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SUNDAY
October 4, 2014



THE SAN DIEGO
UNION-TRIBUNE

4

INSIDE HOME DATEBOOK

Design and garden events and classes

HOME IMPROVEMENT

Tips on how to replace a shower head. **H4**



Kristy Kropat remodeled her kitchen into one open space. *Eduardo Contreras / Union-Tribune*

BILL SIDNAM

OCTOBER IN THE GARDEN



Kristy Kropat remodeled her kitchen into one open space. Eduardo Contreras / Union-Tribune

A tale of two kitchens

One remodel was on purpose, the other by accident

By Mary James

Start with dysfunctional kitchens in aging tract homes. Add two young interior designers and their families, including toddlers. Stir in typical remodeling woes like tight budgets and even tighter deadlines.

The results? Two freshly remodeled kitchens with design flair and functionality that make the most of limited space and funds. Both will be on view Saturday as part of the annual kitchen tour sponsored by the San Diego chapter of the American Society of Interior Designers (ASID). Nine kitchens will be featured during the self-guided event.

Finds and splurges

Kristy Kropat was a student at the Design Institute, mother of a 1-year-old boy and expecting her second son — and a visit from her in-laws in Germany — when she and her husband, Martin, bought a University City ranch-style home built in 1969.

"We closed at 5 o'clock on a Friday, and by the next morning at 9, the old kitchen was gone," she said. Out were popcorn ceilings, dreary oak cabinets, fluorescent lighting and a wall that separated the kitchen from

whole house, inside and out.

Kropat, who left a career in software engineering for interior design (kropatinteriordesign.com), also aimed for a kid-friendly space with plenty of spark — "I wanted to design for us, not for resale." At the same time, she had to maximize the family's resources, saving where possible to fund stylish "splurges."

Square halogen ceiling lights set a theme of rectangular shapes repeated throughout the room, ranging from tiny glass

tiles to long slender skylights in the ceiling. The palette gets its zing from orange — "my favorite color," says Kropat, who tempered its heat with cool white, soft gray and the foggy blues in a favorite oil painting.

Kitchen cabinets — Kraftmaid's Venicia line in white with a tough Thermofoil finish — fit Kropat's budget and style.

"For upper cabinets, they had top-hinged doors of frosted glass framed in aluminum for a

SEE **Kitchens, H3**



DETAILS

2009 Fall ASID Kitchen Tour

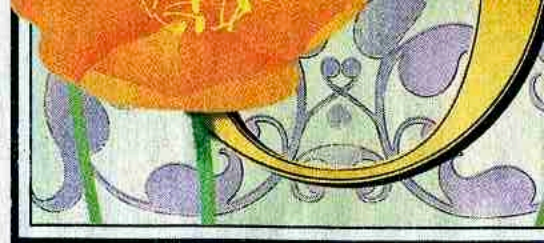
Featuring nine kitchens in several San Diego neighborhoods, Carlsbad and Del Mar. Designers will be on hand to answer questions.

When: Saturday, 9 a.m. to 5 p.m.

Tickets: \$25 (discounts available for groups of four or more). Order online and choose a location to pick up the tickets on tour day. Tickets can be purchased at several tour kitchens on the day of the event. Locations are on the ASID hotline.

Phone: (858) 646-9896

Online: asidsandiego.org



Jacie Landeros for the Un

PLANT OF THE MONTH

The **Iceland poppy** is an often-overlooked item in the garden but it deserves a spot in the garden or containers. The Iceland poppy provides cheer and warmth to a winter landscape or container. Flowers come in a collage of colors.

If you currently have free garden or container space, seeds — following seed packet instructions — directly where you want them to grow. Many local nurseries will now have, or will soon have, a good supply of Iceland poppy plants. You will save a great deal of growing time by purchasing plants.

Iceland poppies should have sunny locations and must have well-draining soil and no fertilizer.

Recommended varieties include Champagne Bubbles, which has huge flowers and blooms early; Wonderland, which has large flowers but small plants; and Sparkling Bubbles, which has prolific blooms on medium-size plants.

The plants range in size from 12 to 18 inches in height and range from 2 to 5 inches across.

Iceland poppies are marvelous cut flowers and, unlike tulips, the cut ends don't have to be seared to ensure that they will last long in bouquets.

OCTOBER PLANTING TIPS

GROW IN CONTAINERS

In recent years container gardening has become almost as popular as traditional soil gardening. This is especially true in the more high-density population areas where soil gardening space is severely limited.

There are many advantages to growing flowers, vegetables and herbs in containers in a sunny area of your patio or balcony. In container gardening, weeding is minimized, insect control is easy and you never have to cultivate. You can also control climate, soil diseases and watering much more precisely than a dirt gardener can. And don't overlook the landscaping potential of container gardening. Pots of flowers and herbs can lend a touch of beauty to a drab patio or deck.

BEGIN FALL CLEANUP

A fall cleanup program will prove most helpful in decreasing your pest problems next spring. Insects and diseases tend to survive the winter in

guided event.

Finds and splurges

Kristy Kropat was a student at the Design Institute, mother of a 1-year-old boy and expecting her second son — and a visit from her in-laws in Germany — when she and her husband, Martin, bought a University City ranch-style home built in 1969.

"We closed at 5 o'clock on a Friday, and by the next morning at 9, the old kitchen was gone," she said. Out were popcorn ceilings, dreary oak cabinets, fluorescent lighting and a wall that separated the kitchen from a cramped dining nook and gloomy family room. In their place was a single, airy room steps from the front door and backyard patio and pool.

When her husband's parents arrived five weeks later, the couple entertained them in a makeshift kitchen while pressing forward with the makeover that would bring clean, colorful contemporary European style to the new space, as well as the



For her kitchen remodel, Natalia Trepchina-Worden was determined to add storage and create a casual dining space for her family. *Jim Brady*

Nation's Housing KENNETH HARNEY

FHA puts limits on reverse mortgages

WASHINGTON — Declining home values have put a serious squeeze on one of the mortgage market's most popular and fastest-growing financing concepts: the Federal Housing Administration's reverse mortgage program for seniors 62 and older.

In a letter to reverse mortgage lenders Sept. 23, FHA Commissioner David Stevens said his agency must reduce the maximum amounts seniors can receive on reverse

mortgages because of a \$798 million estimated budgetary shortfall for the program in the coming fiscal year.

Mortgage industry sources said the move amounts to a 10 percent cutback for all new FHA reverse mortgage applicants starting Oct. 1. Borrowers who already have FHA reverse loans will not be affected.

Peter Bell, president of the National Reverse Mortgage Lenders Association, says the

policy change could prevent more than one out of five applicants from paying off their existing home mortgage debt with the proceeds of a new reverse loan. That, in turn, could leave some senior homeowners in danger of falling into serious delinquency on their current loans, even ending up in foreclosure. The total number of seniors affected could be in the tens of thousands, Bell said, since roughly 130,000 new loans are projected for fis-

cal 2010.

Dennis Ceizyk Sr., vice president of Heartland Mortgage in Tucson, Ariz., says the FHA's move immediately affects two of his company's clients — a Phoenix couple in their late 70s who no longer can afford the monthly payments on their existing mortgage. They had planned to take out a reverse mortgage yielding them \$92,500 in cash on a house valued at \$125,000. The \$92,500

SEE **Housing, H2**

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BEGIN FALL CLEANUP

A fall cleanup program will prove most helpful in decreasing your pest problems next spring. Insects and diseases tend to survive the winter the comfort of plant debris. Snails and slugs are a particular problem now, as they can decimate plants almost overnight. An immaculate garden and strict vigilance are the best defenses.

PLANT PERENNIALS

Although you won't be able to enjoy their color until next spring, October is a choice month for planting perennials. By planting them now, they will develop a strong root structure during our cool weather. Check with your favorite nursery or garden center or your 2009 seed catalogs for some of the exciting new perennial plant varieties that are being introduced this year.

FEED BULBS WHEN PLANTING

When you plant your fall bulbs, add a time-release fertilizer to the soil. Nutrients will be released over a long period of time and will feed the plants periodically as they mature.

DELAY PRUNING SHRUBS

Although some gardening books recommend that you prune your hedges or shrubs in the fall, in San Diego area it is best to wait until winter before major pruning. In our climatic conditions, most hedges and shrubs are still growing vigorously in the fall and if pruned severely now, it will take a long time for the plants to recover. Wait until January when growth slows considerably.

HELP FOR GARDENERS

To answer questions for home gardeners, area master gardeners staff a "hortline" on weekdays from 9 a.m. to 3 p.m. and can be reached at (858) 694-2860 or at mastergardenerssandiego.org.

Bill Sidnam is a veteran Southern California garden writer.

► **KITCHENS**

CONTINUED FROM H1

Disaster was a blessing in disguise

European look," Kropat said. "But since they are made in the U.S., they are less costly than imported lines."

Glossy, white glass-front appliances by Jenn-Air and Kenmore Elite and a random mosaic backsplash of clear and white tile by Oceanside Glass Tile add texture while blending with the cabinets for a sleek, seamless look.

Not wanting to be "over the top," Kropat confined bold swaths of orange to the countertops covered with 1¼-inch thick "Tequila Sunrise" Caesar-Stone. It also wraps down the exposed end cabinets to define the kitchen work space and resist dings from the Kropats' playful toddlers, Lukas and Karsten. Practical Kahrs ash flooring with its prominent grain and knots also is wear-and-tear forgiving.

In the center of the room is an oval, chrome-legged dining room table, a \$425 find from Plummers that resembled a \$7,000 Italian design Kropat loved. Two-toned chairs by Caligaris and a bubble-shaped Kartell chandelier — another style bargain at \$300 — echo the hot orange of the countertops.

In the family room is more of Kropat's sophisticated mix of bargains and "splurges." One wall is lined with white bookshelves created with Ikea's ubiquitous "Billy" bookshelves. Across from them is the room's focal point, a hand-painted



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"The kitchen was really dysfunctional. I didn't like the layout, the storage space was awful and the counter space was nonexistent," she said. "I figured I'd wait to remodel until the appliances failed, so I really hadn't given much thought to materials or design. Now, I had to act right away, make decisions on the spot."

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START LIVING

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The family relaxes in front of the fireplace by sinking into Ligne Roset's classic Togo sofa and chair in Indiana Gray leather. "They were a splurge, but they are so comfortable," Kropat said.

Hanging from the ceiling above the hearth are steel cables that most of the year hold clear glass candle holders, bargains from CB2. But during the holidays, the cables hold the family's Christmas stockings.

"They really aren't my style, but I have one from my childhood that means a lot to me, so we had to have a place for them," Kropat explained. "You gotta live — and design — for you."

A lucky charm

In 2007, when designer Natalia Trepchina-Worden, her husband, Brett, and 2-year-old daughter, Sasha, returned from a two-week Christmas vacation, they knew something was wrong the minute they stepped into their Tierrasanta home.

The air was dank, the bamboo flooring in the kitchen and great room rippled like a washboard and the walls were stained an angry black.

"It took us a while to discover we had a slow leak while we were away," she said. "The water seeped into the floors and walls. There was mold growing. My husband and I

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Budget considerations required working with the U-shaped kitchen's existing footprint, but the designer was determined to add storage, create a casual dining space for her family, and whenever possible, use environmentally friendly materials and energy-saving appliances.

"In our daily living, we recycle and buy organic, so it made sense to bring that attitude into the remodel," she said.

With the space gutted to the studs, the designer replaced a window in a small breakfast nook adjoining the kitchen with a sliding door that improved access to the patio where the couple often entertains. Energy-saving dual pane windows flank the new door and fill the space occupied by the original patio door.

New cabinets, with frames of formaldehyde-free plywood, feature a pantry and other storage and surround two stacked Viking ovens and a French-door Viking refrigerator. Extending one wall of cabinets toward the former breakfast nook created more much-needed counter space near the new five-burner Dacor cooktop.

Different cabinet door styles help define work areas and "add a more eclectic, playful feel," Trepchina-Worden said. One bank is fronted with clear-stain walnut and river rock pulls. The rest, including maple uppers with frosted-glass inserts, are a rich taupe, a shade deeper than the wall color and all painted with eco-friendly lower VOC paint.

"The glass lets you see some colors and shapes of the dishes inside, which adds visual inter-

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Countertops were fabricated from concrete to include a new curved counter-height dining



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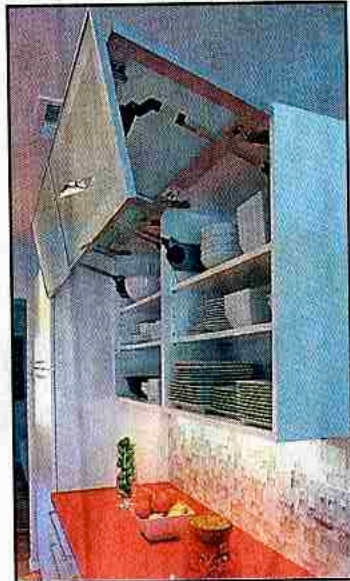
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Start with dysfunctional

whole house, inside and out.

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Kristy Kropat was a student at the Design Institute, mother of a 1-year-old boy and expecting her second son — and a visit from her in-laws in Germany — when she and her husband, Martin, bought a University City ranch-style home built in 1969.

"We closed at 5 o'clock on a Friday, and by the next morning at 9, the old kitchen was gone," she said. Out were popcorn ceilings, dreary oak cabinets, fluorescent lighting and a wall that separated the kitchen from a cramped dining nook and gloomy family room. In their place was a single, airy room steps from the front door and backyard patio and pool.

When her husband's parents arrived five weeks later, the couple entertained them in a makeshift kitchen while pressing forward with the makeover that would bring clean, colorful contemporary European style to the new space, as well as the

spark — "I wanted to design for us, not for resale." At the same time, she had to maximize the family's resources, saving where possible to fund stylish "splurges."

Square halogen ceiling lights set a theme of rectangular shapes repeated throughout the room, ranging from tiny glass

a favorite oil painting.

Kitchen cabinets — Kraftmaid's Venicia line in white with a tough Thermofoil finish — fit Kropat's budget and style.

"For upper cabinets, they had top-hinged doors of frosted glass framed in aluminum for a

purchased at several tour kitchens on the day of the event. Locations are on the ASID hotline.

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SEE **Kitchens, H3**



For her kitchen remodel, Natalia Trepchina-Worden was determined to add storage and create a casual dining space for her family. *Jim Brady*

Nation's Housing KENNETH HARNEY

FHA puts limits on reverse mortgages

WASHINGTON — Declining home values have put a serious squeeze on one of the mortgage market's most popular and fastest-growing financing concepts: the Federal Housing Administration's reverse mortgage program for seniors 62 and older.

In a letter to reverse mortgage lenders Sept. 23, FHA Commissioner David Stevens said his agency must reduce the maximum amounts seniors can receive on reverse

mortgages because of a \$798 million estimated budgetary shortfall for the program in the coming fiscal year.

Mortgage industry sources said the move amounts to a 10 percent cutback for all new FHA reverse mortgage applicants starting Oct. 1. Borrowers who already have FHA reverse loans will not be affected.

Peter Bell, president of the National Reverse Mortgage Lenders Association, says the

policy change could prevent more than one out of five applicants from paying off their existing home mortgage debt with the proceeds of a new reverse loan. That, in turn, could leave some senior homeowners in danger of falling into serious delinquency on their current loans, even ending up in foreclosure. The total number of seniors affected could be in the tens of thousands, Bell said, since roughly 130,000 new loans are projected for fis-

cal 2010.

Dennis Ceizyk Sr., vice president of Heartland Mortgage in Tucson, Ariz., says the FHA's move immediately affects two of his company's clients — a Phoenix couple in their late 70s who no longer can afford the monthly payments on their existing mortgage. They had planned to take out a reverse mortgage yielding them \$92,500 in cash on a house valued at \$125,000. The \$92,500

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