

Building Contractors Association of Otero County

BCAOC



406 Fairgrounds Road • www.bcaoc.com
575-437-2066 • 575-551-2942

**OUR NEXT MEMBERSHIP
LUNCHEON MEETING WILL BE ON
TUESDAY, MAY 17TH AT 11:30 AT
19TH HOLE RESTAURANT...
COME JOIN US!**

Please See Page 5
for Information on
This Month's
Cover Home!

Quote of the Month
"Coming together is a beginning.
Keeping together is progress.
Working together is success." —

— Henry Ford

A Message from the Chief Executive Officer



Tami Sauerman

Hello BCAOC members,

I am very happy to welcome new member, Lowe's Home Improvement Center to the rank and file of the BCAOC. Louis Cominiello, Lowe's General Manager, is the member of record for Lowe's. We always appreciate the support of our members, and I hope you will remember Lowe's and all of our other member businesses when you are purchasing materials or needing services, etc. A full list of our members is on the BCAOC website at <http://www.bcaoc.com>.

We are very fortunate that our state Association, the New Mexico Home Builders Association has a very knowledgeable government affairs director and dedicated officers. Their office works hard to protect the rights and

interests of all of us affiliated with the construction and housing industry and keep us informed. Between the NMHBA and our own local State Representative Yvette Herrell and State Senator Bill Burt, we are well represented in Santa Fe. To access the NMHBA-
<http://www.nmhba.com/>.

Feel free to contact me if I can be of assistance to you or your company, or for comments, suggestions or feedback. The office is located on Fairgrounds Road inside Morrison Supply or you may reach me at 575-437-2066 or 575-551-2942; and bcaoc@qwestoffice.net.

Most Sincerely,
Tami Sauerman
Executive Officer, BCAOC

BCAOC 2011 Board Members and Officers

Executive Board of Directors:

President – Jessica Beach • President Elect – Dan Hughes
Associate VP – Rick McCracken • Secretary/Treasurer – Lee Ann Bain
Past President – Josh Rardin • Life Member – Mike Drunzer
Executive Officer – Tami Sauerman

Builder Members

Jim French, Gerald Matherly, Tommy Messer, Harris Blankenship,
Mark Bolin, Allen Gorby, Randy Rabon, Doug Nelson

Associate Members:

Jeri Melton, Phil Stevens, Beth Crabbe-Smith
Rudy Chanez, Mike Espiritu, Miles Ledgerwood

The Building Contractors Association of Otero County is a nonprofit voluntary trade association affiliated with the New Mexico Home Builders Association and the National Association of Home Builders. The association seeks to represent and serve the diversified needs of its members who consist of large, small volume and custom home builders, developers, and remodelers, as well as industry-related suppliers, subcontractors, & professionals.

As the voice of the housing industry in Otero County, the association's primary mission is to represent those involved in and served by the building industry in our region, and all those in pursuit of the American Dream.

This will be accomplished by spearheading a combined effort of all industry-related groups in addressing the quality of life in the community.

The Building Contractors Association of Otero County will work to achieve the following goals:

- ◆ Educate our membership, our industry and the public;
- ◆ Actively participate in legislative & regulatory affairs;
- ◆ Provide the forums that encourage quality construction and innovative products.

We responsibly serve our community by being the positive influence on the building industry.

The Spring Selling Season 2011: What's Working

BUILDER conducted an informal survey to find out how home builders across the country are faring.

With permits and sales running at very low levels through February, builders have a lot riding on the long-awaited spring selling season if they want to salvage decent year-end results. To gauge how things are going so far, Builder put its ear to the ground with an informal survey of 20 home builders across the country.

The good news is virtually every builder reported that traffic, like spring flowers, is rising. A few builders even reported higher traffic than last year, when the federal home buying tax credit was still in place. Tony Green, managing partner at The Pinehills in Plymouth, Mass., reports that traffic has doubled compared to last winter and that the company's return visitor rate is "running at over 50% of traffic."

The bad news, builders report, is too many shoppers walk out without opening their wallets. "We have seen quite a drop in buyer urgency over the past few months," says Dave Barisic, vice president of Southern California builder Brandywine Homes. "Our sales agents see plenty of quali-

Continued on page 3

fied traffic in numbers that seem very healthy, but they just can't seem to get buyers to commit."

And Brandywine is not alone. With a few exceptions, builders reported lousy conversion rates as buyers continue to sit on the fence. "Prospects are out in droves—I've had 12 opportunities since January," Mark Kirby, president of Dixon Kirby Homes in Raleigh, N.C., tells Builder. "But there's no urgency, no need to move quickly."

Beneath low conversion rates, though, there's a quiet hope. "Overall, I would categorize this as recovering, even though it cannot be counted yet in sales," says John Wieland, founder and CEO of John Wieland Homes and Neighborhoods, which builds homes throughout the Southeast. "People are out and looking and thinking."

While prospects mull it over, builders are doing everything they can think of to help pull potential buyers out of the decision making process and into a new home. And they're starting with discounts.

"You either lower your prices or go out of business," says John Floyd, owner and president of Ole South Properties based in Murfreesboro, Tennessee. His company has reduced prices by as much as \$10,000 in some communities and has brought them down by as much as \$20,000 since their peak in 2006. Ole South has gone back to its trade partners every year for the last four years to try to find new ways to cut costs. However, cost savings from reducing quality is off the table. "That's not even an issue today," Floyd reports. "Buyers want more bells and whistles than ever—a stainless steel package that used to be an option is a standard feature now."

Ole South, like its trades and many of its peers, is working on lower margins in order to make sales. "Pricing is still on the bottom, but customers are still making deep discount offers," says Wieland, who had a customer make an offer \$130,000 lower than the price on a \$600,000 home. "The customer was insulted when we came back and shaved \$5,000 off the price and offered \$10,000 in free discounts," he says.

Social media and Web-based marketing is another major focus for builders this spring. Lancaster, Pa.-based Charter Homes has added a live chat feature to its website. "It's been a gold mine for the online marketing and sales effort," says Rebecca Fowler, the builder's director of communication. "The online salesladies have a killer conversion rate to appointments, something like 40%."

Ole South has also incorporated an online chat feature as part of the new website it launched recently, which Floyd says is far more interactive than the site's predecessor. "It includes pop-ups, chat rooms, you can look at our discounted homes and specials," he says.

The company is also posting homes for sale everywhere from Facebook to Craigslist. "Anything to get the word out."

When Arizona builder Fulton Homes opened its Monterey Bay community as part of Fulton Ranch in Chandler, Ariz., it emailed prospects and got 5,000 click-throughs to the community's website. Within the following weeks, 3,000 people visited the subdivision.

And not surprisingly, builders are investing in installing and advertising energy efficient features—especially as a way to differentiate from the resale market. Ball Homes in Lexington, Ky., is now offering geothermal heating systems as an option to make its homes stand out.

Energy efficiency also showed up as a marketing hook for builders trying to lure first-time buyers out of apartments, a major focus for several builders we interviewed. Renters may have trouble coming up with down payments, but they come to the market without the baggage of an existing home to sell.

H&H Homes in Fayetteville, N.C., started mailing postcards to rental communities near its new homes, comparing the cost of renting to the price of owning. Greg West, the company's chief of staff, shows buyers the \$650 per month price tag to own a 1,000-square-foot, two bedroom, two bath townhouse, and compares that to the \$850 per month it would typically cost them to rent.

H&H is also emphasizing to renters that the current low interest rates are starting to creep up, making now the time to jump in.

Across the country, first-time buyers and active adults seem to be the center of the action and their preferences seem to be holding a lot of sway over what homes are moving.

Small homes are the current fashion, as first-time buyers look for starter homes and empty-nesters look for something to accommodate life after kids. Epcon Communities in Dublin, Ohio, has recently introduced a smaller floorplan that, at 1,100 square feet, starts in the \$150s to \$160s. Nanette Overly, Epcon's vice president of sales and marketing services, says that most of the company's buyers are baby boomers unwilling to go beyond their budgets, so they're buying less. The retirement buyer "is coming out of the woodwork," she says.

However, Fulton's Monterey Bay has bucked the trend for smaller homes to fabulous success. Offering 3,100- to 5,100-square-foot homes ranging from the \$380s to the \$560s, the project has become the fastest-selling community that Fulton Homes has ever offered—even during the boom. Their secret? Single-level homes with

Continued on page 4

minimum lot sizes of 87x140 feet. "We hit a niche," says Dennis Webb, Fulton's vice president of operations.

McStain Neighborhoods, based in Denver, is catering to smaller-home buyers by customizing even at the lower end of the square-footage range. "We have found that by being flexible and allowing even the buyers of our smallest plans to make the changes they want, we are able to keep selling and building on a modest scale," says Caroline Hoyt, McStain's co-founder.

Overall, accommodating customers—who have little confi-

dence in the market and need a good reason before they'll bite—emerged as a common thread. And while most of the looking hasn't converted into buying yet, almost every builder we spoke with had found reason to hope. "We had a tough winter with a lot of snow, and the season is slower to get started," says Ray Ball, CEO of Ball Homes. But despite a bad start, business has been picking up during the last few weeks, Ball says. "So there's a little glimmer of light."

Claire Easley, Boyce Thompson, John Caulfield, and Jenny Sullivan contributed reporting to this article.

Workers' Compensation Administration Advisory Council



*Dan Stock
Claims Manager
Builders Trust of NM*

Throughout our state government there are many boards, commissions and councils that provide varying levels of assistance, support and oversight. There was talk during the 2011 legislative session of doing away with some or all of these groups in an effort to streamline government. No doubt our new Governor, Susana Martinez, already has her team taking a close look at these groups. Many involved in the workers' compensation system hope the governor does not do away with the Workers' Compensation Administration (WCA) Advisory Council.

When our current Workers' Compensation Act took effect on January 1, 1991, it came in with the creation of a council known officially as the Council on Workers' Compensation and Occupational Disease Disablement. The council is made up of six members, with three representing employers and three representing workers. All council members are appointed by the governor. Additionally, the WCA Director sits on the council and an ex-officio, non-voting member. By statute, the council may; (1) make recommendations relating to the adoption of rules and legislation, (2) make recommendations regarding the method and form of statistical data collections; and, (3) monitor the performance of the workers' compensation and occupational disease disablement system in the implementation of legislative directives.

That first charge, making recommendations on legislation, has been crucial during the council's two decades of

operation. The advisory council holds several meetings each year to hear proposals on issues affecting New Mexico's workers' compensation system. In researching proposals or actual draft legislation, the council often requests data and information from various sources including the WCA and the National Council on Compensation Insurance (NCCI). While the council may table issues for various reasons, they normally vote to support, or not support proposed legislation.

At Builders Trust of New Mexico, a key part of our mission is to maintain a favorable workers' compensation business climate through active governmental affairs participation. Over the years, Builder Trust has been intimately involved in the Advisory Council process through data gathering, presentations and feedback as well as written and oral commentary on the effects of proposed legislation on construction businesses in our state.

This vetting process on legislative issues is very important to stakeholders in our workers' compensation system. Persons or organizations looking to promote legislative changes to the Act have acknowledged that the council's support of proposed legislation is very important to our elected officials. Legislative changes supported by the council have a good track record of becoming law, while those bills before the legislature that do not have the support of the council may not fair as well.

At the NM Workers' Compensation Administration website you can find out more about the Advisory Council including meeting times and dates, meeting agendas, annual reports to the Governor and names and contact information for all council members. You can check out the WCA's website at <http://www.workerscomp.state.nm.us/>

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This 1500 sq ft new construction home has custom tile and hand texture throughout. With a 3 bedroom split floor plan, 2 baths and a 2 car garage all situated on a corner lot, it's perfect for a family. Nice extras include prewiring for alarm, a gas fireplace and stainless steel appliances.

PHOTO COURTESY OF TAMI SAUERMAN

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In The Spotlight

MEMBER SPOTLIGHT - BUILDER GENTRY CONSTRUCTION • BCAOC MEMBER - 19 YEARS

Construction runs in the blood of the Gentry family from Jeff, now retired, to Wes and his brother Layne, part owners of Gentry Construction, Inc. Born in St. Louis, Missouri, Wes has been in construction since 1974. He was first in the area working for Bank Building Corporation in 1976 in Roswell. Gentry grew fond of New Mexico and when the job ended, knew he wanted to return some day. He got that opportunity in September 1990 and moved back to Alamogordo and has had his business for the last 21 years.

Wes answered literally when asked what he likes best about his work- getting the contract, the check, and taking it to the bank! "We do a good job, make the owner happy, but that's why we all really go into business in the first place, to make a living."

His three children are all excellent students and enjoy varied interests. Staesha is involved in cheerleading, Sierra is in fast pitch softball and Weston recently was married and will soon receive his Masters from the University of Tennessee at Martin.

Gentry identifies three factors greatly impacting the efficacy of construction currently: 1. The EPA and its multitude of rules and regulations; 2. The current process for state procurement code RFPs for government funded projects; 3. The quality of workers available.

This construction company does a large portion of its work out of town with projects including the Mayfield High School Gym and the Lordsburg City Hall. They are also in the process of starting Western New Mexico University in Silver City and here locally, the parking area

of the Pioneer Bank.

FAST FIVE

1. What was your first job?
Working at Underground Atlanta when I was 17. It was an ice cream emporium/pretzel shop/musical museum. I worked my way up from hot dog maker/ice cream server to manager of the pretzel shop on weekends.
2. What was your worst job?
Hod carrier for a brick mason in Atlanta.
3. What is your favorite vacation spot?
Disneyland/Disney World.
4. What is your favorite quote?
"A woman drove me to drink and I never had the decency to thank her."- W.C. Fields
5. What is the one thing you know for sure?
"The only thing you can count on is things are going to change."

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In The Spotlight

MEMBER SPOTLIGHT - ASSOCIATE SUN CITY ROOFING • BCAOC MEMBER - 9 YEARS

For 35 years, Andrew Padilla has been in construction in various capacities including framing, concrete and roofing before starting his own business 27 years ago. Born and raised in Alamogordo, Andrew has a family and he and his wife and sons Andrew Jr., Martin, and Fabian are the heart of Sun City Roofing.

"Being with my workers, communicating with other contractors and the public and making a good, honest living are very important" said Padilla. "Working with my wife and sons we have been able to accomplish all that we have over the years."

"What's fair for one should be fair for all" says Andrew. With the requirement for permits for residential roofing now rescinded, unlicensed contractors who do not have the financial constraints of overhead that licensed and insured contractors do are undercutting and getting jobs.

"A sound roof is important and a big responsibility and I take it seriously" Padilla is a 'hands on' man, on the job at

all times, working alongside his men. His company does residential and commercial work on all types of roofs and specializes in built up modified roof systems. He stays busy and continues to work and bid on upcoming projects.

FAST FIVE

1. What was your first job?
Washing cars in a car lot for Atkins & Reeves Motor Company.
2. What was your worst job?
Whenever you have to follow behind another company's job and take it over.
3. What is your favorite vacation spot?
Anywhere I'm camping with my boys.
4. What is your favorite quote?
"You got to keep a going!"- my Dad
5. What is the one thing you know for sure?
"Roofing!"

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TOP FIVE HOME MAINTENANCE PROJECTS

During National Remodeling Month this May, review some tips from professional remodelers on maintaining your greatest investment, your home. Regular home inspection and repair will help maintain the condition of your home and save on costly emergencies in the future.

An informal poll of professional remodelers revealed five tips for maintaining your home to keep it in top condition and support home value. Proper home maintenance should start with a regular inspection of the home's exterior and the heating and cooling system to ensure the home is running smoothly.

1. Inspect the roof.

An examination of the roof will reveal spots that need repair, preventing leaks that ruin home interiors and valuables. Regular roof maintenance prevents roof problems leading to structural damages and other expensive emergencies.

2. Add insulation.

Most houses can benefit from installing or repairing the insulation barrier in the home. Adequate attic insulation, in particular, keeps the home from losing energy with wasted heating and cooling. A better insulated home means less work for the heating and cooling system and lower energy bills.

3. Repaint surfaces.

A fresh coat of paint does wonders for a home by updating the color palette and giving the home a shiny new start. Quality paint jobs also protect surfaces and prevent problems like rotting wood. Consider using no- or low-VOC paints for reducing fumes while drying and keeping the home air quality more comfortable.

4. Monitor flashing and caulking.

Worn window flashing and caulking allows water to

Continued on page 9

Real Estate Update ~ March, 2011

Karen Krupovage, Owner/Qualifying Broker Affinity Real Estate LLC

Statistics for March, 2011

SOLD – Residential	57
SOLD – Commercial	1
SOLD – Land	9
Active – Residential	709
Active – Commercial	63
Active – Land	726
Under Contract – Residential	87
Under Contract – Commercial	1
Under Contract – Land	12



Karen Krupovage
 OWNER/QUALIFYING BROKER
 Cell 575-430-0323
 TeamAffinity@qwestoffice.net • HomesAtAffinity.com



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MONTHLY COMPARISON	Properties SOLD	Total Value
1st Quarter 2011	148 Units	\$18,297,998
1st Quarter 2010	193 Units	\$27,334,905

(based on information from the Otero County Assoc of REALTORS®, Inc. Multiple Listing Service)

penetrate the walls, causing damage to drywall and framing. Asking a professional to inspect windows can prevent water intrusion, saving thousands in major repairs down the road. Additionally, examine caulking and sealing in bathrooms to ensure water isn't leaking into walls or floors.

5. Check the water heater and heating and cooling system.
Waiting until the water heater, furnace, or air-condi-

tioning fails will cost more in emergency repairs. Bring in experts to assess these units to ensure they are functioning and receive needed repairs. Newer water heaters and HVAC systems can increase home efficiency, bringing down water and energy bills.

The BCAOC is comprised of many talented, professional, licensed contractors able to perform remodeling projects.

NAHB, Industry Groups Sound the Alarm on QRM Proposals

NAHB has joined with five other industry and consumer advocacy groups in issuing a powerful statement against high downpayment and equity requirements included under newly proposed standards for "qualified residential mortgages" (QRMs).

Their joint public statement was issued in advance of an April 14 hearing scheduled by the House Subcommittee on Capital Markets and Government Sponsored Enterprises to discuss the QRM.

The statement warns that, "In the midst of a very fragile housing recovery, the government is throwing a devastating, unnecessary and very expensive wrench into the American dream. First-time home buyers will have to choose between higher rates today or a 9-14 year delay while they save up the necessary down payment; and 25 million current home owners would be locked out of lower refinancing rates because they lack the required 25% equity in their homes."

This joint statement was signed by the Center for Responsible Lending, the Community Mortgage Banking Project, the Mortgage Bankers Association, the Mortgage Insurance Companies of America, NAHB, and the National Association of Realtors.. Contact: [Dave Ledford](mailto:dave.ledford@naahb.org) (800-368-5242, x8265) for more information.



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◆ **NATIONAL CONSTRUCTION, INC.**
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Rudy Chanez

◆ **WASHINGTON FEDERAL BANK**
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◆ **AFFINITY REAL ESTATE, LLC**
Karen Krupovage

◆ **WOOD ELECTRIC**
James Wood

GML

General Membership Luncheon

May Meeting

Our Next Membership Luncheon Meeting
will be on Tuesday, May 17th
at 11:30 AM at

THE 19TH HOLE at the
DESERT LAKES GOLF COURSE...

Come join us!

MENU:

Choice of Entrees, Iced Tea, Water, and Gratuity

Cost: \$11.00 Per Person

Investing in Remodeling Pays Off in More than Dollars

Many homeowners are surprised to learn that the equity in their home comprises a larger portion of their net wealth than the holdings in their stock market or retirement funds. Compared to conventional financial investments that rise and fall with regular frequency, housing has proven to be a relatively stable and sound investment that keeps up with inflation in most years and outpaces it in others.

Although few of us purchase a home strictly for its investment value, in practical terms it represents an asset that can pay high returns when it comes time to either refinance the mortgage or sell your home outright. Of course, a home that is well-maintained and offers up-to-date systems and amenities will have a higher value than a comparable home that is poorly maintained or lacking the conveniences and extra living space that today's buyers want. Remodeling, then, becomes the key to protecting and enhancing the investment value of your home, not to mention its many other benefits.

“What improvements will add the most value to my home?” To answer that question, it is important to understand that remodeling – and your home for that matter – is different from other investments that are primarily financial in nature. What's unique about housing is that the “investor” or owner receives the immediate benefit of being able to occupy and enjoy their investment; i.e., live in it, all the while it is growing in value. Stocks and bonds don't deliver on this aspect.

The longer you intend to stay in your home and will enjoy the new family room or whatever improvement you make, the more weight this factor contributes to your overall return on investment.

The other part of your investment return is the increase in resale value that the remodel adds to your home. Ultimately it is a professional real estate appraiser who will decide the financial return of any remodeling you do through the price he or she assigns to your home when you decide to refinance your mortgage or sell your home. The cold hard truth, however, is that real estate appraisals are more an art than an exacting science.

The price of your home will largely depend on the prices that comparable homes recently sold for in your neighborhood. The value assigned to the improvements you made to your home depends on a number of variables but depend heavily on the location of your home as well as its overall condition. Some remodeling projects lift the value of a home by the entire cost of the remodel and sometimes by even more.












Despite the limitations of the appraisal process in allotting what you might consider fair value for all the improvements that you proudly made to your home since first moving in, there are certain rules that you should consider to increase the dollars you get back from your remodeling investment.

- Maintaining your home in good repair is the most critical of all investments that you can make to your home. The shape it's in matters as much if not more than what other attributes your home may have.
- The quality of the work you have done on your home is another factor that can't be ignored, if you are looking to make a good investment. Shoddy workmanship, low-grade materials and inferior products will wipe out any value the remodeling might have added to your home.
- Remodel for yourself and your own family, not the next owner. It is a gamble to predict what the likes and dislikes of the next owner might be. Keep in mind, however, the more your tastes stray from the norm of most of your neighbors, the less likely you are to get maximum return from your improvements. Stay with styles, colors and features that have broad appeal.
- Kitchens and bath remodels are the two most popular remodeling projects year-in and year-out, no matter where you live. Minor kitchen remodels tend to recoup more of their costs than major kitchen remodels. Bathroom remodels also vary on how much they add to resale value, depending on the extent of the makeover. These two rooms carry the most weight when it comes time to sell your home. Attractive kitchens and baths fully outfitted with popular features will not only help sell your home faster, they also can drive the price a buyer is willing to pay for your home.
- Extra space in the right place offers a high rate of return since existing homes tend to lack the roominess of new homes. New family rooms, larger master bedroom suites and eat-in kitchens are all examples of spaces that most buyers value highly.

Although it is difficult to put an exact price on the resale value of a particular remodeling project, for most of us the real value of remodeling is the comfort and pleasure it adds to the years we spend living in our home.

To find a professional remodeler, contact the BCAOC office for a referral.

May 2011

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
						1 Happy May Day! 
2	3	4	5 GIORGIO ARMANI 	6	7	8 Happy Mothers Day 
9	10 City Commission Meeting 	11	12 BCAOC Board Meeting 	13	14	15
16	17 General Membership Meeting 19th Hole Grill  	18	19 County Commission Meeting 	20	21 Armed Forces Day 	22
23	24 City Commission Meeting 	25	26	27	28	29
30 MEMORIAL DAY 	31					

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4 (5 oz.) Top Sirloins

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4 (4 oz.) Omaha Steaks Burgers

4 (4 oz. approx.) Boneless Chicken

+ 4 FREE (5.75 oz.) Stuffed Baked Potatoes



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HOME BUILDING CALCULATORS

Not all tools are in your tool box, pouches or job trailer. Don't overspend or underestimate on materials again. Here are some online construction calculators you can use free.

Rafter Angle Calculator

<http://www.construction-resource.com/calculators/roof-frame.php>

Paint Coverage Calculator

<http://www.construction-resource.com/calculators/wall-paint.php>

Concrete Foundation Calculator

<http://www.construction-resource.com/calculators/foundation.php>

Insulation Upgrade Payback Calculator

<http://www.finehomebuilding.com/item/8998/payback-estimator-insulation-upgrade>

Drywall Estimator Calculator

<http://www.finehomebuilding.com/pages/calculators/drywall/>

Pier Foundation Concrete Estimator Calculator

<http://www.finehomebuilding.com/pages/calculators/pier-foundation/>

Deck Calculator

<http://www.finehomebuilding.com/pages/calculators/deck/>

Cabinet and Countertop Estimator Calculator

<http://www.finehomebuilding.com/pages/calculators/kitchen-cabinets-countertops/>

Board Foot Calculator

<http://www.woodbin.com/calcs/tabulator.htm>

Joist/Rafter Span Calculator

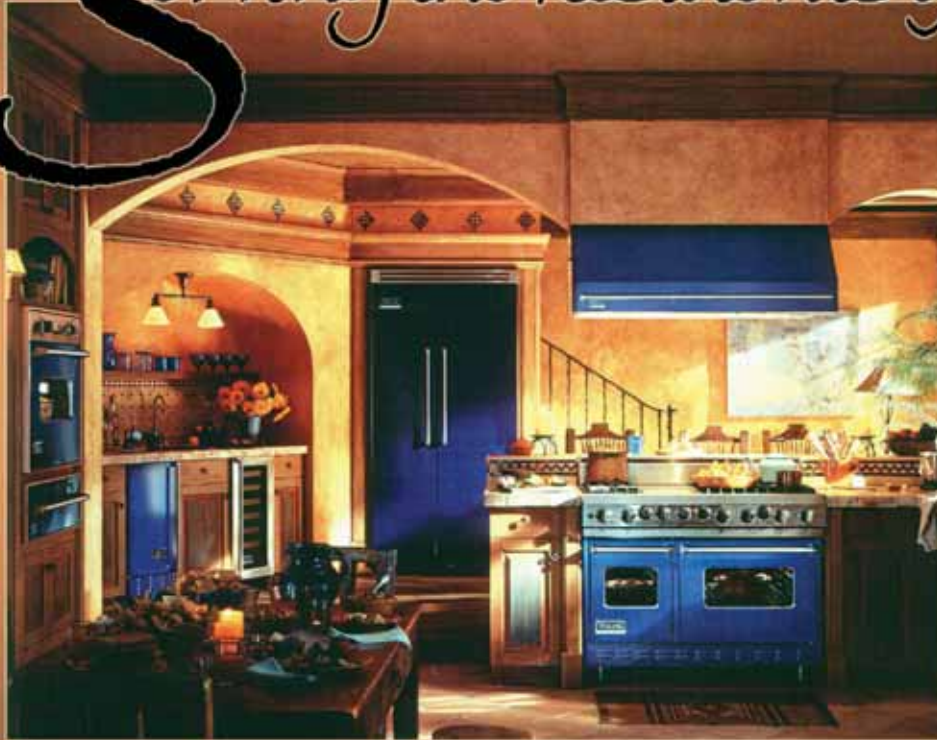
<http://www.awc.org/calculators/span/calc/timbercalcstyle.asp>

Home Heat Loss Calculator

<http://www.builditsolar.com/References/Calculators/HeatLoss/HeatLoss.htm>



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