



# BLUEPRINTS

A monthly publication of the Asheville Home Builders Association

## February Parade of Homes Preview Event

**Doubletree Biltmore Hotel**  
115 Hendersonville Rd.  
Asheville, 28803

February 19

**Builders: find out how you can  
save \$200 on your 2009 Parade  
Entry and take advantage of  
Associate Member Discounts!**  
See page 14 for details.

\*Sponsored by 84 Lumber



## Upcoming Events

February 17-18

NCHBA 1st Quarter Meeting  
Pinehurst, NC

February 24

New Member Orientation  
Prospective Member Meet & Greet  
See page 10 for details.

March 19

Speed Networking Event  
Location TBD.

AHBA Members MUST RSVP to  
participate in this free event!

Check out our Member News section on page 6 to see the latest information from our members!

## What to Do When Money is Tight

Through your cash flow projections, you can see it coming. But despite your best efforts, there's not enough cash to pay all your bills. What do you do now? Addressing a cash shortfall should be done early — and honestly. Almost all businesses experience a cash crisis. How you manage the crisis is the key.

The steps you take — or don't take — will affect your reputation and that of your business. They will affect your relationships with your employees, vendors and bankers. Ultimately, your decisions will determine if your business will survive. All this may sound dire, but it becomes so only if you ignore the situation.

The following are several steps you can take to improve your cash situation quickly:

### Become a Spending Disciplinarian

Cut out all unnecessary expenses. From now on, before making every business expenditure, ask yourself, "Will this get me another customer?"

Do you really need \$40-a-pound coffee in the office? Do you need a new piece of equipment, or can you buy it used? Do you use all six phone lines or can you cut it down to four? Do you need a new truck just because the lease is up on your old one?

### Be Rabid about Collecting Your Cash

Try to get your customers to pay on time or even early. If you have not received a payment from a customer on the day it is due, call him and ask when you can expect payment — get a specific date. Continue calling until your bill is paid.

Remember the expression, "the squeaky wheel gets the grease." Offer discounts to your customers who pay early.

### Send Invoices More Frequently

Instead of sending customers an invoice once a month, consider billing them weekly. It might be a bit more work, but will get you cash in your checkbook sooner.

### Turn Unused Items Into Cash

Sell items that you are not using. Get rid of excess inventory and unused tools on E-bay, craigslist or other online classified services, or in your local paper.

### Lease Back Your Big-Ticket Equipment

If you have big-ticket items like vehicles, backhoes and even phone systems that you have already paid for, you may be able to contact a leasing company to buy those items and then lease them back from the company.

While this solution should generate some up-front cash, you will have to make regular lease payments and can risk losing those assets if you miss your payments.

### Make Deposits Daily

Don't wait until the end of the week to make a bank deposit. Make a deposit every day that you receive money.

### Develop a Plan

If your cash crunch looks to be more than temporary, create a plan to address the issue.

Don't just pay some vendors — like the ones who call you often or the ones with small balances. Work on a plan to pay something to everyone. You might want to get some advice

[ continued on page 14 ]



—2009 AHBA  
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**Executive Officer**  
Caroline Purcell Sutton  
caroline@ashevillehba.com

**Director of Marketing and Communications**  
KC Hart  
kc@ashevillehba.com

— Office Hours —

**Monday - Friday, 9:00am -5:00pm**

Phone: 828-299-7001

Fax: 828-299-7008

Email: info@ashevillehba.com



[www.AshevilleHBA.com](http://www.AshevilleHBA.com)

Calendar

— Meetings —

**Professional Women in Building**

Tuesday, February 3 @ 8:30 am  
\*AHBA Office

Tuesday, March @ 12 pm  
\*Location TBD

**Board of Directors Meeting**

Thursday, February 12 @ 3 pm

**Parade of Homes Committee**

Friday, February 26 @ 3:30 pm

— Events —

**Parade of Homes Preview Night**

\*Sponsored by 84 Lumber  
Thursday, Feb. 19  
Doubletree Hotel in Biltmore

**NCHBA 1st Quarter Board Meeting**

February 18-19  
Pinehurst, NC

**New Member Orientation and Prospective Member Meet & Greet**

Tuesday, Feb. 24  
AHBA Office

— Education —

**NCBI BM 201 Basic Business Planning**

**AHBI Course**  
March 10  
Instructor- Greg Isenhour  
Call 299-7001 to register!  
\* sponsored by Core Installations

**NCBI BM305 Picking Up the Pieces**

**AHBI Course**  
March 10  
Instructor- Greg Isenhour  
Call 299-7001 to register!  
\* sponsored by Core Installations

**WNC Green Building Council- HVAC: Maximizing System Efficiency**

Instructor- Amy Musser  
February 17, 12:30 pm to 4:30 pm, NC Arboretum  
COST: \$50.00 Pre-registration required. Call 254-1995.

NAHB Sues to Prevent Controversial Rule

On November 17, 2008, the U.S. Department of Housing and Urban Development published a rule that includes changes to the Real Estate Settlement Procedures Act of 1974 (RESPA).

One provision of the new rule—the “required-use” provision that was redefined to prevent home builders from offering incentives or discounts to buyers for using specific settlement service providers, such as mortgage or title companies—was scheduled to become effective January 16, 2009. This provision is now being delayed by HUD for 90 days after the National Association of Home Builders, along with 34 home builders and their affiliated mortgage companies, filed suit seeking a preliminary injunction.

The other provisions of the final RESPA rule will go into effect Jan. 1, 2010.

The National Association of Mortgage Brokers has also sued over the RESPA changes, alleging that they will be a detriment to small businesses.

Key changes to RESPA:

- HUD will require, for the first time ever, that lenders and mortgage brokers provide consumers with a standard Good Faith Estimate (GFE) that clearly discloses key loan terms and closing costs.
- The HUD-1 loan settlement statement would be changed to facilitate comparison with the numbers provided on the GFE.
- Provides a 30-day window of opportunity for lenders to correct errors on loan disclosures.
- Non-permissible required use would be redefined to include tying an incentive to, or conditioning the ability to avoid a disincentive on, the use of a particular settlement service provider.

To learn more about RESPA and NAHB’s actions, go to the NAHB Web site at <http://www.nahb.org/generic.aspx?genericContentID=94159>.

For more information from the HUD Web site, visit [http://www.hud.gov/offices/hsg/sfh/res/respa\\_hm.cfm](http://www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm).



# "The Asheville Home Builders Institute"

## President's Message by Thomas McClain

"We cannot become what we need to be by remaining what we are!" -Rich Wilkins

Education is a life long process. We should always want to become better in our businesses. Especially in this challenging economic time in America we should emphasize "what can be" rather than "what is".

One way we can design a way forward in this changing world is choosing to take advantage of the new initiative the Asheville Home Builders Association is offering its members – The Asheville Home Builders Institute. Builders and associates are eligible to enroll in the classes that will be offered quarterly. We are excited to be able to offer this opportunity to our membership. This continuing education, training, and

professional development will help differentiate our members from the crowd while developing the skills they need to grow their businesses. The certifications offered will prove to be invaluable marketing and advertising tools.

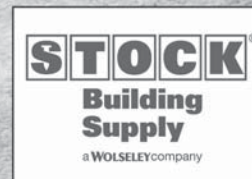
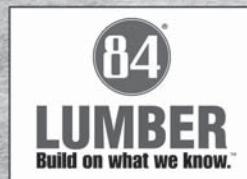
**I encourage each of you to take advantage of this opportunity as we bring these classes locally here to you so that you don't have to travel miles away from home to take the classes.**

For more information on the classes available and the dates please call the office at 299-7001 or visit [www.ashevillehba.com](http://www.ashevillehba.com).

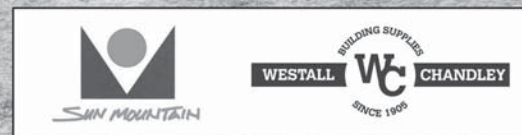
**The 2009 AHBI Education Program is sponsored by CORE INSTALLATIONS A/V Sales and Service.**

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### Education Sponsor



[ builders tips ]

## Builders' Tip: My Personal On-the-Job Hardware Store

I have worked construction for years, and chalk line boxes have always been hard to keep in my nail pouch or pocket.

Now that the chalk lines are larger, keeping them handy, yet out of the way, is even more difficult.

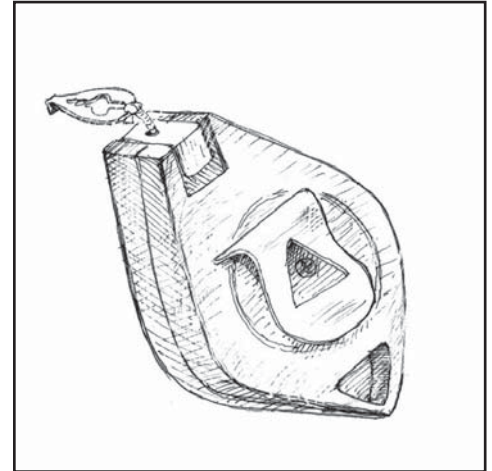
To solve the problem, I came up with a simple solution.

I took the belt clip off an old tape measure and screwed it on the back of the chalk line box (See accompanying drawing).

Now I can keep the chalk line box on my tool belt so it's there when I need it, yet out of the way when I don't.

— Anthony La Rose, Cedar Springs, Mich.

Tips & Techniques provided by Fine Homebuilding.  
©2008 The Taunton Press



Use an old tape measure belt clip to keep chalk line handy.

## The Tax Advantages of Homeownership

Owning your own home can be a very rewarding experience — especially when tax time rolls around. Three tax items in particular — the mortgage interest deduction, the property tax deduction and the capital gains exclusion — can provide significant financial benefits to home owners when the time comes to settle up with Uncle Sam.

### **Mortgage Interest Deduction**

The interest you pay as part of your mortgage payment is deductible on your federal tax return and may also be on your state income tax return depending on where you live.

This deduction applies to first and second mortgages, up \$1 million of mortgage debt. Your lender should provide you with one or more IRS Form 1098s, which will provide the amount you may claim on your tax return. To benefit from this deduction you must itemize your deductions using a Schedule A Form.

You may also deduct the interest on money you borrow against your home to finance housing or non housing-related expenses. An example is a home equity loan, which many home owners use to remodel their home, pay off credit card bills, buy a car, finance a vacation or pay for educational expenses.

### **Property Tax Deduction**

State and local taxes paid on the assessed value of the home are also deductible on your federal return. Like the mortgage interest deduction, itemizing is necessary if you wish to deduct property tax payments.

Notably, for many home owners the combined deductions for mortgage interest and property taxes exceed the standard deduction — currently between \$5,450 and \$10,900, depending on filing status. When this is the case, home owners are able to deduct or “write-off” many other items including charitable contributions, state income or sales taxes, medical and dental expenses, tax preparation fees and other miscellaneous allowable deductions, which collectively can reduce your federal and state income tax liabilities dramatically. Research by economists at the National Association of Home Builders indicates that for the typical home owner, these savings can exceed \$8,000 in the first year of homeownership.

### **Capital Gains Exclusion**

Perhaps the biggest advantage to owning a home is the ability to avoid paying capital gains when it is sold. Under current law, married home owners filing jointly may exclude up to \$500,000 of capital gains and single tax filers may exclude \$250,000 from taxation. This exclusion applies only if you have lived in your primary residence for two years or more. But the exemption may be used repeatedly as long as the residency rules are met.

The tax benefits conferred on home owners by the federal government are substantial. Annual benefits, such as the mortgage interest deduction and the property tax deduction, along with the less frequently used benefit of the capital gains exclusion, make homeownership more tax advantageous than almost any other investment. Take advantage of it!

Be sure to consult your tax advisor about the deductions you may be eligible to claim.

To see the many more reasons homeownership benefits you and your potential home buyers, contact the AHBA at 299-7001 or visit [www.nahb.org/forconsumers](http://www.nahb.org/forconsumers).

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## 2009 Parade of Homes Preview Event- RSVP to the Office Today!

**\*Sponsored by 84 Lumber through our Foundation Club.**

The AHBA is excited in 2009 to provide our Parade of Homes potential participants with information about the Parade of Homes at an early date! This year we will hold a Parade of Homes Preview Event on February 19th at the Crest Center and Pavilion, which will feature Associate Member Discounts, Parade of Homes how-to information, and other details about participating in the 2009 Parade of Homes.

New in 2009, the AHBA will be hosting a Parade of Homes Preview Event. The Parade of Homes Preview will provide opportunities for builders to learn about new changes to the Parade of Homes as well as ways to make the most of their potential entry into the 2009 Parade of Homes. Builders will be able to attend 15 minute sessions on topics such as "How to Complete a Builder Packet", "How to Market Your Parade Home in 2009", "How to Make Your Parade Entry Pay YOU!" and more! If there is a topic you would like to see covered in a session, please contact the AHBA office staff at 299-7001 or by email at [info@ashevillehba.com](mailto:info@ashevillehba.com).

A focus at the event will be on the 2009 Parade of Homes Associate Member Discount Program. This program is open to any builder entering a home in the 2009 Parade of Homes. Discounts range from free consultations to discounts on purchases. Be sure to join the AHBA on February 19 at the Crest Center and Pavilion to network with fellow AHBA members, enjoy food and beverage, and visit the tables of Associate Members offering Parade of Homes Discounts in an expo format.

All AHBA members are encouraged to attend. Builder Members who RSVP, attend the event and visit the designated booths, will automatically receive \$200.00 off their first 2009 Parade of Homes Entry AND be entered in multiple door-prize drawings!

Contact the AHBA for more details and to RSVP to the event. **Builders must RSVP in advance, attend the event and visit the designated booths to be eligible for the \$200 AHBA discount and door-prize drawings.** You won't want to miss this opportunity to save big in 2009!

Special thanks to the following AHBA Member Companies who have offered discounts to the Parade of Homes participants at time of print:

Shiloh Painting, Inc.	Builders FirstSource	Rebecca D'Angelo Photography	Salon Blue Ridge
Solid Surface Specialists, LLC.	Westall Chandley	SEARS Commercial	
Allison Ramsey Architects, Inc.	Pella Window & Door, Co.	Asheville Radio Group	
84 Lumber	Building Environmental Solutions	moreSPACEplace	
Sun Mountain Doors, Inc.	Pearlmans Carpet One	Core Installations	

## Attention Members: Important NEW Information!


### New Member Orientation and Prospective Member Meet & Greet


As of January 2009, all new members to the AHBA will be required to attend one New Member Orientation to complete their application process. This opportunity will give new members a chance to learn about the benefits of being an AHBA member as well as ask questions in an informal setting. These members will be presented with ways to become active in the association and a chance to meet other members to begin networking right away. Immediately following the orientation, there will be a Prospective Member Meet & Greet where new and prospective members can network with AHBA Staff, 2009 Board Members and Committee Chairs, and 2009 Foundation Club Members. AHBA members are invited to attend this event, but they **MUST** bring a prospective member as a guest. **The new structure of most of the AHBA monthly meetings does not allow for guests who are NOT members of the AHBA to attend. Membership meetings will be an exclusive benefit to AHBA Members.** Therefore, the Prospective Member Meet & Greet was created to enable those interested in joining the AHBA to learn more about the association and meet some of our most supportive members in a relaxed atmosphere. The meetings will be held every other month at the AHBA Office, where food and beverage will be provided. The New Member Orientation will begin at 3:00 pm, followed by the Prospective Member Meet & Greet at 4:00 pm. If a new member is unable to attend their scheduled New Member Orientation, please notify the AHBA Office immediately to reschedule as this is a requirement to complete the membership application process.

If you have questions about either the New Member Orientation, the Prospective Member Meet & Greet, or would like to RSVP to the Prospective Member Meet & Greet, please email the AHBA office at [info@ashevillehba.com](mailto:info@ashevillehba.com) or call at 828-299-7001.

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# MEMBER NEWS

*Share your accomplishments, awards, and announcements with fellow members. Send your news to [kc@ashevillehba.com](mailto:kc@ashevillehba.com) and we will be glad to include it in the newsletter!*

## How Do You Market Your AHBA Company?

If you market your AHBA Member Company by using television, radio or billboard advertisements, contact the AHBA today! We have some questions for you about your advertising past and future potential. Call KC Hart, our Director of Marketing & Communications at 299-7001 or email her at [kc@ashevillehba.com](mailto:kc@ashevillehba.com). As you prepare your marketing materials for 2009, be sure to remember to add the AHBA Member Logo to your print materials or website to denote that you are a proud member of the Asheville Home Builders Association! If you are looking to do business with someone in the community, be sure you see their AHBA Member Logo so that you can know for sure that you are "doing business with members!"

## Progress Energy's Energy-Efficient Building Plan

Progress Energy Carolinas has launched a program to encourage homebuilders to adopt energy-efficient building practices in the new homes they construct. The Home Advantage program provides incentives to residential builders to construct new homes that meet or exceed U.S. EPA Energy Star® energy-efficiency standards. Homeowners also receive a 5 percent Progress Energy discount on their monthly bill for the life of the home.

Home Advantage provides cash rebates to builders or developers who build new single-family, multi-family, high-rise multi-family dwellings and manufactured homes that meet Energy Star requirements. Extra incentives are also available for additional energy efficiency measures added to the Energy Star home, as well as for advertising and sales support in promoting energy-efficient construction.

Progress Energy will provide a \$400 cash incentive to a builder or developer for each Energy Star home they construct under the program. Manufactured home builders will receive a \$300 rebate per certified home and retail sales lots will receive \$100 for each Energy Star home sold. Incentives can be increased if the builder installs higher efficiency heating and cooling equipment. The rebates will help offset the cost of third-party Energy Star certification. The incentives will also encourage homebuilders to promote energy efficiency to their customers.

## Upgrade your AHBA Online Directory Listing

The AHBA is proud to announce a new initiative on our website directory. Members can now add a company logo and/or member profile to their current directory listing for a nominal fee. The logo will link directly to the Company website. The profile will be a 50 word description of the products and services offered by your company accompanied by a logo linking to your company website. The profile can be accessed by a link on the directory listing that will bring the information to a prominent placing on the directory screen. If you have any questions about this new member advantage, please email KC at [kc@ashevillehba.com](mailto:kc@ashevillehba.com) or visit us on the website at [www.ashevillehba.com](http://www.ashevillehba.com).

## AHBA's New Downloads Website Page

In an effort to provide our members with information as fast as possible we have created the AHBA Downloads Page. This addition to the AHBA website is a resource for members to print out important forms and information such as: 2009 AHBA Calendar, Golf Tournament Sign-up Forms, Associate Member Discount forms and much more. Members can now visit the Downloads Page at [www.ashevillehba.com](http://www.ashevillehba.com) under the Member Resources Tab for up to the minute information 24/7! Check it out!

## Congratulations to Closet Interiors of Asheville

Closet Interiors of Asheville has been presented with the Small Business of the Month for the month of February by the Asheville Area Chamber of Commerce! This award was presented to Greg Mosher, of Closet Interiors, on January 29th at the Chamber of Commerce monthly Board Meeting. This particular award is offered to a Chamber Member Company who is growing, has a solid financial base, considered successful by peers and contributes positively to the community. When you see Greg at the next AHBA meeting, be sure to congratulate him and Closet Interiors of Asheville.

## ANSI Approval of National Green Building Standard™

On Jan. 29, the American National Standards Institute (ANSI) approved the National Green Building Standard™ for all residential construction work including single-family homes, apartments and condos, land development and remodeling and renovation.

The National Green Building Standard is now the first and only green building rating system approved by ANSI—making it an important tool for builders, remodelers and developers to achieve green certification and also provide an added measure of authenticity for consumers who purchase their new homes or remodeling services.

The deciding consensus committee deliberated the content of the standard for more than a year, held four public hearings and evaluated more than 2,000 public comments in the development of the standard.

For questions about how the standard works, contact Chad Riedy at the NAHB at 800-368-5242, ext. 8225.

## AHBA Builder Selected for Prestigious Program

Asheville, N.C. builders Jim Preish and Mallory Fuller of Preish Construction, Inc. have been selected for membership in the Southern Living Custom Builder Program. Preish Construction is one of 100 builders chosen for the 16th year of the exclusive Southern Living builder program. Each year, Southern Living carefully selects members based on their reputation among local businesses and consumers; strength of presence in their respective markets; superior quality and attention to detail; innovative style; and other criteria. Builders also have access to the entire Southern Living House Plans Service collection, which includes more than 800 plans created by respected architects and designers throughout the nation. Preish Construction, a member of Asheville HBA, is the only company from Asheville participating in the program, and one of only about 15 in North Carolina. Congratulations!



**BUILDER'S  
AfterHours**

**Only 1 spot remains for 2009 Builder After Hours!!** The AHBA is now accepting applications for 2009 Builder After Hours. If you are interested in hosting a Builder After Hours, please contact the AHBA office at 299-7001 or by email at [info@ashevillehba.com](mailto:info@ashevillehba.com) to find an available date. Sign up today!

## Aging-in-Place Market a Bright Spot for Housing

Aging-in-place renovation work is expected to provide one of the bright spots for residential construction as the recession-battered industry eventually begins gaining ground, according to panelists at September's Remodeling Show in Baltimore. They also pointed out that communication with elderly home owners will be key to success in this segment of the marketplace, and that is why builders should consider teaming up with occupational therapists.

Members of the post-World War II baby boom are fast approaching traditional retirement years with the advantages of a longer life, more wealth and better education than previous generations, said Michael O'Neal, an urban sociologist with AARP, and surveys by his organization suggest that the great majority of this population will be looking for remodeling jobs that enable them to continue living in their existing homes.

By 2030, there will be more than 70 million Americans who are 65 and older, more than twice as many as today, O'Neal said. The first boomer turned 60 in 2006 and the last will turn 65 in 2039.

AARP polling has found that 84% of people who are 50 and older would prefer to reside in their existing home and within their existing community, said O'Neal. However, "only 16% have made modifications to be safe and comfortable in their home."

Studies on mobility show that 90% of those who are 50+ stay put in their existing home, he said, and the 10% who do move tend not to go far from the area in which they have established roots.

### 'A Tough Sell'

While the outlook for aging-in-place remains strong, Bill Owens, president of Owens Construction in Columbus, Ohio, noted that it "can be a phantom market." "It's true," Owens said of remodeling projects to gear existing homes to the needs of the elderly. "We know we need it, but it's elusive because nobody wants to do it," and boomers tend to have a feeling of "invincibility" when it comes to denying that they will eventually be affected by some of the physical and mental challenges that come with aging. Aging-in-place can be "a tough sell," he said, and builders need to emphasize great design opportunities.

The aging of the nation's housing stock, with the average home now 33 years old, is conducive to "a mélange of home modification opportunities," Owens said. Older home owners tend to live in two-story houses, with small bathrooms, narrow doors and small boxes "that are completely different from today's open floor plans," he said, none of which is particularly well-suited to accommodating the needs of aging residents.

Seniors in the 60-to-70 age bracket tend to be most receptive to the idea of remodeling so that they can continue to comfortably reside in their existing homes, he said, but that willingness begins to fade by age 70 to 75. Boomers, who will represent the majority opportunity for these jobs as they increasingly get older, are already key influencers, he said, in making decisions for their parents.

Persons of all ages and abilities can benefit from universal design, Owens said. "A home that has no barriers is the goal," he added.

### Working With Occupational Therapists

AARP's O'Neal said that remodelers should understand that elderly home owners might not understand what a contractor is telling them when going through the house. This occurred when his father, who is hard of hearing, was in the process of getting a new roof.

"A remodeler won't close the sale with someone who doesn't really understand what the contractor is presenting," said Carla Chase, assistant professor of Western Michigan University's occupational therapy program and a representative of the American Occupational Therapy Association. But there can be much more that remodelers need to know about prospective clients who are elderly, and occupational therapists (OTs) can play an essential role in this process, she said.

OTs can help contractors determine what needs to be modified in the home by evaluating the client's physical and emotional strengths and limitations as well as medical conditions that have an impact on how they function — often after an illness or injury — and what can be expected as they continue to age, said Chase. "A person may claim not to need help in walking, but hand marks on the wall indicate otherwise," she said. The OT asks, "What are they able and not able to do in their home?" Expanding the overview of the project, the OT also assesses anyone who is taking care of the resident of the home.

Chase said that OTs can weigh the course of medical conditions as they pertain to the livability of the client's home. Some of these conditions can be short-term, some can happen suddenly and some progressively become worse. Clients with multiple sclerosis, for example, will need increasingly more support five and 10 years down the road, she said, and when considering modifications to the home should be planning for the future. "They need to decide to go the extra step now," she said.



OTs can help with such psychosocial aspects of the aging process as loss of control, which can be a difficult issue for a person who has defined their adult life as being the primary breadwinner and now sees that role changing. OTs can also help resolve other powerful issues that can cause multiple problems for the parties involved in the home modification process — such as privacy and fear of falling.

Aging clients often need support when it comes to overcoming reluctance to face the need for modifications to their home. It is helpful, Chase said, to begin by pointing out to the client steps they have already taken to make their home more livable — such as using nightlights or installing a non-skid surface in the shower. It is also good to have them recognize that modifications in the home will improve the comfort of visitors, such as grandchildren or an elderly sibling.

Panelists recommended CAPS (Certified Aging-in-Place Specialist) training from NAHB for builders who are considering diversifying into the aging-in-place market.

The organizations represented on the panel have been working together to create consumer demand for remodelers who understand aging-in-place concepts; promote the benefits of partnering with occupational therapists to better meet the needs of home owners who want to age in place; learn how best to market aging in place remodeling to seniors; and emphasize the importance of customization in this market.

For more information about resources available from NAHB, call 800-368-5242 x8451 or the AHBA at 828-299-7001.

## A Local Perspective: Remodeling? The Money's on Siding!

by Page Campbell, Carolina Colortones

In a tough real estate and building market, remodeling thrives. Homeowners start investing in what they have instead of building new, or make their home more attractive to buyers for when the market returns.

In either case, the first thing to consider is replacing older siding with fiber cement siding. Year after year, siding is consistently the number one remodel project for a return on investment (or ROI) according to Realtor Magazine Remodel Cost vs. Value Report. In 2007, the magazine estimated an 88.1% overall return with fiber cement, and it is even higher in the southeast region. This means your payback on investment is higher than remodeling your kitchen, bathroom, or replacing windows and roofing.

Why siding? Simply put: first impression curb appeal. You can spend all the money you want on your kitchen, bathrooms, media rooms, and master bedroom. You still have to get people out of their car and into the house.

"The outside condition of the home provides the first impression to potential buyers. Obviously having high quality, low maintenance cement siding adds value to a home and is critical to have the best first impressions," says Chip Craig of Graybeard Realty.

Why cement siding? The combination of low cost and low maintenance makes it desirable. Fiber cement siding is installed like the wood siding it replicates; unlike vinyl siding that has the telltale double seams. There are multiple styles available in cement including lap, shingles and board & baton.

"Replacing vinyl, asbestos or old wood siding definitely adds to the buyer's appeal of a house. The higher the sales price of a home the more important it is to have a quality siding such as cement. In the \$250,000 to \$300,000 range having cement is a benefit, in the \$300,000 to \$400,000 range it is almost expected and over \$400,000 it is near a must," says Craig.

Fiber cement has great ability to hold paint and color longer than wood, stucco or vinyl sidings when finished correctly.

One way to ensure cement siding is painted correctly is to have it factory finished. This proven process evenly applies paint to all six sides of the siding in a factory controlled environment. This process also can save homeowner's money since it is less labor intensive and reduces actual remodeling time.

"It is not enough to have low maintenance cement siding, the finish has to be low maintenance also." says Jeremy Jordan of the Buyer's Agent. "Cement siding that has to be painted every couple years is not considered low maintenance. Prefinishing is really the only way to ensure overall low maintenance. It's quickly becoming a mainstream method!"

Location plays a large roll in the ROI. For example, vinyl siding has the best ROI in the Middle Atlantic States like New York and Pennsylvania. Locally, cement siding is popular, but so is more rustic wood sidings like cedar shingles and board on board styles due to our mountainous region here in WNC. Wood siding, like cement siding, benefits from factory applied finishes and is the recommended application method by various lumber and wood associations.

*Page Campbell is the owner of Carolina Colortones, a siding supplier and prefinisher in Arden, NC and member of the AHBA. For more information and links to ROI reports, visit [www.carolinacolortones.com](http://www.carolinacolortones.com). Contact Page at [pagecamp@carolinacolortones.com](mailto:pagecamp@carolinacolortones.com).*



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Click here and enter passcode HVCSP8 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 service representative.

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### Omaha Steaks

Welcome NAHB members! Save 10% every time you shop online with Omaha Steaks! As soon as items are placed in your shopping cart, the 10% discount is applied. As an added bonus, your 10% member discount can be combined with any special found on this website, offering an even greater savings! Feel free to browse our shopping categories on the left for other great offers that are the perfect gifts for your customers and clients, friends and family, staff and yourself. Visit <http://www.osincentives.com/servlet/redirect?fromUri=/promo/nahb> to receive discount!

## January GMM Brings New Bylaws to the AHBA

The AHBA is excited to announce the recent adoption of a revised set of bylaws for the association. Members gathered at the January General Membership Meeting held at Blue Ridge Motion Pictures with food catered by AHBA Member, The Colorful Palette, and audio visual assistance provided by AHBA Member, Core Installations, to review and vote on a proposed set of bylaws for the AHBA. With over a year's worth of work through the AHBA Office and through the guidance of attorney Brian Morrison of AHBA Member Company, McGuire, Wood & Bisette, we are so pleased to have an updated document to help guide our growing association. With the participation of our members through proxies and attendance at the January General Membership we were able to generate a quorum of our membership and conduct a vote to update our bylaws which dated back to 1966! The new bylaws were mainly updated to comply with NC Non Profit Corporation Law. In addition, the bylaws now include our Affiliate Membership Listing, an updated range of directors for our Board, 12-16 directors serving at one time and a revision to our quorum which is now constituted by 1/3 of our total membership.

We appreciate the response and support of our membership to this very important issue. The revised bylaws can be found on our website at [www.ashevillehba.com](http://www.ashevillehba.com) under the Member Announcements Section. We encourage all of you to visit the site and take a look!



*Members gather to network at the January GMM held at Blue Ridge Motion Picture Studios. They enjoyed food from the Colorful Palette, watched the inauguration of the 2009 Board of Directors and voted to move forward with the new Bylaws for the association.*

## When Money is Tight [ continued from page 1 ]

and assistance from your accountant or lawyer.

### **Talk to Your Bankers**

It is usually too late to borrow money when you really need it, but it is worth asking. Meet with your banker to see if you can get a line of credit.

Or, see if you can adjust the terms of existing loans. Your bankers won't be happy about adjusting the terms, but it's a better solution for them than seeing you go bankrupt.

### **Talk to Your Creditors**

Be upfront with your creditors. Calling them in advance and asking for an extension of the due date is better than having to explain why you haven't paid your bill.

These are not easy phone calls, but they will maintain your integrity and reputation. Be honest. Suggest a payment schedule, but don't make promises you can't keep.

If you don't know when you can make the next payment, tell your vendor when you'll be making the next decision and follow-up with them then. Again, your vendors may not be happy with you, but most will understand as long as you stay in contact with them regularly.

*Jennifer Elder is a CPA, certified management accountant (CMA) and the chief financial officer for Tiffany Construction and Development Corp. in Melbourne, Fla. For more information, e-mail Elder, or call her at 321-259-5001 x110.*

*This article was reprinted with permission from NAHB, [www.nahb.com/biztools.com](http://www.nahb.com/biztools.com).*

# International Building Show in Las Vegas a Sure Bet for Builders

Despite the challenging state of the economy, over 60,000 building industry professionals attended the 65th annual International Builders' Show. With 1,600 exhibiting companies and over 250 education sessions, IBS continues to be the building industry's premier event. Building professionals noted the importance of attending IBS, especially in the current down market; seeing it as an opportunity to re-tool their businesses and educate themselves in order to be ready when the housing market turns around.

AHBA members in attendance at the show visited exhibitor booths, attended education courses and seminars, toured the American Dream Home and networked with other North Carolina HBA members at an NCHBA Reception and NAHB Spike Party. AHBA staff and board members used this conference as a place to generate new ideas for the AHBA from other local executive officers and members. Being at the show



gives our members a great opportunity to network with industry professionals from around the country. Attending courses with local executive officers allows our HBA to benefit from new ideas and programs that have been tested by other HBA's! As we work hard to create new and creative ways for our members to network and do business with one another it is great to have the opportunity to learn from those around us!

*The Convention Center in Las Vegas was packed with vendors at the 2009 International Building Show held in mid-January.*

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## Housing Impact on Government Revenue

Government revenue lost when 1 Million single family homes are not built:

<b>Federal</b>	<b>(in billions)</b>
Income taxes paid by employees	\$11.8
Income taxes paid by businesses	\$30.1
Social Security taxes	\$22.4
Taxes on production imports	\$2.2
<b>State and Local</b>	
Sales taxes	\$5.2
Income taxes paid by employees	\$3.1
Income taxes paid by businesses	\$6.6
Permit, hook-up, impact, etc. fees	\$7.9
<b>Total.....</b>	<b>\$89.2</b>

*For more information, contact the NAHB at 800-368-5242 x8256.*

## In the Know...

### 2009 Committees and Councils

Contact the AHBA Office today to find out more about the Committees and Councils within the AHBA. This is the best way to get involved in your Association and to share your new ideas and suggestions! We are looking for members who want to get involved to step into a committee or council so that this year can be the best year yet for our Association! Contact the AHBA staff at 299-7001 or at [info@asheville-hba.com](mailto:info@asheville-hba.com).

#### Activities Committee

*Nathan Lawrence & Duane Liming - Co-Chairs*

The Activities Committee is getting geared up for 2009 and we need your help. We are looking for a few good people to join our existing team for the New Year. Hopefully everyone enjoyed the golf tournaments, the Summer Pig Roast and the Christmas Gala that the committee planned for our membership. Our committee only meets about a dozen times throughout the year, so it is not a huge time commitment. And the best part is, OUR ENTIRE PURPOSE IS TO HAVE FUN! Our first meeting is in February, so contact the AHBA office to get involved.

#### Community Involvement Committee

*Stuart Ray and Kevin Abercrombie- Co-Chairs*

Its a new year at the AHBA and we are looking forward to working with the community again this year! We have several projects already scheduled and will be sending out reminders to get volunteers soon. If you have any ideas on any project you would like to see done, please call the office and let us know. Thanks again to all the volunteers that helped us last year, and we encourage you to get involved in 2009!

#### Education Committee

*Rick Dwyer and Thomas McClain- Co-Chairs*

The Education Committee has been hard at work lining up 3 NCBI Courses for AHBA Members in 2009. The first course will be held in March followed by an August and November course. Check out the calendar on page 2 of this newsletter for the dates, times and course descriptions for the month of March. We encourage all AHBA members to take advantage of these great opportunities for professional development. Now more than ever we are working to help our members differentiate themselves from the crowd! We are excited to offer these courses in our newly completed AHBA Conference Room. In addition we thrilled to give our member the option for education close to home. Call the AHBA Office or visit the website for more details.

#### Marketing Committee

The Marketing Committee has had its first meeting of the year and made some decisions about where to focus our energies in 2009. The goals of this committee are to increase value for the members by advancing the exposure of the association. We are also looking for ways to continue to improve the AHBA website and increase revenues. If you have any marketing, advertising, or public relations experience, we would love for you to join us at our next meeting at the AHBA office! Call 299-7001 for more details.

#### Legislative Committee

*Greg Spicer-Chair*

The Legislative Committee is starting to line up meetings with our local elected officials. Building these relationships is vital to our industry when we need a call to action. We need your help! If you have a personal or professional relationship with anyone on Buncombe County or Asheville City Council and are willing to call or email them when needed please let us know. You can send your name, number and email address to the HBA office or email me at [gspicer@mathinsur-ance.com](mailto:gspicer@mathinsur-ance.com). This month the Buncombe County Planning Board is having a special meeting to consider changes to the Hillside Development Standards. We will be in attendance and are on their agenda to give comments and suggestions.

#### Parade of Homes Committee

*Josh Abrams & Steve Royster- Co-Chairs*

Mark your Calendars for February 19th, 2009 for the Parade of Homes Preview Night. With networking opportunities and money savings available this is an event that you will not want to miss. Although the 2009 Parade of Homes is still more than 8 months away, it is not too soon to begin planning. Right now builders are trying to determine what home they will put in the Parade and the Associates are offering great discounts to help the builders save hundreds of dollars. Not only can the builders save money with the Associate discounts, but all builders who attend will have the chance for an additional \$200 savings off of their entry fee. The Parade of homes preview will be a great way for the builders to save money and a fantastic opportunity for associate members to discuss discounts with builders. The parade of homes committee looks forward to seeing you February 19th.

#### Professional Women in Building Council

*Gina Kidder- Secretary*

At our January 6th meeting the PWB held an election for the 2009 officer positions. We are pleased to announce our new board members:

Chairman – Judy Dinelle

Vice Chairman – Amanda Ballew

Secretary/Treasurer – Gina Kidder

Director – Maria Horton

The PWB would like to take this opportunity to thank the 2008 board of directors for all their hard work and dedication. We had an outstanding 1st year with a long list of accomplishments and should all be proud of our endeavors. The PWB put together a 1st year history book titled "A Year in Review" and submitted and presented the book during the 4th quarter NCHBA Board Meeting. We are proud to announce that the book won 1st place and the PWB has been awarded a \$500 prize. If you would like to take a look at the PWB's book you can find it at the AHBA office.

In 2009 the PWB is looking forward to a successful year. We intend to dedicate more time to our committees and focus on planning and execution. We also would like to increase our membership by holding more membership drives. If you are interested in being a part of the PWB Council please contact Gina at [gina@coreinstallations.net](mailto:gina@coreinstallations.net).

Next three PWB meeting dates:

February 3 – 8:30 am @ AHBA

March 3 – 12 pm Location TBD

April 7 – 8:30 am @ AHBA



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- Renewing Members -

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828-683-3347

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Cabinets  
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**Stock Building Supply**

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SPIKE: John Harris

**Sun Mountain Door**

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Doors, Exterior & Interior  
SPIKE: John Harris

**PLEASE READ**

In compliance with our Bylaws and the policies which have been put in place by our Board of Directors and the Membership Committee, Association procedure is to have new member applications approved by the Board of Directors and by the General Membership. Please look at the list of Prospective Members. If you know of any compelling reason that any applicant should not be considered for membership, please contact any AHBA staff member at 828-299-7001 or email your comments to the AHBA at [info@ashevillehba.com](mailto:info@ashevillehba.com). **All information given to the AHBA is held strictly confidential.**

## Home Maintenance Quiz

It's the weekend and you have a whole list of household chores to do. Oh, we know you'd rather be golfing or playing tennis or watching TV, but keeping your home in good shape is important. Your home may be the biggest investment you will ever make. Taking good care of it with regular maintenance is necessary to maintain its value and ensure it will provide a comfortable, safe shelter for you and your family for a long time.

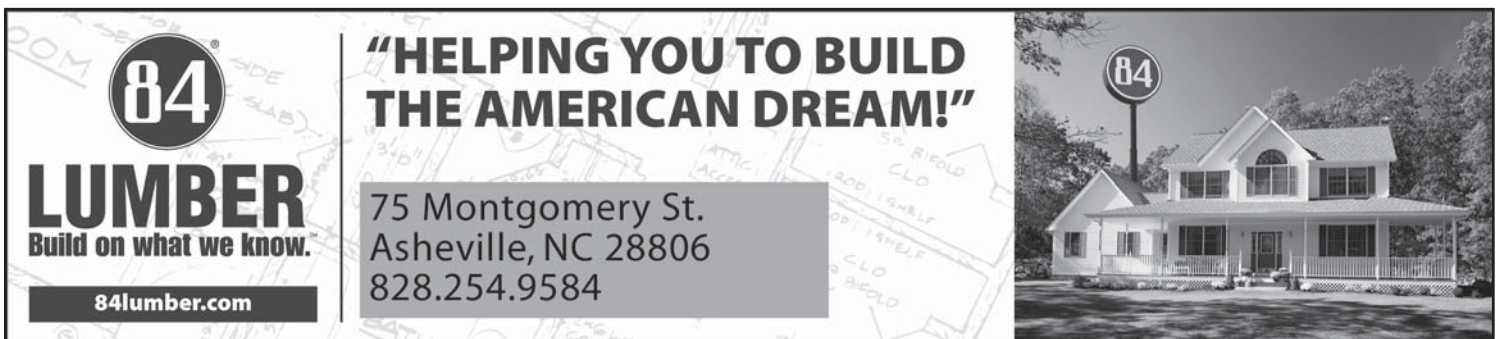
Here is a home maintenance quiz that will test your maintenance knowledge. While this quiz does not address every home maintenance project, it does provide helpful tips and reminders for chores you may have overlooked.

- 1. How often do forced-air furnace filters need to be changed?**  
At least every three months during the heating season.
- 2. What part of the faucet usually needs to be replaced when you have a water leak?**  
The washer.
- 3. Should you run hot or cold water through your garbage disposal?**  
Cold water.
- 4. How often should the moving parts of garage doors be oiled?**  
Every three months.
- 5. What tools can you use to unclog your drains?**  
A plunger and a plumber's snake.
- 6. What tool can be used to unclog a toilet?**  
Coil spring-steel auger.
- 7. What faucet part needs to be cleaned every three to four months?**  
Aerator—the screen inside the end of the faucet.
- 8. What can you use for traction on icy sidewalks, steps and driveways?**  
Cat litter or sand—never use salt because it damages the pavement.
- 9. Where should the fire in your fireplace be built?**  
On the andirons or grate, never on the fireplace floor.
- 10. What will prevent soot and add color to the fire in your fireplace?**  
Throw in a handful of salt.
- 11. Where should your firewood be stored?**  
Outside, away from your house and not directly on the ground.
- 12. What helps keep unpainted concrete floors easy to keep clean?**  
Concrete sealer.
- 13. What should you use to clean unpainted concrete floors?**  
A solution of 4 to 6 tablespoons of washing soda in a gallon of hot water. Mix scouring powder to the solution for tough jobs.
- 14. When can you clean hardwood floors with water?**  
When the floors have a polyurethane finish.
- 15. Do hardwood floors need to be waxed?**  
Hardwood floors that do not have a polyurethane finish probably will

need to be waxed periodically. Use liquid or paste "spirit" wax.

- 16. What is the best polish for vinyl floors?**  
Water emulsion wax.
- 17. When is basement condensation at its maximum?**  
In new homes because gallons of water went into the concrete of basement walls.
- 18. Why should noisy water pipes be fixed promptly?**  
The condition that causes noisy pipes may be accompanied by vibration that can cause fittings to loosen and leak.
- 19. What should be regularly checked on your security system?**  
The alarms and circuit breakers should be checked to make sure they are in working order and the sensors should be inspected one by one.
- 20. To ensure your safety, what household equipment uses batteries that must be checked regularly to make sure they are operable?**  
Smoke and carbon monoxide detectors.
- 21. What do you use to fill nail holes and cracks in plaster walls and gypsum wallboard?**  
Spackling.
- 22. What is the white powdery substance that develops on masonry walls?**  
Efflorescence sometimes appears on masonry walls. It is crystallized soluble salts that can be removed by scrubbing with water and a stiff brush.
- 23. At what temperature should your water heater be set?**  
120 degrees Fahrenheit
- 24. How often do skylights need to be inspected?**  
Skylights should be inspected each time your roof is inspected so leaks don't develop from cracks and interruptions around its seals, caulking and flashings.
- 25. What is a simple solution you can use to wash extremely dirty exterior windows?**  
A solution of equal parts vinegar and water or 3 tablespoons of denatured alcohol per quart of warm water. Use a piece of crumpled newspaper to wash the glass to avoid lint left behind by papertowels.
- 26. What can you use to help a window slide easily?**  
Rub the channel with a piece of paraffin.
- 27. What should you look for when you inspect your siding yearly?**  
Determine if wood-sided homes need to be repainted; check to see if the caulking around the windows and doors has split and cracked, and replace the caulk; clean the mildew; trim shrubbery away so it does not touch the siding.


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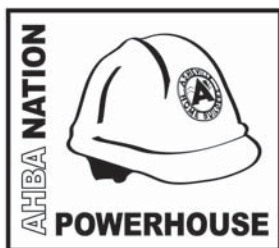


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## FACEBOOK- A New AHBA Networking Trend

New to the AHBA is the Asheville Home Builders Association Facebook Website Page. Facebook is a popular, free-access business/social networking website. Users can join organized networks in order to connect and interact with other people. Users can send others in their network messages, event notices, and update their profiles to notify "friends" about their activities, interests and opportunities. Since many of our members currently participate in this innovative way of networking and building relationships, the AHBA has decided to join the movement by opening our own website profile. On our page, we will post events, ideas and happenings at the AHBA. Dates, times and locations for our monthly meetings will be posted on the page, as well as opportunities for growth and development within the

AHBA. Only current members of the AHBA will be "friends" of the Association, allowing them to network with other members and post information relevant to the AHBA. Anyone with a Facebook page will be able to view the page and the information contained therein, but only AHBA Members will be able to interact with others on the site. The AHBA will monitor the page for appropriate content and to verify friend requests made to the AHBA. Please feel free to use the page to meet other members, find common interests and brainstorm ways to work together to boost our industry. If you currently have a Facebook page, we encourage you to add Asheville HBA as a friend. If you do not have a page currently, we encourage you to take advantage of this powerful networking tool to build and expand your relationships. If you are interested in joining Facebook and creating your own networking page, please visit [www.facebook.com](http://www.facebook.com) and create your profile today. If you need assistance in creating your account, please contact an AHBA staff member at 299-7001 or by email at [info@ashevillehba.com](mailto:info@ashevillehba.com), who will assist you through the set-up process. Online networking will enable the AHBA to reach a broad audience in a brand new way and we are excited about this new venture. The AHBA will continue to post events on our website at [www.ashevillehba.com](http://www.ashevillehba.com), provide updates in our Weekly Briefings and through our phonetree calling system, mail information to our members through direct mail pieces and detailed information in our monthly newsletter. We are proud to add this new tool to expand the ways we are able to reach our membership and grow our membership benefits!



## AHBA Nation Member Spotlight

Name/Title: **Jeff Benninghofen, Owner**

Business Name: **Hamilton Door Company**

### ***How did your company get started?***

As the East Coast Regional Sales Manager for Carriage House Door Co., I was in charge of new sales to every dealer east of the Mississippi. I learned how to build and market their solid line of doors as I met the needs of garage door dealers from Chicago to Miami. When the opportunity arose to represent Carriage House Door Company as a dealer here in Asheville, I jumped at the chance. I was happy to be in Asheville as my wife and I were expecting our second child. Hamilton Door Company was born in July, 2007 and we have not looked back.

### ***What makes your company unique?***

I believe that knowledge and a willingness to go the extra mile for custom builders and homeowners sets us apart. We expect to create relationships with our customers for life. When you call Hamilton Door Company, you are calling me, the owner, and I believe in answering that call. Expert knowledge and execution of the task at hand is what our customers expect and why we are successful.

### ***What has been your greatest business success?***

We have been in business less than two years. In that time we have been embraced by the builder community here and have become the number one dealer of Carriage House Door Company products in WNC. We have chosen our suppliers carefully and have created a unique niche.



### ***What do you like about doing business in Asheville?***

We knew that Asheville would be a special place to raise our family. We immediately felt at home here and decided that we would do whatever it took to stay. As the owner of a small business, interacting so intimately with this place and its people has been an unexpected delight.

### ***What kind of customer does your business attract?***

Hamilton Door Company attracts very savvy customers. The builders who seek us out know that we do one thing very well and that we will act with integrity on their behalf. The homeowners who choose us generally know what they want. They have done their homework and know that we can help them achieve their vision.

### ***How does your business positively contribute to the Asheville Community?***

We have made a commitment to support our Builders's Association and become a part of the fabric of this community. We have donated our time and money this year from Foundation Club sponsorship with the AHBA to supporting the Battle of the Builders. I believe that owning and running a small business with sense of duty and local pride is good for any community. We're just happy to be able to do it here.

Location: 35 Clement Drive, Asheville Phone: 828-545-9765



Asheville Home Builders Association  
PO Box 9722  
Asheville, NC 28815

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## The Asheville Home Builders Institute

The AHBA is committed to providing outstanding educational opportunities for its members through a new initiative, Asheville Home Builders Institute (AHBI). AHBI will provide our members with continuing education, training and professional development in an effort to differentiate them from the crowd while developing the skills they need to growth their business. Through AHBI, members will have access to quarterly educational courses for NCBI Accreditation and NAHB Designations. Builders and Associates can use their designations and accreditations as a marketing and advertising tool. New to North Carolina, the NC licensing board will now emboss the NCBI logo on all NCBI Accredited Builder (AB) and Accredited Master Builder (AMB) graduate licences. This is an invaluable marketing tool that we are excited to be able to offer to our membership!

**March 10, 2009**

**\*BM 201 Basic Business Planning**

*Greg Isenhour*

Learn how to create a business plan around which you can organize your priorities to ensure that you reach your goals.

**\*BM305 Picking Up the Pieces**

*Greg Isenhour*

This course will examine some of the common pitfalls of the construction business and the different management techniques to turn a company around.

**May- TBD**

**\*NAHB**

**Certified Green Professional (CGP)**

*A student must complete the following 2 day course to achieve their CGP designation.*

**Green Building for Building Professionals**

A course for building professionals discussing strategies for incorporating these principles into homes without driving up the cost of construction. Green homes provide buyers lower maintenance, better indoor air quality and better long-term value. Techniques are discussed for competitively differentiating your home with increased indoor environmental quality and energy efficiency.

**August 11, 2009**

**\*MK201 Making the Sale**

*Steve Monroe*

This seminar will explore issues important to today's homebuyers and give the participants solid ground for making the sale.

**\*MK102 Advertising New Construction**

*Steve Monroe*

In this course we will take a detailed look at advertising strategies for new construction. We will explore advertising in the market and what works, what doesn't, and why.

**November 10, 2009**

**\*PM201 Completing Your Projects On Time**

*Greg Isenhour*

An in depth look at the basics of project scheduling and how to create a schedule by hand. We will also take a brief look at MS Project and discuss how its use can save time and money as compared to conventional methods of scheduling.

**\*PM203 Maximizing Your Profits: Cost Control**

*Greg Isenhour*

Maximizing profits begin in the field. Learn how to implement field management tools to complete projects on time in budget with zero-defects.