A warm, inviting living room scene. In the center is a large fireplace with a light-colored stone surround and a dark metal grate. A fire is burning brightly inside. To the left, a beige sofa is partially visible, along with a side table holding a lamp with a warm-toned shade and a potted plant. The floor is covered with a large, ornate rug featuring a yellow and dark pattern. The walls are a neutral color, and the overall atmosphere is cozy and comfortable.

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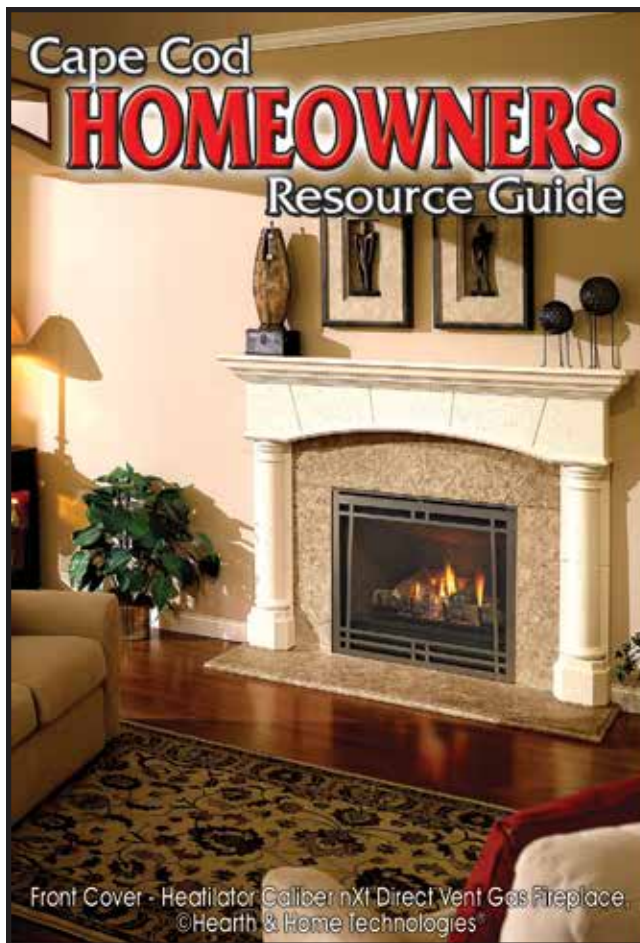
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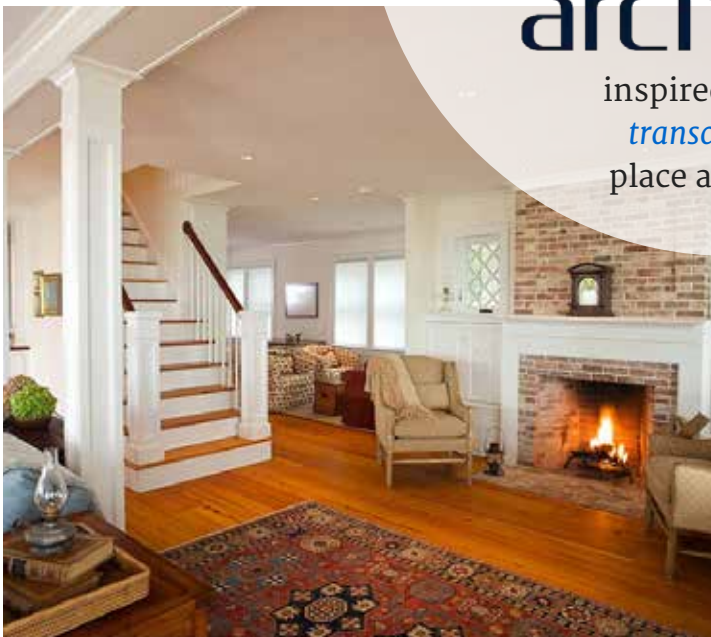
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# Cape Cod Home Construction Building in a Flood Zone

By Erik Tolley



If you own a home or are considering buying property on Cape Cod that is in a flood zone, remodeling and renovation projects can be complex. Flood proofing requires that the homeowner work with an experienced builder and licensed architect or engineer to assess the feasibility of the project.

Homes located in flood hazard areas shown on Flood Insurance Rate Maps (FIRMs) are at higher risk of being damaged when flooding occurs. If your home is in the 1% annual chance floodplain (commonly referred to as the 100-year flood) it has a 26% chance of flooding over a 30 year period. View the map for your home at [www.floodsmart.gov](http://www.floodsmart.gov) so you can make informed decisions about protecting your property, both financially and structurally.

Home improvement and renovation projects within flood hazard zones are subject to federal regulations which focus on limiting improvements or enlargement of existing structures that do not conform to the updated building codes. These regulations limit repair or improvement of existing structures to less than 50% of the assessed or depreciated appraised value of the home whereas when adding to a home that is in the flood plain any new construction, including small additions, must be entirely compliant. When renovating, or doing a combination of adding and remodeling/renovating, if the cost of the project as a whole exceeds 50% of the value (of the existing dwelling excluding land value), all existing components must be brought into compliance with the floodplain management standards. This can require elevation of the structure above the flood plain, as well as wind and seismic regulations. This often makes the demolition of the existing home and construction of a new, compliant dwelling the most financially feasible alternative and the better value. The intent is to limit liability for the Federal Government which subsidizes the National Flood Insurance Program.

New construction within a flood zone requires creating a foundation that has the ability to allow water to pass through, rather than building up hydrostatic pressure against outside walls, potentially leading to structural failure, and typically eliminates the ability to have a full basement. Velocity zones are areas subject to wave action, not just flooding, and have much more strict requirements; being built on pilings for example.



Construction projects along the coast or in other areas with a high risk of flooding are subject to following FEMA's regulations, including a flood proof foundation such as the one pictured here.

Some of the main components of complying with Flood Zone regulations for construction projects include:

- The lowest floor of residential structures must be elevated to 2 feet above the 100-year flood level. This includes new construction or substantial improvements (50% or greater of the assessed value) to any residential structure.
- Utilities must be designed and otherwise elevated or located so as to be resistant to flood damage.
- A drainage-control plan is required for all proposed development within a designated floodplain area.
- An Elevation certificate and Flood Proofing certificate along with other locally required permits must be obtained.

Whether you are looking to make renovations or build a new home in a flood zone an experienced builder and licensed architect or engineer will best be able to help you throughout the process.

**About the Author: Erik R. Tolley, RA, LEED AP is the owner of ERT Architects, Inc. He has worked with clients through all phases of design and construction since 2001. For questions regarding construction in a flood zone or any other Cape Cod building projects he can be reached at 508-362-8883.**

# Gas Fireplaces Add Warmth to Your Home

As the days are darker earlier, and there is a chill in the air, a gas fireplace can add ambience and warmth to your home. A gas fireplace is convenient and easy to enjoy with just the flip of a switch or click of the remote control, instead of carting in messy firewood. Gas fireplaces, fueled by either natural gas or propane, are available in a variety of shapes and sizes and can be quickly installed in almost any room in your home.



be worried about fly away sparks or flames. Also, there are no fumes or particles released into the air in your home as they are vented outside. There are several options available so that a gas fireplace can easily be added to any home, even if there isn't an existing chimney.



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From natural looking logs to ornate grates, gas fireplace technology has improved greatly in the past few years. While your family is relaxing around the fireplace, you can also feel good knowing that it is a smart investment. Gas fireplaces can reduce your household heating costs by providing zone heating in the areas where most of your time is spent. The thermostat can be turned down for the rest of the house while the gas fireplace heats the room you are in. And, a gas fireplace adds value and desirability to a home according to the National Center for Real Estate Research, increasing the value of a home up to 10%.

A gas fireplace is also much safer than a wood burning fireplace. If you have children or pets, you don't need to

- Natural vent, (B vent) uses the home's existing chimney and exhausts combustion by-products to the outside through a pipe installed inside of the chimney.
- Direct-vent fireplaces are an ideal solution for homes that don't have an existing chimney. They can be vented through the wall or roof to pull in outdoor air for combustion, and expel used air to the outside eliminating the heat loss associated with chimneys. Direct-vent units need to have a sealed glass door to maintain the fire and ensure efficiency and indoor air quality.
- A ventless gas log insert is another option that turns your fireplace into a highly efficient heating source. They are an efficient heat source as 100% of the heat generated stays in your home. A vent-free gas fireplace insert is easily installed within existing masonry or factory-built fireplaces.

Considering all of the options available, gas logs have many advantages. They are maintenance-free, come in a variety of styles and are easy-to-install. They also pose significantly less fire hazards and produce much more heat than wood, and turning it on with the flick of a switch makes it extremely convenient.

On a cold winter night, there is nothing better than a warm fire that starts without any lugging, tending or cleanup and doesn't leave the rest of the house with a cold draft. Today's modern gas fireplaces burn beautifully, with red hot embers and tall glowing flames around realistic looking ceramic-fiber logs molded from the real thing.



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# Save Energy & Money This Winter

## Home improvement tips that will lower your energy bill

(BPT) - It's one piece of mail homeowners dread every month: the utility bill. Considering the average annual utility bill is \$2,200, according to energystar.gov, it's no wonder homeowners cringe every time it arrives. What if you opened your bill and, to your surprise, it was lower than expected? With a few simple steps, that is possible, even when the temperature drops.

Heating, cooling and water heating are the top three energy drains in a home, accounting for 60 percent of a home's energy bill according to ENERGY STAR, so it's wise to focus your home improvement efforts on those areas. A few simple steps and some strategic investments can lower your monthly bill significantly, plus you'll reduce your carbon footprint. Here are some tips for giving your home an energy-efficient facelift:

### Install a programmable thermostat

Adjusting your thermostat a few degrees during the day can have a big impact on your utility bill. Programmable thermostats work perfectly for this - you can set your preferred temperatures throughout the week to fit your schedule and it adjusts automatically. About one-third of American homes have programmable thermostats, according to the U.S. Energy Information Administration. If you turn back your thermostat 10 or 15 degrees for periods of 8 hours or more, such as when you're at work, you can save 5 to 15 percent a year on your heating bill.

### Lower the temperature on your water heater

To lower energy costs, consider lowering your water heater's temperature setting. Try somewhere around 120 degrees Fahrenheit and see if that is sufficient in supplying your home with hot water for showers, laundry, dishes, etc. Each 10 degree reduction in water temperature can save 3 to 5 percent, according to the American



Council for an Energy-Efficient Economy. If you go on vacation, remember you can turn your water heater down to the lowest setting to save even more while you're gone and it's not in use.

## Go beyond tankless: consider a combined heating and water heating system

Many homeowners have heard about the advantages of tankless water heaters, but now there's a way to be even more efficient by using the Rinnai Tankless Heating System which pairs your Rinnai tankless water heater with the new and improved Rinnai hydronic furnace to deliver comfortable, efficient heat to your entire home. When there's a demand for heat, hot water is circulated through the air handler to produce heat and is then re-circulated back to the tankless water heater to ensure that no water is wasted. This pairing of products provides a soft, comfortable heat to the home while maintaining comfortable humidity levels regardless of the climate. Also, the heating function of the system operates at the same efficiency as the tankless water heater - which could be as high as 94 percent efficient.

### Change your home's air filter regularly

Smart homeowners will check their home's air filter every month to see if it needs replacing. How can you tell if it's time to swap in a new one? Look at the color - if it appears gray or brown, or you can visibly see particles or pet fur, it's time for a fresh one. A filter helps keep air flowing in your home and takes out dust, dander and other microscopic debris floating in the air. A dirty filter slows air flow, making your heating and cooling system work harder, costing you more money. Air filters should be replaced every one to three months.

From changing your air filter on a regular basis to selecting an integrated system to heat your home's water and air supply, these changes can have a big impact on your utility bill, plus they're environmentally friendly too.



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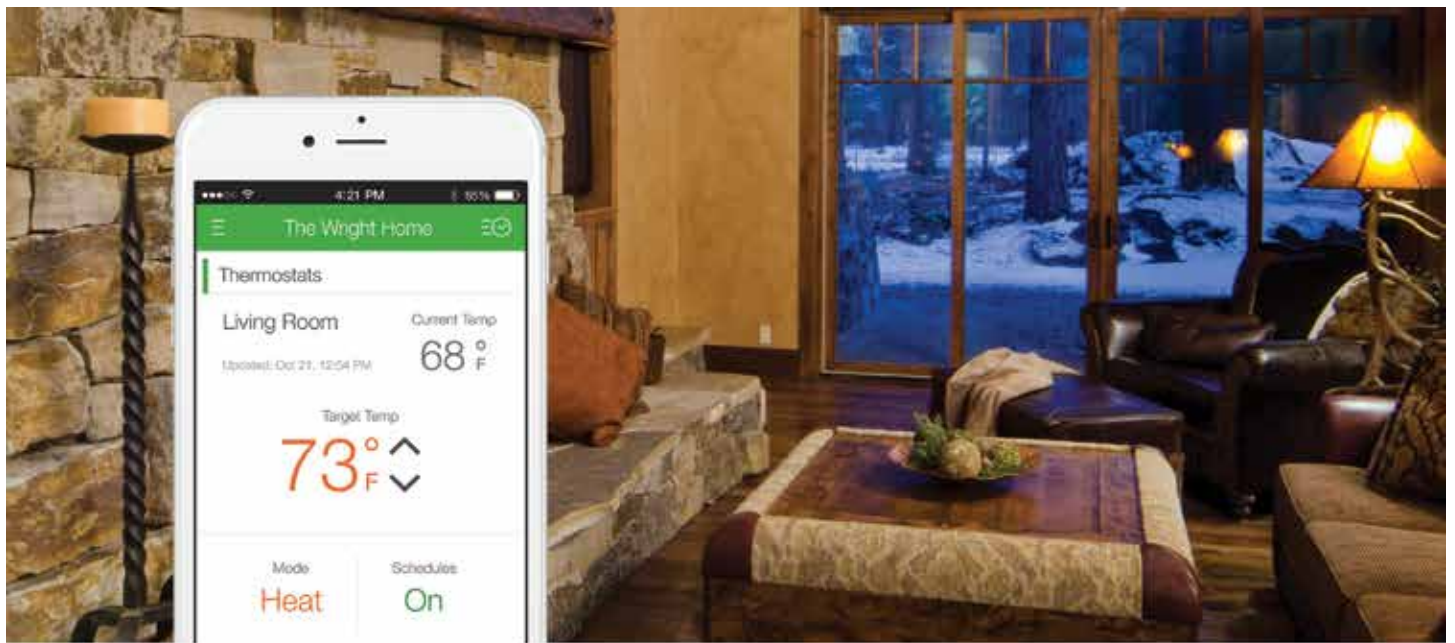
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# Setting Goals for 2016 & Beyond

By Katie Falkowski, owner of Crossfit Hyannis

You can set goals based on your career, relationships, fitness, or any other area of your life. No matter what it is you are reaching for I believe there are some commonalities that will make it easier for you to work towards making your goals a reality.

I consider the most important aspect of a goal is that it is something that when you think about it it ignites a passion within you. Just the thought of attaining it leaves you inspired, motivated, and ready to do whatever it takes to get you there. Sometimes when others look at someone who is single-mindedly pursuing a goal they view them as crazy. Others may knock you down or try to deter you from working toward and reaching your goal; but if it is something you truly desire nothing will stop you.

Once you've identified your goal, the next key to success is good old-fashioned hard work. This seems so obvious- but it's surprising how many people say they want something yet aren't willing to put in the time and do the work to attain it. You'd like to run a marathon? Awesome- are you willing to put in the miles, dial in your nutrition and sleep, and make sacrifices in other areas of your life? Maybe you're seeking new employment or a promotion. Are you willing to work long hours, go the extra mile and put yourself out there? It takes more than talking about something to achieve



it; yet when push comes to shove too many people let their dreams go because they aren't willing to go all in. Be fearless, lay it on the line, and don't let the fear of failure stop you from putting in the necessary work required for success.

Arguably the most important part of realizing your goals is having a rock solid support system. It could be your friends, a significant other, your family, or your team- but you need people around you who support you and believe in you. When you are working towards your goals you'll undoubtedly come up against obstacles and self-doubt, but having a good support system helps you work through this and keep your eye on the prize. Don't be mistaken and think that you have to go it alone, having a group of people around you who believe in you could likely be the difference between reaching your goal and coming up short.

Be passionate, work hard, and surround yourself with positive people. Be willing to go the extra mile and do what others aren't willing to do to move ever closer to making your dream a reality. If and when you do reach your goal, don't forget to reflect back on where you've come from, celebrate with those who were part of the journey, and cheers to your success!



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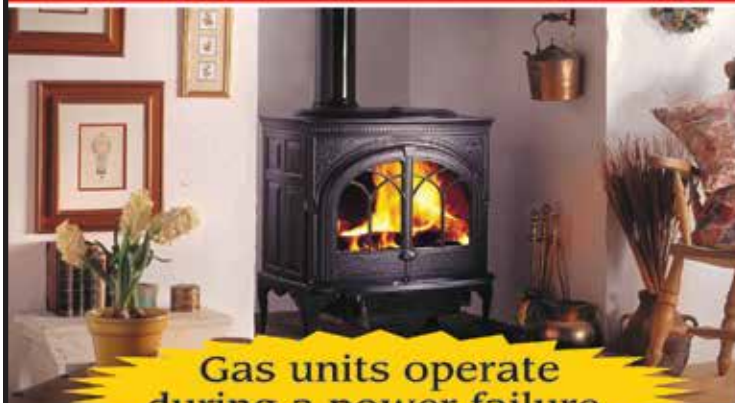


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