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GREEN MAKES GOOD SENSE (AND CENTS) FOR BUILDERS

Just a few years ago, there was a big debate in our industry about whether adding "green" features to homes would help sell them – or whether green was a passing fad.

The debate is largely over. Buyers and existing home owners are clearly seeing the value of improving energy efficiency and including other earth-friendly attributes in new and remodeled homes. As this month's cover story points out, there are many good reasons to green both new and existing homes, including a variety of incentive programs.

In new homes, budget-conscious buyers see the value of saving money on utilities for years to come. An energy-efficient new home is a better-built home – more comfortable for owners as well as gentler on the planet. And in remodels, contractors are helping home owners see the value proposition in everything from replacing windows and appliances to caulking, sealing and adding insulation to their homes.

The Home Builders Association of Metro Denver has long been a leader in the green and energyefficiency movement with the Built Green[®] Colorado program, created more than 15 years ago. Our industry program served as a catalyst to get a number of national and local programs off the ground. It has served a very valuable and useful service in providing on-the-ground, high-quality education to builders and their trade partners in how to build more efficiently by applying the principles of building science. Beyond energy use, Built Green[®] has educated our industry and the public about durability, resource conservation, indoor air quality, wise water use and many other issues.

Built Green[®] has led many of our builders to work better and smarter, constructing homes that are good for the planet because of reduced carbon emissions and careful use of natural resources. Home buyers benefit, too, because these homes are healthier and offer value-added options.

The severe economic downturn forced Built Green® to take an "intermission" starting last spring. The irony is not lost on us that our ground-breaking program is in transition just as the world around us is waking up to the importance of green building.

We are confident that Built Green[®] will continue in a somewhat different format, but still able to provide a useful service to builders and their trade partners. We will continue to work on education in building science. The EEBA conference in Denver this fall will provide lots of opportunity in that arena.

Meanwhile, the momentum of green building continues with the new state law requiring builders to offer solar options to buyers. These options range from installing a solar array to simply making a new home more solar-ready.

As to the momentum of the wider building market, I am cautiously optimistic at the trends I see. Lots of professionals in our industry seem to believe that while the market has a long way to go, significant indicators of consumer confidence are moving in the right direction. Hopefully, this suggests that recovery may start later this year and pick up steam in 2010. I'm talking to more professionals who may not be quite ready to pull the trigger and start construction, but who have enough expectations of recovery that they are working to get entitlements in place.

The emerging market will be different. The trend toward smaller lots and smaller, more affordable homes seems as clear as the trend toward greater energy efficiency in all residential construction. And many large national builders have pulled out of Denver, which is not necessarily a bad thing as some in our industry thought there were more of the national builders than the market could sustain. For those who have struggled to hang on during these difficult times, I urge you to continue hanging on and working as a community because together, we will do great things. We certainly can expect brighter times ahead.

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REFINE PLANS TO BETTER COMPETE IN A DEPRESSED MARKET

My grandmother often said it was better to light a candle than curse the darkness. At the age of 12, that meant nothing to me. But now, in "light" of the current housing market, it makes a great deal of sense.

Whenever sales diminish, we can typically point to one of several causes: new competition, a poor sales staff, poor design or even unfavorable pricing. In this economy, it's easy to pin the cause on the obvious: our market downturn. Quoting Al Trellis of the Home Builders Network in a recent publication, "There is little we can do about the economic conditions, but we can specifically address the issue of product desirability." There are still buyers out there and sales being closed.

Product design is typically crafted in one of two ways: from scratch based upon a new concept with a specific buyer profile or through an additive process where an original plan is tweaked and nudged over a period of time. In a hot market, we see a great deal of the additive process, where plans are upsized and "up-featured" without regard to true value assessment or a pricing threshold.

In a cold market, where sales are tough and buyer-perceived value is of prominent importance, those additive plans become an albatross. Back in the early 1990s, during a similar stall in the market, we spent a lot of time retooling existing plans, refining them to compete in a depressed market:

 TRIM EXCESS SQUARE FOOTAGE by properly sizing spaces and minimizing traffic areas. Create an increased sense of livability.

TRIM COSTS BY SYSTEMIZING FRAMING. Use 2-foot modules. Optimize spans. Integrate framing techniques that reduce the amount of framing and increase insulation performance. Simplify roofs. Minimize corners. CREATE A NEW, UPDATED LOOK. Delete non-valued rooms (living rooms?). Add valued spaces (a main floor bedroom suite/second study).

RE-SKIN THE EXTERIOR, adding green-rated, low-maintenance materials. Create a more compelling streetscape.

REFOCUS ON A SPECIFIC BUYER PROFILE. For example, take a ranch plan and modify it to meet 50+ buyer standards.

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"No matter the state of the economy, good value-conscious design – focused on the buyer's perception of value judgment – will capture a significant market share and profit margin," Trellis says.

The accompanying plans illustrate an original model of 2,906 square feet that has been retooled for costs and updated by introducing value-added spaces such as a second study/guest room and a wine room on the main floor while relocating the laundry to the upper floor. The structure has been simplified and the square footage was slightly reduced by 40 square feet.

Jerry Gloss, AIA, is a senior partner at Knudson Gloss Architects, a nationally recognized architectural firm in Boulder. Its work includes custom residences, community home series, remodels and multi-family homes. Jerry is an appointed member of the NAHB Design Committee. Email Jerry at jgloss@kgarch.com.









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REMODELING A BUSINESS PLAN

The new construction woes of the last

couple of years have builders around the country looking for answers to serious questions about company growth or, in some cases, survivability. Companies that have embraced green building as a core company value have fared somewhat better in these tough times, but the industry is clearly hurting across the board. In the big picture of the shelter industry and resource efficiency, homes that have been on the ground for a decade or more have



a bucket load of potential in terms of lowering energy use and carbon reduction. Add to this the tendency for folks to stay put and wait out the economic cycle instead of making a new home purchase, and you might get a sense of where I'm going with this. Might builders find strength in diversifying to green remodeling?

This is not a new idea. If anything, I'm behind the times. Builders in Colorado and around the country have already made this move, although not necessarily with a green focus. In spite of the economic downturn, there is awareness in the market that wasn't there as little as five years ago. People know more about green building and the environmental consequences of poor building choices, and if the exponential growth of books, magazines and "green building experts" is any indication, green remodeling should be a path worth checking out. Did I mention potential? According to *Buildings Energy Data Book*, 92 percent of U.S. homes were built before the year 2000.

Let's take a quick look at what a green remodeling project might entail. Obviously, orientation of the home is off the table, although in some cases an addition can enhance the original design by adding a passive solar component. A full-scale renovation will involve serious consideration of what works and what doesn't in the original structure. Like a well-thought-out new home design, all the parts of the home should be considered – the house is still a "system," even if it needs substantial modification of its components. The details cannot possibly be covered in a short article. Thankfully, there are ample resources for green remodeling. One of the best is GreenBuildingAdvisor.com. But here is a sampling of green remodeling points to ponder:

• FOCUS ON ENERGY. On the global to personal scale, energy use is going to have the greatest impact. For the house's envelope, "insulate right, seal it tight" applies. This is also the place where things can go awry if the principles of building science are ignored. Let's review:

- Heat travels from hot to cold.
- Moisture travels from wet to dry.
- Air flows from high pressure to low pressure.
- Water flows down (that gravity thing).
- Physics rules; get over it.
- REPLACE THE HVAC. It can be another place for significant gains.
 - Use sealed combustion gas appliances. Because you have sealed and insulated properly, you will want to get all the combustion air and associated byproducts isolated from the house.
 - Whatever you can do to seal the duct system which is very likely leaking like a sieve – do it. Accessible ducts can be sealed with mastic. The rest can be sealed from the inside with an aerosol sealing system.

IMPROVE INDOOR AIR QUALITY. Choose interior materials carefully, from the paints and finishes to the cabinets and appliances. Zero-VOC (volatile organic compounds) paints and finishes are on the market and available in mainstream home improvement centers. Introduce fresh air mechanically (more effective and reliable than opening windows).

LANDSCAPE WITH ENERGY AND WATER IN MIND.

Well-placed trees can reduce summer cooling needs. Keep plants far enough from the foundation so that watering systems don't hit the wall or foundation. By now xeriscape should be a familiar term, but attention to proper plant types and groupings as well as minimizing turf area will reap water-saving benefits.

The bottom line is that home remodeling and renovation is taking the same course as new construction. While "pure green" is not yet the new "normal," the industry is certainly heading that direction. And with the tremendous potential represented by the stock of existing homes, there should be a willing market waiting to be tapped by builders who have seen the green light. **1**

Doug Seiter contributes to this publication on environmental building and energy-efficiency issues. He is the former state coordinator for Built Green[®] Colorado. Contact Doug at dlseiter@comcast.net.

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AMBITIOUS HOME ENERGY-EFFICIENCY

programs are launching in the midst of the toughest building environment in decades, with advocates predicting they can help builders emerge stronger than ever.

Spurred by a new state law and state regulatory action, Xcel Energy recently launched two programs aimed at reducing home energy use this year. ENERGY STAR[®] New Homes Colorado aims at making new homes more efficient, while Home Performance with ENERGY STAR[®] offers a variety of incentives for retrofits to existing homes.

The programs are part of a new effort aimed at reducing energy use – called Demand Side Management in utility parlance – that Xcel hopes will lower Colorado customers' energy consumption dramatically. On the electricity side, for example, the state's largest utility wants to reduce peak power demand by nearly 700 megawatts. The utility says such savings could delay or avoid building a power plant costing \$1 billion.

Both home programs use the brand of the blue ENERGY STAR® program created by the U.S. Department of Energy in 1992. Built Green® Colorado adopted ENERGY STAR® standards as the minimum energy requirement for its home checklist last year. The program requires homes to be at least 15 percent more efficient than current building codes in areas such as air sealing, insulation and windows. As code requirements have increased, ENERGY STAR® has boosted its standards.

Bruce Peterson manages both new programs for Xcel Energy and acknowledges that the programs were designed before the home building market tanked.

Trying to launch this year "has been challenging, but a lot of good work had been done before we got to the marketplace," Peterson says. "Built Green® had already adopted ENERGY STAR® standards. And the ENERGY STAR® label has great recognition nationally – with 70 to 80 percent recognition."

Meanwhile, poor economic conditions forced Built Green[®] Colorado, the program launched by the Home Builders Association of Metro Denver in 1995, to take an "intermission" as of June 1 and temporarily suspend operations. "We encourage builders and their trade partners to work together to implement the sound building science principles that Built Green[®] has come to represent, including energyefficient and green building practices," leaders of Built Green[®] said in a letter last spring.

Karen Durfee, who chairs the HBA's Energy and Environmental Affairs Committee, notes, "What's happened to the Built Green[®] program is a sign of the times and what the economy has been doing. It seems ironic when green building is so much more prominent than ever that a program like this has struggled."

But like Peterson, she believes that the long tenure of Built Green[®] Colorado has created a wealth of education for builders as well as raising building efficiency standards.

And in another sign of the times, a former Built Green® leader, Todd Gamboa, now manages Xcel Energy's ENERGY STAR® New Homes program for Residential Science Resources.

"My agenda hasn't changed," says Gamboa. "I'm trying to improve the quality of homes in Colorado."

And the veteran of Village Homes, Harvard Communities and D R Horton says builders today are very receptive. "Many are looking for a way to differentiate themselves," Gamboa says. "And ENERGY STAR[®] is a great program to do it because unlike some new green programs, you can quantify how much energy a home will save. You can't 'greenwash' with ENERGY STAR[®]."

Building homes that are significantly more efficient than code requires is no longer limited to custom builders in Colorado, Gamboa notes. Production builders such as Oakwood Homes, KB Home and Richmond American Homes have made commitments to follow ENERGY STAR[®] requirements, he says. "And many more production builders are seeing the value."

To participate in the ENERGY STAR[®] programs, builders are required to work with third-party verifiers. Home energy raters (HERS), certified with RESNET, register with Xcel and go through screening. The raters work with builders, enrolling homes and consulting through the building process to guide a home toward the greatest possible energy efficiency.

Financial incentives encourage both raters and builders to make new homes highly efficient. For example, builders in the Denver metro area can earn a rebate of \$350 for meeting the minimum ENERGY STAR[®] certification with a HERS score of 85 (15 percent better than the 100 points assigned a home that meets code). Builders in the mountain areas must reach a minimum HERS index score of 80 (or be at least 20 percent better than code). But builders who get the energy use down lower through methods such as tighter air sealing and improved insulation can earn more – \$1,200 for a HERS score of 55 and \$2,000 for a HERS score of 45 or less.

As of mid-June, Peterson says 720 homes were enrolled in the program with 95 builders participating and about 45 active HERS-rating companies registered. The goal for the year is 2,200 homes supplied by Xcel Energy gas and 100 homes supplied by Xcel electricity. In 2009, the program targets to save 34,658 decatherms of gas and 117,000 kilowatt-hours of electricity.

"These are lofty goals for us," Peterson acknowledges. "We are striving to show builders the program benefits, which include reduced warranty calls and added comfort for the home owners."

As part of Xcel's overall Demand Side Management programs, Peterson notes that other programs may pick up the slack if the building programs are unable to make their goals, but the utility itself is motivated by the possibility of incentive payments for reaching its energy reduction goals.

Gamboa says he teaches builders and trade contractors that they can make great progress in increasing the efficiency of new homes by doing what they already do a little bit better. "They don't necessarily have to change their procedures, but they need to do a better job of executing on the details," he says.

While ENERGY STAR[®] appliances and other products still tend to be more expensive, Gamboa and others note that as incentives encourage greater use, the cost differentials decrease.

"The trend with a lot of goods and services is that as they are more in demand and more accepted with increased awareness and customer demand, manufacturers make more and the cost per widget goes down," says Peterson.



What's happened to the Built Green[®] program is a sign of the times and what the economy has been doing. It seems ironic when green building is so much more prominent than ever that a program like this has struggled. 99 - KAREN DURFEE, CHAIR OF HBA'S ENERGY AND ENVIRONMENTAL AFFAIRS COMMITTEE

"Demand Side Management programs are not intended to be permanent programs but are designed to create market transformation and get things going in the right direction and then switch to something else.

"ENERGY STAR[®] is the right program for the times, and we hope in five years [that] we can say the market penetration has gone from maybe 15 to 30 percent in Colorado to 70 or even 90 percent," Peterson adds. "But we have to have an economic turnaround first."

Gamboa speaks to building industry groups around the state and says builders, Realtors and lenders are all embracing the value of more energy-efficient homes.

He and others are still working on appraisers. "The problem now is getting appraisers to show the fair value of ENERGY STAR® homes," Gamboa says. "They are not showing a significant value increase at the front end. When appraisers do not assess a proper value for money-saving energy-efficient homes, then the consumer does not always see the direct value upfront." But he and others are optimistic that this issue will be resolved soon. Gamboa insists now is the time for builders to prepare for a more efficient future and to take advantage not only of Xcel rebates, but state and federal incentives to make homes more energy smart.

"Now is the time for us to sharpen our blade and prepare to come out of this recession more successful," he says.

That advice goes for remodelors as well. They can take advantage of rebates and services offered through Xcel's Home Performance with ENERGY STAR[®] program. The idea is to encourage home owners to make significant improvements based on professional advice about how to save energy.

The program is targeting 300 participants in 2009, and ramping up significantly to 1,000 homes in 2010, Peterson says. In 2009, the goals for energy savings are 374,000 kilowatt-hours of electricity and 9,617 decatherms of gas.

Participants first need to have an energy audit identifying ways to save energy in their homes, either involving a blower door (for a \$90 fee) or including an infrared camera

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SAVING ENERGY



examination (at a \$120 fee). The goal for 2009 is 5,000 such audits, with roughly 1,100 audits completed by mid-June. About 70 home owners have taken the next step and signed up to install the home performance improvements.

The program requires customers to use a participating installation contractor to implement at least five improvements. Three are mandatory: air sealing and weatherstripping (with a rebate of \$100); attic insulation and bypass sealing (with a rebate of \$150); and high-

efficiency lighting (with a rebate of \$40). Customers are required to choose two more optional improvements for additional rebates from possibilities including wall insulation (for a \$250 rebate), a high-

efficiency furnace (with rebates depending on the efficiency rating) or new ENERGY STAR[®] appliances.

"Lots of people complete the audit but don't take the next step and implement the recommended changes," Peterson says. "We discovered that financing is a big barrier for customers, so we are now looking at ways to develop additional programs or find partners that can assist customers in this area."

Paul Kriescher of Lightly Treading is responsible for implementing the Home Performance with ENERGY STAR[®] program for Xcel Energy. He notes that many participants so far have gone to home improvement stores and invested in things they can do for a couple hundred dollars on their own such as insulating the water heater or caulking and weatherstripping leaky homes.

But they are missing the bigger opportunities. "Most could cut 25 percent off their home energy needs pretty easily – while improving the comfort in their home – which could be better than any other investment. But they don't have the money," Kriescher says.

For example, Kriescher calls much of the ductwork in Colorado older homes "pathetic" with leaks; furnaces sucking from attics and garages; and big, empty cavities. But fixing ducts is rarely a do-it-yourself job since it generally requires opening walls.

Home owners who might require \$2,500 to \$12,000 for significant energy-saving repairs are often in the market for a loan – and not finding many interested lenders.

More promising, says Kriescher, is trying to develop home refinancing packages that could roll energy-efficiency improvements into a new mortgage.

"There may be some ARRA [American Recovery and Reinvestment Act] money they may be able to incorporate into a refinance product that would be low risk for the banks," he says.

Another potential hindrance is that it is daunting for many home owners to hire a contractor. According to Peterson, the roughly 150 contractors who have joined the program have been trained in understanding the whole house approach to energy use and are able to explain to home owners how installation of one recommendation may affect others. "We plan to offer courses for continuing education so our installation contractors are well-versed in new techniques and best practices," Peterson says. "We have a very respected and diverse group of contractors in our program."

And the auditors who first examine the home come back at no charge to verify that the improvements customers chose are correctly installed. The auditors also make sure natural gas appliances are working correctly – for example, not releasing carbon monoxide into the home through the venting. Along with performing other inspections, auditors will collect receipts

66 My agenda hasn't changed. I'm trying to improve the quality of homes in Colorado. 99

- TODD GAMBOA, RESIDENTIAL SCIENCE RESOURCES

from home owners, fill out the rebate paperwork and submit the application to Xcel. The no-cost inspection, Peterson says, gives the home owners peace of mind.

Beyond the Xcel program, many remodelors are confused about what home owners mean when they say they want a "green" remodel, says Durfee, who has also been a leader in the HBA's Remodelors Council.

"There's a difference between an energy upgrade and redoing your bathroom," she says. "You can do an energy upgrade and insulation, but it's not very pretty. But if I want to redo the bathroom, how do I make it green?"



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The Built Green[®] Colorado Home of the Year Awards recognize excellence in the building of sustainable, high-performance homes in four price categories. The homes selected excelled in energy efficiency, showcased superior green building practices and included innovative design features.

BUILT GREEN® COLORADO HOME OF THE YEAR – \$250,000 OR UNDER: THISTLE COMMUNITY HOUSING & BOULDER CREEK BUILDERS

This award was presented to Thistle Community Housing and its builder, Boulder Creek Builders. This Longmont home is recognized for the noteworthy achievement of combining affordability with a healthy and durable living environment. This home serves as a compelling role model that can be applied locally, regionally and nationwide. This home is a testament to the truism that green building and affordability are not mutually exclusive.

BUILT GREEN® COLORADO HOME OF THE YEAR - \$250,001 - \$500,000: ASPEN HOMES OF COLORADO

Aspen Homes of Colorado received this award. This Loveland home achieved energy efficiency of 61 percent better than code and 270 Built Green® Colorado points. Built with the goal of providing "net-zero" living for the average Colorado home owner, this home rose to the challenge by producing as much energy as it consumes, resulting in a zero carbon footprint and netting out the equivalent of utility bills for the home owners.

BUILT GREEN® COLORADO HOME OF THE YEAR - \$500,001 - \$1,000,000: STONER HOMES

This award was presented to Stoner Homes. This Fort Collins home demonstrates exemplary integration of traditional design consideration, a superior building envelope, renewable technologies and resource conservation. This home achieved energy efficiency of 62 percent more efficient than code and 225 Built Green[®] Colorado points.

BUILT GREEN® COLORADO HOME OF THE YEAR - \$1,000,000 AND OVER: CLINE DESIGN GROUP

Cline Design Group was the winner with this home, which was featured in the 2008 Denver Parade of Homes. From the design stage forward, the team at Cline Design Group worked with a strong, dedicated vision of sustainable and energy-conserving building practices. Through the building process of this home, Cline Design Group made a commitment to build all future homes to Built Green® Colorado standards.

BUILT GREEN® COLORADO BUILDER OF THE YEAR: HARVARD COMMUNITIES

Harvard Communities is another builder leading the way to near-zero energy homes. Building ultra-efficient Built Green® homes, educating its trade partners and consumers, and advancing everyone down the road to the next generation of homes have become a passion for the Harvard team.

BUILT GREEN® COLORADO CUSTOM BUILDER OF THE YEAR: MANTELL-HECATHORN BUILDERS, LLC

Mantell-Hecathorn Builders has two very clear motivations in building Built Green® homes: to create change in the southwest Colorado building community and in public awareness of Built Green®, and to develop and own the unique niche in that market for high-performance Built Green® and ENERGY STAR® luxury homes. Mantell-Hecathorn Builders is clearly succeeding on both counts.

BUILT GREEN® COLORADO SPONSOR OF THE YEAR:

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Dow Chemical Company, through the vision and hard work of Karen Durfee, achieved this award. Dow Chemical Company has been a member of Built Green® Colorado since 2004 and has consistently demonstrated a strong commitment to offer building solutions that contribute to sustainability and help protect against global warming while providing long-term insulation and weatherization performance.

The Built Green® Hall of Fame was created to acknowledge and thank industry leaders who have made significant contributions to the Built Green® Colorado program. Inductees include Scott DeShetler, Lee Barker with LR Barker Builders and Charlie Stevens with EnergyLogic.

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There are plenty of ways, she says, such as using low-flow toilets and showerheads, compact fluorescent lights, ENERGY STAR®-rated bathroom fans and low VOC (volatile organic compound) paint. But work remains in educating both remodelors and home owners about such options.

Some believe the gold standard for green building is the LEED program – the Leadership in Energy and Environmental Design from the U.S. Green Building Council.

The rating system, which accounts for all environmental impacts rather than focusing on energy, launched a home program last year after gaining traction in the commercial sector.

Carissa Sawyer, sustainability program lead for EnergyLogic, says that the program awards points for everything from how the wood used in the home was grown to whether drought-tolerant plants are incorporated in landscaping.

EnergyLogic is one of about 40 providers in the United States that have been chosen to certify houses after working with builders throughout the construction process. Six homes in metro Denver have been LEED-certified so far, she says.

Many factors affect how much added cost is involved. "The actual point threshold changes based on the home size," she explains. "So if I have a very large house with two bedrooms, it takes more points to get to the certified level than a small house with many bedrooms."





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LEED starts with meeting the ENERGY STAR® for New Homes program requirements and then moves beyond them. "If we have a builder who wants to do more for the environment than just reducing energy use, this is something we propose," she says. "And they recognize the LEED name from the commercial side and call us wanting to do LEED."

Yet another new program is the National Association of Home Builders' Green Building Program, which was followed by the new green ANSI standard. Sawyer is also an accredited verifier of the NAHB green homes program. Like LEED requirements, builders must meet points in categories including materials, site, water and indoor environmental quality. But unlike LEED, there are no prerequisites.

Sawyer says she is working on one metro Denver home in the NAHB program, but none are certified yet.

According to Gamboa, LEED has not taken root with mainstream builders because of the cost involved. Considered subjective and academic, LEED holds appeal to many environmentalists but represents a harder transition than ENERGY STAR® for a mainstream builder.

"There is some disconnect between builders and academics," Gamboa says. "Many young people who come out of academic programs and colleges with the LEED AP designation sometimes lack the practical knowledge, consulting experience and building science knowledge



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to help the builder become more energy efficient and profitable, and that can be a problem when you are trying to create value in tough economic times."

Regardless of the program, building in a more energy-efficient way seems to be making a transition from trend to routine portion of the home building diet. And those involved say there's no better time than now to get educated and prepared to take advantage of the many incentive programs.

Quality and comprehensive education about building science remains the key to improving home performance, says Kim Calomino, an HBA vice president. "This is an area not particularly well-served by the newly emerged 'me, too' green programs – or, for



that matter, by increasing energy code requirements. This is where Built Green® Colorado can remain an effective force both in the marketplace and in support of builders.

"Rebates and labels can only go so far in transforming the market, especially as choices get knotted up in the confusion over which label to choose," Calomino says. "Builders need on-the-ground support, not just more guidelines and check-lists. Look for Built Green® Colorado to help fill that role."

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A STORY OF SURVIVAL IN 'AN EPOCH OF INCREDULITY'

To borrow from English author Charles Dickens' famous opening lines of *A Tale of Two Cities*, "It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity....."

BY Z. JAMES CZUPOR

The parallel to these challenging times in today's home building industry could be argued, although many would certainly and vehemently argue against this being "the best of times." Especially as the marketplace struggles with tight lending practices; high unemployment; and depressed housing, auto and financial markets thrown into the mix.

But this is not a tale of depression. In fact, this is an optimistic tale of how two award-winning, respected individuals and companies with long track records in the home building industry are dealing with these times. One, after 46 years in business, is now in bankruptcy; the other, after 30 years in private business, has closed his doors and entered public service.

The former is McStain Neighborhoods, voted last year's "Builder of the Year" by the Home Builders Association of Metro Denver. The latter is Doug Walter, voted "Associate Member of the Year" by the HBA. Here are their stories of survival in this "epoch of incredulity." Both, over the years, have given generously to the industry and set high standards for their respective businesses.

BUILDER OF THE YEAR: TOM HOYT

Building a Better World in Good Times and Bad

McStain Neighborhoods, owned by Tom and Caroline Hoyt, began business in 1966 as Horizon Building Company in Boulder. In the ensuing years, the company gained a reputation as a pioneer in sustainable development and design, and advocated for smart growth building of master-planned communities and integrated neighborhoods. At its peak, the company had 115 employees and was selling well over 300 homes per year, developing communities in Lafayette, Longmont, Lowry, Stapleton, Belmar and Westminster.

But the collapse of the housing and financial markets, declining prices, and tighter and tighter bank funding restrictions forced the company to file for Chapter 11 bankruptcy in May.

"It was an interesting time when Matt Osborn handed me the award for Builder of the Year," Tom Hoyt says. "As I looked around the room, I realized that probably half the builders there were facing some sort of financial difficulty as well."

At that time, Osborn was president of the HBA and president of Village Homes, which filed for bankruptcy in November 2008.

Roger Reinhardt, executive vice president of the HBA, says, "McStain has a long record of success in business, and we recognize that the current challenge is creating a difficult environment for them. We wish them the best as they work through these issues."

Despite McStain's current condition, Hoyt remains optimistic and is committed to his vision of "building a better world."

"We've approached our business that way in all times – good and bad," he says. Meanwhile, the company continues to build out homes and is focused on selling its inventory of remaining construction. He believes there is a pent-up demand for sustainable homes and communities.

Under an agreement with lenders, Hoyt is able to continue building homes and plans on completing multi-family projects on a number of presold units in Lowry and Stapleton.

"I think the public understands the 'green' orientation to home building, but they still have to weigh the economic expense upfront for the payoff later. The customer wants to be part of the environmental solution. But they need to learn the long-term capital investment required to achieving that solution. It may require buying less square footage to get more energy efficiency. It may require living closer to services and where they work. It's a real dilemma for customers who want to be part of the solution."

The bankruptcy has forced the Hoyts to focus on innovation. They have downsized the company to the point of creating a "virtual office." As a result, they discovered that the company needed to be more project-oriented. So they set up operations in sales offices that keep them closer to customers.

Hoyt recognizes that rather than investing heavily in a studio design center, the designer needs to take a laptop



to customers' homes and show them more options. In addition, the designer now accompanies customers to a preferred vendor who can offer even more choices than Hoyt could ever show in a studio. "We now meet with our customers in their homes rather than having them come to us."

On the management side, Hoyt firmly believes that treating others with respect is key. Whether it's clients, communities, trade partners or lenders, it's relationships that matter.

"When you can't pay all your bills when they're due, you have to let them know you're doing the best you can, and it's your relationship in the long haul that matters."

Hoyt also is a firm believer and advocate for conservation and responsible land management. He serves on the Colorado Land Board as a commissioner and with his colleagues oversees the stewardship of 2.9 million acres the state owns.

He is also a firm believer in the HBA. Going forward, however, he feels the HBA must address several challenges.

"I think HBA has been an incredible leader in the Built Green[®] program, which has become a national example of builders becoming a part of the solution and not the problem. I also think we have to do a better job of representing the mix of small and large builders. We have to be concerned about construction litigation because the cost built into home building to protect the industry from liability is costing the consumer more. Some of it is justified, but we have to be vigilant about keeping these costs down."

As he looks to the future, Hoyt sees this time as a great opportunity for someone wanting to enter the home building industry. "I would not discourage it, but someone entering this business today needs a financial plan, and they have to be conservative with the business side. They have to recognize this business is much more complicated, not simpler, than it was 20 or 30 years ago. There are more environmental regulations and local regulations, and more skill sets are required on your team to do the job right.

"But, I love this business. It is very satisfying to look back and see a great home that you built. And it comes back to the fact that if you do it right, you can build a better world."



ASSOCIATE OF THE YEAR: DOUG WALTER

'I thank my lucky stars every day.'

This year marks Doug Walter's 30th anniversary in business as owner of Doug Walter Architects, a nationally known residential design firm. Last year, the HBA bestowed upon Walter the honor of "Associate of the Year" for his many hours of generous volunteer time to the HBA, the Home Builders Foundation and the Remodelors Council.

But it's a "bittersweet anniversary," as he puts it, because the economic reality of the times has forced him to close his Cherry Creek office and pursue "Plan B," a direction he chose with great deliberation. While he still maintains a limited private practice, the plan put him on a course to get back to government service where he started his professional career in 1977. Doug is now a project manager in the Design and Construction Division, Western Team, for the National Park Service. He's working on issues related to staff housing at Grand Teton National Park in Jackson, Wyoming, and the new Visitors Center at Amistad National Recreation Area in Del Rio, Texas.

On weekends, he continues to guide one or two private clients through the design and construction process, which is considerably lower than the 15 to 20 clients he normally worked with at one time, the \$5 million in construction per year he managed and the more than 400 projects he oversaw.

Walter has a long track record in sustainable design and building, and has won numerous awards and designations for his work, including coverage on PBS' *House for all Seasons* and in *Better Homes and Gardens*, *Rocky Mountain News* and *The Denver Post*. He was frequently interviewed and quoted in *The New York Times*, *The Wall Street Journal*, *Money Magazine* and many others.

Despite the move from private practice to public service, Walter continues to be active as a volunteer for the Home Builders Foundation, Habitat for Humanity, Jewish Family Service and Easter Seals. He also continues to be the driving force behind the HBA Remodelors Council's CARE (Colorado Awards for Remodeling Excellence) awards program. And he somehow is able to donate time to the National Association of Home Builders' University of Housing Task Force, developing curriculum for an advanced "Certified Aging in Place" course. "Doug is the consummate giver," says Reinhardt. "He gives proudly from the heart and has supported HBA and HBF unwaveringly over the years. While he's traveling a different path, he's still active and committed to serving our industry. And we are all better off for that."

Walter also worked for two to three years on the design and buildout of the new 23,000-square-foot HBA headquarters. "It began as a pay project, but then evolved into pro bono work," he says. "We received tremendous donations of materials and time from our HBA members for the new building. They were very generous, and I'm really proud of the final result."

He strongly encourages other professionals to volunteer their services to help nonprofit organizations. "The rewards you'll feel will change you," he says.

Walter is completely happy with his decision to join NPS. "This has worked out better than anticipated, and it's a remarkably good fit for me." Walter says his architectural background and experience in home building and construction, along with his passion for historic preservation is aligned with his work at NPS.

"There is a dedicated team here that is bright and motivated, not like the widespread stereotype out there of government workers being bureaucratic and lethargic perhaps, and somehow less motivated than private sector workers. The caliber of my co-workers at NPS is remarkably high," he says.

"I have also found that government respects and rewards your qualifications and education. I don't think it hurts to go back and forth between private and public service. It makes you better able to see other points of view and to be less adversarial." He suggests that anyone in business today considering a "Plan B" like he did not to discount government service. "Everyone is dealing with the realities of this economy right now, and whatever you need to do to survive is what you need to do."

Walter also strongly recommends that individuals take this time to retrain and update skills to keep current in their respective professions. "This is not the time to bury your head in the sand and pretend this downturn is not happening. The growth in the housing market I see is in energy-conscious retrofits and remodels of the 100-million-plus existing homes in this country."

Walter adds, "Frankly, this is not what I thought I'd be doing after 30 years in business for myself. But I'm thrilled to have meaningful public sector work to do, and every day, I thank my lucky stars!"

Z. James Czupor is a principal of The InterPro Group (www.interprogroup.com), a Denver-based public relations and marketing strategy firm. The InterPro Group is an HBA-member firm and also is one of the founding members of the RE: Expert Consortium, a group of companies with broad expertise in real estate-related branding, research, sales and marketing, Web marketing, project management, financing, interior design and public relations.

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MAKING A DIFFERENCE



MONARCH DESIGN-BUILD LEADS REMODEL TO MAKE LIFE BETTER FOR TEEN BOYS

Teenage brothers Jordan and Donovan Jaramillo

both have muscular dystrophy, which requires round-the-clock care and creates extraordinary challenges for the boys' parents.

John and Marrine Jaramillo also have two daughters in elementary school. With John serving as a full-time caregiver and Marrine providing the family's income by working at a local rehabilitation facility, the family is faced with an enormous workload and responsibilities.

Upon learning of the Jaramillo family's situation, the Home Builders Foundation became involved with a home remodeling project that will significantly enhance the family's life while providing much needed assistance for the boys.

Founded in 1993, the HBF is the philanthropic arm of the Home Builders Association of Metro Denver. The mission of the foundation is to provide accessibility solutions and home modifications for individuals with disabilities and financial need through the collaborative efforts of the building industry. In short, the HBF changes lives by making homes livable for families with disabilities. Monarch Design-Build, a Denver-based custom home builder, stepped in as Builder Captain to champion the Jaramillo family remodel.

"We gathered our resources as well as the resources of our subcontractors and suppliers to have the labor and materials needed to complete the home remodel for the Jaramillo family," says Paige Lentz, president of Monarch Design-Build. "This particular project required significant work because we reconfigured the second floor of their townhome by merging two bathrooms to create one large bath while adding a whirlpool tub, which is desperately needed by the boys to assist with their physical therapy.

"We also widened doorways and added a lift system which will allow their parents to move them more easily from their bedroom to the bathroom," Lentz adds. "Both Jordan, 18, and Donovan, 16, are confined to their beds. The parents have previously physically lifted the boys and carried them into the bath, which became nearly impossible as the boys grew older."

In addition to the bathroom remodel, Lentz and the Monarch





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Design-Build team repainted the entire home; replaced the flooring throughout the home; upgraded the entire electrical system; and provided new doors, hardware and lights.

During the remodel, the HBF moved the family into a temporary home near the residence.

HBF projects must follow strict criteria. First and foremost, someone in the family must have a disability. As a result of the disability, the family or individual must have accessibility requirements or need home modifications. The family or individual must also demonstrate a financial need.

"This has been one of our bigger projects, and it has been a true team effort by everyone involved," says Cindy Hoover, executive director of the HBF. "Under the leadership of Paige Lentz and Monarch Design-Build, this project has moved along very well. We have combined two small baths into one large bathroom, and Accessible Systems installed a Hoyer lift. These changes will significantly impact the entire Jaramillo family while making transfer of the boys so much easier."

The HBF is the only organization in the metro Denver area that specifically addresses accessibility needs in the homes of families living with disabilities. A typical project finds the HBF building wheelchair ramps, reconfiguring bathrooms and kitchens, widening doorways, installing lifts and more. The Foundation's goal is to help provide dignity and independence for the people it serves as well as their families.

"We were contacted by the foundation about a year ago after the organization learned about us from a family friend," says Marrine Jaramillo. "The key feature of the remodel is the lift from the boys' room to the bath.

"The HBF expanded the project from its initial plan as more volunteers got involved," she says. "Comcast provided the foundation with a videotape of our situation and what we dealt with on a daily basis. We do not have to provide any funds for the project, and the home in Thornton that we have been staying in is owned by ASR Companies, who simply let us use it during the remodel. The foundation and everyone involved with this project have been absolutely wonderful, and we are deeply grateful."

Douglas E. Lierle is president of Lierle Public Relations. Email Douglas at lierlepr@comcast.net or call (303) 792-0507.

For more information about the Home Builders Foundation, visit online at wwwHBFDenver.org, or contact Cindy Hoover at (303) 551-6721. The foundation is in constant need of financial contributions; donations of time from skilled craftsmen; and donations of materials such as lumber, drywall, doors, windows, concrete and paint.



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RECIPROCITY NETS SUCCESSFUL RESULTS

Reciprocity is a saw whose teeth cut both ways – they give and take.

Savvy professionals join related associations and groups such as the Home Builders Association of Metro Denver as one way to create business opportunities. Interestingly, many then turn around and base the value of this relationship on what they "seemed" to get out of it. This unilateral method of measuring value could very well be indicative of our individual effort put forth within the networking group ... or the lack thereof.

Reciprocity equates to relationship, which when successful, is never one-sided. You typically get out what you put in, or as one sage advisor put it: "With the measure that YOU are measuring out, they will measure out to YOU." When mutual equity is present, mutual benefit is given room to grow.

Here are some tips for enhancing reciprocity:

INVEST IN THE GROUP BY BUILDING RELATIONSHIPS WITHIN.

- How many members are you in tune with?
- Are you building solid relationships within the group?

MAKE FREQUENT DEPOSITS WITHIN THE GROUP.

- How often do you impact the group as a whole without directly receiving?
- When was the last time you assisted an individual group member without expecting an immediate return?

STRIVE TO BEAR THE GIFT OF OPPORTUNITY.

- Do you come to a group function bearing an opportunity for others versus solely attending to find one?
- People make a quick read on takers versus givers.
- People will find ways to help givers.

In my experience, especially during current times, applying these simple principles will go a long way toward "getting us off the island" together rather than in isolation or seclusion.

> While we have worked hard to appropriately reduce market expectations, shouldn't interassociation reciprocity increase?

I've always found it interesting that when a finger is broken or sprained, we tape it to a healthy finger for it to heal and to alleviate the chance of reinjury. When we all strive



to be a "stabilizing member," reciprocal relationships will prevail over and through the market. These relationships will bring even more value as market conditions improve, in both their personal and professional nature. The HBA is a great resource. Support it and take advantage of it in the best sense of reciprocity.

Jim Janco is president of Encompass Group: Performance Evaluation and Strategic Planning, consultants specializing in new home and mixed-use development. Email Jim at **encompassgroup@ comcast.net** or call (303) 618-0423 or (970) 389-6313.

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MAKE SURE THE DRAIN IS DOING ITS BEST

The primary function of a foundation

perimeter drain system is to help remove water from belowgrade areas. So when home owners say, "My pump is running...," builders often say, "It's doing what it's supposed to do." Although the drain is doing its job, builders are expected to find ways to eliminate or reduce the pumping activity.

To address this issue, builders need to begin by educating home owners about the purpose of a drain system. A drain that produces water and requires periodic sump pumping is considered to be functioning appropriately. However, the builder and home owner may be able to help reduce water flow.

Where allowed, a community underdrain system can be used as a primary outfall source for the drain system. Simply knowing that an underdrain system exists can help the contractor build proper connections to the drain/underdrain system. A sump pit can be used as a backup should the underdrain ever become clogged.

Overall site and lot-specific grading, landscaping and irrigation contribute significantly to the amount of water that reaches the drain system. Poor grading of the general area as well as in places adjacent to the residence can allow surface water to filter down through the backfill soils to the lower foundation levels.

If pumping is occurring, the outfall of the sump pump should be positioned beyond the backfill zone, and the flow of water should be directed into a swale away from the residence. If necessary, a concrete drainage pan can help remove the pumped water away from the residence so that potential infiltration is reduced.

Window well drains are being constructed by builders to help drain water in these areas. Additionally, more and more builders who choose to construct interior drains are intentionally interrupting their continuous basement footings by providing weep holes to help relieve water buildup on the outside of the foundation walls. Although this construction practice will not reduce the pumping, it may be effective in reducing the potential for basement flooding and reducing hydrostatic pressure against foundation walls, particularly after heavy rainfalls and snowmelt.

Taking these steps can help reduce the amount of free water flow that a drain system is producing. By following these guidelines and educating the home owner, the complaints resulting from a properly functioning drain system can be reduced.

Ken Broseghini, PE, is a senior engineer at A.G. Wassenaar, Inc. Email Ken at broseghinik@agwassenaar.com.



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Crump

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ALL ATWITTER ABOUT TWITTER: SOCIAL MEDIA SIMPLIFIED

Like most everyone in Colorado, last

spring I was glued to the NBA playoffs for the first time in a long time. Amid the drama, I noticed something you may not have: The Orlando Magic play in the Amway Center, a major sports arena with naming rights owned by a consumer products conglomerate built entirely through social networking.

So when I get questions about the importance of social media, including the blogosphere and sites like LinkedIn, Facebook and Twitter, it's easy to distill these seemingly vague Web sites into one

short marketing phrase: geometric message extension.

Once you have that idea under your belt, other nagging issues crop up. The one I hear most often is, "I don't get it." My answer is that you don't have to. You're caught up in questions that don't need answers. Yes, many people are actively involved in online social networking with varying levels of expertise. No, they are not all your teenagers. Yes, many are older, affluent and business-minded. Yes, business connections can and are being made. No, it's not going away anytime soon.

BUILDING PERMIT COMPARISONS-JUNE 2009

(continued on page 42)

	DETACHED				ATTACHED				APARTMENTS				TOTALS			
DEPARTMENT	CUR	PREV	YTD	PYTD	CUR	PREV	YTD	PYTD	CUR	PREV	YTD	PYTD	CUR	PREV	YTD	PYTD
Adams County	5	4	23	16	0	1	0	2	0	0	0	0	5	5	23	18
Arapahoe County	9	17	31	54	0	0	12	0	0	0	0	0	9	17	43	54
Arvada	2	15	24	60	4	0	11	21	0	0	0	0	6	15	35	81
Aurora	38	57	176	288	0	0	0	30	0	0	0	0	38	57	176	318
Boulder	4	16	14	108	12	2	15	369	0	46	8	46	16	64	37	523
Boulder County	7	0	21	0	0	0	0	0	0	0	0	0	7	0	21	0
Brighton	1	0	5	19	0	0	0	2	0	0	0	0	1	0	5	21
Broomfield	17	7	69	62	0	0	12	17	0	0	0	376	17	7	81	455
Castle Rock	19	33	94	155	0	0	0	16	0	0	0	0	19	33	94	171
Centennial	0	1	3	11	0	12	7	12	0	0	0	0	0	13	10	23
Cherry Hills	0	2	4	11	0	0	0	0	0	0	0	0	0	2	4	11
Commerce City	13	25	31	91	0	18	6	53	0	0	0	0	13	43	37	144
Denver	36	99	168	487	44	14	107	121	0	590	168	1036	80	703	443	1644
Douglas	14	32	107	261	0	6	48	53	0	0	0	210	14	38	155	524
Edgewater	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elbert	0	1	13	20	0	0	0	0	0	0	0	0	0	1	13	20
Englewood	0	2	1	4	0	0	0	0	0	0	0	0	0	2	1	4
Erie	9	0	53	76	0	2	6	14	0	0	0	0	9	2	59	90
Federal Heights	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden	1	0	6	6	0	0	0	0	0	0	0	0	1	0	6	6
Greenwood	1	4	5	19	0	0	0	0	0	0	0	0	1	4	5	19
Jefferson	11	17	41	96	0	18	25	51	0	0	0	0	11	35	66	147
Lafayette	1	1	5	8	0	0	4	0	0	0	0	0	1	1	9	8
Lakewood	7	7	22	29	0	0	2	0	0	0	0	0	7	7	24	29
Littleton	0	0	1	1	31	0	31	0	0	0	166	0	31	0	198	1
Lonetree	1	0	2	8	0	0	16	6	0	0	0	0	1	0	18	14
Longmont	0	2	14	16	0	4	30	54	0	0	0	0	0	6	44	70
Louisville	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Northglenn	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Parker	4	21	21	106	0	0	0	0	0	0	0	0	4	21	21	106
Sheridan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Superior	0	0	0	0	0	10	0	10	0	0	0	0	0	10	0	10
Thornton	18	42	73	171	0	0	0	0	0	0	0	0	18	42	73	171
Westminster	2	4	8	30	0	6	12	34	0	0	0	0	2	10	20	64
Wheat Ridge	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0
Totals	220	409	1036	2213	91	93	344	865	0	636	342	1668	311	1138	1722	4746
Percent		-46.2		-53		-2.2		-60.2		-100		-79.5		-72.7		-63.7



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Embrace these facts. Put aside your encumbering desire to understand how these sites work and just start by getting started.

Which brings up the next question: "How do I get started?" I admit it: I asked my teenage daughter to show me. Then I gathered my courage, leapt past my desire to understand and my fear of putting myself out there, and did it. Now, as time permits, I'm actively networking on LinkedIn, Facebook and Twitter - three's enough for now - and learning more every day.

Start with opening an account on LinkedIn (www.linkedin.com) or Fa-

cebook (www.facebook.com). Upload a picture, fill in a few boxes, click a thing or two, and off you go. Dabble. Connect with a few old friends or business associates. Learn from others and watch your networks grow.

Last question: "Who has the time?" Answer: No one, except, pretty soon, everyone. I remember wondering how email would ever take. Why would someone write when they could simply call?

Well, there you go. Lesson learned.

The crux of what you need to know about social media? It's simply a method of extending yourself, your company message or your product offerings to a network of people you know directly or connect to through their acquaintances. And then it spreads. It's exactly how Amway became so phenomenally successful. Take the leap. It's easier than you think.

Matt Buchenau is owner and president of 5Weight Internet Marketing and a member of RE: Expert Consortium, nine nationally recognized firms with expertise in real estate research, entitlement proce-

dures, merchandising, public relations, marketing, Internet communications and sales. Matt is also a member of the HBA Public Relations Strategy Committee. Email Matt at Matt@5Weight.com or call (303) 495-5997.



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