \$110.02. But the new loan resets the clock to 30 years, meaning even at a lower rate, the total interest paid would bump up the overall costs over the life of the loan by about \$19,000.

To avoid this, tally up how much you're paying now in principal and interest and multiply it by the number of months left on your loan. Then do the same calculation using the figures under the new loan.

As a general rule, "If you can shave half to three quarters of a percentage point off your

rate, then refinancing is something worth looking into," Greg McBride, chief financial analyst at Bankrate, said.

SHOP AROUND

Next, ensure that savings on your principal and interest payment aren't outweighed by the charges and fees involved in obtaining a new mortgage.

Get quotes from several banks and ask that they put their offers in writing, including an estimate for closing costs and any extras, like loan points paid to lower the interest rate even further. Lenders typically charge fees for the mortgage broker's services, credit reports, a home appraisal and title insurance.

Estimate how long you will have to stay in the house to recoup those expenses with your monthly savings. Divide the estimated costs by the projected annual interest savings.

Lenders may allow you to roll the refinancing fees into your loan, sparing you upfront costs. However, this will increase how much you owe – and pay interest on – for the life of your loan.

HOME EQUITY

Even borrowers who are underwater on their mortgage, or owe more than the home is worth, or those who have very little equity, may be able to refinance. They just have to do so through the government's Home Affordable Refinance Program, or HARP.

TYPE OF PROPERTY

Own a vacation or second home? These types of properties are eligible for refinancing, but they're generally going to carry higher rates than owner-occupied homes.

fall," he said then.

SO SHOULD YOU REFI?

The current average rate in August amounted to a savings of about \$76 a month on a \$200,000, 30-year, fixed-rate mortgage from a 4.09 percent loan two years ago. That may not sound like much, but over the life of the loan,

that's \$27,360 saved and about \$27,379 in interest not paid to the lender.

The real beneficiaries may be homeowners whose credit score has improved or home value has increased in the last two years. "Six months, a year ago, they might not have been eligible for refinancing," Lantz said.

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Today's wood walls make a modern statement

By KIM COOK
ASSOCIATED PRESS

The phrase “wood walls” should no longer conjure up images of gloomy paneled basements or cabins sheathed in dated, knotty pine. Today’s wood walls are riding high on the décor trend curve.

Some pay homage to wood walls’ early or midcentury roots. Wainscoting, that charm-filled wall treatment in old timey colonials and capes, might now be painted a dramatic deep violet, decked out with a lattice motif, or be given an exaggerated scale higher or lower than the standard chair rail.

Then there’s the reclaimed wood wave, popularized by celebrity renovators Joanna and Chip Gaines of HGTV’s “Fixer Uppers” series. The couple frequently uses rough-hewn boards from old barns and farmhouses. Fans of their Waco, Texas, store Magnolia Market can buy T-shirts hash-tagged “shiplap.”

Designers suggest creating feature walls with either a sleek contemporary look or a rustic modern vibe. Horizontal, vertical, herringbone or mosaic patterns add depth and dimension.

Peter Glassford fused his studio art background and his marketing and design job with a high-end Mexican furniture maker to create sculptural installations with the tropical hardwood offcuts left over from furniture making. He now produces mass-market collage squares representative of his original, signed art. The dramatic 3-D designs, which can be lacquered in custom hues, evoke the Abstract Expressionist work of American sculptor Louise Nevelson.

“Each panel is unique, like a small curation of random



Corey Gaffer/Martha O'Hara Interiors/Stikwood via AP

This baby room designed by Carrie Rodman incorporates a wood wall. Weathered finishes as well as richly toned smooth finishes are available, expanding the design options available when incorporating wood accents into a décor.

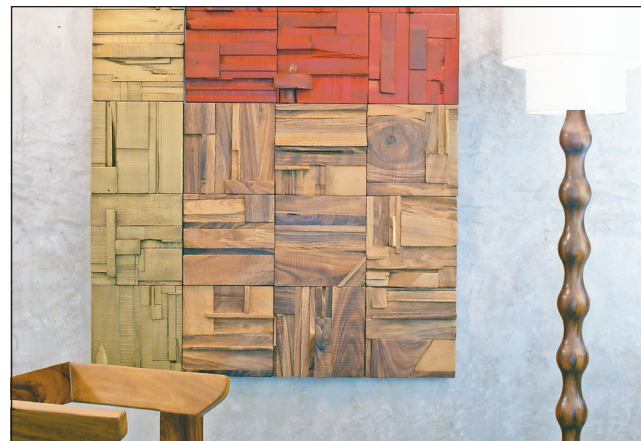
shapes that celebrates chance, free of patterns,” Glassford says.

Architects are adding wood feature walls to contemporary homes. Angela Robinson used horizontal boards on a bedroom wall at Inn the Estuary, a bed and breakfast in Nanoose Bay, British Columbia. The panels blend a modern sensibility with a respect for the wilderness.

“I love to incorporate natural textures and materials,” Robinson says. “Wood adds warmth and, depending on how it’s finished, can make a space feel more traditional, contemporary, rustic or refined.”

When using wood, appreciate its characteristics, Robinson advises.

“Keep in mind that wood is a natural material that dents, scratches, swells and ages in time,” Robinson says. “I think that the more wood is used and aged, the more unique and beautiful it looks.”



Peter Glassford via AP

One of wood artist Peter Glassford’s collages made out of offcuts of Parota and Rosa Morada, two Central American hardwoods. The offcuts come from furniture making.

If you’re interested in trying wood tiles, check out sites like www.pebbletile-shop.com, which sells wood reclaimed from old Southeast Asian fishing boats. Marine-grade material like this makes a great kitchen backsplash. There’s also a good selection at www.naturalmosaictiles.com.

Woodworker Jerry McCall band-saws reclaimed wood

into thin planks that can be adhered to a wall with adhesive or peel-and-stick tabs. His company, Stikwood, offers weathered versions of the planks, as well as oak, fir, maple and cherry boards. Salvaged flooring from sports arenas, complete with game markings, makes a unique statement.

McCall thinks the appeal lies in wood’s warmth,



Marie-Dominique Verdier/Selle Valley Construction/Stikwood via AP

Wood walls, like the one in this bedroom, are a strong décor trend, and they’re a far cry from the dowdy paneling of decades past.



Peter Glassford via AP

Wood artist Peter Glassford’s collages, made out of offcuts of Parota and Rosa Morada, two Central American hardwoods, are transformed into a screen. The positive response to his original wood art collages led Glassford to create panels for the mass market.

history, and a comfort and calmness it brings to a space. “The perfect antidote to the chaos of our modern lives,” he says.



Getty Images

Open curtains and shades and let the sun shine in. Natural light makes a room more inviting.

Refreshing your home? Just use your senses

FAMILY FEATURES

When it comes to finding the time to refresh your home, there is truly no time like the present. Tackling your home cleaning and updating checklists does not have to be a chore — try taking inspiration from a few of your favorite tastes and smells by utilizing the five senses to keep spaces clean and inviting.

SIGHT

Thoroughly wash windows until they are dirt-free so the sun can shine through. Capitalize on sunny days, no matter the season, by opening curtains and shades instead of using harsh bulbs. The natural light will soften the look of the room,

making it more inviting, not to mention the savings realized on your energy bills.

SOUND

Curate a cleaning playlist full of your favorite upbeat tracks. For smaller tasks, use the playlist as a timer. Have to clean out the fridge? Challenge yourself to get it done in three songs or less. Wiping down the tabletops and counters? Give yourself one song. Not only will singing to your favorite tunes make the chores go faster, it will help you achieve all of your tasks in a timely fashion.

SMELL

It is no secret that if a home smells clean, it feels clean. Toss out old candles and plug-in air fresheners that you've been depending on and opt for a whole home solution. One option are air fresheners like those from Filtrete Whole House that adhere to a heating and cooling system air filter, releasing scented air to multiple rooms

through the home's air vents for up to 30 days.

TOUCH

Depending on the season, choose fabrics that fit your home's general décor and aesthetic, but will also keep you comfortable. In the summer, you'll want to shed some layers — choose lighter blankets that can be layered on cooler nights. As winter settles in, revamp old comforters with patterned duvets, pairing them with heavy throws and bold pillows. No matter the season, comfort is always key.

TASTE

Turn your snacks into décor. Instead of hiding your favorite fruits in your crisper drawer, place them in a unique bowl as a centerpiece in your kitchen or dining room — fruits like apricots, cherries and plums are great options, but whatever is in season will do. Not only will this encourage healthy eating, but it will also add another pop of color to the space.

Empty nest creates a houseful of possibilities

BY STACI GIORDULLO
ANGIE'S LIST (TNS)

You've done it. You've raised your kids and they're ready to be on their own. Maybe they're leaving for college or maybe moving out for good, and you'll be left with an empty nest. What should you do with all the extra, empty bedrooms?

One thing to keep in mind is the more specialized the room becomes, the harder it will be for a future buyer to visualize the space as a bedroom.

"If the homeowner plans to downsize to a smaller property within a short time, it would be prudent to design spaces that can easily convert back to a bedroom when it comes time to sell their home," says Joseph Browns, president of InSync Home Design.

But if you're not quite ready to downsize, here are some ideas for turning your empty nest into a fully utilized house.

HIS AND HERS OFFICES

Call it what you will — an office, a man cave, a mom cave — but creating separate, dedicated rooms for both the king and queen of the castle can go a long way to keeping peace in the kingdom.

"Husbands and wives typically are thrilled when they can get his-and-hers home offices," says Sarah Gaffney, design manager at Case Design & Remodeling. "We see a lot of clients taking an extra bedroom and turning it into 'mom's chic retreat,' a space where the wife can get away and relax."

WINE ROOM

Who wouldn't want to visit your own personal wine room after a long day at work? Designing a dedicated room to store, display and enjoy a glass of wine on your own, or with friends, makes for a unique experience.

If your budget allows, install tile or hardwood flooring for easy cleanup of the inevitable spilled merlot. Consider hiring a plumber to explore the possibility of adding a sink or small

dishwasher. And if you want cheese with your wine (who doesn't?), install a mini-fridge for snacking convenience.

GREENHOUSE

If the bedroom includes many windows and receives a fair amount of natural light during the day, you might want to turn it into a garden room. Strategically place shelving so your favorite indoor plants can benefit from the sun — south-facing windows receive the most light. Add an oversized chair for a cozy reading spot. The garden room can also house any outdoor plants you need to shelter from harsh winter conditions.

"Some people find plants and gardening relaxing," says Lisa Mason, owner of Inspirations for Your Home.

HOME GYM

It might be cliché to automatically turn one of the extra rooms into a home gym, but it can be a practical move. By storing some free weights, yoga mats and workout DVDs just down the hall, you won't find any more excuses to avoid a quick workout.

"Many clients will convert a spare bedroom into exercise space, finally taking the treadmill and exercise bike out of the garage and locating them in a designated exercise room in the house," Gaffney says.

GUEST ROOM

Yes, it's probably a good idea for you to keep at least one room as a guest room. At the very least, try to include a pullout sofa or Murphy bed in your newly transformed craft/sewing room in order to accommodate any overnight visitors.

"This (guest) room should be decorated in the most welcoming of ways," Mason says. "Have a queen-sized bed, which most couples, or even two small children, can sleep. Use beautiful bedding and window treatments or shades. Lighting on the walls in the way of sconces or table lamps for bedtime reading is helpful. Having a desk or vanity is also helpful, as well as proper storage for clothes."

DIGGIN' IN

Evergreens are the 'bones' that tie a landscape together year-round

By KATHY VAN MULLEKOM
DAILY PRESS (NEWPORT NEWS, VA.)
(TNS)

A landscape needs “bones” — plants that anchor the overall look throughout the year, not just during the growing season in spring and summer.

Evergreens typically form the “bones” of a good landscape design. In addition to providing a green backdrop, evergreens feature texture and form.

Throughout my gardening years, conifers have been my favorite family of evergreens for many reasons. Their softly textured foliage is pleasant to look at and touch. Their shapes and sizes are varied and artsy.

I've used conifers such as arborvitae as screening hedges along property lines, as stand-alone specimen plants in beds and as container gardens on patios. They need no pruning and generally have no major pest or disease problems. When bagworms once attacked one of my container-grown arborvitae, I carefully picked them off and monitored the plant for any further issues, which never happened.

For the corners of a former house, I used a graceful-growing slender hinoki cypress, another conifer cousin that lends a look of art to a landscape. The word “conifer” generally refers to a plant that bears a cone as its fruit or method of reproduction, according to horticulturists.

There are evergreens I dislike, especially Leyland cypress, an overused shallow-rooted, disease-prone tree that many landscape designers are moving away from, according to Peggy Krapf, owner of Heart's Ease Landscape & Garden Design.

“We are instead using



Cultivars of *Thuja occidentalis* are seen in an arboretum.

Green Giant arborvitae,” she says.

“They look similar to Leyland cypress but Green Giant appears to be deeper rooted (won't blow over in storms as readily), more pest and disease resistant, a U.S. (West Coast) native and appears to be very deer resistant. I also like the way the lower branches droop toward the ground rather than reaching

upward as Leylands do.”

Like Leylands, Green Giant is a large, soft, fast-growing evergreen pyramidal shrub used primarily for screening and should be planted where it has the space to reach its mature size. Plant 6 to 8 feet apart in sun or part shade, Krapf adds.

Jay Bussey says conifers are his favorites, too. He has more than 30 different

species planted in his almost 1-acre yard.

“I enjoy their texture and year-round beauty,” he says. “During the winter months when everything is lifeless and dull, conifers steal the show. My favorite is any Blue Atlas cedar, followed by hinoki cypress.”

Caring for conifers is relatively easy, he adds. The key is to give them good topsoil



Courtesy photo

A *Thuja occidentalis* Little Giant arborvitae, planted in 2001. Arborvitae are popular in the Midwest and Eastern U.S.

CONIFERS 101

Some things to remember when selecting conifers:

Dwarf is a relative term. It does not mean 3-by-3 feet. If the parent grows 30 feet, then 10 feet may be dwarf.

Labeled mature sizes generally consider a 10-year growth span, and conifers live much longer than that so they often exceed the listed size. So leave more space than you think is necessary.

Conifers, which mostly are evergreens, seldom disappoint.

Like all evergreens, they keep foliage all year, but not necessarily the same leaves/needles. As a plant grows, older foliage turns brown or yellow and falls off. Then new growth occurs on the tips and hopefully conceals the inner branching as it grows. Most conifers do this in the fall, whereas most broadleaves do it in spring. As the plants get older, you generally can see less and less of it.

survive the initial planting.”

One nursery manager views conifers as a stable group of plants to use in the landscape. For that reason, his shop is expanding its conifer selection.

“You can get different textures, colors, forms, sizes and habits that provide year round beauty with little trouble,” Allan Hull says.

“My favorite group of conifers are the Chamaecyparis, also known as cypress. These tend to have luscious foliage which are not usually prickly. The plants usually have a sculptured habit normally somewhat upright and pyramidal. Very seldom do they encounter pest or disease problems.”

Hull says he just can't say enough good things about conifers.

“One characteristic I like is their consistent root hardiness,” he says. “Conifers are the first plants I suggest when someone is looking for a container plant they intend to keep potted for a long time. Conifers tolerate winter's cold much better than broadleaf plants, especially broadleaf evergreens. Many do well decorated for Christmas, too.”

and compost.

“After that, just enjoy them,” he says.

“The only conifers I have ever lost were rescue or sickly ones, and they didn't



Courtesy photo

Tips for tackling roof damage

FAMILY FEATURES

Having your home severely damaged by a storm can turn your world upside down. The damage could simply be cosmetic, or so extensive as to render your home uninhabitable. In either case, you need to act fast, but smart, to ensure that your home will be properly repaired.

Often, foremost among your concerns will be your roof, as it protects the rest of your home and possessions. Start your post-storm repair process with these tips from the experts at CertainTeed Roofing.

1. KEEP SAFETY FIRST. Leave emergency repairs to the professionals. A crisis that affects your home is an emotional event, but your safety is paramount. Do not attempt any emergency repairs unless you are qualified to do so.

2. PREPARE FOR YOUR INSURANCE ADJUSTER. Take time to do your own documentation. Take plenty of photos and notes on the damage to your home. This information will become a helpful checklist to compare against the insurance company's findings.

When it comes to the roof, check outside for things such as blown off shingles,

damaged gutters and large branches that may have fallen onto your home. Also, if you can safely access your attic, examine the underside of your roof for damage or leaks.

3. FIND THE RIGHT CONTRACTOR. You will want to interview at least three contractors for your roof repair. This allows you to compare prices, work styles and other factors before making your selection. Here are some key questions to ask:

Are you a credentialed installer? Most shingle manufacturers have strict guidelines for installation. These assure that you get the best performance and meet the requirements for the product and/or workmanship warranty. For example, CertainTeed Roofing issues education-based credentials such as the ShingleMaster or SELECT ShingleMaster.

Do you have storm experience? Some contractors are experienced in storm restoration and trained in storm damage evaluation and repair. These are the contractors you want when dealing with an insurance claim.

Where is your business located? You will want a local contractor with an established business location who can provide at least four to five references. This

way, if you need to follow up for any reason, they will be easy to reach.

Do you carry liability and worker's comp insurance? Your contractor should be fully insured with liability and workers compensation insurance. This will protect you should any workers get hurt during the repair process.

Are you licensed with the state or municipality? The answer to this question may be no, as not all states or municipalities have licensing requirements for roofing contractors. If licensing is required, there are websites, such as the Illinois Department of Financial and Professional Regulation, where you can look up a company's status.

4. CHECK FOR SPECIAL REPAIR DESIGNATIONS REQUIRED FOR YOUR INSURANCE. In some instances, insurance companies require that certain materials be used in the repair of your home. In areas prone to hail storms, for example, you may be required to install shingles that are classified as impact resistant, which stand up better to hailstorms.

Find more tips to help guide your roof repair, and find qualified installers in your area, at CertainTeed.com.

Preparation and planning make for a successful meadow

BY LEE REICH
ASSOCIATED PRESS

Weeks of lawn mowing can make a backyard meadow — a carefree carpet of flowers and grasses — seem like an especially appealing alternative.

Even small yards can accommodate a patch of meadow.

Although a mature meadow requires little maintenance, thorough preparation and planning is needed to establish it. Don't let "meadow in a can" or some other promise of an instant meadow fool you into believing that just sprinkling seeds or rolling out a seeded, biodegradable carpet will result in a carefree riot of season-long color.

You need to plan because meadow plants are not set out in neat, easily weeded rows. That would ruin a meadow's random charm. The goal, therefore, is to create conditions as weed-free as possible before setting out plants or sowing seeds.

SITE PREPARATION

Scale is your first consideration; a small site raises different practical issues than a large one does.

For a small meadow, mow the existing vegetation; smother it beneath four or more layers of overlapping, wetted paper (such as newspaper); and then blanket the paper with some weed-free organic material to hold it down.

Suitable materials for covering the paper include compost, marsh hay, sawdust and straw. Wood chips are also suitable, and are widely available and often free. You can set wildflower and grass transplants right into wood chips that are not too coarse. (Meadows do need a certain amount of grasses, bunch grasses, for soil stabilization.) If the chips were sitting around wet and are already on their way to



Lee Reich via AP

A path is shown through a meadow of goldenrod, asters and other flowering plants, inviting a stroll through this backyard meadow.

decomposition, all the better. For planting seeds rather than transplants, cover the paper with compost.

A large meadow presents more ground than can be feasibly covered with paper and mulch. Successful planting is a combination of art and science, so it may be wise to plant a part of it each year, learning as you go. At any rate, begin by mowing — to literally even out the playing field.

Once mowed, the vegetation needs to be killed, and herbicide or tillage is the most practical way to do this on a large scale. The herbicide Roundup kills any plant it touches, but has known and unknown environmental and health hazards. Less effective but more benign "organic" alternatives exist, such as repeated sprays with household-strength vinegar to which a little dish detergent and oil has been added, or commercial products containing citrus oil, clove oil or special formulations of soaps.

Tillage presents a more bucolic scene for ground preparation than herbicide spraying. A few passes with a rototiller are needed to thoroughly break up and kill plants. Tillage should be shallow to minimize the amount of soil — and weed

seeds — brought to the surface, and to minimize the destruction of soil structure and organic matter.

To fight off weeds and to protect the surface from wind and water erosion, sow a "cover crop" such as rye or buckwheat or, even better, successive cover crops. After a season of cover crops, the meadow is ready for planting.

PLANTING

Timing is critical to get meadow plants off to a good start ahead of weeds. Generally, the best time for planting is autumn or spring, when soils are most consistently moist. Timing for natural rainfall is not as critical for smaller areas that can be hand-watered.

Fine-tune your planting further according to the kinds of plants you're growing. Transplants must take firm hold of the soil before winter settles in, so set them in the ground in either early spring or late summer.

If you're planting seeds, sow them in late fall, after temperatures have turned too cold for germination, or wait until spring. The optimum time to plant seeds that sprout only in warm weather — these include some grasses and annual flowers such as cape daisy, annual phlox and prairie aster — is late spring.

Opportunity knocks in Rockport

BY LILLIAN SHAPIRO
DIRECTOR OF REAL ESTATE
ADVERTISING

Despite the lure of low-maintenance living, condominiums often call for a modicum of sacrifice. Whether it is space, privacy or versatility, concessions often need to be made. So, it is with great enthusiasm that realtors Gretchen Parker and George Kauss of Coldwell Banker Residential Brokerage present this rare “two-for-one” property bursting with possibilities.

Ideal for the aspiring entrepreneur, an extended family or the couple simply looking for a great spot in which to enjoy the season, these two luxury units in Rockport are being sold together for \$1,050,000.

“This is the perfect alternative to single-family living and very unique for downtown,” Parker says. “This is the type of offering that will capture that person who wants the ease and excitement of village living with a city feel, yet with the flexibility of a multi-generational compound or added income.

“Right in the heart of the historic district, these homes are minutes to Front Beach, the Shalin Liu Performance Center and all of the wonderful shops, galleries and restaurants in Bearskin Neck. This is all about the lifestyle.”

Spanning a generous 2,500-plus square feet over the second and third floors, the penthouse unit boasts a loft-like design with wide-open spaces ideal for entertaining.

On the main level, the living room with gas fireplace and balcony melds seamlessly with the dining area and a kitchen well equipped with stainless-steel appliances, granite countertops, breakfast bar and pendant lighting. Occupying the level above are four bedrooms, including a tremendous skylit master suite with his and hers walk-in closets and a



Gretchen Parker and George Kauss

AT A GLANCE

- 2 condominium units
- Penthouse unit
- 2,583 square feet
- 4 bedrooms
- 2.5 baths
- First-floor unit
- 660 square feet
- 2 bedrooms
- 1 bath
- Both units: \$1,050,000

LISTED BY

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- www.NewEnglandMoves.com

tilled bath with glass shower. Additionally, find a second full bath with Jacuzzi soaking tub and a full laundry.

Sharing two private entries, the smaller of the two units on the first floor features 660 square feet of living space and sports a living room, kitchen, two bedrooms and a full bath. Combined, these units also include three deeded parking spaces, plus one other space that is shared with two other units.

“The convenience along with investment potential affords a great opportunity,” Kauss says. “I could see this being a smart buy for a baby boomer with aging parents, a retiree in search of something seasonal for the family, or the business person looking to capitalize on a rental. This is a great opportunity for anyone wanting to live in a beautiful seaside town like Rockport that is constantly evolving.”



Courtesy photos

Whether purchased for a family compound, vacation home or investment, the two units for sale afford a plethora of possibilities.



The kitchens are well equipped with granite countertops and stainless-steel appliances.

Converted in 2005, the four-unit Old Mill Condominium complex is conveniently located across the street from the town library, half a block from the harbor and



The penthouse unit features four bedrooms and spans two floors.

maintenance and snow plowing behind.”

While these units are being sold as a package, the penthouse can be purchased separately at a price

of \$699,000. Call Gretchen Parker or George Kauss for details. An open house at 15 Broadway is planned for Sunday, Sept. 18, from noon to 2 p.m.

Bask in the oceanfront life from this Rockport contemporary

BY LILLIAN SHAPIRO
DIRECTOR OF REAL ESTATE
ADVERTISING

Just steps from Pebble Beach and Loblolly Cove, this remarkable beach house in Rockport needs nothing more than your beach towels to make it home. Perfectly positioned, this oceanfront offering overlooks the Twin Lights of Thatcher Island and beyond. And while the incomparable vistas may be just enough for some, the outdoor enthusiast will delight in the countless activities made possible by this location.

Presented by Gretchen Parker and George Kauss of Coldwell Banker Residential Brokerage, this amazingly tranquil retreat is listed for \$1,865,000.

"It is really hard to capture in words how phenomenally situated this property is," Parker says. "Nestled between gardens and surf and set back far from the road, it has great spots from which to launch your kayak and wonderful inlets for private swimming off the rocks. Its east/southeast orientation ensures magnificent sunrises and moonrises, making this the ultimate seasonal hideaway."

Boasting a contemporary, two-level design, the house is wrapped in floor-to-ceiling windows to ensure uninterrupted views of the ocean and the rocky coastline. Affording clear site lines for easy entertaining, the living and dining areas are enhanced by pickled, white oak ceilings, gleaming hardwood flooring, a wood stove for cool evenings, and sliders to an expansive ocean-facing deck.

A thoughtfully open kitchen overlooks this space and is well-equipped with new, stainless-steel



Taking full advantage of its setting, this home is thoughtfully encased in floor-to-ceiling windows for optimum views.



Overlooking the Twin Lights of Thatcher Island, this extraordinary home boasts an incomparable location close to area beaches, downtown Rockport and nearby Gloucester.

appliances and a generous island. There is also a cozy den with a sleeping loft.

Completing the main floor is a breathtaking master

suite. A virtual sanctuary in itself with a fully tiled bath with Jacuzzi tub and glass shower, it also features louvered doors to a glass



The master suite is a true retreat, with louvered doors leading to this glass-enclosed sunroom.

sunroom with indescribable vistas and lulling sounds of the sea.

This home offers plenty of room on the lower level for the foreseeable overnight

guests. Sharing this space are two bedrooms with exterior access, a full bath, an office and a glass-surround exercise room. Other highlights include an outdoor



Gretchen Parker and George Kauss

AT A GLANCE

- 10 rooms
- 3 bedrooms
- 2 full baths
- 2,678 square feet
- \$1,865,000

LISTED BY

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shower, a newly built seawall and a new asphalt roof.

Despite its obvious vacation-like appeal, this home would serve equally well as a year-round residence. Close to all of the beautiful South End beaches and colorful Bearskin Neck, it also offers easy access to Gloucester and major routes.

"This quintessential beach property is all about location," Parker says. "You can sip your coffee while listening to the birds, have a quiet picnic, fish from your own rocks or escape to the beach. You get this feeling of being at one with nature here. It is a true haven."

An open house is planned for Sunday, Sept. 18, from 1 to 3 p.m., at 47 Penzance Road in Rockport. For more information, or to request a private viewing, call Gretchen Parker at 978-394-4708 or co-listing agent George Kauss at 978-979-2907.

All the modern amenities and views in classic South End Rockport home

By LILLIAN SHAPIRO
DIRECTOR OF REAL ESTATE
ADVERTISING

This elegantly appointed, shingle-style home (“The Gables”) on Rockport’s enviable Marmion Way, built in 2007, is in pristine condition and evokes the feel of a classic summer residence.

While it has every modern “bell and whistle” that one would expect from a home of this quality, it boasts much more than meets the eye. With panoramic views of the Atlantic and easy access to beaches and downtown, this home also provides a grand lifestyle with energy efficiency and convenience. Listed for \$2,195,000, it is proudly presented by realtors Gretchen Parker and George Kauss of Coldwell Banker Residential Brokerage.

“It would be very hard to find something that was lacking in this home,” Kauss says. “So many houses of this size and standard in Rockport need some sort of work, but this house is truly ‘turn-key ready.’ Everything, from the décor to the grounds to the energy efficiency, has been well thought out and meticulously maintained. This is all about easy, smart living.”

Set back on a professionally landscaped lot and surrounded by mature hedges for the utmost in privacy, this custom-built home is prefaced by an expansive farmer’s porch with views of the water.

Once inside, meticulous New England details and opulent touches are clear throughout. Gleaming teak floors in the welcoming foyer carry through to the main living areas, which include a relaxed living room with granite fireplace and hearth, and a formal dining room embellished with oversized windows and



Courtesy photos

Breathtakingly beautiful, this elegant, shingle-style home, affectionately called “The Gables,” boasts stunning ocean views from every room.



The kitchen is truly spectacular, with stainless-steel appliances, Vermont soapstone countertops, and a mahogany island with bar sink.

crown moldings.

The gourmet kitchen is a passionate cook’s dream, with stainless-steel appliances, two Fisher Paykel dishwasher drawers, Vermont soapstone countertops and a mahogany-topped island with bar sink. Also find a cozy, yet spacious breakfast nook wrapped in

tall windows and convenient laundry and mudrooms on this level.

On the second floor, there are five bedrooms, including one currently used as a home office. The generous master suite is complete with a vaulted ceiling, and a spa-like bath with soaking tub and



Ideally located, this home is less than 1 mile from Bearskin Neck, a few hundred yards to Gap Cove and a quarter-mile from the beach.

walk-in stone shower.

The most remarkable room of all is currently a large family recreation room that could be converted to a spacious in-law suite. Sporting a pool table and hot tub with composite cork flooring and drainage system, the family room

is simply fabulous with vaulted ceilings, skylights, recessed lighting, surround sound and walls of ocean-facing windows.

Additional highlights include solar panels; low-maintenance Trex decking, radiant heat; a three-car, heated garage with work



Gretchen Parker and George Kauss

AT A GLANCE

- 5 bedrooms
- 3 full baths
- 4,668 square feet
- 3-car garage
- \$2,195,000

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area; a backup generator; and central air conditioning.

“This is a substantial home with a great, open floor plan for entertaining. Its location is ideal for anyone who enjoys being active outdoors. You are less than a mile from Bearskin Neck, one-quarter mile from the beach and just a few hundred yards from Gap Cove for launching your kayak,” Parker says.

“What makes this home even more special is that you have these exquisite, 180-degree panoramic ocean views from every room of the house without the worry or cost of direct waterfront. This is a property that can really change the way you live.”

An open house is planned for Sunday, Sept. 18, from 1 to 3 p.m. at 48 Marmion Way in Rockport. For more information or to schedule a private tour, call Gretchen Parker at 978-394-4708 or George Kauss at 978-979-2907.

Oceanfront Rockport estate offers finest of Cape Ann living

BY NANCY MADES-BYRD
CORRESPONDENT

"I don't know anything about the sea, except that it's romantic," Lucy Muir observes in the 1940s classic, "The Ghost and Mrs. Muir." She's right. "The Captain's House," a gracious 17-room estate set directly on Rockport's rocky shoreline, is awash in just the kind of romance that only New England seaside living can evoke.

Owned by the same family for the past 50 years, this property presents a rare opportunity as a single-family home or waterfront bed-and-breakfast. Spacious grounds provide ample room for tented events, parking, and outdoor activities — all with 180-degree ocean views.

"The home is set behind an original granite wall providing privacy, amidst lush coastal gardens," observes listing agent George Kauss of Coldwell Residential Brokerage of Gloucester. "The private setting belies how convenient the residence is to the many nearby beaches, fine restaurants, shops, art galleries and the world-famous Shalin Liu Performance Center that make Rockport one of New England's most beloved travel destinations."

Built in 1910, the original architecture has been lovingly maintained throughout the residence. The artisan-crafted woodwork and built-in cabinets evoke an age when visitors left calling cards and proper manners dictated that one did not respond to a written invitation by telephone. The coffered ceiling and two fireplaces create a living room ideal for quiet evenings at home or more formal entertaining, while the striking dining room affords the perfect space for both casual and formal repasts.

AT A GLANCE

- 17-room, oceanfront estate
- 8 bedrooms
- 9.5 baths
- 5 fireplaces



George Kauss

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- George Kauss
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- Coldwell Banker Residential Brokerage

The kitchen, with butler's pantry and plenty of storage and prep space, boasts oak floors and stainless-steel appliances. A sunroom, laundry/mudroom, including a commercial washer and dryer, half bath, den, and home office complete the main-level living space.

The second and third floors — what would have been known as the "family rooms" in a bygone era — feature eight generous bedrooms with full bathrooms. Two of the bedrooms have original fireplaces. All bedrooms offer ocean views.

In addition to its convenience to the charming shops and restaurants of Rockport, the residence is minutes from the Rockport commuter rail station, an easy train ride to Boston, and less than an hour from Logan Airport.

"The residence is idyllically situated with over 150 feet of ocean frontage offering clear views of Straitsmouth Island, and the twin lighthouses on Thatcher Island. And being directly on the Rockport shoreline, you can swim, fish or picnic right from your own backyard. Its beautiful location



COURTESY PHOTOS

Affectionately referred to as "The Captain's House," this exquisite estate was built in 1910 and boasts 17 rooms.



While set behind an original granite wall for privacy, this home is convenient to nearby beaches, art galleries and the world-famous Shalin Liu Performance Center in Rockport.

with coastal breezes also serves to keep the home naturally cool during the warm weather, while a commercial furnace keeps the home cozy in the winter," notes Kauss. "This is a lifestyle unique to Cape Ann on

one of Marmion Way's most prominent pieces of waterfront property."

The captain for whom the home is named was Captain Clayton Morrissey, the most famous of Gloucester fishermen. Born in Nova



Situated with more than 150 feet of ocean frontage, this magnificent property offers views of Straitsmouth Island and the twin lighthouses on Thatcher Island.

Scotia in 1872, he began his storied career at age 13 as a deck boy. In 1923, Captain Morrissey was the model for English sculptor Leonard Craske's, "Man at the Wheel," the internationally renowned intrepid

fisherman statue dedicated to "They that go down to the sea in ships."

This remarkable offering is shown by appointment. For more information and additional photos, visit www.CaptainsHouse.com.

Should homesellers pay buyers' settlement costs?

By JACK GUTTENTAG
THE MORTGAGE PROFESSOR (TNS)

Q: In an effort to sell my house, I agreed to pay up to \$8,000 of the buyer's closing costs. Is there anything I can do to keep the amount as far below \$8,000 as possible?

A: At this point, no. If you agreed to pay "up to" \$8,000 of the buyer's costs, you will almost surely end up paying \$8,000 or very close to it.

WHERE A SELLER'S COMMITMENT ENDS UP

If the buyer is astute, any part of the \$8,000 that is not needed to pay the lender's fixed-dollar fees or third party fees will be used to pay points that reduce the borrower's interest rate. This is called "buying down the rate."

Points are lender fees expressed as a percent of the loan balance, and lenders trade off points against the interest rate. Low rates require high points, and high rates command negative points called rebates. Points are settlement costs and are therefore covered by the seller's commitment. The astute borrower will use any part of your \$8,000 that is left over as points that reduce his rate.

If the borrower is not aware of his option to buy down the rate, the excess very likely will end up in the pocket of the loan officer or mortgage broker. Where it will not end up is back with you, the seller.

RATIONALE FOR PAYING SETTLEMENT COSTS

The practice of homesellers paying all or part of a buyer's mortgage settlement costs arises from the effort to qualify potential homebuyers who don't have quite enough cash. A potential homeseller looking to net \$300,000 for her house may broaden the market by pricing the home at \$308,000 combined with



AP Photo/David Goldman, File

Seeking settlement costs from a homeseller can help a buyer come up with the required downpayment to proceed with a purchase.

an offer to pay up to \$8,000 in settlement costs. Paying \$308,000 for a house with the seller committed to paying \$8,000 in settlement costs permits a larger loan and therefore requires less cash from the cash-short buyer than paying \$300,000 without the commitment.

For example, assume the borrower is putting 10 percent down and settlement costs are \$8,000. If the price is \$300,000, the buyer needs cash equal to 10 percent of \$300,000, which is \$30,000, plus \$8,000 in costs, which add to \$38,000. When the price is \$308,000 with no costs, the buyer needs only 10 percent of \$308,000, or \$30,800. Hence, if the buyer can come up with \$30,800 but not \$38,000, the higher price with a settlement cost commitment has succeeded in expanding the market.

PROVISOS

The major proviso is that the appraised value must match the price inclusive of the settlement costs. In the example, the appraiser must report that the house

is worth at least \$308,000. If the house is appraised at \$300,000, the buyer's cash requirement won't be reduced. In the years prior to the financial crisis, appraisals were largely accommodative. Today, they are less so.

A second proviso is that the seller's contribution must fall within the lender's guidelines. Lenders restrict contributions, based on how much the buyer is putting down. Fannie Mae and Freddie Mac set a limit of 3 percent of the price when the down payment is 10 percent, so the contribution in my example would be an acceptable 2.6 percent. Note that the Federal Housing Administration allows contributions up to 6 percent regardless of the down payment.

I sometimes run into larger contributions where the payment by the seller is made outside of closing so it can be concealed from the lender. That is a fraud.

WILL THE BUYER RECEIVE THE FULL BENEFIT?

The cash-constrained

buyer who agrees to pay \$308,000 to receive an \$8,000 contribution should aim to use the \$8,000 to pay fixed-dollar lender fees (those not related to loan size) plus third-party charges such as title insurance, and use whatever is left to buy down the interest rate by paying points. For example, if fixed-dollar lender fees are \$800 and third-party charges \$2,200, the \$5,000 remaining should buy down the rate on a 30-year, fixed-rate mortgage of \$277,200 (90 percent of \$308,000) by about 0.75 percent.

But an avaricious loan provider can easily thwart this strategy unless the buyer knows how to protect himself. If the buyer is dealing with a mortgage broker, the \$5,000 may end in the broker's pocket as extra compensation. The buyer can protect himself against this by negotiating the broker's fee from all sources in advance, and putting it in writing.

If the buyer is dealing with an avaricious loan officer employed by the lender, the \$5,000 likely will be used to pay points, but the interest rate may not be any lower than it would have been without the payment. To be protected, the buyer needs to know the competitive rate on the transaction inclusive of the \$5,000 in points. The buyer also needs to be able to monitor the price until it is locked. The only effective way to do this is to access an online site that provides transaction-specific prices.

Buyers should be particularly wary of offers by builders that they will pay all settlement costs if the buyer uses the builder's preferred lender. The interest rate paid by buyers accepting this attractive-sounding offer is bound to be higher than the rate available from

US homebuilder sentiment rises as sales improve

By ALEX VEIGA
AP BUSINESS WRITER

U.S. homebuilders were feeling more optimistic about the housing market this summer, reflecting strong growth in new home sales and prices.

The National Association of Home Builders/Wells Fargo builder sentiment index in August rose two points to 60 following a downwardly revised reading of 58 in July.

Readings above 50 indicate more builders view sales conditions as good rather than poor. The index has mostly held at 58 this year since rising to 61 in January.

Builders' view of current sales and their outlook for sales over the next six months improved in August, while a gauge of traffic by prospective buyers declined slightly.

The recent builder survey follows a surge in the sales of new U.S. homes.

Sales accelerated in June to a seasonally adjusted rate of 592,000, the fastest pace in more than eight years.

New home sales rose 10.1 percent through the first six months of the year versus the same period in 2015, aided by a strong job market and low mortgage rates.

Employers added the most jobs in eight months in June and hiring was also healthy in July. Meanwhile, the average for the benchmark 30-year, fixed-rate mortgage was 3.45 percent as reported one week in August, down sharply from 3.94 percent a year ago, according to mortgage buyer Freddie Mac. The benchmark for the 30-year, fixed-rate mortgage remained close to its all-time low of 3.31 percent set in November 2012.

Those trends should keep housing "on an upward path during the rest of the year," says Robert Dietz, the NAHB's chief economist.

The August builder index was based on 341 respondents.

A measure of current sales conditions for single-family homes rose to two points to 65, while builders' view of sales over the next six months increased one point to 66. A gauge of traffic by prospective buyers fell one point to 44.

Though new homes represent only a fraction of the housing market, they have an outsized impact on the economy. Each home built creates an average of three jobs for a year and generates about \$90,000 in tax revenue, according to NAHB data.

a competitive lender providing a rebate large enough to cover the same settlement costs.

Jack Guttentag is professor emeritus of finance at the Wharton School of the University of Pennsylvania.

Enjoy the best of Salem's McIntire Historic District

BY NANCY MADES-BYRD
CORRESPONDENT

Embrace the best of the North Shore in the heart of Salem's storied McIntire Historic District with this stunning, three-bedroom, two-bathroom penthouse. Thoughtful design brings contemporary chic to an 1872 high-style Victorian with astonishing results.

"This is truly a rare find in this neighborhood due to its open layout and exceptional architectural details," says listing agent Pam McKee of Keller Williams Realty of Salem.

The open floor plan layout offers gorgeous wide-pine floors, and the living room features a spectacular stained-glass window in the domed ceiling, while the dining room opens to a wall of glass leading to an expansive — over 200 square feet — deck. The

deck is comprised of Trex decking, the gold standard in composite decking, and the awning offers comfortable shade as you enjoy remarkable views of Salem's loveliest neighborhood.

The master bedroom is a serene space, offering a walk-in closet and a beautiful en-suite bath that includes an oversized glass shower and a built-in dresser. Of the two additional bedrooms, one boasts a fabulous walk-in closet

AT A GLANCE

- 3 bedrooms
- 2 bathrooms
- In McIntire Historic District
- \$479,000
- LISTED BY**
- Pam McKee
- 978-717-9061
- Pam@PamMcKeeTeam.com
- Keller Williams Realty of Salem



Pam McKee

and the other a wonderful skylight. The second full-bath, with another stunning stained-glass window, also houses the full-size washer and dryer. The den also has a skylight and built-in shelves — ideal for working at home or relaxing with your favorite novel.

Don't be fooled by the gloriously maintained Victorian sensibility; this is a modern home that includes central air conditioning, ample storage, and extra parking. The penthouse is convenient to the commuter rail to Boston as well as all of the shops, restaurants and attractions that make Salem one of the country's most popular destinations.

"You are just minutes from a city center, yet up on your deck you'll feel far removed from any hustle and bustle," McKee says.

The McIntire District, established in 1981, is named for Salem's most illustrious architect, Samuel McIntire. McIntire, also famed as a wood sculptor whose mantle pieces are considered works of art by many, lived in the neighborhood and designed several of its most revered buildings including the Peirce-Nichols mansion and Hamilton Hall — two of the more than 300 structures that comprise the district.



Courtesy photo

The gorgeous dining room features wide-pine floors and a wall of glass leading to a more than 200-square-foot Trex deck.



The entrance of this stunning Victorian, complete with a stained-glass window, sets the tone for the beauty that awaits inside.



This beautifully restored penthouse is complete with three bedrooms, two full-baths and a fabulous, modern kitchen.

The Sullivan Team, RE/MAX Advantage Real Estate

Swampscott's newest neighborhood almost completed

By LILLIAN SHAPIRO
DIRECTOR OF REAL ESTATE
ADVERTISING

If you've been dreaming of affordable new construction in a seaside community, Atlantic Crossing might just be the answer to your prayers, but you'll need to act fast. With just three house lots left for sale, Swampscott's latest residential development is on the fast track to being "sold-out".

"In April, we closed on three homes here," says broker and listing agent Kathleen Sullivan of The Sullivan Team at RE/MAX Advantage Real Estate. "The call for high-quality, new construction with great attention to detail is very high in this area, so it is little wonder why these homes are in such demand. This builder has good vision and attention to detail and when you see these homes, you will agree."

Inching toward completion in about four months, construction on the final three home sites is underway with foundations poured, two homes framed and new layouts designed. While varying in style, all 14 of the homes in this enclave feature wide-open, flexible floor plans with three and four bedrooms and standard high-end features such as hardwood flooring on the main level, soaring ceilings, crown moldings and chair rails, gourmet kitchens with copious cabinetry, stainless and granite, gas fireplaces and two-car garages. In addition to this long list of amenities, buyers interested in the remaining homes may have the opportunity to customize with first- or second-floor master suites, home offices and upgrades such as additional fireplaces,



Courtesy photos

Just three dwelling sites remain in this enclave of 14 brand-new homes.



Gourmet kitchens complete with generous cabinets, stainless-steel appliances and granite countertops are standard in every home.

oversized kitchen islands and finished basements for added recreational space.

Designed after the somewhat old-fashioned, close-knit neighborhoods of years ago, Atlantic Crossing features wide sidewalks, street lamps and welcoming farmers porches. Making

this community even more appealing is the promise of low maintenance. Thanks to a well-managed Home Owners Association, residents will be freed of the burden of general landscaping and snow removal.

Perfectly situated just minutes from the ocean and



The development's wide-open floor plans are furnished with gas fireplaces, hardwood flooring, crown moldings and chair rails on the first level.

area parks, Atlantic Crossing is also convenient to schools, shopping, walking paths and the commuter rail.

"No matter the style, every house here is spacious and beautifully appointed," says Sullivan.

"They are all attractive, single-family homes on

individual lots that come complete with the easy lifestyle typically found only in condo living," says Sullivan.

Prices range from the mid \$600,000s to the low \$700,000s. For additional information on design options, pricing or on the development itself, call



Kathleen and Terry Sullivan

AT A GLANCE

- 14 new construction homes with just 3 remaining
- 3-4 bedrooms
- 2.5 baths
- 2,200-2,500 square feet
- Mid \$600,000s to low \$700,000s

LISTED BY

- Kathleen Sullivan
- 781-639-1669
- www.AtlanticCrossingSwampscott.com
- The Sullivan Team, RE/MAX Advantage Real Estate

Kathleen Sullivan at 781-639-1669 or visit www.AtlanticCrossingSwampscott.com.

Mix and match adds modern flair to today's dining

By SOLVEJ SCHOU
ASSOCIATED PRESS

When choosing the right dining table and chairs, there are no rigid rules. Think about mixing and matching pieces instead of plunking down money for a perfectly matched set, experts say.

"These days, we see people choosing opposite styles for the table and the chairs," says Amy Panos, a deputy editor at Better Homes and Gardens magazine. "It makes the room interesting and gives it personality. Everybody wants a very personalized, 'Oh I threw this together and it represents my style' look. There are no 'I have tos.' There are only 'I want tos.'"

So when my husband and I recently picked out a new dining table and chairs at a local furniture shop, we went for a rectangular walnut table with a built-in leaf, and then chose 1960s-style chairs with curving wooden backs and green upholstery. We wanted the table to fit in with our vintage and midcentury modern-style furniture, and the chairs to be chic and comfy.

Think about your style, budget, the size of your dining area, how you like to entertain, and how you're going to use the table and chairs — are they just for eating, or also for homework, kids' projects, work?

Start by measuring the space, whether it's a breakfast nook, kitchen, large dining room or small college dorm.

"You have to have room to pull the chairs in and out, and be able to move around the table," says Panos, who suggested leaving 36 to 48 inches on all sides, away from walls and other furniture.

"Get something you love, that really speaks to you," she says. "Are you in it for the long haul, to have that



Ebee Martinez says the white-top dining tables provide a contrast for people who have a lot of wood in their homes.

table as an heirloom, or are you someone who frequently wants to change your look?"

Tables and chairs can range from a \$200 wooden dining table and \$30 wooden chairs from IKEA, to \$250 to \$800 tables at chains Cost Plus World Market and Crate & Barrel. Higher-end tables can cost thousands of dollars at boutique stores, antique stores and upscale outlets such as Restoration Hardware. Shipping furniture bought online can also bump up the cost, Panos says.

At Sunbeam Vintage, a Los Angeles store that sells new, on-site handmade, imported and vintage furniture, owner Ebee Martinez, 37, walked between tables and chairs of different shapes and sizes packed deep into the high-ceilinged shop. The store specializes in midcentury modern and midcentury modern-inspired pieces, as well as '70s-style, Hollywood glam chrome-, gold-, copper- and brass-accented tables and chairs, which are making

a comeback, Martinez says.

Tables start at \$350, and prices generally hover between \$750 and \$950, with chairs around \$250 apiece. The shop sometimes sells pricier items, such as a \$2,500 dining table made of acacia wood, with steel legs.

"If you have a small space, a glass-top dining table is really fabulous, since it creates the illusion of space," Martinez says. "In smaller spaces, pedestal tables — tables that don't have legs in the corners, but only in the middle, like a tulip table — work well, and allow a lot of knee space. You can basically put any kind of chair around that table."

Based on a late '50s design by architect and designer Eero Saarinen, tulip tables — with a smooth, central column resembling a water drop — have become popular. Sunbeam Vintage carries reproduced versions with wood, white laminate, Formica, marble, and less-pricy, faux-marble round, oval and

rectangle tops.

"The white-top dining tables provide a contrast if you have a lot of wood in your house," Martinez says. "Don't be afraid of color. You can go light on the table, colorful on the chairs, and vice versa. Comfortable chairs, we've observed, usually have rounded backs. Your back kind of curves into it."

Upholstered dining chairs can also be great accent chairs in a living room, she says.

Getting a table with a built-in leaf makes sense if you'll be holding both cozy family dinners and Thanksgiving for 16 people, notes Panos. The built-in aspect means you don't have to take the leaf out and store it somewhere.

"In kitchen areas, we're seeing a lot more bench seats," Panos adds. "You can have benches on the sides and chairs at the heads of the table. That way, you can fit more people and have that style contrast."



Mixing and matching tables and chairs affords homeowners more options when picking out their dining room furniture, says Ebee Martinez, owner of Sunbeam Vintage.



A mid-century, modern-inspired dining room table and chairs bring a unique style to a home.



Ebee Martinez of Sunbeam Village says pedestal tables that don't have legs in the corners work well in small spaces.

Solvej Schou via AP photos

Space for all: Design a home that's kid- and grownup-friendly

BY MELISSA RAYWORTH
ASSOCIATED PRESS

For new parents, the urge to keep little ones entertained and enriched can often lead to a home so full of baby gear and toys that grown-up style all but disappears.

It doesn't have to be like that.

Designer Theodore Leaf says he works with many clients trying to keep their whole home from becoming a playroom.

"All my coolest friends have kids now. And there's just nobody giving up their cool card," says Leaf, host of "Living Big Under 1,000 Sq. Ft." on Apple TV's new channel The Design Network.

For one thing, he says, "People are having kids older, so they have better stuff. The whole 'Oh, this sofa is a jungle gym now' thing has changed, because it's an \$8,000 sofa that they love."

How do you make a home both kid- and grownup-friendly? Leaf and two other interior designers — Mike Welch and Nathan Turner — offer some ideas.

HIDDEN STORAGE

All three designers recommend built-in shelving with closed cabinets at floor-level. Leaf suggests adding drawer pulls that are easy for little hands to grab, like a long bar that runs the length of the drawer.

"Kids open it, and know, 'It's for me,'" he says. And they learn that the "top shelf, with the cable box or whatever, 'That's not for me.'"

Instead of a traditional coffee table, consider an upholstered ottoman with space inside. The ottoman provides both storage and a soft surface for toddlers who are learning to walk. And it doesn't have to be boring; there are a variety of ottomans for sale, or you can buy one that's the right size and



Victoria Pearson/Nathan Turner via AP photos

A child-friendly space doesn't have to look like a playroom. This sophisticated living room designed by Nathan Turner has layered floor coverings perfect for playing on the floor, and plenty of soft or curved surfaces to create a safe space for little ones.

have it reupholstered.

Or, Leaf suggests, try using a vintage trunk as a coffee table. If you find one at a flea market but can't get the inside clean enough, just place a big plastic bin inside and store toys there. If you want to keep decorative items on top, situate them on a tray with handles so you lift it on and off easily.

One more hidden storage idea: Bench seating with space inside.

"I live in 800 square feet, so even hiding paper towels is an issue for me," Leaf says. He's added banquette seating that flips up to reveal empty space.

"I could put a whole jungle gym in there," he says.

GROWN-UP ITEMS

If you're setting up a seating area for children to draw or do craft projects, resist the urge to buy a table and chairs designed for a child. You can find smaller-scale furniture that suits your style, says Turner, host of the

food and home design series "Snack Chat" on The Design Network.

Choose fabrics that are durable and forgiving with spills, he says. Many companies now make outdoor fabrics that are soft to touch and perfect for indoors too.

Lighter colors — perhaps even white — can work if it's the right fabric, says Welch, a former "HGTV Design Stars" competitor.

Along with more grown-up furniture, you can also add stylish toys. Leaf suggests searching flea markets or the web for antiques. One client of his found a chic, midcentury-style dollhouse that's become a focal point of their living room.

COOL KIDS' ROOM

Welch recently designed a nursery that had chic, black-and-white stripes on the walls instead of baby pastels. "I didn't feel like the room needed to be really juvenile," he says.

"A lot of times people feel

boxed in," he adds, but "you don't need basketballs on the walls" for boys or princesses for girls.

Turner agrees, and adds that babyish decor can be impractical.

"Children grow so quickly and their tastes change and they start wanting to have their own environment," he says. If you choose "very juvenile things ... you're going to have to do it all over again."

So instead of the bed shaped like a race car, choose a simple, classic bed that a school-age kid won't think is immature. And make sure it offers storage space underneath. "Not only is it a neat way to store items, but it's also low enough for little hands to help pick up after themselves," Welch says.

Teaching kids to help clean up is a great way to keep the chaos at bay throughout your home, the designers say. Leaf recalls that when he was growing up, "our house was a disaster all the



This living room designed by Nathan Turner showcases closed cabinets with starfish-shaped handles that offer a space for hiding bins filled with toys.



Nathan Turner's child-friendly family room offers closed storage perfect for stashing toys and a low-slung table with stools small enough for a child, but stylish enough to please the grown-ups.

time," but his cousins' house seemed perfect, thanks to a label maker.

"Those kids knew where

everything belonged," he says, "and they were trained from birth to put things away."

Wenham home is a well-located, private retreat

BY NANCY MADES-BYRD
CORRESPONDENT

With contemporary styling and an idyllic setting on nearly 2 full acres of Wenham countryside, this five-bedroom, four-and-one-half-bathroom, Cape Cod-style home is an exclusive oasis. The residence, originally constructed in 1986 and renovated in 2002 and 2007, immediately welcomes you with a custom-paved walkway to the front door. You enter a gracious foyer where a flexible floor plan creates bright, open spaces perfect for large-scale or more intimate entertaining.

“Wenham is a great community,” says real estate agent John Farrell, “and this home gives you a private setting with incomparable convenience. You can easily take advantage of the best of everything in the area, whether it’s the excellent schools or quick access to transit routes.”

The home’s first level showcases an eat-in chef’s kitchen with quality stainless appliances, including a double-wall oven and wine storage. Plentiful cabinets and generous counter space make this kitchen an ideal space to prepare meals. A breakfast bar/island and wet bar are perfect for a quick snack or casual meal. The kitchen opens to a large family room with a coffered ceiling, fireplace and built-in, artisan cabinetry. An upholstered banquette and farm table is a wonderful setting for meals, whether it’s a dinner for two or a Thanksgiving feast for 10.

A striking wall of windows in the sunroom overlooks the professionally designed and landscaped grounds. It’s the perfect spot for morning coffee or a quiet afternoon



Sited on 2 bucolic acres, this lovely home features five bedrooms and 4 1/2 baths.



The kitchen is a true chef’s dream, complete with stainless-steel appliances, generous counters, and a breakfast bar with wet bar.

spent reading. Front and back mudrooms, a powder room, and a changing room are just some of the special touches that grace this

home. The first floor is completed by an en-suite home office or master suite.

Upstairs, there are four generous bedrooms and two



Just off the main living area, find this gorgeous sunroom with a wall of windows overlooking the expertly manicured grounds.

full bathrooms, as well as a large combination office/workspace/exercise space, and a laundry with sink, counters and ample storage.

The master bedroom’s en-suite bathroom is a relaxing retreat featuring a soaking tub, double vanity, and separate shower. French doors

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Cindy Farrell
and John Farrell

lead out to a private balcony from the master suite.

The finished lower level is an ideal space for a playroom or media room. The residence features a central vacuum system, energy-efficient heating, and a security system. The home’s private, well-manicured grounds boast a patio, garden area, and heated, in-ground pool. The attached garage provides parking for three vehicles while paved parking can accommodate an additional seven vehicles.

“This home gives you the space and amenities to live well and entertain with ease,” says Farrell. “It offers balance — it’s elegant without being stuffy, and private without being isolated.”

The residence is offered at \$1,495,000 by John Farrell and Cindy Farrell of Coldwell Banker Residential Brokerage of Beverly.

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