



HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

OCTOBER 2008 NEWSLETTER

BOARD MEETING

Monday, October 13, 2008: Our monthly board meeting will be held at Sassy's Restaurant. Sassy's is located at the Johnstown Cambria County Airport. Dinner begins at 6:30 PM.

GENERAL MEMBERSHIP MEETING

Monday, October 6, 2008: The **Cottage Restaurant** in Ebensburg is the location of our general membership meeting this month. Cocktails will begin at 6:30PM and dinner at 7:00 PM.

GENERAL MEMBERSHIP MEETINGS ARE FREE

PLEASE R.S.V.P.

We request your help and cooperation to determine in advance the general membership meeting attendance. If you plan to attend the meeting, please let us know at the HBAA by either fax (269-1429) or telephone (269-9268). Both the fax and answering machine are available 24 hours a day.

GET INSTANT CASH AT THE GENERAL MEMBERSHIP MEETING.

If you RSVP for the general membership meeting before noon Friday, October 3rd, you could be the RSVP winner and win \$25 instant cash.

IF you are friendly and shake many hands at the general membership meeting you could be the ambassador winner and win \$10 instant cash.

GENERAL MEMBERSHIP MEETINGS:

6:30 p.m. Cocktails 7:00 Dinner First Monday of the month	
October	06, 2008
November	03, 2008
December	Christmas Gathering

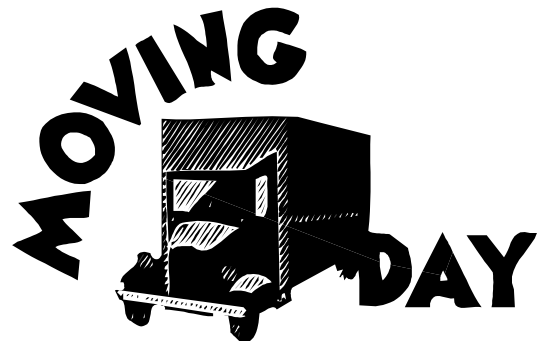
BOARD OF DIRECTORS MEETINGS:

6:30 p.m. at / Second Monday of the month	
October	13, 2008
November	10, 2008
December	08, 2008

ATTENTION!

The **Cambria County Building Code Enforcement Agency** is moving on Friday, September 26, 2008. They will close their current location at 12 noon on September 26th and will reopen at 8:00 AM on Monday, September 29th at their new location -

Cambria County Building Code Enforcement Agency
1100 West High Street, Suite 1012
Ebensburg, PA 15931.



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



TIME TO STRIKE BACK AGAINST METAL THEFT

By Gene Kreitzer

PBA Vice President

Cemeteries are places of peace, honor and reflection where families visit grave sites and remember their love ones. Often the setting is quiet and nearly deserted, affording privacy as people pay their respects. And the setting makes cemeteries a perfect target for theft.

Police arrested a young couple last year in New Castle for stealing 300 flag holders from veterans' graves at a cemetery. The cemetery paid \$30 each to replace all of the flag holders (at a total cost of \$9,000), while the couple barely received \$1 for each holder sold for scrap metal.

Unfortunately, it's rare to catch metal thieves pilfering gates, plaques, flower urns or flag holders from a cemetery. Thieves even walked off with two 250-pound mausoleum doors (valued at \$8,000) from a Pittsburgh cemetery.

When a child fell down a manhole missing its cover in Philadelphia in April, scrap metal theft was confirmed as a public safety issue. Philadelphia reported 2,500 missing manhole covers and storm sewer grates in the last year.

Copper prices have doubled in the last five years, and some churches saw rain gutters and spouting disappear as a result. Aluminum, iron, steel and other scrap prices led to thefts of siding, pipes, wires, empty beer kegs and various building supplies. Thieves have targeted occupied and vacant homes, construction sites, restaurants and utility companies.

While police find it's hard to catch thieves in the act, thieves won't steal what they can't sell. That's why state Rep. Eddie Pashinski, a Luzerne County Democrat, introduced the proposed Scrap Metal Theft Prevention Act, House Bill 1742.

If this act is passed, it will be nearly impossible to sell stolen scrap metal in Pennsylvania. At the same time, legitimate scrap metal dealers will be protected from buying stolen materials.

The bill requires identification from people selling scrap metal and gives police the tools they need to prosecute thieves.

Pennsylvania residents, communities and business owners need the protection offered by the Scrap Metal Prevention Act. As the current legislative session nears its end, it's time for the Senate to pass the bill and send it to the governor.

COMFORT HOME PROGRAM



The Comfort Home Program is a nationally-recognized, new construction premiere home program offering one of the most technically advanced residential energy efficiency processes available. It has proven energy efficiency techniques and a solid marketing approach that makes it easy to build and sell energy efficient and comfortable homes. The program is offered through utility sponsorship to builders and home buyers of single family and multifamily housing.

Participation The Comfort Home Program is currently sponsored by utilities that represent exposure to new construction in excess of 100,000 units annually. In addition, the total customer base of existing homes for these utilities exceeds 7.5 million units.

Over 1,500 builders have voluntarily participated in the Comfort Home Program with the number of new builders increasing each year as awareness grows and the program is introduced in other areas.

Demonstrated Energy Efficiency The Comfort Home Program was developed from extensive research and field experience working with builders and subcontractors that focused on infiltration control, proper equipment sizing and system design, periodic inspection of the building shell and mechanical systems during construction and final inspection of insulation efficiency, mechanical equipment performance and building infiltration. The result of this effort validated that 30 to 40 percent of the energy needs for heating and cooling could be achieved compared with a "standard" built home that does not incorporate these measures nor do performance testing.

Housing Affordability The Comfort Home Program provides three distinct benefits that contribute to supporting affordable housing:

Lower Energy Costs - Proven performance backed by a guarantee of operating costs provides the home buyer with clearly identified heating and cooling costs that are 30 to 40 percent less than comparable housing that is not "energy efficient."

Improved Cash Flow - The cost of meeting the higher standards of a Comfort Home, when incorporated into the mortgage, is generally less than the money saved in utility costs to heat and cool the home. The net result is the home owner benefits from overall reduced costs and improved cashflow.

Energy Efficient Financing - Comfort Home meets the guidelines for liberalized debt-to-income ratios.

Many of the utilities that sponsor the Comfort Home Program also offer incentives for builders/customers that built to Comfort Home standards.

Energy Efficiency at a Reasonable Cost One of the keys to the success of the Comfort Home Program is that it is based on field experience with builders. It is designed to be compatible with the scheduling needs of the builder and his/her subs while enhancing quality control opportunities and improving thermal construction techniques. By incorporating these enhancements savings can often be realized in equipment, thermal measures, and service call-backs. As a result, energy efficient housing can be achieved with minimal additional cost.

Voluntary Participation While the Comfort Home Program is generally sponsored by utility companies, the participation by builders is totally voluntary. The acceptance of builders has generally reflected the value-added features the program offers with particular interest in a quality control process that provides them with a measure of performance along with a guarantee.

Technology Transfer Because the Comfort Home Program is based on a process that emphasizes performance testing, utilizing standards established by the industry, and emphasizes a team commitment of the builder and his subcontractors, increased awareness and sensitivity to quality workmanship is achieved. Education is a natural consequence

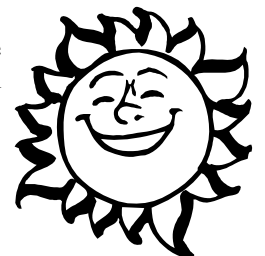
which helps to stimulate innovation and improve productivity. In its simplest terms, the acceptance of preestablished measures of performance results in higher levels of performance that is translated to an improved standard of work for all jobs.

Our experience with participants of the Comfort Home Program is that the time for diffusion of innovative technologies related to energy use is significantly reduced when active participation of all the contributing parties is involved, changes are based on solid research data that has been demonstrated in the field, and where specific measures are identified that can be tested and validated under pre-determined protocol.

The Company Comfort Home Corporation, established in 1990, evolved as a natural outgrowth of the Energy Information Center, which was founded in 1984 to provide both services to, and enhanced awareness of, residential and commercial energy efficiency. Utilizing the experience gained in working with builders, subcontractors, home owners, and utility companies, the company developed the Comfort Home concept, which provides a strong marketing and educational program primarily directed to builders and subcontractors in cooperation with utilities.

Operations include instrumentation, measurement and analysis of building energy use with a view to recommending and implementing practical retrofitting techniques, installation of load-shielding devices and systems. Comfort Home Corporation pioneered the instrumented analysis approach to the location of thermal defects in building and mechanical systems and quantified the scope and impact of ductwork leakage in the late 1980's.

For more information call (800)367-7223.





DO YOU KNOW THE CODE?

1. A Type B-W gas vent shall terminate at least _____ feet in vertical height above the bottom of the wall furnace.
2. All exterior footings shall be placed at least _____ inches below the undisturbed ground.
3. A Type B or a Type L gas vent shall terminate at least _____ feet in vertical height above the highest connected appliance draft hood or flue collar.
4. Asphalt shingles shall be secured to the roof with not less than _____ fasteners per strip shingle or _____ fasteners per individual shingle.
5. The bottom surface of footings shall not have a slope exceeding _____ unit vertical in _____ units horizontal (10 percent slope).
6. Anchor bolts shall be spaced a maximum of _____ feet on center and no further than _____ inches from each corner.



JSTC Employees Federal Credit Union

211 College Park Plaza
Johnstown PA 15904
www.jstc.net

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

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

- SAVINGS
- NEW/USED AUTO LOANS
- HOME EQUITY LINES OF CREDIT
- VISA CREDIT CARDS WITH CASHBACK ON PURCHASES AND BALANCE TRANSFERS
- INTEREST BEARING CHECKING ACCOUNTS
- MONEY MARKET SAVINGS AND CHECKING ACCOUNTS
- IRA'S
- CERTIFICATES
- AND MUCH MUCH MORE!

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

CODE ANSWERS

1. 12 ft.
-2006 IRC Section G2427.6.5 (503.6.5) Minimum height.
2. 12 in. *NOTE: areas subject to frost heave or high seismic may have a greater depth.*
-2006 IRC Section 403.1.4 Minimum depth.
3. 5 ft.
-2006 IRC Section G2427.6.5 (503.6.5) Minimum height.
4. 4 2
-2006 IRC Section R905.2.6 Attachment
5. 1 vertical in 10 horizontal
- 2006 IRC Section R403.1.5 Slope
6. 6ft. 12in. Review the change in this section
-2006 IRC Section R403.1.6 Foundation anchorage.

“Laughter dulls the sharpest pain and flattens out the greatest stress. To share it is to give a gift of health because, as someone pointed out, “Ulcers can’t grow while you’re laughing.”

Hunter Adams, M.D.

SERVICE, INCENTIVES AND QUALITY BOOST HOME BUYER SATISFACTION



While the overall housing industry is experiencing a slump, new home buyer satisfaction spiked in 2008.

According to the "2008 New-Home Builder Customer

Satisfaction StudySM" by J.D. Power and Associates, "many home builders are succeeding in significantly improving overall customer satisfaction in 2008, compared with 2007."

Customers cited knowledgeable sales staffs and strong customer service as top reasons for their satisfaction with their home builder. Home buyers were also pleased with the quality of workmanship and materials, great values and on-time delivery dates.

"Home buyers today are able to take advantage of opportunities they might not see in a hyper-competitive market, such as free upgrades and more flexibility and choices in floor plans and design." "Combining these incentives with unparalleled service and a quality product, the customer feels that they received the best home for their money."

Builders are also addressing the rising interest in green building by incorporating the top green features that home buyers feel belong in a new house, including energy-efficient heating and air-conditioning units; energy-saving appliances and lighting; water-conserving fixtures and temperature-controlling windows.

"Green building is the fastest-growing segment of the home building industry. We find that home buyers are willing to pay more to get a home that is not only built to be environmentally friendly, but can also save them money on energy costs down the road." "When builders are able to meet these needs, their customers feel confident that they are working with a builder who is knowledgeable with the latest trends and will deliver a quality product."

Another J.D. Power study on home design also shows that customer satisfaction has increased in the design and aesthetic aspects of new home construction as well. The design and layout features that customers place the most significance on in terms of builder performance include (in order of importance):

- Floor plan
- Master/primary bathroom
- Kitchen
- Ability to customize
- Interior comfort/environment

- Flooring
- Exterior architectural design
- Windows and exterior doors

Customers are pleased to find that builders are more flexible and able to accommodate designs and floor plans that are non-traditional, which creates a positive home-buying experience. When home buyers are satisfied, it continues to strengthen the home building industry and challenges builders to improve not only the finished product, but the overall experience for the customer.

PBA BOARD MEETINGS

11/16/08 - 11/18/08 Marriott in Cranberry Township
02/26/09 - 02/28/09 Hotel Hershey
07/23/09 - 07/25/09 Wyndham, Gettysburg
11/19/09 - 11/21/09 Nemaocolin

HOME SHOW

March 20-22, 2009,

watch this newsletter for more details or contact Lynne Gramling for more information at 814-535-7761.

GENERAL MEMBERSHIP MEETING SPONSORS

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

MEMBERS ON THE MOVE

Denny Squillario attended the PBA board meeting in State College in July.

Walt Freidhoff is taking the Youth Build on a tour of Hoff Enterprises this month.

PREPARE FOR WINTER BY DOING OUTDOOR MAINTENANCE CHORES THIS FALL

Although the fall season has just begun, winter is just around the corner! Take the necessary steps now to ensure your home and lawn can hold up to another cold, wet season.

Lawn and Landscape Care

Reseed and fertilize. Fall is a great time for new grass seed to take root, so consider re-seeding in selected areas of your lawn. Re-seeding also helps keep weeds from growing in the spring. Fertilize your lawn with a high-nitrogen fertilizer to encourage root growth. Look for a lawn fertilizer labeled “winterizing.”

Aerate your lawn. Over time your lawn can become compacted, which hinders grass growth. Aerating — or breaking up the soil surface by poking holes into the ground — reduces thatch, loosens up compacted soils and paves the way for water and nutrients to reach the roots of your grass.

There are different tools you can use to properly aerate your lawn, including self-propelled units, lawnmower attachments, and hand- or foot-powered plugging tools which can be rented or purchased at your local hardware or home supply store.

Trim your trees and remove dead branches. High winds or heavy snows can cause weak trees or branches to break and cause damage to property and person. Look for large dead branches in trees, cavities or rotten wood along trunks or major branches, mushrooms at the base of trees, cracks or splits in trunks, and leaves that prematurely develop unusual color or size.

Home Exterior Tasks

Maintain your gutters. Remove all debris from your gutters so water can properly drain. This minimizes standing water and slows the freeze/thaw expansion process that occurs in cold weather. Clogged gutters can damage landscaping, lawn and shrubbery, walls, foundation, basement and crawl spaces. Consider installing “gutter guards,” which will prevent debris from entering the gutter and direct the flow of water away from the house and into the ground.

Inspect your roof. To help prevent expensive emergency repairs, look for damaged or loose shingles, gaps in the flashing where the roofing and siding meet vents and flues, and loose or damaged mortar around the chimney. If you see any signs of damage, call a professional to repair the damage.

Inspect your home's exterior walls. To prevent leaks or drafts, look for possible weather-related damage, like cracks and loose or crumbling mortar. Wood trim and siding can suffer from deteriorating paint or become loose. Windowsills may be cracked, split or decayed.

Taking the time to tackle these chores now will save you an even larger hassle doing repair work once winter has come and gone.



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

ATTENTION HBAA MEMBERS

FOR HEALTH INSURANCE COVERAGE CALL:

**KESSLAK BENEFITS
GROUP**

HEALTH INSURANCE AND EMPLOYEE BENEFIT SPECIALISTS

AUTHORIZED AGENT



Joseph J. Kessler
President

891 Menoher Boulevard
Johnstown, PA, 15905
(814) 535-7071
Toll Free 1-866-535-7071
www.kessler.com

BUILDERS
BENEFITS
HEALTH INSURANCE BUILT FOR YOU

PHFA PROGRAMS HELP HOME BUYERS TACKLE MORTGAGE ISSUES

Are you or someone you know worried about paying their mortgage payments and don't know what to do? Do you have an adjustable rate, interest only, or high interest rate mortgage? The Pennsylvania Housing Finance Agency offers free mortgage counseling through a network of local organizations and has loan programs that may be able to help. Don't ignore the problem - take action now to save your home.

Visit www.PHFA.org or call 1-800-822-1174 today.

ELECTION OF OFFICERS. COME, VOLUNTEER, GET INVOLVED, AND MAKE A DIFFERENCE

The HBAA will be electing officers soon. Please become more active in the HBAA. Your participation can make a big difference. Please let us know if you are interested in a position in our organization. Call the office at 269-9268 and let us know.

PENNSYLVANIA HOUSING ISSUES

To help focus state government on the need for affordable housing, the Pennsylvania Builders Association selects legislative, regulatory and judicial priorities on issues affecting residential construction, land use and development, taxation and the environment. Here are a few of the initiatives the PBA has adopted.

Workforce housing

The Issue: Workforce housing is living space that is affordable to the typical Pennsylvania worker, who earns between \$15,000 and \$50,000 gross annual income. These workers include teachers, firefighters, nurses and other people critical to a community's well-being. Although 2.8 million Pennsylvanians earn workforce wages, homes that they can afford are being listed for abandonment and demolition and are not being replaced. The primary reasons for this are: local opposition to multi-family development and lower-cost homes, a lack of appropriately zoned land, burdensome government regulation and impact fees, unavailable public sector funding, and high land and construction costs that reduce private sector incentives to serve this market segment.

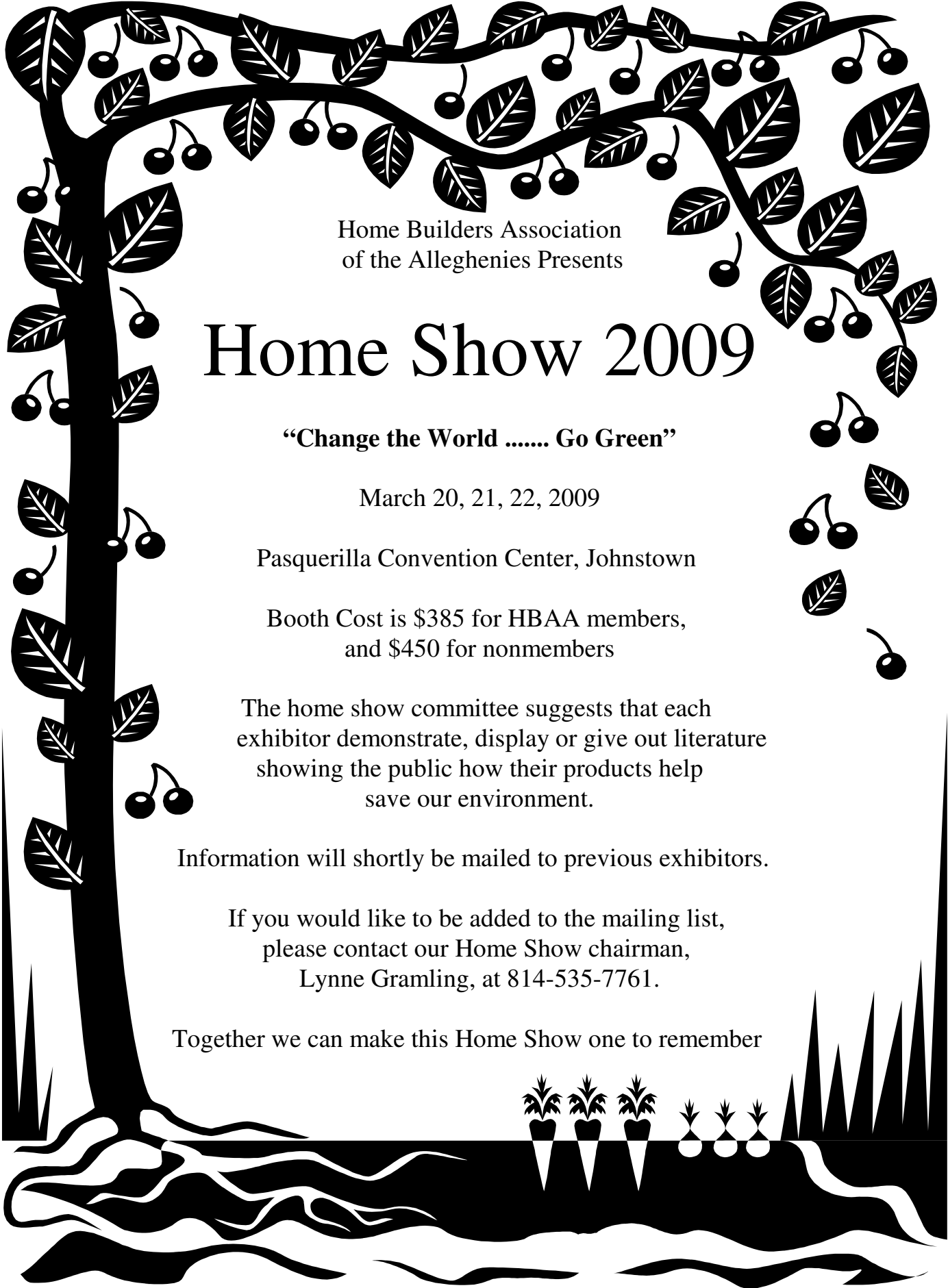
The answer: Besides being the right thing to do, providing affordable workforce housing promises economic benefits by locating workers close to business centers where they are critically needed. Workforce housing is critical to Pennsylvania's economic growth, and every family deserves a safe and affordable place to live. For these reasons, PBA is seeking coalition partners and leading efforts to craft legislation mandating improved levels of workforce housing statewide. PBA is exploring other options, too, for successfully addressing this challenge, including mandated housing densities, employer subsidy programs, public-private partnerships and heightened support for Pennsylvania Housing Finance Agency initiatives.



Uniform Construction Code Act

The Issue: In certain areas of the state, problems have been reported producing inordinate delays in building plan approval and building inspection response time. Some sections of the Uniform Construction Code Act were not as clear as intended regarding specific responsibilities of municipalities and the Department of Labor and Industry for implementing the act. In a few instances, provisions of the act have proved to be unworkable and need to be revised for a better functioning and cost effective construction code law.

The Answer: After more than a year-and-a-half of experience with Pennsylvania's Uniform Construction Code Act, PBA has identified a number of changes that are necessary to benefit builders and consumers. These changes do not relate to UCC's construction standards but rather to the administration and enforcement of the law by municipalities and the state Department of Labor and Industry. The recommended changes improve the process for building plan approval and construction inspections. In order to promote professional development for builders across the Commonwealth, a \$2 surcharge is proposed for every building permit in the state to fund builder construction code education. This \$2 surcharge would be in addition to the existing \$2 surcharge on building permits to fund municipal code inspector training.



Home Builders Association
of the Alleghenies Presents

Home Show 2009

“Change the World Go Green”

March 20, 21, 22, 2009

Pasquerilla Convention Center, Johnstown

Booth Cost is \$385 for HBAA members,
and \$450 for nonmembers

The home show committee suggests that each exhibitor demonstrate, display or give out literature showing the public how their products help save our environment.

Information will shortly be mailed to previous exhibitors.

If you would like to be added to the mailing list,
please contact our Home Show chairman,
Lynne Gramling, at 814-535-7761.

Together we can make this Home Show one to remember



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.

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 = \$ _____

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 = \$ _____

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

PUBLIC TRANSPORTATION NOTICE:

When you exit this vehicle,
 please be sure to lower your head
 and watch your step.

If you fail to do so,
 please lower your voice
 and watch your language.

Thank you.

FOR SALE BY OWNER:

Complete set of Encyclopedia Britannica. 45 volumes. Excellent condition. \$1,000.00 negotiable. No longer needed. Recently married; and spouse knows everything.

**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
October 2008**

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

FAX:(814)269-1429
President: Denny Squillario
web site: www.hbaahomes.org
email: info@hbaahomes.org

General Membership Meeting

**THE COTTAGE
RESTAURANT**