

Chicago Tribune  
**CHICAGO  
HOMES**

# LOFTY aspirations

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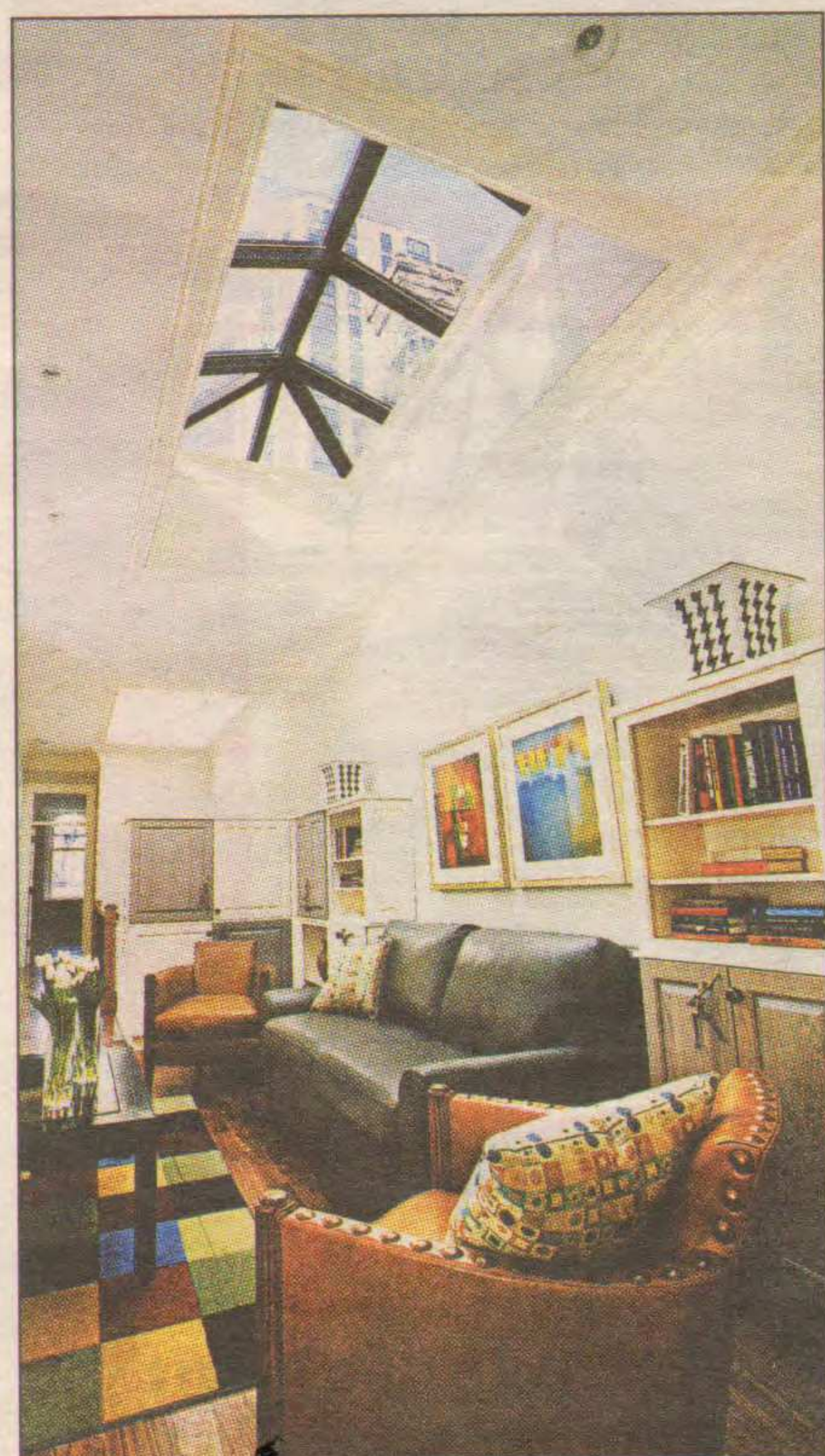
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California-based Cardea Building Co. built out the attic in a Victorian home in San Francisco to give the homeowners more living space.



A bonus room in the attic by Orren Pickell Building Group provides the perfect retreat for family members and guests.

# Lofty conversions

If you want to expand your living space, look up to the attic

**BY KARI RICHARDSON**  
Special to the Tribune

A still-wobbly economy has homeowners looking high and low for economical ways to add space to their homes. Down low, they find basements, which can be harnessed as family rooms, game rooms or playrooms.

Up high are attics. Though perhaps less celebrated than their subterranean counterparts, attics can be an ideal perch for a variety of rooms. And they are carved out of existing space without need for pouring a foundation or tearing down walls.

"People are looking to maximize space that's already under their roof," said Don Van Cura Sr., of Chicago-based Don Van Cura Construction. "(Converting an attic) is a good value."

Van Cura has seen attics made into master bedrooms and bathrooms, playrooms and computer rooms. Home offices, thea-

ter rooms and finished storage space are also popular. What's missing in any given household can be tucked under the eaves with a little planning.

A veteran of many attic conversions during a career that spans decades, Van Cura has a favorite attic project: his own.

Time-crunched and on a budget, just like many of his clients, Van Cura came up with a plan to fix what was missing from his Chicago home. His repurposed attic includes a master bedroom and bath, accented with skylights, a television viewing area and closet space.

"We love it," Van Cura said. "We wonder what we need the rest of the house for," he joked.

**Attic advantages.** Unlike basements, which have a reputation for being cold, dark, moldy and the potential home for a variety of household pests, attics are comparably warmer, drier and more light-filled. The addition of dormer windows

and skylights can make attic spaces even cheerier.

Attic rooms are often more private, since they are out of the fray, with a comfortable distance separating them from the rest of the house, said Orren Pickell, chief executive of Orren Pickell Building Group and Orren Pickell Design Group. He has created memorable art studios up high for some of his North Shore clients.

"It's like being up in a tree house," Pickell said. "In many cases, you can actually see through to the lake."

Pickell suggested that those building new homes plan for an attic conversion later by including adequate attic ceiling height and beefing up attic floor joists in their home's design.

**Nooks and crannies.** Another point to consider about attic space, said Steve Vanze, principal with Barnes Vanze Architects in Washington, D.C., is that irregular shapes, created by sloping rooflines, can be



Airoom remodeling company, based in Lincolnwood, converted attic space into this bathroom. When deciding whether to convert an attic into living space, consider access, ceiling height and natural light. Enlarging an existing stairway or adding a new one will affect spaces below.



ANICE HOACHLANDER/HOACHLANDER DAVIS PHOTOGRAPHY

Barnes Vanze Architects in Washington, D.C., converted attic space into a bunk room resembling those underneath a ship's deck.



Drury Design Kitchen & Bath Studios, based in Glen Ellyn, turned this attic space into a bathroom.

charming if harnessed properly.

"An attic is more than just a big box," he said. "It's going to have all kinds of little nooks and crannies."

That's one reason attic spaces are often a good locale for children's purposes, Vanze said. In fact, when Vanze's daughter was a young girl, he created a bedroom for her underneath the attic eaves. He could only fit into part of the room because of its low ceilings in some areas, a fact that was endearing then and is, in retrospect, hilarious. His now-grown daughter is 6 feet tall.

Another memorable project Vanze designed was a vacation home on Maryland's Eastern Shore, in which attic space was converted into a bunk room resembling those underneath a ship's deck.

An attic's nooks and crannies also work well as spots for closets, built-ins and recessed storage areas, said Gail Drury, president of Drury Design Kitchen & Bath Studio in Glen Ellyn. Some of Drury's designs hide low-ceilinged spots in closets, where headroom isn't imperative, or channel irregular spaces into built-in storage spots in bathrooms.

**Candidates for conversions.** Ready to plan an attic conversion? Experts warn that not all projects are straightforward and some homes make better candidates than others.

"A lot of times people look up (in the attic) and see all of this volume and think it's wasted space," said Dawn Zuber, founder and principal of Studio Z Architecture in Canton, Mich. "But an attic conversion can be much more complicated than a basement," she said, adding that the cost and amount of work has caused more than one client to nix the idea.

For one thing, attic floor joists may not be strong enough to accommodate a live load, since they were likely designed to serve as a ceiling and little else. They may need to be strengthened — a process that can be costly and time-consuming.

Attics that can be converted more easily — and less expensively — have steeply pitched roofs, which are essential for headroom, said Tom Graham, president of Airoom, a remodeling firm serving the Chicago area. Look for a minimum of 7 feet in the center of the attic, with a gradual

sloping to the outside walls. Too little existing headroom means the project won't be able to go forward without modifying the roof.

"Once you start making structural changes, that increases the cost," Graham said.

Another point to consider: Does the home have a functional staircase leading to the attic? Creating a staircase where there is none, or widening a slim one, could mean the loss of a substantial amount of space downstairs: "You could lose a whole bedroom," Van Cura warned.

Yet when an attic conversion is workable, the results can be impressive. When Justin Majors, owner of San Francisco-based Cardea Building Co., set about rehabbing an old Victorian house in that city, local building codes prevented him from expanding its footprint.

Still, Majors carved out some 4,000 square feet of livable space, in part, by finishing the home's attic. After constructing a staircase to better access the attic, Majors added two "decent-sized" kids' bedrooms, a playroom and bath.

## HOUSING COUNSEL

# Consider deed in lieu before a foreclosure

BY BENNY L. KASS  
Inman News

**Q: What are the pros and cons of a deed in lieu of foreclosure?**

A: A deed in lieu is where you give the deed to your house to your lender and the lender does not foreclose. Thus, the concept "in lieu," meaning "instead of."

The pros of a deed in lieu include unloading your property with little hassle, not having to suffer the embarrassment of having the sheriff hold a foreclosure auction right on your front porch and being able to reach agreement with your lender in advance as to how much money (if any) you will have to pay the lender.

In many deed in lieu arrangements, while the lender will agree to take the house back and cancel your loan, sometimes it comes at a cost; in other words, you will have to pay something for this. Compare this to a foreclosure, where you won't know what the house will sell for, and in many states you can be sued for the difference between what you owe and what the house sold for (called a deficiency judgment).

One more positive: Congress just extended the "forgiveness of debt" law for 2013, so in many situations you will not have to pay tax on the debt that was forgiven when the lender took the deed in lieu.

Compared to a foreclosure, I cannot think of any negatives by doing a deed in lieu. However, if a short sale is at all possible, I would opt to go that route instead of giving the deed to your lender.

But whether you lose your house by way of a foreclosure or a deed in lieu, or enter into a short sale, your credit will be seriously impacted.

**Q: I recently saw the words "lis pendens" on my title report. What does that mean?**

A: It is Latin for "suit pending." Under most state laws, depending on the circumstances, if you want to put a hold on someone selling property, you file with the local recorder of deeds a document titled "lis pendens." Your state law will govern the procedure and the requirements, but if done properly, it effectively stops the homeowner from selling or refinancing. It usually takes a judge to remove it from land records. Talk to your lawyer about your situation.

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