



# HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

FEBRUARY 2009 NEWSLETTER

## BOARD MEETING

**Monday, February 9<sup>th</sup>, 2009:** The monthly board of directors meeting begins at 6:30 at Nyko's Restaurant in Richland. (The old Lombardo's Restaurant)

## GENERAL MEMBERSHIP MEETING

**Monday, February 2<sup>nd</sup> 2009:** The General Membership meeting for February is Monday at the Cottage Restaurant in Ebensburg. Cocktails at 6:30 PM and dinner at 7:00PM. Thanks to our sponsor, **The Long Barn**, dinner is free.

### GENERAL MEMBERSHIP MEETINGS:

6:30 p.m. Cocktails 7:00 Dinner First Monday of the month

February	02, 2009	- Cottage Restaurant
March	02, 2009	- Nyko's Restaurant
April	06, 2009	- Cottage Restaurant
May	04, 2009	- Nyko's Restaurant
June	01, 2009	- Cottage Restaurant

### BOARD OF DIRECTORS MEETINGS:

6:30 p.m. at / Second Monday of the month  
at Nyko's Restaurant unless otherwise stated

February	09,	2009
March	09,	2009
April	13,	2009
May	11,	2009
June	08,	2009

### Thanks to Our Sponsor, **THE LONG BARN,** Dinner is Free.

We would like to **congratulate The Long Barn** of Ebensburg for being voted "Simply the Best" by the Tribune Democrat's readers this last year. The Long Barn has been faithfully supporting the Home Builders in our area for over 35 years. They have sponsored many of our HBAA general membership meetings and golf outings. This family owned business can boast "A Full line of Building Supplies, where value and service go a long way."

Join us at our next general membership meeting on February 2<sup>nd</sup> when The Long Barn will be sponsoring the meeting.

### PLEASE RSVP

#### THE GENERAL MEMBERSHIP MEETING

If you plan to attend the general membership meeting this month, please let us know at the HBAA by either fax (266-5108) or telephone (269-9268). Please try to RSVP before noon Friday January 30<sup>th</sup>.

#### BE A WINNER

If you RSVP the general membership meeting before noon on Friday, you could be the meeting's RSVP winner and win \$25 in cash. Also, at each general membership meeting our President chooses an ambassador in advance. If you are the sixth person to shake hands with the secret ambassador at the meeting, you win \$10.

#### GENERAL MEMBERSHIP MEETING SPONSORS

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

# THE MARCH 20-22, 2009 HOME SHOW HAS BEEN POSTPONED

We plan to reschedule the Home Show for either the fall 2009 or spring 2010.

If you paid a deposit for a booth, your deposit will be refunded.

## A NOTE FROM THE EXECUTIVE OFFICE:

*Our association's success like any other, depends on the involvement of its members joining together to advance the association's common cause. Today's society draws on each of us in many different directions many times distracting us from our primary objectives; being better builders and associates supporting the building industry. Your association needs your input and involvement. Please take out you calendar now and mark the HBAA meetings for the whole year. Attend and participate and I am confident you will be rewarded. Join our association this year in changing our direction to one of growth and stimulus.*

*Firstly, a great opportunity, open to all HBAA members, is to attend our strategic planning session this coming, Saturday January 31, 2009, at the Holiday Inn in Johnstown from 8:30 AM to 3:30 PM. Come and help us plan our future. These sessions are very informative and with everyone's help we can expand our association to new heights. Arlene Miller, our PBA representative, will be proctoring the session. Please call Ruth Leventry at 266-8597 to let her know if you can attend. We welcome you.*

*Thank you for your help this year,*

*Tim Leventry  
E.O.*

# Home improvement contractor registration

# Trust PBA to walk you through it

You have questions about the new law requiring home improvement contractors to register with the state. PBA has the answers you need. Turn to us for any concerns you have.

## First, a few basic facts you need to know about the law

- ▶ Contractors must be registered before July 1, 2009
- ▶ Registration fee is \$50, and registration is valid for two years
- ▶ Any contractor doing more than \$5,000 in business annually must register
- ▶ Builders who only build new homes are exempt from registration
- ▶ Contractors must carry at least \$50,000 worth of both personal injury liability insurance and property damage insurance

## When can I register?

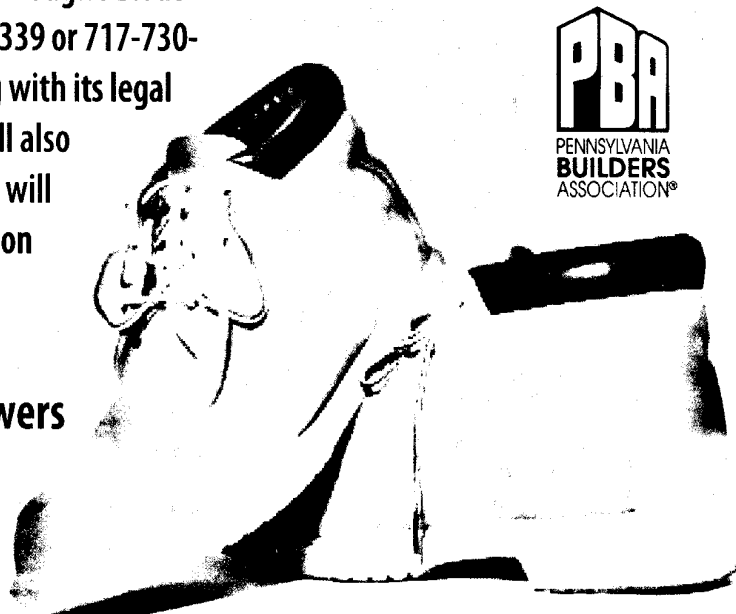
PBA is working hand-in-hand with the state Attorney General's office to finalize the application process. PBA anticipates that to be completed in early 2009. Once completed, PBA will begin an extensive education campaign to inform members about how the law might affect them, along with detailed information on how to properly register.

## How do I register?

In early 2009, applications will be available through PBA at [www.PaBuilders.org](http://www.PaBuilders.org) or by calling 800-692-7339 or 717-730-4380. Model contracts, which PBA is drafting with its legal counsel and the Attorney General's office, will also be available in early 2009. Rest assured, PBA will help walk all members through the application process. We are here to help you register and understand this new law.

## Still have questions? PBA has answers

This is an introduction to the new home improvement contractor registration law. More info is available by calling Jill Pento at PBA at 800-692-7339 or 717-730-4380.



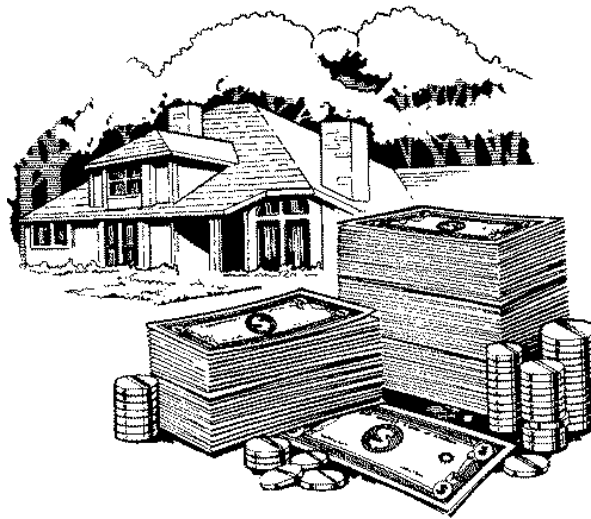
# NEW STUDY FINDS HOUSING STIMULUS ESSENTIAL TO ECONOMIC RECOVERY

Washington, D.C.) January 13, 2009 - Without substantial demand stimulus for the housing sector, the stimulus package currently being considered by Congress will only have a limited effect and would fail to reverse the loss of trillions of dollars in homeowner equity, according to a study released today by the Fix Housing First Coalition. The study, conducted by California-based expert services consulting firm LECG LLC, shows that when housing stimulus is combined with a general economic recovery program like that under discussion by the new Administration and Congress, increased economic activity grows strongly across all sectors of the economy.

Using a well regarded economic model, researchers studied the impact of a short-term program espoused by the Fix Housing First Coalition that would combine a significant tax credit for all homebuyers from \$10,000 to \$22,000 with a time-restricted mortgage rate write down to 2.99%. The economic analysis demonstrated that adding these housing stimulus provisions to the anticipated economic recovery bill would over a four year period:

- Increase GDP by 1 percent annually
- Create 940,000 new jobs annually;
- Increase average homeowner equity by \$25,000 by 2012;
- Increase aggregate homeowner equity by more than \$2 trillion by 2012; and
- Generate revenues at the federal and state level that will exceed the cost of the program.

"A strong direct stimulus to housing demand is essential to



turn the economy around in a timely and dependable fashion," noted Dwight M. Jaffee, Professor of Finance and Real Estate, Haas School of Business, University of California, Berkeley who contributed to the study. "Every key economic indicator - GDP, employment, consumer confidence and housing market activity-rebounds significantly faster if housing is included in the stimulus package."

The lack of demand for housing has created a self-perpetuating downward spiral that shows no signs of abating. Potential homebuyers are fearful of entering the market out of concern that the house they buy today will be worth less in six months. When there are no buyers, prices continue to fall, thus confirming buyers' worst fears. It is a classic market failure that is pulling down the entire economy.

National Association of Home Builders economist David Crowe added, "Three million home building-related jobs across the country have been lost as a result of the slowdown in housing production, which represents

\$145 billion in lost wages and \$4.9 billion in lost purchases. Deterioration in these jobs has now spilled over into virtually all sectors of the U.S. job market."

"The collapse in home equity has devastated homeowners across the country and placed many of them and their community and condominium associations in very tenuous financial positions," said Thomas M.

Skiba, CEO of Community Associations Institute. "Reviving the housing market in a way that restores that equity has to be a critical element in any economic recovery plan."

While the new study demonstrates the effectiveness of the Fix Housing First Coalition proposal, it also found that the program is consistent with the criteria established for a fiscal stimulus program. It is short term. It is effective. And it generates economic activity that will actually reduce the deficit over the long term.

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## PBA REGIONAL MEETINGS

**02/05/09 - HBAA to Host at Nyko's Restaurant**

07/02/09 - Indiana to Host

10/29/09 - Bedford to Host

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## P.B.A. BOARD MEETINGS

02/26/09 - 02/28/09 Hotel Hershey

07/23/09 - 07/25/09 Wyndham, Gettysburg

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## THE R-22 PHASE-OUT:



Issues for HVAC contractors and homeowners to consider a chemical known as R-22 has been the refrigerant of choice for residential heat pump and air-conditioning systems for more than four decades. As the

manufacture of R-22 is phased out over the coming years as part of an international environmental agreement ending production of hydrochlorofluorocarbons, manufacturers of residential air conditioning systems are offering equipment that uses ozone-friendly refrigerants. However, for systems still using R-22, several factors will affect the refrigerant's future availability and cost.

After Jan. 1, 2010, chemical manufacturers will be able to produce R-22 for servicing existing equipment, but not for use in new equipment. Therefore, HVAC system manufacturers will only be able to use pre-existing supplies of R-22 (including R-22 recovered from existing equipment and recycled) to produce new air conditioners or heat pumps. Furthermore, after Jan. 1, 2020, existing supplies of R-22 (including those recovered and recycled) can be used to service existing systems, but no more R-22 will be permitted to be produced.


It is expected that reclamation, recycling and the continued production of R-22 until 2020 will ensure that existing supplies will last longer and be available to service a greater number of systems for the next 15 years or so. At the same time, while consumers should be aware that prices (and service costs) of R-22 may increase as supplies dwindle over the next 20 or 30 years, they are not likely to be subjected to major price increases within a short time period due to the lengthy R-22 phase-out period. -- Article provided by the Pennsylvania Builders Association

*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  
THE LONG BARN

## BUYING A HOME LEADS TO ADDITIONAL SPENDING, PROPELLING THE ECONOMY

The purchase of a home leads to spending about \$4,000 more than other homeowners, according to a recent study by Natalia Siniavskaia, an economist for the National Home Builders Association. She found that the buyer of an existing single-family detached home will spend about \$4,000 more in the first two years than the owner of a similar existing home who did not move. Of the \$4,000, nearly all - \$3,600 - is spent in the first year. Those who buy new construction spend even more, Siniavskaia found. During the first two years after buying a home, the owner of a new single-family house spends an average of \$7,400 more than a homeowner of a newer home who does not move. Of that \$7,400, nearly two-thirds - \$4,900 - is spent in the first year after the purchase. Most of the money is spent on appliances, furnishings and property repairs and alterations. Refrigerators are the largest appliance expense while bedroom furniture and sofas top the furnishings category. Among the largest expenses for property alterations are outside additions such as patios and terraces and finishing unfinished space such as basements.



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1397 Eisenhower Boulevard  
Richland Square III  
Suite 202  
Johnstown, PA 15904



## DO YOU KNOW THE CODE?

1. When joist, trusses or rafters are spaced 16 inches on center and the bearing studs below are spaced 24 inches on center, they shall bear within \_\_\_\_\_ inches of the studs beneath.
2. Studs in nonbearing partitions may be notched to a depth not exceeding \_\_\_\_\_ percent of a single stud width.
3. End joints in top plates shall be offset at least \_\_\_\_\_ inches.
4. Flanges and lips of load-bearing steel floor framing members shall \_\_\_\_\_ be cut or notched.
5. Floor cantilevers shall not exceed \_\_\_\_\_ inches.
6. Concrete slab-on-ground floors shall be a minimum of \_\_\_\_\_ inches thick.

## PA ONE-CALL

**What is PA One-Call:** To prevent damage to underground facilities, state law requires that anyone digging must notify owners of all underground utilities, pipelines and cables in the proposed work area at least three working days before starting any excavation. The PA One-Call system provides you with a safe, easy and reliable method for notifying these owners.

**How PA One-Call works:** As you prepare to excavate, contact PA One-Call at (800) 242-1776 or 811 or visit their web site at [www.paonecall.org](http://www.paonecall.org) PA One-Call notifies the owners for you so they can visit the excavation site and properly. When you contact PA One-Call, that organization assumes liability for errors that could result in damage, releasing you from significant potential liability.

**As a HBAA member, PA One-Call is Free:** Your PBA pays annual dues to the PA One-Call system, so it is a free service for you. Each calendar year, when you call the PA One-Call system for the first time, you will receive an invoice for \$50. Forward that invoice to us at HBAA. We will conform you are a member and the PA One-Call will waive your fee for that year.

**HBAA/PBA and PA One-Call Saves You Money:** The PBA saved members \$41,250 in PA One Call fees for 2008, 825 members took advantage of PBA's PA One Call benefit, saving each of them \$50 for a total of \$41,250. To learn about your PA One Call benefit, contact HBAA at (814)269-9268 or PBA at (717)730-4380.

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## YOUR ANNUAL HBAA DUES

Your annual dues payment to HBAA (Home Builders Association of the Alleghenies) are not deductible as charitable contributions for federal income tax purposes. However dues payments may be deductible as ordinary and necessary business expenses, subject to an exclusion for lobbying activity. Because a portion of your dues is used for lobbying by NAHB (National Association of Home Builders) and PBA (Pennsylvania Builders Association) \$90.28 is not deductible for income tax purposes.

	Amount	Balance
NAHB Dues	\$150	\$150
Used for lobbying activities (\$21.00)		
PBA Dues	\$125	\$265
Used for lobbying activities (\$69.28)		
HBAA Dues	\$35	\$310

# INCREASING EFFICIENCY WITH CHECKLISTS - MINIMIZE ERRORS; ENSURE CONSISTENCY IN PRACTICES

With pennies hard to come by these days, every step you take to improve your productivity can add dollars to your bottom line. A simple way to increase your efficiency is to use checklists. Checklists ensure that tasks get done the same way every time, in the shortest amount of time possible, and with a minimum of errors. They can help keep different departments on the same page. Checklists can even be used as a training tool for new employees. The benefits of completeness, consistency, and timeliness can be felt immediately.



## When a Task Becomes Second Nature, We Can Get Complacent, Forgetful

It is easy to fall into the trap of saying, "I'm an expert. I don't need a list to remind me what to do." Unfortunately, that's when you need a checklist most. When a task becomes second nature to us, we can get complacent and forgetful. How many times have you gone to the grocery store without a list and forgotten the most important item you needed? Missing one thing won't kill you but it takes a lot more time when you have to go back to the store a second time. A checklist should not be viewed as a crutch, but as a useful tool to improve efficiency.

## A Production Schedule is One Type of Checklist

Many builders already use one form of a checklist — a production schedule. A production schedule ensures that all steps are completed in the right order and in a timely manner. And it has the added benefit of letting everyone know where you are in the job. If you see the benefits of using this form of checklist, why not apply it to other areas of your business?

## Sample Checklist for Payment Processing

Checklists can enhance both simple and complicated jobs. In the Accounting Department, you can use a checklist for

processing accounts payable. It might look like this:

Code bill to company, job, and account number

- Enter bill into accounting system
- Stamp bill as entered
- File unpaid bill in pending file
- Sample Checklist for Project Start-up

On the more complicated side, you can use a checklist for starting a new project. It might begin like this:

- Prepare a timeline for closing based on signed contract
- Prepare list of items to be completed by buyer and seller prior to closing.
- Secure financing
- Choose name for project
- Design new product to fit building pad
- Select standard features
- Prepare construction budgets
- Design brochures
- Determine selling price
- Update Web site for new project
- Have Veterans, Novices Examine a Draft Checklist

To begin using checklists in your business, start with a complex task, or one for which steps are frequently forgotten. Ask those familiar with the task to write down the steps for doing it. Have several people review the list — one familiar with the task and one who is not. The person familiar with the task

will help fill in missing steps. The person unfamiliar with the task will help clarify steps. If multiple departments are involved, have each department create their portion of the checklist. Then get everyone in the same room to consolidate into one master list.

## Organize Lists to Suit Specific Tasks

A checklist should be organized to suit the task, often in chronological order. A production schedule wouldn't make sense if it was in alphabetical order. The new project checklist might make more sense if it were divided up by the departments involved; for example, estimating, finance, and marketing.

A checklist should be all-encompassing, whether or not you perform each step every time. It is easier to cross off an unneeded step than to try to remember to add it.

Jennifer Elder is the chief financial officer for Tiffany Construction and Development Corp., 321-259-5001 x110.

By Jennifer Elder

## CODE ANSWERS

1. 5 in. *Read 3 exceptions in this section.* -2006 IRC Section R602.3.2
2. 40% -2006 IRC Section R602.6 Drilling and notching-studs (1)
  - 24 inches. -2006 IRC Section R602.3.2 Top plate.
4. not -2006 IRC Section R505.3.5 Cutting and notching.
5. 24 in. -2006 Section R505.3.7 Floor cantilevers.
6. 3.5 in. -2006 IRC Section R506.1 General.



HEALTH INSURANCE BUILT FOR YOU

## IMPORTANT CONTACT INFORMATION

### FOR GROUP ADMINISTRATORS:

#### **Builders Benefits Sales & Marketing**

Address: 4507 N. Front St.  
Suite 300  
Harrisburg, PA 17110  
Phone: (888) 221-2550  
Fax: (717) 920-2794  
Email: [service@buildersbenefits.com](mailto:service@buildersbenefits.com)  
Web: [www.buildersbenefits.com](http://www.buildersbenefits.com)

#### **Builders Benefits Broker Operations**

Address: 4507 N. Front St.  
Suite 300  
Harrisburg, PA 17110  
Phone: (717) 920-8740  
Fax: (717) 920-2794  
Quotes: [quotes@buildersbenefits.com](mailto:quotes@buildersbenefits.com)  
Email: [fhrestak@buildersbenefits.com](mailto:fhrestak@buildersbenefits.com)  
Web: [www.buildersbenefits.com](http://www.buildersbenefits.com)

#### **Enrollment/Eligibility (Medical Only)**

Address: 4507 N. Front St.  
Suite 300  
Knoxville, TN 37934-3809  
Phone: (888) 221-2550  
Fax: (866) 491-2269

#### **Accounts Receivable (Medical Only)**

Address: 11803 Kingston Pike  
#305  
Knoxville, TN 37934-3809  
Phone: (866) 427-9571  
Fax: (865) 381-0588

#### **Premium Payments (Medical Only)**

Address: Builders Benefits, Inc.  
P.O. Box 822489  
Philadelphia, PA 19182-2289  
Lockbox #822489

### FOR MEMBERS:

#### **Member Customer Service (Medical Only)**

Claims Address: Coventry Healthcare Mngt. Corp.  
HeathAssurance Attn: Claims  
P.O. Box 7129  
London, KY 40742  
Phone: (866) 761-7448

#### **Members Appeals for Central PA (Medical Only)**

Address: Builders Benefits, Inc.  
c/o HealthAssurance  
P.O. Box 67103  
3721 TecPort Drive  
Harrisburg, PA 17106-7103

#### **Members Appeals for Western PA (Medical Only)**

Address: Builders Benefits, Inc.  
c/o HealthAssurance  
11 Stanwix Street  
Pittsburgh, PA 15222-1344

### PROVIDER INFO:

#### **Member Pre-Certification (Medical Only)**

Phone: 1-800-755-1135 (Eastern PA)  
Phone: 1-800-669-2202 (Western PA)  
Fax: 1-888-247-4791  
Address: Attn: UM  
PO Box 67103  
3721 TecPort Drive  
Harrisburg, PA 17106-7103

#### **Behavioral Health Services – Provided by UBH**

Phone: 1-866-369-8362

# 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: \_\_\_\_\_

Member of the Home Builders Association of the Alleghenies?

MAILING ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

Yes No

PHONE: \_\_\_\_\_

FAX: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

#### 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

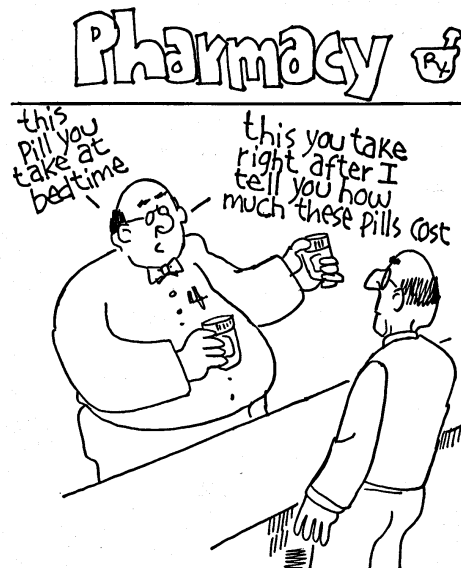
- All advertising contracts must be prepaid, please attach check payable to the H.B.A.A.
- All advertising must be supplied to the H.B.A.A. office a minimum of 2 weeks prior to the advertising month.

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  
February 2009**

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**President: Denny Squillario**

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**The next PBA Regional Meeting Is Thursday,  
February 5<sup>th</sup> at Nyko's Restaurant in Richland.**