

# BIA VOICE

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## 10th Annual Housing Conference on September 21

### “Is the Bottom Behind Us? What’s Ahead?”

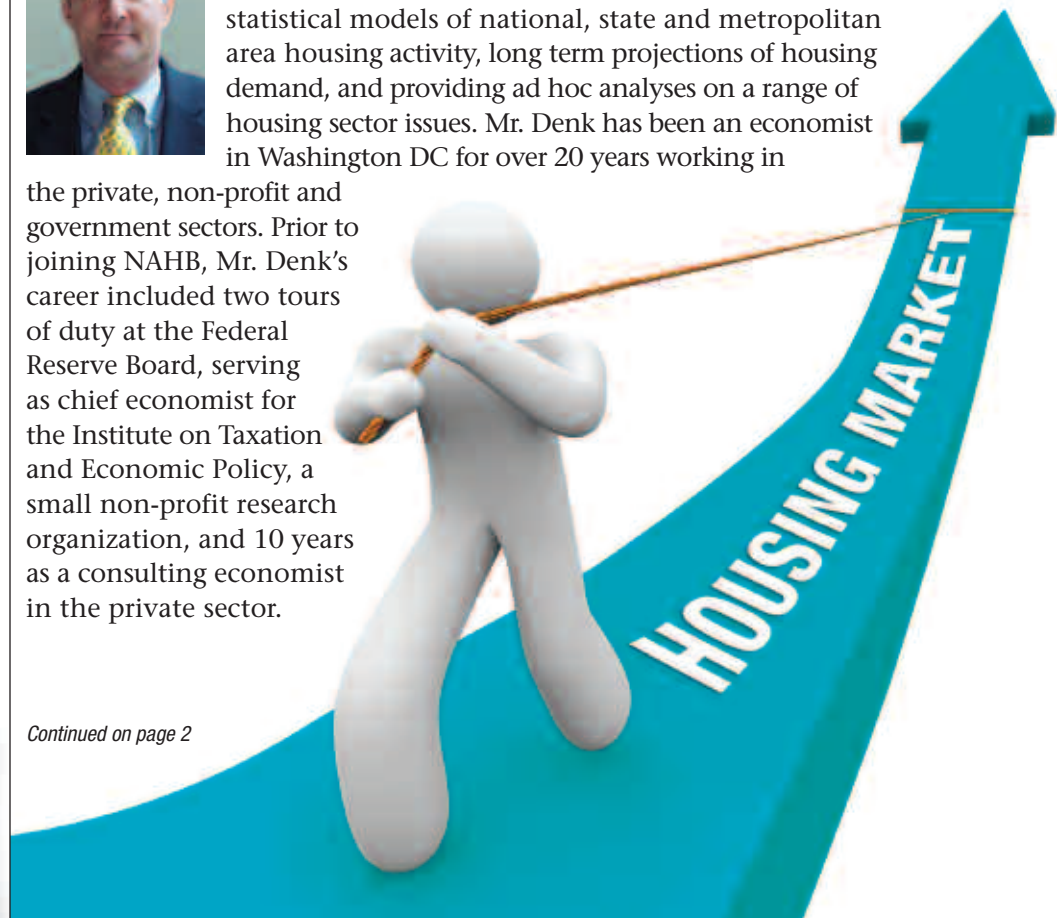
Every day brings new and sometimes confusing data about the housing market and the future. This year’s 10th Annual Housing Conference will provide some educated answers on what industry experts expect.



The program will begin with **Robert Denk**, the Assistant Vice President for Forecasting and Analysis at the National Association of Home Builders. His responsibilities include developing statistical models of national, state and metropolitan area housing activity, long term projections of housing demand, and providing ad hoc analyses on a range of housing sector issues. Mr. Denk has been an economist in Washington DC for over 20 years working in

the private, non-profit and government sectors. Prior to joining NAHB, Mr. Denk’s career included two tours of duty at the Federal Reserve Board, serving as chief economist for the Institute on Taxation and Economic Policy, a small non-profit research organization, and 10 years as a consulting economist in the private sector.

*Continued on page 2*



# 10th Annual Housing Conference

Continued from page 1

Also speaking will be **Lou Biacchi**, Executive Vice President, the Pennsylvania Builders Association, addressing issues and legislation that are coming up on the state level. **Eva Gladstein and Ed Covington** will update attendees on Philadelphia's Zoning Code reform progress and Redevelopment Authority respectively. **Jonathan Smoke**, Hanley Wood Market Intelligence, will also be on the program; Mr. Smoke developed the firm's Housing Intelligence Pro platform and will cover housing and consumer trends. As always, **Kevin Gillen** will present his annual analysis of the Philadelphia market.

Concluding the program will be a **panel on financing** with representatives from the private market as well as HUD. **Brett Altman** will serve as moderator for panelists **Peter Alvarez**, Bank of America, **Christopher Kennedy**, Equifax, **Chris Kulp**, Wells Fargo and **David McCarraher**, FHA Liaison, HUD.

A cocktail reception immediately following the program will be the perfect venue to compare notes. Make plans to attend this important event on Wednesday, September 21 beginning at 1:00 p.m. at the Down Town Club.

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# Philadelphia Water Department Storm Water Management Rate Changes: How the New Structure Could Impact your Business

The Philadelphia Water Department (PWD) has enacted a new method for charging customers for Storm Water Management Services (Services). It is important to understand the new rating system, as it could significantly impact all property owners in Philadelphia, especially nonresidential property owners, by charging considerably higher rates.

In the past, the charge for Services was based on an account's meter size.

As of July 1, 2010 the PWD began calculating the Services on an individual account basis, using the square footage of the Gross Area of the property and square footage of the Impervious Area of the property. PWD defines the Gross Area (GA) as the entire property area contained within the legally described boundaries of a property, not including portions of sidewalks that are in the public "Right-of-Way."

PWD defines the Impervious Area (IA) as the total square footage of any hard surface area, including buildings, any attached or detached structures, paved or hardscaped areas, and compacted dirt and gravel that either prevent or restricts the absorption of water into the soil, thereby causing water to run off the surface. For each property that is 5,000 square feet or greater, IA will be calculated by using Philadelphia's Geographic Information System, along with ortho-images of each property. For undeveloped properties that are less than 5,000 square feet, the IA is 25% of the GA of the property. For developed properties that are less than 5,000 square feet, the IA is 85% of the GA of the property.

Under the new rate structure, the GA factor and IA factor are determined by dividing the GA and IA of a property by 500 and rounding up to the next whole unit. Each unit is then multiplied by the unit charge, which for example, the period from July 1, 2011 through June 30, 2012 will be 0.528/500 square feet per month for GA and 4.169/500 square feet per month for IA.

## Available Credits

PWD offers a variety of ways to receive credits. There are three categories of credits:

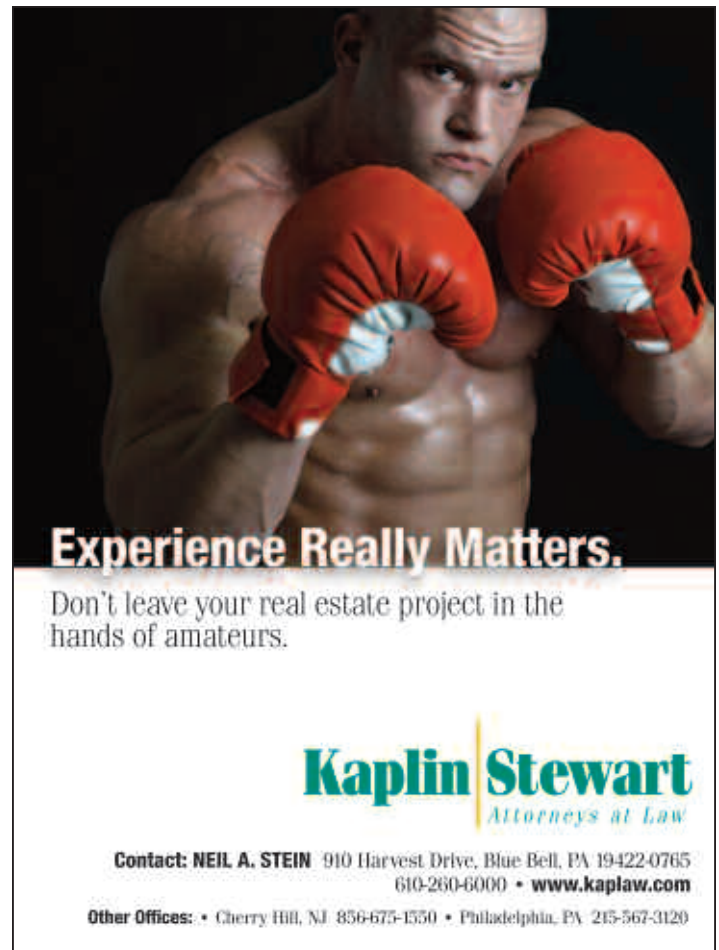
- Impervious Storm Water Credits (IA Credits)
- Gross Area Storm Water Credit (GA Credit)
- National Pollutant Discharge Elimination System Industrial Permit Storm Water Credit (NPDES Credit)

*Continued on page 5*

## Calculation of Charges

The new rate structure will be phased over a four year period as follows:

Year	Existing Meter-based Charge	New Parcel-based Charge
7/1/10 to 6/30/11	75%	25%
7/1/11 to 6/30/12	50%	50%
7/1/12 to 6/30/13	25%	75%
7/1/13 to 6/30/14	0%	100%



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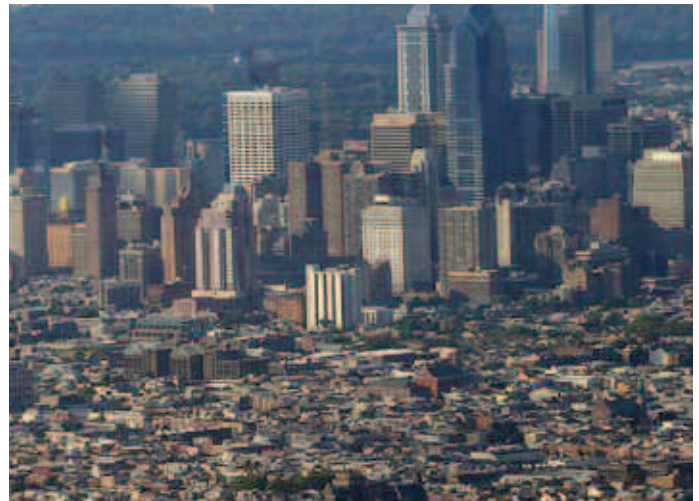
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## WHAT ARE YOU WORKING ON? We're Looking for Photos

We are already beginning to prepare for the 2012 BIA Directory. For the past several years we've featured member jobs on the cover. If you have a project on the drawing board, underway or recently completed and would like to be included, please send your artwork file and brief description to [biamail@biaofphiladelphia.com](mailto:biamail@biaofphiladelphia.com). JPEG format is preferred. If you have questions, call 215.BIA.PHIL (242.7445).

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# Philadelphia Water Department Storm Water Management Rate Changes

Continued from page 3

Storm water credits involve the utilization of methods such as green roofs, porous paving, rain gardens and storm water harvesting, including: irrigation, fire suppression systems, toilet and urinal flushings, and custodial uses. Even if a property receives the maximum amount of any available individual credits and/or combination of credits, it will still be subject to a monthly minimum charge.

Credits will be in effect for a four year period and can be renewed so long as the renewal application is made at least 30 days prior to the expiration of the credit. The effective date for a credit is the first day of the month when the fully completed credit application and all supporting documents were filed.

## Appeals

Property owners may appeal Services charges for technical accuracy, such as:

- Incorrect parcel
- Inaccurate property classification
- Inaccurate GA

- Inaccurate IA
- Residential side yard
- Water and Sewer Rents

Before property owners can submit an appeal, their water and sewer bill must be paid in full and their account must be up-to-date. The new rate structure is anticipated to be costly for nonresidential property owners in Philadelphia. All property owners, developers and contractors affected by the changes should study the rate structure and be sure to identify how your future buildings plans may be altered and also how to appeal and/or mitigate the charges.

The above was compiled by Cohen Seglias Pallas Greenhall and Furman. The attorneys at Cohen Seglias are prepared to advise companies regarding how these new rates will affect them, as well as how they can plan for future changes. For more information about the new rate structure, or other real estate issues, please contact Lonny S. Cades at 215.564.1700 or [lcades@cohenseglias.com](mailto:lcades@cohenseglias.com), or the Cohen Seglias attorney with whom you normally consult.

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# Development Opportunity in East Falls

The Redevelopment Authority of the City of Philadelphia is requesting proposals for a vacant 1.7 acre site zoned for commercial mixed use development near the Schuylkill River in the City's East Falls neighborhood. The site is well-located within an attractive city neighborhood along two main arterial roads, a multi-use trail, and conveniently accessible to the Metropolitan area by two highways and regional rail.

The Request for proposal can be downloaded from the authority's website [www.phila.gov/rda](http://www.phila.gov/rda). All proposals must be submitted on or before 4:30 PM on October 3, 2011. All submissions must be addressed to the attention of:

Jessie Lawrence, Project Manager  
Redevelopment Authority  
1234 Market Street, 16th Floor  
Philadelphia, PA 19107

[Jessie.Lawrence@rda.phila.gov](mailto:Jessie.Lawrence@rda.phila.gov)



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# Ribbon Cutting and LEED® Plaque Ceremony for Temple I North 16th Street Project in North Philadelphia



David Hahn, Director of Construction at 1260/CPM accepts check from Esther Toporovsky, program director, Green Initiatives: Enterprise Community Partners.



David Hahn, and Courtney Baker, manager of residential operations at the USGBC.



June 14<sup>th</sup> ribbon cutting.

1260 Housing Development Corporation and the CPM Housing Group announced the completion of the Temple I N. 16th Street Project – the LEED® Gold certified rehabilitation of 58 affordable housing units in 22 historic brownstone buildings. A public ceremony – including LEED® plaque presentation – was held on Tuesday, June 14, 2011 on the 1700 Block of N. 16th Street in North Philadelphia.

The sustainable design features of this project highlight 1260's commitment to environmental stewardship and the long-term health of its residents, and are part of the larger plan to revitalize the surrounding neighborhood. David Hahn, Director of Construction, explains, "Not only will the native vegetation and run-off swales reduce flooding and contribute to the overall aesthetics of the block, but the cost savings the tenants will realize in their energy-efficient units (with extra insulation, Energy-Star appliances, and high-efficiency plumbing) will allow for more discretionary income to be spent in the community."

Development funding for the Project was provided by the Pennsylvania Housing Finance Agency (through the ARRA Tax Credit Exchange program), the U.S. Department of Housing and Urban Development, Federal Home Loan Banks of Pittsburgh and New York, the Redevelopment Authority of the City of Philadelphia, The Reinvestment Fund, and Beneficial Bank. Rental subsidies for the Project are provided by the Philadelphia Housing Authority and the Department of Housing and Urban Development. Temple I also benefited financially from selling a carbon offset through the Enterprise Green Communities Offset Fund, the first domestic offset program supporting carbon reducing efforts through

green affordable housing. Enterprise bought 822 metric tons of carbon emissions reductions from this project which will be retired, measured and verified over the next ten years.

Sustainable design elements of the Project include: Forest Stewardship Council (FSC) certified lumber; additional insulation in exterior walls; no Volatile Organic Compound (VOC)-emitting finishes or adhesive materials; high efficiency plumbing fixtures; high recycled content building materials and Energy Star and hydrochlorofluorocarbon (HCFC)-free mechanical systems. New Energy-Star Low E argon filled replacement and new windows increase day-lighting. A white roof system helps reduce the "heat island" effect. All site work was conducted in a manner to minimize disturbance of native vegetation and soil within the construction area. Best Management Practices of erosion and sedimentation controls were used, and a construction waste recycling program diverted 85% of the waste from landfills to recycling facilities.

## About 1260 Housing Development Corporation

1260 Housing Development Corporation (1260) is a 501(c)(3) Pennsylvania nonprofit corporation with a mission of providing high quality affordable housing with housing related services to low income individuals with a focus on individuals with behavioral health challenges in the City of Philadelphia. Since 1988, 1260 has developed over 1,200 units of affordable housing in Philadelphia. 1260 is a member of CPM Housing Group, a group of nonprofit companies with more than 20 years of experience in developing and managing affordable rental housing for low-income individuals. 1260 is a BIA member.

# The Facts on that Rumored 3.8% Sales Tax on Homes

(From NAHB's Eye on Housing blog, June 22, 2011)

Among the most common tax and housing policy questions we field here at NAHB is whether a 3.8% sales tax will hit home sales in 2013.

## THE ANSWER IS NO.

Unfortunately, we've been tracking a set of emails that falsely claim that the 2010 health care reform legislation (which contained a burdensome 1099 reporting requirement, now repealed) imposed a 3.8% sales tax or transfer fee on all home sales in 2013. There is an element of fact underlying this rumor, but for the most part this claim is false.

The new tax added by the health care reform law is an add-on to existing taxes on capital gains and other "unearned income" (dividends, rents, and interest). The new 3.8% tax is often referred to as a Medicare tax because its revenues will be dedicated to the Medicare Trust Fund.

For capital gains, presently taxed at a 15% rate, the gains rate would rise an additional 3.8 percentage points for high-income taxpayers, those with adjusted gross incomes (AGI) above \$250,000 (\$200,000 if filing a "single" return). Capital gains arise with the sale of capital assets, such as stocks, bonds, and real estate.

But importantly for home sales, the existing \$500,000 / \$250,000 **gain exclusion** for a seller of a principal residence

continues to apply, so most principal residences sales will not be affected. Some second home sellers with high incomes may have to pay some additional capital gains tax to the extent that their AGI exceeds \$250,000, but only on that portion of the gain that causes the taxpayer's AGI to exceed \$250,000 and only for the realized capital gain - not the actual sales price.

Consider the following, typical example. Suppose a married couple sells their principal residence for \$500,000, after having purchased the home for \$200,000. Suppose the capital gain on the sale is \$300,000. The couple is allowed (under Section 121 of the Internal Revenue Code) to exclude from **all** tax (including the standard capital gains tax and the new 3.8% tax) up to \$500,000 of gain, so there is no tax on the realized \$300,000 gain from the home sale.

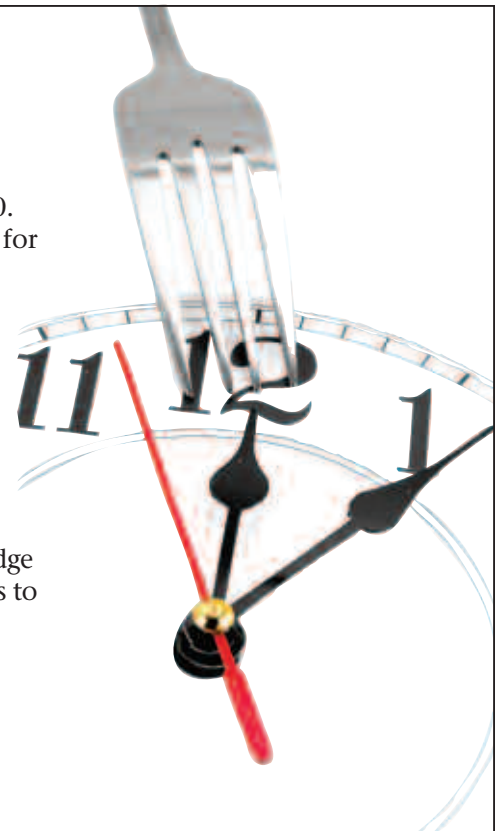
To be clear, the 3.8% tax is not in any way a sales tax paid against the sales price of the home for either the home seller or home buyer. Nor is it an additional business income tax for home builders selling a new home out of inventory.

The housing market has enough policy uncertainties today. We hope this false rumor concerning a 3.8% sales tax on home sales is not among them.

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## Member Spotlight



### William Rountree, P.E.

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### From Building Blocks to Hong Kong, Bill Rountree Found His Niche

Bill Rountree knew he was going to be an engineer from an early age. He loved building things and figuring out how they worked. Rountree's thoughts for the future were right on target, as he has spent the past 21 years in the engineering industry.

Penn Environmental & Remediation, Inc., (Penn E&R) is a full service environmental, engineering and energy consulting company with offices in Eastern (Hatfield), Central (Wellsboro) and Western (Pittsburgh) Pennsylvania. Penn E&R's mission is to provide clients with reliable, cost-effective solutions to their environmental, engineering and energy problems.

The company has been a member of the Building Industry Association since 2000, and Rountree has been a member for over a year.

Rountree, the company's Regional Director of Engineering, is responsible for day-to-day operations of the Engineering Group in Hatfield, PA. His duties include staff supervision, mentoring and training, hiring, project management, client management, business development and technical design. Rountree has been spending substantial time supporting the company's oil and gas clients in the Marcellus Shale Play in Northern Pennsylvania, as well as their Land Development activities throughout the Mid-Atlantic region. Rountree says what he enjoys most about working at Penn E & R is their team approach to problem solving. "We don't hesitate to involve key personnel for the geosciences, engineering and construction groups to help solve our client's problems."

Rountree is a graduate of Drexel University, with a Bachelor of Science degree in Civil Engineering. He worked in the solid waste industry for 12 years performing landfill design, environmental auditing and construction quality assurance inspecting. He then moved into the land development industry designing and obtaining approvals for residential subdivisions, retail stores

and office buildings. He received his Engineering license in Pennsylvania in 1995, and is currently licensed in Pennsylvania, New Jersey and Maryland. Rountree was appointed to the Tredyffrin Township Municipal Authority in 2010, and to the East Whiteland - Tredyffrin Joint Transportation Authority in 2011.

Rountree has witnessed a change in the industry since the mid-to-late 90s. "About 10 years ago, engineering consultants were in high demand and the supply of engineers was low. It was an exciting time to be in the industry," explains Rountree. "With the slowing of the economy a few years ago, engineering consulting firms struggled. Many engineers lost their jobs or their businesses. Penn E&R has been able to sustain continued growth during this time period by diversifying services and markets, and hiring and retaining great staff."

One of the most memorable projects for Rountree was the opportunity to be part of a team that designed a new landfill in Hong Kong. "We had to design the storm water management system to handle typhoon conditions, and our entire design was done in metric. It was really challenging to work on a project out of the U.S and to be involved in such a complicated project."

Rountree is a member of several local homebuilders associations, the Chester County Chamber of Business and Industry, the American Society of Civil Engineers, and the Marcellus Shale Coalition. A resident of Paoli, he enjoys spending time with his wife and three children.

"I keep busy with coaching my son's baseball team, playing guitar and golfing, when I have the time," he added. "My family and I enjoy our annual vacation in Ocean City, NJ and our occasional excursion to Disneyworld. We also enjoy spending time with friends and family."

# ZONING CHANGES KEY TO PHILADELPHIA 2035 ECONOMIC DEVELOPMENT PLAN

*“We haven’t done serious planning and zoning work in 50 years”*

*Philadelphia Business Journal - by Natalie Kostelni (This article originally ran Monday, June 20, 2011.)*

**Philadelphia 2035, the new comprehensive plan for Philadelphia, is as much of an economic development tool as it is a blueprint for Philadelphia’s future.**

That’s what **Alan Greenberger**, deputy mayor for economic development, told the Philadelphia Business Journal when he, **Eva Gladstein** and **Richard Redding** visited last week for a rundown on the plan. Gladstein, executive director of the zoning code commission, and Redding, director of the city’s community planning division, have been working along with a committee on revising the city’s antiquated zoning code. (Greenberger relished an example of how outdated it was. One section defines which types of pasta could be made in a certain area.)

It’s smart the city is doing the zoning code work and comprehensive plan in tandem since they have a symbiotic relationship.

Philadelphia 2035 aims to create a guide to make the city more growth-oriented and looks for ways to make it more business- friendly, Greenberger said. Everyone still agrees taxes are certainly part of the picture but so is having a clear idea of what to focus on and where to channel resources. It’s something that has been done loosely over the years.

“We haven’t done serious planning and zoning work in 50 years,” he said.

That’s when the federal government threw millions of dollars at urban renewal. That led the way for projects such as the Society Hill neighborhood and the subway system.

In those five decades Philadelphia has changed. It evolved from a city steeped in manufacturing to one that is post-industrial. It’s a city that finally saw annual steady population declines reversed and had the solidity to withstand being decimated from the worst recession since the Great Depression. The city is poised to become one that is recognized at the world level, Greenberger said, and Philadelphia 2035 aims to help it get there.

The comprehensive plan builds on the city’s strengths that have solidified in the last decade and lays out a vision for it by reaffirming or redefining land uses. That involves pinpointing so-called industrial-legacy areas that may no longer make sense to retain for a prospective manufacturer and consider other opportunities for that land. It also includes making intelligent transportation connections, where open space, tourist, residential (not just the fancy stuff but also work force)

and institutional development should take place as well as creating and fostering policies that can ease the creation of new businesses sectors, such as renewable energy.

Key to its future is growing jobs and not just at the professional level but those that cross sectors, economic and educational levels. The city currently has 36 jobs for every 100 people, which isn’t at the bottom of the United States but close enough. Compared with San Francisco, it looks worse. The City by the Bay has 72 jobs per 100 people and Washington, D.C., which is an anomaly of sorts, has 115 jobs for every 100.

Another key is signaling to outsiders to come and do business here. The revised zoning code, if and when it gets approved, could help entice developers from beyond the region to invest in Philadelphia. Greenberger is still astounded that even during the real estate boom no outside developers took a chance on Philadelphia. The lack of clarity in the zoning, rules that seem to change, council level ruling, an aura of corruption and a “totally opaque system” has kept outsiders from venturing in, he said. A new zoning code that is better organized and transparent will go a long way to attracting some new blood into the mix.

“This community has the capacity to live in the future,” Greenberger said.

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# NAHB Applauds EPA Rejection Of Renovation Clearance Testing Requirements

**July 15, 2011** - The National Association of Home Builders commends the U.S. Environmental Protection Agency for rejecting a proposal to add third-party clearance testing to the Lead: Renovation, Repair and Painting Rule (RRP).

"We're pleased that the EPA listened to the concerns of remodelers about the extreme costs the proposed clearance testing would have imposed," said Bob Peterson, NAHB Remodelers chair and a remodeler from Fort Collins, Colo. "Home owners are saved from spending a great deal of money on lead testing. If remodeling is more affordable, home owners will be able to hire an EPA-certified renovator to keep them safe from lead dust hazards during renovation."

At NAHB's request this regulation was selected for review by the EPA under the Presidential Executive Order for Regulatory Review (Improving Regulation and Regulatory Review, 76 FR 3821 issued on Jan. 21) concerning the impact of federal rules on small businesses and job creation.

The lead rule applies to homes built before 1978 and requires renovator training and certification, following lead-safe work practices, containing and cleaning dust, and record keeping.

Under the lead paint rule contractors have been required to wipe down the project area after completing remodeling or renovation work and match the result to an EPA-approved card to determine whether lead paint dust is still present – a process that EPA says is "effective at reducing dust lead levels below the dust-lead hazard standard."

The proposal would have required contractors to hire EPA-accredited dust samplers to collect several samples after

a renovation and send them to an EPA-accredited lab for lead testing. Because of the cost of this as well as the waiting period for test results and the limited number of accredited labs nationwide, professional remodelers were very concerned about home owners' willingness to undergo the process.

"The EPA has maintained its common sense approach to keeping families safe during renovation," said Peterson. "Hiring trained professional remodelers to contain dust, use lead-safe work practices, and clean up has been shown to successfully minimize lead hazards and protect individuals from lead exposure."

Several problems with the rule still remain. The EPA has yet to recognize an efficient, low-cost lead test kit that meets the requirements of the regulation. And last year the agency removed a key consumer choice measure – the opt-out provision – which allowed home owners with no children or pregnant women in residence to waive the rule's requirement. In this down economy, consumers are still balking at the extra costs of the rule and often choose to reduce the amount of work done on their homes, hire uncertified contractors, or endanger themselves by attempting the work themselves.



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# BIA Calendar of Events

# 2011

## September

### Tuesday, September 13

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11:30am  
Blank Rome (18th and Cherry)  
Marvin Cominsky Center - Rear of Lobby

### Wednesday, September 21

Annual Housing Conference  
1 - 5pm  
Down Town Club  
6th and Chestnut Streets

### Wednesday, September 28

Board of Directors Meeting  
11:30 - 1:00pm  
30 South 17th Street, 19th floor

## October

### Tuesday, October 11

fixltpilly Meeting  
11:30am  
Blank Rome (18th and Cherry)  
Marvin Cominsky Center - Rear of Lobby

### Wednesday, October 26

Board of Directors Meeting  
11:30 - 1:00pm  
30 South 17th Street, 19th floor

## November

### Wednesday, November 2

Lunch and Learn  
By Wentworth Property Management Co.

### Tuesday, November 8

fixltpilly Meeting  
11:30am  
Blank Rome (18th and Cherry)  
Marvin Cominsky Center - Rear of Lobby

### Wednesday, November 23

Board of Directors Meeting  
11:30 - 1:00pm  
30 South 17th Street, 19th floor

## December

### Thursday, December 8

Holiday Party  
At Naval Square

### Tuesday, December 13

fixltpilly Meeting  
11:30am  
Blank Rome (18th and Cherry)  
Marvin Cominsky Center - Rear of Lobby



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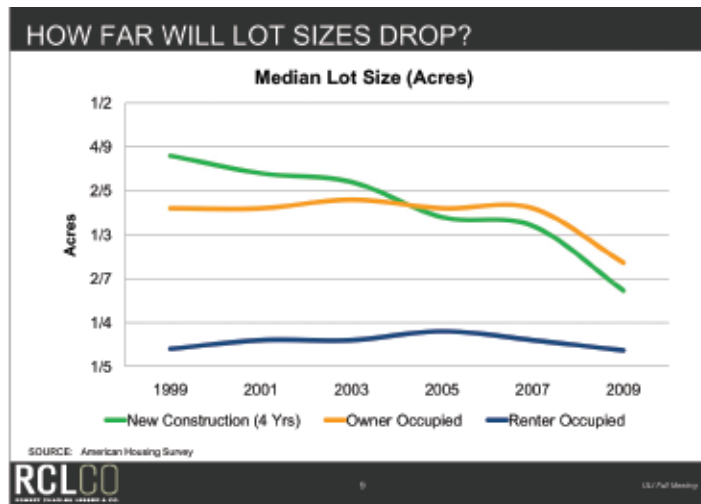


# A Longer Term View of New Home Design

By James W. Wentling, AIA

I enjoyed a presentation given at a recent Urban Land Institute meeting in Washington, DC provided by Melina Duggal of the consulting firm Robert Charles Lesser & Company. This detailed some refreshing insight into both short term and longer term housing trends to emerge from the current economic downturn. It was a nice departure from the everyday gloom and doom in the media to consider what will occur as the economy heals and recovers from the current state. The trends were divided into four categories; Here to Stay; Here Short-Term; Will be Back and Gone for Good.

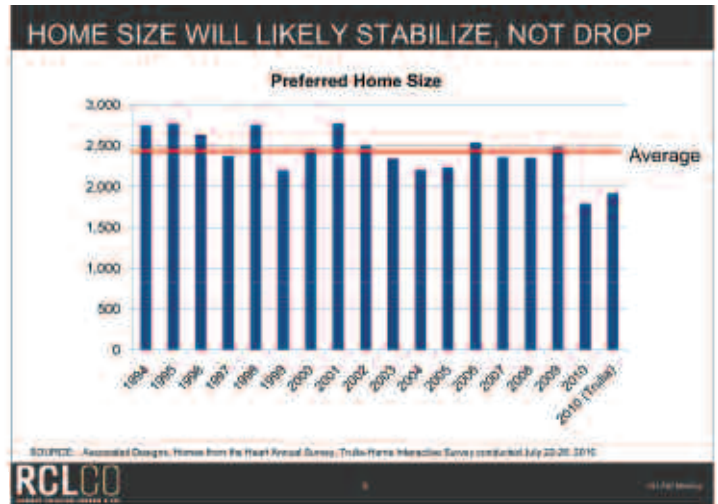
In the "Here to Stay" category, she predicts traditional neighborhood designs and walkable communities are long-term trends, along with smaller houses and smaller lots.



While median lot size has declined by almost 50% in ten years, the preferred house size has been up and down, averaging somewhere between 2,000 and 2,500 square feet. While currently the preferred size is under 2,000 square feet, the firm believes median house size will level off at somewhere under 2,500 SF and a continued decline is not expected. Other "Here to Stay" trends include multigenerational households and lack of affordable housing.

Download the full presentation at the RCL&CO. web site [www.rclco.com](http://www.rclco.com) or email our office [information@wentlinghouseplans.com](mailto:information@wentlinghouseplans.com) and we will forward a copy.

*James Wentling is the principal of James Wentling/Architects in Philadelphia, PA. For more information or to subscribe to the monthly e-newsletter, please visit [www.wentlinghouseplans.com](http://www.wentlinghouseplans.com).*



"Here Short-Term" trends include demand for "Value" house designs and houses with lower levels of finish. These are expected to fade from consumer priorities after the economy recovers, along with elevated levels of foreclosures.

"Will be Back" trends include demand for Green homes, attached housing, higher levels of finish in smaller homes and active adult communities. Additionally, luxury homes for the wealthy and housing that requires long commutes but is affordable to moderate income households. These trends will come back with a more vibrant economy. "Gone for Good" are No-doc mortgages, exurban townhouses and McMansions.

## Other trends noted impacting the future of housing design include:

- WINKS (Women with incomes and no kids) will be a dominant market segment, and will be looking for urban or walkable environments.



- Younger, minority households are expected to grow from 29% to 35% in the next ten years with a growing share of high-income homeowners being in this group.

- 85% of the household growth by 2025 will be households without children.

- The American dream of homeownership is alive as 73% of 15-24 year olds and 78% of 30-32 year olds anticipate buying a home by 2015.

## With Experience Spanning Three Decades, Bill Sutter Knows His Clients



### Bill Sutter

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If you're looking for more profit in your next project, then kitchen and baths are where to get the biggest boost with the right combination of cabinets and counter tops. When set up with the right program in this category, regardless of the size of the project, these rooms are the most important. With a career in the building industry spanning over 33 years in the Philly Metro Market, Bill Sutter helps customers maintain aesthetics while gaining profit and giving their tenants or buyers the most value, be it with totally green domestic price points and high end, or the finest imported low and high end cabinetry.

Sutter was a BIA member when running the Pro-Build kitchen division for the tri state area. In 2009, after eleven years with Pro-Build, Sutter went to New Jersey-based Direct Cabinet Sales Inc. to develop and run the same tri-state market. Sutter brought DCS to the BIA soon after. Sutter was very fortunate to have the loyalty of most of his staff and salespeople, who joined him at DCS, as well as his long-standing customer base that attributed to his success and continued development of the market without interruption following his move.

Sutter attended Gateway High School in Woodbury Heights, NJ, where they had a very serious four-year build program. He took honors in drafting, architecture and building management, and sat on the trades committee for many years after graduating to maintain the program. "It didn't hurt that from a young age, I was on my father's job sites," he explains. "He was a custom builder, a trained cabinet maker and a 1950 graduate from the finest trade school, The Williamson Free School of Mechanical Trades and College in Media, PA."

He went into partners with his father's building business following school in the late 70's through the 90's before entering the cabinet industry.

With very deep roots in Woodbury Heights, Sutter's five children and wife Gina of 28 years are the fifth generation of his family raised in the town. With the recent addition of a granddaughter, his oldest daughter and husband are looking to move into the same town. Sutter co-chaired the planning and zoning boards in Woodbury Height for fourteen years in the 80's and 90's and was a member of the Woodbury Rotary and Exchange clubs for many years.

Sutter is dedicated to providing a high level of service and integrity, qualities that he has also instilled in his staff. His understanding of the needs of the developer, builder and contractor come from Sutter being a builder himself for many years

## Welcome New Members

The BIA welcomed the following new members in the past several months.

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