

Wood or stone? You can't go wrong with either

Question: I can't decide which type of flooring to put down in my house, stone or hardwood. I love the look of both. What are the pros and cons? — Justin

Answer: This is a great question, and something to think about for the upcoming renovation season. Until recently, stone wasn't used in North American homes except in the bathroom and kitchen. But times have changed and travel has brought many style ideas into our homes.

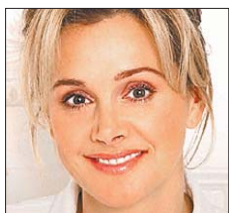
Stone has traditionally been the main component in hot-weather homes. It is cool to the touch and resistant to heat and moisture. However, the hard surface is tiring if you are standing or walking on it constantly, and it's completely unforgiving to anything that drops on it.

There's a gorgeous selection of marble, granite, limestone and slate, so you can go as light or as dark as you please. And you can also devise patterns and captivating designs according to how you lay the stones. For example, create a central pattern or trim with mosaic tiles.

Tile and stone can dictate whether you are going modern or traditional by the way it's laid. A clean, straight pattern with very narrow grout will evoke stylish modern, whereas a brick pattern with wider grout will be more in keeping with a classic look. The travertine floor at the London Hotel in New York City (shown below) is timeless and elegant, a stunning choice for a living room, dining room and main entrance hall.

Stone is heavy, so you might need to consider a proper weight-bearing subfloor to accept the added weight.

For the central living areas, hardwood is always a favorite, whether you are going modern or traditional, and for good reason. It's warm and comfortable underfoot, and its many natural hues incorporate well into any design scheme. Ash and maple are light woods that work well in contemporary settings, pine floors are synonymous with country or rustic style, and



DEBBIE TRAVIS
House to Home

dark-stained oak is classic for formal or traditional homes. Yet move into chocolate and black stains, and you're modern again.

There is quite a price spread, too. My first choice is having the wood laid in your home, then sanded, stained and varnished. This is the traditional and, in my opinion, classic way to a true wood floor. But today it's less time-consuming and not as messy to apply finished hardwood planks. They are costlier, but the stronger, long-lasting finishing coat is worth it.

There's also engineered wood or wood laminate flooring that is easy to install and affordable. Choose the thickest wood laminate you can afford, as it will last longer. It's imperative with these laminate floors that there is no damp or wetness underneath. Laminates do not have the ability to breathe, as do real wood floors, and gaps will soon appear between planks. The laminates will also wear in places in a far less natural way than real wood planks.

Your choice is not an easy one. If you love the look of stone, you can always add area carpets to warm the space in the cooler months. Or consider a heated floor. Maintenance is an important factor, and this comes down to the type of traffic in your home.

High-gloss stone or wood floors can be dangerous. Tumbled stone has a dull finish that is more slip-resistant. Your budget will guide you too. Granite and mahogany floors are high end but timeless. Fortunately, there is enough variation in available materials and costs to give you plenty of options.

Contact Debbie Travis at
house2home@debbietravis.com.



Luis Sánchez Saturno/The New Mexican

'We're very grateful we got to do it,' Fred Raznick said of *Designers' Challenge*. 'It turned out beautifully.'

Design: Raznicks go with Santa Fe native

Continued from Page I-1

morning and read that the show was coming to Santa Fe and they were looking for a house," Raznick said. He showed the ad to his wife.

"Barbara called them," he said. "They liked the rapport with her. So they asked us to take pictures of our house. Several months went by, and then they called. We got picked."

The Raznicks have lived in their home in the original solar community of Eldorado since 1978.

"We wanted more energy-efficient appliances, and to make sure that everything was done in an environmentally sensitive way," Raznick said. "We raised the kids in this house, and we wanted to gut the great room."

Selecting a designer

Every episode of *Designers' Challenge* features a homeowner's desired interior-design project, ranging from bathroom upgrades to bedroom remodels to new media rooms. A tape with an initial interview of the homeowners and their proposed project is sent to three area designers selected by Pie Town. The designers typically receive no payment for working on the televised projects.

For the Santa Fe episode, the producers selected Lisa Samuel, owner of Samuel Design Group; Daryl Stanton, former owner of Casa Natura, who has since relocated to New Zealand; and Heather Van Luchene, owner of HVL Interiors, for the challenge.

"I was familiar with the show," said Samuel, who was contacted by the show in January 2005. "They sent a video to review the challenge and see if I was interested. I had a week to decide." She knew it would be a fun project, she said, as well as a challenge because of the clients' environmental sensitivities.

"I wanted ... people to know that they may be challenged with health issues, but they don't have to have a white canvas

house with hemp and cotton all over," she said.

Van Luchene agreed to participate because, she said, she thinks *Designers' Challenge* gives the most realistic picture of the design process. She, too, was interested in the homeowners' desire for a healthy house.

"The biggest challenge," Van Luchene said, "was to make sure everything fit into the budget ... healthy products cost more. It made me think twice about what I put in all my clients' homes. If it's feasible, I (now) try to steer them to those alternatives."

Each designer viewed the original tape, then met with the Raznicks for a personal interview to learn more about the couple and their lifestyle. They followed up by presenting material samples and storyboards to the homeowners to illustrate their proposed design solutions. Then it was up to the homeowners to select the design that best suited them.

After the presentations, the Raznicks had just one week to select a designer. "All three had their strengths. It was a very difficult decision," Raznick said.

What made them choose Samuel?

According to Raznick, it was "Lisa's furniture designs, the design of the couches and how open it was. We wanted to stay with the Northern New Mexico look. Lisa really understood it ... she's a native Santa Fean."

An understanding design

Samuel believes her design won because she was able to understand what made the Raznick's home — and its Santa Fe location — special to them. "I was able to make a lot of storage without it looking cluttered," she said. She also selected hand-crafted furniture that had been finished with BioShield stains. (BioShield Healthy Living Store is a Santa Fe company that manufactures environmentally sensitive paints and stains.)

"The most challenging part," Samuel said, "was the brick floor. There weren't

a lot of opportunities to make the floor more comfortable without a huge expense. I provided chemical-free wool area rugs, and a wonderful gel technology flooring — Chef's Pro Gel Mat — in the kitchen."

The kitchen upgrade also featured burl wood sandstone for the kitchen countertops and backsplash. "You just don't see that everywhere," she said.

Samuel also featured layers of lighting. "I did a huge rectangular drop-down two-circuit tech track lighting with beautiful hand-blown glass pendants. The rest of the lights on the track could be turned on separately for task lighting."

As for the filming, Samuel noted, "It was a little nerve-racking when you're not used to being on camera. So many hours go into the production ... and the number of takes. And the skill required to film something like that."

That's show business

The remodel began in June 2005, with the final filming planned for the beginning of August. "We thought we'd have it done in 60 days. Needless to say, there were delays," Raznick said.

The last shoot didn't occur until the beginning of October. The couple had made arrangements to be out of the house during the remodel, "... but not for that long," he said. "So we set up a one-burner cook top, put an old fridge in one of the bedrooms. That's the nature of the animal. You don't know what you're going to run into."

Raznick pointed out that he now has a "... better appreciation for what people in the film industry have to go through, and the amount of film they shot for 20 minutes of airtime.

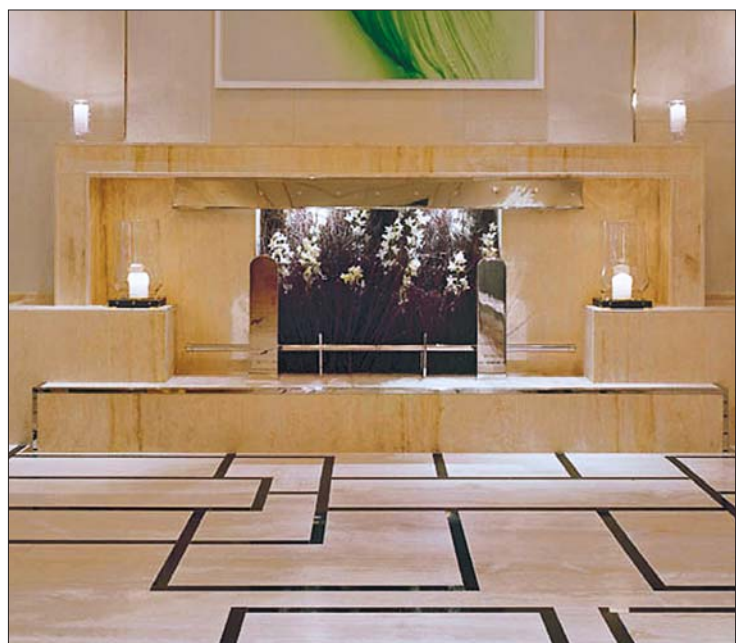
"We're very grateful we got to do it," he said. "It turned out beautifully."

Heather Wood, IRIS, NAPO, is the proprietor of Casa Milagros Interiors and a certified interior stylist specializing in one-day room redesigns and staging occupied properties. She can be reached at 690-2685.



Courtesy photo

Wood floors are beautiful in any room and can be laid in solid or alternating patterns.



Contrasting black-and-beige travertine marble set the scene for the luxe interior of the London Hotel in New York City.

THE NEW MEXICAN'S HOME local mortgage rates

www.iMortgageGuide.com

WWW.SANTAFE-NEWMEXICAN.COM/REAL-ESTATE

LENDER	30-YEAR RATE+PTS/APR	15-YEAR RATE+PTS/APR	ARMS RATE+PTS/APR	30-YR FHA/VA RATE+PTS/APR	15-YR FHA/VA RATE+PTS/APR	30-YR JBO RATE+PTS/APR	15-YR JBO RATE+PTS/APR	ADDITIONAL PROGRAMS
Quest Mortgage Corp	5.625+0+2	5.250+0+2	5.875+0+1	5.750+0+2	5.375+0+2	6.500+0+2	6.875+0+2	Great Service and Great Rates, Call Now.
505-984-8855	6.125+0+0	5.875+0+0	(3/1 ARM)	6.250+0+0	6.00+0+0	7.125+0+0	7.00+0+0	Also Reverse Mortgages.

Weekly Mortgage News

McLean, VA — Freddie Mac (NYSE:FRE) today released the results of its Primary Mortgage Market Survey (PMMS) in which the 30-year fixed-rate mortgage (FRM) averaged 6.11 percent with an average 0.5 point for the week ending December 13, 2007, up from last week when it averaged 5.96 percent as well. Last year at this time, the 30-year FRM averaged 6.12 percent. The 15-year FRM this week averaged 5.78 percent with an average 0.5 point, up from last week when it averaged 5.65 percent. A year ago at this time, the 15-year FRM averaged 5.86 percent. Five-year Treasury-indexed hybrid adjustable-rate mortgages (ARMs) averaged 5.89 percent this week, with an

average 0.6 point, up from last week when it averaged 5.75 percent. A year ago, the 5-year ARM averaged 5.92 percent.

One-year Treasury-indexed ARMs averaged 5.50 percent this week with an average 0.6 point, up from last week when it was 5.46 percent. At this time last year, the 1-year ARM averaged 5.45 percent.

(Average commitment rates should be reported along with average fees and points to reflect the total cost of obtaining the mortgage.)

"November's employment report showed stronger job growth, no change in the unemployment rate and a jump in wages, suggesting to some market participants

that the probability of an upcoming recession might be lower than originally thought," said Frank Nothaft, Freddie Mac vice president and chief economist. "This led to a rise in interest rates for U.S. Treasury securities this week and mortgage rates followed."

"However, against that backdrop, serious delinquencies (90 days or more delinquent or in foreclosure) on prime conventional mortgages rose to 1.31 percent in the third quarter of 2007 from 0.79 percent in the same quarter in 2006. And serious delinquencies for subprime loans rose to 11.38 percent from 6.78 percent over the same period, so the housing segment of the economy still has a way to go before bottoming out."

Lenders and Consumers Visit:
www.iMortgageGuide.com

Information is current as of December 14, 2007 and believed to be accurate but can not be guaranteed and can change without notice. Credit history, FICO Score and other factors may affect program terms. Rates based on \$165,000 single family loan. Jumbo rates (loans over \$417,000) based on a \$417,000 loan. Minimum downpayment requirements, and other restrictions, may apply. Closing costs may vary. Contact each company for details. R = refinance program only. Pts = points include origination and discount fees. Lock = rate lock period. 30 = 60 day lock unless specified. APR = Annual Percentage Rate and is calculated by each company - includes costs to obtain loan and private mortgage insurance if required. ARM (pgm) = Adjustable Rate Mortgage program. Copyright 2007 iMortgageGuide.com LLC

Visit our Web sites www.iMortgageGuide.com or www.SantaFeNewMexican.com/RealEstate for current rates and much more!

National Mortgage Rates

Loan	Rate%	APR %
30yr fixed	5.81	5.98
30yr fixed jumbo	6.82	6.97
15yr fixed	5.41	5.64
15yr fixed jumbo	6.41	6.64
5/1 ARM	5.69	6.38
5/1 ARM jumbo	6.14	6.48

Source: www.iMortgageGuide.com