

HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

MARCH 2009 NEWSLETTER

BOARD MEETING

Monday, March 9, 2009: The monthly Board of Directors meeting begins at 6:30 PM at **Nyko's Restaurant (the former Lombardo's Restaurant)**.

GENERAL MEMBERSHIP MEETING

Monday, March 2, 2009: The General Membership meeting for March is Monday at Nyko's Restaurant in Richland. (The former Lombardo's Restaurant) Cocktails at 6:30 PM and dinner at 7:00 PM. Arlene Miller from the PBA will be attending.

GENERAL MEMBERSHIP MEETINGS:

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

March	02, 2009
April	06, 2009
May	18, 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

March	09, 2009
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

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 February 27th.

BE A WINNER

If you RSVP the general membership meeting before noon on Friday, you could be the meeting's RSVP winner and win \$10 in cash.

SPONSORS

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

We didn't want to do this, but, due to lack of sponsors

The General membership meeting cost is \$10 each person.

We were proud to be able to have free dinner meetings for our members for so long. We were one of the only locals in the state that could do this, but we have to impose a small charge due to fewer sponsors. General membership meetings are still a bargain. Our meal expense at the general membership meetings are always over \$10 per person. Also, at our meetings you can hear the latest updates on issues that effect your business: The New Code, contractor registration, etc.

If your business sponsors a general membership meeting, or you obtain a sponsor for a general membership meeting within the calendar year, then your meetings are free for the balance of the year. Hopefully all members will help us find sponsors. The cost of sponsoring a meeting is \$500 and the price of a co-sponsor is \$250.

U.S. SENATE RESPONDS TO BUILDING INDUSTRY, ADDS HOME BUYER INCENTIVES TO STIMULUS BILL

The U.S. Senate voted Feb. 4 in favor of an amendment to the economic stimulus bill currently under consideration by the Senate this week. Sens. Joe Lieberman, I-Conn., and Johnny Isakson, R-Ga., sponsored the amendment, which provides a tax credit to those who buy a home in the next year. The tax credit is the lower of the following: a flat \$15,000 or 10 percent of the purchase price. Unlike the incentive passed in 2008, the credit will not have to be repaid unless the home is sold within two years. Gene Kreitzer, PBA president, expressed his appreciation for all PBA members who joined the national effort to contact senators to urge the passage of this bill.



MEMBERS ON THE MOVE

HBAA Strategic Planning was attended by: Arlene Miller, Tim Leventry, Dennis Squillario, Jan Lechene, Leon Lechene, Ruth Leventry, Chet Fluder, Lynne Gramling, Jim Kirsch, Walt Freidhoff, Dave Shoemaker, and Pat Dumm.

The Graduation Ceremony of the Youth Build Program was attended by Walt Brosius, Walt Fredhoff. And Denny Squillario

Lynne Gramling attended the Altoona/ Blair County Builders Show.

Leon Lechene is going to the *Green Builders Association* in Harrisburg

Many members attended the PBA regional meeting: Pat Dumm, Jan Lechene, Leon Lechene, Ruth Leventry, Tim Leventry, Dennis Squillario, and Walt Cyran.



Leventry, Haschak & Rodkey, LLC

Attorneys at Law

Timothy C. Leventry, LL.M.

Phone: 814-266-1799
(Fax): 814-266-5108
E-mail: tleventry@lhrklaw.com
Website: www.lhrklaw.com

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

PBA MEMBER REBATE PROGRAM.

Members Average \$816 per year in rebates.

The PBA's rebate program rewards both builders and remodelers for product loyalty. It provides huge savings for members - an average of \$816 per enrolled member.

Simply for telling PBA what products you use and telling them when you close on a home you receive a rebate. Participation in the program is free and saving your receipt isn't required. They do the paperwork and send you a check quarterly.

Once you register they send you a manufacturer guide, asking about the items used in the home(s) etc. Complete the guide and return it. That's it.

You can register on line at www.pabuilders.org or there is a registration form and more detail information at each HBAA general membership meeting.



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?

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 _____

FLUDDER'S CORNER





DO YOU KNOW THE CODE?

- 1 Foundations for masonry chimneys shall be constructed of concrete or solid masonry at least ____ inches thick.
- 2 Chimneys that pass through a soffit or cornice shall have a minimum air space clearance of ____ inch.
- 3 All wood beams, joists, studs and other combustible material shall have a clearance of not less than ____ inches from the front faces and sides of masonry fireplaces....
- 4 Holes in steel wall studs shall not exceed ____ inches in width or ____ inches in length.
- 5 Interior load-bearing steel stud walls shall be located directly above load-bearing walls with a maximum tolerance of ____ inch between the centerline of the studs.
- 6 The construction of braced walls may be of gypsum board with a minimum ____ inch thickness.

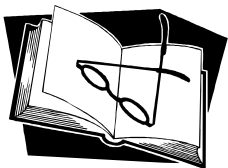
GOVERNMENT INCENTIVES, LOW INTEREST RATES LEAD TO SIX MONTHS OF GROWTH IN MORTGAGE MARKET

Incentives and low interest rates prompted first-time Australian homebuyers during the second half of 2008. According to recent coverage from The Age, a Melbourne newspaper, first-time buyers accounted for more than one-fourth of mortgages in December, as first time buyers share of the market grew for six months. To encourage home sales, the government doubled the first-time buyers "grant" to about \$9,300 and tripled the "grant" to about \$14,000 for those buying newly built homes. (Both grants have been converted to U.S. currency.) In addition to the grants, lower rates have encouraged buyers. The Australian Reserve Bank lowed the rate four points in September to 3.25 percent, its lowest rate in 45 years. These encouraging results from Australia suggest that the remedies proposed by NAHB and "Fix Housing First" will help improve the U.S. economy.



BUILDERS MUST COMPLY WITH MORTGAGE LICENSING REQUIREMENTS

Under the requirements set forth in a package of mortgage related state laws passed earlier this year, builders offering mortgages are now required to be licensed. Builders had previously been exempt from this requirement. The mortgage licensing requirements set educational requirements needed to earn and maintain licensure. The department will not enforce these requirements until December 2009 because adequate training programs are not yet available. For the initial licensing, professionals must complete 12 hours of education and testing. They must complete six hours per year to maintain licenses in subsequent years. Information about the license process is available online at www.stateregulatoryregistry.org/nmls. Or calling (240)386-4444.



CODE ANSWERS

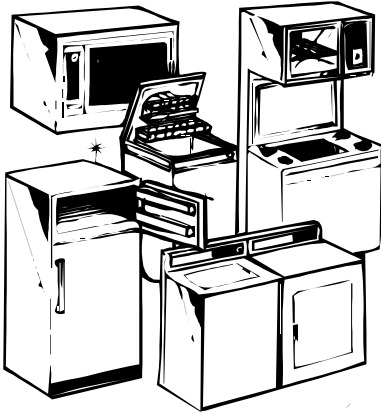
1. 12 in. *And shall extend at least 6 inches beyond the face of the foundation or support wall on all sides.* -2006 IRC Section R1003.2 Footings and foundations.
2. 1 in. *Note: that the chimney must be located entirely outside the exterior walls of the building.* -2006 IRC Section R1003.18 Chimney clearances.
3. 2 in. *and not less than 4 inches from the back of masonry fireplaces. Review the 4 exceptions in this section.* - 2006 IRC Section R1001.11 Fireplace clearance
4. 1 ½ in. 4 ½ in. *See Figure R603.2(3)* -2006 IRC R603.2 Structural framing (Items 4-5).
5. 3/4 in *Can also be supported on foundations.* -2006 IRC R603.1.2 In-Line framing.
6. ½ in. *When placed on studs a maximum of 24 inches on center and fastened at 7 inches on center with nails. Read the 8 methods and an exception in this section.* - 2006 IRC Section R602.10.3 Braced wall panel construction methods (Item 5)



NEW ENERGY TAX CREDIT TO BOOST DEMAND

FOR RENOVATION JOBS

- article provided by NAHB 02/16/09



Beefed-up tax credits for energy-efficient home improvements in the new economic stimulus package are expected to help increase demand for green renovation projects this year and next.

The IRS Section 25C tax credit for existing homes, which had expired at the end of

2007, was reinstated as part of the economic rescue package passed by the Bush Administration last fall. Installing energy-efficient windows, doors, roofing and insulation as well as furnaces, air conditioners and heat pumps all qualified for the credit.

But remodelers found that the terms of the 25C credit - equal to only 10% of the cost of each product and with a lifetime cap of \$500 - weren't quite strong enough to get enough home owners off the fence and into a contract.

Under the stimulus legislation signed by President Obama, the percentage of the cost and lifetime cap have been tripled to 30% and \$1,500, respectively; the list of eligible improvements has been expanded and the deadline for applying has been extended through the end of 2010.

The new tax credit also is in alignment with industry research showing that remodeling and retrofitting the nation's older homes will have a far more significant impact on reducing residential energy consumption than meeting even the most aggressive efficiency goals for new homes, according to Greg Miedema, CGR, CGB, CAPS, chairman of NAHB Remodelers.

"These new tax credits are another way that the home building industry can combat the potential effects of global climate change by encouraging home owners to make energy-efficient improvements to their homes," said Miedema.

A 2008 California study showed that homes built before 1983 were responsible for 70% of the greenhouse gas emissions related to single-family envelope energy consumption.

The study also found that spending \$10,000 to retrofit a 1960s home could save 8.5 tons of carbon at a cost of \$588 to \$1,176 per ton, depending on existing tax credits and incentives. By comparison, increasing the energy efficiency of a new home 35% over current state requirements would cost about \$5,000 and would reduce emissions by 1.1 tons at a cost of \$4,545 per ton.

The bottom line is that retrofitting existing homes with energy-efficient features is four to eight times more carbon- and cost-efficient than adding further energy-

efficiency requirements to new housing, the study showed.

Tax Credit How-to

Details on qualifying improvements will soon be available at www.irs.gov/pub/irs-drop/n-06-26.pdf the IRS Web site.

Remodelers should familiarize themselves with the model types and products that qualify for the tax credit so they can advise their customers. However, they do not need to give their clients the product sales receipts to verify the claim. A certification statement such as Energy Star qualification - part of the manufacturer's product information - will suffice.

Home owners should submit the appropriate schedule forms with their tax returns and should 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
- A declaration that the certification statement is true

For more information, e-mail Elizabeth Odina at NAHB, or call her at 800-368-5242 x8570.

TAX CREDITS FOR ENERGY EFFICIENCY

Federal tax credits from energy - efficient improvements have returned for 2009. The energy - efficient tax credits cover a host of home and commercial building modifications made in 2009. The credit, however, does not apply to energy - efficient improvements made in 2008. A number of Web sites offer information:

- **Air-Conditioning, Heating and Refrigeration Institute** www.ahrinet.org/Content/FederalEnergyEfficiencyTaxCredits_855.aspx
- **Alliance to Save Energy** www.ase.org/content/article/detail/2654 Offers details on the revived energy - efficient home improvement tax credit for consumers and businesses.
- **Energy Star** www.energystar.gov Click "Tax Credit Under the Energy Bill" on the lower right side of the page to learn about different products that come with a tax credit.
- **Residential Energy Services Network** www.natresnet.org/taxcredits/default.htm Features IRS rules for energy - efficient tax credits.
- **Department of Energy** www.energy.gov/taxbreaks.htm Provides overview of energy - saving improvement tax credit.

(Per Indiana Armstrong Builders Association February Newsletter)

TIPS TO SURVIVE THE ECONOMIC DOWN TURN AND TAKE ADVANTAGE OF UNIQUE OPPORTUNITIES

Conserve Cash — Cut Costs

Reducing cash expenditures requires rethinking every aspect of business. In a down market, the goal is for the business to survive long enough to weather the down cycle. In order to accomplish this, you need to be able to operate twice as long on half the cash. Reduce overhead operating expense every place you can. Common expenses that can be cut include:

Staff: Most businesses can operate just as effectively, perhaps more so, with far fewer people. Experts can usually reduce payrolls by about half within the first 60 days. Work toward a skeleton team, but take care to comply with the U.S. Department of Labor [Worker Adjustment and Retraining Notification](#) (WARN) Act requirements, but eliminate dead weight.

Office Space: Evaluate the business' square footage needs. Are you using all the space you have, or could you operate out of smaller facilities? Renegotiating your lease, subleasing or selling the building can allow you to cut costs or bring more cash into your business during the down market.

Outside Services: Are you paying third parties for services that could be done inhouse?

Inside Services: Likewise, would it be less expensive to outsource some tasks that are now being done in house, i.e., hiring an accounting firm instead of maintaining an accounting staff.

Non-Critical Expenses: That lawsuit that you once thought was very important to pursue is probably not critical to everyday operations. Neither is marketing or advertising in a down market. Reducing or eliminating these expenses can free up cash to sustain core activities.

Protect Against Personal Liability — Keep Personal Assets Separate When desperate, principals often decide to increase their own personal exposure rather than let their business to fail. This is a terrible mistake.

Pay the Payroll Taxes. This is a must. You are better off missing a payroll than not paying the taxes. The payroll tax liability is often viewed by employers as the “bank of last resort.” The problem is that you can never, ever escape the resulting personal liability.

Do Not Guarantee Trade Debt. If your business cannot pay the debt and a lawsuit is threatened, let them sue the business. Do not agree to sign for it personally. Collection lawsuits take time. Use the time to try to pay the debt off. If you still cannot pay by the time the judgment was

obtained, then the business was probably doomed anyway, so don't expose personal assets to business liabilities.

Reconsider Existing Debt. Carefully consider your existing liability to your bank or lender. If they are asking you to increase your exposure, determine what you are getting in return? Keep in mind that this downturn is expected to last another two years. If your business can't survive that long, a temporary extension won't help.

Don't Use Retirement Assets to Pay Company Debt. Your retirement assets already have legal protection from creditors. In the event you have to consider a personal bankruptcy filing, these assets are generally exempt and you would be able to keep them. Don't use this protected money to pay your company's debt.

Don't Cross Collateralize. If you have more than one business or entity with assets, your lender may ask you to “cross collateralize” or pledge assets from another entity to protect the loan. Don't. Remember, you initially set up these assets separately in order to protect them in one of them failed. Cross collateralizing destroys that protection.

Work With Your Lien Holders

Most lenders are willing to work jointly with borrowers. They really don't want to own your project or property and, in general, would rather try to jointly market than foreclose. In today's market, the issue is trust. Does your lender trust you? If he does, he will almost always work with you. If he doesn't, he will ask you to turn over operations to a trustworthy operator.

Asset Sales in Bankruptcy — Watch for Bargains and Opportunities In Chapter 7 bankruptcy cases, an appointed trustee who is not related to the company arranges to sell all assets that have any apparent equity. Even in a Chapter 11 reorganization bankruptcy, most businesses cannot successfully reorganize without selling assets. Generally bankruptcy cases are simply a forum to sell assets. Watch the papers and trade publications in your area. Most sales of any size are advertised. The word “bankruptcy” is almost always prominent.

Private Sales. Usually, but not always, these sales are conducted as auctions. If there is a particular asset or piece of



equipment that you are interested in purchasing, do not hesitate to make an offer. Even if the trustee does not accept your first offer, you've started negotiations. Haggling is normal and bargains are the order of the day.

Bankruptcy Trustees.

You can get a list of the local trustees and ask to be put on their mailing lists for any future sales. Trustees are interested in the best combination of price and terms. If you are aware of a bankruptcy case that has assets and are interested in buying, call the trustee directly. Always keep in mind that it is all about the money. If it is a significant asset, consider building into your offer a “break-up fee” or cost reimbursement provision to cover your costs in case you are not the winning bidder. (The trustee might refuse, but there is no harm in asking.) Some, but not all, trustees are lawyers. However, you do not need a lawyer to do a simple asset purchase in most bankruptcy cases.

Show Up and Bring Your Money. If a sale is advertised as an auction, you should show up. Many times the sales are not well attended. Even when a sale is conducted in court, the judge will almost always ask if there are any other interested parties in the courtroom who want to bid. As a buyer, so long as you have authority to act for your company or enterprise, and the court is satisfied, you can bid without a lawyer. There may be time limits on closing the purchase, but the court or trustee will explain these and ask if you or your company agree to the deadlines. Although the market has fallen, following the preceding tips can help you weather the storm. By reducing expenses on non-critical elements of your business, you may even be able to conserve enough cash to add value to your business by purchasing from a bankruptcy asset sale.

Stinson Morrison Hecker LLP, with more than 360 attorneys in nine offices and five states, has experience in more than 45 practice areas and represents clients in a full range of corporate, transaction and litigation matters. For more information, visit <http://stinson.com>. NAHB's BizTools (www.nahb.org/biztools) has more than 300 business management resources, organized in a user-friendly way, to help builders improve their efficiency and profitability.

Home Builders Association of the Alleghenies
Proposed Strategic Plan – Developed January 31, 2009

Mission Statement:
Defines who we are today.

Based in Cambria County, the Home Builders Association of the Alleghenies is a professional organization of business people involved in all phases of building and remodeling that strives to:

- provide trusted and quality services to the community, and,
- educate our members on industry issues, requirements and resources.

Vision Statement:
Defines who we will be in 3-5 years.

The Home Builders Association of the Alleghenies is recognized as the most respected, motivated, dedicated organization representing the Cambria County area in the building industry.
We provide the highest quality in home building services for the benefit of our community.

Goals and Objectives:
The bridge between the Mission and Vision statements.

Public Awareness

- A. Provide volunteers for community projects.
- B. Utilize members to promote association activities/events in various publication/advertisement venues.
- C. Develop a plan for effective communication with local news media.
- D. Promote members and their services to the general public.

Member Involvement

- A. Continue to offer social & networking activities.
- B. Provide opportunities for potential members.
- C. Engage volunteers to serve on committees.
- D. Conduct annual leadership and governance review.

Membership Recruitment and Retention

- A. Recruit 5 new members a year for 3 years.
- B. Engage associate members in recruitment efforts.
- C. Develop new member promotional programs.
- D. Educate new & existing members on local, state and national benefits.
- E. Review political activity involvement.

Education

- A. Provide code training classes.
- B. Provide educational resources.
- C. Provide educational sponsors at general membership meetings.
- D. Make available contract forms.
- E. Provide builder certification programs.
- F. Enhance educational opportunities.
- G. Actively engage in workforce development.

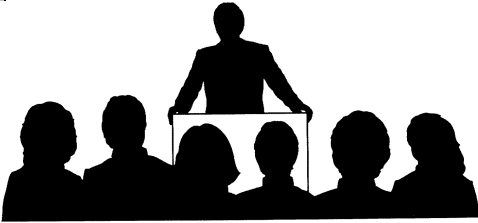
Increase revenue

- A. Create local affinity programs
- B. Increase sponsorship and advertising involvement.

Member Services

- A. Distribute available resources to members and potential members.
- B. Gain accurate member information for internal and external purposes.
- C. Create member-consumer resolution process.

NEW HOME IMPROVEMENT REGISTRATION LAW IMPACTS LOCAL BUILDERS



The Home Builders Association of the Alleghenies will make information available about the law to help builders understand the new registration process as it becomes available

The Home Builders Association of the Alleghenies is planning to offer its members and other builders in the county an opportunity to learn more about a new law going into effect July 1, 2009, which will require home improvement contractors to register with the state Attorney General's office to do business in Pennsylvania. An informational session is planned for May 18th 2009.

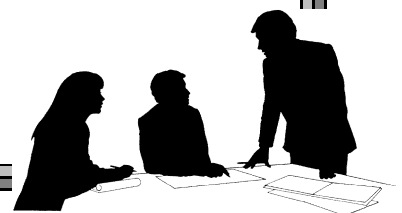
Contractors doing more than \$5,000 of home improvement work annually will receive a registration number that must be displayed on their contracts, promotional materials and business cards. Consumers then will be able to use this number to learn if complaints have been filed against a business and to report any concerns they have with a home improvement project.

In unison with the Pennsylvania Builders Association, the Home Builders Association of the Alleghenies will be working with its members to walk them step-by-step through the state registration process. For instance, the new registration law will require that home improvement contracts include certain critical details. Failure to meet the requirements of the law could lead to investigation and even prosecution by the state Attorney General's office.

Contractors working in Cambria County who want to be properly prepared for state registration should attend this important meeting. For more information, please watch this newsletter or contact us at 269-9268.

"The new law contains provisions about home improvement contracts, insurance coverage levels, advertising and other components," stated Denny Squillario, president for the Home Builders Association of the Alleghenies. "Contractors who want to make sure they aren't violating the new law come July 1 should contact us for assistance. We'll serve as a comprehensive resource on the registration process for builders throughout the county."

The Home Builders Association of the Alleghenies's **presentation** on the many changes brought by the new home improvement registration law is planned for **May 18th, 2009 at Nyko's Restaurant**. Registration is required and the cost is \$25 per member and \$35 per non-member. As more information is available we will be updating the newsletter and our webpage at www.hbaahomes.org. Space may be limited. Members of HBAA can pre-register for the meeting by calling the HBAA office at 269-9268 or faxing us at 269-1429.



ARLENE MILLER FROM P.B.A. WILL ATTEND THE MARCH 2nd GENERAL MEMBERSHIP MEETING

Arlene Miller from the Pennsylvania Builders Association will be attending our March General Membership Meeting. Arlene is very knowledgeable in the PBA and NAHB activities. These organizations offer many advantages to our members and most of our members do not take advantage of them. Builders can save money and get help from these resources.

- Networking opportunities with some of the most successful business leaders in your community
- On-staff experts ready to answer questions you have regarding the UCC, environmental and other building issues
- Immediate access to an archive of critical housing data, such as building code requirements and housing statistics.
- Subscriptions to outstanding publications
- E-mail delivery of daily builder news clippings
- The PBA rebate program, which pays you back when you use participating product suppliers for your construction projects.
- Free calls to the PA One-Call system whenever needed
- Incentives that boost your company's bottom line, including the Comfort Home program and special opportunities from our PBA Premier Partners
- Help troubleshooting regulatory problems hampering your company's growth
- Health insurance options and supplemental group insurance
- Workers compensation plan and Aflac program
- Business seminars and advice



OVERVIEW OF THE NEW CONTRACTOR REGISTRATION LAW

Q: When does the new law go into effect?

A: The law was passed by the legislature and signed by the governor in October 2008, but it doesn't go into effect until July 1, 2009. This was done to give the state Attorney General's office time to prepare the home improvement contractor registration process and for contractors to prepare for the change, as well.

Q: As a home improvement contractor in Pennsylvania, what are the major changes this law will bring for my business?

A: Some of the major changes include: You will have to register with the state by July 1, 2009 and then renew your registration every two years. You will have to display your registration number on all promotional materials, your contracts, and other items. You will need to carry certain minimum levels of liability insurance covering personal injury and property damage. There are certain elements that will be required in your contracts that you may not currently have. There will be a limit on the amount of a deposit for home improvement work. Municipal registration of home improvement contractors will be repealed in most locations in Pennsylvania and will be replaced by a single, state registration process. There will be penalties for not meeting the requirements of the home improvement contractor registration law. For more details, continue to read through the rest of these questions and answers.

Q: What will it cost to register?

A: The cost will be \$50 every two years.

Q: What state office oversees the home improvement contractor registration process?

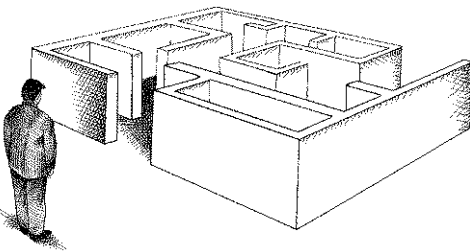
A: The state Attorney General's Bureau of Consumer Protection. Their phone number is: 717-787-9707. The web site for the Pennsylvania Attorney General's office is: www.attorneygeneral.gov

Q: What paperwork do I have to submit to be registered to do home improvement work in Pennsylvania?

A: The application form should be available from the state Attorney General's Bureau of Consumer Protection by early March. The application form can be completed electronically or on paper. Some local associations are planning events during which you can get personal assistance completing and submitting your application paperwork. PBA and your local builders association can help you complete the form properly. This is another one of the many member benefits available from PBA.

Q: Once I get a registration number, what am I required to do with it?

A: The law states that contractors must include their registration number on all advertisements distributed within Pennsylvania and on all contracts, estimates and proposals with owners in Pennsylvania. This applies to all advertisements, contracts, estimates and proposals created by a contractor after July 1, 2009.



Home Builders Association
c/o Leventry Law Office
Suite 202, Richland Square III
1397 Eisenhower Blvd.
Johnstown, PA 15904

RETURN SERVICE REQUESTED



**HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES
NEWSLETTER**

March 2009

Timothy C. Leventry E.O.
1397 Eisenhower Boulevard
Richland Square III, Suite 202
Johnstown, PA 15904
814-269-9268
Fax: (814)269-1429

Website: www.hbaahomes.org
email: info@hbaahomes.org

President: Denny Squillario