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THE STRAIGHTEDGE

President's Message



Hi Everyone,

April in Connecticut! What a beautiful image that conveys: the opening of buds, birds chirping merrily, the trees becoming green with new leaves and the fresh clean smell of newly mown grass.

As we come into spring, I hope that you were able to renew yourself and your business over the cold months and prepare for another busy spring season. Three months of this year have already passed; where does time go? It is passing so quickly and with all of the excitement we have been having in Eastern Connecticut with flooding and road closures this industry is never boring.

I want to thank everyone that attended Builders Day at the Capital. It was a raving success!!! Many legislatures were visited; all of them quite receptive to what we had to say.

The current legislative session serves as an excellent reminder of the importance of strong Political Action. It's imperative that we continue to educate lawmakers who can assist us in opposing or supporting specific legislation that affects our industry.

Your support and participation is an investment in our profession. All of the legislators I spoke to, requested continued feedback throughout the year to aide them in voting the way that will help their constituents.

As we continue to work through our challenges in the economy, we remain focused on future business growth. As we stay hopeful that the economy improves and is stimulated, please know that we value your membership and are confident that enhancement in business activity is not too far behind. We all need to build on our strengths and minimize the impacts of our weaknesses.

In attending state association meetings this year, I have become increasingly aware of the high degree of excellence we have achieved in our local programs and services. This excellence is a direct result of the hard work of the Board of Directors, committees and staff. Please join us as we build on this standard of excellence. There's a great deal ahead for the BAEC organization, as we continue to make sure we are doing everything possible to maximize your membership benefits throughout the year. We continue to focus on providing you with information through our various forms of media such as our newsletter and website and through workshops and classes on topics of importance to you. The recent response of the construction community to our information and class offerings for the EPA lead certification requirements clearly indicates that BAEC is a leader in the construction industry.

As always, we welcome your feedback and encourage you to share your thoughts and suggestions.

Happy, Playful, Prosperous Spring to All!

Denise M. Nott, BAEC President
 Nutmeg Building & Remodeling
 BAEC President



Get the lead out with BAEC!



New Members Welcome!

Lenny Patera of Hampton Remodeling CO., LLC
 247 Singleton Road
 Chaplin, CT 06235
 Ph 860.455.1340 Fax 860.455.9150 Cell 860.208.4981
 hrc@hamptonrc.com www.hamptonrc.com
 Sponsored by **Ev Hyde of Shelter LLC**

BAEC Member Benefit

Take advantage of our BAEC mass mailing member benefit and put your insert of up to 2oz in the next issue of the Straightedge. Your first insert is **FREE**

Volunteer Mentors Needed

The following schools and/or programs need your help.

Parish Hill High School in Chaplin is becoming an environmental magnet school with courses such as green architecture and sustainable fuel. The assistant principal saw our course offerings in the Three Rivers Community College catalog and contacted me to see if we would help develop their curriculum and consult in designing and building a green addition to the school.

EastConn is looking for green speakers and field trips.

Camp Wightman in North Stonington would like our volunteer support for their summer program Tool Time program. The Handyperson Camp will offer youth in K-12 a chance to learn about construction Wednesday, July 21 through Saturday, July 24.

Please call the BAEC office if you would like to work with any of these student groups.

EcoRock is a Green Building Drywall Substitute

A Sustainable Alternative to Sheetrock for LEED Certification Points

EcoRock is made by the Serious Materials company which operates four plants. This new wall-covering construction material just became available during the summer of 2009. Its introduction into the homebuilding market is sure to be welcomed after the recent scandal over tainted Chinese drywall imports and the subsequent lawsuits.

What Makes EcoRock a Green Building Material?

This drywall substitute is made out waste products from manufacturing other goods, saving them from being discarded in landfills. The manufacturing process is also more environment-friendly. Drywall must be heated in an oven in a process to harden it.

Serious Materials claims their product uses 80% less energy to produce than gypsum wallboard. That fact alone will make a difference when the coming Cap and Trade legislation takes effect. Building a home with EcoRock can contribute up to 8 points toward LEED certification

Other Benefits Over Sheetrock

- It bypasses gypsum's oven-cooking process. Instead, the manufacturing process involves mixing fly ash, kiln dust, slag, and fillers with water according to inhabitat.com. This forms a paste-like compound which is poured out and allowed to dry. The exact detailed recipe is an inside secret.
- It's virtually mold-proof, scoring 10 on a 10 point ASTM D3273 rating scale. This makes it a much healthier building material in the home.
- It generates 60% less dust than drywall, making installation less of a chore.
- It's engineered to be completely recycled, whereas many landfills will not accept gypsum, making disposal of it problematic.
- It's termite resistant.

LEED 2009 Certification Credits

Using this product can score 2 points for recycled content, 2 for regional materials, 1 for being low-emitting, and 3 for indoor environmental quality. It is also rated *cradle to cradle gold*, which no brand of conventional drywall is.

Installing EcoRock

This product installs just like conventional drywall. The difference is that rather than having a paper finish, it has a "coated glass mat". According to Serious Materials, it hangs and finishes just like taping and floating drywall.

The initial price is expected to be in the \$14 - \$20 USD range for a 4' X 8' sheet which is a bit high for most construction, in an industry that thrives on cost-saving. Currently, that would just about double the cost of materials. That might fly for some up-scale home builders, but most homeowners can't afford to be that green, no matter how well-intentioned they may be. But in a smaller remodeling project, it just might work.



Education Corner



Introduction to Passive House,

May 13, Berlin, CT by Mike Duclos and Paul Eldrenkamp

The Passive House approach to design and construction sets very specific and aggressive goals with regard to how much energy a building should consume. This workshop will describe those goals; demonstrate the software (PHPP) used to model the building to meet the goals; discuss the impact of the goals on design; and show examples of building materials and construction strategies conducive to meeting the standard. The instructors are both Certified Passive House consultants.

After completion of this course, participants should be able to:

1. Understand the specific criteria required to meet Passive House standards.
2. Gain a broad overview of the Passive House Planning Package.
3. Know what design elements are more conducive to meeting the standard.
4. Know what materials and construction techniques work well with Passive House and which don't.

The fee for the one day workshop is \$270 for NESEA members and \$295 for non members.

The Business & Technology of Solar Thermal,

June 24, 25, and 26, a 3-consecutive-day workshop, in Berlin, CT by Fred Paris

Across all energy markets, solar thermal systems represent the most flexible renewable energy application. System applications range from small residential hot water systems to giant ground-mounted parabolic mirror plants generating steam for utility turbines. This three-day session examines market opportunities, technical perspectives and business strategies for those considering thermal systems for their own use along with marketing and business strategies for thermal practitioners.

After completion of this course, participants will be able to:

1. Differentiate solar thermal technology from passive solar, solar photovoltaic, and other renewable energy alternatives.
2. Identify and list the key components and collector types used in residential and commercial thermal systems.
3. Evaluate potential applications for adequate solar radiation and site variables.
4. Formulate basic proposals, articulate financial incentives and credits, and calculate payback periods.

For further information on these workshops and to register, visit <http://www.nesea.org/sustainabilityworkshops/>

NAHB University of Housing Classes in Our Area

HBA of Hartford

Project Management	April 29
Building Technology: Systems & Interior Finishes	May 14
Construction Contracts & Law	May 21
Building Technology: Structures & Exterior Finishes	June 4
Business Accounting & Job Cost	June 11
CAPS I: Marketing & Communications	June 17
CAPS II: Design/Build Solutions for Aging & Accessibility	June 18

For education information please visit www.hbahartford.com or call 860.563.4212.

HBA of Fairfield

Advanced Green Building Science	April 20-21
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For education information please visit www.fairfieldcountyhba.com or call 203.335.7008.



2010 National Green Building Conference

May 16 –18, 2010
Raleigh Convention Center,
Raleigh, NC

Get contacts, tools and ideas that are good for both the environment and your bottom line. The NAHB National Green Building Conference is the only national conference targeted to green building for the mainstream residential building industry.

Network with suppliers and manufacturers to discover what products will work for your projects, Attend exceptional education sessions and gain new perspectives.

To register, please go to www.nahb.org/GreenBuildingConference

Upcoming EPA Lead Renovator Training Dates:

Tues, June 8
Wed, July 7
Wed, Aug 4

Call the BAEC office to reserve your classroom space Today!

Builders Face Health Reform Without Onerous Provision

Just one week after landmark health care legislation became the law of the land, President Obama on March 30 signed a second reconciliation bill with "fixes" to the health care measure that include the elimination of an onerous provision targeting the construction industry.

NAHB worked closely with lawmakers to ensure that one of the changes incorporated in the second "corrections" measure (H.R. 4872) would strike a provision in the original health care bill (H.R. 3590) offered by Sen. Jeff Merkley (D-Ore.) requiring construction firms to provide health coverage if they employ five or more workers.

Small businesses in every other industry are exempt from providing mandatory health insurance if they employ 50 workers or less. As a result of NAHB's efforts, the 50-worker threshold will now apply to all construction industry workers as well.

The vast majority of NAHB's members are small businesses that employ fewer than 10 people. Approximately 60% of NAHB's members build fewer than 25 homes per year and 80% have less than \$5 million in annual receipts.

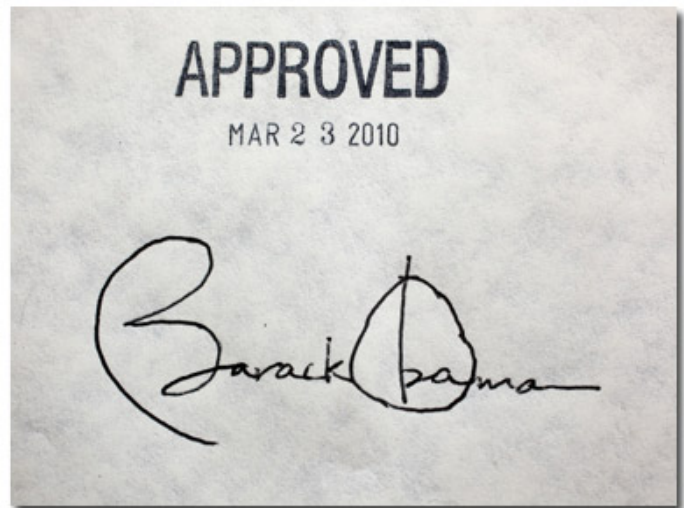
"NAHB led the charge to ensure that the Merkley language that unfairly singles out the construction industry and threatens the viability of countless home building firms across the nation was stripped out of the final health care legislative package," said NAHB Chairman Bob Jones. "If this punitive provision had not been removed from the final bill, many small builders across the nation would have seen their businesses face a difficult financial burden."

Setting up the chain of events leading up to the current health care reform provisions, the House late in the evening on March 21 in a rare Sunday session narrowly approved H.R. 3590 with no Republican support. Immediately after that, the House approved H.R. 4872, which contained a series of revisions to the legislation, including the elimination of the Merkley provision.

In the days and weeks before the vote, NAHB aggressively targeted key House Democrats to urge them to oppose H.R. 3590 and coordinated a coalition of construction organizations and supplier groups to oppose the language and insist that it be stripped from the legislation.

In addition to opening a booth on the show floor at the International Builders' Show where industry members could contact Congress in opposition to this provision, the association also sent out an alert urging all its grassroots members to call their representatives and insist that they oppose H.R. 3590 because of the unfair Merkley language. On the day of the actual vote, NAHB sent a letter to every member of Congress designating a vote in opposition to H.R. 3590 as a key vote "given the detrimental impact H.R. 3590 would have on the home building industry."

Although the original bill did pass with the Merkley language intact and was signed into law two days later, the Senate immediately began consideration of H.R. 4872 and its package of amendments to overhaul the final health care legislation.



President Barack Obama's signature on the health insurance reform bill at the White House, March 23, 2010.

(Official White House Photo by Chuck Kennedy)

H.R. 4872 was debated by the Senate under special reconciliation rules that require only a simple majority to pass, and the bill prevailed on a 56-to-43 vote.

The measure was sent back to the House for one final vote after two minor provisions were removed due to a technical challenge by Senate Republicans. On March 25 the House approved the revised Senate package, which strikes the onerous Merkley requirement for small builders, and the measure was signed into law on March 30.

Though NAHB successfully led the effort in preventing enactment of an unfair, expensive measure that could have been devastating for the majority of its members, there are still other aspects of the massive health care overhaul that remain controversial. The legislation is extremely complex, and many of the provisions will have to be phased in over the coming years.

Below is a timeline analysis of the new law's impact on NAHB members:

2010

Small Business Tax Credit

A temporary small business tax credit will be made available for some firms that provide qualified health coverage. Only firms with 10 or fewer employees will receive the full credit. For a firm with 11 to 25 employees, the credit is reduced per employee. Firms with more than 25 employees get no credit. Additionally, only firms who pay their employees an average of \$25,000 or less are eligible for the full credit. The credit is reduced as the average wage increases, stopping when wages reach \$50,000. Only firms covering 50% or more of insurance costs will be eligible for the credit, which will be available for a maximum of six years.

Parent's Policy

Children can stay on their parents' insurance policy until age 26.

2011

Reporting

Employers will be required to report employees' health benefits on W-2s.

HSA and FSA Limits

Consumers are prohibited from using Health Savings Accounts and Flexible Spending Accounts to purchase non-prescribed items, including over-the-counter medication (except insulin). The penalty for using HSA's for non-qualified purchases increases to 20%.

Federally Subsidized Long-Term Care

Employers may voluntarily participate in the Community Living Assistance Services and Supports (CLASS) long-term care program. Participating firms' employees will be automatically enrolled and subject to payroll deductions unless they choose to opt out.

Cafeteria Plans (Safe Harbor)

Employers will have to meet minimum contribution requirements to receive protection from nondiscrimination requirements under cafeteria plans.

2012

1099 Reporting

Businesses will have to send Form 1099s for every business-to-business transaction of \$600 or more.

2013

Deductible Medical Expenses

New limits are placed on the deductibility of medical expenses on individual income tax returns. This provision raises the 7.5% floor on medical expenses to 10% of Adjusted Gross Income. The AGI floor for those 65 and older remains at 7.5% through 2016.

Broadened Medicare Hospital Insurance Tax Base

An additional surtax of 0.9% is placed on earned income in excess of \$200,000 for individuals and \$250,000 for couples. The surtax is not indexed to inflation. There will also be a 3.8% surtax on investment income for taxpayers with AGIs in excess of \$200,000 for individuals and \$250,000 for couples. The surtax is not indexed to inflation.

FSA Limits

Cafeteria plan FSAs will be limited to a maximum of \$2,500 (inflation-adjusted after 2013).

2014

Health Insurance Exchanges

Exchanges are open to individuals and small businesses with up to 50 employees (individual states may opt to increase that number to 100).

Premium Credits

The government begins subsidizing individuals up to 400% of the federal poverty line - \$88,000 for a family of four. These credits will subsidize individuals purchasing insurance in exchanges (but not those with traditional employer-sponsored plans).

Medicaid Eligibility Expansion

The income level of Medicaid eligibility rises.

Individual Mandate

All U.S. citizens and legal residents must have qualifying health coverage or pay penalties. For an individual, the penalty begins in 2014 at the greater of \$95 or 1.0% of household income. In 2015, it grows to \$325 or 2.0%. In 2016, it reaches \$695 or 2.5%. After 2016, the amount will rise by a cost of living adjustment.

Employer Mandate

The law contains a somewhat complex employer mandate requiring some firms to provide insurance, pay penalties, or both. For employers with 50 or fewer employees, there is no mandate or penalty. Employers with 200 employees or more will be required to automatically enroll employees in the employer's health plans (employee may opt out). Otherwise:

If there are more than 50 full-time employees, the employer does not offer insurance and one or more of the employees receives government premium subsidies, then the employer must pay \$2,000 per subsidized employee, minus the first 30 employees.

If there are more than 50 full-time employees, the employer offers insurance and one or more of the employees receives premium subsidies, then the penalty is the lesser of \$3,000 per subsidized employee or \$2,000 per full-time employee, minus the first 30 employees.

Voucher

If an employee's household income is below 400% of the federal poverty line and his or her insurance premium falls between 8% and 9.8% of household income, the employer must offer the employee a voucher to purchase insurance in the exchange. The voucher must be equal to the amount the employer contributes toward an employee's premium. An employee with these characteristics will not trigger the employer penalties.

Waiting Period

There are penalties for firms who have a waiting period of more than 90 days before employees are eligible for insurance.

2016

Interstate Health Choice Compacts

Qualified health plans can be offered in all participating states, but insurers will be subject to the consumer protection laws of the purchaser's state.

2017

Large Employer Participation in Exchanges

States may allow large employers to offer coverage to their employees through the exchanges.

2018

Cadillac Tax

The government will collect a 40% excise tax on health coverage in excess of \$10,200 annually for an individual or \$27,500 annually per family.

For more information, e-mail [Carlos Gutierrez](mailto:Carlos.Gutierrez@NAHB.org) at NAHB, or call him at 800-368-5242 x8242.



HBA of Connecticut News

Home Building Industry Day at the Capitol 43 legislators hear from HBA members

During a tough legislative session focused on budget issues, 75 HBACT members descended on the State Capitol, to remind legislators that they need to make it easier for companies to do business in the state! Armed with 2 x 4 paper-weights that read "This paper-weight could have gone into a house, but for CT's regulatory denials," members told legislators how the current regulatory climate makes it even harder for builders to build homes and create jobs.

Home Building Industry Day started with a breakfast in the Old Judiciary Room of the Capitol and a briefing on legislative issues from Bill Ethier, CEO and chief lobbyist for the HBACT. For the first time in years, the HBA was able to support a number of bills, all aimed at streamlining and speeding up the approval process for building permits. "It's important to note that these bills target elimination of 'red-tape' and won't have any impact on public health and safety or the environment," said Ethier. "Among our legislators, there is growing recognition that the state's business climate needs to improve, and some are proposing bills to make that happen," he added. However, the state agencies, particularly DEP, are pushing back to defeat these bills.

The association opposed several bills including SB 123, another version of the same wetlands regulation expansion bills that have been proposed and defeated for the past four years, and HB 5137, a bill that would have required home improvement contractors to obtain signed lien waivers from all subs before receiving final payment from homeowners. **Both of these bills died in committee due to the HBACT's opposition and our member contacts with legislators about the harm these proposed bills would do to their businesses.**

Rep. Bill Aman, an HBA member and State Representative from South Windsor, stressed the importance of sharing personal anecdotes when talking to legislators. He noted that it was good to have facts, statistics and talking points that the HBACT produces, but personal anecdotes from constituents that illustrate the issues are memorable and stick with representatives when they are voting!

Throughout rest of the day, members met individually and in groups with legislators, reminding them that 100 new homes create 324 new jobs and millions in local income and taxes and fees to local governments. Members who weren't able to meet with legislators on Home Building Industry Day have been setting up appointments in their districts across the state. "Sitting down over coffee to get to know your legislator is a great way to start a good relationship or to strengthen a relationship after you've met at the Capitol," said Ethier.



HBACT Senior Officers met with Speaker of the House Chris Donovan on Home Building Industry Day: TJ Casey, HBACT's lobbyist from Gaffney-Bennett, George LaCava, Barry Rosa, Liz Verna, Donovan, Bill Ferrigno, Joanne Carroll.

This Just In....

Bob Hanbury reports that yesterday, the state Codes & Standards Committee voted to strike the fire sprinkler mandate from the pending 2009 IRC. However, Committee is looking for a proposal that would outline incentives in the form of code modifications or exceptions for town house builders if they do install sprinklers in town homes. They'd like us to meet with the fire marshals and building code officials to work on this incentives package very soon.



During the breakfast briefing at Home Building Industry Day at the Capitol, members listen to a summary of the issues before their meeting with legislators. The breakfast was sponsored by Connecticut Appliance & Fireplace Distributors, Landworks Development, LLC, LICO Group, Verna Properties, and Sanson, Inc.

BUILDING BRIEFS

New Nationwide Survey Provides Comprehensive Look at Sentiment Toward Housing

A new national survey gauging attitudes toward housing finds that two-thirds of Americans (65%) still prefer owning a home, despite the challenging economic environment and the housing downturn. The Fannie Mae National Housing Survey, conducted between December 2009 and January 2010, polled homeowners and renters to assess their confidence in homeownership as an investment, the current state of their household finances, views on the U.S. housing finance system and overall confidence in the economy.

"Despite the recent downturn in the housing sector, Americans continue to value homeownership and think about their homes in ways that go much deeper than the financial investment," said Mike Williams, President and CEO, Fannie Mae. "The public also strongly believes in the importance of upholding the financial commitment involved in buying and owning a home, even during these challenging times when home values have fallen."

- Eight in ten respondents consider homeownership important to the economy.
- Only 31% think that the economy is on the right track, but 44% expect their personal financial situation to improve in the next year. Delinquent borrowers are even more optimistic about the future, with 63% expecting they will be in a stronger financial position in the next year.
- Nearly two-thirds of respondents (64%) think it is a good time to buy a house, and nearly one in three (31%) think now is a very good time to buy a house. This is nearly as many who said it was a good time to buy in 2003 (66%), well before home prices peaked.
- Nearly three-quarters (73%) think housing prices will go up or stay the same over the next year, including 37% who think prices will increase and 36% who feel prices will remain about the same.

RealtyTrac Foreclosure Rates Are Down in Our Area

- New London County foreclosures remain unchanged at 174 in March from February. March foreclosures down 17.5 percent from March 2009.
- Windham County foreclosures fall 4.72 percent to 101 in March from 106 from February. March foreclosures down 28 percent from March 2009.
- Windham County was No. 1 of eight Connecticut's counties in February (biggest foreclosure problem). Its ranking fell to No. 3 in March. (New Haven is No. 1 for March)
- New London went from No. 5 to No. 6 (in March from February).
- New London first-quarter foreclosures up 18.3 percent to 466 from the fourth quarter.
- Windham County first-quarter foreclosures up 9.2 percent to 273 from the fourth quarter.
- Nationally, foreclosure activity up 7 percent in first quarter from fourth quarter and 16 percent from the 2009 first quarter.
- Connecticut ranks No. 15 of the 50 states for most troubled. Connecticut first-quarter foreclosures 17 percent higher than fourth quarter and up 19 percent from the first quarter of 2009.

International Green Construction Code Sets Course for Sustainable Future



The U.S. Green Building Council (USGBC), the International Code Council (ICC), the American Society of Heating, Refrigerating and Air Conditioning Engineers (ASHRAE), and the Illuminating Engineering Society of North America (IES) have announced the launch of the International Green Construction Code (IGCC), a set of standards intended to facilitate and accelerate the construction of green buildings in the United States. Public Version 1.0 of the IGCC was unveiled March 15 at the ICC's office in Washington, D.C.

This launch represents the combination of two national movements to create enforceable green building codes in the U.S.: one, by the ICC and ASHRAE, who have been trying to develop an industry standard with green building for decades, and one by the Washington, D.C.-based USGBC, who has been involved in a similar effort centered around the LEED Green Building Rating System since LEED was introduced in 2000. The IGCC merges the ICC's impact in all 50 states (and its 22,000 jurisdictions) with the technical abilities of ASHRAE, the IES, and the USGBC.

"Just like with the LEED rating systems, the IGCC code is meant to bring greater inclusivity and flexibility to green building," says Marie Coleman, USGBC spokesperson. "This code will allow jurisdictions to adopt green building guidelines in a streamlined, systematic manner that also fits the individual needs of a city or municipality."

The introduction of the IGCC also includes the unveiling of ANSI/ASHRAE/USGBC/IES Standard 189.1, Standard for the Design of High Performance, Green Buildings Except Low-Rise Residential Buildings, which does to energy efficiency and water use what the codes do for structural safety. Written by industry experts, Standard 189.1 also covers criteria including indoor environmental quality, materials and resource use, and the building's effect on its site and community.

Within a year, however, the ICC is expecting to update these codes.

WE'RE ON THE WEB!
WWW.BAEC.NET



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Bulk Mail
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Bozrah, CT

Good for the body is the work
of the body, and good for the
soul is the work of the soul,
and good for either is the
work of the other.

~Henry David Thoreau

 **Copies PLUS...more**
has brought color to the BAEC world of news!

*BAEC is the recognized source of quality building services and information.
We build neighborhoods and improve the communities in which we live and work.*

BAEC Networking Meeting

We know construction drives the
economy...So where are we going?

2010 ECONOMIC HOUSING FORECAST



From the National Association of Home
Builders Headquarters in Washington DC
Dr. David Crowe, Ph.D., NAHB Chief
Economist & Senior Vice President

and from Prudential CT Realty,
Barry Rosa, Vice President of
New Home & Land Divisions



\$40 BAEC, ECAR, ECT and Windham Chambers
\$45 for Billings
\$50 for Non-members

Sponsored by



Calendar of Events

April 2010

Wed	21st	5:30 PM	BAEC Night at New London Harbour Towers 463 Bank Str., New London
Thurs.	April 22, 2010		Earth Day EPA Ruling goes into Effect
Mon	26th	8AM—5PM	Lead Certification Training Bozrah Moose Lodge
Tues	27th	12:00 PM	BAEC Home Show Comm. New London, CT
Wed	28th	5:30 PM	BAEC Economic Forecast Holiday Inn 10 Laura Blvd., Norwich

May 2010

Tues	4th	6:00 PM	BAEC Board of Directors
Thurs	6th	6:00 PM	HBACT Developers Council
Thurs	13th	6:00 PM	BAEC Membership Comm.
Wed	19th	12:00 PM	BAEC Home Show Comm. New London, CT
Wed	26th	5:30 PM	BAEC Open Mike Night Bella Fiore's Restaurant Norwich, CT

Wednesday, April 28, 2010
Holiday Inn 10 Laura Blvd, Norwich, CT 06360
5:30 PM
Call 860.859.3518 for more information or to register!

For more information visit our
calendar at www.BAEC.net