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A Tale of TWO HOUSES

LIFE BY DESIGN

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Dickens had *A Tale of Two Cities*. Susan Lovelace has a tale of two houses.

As one of the Gulf Coast's most sought-after interior designers and the owner of Lovelace Interiors, it's not surprising that one of her houses is a Destin, Florida, stunner. The fact that her second home is a horse farm tends to be the conversation starter.

Chic and sophisticated, there's nothing about Lovelace that screams "weekend stable mucker." However, she is. She happily digs into the dirtiest jobs for her beloved horses, who are more pets than livestock. Spending time in the barn is no hardship, though; in fact, it's nicer than many homes, and the *actual* home is worthy of its own magazine spread.

Clearly.

It seems like a charmed life, having both a city house and a country house, but the road she's traveled to get here has been littered with more than a few obstacles—some the size of roadblocks. Changing any of it might have changed all of it, though, and it's hard to argue with Lovelace's unmistakable happiness.

From an early age, Missouri-raised Lovelace demonstrated a talent for design. She channeled her talent into creating window displays for her father's





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store, but dreaming about doing something similar as a career—let alone having her own firm—was like dreaming about having her own unicorn.

In the mid-1960s, college women were encouraged to major in safe subjects like elementary education, Lovelace recalls. After a start in fashion design at Stephens College, she gave in to pressure and changed her major to ... elementary education. One marriage and two kids later, she finally found her way back to the industry she loved. She was hired on at a company where she could do drapery design and direct reupholstery projects.

Ten years after she had started college the first time, Lovelace returned to school. And this time she wasn't leaving without a degree in interior design. “I sensed that the profession was changing and wanted to learn everything I could about it,” she explains.

She was changing, too. The next few years brought a relocation to Destin (with three children in tow) and a remarriage that upped the kid count to six. Lovelace got very serious about her career, partly thanks to her enduring passion for the field and partly because she and her husband had six college educations to fund.

After a stint working for another company, Lovelace launched her own design firm inside Clements Antiques and Interiors in Miramar Beach, Florida. She noticed early on that customers came to her with the same complaint: their interior designers hadn't completed the job. At the time, hunting down finishing decor elements was difficult and time-consuming for professionals. She set out to change that by offering often-overlooked items.

She admits that decor details like lamps, pillows, cozy throws, and candles might not seem like a big deal—until you pay top dollar for a beautifully furnished home that feels cold and incomplete. Turning a house into a home often falls to those “small” elements, and she was determined to give clients fully finished spaces. Like most designers, Lovelace had rarely been able to do that. But with Clements and Lovelace, she created a new paradigm for herself, as well as for homeowners throughout the entire area.

While she was remaking the local interior design industry, Lovelace couldn't shake the overwhelming desire to build a really big store of her own. So she did. The debut of Lovelace Interiors was a huge leap of faith, not only because starting a business always is, but also because the Destin of twenty-five years ago wasn't the economic powerhouse it is today. Fortunately, Lovelace's entrepreneurial spirit was at its peak, and she was willing to work twelve or more hours every day in order to bring her dream to life. She hardly took a day off for the next decade, but she built the business into a landmark with nearly forty employees.



And then, she got breast cancer.

Lovelace found a lump one day while working in Natchitoches, Louisiana, and she sensed immediately that it wasn't harmless. By the following week, she'd begun a yearlong journey that included two surgeries, six months of chemotherapy, and seven weeks of radiation.

In true type A style, Lovelace didn't think she had time to be sick. "My first words when they told me were, 'I can't. I have to work. What will happen to my people?'" she shares.

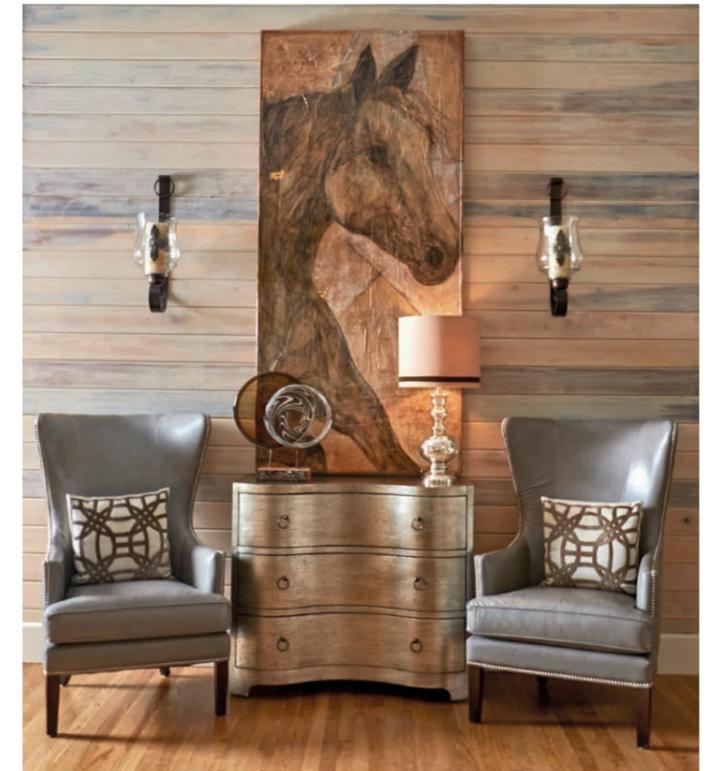
She did work when she could, but she spent a lot of time recuperating at her home, which overlooked a golf course. One day, as she was surveying the scenery, she thought, "I want that golf course to have horses on it." She had loved horses all her life and had even owned them as a girl. Her doctor had delivered the standard no-big-decisions-while-fighting-cancer advice, but the seed had been planted.

It didn't happen right away, but as soon as their youngest son graduated from Tulane Law School, Lovelace went to Colorado and bought a horse. "My husband thought I was crazy," she laughs. "Now we have four."

They initially kept the horses in Colorado, but traveling back and forth was less than ideal. Thus, the couple began looking for acreage closer to home where they could stable the horses. They found it about an hour north of Destin, near the Alabama state line. It was love at first sight for Lovelace, who rechristened the 138-acre property "Double S Farm" and got to work settling her horses, her cats, and an impressive garden on the land.

Often, it seems that fulfilling a dream isn't quite as ... *fulfilling* ... as anticipated. That hasn't been the case for Lovelace and her horse farm, though. "It's nirvana," she gushes. "When I get there, the first thing I do is go see the horses, check on the chickens, see my kitties. I ache for it all when I'm gone."

Considering what's involved in maintaining the farm, some might find it hard to understand why. Her beauty routine consists of slapping on sunscreen, and her fashion choices run the gamut from riding clothes to dirty riding clothes. There's no need to impress when your daily to-do list includes scooping stalls and digging ditches.



Their biggest project around the property was adding a barn that practically redefines the word.

The farm is physically taxing, she admits, but the rewards more than make up for the aching muscles. One of those rewards is retiring to an exquisite home at the end of a long day. Inside the wraparound porches is a gracious retreat that's not too precious; after all, Lovelace and her husband regularly track hay and other pungent farm materials into the house.

Achieving an earthy yet refined vibe took a substantial amount of elbow grease. In addition to redoing the wood floors, they hand sanded the walls ("there's no Sheetrock—just wood," she says) and pulled in a neutral color palette for the fabrics and finishes.

Their biggest project around the property was adding a barn that practically redefines the word. From her previous experience, Lovelace knew that having horses means spending a lot of time in the barn, so she decided to make it fabulous. She installed four plush stalls for the horses and then went all out with air conditioning, a TV, and a chandelier-studded space called the "Cowgirl

Cocktail Room" where the couple's parties get rolling. Throw in the shower and laundry facilities, and it's no wonder Lovelace says the barn is essentially luxe living quarters for both humans and equines.

However, it's the latter that drives every decision Lovelace makes for the farm. She's unapologetic about the depth of her love for each of her twelve-hundred-pound babies, for whom she cleans the barn almost obsessively so flies won't bother them. And she freely admits that she hugs and kisses them and often spends hours in the barn just hanging out with them. "They're like big dogs," she says of her horses, "with gentle, tame souls."



Life at the farm is clearly much different than it is in Destin, and perhaps nothing represents the contrasting lifestyles more than Lovelace's two homes. Everything about the farm house exemplifies the relaxed manner in which she wants to live her life now. And yet, her sophisticated Destin house is equally *her* in style. "We'll go to the farm, and I'll take a breath and say how much I love it," she says. "Then we'll go to Destin, and I do the same thing. I love both areas and both houses."

Destin is where the couple spends most of their time. As twenty-eight-year residents, Lovelace contends that they've lived in the area longer than pretty much everyone who isn't a native. Their friends are there and so are two of their children. The city—along with the city house—has earned the right to be called "home," while the farm is a beloved getaway.

This main residence embodies Lovelace's high-style approach with a coastal elegance and a Southern character influenced by New Orleans and Saint Augustine. A timeless combination of heart pine floors and white walls is infused with deep blue and spearmint accents and rounded out with contemporary furnishings, art, and a baby grand piano.

In short, the Destin house is classic Susan Lovelace design: gracious, edgy without being over the top, and thoroughly livable. Her style is so distinct that people know it when they see it—even if it's hundreds of miles from the Gulf Coast. In fact, a friend visiting the Florida Keys walked into a house and immediately knew Lovelace was the interior designer. "She said it was the way it was finished," Lovelace explains. "I like things to be very warm, but I also like to be entertained. There's rhythm in my work, almost like a dance."

That cha-cha-cha is evident in her own two houses. Though very different, they're both spaces that beg to be explored slowly, taking in the many details that prove she was right about the importance of finishing elements all those years ago.

Lovelace is nowhere near ready to stop designing, and she has (thankfully) long since been back to her healthy, energetic self. But she *is* thinking about her legacy these days. One of the things she's proudest of is helping to nurture new generations of designers, a mission she wants to continue on a scale that includes amateur home decorators as well. To that end, Lovelace is writing a book that's both a retrospective and a teaching tool. It will showcase elements and principles of design—like why your living room feels boring—as well as her own style mantras in a format that will be as entertaining as it is enlightening.

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Lovelace Interiors is always top of mind for her, too. While she's taking on fewer design projects personally, the firm is busier than ever and still setting the standard for products and expert services. The "expert" aspect is something Lovelace is passionate about, always encouraging homeowners to use a professional, licensed designer, especially for large projects. Take it from someone who knows the trade: having a good eye isn't the same as mastering concepts during years of schooling and completing licensing requirements. In addition, as she points out, "Decorators charge as much as designers, so why not go with someone who's licensed?"

Lovelace's assistant, Brooke Williams, emphasizes that Lovelace Interiors has fourteen designers, most of whom are licensed. "We're the biggest, in terms of designers, within a hundred miles of here," she says. When they say they're a full-service design firm, they mean it. Williams attests that the staff makes free





“We have something really special here, and I want to keep it going.”

recommendations all day long and creates customized packages for clients—from paint color suggestions to entire home designs.

Most visitors to Lovelace Interiors become mesmerized with the furnishings and accessories on the bottom floor, but the top floor is laden with a different kind of treasure. Upstairs are racks of rug samples, drawer pulls, and flooring options and a resource room with row after row of fabric samples and wallpaper books. It’s a vivid example of the company’s “Expect the unexpected” tagline and just one way the firm proves it’s in a league of its own.

As for Lovelace, she’s delighted that the business she founded decades ago is not only surviving but also thriving. “It’s not about me at this point,” she says of her current focus. “It’s about the design firm and the work we do all over the country. We have something really special here, and I want to keep it going.”

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