

Home. The word resonates right to the center of who we are. It connects us to family, memories, our communities, even to ourselves.

For some, home is primarily a nest that nurtures, a refuge that protects, a delight that allows us to exercise the playful side of our natures. For others, it's a sturdy structure of brick and mortar that anchors us—or a shell of aluminum that sets us free.

Even more, as architect Claire Cooper Marcus points out in her book, the aptly titled *House as a Mirror of Self*, our homes reflect our priorities, our values, and our histories—they are all on display through the places where we choose to live. On the following pages, you'll meet some amazing people whose homes do just that. We think you'll find their stories both familiar and surprising.

The manner in which we design, adapt, and furnish our homes says a great deal about who we are, too, as individuals, as families, and as a society. New homes are getting smaller—the era of the oversized “McMansion” is over (for now). At the same time, households are expanding to accommodate two, three, even four generations under one roof. Revolutionary products and services are allowing older homeowners to live long lives, safely, happily, and independently in the same house; meanwhile, wireless and integrated “smart” technologies let others redefine their notions of home entertainment, convenience, and comfort. As you'll see, these and other housing trends in America are more than just the bloodless facts and statistics of a multibillion dollar industry—they are the very measure of our hopes and dreams.

NO PLACE LIKE IT

BY Ellen Michaud

“My four children all grew up in this house, and they loved it. They can't imagine not coming home.”

—Susan McWhinney-Morse, Beacon Hill resident



Susan McWhinney-Morse and David Morse outside their Beacon Hill brownstone.

STAYING PUT

AS TWILIGHT SETTLES OVER Boston's historic Beacon Hill neighborhood, Victorian gaslights glow against the aged brick row houses that have stood here for close to 200 years.

Inside one of the elegant homes here, Susan McWhinney-Morse sits in the living room of her home and counts her blessings. “I have everything,” says the active septuagenarian. “A garden in back. A deck off the kitchen. A beautiful living room with high ceilings, exquisite plasterwork, and two wood-burning fireplaces. My four children all grew up in this house, and they loved it. They can't imagine not coming home.”

The house has been through a lot of changes since Susan moved here with her first husband some 40 years ago. After that marriage ended in divorce, Susan took in boarders to support herself. Her family occupied three floors, but with other floors in the house, there was plenty of room for paying guests.

“The house has been so flexible,” Susan says. “When I married David Morse 15 years ago, the kids were all grown up, and we really didn't need all this room. So we downsized within our own house. We turned the house into three separate apartments. We have the main floor, four bedrooms, and David and I each have our own study.”

To make sure that she and David are able to stay in their home as they age, Susan and her neighbors formed a community organization that offers services to Beacon Hill residents: dog walking, house painting, garden weeding, grocery shopping, rides to the airport, even someone to help rearrange the furniture.

“The idea was to be on Beacon Hill forever,” says Susan. “The people here have a great sense of community, of neighborhood, and of caring for who we are and what happens here. We started with 11 people who were wild about the idea, and it's just grown.”

PHOTO BY ARTILMAN



Beacon Hill's community group is vital to older residents.

Baby boomers have become accustomed to blazing their own trails over the decades, but in terms of housing, many are now saying they aren't budging.

Aging in Place

The concept of "aging in place" seems to hold appeal for boomers. A 2008 AARP study found that nearly 80 percent of boomers want to stay in their current homes as they grow older, with older respondents having a particularly strong desire to remain in place.

Another term for sticking with your familiar setting is "aging in community," says Elinor Ginzler, AARP's senior vice president for livable communities. "This image of selling your home and moving to a retirement community is more myth than reality. Yes, some decide that's the setting they want. But the vast majority like the community they're living in, and one reason is because the community is multigenerational."

The rising tide of boomers in America who desire surroundings that help them remain independent will lead to changes in communities, which will improve them for all ages, says Penny Cuff, who works on aging-in-place issues with Partners for Livable Communities in Washington, D.C. "Older people are important resources for a community, and community institutions need to think about how they can engage those resources in the most meaningful way."

To age in place successfully, older people need transportation, access to health care and supermarkets, and good sidewalks, libraries, and parks, she says, which of course are elements that benefit an entire community.

Some communities are banding together to offer solutions to help their residents age in place, as in Boston's Beacon Hill neighborhood, where residents 50 and older living in a cluster of neighborhoods pay an annual fee, and in return receive rides to the doctor's office and supermarket, wellness seminars, social events, and other services. Similar communities have organized in other cities around the country.

—Eric R. Metcalf

AS THE HOME ROAMS

Ramona Creel and husband, Matt Boorstein, named their home on wheels Stella.



Matt and Ramona share their RV home with two cats.

STELLA ROCKS. A 200-square-foot Airstream Excella, Stella measures 29 feet at her longest point. She's covered in polished aluminum, and her interior boasts wood floors, custom cabinetry, an antique metal backsplash in the kitchen, a stained-glass window, sheer window treatments throughout, and a couch that flips into a bed. In short, all the comforts of home, for only \$15,900, delivered to the Maryland driveway of Ramona Creel and her husband, Matt Boorstein.

"Stella's hip and cool and awesome and I love her," says Ramona. So much so, in fact, that she and Matt decided to sell their house, reinvent their careers, and take to the open road. Permanently.

"The house thing just wasn't working for us," says Ramona. And they were

miserable in Maryland, spending nights and weekends fixing up the house and days working to pay for it. Plus, all that work cut into their travel time.

"Some people are perfectly content staying at home, living in the same town their whole lives, not really caring if they see the world," Ramona writes from somewhere near Atlanta. Or San Diego. Or maybe it was Louisiana. "Not me! I inherited busy feet from my father. Nothing excited him more than jumping in the car and taking off to someplace he had never been. I'm the same way."

Matt is, too. Ramona's husband was a military brat who grew up wandering the country. Initially he worked in interior design while Ramona, who has a degree in social work, found homes for displaced families in Florida.

Eventually, she started her own business as a professional organizer of homes and offices, while Matt started work developing her business' Web site. To earn money and remain mobile, Matt morphed into a full-time Web designer. Now, Ramona coaches clients via the Web, with occasional meetings when Stella pulls into an RV park, and Mark runs his business online. Wherever they can hook up to a server, an electrical outlet, and a water faucet, they're in business. It's a life that suits them well. "It just feels like the right path," says the woman with busy feet. "We didn't want the house. We don't need the big screen TV. We want the experiences."

Where are they off to next?

Ramona laughs. "Florida. We follow the good weather."

Home Fleet Home

We often think of home as the place where we're most grounded, but for many Americans, the best homes are on the move. As many as one in 12 households own a recreational vehicle. That's a fleet of RVs about 8 million strong, according to the Recreational Vehicle Industry Association (RVIA), and for a significant portion of Americans, the RV is the household.

The U.S. Census Bureau shows RVs and other types of mobile housing (such as houseboats) as the third most common housing type in America. And the numbers are rising: RV sales this year are projected to increase by more than 25 percent in 2010, according to the RVIA. Time to hit the road?

—Ashley Fouts

TOP LEFT: PHOTO BY ART ILLMAN; CENTER AND OPPOSITE PAGE: PHOTOS BY CHRISTOPHER OQUEENDO

Sue Baker's Vermont farmhouse is home to three generations.



Under ONE ROOF

STANDING PROUDLY IN FRONT of the chicken coop on his grandmother's three-acre homestead in Starksboro, Vermont, 8-year-old

Christopher Gravelle carefully holds out two eggs so fresh they're still warm from the hen. He carefully explains to visitors the hows and whys of raising chickens as he walks toward their outdoor pen. His sister, Courtney, a 6-year-old blonde elf in a lavender parka and sparkly shoes, bounces along beside him. "Know what?" she asks, pointing across the yard. "That's my bike!"

Along with their hens, bikes, and cats, Christopher and Courtney have lived here in the gray clapboard house all their lives. Their grandparents, Bob and Sue Baker, bought the property 28 years ago to raise their daughters—Lori, now 26, who works at a kitchen-and-bath shop in Burlington, 27-year-old Jessica, and 31-year-

old Shelly, a stay-at-home mom to Christopher, Courtney, and 9-year-old Thomas.

"The house was old but the price was right," says Sue. "And we liked the neighborhood."

Situated between a two-lane rural highway and the wooded foothills of the Green Mountains, the house, with its fenced-in front yard, sits on one side of State Route 116 with neighboring homes spaced well apart. A cornfield is across the road.

"I love my property," says Sue. "I have two apple trees, a big garden, a bird feeder, we're bordered by Lewis Creek, and the kids can fish."

The big draw for her was the yard. "When we first moved here, we had a maple tree by the fence that shaded the yard, and there was one that shaded the house," Sue remembers. "Those girls could play in that yard all day. They had their swing out there, and it was nice. During the summer, you could sit in the living room and feel

Sue and granddaughter Courtney.



the breeze blowing through."

As time went by, the kids grew up, Shelley got married and moved away, and Sue picked up part-time work at a local supermarket, a golf course, and a neighboring elementary school. But then Sue's husband developed cancer, and nine years ago he died. Five months after that, Sue had a heart attack and quadruple bypass surgery.

Concerned, Shelley and her husband, Jason, moved back home with baby Thomas to give Sue a hand. Christopher and Courtney were born over the next couple of years, and things seemed to be getting back on track. Then Jason died of a heart attack, and Shelley was suddenly a single mother.

Things have been tough ever since. Sue was able to work part time as a cafeteria worker at the local Robinson Elementary School until her job was outsourced in budget cuts last spring. Lori has a job; Jessica and Shelley don't. The family heated the house last winter with a woodstove and two kerosene heaters, but one of the heaters broke, and Sue didn't have the money to fix it. That's a concern in an area with below-zero temperatures in January.

But Sue shrugs it off. When something breaks down, generally the girls figure out how to fix it. "You learn this stuff as you go along," says Sue. "We had a major toilet clog last week, so the girls became plumbers. They went and got plumbers' snakes, took the toilet off, pushed the snakes through, had the septic tank pumped, and got it fixed.

"When you got family, you do what you've got do," she adds. "This place has been a refuge for everybody."

The Family That Stays Together
One silver lining in the current economy is that the tough times are bringing many families closer—literally. From the dawn of man, it was human nature that multiple generations of the same family lived together. That practice was on the decline for a while, but no longer: According to the AARP, the number of multigenerational households has increased from 5 million in 2000 to 6.2 million in 2008. Nowadays, more than 10 percent of people ages 50 and older



Everyone in Sue Baker's house has a job. Grandson Christopher tends the chickens.

are living with their grandchildren or their parents. The same percentage of adults between the ages of 35 and 44 are living with their parents or in-laws.

Of survey respondents who thought it was likely that they'd be moving in with others in the near future, about one-third said the move would be due to loss of income. Some also said a change in job or health status would trigger such a move. Families aren't just coming together out of necessity—for some, a multigenerational household is the norm.

"There's no question that with some ethnicities that are growing in America, it is more mainstream and traditional to have multigenerational households. We're going to see that increasing in the general population as well," says AARP's Ginzler.

These arrangements can be a great way for younger people to tap into older relatives' wisdom and for older folks to stay more engaged in today's world.

—ERM

THIS PAGE AND OPPOSITE PAGE, LEFT: PHOTOS BY PETER WAUSDORF; OPPOSITE PAGE, RIGHT: PHOTO BY ELLEN MICHAUD

BENJAMIN SPEED

and his wife Sarina grew up on Maine's rocky coast, exploring lighthouses and cracking lobster at the Bucks Harbor market. Then they headed for college in Washington State, and, like so many children, vowed never to return home.

After they graduated, Sarina went to work as a jewelry designer; Ben worked as a videographer. Both realized just how deep their roots were embedded in Maine's sandy soil, how much they missed their folks, and how strongly they felt that the children they would have should be raised close enough to know their grandparents.

The two returned to Maine and rented an apartment. Ben got a job teaching film production with a local school and picked up a few extra bucks videotaping weddings, while Sarina continued with her design work.

But paying all that money for rent really bugged the practical Sarina. So the couple, in their mid-20s at the time and with a baby on the way, decided to build a house. And not just any house, but one that reflected their values—something large enough to meet their needs, but small enough to respect the environment and leave a reasonable footprint on the planet. A footprint, in fact, that measured 18 feet by 18 feet.

"People don't need as much space as they think," says Sarina, who grew up in an even smaller house. "We can't have huge groups of people over, but for three people it's more than enough."

Big LITTLE HOUSE



Sarina and Ben Speed with son Noah in front of their 640-square-foot home.

Aside from leaving a smaller environmental footprint, the house also makes sense in the current economy. "I wanted to build something so that if our jobs didn't work out, we could still afford our house," Sarina says.

Borrowing as little as possible from the bank, and with help from friends and family, the Speeds built the two-bedroom house themselves. "We did the basic framing, roofing, shingling, and insulation," Sarina says. "The stuff

that would take us too long to learn we farmed out." As a result, the house—including its foundation and the road leading to the house—cost just \$55,000.

With son Noah now 4½, and baby Larkin newly arrived, Sarina and Ben are planning to build on a third bedroom. "But the house will never be more than 800 square feet," says Sarina, firmly. "And we'll have the mortgage paid off by the time the kids go to college."

PHOTOS BY BRITTANY N. CARTER COURVILLE, OPPOSITE PAGE: PHOTO BY JEAN FISCHER

Garage: Smart tags can even tell the system which kid is borrowing the car (and for how long).

Lawn: Automatic sprinkler systems can be tied into the house's "brain."

Windows: Some systems include security sensors and a remote control for windows, skylights, and blinds.

Thermostat: Sensors monitor interior/exterior temperatures and calibrate heating/cooling in the house for comfort—and energy savings.

Entryway: Besides cameras and intercoms, smart sensors note which occupant is entering and turn on lights, music, and more according to personal settings.

Lights: Program the system to turn on different lights inside and out to let people think you're home when you're not. Motion sensors also help control lighting for safety and security.



AS HISTORY HAS PROVEN, new technologies—from electric lights and appliances to radios and televisions—inevitably make their way into the home. When they do, they make life easier, more efficient, and more fun.

Tony Tessaro would agree. Standing on Mandalay Beach in California, the 60-year-old retired Wall Street trader is like a kid with a new toy. Only that toy is his whole home. And it's a smart home. "I can control everything from my TV clicker," says Tony. "Say I'm

watching TV and you ring the doorbell. There's a camera in the bell, so a photo of you pops up on the screen."

Tony loves that the house "knows" who he is. "We have a two-car garage," he says. "One side's me, one side's my wife, Mary." When the garage door opens and she drives in, the house senses it's her, then closes the garage door, lights up a path to her bedroom, and turns on her favorite music.

Trends in home technology are changing the way we come home and what goes on in the home, from lights and music to control of heat pumps and central air for energy efficiency, says Laura Hubbard, a spokesperson for the Consumer Electronics Association.

Companies such as Russound, for instance, offer customizable equipment that plays music in different areas throughout your home from a single device, controlling the system with iPod-like keypads. Some systems read smart tags embedded in a phone or a keychain and respond according to the

Smartest HOMES EVER

preferences of the tag's owner.

While advanced systems can cost thousands and require extensive remodeling, the do-it-yourself route offers affordable off-the-shelf systems. Take HomePlug, for example: This concept allows TVs and computers to communicate via the home's pre-existing electrical wiring. Home automation is just the beginning, Hubbard says. In coming years, with the advent of the "smart grid"—a more efficient system of delivering electricity to your home—new home appliances will turn themselves on when it's the most efficient time of day to do chores. ■



The Speeds' compact kitchen.

Americans have been **The Incredible Shrinking Home**

doing more than just tightening their belts—they're downsizing their homes, too. According to the U.S. Census Bureau, the median square footage of new single-family homes fell to 2,091 square feet during the first half of 2009. New homes had swollen to 2,259 square feet in 2006. As a result, this drop in size is the equivalent of a 13-by-13-foot room. Home buyers have become less enthused about heating, cooling, and paying the mortgage for unnecessary space, says Stephen Melman, director of economic services at the National Association of Home Builders. "They're opting for the home they need and not a whole lot extra." That means two-story entryways and supersized great rooms are falling from favor. Nowadays, features such as changes in paint schemes might mark one area from another, as opposed to setting apart different areas as walled-off rooms.

—ERM

What makes your house your home? What makes it special? We'd like to read about it and see your pictures. Send your stories and photos to: editor@saturdayeveningpost.com, or mail to: Home Story, *The Saturday Evening Post*, 1100 Waterway Blvd., Indianapolis, IN, 46202.

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