

CONCRETE HOMES

September/October 2003

ICFs Recognized by Texas Legislature

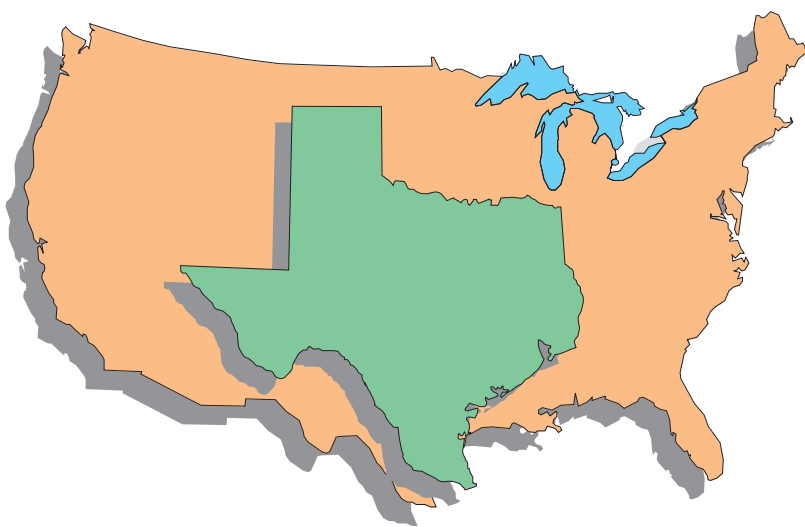
Texas Governor Rick Perry recently signed an insurance discount bill for ICF (insulating concrete form) home construction.

Senate Bill #581 provides optional insurance discounts to owners of homes constructed with an ICF system. The law requires the Texas Department of Insurance (TDI) to establish the amount of the discount, but insurers may deviate from the amount with TDI approval.

Cement and Concrete Promotion Council (CCPC) residential manager, Adrian King, has worked with the Texas Department of Insurance for several years in an attempt to gain recognition for ICF construction as a superior way to build homes. The purpose: to encourage and assist the TDI with incorporating a reduction in the cost of insurance for ICF concrete homeowners. Recently, CCPC provided the definition for ICF construction that was included in insurance bills written and presented by Representative Kenny Marchant, District 115, Carrollton, and State Senator Mike Jackson, District 11, Pasadena, to the 78th legislative session of the Texas State Legislature. Governor Perry subsequently signed the final bill on May 20, 2003.

The bill allows insurers the option to offer the TDI Homeowners Discount for homes constructed with an insulating concrete form system. The Texas Department of Insurance is currently working to determine the exact amount of the discount. The CCPC and the Portland Cement Association cooperated to direct and fund the successful lobbying effort. Implementation is scheduled for January 1, 2004.

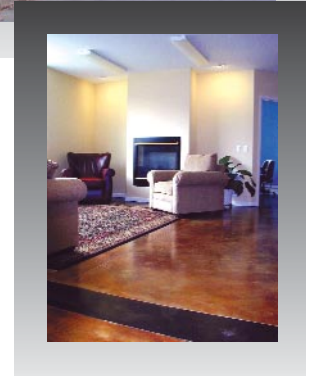
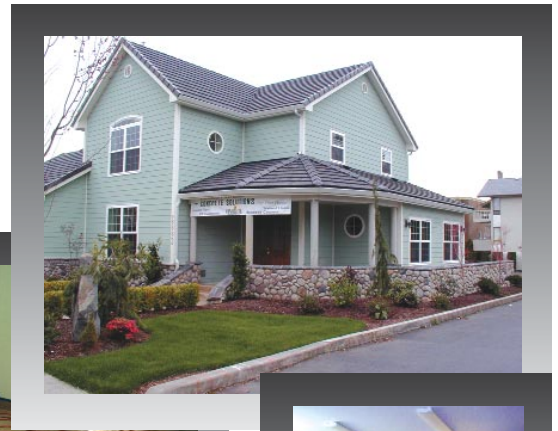
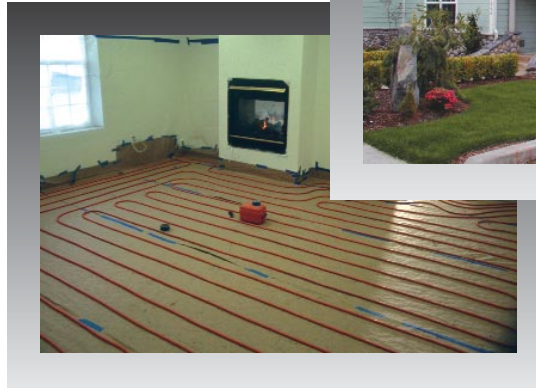
For additional information contact Adrian King at 817.540.4437, or e-mail ccpcofc@earthlink.net.



WACA Office Showcases Concrete

The Washington Concrete & Aggregates Association (WACA) office showcases the wide range of concrete products available in the marketplace.

"We wanted the public to really get a sense of what they could do with our products," says Bruce Chattin, executive director for WACA. The showcase project has ICF exterior walls, stained and stamped interior floors, concrete countertops, radiant floor heating, a conference room with a concrete table, and concrete fireplace. In addition, the exterior has aggregates and boulders in the landscaping and 3,000 square feet of concrete pervious pavement.



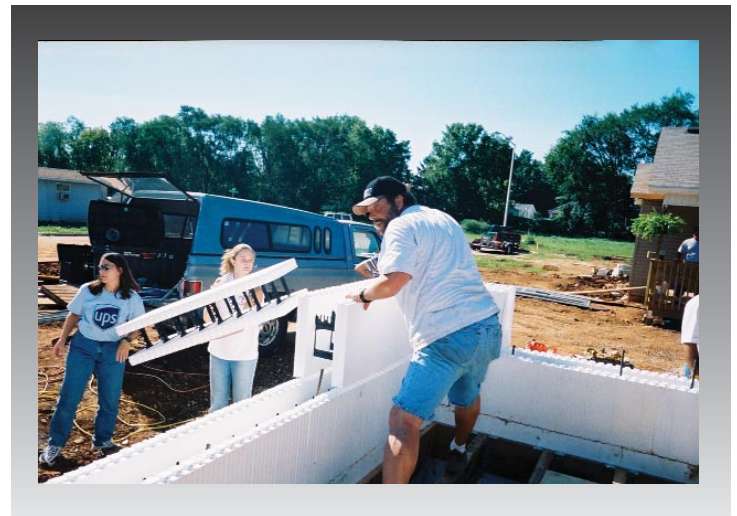
The two-story concrete home provides offices for WACA, the American Concrete Institute (ACI), and the Northwest Cement Producers Group. The group plans to monitor the energy efficiency of the office, but when summer temperatures hovered around 95 degrees, the interior temperature ranged between a comfortable 70 and 77 degrees.

Congressman Sponsors Construction for Habitat for Humanity

On Saturday, September 6, 2003, U.S. Congressman and House Majority Whip Roy Blunt (R-MO), and his corps of volunteers, erected the walls of a new Habitat for Humanity home, utilizing disaster resistant and energy efficient homebuilding technology. The Congressman was assisted in this effort by volunteers from the management team of Diversified Plastics, Nixa, Missouri, and co-manufacturer and co-donor AMVIC Insulating Concrete Forms. A team from Carter-Waters Construction Materials, another major donor, volunteered labor and building expertise for the home in northwest Springfield.

Composed of 6 inches of reinforced concrete sandwiched between walls of high R-value expanded polystyrene, the ICFs will combine with the large thermal mass of the concrete to greatly improve the energy efficiency of the new home. "In fact," stated a Habitat spokesperson, "we expect this family's utility bills to be less than half those of identical homes in this neighborhood built conventionally. This allows our low-income owner to budget those savings toward other necessities."

The same type of AMVIC ICF wall system is also being used in the reconstruction of the new Battlefield and Pierce City fire stations because of its tornado resistance. These two stations are designed to enhance the survival chances of firefighters and equipment in a weather or terrorist-driven disaster.



Once stacked, the ICF forms will hold 6 inches of reinforced concrete, providing safety from tornadoes and improved energy efficiency for the Habitat family.



Fortified...for safer living Program

For years the residential concrete industry has wanted to open a dialogue with the insurance industry. Most people felt the benefits of concrete homes went hand-in-hand with the goals of property and casualty insurers. On August 12, the two industries met, and the results were positive.

Portland Cement Association (PCA) hosted a meeting with our concrete industry's national promotion partners and the Institute for Business and Home Safety (IBHS) to discuss details of their new program and how it could benefit concrete homebuilders. Representatives from the Sustainable Buildings Industry Council (SBIC), Stephen Winter Associates, the Freedom Seal program, Design Basics, and Simpson Strong-Tie also attended.

Chuck Vance, IBHS Program Manager, opened the meeting with an overview of the *Fortified...for safer living* program. The overall program goal is to develop construction guidelines minimizing the risk of damage from natural disasters. One of the key components of the program is a minimum sustained wind load. To meet "Fortified" criteria, the home would have to withstand a 130-mph, 3-second wind gust. The program also regulates windows, doors, and wall connections (both floor and roof). The *Fortified...for safer living* program is endorsed and supported by IBHS members. Recently, First Floridian Insurance announced up to a 10% discount on all new homes built in Florida to the "Fortified" standard. While the program is being used primarily in the southeast to address hurricane losses, the IBHS intends to expand into tornado, fire, and earthquake prone areas. For a downloadable copy of the current *Fortified Builder's Guide*, visit the "Fortified" section of the IBHS Web site.

David Goswick, Managing Director of *Freedom Seal*, spoke about opportunities for builders to work under the guidelines of his program. The aim of the *Freedom Seal* program is to help homeowners qualify for reduced mortgage rates and other discounts through certification. The *Freedom Seal* program can be a first step toward the IBHS *Fortified...for safer living* program, with slightly less stringent criteria.

Paul Foresman, Director of Business Development of Design Basics, added that they are planning to unveil a new magazine targeted at the female homebuyer titled *Her Home*. Design Basics, a national architectural and design company, intends to promote the *Freedom Seal* program through the magazine, in addition to the current promotion on their Web site.



From left to right: Jim Niehoff of PCA, David Goswick of Freedom Seal, Chuck Vance of IBHS, Ed Sauter of the Concrete Homes Council, Steven Szoke of PCA, Helen English of SBIC, and Richard Paradise of SBIC discuss the Fortified...for safer living program.

Mike Collignon, PCA Program Coordinator, presented the importance of energy efficiency, safety, durability, and initial cost to homebuyers from PCA Market Research in the 2002 Homeowner Survey and 2003 Homebuilder Survey.

Several companies have expressed interest in working with IBHS, with pilot projects currently planned for 2004. If you are interested in learning more about the "Fortified" program, or would like to become a "Fortified" builder, please contact Chuck Vance at 813.286.3400 x117 or cvance@ibhs.org. If you would like more information on the *Freedom Seal* program, please contact David Goswick at 713.626.2700 or dgoswick@goswick.com.

To learn more about IBHS, visit www.IBHS.org; SBIC at www.sbicouncil.org; Steven Winter Associates at www.stevenwinter.com; *Freedom Seal* at www.freedomseal.org; Design Basics at www.designbasics.com; Simpson Strong-Tie at www.strongtie.com; or the PCA Residential Program at www.concretehomes.com.

CONCRETE HOMES

Tools of our trade

PCA Residential just released a new Tech Brief, *Building Green with Gray Concrete*, the tenth in this popular series. As one of the most versatile construction materials, concrete has a proven track record of important environmental benefits. *Building Green with Gray Concrete* dispels some of the myths about concrete and cites some of the latest industry research. The 2-sided single-page brochure is attractively presented and available in packs of 50. It's ideal for trade shows, consumer events, and educational purposes.



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The Portland Cement Association is an organization of cement manufacturers to improve and extend the uses of portland cement and concrete through market development, engineering, research, education, and public affairs work.


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