



Natural stone—granite—is indeed 100% natural since it is quarried directly from the earth in large blocks. These blocks are then sliced into slabs and polished on one side at the quarry before being shipped. Fabricators cut shapes from the slabs according to your countertop specifications. They then profile and polish the edges. Granite should be sealed once a year, to close the pores and lessen the chance of staining. You can put hot pots on granite without concern.

Quartz, on the other hand, is an "engineered" stone, meaning a manufacturing plant uses various grades and sizes of quartz crystals and mixes them with resin and pigment (for color) in a ratio of 93% quartz to 7% resin. Fabricators create

pots or electric fry pans, should not be placed directly on the quartz without a trivet.

The question comes down to this: what's the right countertop material for your specific needs, your lifestyle, your design? Do your research, ask those questions, and then decide.

Rest assured, whether you choose granite or quartz, they will equally add unique beauty and value to your home!

Article provided by: Rocky Mountain Granite and Marble

Rocky Mountain Granite and Marble has been proudly serving the upstate region of New York for over 10 years! We have over 2,000 slabs and over 500 colors of granite and quartz in stock. Rocky Mountain Granite also provides Marble, Soapstone, HanStone, Caesarstone, Zodiaq, LG Viatera, Silestone, Mont Surfaces, Color Quartz, MSI Quartz and Pental. Our friendly and knowledgeable staff can help you decide which stone will best suit your needs for kitchen countertops, bathroom vanities and more!



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Right-sizing: The right move for builders and buyers

For years, the term "right-sizing" had a negative connotation. Usually equated with "downsizing" and applied to empty nesters moving to smaller homes, the term implied a reduced lifestyle. But the Great Recession changed all of that. Suddenly, "right-sizing" was all about the practicality of your home. After decades of homes increasing in size while family sizes actually

wasn't usable.

Gale Steves, the author of *Right-Sizing Your Home*, was an editor at Home magazine when she realized that people weren't really **living** in their homes. "There were rooms that they walked through on the way to someplace else, or that were ignored except at

Christmastime," she recalls.

decreased, people began to realize that

their homes were simply too big, full of

rooms they never used, and space that

New home builders had a similar epiphany, learning from prospective buyers that usable space was a much bigger priority than more square footage. Feedback included the desire for more storage, and rooms that could be adapted for multiple uses. So, home builders began the process of redesigning their models and floor plans, focusing on flexibility, flow and efficiency. As Larry Garnett of Professional Builder's House Review noted in "Getting It Right: Right-Sizing House Plans," single or specific use



rooms such as formal dining rooms and home offices gave way to plans that instead featured a dining room that doubles as a library or a pocket office with space for a desk and a laptop.

According to the National Association of Home Builders, homebuyers have definitely shifted their perspective on what they want, seeking practical and functional space rather than surplus square footage. In other words, quality over quantity. What accounts for this rather significant transformation? For one thing, lifestyles are changing. People are less formal, and less interested in taking care of a big house. They also have fluctuating family needs children moving back home, or multiple generations living together. They need rooms that are adaptable, flexible spaces that can be used as extra bedrooms, rec rooms or work spaces.

Economics also plays a part in the right-sizing trend. Homes with a larger footprint cost more – higher mortgage payments, taxes, utility bills, and maintenance costs. People realized they

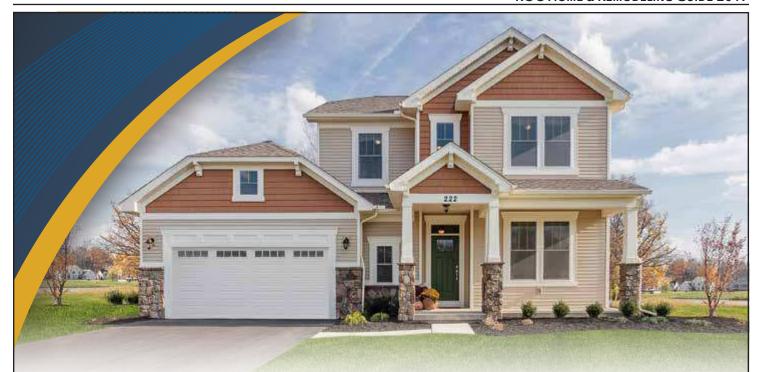
were literally paying for square footage they never used. They began to look at doing more with less, searching for homes with good layouts that fit what they really needed – open floor plans, combined great room/kitchen/dining areas, larger garages with storage, rear entry mudroom/laundry room/pantries.

Is the right-sizing trend here to stay? Probably. Smaller homes are more economically viable

and more practical. While there will always be homes with mega-footprints, right-sized homes will likely have more staying power.

Written by Brian Warren, Director of Sales & Marketing, Riedman Homes

Since our founding in 1993, Riedman Companies has specialized in the development of real estate throughout the Greater Rochester, Buffalo, Finger Lakes, Syracuse and Northwestern Pennsylvania Regions. With a focus in real estate development, investment, and asset management, Riedman Companies designs, develops, owns, builds, manages and markets a wide variety of residential, industrial, commercial and retail properties. In the development of new apartment communities, the rehabilitation of aging properties, and the sale of new homes, Riedman Companies has made its mark by completing projects that are well planned, economically sound, and a positive influence on the communities in which they are located.



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In the last decade of home building there has been a desire for open concept living. The early 90's brought on the "open floorplan" where common areas of the floorplan were divided by décor, not by walls. By removing interior walls, it would allow people to entertain from the kitchen all the way into the family room and create an open view from one side of the home to the other.

This trend had continued through the turn of the century and has now extended to the outdoors by expanding the floor plan to include a 3-Season Room or large deck space. Having an entertaining space on the outside of the home has become a must. Outdoor fireplaces, entertainment systems, furniture, and more! It was found that people wanted to enjoy the fresh air while not sacrificing the amenities of modern luxuries.

The challenge to meet the consumer's needs were far more difficult than the solution in the 90's. Removing non-loadbearing interior walls was simple. The building industry has needed to find a way to remove structural, load

bearing, insulated exterior walls while complying to the energy code standards. Window and Door manufacturers acknowledged the need, and have answered with a solution to the latest industry trend.

Wide Open Spaces

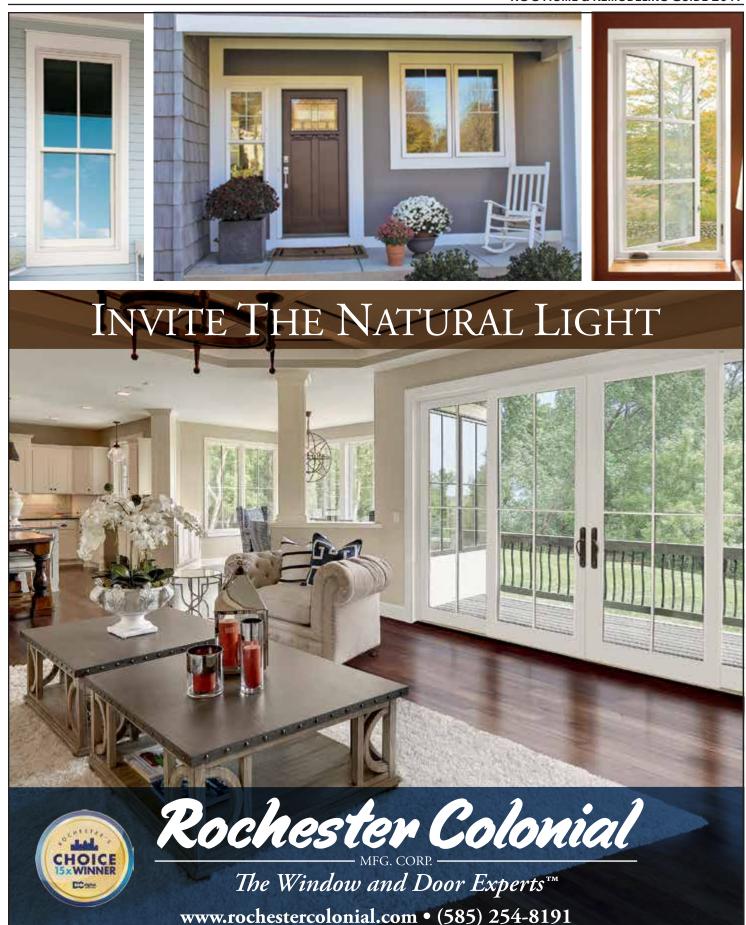
One of the largest trends hitting the building industry are larger than life doors, connecting the outdoor living space with the interior of the home. Gone are the days of a single swinging door to the backyard. Homeowners want large openings to entertain through; expanding their entertaining footprint for gatherings and events, while being able to close these spaces off when not needed.

There are many different door configurations to chose from, depending on the final needs of the consumer. Every remodeling magazine and television show has been documenting different ways to achieve this. Full glass doors became sliding patio doors. Then, sliding patio doors got larger. Manufacturers started offering 8ft wide

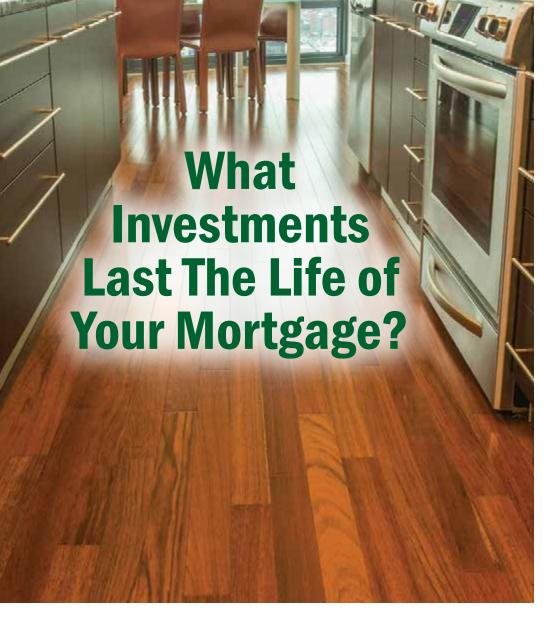
doors in their standard size matrix. They also introduced the 4 panel open view, Lift and Slide, Multi-Slide, and even multi-panel bifolding doors.

The next step would be to visit a window and door showroom for you to experience the product first hand. An experienced door consultant will guide you through the process of selecting the proper door that best fits your needs.

Article provided by: Stephen Trotta, Vice President, Rochester Colonial Manufacturing. Why choose Rochester Colonial? Knowledge — Our expertise in product design and application, architectural specifications, historic replication and code issues is unrivaled. Resources — Over 100 dedicated men and women, a fleet of 50 vehicles and 200,000 square feet of office and manufacturing space allow us to offer the ultimate in customer service. Manufacturing — We produce some of the most acclaimed custom hardwood windows and doors in the world. Selection — The largest anywhere in the area.



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How many items in your house are worthy of being on your 30-year mortgage? The answer is not many. Your dishwasher, refrigerator, and hot water heater will likely be long gone before your final mortgage payment is made, along with many other parts of your house that were included when you signed on the dotted line. The one thing that is worthy of your 30-year commitment are your hardwood floors. Hardwood flooring will continue to add value to your home for years to come because it is time-tested and always in style. Pete Harman of Harman Hardwood Flooring, Inc. remembers a time when all homes included hardwood, "There was a time prior to the early 70s when all new homes included hardwood flooring as a standard. With changing building codes and the popularity of wall-to-wall carpet at that time, we saw a decline in the number of hardwood flooring installations during the 1970s."

That has all changed now according to Harman: "Hardwood flooring is currently more popular than ever. I have to say, consumers are more aware of the value of quality hardwood flooring for the long term in comparison to tile or carpet. These products are typically replaced in a five- to ten-year period of time."

It's true that hardwood floors have been a mark of quality in fine homes for years because they hold their value and provide enduring beauty."The variety of hardwood available gives the consumer the choice of many different wood species. Oak, hickory, maple, ash, cherry, and walnut are just some of the woods harvested from managed forests which consistently plant more trees than they cut. The styles range from classic strip to random plank. The look can be clear and uniform for a cleaner, more contemporary

look, or character grade for a rustic appeal. The wood can be unfinished for a custom-sanded and finished look or pre-finished for the convenience, ease of installation, and durability of a factory quality finish," Harman says.

Additionally, customers can choose finish textures like hand-scraped, wire-brushed, or distressed and include character knots and chiseled bevels for plank definition. The choices are practically endless! Customers can craft a floor that perfectly adheres to their individual decorating style.

Harman says, "Wide planks continue to grow in popularity and are currently the rage. Unfortunately, these wider boards are susceptible to cupping and warping if your home's humidity is not completely regulated. The good news for the 'wide appeal' consumer is the new generation of engineered floors. These more stable floors have solved the warping problem."

Wide-sawn planks of four millimeter thickness are now affixed to a plywood backer to give a seven-inch wide look, offering complete stability. These planks will remain flat throughout seasonal humidity changes. Their engineered qualities allow them to be nailed, glued, or floated over a variety of sub-floor surfaces.

Hardwood floors continue to evolve and impress. In recent years, they have changed from just an ordinary strip look to a decorator's dream while still maintaining the value they have always promised. For an investment that truly deserves to be a part of your 30-year mortgage, Hardwood Flooring is always a sound investment with outstanding value.

Article provided by Harman Flooring. Since 1945, Harman Hardwood Flooring Company has been committed to providing our customers with the finest quality hardwood flooring products and services. We also pride ourselves on being a resource for hardwood flooring advice for our valued customers. Call us at (585) 546-1221.



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Condo, Townhome, Patio Home — What's The Difference?



Have you started the beginning stages of researching the housing real estate options? The descriptions for condos, townhomes and patio homes can sometimes be confusing. In fact, many people don't know the difference between these property types. As you start to weigh the different housing options, you will discover that many homes offer exterior home maintenance. In the interest of helping the real estate investor, let's take a look at what each of these terms mean legally and what they mean in a real estate listing.

Condominium:

A condominium, frequently referred to as a condo, is a building or complex of buildings containing a number of individually owned apartments or houses. Condominiums are much like apartments, where other units may be above you, below you, or to either side.

A condo owner is legally considered to own the property consisting of the walls within. Condo ownership comes with no land rights and no airspace rights above. Parking is typically not attached to the property (although in some cases it is), but assigned to the unit and a part of

the legal ownership structure.

Townhome:

A townhome is usually a multi-story house; two or more stories in a modern housing development which is attached to one or more similar houses by shared walls. However, in some cases, a property may legally be considered a townhome even if it is a single-story property. Townhomes typically share common walls to either side with other units but never above or below. Parking may be attached to the unit or it may be assigned somewhere on the property.

Patio Home:

There's not usually a legal definition of a patio home. Some houses called patio homes may alternatively be marketed as townhomes as they are very much like townhomes except they often do not share common walls with other units, or sometimes only one wall. Most taxing jurisdictions do not have a separate classification for patio homes. Patio homes are constructed much like free-standing homes, but typically very close together or connected in a limited manner. Parking is usually a part of the unit itself, not common on the property.

Benefits:

Although each term is different, all three words are used to mean the same structure. Each home offers a Homeowners Association (HOA) that will manage and be responsible for the care of external maintenance for a fee. Most buyers looking for a condo, townhome, or patio home are looking to alleviate some type of maintenance from their current house. Thus, having the option for maintenance included with your home is a fee many are willing to pay for. This allows the owners to free up more of their time and also eliminates the need to store large home equipment.

Article provided by Wegman Companies, Inc. For over 40 years, Wegman Companies, Inc. has been developing multiple types of residential communities while providing lifestyle options, including single-family residential communities, multi-family apartment complexes, maintenance-free townhome and patio home communities and senior living communities as well as commercial properties. Every community and property development we undertake is backed by the Wegman family values and our shared commitment.

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Tile is the most durable and long lasting surface option on the market today. No matter what size you choose for your next remodeling project, when installed properly, ceramic and porcelain can withstand the wear and tear of a lifetime and beyond. Here are a few low maintenance tips to keep your floor and wall tile looking its best for years to come.

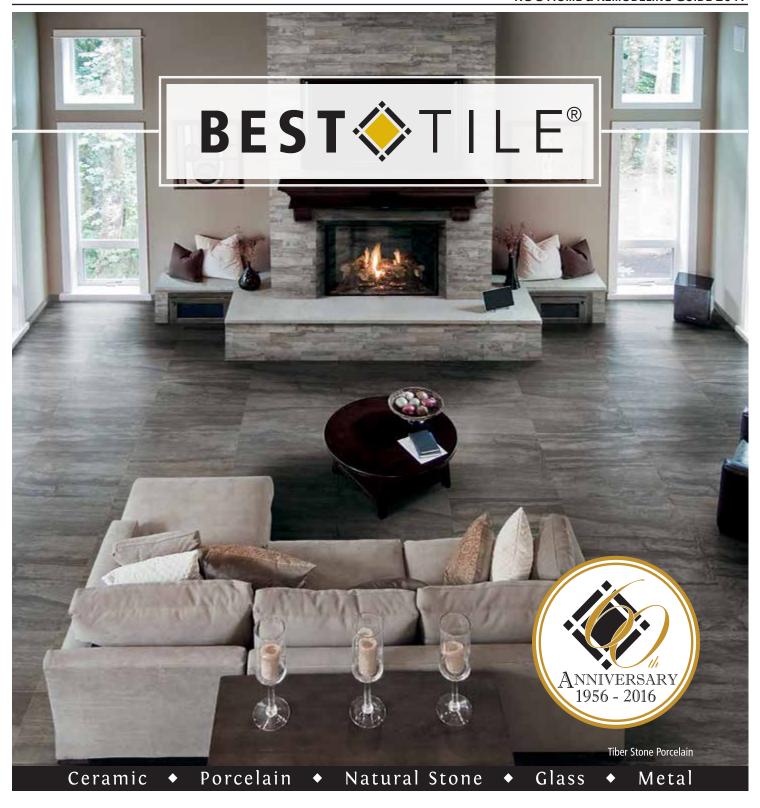
DO: Clean tile with a damp sponge or soft cotton cloth with a small amount of tile friendly cleaner and warm water. Make sure the cleaner is neutral, non-acidic and non-alkaline. Heavy alkaline cleaners leave residues that build up over time and these residues will cling to the tile surface and attract dirt. If the tile is extremely dirty, use a full strength cleaner appropriate for ceramic and porcelain surfaces.

DO NOT: You should not use everyday soaps or detergents on tile or stone surfaces. Such cleaners leave a film which dulls the surface and promotes mildew, making your tile look cloudy, dull, and just plain dirty! You should not use an acidic or ammoniabased cleaner because it could affect the color of the grout. Acidbased cleaners will etch polished natural stone and dull the surface. Re-polishing natural stone is an expensive and time consuming task that only professionals can do. The most common mistake people make when cleaning tile or stone is by using bleach or vinegar. These acidic liquids can cause costly damage to grouts and even dull some surface finishes on natural stone. Lastly, avoid using steel wool pads or any other abrasive items on your tile or stone. These materials can scratch or dull the surface. Any

loose particles of steel left on the grout may cause rust stains.

Tile, stone, and grout require different types of maintenance. For complete details on protecting, cleaning, and solving problems with these surfaces, visit besttile.com.

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Unlike the decks of decades ago, there are high quality and durable outdoor building products available to homeowners who want a lasting and beautiful deck. With the introduction of different colors, textures and finishes, you have a number of options to choose from. You can go with something that blends with your home and landscape, or something bold!

In the Rochester climate, one that gets pounded with snow, rain and sleet, wooden decks often splinter and mold after a couple of years. Outdoor spaces should be able to be enjoyed through multiple seasons and for decades at a time. Some of the available products come with as much as a 30 year fade and stain warranty. Take your time to search out the product that is right for your project.

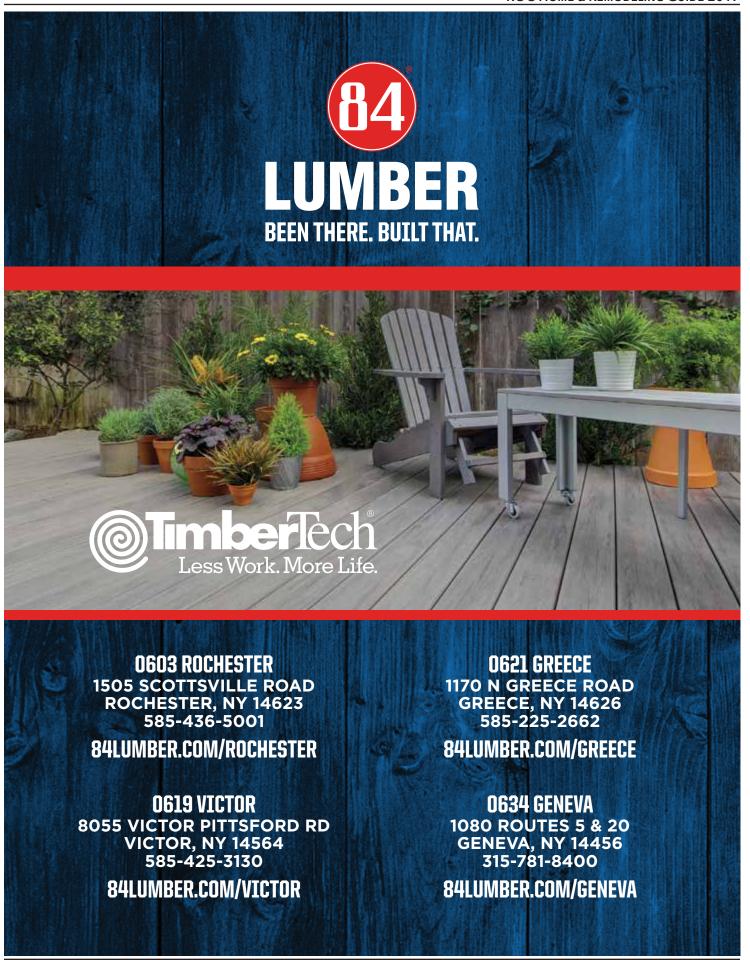
Outdoor living trends have changed over the years. Homeowners want to have an outdoor space that is real living

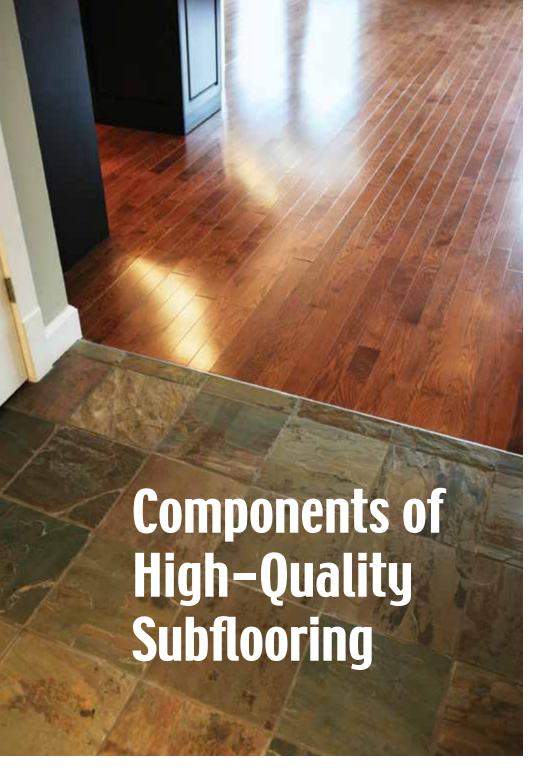
space – even in our climate where that time is so short. In fact, maybe that's why it is so important in this region! We do love our summers,

and of course we can appreciate a nice gas flame fire on that deck as the leaves change, too! With today's array of choices you can even get products that look like reclaimed wood.

As homeowners in Rochester make the big decision of investing in an outdoor space, there are two important factors to keep in mind – how will it look and how long will it last. Even in markets where climates might not be sunny and warm, outdoor spaces can still be enjoyed through the seasons and for decades at a time.

TimberTech®, a premier brand of low-maintenance, high quality and durable outdoor building products, is constantly working to stay ahead of both consumer and industry trends. With the introduction of different colors, textures and finishes, and the company's recent 30-year fade and stain warranty announcement, TimberTech remains a top pick for homeowners and contractors on both a national and local scale.





Subflooring is integral to the performance and longevity of a home. If you think all subflooring is the same, think again. Delamination, cupping and callbacks for squeaky floors can be major headaches for builders. To prevent these issues, builders should seek out high-quality subflooring that is strong, stiff and moisture resistant.

Strength and Stiffness

The subfloor is the basis for the finished floor coverings. It should be stiff, flat and even, and be able to withstand job site conditions, hold heavy furniture and handle foot traffic.

A subfloor's fastener holding power determines how it will hold nails, screws or staples. Low-quality subfloors lack the strength to hold fasteners tightly which can lead to subfloor movement and leave your finished floors prone to squeaks.

Unlike low-quality subflooring, the advanced resin in engineered wood subflooring better holds grip fasteners in place, leading to a sturdy, flat subfloor that keeps moisture out and nails in, mitigating squeaks in your home.

Moisture Resistance

Advanced resin subfloors are moisture resistant and can withstand the elements better than a normal OSB or plywood subfloor. If exposed to the elements during the construction process, moisture can ruin a low-quality subfloor.

Once construction begins, the average home build takes six months, which means your job site is bound to be hit with rainfall a few times before it is complete. Heavy rain and long periods of exposure to the elements can take a toll on many wood-based building materials. Similar to a sponge, low-quality subfloors can soak in moisture during the build, which can lead to delays and rework during construction. It can also cause problems like nail pops, squeaks and uneven floorboards after the build.

Rather than commodity subfloor products, builders should look for subflooring that uses an advanced resin technology to help panels resist moisture and grip fasteners in place, resisting noisy movement between materials in the subfloor assembly. The result is floors that stay strong, flat and quiet, leading to happy homeowners and less callbacks.

Article provided by Huber Engineered Woods. AdvanTech® subflooring is a high-performance, engineered panel designed to replace plywood and commodity oriented strand board (OSB) floor sheathing. Fabricated in highly controlled production facilities utilizing advanced resin technology, AdvanTech subflooring delivers the total performance package of strength, fastener holding, moisture resistance and quality. AdvanTech panels help eliminate floor bounce and squeaks by being manufactured to meet ESR-1785 specifications. For more information visit advantechperforms.com.

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The idea of building your dream home is appealing to many homeowners-the home will be brand new and can be customized exactly as you want. However, the process of obtaining financing on a newly constructed home is much more complicated than buying an existing home.

Because of the additional work involved on a construction loan, many banks and mortgage brokers have stopped providing construction financing altogether. Some smaller banks offer construction financing, but process so few each year that they often don't have the knowledge and expertise to handle the challenges that can arise during the construction process. Finally, some banks, particularly larger national banks, have such rigid lending guidelines that they often cannot work through the intricacies of construction loans.

Finding a lender that has experience in construction lending and the flexibility to work through any challenges is critical. Keep the following in mind as you search for a lender:

Rate Lock: Until your permanent interest rate is locked in, you're at risk of interest rate changes. With a typical six-month construction phase, that can add quite a bit of risk, and potentially a substantial increase to your monthly payment if rates rise. Lock-in policies vary dramatically across lenders. The

earlier you can get locked in, the less risk for your monthly payment meaning one less thing to worry about during the home-building process! Be sure to ask your lender when you can lock in, how long it's good for, and what happens if rates decline between the time that you lock your rate and the home is completed.

Loan Servicing: Whom will I end up making my payment to? Some lenders transfer the servicing of your loan once the house is done. Be sure to ask your lender about their loan servicing process.

Construction Changes: What happens if I want to make a change to my new home in the middle of construction? Not all lenders will respond the same. Some may require you to essentially start the mortgage process over, while other lenders may be able to handle your changes on the fly and keep everything moving forward.

Closing Costs: Be sure to check if there are additional costs associated with construction loans, as added bank fees can vary significantly. Get a few estimates, from lenders that your builder recommends, to compare costs and make sure they are reasonable.

Paying your Contractor: Builders love a lender that can be flexible and timely in making payments because it keeps the entire construction process flowing.

Nothing will bring a home construction to a halt like a lender that takes forever to get funds to your builder, whereas a proactive, flexible lender will help facilitate a smooth and easy building process. With variables like weather and suppliers, a new home construction is sure to have some hiccups along the way; so find a lender that's experienced and can manage surprises.

The home-building process requires a true partnership with your lender. Take the time to understand your lender's construction process and terms as you make your dream home a reality.

Article provided by LNB. LNB is a \$956 million independent, community bank with thirteen branch offices located throughout Wayne, Onondaga, Ontario, Monroe, Seneca and Yates Counties. LNB has a long-standing tradition of excellence, dating back to 1852. As its mission, LNB serves all of its customers and communities with unmatched professional service. LNB offers an extensive variety of products within the personal and business banking realms, including direct deposit, online banking, Cash Management Services, Remote Deposit Capture and much more. LNB also provides financial services, including investments and insurance. For a complete listing of products and services, as well as branch locations, please visit BankwithLNB.com.

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Today, it seems like our lives, and homes, are all about efficiency. Cell phones let us communicate more efficiently than ever, and modern floorplans allow for efficient hosting and movement throughout your home. The key to efficient maintenance is planning ahead with the types of products put into your home.

One of the most efficient and lowmaintenance improvements you can make to your home is tile. Tile blends trendy and luxurious with lowmaintenance and efficient. With all of the tile options on the market today, it is easier than ever to create a lavish design with durable tile.

Tile can provide a lowmaintenance finish for multiple areas including flooring, backsplashes, showers, counters, and more. So how do you choose which tile is best for your next improvement?

Here are a few things to consider:

Stain-Resistant Porcelain Tile:

A popular choice for kitchens and bathrooms because it's resistant to spills. Neutral porcelain tile opens up options for cabinets and countertops, while still allowing your floor to stand out.

Slate-Look Porcelain Tile:

Great for mud rooms or laundry rooms where things get pushed around and dragged in your home. Slate-look porcelain tile helps hide imperfections, and gives the floor a rustic, lived-in look.

Mosaic Tile:

These tiles are traditionally manufactured in 12inx12in sheets, and are most often used as backsplashes in kitchens or in bathrooms. However, they can be used in a smaller room as flooring.

Oversized Travertine Tile:

Oversized tiles help to radiate heat because they maintain and distribute the heat. So, oversized travertine tile is not only low-maintenance and beautiful, but also functional.

Natural Stone Tile:

A fabulous choice for outdoor flooring, natural tiles have already shown they can withstand Mother Earth. Natural stone tiles like slate can survive drastic swings in temperature, but you'll still have to maintain the grout, because this will weather.

Written by Justin Colline, Marketing Specialist at Faber Homes and Claridge Decorating Centre. Claridge Decorating Centre makes the remodeling process easy. For all of your kitchen, bathroom, and flooring design and remodeling needs contact Claridge Decorating Centre for a free consultation.





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Who is:

FindTheHomePros.com

FindTheHomePros.com is a group of more than 300 business professionals. The members belong to the Rochester Home Builders' Association and/or the Upstate Building Industry Alliance.

The Rochester Home Builders' Association (RHBA), a 501c6 not-for-profit trade association, was established in 1934. For more than 80 years it has been the only trade association in the six-county area dedicated to the Residential Construction, Remodeling and Home Improvement industries.

The RHBA provides training, information and resources for the industry's professionals. It is the only organization that provides these critical resources to ensure they are able to keep up with building code changes, safety regulations, and new technology to remain successful in their businesses.

RHBA members are also members of the New York State Builders Association and the National Association of Home Builders. They receive information, educational opportunities and other resources that would not otherwise be readily accessible.

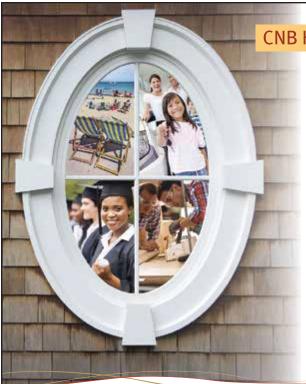
In 2015, the Upstate Building Industry Alliance (UBIA), another 501c6 notfor-profit organization, came under the umbrella of the RHBA. Although members of the UBIA do not have state and national resources, they do have the support and resources here locally that they share with the RHBA members to be sure they remain on top of this fast changing industry and informed about matters that are important to their business and their clients.

The members of FindTheHomePros. com are comprised of remodelers,

contractors, home builders, skilled trades people, building material suppliers, and many other businesses that support the industry such as architects, engineers, real estate professionals, lending institutions, and more.

To become a member of either organization, businesses must have no outstanding legitimate complaints with the Attorney General's office. Their history is checked with the County Clerk's office and all members must provide proof annually of current and proper insurance.

Both the Rochester Home Builders' Association and the Upstate Building Industry Alliance provide consumers with assistance when dealing with issues on a member-related project. Our goal is to establish (or re-establish)



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No matter what the project is that homeowners have in mind, there is a member professional to assist them. Check out our list of member professionals at:

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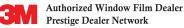
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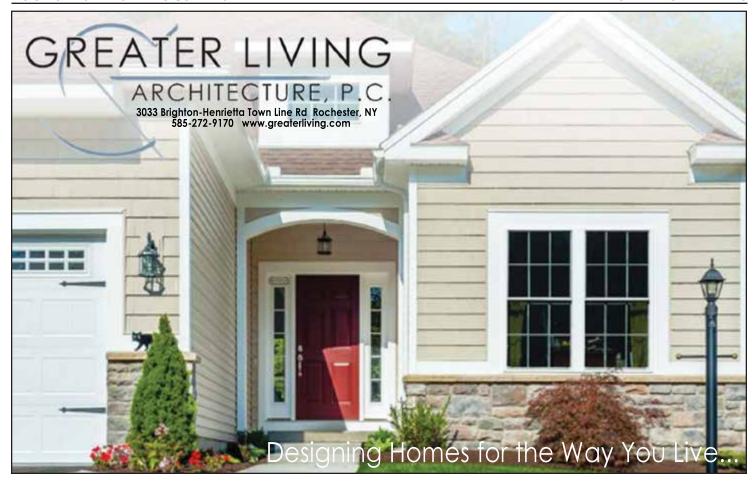
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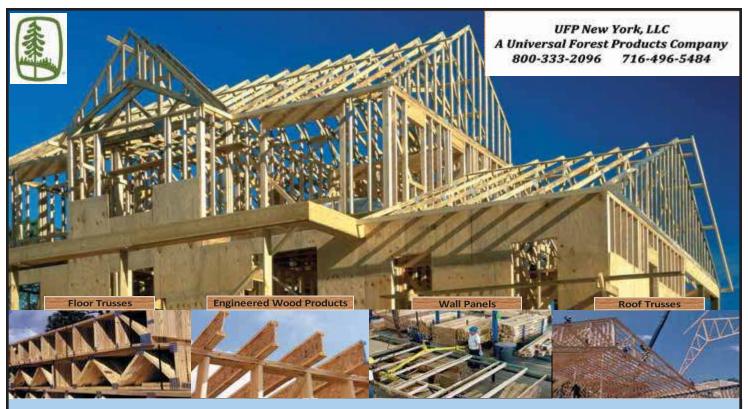
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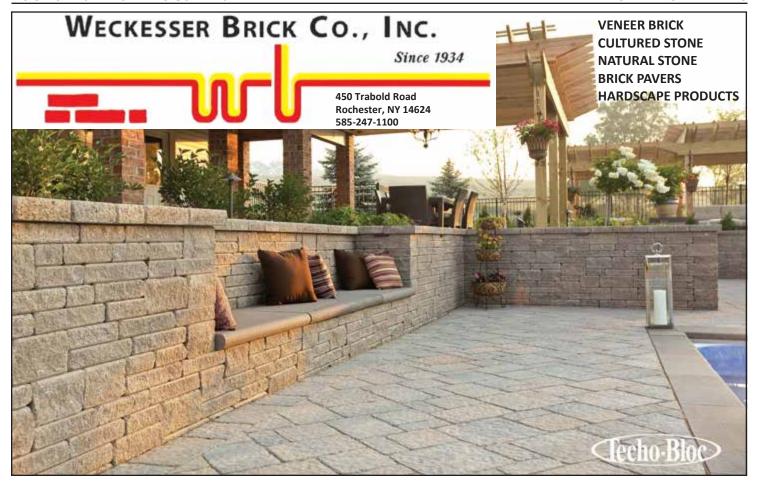
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Jeff Smith 15 Fishers Road, Suite 114 Pittsford, NY 14534-9510 Ph: **585-586-0953** • Fax: 585-586-0558 jeffsmith@woodstonenet.com www.woodstonenet.com

Youngblood Disposal Service

Tom Moran
PO Box 64463
Rochester, NY 14624-6863
Ph: **585-254-7081** • Fax: 585-254-7788
tomybd@rochester.rr.com
www.youngblooddisposal.com

Zaks.com

Leon Zak 2467 Westside Drive North Chili, NY 14514-1034 Ph: **585-594-9140 •** Fax: 206-337-1708 staff@zaks.com **zaks.com**

Registered Contractors? Licensed Builders? Not Yet!

Do you know that New York State currently has no registration or licensing requirements for contractors or builders?

The Rochester Home Builders' Association (RHBA), through its state arm of the Federation – the New York State Builders Association (NYSBA) -is the only local organization with a direct link to Albany, where the topic of registration or licensing has been buzzing for years.

Because members of the RHBA, and NYSBA (as well as the Upstate Building Industry Alliance, the sister organization of the RHBA) already provide education and training for members, we have been working with Albany for years on what could be the future requirements for our industry.

NYSBA (and local affiliates) believe that if licensing or registration is to occur, that an educational component should be included. Our members are currently offered continuing education programs and updated industry information. Any future regulation by government should be more than just a revenue stream and focus on protection of consumers.

Meanwhile, if you are looking for industry professionals, look to **FindTheHomePros.com** where you will find the members of the Rochester Home Builders' Association and the members of the Upstate Building Industry Alliance. Members have access to ongoing industry updates including building codes and OSHA safety, as well as access to education programs for contining education. Need information? Call us at 585-272-8222 or visit:

FindTheHomePros.com





BUYER'S GUIDE

Please give these members your first consideration when buying materials, equipment or services.

ABSTRACTS AND TITLE INSURANCE	McKenna's Rochester Kitchen and Bath Centers585-377-3434	Underberg & Kessler LLP 585-258-2884
Stewart Title Insurance	AIR CONDITIONING	Woods Oviatt
Company585-232-4950	ABR Wholesalers, Inc585-482-3601	Gilman, LLP585-987-2839
ACCOUNTANTS	American Plumbing & HVAC/	AUDIO & VIDEO
Nacca & Capizzi, LLP585-225-9290	Mechanical, Inc585-865-7753	Dave Digital Audio Visual Environment585-424-1820
Thaney & Associates, CPAs, PC 585-427-2410	Boccacino Heating and Air Conditioning585-454-2120	Digital Home Creations 585-576-7070
Welker, Mojsej & DelVecchio, CPAs, LLC585-292-1041	Carroll Heating & Cooling585-820-4635	Videocraft, Inc 585-264-0725 AWNINGS
ADDITIONS	Crossfield Heating & A/C585-872-4420	GrandView Home Enhancements800-919-5012
Akwesasne Construction585-441-9955	John Betlem Heating & Cooling585-271-8888	Patio Enclosures
Albright Remodeling, Inc585-230-4280	AIR PURIFICATION	Rochester Colonial Mfg585-254-8191
Atlas Builders 585-381-7777	American Plumbing & HVAC/ Mechanical, Inc585-865-7753	BANKS
Fitch Construction, Inc585-377-3330	Boccacino Heating and	Bank of Castile585-368-7510
Gerber Homes and	Air Conditioning585-454-2120	Fairport Mortgage585-381-4040
Additions315-524-7890	Carroll Heating	Family First of NY Federal Credit Union 585-586-8225
Indé Studio, Kitchens, Baths & Additions585-249-8100	& Cooling585-820-4635	Five Star Bank585-627-1325
Jay P. Tovey Co., Inc585-442-4689	John Betlem Heating & Cooling585-271-8888	Genesee Regional Bank 585-249-1540
Landmark Builders, LLC585-754-0789	ALARM SYSTEMS/SERVICES	Lyons National Bank315-325-4507
Minnehan Design Build 585-223-9444	Digital Home Creations 585-576-7070	Northwest Bank 585-671-8591
Standing	Upstate Alarm585-484-7233	Steuben Trust Company 585-359-0247
Construction, Inc585-738-0101	Viola Homes585-671-9510	Wells Fargo
Webster Home Improvement585-787-6829	APPLIANCES	Home Mortgage585-899-4148 BASEMENT EGRESS SYSTEMS
ADVERTISING	Ferguson Bath Kitchen &	
Democrat & Chronicle585-258-9778	Lighting Gallery585-458-2930	Allied Building Products585-328-7330
AGING IN PLACE	ARCHITECTS	City Hill Site
Access Lifts and Ramps Inc. /	Greater Living Architecture, P.C585-272-9170	Contractors315-536-3694
Access Home Elevators 585-247-1210	James Fahy Design Associates	Comfort Window Co., Inc585-235-7839
Albright	Architecture & Engineers585-272-1650	Fitch Construction, Inc 585-377-3330
Remodeling Inc585-230-4280	ATTORNEYS	Residential Steel
Ketmar Development Corporation585-381-7758	Dibble & Miller P.C585-271-0118	Services, LLC585-458-4150

Riefler Construction Products716-435-7663	B & L Wholesale Supply, Inc585-704-5349	Van Scott Builders, Inc 585-509-4783 Webster Home
BATH & SHOWER REMODELING	B & L Wholesale Supply, Inc 585-613-3547	Improvement585-787-6829
American Plumbing & HVAC/ Mechanical, Inc585-865-7753	Boise Cascade	CENTRAL VACUUM
Bath Fitter585-349-9940	Domine Builders	MIG Building Systems585-385-3030
Bathtub Made New585-820-9120	Supply585-924-2103	CERAMIC TILES
Classic Home	Genesee Reserve Supply Inc585-292-7040	Bathtub Made New 585-820-9120
Improvements, Inc 585-344-2738	Henrietta Bldg. Supplies 585-334-4020	Best Tile Distributors585-482-1420
Halco Plumbing and Heating315-946-6200	Hep Sales/North Main Lumber/	McKenna's Rochester Kitchen and Bath Centers585-377-3434
Kitchen Express II, LLC 585-624-9190	Bright Ideas	Tile Wholesalers of Rochester 585-544-3200
LA Johnson Construction		Victor Furniture585-721-8486
Co. Inc	Huber Engineered Woods, LLC518-669-8781	CLOSETS
Centers585-377-3434	Lakeside Quality	California Closets585-381-4870
Rochester Linoleum	Building Products315-524-9420	Get Organized 585-223-3646
& Carpet585-427-7400	Lakeside Quality Building Products585-474-6024	MIG Building Systems585-385-3030
Trinity Home Renovations, Inc585-670-9042	Parksite, Inc 585-704-0823	Rochester Linoleum
Van Scott Builders, Inc585-509-4783	Riefler Construction	& Carpet585-427-7400
Tall boott Ballacis, illori	Due du etc 74/405 7//0	
Vekton Corporation 585-248-3240	Products716-435-7663	COMMERCIAL LENDING
Vekton Corporation585-248-3240 BRICK	BUSINESS MANAGEMENT	Northwest Bank585-671-8591
	BUSINESS MANAGEMENT CONSULTING	
BRICK	BUSINESS MANAGEMENT	Northwest Bank585-671-8591
BRICK Johnson Excavation &	BUSINESS MANAGEMENT CONSULTING LaRocque Business Management	Northwest Bank585-671-8591 CONCRETE - READY MIXED
BRICK Johnson Excavation & Landscape, Inc	BUSINESS MANAGEMENT CONSULTING LaRocque Business Management Services, LLC	Northwest Bank
BRICK Johnson Excavation & Landscape, Inc	BUSINESS MANAGEMENT CONSULTING LaRocque Business Management Services, LLC	Northwest Bank
BRICK Johnson Excavation & Landscape, Inc	BUSINESS MANAGEMENT CONSULTING LaRocque Business Management Services, LLC 518-596-5586 CABINETRY Bartlett Fine Carpentry 585-683-5497 Barzotti Woodworking 585-270-5861 Caves Kitchens 315.548.4000	Northwest Bank
Johnson Excavation & Landscape, Inc	BUSINESS MANAGEMENT CONSULTING LaRocque Business Management Services, LLC 518-596-5586 CABINETRY Bartlett Fine Carpentry 585-683-5497 Barzotti Woodworking 585-270-5861 Caves Kitchens 315.548.4000 Faber Homes 585-889-4840	Northwest Bank
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BRICK Johnson Excavation & Landscape, Inc	BUSINESS MANAGEMENT CONSULTING LaRocque Business Management Services, LLC 518-596-5586 CABINETRY Bartlett Fine Carpentry 585-683-5497 Barzotti Woodworking 585-270-5861 Caves Kitchens 315.548.4000 Faber Homes 585-889-4840 Fitch Construction, Inc. 585-377-3330 Indé Studio, Kitchens, Baths & Additions 585-249-8100 Kitchen Express II, LLC 585-624-9190	Northwest Bank
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BRICK Johnson Excavation & Landscape, Inc	BUSINESS MANAGEMENT CONSULTING LaRocque Business Management Services, LLC 518-596-5586 CABINETRY Bartlett Fine Carpentry 585-683-5497 Barzotti Woodworking 585-270-5861 Caves Kitchens 315.548.4000 Faber Homes 585-889-4840 Fitch Construction, Inc. 585-377-3330 Indé Studio, Kitchens, Baths & Additions 585-249-8100 Kitchen Express II, LLC 585-624-9190 Kitchens by Premier 585-338-2260 Kornerstone Kitchens 585-427-0280	Northwest Bank

Lyons National Bank315-325-4507	DOORS	Eberts Electric, Inc 585-385-6170
Northwest Bank 585-671-8591	ABC Supply Co585-458-2071	Masterpiece Repair & Design, Inc585-233-1387
Steuben Trust Company 585-359-0247	Allied Building Products585-328-7330	ELECTRICAL MATERIAL
Wells Fargo Home Mortgage585-899-4148	B & L Wholesale	Hep Sales/North Main Lumber/
CONSTRUCTION MANAGEMENT	Supply, Inc 585-546-6616	Bright Ideas 585-394-5240
Edu-Tech Associates, LLC585-330-0537	Bathtub Made New 585-820-9120 Champion Window Co.	Maynards Electric Supply, Inc585-272-0860
COUNTERTOPS	of Rochester 585-568-7937	Mitsubishi Electric Cooling & Heating585-441-4109
84 Lumber Company716-860-8977	Comfort Window Co., Inc585-235-7839	ELEVATORS
Indé Studio, Kitchens, Baths & Additions585-249-8100	Fitch Construction, Inc 585-377-3330	Access Lifts and Ramps Inc. / Access Home Elevators585-247-1210
Kitchen Express II, LLC 585-624-9190	GrandView Home Enhancements800-919-5012	Omni Elevator
Kitchens by Premier 585-338-2260	Graves Bros. Home	Corporation585-232-4270
Kornerstone Kitchens 585-427-0280	Improvement Co585-288-3390	ENERGY ASSESSMENTS
McKenna's Rochester Kitchen and Bath Centers585-377-3434	Lakeside Quality Building Products315-524-9420	Wise Home Energy, LLC 585-703-8229
Rochester Linoleum	Marvin Windows	ENGINEERED WOOD PRODUCTS
& Carpet 585-427-7400	of New York 607-753-6706	ABC Supply Co 585-458-2071
Rocky Mountain Granite & Marble585-265-6610	Pella Windows & Doors716-681-2000	Boise Cascade
DECK BUILDING AND DESIGN	Renewal by Andersen of Rochester and Buffalo585-458-1220	Huber Engineered Woods, LLC518-669-8781
Boardwalk Design, Inc 585-248-8128	Rochester Colonial Mfg585-254-8191	Trus Joist/ Weyerhaeuser585-261-3820
Fitch Construction, Inc585-377-3330	Vekton Corporation585-248-3240	ENGINEERS
Johnson Excavation & Landscape, Inc585-330-0910	Wm. B. Morse Lumber, IncClancy 585-475-1010	BME Associates, P.C585-377-7360
DEICING SERVICES	DUCT CLEANING	Bruce Boncke 585-377-7360
Blackwood Management 585-402-3710	Comprehensive Mold	Costich, PE. LS. PC 585-458-3020
DEMOLITION	Management LLC585-235-6182	D.S.B. Engineers & Architects P.C 585-271-5230
Craven's Painting Restorations &	John Betlem Heating & Cooling585-271-8888	Greenman-
Demolition, LLC585-485-9514	EDUCATION AND TRAINING	Pedersen, Inc 585-486-4859
DESIGNERS	Edu-Tech	McMahon LaRue Associates, PC 585-436-1080
Fitch Construction, Inc 585-377-3330	Associates, LLC	MRB Group
Kitchen Express II, LLC 585-624-9190 McKenna's Rochester Kitchen and	Parksite Inc 585-704-0823	Passero Associates585-325-1000
Bath Centers585-377-3434	ELECTRICAL CONTRACTORS Dillition Floatning Inc. 505 224 4444	Stantec Consulting
DISASTER RESTORATION	Billitier Electric, Inc	Services, Inc 585-475-1440
Rainbow International of Monroe County585-458-1111	D J Beardsley & Sons Electrical Contractors585-493-5709	

ENVIRONMENTAL AUDITS	Wells Fargo Home Mortgage585-899-4148	GARAGE ORGANIZERS
American Plumbing & HVAC/ Mechanical, Inc585-865-7753	FIREPLACES	Get Organized 585-223-3646
Stantec Consulting	Fireplace Fashions585-266-8967	GENERAL CONTRACTORS
Services, Inc585-475-1440	In Season Fireplace585-334-4480	Fedyk Builders, Inc 585-381-3130
ENVIRONMENTAL TEST CHAMBERS	John Betlem Heating & Cooling585-271-8888	Gerber Homes and Additions315-524-7890
Air Craft Environmental Systems, Inc585-392-5006	MIG Building Systems585-385-3030	Hankins Development Corp 585-533-1330
EQUIPMENT RENTAL	Phelps Cement Products, Inc315-548-2221	Jay P. Tovey Co., Inc585-442-4689
Admar Supply585-272-9390	Weckesser	Ketmar Development Corporation585-381-7758
United Rentals585-621-7318	Brick Co., Inc585-247-1100	Lake Country
EXCAVATION	FLOOR COVERINGS	Construction, Inc315-597-0234
104 Contractors, Inc 585-265-2070	Fitch Construction, Inc585-377-3330	Longwell Builders, LLC 585-385-2449
City Hill Site	J.S. Excel Flooring, Inc 585-413-0785	Minnehan Design Build 585-223-9444
Contractors315-536-3694	Jachles Imperial, LTD585-427-0050	Nathaniel General
Johnson Excavation & Landscape, Inc585-330-0910	Rochester Linoleum & Carpet585-427-7400	Contractors 585-865-3020 Pooler Enterprises, Inc 585-924-5200
Pooler Enterprises, Inc585-924-5200	Victor Furniture 585-721-8486	Scalia Development, LLC585-749-0338
Roger Morrison Excavating, LLC315-597-3585	FLOOR TRUSSES	Sortino Properties585-225-7000
Victor Excavating, Inc 585-924-1934	ABC Supply Co585-458-2071	Spall Homes Corp585-586-4521
FIBER CEMENT PRODUCTS	Hep Sales/North Main Lumber/ Bright Ideas585-394-5240	Standing Construction, Inc585-738-0101
B & L Wholesale Supply, Inc585-546-6616	Universal Forest Products 716-984-1767	William F. McMahon General Contractor, LLC585-394-7198
Lakeside Quality Building Products315-524-9420	FOUNDATION BASEMENT SYSTEMS	GENERATORS-HOME BACK-UP
FINANCIAL ADVISOR	Everdry Waterproofing of	Boccacino Heating and Air Conditioning585-454-2120
Family First of NY Federal Credit Union 585-586-8225	Upstate New York 585-247-7692	Home Power Systems 585-433-2511
FINANCIAL SERVICES	Phelps Cement Products, Inc315-548-2221	Isaac Heating and Air Conditioning585-546-1400
Bank of Castile585-368-7510	Riefler Construction Products716-435-7663	John Betlem Heating
Family First of NY	Superior Walls	& Cooling585-271-8888
Federal Credit Union 585-586-8225 First Niagara Bank 585-770-1682	of NY, Inc800-273-0127	GEOTHERMAL HEATING & COOLING
Genesee Regional Bank 585-249-1540	FOUNDATION WATERPROOFING	Alternative Carbon Energy
Northwest Bank585-671-8591	Everdry Waterproofing of Upstate New York585-247-7692	Systems, Inc 585-935-7186
Thanev & Associates.	FURNITURE	Boccacino Heating and Air Conditioning585-454-2120
CPAs, PC585-427-2410	Victor Furniture585-721-8486	

	John Betlem Heating & Cooling585-271-8888	Ketmar Development Corporation585-381-7758
Apex Window Films585-424-3456 Fitch Construction, Inc585-377-3330	Turnbull Heating & Air Conditioning585-226-6180	Lake Country Construction, Inc315-597-0234
GREEN BUILDING CONSULTING	HOME AUTOMATION	Mark IV Construction
MRB Group585-381-9250	Ketmar Development	Co., Inc
GRILLS	Corporation	Mascot, Inc
In Season Fireplace585-334-4480	Shear Home Automation585-943-4664	Metro Legacy Homes, LLC585-424-3420
GUTTERS	HOME BUILDER	Metrose Custom Homes 505-303-4641
Allied Building Products 585-328-7330	Alaimo Enterprises, Ltd585-225-7810	Morrell Builders, Inc585-249-1330
Fitch Construction, Inc585-377-3330	Anthony J. Costello & Son	Newcastle Home
Graves Bros. Home Improvement Co585-288-3390	Development 585-272-6565	Construction Corp 585-202-0479 Northeast Area
MIG Building Systems585-385-3030	Antonelli Construction, LLC585-223-8540	Development Inc585-482-7320
	Aristo Properties585-223-2550	Orchard View Builders, LLC315-986-8874
HANDYMAN SERVICES	Battisti Brothers Development585-594-1629	Pinnacle Homes
Masterpiece Repair & Design, Inc585-233-1387	Bowering Homes, Inc 585-381-3376	Polidori & Ferri Custom Homes585-733-1656
HARDWOOD FLOORS	Crosstown Custom Homes of Rochester, Inc585-872-9100	Premier Homes
Bathtub Made New 585-820-9120	DGA Builders, LLC585-586-8370	Pride Mark Homes, Inc 585-424-4444
Harman Flooring	DiRisio Builders Inc585-202-0657	Riedman Development
Co., Inc585-546-1221	DiRisio Builders, Inc 585-742-3662	Corporation
VICTOR FURTILLUITE	Dutton Properties	Riedman Homes 585-232-1000
HEATING/HVAC	Group, Inc888-220-2070	Ryan Homes 585-419-7400
	Faber Homes 585-889-4840	Sample Real Estate NY, LLC 585-820-3485
American Plumbing & HVAC/ Mechanical, Inc585-865-7753	Flower City Habitat for Humanity585-546-1470	Sciortino
Boccacino Heating and	Graywood Development585-738-8889	Developers, LLC585-621-2399
Air Conditioning585-454-2120	High Point Construction	Sickles Corp585-538-2747
Carroll Heating & Cooling585-820-4635	& Renovation, Inc585-414-0761	Stonehaven Development585-425-0552
Crossfield Heating & A/C585-872-4420	Home Pride Builders & Developers, Inc585-230-7123	Stonewood
	Homes by Design, Inc 585-3773629	Builders, LLC
	homes by RYAN 585-586-0300	The Cabins at Galaxy Village, LLC585.334-4490
Henry Isaacs Home Remodeling 585-293-2673	Journee Construction, Inc585-210-5314	Tomax Homes, Inc 585-230-6458
Isaac Heating and	Karrat Homes, Inc 585-342-4280	Wegman Companies, LLC585-225-7370
Air Conditioning585-546-1400	Kartes Homes 585-202-5118	Wohlers Development Corp585-721-1743

Woodstone Custom Homes, Inc585-586-0953	Cozy Home Spray Foam LLC 585-369-7805	Indé Studio, Kitchens, Baths & Additions585-249-8100
HOME ENERGY ASSESSMENTS	Henrietta Bldg. Supplies 585-334-4020	Ketmar Development
Graves Bros. Home	Hep Sales/North Main Lumber/	Corporation
Improvement Co585-288-3390	Bright Ideas	Kitchen Express II, LLC 585-624-9190
HOME IMPROVEMENTS	John Betlem Heating & Cooling585-271-8888	Kitchens by Premier 585-338-2260
Barone Homes, Inc585-265-2100	MIG Building Systems585-385-3030	Kornerstone Kitchens 585-427-0280
Cameron Home Improvement Group, Inc585-248-3000	Owens Corning315-569-9818	McKenna's Rochester Kitchen and Bath Centers585-377-3434
Classic Home	INSULATION CONTRACTORS	Rochester Linoleum
Improvements, Inc 585-344-2738	Advanced Thermal	& Carpet585-427-7400
Fitch Construction, Inc585-377-3330	Technologies585-865-5098	KITCHEN REMODEL
Gerber Homes and Additions315-524-7890	Coler Insulation 585-626-0629	Bathtub Made New585-820-9120
Graves Bros. Home	Cozy Home Spray Foam, LLC 585-369-7805	Classic Home Improvements, Inc 585-344-2738
Improvement Co585-288-3390	Graves Bros. Home	Ferguson Bath Kitchen &
Indé Studio, Kitchens,	Improvement Co585-288-3390	Lighting Gallery585-458-2930
Baths & Additions 585-249-8100	Henrietta Bldg. Supplies 585-334-4020	Indé Studio, Kitchens, Baths
Ketmar Development Corporation585-381-7758	JAG Construction585-621-7040	& Additions 585-249-8100
Kitchen Express II, LLC 585-624-9190	MIG Building Systems585-385-3030	Ketmar Development orporation585-381-7758
Kitchens by Premier 585-338-2260	Vekton Corporation585-248-3240	Kitchen Express II, LLC 585-624-9190
Landmark Builders, LLC585-754-0789	INSURANCE	Kitchens by Premier 585-338-2260
McKenna's Rochester Kitchen and Bath	DG & M Agency, Inc585-271-3040	Kornerstone Kitchens 585-427-0280
Centers585-377-3434	Lawley585-545-6690	LA Johnson Construction
William F. McMahon General	Lawley585-545-6691	Ćo., Inc 315-789-7756
Contractor, LLC585-394-7198	Oryx Insurance	McKenna's Rochester Kitchen and Bath Centers585-377-3434
HOME MODIFICATION	Brokerage, Inc 585-362-1077	
Albright Remodeling, Inc585-230-4280	INTERIOR DESIGN	Rochester Linoleum & Carpet585-427-7400
Kitchen Express II, LLC 585-624-9190	Fitch Construction, Inc585-377-3330	Trinity Home
IN-LAW SUITES	INTERIOR DESIGN & DECORATING	Renovations, Inc585-670-9042
Albright	Victor Furniture 585-721-8486	Webster Home Improvement585-787-6829
Remodeling, Inc 585-230-4280	IRRIGATION	KITCHENS AND BATHS
Ketmar Development	John Welch	Barone Homes, Inc
Corporation585-381-7758	Enterprise, Inc585-924-4488	Caves Kitchens
INSULATION	KITCHEN DESIGN	Classic Home
ABC Supply Co585-458-2071	Barzotti Woodworking 585-270-5861	Improvements, Inc 585-344-2738
Advanced Thermal Technologies585-865-5098	Ferguson Bath Kitchen & Lighting Gallery585-458-2930	Ferguson Bath Kitchen & Lighting Gallery585-458-2930

Fitch Construction, Inc585-377-3330	McMahon LaRue	Lakeview Lawn &
Jay P. Tovey Co., Inc 585-442-4689	Associates, PC 585-436-1080	Landscape, Inc 585-394-6701
Ketmar Development	Northern Stone & Design 585-223-3311	Nature's Accents585-872-2790
Corporation	Sensenig's Landscape	Northern Stone & Design585-223-3311
Kitchen Express II, LLC 585-624-9190	Supply315-789-0095	Sensenig's Landscape
Kitchens by Premier 585-338-2260	Stantec Consulting Services, Inc 585-475-1440	Supply315-789-0095
Kornerstone Kitchens 585-427-0280	Walsh Custom	Walsh Custom Concepts, Inc 585-754-0577
LA Johnson Construction Co. Inc315-789-7756	Concepts, Inc 585-754-0577	LAWN CARE
McKenna's Rochester Kitchen and	LANDSCAPE LIGHTING	Ash Tree Medics585-775-9894
Bath Centers 585-377-3434	Blackwood Management 585-402-3710	
Nu-Look Cabinet Refacing 585-232-1750	Johnson Excavation	Blackwood Management 585-402-3710
	& Landscape, Inc 585-330-0910	Broccolo Tree & Lawn Care 585-424-4476
Rochester Linoleum & Carpet585-427-7400	Northern Stone & Design585-223-3311	John Welch
Suburban Remodeling 585-223-9557	Outdoor Lighting Perspectives,	Enterprise, Inc 585-924-4488
V P Supply Corporation 585-272-0110	Rochester	LIGHTING FIXTURES
Vella Bath & Kitchen, Inc 585-421-9362	Sensenig's Landscape Supply315-789-0095	Ferguson Bath Kitchen & Lighting Gallery585-458-2930
Webster Home	LANDSCAPE RETAINING WALLS	Maynards Electric Supply, Inc585-272-0860
Improvement585-787-6829	Blackwood Management 585-402-3710	McKenna's Rochester Kitchen and
William F. McMahon General Contractor, LLC585-394-7198	Broccolo Tree & Lawn Care585-424-4476	Bath Centers 585-377-3434
LAND DEVELOPMENT	Johnson Excavation &	Newton Lighting Enterprises, Inc 585-944-4158
Aristo Properties585-223-2550	Landscape, Inc 585-330-0910	Rochester Linoleum &
Dawn Aprile & Company585-370-5489	Miller Brick Co585-458-7745	Carpet585-427-7400
Home Leasing, LLC585-270-5020	Phelps Cement	LIGHTING INSTALLATION
Pooler Enterprises, Inc585-924-5200	Products, Inc315-548-2221	Digital Home Creations 585-576-7070
Standing	Sensenig's Landscape Supply315-789-0095	McKenna's Rochester Kitchen and
Construction, Inc 585-738-0101	Weckesser Brick	Bath Centers 585-377-3434
LAND PLANNING	Co., Inc585-247-1100	Newton Lighting Enterprises, Inc585-944-4158
Bruce Boncke	LANDSCAPING	Outdoor Lighting Perspectives,
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What's Behind Your Walls Matters!

Proper insulation will result in the comfortable, energy saving home or addition you are hoping for!

Insulation might be one of the most over looked parts of construction when building a new home or when building an addition on an existing home. People often focus on items that will be visible when the project is complete, such as fixtures, lighting and flooring.

But behind your walls and in your attic is where the comfort of your new home or space begins! What good is a beautiful kitchen or bedroom if the room is always cold in the winter or hot in the summer? Let's take a closer look at insulation. There are so many products to choose from. Homeowners (or future homeowners) have a wide range of choices, and you'll want to choose the right product for you and your budget.

Insulation choices include fiberglass, cellulose, open cell foam and closed cell foam, but there are even varying types within most of these categories. Many people are familiar with fiberglass insulation used as a standard by many

builders due to its affordability and quick/easy installation.

Cellulose is made from recycled material and makes a better insulation product (a tighter building 'envelope' as they say in the industry) than fiberglass when installed properly. It does cost a bit more than fiberglass.

Open cell foam insulation is hydrophobic. This means it dries out if it gets wet. In a building 'envelope' situation this is a good thing. And open cell insulation will dry out whether it gets wet from the inside or the outside. It is also an air barrier as well as insulation. This is considered a step above cellulose as far as insulating properties, and is more expensive than cellulose.

Closed cell foam insulation is a vapor barrier and can only dry in one direction. It can trap water in between insulation and plywood, and has a longer drying time. It is the most expensive of the insulation options mentioned here.

New energy code requirements for new construction have pushed builders and construction professionals to find better ways to 'tighten' that building envelope for better home performance. This results in lower utility bills for homeowners and a more comfortable home. That does come with a cost, but just like an upgrade from laminate to granite countertops, there are benefits that come with the added cost. What's in between your walls and in your attic is an important decision and will help you get the end product you are hoping

Article provided by John Devitt, owner of Advanced Thermal Technologies. John has more than 17 years of experience making healthier, more comfortable homes that are shielded from outside noise and are more energy efficient for a lifetime of savings.

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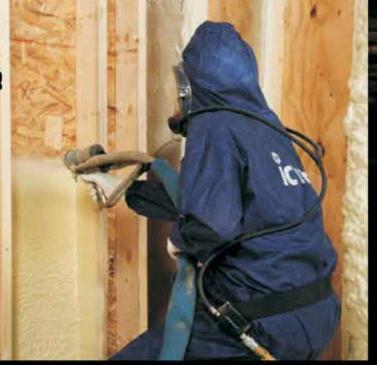
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