

FEATURE MATERIAL  
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Use at Will

Contact: Nancy Deptolla  
262/ 236-4175  
nbdeptolla@sbcglobal.net

### **Creativity Transforms Rundown Bank into a Cozy Home**

NEW IPSWICH, N.H. – Like a lot of people, interior designer Charles Riley had a somewhat romanticized view of living in a historic structure.

But when he purchased a small 19th century frame bank building in this New England town as his dream project, he found his expectations challenged and his daydream in serious need of modification.

Riley was able to make his dream a reality, thanks to lots of flexible, creative thinking and some of the latest in home building products, along with a commitment to energy efficiency and a respect for the architecture of the building.

“I had this idea of moving into an antique house and living with all of the bumps and warts and quirks,” recalls the New York City-based designer, whose work for clients has encompassed both old and new structures, but who hadn’t previously owned a home.

The Greek Revival-style building had good bones, but it quickly became apparent that its “bumps and warts” would have to be dealt with in order to make it habitable.

Originally built on a stone foundation with a dirt floor, the structure had no basement. At some point a concrete floor had been added, but with the building’s location at the base of a hill, run-off and natural condensation had created rotting wood along the perimeter of the house and a moisture problem inside. There was a permanent puddle in the middle of the floor. The place also came with peeling paint, ancient radiators, drafty un-insulated windows and outmoded plumbing and electrical service.

“I changed my opinion about restoring old buildings,” Riley admits, acknowledging the need to strike a balance between maintaining historic character and providing 21st century comforts.

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“I don’t subscribe to the theory that a building has to be just like it was,” he says. “For an old building to be useful it has to embrace modern technology...Making an old building work is the ultimate form of ‘green.’ You have to cherry-pick what is worth saving and weigh the value against the trade-offs in energy efficiency and cost.”

The interior was completely gutted, and dormers and an addition helped to maximize living space.

Solving the moisture problem was a top priority. Decaying wood at the foundation was replaced with new rot-resistant lumber and the yard was re-graded to channel runoff away from the house.

Inside, the concrete slab floor remained cold and damp. The solution was DRICore, a modular, raised subfloor system ([www.dricore.com](http://www.dricore.com)) designed specifically for use over concrete. “The raised subfloor kept the finished floors away from the cold damp concrete and made me feel a lot more secure about the finished floor installation. It was an incredibly easy solution,” Riley says.

The subfloor provided another benefit. “People can’t get over that such an old building could have such a level floor,” the designer says. “DRICore has a wonderful shimming system that allowed us to compensate for small uneven spots in the floor. We used a lot of shims, but the floor is level and very solid.”

Riley selected an engineered wood wide-plank finished floor. “It looks like distressed, reclaimed wood and everyone asks if it’s original to the house,” he says.

A new heating, air conditioning and ventilation system, essential for good indoor air quality, was installed. A high-efficiency gas forced-air furnace was tucked under the staircase leading to the second floor, and small round openings in the ceiling perimeter are unobtrusive alternatives to conventional registers set in floors and walls. New insulation and new, energy-efficient windows in a historically correct style were installed to bring the house up to current standards for thermal efficiency.

Riley carved out a living room, powder room and kitchen-family room on the first floor and two bedrooms and a full bath on the second floor. He created a comfortable,

More . . .

## Page 3/ Creativity Transforms Rundown Bank into Cozy Home

welcoming environment by decorating with an artful mix of antiques, family favorites, retro pieces and new furnishings.

Today, with its deep red paint, crisp white accents and modern comforts, the former bank building is a fine example of sensitive, practical repurposing of a historic structure.

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