



HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

MAY 2009 NEWSLETTER

www.hbaahomes.org www.pahomes.org www.nahb.org

BOARD MEETING

Monday, May 11, 2009: The monthly Board of Directors meeting begins at 6:30 PM at Nyko's Restaurant.

GENERAL MEMBERSHIP MEETING

Monday, May 4, 2009 : The General Membership meeting for May is Monday at the Cottage Restaurant in Richland. Cocktails begin at 6:30PM and dinner at 7:00PM. The cost is \$10 each person. Our sponsor is **The Dow Chemical Company**. Please reserve your spot early with an RSVP.

GENERAL MEMBERSHIP MEETINGS:

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

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

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 Meetings.

THE LONG BARN
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

YOU MUST R.S.V.P. THE GENERAL MEMBERSHIP MEETING

If you plan to attend the general membership meeting this month, **you must let us know** at the HBAA by either fax (269-1429) or telephone (269-9268). You must RSVP before noon Friday, May 1.

MEMBERSHIP MEETING SPONSORS

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

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.

Our May 2009 General Membership Meeting Sponsor

Building & Construction



**Building &
Construction**

HOW AND WHY BUILDINGS WORK?

A Building Science Seminar - Designed Specifically for the Building Professional

This program will cover a variety of Building Science issues and topics of concern to every Building Professional

- *Why should I insulate?*
- *Moisture and wall thickness, what happens?*
- *How do I meet Energy Star Requirements?*
- *What are my options and alternatives?*
- *What is the cost involved?*
- *When can insulation help solve moisture problems, and when can it contribute to problems?*
- *Helping the Home Buyer understand these new concepts*

Understanding the variety of compliance methods available to meet energy conservation requirements has only added to the confusion and mystery of “**where must I insulate, with what material, and how much?**” This program seeks to answer your questions and make your options readily apparent.

Some specific issues that will be addressed:

- *Insulated wall sheathing*
- *Wall cavity insulation*
- *Attic and crawlspace insulation*
- *Foundation/basement insulation (exterior and interior)*
- *Slab insulation*
- *How to utilize spray foam products*
- *Moisture Control*
- *Window & Door Flashing, House Wrap and how they work*

This program is being presented by Gary Bauer of The Dow Chemical Company. Gary has a long and distinguished track record of helping those in the construction industry understand building science issues and how to recognize and solve problems in the field. This course is not a Dow Chemical Company commercial. In fact, it has been approved by the **American Institute of Architects** for continuing education credits. This program will help you understand what your insulation and moisture barrier options are, regardless of which company's products you ultimately utilize.

Who should attend? Residential builders and remodelers, foundation and masonry contractors, design professionals, insulation contractors, material suppliers, vocational-technical instructors, code officials, and building inspectors. This course will only address residential issues.

Come and see the most advanced building concept in the nation. . .

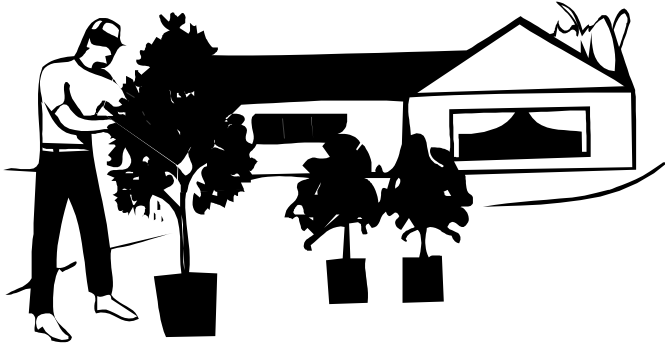
Learn how it can work for you! And Your Client!

The Dow Chemical Company

Subcontractors required to register

Attorney General Tom Corbett has clarified to PBA that subcontractors who work on home improvement projects totaling more than \$5,000 annually are required to register under the new home improvement contractor law. Previously, it had been believed that subcontractors did not have to register.

LANDSCAPING CAN MAKE OR BREAK HOME'S FIRST IMPRESSION



Your front yard is the “face” of your house: the first thing people see when they visit you. Whether you plan to landscape your front yard for your own pleasure, or to prepare your house for sale, make sure it looks its best. After all, you never have a second chance to make a good first impression.

Before you make the first trip to the nursery, determine what your long-term goal is for the front yard. Would you like trees for shade, grass for the kids to play on, or flowers and plants to cater to your gardening hobby?

Once you have your yard’s purpose in mind, do some homework. It is important to monitor the cycles of light and moisture in your yard. Take note where the sun is at different times of the day.

Watch for areas of day-long shade or sun so you can match the plants to their lighting needs. Also, take a sample of the dirt in your yard to a lawn and garden center and ask them to determine the pH and chemical composition of your soil. Your soil’s characteristics will have a significant impact on what you will be able to grow successfully.


Think locally. Choose trees, flowers, shrubs and other plants that are indigenous to your area. By choosing plants that are native or are tolerant of the weather in your locale, your yard will require less work and give you better results.

For a garden, keep in mind two key elements — shape and texture. To give character to your garden, select a variety of plants of different shapes and sizes. For example, combine hostas which have large, coarse leaves with small flowery shrubs such as azaleas. Also, keep architectural details in mind when you choose plants. Rough, textured plants will highlight stucco walls, but a picket fence will look better with soft flowers and gentle vines.

Finally, keep it simple. Make sure your landscaping complements the structural details of your home instead of overwhelming it.

By taking a few additional steps in the planning process, you'll spend more time enjoying your yard instead of working in it. And, if you are preparing your house for sale, you'll see an added benefit since a well-planned landscape adds value to any piece of property.

Article provided by NAHB



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Johnstown, PA 15904

LOCAL ACTIVE MEMBER

Denny Squillario attended the Hiram G. Andrews meeting.

CONTRACTOR REGISTRATION FORMS ARE 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 Registration Center, is for members only and provides additional information about the law. Under the law 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. You can also call the HBAA office (269-9268) and we can mail you the registration form.



DO YOU KNOW THE CODE?

- Where equipment replacements and repairs must be performed in an emergency situation, the permit shall be pulled within the _____ business day.
- Water-resistant gypsum backing board shall be permitted to be used on ceilings where framing spacing does not exceed _____ inches on center for ½ inch thick gypsum board..
- A permit is not required for one-story detached accessory structures, used as tool and storage sheds, playhouses and similar uses, provided the floor area does not exceed _____ square feet.
- A luminaire that weighs more than _____ pounds or exceeds 16 inches in any dimension shall not be supported by the screw shell of a lampholder.
- Recessed incandescent fixtures shall have _____ protection.
- Switches shall not be more than _____ feet, _____ inches above the floor or working platform, when in its highest position.

INCREASED AFFORDABILITY MAKING HOMEOWNERSHIP A REALITY



Nationwide, housing affordability is at the highest level in at least five years. In fact, the National Association of Home Builders (NAHB) estimates that 55 million American households have the ability to make their dream of

homeownership a reality today — up from 38 million two years ago.

This is an unprecedented opportunity for anyone who is considering buying a home, Interest rates are historically low and there is still a great selection of homes on the market to choose from.

Another incentive that is driving home buyers back into the marketplace is the \$8,000 first-time home buyer tax credit which was included in the recently enacted economic stimulus package. The Treasury Inspector General for Tax Administration, which audits the IRS, reports that nearly 568,000 tax returns claimed a first-time home buyer tax credit as of March 6.

The tax credit is available to first-time home buyers —defined as anyone who has not owned a primary residence in the past three years — who meet the income limit requirements and purchase their home on or after January 1, 2009, but before December 1, 2009. The tax credit is equal to 10 percent of the home price up to a maximum amount of \$8,000.

More information about the tax credit, including eligibility requirements and the answers to frequently asked questions, can be found on the National Association of Home Builders' tax credit consumer Web site www.federalhousingtaxcredit.com.

The choices for home shoppers, however, may start to narrow soon. Sales of both new and resale homes increased in

February. This could be an indication that the housing market is reaching a bottom.

This is the perfect storm of benefits for anyone who is still trying to decide whether or not they want to make the leap from renter to home owner. Don't lose out and take the chance of looking back years from now regretting that you didn't take advantage of this great opportunity.

MODEL CONTRACTS AVAILABLE

The Pennsylvania Builders Association **model builder contracts are now available** for PBA members only. The contracts are a unique benefit to our members. If you want a copy, you must request one from the EO office via phone (269-9268), fax (269-1429) or email(info@hbaahomes.org).

CODE ANSWERS

1. next working -2006 IRC Section R105.2.1 Emergency repairs.
2. 12 in. 36 in. *Or 16 inches for 5/8 inch thick gypsum board.* -2006 IRC Section R702.3.8 Water-resistant gypsum backing board.
3. 120 sq. ft. *Review this section and know all of the work exempt from permits, there are changes from the 2003 code.* -2006 IRC Section R105.2 Work exempt from permit. #1
4. 6 lbs. -2006 Section E3904.4 Supports.
5. Thermal *Read the two exceptions in this section.* -2006 IRC Section e E3903.5 Recessed incandescent luminaires.
6. 6 ft., 7in. *Also applies to circuit breakers used as switches.* -2006 IRC Section E3901.6 Access.

**THE WHITE HOUSE
ANNOUNCED STEPS TO
IMPROVE CREDIT
AVAILABILITY FOR
SMALL BUSINESSES**

This initiative was originally announced on February 10 as part of Treasury Secretary Geithner's presentation of the Administration's Financial Stability Plan (TARP II) and program changes and funding provided in the American Recovery and Reinvestment Act (ARRA). The announcement was designed to increase the guarantee for SBA loans to 90 percent; reducing or eliminating fees on SBA loans and streamlining the loan application and approval process; establishing a system for purchasing highly rated small business loans to unfreeze the secondary market for such loans and generate new bank lending; and, providing funding to help small businesses make payments on existing loan obligations. It should be noted that these initiatives are not designed to address housing market problems. While some of these changes might be beneficial for builders in funding business operations, none of the provisions offer meaningful relief for the AD&C credit crunch. NAHB is continuing to urge the Administration and Congress to recognize the importance of housing to an economic recovery and to take

direct steps to address the severe financing problems that are plaguing the housing industry. A fact sheet is available at (http://www.magnetmail.net/images/clients/poam/attach/3_17_White_House_Fact_Sheet.pdf) and FAQ document (http://www.magnetmail.net/images/clients/poam/attach/3_17_Recovery_Act_FAQs.pdf) with detailed information. If you have any questions, please contact Dave Ledford at 800-368-5242 ext 8265 or dledford@nahb.com (<mailto:dledford@nahb.com>). Dave and the Housing Finance staff team will be happy to assist you.

Call Us About Our Construction Loan Program!

ACCOMMODATING CONSTRUCTION TERMS
take up to 9 months to build, extensions available upon request

FLEXIBLE DRAW SCHEDULES
builders select from 5 draws to 7 draws

QUICK TURNAROUND
fast turnaround time for construction loan disbursements

CONVENIENT OPTIONS
we finance stick-built, modular

COMPETITIVE FIXED RATES
low interest rate guaranteed for life of the loan

ONE-TIME CLOSING
save you and your customers time and money



AMERISERV
Here to Serve[®]
MEMBER FDIC

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87 Logan Boulevard
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LTomkowski@AmeriServFinancial.com



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

**PBA REGIONAL
MEETINGS**

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

10/29/09 - Bedford to Host TBA

**UCC ADVISORY PANEL AFFIRMS FIRE
SPRINKLER REQUIREMENT**

The state Uniform Construction Code review and advisory council voted 11-5 Wednesday to uphold a fire sprinkler mandate under the 2009 International Residential Code. This change to the IRC would take effect for all new single- and two-family homes Jan. 1, 2011. Fire sprinklers in townhouses will be required upon state Department of Labor and Industry adoption of the 2009 IRC. PBA strongly opposes a fire sprinkler mandate. The association is evaluating additional options to overturn the sprinkler mandate. The council's objective was determine if any of the proposed standards may be inappropriate for Pennsylvania and issue recommendations to the state Department of Labor and Industry about the code changes appropriate for adoption in Pennsylvania. Please contact your PBA field service director for more information about the fire sprinkler requirement.

*Mark your calendar on July 10th 2009
for the HBAA Annual Golf Outing.
Our golf outing this year benefits
Youth Build of Goodwill*



12:30 Shotgun start at the Ebensburg Country Club

TEE SPONSORSHIP ONLY - \$100

GOLF ONLY - \$65

DINNER ONLY - \$35

TEE SPONSOR WITH ONE GOLFER - \$150

TEE SPONSOR WITH 4 GOLFERS - \$330

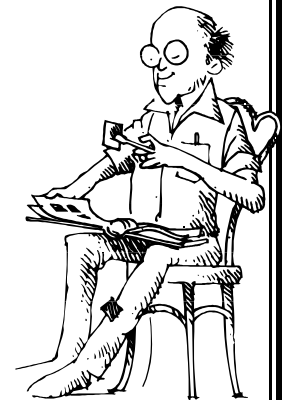
EDUCATIONAL OPPORTUNITIES

PBA reminds members that NAHB offers a wealth of career-expanding educational offerings. For instance, members can earn valuable designations, such as Certified Aging in Place Specialist, Certified Green Professional and numerous others. When business is slow, members can use that time to pursue continuing educational opportunities like these from NAHB. Then as the housing market improves, they are better positioned for business growth. For more information, should visit the NAHB web site at www.nahb.org and click on the Education tab. - Article provided by PBA

The 2009 HomeShow is scheduled for October 31, 2009 and is a joint effort between H.B.A.A. and the Johnstown Chamber of Commerce.

With Lynne Gramling in the lead, the HomeShow committee is off to a good start. The HomeShow committee team also includes: Mike Artim (Cambria Rowe), Walt Brosius (HBAA), Jim Buhaly (HBAA), Joe Carpenter (HBAA), Sherry Cole (Chamber of Commerce), Walt Freidhoff (HBAA), Robert Layo (Chamber of Commerce), Jan Lechene (HBAA), Leon Lechene (HBAA), Ruth Leventry (HBAA), Tim Leventry (HBAA), Debra Orner (Chamber of Commerce), Mary Anne Rizzo (The Tribune Democrat), Dave Shoemaker (HBAA), Denny Squillario (HBAA), Jennifer Tiffany (Chamber of Commerce).

Watch this newsletter and our HBAA website (hbaahomes.org) for more information as it becomes available.



CGI CAMBRIA GLASS &
INSULATION, INC.

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1.800.860.6181 • 814.535.6181

Fax: 814.535.6182

www.cambriaglass.com
tmak420@msn.com

Tim Makdad
Vice President

Cell: 814.242.7429

“STIMULUS FOR THE REST OF US”

With the news media focused on bank bailouts, it's easy to overlook newly available financial incentives for energy efficiency and renewable energy that benefit remodelers, builders, consumers, and various trades in the residential construction industry. This webinar will provide an overview of financial incentives that could help anyone whose business is related to residential construction. Federal tax incentives for builders and homeowners, as well as grants and low interest loans for homeowners will be discussed. Go to <http://www.engr.psu.edu/phrc/Training/Webinars.htm> for more information.

GET THE BEST BANG FOR YOUR REMODELING BUCK

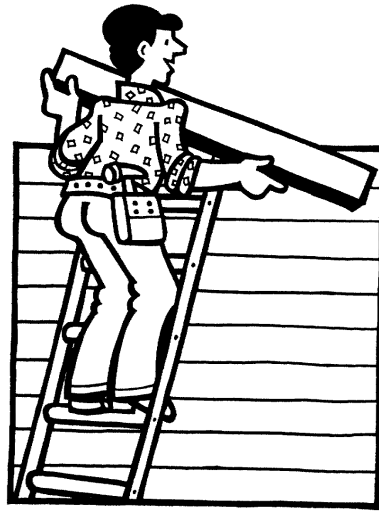
Your home is your castle, but sometimes that castle may need a facelift. Remodeling is a great way to create a home environment that can meet your family's changing needs and tastes without you having to spend a lot of money.

Before you spend your hard-earned dollars, however, make sure that the changes you make now will have longer-term benefits for you when you look to sell your home in the future.

You should find out what features are standard for homes in your neighborhood. If you only have one bathroom but most of the other homes average two or more, you will want to bring your house up to that standard. On the flipside, do not make changes to your house that are too extravagant or out-of-place for your neighborhood.

Make sure you are not making changes that will turn off prospective buyers. Keep in mind what future home buyers would like to see in their next home. It is often wiser to add an additional bathroom or bedroom rather than a sunroom or sauna, for example, which are costly and will not necessarily be a priority for anyone else.

The size and cost of your project matter as well. The Joint Center for Housing Studies at Harvard University advises that smaller or



midrange jobs overall will tend to recover a higher percentage of their cost than larger, higher-end projects.

For example, replacing old windows will generate a higher payback ratio than adding a high-end kitchen with all of the bells and whistles and it costs significantly less, according to Stephen Melman, an economist with the National Association of Home Builders.

Maintenance-related projects, such as siding and window replacement, are especially popular because they are repairs that are seen as needed, but can also help improve curb appeal at fairly low costs in relation to other projects.

The top-ten midrange projects cited in Remodeling magazine's "Cost vs. Value Report" that provide the

highest percentage return are:

- Deck Addition (wood) - 81.8 percent
- Siding Replacement (vinyl) - 80.7 percent
- Minor Kitchen Remodel - 79.5 percent
- Window Replacement (wood) - 77.7 percent
- Window Replacement (vinyl) - 77.2 percent
- Major Kitchen Remodel - 76.0 percent
- Bathroom Remodel - 74.6 percent
- Attic Bedroom - 73.8 percent
- Deck Addition (composite) - 73.7 percent
- Basement Remodel - 72.9 percent

These numbers represent the national average and percentages may vary in your region. To get information on projects that are the best investment for your area, check out the Remodeling magazine's "2008-2009 Cost vs. Value Report" published by Hanley Wood online at www.costvsvalue.com.

Whether you are looking to sell your house soon, or are just looking to remodel for yourself, it makes sense to keep an eye on how the changes you make now will reflect on your biggest investment down the road.

GET BUSINESS LEADS THROUGH DAILY NEWS CLIPS



PBA's daily news clips are a popular member service that delivers the day's top housing news stories to your inbox. Many members report it alerts them to statewide homebuilding news they might have missed otherwise. But this service is even more valuable for associate members because it can tip them off to hot business prospects. Every day's edition of News Clips includes stories about new developments underway around Pennsylvania. Use the articles to identify builders breaking ground, and you have a solid lead for new sales. If you were to purchase the news clipping service on your own, it would cost you \$4,000. But it's available at no cost to you as a valuable PBA member benefit. To subscribe, contact Eric Wise at 800-692-7339, ext. 3003, or ewise@PaBuilders.org. - Article provided by PBA

PROFESSIONALS NEEDED FOR LOCAL WORTHY CAUSE

There is a Secondary Endorsement Evaluation scheduled at the **Somerset County** Technology Center on Tuesday, May 12, 2009. Five building industry related classrooms will be evaluated: Carpentry, Electrical Occupations, Masonry, HVAC and Building Trades & Maintenance. The PBA workforce training and education committee is requesting assistance from **our local members** during this evaluation process. They need:

7-10 Builders, Remodelers and/or Carpenters

2-3 Masons

2-3 Electricians

2-3 HVAC specialists

2-3 experts in Building/Property Maintenance (Includes basic maintenance and repair skills required to service building systems, such as air conditioning, heating, plumbing, electrical, major appliances and other mechanical systems.)

Since this Tech school is in the Somerset County Area, only a limited number of their members may participate to observe, therefore your cooperation and assistance in forming teams is imperative to ensure this school is evaluated by the end of the school year. For more information on the PBA Secondary Endorsement Trade Program, visit the PBA website. Here are some of the logistics—Closer to the date, complete information will be sent to all team members.

Date: Tuesday May 12, 2009

Start Time: Approximately 7:30am

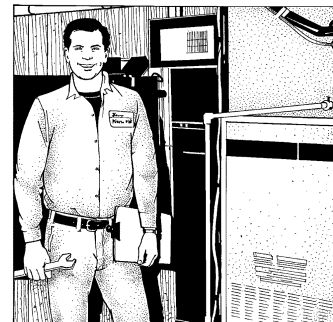
Finish Time: Approximately 2:-3pm

Area of Evaluation: Members will only have to evaluate one area and the areas will be pre-assigned prior to the evaluation date.

Evaluation Process: Evaluation Forms will be sent to all evaluators in advance.

Evaluation Orientation: Will be first on the agenda on May 22

Compensation: All evaluation team members will be compensated for mileage (.50/mile) and will be offered \$100.00 compensation for their time.



If you can help, please contact Chauncey Wirsing Program Coordinator Secondary Endorsed Trade Program at PA Builders Association (814)442-4406 or email at cwirsing@pabuilders.org

USE PUBLIC SPEAKING TO GROW YOUR BUSINESS

Instead of using expensive advertising to promote your business, why not find a topic that interests people in your community and give presentations? For instance, if you're a landscaper, develop a 15-30 minute seminar on how to improve a home's curb appeal. If you're a builder, work up a seminar with advice about basic home repairs. Once you have a seminar outline, you can offer it to local community groups looking for speakers. You might take your professional expertise for granted. But potential customers will find the information valuable, and it will put you foremost in their minds when they need help around the house. Are you intimidated by public speaking? Don't be. PBA offers a free member seminar that helps take away the fear of public speaking. PBA also offers a seminar about how to effectively handle media interviews. Contact your local executive officer, or call PBA at 800-692-7339 and ask for Aiyana Edwards to schedule either of these seminars in your area.



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

HAPPY MUDDER'S DAY

When me prayers were poorly said.
 Who tucked me in me widdle bed.
 And spanked me till me arse was wed.
 "Me Mudder"

Who took me from me cosy cot.
 And put me on the ice cold pot.
 And made me pee if I could not.
 "Me Mudder"

And when the morning light would come.
 And in me crib me dribbled some.
 Who wiped me tiny widdle bum.
 "Me Mudder"



Who would me hair so neatly part.
 And hug me gentle to her heart.
 Who sometimes squeezed me till me fart.
 "Me Mudder"

When at night her bed did squeak.
 Me raised me head to have a peak.
 Who yelled at me to go to sleep!
 "Me Farver..."

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

Return Service Requested



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NEWSLETTER
May 2009**

Timothy C. Leventry, E.O.
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