

At Home

SECTION
B

Inside
TV, B4
Comics, B5
Opinion, B6

DREAM HOUSE



Part 3: Seeking approval

PAPER TRAIL

Couple's road to dream home is paved with applications



MARY MUCKENHOUP/Staff photo

Mat and Sarah Cummings begin waterproofing the foundation of their new home for their building permit sign-off recently. The couple is building their home from the bottom up.

Holding pattern

Mathew and Sarah Cummings are building a new home for themselves on the lot behind the three-family home they own in Ipswich. We're following them on their journey, with stories of the frustrations and successes every homebuilder experiences.

In the past two installments, we've talked to Mat, an architect who had the chance to design the home of his dreams, and Sarah, whose sense of practicality has kept the project grounded.

The couple's patience is already being tested. The concrete foundation

for the house has been poured, but roadblocks are cropping up. The carpenter who will build the frame of the new house is tied up on another large project, also designed by Mat, and Mat won't use anyone else.

Today, we'll look at the hurdles Mat and Sarah cleared to get this far: financing their project and securing town approval of their plans. Wednesday, Oct. 6, we'll check back with them to see how they're weathering the delay in seeing their dream home built.

BY STEVE LANDWEHR
STAFF WRITER

IPSWICH — When Mat and Sarah Cummings got a chance to buy the home on the small lot behind their own home on Central Street two years ago, it was an opportunity they couldn't pass up.

The three-family home they purchased two years earlier was right on the street and offered good visibility for Mat; an architect who had recently struck out on his own. But Sarah longed for a place that was just theirs, a place where they could raise a family. And Mat harbored his

own dream, a home that was just a short walk from his office. Here was their opportunity to reach for the stars.

The house they bought wasn't much, certainly not a place an architect could show off to clients, but it gave them an opportunity to take advantage of a town zoning law that permits large houses to be built on small lots if at least a portion of an existing building remains a part of the new one.

There wasn't a lot worth saving in the house, but enough that they could comply with the zoning regulation.

Please see **HOME**, Page B2

MEASURING PROGRESS

The Cummingses begin making their dream a reality. Here are the project highlights so far.



September 2000: Mat and Sarah Cummings buy three-family home in Ipswich.

Fall 2002: Couple buys single-family home on lot behind theirs.

June 2004: Secured building permits from town of Ipswich and signed construction loan

July 2004: Demolition of old home begins; excavation for new one in progress.

August 2004: Footings poured for new home.

Throughout 2003: Mat Cummings works on design of new home.

HOUSE: Spouse is critical to new solid foundation

■ *Continued from Page B1*

"I'm just glad there's no one here but us for the summer," she says.

Balancing act

It's always been this way in her marriage, Sarah says. Mat, an architect, thinks on a grand scale. While he envisions incorporating his ideas about what he calls "living sculpture" into their new home, Sarah pays the bills.

"I'm the cost person," she says. "Being an architect, his dream was bigger than mine. I want to be expressive, too, but is it going to cost

me an extra \$25,000? The mortgage payment is my bottom line."

Sarah says she was raised to be responsible about money and imbued with the belief that your own home, and its maintenance, were the most important things to spend it on.

As careful as she might be, she did get caught up in the excitement as the new home took shape on paper.

"I think my bottom line was \$250,000," she says with a wry smile. Estimates on the work mounted to \$280,000.

There was give and take throughout the design of the house. Mat insisted on an octagonal turret that is a focal point in the center of the house; Sarah relented.

"It wasn't necessary to me, but it was necessary to him," she says. "I'd be happy to have a master bedroom, a garage and a proper laundry room."

Most of the time, this balancing act works itself out.

There was one nonessential design element Sarah herself lobbied for — the massive brick fireplace, with openings into the family room and the back yard.

"It's going to be a lot of money," she admits. Mat's design for the fireplace is quite fancy, which in-

creased its cost, but Sarah says ornate details are what she likes most about the house.

"I always wanted a historical-looking house," she says, "and this will fit right in in Ipswich."

Bringing down the house

Mat's creative involvement is just about over, but Sarah's is just beginning.

"I do pretty much everything," she says cheerfully. "I'm pretty much the labor here and I enjoy it."

Sarah, 32, worked as a house painter in college and painted the couple's home after they bought it four years ago. She helped choose the colors for the new home, and when it comes time to paint it, she knows who'll be holding the brush.

"He can't paint at all," she says of her husband.

As the final drawings were being completed, Sarah was already at work in the old house, which is nearly being destroyed to make way for the new one. Hammer and crow bar in hand, Sarah ripped out the lath and plaster on the second floor, filling a large Dumpster with the debris.

There's more demolition to come, but until the new foundation is completed and back-filled, there's no way to get into the old

house. Besides, those banes of Sarah's existence, the dirt piles, leave no room for a trash container. A middle-school teacher in Lynn, Sarah worries that her summer, which could have been spent finishing this work, will soon come to an end.

More frustration awaits. Already there have been delays finishing the foundation, and although Sarah is anxious for the next step, framing the walls, it's uncertain when that will begin.

Some people who looked at Mat's design say it's the most complicated framing plan they've ever seen in a house this size, and Mat will only leave it in the hands of the best framer he knows, Timothy Reynolds of New Hampshire.

But Reynolds and his crew are in the middle of a huge project that will take a long time to complete. Mat can't just ask him to walk away from that home — Mat designed it.

With so much depending on weather and other things Sarah and Mat can't control, they're not sure if it will be weeks or months before the skeleton of their home starts taking shape.

Sensible Sarah is also pragmatic. "There's no looking back, we've got to look forward now," she says.