

Builder's



minutes

volume 26 • number 2
February 2010

February: National Designation Month



Member Advantage at a Glance...
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“Every man owes a portion of his time and his income to the business or industry in which he earns his living.”
Theodore Roosevelt

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GREEN BUILDING FOR BUILDING PROFESSIONALS

R

February 3 & 4, 2010 -- Inn at Reading

LEARN:

E

- How green homes provide buyers with lower energy costs and higher value
- Strategies for incorporating green-building principles into homes without driving up the cost of construction

C

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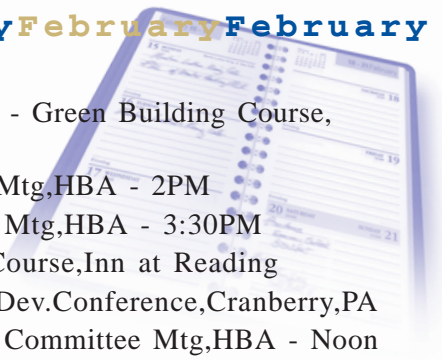
See flyer for more information and to reserve.



Calendar of Events

February February February February

- 3rd & 4th: University of Housing - Green Building Course, Inn at Reading
- 8th: Cruising for a Cause Mtg, HBA - 2PM
- 9th: Education Committee Mtg, HBA - 3:30PM
- 9th & 25th: Certified Renovator Course, Inn at Reading
- 10th & 11th: PA Housing & Land Dev. Conference, Cranberry, PA
- 11th: Governmental Affairs Committee Mtg, HBA - Noon
- 17th: RHBA Mixer at Secure-A-Home, Inc. - 3PM
- 19th & 20th: PBA Board Meeting, Scranton, PA
- 22nd: Membership Committee, HBA Conference Room - 3PM
- 23rd: HBA Board of Directors Meeting, HBA Conference Rm - 3PM



A Message From The President.....

I want to thank everyone that attended our Annual Installation and Award Banquet, making it a nice evening out with friends, competitors and peers. I especially want to thank the Sponsors and congratulate the Award winners for all work through 2009. Starting out a new decade knowing that there are members who understand the value of hard work and commitment toward the building industry is very encouraging. I would also be remiss in not thanking my father, Donald Sell, for braving the wilds of the Pennsylvania winter for the mild temperatures of Myrtle Beach and installing me as President. I will strive to live up to the hard work and dedication to the HBA that he has shown throughout his many years of involvement.



February is NAHB's Professional Designation Month. On February 3rd and 4th we will be holding a course for Certified Green Professional (CGP). With the Federal government pushing more 'Green' building practices and states following suit, this is our future. Whether you agree with it or not, like it or not, it is our future. The more educated we become on this subject, the easier it will be to follow Federal and State guidelines and help clients receive tax credits offered on new and existing construction.

We are also holding courses on February 9th and the 25th for EPA's Renovation, Repair, and Painting Rule (Lead Abatement). If you do any remodeling, renovation, painting, window replacement... this course will be a must to understand and have the ability to follow the law. This course not only covers the mechanics of the hands-on work, but also the documentation that needs to be filled out and forwarded to the proper government agencies.

As previous emails from PBA Leadership have indicated to the membership, they have filed an Injunction against the State of Pennsylvania to block the implementation of the 2009 Building Codes. I have the pleasure of sitting on PBA's Uniform Construction Codes (UCC) Task Force. The in-depth knowledge of the individuals sitting on that Task Force concerning the new Codes is very impressive. I have the utmost confidence in Joe Mackey and the rest of PBA leadership to follow up with this situation and keep everyone informed as it unfolds.

As a personal aside, I'm starting to see the Building Codes as they progress from cycle to cycle not just to insure the safety of the individuals living in the structure, but the Codes turning into a regulatory nightmare. Like most processes the government gets their hands on, special interest groups find something to throw in the machine, not to help it run, but to help them sell a part that's sure to fail. When a Building Code mandates to us what temperature to set the thermostat, they not only obscured the line of common sense, they erased it. We all need to step up and work harder collectively to get common sense back at all levels of government.

Respectfully,

Dean Ramich, President

**PARTICIPATE IN HBA EVENTS:
YOUR KEY TO SUCCESS!**

**HBA
Mission
Statement**

The HBA of Berks County is a leading advocate for the building industry by promoting trust and value for the community.


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Elite Vinyl Railings, LLC
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Fulton Bank, N.A. – Great Valley
Division
Gentile Homes, Inc.
Glen-Gery Corporation – Tim Leese
Harvey Industries
John Rozzi Home Improvement Co.,
Inc.
Kline Builders, Inc.
LeRoy Schannauer Plumbing &
Heating, Inc.
Manmiller Electric, Inc.
Mohns Drywall
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Service Professionals, LLC
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Waldman Electric Co.
Wolfe Roofing & Sheet Metal, Inc.

*Membership
Dues
Payment Plan
available in '10.
Call Katie at
610.777.8889.*

First Year Anniversary...

New members are accepted on a probationary period for one year and may be removed from our rolls with a notice of 30 days. Prior to sending a renewal notice in the second year, the Membership Committee will review the status of the new member to determine if a renewal shall be granted. Congratulations!!

**Bogia Engineering, Inc. -
Melissa Bachman
Knappenberger Finish Carpen-
try
Mr. Electric**

Lobbying Tax Deduction for 2010 Dues

Dues payments to the Home Builders Association of Berks County are not deductible as charitable contributions for federal income tax purposes. However, dues payments may be deductible as ordinary and necessary business expenses, subject to the exclusion for lobbying activity. Because a portion of your dues is used for lobbying by NAHB and PBA, \$82.68 or 18.58% of your annual dues payment is NOT deductible for income tax purposes in 2010.

NEWSLETTER ADS - The HBA is accepting advertisements for the monthly newsletter. The cost is \$95 per month for an ad approximately 2.5" X 1.5". The cost is \$230 for an ad for three months and \$450/yearly contract. An insert (8.5" X 11") for 1 month costs \$350. Call the HBA office at 610/777-8889 to reserve space.

Email Addresses - Please submit your email addresses to the HBA office or any changes in email addresses so we can send you valuable membership benefit information. We will not bombard you with "junk" mail.

NAHB POLICY..

Members must pay membership dues within 30 days of their anniversary date or their membership in the HBA will be cancelled.

ARBITRATION NOTICE....

The Home Builders Association does NOT provide ARBITRATION SERVICES as a benefit of membership. Please do not include the Home Builders Association in your construction contracts.

Sponsorship Opportunities 2010...

Want to "get the most" from your HBA membership and advertising dollars?

Go to HBA BERKS.org.

Click on Membership Only. Click on Sponsorship Opportunities.



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~ Membership 2010 ~



On December 16th we finally received the results from NAHB for the fall membership drive. I had challenged the Building Industry Association of Lancaster County to the drive (and softball game). Not only did they accept the challenge, but I'm disappointed to say they also beat us both in the softball game and the membership drive. So, congratulations to Kylee Bowman, Rich Brown & the Building Industry Association of Lancaster County. However, despite the loss, we came close to meeting our recruitment and retention goals. For those of you that don't remember, our recruitment goal from September to November was ten (10) new members, and we recruited seven (7) new members during that time. Our retention goal was to retain 85% of the companies up for renewal during those three months. We ended up at about 80%. Thanks again to the volunteers that helped out with the fall drive . . . you know who you are!

New for 2010 - in last month's newsletter article I mentioned that the membership committee was working on a new incentive program to recruit new members and also reward the recruiters. I'm pleased to announce that the Board of Directors approved the program at the December meeting. Here are the details . . . "Recruit a "NEW" member and receive a \$50 credit on your membership dues!

- The \$50 credit to the membership invoice applies to each member recruited.
- Recruit **seven** (7) new members during your membership year and receive a free year of membership
- The member must be recruited, not an assigned sponsor.
- In order to be eligible you must be a current member, in good standing, with the HBA of Berks County.
- The program is **not** valid for former members who dropped their membership within one (1) year and then rejoined.
- The program is **not** valid for our Builders Benefits insurance brokers.
- The program is **not** valid for recruits during any paid membership drive (ex: The Oliver Group drive).
- The recruited member(s) may sign up for the payment plan, **BUT** all three payments must be made before the \$50 credit is earned by the sponsor.

The goal of this program is to recruit 100 new members in 2010 with this incentive! If you have any questions please call me.

Save the date - National Membership Day will take place on Tuesday, May 25th and we'll need **YOUR** help! More details coming next month. Happy New Year!

Katie Mauger
Membership Coordinator

RECRUIT NEW MEMBERS IN '10!

IMPORTANT REMINDER . . . Insurance Certificates

As requested by the Board of Directors, please include a copy of your general liability insurance certificate with your annual membership renewal payment **OR** have your insurance carrier mail or fax a copy directly to our office. Thank you!

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Member Advantage at a Glance... CHECK IT OUT!

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Hewlett Packard

- Discounts: 9% notebooks, 5% printers/scanners, 7% handhelds, 12% workstations (faster processing power – ideal for graphics, blueprints), 16% servers, 12% storage, 6% third party options (over 10,000 items), plus free ground shipping.
- To place your order call 1-888-202-4488 and mention pass code “NAHB”

FedEx Advantage Program & YRC Transportation

- Up to 29% on select FedEx Express® U.S. services
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- Up to 20% on select FedEx Ground® services
- Up to 10% on select FedEx Home Delivery® services
- Up to 70% on FedEx Freight® and FedEx National LTL/SM services

Visit www.1800members.com/nahb to start saving now. If you have additional questions, please call 1-800-MEMBERS (1.800.636.2377, 8 a.m.–6 p.m. EST, M-F) to speak to a dedicated member representative.

YRC (formerly Yellow and Roadway) Save at least 70% with YRC for your freight shipping needs.

Omaha Steaks

- Save 10% off all online promotions. This discount is in addition to any online specials.

Office Depot

- 10% off all delivery orders. Free shipping on orders of \$50 or more.
- Call 800.274.2753 and be sure to mention your NAHB membership.

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- 10% off Endless Vacation Rental properties in the US, Caribbean, Mexico and Canada. Including select US Disney properties.

FTD

- 15% discount at www.ftd.com/nahb or call 800.SENDFTD and use code 17421. Includes FTD bridal, Vera Wang & Todd Oldham Collections

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- 15% off payroll processing and selected human resource services setup fees.
- Call 800.729.2439 or visit www.paychex.com. Mention code 5685

Solveras Payment Solutions

- Web/mobile tools, credit card and eCheck processing, check services and more. Free “Savings Analysis” offered to NAHB members by calling 800.613.0148. On average members save \$1,858.

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Berks County Smart Growth Alliance



**The Home Builders Association of Berks County
is a proud member of the
Berks County Smart
Growth Alliance.**

NAHB Career Center www.nahb.org/careers - Powered by Constructionjobs.com

- 20% off of standard rates for job posting & 15% off other human resources services

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Member 2 Member Discount Program

If you would like to offer a Member 2 Member Discount, contact Katie at the HBA office: 610.777.8889.

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10% off all materials (Not valid with
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GM affinity program & partnership
with HBA (Call Scott for more details
on how you can save.)

Martin's Flooring, Inc.

Tony Carroll
877.445.7799
10% off materials only. Ask about
our contractor referral program.

From Your Directors
News/Decisions
December 15, 2009



Board Member Appointment - The Board approved appoint-
ing Gary Deysher as a builder director on the HBA of Berks County
Board of Directors to complete the term of Kenneth Young.

Membership - The Board approved the first year anniversary mem-
bers. The Board approved the New Member Credit Proposal. See
membership article - page 4.

2010 Budget - The Board approved the 2010 budget.



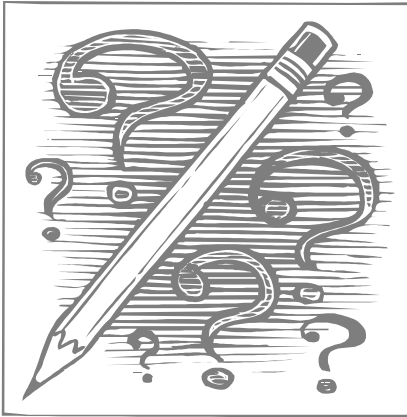
Thank you to **Berlanco Insurance Agency, Inc.**
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Changes to Residential Mortgage Laws

Courtesy: Gregory A. Shantz, Roland & Schlegel Inc.



In the last few years, terms such as “adjustable rate mortgages” (or “ARMs”) and “jumbo loans” have become part of regular household conversation. Almost everyone knows a person or family who has struggled with mortgage debt that they cannot afford. Many of these individuals claim that they were unaware of all key terms of their mortgage at settlement, only to learn the full ramifications of what they had agreed to after they had purchased their home.

In response to complaints by borrowers, the United States Congress found that reform was needed to ensure that consumers are provided with the proper information on the nature and costs of real estate settlements and are protected from unnecessarily high settlement charges. Congress has taken several steps to attempt to protect purchasers of residential properties.

The Real Estate Settlement Procedures Act (“RESPA”) was originally adopted by Congress in 1974 as a consumer protection statute primarily designed to reduce settlement costs incurred by consumers and to eliminate kickbacks. Congress now has amended RESPA with the goal of helping consumers shop for loans and to better understand the loan process. Beginning on January 1, 2010, RESPA requires that new Good Faith Estimate and Housing and Urban Development documents be used at residential settlements. As part of this new documentation, lenders and mortgage brokers must provide additional information, including the terms of the loan, the interest rate, whether the interest rate is fixed or adjustable, any prepayment penalties or balloon payments, and total closing costs to consumers.

RESPA also prohibits the seller of a property from requiring the purchaser to use a designated title insurance company. The Department of Housing and Urban Development (“HUD”) has reported that there has been alleged widespread abuse of the use of discounts for the use of affiliated mortgage companies and title companies where the purchaser of property does not receive an actual financial benefit. While the seller is free to offer a discount to a purchaser for use of a particular title company, enforcement officials at HUD have stressed that these discounts must be optional and must represent a true discount on the purchase price. The costs cannot simply be built back into the total purchase price.

In addition, RESPA strengthens requirements regarding affiliated business arrangements. An affiliated business arrangement exists if a person in a position to refer a settlement service business, or an associate of such person, has a relationship with, or an ownership interest in, a settlement service provider.

Congress has also found that consumers are also placed in a difficult position if certain information is provided by the lender immediately before or close to settlement. Therefore, the Housing and Economic Recovery Act (“HERA”), which took effect May 1, 2009, is designated to provide a fair and transparent level of regulation in the real estate industry. If a consumer is mortgaging even a portion of the purchase price of a property, these new regulations will impact, and can even dictate, the settlement date. HERA prevents a lender from collecting up-front fees prior to settlement until initial disclosures are received by the potential borrower, with the exception of a fee for obtaining a credit report. In addition, a consumer must be provided with a copy of the appraisal for the property at least three business days prior to closing. A home buyer must also receive new Truth In Lending disclosures in the event there is an increase in the annual percentage rate of the mortgage by .125% or more.

These regulatory changes affect nearly every purchase of residential property. Should you have any questions regarding how these laws may affect you, either as a buyer or seller of residential real estate, please contact an experienced real state attorney.

News on Lead Paint Regulation...

For many years, NAHB and NAHB remodelers have led the industry by tracking the development and implementation of the U.S. Environmental Agency's regulation on lead paint as it pertains to remodeling. This website with member-only resources (www.nahb.org/leadpaint) will be regularly updated to keep you informed of the latest developments on the Lead Paint Rule.



NAHB Submits Comments to EPA on Proposed Rule Amendment

Responding to EPA's proposal to change the lead paint regulation, NAHB wrote and submitted comments for the record on behalf of the membership on November 20, 2009.

NAHB also drafted a template letter to members to customize and send their comments to REPA. All comment letters on the proposed changes will be made public once complied by EPA.

EPA's proposal to change the rule includes removing the "opt-out" provision, which would drastically increase the number of homes affected by the rule. If accepted, all pre-1978 homes would be subject to the rule, which is an estimate addition of 40 million homes. For more details on the proposal, see this article from *Nation's Building News*.

Application for Firm Certification

EPA has made available the application for remodeling firms to become certified to work under the lead paint rule going into force in late April 2010. Download the form from: <http://www.epa.gov/lead/pubs/firmapp.pdf>. More information on the requirements of becoming a certified renovator firm under the lead paint regulation is available here.

EPA Lists Approved Trainers

EPA is listing approved trainers on their Web site. Visit <http://www.epa.gov/lead/pubs/trainingproviders.htm> for the current listing of trainers available to prepare remodelers for implementation of the lead paint rule.

Training Dates

Training dates for earning certification to work under the new EPA lead rule are available on the National Center for Healthy Housing training calendar: <http://nchh.org/training/calendar.aspx>. When looking at the calendar, select from the drop down box on the left side "Lead", and all lead courses will be displayed. Look for LCR for the training course to prepare for certification to work in target homes under the rule. Look for LCR-R if seeking only the refresher course after already having the initial training from EPA.

Become a Trainer with an Approved Training Provider

NAHB is not currently planning on offering the required eight hours certified renovator classes. Information on how to become a trainer can be found at www.healthyhomestraining.org/rfp.

Contract Language to Use Until April 2010

NAHB has developed contract language for remodelers to use in their contracts for work before the rule takes effect April 22, 2010. This contract language is available only to NAHB members. It helps with liability protection prior to the rule and can be downloaded from the website at Contract Notice and Disclaimer for pre-April 2010 remodeling contracts. For information about this item contact: Therese Crahan at 800-368-5242 x 8211 or emailtcrahan@nahb.org.

Consider Advertising

CALL:
610.777.8889

An advertisement for ComfortPro, Inc. featuring a black and white photo of a bulldog sitting. The text above the dog says "ComfortPro, Inc." in a large, bold font, with "Heating • Cooling • Electrical • Plumbing" underneath. Below the dog, it says "We'll make your life a little more comfortable!" in a script font. To the right of the dog is a circular logo with "24 HOUR EMERGENCY SERVICE" around the perimeter. At the bottom, the phone number "610-926-4200" and website "www.comfort-pro.com" are listed.

An advertisement for Power Kunkle BENEFITS CONSULTING. It features a circular logo with the letters "PK" inside. To the right of the logo, the company name "Power Kunkle" is written in a large, serif font, with "BENEFITS CONSULTING" in a smaller, sans-serif font below it. At the bottom, the address "999 Berkshire Boulevard PO Box 6243 Wyomissing, PA 19610" and phone/fax numbers "610.685.1790 • 610.685.1791 fax" are listed.

21st Annual Tournament



**Berkleigh Golf Club
Monday, May 10, 2010**

Shotgun Start!

SAVE THE DATE!

Make the HBA Tournament YOUR Tournament!



H
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F



EDUCATION CORNER....

From



*The Pennsylvania State FFA Officers Visit
the Horticulture Program at RMCTC*



On December 10, 2009 two PA State Officers from the FFA visited the Horticulture Program at Reading Muhlenberg CTC. They spent the day teaching the students valuable teambuilding, leadership and cooperation skills. The students really enjoyed the break from the normal routine interacting with each other in a different type of environment. The State FFA President, Molly Walmer and Brittany Wilmer Eastern Region VP graduated from high school last year and are

taking off a year before college to be state officers and educate younger students on the value of agriculture in today's society.

While learning about the trades taught at the CTC, students also need to learn the soft skills like peer interaction, working together, problem solving, and being a leader in today's world. We would like to thank Molly and Brittany for visiting the Reading Muhlenberg Career and Technology Center and the HBA for supporting career education at the CTC.



*'10 BCCA
FOUNDATION CLUB*

Call the HBA office today at 610.777.8889 to learn how to become a member of the **FOUNDATION CLUB**. These members understand the important role legislation plays in their businesses and the importance of electing and supporting legislators who are sensitive to the issues affecting the building industry.



Special Announcement

The HBA is working to reach its PAC goal for 2010. We can off-set some of our responsibility by members' direct contributions to State Officials. Please report any contributions you make to Ron Rohrbach at 610/777-8889. Your information will be very confidential, but important!

*2010 NAHB and PBA Board Members
HBA of Berks County*

NAHB

Kert Sloan, Aluminum Associates/Sloan Corp.

Joseph Dolan, Dolan Construction, Inc.

Cathy Sloan, Hartman's Home Improvements

Tom Kearse, Kohl Building Products

Len Christ, Len Christ Building & Remodeling - Life Director



PBA

Ex-Officio

Dean Ramich, Sell Construction

Life

Len Christ, Len Christ Building & Remodeling

Ron Rohrbach, Home Builders Association

Joseph Dolan, Dolan Construction, Inc.

Tom Kearse, Kohl Building Products

Michael Rodino, MDR Construction, Inc.

At Large

Scott Grote, Grote Construction, Inc.

Jill Nagy, Jill E. Nagy, Esq.

Kevin Kozo, Turnberry Custom Homes

Larry Kehres, L.A. Kehres Building & Remodeling

PBAPT

Michael Rodino, MDR Construction Inc.,
Chair

Ron Rohrbach, HBA, Trustee

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PACAH Trustees*

Brian Kobularcik, Metropolitan Development Group, Inc., Chair
Joseph Dolan, Dolan Construction Co.
Tom Kearse, Kohl Building Products
Dean Ramich, Sell Construction

**Thank you for your work on
behalf of our HBA!**

FROM THE BACK OFFICE...

The Encarta Dictionary defines an Association as “A group of people or organizations joined together for a purpose.” The mission of the HBA of Berks County is “The HBA of Berks County is a leading advocate for the building industry by promoting trust and value for the community.” But the mission statement doesn’t quite cover everything.



Pooling resources into bargaining opportunities is a benefit that has provided rewards to the members for a long time. That’s what the Affinity Programs accomplish. Programs that provide discounts like the Hewlett Packard or AFLAC Programs accomplish that goal. The goal fits the definition of an Association in that the “purpose” is to acquire discounts specific to the membership that are a benefit. Even though working to acquire and then manage the programs is out-side of the goal of the mission statement.

At several points in time during the year, marketing opportunities are provided to the members, opportunities for the members to “touch” other members or the general population. Those opportunities are in different shapes and sizes. For example:

- **Member to Member** advertising can be accomplished by placing advertising in the newsletter, sponsoring an Association meeting or event like the Golf Tournament, or Annual Election of Officers. New for 2010 is the ability to sponsor on the main page of the member area on the web-site, www.hbaberks.org
- **Member to the public, or consumer.** The Reading Eagle has once again arranged for some co-op advertising in a full page once a month for HBA Members. The Parade of Homes is not just for “new homes” this year. The event will include the ability to enter any construction project in the event, provided you can arrange for public access to the project (an open house). In addition, main page advertising is available on the HBA web-site www.hbaberks.org. Keep in mind that the web-site was originally designed to provide information to the general public about the organization and its members. And that goal has continually been achieved.

Educational tracts and up-dates are continually being provided. Professional Designations are achievable. Once again, outside of the mission statement but within the definition.

The cost of the annual dues are recoverable with participation in the programs that are made available to members, and businesses have a distinct advantage over their competition if they are members of the HBA of Berks County.

HBA PLANNED EVENTS

February

3rd & 4th: University of Housing: Green Building Course - Inn at Reading

9th & 25th: Certified Renovator Course, Inn at Reading

10 & 11th: PA Housing & Land Development Conference - Cranberry, PA

17th: RHBA Mixer, Secure-A-Home, Inc.

19th & 20th: PBA Board Meeting - Scranton, PA

March

12th -14th: 2010 SEPA Home & Garden Show, Greater Reading Expo Center

13th: Remodelers Showcase Awards Presentation at SEPA Home & Garden Show, Greater Reading Expo Center

24th: Career Day with RMCTC

April

15th: Legislative Luncheon

May

10th: HBA Annual Spring Golf Tournament, Berkleigh Golf Club

25th: National Membership Day

27th: HBA Night at the Reading Phillies

June

26th: Cruising for a Cause Event



Participate!!

Newsletter Articles...

The opinions are those of the editor, Phyllis Luft, unless otherwise stated. Members of the Association are welcome to submit articles for this newsletter as long as they are of general interest. Articles should be sent to the HBA office.

Officers

President - Dean Ramich - Sell Construction
1st Vice-President - Kevin Kozo - Turnberry Custom Homes
2nd Vice-President - Matt Breyer - Breyer Construction & Landscape, LLC
Secretary - Kirsten Deysher - Ludgate Engineering Corp.
Treasurer
Past President - Larry Kehres - L. A. Kehres Building & Remodeling
Legal Counsel - John W. Roland, Esq. - Roland & Schlegel, P.C.

Builder Directors

Gary Deysher - Deysher Custom Homes, Inc.
Wendy Ney Manley - MC Community Builders
Ken Shrom - Help U Stay/SRI
Cathy Sloan - Hartman's Home Improvements

Associate Directors

Chad Camburn - Bursich Associates, Inc.
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