

GREATER DAYTON CONSTRUCTION, LTD. COMPLETES SECOND PHASE OF MULTI-FAMILY HOUSING DEVELOPMENT



PROJECT EXECUTIVES, GDPM BOARD MEMBERS, AND LOCAL DIGNITARIES TAKE PART IN RIBBON CUTTING CEREMONY AT WINDCLIFF PHASE II

-PHOTO COURTESY OF CAROLINE MORGAN



BUILDING #15 AT WINDCLIFF VILLAGE PHASE II

-PHOTO COURTESY OF CAROLINE MORGAN



WINDCLIFF PHASE II RENDERING

- RENDERING COURTESY OF CREATIVE HOUSING SOLUTIONS

Local politicians, project financing representatives, and GDPM board members were just a few of the nearly 50 attendees at the November 21st ribbon cutting to officially open the Windcliff Phase II development. The project—located just east of the intersection of Route 4 and Market St. in Germantown—was a planned second phase of development that brings the site up to 60 total units.

The development, which was made possible through the Housing Tax Credit (HTC) program offered by the Ohio Housing Finance Agency (OHFA), and lending from the private equity partner 5/3rd Bank (along with numerous additional financing sources), added 25 living units, a community room with laundry center, and over 33,000 sqft. to the existing site. The new units are a mixture of single-story and townhouse concepts, with nine of the 25 meeting Uniform Federal Accessibility Standards (UFAS) guidelines.

While the units were designed to market-rate standards, they will be occupied by a mixture of individuals in the housing voucher program and those who meet income restrictions for the area.

Speakers at the ribbon cutting ceremony included members of GDPM's Board and staff, Judy Dodge (Montgomery County Commissioner), and Ted Landis (City of Germantown Mayor) who officially welcomed the community to Germantown via a proclamation of grand opening.

Originally built by the Oberer Companies, GDCG completed a total modernization of Windcliff Phase I for GDPM (then DMHA) in 2009. Phase II of the project broke ground in late 2012, and is scheduled for substantial completion in December 2013.

PROJECT AT A GLANCE:

OWNER: GREATER DAYTON PREMIER MANAGEMENT

SUPERINTENDENTS: CHIP HILLS & JERRY CARSNER

PROJECT MANAGER: JOHN POPELAR

ASSISTANT PROJECT MANAGER: CHRIS GODFREY

ARCHITECT: CREATIVE HOUSING SOLUTIONS

TROPICAL SMOOTHIE BRINGS HEALTHY, “FAST CASUAL” OPTION TO SPRINGFIELD

Greater Dayton Construction Ltd. recently completed Ohio’s latest Tropical Smoothie franchise tenant improvement project, with the store opening to “Friends & Family” on November 7th. At just under 2,300 square feet, the space—located at 233 E. Home Rd. in Springfield—is the largest store in the area, with seating for 40+.

Formerly the home of Hero’s Sports Bar and Grill, the anchor space in Levine Properties’ retail center had sat vacant for nearly three years before renovations began in early September. GDCG worked quickly to demolish the remnants left from the sports bar before beginning the conversion to Tropical Smoothie Corporate’s new floor plan and kitchen configuration.

The tenant fit-up scope for the space was highlighted by complete upgrades to the electrical and plumbing systems, an expanded back-of-house area with manager’s office and dry-food storage, and a lounge seating section with big-screen TVs.



TROPICAL SMOOTHIE SPRINGFIELD DINING ROOM
-PHOTO COURTESY OF CAROLINE MORGAN

In addition, GDCG was able to work collaboratively with the owner and Oregon Group Architects to receive a zoning variance allowing for the addition of a drive-thru—scheduled for completion in mid-December. The renovation is the latest in an on-going relationship with the Tropical Smoothie franchise, and is the fifth store GDCG has completed work on in the past three years. Other locations include:

- Oakwood (Shops of Oakwood on Far Hills)
- Beavercreek (Beavercreek Plaza Shopping Center near Kroger)
- Fairborn (University Shoppes Shopping Center near Wright State)*
- Huber Heights (Old Troy Pike near Wayne High School)

*Indicates “Front of House” renovation only

REMODELING DIVISION BREAKS GROUND ON GARAGE ADDITION

A new (and unique) project for GDB&R has broken ground and is in early phases of construction.

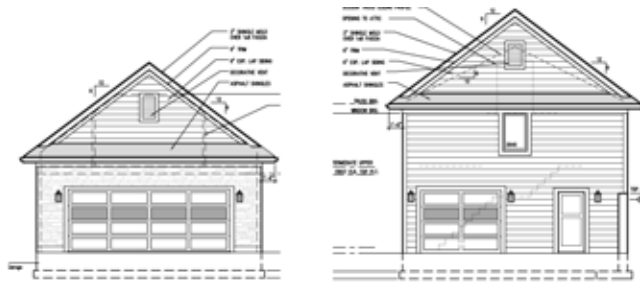
Homeowners, Brenda and Patrick Hood, were in need of additional space for vehicle and lawn / pool equipment storage. To provide a solution to their need, Greater Dayton Building & Remodeling has begun construction on their new 1,000 sqft. detached garage. To date, excavation has begun and concrete has been poured.



AERIAL VIEW OF HOOD RESIDENCE - LOCATION OF DETACHED GARAGE OUTLINED IN YELLOW
-PHOTO COURTESY OF GOOGLE MAPS

The new garage will be a tri-level that features two garage doors, attic space, a heated pool equipment room, electrical system and a stone /cedar siding facade.

There will be enough space for two vehicles on the second floor and one vehicle (or tractor) on the first (underground) floor. The project is scheduled for completion in early 2014.



FRONT AND REAR ELEVATION OF DETACHED GARAGE
-RENDERING COURTESY OF DOUDICAN ENGINEERING AND DESIGN, LLC

PROJECT AT A GLANCE:

HOMEOWNER: BRENDA AND PATRICK HOOD

SUPERINTENDENT: SEAN TUCKER

SALES REPRESENTATIVE: MATT JONES

ARCHITECT: DOUDICAN ENGINEERING AND DESIGN

COMMERCIAL/RESIDENTIAL SAFETY UPDATE

In the month of November, Greater Dayton Construction Group and Oberer Thompson Company held the last two Safety Meetings of the year for the Commercial and Residential divisions. In both meetings, discussion was focused around OSHA's new guidelines for Hazardous Communication, the changing of the seasons, and equipment rental.

OSHA has mandated that all employees be trained on the new guidelines for Hazardous Communication and the name change for the Material Safety Data Sheets (MSDS). The new name for the information provided with each type of product will be Safety Data Sheets. All manufacturers will have to have made the transition to the Safety Data Sheets by 2015. The purpose of the change is to provide specific criteria for classification of health and physical hazards, as well as classification of mixtures.

The second item discussed at the safety meetings was the changing of seasons. With winter fast approaching, GDCG/OTC reviewed different ways to keep project sites safe in the midst of winter conditions. Focus points that were discussed included: temporary heating of spaces, site review (for ice and snow), subcontractor awareness, and vehicle safety as it pertains to driving during the snowy season.

Finally, GDCG/OTC is looking into getting all superintendents OSHA certified during the winter to provide a better understanding for on-site personnel about safety on each project.

ING 401K RETIREMENT PLAN

Greater Dayton Construction offers the opportunity for full-time employees over the age of 21 to join the ING 401k Retirement Plan and start saving



for their future. The news has been very positive with the

markets and our 401K plan may be something you may want to look into. Investing is a very personal decision that you should investigate carefully. Open enrollment for joining the 401K plan ends December 31, 2013. Contact Steve Maloy if you wish to join the plan.

If you are currently enrolled or considering enrolling in the Company sponsored ING 401K plan, we have professional financial advisors that can look at

your unique situation and provide information to help with your investment goals. Our local representative is Don Reynolds of Morgan Stanley Smith Barney. He can be reached by phone, 937-223-4072, or email: donald.e.reynolds@mssb.com.

Consider these simple steps to help you grow your savings and achieve your goal of a financially secure retirement.

Start small: Keep your goal realistic

If your goals for saving aren't realistic you're not as likely to stick to them, so start small. Try adding 1% of your salary to what you're already saving. Then take some time to see how the increase fits before deciding whether or not you're ready to try to save more.

Take a good look at your spending

Track how much you spend for a month, and then look for ways to free up some money for investing. It may not be hard to find a few extra dollars each week to contribute to your plan without feeling deprived.

Review your investment strategy

Your investment portfolio will serve you best if it mirrors your goals, financial objectives, and lifestyle.

Fine-tune your approach

Look at your mix of investments and decide whether you would be willing to accept more risk in part of your portfolio in exchange for potentially higher returns. Then take some time to review the investment choices available to you through your plan. Try to be as aggressive as you are reasonably comfortable with - even a small increase in returns can have a dramatic effect over the long run.

Keep up the pace

As your investment time horizon, comfort level with risk, and overall financial situation change over time, your portfolio needs to be updated regularly to keep pace with your life changes and goals. Be sure to review your portfolio once or twice a year to make sure it truly reflects what's important to you.

The time to make small changes is now, because small adjustments today may translate into big returns tomorrow.

NAME AND ADDRESS CHANGES

If you have changed your address or family status please get with HR to complete a new Employee Information Form. This is important for payroll and our benefit providers.

GDCG HEALTHCARE UPDATE

This year we are pleased to announce that our healthcare will remain with Anthem for 2014 with very little change in our plan coverage and no increase in premiums. This is the second year we have been able to keep premiums at the same level. This is unprecedented as most companies our size are seeing a significant increase, plus with the Affordable Care Act, additional fees and taxes were implemented this year to all private plans.

We know at some point our rates will rise, but if we continue to be good health consumers and use our plan wisely, we have a better chance of minimizing major increases. If you are not enrolled, I encourage you to register on Anthem.com to take advantage of the online access to your benefits. Anthem has numerous resources available to us for wellness care, preventative care along with the ability to pre-price medical procedures and prescriptions all aimed at helping us use our precious healthcare dollars wisely. In fact, once you are registered you and each registered dependent can go online and take a simple confidential health assessment and receive a \$50.00 reward plus an opportunity for even more!

HEALTHCARE OPEN ENROLLMENT FOR PLAN YEAR 01/01/14-12/31/14

If you are currently enrolled and have no change in your status, you do not need to do anything and you will automatically roll into the 2014 plan.

If you have a change in your status (add a spouse, remove a spouse, or dependent), or if you are enrolling for the first time, you will need to complete an Anthem application and election form.

If you do not enroll or make changes now, you will not have this opportunity again until January 2015 unless there is a qualifying event (i.e. marriage, death, divorce, adoption or spouse loses or gains coverage through their employer).

See Steve Maloy for an application – this form will need to be completed and returned by December 20, 2013.

HOW TO USE YOUR HSA ACCOUNT

With our Anthem Health Plan, you also can participate in a Health Savings Account (HSA). An HSA is a tax-sheltered account containing contributions made by GDC and also by you. The money put into this account can be used for future medical expenses. You use the HSA account to pay for medical expenses before other resources are used.

Once you have met your deductible, the high

deductible plan begins to pay its share of costs.

Money in your account rolls over from year to year, so you can accumulate money for future medical expenses.

ADVANTAGES OF AN HSA:

Security – Your high deductible insurance and HSA may protect you against high or unexpected medical bills.

Flexibility – You can use the funds in your HSA account to pay for current medical expenses, including expenses that your insurance may not cover, such as:

- Qualified out-of-pocket medical expenses
- Health insurance premiums or qualified medical expenses if you become unemployed
- Medical expenses after retirement
- Long Term Care expenses and insurance

Savings – You can save the money in your account for future medical expenses and grow your account through tax-free investment earnings.

Portability – You keep your HSA even if you:

- Change jobs
- Change your medical coverage
- Become unemployed
- Move to another state
- Change your marital status

Ownership – Funds remain in the account from year to year. There are no “use-it-or-lose-it” rules for HSAs.

Tax Savings

- Tax deductions when you contribute
- Tax-free withdrawals for qualified medical expenses
- Tax-free earnings through investments

GROUP ALLSTATE ACCIDENT INSURANCE UPDATE:

A reminder for employees enrolled in the Allstate Accident Insurance; plan to submit your Doctor/Dentist visits and or accident bills to Allstate. Submit your paperwork for any eligible bills that have occurred during 2012. The process is very simple. You will submit to the Fenstermaker Agency – online if possible – so they can send you updates on the status of your claim. Steve Maloy can help you with the submittal process if you need assistance.

Also, open enrollment for the Allstate accident coverage is in December (notice will be distributed). This has really been a fantastic policy; the trick is to make sure you submit those claims! See Steve Maloy if you have questions.