

# Home 'free': Jobs that come with housing



KIERAN KESNER FOR THE BOSTON GLOBE

**Maureen Clark and Kevin Kaminski are resident curators at the Elbridge Francis Dodge House in Bradley Palmer State Park in Hamilton.**

**By Carley D. Thornell** | GLOBE CORRESPONDENT DECEMBER 17, 2015

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The next time you check your bank statement to make sure your mortgage or rent has been paid, think of the Rev. Michael Tuck of Lenox, who counts free housing among his blessings. And Lauren Brandt, who lived rent-free in a Harvard dorm as its resident dean.

In Boston, 16 percent of homeowners spend more than half of their income on housing, according to the US Census Bureau's 2013 American Community Survey. That figure is lower in the Greater Boston suburbs: 13 percent.

You, too, can live without that monthly payment — if you're willing to pay some other way.

### **The resident curators**

Maureen Clarke and Kevin Kaminski certainly got the adventure they were looking for when they left the New York City market and a string of fixer-upper apartments in 2011 for a house that needed a lot of TLC in bucolic Hamilton.

Now resident curators, they are part of a program that the Massachusetts Department of Conservation and Recreation runs that leases, for no monthly fee, publicly owned historic properties for 20 to 30 years to people who agree to live there and pay for renovations and maintenance. In Clarke and Kaminski's case, it's the Elbridge Francis Dodge House, a circa-1800 farmhouse in Bradley Palmer State Park that has undergone a Cinderella-like transformation under their care.

She and her husband have, among other projects, updated the plumbing and electrical systems; renovated the kitchen and bathroom; repaired plaster and resurfaced walls and floors; fixed, sealed, and repainted the clapboards; and repaired 27 windows. "The place was a sealed-up shell," Clarke says. "Now it's a functioning residence. ... It faces south on a hill and twinkles like a jewel box inside when the sun shines."

To stay true to the era in which the house was built, Kaminski used ground-up oyster shells in mortar in a chimney project. Their adopted home has been a perfect way for Kaminski to transfer his passions as a former exhibition

specialist at the Cooper Hewitt, Smithsonian Design Museum in New York to a new project. “I have a lot of trades under my belt, and I’m really fond of old buildings and ancient hands-on crafts,” he says.

“We’re definitely in a playground for history detectives,” says Clarke, director of publications at the Lincoln Institute of Land Policy.

Taking on a 30-year mortgage in their 50s and 60s didn’t make much sense. “I’d rather add to the value of the Commonwealth than some bank,” Clarke says. “Most people buy a house for \$400,000 and they pay \$800,000 to the bank over the course of the mortgage. ... It’s satisfying to know that we are preserving this beautiful old house, providing public benefit, and contributing to the Commonwealth.”

But how much of their money is going into a home they’ll never own? Clarke estimates that the work they are doing would have cost the state about \$700,000.



**The kitchen in the Elbridge Francis Dodge House.****The resident dean**

After Chuck Gabriel married Lauren Brandt in June 2012, he moved into a dream apartment: a penthouse with several bedrooms, a large central fireplace, and a panoramic view of Harvard Square and the Boston skyline. The only drawback? Having to carry her over the threshold with more than 475 students waiting in the wings.

“You can close the door, but it’s never really private,” the musician says of his wife’s former post as a resident dean at Harvard University’s Leverett House. The position made Brandt the first point of contact for students with questions and concerns, but it included free rent.

Gabriel says the experience gave him a unique perspective on and a newfound appreciation of his wife’s work ethic. “She would get up in the morning and start studying names [of students] in July,” says Gabriel, who teaches at the University of Massachusetts, Lowell.

“There were a lot of challenges, because she was basically working twenty-four/seven, but that being said, I can’t understate how important it was for us to live there and build up our savings. We were basically debt-free when we bought our house.”

After two years of going rent-free (and one year living in Leverett paying rent far below market value after Brandt took another job at Harvard), they were able to save enough for a 27 percent down payment and repairs on the home they bought in Melrose earlier this year. Today, one of Gabriel and Brandt’s challenges is figuring out what to cook now that the dining hall is no longer an option. “The Crock-Pot has become my new best friend,” Brandt says.

## The priest

When he was looking for a new placement, the Rev. Michael Tuck, an Episcopal priest, knew it would probably include housing. What he didn't anticipate was living in a "palace."

"The house is ridiculous," he enthuses about the 1896 Victorian in Lenox. "It was built so the rector could 'modestly' entertain, but that's the modest standard of that day. It has a wooden library with a huge fireplace, large dining room, and crystal chandelier. ... The kids have their own floor with a little bathroom and living room. By all standards, it's a palace."

He and his wife, Annemarie, were enchanted with Lenox. That his role at Trinity Episcopal Church came with housing was just icing on the cake. "It really is Norman Rockwell's vision of America," Michael says. "The first time we were there, the gentleman showing us around brought us to Edith Wharton's home, and there was a classic-car show in town. We were like 'What is this fairy tale place?' "

With Michael working full time as a clergyman and Annemarie employed part time at a home design center and as a sculptor, finding a place in the middle of a well-to-do resort town would have been challenging. "There's no way I would ever be able to afford living in, like, just the living room," Michael says.

He added both priest and community benefit when there's a rectory, because it means the cleric's family takes part in the same activities as the congregation and goes to the same schools. But since Michael's father was also a priest, he's well aware that there's a delicate balancing act when it comes to taking a day off if your own house is adjacent to your house of worship.

“There is a little bit more of a fishbowl aspect, but that has to do with living in a small town more than living on the property,” he explains.

## **The au pair**

When she was growing up in Mexico City, Pilar Vera, 27, never dreamed she’d be able to visit the United States, never mind live here. But today she’s helping raise two children while working as an au pair in Melrose.

“My sister was an au pair with the same family, and she told me, ‘This is the best experience of your life.’ And it has been,” Vera says. “I learn new things every day, and the chance to be with an American family and speak English has changed my life.”

Besides the relationships she’s formed with Lindsay and Blair Wallin and their children, ages 5 and 7, Vera enjoys free rent in their in-law apartment, meals, and a weekly stipend of \$197. She also has been added to the family cellphone and car insurance plans. And as part of their contract with Cultural Care Au Pair in Cambridge, Vera is entitled to a yearly \$500 education bonus.

As for having someone live with them, the Wallins say they got used to it quickly. “We love the idea of international exchange and really wanted our kids to learn a second language and have live-in care growing up,” Lindsay says.

Vera says she couldn’t be happier with the arrangement: “They’ve become my family in a way I never even imagined.”

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Massachusetts law allows the fair value of housing to be deducted from wages, even allowing payment of less than minimum wage if housing is included. Hardly any private businesses and rarely any cities or towns take advantage of this option because valuation of housing is more art than science and underpayment of wages is a crime under state law. This would be a great opportunity for our Attorney General to publish an annual list of housing valuations that--if complied with by employers--will protect them from wage violations. Cities and towns can procure housing using capital budgets and significantly reduce costs of operating budgets for personnel. Worth exploring.



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