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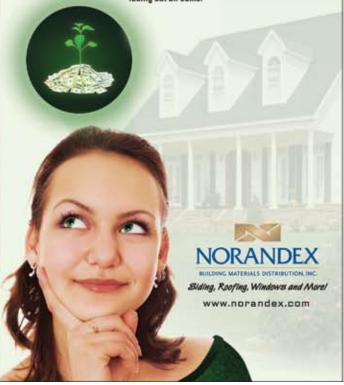
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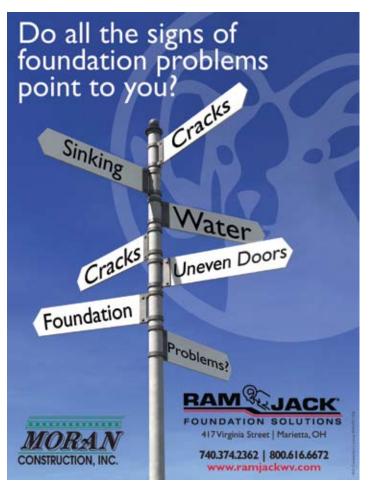


HBAWV

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My Dream: A place for my garden



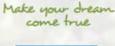
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Go to <u>www.hbawv.org</u> to the *Members Only Classifieds* to find and post specials only available to members of the HBA of WV.

WITH A MEMBER





Home Builders Association of West Virginia

2220 Washington St., East, Suite 1 Charleston, WV 25311 304-342-5176 or 1-877-408-0702 Fax 304-342-5177 or 1-877-408-0703

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Tell them you saw it in the WV Builder - Page 9



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Bernie Boyers, John Brumley, Chris Ilardi Kent Pauley, Peggy Sampson, Best of WV winners

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See ad Page 4

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Winners of the 2011 Best In West Virginia Building Awards

Every year the Home Builders Association of West Virginia sponsors a competition of member builders for the title "Best In West Virginia." Submissions from across the state are judged locally and then statewide. These are the award winners announced October 15 at the Resort of Glad Springs in Daniels, WV.





Located in Elizabeth Station Subdivision in Bunker Hill, WV, this 1100 sq.ft. single level home offers a full front porch, laundry area and attached 1 car garage. The spacious living room extends into the dining area and kitchen with cathedral ceiling The kitchen features cherry cabinetry.



This 1,556 sq.ft. home in Martinsburg, WV offers a 2 car att. garage and full basement. This open concept home features cherry hardwood floors in the kitchen, living room and hallway and wainscotting. The master bath has a garden tub, separate shower and double vanity with cultured marble countertops.









Best Single Family Home Class III Apple Ridge Homes LLC



♦ 84 Lumber

Inc.

Best Single Family Home Class IV Stoneridge Homes

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ProBuild
Three Trees

This 1802 sq.ft. home is located on Peggy Court in Bunker Hill, WV. The entry and living room have oak flooring and oak staircase. Features include a drystack stone fireplace in the living room and cherry cabinets

in the kitchen. The master bath includes a his-and-her walk-in closet and large shower. There are 2 bedrooms upstairs and unfinished basement.















This 4 BR, 3 BA home has 2616 sq.ft. and is located in the Village of Sleepy Hollow in Morgantown, WV. The two story living room opens to the kitchen which includes maple cabinets, granite countertops and stainless appliances. The back deck has a breathtaking view of the mountains. The master BR has a two step tray ceiling w/rope lights & master bath w/deluxe soaker tub, shower and double vanity.

 Suppliers & Contractors	♦ Brizo	 Sherwin Williams 	 J&M Drywall
 Outdoor Landscape Design 	♦ OC Cluss	 Progressive Lighting 	 Fineline Trim
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 Eduardo Calderon Roofing 	♦ Protec	 Bruce Hardwood 	 Botanica







Best Single Family Home Class V Panhandle Homes of Berkeley County

Archways, custom cabinetry, columns, hardwood floors and a proliferation of detail work are just some examples of the quality in this 3,998 sq.ft. home in Martinsburg, WV. With 4 BR and 4.5 BA, this home offers an abundance of space inside & out. The inground pool is flanked by a covered porch and a grilling porch. The gourmet kitchen includes a spacious island, auxiliary sink, granite counters & solid cherry cabinets. The main floor master suite includes a tray ceiling w/rope lighting & bath w/ceramic tile, corner tub, separate toilet & very Ig walk-in closet. A large game room is located upstairs.



.





Suppliers & Contractors

- ♦ SG Plumbing
- Todd Electric
- ♦ 84 Lumber
- Sherwin Williams
- RNL Landscaping
- Shenandoah Heating & Air
- Shamrock Lighting ◆ Davenport/Topper Const.
- Rutherford Paint
- Craig Paving
 Bartley Concrete













Best Residential Remodeling Project Universal Custom Builders, Inc



Overlooking the river and the state capitol in Charleston, this 1960's brick rancher has been transformed with a second floor master suite & loft office & two story living room. The family room off the pool area, offers custom bookcases, fireplace with custom mantle, ceramic tile floor and bar area. Also on the lower level are the exercise room, full bath and garage. The open cabled staircase allows an unobstructed view. The home offers 4 BR, 5 full baths, spacious kitchen, pickled red oak floors and pickled maple stairs. The exterior features the pool, waterfall, covered walkways and outdoor kitchen.









♦ Pro-Build

Systems, Inc. Synkote Specialties Co. ♦ Payne Tile Co. Chittenden Custom Carpentry, Inc. Lambert Masonry



IIII



HBAWV Convention - Awards Banquet



Awards Banquet Oct. 15th



































HBAWV Convention - Displays & Market Place Shopping - Oct. 14th











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BrickStreet Central Supply Co.-Keystone-Greer Fed.I Home Loan Bank - Pittsburgh











ProBuild Secure US WV Housing Development Fund

HBAN



Lloyd Crook wins Henry E King Award - Builder of the Year President Fred McDonald (left) presents Lloyd Crook (right) contractor of



John Kopyscianski wins Associate of the Year Award

John Kopyscianski (left) of ProBuild, Charleston, receives the Associate of the Year Award from Associate Vice-President Carl York (right)



Mid-Ohio Valley Home Builders Association wins the **Richard B Yoder** Community Service Award Michael Cameron (left), David VanHorn (center) and Ed Satow (right) receive the award.



Presidential Award

President Fred McDonald presents Connie Long of Brickstreet an award for her work with the association in developing the Brickstreet partnership. Earlier in the week Chuck Baldwin of Brickstreet also received a presidential award for his contribution.



Presidential Awards

President Fred McDonald presents (left to right) Steven Bailey, Tom Board, Regina Skeen and Peggy Sampson for their work for the association during 2011. Not pictured but receiving a Presidential awards was Wayne Pugh.

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HEANN Convention - 1970's Party & Safety Seminars - Oct. 14th





















BrickStreet - Safety Seminars - Oct. 14th



How Early/Late Reporting Affects Your E-Mod. and

How to Improve Your Overall Performance.

HBAV Convention - Spike Awards - Oct. 14th



Martha Smith, John Kopyscianski and Richard Eckle receiving tan jackets (10 spikes)





April Bird receiving Life Spike. Kent Pauley receiving Big Spike



& Cornerstone Pen.



John Farnsworth receiving Fred McDonald receiving Cornerstone pin & Gem

Cornerstone Gem (4th) Spike* Awards - Oct. 14th

John Brumley and Fred McDonald receiving membership incentive awards receiving Hospitality

John Farnsworth award for 2011 - MOV

Spike Certificates - (6 or more spikes) - Scott Grimm, Chris Honaker, Jonathan Sherman, JW Wohlever Tan Blazer - (10 spikes) - Richard Eckle, John Kopyscianski, Chris Honaker, Kent Pauley, Martha Smith Life Spike - (25 spikes) - April Bird, Robert Dorsey, John Kopyscianski, Bob Young Big Spike (most new members during Spike Year*) - Kent Pauley Super Spike (most new members and retention combined) - Chris Ilardi Retention Award (Best retention for year) - Greater Charleston

Bellotte Award (Highest percentage of new members for year) - North Central

- Cornerstone Pins and Jewels (5 recruits within the spike year) Cindy Allen (1st Gem), Christ Ilardi,
- Kent Pauley, John Farnsworh (1st Gem), Fred McDonald (4th Gem)
- * Spikes are rewarded for recruiting new members into the association Spike Year July 2010 to June 2011

Membership Incentive Contest Winners 2010-2011

Level 1 - Shannon Armstrong, Scott Grimm, Dale Oxley, Jonathan Sherman, Dan Dulyea, Margie Bartles, Alan Baker, Chris Illardi, Kent Pauley. -- Chris Honaker, Bob Young, April Bird, Steve Spiker, Cindy Allen, John Farnsworth Level 2 - John Brumley Level 3 - Fred McDonald



HBAWV Editorial



By Fred McDonald President, HBA of WV

As the first year of my presidency has come to an end, I'm happy and proud of what we, the committees people and chair & co-chair people have accomplished in (2011) for HBAWV.

Our new membership recruitment was great & our auction well surpassed everyone's expectation. Great job to everyone.

With (2011) in the past and with the least amount of housing starts in history across this great country, I think here in West Virginia we are very fortunate that we were



2012 IBS The Associate Member Experience

John Kopyscianski Associate Vice President

The 2012 International Builders Show (IBS) in Orlando, Florida, delivered as promised with spectacular exhibits, educational courses that are second to none, and close to a 10% increase in attendance over 2011!

Meetings during the week were highly productive, with volunteerism ever present. Our 2011 board of directors wrapped up the week with thought-provoking conversation and direction. While certain initiatives to move forward were not passed, the discussions for some were, if not eye opening, certainly needed. The proposed by-law amendment to create an associate senior officer was not approved, but did provoke passionate conversations from both supporters and opponents. My personal observation of the debate led me to believe that the proposal may have very well passed if not for the current financial stresses and budget challenges facing the association. Our own John Brumley addressed the board with his belief that fiscal responsibility should be practiced regarding the extra cost the position would create.

I think that most left IBS 2012 with a good feeling for the future of our association and industry and a re-energized determination to help affect positive change in our

One of the associate members highlights of the week came on Thursday morning, February 9, at the annual Associates Awards Breakfast held at the Peabody hotel. There were many in attendance, including builders, associates, as well as HBA staff from across the country. West Virginia had one of the larger groups in attendance giving me support as our state's representative. This not stuck with a greater amount of inventory in residential homes when the housing industry started declining.

I see an improvement in (2012) with people wanting to build their dream home. The interest rates are at an all time low, well below 4 percent and not expecting to increase for a couple years.

I just returned from NAHB IBS Show in Orlando and our Economist says that (2012) will be the turning point in new home start up. The Economist also showed where our own Eastern Panhandle will make a slight turnaround in new home starts in (2012). I was happy to see this.

Remember It's Good Business to do Business with a Member. Best wishes for a happy and successful (2012).

instilled in me a true sense of pride in belonging to such a great association. To those individuals I offer my sincere appreciation, especially Peggy for making sure we could all attend as a group.

I was also honored and privileged to meet many long time active members who were very welcoming and eager to offer advice and assistance to me as a "newer" participant at



John Kopyscianski receives recognition as the West Virginia representative for NAHB Associate of the Year.

the national level. I look forward to having the opportunity to serve on national committee and represent our state association and membership. I would like to offer a special thanks to Fred, Sandy, and Carl for showing me around and making introductions.



West Virginians attend the annual Associates Breakfast at the International Builders Show in Orlando, Florida.

I think my fellow ProBuild associate and NAHB Associate Members Committee Chairman Mike Kurpiel sums it up best:

This year's group of associate honorees demonstrated that actively engaged associates will keep on providing the deeply needed dedication that helps to keep our Federation of local and state HBAs at their best. Within NAHB these individuals were, and are, recognized for their accomplishments because they realize that "if 'it' affects builders 'it' will affect associates."

HBAWV Editorial



HBAWV We SUILDERS ASSOCIATION 877-408-0702 304-342-5176 877-408-0703 Fax www.hbawv.org

HEADS OR TAILS With New Manufacturer Rebate Program "You Win Either Way"



www.HBArebates.com/hbawv.html

Beth Thomasson **ww** Executive Officer/Lobbyist

I once heard the expression "If it sounds too good to be true, it probably is." I think I may have found the exception. Let me explain

An email sent to Builder/Remodeler members recently, announced a newly endorsed Manufacturers' Rebate Program. This information has also been published on the HBA website (<u>www.hbawv.org</u>) giving all the details and will be easy to spot by a hand flipping a coin *"do I or don't I"*? Once you read the details and easiness of participation, it should be a no brainer.

Richard Robinson, a long time HBA member in New Jersey & leading Spike in the history of the NJBA, started this member benefit program with the help of his son, Rich. Richard understands that builder/manufacturer relationships are vital and this rebate opportunity is a way to show appreciation in a tangible way. His foresight has been well received by many state HBAs and numerous HBA builders/remodelers with 70% of those participants being awarded more rebate dollars than the cost of their annual dues.

As I was checking the validity of this program with 20+ other state associations, the comments I received were 100% positive. This is a sampling of testimonials...

• "We have received well over \$7,000 the past year and look forward to doing the same in the future. Initial set up was quick and easy."

• "The HBAV Builder Rebate Program has been a breeze to implement and take advantage of. There are so many products we already use in the program and more are being added. This is a win/win."

• "This is a really good program for builder members. They do, in fact, get dividend checks for doing very little. There have been positive results from the program in our state."

• "Yes, we started the program last year and have about 25 members taking advantage. We had one member who got a check for over \$4,000 for the first two quarters! Helped us market the program."

• "This is only one way that being a part of the Builders Association has paid us back many times over."

Joining the Rebate Program is quick and easy and can be done online. A simple form will direct you to give your company contact information, type of business and approximate number of homes/projects completed per year. You will be asked to indicate if you are using any of the 38 participating manufacturers. (This can take less than 5 minutes of your time).

The claim form is equally easy to complete and you will need a separate claim form for each of your projects. The amount of rebate will vary with each manufacturer; and, maybe best of all (except for the money you will receive), is the fact that only one of the thirty eight participating manufacturers requires you to provide receipts.

<u>If you Register and Claim by March 9</u>th, you will be eligible for rebates on products you installed in all the homes or remodeling projects completed from July - December 2011.

"The 38 participating manufacturers are chosen by bid process and sign a three year contract. At the end of the contract period, other manufacturers are eligible to also submit a bid," said Member Rebate president, Richard Robinson. "It keeps the competition fair".

So, in a nutshell, this is the new member benefit we've found for our builder/remodeler members. On another page of the magazine, there is a listing of other programs that have been found to bring profit and service to your financial and professional life. These are the 'perks' that you expect and that you are entitled to as a member of the Home Builders Association of West Virginia.

Go the websites listed at the beginning of this article to learn more, or call the state office, Richard Robinson or myself.



HBAWV Legislative Reception - January 26, 2012 - Charleston Marriott

















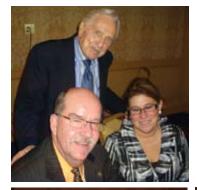




















HBAWV Legislative Reception Continued



HBAWV Officer Installation



Executive Officer Beth Thomasson (left) installs the 2012 officers of the HBA of WV during the winter board meeting at the Charleston Marriott, January 27.

President Fred McDonald (right) begins his second term as president of the Home Builders Association of WV.

(Below - left to right) - Associate Vice President John Kopyscianski, Associate Treasurer, Robert W. Ritenour, Treasurer, Chris Ilardi, 2nd Vice President John Brumley, and 1st Vice President Jacob Meck take their oath of office.





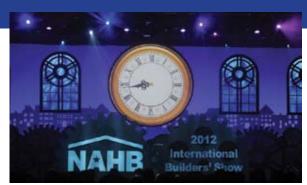
HBAW **IBS Recognitions**



John Brumley was installed as the National Area Vice President for Area 6. He has most recently served as NAHB State Rep for West Virginia, and is currently the 2nd Vice President of the HBAWV and President of the Tri-State HBA. He is contractor and owner of Tri-State Publications (publisher of WV Builder)



Ellen Walker was chosen as the NAHB Affiliate National Director, representing over 6,700 affiliates nationwide. She is the volunteer Executive Officer for Tri-State HBA, Managing Editor for WV Builder magazine, Vice-chair of the public relations committee of the HBAWV, and Vice President of Tri-State Publications.



Two executive officers from West Virginia received recognition for hours of continuing education from the Executive Officers Council. Peggy Sampson, Greater Charleston HBA, has completed 50 hours and Ellen Walker, Tri-State HBA, has completed 100 hours.

Obituaries



Vernon Lewis Craddock, 78, of Barboursville, died January 16. A long-time member and current director on the board of the Tri-State Home Builders Association, he was the co-developer and builder of Linmont Estates in the early 1970's with his friend David Edmunds.

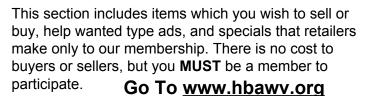
He was the owner, developer and builder of Linmont properties, homes, townhouses and apartments.

A veteran of the US Air Force during the Korean conflict, he was a member of the Main Street Church of Christ in Hurricane. An entrepreneur during his lifetime, his former businesses included Craddock Department Store, V & S Distributing wholesale jewelry, & shoe stores. He was an avid NASCAR fan. He is survived by his wife Jane Stowars Craddock and stepson Christopher Lane and Jessica, and grandson Elijah.

Member Classifieds

The new Members Only Classified Section of the HBA website is ready for member participation.

The purpose of this section is to encourage members to do business with members and to offer an additional WITH A MEMBER benefit to the membership.



Calendar 2012

March - 9-11 -

Eastern Panhandle HBA Home Show -Martinsburg Mall North Central HBA Home Show Mylan Park, Morgantown March 10-11 Southern WV HBA Home Show Raleigh County Convention Center, Beckley March 30-31 and April 1 Greater Charleston HBA Home Show Charleston Civic Center April 26 - WV BuildPac Golf Tournament -Tri-State HBA Host April 27-28 - WV Spring Board Meeting Hampton Inn, Barboursville, Tri-State HBA May 7 - Potomac Highlands Home Show Moorefield Middle School June 6 - Legislative Conference - NAHB Washington, DC June 6-9 - NAHB Spring Board of Directors Washington, DC June 30 - Deadline For Best in WV Entries July 20-21 - WV Summer Board Meeting Days Inn - Elkins - Highland HBA Aug. 25 - HBA WV - Annual Auction National Guard Armory - Charleston Sept. 12-15 - NAHB Fall Board of Directors Austin. Texas Oct. 26-27 - HBA WV Annual Convention Stonewall Resort

DO BUSINESS

HBAWV Beat 2011

Every Day is Membership Day

Traditionally once a year the NAHB has designated a day in May to be National Membership Day. Part of this effort has included a litany of incentives ranging from extra spikes to games to prizes for members who recruit new members. Funds for these incentives has been rechanneled for this one time campaign called <u>Beat 2011</u>.

The **Beat 2011** campaign provides local HBAs the opportunity to receive a special one-time incentive if they grow their Builder and Associate membership by the end of 2012. Any HBA that has a higher Builder and Associate membership total at the end of the day Dec. 31, 2012 compared to that total at the end of Dec. 31, 2011, will be eligible to receive 50% of their national dues (\$75) for every additional Builder and Associate member above the prior year end total.

In addition to this incredible offer, there will be monthly competition for recognition to the leading association and Spike from each of the seven size categories for each month. An iPad will be given to one of the associations and one of the Spikes each month from a monthly drawing of these 7 winners and all 7 will become eligible for a special year-end grand prize drawing.

NAHB has been committed to supporting local membership efforts with past initiatives that have included a \$500,000 struggling HBA support fund, the Oliver Group partnership, and retention rebate program.

Details on the <u>Beat 2011</u> campaign will be available soon. It is a joint effort between the EOC and the NAHB Membership Committee and the NAHB leadership.

"Over the course of 2012, enterprising local HBAs will become incubators for next-generation best practices for membership growth -- and we'll get paid for our successes! It the perfect way to put each local's strengths to work for the good of everyone," said Matt Morrow, CEO of the HBA of Greater Springfield.



Bernanke Addresses Attendees of IBS

Fed Chairman Ben Bernanke addressed the IBS on Friday, Feb. 10, stating that the state of the housing market is "a key impediment to a faster recovery." "We need to continue to develop and

implement policies that will help the housing sector get back on its feet. No single solution will be sufficient," he said.

His message to regulators is to take a balanced approach. "Do not turn away creditworthy borrowers, and that includes home builders," the chairman said. A full replay of his remarks can be found at www.nahb.org/bernanke.

BAWV Appraisal Primer

Rational Association of Home Builders Appraisal Primer



NAHB Releases An Appraisal Primer

NAHB has a collection of resources aimed at helping members strive for the best possible outcome from today's appraisal process. The newest addition is the Appraisal Primer.

This primer details the appraiser's role in the financing of new homes and offers insight for builders.

"Understanding the regulations, methodologies and task of the real estate appraiser will provide home builders with the necessary knowledge to discuss valuation issues with appraisers before they become valuation problems," said author of the primer Joan Trice, who is an appraiser as well as editor and publisher of Appraisal Buzz and host of the largest annual conference for the appraisal community.

NAHB has conducted four appraisal summits since 2009, and has been working to fix the broken newhome appraisal system. Progress has been made on key concerns such as the ability to communicate with the appraiser and the right to have homes appraised by individuals who are qualified to do the job.

The *Appraisal Primer* includes such things as: What Is an Appraisal?

An Explanation of the Appraisal Profession Economic Principles of Real Estate Appraisal The 4 Basic Forces that Influence Real Estate Value and the Nature of Value, Price and Cost.

The Appraisal Process

At the end is a FAQ section with such questions as: • What should an appraiser do to determine the value of a new home with options and upgrades that do not appear in other homes recently sold in the local area? • Will the apprised value support the additional costs of expensive geothermal heating and other green options? • Is it true that under the Dodd-Frank bill builders cannot communicate with appraisers? (The answer is No)

In addition to the *Appraisal Primer*, NAHB has updated its *"Appraisal Guidance for Builders"*, which summarizes information on the selection of appropriate appraisers, the use of comparable sales in determining the value of new homes, what builders can and should do to ensure accurate appraisals, and actions they should take if an appraisal was conducted improperly or contains errors.

The 46 page *Appraisal Primer* can be found on line for NAHB members by going to www.nahb.org, logging in, and then enter the name in the search window. Additional information can be received by emailing or calling Steve Linville at NAHB. 800-368-5242 x8597.

Joan Trice was part of an education panel at the IBS on "Builders Guide to Appraisals: Obtaining Accurate Valuations on New Homes"

HBAWV Member Benefits

Professional Recognition & Distinction

Best in West Virginia Project Competition Henry E. King Builder Member of the Year Award Associate Member of the Year Award Meritorious Service Award Presidential Awards Richard B. Yoder Community Service Award

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Local & State Safety Seminars National Certifications & Designations IBS Classes on New Technologies & **Best Business Practices** State Library Resources BuilderBooks.com

Information

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Endless Vacation Rentals



Cost Effective 401-K Plan

Multiple Employer Plan

(MEP) for members of the state HBA to offer their employees retirement plans

State Discount Insurance Programs --

Carelink Health Care

Delta Dental Insurance,

United Concordia Insurance,

Highmark Life and AD&D Insurance

BrickStreet Mutual Insurance

(9.5% discount for qualified members)

State Member Rebate Program

Savings on a variety of products used in construction



Brickstreet

Fuel Discount Program



Coming Soon

Statewide Television Marketing Campaign

A 6-12 month campaign to promote to the public the professionalism of members of the HBA on statewide television morning and evening news broadcasts as well as "Decision Makers" aired twice a week (Sunday morning & re-airing on Monday early morning) plus regular coverage and print advertising in The State Journal for 12 months.

License Plates for Home Builder Members

Design and negotiations are underway with WV Dept. of Highways on an industry plate that will

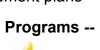


Proposed Design 'showcase' the association in a professional way and offer increased exposure and recognition.

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Local Associations



Eastern Panhandle HBA

David Hartley, Executive Officer 430 Randolph Street, Suite C Martinsburg, WV 25401 304-267-4710 www.EasternWVHomeBuilders.org

"Eastern Panhandle Right Here, Right Now!" is a new volunteer initiative to encourage home ownership and boost the local economy and the housing industry in the Eastern Panhandle.



The Eastern Panhandle HBA and the local Board of EASTERN PANHANDLE REALTORS and other community groups are joining together in this effort. Prettyman Broadcasting is contributing to the efforts by running testimonials from home buyers as public service messages and the HBA will be offering Buyers seminars to potential home owners at their Home Show March 9-11.

The group has compiled statistics from a variety of sources to show that building 100 new single family homes creates over 324 local jobs and generates \$21.1 million in income. The median price of a home in the Eastern Panhandle in Sept. 2011 was \$130,000 with a payment of apx. \$900/month. Median rent there is \$1,200. The savings for buying versus renting is apx. 25%. The national average is 15 to 20% of savings.



HBA of Greater Charleston

Peggy Sampson, Executive Officer PO Box 8616 So. Charleston, WV 25303 304-744-2200 www.hbagc.org

In December Charleston was included in the NAHB 1st American Improving Markets Index for the first time. The index notes those markets that have shown improvement from their respective troughs in housing permits, employment and house prices for at least six consecutive months.

In November the HBA of Greater Charleston made a donation and offered volunteers to "The Father's House" to help provide 500 meals for Thanksgiving.



Greater Greenbrier Valley HBA

PO Box 180 Frankford, WV 24938 304-497-3100



HBA of Mid-Ohio Valley

John Farnsworth, Executive Officer

P O Box 556 Parkersburg, WV 26101 304-428-6321 www.hbamov.org

The HBA of Mid-Ohio Valley recognized David Fleming of Greenleaf Landscaping as Builder of the year 2011 and Brenda Slavin of Pella Windows and Doors as Associate of the year 2011.

\$217 & 4 bushel baskets of non-perishable food were collected at the annual Christmas dinner for the Baptist Temple Food Pantry. The association won the state Richard Yoder community service award for building a shelter at the Wood County Fellowship

Their Home Show was February 3-5.





North Central HBA

#4 Riddle Court Morgantown, WV 26505 304-599-0880

Aaron Dickerson of ALD enterprises LLC, received the North Central HBA 2011 Builder of the Year award.

Between \$7,000 and \$8,000 was raised for the 2011 Children's Toy Fund. Toys are distributed by the associate's council to children in area hospitals across multiple counties.

Northern Panhandle HBA

112 19th Street Wheeling, WV 26003 304-233-8800



Potomac Highlands HBA

PO Box 325 Moorefield, WV 26836 304-434-4663



Southern HBA

Caryn Tabor, Executive Officer PO Box 667 Beckley, WV 25802 304-763-7133 www.swvhba.org

Tri-State HBA

Ellen Walker, Executive Officer PO Box 376 Barboursville, WV 25504 304-736-0561 www.tristatehba.com



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HBAWV National Briefs

Your Association Is Working For You!

Acquisition, Development & Construction (AD&C) Financing Legislation

For the last several years NAHB has been advocating the need for AD&C financing. Feb. 8 Sen. Robert Menendez (D-NJ) introduced the Home Building Lending Improvement Act of 2012 (S 2078) to restore the flow of credit for new housing production in order to create jobs, meet rising housing demand and bolster the economic expansion. A similar bill was introduced in the house last year (HR 1755), which currently has 87 House co-sponsors.

"We applaud Sen. Menendez for sponsoring this bill and leading the effort in the Senate to end the severe credit crunch for home building that is needlessly idling residential construction workers and hampering the housing and economic recovery," said NAHB Past-Chairman Bob Nielsen

Resolving this situation will enable home builders to start rebuilding the economy. Constructing 100 average singlefamily homes creates more than 300 jobs, \$23.1 million in wages and business income and \$8.9 million in taxes and revenue for local, state and federal government. And there is a considerable economic ripple effect from there.

New home building contributes to the local tax base, which supports schools, police, firefighters and road construction in municipalities across the land, and most of the products used in home construction are manufactured here in the United States.

"Without access to financing, small home builders cannot keep their doors open, let alone meet the rising demand that is emerging in scores of markets across the nation," said Nielsen. "The Menendez bill will help address the housing production credit crisis and establish an effective foundation to help housing regain its health, contribute to job growth and strengthen the economic expansion."

A recent survey by NAHB of builders and developers indicated that more than half had decided to put any new projects on hold until the financing climate improves.

Of those who indicated that lenders are clamping down further on new credit in the fourth quarter,

-- 78% said that lenders were reducing the amount they were willing to lend and

-- 70% reported seeing the allowable loan-to-value (or loan-to-cost) ration being lower.

-- 66% found lenders were not making new real estate loans and

-- 63% said they encountered lenders who were requiring personal guarantees or collateral not related to the project.

OSHA Extends Fall Protection Enforcement and Compliance Policy

OSHA's Director of Construction, Jim Maddux, announced during an appearance at the Construction Safety & Health Committee meeting at IBS, that his agency would extend its temporary policy regarding enforcement and compliance of the fall protection requirements for residential construction through Sept. 15, 2012.

NAHB's Senior Officers and Staff had a meeting recently with the White House's regulatory czar Cass Sunstein, respectfully asking for his assistance in reducing compliance uncertainties regarding fall protection.

OSHA will make it a priority to provide compliance assistance to the residential construction industry
OSHA will allow an up-to-10% "good faith" reduction in penalties if builders can demonstrate they have taken steps to reduce fall hazards

• OSHA will allow residential construction employers at least 30 days to correct fall protection violations identified during an inspection

• All proposed citations will be submitted to the OSHA Regional Offices to ensure consistency and clarity.

This policy extension provides much-needed time to fully understand what must be done to protect workers. For information go to www.nahb.org/fallprotection

Payroll Tax Extension

NAHB helped deflect efforts by some law makers who were wanting to pay for the temporary payroll tax extension through 2012 by increasing guaranty fees (g-fees) charged to mortgage lenders by Fannie Mae and Freddie Mac. The temporary tax cuts through February were partly financed this way. These fees are supposed to protect against credit-related losses.

NAHB strongly opposed this move by Congress because it penalized millions of potential home buyers by raising the cost of buying a home and set a terrible precedent for using fees to bridge a budget gap instead of for their intended purpose. The purpose of g-fees is to protect against mortgage defaults and ensure the safety and soundness of the housing finance system.



National Briefs HBAWV

The following is a short representation of resolutions approved at the IBS Board Recognition of Energy Efficient Homes meeting in Orlando. Details on each resolution can be found at nahb.org.

Comprehensive OSHA Reform

NOW THEREFORE, BE IT RESOLVED that the NAHB take immediate and continued steps to work with OSHA and members of the US House of Representatives and US Senate to cause OSHA to revise its procedures and/or pass legislation to fundamentally change the way OSHA approaches and implements its programs and enforces regulations, issues citations, and assesses fines and penalties and transform OSHA into an agency that works with the nation's single family and multifamily builders to improve the safety of their operations. The fundamental transformation should start with, and be sustained by, the utilization of a "consultative approach" that promotes a mutually-beneficial relationship between OSHA and the nation's single family and multi-family builders that will bring about significant improvements in the development, implementation and use of safety practices; remove the "fear factor" associated with working with OSHA; benefit employees and their employers for the near and longterm future; and follow NAHB's current Occupational Safety and Health Program Reform policy.

Lead-Based Paint & Lead Hazard Reduction

NOW THEREFORE, BE IT RESOLVED that the NAHB continue working with HUD, the Centers for Disease Control and Prevention (DCD) and EPA to eliminate the risk of lead poisoning and support their goal of eliminating childhood lead poisoning;

BE IT FURTHER RESOLVED that NAHB urge HUD, EPA and the Occupational Safety and Health Administration (OSHA) to reconcile and support efforts to create consistency among the states in their lead regulations to ensure reciprocity in training and certification requirements, training programs and training grants;

BE IT FURTHER RESOLVED that NAHB encourage contractor training/ certification in lead-safe work practices and promote the use by owners of multifamily properties and remodelers who work in properties containing lead-based paint built prior to 1978;

BE IT FURTHER RESOLVED that NAHB urge federal officials to support state and local efforts to create "safe harbors" from the risk of future claims and allegations for contractors, remodelers and multifamily property owners who follow EPA's prescribed lead-safe work practices and are fully compliant with the record-keeping and reporting requirements;

BE IT FURTHER RESOLVED that NAHB urge Congress to:

1. Direct HUD, EPA & CDC to report to Congress and the public annually on the overall progress toward achieving the goal of eliminating childhood lead poisoning and identify specific geographic areas and demographic groups who reside in housing stock (i.e. owner-occupied and rental housing) covered by EPA's RRP rule and report what portion of these children are still at risk from lead hazards;

2. Oppose adding any requirement for dust clearance testing to the rule through any appropriations or authorization legislation;

BE IT FURTHER RESOLVED that NAHB pursue all options to compel EPA to restore the Opt Out provision to the RRP rule; continue to oppose any future clearance testing requirements;

BE IT FURTHER RESOLVED that NAHB work with other nongovernmental organizations to urge EPA to increase its efforts to increase consumer awareness as well as coalesce with these non-profits to further inform the general public of the rule's requirements;

BE IT FURTHER RESOLVED that NAHB partner with EPA to develop education and outreach programs for home owners and an improved reliable pre-renovation test kit that can be used to determine if lead is present as defined on painted surfaces in pre-1978 structures; and

BE IT FURTHER RESOLVED that NAHB engage in the development of regulations for:

1. Public and commercial buildings and work to ensure that any new regulations are based on data concerning exposure pathways to leadbased paint in these structures; and

2. The definition of lead-based paint and lead-dust hazards.

BE IT FURTHER RESOLVED that NAHB encourage Congress to require EPA to develop realistic capital and compliance costs and that the details of those cost analysis be made available for public comment.

In Mortgage Financing

NOW THEREFORE, BE IT RESOLVED that the NAHB supports appraisal practices that accurately reflect the value of investment in energy efficiency and supports home appraisals that account for the full value and reduced operating costs of the energy-efficiency investment;

BE IT FURTHER RESOLVED that NAHB supports mortgage lending policies that recognize the value of energy efficiency and that do not negatively impact the financing of new or existing homes.

Improving the Accuracy of New Construction Appraisals

NOW THEREFORE, BE IT RESOLVED that the NAHB urge the following actions to raise awareness and address the problems of appraisals, which are essential to achieving a sound housing finance system and a sustained recovery in the housing industry and America's economy. · Strengthen education, training and experience requirements for appraisers of new home construction ...

- · Improve the quantity and quality of data for new construction ...
- · Develop new appraisal standards and best practices for conducting appraisals in distressed markets ...
- · Develop process for expedited appeals of inaccurate or faulty appraisals ...
- Strengthen oversight of appraisal activities ...

Comprehensive Framework for Housing Finance System Reform

NOW THEREFORE, BE IT RESOLVED that the NAHB urge Congress and the Executive Branch to reaffirm support for housing as a national priority in fulfillment of the mandate of the Housing Act of 1949, which pledged a "decent home and suitable living environment for every American family."

BE IT FURTHER RESOLVED that the best way to achieve the goals of the Housing Act of 1949 is through a multifaceted housing finance system with both competing and complementary components, including private, federal and state sources of capital liquidity. The system should support a reasonable menu of sound mortgage products for both single family and multifamily housing, governed by prudent underwriting standards and adequate oversight and regulation.

BE IT FURTHER RESOLVED that NAHB support the following comprehensive framework for housing finance system reform:* 1. Establish a new securitization system for conventional mortgages backed by private capital & a privately funded federal mortgage-backed securities insurance fund.

- 2. Restart a carefully regulated fully private mortgage-backed securities system.
- 3. Continue the roles of the federal government housing agencies.

4. Enhance the role of state & local housing finance agencies (HFAs) as a source of housing funds.

- 5. Expand the role of the Federal Home Loan Banks.
- 6. Correct the operational & structural problems that produced the housing boom/bust.

Foreclosures

NOW THEREFORE, BE IT RESOLVED that NAHB urge bank regulators to reduce the number of homeowners going into foreclosure ... *

That NAHB support efforts to establish national servicing standards ... That NAHB encourage states to develop best practices protocol for handling non-performing loans ...

That NAHB support efforts to persuade America's financial institutions to take more effective loan modification actions & institute reforms ... That NAHB urge banks to engage in transparent & effective forms of communications with borrows to avoid unnecessary financial distress ... That NAHB support alternatives to foreclosures ...

That NAHB seek program and policy changes to reduce the inventory of Real Estate Owned (REO) properties ...

* Each of these categories included multiple ways of implementation.

HBAWV Membership

RENEWALS

EASTERN PANHANDLE

Advanced Concrete Systems, Inc. (Bob Barr) Advocate Insurance Group (Michelle Cuthrell) Amerigas (Larry Gallahan) Barney Enterprises, Inc. (Bill Barney) BB&T (Mary Crawford) BCT (Joshua Householder) Berkeley Home Technologies (John Wilgeroth) Berkeley Home Technologies (Jonathan Sherman) Berkeley Home Technologies (Roger Sherman) City National Bank (Tom McCarthy) CNB Bank, Inc. (Charles Lowery) CNB Bank, Inc (Gail Moxley) Cox Hollida Price, LLP (Chuck Young) Decker & Company PLLC (David Decker) Eastern Panhandle HBA (David Hartley) EPREG/Landmark Comm News (Brian Holt) Fallon Insurance Agency, Inc. (Mike Fallon) Fox & Associates Inc. (Mike Shifler)

Greg Janes Custom Homes & Renovations (Gregory Janes) Hoffmann, Keller, Williams, Rice Realty

(Natalie Hoffmann)

Huntington Mortgage Company (Barbara Kershner)

Jason Singer Construction (Jason Singer) Johnson & Johnson Heating & Air

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Powell's Plumbing, Inc. (John Powell) Prime Lending (Dennis McCarthy) ProBuild (Nathan Beal) Southern States (Time Carbone)

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The Journal (Judy Gelestor) Triad Engineering Inc. (Beth Carpenter) Wells Fargo Home Mortgage (Brian Foss)

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(David Knupp)

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WV University Safety & Health (Mark Fullen)

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Sept. 1st, 2011 - Jan. 31, 2012

BB&T (Beck Ross)

Benefit Design Services (John Snodgrass) Chandlers Kitchens (Amy Mosser) CLS Properties (Christopher Osborne) Edmunds Excavation (David Edmunds) Huntington Garage Door (James Graybeal) Rumpke Waste (Tiffany Collins) State Electric Supply Co (Tera Grasser) The Huntington WV Housing Authority (Michael Powers)

Wahoo Enterprises (B Ned Jones)

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Harley Construction, Inc. (Michael McBrearty) Innovative Concrete Designs (Jeff Petrucci) M&N Construction, Inc. (Michael Gay) Mid-Atlantic Farm Credit (Marcia Blaylock) Millers Electric Co. Inc. (Bob Miller) Orsini's Appliances (Brad Janes) Potomac Housing Realtors, LLC (David Burdette) Potomac Housing Realtors, LLC (Surpena Mills) Smallwood & Small Insurance (Thomas Miller)

The Mortgage Center (Marc Savitt)

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Xspec Power (Andrew Cunningham)

Lifescape Home Solutions (Amy McManamay)

MID-OHIO VALLEY

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Reedy Construction (Kevin Reedy)

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84 Lumber (Joe Fralic)

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