



HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

APRIL 2009 NEWSLETTER

BOARD MEETING

Monday, April 13, 2009: The monthly Board of Directors meeting begins at 6:30 PM at Nyko's Restaurant.

GENERAL MEMBERSHIP MEETING

Monday, April 6, 2009 : The General Membership meeting for April is Monday at Nyko's Restaurant in Richland. This is the information seminar on the Home Improvement Consumer Protection Act that requires all contractors to register by July 1, 2009. **Cocktails begin at 6:00PM and dinner at 6:30PM.** The cost is \$25 per member and \$35 per non-member. This meeting space is filling up fast. Please reserve your spot early with an RSVP.

GENERAL MEMBERSHIP MEETINGS:

6:30 p.m. Cocktails 7:00 Dinner First Monday of the month		
April	06,	2009
May	04,	2009
June	01,	2009
July	no meeting	
August	no meeting	
September	07,	2009
October	05,	2009
November	02,	2009
December	Christmas Party	

BOARD OF DIRECTORS MEETINGS:

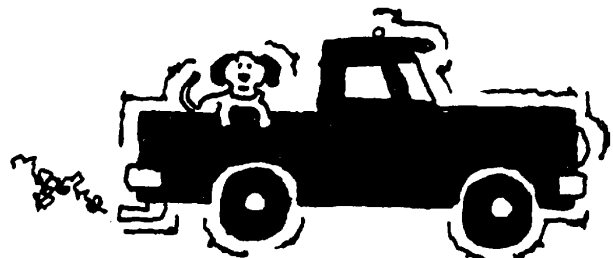
6:30 p.m. at / Second Monday of the month		
April	13,	2009
May	11,	2009
June	08,	2009
July	13,	2009
August	10,	2009
September	14,	2009
October	12,	2009
November	09,	2009
December	14,	2009

*A Special Thank You to Businesses That Have
Sponsored One or More of Our General
Membership Meetings Recently.*

BRETT INSURANCE AGENCY INC.
THE SHERWIN-WILLIAMS COMPANY
BONDED BUILDERS WARRANTY GROUP
KOHL BUILDING PRODUCTS
3M PRODUCTS
MIHALKO GENERAL CONTRACTING
ALLIANCE WHOLESALE SUPPLY
BUILDERS BENEFITS

ANTI-IDLING LAW AFFECTS CONSTRUCTION VEHICLES

Under Act 124 of 2008, heavy diesel vehicles (except farm equipment) are allowed to idle for just 5 minutes per hour. To avoid fines, builders and their suppliers should pay close attention to any vehicles left idling at project sites. Violations will result in fines of \$300, plus any associated administrative fees. Police and DEP air quality officials may enforce this law and cite violators.



GENERAL MEMBERSHIP MEETING SPONSORS

If you are interested in sponsoring a general membership meeting, please contact Walt Freidhoff at (814)535-8371.

NEW PENNSYLVANIA MORTGAGE RULES NOW IN EFFECT

New Pennsylvania mortgage banking regulations, intended to better protect consumers from unscrupulous lending practices, are now in effect. The new rules require mortgage companies to document information related to a borrower's ability to repay a loan. They also call for lenders and brokers licensed by the state to use a simplified one-page document that highlights key loan features that can cause loan payments to rise or increase the difficulty of refinancing. The regulations complement a five-bill package of mortgage lending practice reforms enacted in July 2008. For more information, contact Grant Gulibon at 800-692-7339, ext. 3013, or at ggulibon@PaBuilders.org.

LOOK ONLINE TO SAVE MONEY ON MATERIALS AND TOOLS

Are you looking for a way to help customers make improvements while their money is tight? Or would you like to pick up tools and materials at rock-bottom pricing? Cutting a few dollars here and there could be all that's needed to get those all-important projects and generate income.

There are a few online destinations you can check to purchase tools and materials at drastically reduced prices. First you may want to check e-Bay, where you can purchase items from just about anywhere through online auctions, often at excellent prices. E-Bay may allow you to match customers' vintage trim, hardware or other items. The site does have some drawbacks, because you are purchasing things sight unseen and waiting for them to be shipped. With construction materials, shipping is often impractical, which rules out e-Bay for certain purchases.

Craigslist, found online at craigslist.org eliminates some of these problems. The site is anything but attractive, but it more than makes up for that in the treasures you can find. Simply click on your geographic region (there are thirteen to choose from within Pennsylvania) then find the category that fits your need, such as "materials" or "tools." Items are added daily so it doesn't hurt to check back often. You'll be amazed at some of the things you can find.

A recent visit to Craigslist uncovered storm windows in Erie, oak staircases in Harrisburg, and lumber in Lancaster. One great example of the deals you can find was when searching for flooring. A lot of 850 sq. ft. of new Armstrong Laminate flooring was available for about \$1.18 per square foot, about half the price for the same flooring at a place like Lowes or Home Depot.

By searching for deals close by, you get to examine the material before purchasing it, and then get it in your hands quickly. If you are working with a client on a project you



can even encourage them to search the site for items like tile flooring so they can choose the style they prefer. The selection might not be as wide as a speciality store, but for those willing to be less choosy, this is a great money-saving option.

And the savings aren't just on materials. New and used contractor-grade tools are in abundance on Craigslist, often at as much as half off the retail price. You can also find vehicles and vehicles parts that might be much

easier on your wallet when looking to replace your vehicle or add to a fleet.

Craigslist seems to be the handiest and easiest to use of sources for inexpensive supplies, but there are other sources as well. Many local newspapers have searchable classified sections on their websites that can be quite useful for this. The key is to be creative and think "outside the box."

One more thing: Don't forget to use Craigslist when it's time to sell your excess materials or used tools and vehicles - in some cases getting a little cash for something you may have previously had paid to haul away. You'll get the cash while someone else benefits from purchased items.

—Article provided by PBA

THE H.B.A.A. IS NOW A
MEMBER OF THE
INTERNATIONAL CODE
COUNCIL



DO YOU KNOW THE CODE?

1. A permit is not required for retaining walls that are not over ____ feet in height, unless supporting a surcharge.
2. Flexible cords for kitchen waste disposals shall be ____ inches minimum and ____ inches maximum length.
3. Shield plates shall be a minimum of 1/16-inch-thick steel, shall cover the area of the pipe and shall extend a minimum of ____ inches to each side of a stud, joist or rafter.
4. Receptacles installed on 15- and 20- ampere-rated branch circuits shall be of the ____ type.
5. Working space in front of panelboards shall not be less than ____ inches in depth and ____ inches wide.
6. Cleanouts shall be installed not more than ____ feet apart in horizontal drainage lines measured from the upstream entrance of the cleanout.

NEW HOMES GETTING SMALLER

In a reversal of the “McMansion” trend of years past, new homes are being built with less square footage — but make up for it with smart design.

“Home buyers are finding that they would prefer to spend their housing budget on quality products and features, rather than sacrificing that quality for more space.” This sentiment was mirrored in the 2007-2008 Consumer Preferences Survey conducted by the National Association of Home Builders (NAHB) in which 58 percent of respondents answered that they would prefer a smaller house with high-end amenities rather than a larger home with fewer amenities.

In 2008, this was reflected in average home sizes that went from 2,629 square feet in the second quarter down to 2,373 square feet in the fourth quarter. Going forward, eighty-eight percent of builders have expressed their plans to build smaller houses than in the past, according to data provided by NAHB’s economics and housing policy group.

This new trend has been attributed to several factors. Baby boomers are becoming empty-nesters and are looking to downsize from the large house they previously needed to accommodate their family. The recent recession has also caused people to tighten their belts and make financial decisions that are reasonable for their economic situations. Home buyers are also becoming more environmentally aware and are looking for ways to leave less of a footprint on the planet.

Whatever the reason, home builders are adapting to the needs of their consumers. “Because builders are expected to deliver the same quality product in a smaller package, it’s forcing them to be creative in how they design the layout of the house so that the home owner feels comfortable and sees their home as the perfect fit for them.”



Some ways in which builders are addressing this challenge are by increasing the ceiling height, installing skylights and adding more windows, and incorporating an open floor plan that makes the home appear larger and more spacious.

It is also important for builders and home buyers to sit down and do a serious evaluation of what features are most important to their lifestyle wants and needs. The builder can then design the floor plan to accommodate these requirements so that the home owner has the space that they need, rather than more space than is necessary.

Whether or not this trend is here to stay will only be determined over time.

- Article provided by NAHB

CODE ANSWERS

1. 4 ft. *Measured from the bottom of the footing to top of the wall.* -2006 IRC Section R105.2 Work exempt from permit. (Item 3)
2. 18 in. 36 in. -2006 IRC Table E4001.3 Flexible Cord Length.
4 in. -2006 IRC Section G2415.5 Protection against physical damage.
4. grounding -2006 IRC Section E3902.2 Grounding type.
5. 36 in. 30 in. *Read more in this section about required clearances.* -2006 Section E3305.2 Working clearances for energized
6. 100 ft. Cleanout plugs shall be brass or plastic -2006 IRC Section P3005.2.2 Spacing.

PBA REGIONAL MEETINGS

07/02/09 - Indiana to Host at Warren Peter’s Home

10/29/09 - Bedford to Host TBA

TAX BENEFITS INCREASED ON ENERGY-EFFICIENT HOME IMPROVEMENTS



Home owners looking to save money on heating and cooling costs with energy-efficient improvements to their home can also benefit from a newly expanded federal tax credit. In the recent stimulus legislation signed by President Obama, previous energy-efficiency credits were not only renewed, but were significantly improved. Before, home owners were able to recoup 10 percent of the cost of each approved energy upgrade with the lifetime cap of \$500. The new credit has tripled those amounts to 30 percent and

\$1,500, respectively.

According to Energy Star, a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy, a typical household spends about \$2,000 a year on energy bills. By incorporating Energy Star appliances and other energy-efficient components to your home, they estimate a home owner can save about a third on his or her energy bill. The expanded tax credit money available to home owners on top of these savings is icing on the cake! "This is an excellent time for home owners to take advantage of these tax benefits to make positive changes in their home that will not only benefit them immediately, but over the long term as well," said Eric Borsting, a California home builder and chair of the National Association of Home Builders (NAHB) green building subcommittee.

What is included?

Tax credits are available at 30 percent of the cost, up to \$1,500, in 2009 and 2010 (for existing homes only) for:

- Windows and doors
- Insulation
- Roofs (metal and asphalt)
- HVAC (heating, ventilating and air-conditioning)
- Water heaters (non-solar)
- Biomass stoves

Tax credits are available at 30 percent of the cost, with no upper limit through 2016 (for existing homes & new construction) for:

- Geothermal heat pumps
- Solar panels
- Solar water heaters
- Small wind energy systems
- Fuel cells


Details on qualifying improvements are available on the Energy Star Web site at www.energystar.gov/taxcredits.

How to Claim the Credits

Home owners can claim the 25C and 25D credits on IRS Form 5695 when they prepare their income tax returns. Be sure to retain records that include:

- Name and address of the manufacturer
- Identification of the component
- Make, model or other appropriate identifiers

- Statement that the component meets the 25C standards
- Climate zones for which the criteria are satisfied
- Additional information for storm windows, if applicable
- Manufacturer's certification — a signed statement from the manufacturer certifying that the product or component qualifies for the tax credit.



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Attorneys at Law

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CONTRACTOR REGISTRATION FORMS NOW AVAILABLE

Home improvement contractors may now begin registering with the Attorney General's office. PBA's web site, www.PaBuilders.org, features links to the online registration form and a printable registration form that may be mailed to the Attorney General's office. The PBA Member Registration Resource Center, available to members only through www.PaBuilders.org, provides additional information about the law. Under the law passed last October, home improvement contractors must be registered with the Attorney General's office by July 1. If you need help logging in to the PBA web site, please e-mail Chris Anderson at canderson@PaBuilders.org or call him at 800-692-7339, ext. 3011.

ACTIVE LOCAL MEMBERS

- Denny Squillario attended the State PBA meeting in Harrisburg
- The HBAA Home Show Committee has formed and includes Lynne Gramling, Dennis Squillario, Tim Leventry, and Ruth Leventry.
- Walt Freidhoff and Walt Brosius and Dennis Squillario attended the graduation of 7 students in the *Youth Build Program*.
- Jim Buhaly did an excellent seminar on High Efficiency at Vo-tech in Johnstown
- Pat Dumm is on the advisory committee of Hiran G. Andrews and Dennis Squillario will replace Bob Feather's position.
- Walt Cyran is talking to Admiral Perry Vo-tech about available NAHB certified seminars.

H.B.A.A. BOARD MEMBERS

* Welcome Our Newest Members to the Board

Charles Bowser
Walt Brosius
Jim Buhaly
Joe Carpenter
Walt Cyran
Darrell Dumm
Pat Dumm
Chester Fluder
Walter Freidhoff
Lynne Gramling
Pat Hillegas
Jim Kirsch
Jan Lechene
Leon Lechene
Al Lieb
***Bill Marsh Jr.**
***Dennis Michaels**
John Micko
Don Miller
David Shoemaker
Dennis Squillario
Doug Weaver

NEW HOME BUYER TAX CREDIT IS BIGGER AND BETTER

On Feb. 17, President Obama signed the American Recovery and Reinvestment Act of 2009 into law. As part of \$787 billion in economic stimulus measures, the legislation created a home buyer tax credit that is bigger and better than the previous credit that was implemented in July 2008.

The Web site www.FederalHousingTaxCredit.com explains in detail the provisions of the new tax credit. In a nutshell, it:

- Provides a tax credit equal to 10 percent of the sale price of the home, up to an \$8,000 maximum. It is a true tax credit. It does not need to be repaid, unless the home owner sells the home within three years of the purchase.
- Can only be used with the purchase of a home that will be the buyer's principal residence. It cannot be claimed for the purchase of a vacation home or property to be used as a rental.
- Available to first-time home buyers only. A first-time home buyer is defined as someone who has not owned a principal residence for three years or more.
- Applies to homes purchased by qualified buyers between Jan. 1 and Nov. 30, 2009. The purchase date is the date when closing occurs and the title transfers.

"This new tax credit provides an unprecedented opportunity for people looking to buy their first home." "Not only will they receive an \$8,000 tax credit, they also will be taking advantage of record-low interest rates, a large selection of homes to choose from and competitive home prices."

House hunters will also find that many builders have inventory that is "move-in ready," and may offer upgrades or other incentives to seal the deal. Also, owners of existing homes who are looking to trade-up or relocate are ready to bargain. And, as a long-term investment, homeownership still remains a solid investment for Americans.

However, that this opportunity won't be around forever. "Keep in mind that you have to purchase your house on or before Nov. 30."

For more resources to help you understand the process of financing and buying a home, visit www.nahb.org/forconsumers today.

The 2009 HBAA **HomeShow** is scheduled for October 31, 2009. Watch this newsletter and our website www.hbaahomes.org for more information. The HBAA will be doing the homeshow with the Johnstown Chamber of Commerce.

**INFORMATION SEMINAR ON HOME
IMPROVEMENT CONSUMER PROTECTION ACT!!**

JULY 1, 2009

All Contractors Must Register

with the Attorney General's Office

to do business in Pennsylvania.



The Home Builders Association of the Alleghenies along with the Pennsylvania Builders Association will have a informational session on this new law. On April 6th 2009 at Nyko's Restaurant in Richland. A guest speaker will discuss the new law and address questions - Cocktails at 6:00PM and dinner at 6:30PM. The cost is \$25 per member and \$35 per non-member. Space may be limited, so please reserve your space early by calling the H.B.A.A. at 269-9268 or Denny Squillario, President of H.B.A.A. at 241-9091.

www.hbaahomes.org



NEWSLETTER ADVERTISING

Home Builders Association of the Alleghenies
 Richland Square III, 1397 Eisenhower Blvd., Johnstown, PA 15904
 Phone: (814)269-9268 Fax: (814)269-1429
Newsletter Advertising Contract

NAME OF COMPANY: _____
 REPRESENTATIVE: _____
 MAILING ADDRESS: _____
 CITY/STATE/ZIP: _____
 PHONE: _____
 FAX: _____
 E-MAIL: _____

Member of the Home Builders Association of the Alleghenies?

Yes No

Order for advertising **within** our monthly Newsletter:

- All ad copy and artwork must accompany this contract.
- All advertising artwork must be photocopy ready. (B&W only)
- All advertising contracts are for a minimum of 3 months.

Business Card (3 1/2 x 2")	\$10.00 x _____ months = \$ _____
1/8 page(5" x 2")	\$15.00 x _____ months = \$ _____
1/4 page(5" x 4")	\$25.00 x _____ months = \$ _____
1/2 page(5" x 8")	\$45.00 x _____ months = \$ _____
Full page(8 1/2" x 11")	\$90.00 x _____ months = \$ _____

Order for a flyer **attached to inside** of our monthly Newsletter:

- The flyer must be of size 8 1/2 by 11, on standard weight paper.
 - All the flyers are to be created by the advertiser and given to H.B.A.A.
 (Please call HBAA for an estimate of the number of flyers required)
- \$75.00 x _____ sheets x _____ months = \$ _____

Circle month you are requesting your ad period to start:

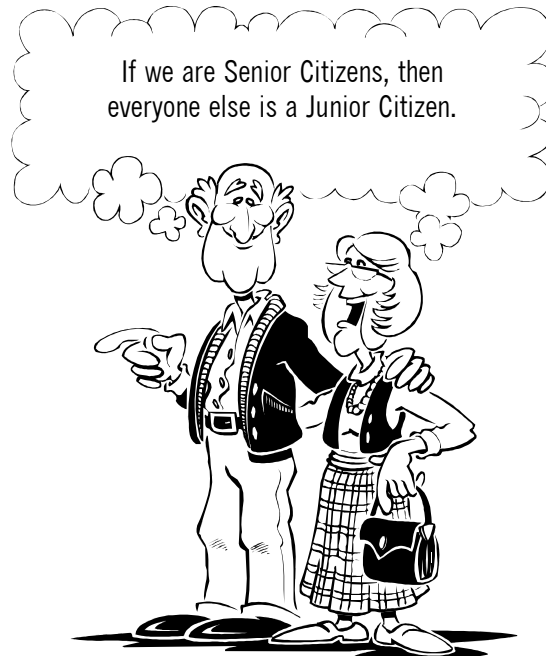
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

- All advertising contracts must be prepaid, please attach check payable to the H.B.A.A.
- All advertising must be supplied to the H.B.A.A. office a minimum of 2 weeks prior to the advertising month.

The HBAA does not discriminate against any person or company in accepting paid advertising in its newsletter. Acceptance of advertising does not constitute an endorsement of the advertiser, its products, services or claims. The HBAA shall be held harmless in the event that a newsletter is not published or distributed as planned, or in the event that an ad is omitted or incorrectly displayed.

Advertiser _____ Date _____
 HBAA _____ Date _____

FLUDDLER'S CORNER



**Home Builders Association
Timothy C. Leventry, Executive Officer
Suite 202, Richland Square III
1397 Eisenhower Blvd.
Johnstown, PA 15904**

Return Service Requested



**HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES
NEWSLETTER**

April 2009

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President: Denny Squillario
web site: www.hbaahomes.org
email: info@hbaahomes.org



Seats are filling fast. Don't forget to reserve your seat at the *Home Improvement Consumer Protection Act* seminar scheduled for April 6th at Nyko's Restaurant. It will start a half hour earlier than usual. Cocktails begin at 6:00PM and dinner at 6:30PM.

The cost is \$35 for non-members and \$25 for members. To reserve your seat by calling HBAA at 269-9268 or Denny Squillario at 241-9091.