



GENERATIONS SHARING HOUSING

AN ALTERNATIVE
TO NURSING HOMES
OR ASSISTED LIVING



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SHARED HOUSING

First we should define *shared housing*. All the way from pioneer times to the 1920's and 1930's it was common to have several generations of a family living under one roof—children, parents, and grandparents. Remember the TV program *The Waltons*? Through the next few decades with all the social, economic,

and cultural changes that happened, Grandma and Grandpa often began living outside the adult children's home. Now, many families are re-thinking the idea of having parents once again living with the adult children and their families.

UNIVERSAL DESIGN/AGING IN PLACE

Many people are not quite sure what the terms Universal Design and Aging in Place mean. Universal Design is often mistakenly restricted to mean designing for people with disabilities, when it actually refers more broadly to features which make day to day living easier and safer for people of all ages. Aging in Place simply means making changes in a home to improve accessibility, mobility and safety as people become more restricted in their physical abilities. Common features often incorporated into both concepts include:

- **Use of lever style door handles** and additional lighting in dark areas such as stairways, entryways and walkways.
- **Replacement of older plumbing valves** with anti-scald valves, use of lever style faucet handles, comfort height toilets, and assist bars.
- **Replacement of toggle switches with rocker switches** and installing heat or motion-sensitive lights for illumination as an area is entered.
- **Installation of offset hinges** on doors to add two inches of width for easy access through doorways.
- Whenever possible, **elimination of differences in floor levels** with tapered thresholds or ramps.
- **Consideration of use of an out-swing bathroom door** with outside lock access, in case of a fall against the door on the inside.
- **Installation of handrails** on both sides of all stairways and, when possible, treating the landing before the first step and the last step before the bottom with a dark color paint, tile, or carpet to provide a contrast and help prevent falls.
- **Making certain that all loose cords are tucked away** to prevent tripping. For examples of Universal Design home modifications, go to our website, www.AlbrightBuild.com and click on *Remodeling > Universal Design*.

NOT EVERY SENIOR NEEDS A NURSING HOME OR ASSISTED LIVING

At a conference in the spring of 2010 on Universal Design and Aging in Place, I learned that 37% of the seniors now in nursing homes or assisted living do not have to be there because of physical or other restrictions—they just don't have any other place to go. With the cost of nursing home care and assisted

living soaring each year, many families are thinking about bringing their parents into their household, usually through some form of *in-law addition* where a separate set of rooms are used by the parents. After having done quite a few of these projects, I have some suggestions for any family thinking about such a project.

EMOTIONS ARE PART OF THE DECISION

First, let's consider what I call the emotional parts of the decision. The author of this article is well aware that we older folks can be stubborn, unwilling to admit our physical and/or mental abilities aren't quite what they once were, and not always keen on change in any form. It can be emotionally upsetting to think our home of many years may now be increasingly difficult to meet our needs with steps, narrow doorways, small bathrooms, second floor bedrooms,

and other features that interfere with the walkers, wheelchairs, and other devices we may now need to live our daily lives.

A family council with all members involved can serve as a good starting point to identify what physical home modifications (roll-in shower, wide doors, no steps between areas, good lighting, to name a few) would best suit the proposed occupants.

AN ELDER CARE ATTORNEY CONSULTATION IS ALWAYS ADVISABLE

Richard A. Kroll, Esq., a noted local Elder Law attorney explains that it is crucial for seniors to understand the legal ramifications associated with any Shared Housing decision. He suggests:

1) Review your Powers of Attorney and Health Care Proxies. Make sure they are current, the people you have selected are still willing to serve, and that all the necessary powers are included.

2) Review your beneficiary designations. Many assets pass outside of your Will, and the beneficiary designations will the disposition of those assets at your death. It is important that they be current and up-to-date. A periodic review is a good idea.

3) Consider a trust. Trusts are useful for protecting assets from the nursing home and avoiding probate. Trusts are not appropriate in every circumstance, but you should consider whether a trust is right for you, or if there are other alternatives that might be equally effective and less costly.

4) Ask questions of an experienced Elder Care attorney.

To contact Richard Kroll, call (585) 271-0847 or e-mail the firm at www.kroll-lawoffice.com.

FAMILY DYNAMICS MUST BE CONSIDERED

Second, what I call the *family dynamics* are very important. Do the proposed occupants want to spend time with the family, how much, and when? Does everyone want to eat meals together, or is a separate dining/cooking area needed? What, if any, responsibilities will the grandparents(s) have? Babysitting? Helping with household chores? Do they want to do these things? Consider the social life the prospective occupants may want to have. For example, would it be desirable to have a separate entrance to their space?

Last, if there are siblings involved, is everybody on the same page that moving Mom and Dad into Suzy and Bill's home is a good idea? Does everyone realize that a common source for the funds needed to construct the new quarters may be raised by Mom and Dad selling their home and using the money to fund the addition? One of the most unpleasant meetings I sat through with prospective clients involved one family member voicing objections about what would happen to their share of Mom and Dad's money if they gave it to another sibling for remodeling the sibling's home! Obviously, a discussion of finances should be part of the planning process.

PREPARATIONS FOR APPLYING FOR A BUILDING PERMIT

Once a family has gathered their design/structural *wants*, I suggest first going to the town Building Inspector to get his or her opinion on the proposed project and listen to any suggestions they may have. The second step is to engage an architect and/or builder with Universal Design and/or CAPS (Certified Aging-in-Place Specialist) training to explore the project. It is a good idea to have with you a copy of your Instrument Survey Map (see page 9 for example) for your discussion with the building inspector.

In general, here is what the town building department/planning board/zoning board will be looking for when reviewing an application for a building permit:

- **Is this proposed space for a relative?** Since the bulk of applications will be made in areas zoned for single family housing, the town will be looking to ensure this is not a rental unit *snuck into* a home. Some towns require that the homeowner sign a form certifying that it's a relative living there. Some towns check yearly.
- **Separate utilities will not be allowed.** Towns expect owners/elders to share utility costs. How this is done is up to the family.
- **A common area must be included into the design** where there can be co-mingling between the owner(s) and elder(s). Such areas often include such things as a shared dining room, laundry room, or family room.
- **A separate entrance and/or kitchen will often require a variance**, depending on the town. In my experience, this is usually not hard to get.
- **The whole structure (main home plus new addition) usually cannot exceed 25% of the lot size.**
- **The combined structures must fit within the established front, side, and rear setbacks** as defined by the owner's Instrument Survey Map (see page 9 for an example). Again, if these criteria are not met, sometimes a variance can be granted.
- **In some towns, the proposed design must go before an Architectural Review Board** to make sure the structure esthetically blends in with the surrounding neighborhood.

REAL ESTATE OPTIONS

Rich Vogelzang is a certified Senior Real Estate Specialist (SRES) with Keller Williams Realty in Rochester. He says, "If you currently own a house with enough equity, you could consider a Home Equity Conversion Mortgage, also known as a Reverse Mortgage. This allows the older homeowner to convert part of their equity into cash, allowing them to stay in their current home. Or if the decision is to modify a child's home to meet the needs of elderly parents, funds

could be obtained through a home equity loan, from savings, or from the sale of other assets. In any case, the counsel of an elder law attorney is extremely important before committing to any major decision like this."

For answers to any questions raised by this article, please feel free to contact **Rich Vogelzang**, Associate Broker, Keller Williams Realty, RichV@KW.com.

TOWN PLANNING DEPARTMENTS MAY HAVE A SAY IN YOUR PLANS

Additionally, it is a good idea when planning a remodeling is to know what the town building departments will allow. Having done many such projects since 1973, I can definitely say that the towns are becoming much more accepting of the **in-law type project**.

Building inspectors and town planning and zoning boards are realizing that sharing a home with parents or related elders is often a much less costly alternative to care than assisted living or nursing homes. This

assumes the elders' health is such that those levels of care are not needed and that the addition is designed to blend in with the rest of the house.

Universal Design features incorporated into a new space for elders will not lessen the value of a home but actually increase the value of the home. It adds another valuable selling feature, especially if an architect and/or builder with Universal Design experience has taken time to design the addition for other possible uses when no longer needed by the elder occupants.

SUMMARY

Shared housing, when planned for in advance, can be an excellent way to help care for elders in a home setting, giving them the opportunity to participate in the daily life of the family. Consult with experts and your planning board to ensure success. These questions

and cautions may sound like work, and they are, but they are critical to the success of the project, to staying on budget, and to the enjoyment of your new addition when it is completed.

HOW TO SELECT YOUR CONTRACTOR

It is important to keep in mind that 75% of all remodeling contractors that start in business this year *will be out of business* within five years. Because we have been in business since 1973, we are in the class where only 2% of firms make it as long as we have. (Source: www.NAHB.com statistics) As you start your search for the firm that will make your ideas into reality, here are a few ideas about how to select a contractor.

- **Ask friends** who have had work done and how they liked the individual or firm they dealt with.
- **Search the web** using *Remodeling Contractors* or a special niche you need, such as *In-law, Aging in Place, Universal Design*.
- **Check with the Better Contractors Bureau** or Rochester Home Builders Association for a list of their members who are Remodeling Contractors.
- **Building inspectors can give you names** of people who work in your area. While they cannot recommend any one individual, you will know the people they suggest have met their standards, and they are comfortable with mentioning them.
- **Local lumber yards** (not the *Big Box Stores*—they don't know!) know who has lasted in business over time.
- **There are Yellow Page ads**, radio, and television ads. I don't think these are really good sources as they only provide a look at how creative the ad writer is, not really what the company can do! Before contacting potential contractors, consider answering the questions and issues shown on the checklist on the following page.

CONTRACTOR INTERVIEWS

Finally, you have contractors selected for interviewing. Before contacting any contractors, consider the questions shown on the **Budget Checklist For The Homeowner** (page 7).

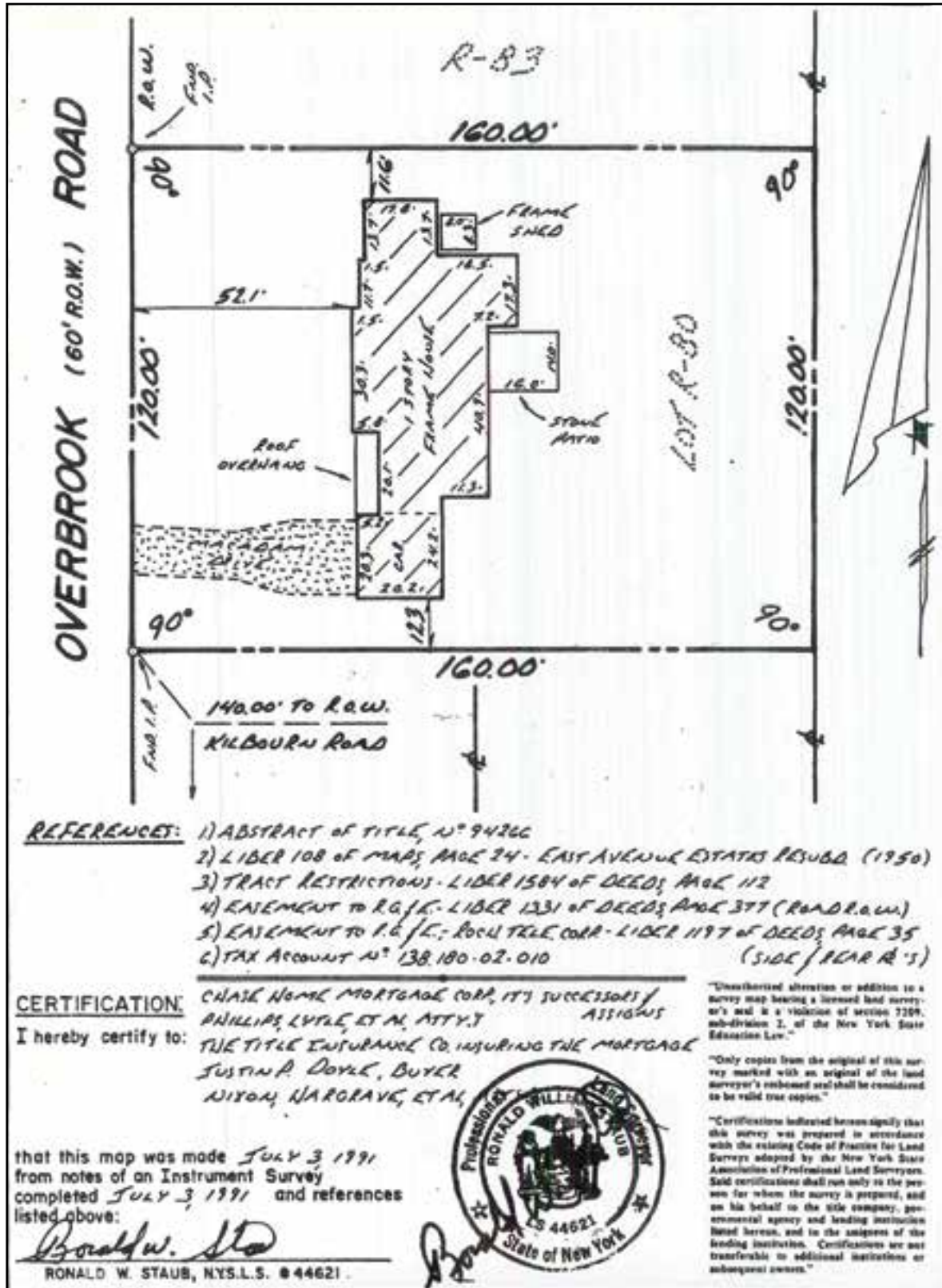
- Can you give me at least a dozen references, either written or whom may be contacted by phone?
 - What professional certificates do you and your team have (see pages 10-11 for example)?
 - Do you have a current job site I can visit? (Look for neatness, quality of work apparent.)
 - Can you have your insurance carrier send me a Certificate of Insurance for Workman's Compensation, Disability, and Liability insurance coverage? (See example on page 8)
 - Do you furnish an architect, or do I have to get my own?
 - What is your employee/subcontractor ratio? Can I get Insurance Certificates for all your subcontractors? How many people on my job are actually your employees?
 - What is your chain of command? Who do I talk to if I have questions or problems?
 - Will someone be on my project every day, or do you break off to do other jobs?
 - How will my property be protected during construction? How much mess will there be to the yard or inside the house in areas not directly affected by the work. How will you deal with these issues?
 - What is my/our responsibility to avoid unnecessary mess?
 - What guarantees/warranties do you offer?
 - What will the draw/payment schedule be?
- Note:** Get the certificate sent **by the carrier** so you know the insurances are in force **currently**. **Do not** take anyone's word that they have insurance. **Do not** let anyone tell you that since they work by themselves they only need Liability coverage! (Who gets sued if they get hurt—you!) This is a real big deal to me as every year we lose jobs to people I know are cheaper because they don't have coverage and lie to people about it!

BUDGET CHECKLIST FOR THE HOMEOWNER

	What is the <i>undo before we can re-do</i> factor cost? This consists of demolition, protection of interior if needed, disposal of debris, re-framing. This is usually a non-changeable cost.
Notes	
	What are the basic structural costs; lumber, roofing, siding, drywall? Again, these tend to not be able to vary quite a bit.
Notes	
	What are the variable costs; types of doors/windows, kitchen cabinets, bathroom fixtures, floor coverings.
Notes	
	What utility changes may be necessary; HVAC upgrade, plumbing added, electrical service upgrades.
Notes	
	Can existing features be matched, and how easily; exterior siding/roofing, interior trim, special moldings/dentil work/railings.
Notes	
	Do you intend to furnish any materials? If so, what?
Notes	
	Do you intend to do some of the project yourself?
Notes	
	How many bidders will there be on the project?
Notes	
	Is price your only criterion for choosing a bidder?
Notes	
	Do you have a target budget?
Notes	
	If the project cannot be done for your budget, what are you willing to give up?
Notes	
	Do you want a financing referral?
Notes	
	Ideal start time for project?
Notes	
	Have you reviewed our reference materials?
Notes	
	What are your concerns about your contractor? Your project?
Notes	

8

A SAMPLE INSTRUMENT SURVEY MAP



WHAT DO ALL THOSE LETTERS MEAN?

If you look at our staff t-shirts, our stationery, our website, or other forms of our advertising, you may notice that certain staff members have letters such as CGR, CAPS, CGP or GMB after their names. These letters refer to professional designations which these staff members have earned through the National Association of Homebuilders *University of Housing*. Albright Remodeling has always placed emphasis on our staff keeping pace with new industry developments and practices, so we can bring our customers the benefits of a dedicated, professional, and highly competent staff.

Earning a designation requires time, money and dedication as travel is generally necessary to reach the location where a particular class is being offered. Albright Remodeling pays for the class, travel expenses, and the graduation fee for the designation. Staff members forego a day's pay for each class they choose to take so that both management and staff make a personal commitment to success.

In addition, NAHB requires continuing education to keep a designation, which must be renewed every three years. For most designations, twelve hours of continuing education is required every three years. This may be satisfied by a combination of completing an NAHB course not previously completed, attending educational seminars, doing community service, or other acceptable NAHB activities.



Graduate Master
Builder

GMB: Graduate Master Builder—Jim Albright, Richard Hughes

NAHB's *University of Housing* describes this designation as *the ultimate symbol of the building professional. The GMB designation is for experienced professionals only, requiring a rigorous background of experience and prior professional education.* The GMB means the person who attained the certification has advanced knowledge of the building business in topics such as Risk Management, Land Acquisition and Development, Financial Management and Exceptional Customer Service.

Requirements: Take and pass examinations in five GMB courses; a minimum of ten years building experience; already have earned CGR (Certified Graduate Remodeler) or CGB (Certified Graduate Builder) designation.

At Albright Remodeling, owner Jim Albright is one of only five GMB holders in New York State.



Graduate Master
Remodeler

GMR: Graduate Master Remodeler — Jim Albright, Richard Hughes

The Graduate Master Remodeler designation is one of the most difficult designations to obtain. Currently there are only four in New York State. The requirements to obtain this designation include having a Certified Graduate Remodeler designation for at least five years, a minimum of fifteen years experience as a remodeler, and passing courses in Diversification: Capitalizing on New Business Opportunities, Green Building for Building Professionals, Negotiating Skills, Profitable Business Through Quality Practices, and Business Management for Building Professionals.



CGR: Certified Graduate Remodeler—Jim Albright, Richard Hughes

The CGR emphasizes ways to run a business more effectively. Candidates take a three-hour, one-hundred-thirty-question examination. The results of that exam leads to an individualized course of study requiring candidates to take up to eleven courses from five areas of business: Sales and Marketing; Business Administration; Design, Estimating and Job Cost; Contracts, Liability and Risk Management; and Project Management.



CAPS: Certified Aging In Place Specialist—Jim Albright, Richard Hughes

The CAPS designation equips staff members to design and build remodeling changes that help aging or disabled people stay in their homes safely and comfortably as long as possible. The CAPS curriculum involves passing classes in Sales and Marketing to Older Adults, Design/Build for Older Adults, and Business Administration for Building Professionals.



CGP: Certified Green Professional—Jim Albright, Richard Hughes

The CGP designation is earned by passing a two-day class in Green Building Practices and the Business Administration for Building Professionals class. Green Building Practices covers how to build in an environmentally friendly way, alternative energy sources and their implementation in building practices, water and energy conservation, reducing waste in the building process, and marketing Green Building to customers.

IN-LAW ADDITION—EXAMPLE 1

An in-law addition incorporating many of the items described on page 2.



A covered entrance protects the occupant from the elements and incorporates a level threshold into the house. Note assist bar on the right.



A flat sill allows easy access to the shower with a wheelchair or walker.



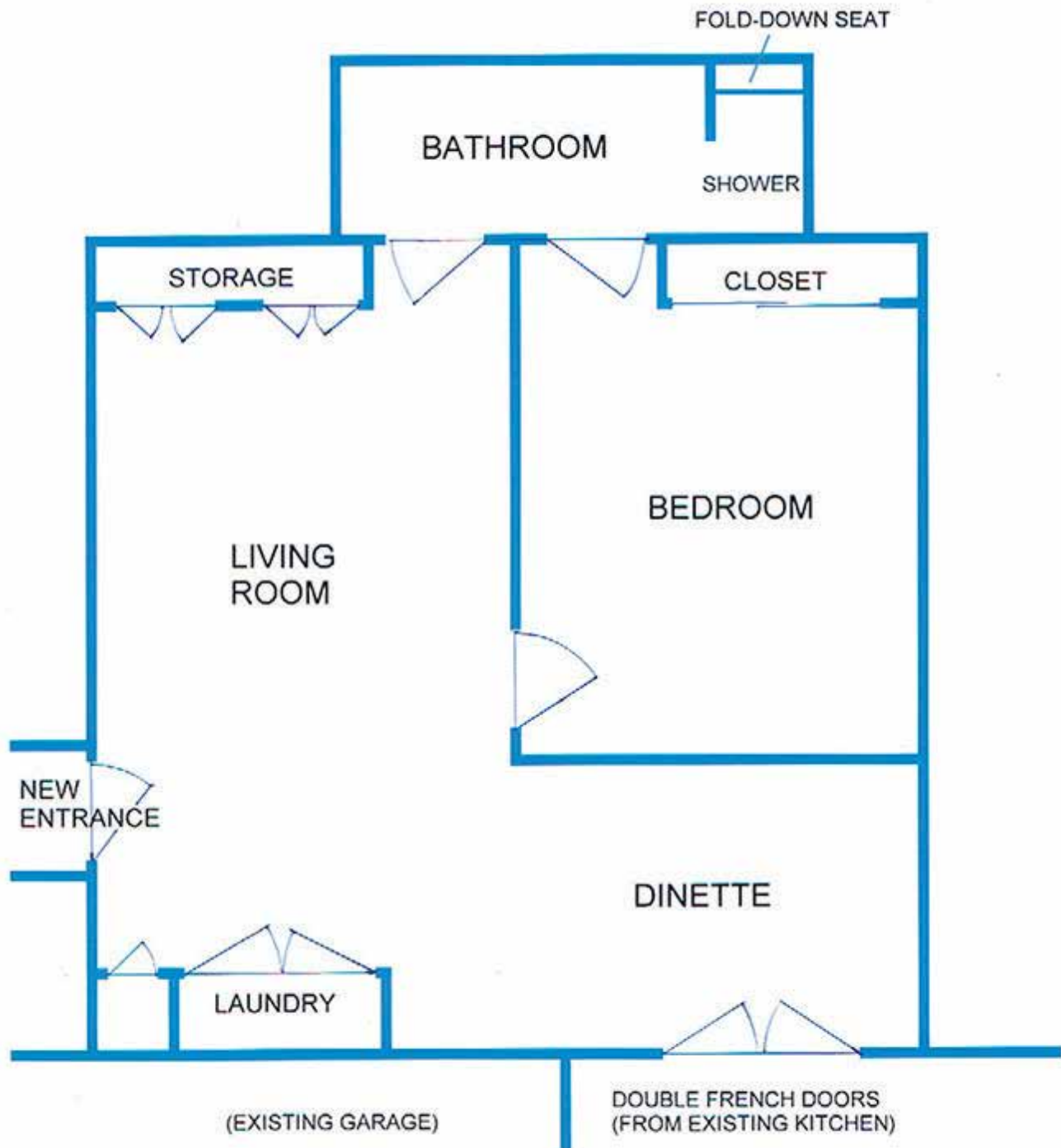
A Universal Design shower with a fold-down seat and readily accessible shower controls.



The new first floor laundry facility is shared by the new addition and the existing household.

FLOOR PLAN OF FEATURED IN-LAW ADDITION

This in-law addition includes a living room, master bedroom, accessible bathroom, its own entrance with a sidewalk leading from the driveway, and a new first floor laundry shared with the existing household.



IN-LAW ADDITION—EXAMPLE 2

UNIVERSAL DESIGN/AGING IN PLACE

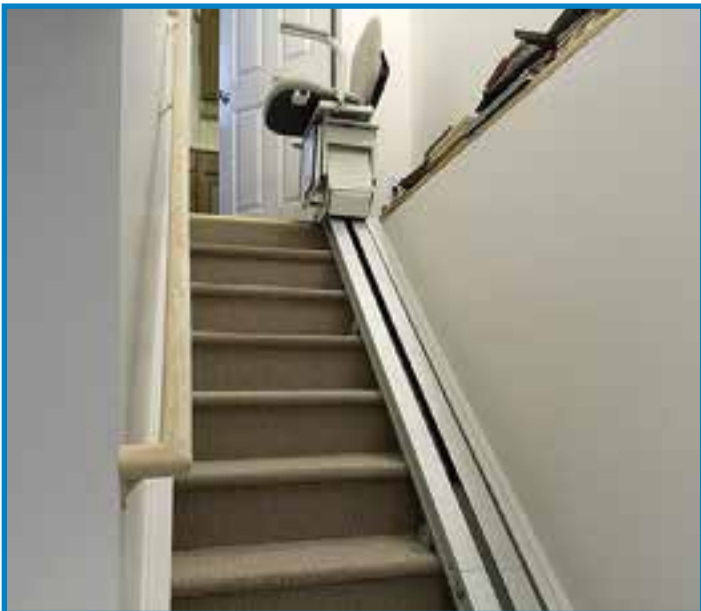
This 650 square-foot addition features a full basement—with exit window—for added useful space, plus a separate one-car garage. There is a laundry area, sitting room, bedroom, kitchen and bathroom.



The entire basement was finished to provide a space for hobby enjoyment.



A full kitchen allows the owners to prepare their own meals.



A motorized chair lift provides access from the living quarters above.

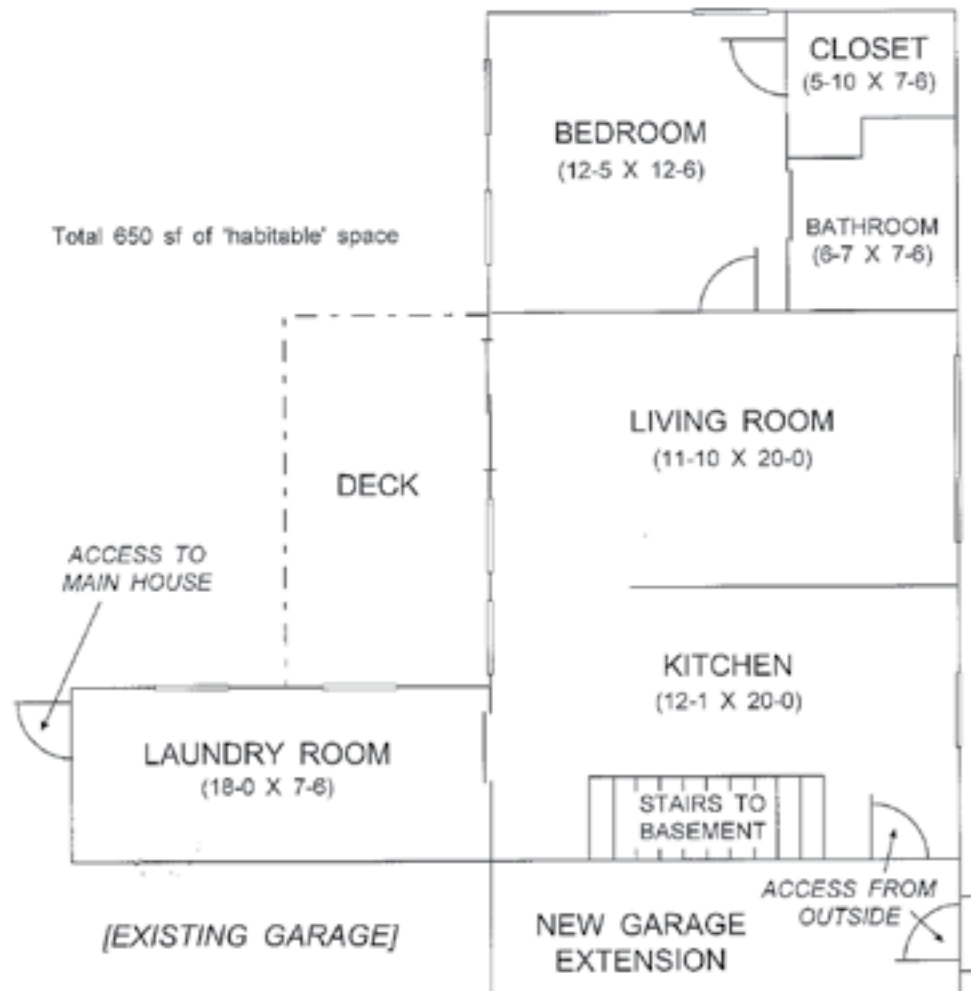


The door at the end of this laundry hallway leads to the main house. The door on the left leads to a separate single car garage adjoining the two car garage of the main house.



A set of sliding glass doors off the living area leads to a deck shared with the main house.

FLOOR PLAN OF FEATURED IN-LAW ADDITION



IN-LAW ADDITION—EXAMPLE 3

DESIGN FOR A CLIENT WITH DECREASED MOBILITY AND CARPAL TUNNEL SYNDROME

This in-law addition includes 620 square-feet of living area. It comprises a living room, kitchen, bedroom and handicap-accessible full bathroom. There is a handicap-accessible ramp for entrance to the addition and the main house.



The exterior of the addition, showing the door access to the deck, shared with the main house.



A handicap-accessible ramp provides wheelchair and walker access to the house. The ramp is made of maintenance-free Trex decking and also features a maintenance-free vinyl rail system.



A close-up of the porch, with access to both the addition and the main house.



The bathroom features an ADA-rated handicap-accessible shower with seat/grab-rails, and a handicap-accessible toilet with grab-bar—providing plenty of room for a 48" vanity and sink top.

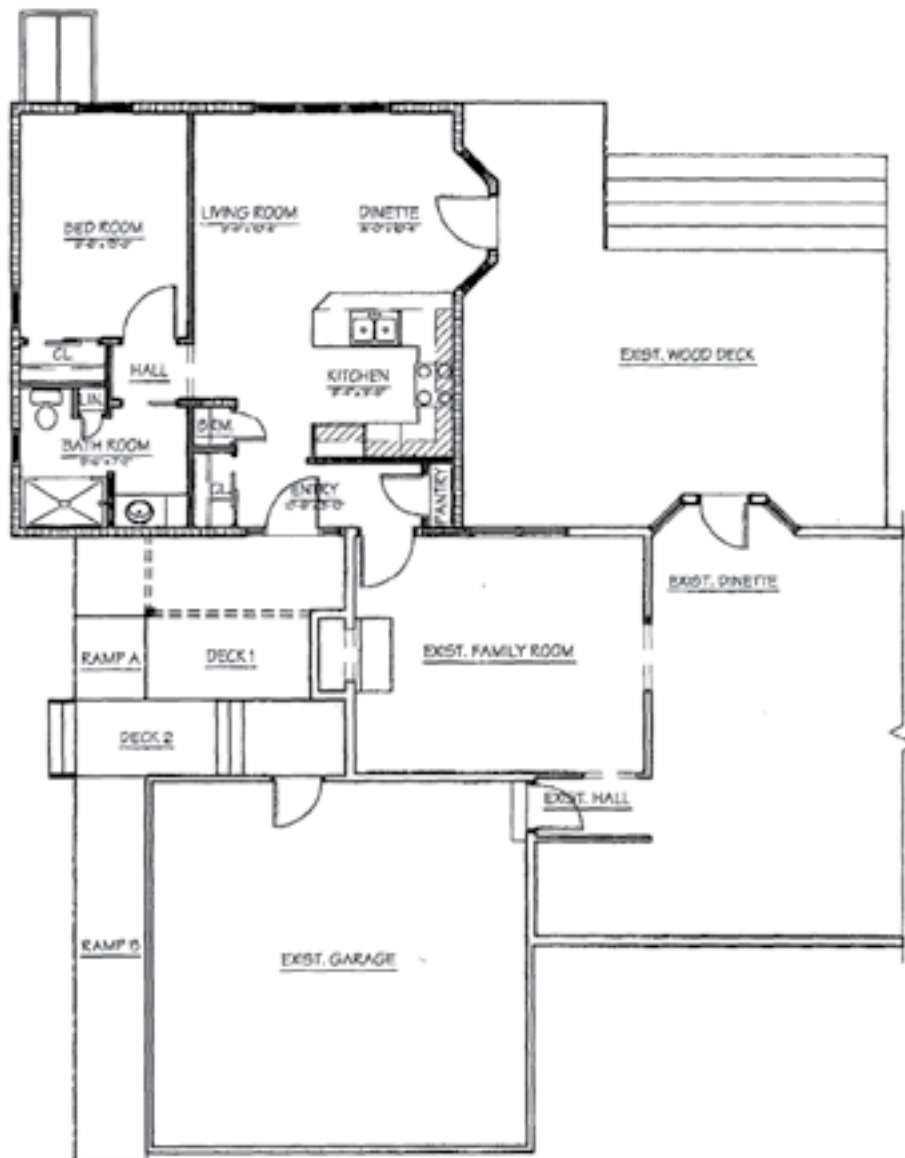


The bedroom occupies a 12ft x 12ft area with a 5ft closet.



The kitchen area adjoins the sitting room.

FLOOR PLAN OF FEATURED IN-LAW ADDITION



IN-LAW ADDITION—EXAMPLE 4

UNIVERSAL DESIGN/AGING IN PLACE

This project has 525 square-feet of living area with a full bath, sitting room, bedroom and shared dining area. It also has a handicap-accessible ramp for entrance to the addition, and separate heating and air-conditioning.



The existing dining area was expanded to form a space large enough for a shared dining space. The entrance to the addition is through the doorway on the right.



A comfortable bedroom with its own closet.

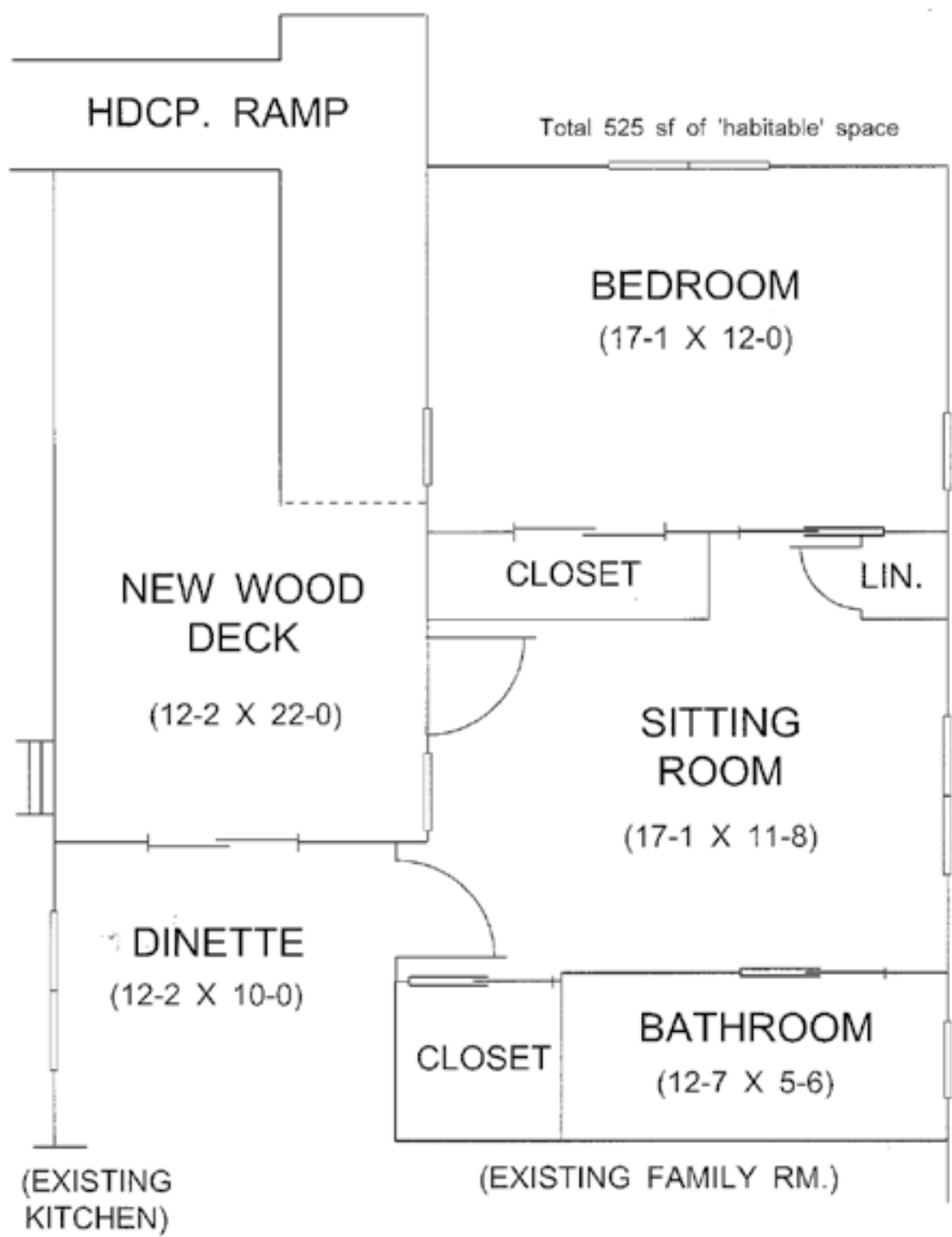


This bath is not fully ADA-rated but still allows space for a shower chair that the occupant uses to slide into the shower while seated.



The sitting room. A door to the left of the picture leads to a shared deck and the ramp access.

FLOOR PLAN OF FEATURED IN-LAW ADDITION



IN-LAW ADDITION—EXAMPLE 5

MODIFICATIONS FOR A CLIENT USING A WHEELCHAIR EXCLUSIVELY

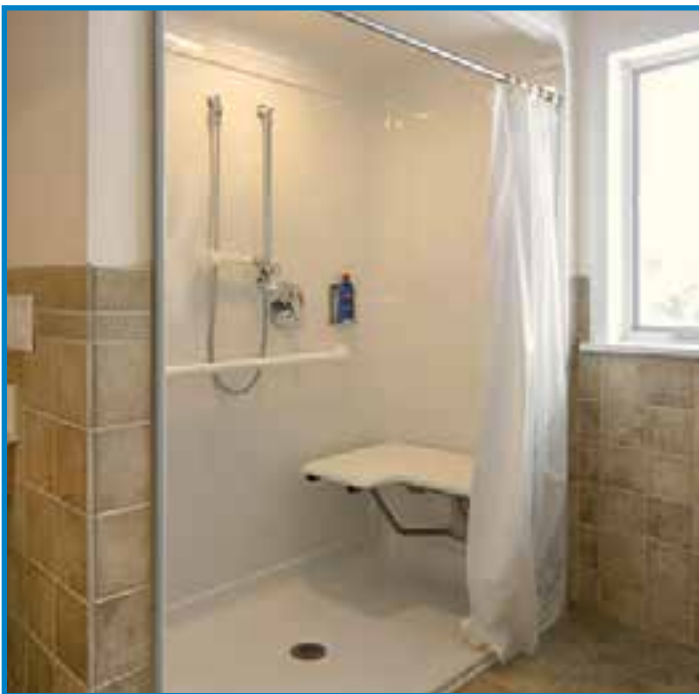
This 856 square-foot in-law space consists of approximately half new construction and half remodeling of existing space. Included in the floor plan is a kitchen, bedroom, sitting room, universal-design-compliant bathroom with both tub and shower, and a wheelchair lift from garage floor level to living space floor level.



Entrance to the main house is through French doors. The transitions from room to room are kept at the same level.



A spacious, well-lit kitchen. Rocker-style switches in all rooms provide for ease of operation.



Universal design roll-in shower has a very low threshold, fold-down seat, waist-high controls, anti-scald valve, integral assist bars, movable hand-held shower head, and an integral dome light for extra illumination when the shower curtain is closed.



A tub with assist bars and anti-scald valve.

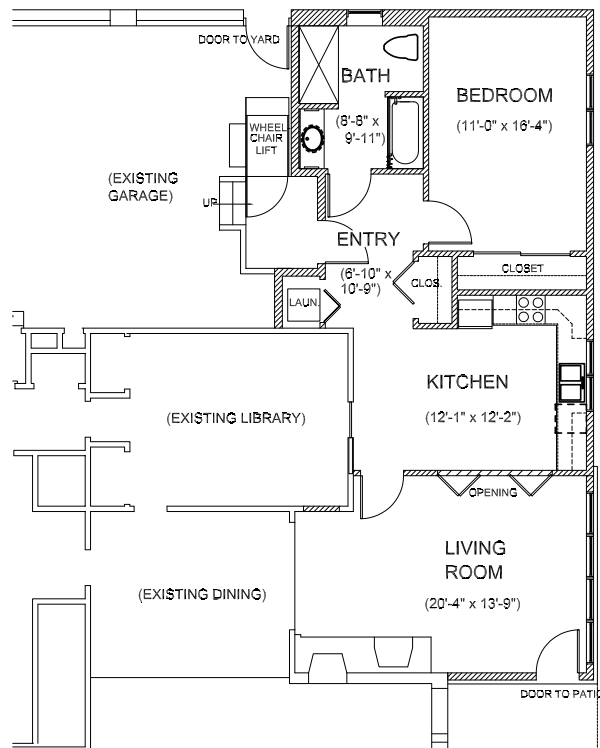


A wheelchair power lift allows easy access from the garage level to the main floor level.



The sink provides ample clearance for a wheelchair and features an anti-scald shield to protect the user from hot pipes.

FLOOR PLAN OF FEATURED IN-LAW ADDITION



IN-LAW ADDITION—EXAMPLE 6

MODIFICATIONS FOR A CLIENT USING A WHEELCHAIR OR WALKER

This 730 square-foot in-law addition in Spencerport (NY) has a separate entrance and kitchen, both of which required a variance from the Town of Ogden, a straightforward application and process. The town's only stipulations in granting the variance were that the premises be occupied by a relative and that there be a *shared space*, which in this case was the existing family room.



A separate entrance features a 6ft. x 8ft. porch for relaxing and an ADA-compliant ramp with zero clearance at the door threshold. This makes it easy for not only the resident, but also her visiting friends, to have easy access.



The living room.

Just inside the door on the left is a large closet for storage of a wheelchair and other bulky items.



Inside the door to the right are a stacked washer and dryer, which can be closed off when not in use.

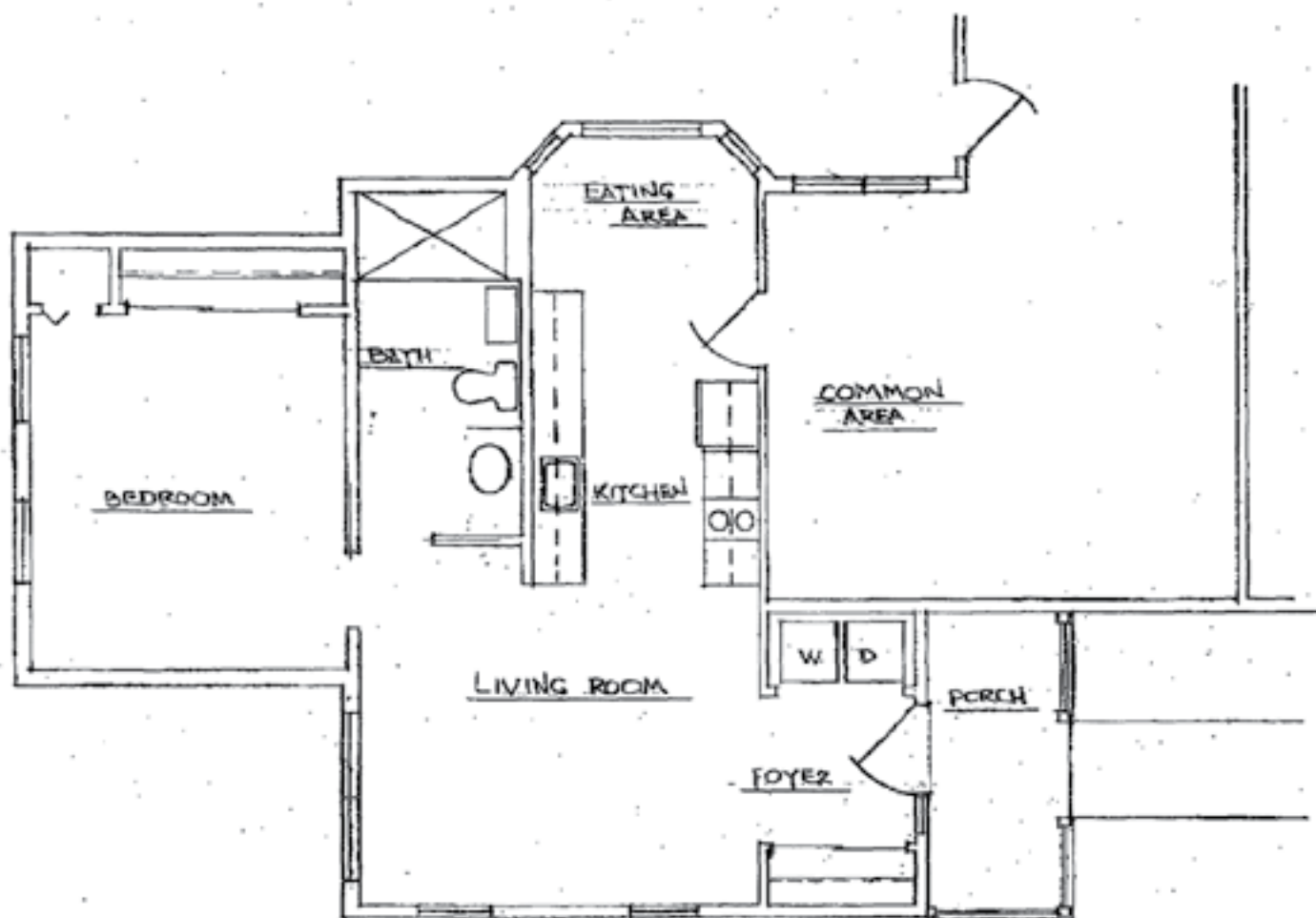


The sink features a roll-under opening for use with a wheelchair, and an anti-scald guard (removed for photography) to protect knees from hot and cold water pipes.



A galley kitchen off the living room leads into a dinette area with a bow window for nice outside views. The highlighted door leads to the shared area of the house.

FLOOR PLAN OF FEATURED IN-LAW ADDITION



A SPECIAL NEEDS PROJECT—EXAMPLE 7

HOME MODIFICATIONS FOR A PARTIALLY PARALYZED CLIENT

Architect Thomas Doughty worked closely with a client who had been paralyzed in a car accident to design a structure and living space to meet his specialized needs.

EXTERIOR

Before



After



The architect skillfully blended the new structure into the existing house, repeating several features of the original, while *stepping in* the footprint of the addition to avoid a *dormitory* appearance.

EXTENDED FAMILY ROOM

Before



After



The north exterior wall of the house was completely removed to allow the existing family room to blend into the new family room. The view is from the pre-existing family room into the new addition. The photo on the right shows the location of the wall that was removed during construction.

LIVING ROOM, EXERCISE ROOM, BEDROOM

Shared Housing



The living room offers the owner ample space to entertain friends. Adjacent to the living room is a large exercise room designed to help with rehabilitation. In the bedroom a custom drawer unit replaces the traditional closet to store clothing at heights accessible from a wheelchair.

ACCESS TO NEW GARAGE



An inclined ramp in the new garage leads from the wheelchair-customized van directly to the family room and elevator.

CUSTOM ELEVATOR



The elevator has custom controls designed to meet the homeowner's specific needs. One of the design goals of the elevator installation was to prevent the feeling of claustrophobia—a large window was placed directly opposite another window facing the back yard.

BATHROOM AND DRESSING ROOM



A customized bathroom features a Jacuzzi tub, dressing table, steam shower, and space for a Hoyer lift to assist the owner in moving between the tub and the dressing table. All flooring has been designed to allow smooth wheelchair transition between areas, including the shower threshold.



IN-LAW ADDITION—EXAMPLE 8

IN-LAW ADDITION FEATURING SEPARATE GARAGE



Separate garage (circled) allows entrance into the addition without encountering rain or snow via the covered “connector” shown on opposite page.



A small deck accessed through the closet door provides a place to enjoy the outdoors.



Living Room—Sliding glass doors will lead to a future deck.



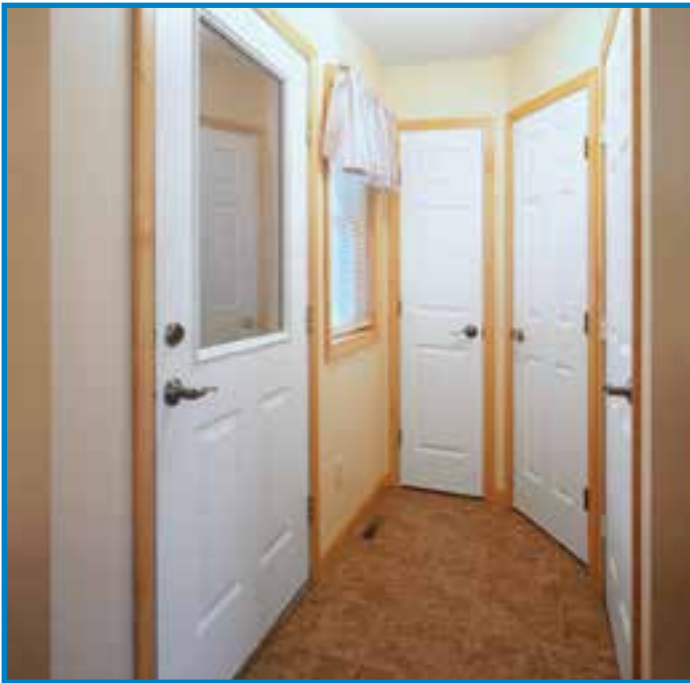
Kitchenette/dining room.



Bedroom.

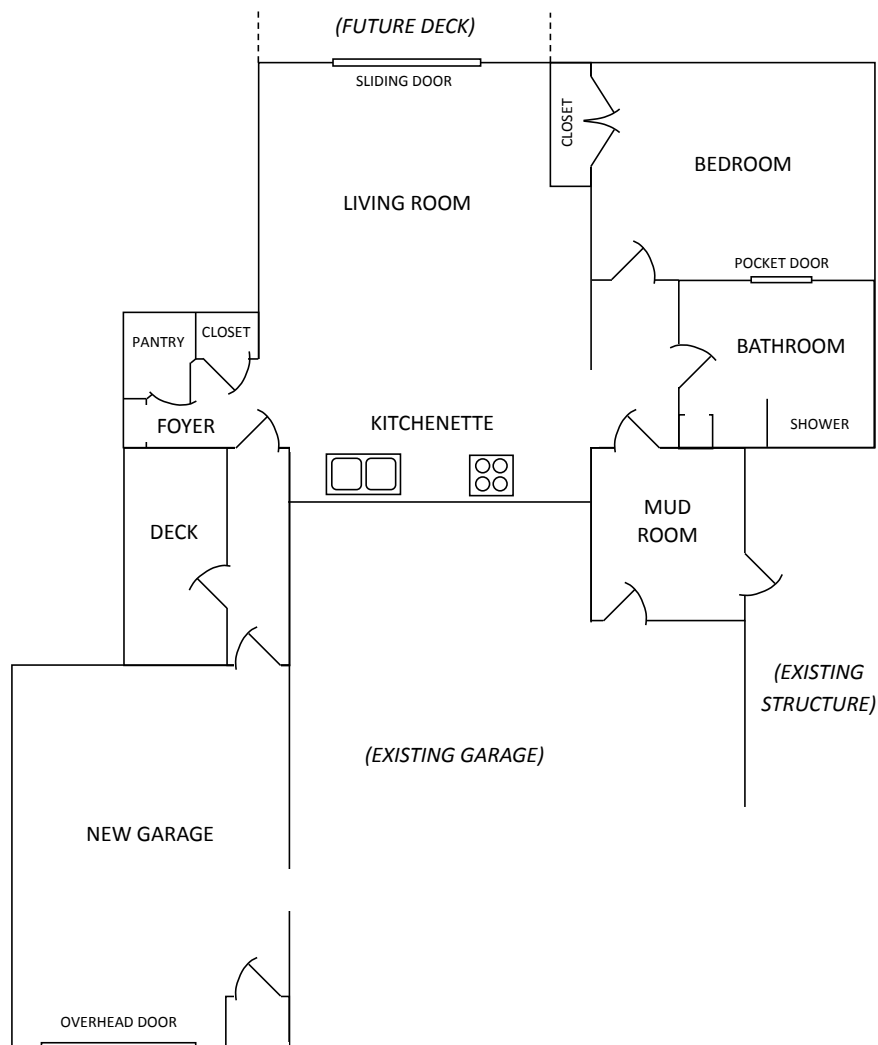


Combination bathroom/laundry room.



The “connector” showing the door to garage (right) and door to deck; door to living quarters (left).

FLOOR PLAN OF FEATURED IN-LAW ADDITION





*Left to Right: Rich Hughes, Jim Albright,
and Sherre Albright*

ABOUT ALBRIGHT REMODELING

Jim Albright founded Albright Remodeling in 1973. Since then, he, Sherre, and their crews have made old new again, transformed dwellings into more beautiful and functional spaces, and helped hundreds of families get more out of their homes and surroundings.

The Albright Remodeling team has years of experience from success with handling a wide range of structural, design, material, site, and building challenges. We have the expertise that comes from craftsmanship, study, and hands-on work that is not easily replicated. View examples of our work on our website.

Albright Remodeling has been a Certified Pella Contractor (CPC) continuously for many years, testifying to our expertise in the installation of Pella windows and doors. Jim Albright is a recent recipient of WESTNY Building Products Corporation's President's Award as an Outstanding CPC as well as several other awards.

Albright Remodeling is the proud recipient of the 2008 Rochester Home Builders Association Member Builder

of the Year. Achieving this award requires meeting strict standards and practices.

Albright Remodeling is a certified Andersen Custom Remodeler. We have been trained in product knowledge and best practice installation of Andersen products, an opportunity offered only through selected Andersen dealers, and only to those remodeling businesses known as the most reputable and skilled such as our company.

Please review our web site, www.AlbrightBuild.com, for more information and photos of the many types of projects we have completed. We specialize in universal design and aging-in-place remodeling that allows people to stay in their homes longer.

If you have questions on any aspect of remodeling or additions, please feel free to contact Jim or Sherre Albright on the phone (585 230-4280) or email us at albright1.j.s@gmail.com, and we will be glad to answer all of your questions!

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