SITTING ON TOP OF THE BAY

Reds, whites & wide open views on Falmouth Foreside
Linda Banks of Banks Design Associates and Simply Home in Falmouth and Paul Moutal of Flying Point Construction in Topsham redesigned and replaced all the windows in the home, added shutters on the front facade, and installed a pair of vintage French lanterns on either side of the red door. “When I first looked at the house, the windows were so small and low that I had to bend over to see through them,” recalls Moutal. “Now, you walk in and the outside is inside.” Landscape architect Sarah Witte of Yarmouth designed the hardscape to take advantage of the oceanfront.
“Every project has a story,” says designer Linda Banks of Banks Design Associates and Simply Home in Falmouth. Homeowners Kim and Adam Nemser have a tongue-in-cheek name for theirs: “The Great Flood.” It goes a little something like this: the day after the Nemsers, who live in New York City, had closed on their second home on Falmouth Foreside, they switched fuel companies. It was winter, and the oil tank wasn’t filled in time. In what is many Mainers’ worst nightmare, the pipes froze. Banks showed up to verify some measurements and found that every radiator in the house had burst, and there was water dripping through the light fixtures onto the first floor. “It was devastating,” she says. The plan had been to give the house a facelift, but now it was in need of a total makeover. “Every room needed to be taken down to the studs,” says Banks. “It forced our hand into a complete and total gut renovation.”

Silver linings are best viewed through the lens of hindsight. Although at the time no one was thinking about the advantage of having a clean slate, the flood and resulting damage gave the Nemsers an opportunity they wouldn’t have had otherwise. “It allowed us to do more, to think bigger,” says Kim, who is vice president and head of merchandising and planning for Warby Parker in New York. “It opened us up to going down paths we wouldn’t have gone down.”

Kim has deep roots in Maine. She grew up in Falmouth, her parents still summer there, and her eldest brother owns a law firm in Portland. Kim and Adam, who works in investment management, met at Dartmouth College and have two children, six-year-old Millie and four-year-old Hayes. The couple has spent a lot of time in Maine visiting family over their 17 years together. “Although we traveled a lot, we always kept coming back to Maine,” says Kim. So when real estate broker David Banks, whose son Michael went to high school with Kim, called her to say he might have just found the perfect house for them, they dropped everything to go see it. Located off Waite’s Landing, which has been Kim’s favorite street since childhood, the house is also close to her family. The couple put in an offer that night.

The 1960s Colonial is on the water and has incredible views, but it was broken up into “a rabbit warren of small rooms” that did not take advantage of the location, says Linda Banks, who was introduced to the Nemsers by Kim’s friend Michael (no relation). Kim had visited Banks’s store, Simply Home, and was a fan of the designer’s aesthetic. But as a former design executive at J. Crew with an eye for color, design, and accessories, she also wanted to be very involved in the transformation. “I didn’t want to just hand over a credit card,” she says. With everyone on board for a collaboration, the Nemsers hired Banks as their architectural and interior designer and Paul Moutal of Flying Point Construction in Topsham as their builder.

Given the home’s proximity to the water and local regulations, the team faced some big-time design constraints. “We basically had to stay within the exact footprint of the existing house,” says Banks. “Since we couldn’t add...
The airy kitchen has a cooking zone and a clean-up/prep zone that share an eight-foot-long island topped with Danby marble from Morningstar Stone and Tile in Topsham. A full-height backsplash of marble and mirrored tiles reflects the water. Banks allowed for pops of homeowner Kim Nemser’s favorite color in the pendant lights, stove knobs, and rattan French bistro stools—one of the designer’s go-to chairs because they’re “scrubbable, lightweight, and don’t scratch the floor.”
In the dining area, a charcoal Italian pedestal table is paired with punchy red chairs. The framed photograph is a nod to the owners’ primary home in New York City; the mural that helped crystallize this house’s palette hangs in the foyer.

In a transitional take on floor-to-ceiling windows, the family room (opposite) features cottage-style double-hung windows with sills that sit on the baseboards. “The main seating group faces the television and fireplace, but because the room is all glass, no matter where you look, you still see water,” says Banks. Even the lamps flanking the sofa are clear glass so you can see through them. The canvas-like indoor/outdoor fabric on the extra-long sofa and matching chairs is made to withstand fading, spills, and small children.
any significant three-dimensional elements, it forced us to get creative on the interior," adds Kim. The existing floorplan "made no sense for today’s lifestyle," according to Banks, who aimed to open up the first floor, transforming five or six small rooms into two large open ones, which involved a lot of structural rejiggering. The team was not able to relocate the main stairway, so instead it became a visual bisector between the kitchen/dining area and family room. Banks suggested eliminating the second stairway (which might have been used by staff at one point in the home’s history), which enabled the creation of a first-floor powder room and mudroom as well as a fourth bathroom upstairs, allowing for an en-suite guestroom over the garage.

When it came to the color scheme, everyone agreed that nothing should detract from the views. Banks created a soothing symphony of whites with pops of Kim’s favorite color: red. On a buying trip to High Point Market in North Carolina, Banks found a whimsical midcentury mural rendered predominantly in hues of red, white, and black. "I texted Kim and Adam a photo, and they totally got it and loved it," she says. The piece, which now hangs in the foyer, "became the roadmap for the palette of the rest of the house," says Kim. Banks’s signature high-gloss painted white floors, along with the white walls and ceilings, make the house feel like "the inside of a balloon," says the designer. Playful red accents appear on the twisted nylon cords of the custom pendant lights over the kitchen island, the adjacent rattan French bistro stools, the buffalo-check dining chair fabric, and even on the stove knobs.

In the kitchen, Banks veered away from traditional inset-panel cabinetry and instead chose clean overlay doors built by Alex Hamilton of Tidewater Millwork in Woolwich. "Less detail and fuss on the cabinets means less time cleaning them and more time playing," says Banks. The windows extend down to the marble countertops from Morningstar Stone and Tile in Topsham, and limited upper cabinets keep the space from looking like, as Banks likes to put it, “a cabinet showroom.” The backsplash features marble and mirrored tile in an arabesque pattern from Distinctive Tile and Design in Portland, giving the room the reflective quality of “the inside of a seashell,” says Banks. "The shimmering water from the front windows just bounces around the room—it feels almost like you’re underwater," she says.

In the family room, floor-to-ceiling double-hung windows on three sides evoke the feeling of standing on the bow of a ship. Banks created a flexible seating arrangement that works just as well as when it’s the family of four as it does when there’s a crowd. The primary seating faces the fireplace and consists of an extra-long sofa, four cushioned chairs, and two companion club chairs gathered around an oversized parsons-style cocktail table. When company is over, teak armchairs, upholstered pods, and a long bench can be pulled in to provide more options.

Upstairs on the water side, two small, low-ceilinged
Two small bedrooms were merged into this cathedral-ceilinged owners’ suite (right) furnished with a soaking tub and chalk-gray tester bed with pewter accents, which faces Casco Bay.

The Nemsers’ daughter’s room has a cloud-like glass bulb chandelier (above) over the bed.

Banks and the Nemsers decided early on that each bedroom would have its own bathroom, no matter how petite it might be. “We created borderline airplane bathrooms that are super high functioning and highly detailed,” says Banks. This one off the guest room over the garage features Greek-key patterned wallpaper and a marble-topped vanity (below).
INCORPORATING A CATHEDRAL CEILING INTO THE OWNERS' SUITE "ALLOWED US TO DO A BEAUTIFUL FOUR-POST BED, AND THE PALE BLUE CEILING JUST DISAPPEARS INTO THE SKY," WHICH IS FRAMED IN A LONG STRETCH OF WINDOWS, SAYS BANKS.
A former breezeway between the garage and house was converted into the home’s primary entryway (opposite). The fire-engine-red door hints at what’s inside. Banks found the colorful mural on a buying trip in High Point, North Carolina.

A playroom (above) over the garage is rendered in nautical reds, blues, and stripes.
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In the powder room, hand-screened wallpaper and an accent wall of nickel-gap boards are the backdrop for a custom bamboo vanity.

bedrooms were gutted and turned into an owners’ suite with a 15-foot-high cathedral ceiling—“a bold structural move,” says Banks. Vaulting the ceiling “required a structural ridge, but there was no place to support one end of the ridge due to existing conditions,” says Moutal. So engineer Tim Shelley designed a laminated truss to support the ridge and allow for a clear span. The loftiness “allowed us to do a beautiful four-post bed, and the pale blue ceiling just disappears into the sky,” which is framed in a long stretch of windows, says Banks. In another bold move, Banks, who was limited by the footprint of the bathroom, placed the soaking tub in front of a water-facing bedroom window—“one of the best views in the house,” according to Kim.

Although the project got off to a rocky (or rather, watery) start, everyone agrees the end result was worth it. But, if hindsight is 20/20, foresight is decidedly less clear: When the Nemsers contemplate whether they’d ever give up their New York lives to make Falmouth their year-round home, Kim says they never say never. “We like to think we could push the eject button on New York at any time.”

For more information, see Resources on page 128.