handsOn

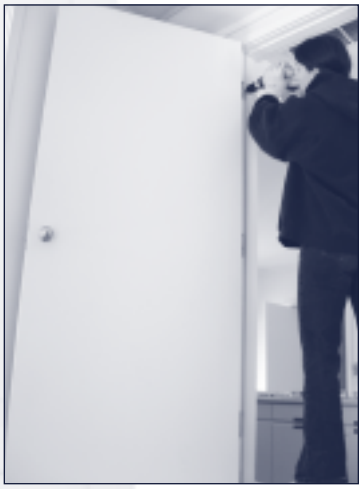
A newsletter of the
Boston Building Materials Co-op and
the Building Materials Resource Center

spring 2006

Donations Open Doors for Others

By Deb Beatty Mel

If a journey of a thousand miles begins with a single step, as the Chinese proverb says, the journey of a door from Brookline to a new home in Allston begins with a single call to the Building Materials Resource Center.



After being removed from its Brookline hinges, this door began a journey to a new home.

BMRC's donations line rang in November when one of the builders at Thoughtforms Corp., a design/build firm specializing in custom residential construction, called to say that two dozen doors, a bathroom vanity, and other materials would be available from a remodeling project in Brookline. BMRC's donations staff were dispatched to pick them up and bring them to the warehouse/store, where some were ultimately sold to an Allston homeowner.

Andrew Goldstein, principal at Thoughtforms Corp., says "it is not a hard sell" to

continued on page 6

Women's Night, June 6

Women homeowners, as well as women interested in the building trades, are invited to the Building Materials Resource Center's Women's Night, set for Tuesday, June 6, at 5:30 p.m. Dinner and childcare will be provided. Thanks to Citizens Bank for sponsoring!

Spotlight on Homeowners Insurance

By Deb Beatty Mel

Has your house's value outpaced your homeowners insurance coverage? Changes in the real estate market as well as home improvements affect how well insurance will cover you if the unthinkable happens. "Rita, Wilma, and Katrina have brought home the message that your insurance policy should reflect the current value of your house," according to a recent *Consumer Reports* article.

Many homeowners are not aware that there can be significant consequences to being underinsured. If your home is insured for less than 80 percent of its replacement cost and you have a claim, the amount paid by the insurance policy will be reduced. (See sidebar on page 7 for an example.) Underinsurance is such a prevalent problem in the Boston area that "it scares me silly," said Doug Baird of Anthony Ercolini Insurance.

A good rapport with your insurance agent is key to making sure your policy is in tune with your needs, said Jeff Camara of Vargas & Vargas Insurance at a February workshop for Co-op and BMRC members. "You should sit down with your agent every couple of years, or after you have done any remodeling to the property," he recommended.

The market value of a home (the amount it could be sold for) is different than replacement cost (the amount it

continued on page 7

Inside This Issue:

Co-op News:
Use Your COmmon Sense
Planning for the Future
Weatherization Tax Credits

BMRC News:
Affordable Materials Lead to Affordable Rents
Art from Spare Parts
Recent BMRC Products
Home Rehab Photo Contest
Thanks to Our Donors!

SELECTED PRODUCTS AVAILABLE AT THE CO-OP

Kids Can't Fly

By Lesley Bautista

With the arrival of nicer weather, more and more windows will be opened to let the fresh air in. To protect toddlers and reduce the risk of an accident, parents or guardians should consider placing child safety bars on their windows.

Guardian Angel windows guards, available in three sizes, can reduce the risk of a fall.

Don't depend on screens to keep a child from falling out a window. Install window guards and check them frequently to make sure they are secure and properly maintained. At the same time, make sure that at least one window in each room can be opened easily in case of fire. Nothing can substitute for careful supervision, so watch children closely and keep them away from open windows.

The Co-op offers Guardian Angel windows guards in three sizes. Boston residents (proof of residency required) can receive special pricing, ranging from $17.25 to $23.25, thanks to a subsidy from the Boston Public Health Commission. Non-Boston residents can purchase guards at regular prices.

Earth-Friendly Landscape Timbers

BBMC carries an earth-friendly alternative for raised garden beds, sandboxes, retaining walls, and other outdoor uses —landscape timbers made from 100% recycled materials. Xpotential timbers are available in ties (3.5" x 2.5" x 95", $10.00) and posts (3.5" x 3.5" x 95", $14.00). Interlocking SmartTimbers (5.5" x 5.5" x 8', $31.75) are long-lasting and easy to install. With either choice, the earth will thank you!

Clear Pine (Traditional) Bullnose Side Stop Now Available

The Co-op's millwork offerings now include hard-to-find clear pine bullnose side stop measuring 2-1/2" x 3/8". Finger-jointed belly casing, 4-1/2" wide x 3/4" thick, is also available.

New Dual-Flush Toto Toilets

Two flushes are better than one with the Toto dual-flush toilet, now available at the Co-op. Flush with 1.6 gallons, or choose a miserly 0.9 gallons, to minimize water use. The largest percentage of household water use—41 percent—is for toilet flushing, according to the Environmental Protection Agency. At a member price of $350, this toilet will pay for itself through reduced water bills. (Available in elongated bowl, 12-inch rough-in only.)

New Strength for Old Wood

Flex-Tech epoxy is an excellent new system for shoring up old wood. Doors, windows, windowsills, and columns can be restored with this material, which expands and contracts as wood does. First, remove all defective wood and brush on a two-part epoxy primer. Then mix and apply a two-part wood filler. The material is gel-like when wet and can be shaped as needed for interior or exterior uses. After it cures, it can be cut, sanded, planed, and painted. Flex-Tech can make old wood feel like a teenager again.

Pet-Resistant Screens

If you love your pets, but don't love the damage they do to your screens, the Co-op has replacement screening that is pet resistant. Bring your screens in to our window shop and we'll do the rest.

Use Your COmmon Sense

By Lesley Bautista

Homeowners have known for years that having a carbon monoxide (CO) detector is a good idea. Now, effective March 31, 2006, it's the law: all privately owned houses that have an oil burner, gas boiler, gas stove, or any other fossil-fuel-burning equipment on the property must have CO detectors installed. Landlords are responsible for installing and maintaining detectors in their rental properties. (Public housing developments have until January 2007 to comply.)

One CO detector is needed on every habitable (finished) level of the home—downstairs, upstairs, and finished basements and attics (but not unfinished basements, attics, or crawl spaces). On a floor with bedrooms, CO detectors must be within 10 feet of the bedroom, so depending on your floor plan, you may need more than one. If you have a basement workroom near your home's boiler and where you spend more than an hour at a time, you may want to consider placing a CO detector there, though it is not required by law. Just like smoke detectors, CO detectors must be inspected (and batteries replaced) annually. Check the packaging for a "dead on" date by which the detector will need to be replaced—usually after 10 years.

CO is an invisible, odorless, poisonous gas that can be fatal when inhaled. It is the number-one cause of unintentional poisoning deaths in the US, according to the Consumer Product Safety Commission. The Boston Building Materials Co-op sells CO detectors that are battery operated ($25.50) and plug-in with battery backup. More information about the new law is available from the Co-op or from the Massachusetts Department of Fire Services at www.state.ma.us/dfs.

Planning for the Future

Since last summer, the Co-op has been thinking about the future—not just in general, but very specifically considering what trends will affect housing, energy improvements, online retailing, and more. Board member Mark Kennedy has led this strategic planning process, which culminated on February 15 with a full-day meeting of staff, Board members, and outside experts. A draft of the plan will be presented on May 12 at the annual meeting. Whatever the future holds, the BBMC plans to be available as a source of good-quality materials and sensible home improvement advice for many years to come.

WINDOW SALE

Looking to replace any windows in your home? You can save 5% this June at the Co-op's annual sale on all replacement and new construction windows. Top this off with a tax credit for Energy Star rated windows, and your savings can be substantial.

Tax Credits for Weatherization Materials

Federal tax credits are now available for many energy-saving materials bought before December 31, 2007. Energy-efficient windows, insulation, and doors are among the materials eligible for a tax credit of up to $500.

The Co-op has specialized in home energy efficiency improvements since it opened in 1978 and can help you navigate the many choices of materials out there if you are looking to weatherize. For more information, visit the Co-op or log on to http://www.energy.gov/taxbreaks.htm.

Affordable Materials Lead to Affordable Rents

By Mike Weber

When he rents his properties, he aims to make his rents affordable. Clearly Jim Quirk is not your stereotypical landlord, and his originality has, in large part, been inspired and cultivated by the Building Materials Resource Center.

Jim initially became a landlord after witnessing what he felt were a large number of "bad landlords" in the city when he worked as a rental agent in the mid-1990s. He now takes pleasure in managing several small properties, "keeping rents low and creating affordable spaces for people to live in," he said.

Jim is quick to share the credit, stating, "I could not do it, create the apartments I have, without the Building Materials Resource Center." The one-bedroom unit he recently rented in his South Boston triple-decker is $900 per month; its fair market value is approximately $1,050 per month. "Without the BMRC," Jim said, "I would probably go to retail outlets and my rents would definitely be higher."

Jim Quirk used BMRC-purchased cabinets to renovate a South Boston triple-decker affordably, thereby keeping rents affordable.

Jim adds that flexibility and creativity—areas in which the BMRC has been a tremendous help—are prerequisites to working with reusable materials. "I recently used a spiral staircase to reclaim a basement at one of my properties," he said, "only because I came in and saw it in the warehouse."

Jim's best piece of advice to fellow customers is maintaining a proactive attitude. "If you buy something, take it and use it right away. That makes it a lot easier."

Putting BMRC in the Spotlight

Public relations consultant Susan Shelby has been helping the BMRC gain visibility in the architecture and construction communities through industry publications, such as the *New England Real Estate Journal*, *Women's Business Boston*, and *High Profile Monthly*. Susan's firm is called Rhino PR, and true to form, she has been leading the charge!

BMRC News

Art from Spare Parts

By Carolyn Lewenberg

Exclusive designs conceived by 40 architects, carpenters, sculptors, teachers, and scientists will be on display at the JP Art Market beginning Sunday, May 7, as part of an initiative by the BMRC to encourage and celebrate the use of building materials as a medium for functional art.

The opening reception is from 2:00–5:00 p.m. on May 7 at 36 South Street. The winner of the Beauty in Building Materials competition will be selected by a panel of five judges, and pieces will be on display and for sale until May 28.

Judges include Nancy Schön, sculptor of Boston's famous Make Way for Ducklings sculpture; Morris Norvin, "3D junk artist"; Patti Hudson, sculptor, painter, and photographer; Jinhee Park, industrial, architectural, and urban designer; and Cecile Lemley, artist and founder of Boston Art Windows. The top three artists will have the opportunity to create an installation in Boston Art Windows, a joint project of Mayor Thomas M. Menino, the City of Boston, and the Boston Redevelopment Authority.

Gallery hours are Wednesday, Thursday, and Friday from 4:00–7:00 p.m., and Saturday and Sunday from 12:00–5:00 p.m. The JP Art Market is donating its gallery to the BMRC for the exhibit and will not take a commission on the sold pieces. Of each sale, 50% goes to the artist and 50% benefits the BMRC.

An Online Glimpse Into the Warehouse

Want to know what's new at the BMRC? Visit www.bostonbmrc.org and click "Items from the Warehouse" to see a sampling of some new and interesting donations. Or, add your name to the distribution list of the *Short News*, a weekly e-mail newsletter, by sending your request to bmrc@bbmc.com.

Your Financial Support Helps Keep our Prices Affordable

The Building Materials Resource Center's goal is to provide building materials to the people who need them to fix up their homes. We keep prices as low as possible to make sure materials remain affordable to people with modest budgets.

That means we rely on financial contributions to balance *our* modest budget! Income from sales and fees covers about three-quarters of the BMRC's operating expenses.

If you support the BMRC's mission of diverting materials from landfills and getting them into the hands of handy homeowners, please consider making a financial contribution. We greatly appreciate it!

Recent BMRC Products

By Mike Weber

Although the Building Materials Resource Center's product selection varies with each day's donations, here are a few recent products to give you a taste of the high-quality materials available.

▲ *Cast-iron Kohler vintage bathtub with a ceramic base and Concinnity tub fixtures*

▲ *Brand-new mahogany door measuring 28" wide x 80" high*

◄ *Brand-new Harvey vinyl replacement windows*

▲ *Painted wood fireplace mantel*

Home Rehab Photo Contest

By Mike Weber

A picture is worth a thousand words—or a $100 cash prize, if you enter our Home Rehab Photo Contest. This is an opportunity for customers to show how they have used BMRC materials in their homes.

To enter, submit pictures of projects you have completed with materials from the BMRC. Photos can be delivered in person, sent via e-mail (bmrc@bbmc.com), or mailed (Attn: BMRC Home Rehab Photo Contest) by June 30. All photos must be accompanied by a brief project description, a list of BMRC materials used, and the approximate date of purchase for those materials. We can't wait to see what develops!

Thanks to our Generous Donors!

By Mike Weber

The following individuals and organizations recently made significant donations of materials to the Building Materials Resource Center:

Susanna and Robert Borden—*windows and doors*

Colwell Homes—*bathroom fixtures*

Cornerstone Concepts, Inc.—*cherry kitchen cabinets, water heater, and more*

Albert F. Fitzgerald, Inc.—*tile, grout, and caulk*

GreenGoat—*windows, doors, and more*

Pete McManus—*power tools*

Kathleen Munday—*stainless steel appliances*

Colleen Nouhan—*columns and a stainless steel refrigerator*

Jennifer Packard—*cherry kitchen cabinets and appliances*

Bobby Rammrath—*kitchen cabinets, appliances, and light fixtures*

Derek Spence—*kitchen cabinets, appliances, and a countertop*

Stone Source—*tile*

Sudbury Taylor Rental—*shower stall installation kits*

Suffolk Construction Co.—*stainless steel appliances and kitchen cabinets*

Thoughtforms Corporation—*windows, nails, doors, a table saw, and more*

United Tile Distributors—*pallets of tile*

Van Millwork—*custom moldings and doors*

Yale Electric—*pallets of lighting fixtures*

Donations Open Doors *continued from page 1*

encourage property owners to give their used and surplus materials to the BMRC. "When there is a major renovation or demolition, we inform the owner of the option of donating to the BMRC," he said. "The owners like it. It appeals to them for many reasons: recycling and benefiting the environment, and providing for other people. Some of the stuff is brand new."

Andrew Goldstein of Thoughtforms says "it is not a hard sell" to convince his customers to donate materials to the BMRC.

Andrew initially heard about the BMRC many years ago from a coworker, and over the years, familiarity with the BMRC has worked its way through the company. Construction supervisors at Thoughtforms now propose the idea of donating materials as a matter of course. Property owners also like the fact that they can claim a tax deduction for the fair market value of the materials—but the strongest appeal for them is usually the fact that they are doing something good for others.

"It's a win-win," he said. "Our relationship with the BMRC is one that we would like to see continue."

We Wish We Had...

The following items would streamline and enhance our work. Please contact us if you would consider a donation.

- Laptop computer (new or gently used) with DVD drive to help show and tell our story
- Sheetrock cart
- A half dozen lightweight rectangular folding tables
- Six keyboard trays (preferably with mouse platforms) that mount under desks

Need a Helping Hand? Try Six!

*AmeriCorps*VISTA members Carolyn Lewenberg and Mike Weber, and Lasell College intern Lesley Bautista, have served as greatly appreciated "hands on deck" this year, leading outreach efforts for the BMRC and helping with a variety of behind-the-scenes projects at the Co-op. For all they do, a round of applause!*

Banned in Massachusetts: Landfills to Exclude Five Materials

By Deb Beatty Mel

As of July 1, five additional materials will be banned from Massachusetts landfills: asphalt pavement, brick, concrete, metal, and wood. The Department of Environmental Protection instituted the ban to trim construction industry waste—one of the largest contributors to the solid waste stream.

Disposal facilities have been preparing for some time, acquiring equipment and establishing systems to separate the newly banned materials for recycling. Contractors will need to make some adjustments, especially for large projects. There is an exemption to the ban for projects that generate less than five cubic yards of waste (roughly a dump-truck-size amount).

Architectural materials in excellent condition, like cabinets, windows, doors, flooring, and fixtures, can be donated to the Building Materials Resource Center. On April 5, the BMRC's Matthew St. Onge was part of a panel at the Build Boston Residential trade show, where he presented the option of donating materials to more than 75 architects and contractors.

More information about the ban is available from the DEP Web site at http://www.mass.gov/dep/recycle/solid/regs0201.htm.

Homeowners Insurance *continued from page 1*

would take to rebuild an identical home). Replacement cost is usually calculated in cost per square foot and determined by a cost valuation company called Marshall & Swift, Doug explained. The cost of construction in the local area, as well as the unique characteristics of the house, are taken into account.

All homeowners policies cover the same things and exclude the same things, Jeff noted, as mandated by the state insurance commissioner. Rates vary among companies, however, and riders for extra coverage can be purchased. Unlike with car insurance, having many homeowners claims will not cause the premium to increase, but the insurance company may decide to cancel or refuse to renew the policy. One exception to this rule is the Fair Plan (the Massachusetts Property Insurance Underwriting Association, or Mass. Property), which cannot refuse a policy to someone who has had many claims.

No homeowners policy will cover flood damage, including water seepage into the basement. "The general rule with water damage is that from the top down, there is coverage —such as damage from a leak in the roof. But from the ground in, there is no coverage," Jeff said. Separate flood insurance policies are available, which cover water damage on the first floor and higher where it has caused structural damage. A replacement cost rider, which can be purchased over and above standard homeowners coverage, guarantees that a damaged home will be restored to its original condition, even if it costs the company extra to do so.

Jeff Camara, center, of Vargas & Vargas Insurance led a February 4 workshop on the ins and outs of homeowners insurance.

Homeowners should consider taking photos and saving receipts to prove the value of their possessions. If the home has antique fixtures or woodwork, consider getting an appraisal. "It's a good idea to keep a list with all the details in a fireproof box. Then keep a second set in another location, such as a family member's house," Jeff recommended. Doug concurs: "I encourage my clients to make a list of key items in the house with model numbers. Take pictures of the house from the outside, and of each room," he said. "If something happens, the pictures will tickle your memory, and will also give the insurance adjustor the flavor of how you are living." Certain items, such as works of art or jewelry, should be separately insured.

A standard homeowners policy is known as an HO-3. Policies for tenants are called HO-4 and condominium policies are known as HO-6. For condos, a *master policy* covers the overall structure of the building; a *dwelling policy* covers finish work within each unit, such as cabinetry and woodwork; and a *personal property policy* covers belongings like furniture and computers.

Different types of policies are needed if the owner lives in the unit or if the owner is an investor. "If an investor has a homeowners policy, and the insurance company finds out that the owner doesn't live there, they won't pay the claim," Jeff said.

Standard homeowners policies include personal liability coverage up to $500,000. This will come into play in a "trip and fall situation," Doug said. "If somebody is injured on your property or as a result of your actions, personal liability insurance picks up the tab"—as well as the legal costs. Carrying more personal liability coverage is usually quite affordable, he said—as little as $20 or $25 per year—and is recommended.

A candid conversation with your insurance agent will go a long way toward making sure your insurance policy isn't out of step with the coverage you need and is able to provide a safety net to protect your home—for many people, their greatest investment.

Are You Covered? Are You Sure?

Consider this example:

Replacement cost	$600,000
Insurance coverage should be. (80% of replacement cost)	$480,000
Actual insurance carried (75% of what it should be)	$360,000
Loss amount	$60,000
Insurance company will pay (75% of $60,000)	$45,000
If you carry $480,000 in coverage, insurance company will pay	$60,000

handsOn

HandsOn is the semiannual newsletter of the Boston Building Materials Co-op and Building Materials Resource Center.

Deb Beatty Mel, *HandsOn* Editor

Discount Zipcar Memberships
www.zipcar.com/bbmc-bmrc

Member Organization

The Boston Building Materials Co-op is a member-controlled, not-for-profit building materials retailer and technical assistance provider. Founded in 1978, we specialize in cabinets, counters, windows, and doors. We offer a range of affordable homeowner support services, including in-home consults, educational workshops, a tradesperson referral file, a lending library, and a Saturday morning window and screen repair clinic. You don't have to be a member to shop at the Co-op.

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The Building Materials Resource Center is the charitable affiliate of the Boston Building Materials Co-op. Founded in 1993, the BMRC is a building materials reuse project that accepts donations of new and used building materials and distributes them to homeowners, nonprofits, and small businesses. Anyone may shop at the BMRC, with special discounts offered to income-qualified customers and nonprofit organizations.

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