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Fall 2010

NARI 2010 Contractor of the Year Awards

In the season of Thanksgiving, we are so thankful for the fabulous homeowners that have given us the honor of remodeling their homes.

We are also incredibly proud that we have had the opportunity to work on several CotY award winning projects over the last few years:

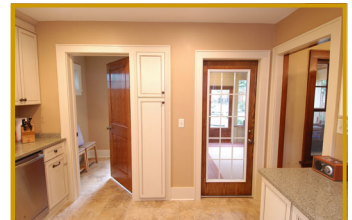
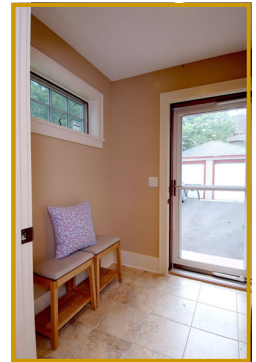
- 2009/10
Residential
Universal Design
- 2009
Residential
Universal Design
- 2008
Hon. Men.
Residential Interior
\$100,00 and under
- 2007
Residential Exterior
over \$100,000
and
Hon. Men.
Entire House under
\$250,000

You may have read about this project in our last newsletter. It was featured on the NARI of Madison Remodeled Homes Tour. On Friday, November 5, TZ of Madison, Inc. was awarded a 2010 CotY award in the category of Residential Additions under \$100,000.

This project included: spacious screened porch addition, heated mudroom addition, re-imagined kitchen cabinetry. Energy efficiency upgrades, new siding, some new windows and doors. Rather than describing the project a second time, we'll let the photos do the talking as you take a photo tour of this award winning project.



Thank you to Marcia Hansen of Marcia Hansen Photographic Company, LLC for these award winning photos!





Thank you

...to our many customers who are keeping us busy this fall. We are pleased you have chosen TZ of Madison, Inc. to help you upgrade your windows, doors and your home's overall energy efficiency. All this AND taking advantage of the federal tax credit!

Be sure to let us know if you need documentation of the work done by TZ before the end of the year!

Remodeling Realities for New Times

A recent article in Remodeling magazine stated that "price is king—winning the price war means working harder to find the right client and taking longer to make the sale".

We have certainly seen that taking shape in our local market. There is a common thought that because we are in a down economy remodeling is on sale. That simply isn't the reality. Some materials have come down in price and some subcontractor quotes are more competitive, but overall construction costs haven't dropped much.

However, there are two distinct trends that we do see, 1) projects are being

scaled back to the basics and 2) customers are taking more time to carefully plan and commit to their project.

Part of this is due to the fact that it is more complicated to get financing for home improvements. It used to be that you could get financing for 100% or more of your home's value. Those assessed values have diminished over the last few years. One reason is that the large volume of foreclosures and short sales have to be considered when comparing your home to home sales in your neighborhood.

There is a more realistic way to figure out how much financing you may

be able to have approved. Take about 30% off of your assessed home value and then use the loan to value rule - you typically cannot finance more than 80% of your home's market value. Another important item of note; to qualify for the best interest rates from your lending institution, credit scores that used to qualify at 650 have jumped to 720 or more.

It's not that financing isn't available, but the criteria for approval is much tighter now. That is the new reality.

Excerpts for this article were used from 'Price is King' by Charles Wardell for Remodeling magazine, November 2010 issue www.remodeling.hw.net.

Summer's Bounty

Here at the Taff Family "Home Office Farm" we are very thankful that there was a bumper crop this year. In addition to the many flowers and roses, there was an abundance of peas, black

walnuts, rhubarb, raspberries, carrots and tomatoes that we ate right off the vine. There was also a bumper crop of apples from the 6 trees sprinkled around the property. We had some good lunchtime

eating here this summer! That got us thinking about sharing one of Larry's favorite apple recipes—just in time for the holidays. We hope you enjoy it and have a wonderful holiday season!

Upside Down Apple Pie

Adapted from Mr. Food.com. We use more nuts and less sugar 'cause Larry's sweet enough already....



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|--------------------------------------|---|
| 6 T. butter, divided | 1 c. Splenda |
| 1/2 c. packed brown sugar | 1/3 c. all purpose flour |
| 2/3 c. chopped pecans | 3/4 t. ground cinnamon |
| 1 pkg. folded refrigerated pie crust | 5 large tart apples, peeled, cored, cut into 1/2" wedges. |

Preheat oven to 375 degrees. Coat a deep dish pie plate with nonstick cooking spray and line with wax paper. Coat waxed paper with cooking spray. In a small bowl combine 4 T melted butter, brown sugar, pecans; mix well and spread evenly over bottom of pie plate. Unfold 1 pie crust and place in pie plate, pressing crust firmly into nut mixture and sides of plate; set aside. In a large bowl combine Splenda, flour, cinnamon and remaining 2 T of butter; mix well. Add apples and toss gently to coat. Spoon into pie crust. Unfold second pie crust and place over apple mixture. Trim and fold edges together and seal. Using a knife, cut four 1" slits in top of crust. Bake 1 to 1 1/4 hours until crust is golden. Let pie sit 1-2 minutes, then carefully loosen wax paper around rim and invert pie onto serving plate while still hot. Remove waxed paper and allow to cool slightly; serve warm. 6 Servings.