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April 2007

VOL. 72 NO. 4

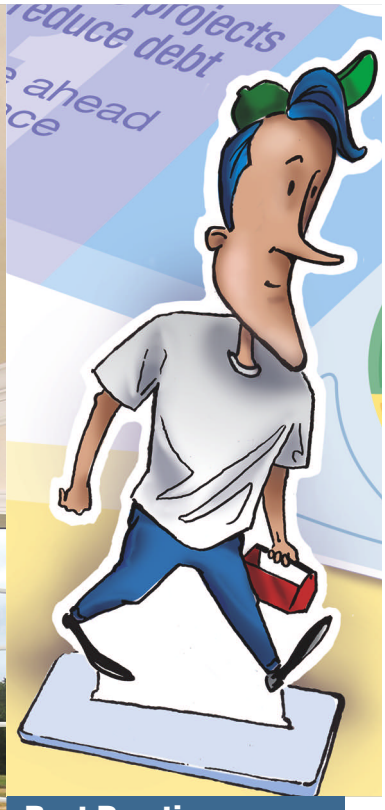
Contents

Professional Builder *The Source for Professional Solutions* www.ProBuilder.com

Plans and Projects

64 **On Their Mark**

Active adults and empty nesters race to The Residences at Bulle Rock in Havre de Grace, Md.
by Felicia Oliver

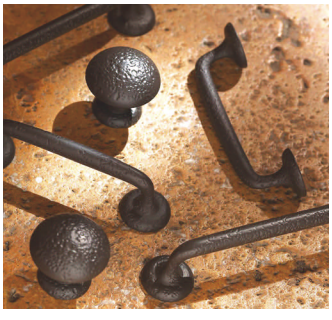


Best Practices

The Lending Game/36
Need to extend your line of credit or apply for a loan? We offer four fool-proof steps for securing your next loan. *by Sheree R. Curry*

Emerging Issues

What Price Loyalty?/50
As the housing industry prepares for a few bumps in the road, how do you ensure your employees are strapped in for the ride?
by Matthew Power



Best Practices

23 **Industry Spotlight** 2007 Builders' Show

27 **Customer Satisfaction** Referral Marketing
by Paul Cardis

29 **The H.R. Dept.** More on Assessing Testing
by Rodney Hall

31 **New Home Knowledge** Solid Sales Demonstrations
by John Rymer

36 **Feature** The Lending Game
by Sheree R. Curry

Emerging Issues

47 **Industry Analysis** Jim Haughey Reports

50 **Feature** What Price Loyalty?
by Matthew Power

Plans and Projects

61 **Proactive Solutions**

64 **On Their Mark**
The Residences at Bulle Rock, Havre de Grace, Md.
by Felicia Oliver

70 **Inside & Out** Basements
by Mark Jarasek

Innovations

79 **Product News**

81 **PATH Report:** 10 Technologies for 2007
by Susan Conbere

87 **In My Own Words** Richard Bunch
by Nick Bajzek

91 **ProBuilder Product Report**
by Nick Bajzek
91 New Products
93 Kitchen Products
97 Bathroom Fixtures

Also in this issue...

15 **Perspective** To Blog or Not to Blog
by Paul Deffenbaugh

114 **The Closing Table**
Financial KPIs
by Chuck Shinn

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To Blog or Not To Blog

We are in the middle of a revolution, and I don't think we fully comprehend what is happening. To understand better, we should look to the past. Around 1450, when Johannes Gutenberg introduced movable type he transformed the way society used information. It migrated from tightly controlled environments such as monasteries to a wider audience. The upshot was more knowledge sharing, the birth of the Renaissance, and the rise of the middle class. Some consider his invention the most important of the Second Millennium.

I believe the Internet is on the same revolutionary par as the introduction of movable type. We have given information an even wider dissemination and, most importantly, we have turned over control of that information to everyone. No longer is the news controlled by a few editors at major daily newspapers, network news shows or major trade publications.

> Blogs provide a new method for interaction between writers and readers that is instantaneous and even blurs the line between who is a writer and who is a reader.

As an editor, I find this unsettling. But I recognize that Time magazine named all of you Person of the Year for a reason. You have something to say and a desire to speak up.

One of the new ways of broadcasting information is the use of Web logs, popularly known as blogs. Unfortunately, blogs have a reputation as being one-way rants by extremists who haven't done their research. But they are more than that. They provide a new method for interaction between writers and readers that is instantaneous and even blurs the line between who is a writer and who is a reader.

This month, *Professional Builder* will debut a new Blog Zone on its Web site, www.ProBuilder.com. Our first bloggers will be Scott Sedam, Jim Haughey, and I. You all know Scott from the pages of the magazine. Now, we're giving him a new venue and a new opportunity to share his insight with the builder community. Additionally, the blog format allows you to respond to his columns and thoughts. This immediacy will give the housing industry new conversations and new ideas at a much quicker pace.

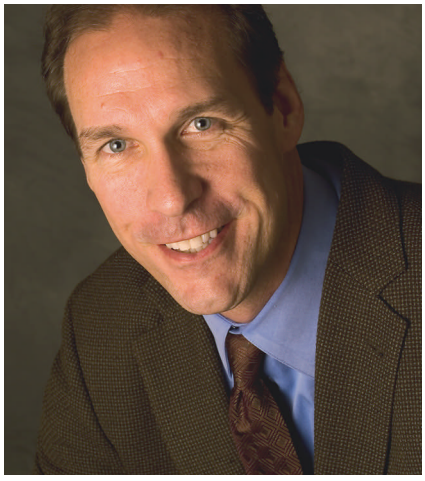
My blog, "House Beat," will give you access to the wide range of information that swirls around me from all the sources we encounter. Jim Haughey is the chief economist for Reed Construction Data, and he blogs on the latest economic information in our industry, giving you immediate interpretation of what the data mean.

The idea behind blogs and other features of what the pundits call Web 2.0 is that we're trying to create a community. The Web 2.0 environment gives the home building industry an opportunity it doesn't currently have to discuss and work through issues.

It takes more than a blog to create a community, though. We are also putting up places on our Web site for visitors to post their own projects. You don't have to pitch your great work to a magazine and wait to attract an editor's attention. You can publish it yourself.

We'll soon have capability for you to upload video of great ideas, new inventions, funny things that you've seen in home building, or anything the community decides it wants to share.

Currently, we have a "Talk Back" feature that allows you to comment about articles we post on our Web site.



As I said, our goal is to create a community where everyone — and I mean everyone — in the industry can participate. Such a community would have these attributes:

- Valuable
- Efficient
- Fun
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- Instills Pride
- Surprising

This magazine has been here for 70 years, and it will continue to deliver information you need in the way you need it. But now, online, we're helping builder talk to builder, and that's the best source of quality content we have.

So, please check out the blogs Scott and I and Jim are starting. We will expand our bloggers as we go along, but here's another chance for the people who matter in this industry — you — to have a greater say. **PB**

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CORRECTIONS

On page 14 of our Mid-December 2006 issue, we incorrectly identified the Oldcastle Architectural product as Urbana Stone. It should be Arbel.

On page 88 of the February 2007 issue, we incorrectly identified the interior designer of the Shea-Boyle Residence. The correct interior designer was Stephen Herlong & Associates.

On page 110 of the February issue, we incorrectly identified a HUD Secretary's Award for Excellence winner in the Silver category. The correct project is listed below:

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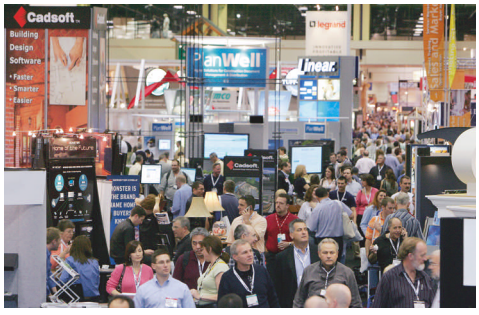
Industry Spotlight

2007 Builders' Show Largest in History

Professional Builder editors share highlights of the International Builders' Show.

Nothing in the home building industry surpasses the scale of the International Builders' Show. Its sheer size and the opportunities to learn about the latest issues and solutions, network with peers and discover new products make for a home-building extravaganza essential to the industry.



The 2007 show became the largest in IBS history, according to the NAHB. A record 1 million net square feet of exhibits showcasing products and services of more than 1,900 suppliers in 300 industry categories packed into the West and South halls of the Orange County Convention Center in Orlando, Fla.

Professional Builder strategically deployed its staff to capture the most knowledge and get the most mileage out of this year's IBS. Here's a small sampling of what we took home.

The Industry: A Formidable Force

NAHB representatives say nearly 104,000 members of the home building industry convened in sunny Orlando for four days of thought-provoking discussion on the future course of the home building and remodeling industry.

Amid the controlled chaos that has represented the industry for the last year, topics such as economics, labor, building green and designing homes for an aging population reigned supreme.

Economics was forefront on the minds of most attendees. Housing economists David Seiders, David Berson and Frank Nothaft provided an encouraging message to most, predicting a "gradual recovery" was in the midst.

Home builders and remodelers looking for a competitive edge in the baby boomer markets whet their appetites with the numerous educational sessions geared toward that market. News about the 55-plus population reaching 85 million in the next seven years complemented presentations about the home of the future as well as design seminars geared at details to improve customer satisfaction.

Green is Golden

Green building practices and innovative green products had a dominant presence this year.

During the NAHB Green Building Subcommittee forum, Fort Worth, Texas, custom home builder Don Ferrier of Ferrier Custom Homes made some practical sense out of the green movement. Ferrier proved green practices were affordable in a house he built for his daughter, affectionately named "Heather's Home," which features amenities like low-flow faucets, dual-flush toilets, deco-

continued on Page 24

BRIAN CATALDE, 2007 NAHB President

2007 NAHB Officers Named

California home builder Brian Catalde was officially elected and installed as the 2007 president of the 235,000-member NAHB. Involved in the Southern California home building industry for more than 30 years, Catalde is president and chief operating officer of El Segundo-based Paragon Communities, which he founded in the early 1980s. Paragon specializes in single-family homes ranging from entry level to luxury and builds multi-family condominiums and commercial projects.

Also elected to top spots on the NAHB leadership roster during the International Builders' Show were 2007 First Vice President Sandy Dunn, from Point Pleasant, W.Va.; Vice President/Treasurer Joe Robson from Tulsa, Okla.; and NAHB Vice President/Secretary Bob Jones from Bloomfield Hills, Mich.

rative compact fluorescent lighting, structural insulated panel walls and the latest heating and air conditioning systems. The home also utilizes landscaping from the local area and a unique ground water drainage system.

Also presenting at the forum was Matt Belcher, president of the Home Builder's Association of St. Louis and Eastern Missouri. Belcher presented an update of a green building program launched in 2005 that follows the mantra of the NAHB's Model Green Home Building Guidelines. Belcher said more than 20 homes have been built to the specifications since the program's inception, with more currently under construction or in the planning stages, and he's hoping their efforts can become a model for other builders across the nation.

But green building isn't confined to custom builders and local associations. Joyce Mason, vice president of marketing for Pardee Homes in Los Angeles, said production builders, too, are seeking to include "flexible green" to better meet market preference. She highlighted the success of the firm's Living Smart program to promote energy efficiency and pointed out that to stimulate demand, consumers also need reliable information about financial as well as ecological advantages of green building.

Emerging Markets

Former U.S. Secretary of Housing and Urban Development Henry G. Cisneros headlined a presentation on Latino home and neighborhood design, which was based on his book, "Casa Y Communidad: Latino Home and Neighborhood Design." Cisneros said the Latino population in the United States will grow to 98 million from 35 million by 2030. He attributes the increase not to immigration, but to the fact that Latino families tend to be younger and have more children per family than other groups.

Cisneros, chairman of CityView, a development firm funded to build affordable homes in urban areas, said builders need to pay attention to the housing needs of this growing market.

Cisneros said the Latino market is attracted to features such as outdoor gardens, large kitchens and multiple bedrooms to accommodate larger, multigenerational families, as well as design touches such as entry arches and decorative use of color. Durable materials that withstand the wear and tear of children can be a plus, he said. A gas stove is desirable because cooking that often requires an open flame is used by this ethnic group, he said. Extra space for parking several cars is also an important consideration because multiple workers often live in one home.

2007 EnergyValue Housing Award Winners

VERIDIAN HOMES OF MADISON, WIS., was named the 2007 EnergyValue Housing Award Builder of the Year. Presented by the NAHB Research Center, the EVHA recognizes builders who have voluntarily integrated energy efficiency into the design, construction and marketing of their new homes.

In addition to the EVHA Builder of the Year Award, 19 other winners were honored for successfully showcasing integrated design approaches, environmentally friendly practices and advanced energy-efficient building techniques.

Gold Award winners were: Aspen Homes of Colorado in Loveland, Colo.; Ferrier Builders of Weatherford, Texas; Grupe Homes of Rocklin, Calif.; LivingHomes in Santa Monica, Calif.; and Yavapai College Residential Building Technology in Prescott, Ariz. **Silver Award winners were:** Bob Ward Companies of Bel Air, Md.; Fireside Home Construction of Ann Arbor, Mich.; Holton Homes in Nampa, Idaho; LivingHomes of Santa Monica, Calif.; and Veridian Homes of Madison, Wis. An **Honorable Mention** went to Gary W. Dorris Inc./Dorris Construction of Applegate, Ore. **The People's Choice award** this year was given to Fireside Home Construction of Dexter, Mich.

EVHA judging was conducted by a panel of energy-efficiency experts in the fields of engineering, residential energy, construction, design and marketing.

VERIDIAN HOMES was recognized as the EnergyValue Housing Award Builder of the Year.

Plethora of Innovative Products

You often hear home builders are slow to change, but this year product manufacturers looked to break the pattern. Problem-solving innovations this year included architecturally integrated solar panels that address high energy costs and retractable storm screens, shutter systems and hurricane panels designed to meet coastal zone codes. And low-maintenance is still a top priority. New products such as a heated aluminum deck trump composite plastics because they won't grow mold.

Professional Builder editors Nick Bajzek, Erin Hallstrom-Erickson, Mark Jarasek, Felicia Oliver and Matt Power contributed to this article.

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>> BY **PAUL CARDIS,** *AVID RATINGS CO.*

CUSTOMER SATISFACTION

Referral Marketing

Ignite your sales through word-of-mouth business.

No one needs to tell you how important marketing is to staying in business. Likewise, it's no big secret that not all marketing is equally effective at generating new business. With a housing surplus and lackluster sales, it's not enough to hit the target; you need to nail the bull's eye.

With referral marketing — promotions and advertising designed to generate referral business — the bull's eye consists of your happiest customers. Research by Avid Ratings Co. found referrals are twice as likely to bring you sales than marketed prospects. The leading home building companies generate 50 percent of their sales from referrals.

Target existing customers the right way and you can motivate each customer to make five or six referrals. **Farnsworth Homes** of Phoenix does it. It had 53.3 percent of its customers stating they made six or more referrals to prospective buyers.

Producing Results

To produce results like Farnsworth's, you need to have a system in place to identify your happiest customers. The most common method is a customer survey. Once your loyal customers have been identified, you can target them with incentives for referring more prospects.

There are a lot of ways to encourage customers to refer more often. Every encouragement, however, is either an off-ramp or an on-ramp incentive. Off-ramp incentives are designed for the referrers; on-ramp incentives are designed for referees.

You should get as creative as you can with the incentives you offer. Pull your team together and brainstorm the best on-ramp and off-ramp incentives for your company and individual neighborhoods, but don't get hung up on the value of the incentive. How you deliver the incentive is more important.

Some of the most successful referral marketing programs include incentives whether or not a referral has been made. For example, if your survey data reveals that 25 percent of your home buyers are extremely happy, you might decide to send each a $50 care package to thank them for their business.

Next time you see them ask how things are going and finish the conversation with a reminder to contact you if they know of anyone else who might be interested in purchasing a home. You may also offer them a $500 credit at the design center for the referral. In essence, you're tapping into their generosity enabling them to express good will to their family and friends. This is extremely viral, so don't miss the opportunity to capitalize on it.

To monitor your success, institute a good system for tracking referrals. Not only do you want to know which prospects were referred, you also want to know who referred them and when the referral took place. This will help you gauge the effectiveness of your referral marketing efforts.

Any identified referral should receive high priority. Remember, research shows that a referred prospect is twice more likely to buy than a regular prospect. **PB**

On-Off Ramp Incentives

One example of an off-ramp incentive: give a home buyer a $50 gift card to a restaurant or a home furnishings store for each referred prospect. An on-ramp strategy could be giving the same gift card to the referred prospect.

Paul Cardis is CEO of Avid Ratings Co., formerly known as NRS Corp. Avid Ratings is a research and consulting firm specializing in customer loyalty for the home-building industry. He can be reached at paul.cardis@avidratings.com.

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>> BY **RODNEY HALL,** *THE TALON GROUP*

H.R. DEPT.

More on Assessing Testing

The top assessment tools for home builders.

Last month we reviewed the merits of assessment tools. This month we take a closer look at some of the assessment tools home builders use.

Caliper Profile

The Caliper Profile is a personality assessment instrument that quantifies an individual's competencies and identifies candidates with the strongest potential. Caliper's fundamental premise is that it is more important to determine what someone can do than to rely upon what they have done.

- Measures strengths, limitations and motivations and offers solid suggestions for improving performance.
- Can be taken online or on paper.

www.caliperonline.com

Bigby Havis Assess

Assess tools measure the individual's work personality and provide feedback regarding the impact of personality on work behavior and competencies. The system integrates measures of work-related personality and intellectual abilities with a structured interview process.

- Reports are tailored to speak directly to how a candidate's characteristics will help or hinder the display of critical competencies.
- Assess is a web-based assessment platform.

www.assess-systems.com

PSP Metrics

PSP's assessment process is validated for home building. It measures a broad range of dimensions, including the individual's cognitive abilities and skills; work behaviors and habits; motivators; and management style.

- Offers customized reports with easy-to-understand charts and short narratives. Benchmarks by occupation or industry to predict potential for success. Optional Training Plans and cross-candidate comparisons.
- Can be taken online or on paper

www.pspmetrics.com

Berke Profile

The Berke Profile, a web-based assessment platform, is built from more than 25 years of consulting and assessment experience in the home building industry. The Berke is tailored to measure candidate personality traits, behaviors and natural talents against specific position

requirements to determine the strength of fit.

- Easy-to-read reports utilize graphs, and easy-to-read language highlights candidate strengths and weaknesses compared to the position. A succinct list of "probing suggestions" is provided to enable managers to explore areas of mismatch in the context of a structured interview.

www.berkegroup.com

Myers-Briggs Type Indicator (MBTI)

MBTI is a personality test designed to assess an individual's personal preferences.

- The test includes 93 forced-choice questions with only two choices.
- The results are scored into "type preferences."
- The MBTI should not be used as part of the hiring process, but rather as a team-building and organizational development tool.

www.myersbriggs.org

Clifton StrengthsFinder

The Clifton Strengths-Finder is based upon the premise that people progress more rapidly in their areas of greatest talent than in their areas of weakness.

- The results are immediately tabulated into 34 "themes of talent." The applicant's five most dominant themes are ranked, revealing his/her greatest talents and strengths.
- It's geared more toward personal development than hiring and selection.

www.strengthsfinder.com

You can view these tools and more in our online version of this article. **PB**

Rodney Hall is a senior partner with The Talon Group, a leading executive search firm specializing in the real-estate development and home building industries.

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>> BY **JOHN RYMER,** *NEW HOME KNOWLEDGE*

NEW HOME KNOWLEDGE

Solid Sales Demonstrations

Three strategies to improve your next new-home sales presentation.

An often-summarized Aristotle quote reads: "What we hear, we forget. What we see, we remember. And what we do, we understand." Although those thoughts date back 2,300 years, the principle rings true today.

The concept is essential to understanding the importance of demonstrations in new home sales. Surveys show 86 percent of what we tell customers will be forgotten within 24 hours. Approximately 50 percent of what customers see will be forgotten within a week. However, getting customers to participate in a demonstration could help them retain the information for weeks, months or even years.

Effective Demonstrations

Master these three strategies for every sales presentation and you've mastered effective demonstrations:

(1) Determine the amount of time the customer has to spend with you.

(2) Assess the scope of the demonstration.

(3) Focus on the customer's priorities in a new home purchase.

The Time Element

Understand the importance of the time you have with each customer. This strategy is often overlooked as a key to determining where and what you will demonstrate. If you know your customer is limited to 15 minutes, do not spend 10 minutes of that valuable time demonstrating the energy efficiency of the home. However, if you have a customer with more time to spend, that customer might find the experience highly useful.

Consider the Scope

Do you think your sales demonstration should be limited to homes and home features? Nothing is further from the truth. Most customers consider other key decision-making areas in their purchase decision, including the location, the community, the home site, financing and the builder.

As a high-performance sales professional, you should be adept at expanding your demonstration to any area that is a priority for the customer.

Prioritize

The final aspect of effectively demonstrating is to focus on the customers' priorities.

Keep in mind the rule of three: you can typically demonstrate only three home features until the customer becomes bored and wants to move on to the next home or the next community.

Begin by becoming knowledgeable in all areas concerning your homes and communities. Sales agents who are only experts in advanced features of kitchen appliances will be of little help to a customer who is focused on construction quality. And articulating the details of your architectural standards will be of little use to a customer who is consumed by wanting the best technology available in new homes.

Prioritizing means limiting your demonstration to those areas that are of important to the customer. Keep in mind the rule of three: you can typically demonstrate only three home features until the customer becomes bored and wants to move on to the next home or the next community.

So use your skills selectively. No one likes "feature dumpers," the slick salespeople who are so proud of their product knowledge that they bypass the customers' needs and instead try to dazzle them with product knowledge. Today's customers don't want to be dazzled. They want to understand how your home's features solve a need, desire or requirement in their new home. **PB**

John Rymer is the founder of New Home Knowledge, which offers sales training for new-home builders and real-estate professionals. He can be reached at john@newhome-knowledge.com.

LOG ON To read 'Solid Sales Demonstrations Can Help New Home Selling,' visit **www.probuilder.com/bestpractices**

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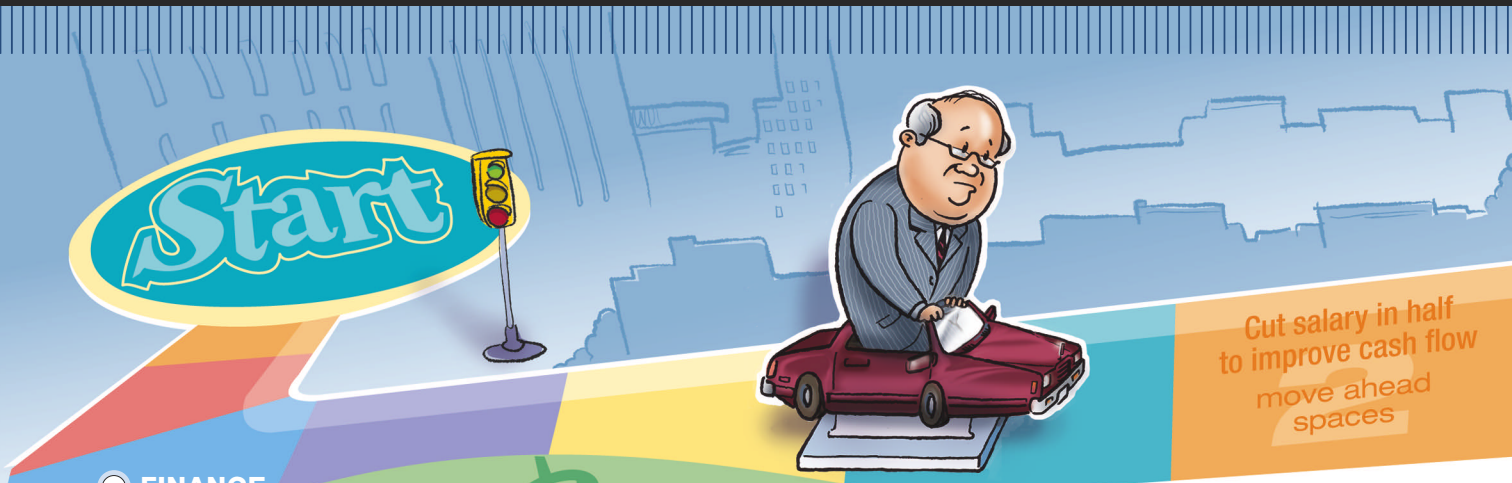

FINANCE

The Lending Game

Buyer backs out
City delays permit
move back
spaces

Obtaining lender financing can feel like a game: Have everything together, move three spaces; forget to sign something, return to the beginning. We'll show you how to properly prepare for your next round of financing.

Sure the housing economy has slowed, but you're still trying to run a business. You have to make payroll; architects need to be commissioned; there are processing fees to pay, utilities to cover and marketing campaigns to back to pique buyer-interest. You need cash. A loan would help, but good luck with that.

A few years ago when the housing boom was in full blast, it wasn't as difficult to get approved for a commercial loan. How quickly things can change with the roll of dice.

Competition for those loan dollars is fiercer. Commercial loan applications are up. Lenders are lowering the loan-to-value ratio; they are increasing interest rates and reducing the amounts they are willing to lend. The days of requesting a loan on the back of a paper napkin are over.

"A higher percentage of builders are saying credit conditions are worse," says Dave Ledford, staff vice president for finance and housing policy at the NAHB. As an example, he cites a section of a February-released NAHB survey of builders that says, in the fourth quarter of 2006, 25 percent of those seeking land acquisition loans said it was harder to get approved than the previous quarter, whereas in the

>> BY **SHEREE R. CURRY,** *CONTRIBUTING EDITOR*

ILLUSTRATION BY TOM RYBARCZYK

third-quarter survey, only 8 percent said that conditions were worse.

"Now is not the time to go to a new lender," he says. If you want to have a fighting chance in this game, "rely on existing relationships."

When the economy is booming, you have market conditions riding in your favor. Today, the rules of the game focus more on how many I's you dot and T's you cross. Fail to include a financial statement, your paperwork might move back two spaces in this lending game; but if you make all the right moves with a lender, you have a better chance of leaping ahead of the competition and making it to that finish line where the loan awaits you.

To win this game, "you must have a strategy," says Chuck Breidenstein, who teaches finance banking; zoning and financing; and diversification courses for the Home Builders Institute's master builders program. Each move must be strategic, and each interaction [with the lender] should involve an intended and predictable consequence."

On the following pages, you'll find information that will help you develop and refine your strategy. We've broken

INTEREST RATES ON THE RISE

Lenders, who are scrutinizing loan applications more closely, are also raising the rates on various loans to builders. Only single-family construction loans rates dipped slightly from 3rd Quarter 2006 to 4th Quarter 2006, according to the latest data available from the NAHB. But single-family rates are still up from a year ago. Here's the breakdown.

Type of Loan	Q4 2006 Rate	Q3 2006 Rate	Q4 2005 Rate
Land Development	8.5%	8.1%	7.4%
Land Acquisition	8.3%	7.6%	7.2%
Single-Family Construction	7.8%	8.1%	7.3%
Multi-Family Construction	8.0%	7.3%	6.8%

Source: NAHB Builder Survey

5 TIPS TO IMPROVE CASH FLOW

The best way a builder can look good in the eye of a lender is to keep as much cash in his business as he can. To improve your cash flow, builder Chuck Breidenstein, who teaches finance banking and other financing topics for the Home Builders Institute's master builders program, offers these five tips:

1) Cut your salary in half. About six months to a year before you might need the funding, reduce your salary and give that portion back into your company's savings. "If a lender can see profit, that means more than if they can see me get a good salary," says Breidenstein.

2) Sell off equipment that carries a lot of debt. If you have a $100,000 piece of equipment with a monthly debt of $1,200 dollars on it, shed that equipment. "Take a loss over time with the business to get rid of that payment. If you do that in a lot of places, you can streamline your cash flow."

3) Cash in your insurance policy. Life insurance policies, such as those taken out for buy-sell agreements, are a wealth of hidden cash. They accrue a cash value you can borrow against at a low interest rate. The banks don't even see it as debt because there is no loan application, no credit check. You don't even have to cancel the policy, and it shows up nowhere except in your insurance file. Just call your insurance agent and say you want to take some of that cash out.

4) Take on side projects. The remodeling business is a great way to keep idle workers busy and create some extra cash. But don't be fooled by the high-ticket jobs, he says. An elaborate addition may look like a great high-margin product, but if it means you're eating up your company's resources and have to hire more workers to complete it, it's not the way to go. Some jobs may not have a higher-profit margin, but because they are a quicker turnaround they are cheaper on the cost side and add cash to your balance book a lot sooner.

5) Turn to former clients. Remember the homes you completed two years ago? The owners just might be ready to finish off that basement now. Breidenstein helped one builder create a menu-driven basement finish program and pick up extra work from people who were already familiar with the company.

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10 ITEMS YOU'LL NEED TO DO TO OBTAIN A LINE OF CREDIT

Considering obtaining a revolving line of credit to pay unexpected expenses or tide you over until you can dig out of a home building lull? Here are 10 common requests from an application form your lender of choice will likely ask you to provide to determine your eligibility.

1) **SIGN A RELEASE** for a personal credit authorization so the loan officer can verify your credit worthiness.

2) **CREATE AND SUBMIT A PERSONAL FINANCIAL STATEMENT** for each officer or partner in the business. This PFS should detail your assets and liabilities, such as IRAs, child support payments, value of personal property or mortgage debt.

3) **DETAIL YOUR BUILDING EXPERIENCE**, including number of years in the industry, prior developments, number of homes built per year, your license number, etc.

4) **SUBMIT** the personal federal tax returns for the last two years for you and your business partners.

5) **PROVIDE** at least three fiscal-year-end statements for the business.

6) **SUBMIT CASH FLOW STATEMENTS** itemizing current projects (e.g. type of project; total number of units and units sold; percentage of project you own; etc.)

7) **LIST THE ADDRESS**, land size, year developed/purchased, amount paid, total lots and other general information for any real-estate you will use as collateral.

8) **GIVE GENERAL INFORMATION** on vertical construction (e.g. square footage, cost, materials, target market, etc.).

9) **OFFER MARKET INFORMATION** on the competition and comparison analysis of other projects in your specific market and the price points; highlight the economic environment.

10) **INCLUDE REFERENCES** from suppliers, contractors or subcontractors.

the process into four steps and have added sidebars that speak to how you can improve your luck the next time you are at the lending table.

Step 1: Treat Your Lender as a Business Partner

When you choose to borrow money from a bank, you must begin looking at the lender as your business partner, says Chip Lundy Jr., chairman of **Williamsburg Builders** in Columbia, Md. "You need to disclose everything to them about your company. Full disclosure about your financial position is essential to build a reputation and quality with the lender. If you don't do that, you are dead in the water."

This is especially true if things are going south. When that happens, the first thing you need to do is make a call to the lender, he says.

In the mid-1990s, three business entities operating under Williamsburg Group, parent to Williamsburg Builders, fell onto hard times when several homes were each being built under different price points.

"The market was really soft, and we had to merge two of the three companies," says Lundy. "We hired Arthur Andersen out of Pittsburgh because they were experts at putting together a business plan on a huge scale. We brought them in August 1995, and we asked them to work closely with us on how to reorganize these companies. As soon as we had a plan put together around September, we individually met with the lenders — four or five local banks in Baltimore we were dealing with. We explained what we were going to do, when we were going to do it and what was going to happen into the fall. We then told our employees.

"In November 1995, we gave the lenders a progress report and we said to them, here is what we said we were going to do, here is what we've done. If you are not going to renew our loans, I'd like to know in the next 30 days, because we have to submit our [loan renewal] applications in February and get approved in March.

"One bank we had a loan with for maybe $6 million said, 'We'll give you whatever you want.' I said, 'What about $14 million,' and they said, 'Yes.' They were all so delighted that we had disclosed fully to them what our plan was and how we were going to get through this tough period."

Giving full disclosure also means not exaggerating the truth. It's never a good idea to mislead the lender by making positive comments about the future.

Step 2: Impress with a Good Reputation

Maintaining a good reputation in the industry is one of the best ways to impress a lender, say industry experts. That means you should pay your bills on time, maintain good customer relations, avoid bad publicity and, of course, not go bankrupt.

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There are such lessons to be learned from previous housing downturns.

"There was a period about 16 years ago when the market just bottomed out and there just wasn't any job growth. We were in a recession, and I had a lot of commercial stuff sitting around. I found myself with a lot of debt my wife and I were in on personally. But we were determined to make good on our obligations, so we restructured our debt," says Earl Armiger, NAHB Area III national vice president.

"One of the obligations was I had to continue paying money to a bank long after we were out of a project. I had five years to pay it. The reporting requirement for the bank was I had to report monthly as to how I was doing. It required so much of our staff time that we paid it off in 30 months instead of five years because it was so onerous."

But the upside to that experience is that paying his debt off regularly, and even ahead of time, increased Armiger's credibility with other lenders.

Step 3: Remain Loyal

Stay loyal to your lender. Keep giving them business and good projects and good deals. In other words, you can improve your relationship with lenders by also bringing them business, i.e. home buyers.

"We look for ways to put the Chase brand on opportunities on site by providing mortgage lending services at the point of sale," says Sue Barber, senior vice president in Chase's builder group, a division of JPMorgan Chase & Co. "We look for marketing opportunities with some builders who may be customers of our commercial bank already."

Chase seeks out such builder relationships in a prospecting forum and business development group. Just recently it began the Premier Builder program. "If the builder is looking for spec home financing or construction financing, we can make it more attractive for them if we can make it more attractive for the end loan," she says.

One such example is **Williams & Dame Development** headquartered in Portland, Ore., with offices in the Seattle and Los Angeles markets. The group is a commercial customer of Chase. "They were introduced to the home mortgage division by the commercial group, and we were able to service them from both companies," says Barber.

Step 4: Be Prepared

Banks are in the business of lending money, not owning construction projects or land. Although lenders look to your collateral as part of their exit strategy for the worst-case scenarios, it is more important for them to understand how you are going to pay down the loan.

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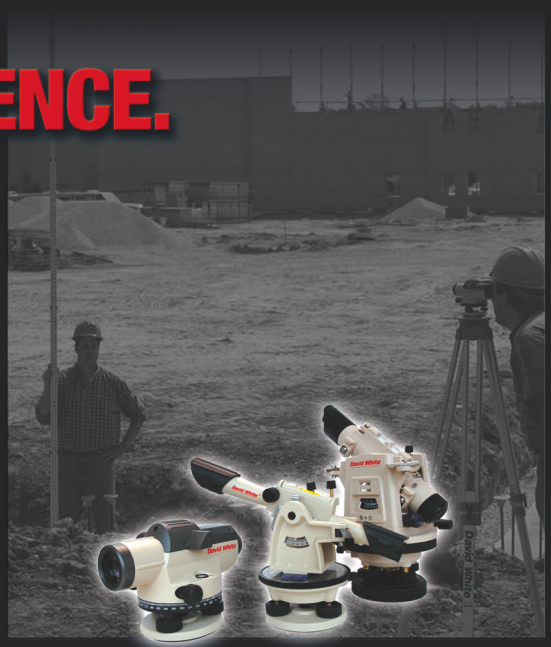

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They want to know the timeline, the cash flow forecast, the budget, who is on the team, what the product is like, what the market condition is and what the competition is. And you should be able to describe each with confidence.

Because you may never know when you might need to borrow funds for a project, it's a good idea to always be prepared for such an occasion, says Betsy D'Jamoos, chief operating officer of **The D'Jamoos Group**, a family-owned developer in Southwest Florida.

She offers other builders the same advice she heeds herself: "Keep your financial packages [financial statements, global reports, tax returns] up to date as well as all necessary documents [contracts, environmental reports, previous appraisals, bios and project summaries], so they are ready to go out as soon as you identify potential lenders for a project," she says. "The sooner you get them all your information, the sooner they can get the appraisal going and working their credit department."

To further impress the lender, D'Jamoos has the loan officers meet her at her offices. "We built our office park and they get a good look at what we do and how we do it," she says. "This works much better than photos." Lenders like details, so be ready to show them floor plans, elevations, renderings, marketing materials, articles and other documents so they know you are prepared.

Making a good impression also applies to your personal appearance, says Ed Harrison, CGB, GMB, who teaches a finance class on land acquisition and development for the NAHB's University of Housing.

"Jokingly I tell the people in my class: 'You may wear blue jeans and boots all week, but when you go talk to a new banker, at least clean you boots and wash your blue jeans.'"

The lender is looking for confidence from you, say experts. And that can be confidence in how you dress, confidence in your product, confidence in your company running the project and confidence in your honoring your obligations to them so that they in turn will have confidence in your making the loan a success. And obtaining that loan is the object of the game. **PB**

Sheree R. Curry is an award-winning business journalist based in Minneapolis who specializes in management best practices and real-estate trends.

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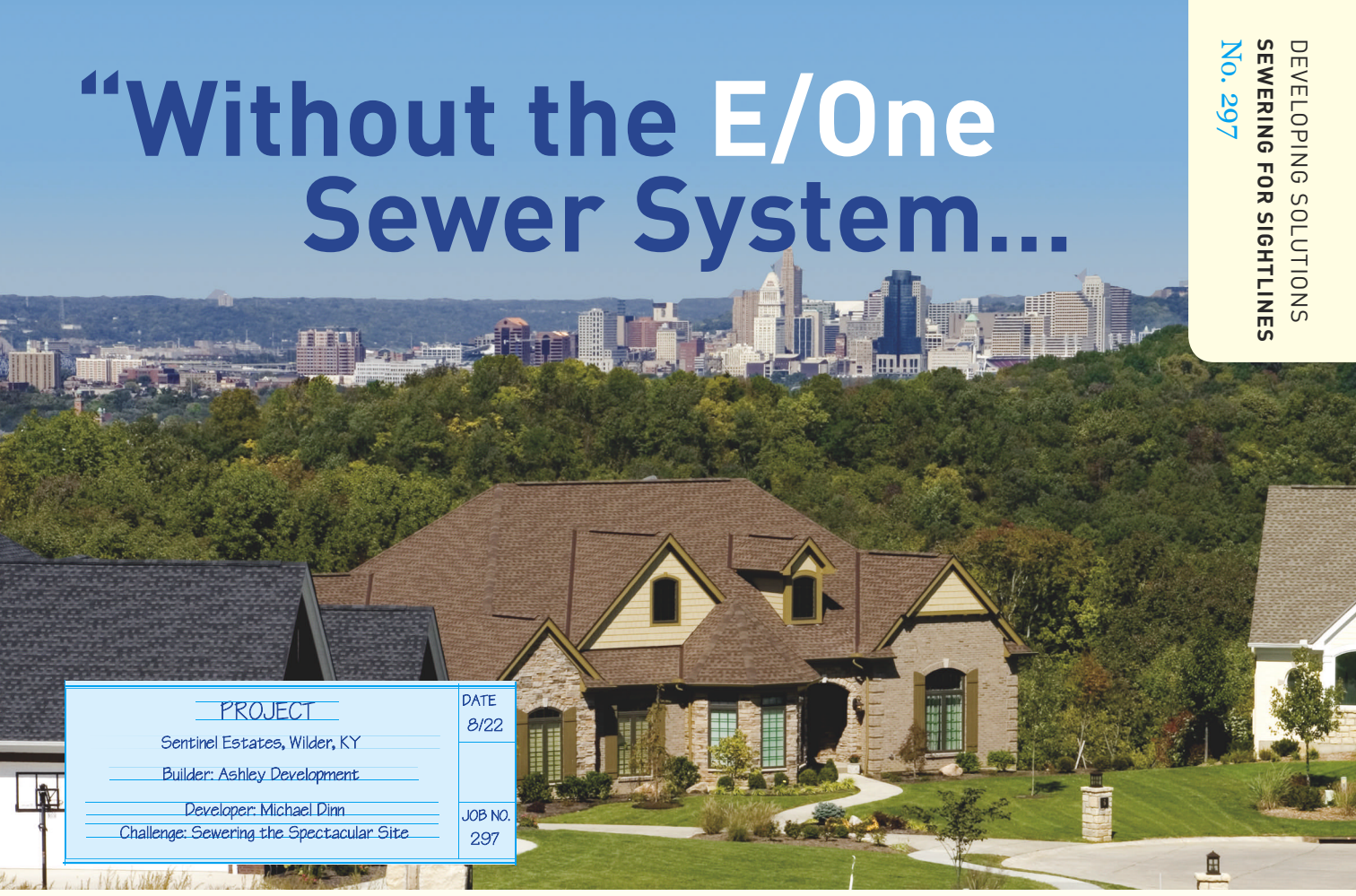

...we wouldn't be standing here today."

– Michael Dinn

Sentinel Estates is all about the view. Situated on a steep hillside overlooking the Ohio River and Cincinnati beyond, it's a breathtaking piece of real estate. But difficult terrain, uncertain easements, and expensive gravity sewering solutions made it unattractive to prospective developers. Until Michael Dinn.

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The most desirable real estate is sometimes the most difficult – unless you know the solution. For Michael Dinn and Sentinel Estates, that solution is E/One.

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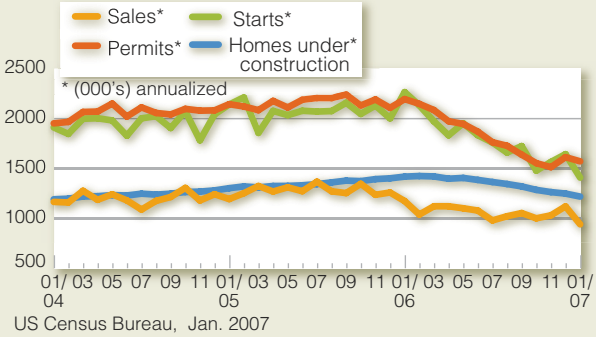
Industry Analysis

>> **BY JIM HAUGHEY, CHIEF ECONOMIST FOR REED CONSTRUCTION DATA**

Housing Slump Nearing End

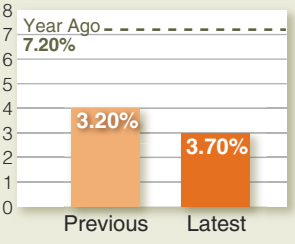
Starts are slightly above home demand. However, excessive homes under construction and homes for sale will delay market recovery for many months.

New home construction



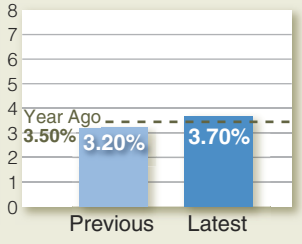
US Census Bureau, Jan. 2007

Residential materials cost
(change from 12 mos. ago)



US Labor Dept., Jan. 2007

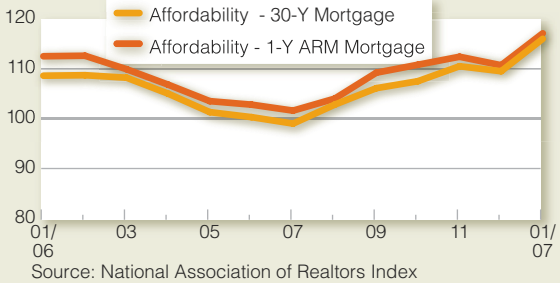
Residential contractor wage
(change from 12 mos. ago)



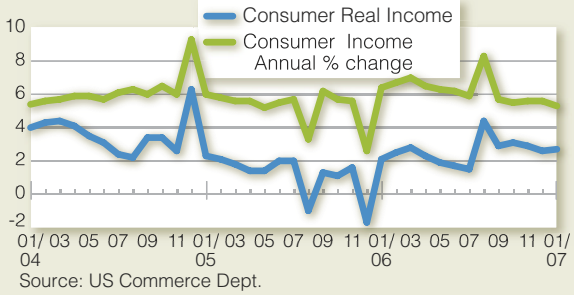
US Labor Dept., Dec. 2006

			Latest	Previous	Year Ago
Total new home inventory (month supply)	US Census Bureau	Jan	6.8	5.7	5.3
Speculative new home inventory	US Census Bureau	Jan	536,000	537,000	522,000
Home price (median)	US Census Bureau	Jan	$239,800	$239,400	$244,900
Housing market index	NAHB	Feb	40	35	56

Consumer buying power



Source: National Association of Realtors Index



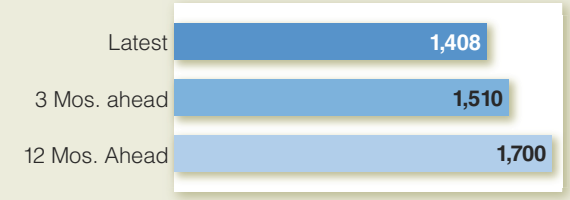
Source: US Commerce Dept.

			Latest	Previous	Year Ago
Employment (000's jobs per month)	US Labor Dept.	Jan	111	206	206
Household net worth growth (annual)	Federal Reserve Board	3rd Q	6.00%	0.20%	9.60%
30-Y fixed mortgage rate (Freddie Mac)	Freddie Mac	Feb	6.25	6.24	6.25
1-Y ARM (Freddie MAC)	Freddie Mac	Feb	5.5	5.49	5.34
Consumer Confidence Index (Conf. Board)	Conference Board	Feb	112.5	110.2	102.7

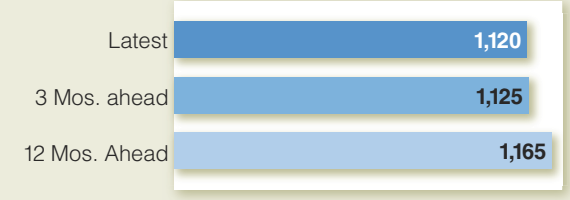
Industry Analysis

New housing outlook

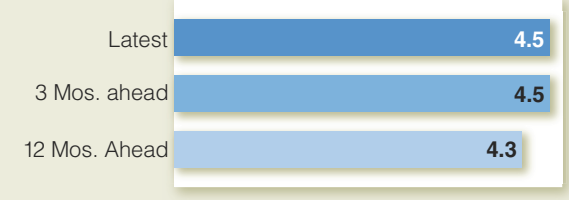
Starts (000's, annualized)



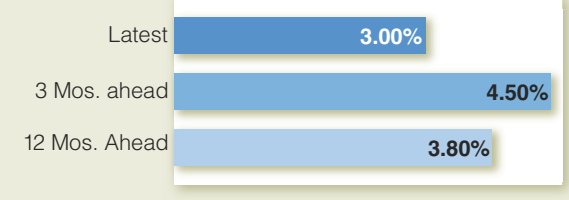
Sales (000's, annualized)



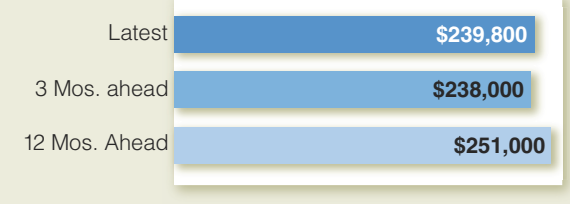
Inventory (months supply)



Residential materials cost (change from 12 mos. ago)



Home Price



(Forecasts by Reed Construction Data)

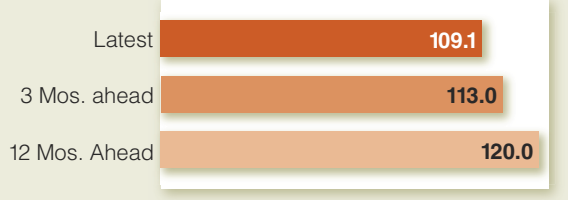
Existing home competition

		Latest	Previous	Year Ago
Home inventory (months supply)	Jan	6.6	6.6	5.1
Home sales (000's annualized)	Jan	6,460	6,270	6,750
Home prices	Jan	$216,000	$221,000	$217,400

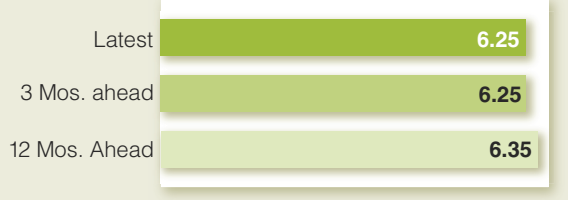
Source: National Association of Realtors

Economic outlook

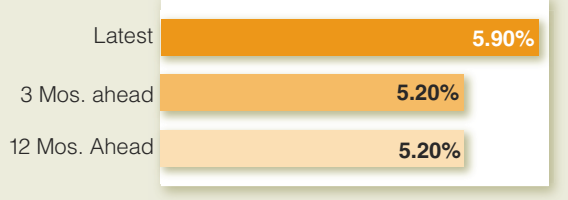
Affordability Index (fixed)



30-Y Fixed rate mortgage



Consumer Income growth



Consumer confidence Index (Conf. Board)

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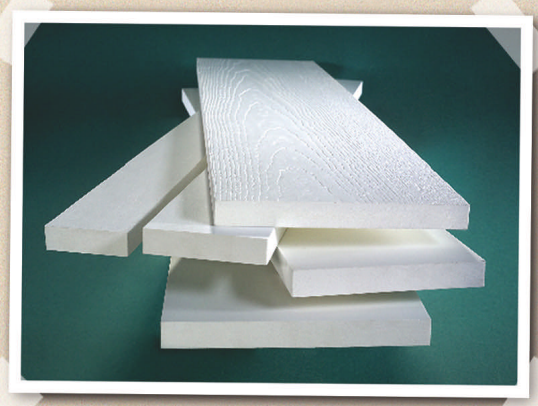

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What Price Loyalty?

How much are you willing to give to keep the best on your team? Is it worth it?

>> BY **MATTHEW POWER,** *SENIOR CONTRIBUTING EDITOR*

Housing volatility in past years has made employees jumpy, and understandably so. Most have one eye on their next job, fearful of market downturns and big builder buyouts. Keeping them loyal and engaged requires creative, involved management.

"As a small builder, you've got to realize, you can't keep everybody long-term," says Bob Whitten, a former builder and now a consultant with SMA Consulting in Orlando, Fla. "Those days are long gone.

"But what you can do is be upfront with people. You say to them 'Here's the deal. Give me three or four good years of work, and I'll give you three good years of training.'"

"A LOT OF BUILDERS HAVE THESE COMPLICATED FORMULAS THAT DETERMINE WHETHER EMPLOYEES WILL GET A SHARE THAT YEAR. MOST OF IT GOES INTO A 401K PROGRAM, SO IT DOESN'T HELP BUILD EMPLOYEE CONFIDENCE." — BOB WHITTEN

The Currency of Culture

Research shows that companies with clearly defined stories — so-called "signature experiences" — attract and hold the best employees.

Over the past five years, the Harvard Business Review has analyzed how various companies with "highly engaged" employees manage their people. Their findings:

- MANAGEMENT STYLES VARY. Work environments at these worker-happy companies varied widely on many levels, including management style. Some offered flexible scheduling. Others didn't. Some companies had a "paternalistic" top-down management philosophy. Others were strictly hands-off.
- HAPPY EMPLOYEES HAVE CONTROL. The Harvard report notes that companies such as Whole Foods Market have their own functioning democracy (or version of Survivor, depending on your view) within their stores. They allow employees within each department of a store to vote on whether a new hire makes the grade, so to speak, after a certain trial period.
- RETENTION. In one case study, employees at The Container Store received about 235 hours of formal training per year, compared with an average of seven hours in the retail industry. Result: employee turnover of less than 30 percent — much lower than the industry average — with 97 percent of employees agreeing that "People care about each other here."

The researchers note that what the study may reveal is not a magic formula for happy employees but instead that every company seems to operate differently. The real key: "Most executives can tell you which consumers will buy their products or services. Few have the same insight into which job candidates will buy into the organization's culture and adapt to its workflow."

In other words, the most reliable path to engaged, productive, loyal employees tends to happen in the hiring stage. Is this a person who will tell your company story with the same enthusiasm as the CEO?

Source: "What it Means to Work Here," Harvard Business Review, March 2007, www.hbr.org

Good salaries, benefits and other perks still carry a lot of weight in keeping employees, but offering intrinsic value that comes from solid training, for example, may go further toward employee loyalty than traditional incentives, Whitten notes. Training improves job security in an age when workers often sign no-fault "work for hire" contracts with no guarantees about the future.

Profit Sharing — New Rules

Profit sharing is an old tool. It's a favorite for keeping employees on board and at the builder's elbow. But Whitten says many companies misuse such plans. Instead of creating narrowly focused, performance-based plans for individual employees as a way to encourage good work, they simply offer company-wide profit sharing.

"A lot of builders have these complicated formulas that determine whether employees will get a share that year. But the problem is that most employees don't understand the formula, so they don't know if they will get it that year. Then most of it goes into a 401k program, so it doesn't help build employee confidence.

"The biggest thing," he adds, "is that this kind of plan is one over which employees have no control. An employee should only be held accountable for the things over which he or she has control.

"Let's use the superintendent as an example," he continues. "We want to measure him not based on the gross margin of the company, but on those things that roll up when he does his job. These would include the time of construction, the variance between cost and budget and a quality measurement of some sort. Also, you want to measure customer satisfaction. Send out a survey after the closing and ask how he handled their concerns."

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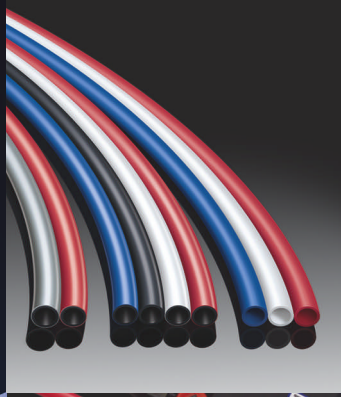

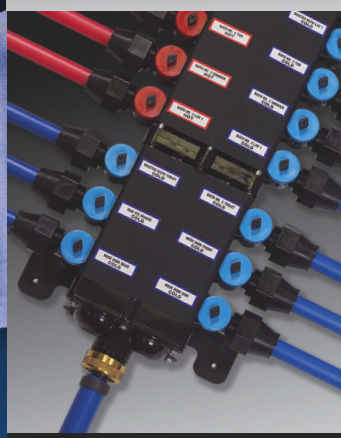

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"FOR EVERY PERSON YOU FIRE, YOU LOSE THREE ADDITIONAL PEOPLE." — ALAN WEISS

Company-wide profit sharing may still be a good idea, Whitten adds, but only as an add-on program to other incentives, not a central part of the benefits package.

"I recommend to my small companies that they always pay people above the market scale," he adds. "That helps get people in the door," notes Whitten. "But performance-based incentive programs are what keep good people around. I have two clients who literally share profits with their best guys every time they close on a house. That's taking performance-based incentives to the ultimate level."

Power Sharing

Another key to employee loyalty is to give them control, says Alan Weiss of Summit Consulting Group and an author of more than 25 books on management and consulting. Weiss, based in East Greenwich, R.I., works with companies large and small. His view on employee retention: When you delegate decision making to employees, a lot of their stress goes away. "They relax and start to believe nothing can happen to them because they're important to the company," he says.

Weiss says that even during tricky mergers and acquisitions, employees can be convinced to sit tight.

"I'll give you an example," he says. "Calgon, a water treatment company, was owned by Merck, who were divesting it to sell to an English firm. They didn't want to lose key employees in the process, although everyone assumed there would be staff reductions. So they identified the key people and made them intrinsic to the process."

Calgon's management invited key employees to work on a transition task force with the new owner. That made them feel valuable — not disposable.

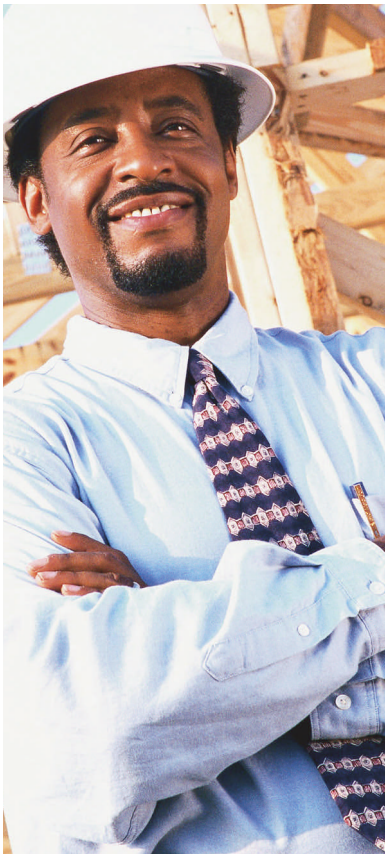
The flip side of empowering employees is making them feel powerless, Weiss explains. Powerless employees will try to create what he calls "artificial power" (also known as bureaucracy) as a placebo for genuine control. In sales settings, he says, artificial power typically manifests in the employee's attitude toward customers, with "ridiculous policies, rude comments, harsh treatment and deliberate sabotage." Needless to say, this negativism lowers company productivity and can hurt your reputation.

Weiss says most builders don't realize that every time they suddenly fire or lay off an employee, the shock of that change gets magnified.

"For every person you fire, you lose three additional people," he explains. "You often lose the person who feels

Who's in Charge?

HIRING THE WRONG UPPER-LEVEL MANAGER CAN COST YOU three times his or her annual salary. Executive headhunter Mickey Matthews of Stanton Chase International explains what he needs to know about any candidate for a leadership position.



MOTIVATION: What drives this person? Some jobs require people who are motivated by ego, others by ideals or by what's best for the group.

THINK: How does this person gather information and reach a decision? One job type requires people who are slow and thorough; another needs those who prefer to make split-second decisions based on minimal information.

ACT: How does this person do his or her job? One job type requires people who work best alone, while other jobs need those who work best in a group. Some jobs attract people who love variety; other jobs need those who prefer routine.

INTERACT: How does this person interact with others? Some jobs need people who are confrontational; another job needs someone who is accommodating. There are no rights or wrongs in behavioral traits, just natural preferences — much like a preference for using your right or left hand.

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"YOU WANT LOYAL EMPLOYEES? INVEST IN THEIR TRAINING, AND ALWAYS LISTEN TO THEM."
— ALAN WEISS

guilty because she had to do the firing — you lose her productivity. You also lose the person who gets scared and hides, for fear he will be next. Then you lose the person who says, 'They'll never do that to me' and gets a new job — and that's often one of your most talented people. Management is usually not enlightened enough to think of these things proactively."

Builders and other business managers also frequently make the loss of an employee worse in the aftermath. Instead of removing that person's work altogether from their system, they simply hand off his duties to someone else on the staff, typically with no extra pay. That's a good way to incite mutiny.

What's the alternative? Eliminate the work that person was doing altogether, or redistribute it fairly — and include yourself. You have to take a hit, too.

"Let's say you're going to lay off 'Bill,'" says Weiss. "You let your employees know about it, and you say 'I'm going to take this part of Bill's job myself. You and you will take these other parts. The point is to spread around the responsibility."

Hardship Strategies

Of course, good feelings don't prevent some employees from losing their jobs when profits head South. But Weiss says layoffs and firings can be low-key events if handled wisely.

"When Atlantic Electric, a big utility in Atlantic City, N.J., decided to downsize," he recalls, "it did so proactively." The company created an inventory of personnel from the ones being laid off, then marketed that inventory out citywide — helping them find new jobs. This had a tremendous positive effect on the remaining employees, who felt

>> By Alan Weiss

Striking a Balance

The most productive employees and employers balance work with outside activities. Here's a brief essay from business management consultant Alan Weiss of Summit Consulting Group about the importance of work/life balance.

PERHAPS NOTHING HAS IMPRESSED ME AS MUCH over the past year as the relative equilibrium and superior judgment of those leading balanced lives. Not only is the "workaholic" lifestyle an unhealthy one, it has also turned out to be an ineffective one. Both managers and employees who have indulged in recreation, family, private interests, a physical regimen and other diversions have tended to recover from disaster faster, employ better perspective and provide others with vital assistance and guidance during turbulent times.

The literature has long reflected the fact that people who see themselves as their jobs (e.g., I am an accountant, or a senior vice president, or a loan officer, or division president) tend to lose their identify and self-esteem when that job is threatened or eliminated. However, those who evaluate themselves in terms of their contributions (e.g., I provide financial well-being, lead people in highly competitive environments, acquire new business, etc.) retain that sense of contributing and performance across jobs and through turmoil. More than ever, the secret to success is not in working hard, but rather in working smart. And the route to working smart is best followed by broad interests, personal growth and time to enjoy loved ones and life.

KEY POINT: What are you doing to broaden your life, improve learning and spend quality time with loved ones? The first question I ask every executive whom I coach is this: "Are you having fun?" If the answer to that is "no," then I know that performance is suffering and so are those within that sphere of influence.

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> "A LOT OF MEN DON'T LIKE TO ADMIT IT WHEN TIMES ARE TOUGH AND THEY NEED HELP, BUT EMPLOYEES RESPOND TO VULNERABILITY." — MIKE FOTI

the company would treat them fairly.

"What you find too often with corporations," Weiss adds, "is that downsizing means simply throwing people out on the street. Few companies realize the extent of the negative impacts."

Mike Foti, owner of Columbus Glass Block in Columbus, Ohio, often speaks to builders about leadership. He agrees that dealing frankly with employees in down times is essential — but it should happen all the time.

"I spoke to a guy recently whose company was having some hard times, and he tried to rally them by saying, "let's be gung-ho about this and win." Now he thinks he made a mistake. He should have been honest and asked for help.

"A lot of men — especially in this business — don't like to admit it when times are tough and they need help," Foti continues. "But employees respond to vulnerability."

When you do lay off people, you may be wise to hire them back as hourly contractors or consultants, Weiss says. Whether you bring them back part time or not, however, you may want to extend their benefit package well beyond the day of termination for two reasons: First, continuing a benefit package may address legal issues. You don't want the impression that you simply kicked an employee off the payroll so you could ditch his benefits. And second, you maintain morale and confidence among other employees.

Cutting back salaries is a drastic step, but it can be done when necessary to save the company if you follow certain rules of thumb, Weiss says. First, it must be presented as a temporary measure. Salaries will go back up within a finite time frame. "People have got to believe you're doing it to save jobs," he explains. "And they have to see evidence that everybody is taking the cut. That means closing the executive dining room, no golf vacations in Naples for the boss."

Face Time

Management experts differ slightly on how much personal contact employees need with supervisors and each other. Whitten, for example, believes his personnel should have a minimum of a once-a-month, face-to-face encounter.

Weiss says those rules of engagement are already being rewritten by most companies, as employees gain new levels of autonomy thanks to technology.

On a deeper level, however, both men acknowledge there's no one-size-fits-all solution. Some employees, such as site superintendents, have little option but to deal directly with subs, framing crews and others in the field. They're used to personal communication. Others telecommute, rarely coming to the physical office. The building industry, of course, has been slower to join this trend, but IT services, billing and other back office jobs can increasingly be outsourced. Certain employees, nonetheless, tend to do better in an environment of high-touch management.

"Sales people especially need a lot of hand holding," Whitten notes. "That's pretty typical. Their business is all about relationships. You need to know how they're doing, and they need to talk."

Best Incentives

Whitten also puts a lot of faith in ongoing training. An employee being trained, he says, knows that even if his time with a company is limited, he'll walk out the door better prepared for the next job.

"We always say that 5 percent of base salary should be spent on training every year," Whitten says. Most builders spend a lot less than that each year, and it's the first thing they cut when times are bad. But that's exactly what your best employees care about."

Weiss echoes that observation — but with a humanistic theme.

"You want loyal employees? Invest in their training, and always listen to them," he advises. "Give them rewards for good ideas even if the ideas don't work out. Treat adversity with ethical considerations. If you lay off, do it in a humane way. Give them a light at the end of the tunnel." **PB**

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>> BY SARA ZAILSKAS, STAFF WRITER

Trends to Grow On

Five architects told us what trends were catching on in their market. Their answers might surprise you.

WE ASKED: What are the top design trends your company is noticing in your region?

Midwest

ARCHITECT: Joe Safin
FIRM: BSB Design, Chicago and Des Moines, Iowa

Builders are looking for affordability and efficiencies in functionality and space, Safin says. "We'll say, this is the room count, but if I scale back, can I make it better?" That might include omitting a living room and "making sure we don't over program."

Safin also notes home buyers' requesting a greater variety of elevations, such as warmer, romantic styles like French country and Craftsman. Other trends: mixed-use living (such as first-floor retail space topped by residences); a gain in green building momentum; and clients who are retooling their existing home plans to save the time and money and avoid crafting entirely new designs.

Central Plains

ARCHITECT: Jerry Gloss
FIRM: Knudson Gloss Architects, Boulder, Colo.

"Colorado is finally embracing the outdoor room," says Gloss, whose firm has been working for a year and a half to introduce outdoor rooms. European-style elevations such as Italian hillside, Tuscan, English cottage and French custom; low-maintenance exteriors (particularly among baby boomers); and flexibility in room usage top the firm's requests, as do wine rooms.

West

ARCHITECT: Chip Pierson
FIRM: Dahlin Group Architecture Planning, California

Pierson identifies a strong interest in higher-density, single-family detached homes, and fewer townhouses. In suburban areas, non-three-story homes on small lots are popular. And interest in sustainable design has grown particularly in affluent and infill communities, "but no one knows what it is, and they're not sure how to do it yet."

Northeast

ARCHITECT: Victor Mirontschuk
FIRM: EDI Architects, New York office

Mirontschuk names three trends, and he says they appear in EDI's other offices across the country, too: builders shifting from condos to apartments; requests for more affordable housing; and a focus on higher-density housing close to existing commercial centers. Square footage is shrinking, too, he says, and attributes it to a changing demographic of baby boomers, lack of land and a resurgence in urban centers. "The most valuable thing for them is time," Mirontschuk says, "and they don't want to be spending time commuting."

South

ARCHITECT: Stephen Herlong
FIRM: Stephen Herlong & Associates, Isle of Palms, S.C.

"We're a coastal environment, so one requirement is that we can build a house that can withstand the elements — that they will exceed code." Low-maintenance homes pull rank, too, as does adding green features such as wider awnings to protect the house from the sun and using a combination of greener materials and greener design. Herlong notices more interest in taking interiors to a more creative level. "We offer interior design, and they're services builders take advantage of."

Proactive Solutions

>> BY NICK BAJZEK, STAFF WRITER

Niche Living

Condominiums aim to fill call for lower prices in downtown Seattle, and the waiting list indicates size doesn't matter.

It's home sweet home — all 291 square feet of it. Moda, now in the development stages in Seattle's hip Belltown neighborhood, offers condominiums that start at 291 square feet.

The condominiums are being built by single- and mixed-use project builder 2312, based in Mercer Island, Wash., and affiliated with but separate from HMI Real Estate. The project's architect and designer was H+dlT collaborative and the interior designer was Richard Stead.

Iolanthe Chan-McCarthy, the project's marketing director, says the high-end touches — such as stainless steel finish appliances or limestone countertops and the color palette — make it unique. "It has the quality of finishes you would expect to find in larger, more expensive condominiums," Chan-McCarthy says.

Home buyers can choose from three packages of kitchen cabinets, flooring, tile and wall colors in muted, natural tones. Stead's past projects in the Seattle area include the Banya 5 spa in South Lake Union, the Palermo Condominiums and the Bellagio Condominiums on Capitol Hill.

The project, however, is not without opposition. One look on the comments page in the online version of the Seattle Post-Intelligencer shows some suspect the project is an example of a developer trying to cram as many people into one space as possible.

Chan-McCarthy's retort: "We are providing affordably-priced, new, high-quality homes to people who would otherwise be priced out of downtown Seattle's most sought-after neighborhood. The enthusiastic response from home buyers tells us that there was definitely a need for a project like Moda." Indeed, as of press time, the waiting list has ballooned to 1,800 people and the project has nearly sold out.

Plans call for Moda to be ready for residents in Summer 2008.

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THE RESIDENCES AT BULLE ROCK have many features that appeal to anyone looking for luxury appointments with little maintenance.

>> BY **FELICIA OLIVER,** *SENIOR EDITOR*

On Their Mark

A graceful harbor beckons active adults to The Residences at Bulle Rock.

The waterfront town of Havre de Grace in Harford County, Md., has an interesting history. Located in northeast Maryland at the mouth of the Susquehanna River on the Chesapeake Bay, it is reputed to have been considered for the title of capital of the United States until Washington, D.C., won with a tie-breaking vote from the Speaker of the House of Representatives. Named by the French and American Revolutionary war veteran Gen. Lafayette after the city of Le Havre de Grace, France, the name means "harbor of grace."

Breathtaking views, a world-renowned golf course (Bulle Rock, home of McDonald's LPGA Championship) and easy highway access have long made the town a popular vacation destination. Clark Turner, president of Clark Turner Signature Homes in Belcamp, Md., saw an opportunity to create a place for those seeking a vacation lifestyle year-round. His company and two other developers partnered to create The Residences at Bulle Rock in Havre de Grace.

"We provide a variety of housing types and prices — everything from condos to townhouses to single families," says Turner. "I am probably at the niche of the more custom, higher-end homes."

Opportunities

The golf course — designed by renowned architect Pete Dye — is a big draw for The Residences.

VITAL STATS

The Residences at Bulle Rock

Location: Havre de Grace, Md.
Builder: Clark Turner Signature Homes, Belcamp, Md.
Architect: The Martin Architectural Group, Philadelphia
Interior Designer: Daniele Fleischer of LeMarie Interieurs, Bel Air, Md.
Development Partners: Manekin Turner Bulle Rock LLC: Clark P. Turner, Richard Alter & John Paterakis
Model open: Triple Crown opened October 2005
Home type: Single-family detached
Sales to date: 53
Community size: Clark Turner Signature Homes has 140 single-family sites and 160 villa sites. Overall project density: .46 units per acre. Home sites expected at completion: 2,170.
Square footage: 3,378 square feet
Price: $1.25 million
Hard cost: $189 per square foot, excluding land
Buyer profile: Active adults, empty nesters and families with no children

THE TRIPLE CROWN MODEL packs a lot into a relatively small area, using columns and ceilings instead of walls to define spaces. A circular gallery above the dining room (top left) adds drama. Glass doors that lead from the dining room to the courtyard add the perception of more space and extend the living area.

"Bulle Rock was rated by Zagat as the No. 3 golf course in the country," says Turner. "We had a spectacular view overlooking the Chesapeake Bay and close access right off Interstate 95. Havre de Grace is this charming, quaint town with all these waterfront restaurants and antiques shops, and a hospital in town. I thought it was a poster child for an active-adult community."

The Residences at Bulle Rock bills itself as the only market-rate community with first-floor owners' suites and laundry rooms in all home types — an important consideration for the empty nester demographic it is targeting. All homes feature open floor plans, vaulted ceilings, garages and other amenities for virtually maintenance-free living.

Obstacles

The Residences at Bulle Rock was originally approved for only 700 units. Turner solved that problem by rewriting a new part of the zoning ordinance for an active-adult community.

The original allowance was tripled to 2,100 units.

"We had to be persuasive," says Turner. "We did all of that, but we still managed to keep 50 percent — about 500 acres — of open space. We clustered our developments in and kept open space in big pockets. That was because we were trying to get small yards for our empty nesters. The grass is mowed for them. The shrubs are mulched. The snow shoveled. But we have all this open land with walking paths to wander through."

The Triple Crown floor plan is one of the best selling of Clark Turner's floor plans at The Residences at Bulle Rock, in a virtual dead heat with its Exacta model.

An important objective for Turner was to build a home on a narrow lot in such a way that someone coming from a large, single-family home would not sense a loss of privacy. So Turner designed the houses with a U-shaped floor plan, which offers a little interior courtyard for each home.

"With all of the glass in that courtyard," says Turner, "when you're standing inside the house, your eye doesn't stop at the glass [doors]. It stops at the end of the stone wall in that courtyard, so you get the perception that it's a much bigger space than it is. And you also get the privacy from your neighbors."

This model strikes a balance between low maintenance and the feel of high quality.

"Clark wanted to have the double kitchen island, a full gourmet range, the large built-in refrigerator, the dishwasher — so that there is a real feeling of luxury there," says Tom Weston, who was the architect for the Triple Crown floor plan while he worked for The Martin Architectural Group of

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PHOTOS BY CHARLIE PRUETT PHOTOGRAPHY

THE SPACIOUS BASEMENT WINE CELLAR has a brick ceiling, a curved vault and a seating area, and has been very well-received, says builder Clark Turner.

Philadelphia. He's now a principal with McIntyre Capron & Associates of Paoli, Pa.

"The Kohler [Pro Cook Sink] pasta steamer is built into the sink, so you don't have to carry the big pot of hot water from the stove to the sink," says Turner. "That's very popular with empty nesters. They don't have to pick it up. The Kohler pasta sink actually puts the water in, heats it up and steams it. When you're done it drains it right in place."

The bathroom in particular tailors specifically to the clientele.

"Most people — especially in smaller homes — expect a double vanity, but to get them separated gives people the flexibility that they like," says Weston. "You still have the large tub and the large shower with the seat."

Other unique features include a basement wine cellar with a brick ceiling, a large walk-in closet in the master bedroom with several cabinet built-ins.

"You have a footprint that's 40 feet by 80 feet," says Weston. "You have a two-car garage with storage, a full-size laundry room, a library, a grand staircase, a living room, a kitchen with a double island, a walk-in closet, a master bedroom, split vanities in the tub, and a large glass shower. The biggest obstacle was getting all that in."

Additionally there is the second master suite and third bedroom on the second floor. Owners may opt to first occupy the upstairs suite and settle into the first floor suite in later years. The "spare" suite can be used for guests, a boomerang child or visiting parents.

Turner mostly used columns and ceiling treatments to define spaces. He expands the look of the space with a dramatic circular gallery above the dining room that draws the eye upward to a stained glass, stone ceiling two stories above.

"I really like the round hole in the floor that connects the two spaces," says Weston. "The round, see-through part of the dining room is really a signature of his."

Outcome

The Triple Crown model opened in October 2005. The community sold 322 homes total in its first sales year. The company has sold 53 homes to date; about 25 percent have been the Triple Crown.

"Our first year of sales exceeded all our expectations, and so far, year two is translating into a 15 percent increase," says Brenda Desjardins, a spokeswoman for the community. **PB**

LOG ON To read **'How Builder and Developer Tailored The Residences at Bulle Rock to Active Adults,'** visit us online at **www.probuilder.com//plansandprojects**

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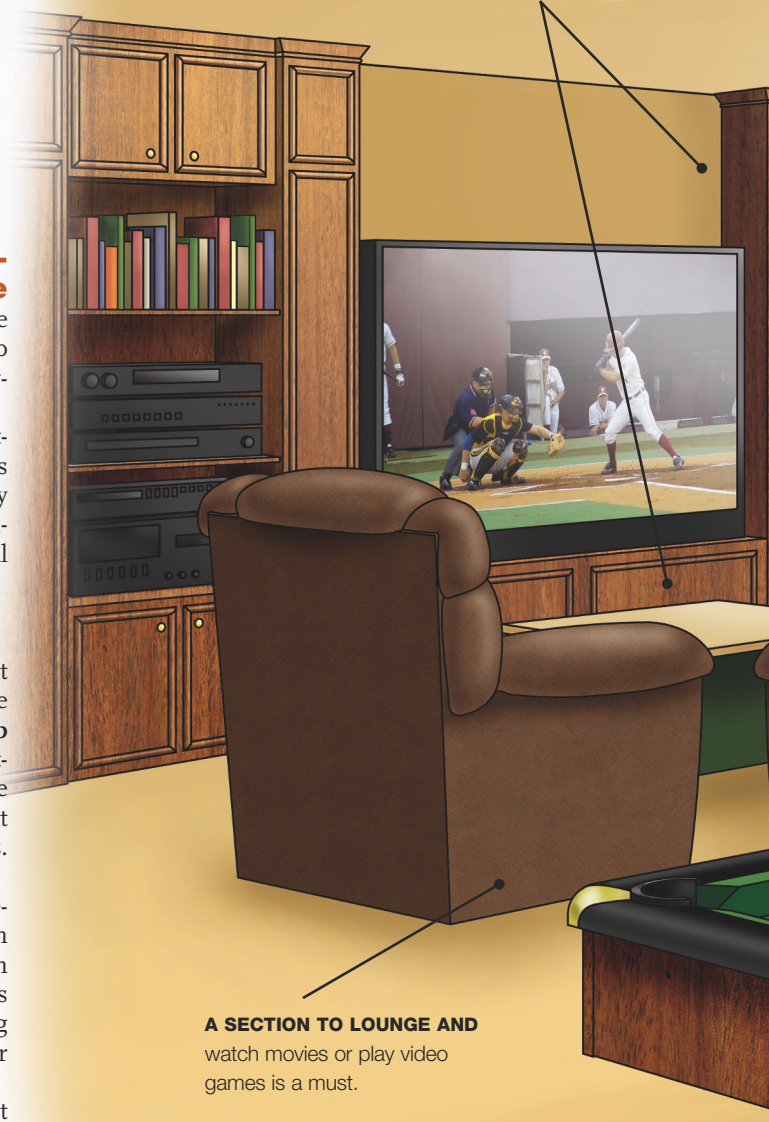
INSIDE & OUT

Taking the Basement to a New Level

Fine details bring new standards to lower-level living.



CUSTOM BUILT-IN SHELVES AND CABINETS provide an elegant, organized space for books, photographs, trophies and entertainment equipment.

A SECTION TO LOUNGE AND watch movies or play video games is a must.

What does it mean when the basement is no longer labeled as the basement? Home builders and designers are taking this once-neglected area and turning it into fanciful and functional space for a higher level of living. Welcome to the lower level.

The basement — at one time considered only suitable for storage, laundry and HVAC equipment — is being transformed into anything imaginable: a fancy media room, a lush entertainment center, a wine cellar or living space to accommodate multi-generational or multi-family living.

Fine Details

"It's important to plan ahead of time for what you want to include in the lower-level space," says custom home builder Hap Arnold, founder and principal of **Superb Builders**, based in Elkhorn, Wis. He recently completed lower levels in model homes for Hillcrest of Lake Geneva, a gated community in Lake Geneva, Wis., that will ultimately consist of 32 units on 23 forested acres. "The devil is always in the details," he says.

And fine detail is what separates the plain old basement from a lower level of luxury, says René Pabon Jr., president of The Childs/Dreyfus Group, a design firm headquartered in Chicago. The Childs/Dreyfus Group was responsible for the interior merchandising concepts and selection of material and finishes for the Hillcrest of Lake Geneva model homes.

"For the design of the lower levels at the Hillcrest model homes, we gained our inspiration and vision from Cheri Arnold of Superb Builders, and then brought that vision to life," says Pabon.

Arnold, the marketing director for Superb Builders, said she drew her inspiration from her memories of family gatherings, especially during the holidays when

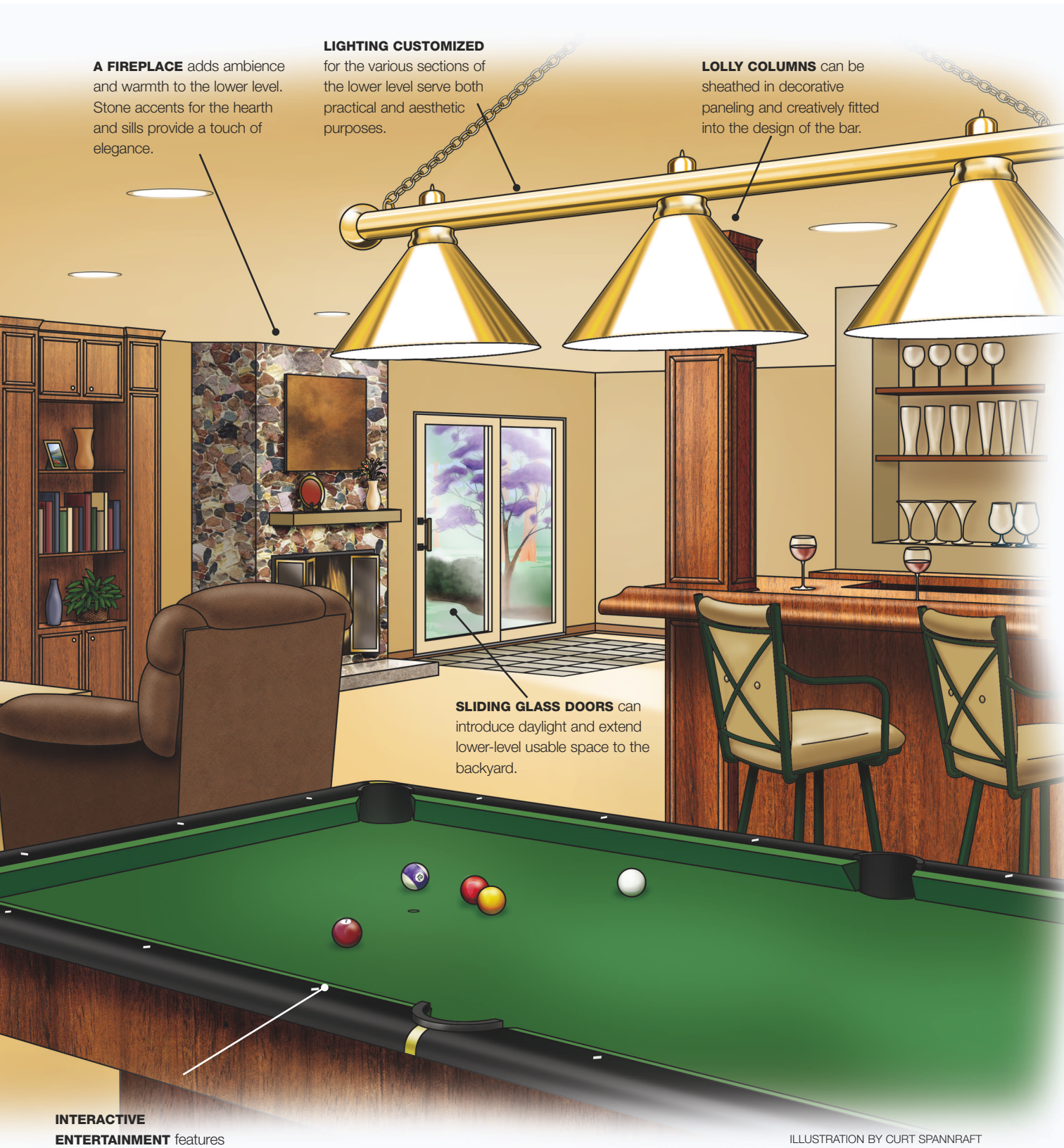


ILLUSTRATION BY CURT SPANNRAFT

PHOTOGRAPH BY SUPERB BUILDERS

PHOTOGRAPH BY DANNY LEE PHOTOGRAPHY

PHOTOGRAPH BY JAY GREENE PHOTOGRAPHY

THE LOWER LEVEL can accommodate a dedicated theater room complete with a popcorn machine (top left), a dynamic living area that opens to the first floor (bottom left), or a wine room with plenty of storage racks and a table and chairs for enjoying vintage wines.

they would often find themselves congregating in the basement. "I wanted the lower-level to be very family oriented —— a place where everyone could get together," she says.

Superb Builders demonstrated in its model homes that lower levels can be designed to accommodate many uses, including an ultimate recreation room; a dedicated theater or media room; a second living area complete with a full kitchen, full bathroom, one or two bedrooms, a family room and dining area; or even a combination of all three.

Lower Level, High Standards

When planning lower-level space, builder Hap Arnold says the noise factor can be an important consideration. He prefers to use ⅝-inch drywall, which can help cut down on sound transmission to the upper level. Solid doors that close tightly can also be a helpful factor in controlling noise, especially for any extra bedrooms that may be included on the lower level, he says.

Unique spaces can require other considerations. In one of the Hillcrest models, for example, temperature, humidity and air control considerations were very important in the design for a small wine room that also doubles as a cigar room. To accommodate those wanting to enjoy a cigar indoors, the tightly sealed room includes a high-efficiency Panasonic fan that is vented to the outside to keep smoke from other lower-level areas.

These details and finishing touches can put basements in a whole new light:

- Gaming Equipment. This area can include interactive entertainment elements such as a pool or bumper pool table; ping-pong table; foosball table; dart board; or multi-use table for card or board games.
- TV/Movie/Video Game lounging section. A flat-screen TV, surround-sound stereo system and video-game consoles (Nintendo GameCube, Nintendo Wii, Xbox, Sony PlayStation) are the components that liven up a lower-level space.
- Custom built-in cabinets and shelves for books, trophies or keepsakes
- Wood-burning or gas fireplace

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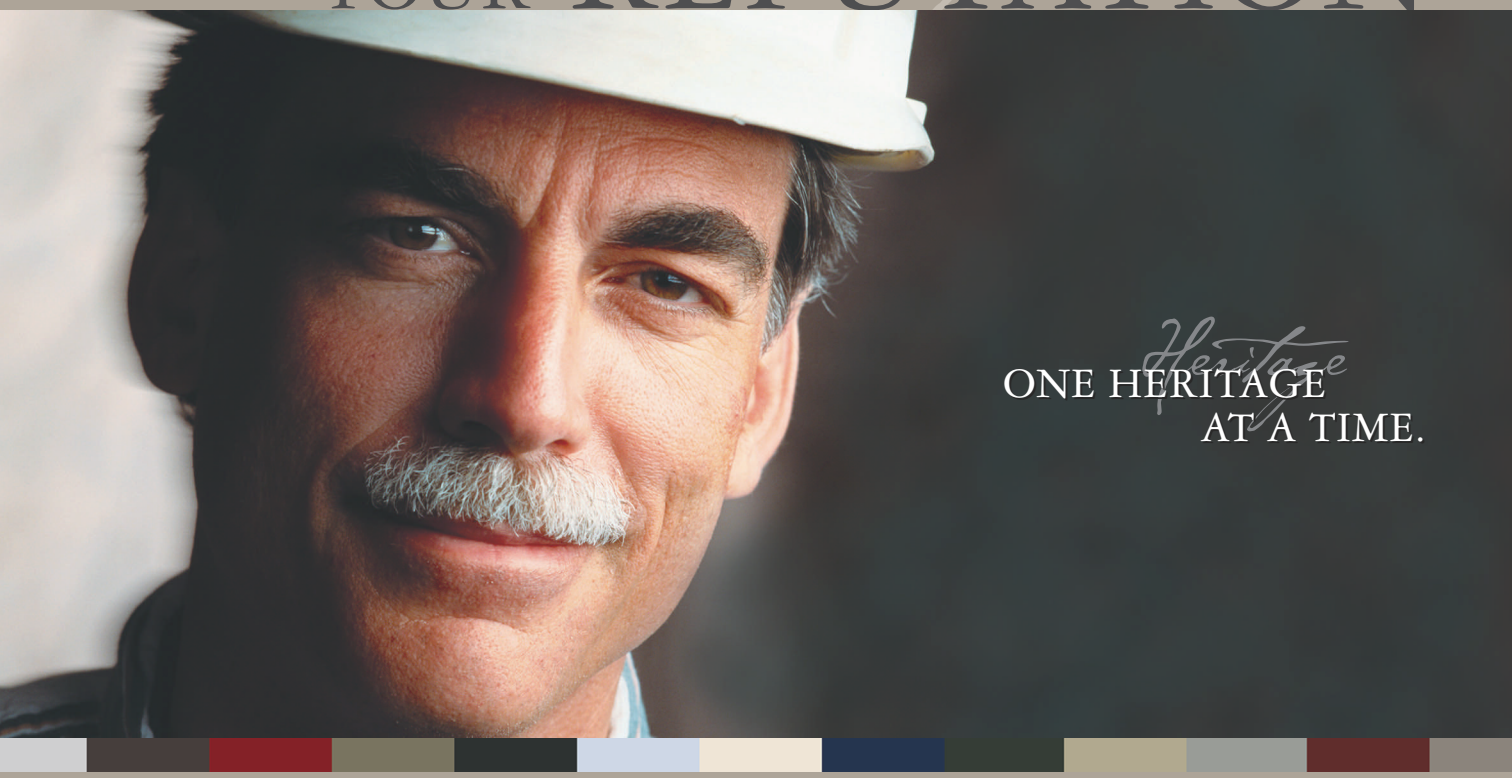

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PHOTOGRAPH BY BOB NAROD PHOTOGRAPHY

A BILLIARDS TABLE is a popular item that can fit well into expansive lower level spaces. In this photo, a large mirror gives the impression of a much larger space and reflects light to help brighten the room.

The Lower Level: Maintaining Moisture Control

Basements might have graduated to a lower level, but that doesn't mean they have come out of the ground. There is no benefit to building homes that have a luxurious lower level if it becomes susceptible to moisture-related problems.

According to the U.S. Department of Energy's Office of Building Technologies, basements are notorious for problems related to water intrusion, cold temperatures, humidity, mold, and uncomfortable, if not unhealthy, living conditions. It promotes a properly sealed, insulated and moisture-protected basement to increase comfort, save on energy costs, improve durability and reduce entry of moisture, soil gases and other potential irritants or pollutants into the home.

The U.S. Department of Energy's Office of Building Technologies offers these key components to building an effective basement:

- Moisture control: Use a water-managed foundation system to drain rainwater and groundwater away from foundations.
- Airtight construction: Seal all air leaks between the conditioned space and the outside prior to installing insulation.
- Complete insulation coverage: Properly install the correct insulation levels, making sure the insulation coverage is continuous and complete, and align the insulation barrier with the air barrier.

The Partnership for Advancing Technology in Housing (PATH) says that to be suitable for living, basements need to stay dry. Potential mold growth must be addressed before and during construction because basements are naturally humid, more prone to damage from water leakage or leaking pipes, and often are not well ventilated. PATH says the key areas to be considered when finishing the basement are insulation; floors; heating and air conditioning; walls and ceilings; and lighting.

PATH advises that basement insulation solutions should have the following characteristics:

- Any moisture that accumulates on basement concrete walls must be able to dry to the basement's interior.
- Warm interior air should not contact the cool foundation wall because moisture in the air will condense on the wall.
- Materials in contact with the basement floor and the foundation wall must not promote mold growth or deteriorate if they become wet.

The Department of Energy's Office of Building Technologies, PATH and Integrated Building and Construction Solutions serve as reliable resources for home builders who are looking for best practices in moisture control for basements.

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*A Comparison of Air Duct Systems Energy Savings and Acoustical Performance. NAIMA Pub. No. AH 109. May 2000.

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PHOTOGRAPH BY GREGORY BELL PHOTOGRAPHY

A BAR AREA is a popular lower-level feature. A small sink and refrigerator can enhance it. This bar creatively incorporates a supporting lolly column into the design.

- Bar area with stools. Bars can be equipped with a small sink, refrigerator and built-in shelving for beverage display.
- Wine and/or cigar room. This special room can be as large or compact as desired. It can contain custom-built wine racks and a table and chairs for wine-tasting sessions or to sit and enjoy a cigar with friends. An exterior-grade door can be used for this room for temperature control and to help keep smoke from entering the living area.
- Full Bathroom
- Guest Bedroom
- Traditional cold storage area that can be used for seasonal storage purposes. This extra space could also be built as a workshop.
- Walk-out sliding glass doors leading to an outdoor sitting area. Sliding glass doors are also good for letting the daylight in.
- Room for home mechanical units, including the furnace and hot water heater.
- Eight-foot or higher ceilings unencumbered by beams.
- Custom lighting for each lower-level section. Recessed lighting can be especially effective and has been identified by the NAHB as a trend of the homes of the future.
- Built-in seating areas to accommodate large family gatherings or other celebrations.
- Exercise room or workshop. Additional rooms in the lower level can be used for whatever purpose suits the family, whether it's a workshop filled with tools or an exercise room with the latest in exercise equipment. **PB**

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Product News

>> **BY NICK BAJZEK, STAFF WRITER**

Cement Stays Solid

Portland Cement Association economist Ed Sullivan provides an update on the state of the cement industry.

NEW CEMENT PLANTS are springing up, particularly in the South and West. Each cement plant has about a 250-mile distribution radius. Because there aren't many plants in these markets, manufacturing must expand to meet future demands.

The cement industry was privy to record numbers in 2005, moving more than 121 million metric tons of Portland cement — a 5.6 percent increase over 2004 numbers. Despite the recent housing decline, the demand for cement will not change much in the coming years, according to the latest projections from the Economic Research department at the Portland Cement Association.

The latest forecast, presented via Web cast by PCA Chief Economist Ed Sullivan, states cement consumption for 2006 will show a modest increase of .6 percent. Those numbers will flatten to a growth of .3 percent in 2007 with the numbers returning in 2008 when cement consumption is projected to increase by 2.7 percent, Sullivan says.

"Our forecast projects that cement intensities will increase by two percent, fueled by a favorable relative price position as well as a shift toward higher cement usage in construction projects," Sullivan said. A growth in building in the areas affected by Hurricane Katrina will also contribute to the upswing in cement activity.

The industry itself, though posting record numbers in recent years, had to play a game of catch-up. According to Sullivan, in 2004 and 2005, 30 states were hurting for cement. In 2006, zero shortages were reported. Imports, particularly from Asian countries like China, increased in 2006. "Thirty-three and a half million tons were imported from China alone," says Sullivan, "We're looking at about a 42-million ton per year rate now, which has corrected some lean inventories. Freight rates declined for a period, but the market will undergo some self-correction and imports will even out."

Additionally, the PCA fall forecast does not expect the sharp decline in housing to continue at the current rate, as a correction may be just around the corner. "We don't know the magnitude of this housing decline. We're looking at 2008 for things to get better. My guess is that demand will be a little bit better over 2005," says Sullivan.

But the demand won't be shared evenly. The Great Lakes region, Sullivan says, may experience some problems with cement supply. Naturally demand is lower where the economy is not doing as well, especially around Detroit and in Indiana and Ohio. Economies out West, especially in Texas and Colorado, are becoming more dynamic, fueling the need for cement. And in these dynamic markets, Sullivan points out new cement plants are being built. "I think manufacturers are looking at the transformation of American demographics. Each cement plant has about a 250-mile radius, and there aren't as many plants in the dynamic markets of the U.S."

In non-residential applications, much more cement is needed for each application and, according to the PCA, that's what will offset the 2 percent decline in builder demand.

Says Sullivan: "Everything is back in balance. No shortages and no overhangs, either. But there's a lot of uncertainty out there. We have to wait and see what the housing market is going to do and what kind of strength is the economy going to show."

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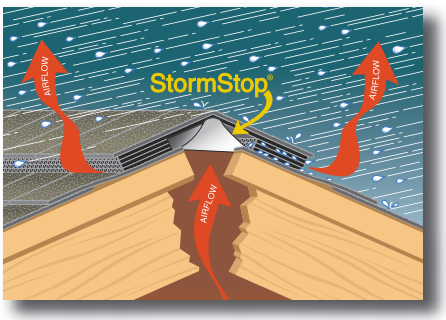

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Mike Darvishi, president of Noble Construction in Sterling, VA says Trimline's low profile and being able to use a coil nail gun originally attracted him to the ridge vent system. "Crews can finish faster with Trimline, which means more profit for us." Noble especially likes that Trimline labels have installation instructions in Spanish. They picked Trimline over the competitors because a coil nail gun can be used to install, it cuts easily with a utility knife and is rain proof if cap shingles blow off. Noble Construction considers Trimline Ridge Vent a competitive advantage over other ridge vents. Darvishi says "Trimline Ridge Vents are the newer, better shingle-over ridge vent. Just try it once and you'll be hooked."

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>> BY **SUSAN CONBERE,** *FOR THE PATH PARTNERS*

PATH REPORT

Top 10 Technologies to Watch

Smarter Products, Easier Building, Greener Living

You don't have to wait for houses that grow from seedlings and recycle themselves — the Partnership for Advancing Technology in Housing (PATH) has released its list of Top 10 Technologies for 2007. These 10 technologies are on the market today, just waiting to improve the durability, efficiency, affordability and environmental performance of the homes you build.

1. Mold-Resistant Gypsum

"Moisture-resistant drywall has been designed so if it gets wet, it won't support mold growth," says Dana Bres, research engineer with PATH. "If a home has excess humidity or there's a flood, there will be problems to deal with, but mold in the drywall won't be one of them."

Cost: Moisture-resistant gypsum board costs 30 to 50 percent more than traditional drywall. Many builders use it in bathrooms, kitchens and exterior basement walls, but if you're building in a flood-prone area, you may want to use it more.

2. Solar Water Heater

Solar water heaters have been commercially available since the 1800s, and they're still an environmentally sound way to reduce energy bills. Now with federal tax credits through Dec. 31 equal

to 30 percent of the installed cost, they are a more affordable option.

Cost: An active, flat-plate system costs about $2,500 to $3,500 installed and heats about 80 to 100 gallons of water a day. A passive system costs about $1,000 to $2,000 but holds less water.

3. Induction Cooktops

In an induction cooktop, a magnetic field heats only the cooking container so food heats much faster. Induction cooktops can go from extremely low to extremely high settings and back again nearly instantly. Induction cooking is also about 30 to 40 percent more efficient than electric or gas, respectively.

Cost: A magnetic induction cooktop with four heating elements ranges from $1,800 to $4,000.

4. Combined Heat and Power (CHP)

CHP technologies have provided heat and electrical energy to commercial and industrial sites for years. Now they're available to homeowners who want to be off the grid or supplement their power. Units for the home range in capacity from 1 to 6 kW and are about the size of a water heater. They're also 50 to 60 percent more efficient than the local power plant.

VERTICAL ICFS have all the energy efficiency, strength and building speed benefits of conventional ICF walls but go up faster and easier because fewer pieces are assembled on site.

PHOTOGRAPHY COURTESY VIKING RANGE CORPORATION

INDUCTION COOKTOPS are up to 40 percent more efficient than gas or electric cooktops.

Cost: A system with 1.2 kW of electrical generating capacity and 11,000 Btu heating capacity costs about twice that of conventional heating equipment. Consider sharing systems among multifamily homes and townhouse communities for a more economical approach.

5. Horizontal Axis Washer/Dryers

This two-in-one washer/dryer runs automatically from wash to dry: no more throwing clothes from one machine to the other. It runs quietly and requires no venting, so it can be installed almost anywhere. The high efficiency horizontal-axis washer reduces water and energy consumption, and the high RPM spin cycle means the dryer uses less energy to dry items.

Cost: Less than two separate units. The two-in-one retails for $900 to $1,100.

6. Hydrophilic, Impact-Resistant Windows

Now you can install self-cleaning, glare-reducing windows that also reduce the risk of window failure during tornadoes and hurricanes. The glass is laminated with composites strong enough to withstand high winds and projectiles.

Cost: Laminated safety glass adds about 50 percent to the cost of a typical 30-inch by 50-inch window.

7. Super-Sized (Vertical) ICFs

Vertical ICF panels have all the energy efficiency, strength and building speed benefits of conventional ICF walls but go up faster and easier because fewer pieces are assembled on site. Because the wall sections are sturdier, they also require less bracing. Like their conventional counterparts, vertical ICFs provide outstanding disaster and sound resistance.

Cost: One manufacturer quotes $3 to $3.50 per square foot — comparable to other ICFs — but notes there are significant labor savings.

PHOTOGRAPHY COURTESY TTF SYSTEM

8. Permeable Pavers and Pavement

Rainwater seeps through permeable pavement systems and naturally filters through the soil instead of flowing off the lot. That means less unfiltered, nitrate-laden stormwater running off paved surfaces into rivers and streams. Translation: lower stormwater management costs for builders. Because engineered curb and gutter storm drainage systems are expensive to design and build, using permeable pavement systems instead can also reduce site development costs.

Cost: Roughly $1 to $4 per square foot.

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9. GPS for Land Development

This satellite-controlled software dramatically reduces labor and material costs by simplifying site grading. The software helps excavation machines cut and fill grade more efficiently and accurately and reduces the potential for soil erosion. The system consists of a digital 3-D model for the grade information and earthmoving equipment fitted with automatic computer-operated controls on the machine blade.

Cost: A system for one bulldozer costs about $100,000 to $125,000.

10. Recycled Concrete Substitutes and Admixtures

By-products of the industrialized world have found a better place in alternative concrete aggregate. Recycled materials such as granulated coal ash, blast furnace slag and various solid wastes such as fiberglass, glass and granulated plastics can substitute for sand, gravel and stones. Different admixtures can improve workability, temperature range, fire control, set time or color.

Cost: Mineral admixtures like silica fume sell for as much as $40 per cubic yard of concrete; corrosion inhibitors sell for about $30. On the low-end, water reducers cost $3 to $5 per cubic yard. **PB**

Susan Conbere writes about better building practices on behalf of the Partnership for Advancing Technology in Housing (PATH). PATH is administered by the U.S. Department of Housing and Urban Development. Learn more at www.pathnet.org.

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Fieldstone Communities

Southern California, Northern Counties

Richard Bunch
Vice President of Operations
Santa Clarita, Calif.

Hanson Truss

Designed to eliminate soffits, chases and dropped ceilings, the metal-plated open web floor trusses from Hanson Truss allows, according to the company, more space between the floors for HVAC and plumbing systems and a reduction in labor costs due to the product's easy installation. ***For FREE information, visit http://pb.ims.ca/5331-125***

In My Own Words

"We have been very happy using Hanson Truss in our home designs. Soffits, chases and dropped ceilings are eliminated by installing open-web floor trusses. They allow a more flexible use of space for the design of the HVAC and plumbing systems between floors compared to a typical I-joist system, and they also cost less. The materials cost slightly more up front, but overall costs are lower because of a reduction in labor from the framer, plumber, electrician and HVAC contractor. There is no loss in other features such as the silent floor and span capabilities. In fact, you can design an open web truss system to have drag capabilities in lieu of beams."

Trex

TrexContours decking from Trex has a new grain pattern with a profile that is narrower by 5 inches and lighter, but requires the same spans and installation procedures as Trex 5/4 boards. It is available in two colors: Winchester grey and redish-brown Madeira. ***For FREE information, visit http://pb.ims.ca/5331-126***

In My Own Words

"Trex decking is a win-win product all around. It provides a maintenance-free surface, and it performs well under temperature fluctuations in the high desert, limiting our warranty claims. The other big winner is the environment. All of the Trex products are manufactured primarily from recycled materials, and that is something everyone can feel good about."

Rehau PEX Plumbing Systems

PEX plumbing systems from Rehau integrate the company's Raupex pipe and Everloc fittings for hot- and cold-water drinking systems. The piping is flexible and durable and, according to the company, resists the scaling and corrosion commonly experienced in conventional copper piping systems.
For FREE information, visit http://pb.ims.ca/5331-127

In My Own Words

"Rehau's Pex polymer piping is a good alternative to traditional copper plumbing systems. It does not pit or corrode. Rehau's Everloc fitting system provides easy-to-install fittings. Since switching over to Pex, we have experienced a reduction in our plumbing costs and also anticipate a longer-term benefit in reduced warranty costs."

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>>Fieldstone Communities cont'd

LP TechShield Radiant Barrier Roof Sheathing

TechShield roof sheathing from LP adds a thin, durable layer of aluminum to traditional roof sheathing. Installed with the foil facing the attic, the aluminum reflects up to 97 percent, the company claims, of the sun's radiant heat away from the home, cooling attics up to 30 degrees on the hottest days. ***For FREE information, visit http://pb.ims.ca/5331-128***

In My Own Words

"LP's TechShield Radiant Barrier Roof Sheathing reduces attic temperatures during the summer months by as much as 30 degrees which can, in turn, reduce energy consumption for cooling by as much as 20 percent. A typical new home installation would cost about $0.30 per square foot and is estimated to pay for itself in approximately 24 months through a reduction of cooling costs."

Lasco Bathware

The Bathlock front-installation on Lasco Bathware's Remodeline model makes it easy, according to the manufacturer, to bring a new multi-piece shower right through the bathroom door. The Remodeline is available in two- or three-piece showers and tub/shower combinations in either Lucite cast acrylic or with a fiberglass-reinforced surface. ***For FREE information, visit http://pb.ims.ca/5331-129***

In My Own Words

"The one piece tub/shower combinations from Lasco Bathware offer an economical alternative to the more traditional steel tub with tile shower surround while maintaining quality. The ease of installation saves days in our construction schedule, and the one- piece assembly reduces the opportunity for water penetration or leaks. From the homeowner's point of view, the cleaning and maintenance of these units is a breeze."

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>> BY **NICK BAJZEK,** *BUILDINGPRODUCTS@REEDBUSINESS.COM*

ProBuilder Product Report: **New Products**

Microplane

According to the company, Microplane's Stainless Steel Sanding Discs sand five times faster than traditional sandpaper and last seven times longer. The discs are made in coarse, medium and fine grit categories and feature a razor-sharp cutting surface that resists rust and fits most five- and eight-hole vacuum configurations. ***For FREE information, visit http://pb.ims.ca/5331-130***

York

The Affinity variable-speed air handler by York, a subsidiary of Johnson Controls, features the company's Rx technology and MicroBlue coating that resists standing water and microbes in the coil. The unit features an electronically commutated motor that uses gradual fan speed changes for quieter and more efficient operation. ***For FREE information, visit http://pb.ims.ca/5331-131***

Dacor

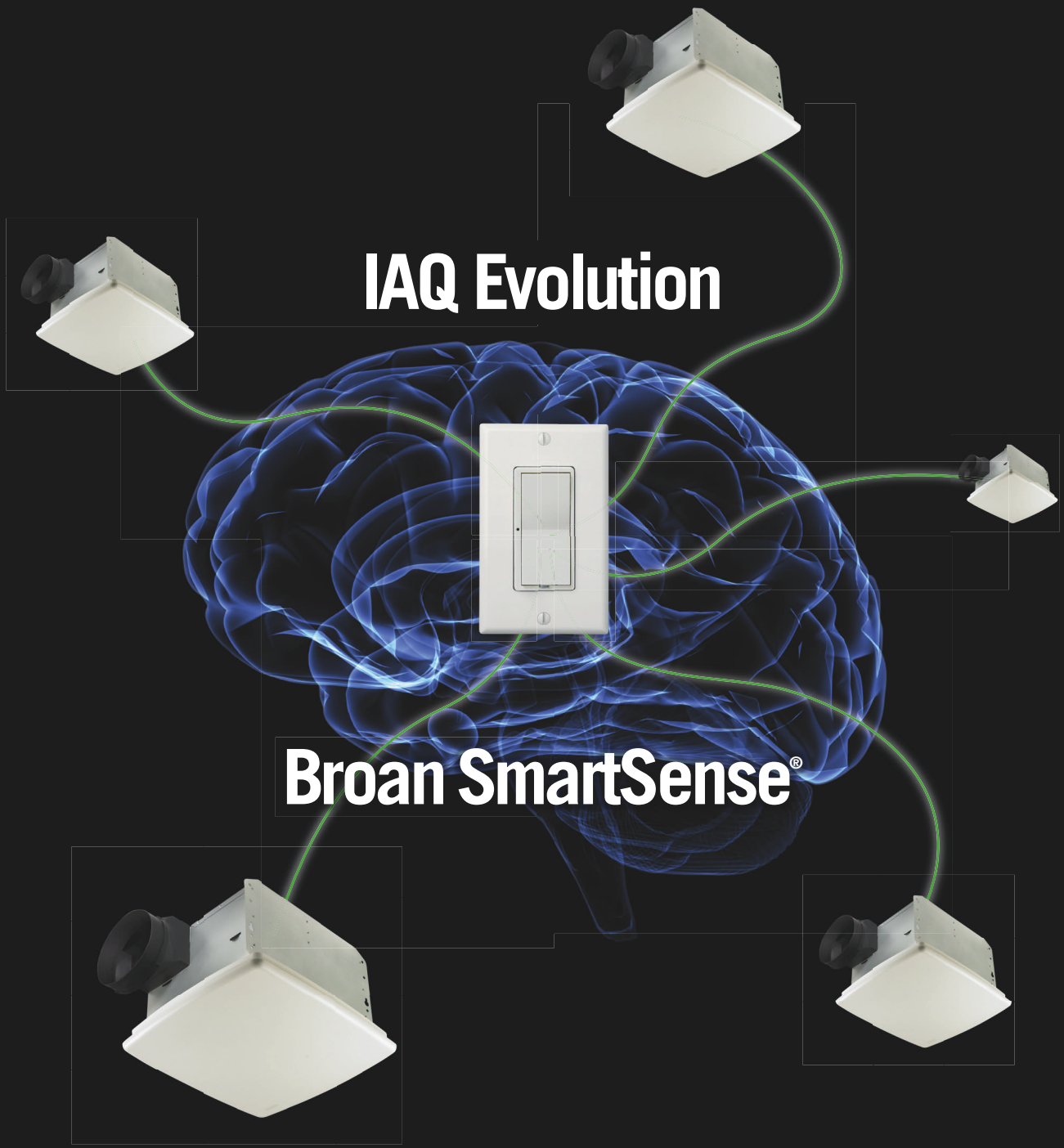
Following the company's 30-inch dishwasher, the Millennia 24-inch dishwasher by Dacor features a Soil Sensor that detects the amount of debris on the dishes and determines the precise water temperature and cycle time for cleaning. The unit is fully insulated for quieter operation and has five wash cycles and three wash options. ***For FREE information, visit http://pb.ims.ca/5331-132***

Laticrete

Backed by a 10-year system warranty, Laticrete's Hydro Ban antimicrobial load bearing, waterproof and anti-fracture membrane does not require fabric in the field. According to the company, it bonds directly to copper, steel, PVC, and pipe penetrations and can be flood-tested in a day. ***For FREE information, visit http://pb.ims.ca/5331-133***

Bosch

Four basic models join Bosch's Screwgun line: two drywall guns and two high-torque drivers. All models feature the company's universal comfort grip ergonomics and PosiLcok depth-retention nose piece as well as a lock-on button for extended use and a forward/reverse lever located in front of the trigger. ***For FREE information, visit http://pb.ims.ca/5331-134***



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>> BY **NICK BAJZEK,** *BUILDINGPRODUCTS@REEDBUSINESS.COM*

ProBuilder Product Report: **Kitchen Products**

Blanco

Sticking to the European influence, Blanco's BlancoPerforma sinks are made from 18-gauge steel with 18/10 chrome-nickel content for shine and durability. The bowls are 10 inches deep and have flat bottoms and an off-center drain placement. The company's insulation muffles water and garbage disposal noise. ***For FREE information, visit http://pb.ims.ca/5331-135***

Atlas Homewares

Fusing the look of centuries-old craftsmanship with current design trends, the new Old World Collection from Atlas Homewares features a 4-inch and a 5⅞-inch pull and a 1½-inch knob. Finishes include brushed bronze, craftsman copper, oil-rubbed bronze, pewter and rust. ***For FREE information, visit http://pb.ims.ca/5331-136***

Axor

The Montreux by Axor, a subsidiary of Hansgrohe, features turn-of-the-century elements, such as filigree cross handles, exposed piping and new ceramic components. The faucet is part of a collection that includes other faucet configurations, shower products and bath accessories. The Montreux is made in chrome, brushed nickel or polished nickel. ***For FREE information, visit http://pb.ims.ca/5331-137***

Moen

Available in a single-hole mount, the Medora kitchen pullout faucet from Moen has a high-arc silhouette and is designed to blend with granite and other solid surface countertops. Stream, rinse, veggie spray and pause flow options can be changed with the pullout's button control. ***For FREE information, visit http://pb.ims.ca/5331-138***

Acoustic Ceiling Products

Acoustic Ceiling Products jumps in on the decorative backsplash trend with its water and corrosion-resistant thermoplastic backsplash panels for kitchens and bathrooms. The panels measure 18 by 24 inches and are color infused in 14 finishes. Six embossed designs, including a paintable white, brushed aluminum, Bermuda bronze and cracked copper, are offered. ***For FREE information, visit http://pb.ims.ca/5331-139***

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Brizo

Expanding on the Trevi line, the Trevi Cross Handle faucet by Brizo has configurations for the entire home, including kitchen, bar/prep, lavatory, Roman tub and shower faucets. Inspired by contemporary European designs, the Trevi is also available as an upgrade on the company's Total Escape Custom Shower system. ***For FREE information, visit http://pb.ims.ca/5331-140***

Rohl

According to the company, the Country Collection Side Lever Pull-Out Faucet by Rohl represents the firm's entrance into the high-end kitchen market. The faucet has a stainless steel hose and chlorine-resistant inner liner for durability and easy cleaning. It is also available with a short spray and/or porcelain lever. ***For FREE information, visit http://pb.ims.ca/5331-141***

Elkay

The Elumina Collection from Elkay includes a double-bowl design crafted with 18-gauge stainless steel. The Elumina features a recessed partition between the two bowls to allow water to cascade from one bowl to the other. The sinks also feature insulation pads to help absorb sound and retain water temperature. ***For FREE information, visit http://pb.ims.ca/5331-142***

Delta Faucet Co.

Fitting the company's "shabby chic" and "sophisticated country" trend, the Talbott single-handle kitchen faucet from Delta Faucet Co. features a recessed aerator in the following configurations: a one-hole, two-hole with side spray, three hole without side spray and four-hole with side spray. Finishes include chrome and Brilliance Stainless. ***For FREE information, visit http://pb.ims.ca/5331-143***

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>> BY **NICK BAJZEK,** *BUILDINGPRODUCTS@REEDBUSINESS.COM*

ProBuilder Product Report: **Bathroom Fixtures**

Graff

Designed with minimalism in mind, Graff's Solar Faucet features clean geometric lines and is available as a single-handle lever faucet or in a vessel version. The faucets are constructed of solid brass and use ceramic valves. Polished chrome and brushed nickel finishes are available, and the company provides a lifetime mechanical warranty. ***For FREE information, visit http://pb.ims.ca/5331-145***

Grohe

The Relaxa Ultra line includes a hand shower, two showerhead styles, a body sprayer and a shower set. Made by Grohe, the shower head has five spray patterns: normal, jet, rain, champagne and massage. Finishes include the company's StarLight chrome, brushed nickel and oil-rubbed bronze. ***For FREE information, visit http://pb.ims.ca/5331-144***

Kohler

Inspired by mp3 players, the DTV thermostatic controller from Kohler handles water temperature, showerheads, hand showers and body sprays all with the touch of a button. The unit controls flow rates of up to 21 gallons per minute and can feed up to eight showerheads. The DTV can be installed inside or outside the showering space. ***For FREE information, visit http://pb.ims.ca/5331-147***

Hansgrohe

The BodyShower shower panel by Hansgrohe features a streamlined profile and an innovative installation procedure. The panel connects with existing shower arms using the provided extension and uses the same water supply line as the old shower arm. It features an integrated wall bar and has three spray settings. ***For FREE information, visit http://pb.ims.ca/5331-148***

Gerber Plumbing Fixtures

Featuring a matching pedestal lavatory and toilet, the Brianne suite from Gerber Plumbing Fixtures also includes a French country-styled faucet sold separately. The pedestal has a rounded front leg and comes in standard lavatory or petite basins. The Brianne toilet uses the company's XP3 gravity-fed flushing technology. ***For FREE information, visit http://pb.ims.ca/5331-146***

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Bert Selva
CEO, Shea Homes
2007 Builder of the Year

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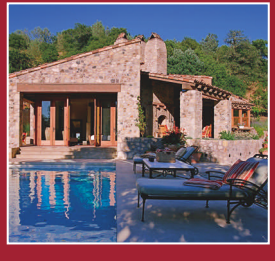

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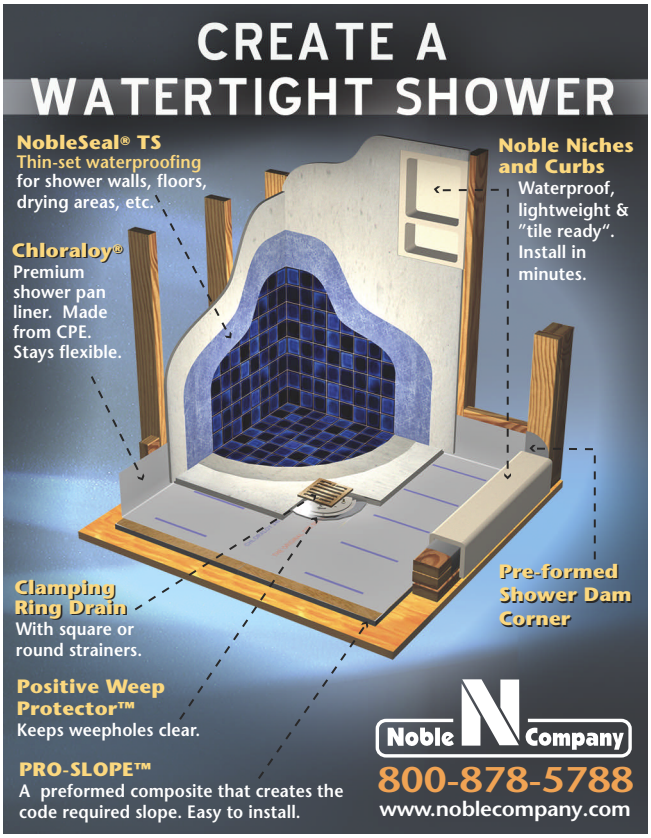

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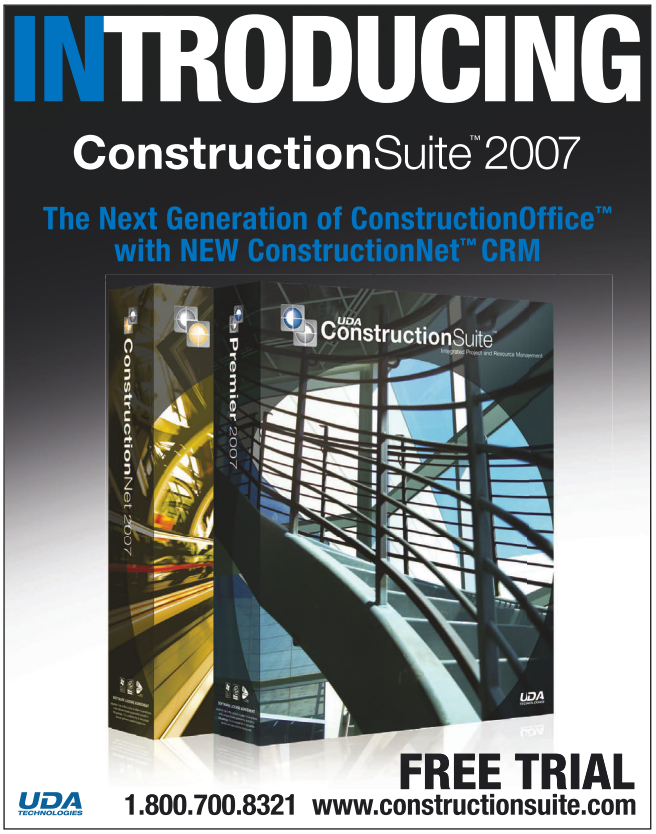

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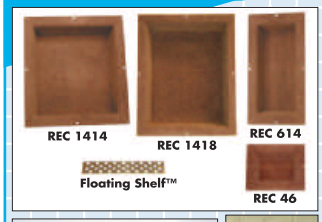

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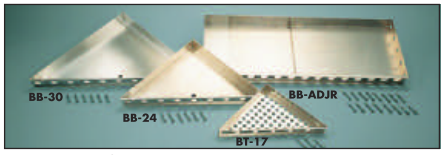

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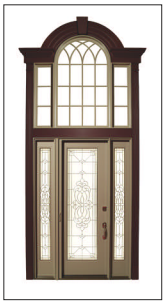

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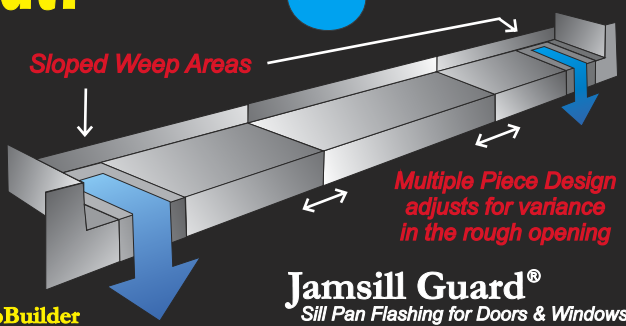

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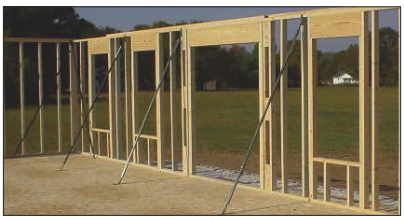

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Financial KPIs

Understand key performance indicators and you're halfway to the loan you need.

>> BY **CHUCK SHINN,** *THE SHINN GROUP OF COMPANIES*

In this column, I'd like to drill on key performance indicators lenders use to determine financing, advice that can complement tips in our article on obtaining lender financing on page 36.

Prior to submitting your loan package, you must know the key indicators and ratios your lender will be looking at. You'll also want to know the expected performance for each ratio. Bear in mind, the expected performance will change with changes in the economic environment. The lenders will use the indicators to determine the credit worthiness and the financial risk of making the loan.

Typically, lenders will look at the following indicators:

■ **Cash flow:** The ability to service the debt and repay the loan is the single most important factor lenders will consider.

■ **Balance sheet and capital structure:** Lenders want to know how much capital at risk or investment the owner has in the company. Make sure you include personal loans to the company in your investment number that are properly footnoted, and indicate the actual amount of loan and capital.

■ **Liquidity** is another key measurement calculated from the balance sheet, and it directly measures the ability of the company to support its cash obligations. This measurement is commonly known as the current ratio and is calculated by dividing current assets into current liabilities.

Current Ratio = Current Assets/Current Liabilities

Current assets include all the assets that will be converted into cash within the next 12 months. Current liabilities include all obligations to be paid within the next 12- month period. The expected performance for this ratio is 2 to 1; however, home builders typically do not do very well in this measurement and lenders will generally accept a ratio of 1.5 to 1.

■ **Financial stability:** This is typically measured by looking at the sales trend and the efficiency by which the company utilizes its resources or assets. Efficiency is measured by what is called a turnover ratio, with the asset turnover calculated by dividing total assets into the sales for the year.

This measurement provides a look at operational efficiencies in the field, management of spec inventory and efficient utilization of other resources such as land.

Asset Turnover = Sales /Assets

■ **Operating performance**, such as return on assets and return on equity: These measurements, or ratios, reflect both the profitability of the company as well as the efficiency by which the company utilizes its resources. As we look at the formulas for each of these measurements, we need to understand the components to be able to maximize their performance.

The formula for return on investments is almost the same as return on assets, except that it introduces leverage: the relationship of borrowed funds to owners equity, which as it increases, will increase the return on investment as well as the risk.

Return on Assets = Return on Sales x Asset Turnover

Profits/Assets = Profits/Sales x Sales/Assets

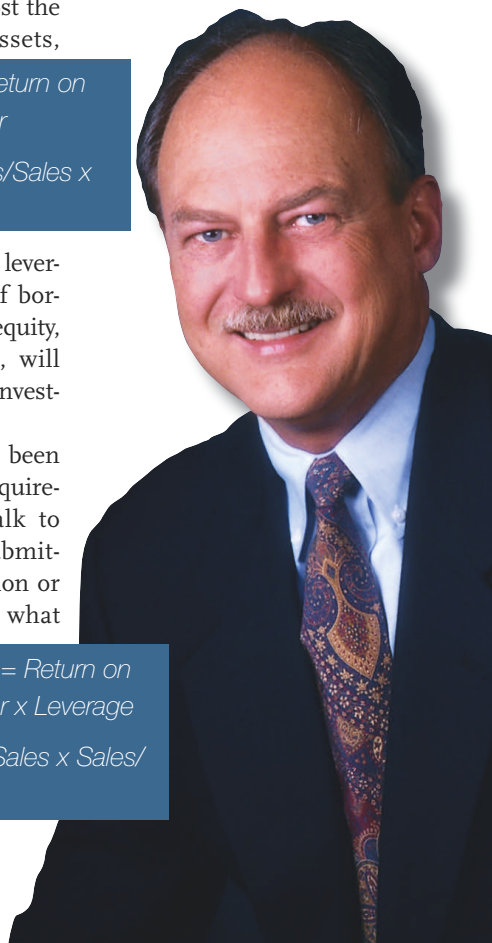
Recently banks have been tightening their loan requirements. You should talk to your banker before submitting your loan application or renewal to determine what the current requirements are so you can structure your submission accordingly. **PB**

Return on Investment = Return on Sales x Asset Turnover x Leverage

Profits/O.E. = Profits/Sales x Sales/Assets x Assets/O.E.

Since 1975, Chuck Shinn Jr., a consultant and industry educator with a doctorate in business management, has improved the management skills of home builders to increase their profits, quality and customer satisfaction. He can be reached at cshinn@shinnconsulting.com.

LOG ON To read **'Key Performance Indicators to Help Homebuilders Obtain Financing'** on our Web site, visit us at **www.ProBuilder.com/emergingissues**



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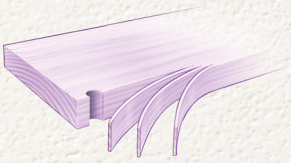

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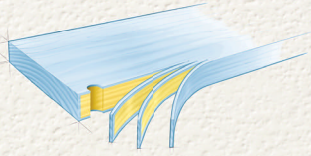

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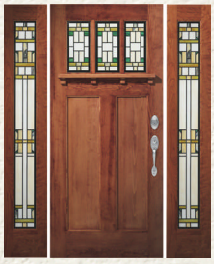

Exterior Premium Pine Door 1836AP

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