

**Home Builders Association
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Johnstown, PA 15904**

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HOME BUILDERS

ASSOCIATION OF THE

ALLEGHENIES

N E W S L E T T E R

June 2008

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Johnstown, PA 15904
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email: info@hbaahomes.org



We are now offering to deliver the newsletter to you in several different ways:

1. We can mail you the newsletter as we have done so in the past.
2. We can fax you the newsletter.
3. We can email you the newsletter in PDF format.(preferred)

Let us know by calling us at 269-9268, by faxing us at 266-5108, or email us at info@hbaahomes.org



HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

JUNE 2008 NEWSLETTER

BOARD MEETING

Monday, June 9, 2008: The monthly Board of Directors meeting begins at 6:30 PM at **Alan's Restaurant (the former Lombardo's Restaurant)**.

GENERAL MEMBERSHIP MEETING

No General Membership meeting this month. Monthly meetings will resume in September 2008

NO GENERAL MEMBERSHIP MEETING

GENERAL MEMBERSHIP MEETINGS:

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

June	no meeting
July	no meeting
August	no meeting
September	08, 2008
October	06, 2008
November	03, 2008
December	Christmas Party

BOARD OF DIRECTORS MEETINGS:

6:30 p.m. at / Second Monday of the month

June	09,	2008
July	14,	2008
August	11,	2008
September	15,	2008
October	13,	2008
November	10,	2008
December	08,	2008

A Special Thank You to Businesses That Have Sponsored a General Membership Meeting recently. These Companies have Supported our Home Building Association.

**KOHL BUILDING PRODUCTS
THE LONG BARN INC.
iLEVEL by WEYERHAEUSER
PEACH TREE DOORS AND WINDOWS
MEDALLION CABINETRY
BRETT INSURANCE
LAUREL ASPHALT
THE DOW CHEMICAL COMPANY
WHISPERING PINES ICF SUPPLY**

**USI AFFINITY
BABCOCK LUMBER, NOVA BRICK AND
SIMPSON STRONG TIE
B. K. ENTERPRISE -SUPERIOR WALLS
ALLIANCE WHOLESALE SUPPLY INC.
PENNSYLVANIA BUILDERS BENEFITS
3M PRODUCTS
MIHALKO GENERAL CONTRACTOR**

GENERAL MEMBERSHIP MEETING SPONSOR

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

State College, PA
11/16/08 - 11/18/08
Marriott in
Cranberry Township

call Lynn Gramling at 535-7761.

PBA BOARD MEETINGS:
07/24/08 - 07/26/08
Nittany Lion Inn in

H.B.A.A. HOMESHOW
MARCH 20-22, 2009

For more information watch this newsletter, watch the HBAA website at hbaahomes.org or

PET-FRIENDLY HOME DESIGN

Pets have a significant role in American family life. The American Pet Products Manufacturers Association estimates six out of every 10 homes have a pet and owners spend more than \$40 billion a year on their furry family members.

You don't have to sacrifice style to accommodate the pets in your home, however. Here are ways you can incorporate design features in your home that are easy on your pets, but also on the eyes!

- Unless you have successfully trained your pets to stay off the furniture, incorporate fabrics and styles which lend themselves to your pet's favorite sleeping spot. To help disguise pet fur on your sofa and chairs, match the fabric to your pet's fur color or choose patterns over solids. Select fabrics that are durable and easy to clean; good choices are leather, Ultrasuede® or Crypton® -- a synthetic fabric resistant to stains, odor and moisture.
- When selecting paint finishes for your home, go for satin or semi-gloss finishes over flat-finish. They are easier to clean and scratches, streaks and dirt aren't as noticeable.



- If you are putting in hardwood flooring, choose a wood that has a light or medium finish over darker woods which emphasize scratch marks more. If you have older dogs or young puppies, install carpeting on the stairs to keep them from slipping.
- To keep the legs of your furniture from being used as a chew toy or scratching post, choose furniture that has metal frames rather than wood.
- Keep your kitchen tidy by installing a feeding drawer in your cabinetry that pulls out during meal time then closes to hide the bowls and food when guests visit. Also, consider adding an alcove with a comfortable and stylish dog bed to keep Fido out from under your feet when you cook.
- Replace your standard showerhead with a detachable hand-held showerhead in your bathroom to make it easier to bathe your pet. If there's space, install a small dog shower in your mudroom or storage area so you won't have a dirty bathroom after you've cleaned up your dog from a muddy day out in the yard.

JSTC Employees Federal Credit Union

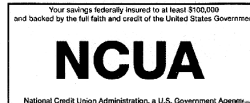
211 College Park Plaza
Johnstown PA 15904

PH: 814-266-6222
TollFree: 1-800-994-9993

www.jstc.net

We Are Your Credit Union! How May We Help You?

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- INTEREST BEARING CHECKING ACCOUNTS
- MONEY MARKET SAVINGS AND CHECKING ACCOUNTS
- IRA'S
- CERTIFICATES
- AND MUCH MUCH MORE!



STEEL PRICES CLIMBING, despite lower construction demand Dow Jones MarketWatch recently reported that prices for steel have increased due to overseas demand and a drop in imports. Despite a weakened U.S. demand from construction and auto manufacturing, prices have continued to rise as demand from China and other nations has increased.

WALL STREET JOURNAL expert discusses government intervention in housing decline As indicators show a growing number of homeowners who owe more than their homes are now worth, legislators are considering possibilities for government intervention. David Wessell of the Wall Street Journal discusses why a plan now under consideration in Congress deserves consideration to add stability to today's housing market.

WHAT WILL A HOUSING STIMULUS PACKAGE DO FOR YOU?

The faltering economy is hurting hard-working families across our community. Soaring gas and food prices are pinching pocketbooks and the mortgage crisis is hitting consumers and the housing industry very hard.

The housing industry plays a critical role in the nation's economy. Congress is currently considering a variety of measures to help bolster housing and the economy and avert a recession. But what do these proposals mean to you — the average citizen?

The House and Senate have each passed housing stimulus provisions designed to help struggling home owners, jump-start the housing market, save jobs and restore consumer confidence. But the packages are not the same. And the entire effort could be derailed if the two sides — and the White House — can't agree on a single, comprehensive package.

Here are some of the key elements that need to be included in a final housing stimulus package that the President can sign into law in order to truly benefit Americans and get our economy moving in a positive direction once again.

Temporary home buyer tax credit. The ability to deduct the mortgage interest you pay from your taxes is already a great financial incentive to own a home. With a tax credit, first-time home buyers will be able to reduce their taxable income the first year after buying a home and get a bigger refund or a lower tax bill.

This will help get the ball rolling and sell homes that have been sitting

on the market for months. Sellers will in turn buy new homes. Demand will increase, and home prices will stabilize. Stable prices will protect both existing home owners who may need to refinance their loans, and sellers who can't afford to take a loss.

FHA modernization. The FHA program helps get affordable mortgages for borrowers with less-than-ideal credit ratings or limited down payment cash. But the current program has outdated systems and procedures. If it's not modernized, declining activity and inefficient processes could result in taxpayers bearing some of the costs.

The limits for FHA-eligible loans need to increase to be more in line with current home prices; the amount of money required as a down payment by borrowers who prove they will be able to make the payments needs to be lower; and the FHA program needs more flexibility so it can operate more efficiently and be more responsive to changes in the marketplace.

GSE reform. Freddie Mac and Fannie Mae are government-sponsored enterprises (GSEs) that help lenders give more money to more home buyers. Changing the way they are regulated will allow more programs to be offered and free up funds for home purchases or to refinance troubled loans.

Mortgage revenue bond program. This program helps finance the purchase, rehabilitation or improvement of single-family residences for low- and moderate-income families and individuals. Expanding this program will help

distressed borrowers who need to refinance their home loans, and will mean less homes will go into foreclosure. It will also provide more mortgages for first-time home buyers.

Net operating loss carryback. Businesses that lose money in 2008 and 2009 would be able to use those losses to offset taxes they paid for the previous four years, instead of the two years allowed in the current law. It will give businesses that are suffering additional financial resources to get through the economic downturn, which will help them avoid laying off employees or even shutting their doors. More than half a million homeowners could benefit if these provisions are included in the final housing stimulus package that is adopted, which would in turn help all Americans.



**MEMBERS
ON THE MOVE**
Walt Brosius and Walt
Freidhoff attended the Youth
Build Program Curriculum
meeting.

YOU ARE INVITED
to Bob Feather's 80th
Birthday Party on July 5th
at Windber Rec at
2:00PM.
It is a Pig Roast!



NEWSLETTER ADVERTISING

Home Builders Association of the Alleghenies

Richland Square III, 1397 Eisenhower Blvd., Johnstown, PA 15904

Phone: (814)269-9268 Fax: (814)266-5108

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?

YesNo

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 _____

FLUDDER'S CORNER

PECANS IN THE CEMETERY On the outskirts of a small town, there was a big, old pecan tree just inside the cemetery fence. One day, two boys filled up a bucketful of nuts and climbed the tree out of sight and began dividing the nuts. "One for you, one for me. One for you, one for me." Said one boy. Several dropped and rolled down toward the fence. Another boy came riding along the road on his bicycle. As he passed, he thought he heard voices from high inside the cemetery. He slowed down to investigate. Sure enough, he heard, "One for you, one for me." He just knew what it was. He jumped back on his bike and rode off. Just around the bend he met an old man with a cane, hobbling along. "Come here quick," said the boy, "you won't believe what I heard! Satan and the Lord are down at the cemetery dividing up the souls." The man said, "Beat it kid, can't you see it's hard for me to walk." When the boy insisted though, the man hobbled slowly to the cemetery. Standing by the fence they heard, "One for you, one for me. The old man whispered, "Boy, you've been telling the truth. Let's see if we can see the Lord." Shaking with fear, they peered through the fence, yet were still unable to see anything. The old man and the boy gripped the wrought iron bars of the fence tighter and tighter as they tried to get a glimpse of the Lord. At last they heard, "One for you, one for me. That's all. Now let's go get those nuts by the fence and we'll be done. They say the old man made it back to town a full 5 minutes ahead of the kid on the bike.



IS YOUR BUSINESS READY TO COMPLY WITH OSHA EQUIPMENT STANDARDS?

As of May 15, a new Occupational Safety and Health Administration regulation requires employers to pay for personal protective equipment that their employees use.

Employers must provide personal protective equipment to both full-time and part-time employees at no additional charge. The new regulation only pertains to equipment required by OSHA and employers must only purchase equipment that their employees use in the workplace.

Although previous OSHA standards specify that employers should pay for personal protective equipment, it did not say employers were obligated to pay. According to the OSHA website, "Health standards issued after 1978 have made it clear the employer is responsible for providing necessary personal protective equipment at no cost to the employee."

Under the new OSHA regulation, employers will not have to provide certain items that employees can wear off the job. Employees will still need to purchase everyday clothing, items used for protection from the weather and steel-toe boots or shoes, none of which are covered under the new regulation.


OSHA claims that personal protective equipment regulations originally intended for employers to take financial responsibility for making the workplace safe. However, there are additional benefits for both employers and employees who comply with the new regulation. OSHA believes that the revised regulation will improve protections for employees required to wear personal protective equipment. Also, qualified employers, who know the most about hazards in the workplace, will select appropriate protective equipment.

In addition, the new regulation will likely reduce the risk of personal protective equipment misuse by employees, since employers will control their selection, issue and use. Also, since employees no longer have to fund personal protective equipment, they will likely act within the regulation standards.

The new regulation also requires employers replace all personal protective equipment when necessary, except when employees have lost or intentionally damaged items.

The new OSHA regulation suggests that employers should enforce discipline and work rules regarding workforce safety in an appropriate manner and encourages them to implement a policy that enforces the revised regulation as soon as possible.

Article provided by PBA



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GET ONLINE AND GET VALUABLE INFORMATION FOR YOUR BUSINESS.

Visit our HBAA website for the latest information and happenings at the local Home Builders Association of the Alleghenies.. It is hbaahomes.org
There is a ton of information at your fingertips.

Visit the Pennsylvania Builders Association website for more information about what is happening in the Pennsylvania building industry. Pabuilders.org

Visit the National Association of Home Builders website for information about the nation's building industry. Nahb.com

You'll be surprised what you can learn.

ATTENTION HBAA MEMBERS

FOR HEALTH INSURANCE COVERAGE CALL:

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President

MEMBERS AFFECT LEGISLATION THROUGH PBA'S HAMMERS & GAVELS CLUB

The Hammers & Gavels Club represents an elite group of PBA members who want to improve the legislative environment for the homebuilding industry in Pennsylvania. Members of the club play an active role in securing the future of the homebuilding industry.

The Hammers & Gavels Club uses members' extensive building knowledge and business relationships to encourage public policies that keep housing safe and affordable. This prestigious group of PBA members speaks with state legislators on behalf of the housing industry.

All PBA members can join The Hammers & Gavels Club and need no prior knowledge about the Pennsylvania legislature or PBA issues. PBA sends material about the housing industry legislation to club members as important issues arise. This material will inform members about how a given issue affects the housing in Pennsylvania and provides PBA's message regarding the issue.

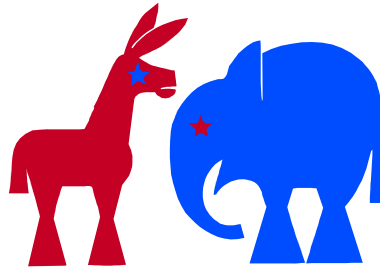
As a member of The Hammers & Gavels Club, members have access to a variety of benefits. Members receive a government affairs priority folder that includes detailed summaries of PBA's

legislative and regulatory priorities. It also includes techniques for successfully communicating with lawmakers.

Members of The Hammers & Gavels Club also develop many networking opportunities among elite PBA members and Pennsylvania legislators. For members of the club, these relationships can strengthen the future of their businesses and encourage growth within the homebuilding industry.

More than 300 members of The Hammers & Gavels Club throughout Pennsylvania share the grassroots lobbying efforts for PBA. Members of the club have the unique opportunity to help secure a better future for their business, state and the homebuilding industry.

For more information, contact Jill Pento at (800) 692-7339, ext. 3028, or e-mail her at jpento@pabuilders.org.



REGISTER EARLY FOR THE ANNUAL HBAA GOLF OUTING!!!

Join us on Friday July 11th 2008 at Ebensburg Country Club

11:30 Tee Time / Shot Gun Start

Arrange your own foursome or we will pair you.

Dinner will be served after golf

Prizes are given at dinner

For questions call : Chuck Bowser 266-3657

or Jim Buhaly at 322-4345

\$60 per person (only Dinner \$35) Check Payable to:

Home Builders Association of the Alleghenies

Mail to: Jim Buhaly, 312 Ranch Road,
Johnstown, PA 15909

Consider becoming a Tee Sponsor this year.

TEE SPONSORSHIPS ONLY \$100 - Silver Sponsor \$500 - Gold Sponsor \$1,000 - Platinum Sponsor
TEE SPONSOR WITH GOLFER \$125 - Silver Sponsor with 1 golfer \$500 - Gold Sponsor with 4 golfers \$1,000 - Platinum Sponsor with 8 golfers

OUR LOCAL YOUTH BUILD PROGRAM WILL BENEFIT FROM THE OUTING!!

I/We want to attend the annual HBAA golf outing

_____ number of golfers

NAME(S) _____

HANDICAP(S)? AVERAGE SCORE(S) _____

TEE SPONSOR (Exact Name): _____

LEVEL OF TEE SPONSOR: _____





DO YOU KNOW THE CODE?

- 1 The required exit door shall be a side-hinged door not less than ____ feet in width and ____ feet, ____ inches in height.
- 2 The garage shall be separated from the residence and its attic area by not less than ____ inch gypsum board or equivalent applied to the garage side.
- 3 All emergency escape and rescue openings shall have a minimum net clear opening of ____ square feet. Minimum opening height shall be ____ inches. Minimum opening width shall be ____ inches.
- 4 Openings from a private garage directly into a room used for sleeping purposes shall ____ be permitted.
- 5 Openings between the garage and the residence shall be equipped with solid wood doors not less than ____ inches, or ____-minute fire-rated doors.
- 6 There shall be a floor or ____ at the top and bottom of each stairway..

KNOW THE LAW BEFORE HIRING TEENS

Home builders who are thinking about hiring teens for summer work need to know the laws governing the employment of minors.

For example, under the Fair Labor Standards Act (FLSA), minors are not allowed to work in excavation,



manufacturing explosives and mining; cannot operate many types of power-driven equipment; and cannot participate in any other occupation that is considered hazardous.

There are exemptions for certain ages and functions, for family members and for 16- and 17-year-old apprentices and student learners, so

builders need to carefully review the regulations.

To download the Department of Labor's (DOL) reference guide, the "Construction Employers Quick Guide to Teen Workers Rules," www.youthrules.dol.gov or for more information www.dol.gov/dol/topic/hiring/workersunder18.html

•• Falling house prices pose a huge risk to the U.S. economy and to the financial markets. Falling prices decimate the quality of outstanding mortgages (whole loans and securities structures), leading to progressive tightening of lending standards in primary mortgage markets. This tightening process further weakens effective homebuyer demand while falling mortgage quality feeds the upswing in foreclosures that dumps more supply onto glutted markets —putting more downward pressure on house prices from both directions.

CODE ANSWERS

- A. 3 ft., 6 ft. 8in. -2006 IRC Section R311.4.2 Door type and size
- B. 44 in. -2006 IRC Section R310.1 Emergency escape and rescue required.
- C. 5.7 sq. ft., 24 in., 20 in. -2006 Section R310.1.3 Minimum opening area *Note: that the required area is 5 sq. ft. When the window is a grade floor opening.*
- D. Not -2006 IRC Section R309.1 Opening protection.
- E. 1 3/8 in., 20-min. - 2006 IRC Section R309.1 Opening protection.
- F. Landing -2006 IRC Section R311.5.4 Landings for stairways. *Exception: At the top an interior flight of stairs, including stairs in an enclosed garage, provided a door does not swing over the stairs.*

