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september

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KEEP ON TALKING. If you come across something in this issue that makes you react — positively or negatively — consider sharing your thoughts with other builders and us at HousingZone.com/PB. Each article in *Professional Builder* has a Talk Back section for you to leave comments and get feedback. Try it out.

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On the cover: Pacific Highlands Ranch, built by Pardee Homes in San Diego Photo by Lance Gordon

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HousingZone.com/PB has the latest goings on in the home building industry. Our site links you to today's home building news, expert blogs and more. Here's what you can find this month:

Online Exclusive: The New Appraisal Code

Visit www.HousingZone.com/PB to learn about the Home Valuation Conduct Code that passed in May. Read John Rymer's tips on working with it in this month's print edition (see page 15), then head online to read what builders are experiencing across the country, as well as more tips on what you can do to get the fairest appraisal possible.

Online Exclusive: Success with the Military Housing Market

Senior Editor Mark Jarasek presents a case study on Actus Lend Lease, which in the midst of a horrible economy has found incredible success with military housing.

Product of the Day

Every day the Product Guy, Nick Bajzek, showcases a building product. Stop by to see what the day's product can do for you.

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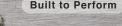


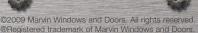
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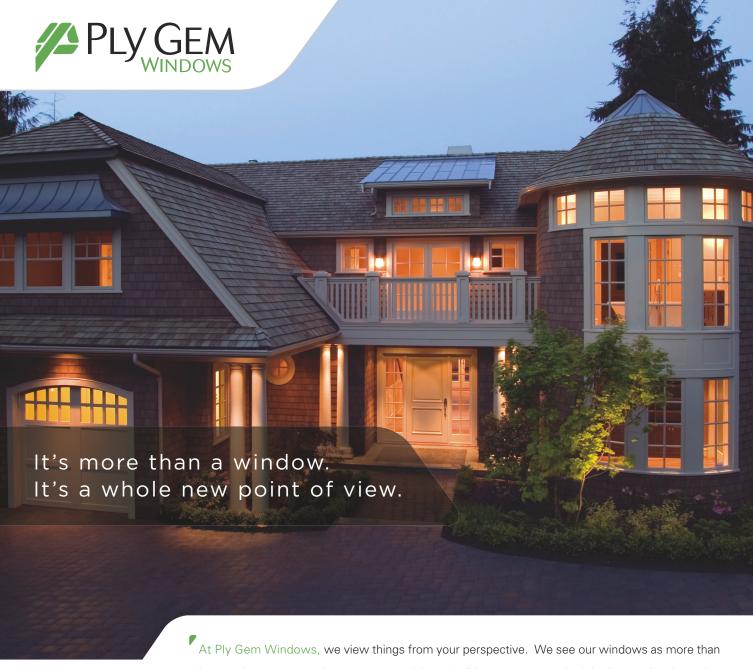
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perspective

Frugality and Housing

The trend to save more and spend less will significantly change the housing market — if the trend lasts.

hopping for T-shirts recently, I paid the bank-busting price of \$3 for each shirt. You can find similar bargains on other essentials at discount stores, and it occurred to me that if I were a particularly frugal person I could live in relative comfort. You need seven sets of clothing for a week. Each set of clothing should last three years or so. Shoes longer. Do this right and be willing to wear the same thing every day and you could reduce your expenditures to practically nothing.

Apply the same logic to food. Same meals on a regular basis will significantly reduce costs. In fact, I think I could drop my expenditures on daily necessities down to a pittance. (A "pittance," by definition, is a whole lot less than what I'm paying now.)

I'm not particularly frugal, nor am I a spendthrift. I like to save pennies but won't pass up a nice meal for a bit of porridge. In these tough economic times, frugality has taken on increased importance. People truly are trying to reduce — reduce their expenses, reduce their debt, reduce their waistlines. My friends who work in libraries are seeing booming business as people look for cheap entertainment.

Our economy is driven by consumer spending. The world would love to see the American consumer go shopping so that the economy would be revitalized. But I have to argue that there is something inherently wrong about that idea.

Our spending habits have outgrown our income habits. We have pushed ourselves into a bind, and the devotion Americans showed for spending heavily on real-estate over the middle years of this decade pushed that spending habit over the precipice.

It didn't start there, of course. The pattern of increased spending has trended upward since World War II. You can see it in increasing home sizes and fast food restaurants that introduced the super-size meal. They learned they could increase margins by making the

portions larger.

When I call this trend wrong, I don't mean to imply a moral condemnation. It is wrong because in the long-run it is not good for our economy. Perhaps a learned Nobellaureate can dispute this claim with

explanations of increased market size, etc., but no learned Nobel-laureate can dispute my mother, who said, "Everything in moderation." We have long ago surpassed the ideals of moderation. I don't think we need frugality, but we do need to readjust.

What's happening now is that readjustment. If the adjustment is permanent — if we continue this trend to saving more and spending less — we'll see Americans' ideals of homeownership become more moderate as well.

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Paul Deffenbaugh, *Editorial Director* paul.deffenbaugh@reedbusiness.com

Our spending habits have outgrown our

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[CUSTOMER SATISFACTION]

First-Time Frenzy



While affordable housing is selling, be sure to maintain quality — which keeps customers happy.

By Paul Cardis, Avid Ratings

ith all the incentives going to first-time home buyers, it's no wonder that on the eve of incentives' expiration there's a feeding frenzy of prospects looking to cash in. After all, no home buyer should waste a good recession!

While I am very pleased with the effect these stimuli have had, I am concerned with the quality of homes being built to fulfill the demand for the first-time buyer. Get ready for the next phase of this rush: demand for quality along with affordability.

Before you rush to join the herd of first-time home buyers, be sure you have a proper plan. Missteps in reto date, and our post-mortem reveals that a lack of quality was common among those builders who didn't make it.

Making the shift

If you're making the switch in your product line toward affordability, here are ways to keep quality.

Determine Design Drivers: Every builder looking to valueengineer its homes needs to put the power of research on its side. This business may have been built on gut instincts, but it will end up with those who make data-driven product decisions. So get a team together and objectively survey prospects in your area.

Calculate the Value Equa-

Before you rush to join the herd of first-time home buyers, be sure you have **a proper plan.**

casting your product could prove very costly and even determine your company's survival. See what happened to Yugo, Kmart, and Chrysler; each of these companies focused on the affordable buyer and failed to maintain quality and service. The tally from www.builder-implode. com states we lost more than 82 home builders from 2006

tion: Value is equal to price divided by benefits offered. Take your proposed project and compare it against others in the market using this method. It will help you create the truest value of your project from your customers' perspective. Value is much more than just the lowest price.

Buy New Land: With land prices so much lower than

two years ago, it's a great time to acquire a distressed property and place newly engineered affordable product on it. This will literally "blow the doors off" your value equation and result in lots of sold homes at nice profits.

Provide an Exceptional Home-Buying Experience: Gobble up market-share by offering quality and service that is superior to your competition. You'll protect your brand from being damaged and avoid serious complaints that may stall future projects.

I dedicate this article to our friend and fellow housing consultant Steve Maltzman. While he tirelessly worked to improve the top and bottom lines of his clients, he kept quality as a key component of his practice. His contributions to NAHB's Builder 20 Clubs and his firm, SMA Consulting, influenced hundreds of home builders who have created positive communities for thousands of homeowners throughout North America. Rest in peace. PB

Paul Cardis is CEO of Avid Ratings, a research and consulting firm specializing in customer satisfaction for the home building industry. You can reach him at paul.cardis@ avidratings.com.

Cardis' Tips

DESIGN IT RIGHT

Survey your market to learn what will lead to design success.

DETERMINE THE VALUE EQUATION

Compare your project to your competition. Value's more than just the lowest price.

BUY NEW LAND

Consider buying distressed property to showcase your value-engineered products. It'll boost your value equation.

PROVIDE A STELLAR HOME-BUYING EXPERIENCE

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[SALES & MARKETING]

Appraisal Nightmares



New codes have left everyone up in arms. We offer tips to navigate the system.

By John Rymer, New Home Knowledge

urrent estimates show that sales prices of nearly one in 10 new-home sales are "adjusted" prior to closing because appraisals are falling short of contracted sale prices.

While problems with appraisals are nothing new to our industry, since the the Home Valuation Conduct (HVCC) went into effect May 1 for all conventional loans to be sold to Fannie Mae or Freddie Mac, the issue has grown from a minor distraction to a major tsunami. Millions in profits and costs are being forfeited by builders due to a program that has unintended consequences that have left home builders. real-estate agents, mortgage

they simply allow lazy appraisers or those with limited knowledge of a market to become the final arbiter of fair price.

Overcome this by making it as easy as possible for an appraiser to have the best information possible. While good appraisers will look to various sources of recent transactions such as MLS, tax records and contracted builder sales, a quick appraisal process may miss several important comparables.

Place all of your sales in MLS as a central clearing house to show fair value. Developing a "mock appraisal" at the time of contact acceptance will not only help justify your

The HVCC process also undermines values on homes with high-cost options. To limit potential appraisal issues, cap the monetary value of options for all home buyers with minimal down payments. A good rule of thumb is no more than 5 percent of the purchase price for upgrades and options on entry-level homes and no more than 10 percent for move-up homes. For buyers who insist on a higher level of upgrades and options, require additional down payments or even open a post-closing renovation company to assist in upgrades after the closing.

Finally, assign one employee to work exclusively on appraisals. Having an experienced professional who is schooled in the requirements or HVCC and can provide a ready list of comparables at a moment's notice is the best way to make a compelling argument for your sales price. **PB**

John Rymer is the founder of New Home Knowledge, which offers sales training for home builders and real-estate professionals. You can reach him at john@newhomeknowledge. com.

Low-bid or random appraisers allow lazy appraisers or those with **limited knowledge of a market** to become the final arbiter of fair price.

bankers, mortgage brokers and even the appraisers themselves complaining.

Remember that low-bid or random appraisers do not make good appraisers "evil;" price if you're asked by an appraiser for help, it will allow the builder to understand if there are underlying appraisal issues needing attention prior to starting a home.

Rymer's

PLACE ALL SALES IN MLS

Lazy appraisers often look no farther than MLS to develop comps, so any recent builder sales that are omitted from MLS will be absent for comparison.

LIMIT UPGRADES

Bad appraisals are often due to upgrades' and options' being ignored or understated when adjusting to comparables. Rule of thumb is to limit options to 5 percent on first-time homes and no more than 10 percent on move-up homes.

ASSIGN SPECIALISTS TO DEAL WITH APPRAISERS

Have one exclusive contact for appraisers. Untrained sales professionals or other employees can inadvertently be counterproductive.

FOR MORE IN-DEPTH INFORMATION ON THE NEW APPRAISAL CODES, GO TO www.housingzone.com/pb.



For more on this topic, HousingZone.com

Viarkets Green Homes

Though green building continues to grow in popularity, not many markets have fully embraced it. Here we examine markets committed to building green with successful local programs that certify new homes even in this down economy. Many are not heavily involved with either the NAHB/ANSI Green Building Standard or LEED for Homes because of the newness of both programs, but the fact that most of these markets have local green certifications they have been using for a while deserves attention.

By Felicia Oliver, Contributing Editor



Green in the Emerald City

NICKNAMED THE EMERALD CITY BECAUSE OF ITS LUSH GREEN CLIMATE, it's not surprising Seattle has a long association with sustainability and conservation.

A notable 28 percent of homes built in the greater Seattle area in 2008 were certified Built Green, a certification program developed by the Master Builders Association of King and Snohomish Counties, in partnership with the two individual county governments and other agencies in Washington State. At its height in 2006, 3,107 homes were certified Built Green; the actual number of homes certified in 2008 represents less than half of that, but the 2006 figure represented only 24 percent of the market back then.

The 2009 Built Green program has an application process to access funds to build green. "Our program worked with King County and Seattle Public Utilities to put together a pool of money to get builders to move up from a 3-Star to a 4- or 5-Star level [of certification]," says Aaron Adelstein, executive director of Built Green. Builders can apply for a cash award of between \$2,500 and \$20,000 per project to step up to those higher levels.

Though Seattle has a reputation for being environmentally progressive, production builder Matt Howland, who's built hundreds of Built Green certified homes in the past seven years, says he succeeded initially by selling buyers on the value of good indoor air quality and lower utility bills. But brand recognition and acceptance is building.

"Now we're starting to get some traction,"
Howland says. "In the last few years, people have started to look for and limit their search to homes that are Built Green."

GREEN STATS

Market: Seattle

Local green building program: Built Green, administered by Master Builders Association of King and Snohomish Counties

Year created: 2000

Homes built in market that follow the program in 2008: 1,393 homes.

Homes built overall under the program: More than 14,000 projects since the program began

Market penetration (percentage of all homes built in the market) in 2008: 28 percent in King County (Seattle is its county seat)

Source: Built Green, Master Builders Association of King and Snohomish Counties





THE STATE CAPITOL OF TEXAS prides itself on being off-beat. Its small-business community embraces the slogan "Keep Austin Weird" because it wants to embrace the city's reputation for creativity, entrepreneurship and progressive thinking.

No wonder Austin was the first municipality in the country to establish a local green building program 18 years ago.

"We don't do LEED [for Homes] in this market," says Mary McLeod, residential program coordinator for the Austin Energy Green Building Program, "because we have our own program precisely designed for us. We preceded LEED. We helped set up the [U.S. Green Building Council] program and helped develop the LEED rating."

Austin Energy, which administers the green building program, offers direct rebates to solar contractors for installing photovoltaics for solar energy and water heating. The rebate is \$3.75 per watt, which pays between 40 percent and 60 percent of the cost of installing a system. According to the Austin Energy Web site, the typical cost of installing a one kilowatt solar photovoltaic system — the smallest considered practical — is between \$6,250 and \$9,375. Austin Energy will rebate \$3,750 (\$3.75 x 1,000 watts) of that.

Jim Rush, principal of Jim Rush Green Builder, only certifies with the Austin Energy program. He likes that the program is specific to the Austin climate.

"Green is how houses should be built," Rush says. "It's not anything over and above or anything extraordinary. It's good building practices at their most fundamental."

GREEN STATS

Market: Austin, Texas

Local green building program:Austin Energy Green Building

Year created: 1991

Homes built in the market that follow the program in 2008:

1,022 homes for fiscal year 2008, which ended October 2008

Homes built overall under the program: 8,561

Market penetration in 2008: 25 percent

Source: Austin Energy Green Building Program

т8

Green is Just Peachy

ATLANTA'S EARTHCRAFT HOUSE program has been so successful, it's spread beyond Atlanta to other areas of Georgia and cities in South Carolina, Alabama, Tennessee and Virginia The once local-only program was created by the Greater Atlanta Home Builders Association in partnership with Southface in 1999.

But as great as the EarthCraft program is doing, it has been deeply affected by fewer homes' being built.

"We used to be able offer incentives such as putting you at the front of the line for your permit," says David Ellis, executive vice president of the Greater Atlanta Home Builders Association. "Now there's no line. The economy's slow. But we've been looking at how we can green our building codes."

"There were a lot of mostly smaller local production builders that helped put the program together," says Carl Seville, a green building consultant and former builder involved in the creation of EarthCraft. "Most of them are basically out of business."

Atlanta, unlike Portland or Boulder (neither of which are examined in this article because building activity there is particularly slow right now), didn't have a history of embracing green back in 1999 when EarthCraft started. "It was a coming together of things," says Ellis. "There were some builders in our market who were trying to push the envelope and saw the future. At the same time, there was also Southface Energy Institute. It was here and was a very natural partner."



GREEN STATS

Market: Atlanta

Local green building program: EarthCraft House

Year created: 1999

Homes built in market that follow the program

in 2008: 1,700

Built overall under the program: More than 4,500 EarthCraft homes in the Atlanta area; 7,769 in total throughout the Southeast since the program began

Market penetration in 2008: 8 percent Source: Southface and Greater Atlanta Home Builders Association

"There were some builders in our market who were trying to push the envelope and saw the future."

— David Ellis, Greater Atlanta Home Builders Association

Albuquerque

Everything Green is **New Again**

THE ALBUQUERQUE MARKET HAS THREE green home building certification programs that are actively used, though all are relatively new compared to green programs in other markets. But the city's history with energy-efficient, sustainable building runs deep.

"In the 1970s, New Mexico was truly the leader in passive solar, sustainable architecture and solar adobe," says John Bucholz, green building program manager for the city of Albuquerque. It's also around this time that architect Ed Mazria moved to New Mexico to start his practice and published "The Passive Solar Energy Book." Mazria is also the creator of the 2030 Challenge, which pushes for all buildings in the United States to be carbon neutral by 2030.

The HBA of Central New Mexico has been an active proponent of green building since 1997 and has tried a few programs before settling on Build Green, launched in 2006. There have been 145 Build Green New Mexico certifications statewide since January 2008.

The city of Albuquerque administers the Green Path voluntary certification program. All residential Green Path projects must be LEED for Homes or Build Green New Mexico Silver-certified with a HERS rating of 60 or better. Green Path metrics are a subset of the LEED-H and BGNM certified homes, so at 15 percent penetration for Green Path alone (which can only certify within Albuquerque's city limits), there's quite a bit of green building going on in the city and surrounding area.

Tom Wade, president of Artistic Homes, appreciates the incentive of fast-track permitting that's offered for green projects because all his homes are LEED-H certified. He builds entry-level and move-up homes, proving that building green — even LEED-H green — doesn't have to be expensive.

"Our [baseline] LEED homes here in Albuquerque are about \$159,000," says Wade. "You can get a LEED-H Platinum home in a certain community for about \$215,000 for about 1,300 square feet."



GREEN STATS

Market: Albuquerque

Housing Permits issued in 2008: 2,555 **Local green building program:** Green Path

Year created: 2007

Homes built in the market following the program in fiscal year 2009 (ending June 30,

2009): 52 Green Path residences

Homes built overall under the program: 65
Market penetration in 2008: 15 percent

County, CA

California's Code Green

CALIFORNIA MAY BE THE ONLY STATE WHERE GREEN BUILDING has been largely codified. Administered by Build It Green, the GreenPoint Rated program is based on California's Energy Efficiency Standards for Residential and Nonresidential Buildings, known as Title 24.

"Title 24 is mandatory," says Elise Hunter, government relations project manager for Build It Green. "One of the basic prerequisites for GreenPoint Rated is you have to build a new home at least 15 percent more energy efficient than Title 24 requires."

Alameda County Waste Management Authority has had a great influence on the receptivity to green practices here. The organization, founded in 1976, has a single-minded focus on waste reduction and rewards businesses and institutions that develop innovative projects. Not surprisingly, the GreenPoint Rated program got started in Alameda County and has since spread throughout the Bay Area and statewide.

Though 6 percent penetration in the Alameda County market is modest, many builders here are also certifying LEED-H and with the California Green Builder state certification program. Incentives to build green exist, but a number of local jurisdictions — including Alameda County — have adopted code requirements based on GreenPoint Rated.

"We adopted mandatory green building standards," says Cheryl O'Conner, acting executive director for the HBA of Northern California. "We were the first HBA in the country to do that. These mandatory building standards were with Build It Green. We were proactive in designing the program. Because we brought in all the stakeholders, we knew it would work for builders."



"We adopted mandatory green building standards. We were the first HBA in the country to do that." — Cheryl O'Conner, HBA of Northern California

GREEN STATS

Market: Alameda County, Calif.

Local green building program: GreenPoint Rated, administered by Build It Green California

Year created: 2006

Homes built in market that follow the program in 2008: 777 in the entire Bay Area (of which Alameda County is a part)

Homes built overall under the program: 1,153 in the Bay Area, 2,106 total Market penetration in 2008: 6 percent



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On the Rise

KEEP YOUR EYE ON THESE MARKETS THAT ARE MAKING AN IMPACT, IF NOT YET ON A NATIONAL LEVEL.

Green and Growing

THE GREEN HOME BUILDERS OF THE TRIANGLE (which refers to the counties of Durham, Orange and Chatham in North Carolina) has a certification recognized by the NAHB as an "affiliated program" that has adopted a green rating system equivalent to or higher than the NAHB Model Green Home Building Guidelines bronze level.

"Right now we use the NAHB Guidelines," says Nicholas J. Tennyson, executive vice president of the HBA of Durham, Orange and Chatham Counties. "We are going to move to the [NAHB/ANSI] Standard. But technically we are not NAHB Green."

NAHB's third-party certification program is run through the NAHB Research Center. "Predating the research center, we had set up our own local third-party certification system," says Tennyson. "So we are building to the same rule book, just using a different umpire."

Calli Schmidt, NAHB's director of environmental communications, says the Triangle market leads the country in the number of NAHB Green Building Standard certified homes.

"The green building market in the Triangle area is mature enough that at next year's [NAHB] Green Building conference [in Raleigh], the HBA there is talking about doing two or three separate green home tours for conference attendees to pick from," says Schmidt, adding plans thus far include affordable workforce housing and a cutting-edge home.

GREEN STATS

Market: Durham/Orange/Chatham counties

Local green building program:

Green Home Builders of the Triangle certification

Year created: 2006

Homes built in the market following the program in 2008: 139

Homes built overall under the

program: 501

Market penetration in 2008: 9 percent

Aadison, WI

Leading the Way

THE FACT THAT MADISON is a college town with a progressive-minded population explains the 30 percent market penetration of its green program, compared with about five percent in the entire state of Wisconsin.

"Before it was, 'Oh, that wacky Madison program," jokes says Robin Pharo, director of Green Built Home, about the perception of Madison around the state. "Now it's, 'Oh yeah, we've got to do that green building thing."

Madison uses the Green Built Home program, founded in 1999 by the Wisconsin Environmental Initiative in partnership with the Madison Area Builders Association. Like the Triangle market, it's also an affiliate of NAHB National Green Building standards.

"If someone wants to do the national certification," says Pharo, "our program offers that. But 99 percent of our houses are just the local certification."

But there are no local mandates for green home building.

"One of the reasons our builders partnered with our program was to actually prevent green building from becoming codified," says Pharo. "The association and our organization think we should reward good practices."

GREEN STATS

Local green building program: Wisconsin Green Built Home

Housing Permits issued in 2008: 1906

Year created: 1999

Homes built in the market following the program in 2008: 1,100 Homes built overall under the program: 4,800 in Wisconsin,

Minnesota and Illinois

Market penetration in 2008: 30 percent

FAUCETS.

FIXTURES.

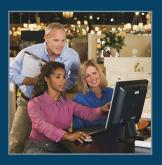
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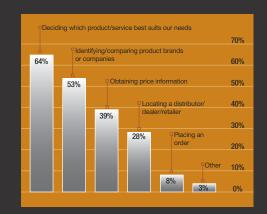
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WHO IS VISITIING?





Source: HousingZone Visitor Research Study, October 2008

WHY THEY ARE VISITING?

- Industry news/key issues
- Design ideas/concepts
- Products
- Best practices/case studies
- Economic outlook & insights
- Research
- Online Education
- Projects & industry developments

- Peer opinions & experiences
- Industry event information
- Subscription services: magazine & enewseltters
- > Employment opportunities
- Industry trade association links
- Award programs
- Advertising information

FEATURED THIS MONTH:

- Stimulus
- Green
- High Performance Homes







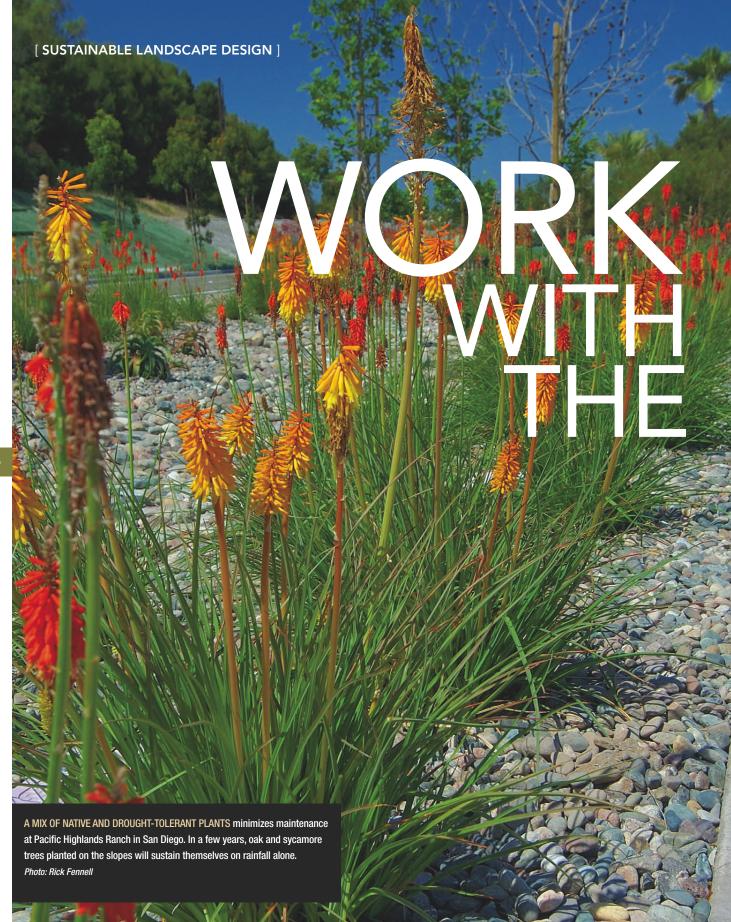














Green building is just one aspect of sustainability. To maximize the value of new homes and communities, landscape design has to be part of the equation.

By Susan Bady, Senior Editor, Design



LANDSCAPING is a significant part of the built environment — a living, perishable part. Designing a low-maintenance landscape that preserves natural resources and is tailored to each site and climate is in the best interests of everyone connected with a residential project. Yet all too often, the landscape takes a back seat to the house. Part of the reason is that builders are still trying to wrap their heads around the idea of sustainable sites.

"There are people at the beginning, middle and end of the learning curve," says Chris Lannert, president of The Lannert Group, a land planning and landscape architecture firm in Geneva, Ill. "I think there are more at the finish line who understand it and realize that it's marketable and actually adds value."

Green certification programs address issues such as site orientation, tree preservation, erosion control and storm water management in broad strokes. However, more comprehensive guidelines are in the works. The Sustainable Sites Initiative (SSI), a partnership of the American Society of Landscape Architects (ASLA), the Lady Bird Johnson Wildflower Center at the University of Texas at Austin and the United States Botanic Garden, has developed a voluntary rating system for sustainable landscapes of all sizes.

Nancy Somerville, ASLA's executive vice president and CEO, says that water (both quantity and quality) is one of the biggest issues addressed by the SSI. "Every community in the nation is dealing with this," Somerville says. "And storm water runoff is an increasing problem because of the pollutant load it carries as well as its quantity and speed, which leads to erosion, streambed scouring and flooding in a lot of communities."

Final benchmarks for the SSI will be published by the end of this year, followed by a call for pilot projects. Over the next 18 months, SSI partners and the U.S. Green Building Council will decide how to incorporate those standards into LEED.

Ultimately, one of the best things home builders and developers can do is get the entire design and construction team together early in the game, including the landscape architect. "Landscape kind of comes last, and it's sometimes not invested in very heavily," says Geoff Stack, a Baltimore-based project coordinator, landscape designer and educator. "More than any product or checklist or design technique, bringing everyone in and giving them the freedom to do what they do best is where you'll get the most bang for your buck."

Landscape design varies across the country, so we examine characteristics and best practices in projects from the five major climate zones in the United States, as defined by the U.S. Department of Energy.

Marine Climate:

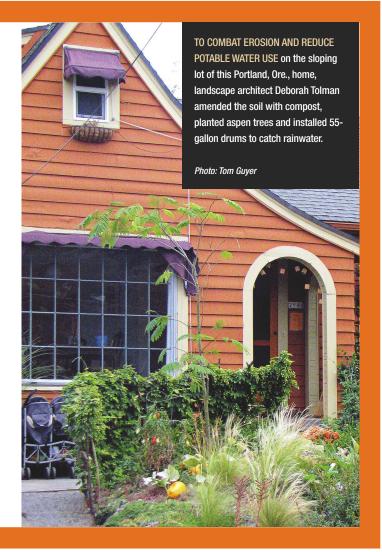
Private Residence, Portland, Ore.

On this urban site, landscape architect Deborah Tolman of Avant Gardens, nw, was challenged by a steep slope, compacted soil, lack of shade and storm water runoff directed toward the house and street. The homeowners wanted a sizable vegetable garden but needed to reduce their use of potable water for irrigation.

Tolman amended the soil with 25 cubic yards of compost and planted aspen trees in the backyard to ameliorate pesticide contamination in the soil. Downspouts were disconnected and replaced with two 55-gallon drums to collect rainwater for irrigation and eliminate storm water runoff from the driveway.

"We had to utilize a lot of compost because [the site] was a barren wasteland, not to mention the huge slope and lots of grass," says Tolman.

Existing vegetation was incorporated into the new design, along with native plants such as ferns, birches and willows. A dry well was built in the backyard underneath the lawn to capture and dissipate excess water into the ground.



Cold/Very Cold Climate: Pepper Creek, Valparaiso, Ind.

Pepper Creek itself serves as the backbone of this 150-acre property, with trails and other amenities branching off it. Mature woodlands encircle the property.

The Lannert Group of Geneva, Ill., created a master plan that protects the creek, minimizes site disturbance and retains existing vegetation. Crescent-shaped, serpentine boulevards with landscaped medians enhance water filtration. Lannert also reforested the back of each lot and designed storm water retention ponds.

Bioswales were seeded with a mixture of native grasses and sedges, including prairie dropgrass; little bluestem grass and porcupine sedge; and wildflowers such as blue flag iris, yellow coneflower and black-eyed Susan. Long, deep-rooted fescue grasses absorb large amounts of water and can be sprayed against invasive weeds. "From an earlier project, we learned there were things we could do to not only make the swales work better, but also to make them look prettier," says developer Jake Wagner of VJW Limited in Valparaiso, Ind.

Pepper Creek isn't typical of new-home developments in the Midwest, Wagner says. In lower-priced housing, a \$10,000 land-scaping allowance might mean nothing more than a seeded lawn, which causes erosion and directs runoff into storm sewers.

Marine

Hot-Dry/Mixed-Dry Characteristics: Less than 20 inches of annual precipitation:

hot-dry monthly average outdoor temperature that remains above 45 degrees throughout the year; mixed-dry drops below 45 degrees

during the winter months

Biggest challenges:

Extended dry periods;

occasional heavy rains that can deposit several

inches of water in a

short period of time

Advantages: Cacti and

other native plants that

can survive on almost

no water

Characteristics: Mild temperatures and moist conditions; approximately 45 inches of precipitation during the rainy season Biggest challenge: Heavy precipitation for seven months of the year followed by five months of drought

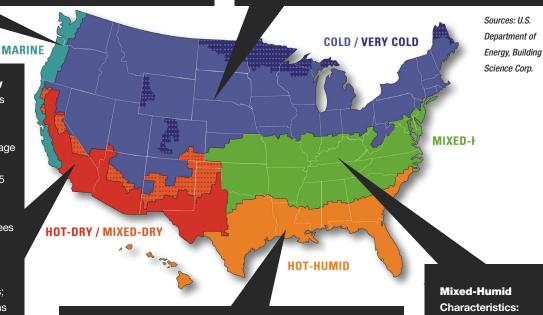
Advantages: Wood fencing, decking and other outdoor products won't crack because there's substantial cloud cover even in summer.

Cold/Very Cold

Characteristics: Cold, sometimes severe winters; summers that can bring intense heat and humidity

Biggest challenges: Frigid winter temperatures, high winds, blazing summer sun

Advantages: Wide variety of plant materials at the landscaper's disposal, including many hardy native plants



Hot-Humid

Characteristics: High heat and humidity; annual precipitation that ranges from 40 inches to more than 60 inches

Biggest challenges: Threat of hurricanes and flooding along the Gulf Coast; pollution from storm water runoff; mold growth due to moisture

Advantages: Most plants thrive in this climate and mature quickly.



PEPPER CREEK IN
VALPARAISO, IND.,
is a model of
sustainable site
design. Among the
best practices are
tree preservation,
stormwater retention
ponds, vegetated
swales and

Photo: Lannert Group

landscaped medians.



Usually moderate but has a substantial heating season with an average outdoor temperature below 45 degrees in winter; summer is often blistering hot and humid; more than 20 inches of annual precipitation

Biggest

that produce large amounts of rainfall in a short time Advantages: Four distinct seasons support plants and shrubs that provide color at various times of the year.

challenges: Storms

Hot-Dry/Mixed-Dry Climate:Pacific Highlands Ranch, San Diego

At this Pardee Homes community, what had once been farmland was restored to the original habitat of arroyos, ravines and graded slopes. Rainwater percolates into the ground through permeable pavers at each driveway entrance. The streets drain into medians with curb cuts that allow water to flow into a dry creek bed, then into bioswales.

The recreational facility features permeable paving, synthetic turf, a solar shade trellis and a central irrigation control system that self-adjusts to seasonal weather variations. Front yards at Pardee communities include no more than 25 percent turf.

COMMON AREAS FEATURE yucca, agave and other succulents. The landscape design is by SJA of San Juan Capistrano, Calif. Photo: Rick Fennell



"I'M NOT
ADVOCATING the exclusive use of native plants, but it's not done nearly enough," says landscape architect Chad Danos.

Photo: Dana Nunez Brown

Hot-Humid Climate: Pontalba Street Residence, New Orleans

Brown+Danos Land Design in Baton Rouge, La., landscaped this home in New Orleans as a demonstration project for the 2008 NAHB National Green Building Conference. Bioswales and rain gardens were constructed with a highly permeable engineered soil that allows infiltration of water. Native plant materials — iris, spider lily, dianella, umbrella plant, dwarf palmetto and adagio grass — were selected for their ability to tolerate the region's extremes of dry and wet weather. Mulches control weed growth and help retain moisture in dry periods.

Brown+Danos uses pervious pavement as often as possible to help dissipate water flow.

Mixed-Humid Climate:

Private Residence, Loudon, Tenn.

To reduce the size of the lawn on the steeply sloped backyard of this home, Friendsville, Tenn., landscape architect Caron Beard terraced it with dry-stack rock walls, allowing rainwater to flow through instead of being channeled through pipes or concrete swales.

Beard plants rock walls with mostly native plants that have a long period of flowering and don't require a lot of water. At his own home, he reuses water from roof gutters and downspouts for irrigation. He advocates passive solar techniques, such as planting deciduous trees on the south side of a house to provide shade when it's hot and sun when it's cold.



TO CONTROL STORM WATER RUNOFF, Landscape architect Caron Beard terraced the steep slope behind this lakefront home in Tennessee. Permeable joints between the stones in the walkway allow water to seep into the ground. *Photo: Caron Beard*

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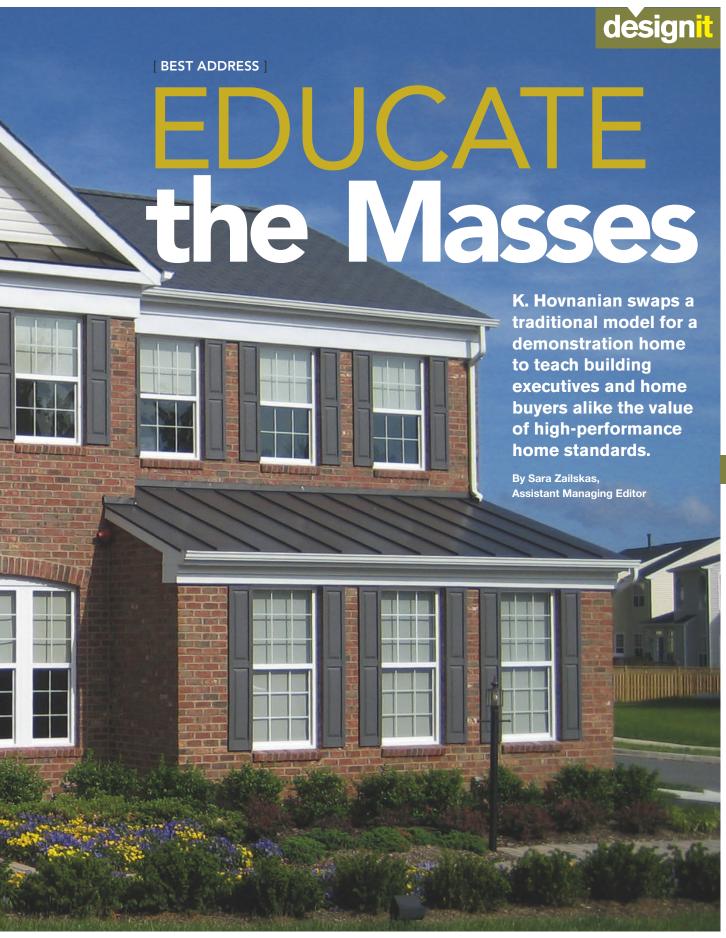
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Most production builders zero in on their target market first-timers, empty nesters, move-ups and more — and design, build, market and decorate their product to suit. There's usually a flashy staged model home and a front-and-center pitch from a sales agent about the community.

But in the **Eagles** Pointe community in Woodbridge, Va., K. Hovnanian's Landover Group built a model that targets everyone — home buyer, real-estate agent, employee, trade partner and be<mark>yond</mark> — in its latest Bui<mark>ldin</mark>g America Concept Home. Referred to as the High Performance Home, the model exceeds the Department of Energy's Building America energy standards and illustrates the energy-efficiency technology now standard in all the Landover Group's homes. The builder tells High Performance Home buyers they can expect a tight building envelope that's been designed for energy efficiency, a mechanical system that ensures indoor air quality and an overall comfortable, healthy home.

In the High Performance Home model on display, you won't

find dining room tables with elaborate place settings and perfectly appointed living room furniture. Instead, placards on the walls explain the benefits of spray-foam insulation, cutaways detail an HVAC system and tour guides describe the value of K. Hovnanian's High Performance Home standard.

Bringing a high-performance home concept to market gives a new focus a production builder. But if the trades don't know how to build it, the company executives don't understand it, real-estate agents can't explain it and home buyers don't see the value in a tight building envelope and energy-efficient technology, what good is it? The High Performance Home aims to solve that problem.

Education for all

There's a lot to learn from the High Performance Home, and everyone's in on the lesson.

Management

Chris Payne, the Landover Group's purchasing manager, and Chip Merlin, the vice president of operations for the Landover Group, knew that to make the High Performance Home a success they had to get buy-in from the top down. So they got in front of the Landover Group's senior management — the vice presidents in charge of everything from marketing to construction — to educated them on building technology and reinforce the High Performance Home's importance to the builder's branding and mission.

Employees

The concept home has also become a tool for employee training. All employees — not just the sales team — learn about everything: architectural strategy, product SKU rationalization,



reinforced K. Hovnanian's image as an energy-efficient builder, managers say. Home buyers leave the model with product literature (left) on technologies they learned about during the tour. Photo and images: K. Hovnanian

why they call "high performance," what the customer gets from a High Performance Home and more.

Trade partners

Training the trades on high-performance home products' installation and technologies is one of the big advantages, Payne and Merlin agree. Training takes place monthly

and often first-hand from product manufacturers. Getting trades to buy in to the High Performance Home idea has gone well. "We feel it's a necessity," says Merlin. "... We need to build better homes so we have less service demand, so all our costs are more predictable and we build in the value up front to the customer."

Real-estate agents, HBAs and more

Real-estate agents and others in the

building industry have toured the High Performance Home, which not only educates them on building technology but positions the builder as at the forefront of energy-efficient building. They learn about the home from the home buyer's perspective as well as the builder's perspective.



Prospective buyers

Prospective home buyers who tour the home learn what energy efficiency means and the High Performance Home standard K. Hovnanian has been using in its homes since January. "Today the customer is demanding more, and they can also shop you on price," says Merlin. "We've got the ability to talk about something of value to them."

The tour guide describes in easy-to-understand language the energy-efficient technology that goes into everything from the walls to the windows. Handouts mimic the simple language, and not by coincidence. "We explain that we've been thoughtful about the selection of partners and products. We've viewed a lot of demonstration homes, and what we've seen to be the most effective is massaging that's simplest," says Merlin. "Most people do not really need to know a great deal of technical data; they want to feel confident the builder is making the right decision on their behalf."

Tactile displays are key to the model's success as an educational tool, say Payne and Merlin. A mock high-performance home cutaway that stands about 4 feet by 6 feet by 9 feet, for example (see photo in sidebar, this page), offers an insideout view of the foundation, first floor, second floor and all the systems — it even includes faux housewrap. The display is so successful the company built 25 smaller models for each of the Landover Group's sales centers, which is helpful, says Payne, because the model homes were built before the High Performance Home standard was adopted.

Adds Merlin: "This really put a stake in the ground for what the High Performance Home in the Mid-Atlantic area is all about."

WHAT'S A BUILDING AMERICA CONCEPT HOME, AND WHAT DOES HIGH PERFORMANCE MEAN ANYWAY?

SINCE JANUARY, all the Landover Group's homes have met its High Performance Home standard, which means the home is specifi-

cally designed to control the temperature of the thermal envelope; manage and minimize air and water leaks; and regulate the heating and cooling of the home so it's energy efficient. The builder boasts that the 2,800-square-foot home has an estimated savings of more than \$1,600 a year compared to a home built in the late '90s.



One of the main goals of building high-performance homes is to continually evaluate new products and systems so the builder can deliver the latest technology and best energy efficiency, says Chip Merlin, the vice president of operations for the Landover Group. Adds Purchasing Manager Chris Payne: "Our materials have evolved significantly over the past couple years as a result of this program."

Working with Building America gave the builder confidence to set the standard, says Merlin. Building America is a DOE research program that builders adopt to spur energy research for the DOE as well as themselves. Home buyers who purchase concept homes offer feedback on its performance for a year, which allows the Landover Group to test and evaluate new products that boost energy efficiency. The Landover Group built its first Building America Concept Home in 2003 and has built four more since. Each of those home's buyers agree in their contract to submit monthly utility bills for evaluation.

"[Being a part of the Building America program] has allowed us to have a discussion that focuses purely on increasing the level of performance of a home and have no other agenda," says Merlin.

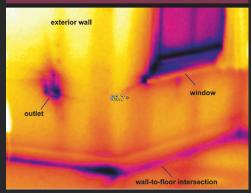


TOUR GUIDES USE A MOCK CUTAWAY to illustrate High Performance Home technology. Head online to www.HousingZone.com/PB to hear Chris Payne describe the products and engineering. *Photos: K. Hovnanian*

K. HOVNANIAN ADOPTED SEVERAL new technologies in the Landover Group's High Performance Home:

- · Structural insulating sheathing with extra waterproofing in the membranes that eliminates the need for housewrap
- Spray-foam insulation that supplements fiberglass insulation, reducing air infiltration and boosting thermal performance
- Ice and water guard along the roof and gutters to prevent water infiltration
- Under-slab vapor barriers featuring polyurethane membranes to stop water leaks and boost indoor air quality
- Drain tile and foundation water management to stop water leaks
- HVAC systems engineered for optimal performance. For example, attic insulation comprises blown fiberglass.
- "We've gotten more comfortable internally with exploring design alternatives because of this program and are more open to try different products and solutions," says Chip Merlin, the vice president of operations for the Landover Group. The division is "kicking around" the idea of a High Performance Plus Home that would include more advanced building envelope strategies.

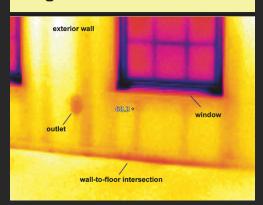
Infrared Image: Competitor's Home



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Infrared Image: High Performance Home



THE LIGHTER THE COLOR, the less air leakage. These infrared images compare for home buyers building envelopes. At right, one of the many placards dissecting the home's technology.

Images: K. Hovnanian



Prime Property

When you've got a story to tell, you want the right audience. In this case, the four-bedroom, 3½ bathroom concept home's target market is "everyone," says Chris Payne, the Landover Group's purchasing manager. "Whether you're buying a townhome or a luxury home in

the \$900,000s with us, you're getting a high-performance home, so this is education for everyone on what you get."

The location isn't coincidental: The Eagles Pointe community — one of the Landover Group's most successful — sits within a high-growth corridor not far

from Washington, D.C., and near some of the builder's other communities.

Traffic is solid. Payne equates visiting the development to going to the Auto Show: you can come and see not only new product but product of the future. **PB**

38



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Edging Out the Competition

Check out the first true pellet fireplace ever to hit the market. Quadra-Fire's EDGE 60 is specifically designed for supplemental home heating. This little doozy can crank out 60,000 BTUs of heat per hour — that's enough to warm 2,500 square feet of living space. It can hold 120 pounds of pellets for up to seven days of continuous operation and has an automatic self-cleaning feature. For FREE information, visit http://pb.hotims.com/23726-257





Boost Your SEER

The Performance Boost 80 Gas Furnace by Carrier has a unique circulation system that takes cool air directly from the air-conditioning unit to enhance efficiency. The system can boost efficiency by up to 1.5 SEER when paired with an existing or new 13- or 14-SEER air-conditioner. It sports an AFUE rating of 90 percent and carries a five-year limited warranty. For FREE information, visit http://pb.hotims.com/23726-258



Your clients want bigger windows and larger door openings. You want cost-effective product solutions. Our Steel Strong-Wall® shearwalls provide both. Available in widths as narrow as 12 inches, our engineered and pre-manufactured walls provide some of the highest allowable loads in the industry without taking up much wall space. With fewer anchor bolts and fasteners, and easy access to the top and bottom of the wall, our Steel Strong-Wall shearwalls save installers time and minimize extra costs for builders. And our Steel Strong-Wall shearwalls have multiple uses, including standard single-story projects, balloon framing, such as great rooms, and two-story applications.

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From the Editors of

Professional Builder

Professional Remodeler.

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Windows & Doors



A Beautiful Barrier

The 370 Series Courtyard Collection from Overhead Door was developed to bring the curb appeal of the custom carriage house garage door to more homeowners. It includes polyurethane insulation to keep those pesky elements out. It also features a great wood look and operates almost silently — helpful for homes with living space above the garage. For FREE information, visit http://pb.hotims.com/23726-259

Open Entry

This will make you think about getting into the outdoor living game. The NanaWall VSW65 Single Track Slider is a wood frame, individual panel sliding door system that makes those huge openings possible. The single-track custom system provides a clean

line for a seamless transition from inside to outside. The VSW65 can be designed to slide into a pocket, too. For FREE information, visit http://pb.hotims.com/23726-260

A Bridge for Sales

Custom and replacement contractors should check out MI Windows' Bridgewood offering. The main frame features a full $4^9/_{16}$ -inch frame depth providing solid structural integrity and weather-tightness through a four-point welded frame. Extrusions are finished with a hard, dent-resistant extruded cap, creating an ultra-low-maintenance surface that protects your window from the elements. Homeowners can choose from tons of finishes, hardware and glass options. For FREE information, visit http://pb.hotims.com/23726-261

Steely Door

Want the realism of wood without the maintenance issues? Clopay's Ultra-Grain delivers just that and more. Made from insulated steel, the doors are UV-resistant and impervious to moisture, so it won't fade, rot, split, shrink or crack. For FREE information, visit http://pb.hotims.com/23726-262

Instant Outdoor

Stacked or pocket? Either configuration is fine with Marvin's Ultimate Lift and Slide. The maximum panel size is 6 feet by 12 feet with a minimum of 30 inches by 51 inches when a passthrough opening is required. And its operation? Smooth as silk. For FREE information, visit http://pb.hotims.com/23726-263

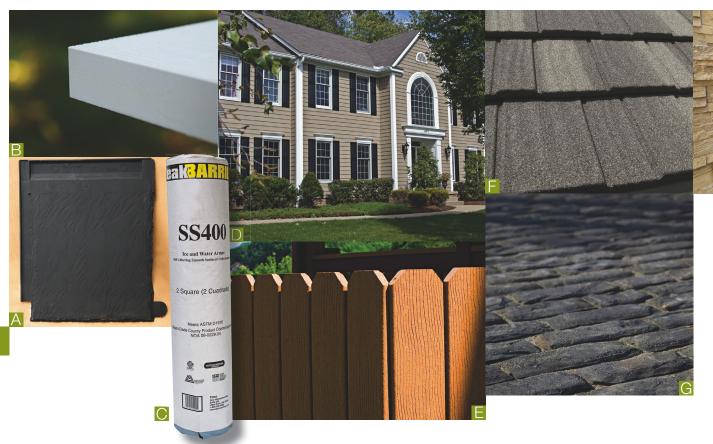
Your Carriage

Pretty-up those featureless white spaces in front of the garage. C.H.I. Overhead Doors' new 5000/5100 Series Pan-Overlay Carriage House door features environmentally friendly accent battens over a wood grain embossed steel base section, creating an authentic carriage house style with a dual-tone look. For FREE information, visit http://pb.hotims.com/23726-264

Clearly Yours

The Schield family is at it again with Weather Shield's latest fiberglass clad windows. The units have a traditional wood window profile to the exterior and solid wood interiors rather than thin veneer. Homeowners will see U-factors as low as .23. For FREE information, visit http://pb.hotims.com/23726-265





A Lighter Loads

Bellaforté roofing tiles use a third less material than traditional synthetic and natural slate shingles, saving resources — like your roofers' backs — and reducing the tile weight. A square of DaVinci's Bellaforté roofing tile weighs just 185 pounds. For FREE information, visit http://pb.hotims.com/23726-266

B Four-Sided Protection

Billed as "the biggest advancement in cellular PVC trim technology," Azek's Edge uses the company's technology that creates boards that are uniformly finished on all four sides. The smooth, sealed edges of each board ensure it will stay cleaner on the job and be a snap to clean up for the homeowner. For FREE information, visit http://pb.hotims.com/23726-267

Suit of Armor

LeakBarrier SS400 Ice and Water Armor is a surprisingly lightweight self-adhesive, modified bituminous roofing underlayment. It's reinforced with a heavy weight fiberglass mat for use under tile, slate and asphalt shingles. Glass fiber reinforcement on the upper surface provides enhanced skid resistant properties. For FREE information, visit http://pb.hotims.com/23726-268

You have to admit recycled oak flooring is a pretty cool source material. Alside's Revolution composite siding blends natural wood ingredients with structural polymers (1/2 virgin material and 1/2 recycled content) to give new homes and remodeling projects a durable finish. The siding also has a

top layer polymer finish, PermaFinish, which resists the harshest weather. For FREE information, visit http://pb.hotims.com/23726-269

■ No-Worries Fencing

A.E.R.T.'s unique manufacturing process encapsulates recycled wood fibers in recycled polyethylene plastic, making the company's LifeCycle composite fencing impervious to moisture and insect damage. You can pick it up in a residential-grade design in ½-by-5½-inch profile and a commercial grade design in 34-by-55½-inch profile. For FREE information, visit http://pb.hotims.com/23726-270

Shake It

Decra emulates the classic beauty and architectural detail of a heavy-cut rustic wood shake with the new ShakeXD line. The roofing is made of corrosion-resistant aluminum-zinc alloy coated steel with an acrylic bonded stone chip finish. For FREE information, visit http://pb.hotims.com/23726-271

G Old School

Belgard takes a page out of the history books with the new Old World pavers. After years of researching, digitally scanning and imaging European cobble stones, Belgard developed three specially designed sizes that fit in a linear pattern, producing a natural look and finish. For FREE information, visit http://pb.hotims.com/23726-272





■ Bamboo Redux

Atlantis Outdoor Kitchens definitely know what they're doing with the new bamboo doors and drawer heads for exterior kitchens. You can't beat bamboo for sustainability points. The company says the bamboo used for Atlantis doors and drawer heads was selected at the peak of maturity and strength for ultimate longevity and trouble-free maintenance.

For FREE information, visit http://pb.hotims.com/23726-273

ArtisticConcrete

ChiselCrete is a unique product developed by Artisan Precast. It has all the benefits precast concrete has to offer, including resistance to weather and climate; sustainability; and the ability to be used as a retaining wall. Artisan Precast uses recycled cementitious material to reduce the amount of cement used and is colored to eliminate the release of VOCs at the job site. For FREE information, visit http://pb.hotims.com/23726-274

Never Lose Your Luster

Latitudes Luster by Universal Forest Products coordinates beautifully with the company's decking lines. The durable co-extruded railing features a composite base with a PVC cap stock. It comes in a boxed kit, which includes handrails, balusters, insert rails, trim and hardware for easy installation. It's backed by a 20-year limited warranty. For FREE information, visit http://pb.hotims.com/23726-275

Snap in Place

The new Fluted Wrap N' Snap Column Wrap dramatically cuts labor cost by using a patent-pending snap design and one-piece construction with no external fasteners required. This allows for a quick, one-person installation. The column wraps can be painted and are multiple sizes to fit most columns. For FREE information, visit http://pb.hotims.com/23726-276

☐ I Can't Believe It's Not Brick

Great for new or existing structures, Tru-Brix cladding is a lightweight thin-brick system that can replace vinyl, wood or aluminum siding. The thin brick units are produced and fired the same way genuine clay brick is made. A wide range of colors are available and shapes such as arches and sills are made as well. For FREE information, visit http://pb.hotims.com/23726-277

■ Sunny Disposition

Boost curb appeal and green points with CertainTeed's new Landmark Solaris shingles. The roofing material features granules that reflect solar energy and radiate heat far better than traditional asphalt roofing material. During the summer months, Landmark Solaris can reduce the temperature of a roof, thereby reducing energy usage and utility bills while maintaining the aesthetics of traditional shingles. For FREE information, visit http://pb.hotims.com/23726-278



N Tru World Beauty

Slate is popular as a roofing material, but it can get pricey quickly. GAF-Elk has a cure in its TruSlate roofing. The shingles are easy-to-install and are offered in five colors. For FREE information, visit http://pb.hotims.com/23726-279

A Standing Ovation

Mastic Home Exteriors is available in a double $4^{1}/_{2}$ -inch dutchlap panel; double 4- and 5-inch

traditional panels; and a Triple 3-inch traditional panel. Install Ovation with the company's exclusive Snap+Lock+Hold Locking System. For FREE in-

formation, visit http://pb.hotims.com/23726-280

Dutch Dimension

There's a new profile to check out: StoneCraft's new DutchCraft veneers. Say goodbye to ho-hum

patterns. Stone sizes are 8 inches high with widths of 18, 24 and 30 inches. For FREE information, visit http://pb.hotims.com/23726-281

Shine a Light

TimberTech's DeckLites are stylish contemporary fittings offering discreet illumination. The lights come in five colors and are great for ambient and underwater lighting as well. For FREE information, visit http://pb.hotims.com/23726-282

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54



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- Great for reducing your costs (why continue to pay for old-fashioned slate when you can get the real thing for less?)
- The perfect upgrade (for any upscale home)

To learn more, visit www.gaf.com

5 Core Colors.

Onyx Black

Sunset

Greystone Mystic Grey

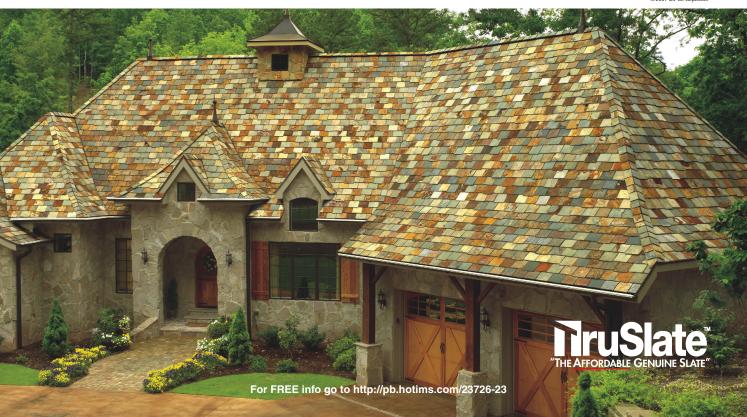
4 Accent Colors.

Rustic Red Smoke Grey

Jade Green Vintage Plum

Note: Due to the inherent variability in natural slate (as well as the limitations of the commercial printing process), the actual color and texture of your $TruSlate^{\infty}$ roof will vary from that shown here.

©2009 GAF-Elk Corporation







A See the Light

Lighting is everywhere these days. Get creative with Kichler's Design Pro LED Under Counter Light. The energy saving and highly efficient LED lighting provides bright directional light and keeps your eyes cool. The lights feature an extended life light source, warm-white LED light and resistance to vibration, all in a compact size. For FREE information, visit http://pb.hotims.com/23726-283

B Now We're Cookin'

Thermador's sleek electric and gas cooktops are the first in the U.S. to utilize advanced infrared sensor technology to take the guesswork out of cooking, which brings precise results and saves time. The cooktops feature the company's next-generation, patented Star Burners and sport

a unique retractable sensor dial that uses an infrared beam to continuously measure heat from the cookware. For FREE information, visit http://pb.hotims.com/23726-284

☐ It's a Star

The new Alno Starline features a continuous case channel in the same color as the door and drawer fronts, giving the illusion of a cleaner, more minimalist kitchen. The company debuted high-gloss lacquers and interesting wood grain patterns for its cabinet fronts. For FREE information, visit http://pb.hotims.com/23726-285

Edging Out

You'll dig the flush-finish look you can achieve with Blanco's MicroEdge sinks. This top-mount sink can be installed using regular mounting clips or in an undermount configuration.

It's made in medium-single and super-single sizes and also comes as a double-bowl sink. For FREE information, visit http://pb.hotims. com/23726-286

■ Digital Control

The new ioDigital shower system from Moen has an innovative, easy-to-use interface that gives homeowners the ability to set and maintain water temperature and flow with electronic precision. The technology is powered by an electronic valve that manages the hot and cold water. The valve can be located up to 30 feet from the bathroom for easy installation. For FREE information, visit http://pb.hotims.com/23726-287

It's Elementary, My Dear Builder

It's all about versatility when it comes to renowned designer Fu-Tung Cheng and his new elements line of cabinetry made by Tonusa. These modern cabinetry offerings feature eco- and home-friendly elements as FSC-certified Plyboo bamboo doors, soft-close hinges, 3-form resin sliding panels and recycled aluminum fixtures. For FREE information, visit http://pb.hotims.com/23726-288





© Paneled Personalization

Chosen for its versatility, ACP's new line of decorative wall panels are available in 4-foot by 8-foot sheets and can be used for wainscot, interior wall panels and even diamond plate for the garage. The panels are an extension of the company's Facade line of ceiling and backsplash panels. They are available in 19 unique finishes and seven embossed designs. For FREE information, visit http://pb.hotims.com/23726-289

■ Keeping It Cool

The industry's first 72-inch counterdepth French door refrigerator is huge, yet it fits in standard cutouts to create a more integrated look and provide more storage space. We

wouldn't put it in a studio apartment, but elsewhere it won't hog all the good real-estate! The French door style features the first single-hand interior water dispenser by KitchenAid. For FREE information, visit http://pb.hotims.com/23726-290

Catch You on the Flip Side

The Wisconsin faucet masters have done it again: Kohler's new Flipside crams four independent streams into one head. Instead of using filters to adjust the water flow, the Flipside runs the water through a different opening every time the user rotates the head 90 degrees. For FREE information, visit http://pb.hotims.com/23726-291

J Flush Happy

The Wicker Park Collection from Gerber includes high-efficiency toilets that use only 1.28 gallons of water per flush versus the industry standard of 1.6. These save the average family a minimum of 20 percent on their annual water use. Another selling point? The Wicker Park bathroom faucets are certified by the EPA's WaterSense program. For FREE information, visit http://pb.hotims.com/23726-292

■ Induce Induction

The latest in kitchen technology starts with induction cooking. Fagor's new induction cooktops are equipped with sleek touch controls and are easy to operate. Twelve cooking settings and three quick launch commands allow you to select a low, medium or high temperature with a simple touch.

Power varies from 50 watts to 3,600 watts for premium cooking performance. For FREE information, visit http://pb.hotims.com/23726-293

■ Versatility Wins

Offering numerous mix-and-match options, Sonia's Versatile Collection of modular furniture collection can be created by pairing a frame with a console and countertop. The Versatile Collection's console box unit features multi-layer, 100 percent water-resistant, marine-grade wood. Homeowners can choose glass panels featuring several color options or a graphic motif. For FREE information, visit http://pb.hotims.com/23726-294





M Serious Green

Debuted at the 2009 International Builders' Show, Serious Materials' EcoRock green drywall uses 80 percent less energy in its production than most other drywall. EcoRock also uses 85 percent post-industrial recycled content and is fully recyclable. According to the company, using EcoRock instead of gypsum drywall would eliminate up to 20 billion pounds of CO₂ emissions per year in North America. For FREE information, visit http://pb.hotims.com/23726-295

■ Tropical Floors

Amtico recently introduced the Tropical Woods line, a resilient flooring collection that provides the look of exotic woods that are endangered without affecting the rainforest. The collection's binders and finishes are low-VOC, third-party-certified

and include a 100 percent recycled backing. The Tigerwood is shown. For FREE information, visit http://pb.hotims.com/23726-296

Water Dancing

It's a heck of a thing to have your faucets dance for you, and you'll get it with Toto's GyroSteam. The system brings a water flow through nozzles on two different axes that tilt and rotate, resulting in greater and more consistent water distribution.

For FREE information, visit http://pb.hotims.com/23726-297

■ Concealed and Revealed

Homeowners want smaller footprints, so you're going to have to squeeze some square footage wherever you can. Studio Becker has a solution: its Concealed Elevation System. The motorized storage component allows small appliances and miscellanies to rise or fall from under a countertop to conceal or reveal the full kitchen. For FREE information, visit http://pb.hotims.com/23726-298

Light the Way

Constructed of maintenance-free, premium-grade stainless steel, Lasertron's Illuminated Stainless Steel Cabinets emit a soft glow to keep toiletries illuminated at all hours, so your homeowners won't stub any toes in the bathroom. The custom-size cabinet is inserted into the interior of the wall and features a brush finish on all exposed surfaces. For FREE information, visit http://pb.hotims.com/23726-299

R Elevate Me

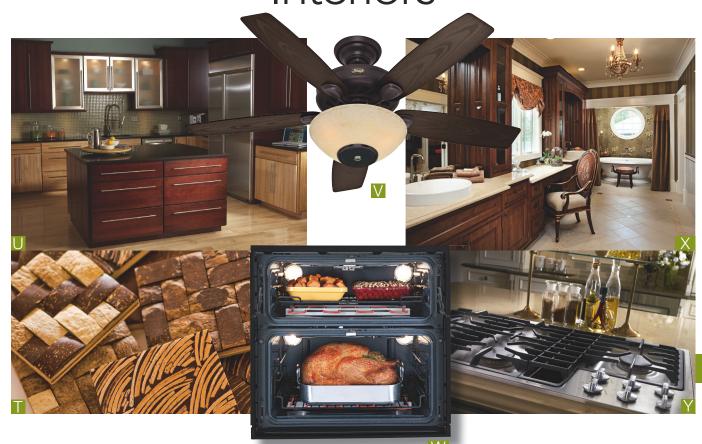
The Volant ushers in a new era of comfort and safety in the field of home elevation. It is ThyssenKrupp Access' first home elevator that uses gearless motor technology, affording the user a quiet, smooth and stable ride and safe, environmentally friendly amenities. It's not hard to install, either. For FREE information, visit http://pb.hotims.com/23726-300

S Breaking the Mold

Century Architectural Specialties recently added 35 new crown and cornice molding additions to its versatile line. Each of the new patterns is available in a 14-foot length. Use the new styles to add some spice to an otherwise dishwater dull room.

For FREE information, visit http://pb.hotims.com/23726-301





You Put the Lime in the Coconut

Take your interiors on a long-overdue vacation with Kirei Coco Tiles. Made from reclaimed coconut shells, low-VOC resins and sustainably harvested wood backer, Kirei's ecofriendly design materials can be used as decorative tiles or horizontal and vertical panels. The line sports multiple patterns and color combinations and is highly textured. For FREE information, visit http://pb.hotims.com/23726-302

Calibrated Hardwoods

Simple. Contemporary. Cool. Armstrong's Calibra Cabinets feature a contemporary slab door style in solid Plantation Hardwood. This sleek door gives builders, remodelers and designers a completely new design option. Unique edges on all four sides of the doors and drawers combined with full overlay cabinetry styling make the simple doors elegant. Five finishes are available. For FREE information, visit http://pb.hotims.com/23726-303

Concerts In or Out

Cool off and kick back underneath Hunter's new Concert Breeze fans. Enjoy your tunes as well — the fans feature a proprietary 2.4 GHz wireless system to deliver music directly to you. The wireless system is compatible with most audio sources, including mp3 players, televisions, stereos and satellite radios. For FREE information, visit http://pb.hotims.com/23726-304

■ Styling and Profiling

Introducing the industry's first single/double oven that can cook two dishes at two temperatures at the same time — you don't see that every day! The GE Profile 30-inch wall oven makes juggling multiple dishes a breeze. The 30-inch oven has a total capacity of 5 cubic feet, making this wall oven the largest of its kind. GE-invented Advantium and Trivection speed-cook technology ensures your homeowners won't dry out the roast. For FREE information, visit http://pb.hotims.com/23726-305

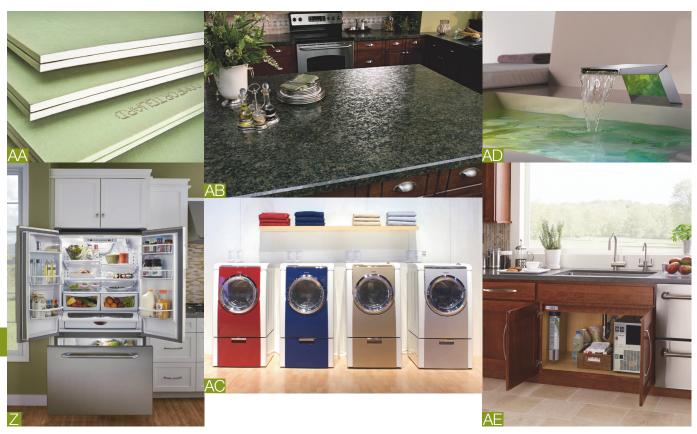
X Real Estate

Sometimes minimalism just isn't the answer. Wellborn's custom Estate Custom features finished interiors and high-end hardware. The all-wood collection is available in a wide range

of door styles, including inset doors. The inset style is available with a non-beaded or beaded inset — it's up to your homeowners to decide. Hinges can either be visible or concealed. For FREE information, visit http://pb.hotims.com/23726-306

Check out this technological advance from Jenn-Air. The company's exclusive duct-free downdraft cooktop offers the industry's quietest ventilation. This latest innovation allows high-rise dwellers and others who are unable to run ductwork or vent smoke outside to take advantage of downdraft ventilation technology. For FREE information, visit http://pb.hotims.com/23726-307

Interiors



Z Dapper Dacor

Made with a spacious interior, Dacor's new Energy-Star-qualified Epicure and Integrated Freestanding French Door Cabinet-Depth Refrigerators brilliantly merge accessibility and functionality. The 'fridges provide an efficient food storage option that consumes less energy than a 60-watt light bulb — not a bad selling point if you ask us. For FREE information, visit http://pb.hotims.com/23726-308

AA Sound Off

ComfortGuard features two specially engineered gypsum

panels - each including a mold- and moisture-resistant core and facers - laminated using a viscoelastic polymer. The pliable adhesive between its two rigid panels effectively interrupts the transmission of noise vibrations through partition assemblies. Temple-Inland's ComfortGuard produces an STC value of 47 compared with 30 for standard gypsum board. For FREE information, visit http://pb.hotims. com/23726-309

AB Scratch Free

Go ahead, try and scratch it — you won't get far! Wilsonart's Aeon option is a high-pressure decorative laminate comprising layers of resin-treated papers, which

are processed under high heat and smooshed together to create a strong, flexible decorative surface. Aeon Enhanced Performance is standard now on all Wilsonart HD and most Wilsonart Premium designs. For FREE information, visit http://pb.hotims.com/23726-310

AC Who's Nexxt?

This quiet and ultra-efficient washer/dryer will make the competition seem that much noisier. The Nexxt Laundry system by Bosch is now made with the company's exclusive AquaStop leak protection feature, so you can install these bad boys on the top floor. For homeowners who want a splash of color in their laundry room,

select pairs are available in either a designer blue/white or a red/white dual-tone finish. For FREE information, visit http://pb.hotims.com/23726-311

AD So Stellar

There are an impressive 60 configurations in Dornbracht's Supernova line. Designed with unique style and options, the line includes a waterfall tub filler and striking wall-mounted faucets with cubed handles. The deck-mounted version sports lever handles crafted with precise intersecting angles. A Champagne finish is also offered. Cheers to that. For FREE information, visit http://pb.hotims. com/23726-312

AE Cleaner and Clearer

Give your homeowners some peace of mind with Everpure's ViruPure. The single-canister system has a generous 500-gallon capacity of filtration, which will typically last a family of four more than a year. The cutting-edge product removes more than 99 percent of viruses, bacteria and cysts down to a first-ever .019 microns. For FREE information, visit http://pb.hotims.com/23726-313









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Edging out the Competition

Check out the first pellet fireplace ever to hit the market. Quadra-Fire's Edge 60 is specifically designed for supplemental home heating. This little doozy can crank out 60,000 BTUs of heat per hour—that's enough to

warm 2,500 square feet of living space. It can hold 120 pounds of pellets for up to seven days of continuous operation. For FREE information, visit http://pb.hotims.com/23726-315

Peel Back and Enjoy

Simplicity is key to Protecto Wrap's Peel & Heat Complete system. The kit includes pre-wired heating panels to easily connect electrically to a wall-mounted thermostat. The protective anti-fracture membrane and heat panels are installed in an easy peel-and-stick method. For FREE information, visit http://pb.hotims.com/23726-316

Heating Up

Z-Wave-compatible devices are great. Getting them all to talk and

play nice, however, is another thing. The Wayne-Dalton thermostat is the only thermostat today that is fully compatible with every Z-Wave remote in the marketplace, including more than 90 percent of existing HVAC units found in homes today. For FREE information, visit http://pb.hotims.com/23726-317

■ Calling for Backup

Redesigned from the inside out and re-engineered to meet the power needs of any home, the five new models of liquid-cooled automatic standby power generators by Generac offers protection and security during weather-related blackouts or brownouts. These liquid-cooled models have outputs ranging from 22 to 60 kilowatts. For FREE information, visit http://pb.hotims.com/23726-318

A Spark of Genius

Siemens expanded its full residential line of Combination Type Arc Fault Circuit Interrupters (CAFCIs) to include a 2-pole Combination Type AFCI. The new 2-pole device enables contractors to use multi-wire branch circuits. For FREE information, visit http://pb.hotims.com/23726-319

G Easy Solar

Do you have an interest in solar roofing and hot water systems? Rheem makes it easy with the SolPak. Every system arrives equipped with all the components needed to complete the installation, including a heat exchanger tank, collector panels, a controller and multi-speed pump. For FREE information, visit http://pb.hotims.com/23726-320



Mechanical & Electrical



A / V Geeks Rejoice

OWLink's transparent DLI Fiber optic cable for HD installation for digital home networking represents a great technological improvement for the industry. The cables eliminate unsightly coax cables and cords, so you can place A/V equipment in the most convenient locations without opening walls, ceilings or floors to run cable. For FREE information, visit http://pb.hotims.com/23726-321

Going Pro

It's not every day you find a compact tankless water heater suitable for both heavy residential and light commercial applications. Takagi's T-K3-Pro, which features a thermal rating of 84 percent for liquid propane and 82 percent for natural gas, starts heating water at 1/2 a gallon per

minute but can generate an unlimited supply of hot water at a maximum flow rate of 7 GPMs. Up to four of these units can be used together without a system controller. For FREE information, visit http://

pb.hotims.com/23726-322

Graywater Greatness

Forget those bulky predecessors. The Saniswift is a gray water pump that is ideally suitable to use where additional fixtures are most wanted. Made by Saniflo, the unit pumps the effluent upward to 14 feet or 140 feet horizontally (with gravity fall). Once the water is discharged and the water level in the container goes down, the pressure switch deactivates the unit until water enters the unit again. For FREE information, visit http://

pb.hotims.com/23726-323

K Fully Loaded

New code requirements are leading to more Arc Fault Circuit Breaker installations than ever before. Get in the game with Eaton's Plug-On Neutral Loadcenter and Circuit Breaker. It enables a fast, efficient installation by eliminating the neutral pigtail. Simply connect the load wires and plug the breaker onto the neutral bar.

For FREE information, visit http:// pb.hotims.com/23726-324

Raising the Bar

The Smart Rais 60 insert fireplace can sure cook. It's made to fit almost any open fireplace and has a flat, streamlined look. The Rais 60 insert is equipped with the unique air-cooled hollow handle, and for energy-efficient homes or compact living spaces, the air-supply system is available as an

option. Typical heat output will range from 10,000 to 27,000 BTUs per hour. For FREE information. visit http://pb.hotims.com/23726-325

M Don't Pass This Up

These Occupancy and Vacancy Sensors from Pass and Seymour feature fixed time delays, eliminating the need for the homeowner to make adjustments. For those who desire more flexibility, there's a model with an adjustable time delay and ambient light sensing. All models have 180degree, 600-square-foot coverage. An LED locator light provides visibility in darkened rooms. For FREE information, visit http://pb.hotims. com/23726-326



Paints, Caulks & Sealants



A Keep It Down in There

Green Glue is a viscoelastic compound used between layers of standard drywall to ensure best-in-class soundproofing at the lowest cost, so it won't matter to your homeowners if a jam band lives across the street. Green Glue dramatically improves sound isolation and significantly lessens impact noise and structure-borne sound transmission. It has extremely low VOC levels, is non toxic and cleans up with soap and water. For FREE information, visit http://pb.hotims. com/23726-327

B Zero Means Zero

Remember: just because the paint has zero VOCs doesn't mean the colorant is as eco-friendly. Benjamin Moore's Natura is a highperformance, zero-VOC paint that is virtually odorless, washable, durable and resistant to fading. The company leveraged its new waterborne technology of the Aura line to create the paint. It's available in flat, semi-gloss and primer. For FREE information, visit http://pb.hotims. com/23726-328

On the Level

Stucco Level Coat is used to embed mesh into the level coat to reduce cracking. Stucco Level Coat can be used as a level coat to smooth rough cement walls and enhance finish coverage. It's compatible with Parex, LaHabra, El Rey, Teifs and Surewall stucco assemblies. For FREE information, visit http://pb.hotims.com/23726-329

■ Well-Coated

Anvil drops the hammer with the 1750 High Performance Water Borne Grip-Tite Bonding Primer. The formula penetrates into concrete and forms a surface that improves the adhesion, workability and durability of the topcoat. The new primer can be used on interior or exterior, painted or unpainted concrete, masonry, stucco, CMU block and porous brick surfaces, whether vertical or horizontal. For FREE information, visit http:// pb.hotims.com/23726-330

Set It and Forget It

Setting large-format tile and stone has never been easier, thanks to Mapeil's latest mortar. Highly deformable Ultraflex LFT is designed with outstanding non-sag and non-slump properties, resulting in an ideal mortar solution for medium-bed and thin-set installations involving interior and exterior walls, floors and countertops. Its dust-free technology reduces 90 percent of airborne nasties, and the product can contribute points to LEED-certified projects. For FREE information, visit http://pb.hotims. com/23726-331

Paints, Caulks & Sealants



Signed and Sealed

You don't need to deal with dispensing guns, hoses, and connections that can fail. Todol's Duo-Fill 400 Two-Part Urethane Foam Sealant adheres well to most construction materials and offers multiple starts and closures. It provides a chemical cure in one minute that is unaffected by weather. It ships in a 13 ounce, two-part caninside-a-can and the formula dynamically expands to 3.5 gallons of foam sealant. For FREE information, visit http://pb.hotims. com/23726-332

Super-Duper Paint

Now you can paint those darker colors on your vinyl siding without worrying about the stuff warping or buckling thanks to Sherwin-Williams' new SuperPaint. The secret is the company's Advanced Resin Technology to ensure durability and easy application. You'll find it available in a complete range of finishes including flat, satin, gloss and high-gloss. For FREE information, visit http://pb.hotims.com/23726-333

Formula 3.0

Need a good all-purpose caulk line that dries fast? Check out DAP's new 3.0 line. The line includes five different sealants ideal for preventing air leaks, filling cracks and shoring up asphalt and roofs. The family of sealants has one of the lowest VOC contents on the market today and virtually no odor. For FREE information, visit http://pb.hotims.com/23726-334

■ Primed for Painting

Zero VOCs and little odor are traits of Kilz's new interior/ exterior, water-based Clean Start primer. You won't have to worry about indoor air quality concerns with this stuff. You can use the Clean Start as a sealer and stain-blocker as well. It's perfect for drywall, plaster, paneling, masonry, brick, painted metal and properly prepared glossy surfaces. For FREE information, visit http://pb.hotims.com/23726-335

Quik and Green

What do you get if you use a blended concrete mix containing 50 percent recycled materials and divert landfill waste? Quikrete's Green Concrete mix. In addition to the eco-friendly formula, the material, per bag, achieves a compressive strength of 3,500 psi in 28 days and meets the performance requirements of ASTM C 387. For FREE information, visit http://pb.hotims.com/23726-336



Structural, Insulation & Housewrap



△ Level-Headed B A Sound Plan

Does the ability to achieve 200 percent or greater increase in allowable lateral resistance over traditional site-built garage fronts seem important to you? It should! iLevel by Weyerhaeuser's Garage Portal System incorporates the iLevel Shear Brace, TimberStrand LSL beam and a proprietary portal connection to achieve a 10 to 20 percent increase in allowable lateral resistance over two stand-alone braces. For FREE information, visit http://pb.hotims. com/23726-337

Sound abatement is a hot topic, and Laticrete has just what you need. The 170 Sound & Crack Isolation Mat is a high performance, 1/8-inch thick underlayment membrane that provides exceptional sound reduction while simultaneously providing anti-fracture protection for tile or stone installations. Use it with the company's full line of installation materials.

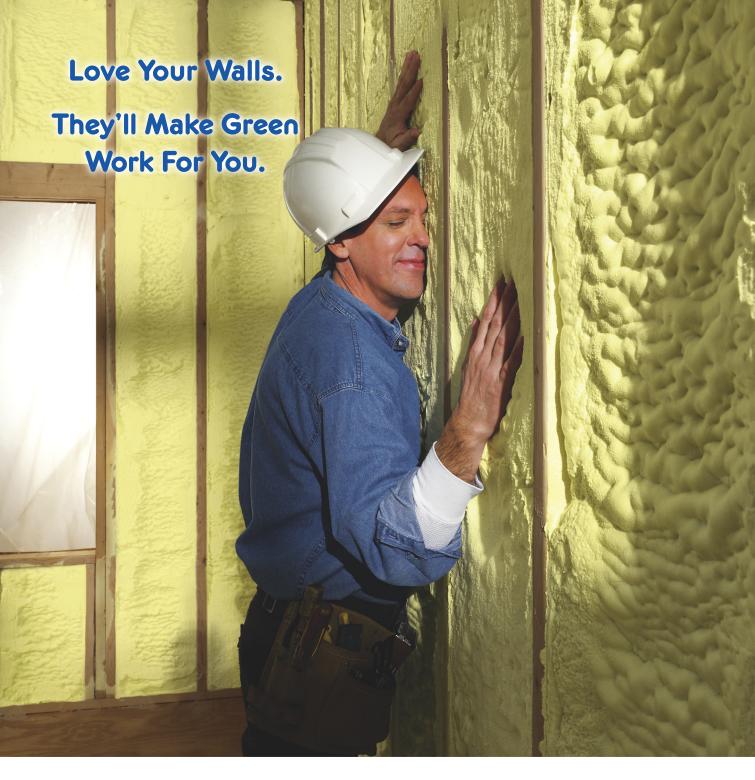
For FREE information, visit http:// pb.hotims.com/23726-338

Strong and Flexible

It made a splash with the Aussies, and now it's here for us. The LiteSteel Beam by LiteSteel Technologies America is a patented, cold-formed, lightweight steel structural beam that combines the strength of steel with the workability of wood. The LSB has a unique profile with a flat, thin web and two fully welded hollow flanges for maximum structural performance in terms of load capacity, bending moment and deflection from the amount of steel employed. For FREE information, visit http://pb.hotims. com/23726-339

All Wrapped

There's a better solution out there for your Housewrap needs. Benjamin Obdyke's Hydrofilament Drainable Housewrap creates a path for moisture trapped behind the cladding to flow freely thanks to a 1-mm gap created by the wrap's filaments. The wrap ensures that the wall behind the exterior cladding will drain faster and more efficiently, leading to a better building envelope and a wall system that improves the sustainability of the home. For FREE information, visit http://pb.hotims.com/23726-340





Renewable Resource It's time to start loving your walls again. With the right insulation, they can do so much for you. When you use ICYNENE LD-R-50™, the next evolution of Icynene's spray foam insulation, you can reduce energy costs by up to 50%. That's because ICYNENE LD-R-50™ minimizes drafts with a superior air seal. It also reduces airborne irritants like noise and allergens, letting your walls deliver greater returns. The best part – ICYNENE LD-R-50™ does it all with a renewable-based formulation that is responsibly derived from castor plants.



Structural, Insulation & Housewrap



Seal Up **LEFD** Points

You've heard of its spray foam, and here's the next generation: Icynene's LD-R-50 is a renewable-based foam insulation and air barrier that is made using castor oil and offers numerous environmental benefits. A big plus is that castor oil has been used in place of a portion of the petroleum-based polyol, so three cheers for green attributes! For FREE information, visit http://pb.hotims.com/23726-341

Caught in the Moment

You can't put a price on strength. Stronger than site-built or factorybuilt shearwalls, Simpson Strong-Tie's Moment Frames allow larger openings and smaller wall sections while offering the high load values that structural designers and builders need. This should help your guys in the field because moment frames always have been time- and labor-intensive to install. For FREE information, visit http://pb.hotims. com/23726-342

A Cool Attic is a Happy One

An HVAC system won't have to work hard if you use Louisiana-Pacific's TechShield. The aluminum radiant barrier panel uses the company's patented incising to deflect heat. TechShield panels install just like normal sheathing and sport a 20year limited warranty. For FREE information, visit http://pb.hotims. com/23726-343

Hold Me Tight

BASF has a new contender on the market with the Enertite open-cell spray foam. The water-blown foam flows easily in difficult-to-reach areas to create a seamless seal. In addition to its insulating properties, the foam acts as a noise reducer. According to BASF, the foam will maintain its form and high-performance characteristics over time without sagging or deteriorating. For FREE information, visit http://pb.hotims.com/23726-344

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A It Sparkles

The Lenox Diamond hole uses a unique brazed diamond edge that reduces the grab that can occur when cutting hard materials. The saws require less cutting pressure, therefore reducing premature wear to the saw's edge. For FREE information, visit http://pb.hotims.com/23726-345

Track It Down

No one needs to tell this crowd that construction materials and vehicle theft are big problems. Intergris offers a solution with its Kuva system. Kuva enables companies to track and protect expensive assets, including heavy equipment, vehicles, loads and cargo shipments using GPS/GSM system technology. For FREE information, visit http://pb.hotims.com/23726-346

Your Safety Net

Made for controlled descent, self-rescue, emergency evacuation and assisted rescue, Capital Safety's Rollgliss Rescue Ladder is there when you need it most. The ladder can be anchored to a structure and dropped down to the victim's level so that he or she can easily climb up or down to safety. For FREE information, visit http://pb.hotims.com/23726-347

Powered Up

The new PowerCrew from Knaack has four GFCI protected electrical outlets providing 15 amps of power for operating tools or charging batteries. The power source comes from a standard three-prong straight blade extension cord, which plugs into the outside of the box. Other safety features include an internal relay that

provides open neutral protection, a red LED that indicates power is on and a 15 amp fuse for current overload protection. For FREE information, visit http://pb.hotims. com/23726-348

■ Hail to the Chief

The new Chief Architect Interiors Software is chock full of features. The Cabinets Catalog lists manufacturer and generic cabinets. The 2- and 3-D automated building and design tools can give you photorealistic renderings and allow you to create construction drawings per NKBA standards. For FREE information, visit http://pb.hotims.com/23726-349

Done Fast

Duo Fast has a new nailer with some top-notch technology in the DF350S

20 degree Round Head Framing Nailer. The unique top load magazine makes it easy and fast to load strips of nails. The magazine takes up to 60 nails at a time, or two strips of paper tape nails from 2 inches to 31½ inches long in smooth, ring or screw shank with various diameters. For FREE information, visit http://pb.hotims.com/23726-350

Power to the People

You can't beat the power or run times of the latest 18-volt lines. Porter-Cable's new LX (PC18BLX) and EX (PC18BLEX) 18-volt, lithium-ion battery line features extended run-time so you can build a cordless system tailored to your needs. The batteries can be used interchangeably with any of the company's related tools. For FREE information, visit http://pb.hotims.com/23726-351

Tools & Software



Level the Field

C.H. Hanson's Precision Ball Level has a 360-degree rotating aviation ball compass that allows users to easily read if a surface is level or plumb. You can even level in two directions at the same time. Laying the level on its side shows if surfaces are level on both planes. For FREE information, visit http://pb.hotims.com/23726-352

Small Wonder

The 4-volt lithium-ion battery provides a number of features such a long run time and long-shelf life so your batteries will always be ready for action. The 4-volt lithium-ion battery powers the Ryobi Tek4 family of professional electronic tools and Ryobi 4V power tools — there's a ton of them (motion-sensing alarm shown here) and we've tried them all out. Trust us, they're pretty sweet. *For FREE*

information, visit http://pb.hotims. com/23726-353

■ 18-Volt Domination

DeWalt's XRP line was chosen for its technological innovations. The tools have been completely redesigned with patented three-speed transmission and new high-power, high-efficiency frameless motors for greatly improved speeds and longer run times. The new self-tightening chuck is a nice touch, too. For FREE information, visit http://pb.hotims.com/23726-354

■ Don't Forget to Salute

Branching out into home inspections? You'll need one of these. General's Moisture Meters provide an efficient method for detecting hidden leaks and excess moisture. The highly sensitive contact probes sniff out moisture in wood, concrete, plaster carpet and grain. Easy-to-use LED or LCD displays indicate both relative and percentage moisture readings. It's good for checking the moisture content of your lumber, too. For FREE information, visit http://pb.hotims.com/23726-355

■ It Hacks All

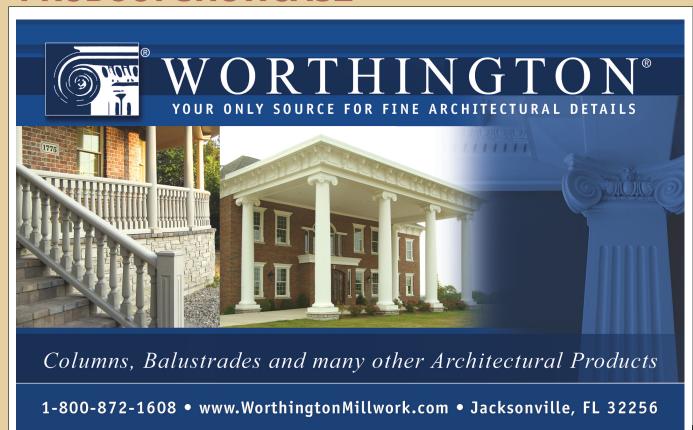
Introducing the new Hackzall from Milwaukee. The M12 features a 12-volt lithium-ion battery with enough juice to cut more than 80 pieces of 1½-inch PVC on a single charge. The 2420-22 delivers a ½-inch stroke 3,000 times per minute for a smooth yet aggressive cut and utilizes a keyless Quik-Lok blade clamp to ensure quick and easy blade changes. For FREE information, visit http://pb.hotims.com/23726-356

™Tight Squeeze

Bosch's ultra-compact, cordless PS30 features higher torque, higher speeds, a two-speed drivetrain and a standard three-jawed chuck design. The result is a tremendously robust and versatile tool in a surprisingly compact and lightweight package. For FREE information, visit http://pb.hotims.com/23726-357

New Alliance

HomeFront and Builder 1440 created the HomeFront Complete alliance for home builders that use Sage Timberline Office or Sage Master Builder. The new suite manages the entire home building process. Think front- and back-office capabilities on performance-enhancing drugs! For FREE information, visit http://pb.hotims.com/23726-345



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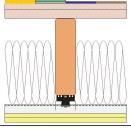




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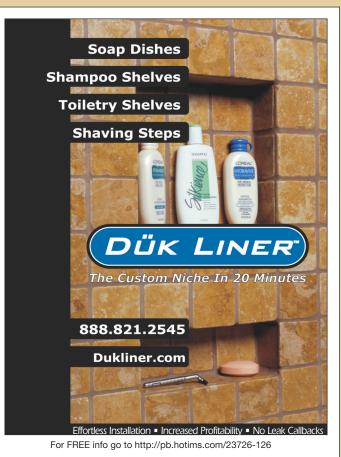
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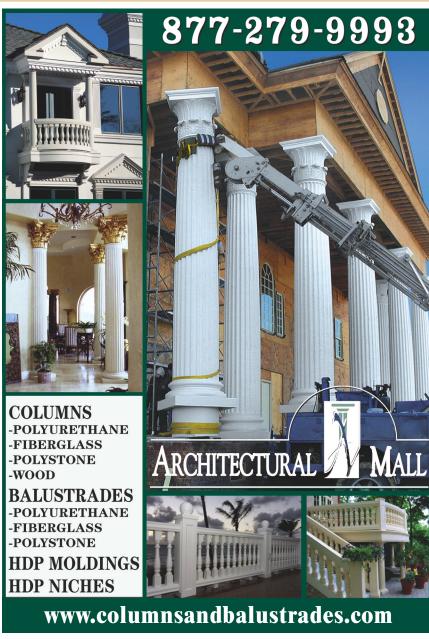






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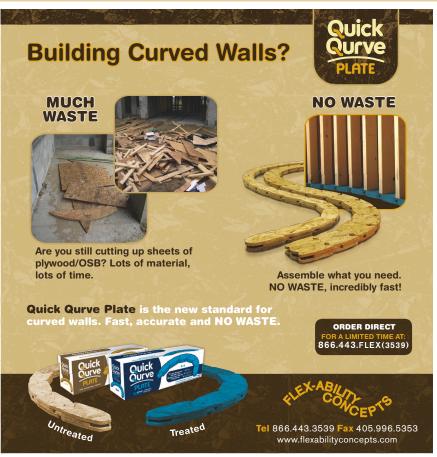












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