

CHOICES BY ALLISON E. BEATTY

Food for thought: two kitchens

As many home buyers struggle with how to design one kitchen, others have the enviable task of designing two.

The notion of adding a second kitchen in a house may not be mainstream, but it is catching on with some custom home buyers. There also are ways to add some of that functionality, without all the bells and whistles, in more modestly priced homes.

The upper end of the price spectrum is a second kitchen that is a mini version of the "real" kitchen. It would have similar cabinetry, countertop and floor products as the main kitchen, but on a smaller scale. It might be tucked behind the main kitchen or function as a large butler's pantry between the kitchen and dining room.

When designing a second kitchen, people often focus on keeping the main kitchen as the entertaining area and using the second kitchen as the functional space, said Nick DiCosola, president of Distinguished Dwellings Ltd. in Hinsdale.

"It's for the family that's entertaining," he said. "With kitchens being so open, you don't want the catering staff to be out in the open."

This type of layout also keeps the mess of cooking and the heat from the appliances away from the guests. "If you have both ovens going and the cooktop going, you can imagine how hot the kitchen would be," DiCosola said.

The cost for such a setup can range from \$20,000 to \$80,000 or more, depending upon the size, type of appliances and cabinetry, and other factors. There are ways to add a smaller, less costly second kitchen, however.

One option is to expand the typical butler's pantry design, which often includes cabinetry, refrigeration and a sink, by adding cooking features. A homeowner might want a wall oven or a range in that area



Wellborn Cabinet photo

Butler's pantries often include the same style and quality of cabinetry as is found in the main kitchen.

to increase the cooking capacity.

Butler's pantries often include the same style and quality of cabinetry as is found in the main kitchen. Since the rooms often are open to each other and are seen by guests, many people want the butler's pantry to be as showy.

A more practical version of a second kitchen is an enlarged pantry with some cooking and clean-up features. The space might be 12-feet by 12-feet with a small cooktop, an oven, an undercounter refrigerator and a prep sink. Since this area is more functional in style, there would be a door separating the second kitchen from the main one.

"The thinking is that if I'm going to wake up and make eggs and toast, I don't want to make a mess in the gigantic kitchen," DiCosola said.

When designing a second kitchen, people should focus

on how they use the space and what additional features they want. "They have to set priorities as to how they utilize the space," said Cathy Lewis, a kitchen designer with DDK Kitchen Design Group Inc. in Glenview. "It's understanding the type of cooking they do."

Someone who wants a kosher kitchen might want one large kitchen that functions as two because of the need for separate cooking and food preparation areas. "It might have three sinks and two or three ovens going," Lewis said.

When adding a second kitchen in the basement, people should consider whether the space would be used for making popcorn for kids or appetizers for casual adult parties. In the latter scenario, an oven would be desired.

The style of cabinetry also would vary based on the use and budget. Someone who wants a showy kitchen

might use the same line of cabinets as in the main kitchen, while someone else might save a few thousand dollars and use standard stock cabinets with a simple finish.

Regardless the design, there are many people asking for basement kitchens. "We have quite a number of clients who want kitchens in the basement," said John Anstadt, a managing principal with Orren Pickell Builders, a custom builder based in Lincolnshire.

In custom homes, the basements often are outfitted with full kitchens with a range, refrigerator, sink, dishwasher and cabinetry. Those who want to scale back a little would forgo the oven, which can cost \$700 to several thousand, plus installation.

For the outdoor enthusiast, there is yet another place for a second kitchen. Outdoor kitchens have become a popular item, as they help extend the indoor entertaining space into the yard. The design might be built around a patio and include a high-tech grill and bar sink, plus a row of metal cabinets. The cost can range from \$2,000 to \$10,000 or more, depending on the cost of the grill and other products.

Other people like the idea of adding a breakfast bar-style kitchen in the master bedroom. While not as fancy as a full butler's pantry, it can fill the need for java in the mornings. That type of "beverage center" design would include a countertop, sink, small refrigerator and some cabinets. A high-end coffee maker, plus a microwave and toaster might suffice.

"The client can get up in the morning and get their coffee right there in the bedroom," Anstadt said.

There are many ways to incorporate two kitchens into a house. The key is to examine the floor plan and consider how much luxury — or functional kitchen features — one can afford.

— *Special to the Tribune*

MORTGAGE ADVICE BY JACK GUTTENTAG

If I lose my job, will PMI protect me?

Q: Does mortgage insurance protect me if I'm disabled or lose my job?

A: No, mortgage insurance protects the lender against loss in the event that you default. You pay the premium, but the lender receives the protection. The sole benefit to you is that, with mortgage insurance, lenders are willing to make loans with down payments smaller than 20 percent of purchase price or appraised value. I should add that a few mortgage insurers have experimented with programs that provide the kind of protection to borrowers that you are asking about, but they have never caught on.

Q: What is the best type of loan to take if I know I will be paying it off within two years?

A: When your time horizon is very short, you want to minimize your upfront cost. The best way to do this is with a no-cost three-year or five-year ARM. A no-cost loan is one with an interest rate high enough to command a rebate from the lender (negative points) that will cover your settlement costs. Avoid interest-only or option ARMs because these minimize your payments rather than your upfront cost.

Q: How can I know whether a mortgage broker or loan officer is a predator?

A: You can't — there is no directory of predatory loan providers. Checking the Better Business Bureau or the state licensing agency is usually a waste of time, because very few misdeeds are reported and predators change their names and locations.

But this question is posed only by borrowers who have allowed themselves to be solicited, which is a big mistake. Select your loan provider, don't be selected. If you were a wild mushroom fancier who lived in a woods full of mushrooms and one knocked on your door and

said "eat me," you wouldn't because it might be poisonous.

What the mushroom fancier does is choose from among those he knows are safe, ignoring the rest. You should select a loan provider that way. I have adopted this philosophy in the "Find a Loan Provider" section of my Web site (mtgprofessor.com).

Q: If I refinance two years after purchase, why do I need a new title insurance policy?

A: You don't, but the lender will probably require a policy that protects him against the risk that some liens might have been placed on your property during the two years since the policy was written. Title insurance policies are backward-looking — they cover incidents prior to the date of the policy; anything that happens after that date is not covered.

If only a few years have elapsed since the previous policy, however, you are entitled to a discount, because the insurer doesn't have a lot of work to bring the policy up to date. Be sure you ask for the discount, if you don't, you may not get it.

Q: Am I in trouble because I borrowed as an occupant, then changed my mind and rented the property?

A: Lying on your application is a fraud, but everyone is entitled to change their mind. If you occupy the house for awhile and then rent it, you are probably in the clear. If you never occupy it, appearances are against you; but if you make all your payments on time, nobody is going to care and the chances are that nothing will happen. If you never occupy the property and become a chronic delinquent, a flag goes up opposite your name, an investigation could reveal your transgression, and an action might be taken against you.

— *Inman News*