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Fort Collins, CO 80525

American Institute of Building Design (AIBD)  
American Society of Interior Designers (ASID)  
Certified Aging in Place Specialists (CAPS)  
Certified Graduate Remodeler (CGR)



## From our clients

“Just a note to express our sincere appreciation for the professional remodeling job (ABD) designed and built for us in January and February of 2009.

Ron White did an excellent job in all areas of construction! We commend you! Rita, all your suggestions were implemented with a few add-ons in color and we were quite happy with the results. Eric, you are an excellent painter and thanks for all the tips...

All the persons on-site were professional and sensitive to the fact that it was our home... We look forward to working with you again.”

*Glen and Jo Orr*

## ABD No. 48 out of 100 in the Mercury Fastest Growing Companies

ABD was recognized by the Northern Colorado Business Report as No. 48 in the over \$2 million category. Thank you to our past and present clients and staff for making this possible.

“What does it take to be recognized as part of the Mercury 100, Northern Colorado’s fastest growing companies?

At the most basic level, it takes remarkable revenue growth—our top winners in both the under-and over-

\$2 million categories posted triple-digit increased between 2005–2008. But what allows companies large and small, newly formed and longtime going concerns, to continue to thrive during economic times as challenging as these? If you talk to our top companies, the answer is obvious: It’s the people.”

**Written by Jeff Nuttall**

Originally published in Northern Colorado Business Report

## ABOUT ABD

Associates in Building & Design, LTD. is a Northern Colorado design and building company located in Fort Collins. ABD specializes in remodeling, interior design, custom homes and commercial tenant finish. Staff members certifications include Certified Green Professionals, Certified Graduate Remodeler, Certified National Council for Interior Design Qualification, American Society of Interior Design Professional, LEED Professional, Certified Professional Building Designer, and Certified Aging in Place Specialists. To help you with any project, please call any of our educated and experienced staff.

NAHBR  
REMODELERS  
2007 NATIONAL  
REMODELER  
OF THE YEAR

COLORADO  
ASSOCIATION OF  
HOME BUILDERS  
2008 COLORADO  
HOME BUILDER  
OF THE YEAR

# ABD CLIENT TIMES

DESIGN / BUILD

SUMMER 2009



**NOW IS THE  
TIME FOR  
OUTDOOR  
LIVING**

Let ABD Design  
And Build Your  
Summer Patio

## Need Financing for Home Improvements?

### Look into the HUD 203(K) Loan

I am going to present a few sentences with enough information on this new program to raise questions. The actual document with details on this program is 14 pages long! Sounds government-like, huh?

The Federal Housing Authority has a department of HUD which has a new program called the 203(K) loan.

The attractive part of a HUD 203(k) loan is it gives you the ability to borrow money either when you are purchasing a home to rehab or when you're planning to do work on property

you already own. The loan or mortgage is based on the “projected” value of the property. What makes this attractive to lenders is the HUD endorsement fully insures the loan.

What does this do? It allows lenders to loan funds to those who may not – in these tough times – qualify for the loan.

Of course, as with anything good, there are a few catches. The home must be a single to four family dwelling, luxury items are not eligible, all rehabs or additions must comply with thermal efficiency codes and

sleeping rooms must be provided with smoke detectors. It also requires a 203(k) valuation analysis by an appraiser to determine the after improvement value.

I certainly am not professing to be an expert at this, but I thought it good to expose you and others to the options if there is interest in borrowing money for improvements. Please contact me if you need more information or have questions about this new program. ■

– Bob Peterson

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## We've got your number

Check out these facts:

- The American home industry represents **15 percent** of the nation's gross income.
- Harnessing the wind in North Dakota could produce enough electricity to supply **one third** of the U.S. power needs.
- Producing one cup of coffee requires an average of **48 gallons** of water.
- **31 percent** of American adults have switched to canvas tote bags to take the place of disposable shopping bags.

### Are you thinking of finishing your basement?

Please call ABD to design and build a basement for your family fun.

Photo by Tim O'Hara Photography



## ABD's 2009 Partner Rewards Program for clients who promote us to others.

### Here is how you become an ABD Partner:

This program also allows a past or new client the opportunity to win a pyramid of rewards. The rewards may be earned by choosing ABD for a new construction, remodel, interior design, or retail project. Rewards are attained thru hiring ABD for any or all of the above contracts, or referring a new client to ABD resulting in a signed, paid in full contract.

#### The rewards are awarded in the following four ways:

1. Client receives a \$50.00 dinner gift certificate for a referral of a new client that leads to a signed and paid in full contract.
2. The client hires ABD and with a signed & paid in full contract valued at \$25,000 – 50,000 receives a \$200.00 gift certificate to the Fort Collins Downtown Business Association. (Awarded after paid in full contract.)
3. The client hires ABD and with a signed & paid in full contract valued at \$50,001.00 – 100,000 receives a \$300.00 gift certificate to the Fort Collins Downtown Business Association. (Awarded after paid in full contract.)

For more information on the ABD Partner Awards Program visit the ABD website.

4. The client hires ABD and with a signed & paid in full contract valued at \$100,001.00 – above receives a \$500.00 gift certificate to the Fort Collins Downtown Business Association. (Awarded after paid in full contract.)

#### Additional Information and Rules:

- All certificates are awarded only when projects are completed and paid in full.
- Contracts must be signed after 01/01/09 and paid in full by the close of program.
- Client/Partner refers to one family unit only, not related parties. Contracts may not be pooled with multiple Client/Partners. Contracts are accumulative per Client/Partner.
- Referral dinner gift certificates are awarded on a new referral client's initial project only. The new client/partner accumulates on his/her own account for his/her first and subsequent projects.
- When a Client/Partner's contract is paid in full, a gift certificate for the rewarded amount will be mailed. This will be redeemable at any participating Fort Collins Downtown Business Association members.
- ABD reserves the right to change, amend, or expand, any rules, policies, or parameters of this rewards program or to discontinue this program without notice.
- Program began 01/01/09.

## "Share what you know. Gain what you need"

Bob & Rita Peterson recently attended a Remodeler's 20 Club meeting in St. Augustine, Florida. The 20 clubs are comprised of similar-type builders or remodelers from non-competing markets who meet twice a year to share their wisdom and learn from each other ways to improve their operations.

Members share and compare financial information, look for trouble spots, and offer

each other advice on how to increase their profit ratios and improve their performance. The 20 clubs are a unique networking and educational opportunity designed to help members maximize the benefit of the National Association of Home Builders (NAHB) membership.

The next 200 Club meeting will be held in September in Denver. ■

## A bright idea

At last. A CFL bulb dressed up as an incandescent. GE's new release has a sleek outer cover that hides its spirals. The classic lines look right in lamps, sconces and overhead fixtures, and one dimmable, 15-watt bulb lasts about 5 years. ■



## Interviewed in the New York Times

Bob Peterson was honored to be interviewed for a recent article in the New York Times. The article "Let the Buyer (still) Beware" focused on hiring a remodeling contractor during these economic times. Below are some excerpts from the article you will find helpful. You may find the entire article in the April 23, 2009 issue of the New York Times.

At a time when "consumers are the ones in the driver's seat," in the words of David Crowe, a longtime economist for the National Association of Home Builders, they have the luxury of being more careful and discriminating in hiring a contractor than they might have been when demand exceeded supply. In fact, now that it's the other way around, it may be more important than ever to follow some common-sense guidelines.

**RESEARCH** With many builders who used to specialize in new construction turning to contracting work, there is a glut of contractors out there. Before even thinking about estimates, look for contractors who are not only licensed and bonded, but have experience in the specific kinds of work you need done. And even if your contractor will be buying the supplies, look for deals yourself in stores and online.

**CHECK REFERRALS** *If a company doesn't offer a client it is currently working with, that's a "big red flag," said Bob Peterson, a contractor in Fort Collins, Colo. "All of us have less clients than we've had in the past because of the economy, but if they don't have any current clients, there's a reason."*

**BE FLEXIBLE** On the other hand, don't expect something for nothing. Now that many highly qualified contractors are more open to small projects than they once were, it may make sense

for you to be as well. If you can't afford the new bathroom of your dreams — or just don't want to spend what it would cost — ask what can be done with what you're able or willing to spend. Perhaps you can agree on a multi phase plan: plumbing and fixtures now, say, and imported tile and glass shower doors, provisionally, in a few years' time.

**DISCUSS** Before signing the contract, review it one more time to make sure a detailed plan is in place for how exactly the project will unfold. *Planning, pricing and scheduling are as important as actual construction, Mr. Peterson said, and failing to plan properly makes everything take longer — and cost more. Consider questions like: What time will the workers arrive? Where will supplies be stored? And, of course, When will it be done?* ■

By JULIE SCELFO

## DESIGN



Rita Peterson, ASID, CAPS  
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## The good news about bamboo

Please call us to help you with design ideas using this resilient plant

- 1 Unlike trees—which die when the trunk is cut bamboo canes can be harvested multiple times. Once bamboo stalks are cut, new stalks grow and can be harvested in three to five years.
- 2 Bamboo is classified as a giant grass until it's harvested, then it becomes a wood product.
- 3 An appeal of bamboo for fences, cabinets, floors and furniture is its strength. Wood fibers are short, allowing a slat to be broken easily. Bamboo fibers are long and fibrous.
- 4 Bamboo products tend to be lighter than wood products but can support the same weight as wood.
- 5 Bamboo falls in the medium price range for exotic wood. When used

for cabinets, shelves and counters but is generally less expensive than traditional hardwood flooring.

6 Contrary to the popular belief that bamboo is a tropical plant, it grows everywhere except Antarctica. It is cold tolerant to 20 degrees below zero.

7 Bamboo is earth friendly. It absorbs four times more carbon dioxide and produces 30-40 percent more oxygen than comparable trees. Even when canes are harvested, the plant still produces oxygen and absorbs carbon dioxide.

8 Aesthetically, bamboo is prized for its natural warmth and symmetry. There are three different color finishes of bamboo: natural (which is yellowish), carbonized and caramelized - the



latter two are darker because the bamboo is heated so the sugars burn.

9 Bamboo requires no more care than any other wood product. It should have a finish to preserve its luster and to keep scratches at a minimum.

10 In Asian cultures, bamboo is revered as a metaphor for the human spirit: be strong and flexible like bamboo so you can bend and spring back victorious. ■

By Sally Stich

Originally published in Colorado Homes Magazine

## BUILD



Bob D. Peterson, CGR, CAPS, CGP  
General Contractor  
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### From Bob's Desk

#### Counting our Blessings!

Welcome to summer! Or at least maybe this week! You never know in our region. We have had a wonderful spring with abundant moisture and good temperatures to make things green.

We sometimes feel things are going the wrong way in our lives and I am not immune to that. Unfortunately, much of the time, we get too wrapped up in the negatives in the world and in our lives when there is so much positive around us!

We are living through and actually seeing slight signs of an improving economy that I know will improve more if we all stay focused on the positives in our lives.

I just returned from a week of National meetings in Washington DC and found things to be much stronger, economy-wise here in Northern Colorado than most other areas of the

country. When we listen to the world and national media, we only get global opinions of what is going on in the world and the nation. We must remember where we live and why we live here in Northern Colorado. We have so much going for us locally and we need to remember we are subject to, but not always part of the rest of the world!

Economists at Harvard and in Washington DC feel this year will mark the turnaround, but are predicting a slow rebound, something I think is best, to our economic condition. They say 2010 will be a year of positive growth, especially in the Rocky Mountain West. Now, we are part of that!

I need you to know that we at ABD have had the philosophy since this downturn started that we would do everything we could to lean our operation, to better serve you, our customers and frankly and just as importantly, to be here and be strong when the economy does turn around to insure

that you are well taken care of!

We mean this not only for any new projects, but more importantly for the projects we have done for you in the past.

If you have not needed us after project warranty service, we are proud of that fact and you've noticed that we own our issues many times long after traditional warranty time has expired.

One of our strengths is that we WILL BE here for a long time to service and stand behind our work. This being in a time when companies, unfortunately are disappearing much more rapidly than any of us would like.

Remember to call us any time you have any design or home improvement needs! We will do our absolute best to provide top value and we WILL BE available after the project to service what we build.

Have a great summer! ■

By Bob Peterson