

## Finding a way to go green in today's economy

**By Gregory Schoenfeld**  
Reporting for the BSP

As a brand new transplant to this area, my eyes are still wide with the prospect of my piece of the American Dream: owning the home I always wanted. There's just this small problem: how to afford it with the state of the economy?

Investing in modular homes is one of the best new options. Modular homes have come a long way from the popular misconception that they are nothing more than trailer homes - nothing could be further from the truth.

Debbie Benjamin, of Benjamin Modular Homes ([www.benjaminrealtyny.com](http://www.benjaminrealtyny.com)), builds modular homes, as well as running her own real estate agency. Over the last five years, she has built about 20 modular homes here in Ulster County and in surrounding areas. She works with Westchester Modular Homes ([www.westchester-modular.com](http://www.westchester-modular.com)), the manufacturer, based in nearby Wingdale.

According to Benjamin, despite the economic malaise, she is actually building more houses than selling standard residential properties. Why? Firstly, because of the new customization options that a company like Westchester Modular offers, customers can have the home that they want. Then, there are the savings and new energy advancements that modular homes offer. For the banks, as well as the buyer, what you're getting is a top quality, brand new home. "I have never, ever had a problem with an appraiser coming out to one of my jobs, and appraising one of these homes," Debbie says. "It's a brand new house. It's going to hold the value; it's going to go up in value. As far as lending, as far as the construction loans: I have never had a problem."

So what about the savings involved? There are many ways that the process at Westchester Modular creates cost efficiency for the customer - as well as contributing to a higher ecological standard. A guided tour of the Wingdale facility - free tours are offered every Saturday - was led by Westchester Modular's Regional Sales consultant, Jim Woodside. Immediately, it is evident that the factory is a picture of careful efficiency, operating with a fraction



"The Boat house," located on Schoolhouse Lane in Rosendale was artistically finished by William Abba Johnnes of Ulster Renovation.

of the waste involved in a creating a normal, stick-built home. Woodside takes care to point out that, when there is leftover wood, paper, or drywall that cannot be reused within the factory, it is often shredded and then repurposed by local businesses and farms, rather than be discarded.

Then, of course, there are savings gained from the bulk purchasing practices of a company like Westchester Modular. According to John Colucci, Vice President of Sales at Westchester Modular: "When we buy our material, we go directly to a wholesaler and a lumber mill, and we buy by the tractor-trailer load...I don't go to Home Depot to buy 15 windows a week; we buy direct through one of their distributors, and we get very good volume discounts for purchasing in that manner. Cut out the middlemen, and buy in bulk. We can pass that cost savings along."

Finally, there are cost savings - and potential tax savings - that can be gained by building Green. Energy Star is a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy, and there are both energy savings in the short-and-long-term, as well as tax breaks, available by investing in Energy Star rated

improvements. But how expensive is it? Less than you might think to get started. According to Colucci, the additional building cost to bring a home to a standard Energy Star rating is less than \$1,000 dollars. Per the Energy Star Web site ([www.energystar.gov](http://www.energystar.gov)), that basic rating means at least 15 percent more energy efficiency than a house built by 2004 residential code standards. That kind of savings means a quick return on investment.

Depending upon how much a homeowner wants to invest in energy improvements, whether building or renovating, the return continues to increase. There are a range of tax incentives offered - specified in detail on the Energy Star website. For example, improving to a 30 percent energy rating earns a \$1,000 tax credit, with separate, additional tax credits available for using Energy Star approved materials. Of course, beyond saving money, thoughtful homeowners are also reducing carbon footprint, waste, and air pollution by investing.

And local contractors are certainly ready to work with educated customers to build and renovate more efficiently.

"Costs of materials now are low and we work all winter long," said William Farrell of William Farrell Construction in Accord. "There are many projects that can be done to lower the cost of your home utility bills, from replacing your single pane windows with thermal pane to re-insulating from the old R19 insulation to the R38."

"Taking out that hot water heater that loses energy at a constant basis and replacing it with an on-demand hot water heater can save the consumer anywhere from 30-50 percent on their electric/gas heating system," said William Abba Johnnes of Ulster Renovation in Rosendale. "Between the tax credit, savings on your heating bill and sales promotions on the actual unit, your cost of insulation pays for itself."

"It's a partnership with the customer, really. You work within the local codes, give the customer what they want, while doing it as efficiently as possible. Building Green, renovating Green, it's a win-win situation at this point," says High Falls contractor, Jack Turner.

Perhaps Nick Brown of Pop Stone Construction in Stone Ridge said it best, "I don't call myself a green builder, but it is how I think and try to do every project," he said. "I try to balance the reasonable cost and way out the end results to make the most of the clients dollars."

For more information on renovating your home, contact Farrell at 389-3182, Johnnes at 332-0130, Turner at 702-9547 or Brown at 687-6217. **ES2**

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