October 2009



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President's Message



Congratulations Are in Order!

Congratulations to our 2009 HOBI Award Winners, listed below. Join them, along with over 400 other industry representatives, at the Aqua Turf Country Club in .Southington on November 10, and see the best that our

industry has to offer in Connecticut. It's a great show, organized and presented by Joanne Carroll, of JMC Resources.

Congratulations to Jim Pepitone on the completion of the BAEC 2009 Green Showcase home. The home will be the first in the state and northeast and the 2nd in the nation to achieve NAHB Emerald Status under the National Green Building Standard! Congratulations to the BAEC Golf Committee for the most successful golf tournament in the association's history. A great time was had by all and it was heartwarming to see so many individuals from the membership and the community come forward for the worthy cause of the L&M Hospital's Newborn Intensive Care Unit.

But wait. We're not done yet. We'll be choosing our 2009 BAEC award winners on November 3rd from nominations you submit, for presentation of awards at our Annual Meeting and Awards night on December 11, 2009. Get in the running. Get your nominations in today!

To our great prosperity,

Denise Nott Nutmeg Building & Remodeling LLC BAEC President

HOBI AWARDS 2009 BAEC WINNERS

BEST GREEN ENERGY-EFFICIENT HOME OVERALL ARK Contractors for 12 David Drive at Greenbrier in Oakdale

BEST OPTION UPGRADE Ark Contractors for energy-efficient and sustainable options at Greenbrier

BEST GREEN PRODUCT E. Osterman Propane For Empire Mantis Fireplace at Greenbrier, Oakdale

OUTSTANDING NEW LONDON COUNTY CUSTOM HOME Brom Builders Inc. for 34 Harvest Glen, East Lyme

BEST CUSTOM HOME UNDER 3,000 SF BW Williams Builder for 11 Ridge Road, Groton Long Point (Legacy Associates) BEST DETACHED 55+ HOME UNDER 2000 SF Sunlight Construction For the Stratford at Phillips Farm, East Hartford

BEST AFFORDABLE RENTAL UNIT Mystic River Building Company for Arden House & Village Apartments, Uncasville

SPECIAL RECOGNITION COMMERCIAL FIT UP Mystic River Building Company for Professional Eye Care, Waterford

BEST WEB SITE OVERALL Prudential Connecticut Realty for thehomesatgreenbrier.com

BEST COMMUNITY BROCHURE Prudential Connecticut Realty for Greenbrier Homes COMMUNITY SERVICE HERO AWARDS Home Designs by Bruno for the Extreme Makeover projects in Suffield and in Voluntown, CT

& Sanford & Hawley for the Extreme Makeover in Suffield, CT

BEST CONSTRUCTION/ PERMANENT CUSTOM HOME LOAN Liberty Bank

BEST END LOAN PACKAGE FOR A CONDOMINIUM COMMUNITY MetLife Home Loans

BEST REVERSE PURCHASE MORTGAGE MetLife Home Loans

Celebrate with our winners on November 10 at the HOBI Awards. Information about registration is available on page 6.

TRAIGHTE



Jim Pepitone's NAHB Fall Board Briefing

BAEC National Directors Jim Pepitone and Nort Wheeler represented us at the NAHB fall board meeting in September. Jim shares with us a sampling of the vast number of issues facing the industry and our association that were addressed:

- The biggest problems facing the industry today relate to bank lending policies that need to change to end the credit crunch and the inappropriate use of foreclosures by appraisers that is driving down values and sales. It is recommended that we help appraisers by compiling data on sales and comps. 26% of sales fail because of low appraisals.
- Chinese drywall defect claims have reached the courts. It is not clear if insurance will cover the claims or protect the suppliers, distributors, sub-contractors and builders.
- New EPA regulations are pending regarding silica content in drywall.
- Policy is changing in DC regarding immigration and the liability for verifying documentation of sub-contractors employees might rest with the builder.
- OSHA policy regarding training of employees and fall protection is being worked on by NAHB.
- NAHB will run a deficit of \$11,000,000 next year to be made up out of reserves.

- NAHB membership is 186,704 down from a high of 250,000. Retention is at 65%.
- The issues of multiple memberships was not voted on and is under further study.
- Associates account for 2/3 of NAHB membership. 116,000 of the 186,000 are associates.
- Check out the new branding effort of NAHB by going to the revised website.
- Education programs are doing well as is the NAHB Green program.
- The high rate of fraud in the First Time Home Buyers Credit program might cause the cancellation of the program.
- The First Time Home Buyers program was a large success and NAHB is working for its extension
- NAHB has adopted a Smarter Growth Policy Statement: Building Better Places to Live, Work and Play
- NAHB chief economist reports that all indications are that the economy has reached bottom and is turning around.
- NAHB has voted to oppose the licensing of Interior Decorators which if passed will eliminate others from providing interior design services.

Education Corner



Stay Tuned For EPA Lead Certification Training!

As of April 22, 2010, Firms MUST be Certified by the EPA and have one or more Certified Renovators when disturbing lead-paint in pre-1978 homes or child-occupied facilities. Firms who knowingly or willingly violate the EPA regulation may also be fined up to an additional \$32,500 per violation and/or face imprisonment.

BAEC is finalizing arrangements to bring this certification training to you in the near future. Stayed tuned for details and sign up early—class sizes are limited!!

Area Educational Offerings

From the Rhode Island Builders Association:

Pervious Concrete	Oct 29th
The Truth About Mold	Nov 5th

Contact Joanne DiGregorio for more information and to register for either of these two classes at (401) 438-7400.

From the HBAs of Hartford and New Haven:

Register today for one of the course offerings:

Estimating for Builders & Remodelers Basics of Building	Oct. 23rd Nov. 6th
Profitable Business Through Quality Practices	Nov. 20th
Construction Contracts and Laws	Dec. 4th
Land Acquisition & Development Finance	Dec. 15th

To register or to get more information on locations call 203-239-2002 or 860-563-4212.

For a full listing of all class offerings within the region and nationwide, visit www.nahb.org and click on education.



Learn About CommunityViz GIS Tool

October 29, 2009 at 7PM Northeastern Connecticut Council of Governments

Join us for a demonstration of CommunityViz (CViz) and a discussion of how it's being used in your region. CViz is a GIS-based tool that helps people visualize, analyze and communicate about the future of their communities. It uses public-friendly interactive maps, charts, 3D visuals, and other tools to analyze and illustrate planning choices. To RSVP, contact Susan Westa at Susan.westa@uconn.edu or 860-774-9600

Social Media New media marketing options for homebuilders

> BAEC Membership Breakfast Wednesday, November 18, 2009 7:30 am-10:00 am Holiday Inn in Norwich Featuring James Nicholas Easy Web Creations \$20 pp includes breakfast buffet



Social media marketing is the act of using social networks, online communities, blogs, wikis or any other collaborative Internet form of media for marketing, sales, public relations and customer service. Common social media marketing tools include Twitter, blogs, LinkedIn, Facebook, Flickr and YouTube.

James will show you how to make your building company stand out in today's times. He will show you, the user, how to publish your own blogs, posts, tweets, and even advertise on the web inexpensively.



The International Builders' Show® (IBS) is the largest annual building industry tradeshow in the country. It's THE place to see and discuss the hottest products on the market and network with your friends and allies. On top of that, IBS offers more than 175 education sessions taught by industry experts.

For NAHB members ONLY!

For a limited time, NAHB members can receive a complimentary 4-day exhibit registration, giving them access to the hottest exhibit floor in the building industry for absolutely no charge!

BAEC Golf Tournament Raises \$10,000 for L&M

The Fulton Funeral Parlor team led the pack with 11 under par and took first place at the BAEC annual golf tournament held at Richmond Country Club in Hope Valley, RI, on September 16, 2009.

The tournament was attended by 120 members and friends of the BAEC on a beautiful day at a beautiful course. The food was great and there were prizes galore. Thanks to our sponsors and the generosity of our players, we raised

Thanks to Our Many Sponsors!

Gold Sponsor Smith Insurance

> Silver Sponsor The Hartford

Bronze Sponsors DECCO Inc. Service Master By Mason

Lunch Sponsors **Chelsea Groton Bank** Molly, Bryce & Drew Reagan The Manzi Family

Dinner Sponsor **Carlin Construction**

Raw Bar Sponsors Middleoak Insurance Co. The Day Newspaper

Beverage Cart Sponsors **Smith Insurance Mark Spinnato Arc New England**

Cocktail Sponsor Peerless Insurance Co.

Practice Green Sponsors **Overhead Door Co of** Norwich The Recovery Room Cafe

> Cash Prize Sponsors Selective Insurance The Dominion

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Hole Sponsors

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\$10,000 for the Lawrence & Memorial Newborn Intensive Care Unit in memory of Keelan Breen Budds, daughter of Bill and Shannon Budds of Smith Insurance.

A special thanks goes out to Mark Spinnato of Smith Insurance for taking the lead in making this such a successful event.





BAEC **Bayberries Gifts Five Star Golf Glass America Golden Spur Package Store** Hair Trendz John Budds Liberty Bank **Mallove Jewelers** Max's Package Store **Old Lyme Country Club Rob & JoAnne Ferullo Smith Insurance** The Hartford Vermont Mutual Insurance Co. Wireless Zone

BAEC Shows Off Its Emerald Jewel

BAEC held its 2009 Showcase Home Open House September 26 and 27. Jim Pepitone's Greenbrier model home will be the first in the Northeast and Connecticut and the second in the USA to be awarded the Emerald level of Certification by NAHB. The home has received certification as a DOE Build America prototype and an ENERGY STAR® certified home.

Building Science recommends a formula of 5,10,20,40,60; R-5 triple glazed Harvey windows, R-10 under the slab, R-20 basement walls, R-40 exterior walls and an R-60 roof. The resulting systems-designed residence concentrates first on the enclosure and second on mechanical systems.

Anchor insulation used a variety of materials in order to attain the highest R-values with the least financial strain attainable and sustainable.

A high performance healthy home uses only a small amount of energy. M&W Sheetmetal designed the 2800 sq ft home so it can be heated on the coldest day using less than 30,000 btu of energy and can be cooled using only 1.5 tons of AC.

A major portion of the insulation is attached outside of the frame to reduce thermal bridging and moisture build up in the wall cavity. Hunter Panel (Portland, ME), supplied a 5.5" Cool Vent Polyiso roof panel that provides for air circulation above the insulation and below the roof. The exterior wall system includes 3" of foil faced and sealed Polyiso and a 1" air chamber between the Hardplank siding and the insulation.



Norwich Overhead Door installed eco-insulated garage doors. Stock supplied the ENERGY STAR® Therma-tru™ exterior doors and UBS supplied MoistureShield® decking and the Mohawk engineered oak hardwood floor. Osterman Gas supplied the Rinnai boiler and Empire direct vent condensing fireplace. Moffit painting used Benjamin Moore® Eco Spec® paint and The Kitchen Guy supplied KraftMaid® cabinets and granite counters.

Waldo Renewable will be installing a 10 kW PV system.

Sticking to his goal of attainable and sustainable, builder Jim Pepitone determined that the HVAC system with the fastest payback and most efficient back up is the Hybrid Air Source Heat Pump. Like a hybrid car, electric is used to generate heat down to 40° F when a 98% efficient, fully modulating,

gas fired direct vent furnace will kick in to supplement the heat pump. Hot water is supplied by a wall hung, direct vent, instant on gas boiler.

Eastern CT Flooring provided the eco bath floor tiles. Budnick plumbing installed a manifold home run water distribution system and Brite Way Electric installed the ENERGY STAR® Fixtures supplied by Major

Electric. Kohler® and The Granite Group supplied the dual flush toilets and low flow faucets. Goodale Sheetrock nailed and glued drywall to the frame to assist in preventing tion. A rain barrel is used to rainwater and a rotating barre for composting. Bruno Hayn the passive solar heating and aspects of the systemshome. ENERGY STAR® appliwere supplied by Coogan and sleeve. Cyclone Home systems the alarms and central vaccompleted the site work after selectively cut and pruned





air infiltracollect is provided originated cooling designed ances Gilderinstalled uum. CRS **CTF** Forest trees. Site

material was provided by Lombardi and landscaping was accomplished by New London County Landscaping. Peter Fusaro of Preferred Builders has provided the certification services for the ENERGY STAR® and NAHB Green programs.

Stock Loan services provided the financing for this project.



HBA of Connecticut News

Local Regulatory Affairs Program

The town of Stonington was rejected a proposed change to the regulations for home businesses. The change would have required a home business to operate solely in the home and limited the business to 25 percent of the square footage of the home. The PZC felt the current regulations do enough to protect neighbors.

The town of Windham has revised its subdivision regulations. The new regulations can be found at http://

www.windhamct.com/department.htm? id=jjkkfjg8&m=boards. Click on "Subdivision Regulations" on the right-hand menu.

The town of Woodstock has begun updating its Plan of Conservation and Development (PCD). Information on the update can be found at http://www.townofwoodstock.com/BoardsCommissions/PlanningandZoningPZC/tabid/242/Default.aspx.

HOBI Award registration Information

2009 HOBI Awards Gala

Tuesday, November 10, 2009 5:30 to 9:30 pm Aqua Turf Country Club, Southington, CT Registration for the 2009 HOBI Awards Dinner is <u>\$70 pp</u> with pre registration and pre payment received by 10/16/09. Registrations received after 10/16/09, are \$75 pp. <u>Dinner choices</u> are: (A) Prime Rib (B) Baked Stuffed Shrimp or (C) Chicken Valdestone. Open bar will be offered from 5:30 - 6:30 pm.

For more information or to sign up please visit hbact.org or call the HBACT at 860-521-1905.

NAHB's new brand and logo are ready for your use...





National Association of Home Builders The NAHB Board of Directors adopted a new branding structure and logo for NAHB. Now, after much hard work and testing, they are rolling out our related resources for

members and HBAs. To get you started, you'll need to access the *NAHB Brand Identity Guidelines for NAHB Members and Affiliated State and Local Associations*, which are available at: www.nahb.org/logoform. Here, users will be asked to acknowledge that you have reviewed the guidelines and accept their terms of use. Once you do this, you will be given access to the logo Web page. For access to this page *after* you have accepted the terms of use, you can go straight to www.nahb.org/logos.

Please note that NAHB will be undergoing a "rolling" implementation of the new brand, which means that you can expect to see both our old logo and our new one in use for guite some time to come. To minimize costs, our staff will be using up existing stock of letterhead, brochures and other materials before printing new resources with the new logo; our locals and members are encouraged to do the same. At some point in the future, NAHB will ask that all affiliated associations and members transition to the new logo - but until then, please feel free to use whatever materials you may have that employ the old logo. Of course, as you order reprints of materials, you should use the new NAHB logo in accordance with the NAHB Brand Identity Guidelines. Similarly, websites and other electronic communication vehicles can be updated with the new logo at your earliest convenience.



Coming to you January 23 and 24, 2010



Progress in Congress

Our campaign goal to achieve an extension and expansion of the \$8,000 first-time home buyer tax credit continues to gain traction in the halls of Congress. Just last week, extending the tax credit's effective date was high on the agenda when Senate Majority Leader Harry Reid and House Speaker Nancy Pelosi met with President Obama to discuss options to further stimulate the economy and create jobs.

In a statement after the White House meeting, Reid said the government "should continue efforts to strengthen the housing market by extending the home buyer tax credit." Pelosi told reporters that Congress is considering extending the tax credit and that "the question is, would that be just first-time home owners or would you open it up to other purchasers of homes?" Both statements come on the heels of a recent acknowledgment by the White House that "there has been quite a bit of success" with the home buyer tax credit thus far.

Going forward, rest assured that NAHB will continue to press Congress and the Administration to take action on the tax credit and our other campaign goals; read more about our Revive Housing, Restore America campaign online, or send any questions you may have to: MondayMorningQuestions@nahb.com. Approximately 200,000 additional home sales are attributable to the tax credit so far, and that it has resulted in a net increase of 187,000 jobs. Extending the tax credit through Nov. 30 of next year and making it available to all purchasers of a principal residence would result in an additional 383,000 home sales and generate 347,000 new jobs in the coming year.

Homelessness Remains Unacceptably High

The 2009 Point-in-Time Count of Homelessness found that Homelessness remains at an unacceptably high level. Despite coordinated efforts to create supportive housing for those who are homeless – and to create homes that are affordable so homelessness can be prevented – the number of homeless people in the state has remained at an unacceptable level over three years.

Rural and suburban homelessness saw an increase from 2008 in Connecticut, especially for families and children in families, both up 33%. This finding is consistent with national studies.

Thirty-two percent (32%) of families were working at the time of their homelessness. Seventy-eight (78%) of families reported having some source of income. Sixty percent (60%) of adults in families had a 12th grade education or higher. Fifty seven percent (57%) of adults in families reported no history of hospitalizations for mental health or substance abuse. However, 43% of families who were homeless on the night of the count had to leave their last place of residence due to problems with rent or eviction.

The cost of housing has risen markedly, a likely contributor to family homelessness. Approximately one-third of adults in families reported that they were currently working at the time of the Count. A household must earn \$21.60 an hour – or about \$44,938 a year – to afford a typical 2-bedroom apartment in Connecticut according to the National Low Income Housing Coalition. Despite a modest downturn in housing median sales prices in 2008, a household must still earn \$75,000-\$80,000 annually to qualify for the \$265,000 median sales price home in the state and also have \$26,000 to \$53,000 for a down payment.

The results of the 2009 Point-In-Time Count confirms that more supply of affordable and supportive housing is needed, and that eviction prevention and other practices that help families and individuals remain housed during a financial crisis are also cost-effective solutions.

HOUSING SNAPSHOT

Interest Rates				
	30-Yr. Fixed: 4.87%	15-Yr. Fixed: 4.33%	5 Yr. ARM: 4.35%	
	1 Yr. ARM: 4.53%	Libor (3 months): 0.28%	Prime: 3.25%	
Housing Starts* (August 2009)				
	Total: 598,000	Single: 479,000	Multi: 119,000	
Home Sales* (August 2009)				
	New: 429,000	Existing: 5.1 million		
Median Home Prices (August 2009)				
	New: \$256,800	Existing: \$177,700	* Seasonally Adjusted Annual Rate	

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



Johnny D's Words of Wisdom



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Never let the fear of failure be an excuse for not trying. Society tells us that to fail is the most terrible thing in the world, but I know it isn't. Failure is part of what makes us human.

-Amber Deckers, Ella Mental and the Good Sense Guide



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.

October Membership Meeting

THE HBACT IS WORKING FOR YOU FROM THE CAPITOL TO THE CONSUMER MEMBERSHIP ROUNDTABLE Bring Your Issues and Concerns to the HBACT Staff & Board Of Directors

Featuring

Bill Ethier, HBACT Executive Vice President & General Counsel

George LaCava, Trilacon, HBACT president

Liz Verna, Verna Developers, HBACT Vice President & Government Affairs Chair

And BAEC HBACT Board Members

Denise Nott, Nutmeg Builders **Nort Wheeler**, Mystic River Building Co.

Tim Applegate, N. L. County Landscaping Everett Hyde, Shelter

Wednesday, October 28, 2009 Holiday Inn, Norwich, CT Call 860.859.3518 for more info

Calendar of Events

OCTOBER 2009

Wed.	21st	12:00 PM
Wed.	28th	5:30 PM

BAEC Home Show Mtg. General Membership Mtg. Holiday Inn, Norwich, CT

NOVEMBER 2009

Tues.	3rd	6:00 PM	BAEC Board Meeting
Thurs.	5th	6:00 PM	HBACT Developers Council
Tues.	10th	5:30 PM	HOBI Awards
			Aqua Turf Country Club,
			Southington, CT
Thur.	12th	6:00 PM	Membership Comm. Mtg .
Wed.	18th	7:30 AM	General Membership Mtg.
			Social Media Breakfast
			1 5

For more information or to register for events, visit our calendar at www.BAEC.net

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