



BLUEPRINTS

A monthly publication of the Asheville Home Builders Association

MARCH

Speed Networking Event

Doubletree Biltmore Hotel

115 Hendersonville Rd.
Asheville, 28803

March 19

AHBA Members must RSVP to
attend this event as participation
numbers are limited!

Upcoming Events

March 10

AHBI Education Courses
Basic Business Planning
& Picking Up the Pieces

Call the AHBA to register today!
See page 10 for details.

March 25

Remodelers Lunch & Learn
See page 2 for details.

April 23

AHBA Spring Golf Tournament
Black Mountain Golf Club
Stay tuned to your Weekly
Briefing for sign-up information!

April 28

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

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

How to Profit From Effective Cash Flow Management

Cash flow forecasting is one of the key components of a home builder's financial success. If builders don't properly manage their cash flow — if they constantly find themselves taking cash from their current job to cover the sins of a previous job — they will never have a positive bottom line.

To break out of this predicament, builders should absolutely make long-term and short-term cash flow planning an integral part of their budgeting process. They should also look at their cash sources and requirements on a monthly basis.

In addition, I also recommend that builders examine their weekly cash inflows and outflows when developing their cash flow planning, and that they incorporate a 6 to 8 week rolling schedule.

To Begin, Accurately Detail Your Planned Monthly Expenses

Many builders can lose sight of the details needed for accurate cash flow forecasting when they sit down to develop their annual and monthly operating budgets because they simply identify their annual expenditures and then divide them by 12.

This method of forecast planning won't provide a true picture of monthly operations.

A more accurate way to plan your monthly operations budget would be to try to identify the month or months you anticipate incurring specific expenses, for example, advertising.

You don't spend the same amount on advertising each and every month of the year, so when planning for advertising, try to identify when you plan on running your ads and put those planned expenditures in the appropriate months' projections. If you are planning to have a Yellow Pages ad, for instance, budget for the cost of the ad in the month that the actual expenditure is expected to be made.

Once you have identified your anticipated monthly operating expenses, you then need to adjust you total expenses for other cash flow items.

Deduct items such as depreciation, since this is a non-cash expense, and add such non-expense related cash items as note payments — the interest portion should be considered as an expense while the principal payments affect cash flow — cash payments of other liabilities, cash purchases for equipment and cash payments for federal and state income taxes.

After completing this process, you will have accurately identified the amount of cash you will need each month to operate your company.

Next, Examine Cash Flow From Your Jobs

The next step in developing your annual cash forecast is to look at the cash flow from your jobs. Depending upon the number of units you build, this budget can be prepared by unit or by subdivision.

You will need these four elements to accurately develop your job cash flow:

- Draw schedule — whether from your bank or from your customer
- Construction schedule
- Payment terms for your subcontractors and suppliers
- Job estimate

With all of these in hand, you should easily be able to predict cash inflows and outflows for your jobs.

[continued on page 14]



—2009 AHBA Board of Directors—

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— Office Hours —

Monday - Friday, 9:00am -5:00pm
Phone: 828-299-7001
Fax: 828-299-7008
Email: info@ashevillehba.com



www.AshevilleHBA.com

Calendar

Meetings

Professional Women in Building

Tuesday, March 3 @ 12 pm
*AHBA Office

Tuesday, April 7 @ 8:30 am
*AHBA Office

Board of Directors Meeting

Thursday, March 12 @ 3 pm

Parade of Homes Committee

Friday, March 26 @ 3:30 pm

Events

Speed Networking Night

Thursday, March 19
Doubletree Hotel in Biltmore

AHBA Spring Golf Tournament

Thursday, April 23
Black Mountain Golf Club

New Member Orientation & Prospective Member Meet & Greet

Tuesday, April 28
AHBA Office

3rd Annual Mountain Green Sustainability Conference

June 24 & 25, 2009
www.mountaingreenwnc.org

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

Pervious Concrete Presentation

April 2, 10:30 pm to 12:00 pm, Asheville Public Works Building, 161 S. Charlotte Street
COST: FREE
If you are interested in attending, please email -- rblau.vdesign@gmail.com

AHBA Remodeler's Council Lunch & Learns

The AHBA Remodeler's Council is excited to share their plan for the 2009 year. The council has taken along look at the progress it has made during its first year of existence and has decided to remain active and make 09 a year for education. During 2009 the council will hold 3 meetings which will be titled "Remodeler's Lunch & Learn" Sponsored by the AHBA Remodeler's Council. The dates and topics are tentatively set as follows:

March 25th 12-1:30

Topic: Demolition Permits for Remodeling

June 23rd 12-1:30

Topic: Green Remodeling

September 23rd 12-1:30

Topic: Lead Paint Disclosure & Certification

The courses will be held at the AHBA Office and they will be free of charge to AHBA Remodeler's Council Members and \$15 for AHBA Members (non-council members) and \$25 for non-members (public). The fee will include lunch.

The council is thrilled about the new direction and hopes that AHBA members will choose to support the council by participating in the Lunch & Learn's.

Make Plans to Join the Remodeler's Council for their First Lunch & Learn on March 25th from 12noon until 1:30pm for a session on Demolition Permits for Remodeling. During the event Buncombe County Air Pollution Control and ECS Carolinas will be discussing issues as it relates to the proper procedures in permitting and conducting a demolition. If you do any remodeling work at all this is "must know" stuff in conducting your work correctly. Learn when you need a demolition permit on a job and what procedures to follow in getting one as well as procedures in dealing with problem areas.

To sign up for the March 25th course call the AHBA today at 299-7001 or email us at info@ashevillehba.com. The course will be open to the first 30 people who sign up – don't miss this great opportunity!



"Focusing on the Positive in 2009"

President's Message by Thomas McClain

"Let's all start with what we can do; don't stop because of what you can't do." -Rich Wilkins

During the second week of February I attended the spring NCHBA board meeting in Pinehurst, NC. I want to share with you, our members, what our state is doing on our behalf during these uncertain times. They understand what we are going through and want to be our ally during this time and after we get through this bump in the road.

Build-Pac is our state political action committee that researches legislation and fights on our behalf to get the legislators to support and vote for what would benefit our industry the most. An excellent example of the efforts of Build-Pac this past year, 2008 is their continued fight against land transfer tax/impact fees. Their perseverance resulted in the legislation being defeated 14 times in 2008. Build-Pac also helped to stop the legislation that would dramatically increase our workers' compensation insurance premiums and stopped legislation that would establish stringent and costly requirements for developments on slopes 25% and greater. This is simply an example of the bills the NC Build-Pac has successfully helped to defeat that would have made a large impact on the way we do business. If they were not fighting for us, the cost of doing business would be significantly higher for each of us. Your membership and contribution to the NCHBA has profited you by what they have done for us lately and will continue doing for us this year.

Since we cannot spend the entire legislative session in Raleigh trying to stop politicians with hidden agendas, it is comforting to have a team of professionals there fighting for me and for you! This year, 2009 will be challenging, but with strategic planning and careful oversight we can make it through stronger and ready to capitalize on the many opportunities in the future.

2009 Foundation Club

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Silver Sponsors	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px; width: 33%;"> ACM Design, PA Artisan Kitchen Studio Asheville Savings Bank Cason Builders Supply CK Supply </td> <td style="padding: 5px; width: 33%;"> Crossville Tile and Stone of Asheville Hamilton Door Company Home Sweet Home J Coleman Waterproofing </td> <td style="padding: 5px; width: 33%;"> Nova Kitchen & Bath Pearlman's Carpet One Pella Window & Door, Co. Progress Energy Prudential Lifestyle Realty Rivertop Contracting, Inc. </td> </tr> </table>		ACM Design, PA Artisan Kitchen Studio Asheville Savings Bank Cason Builders Supply CK Supply	Crossville Tile and Stone of Asheville Hamilton Door Company Home Sweet Home J Coleman Waterproofing	Nova Kitchen & Bath Pearlman's Carpet One Pella Window & Door, Co. Progress Energy Prudential Lifestyle Realty Rivertop Contracting, Inc.
ACM Design, PA Artisan Kitchen Studio Asheville Savings Bank Cason Builders Supply CK Supply	Crossville Tile and Stone of Asheville Hamilton Door Company Home Sweet Home J Coleman Waterproofing	Nova Kitchen & Bath Pearlman's Carpet One Pella Window & Door, Co. Progress Energy Prudential Lifestyle Realty Rivertop Contracting, Inc.			
Education Sponsor					

[builders tips]

Builders' Tip: How to Secure a Log for Log Work

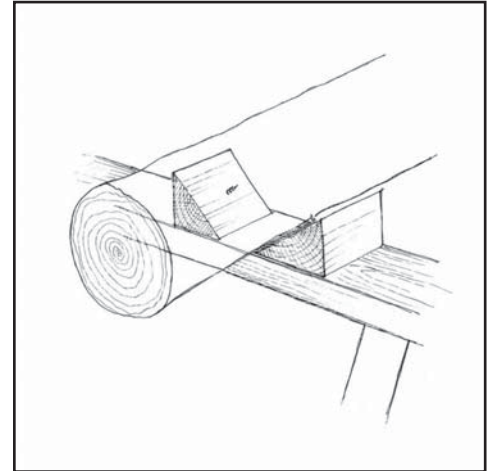
Anyone who has ever done log work knows the problems that come with peeling and cleaning logs.

They are round and, when not properly secured, tend to roll off a pair of sawhorses.

The accompanying drawing shows my setup for securing a log while I work on it:

- On each sawhorse, I affix a pair of beveled blocks.
- The blocks are 5-1/2 inches long and are made from a 6x6 ripped down the middle at a 45° angle.
- The pointy end of a 3-inch screw protrudes about 1/2 inch from the face of each block.
- The screw points are just enough to grab a log and hold it where you want it until you're ready to spin the log into its next position.

— Jon Sherman, Steamboat, Colo.



Secure the log as you work on it.

Tips & Techniques provided by Fine Homebuilding.
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Stimulus Provisions to Help Put Housing on the Right Track

The \$787 billion economic stimulus package signed into law on Feb. 17 by President Barack Obama contains elements that will bolster housing and the economy, according to NAHB.

"While we believe that including a more enhanced home buyer tax credit in the final legislation would have been the best way to spur housing demand and move the economy forward, the new law does include several provisions that should help to put housing and the economy on the right track," said NAHB Chairman Joe Robson.

Chief among these is an \$8,000 first-time home buyer tax credit for qualified home purchases in 2009. To encourage prospective home buyers to get off the fence, the tax credit:

- Does not have to be repaid
- Is fully refundable
- Will remain in effect until Dec. 1, 2009 so that consumers can utilize it during the critical summer and fall home-buying months
- Allows tax credit home buyers to participate in the mortgage revenue bond program
- Permits state housing finance agencies to help buyers at closing by advancing the credit amount as a loan using tax-exempt bond proceeds
- More information on the first-time home buyer tax credit can be found at www.federalhousingtaxcredit.com.

Other important components in the American Recovery and Reinvestment Act of 2009 will help small businesses and bolster the housing market. The legislation will:

- Help home borrowers by restoring the higher 2008 FHA, Fannie Mae and Freddie Mac loan limits through the end of this year (the limit will return to \$729,750 from the current \$625,500 in the highest cost markets, and will also rise in many other areas because the 2008 maximums were based on a more generous formula and, for most areas, higher median prices)
- Temporarily allow exchange of Low-Income Housing Tax Credit allocating authority for tax-exempt grants and it appropriates \$2 billion in HOME funding for affordable housing projects
- Provide up to a 10-year deferral of tax due to business debt restructuring
- Expand the net operating loss carry-back period from two years to five years for small businesses (businesses with average gross receipts of no more than \$15 million over the prior three years) for losses arising in tax year 2008
- Extend the 25C existing home remodeler credit through the end of 2010, increase the credit rate from 10% to 30%, raise the lifetime cap from \$500 to \$1,500 and expand the set of qualifying property
- Provide an Alternative Minimum Tax patch for tax year 2009
- Increase bonus depreciation and Section 179 small business expensing for business investment in 2009

To view a summary of the key housing provisions in the legislation, see page 8.

The housing sector still faces significant challenges, said Robson, including a severe credit crunch, particularly for acquisition, development and construction lending; skyrocketing foreclosures; and stimulating demand for home buying to stabilize housing markets.

For more information on the stimulus legislation, call 800-368-5242 x8421 or contact the AHBA at info@ashevillhba.com.

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2009 Parade of Homes Preview Event is a Resounding Success

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

On February 19, 2009 the AHBA hosted the first Parade of Homes Preview Event with the intention to provide our Builder Members with information about the 2009 Parade of Homes at an early date. Forty-six participating Associate Companies set up tables at the event in order to showcase the discounts they offer to builders who use their products and services in their Parade homes. About 200 attendees, 50 of which were builder members, enjoyed the evening at the Doubletree Biltmore, where members were able to network with each other and learn exciting information about the 2009 Parade of Homes. 84 Lumber, the event sponsor, gave away several door prizes to builder attendees. Other companies participating in the Associate Member Discount Program also gave away door prizes- enabling our builders to walk away with numerous discount offers, door prizes and positive excitement about the Parade of Homes! The generous ladies of the PWB also gave away a door prize filled with t-shirts, wine, caulk and even a pink hard hat! Congratulations to Allen Combs of Combs Construction for winning that prize. Thanks to everyone who attended and to the 46 companies who participated in the Preview Event by offering discounts. Be sure to visit the AHBA website to see the full list of participating companies and to print a list of the special discounts they are offering for Parade of Homes participants.



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

84 Lumber	Pro-Build	Asheville Savings Bank	Cason Builders Supply
Nova Kitchen & Bath	HV Screen Specialists	Able Rent-A-John	Consolidated Waste Services
ACM Design	Access Home Technology	The Colorful Palette	Stock Building Supply
Westall Chandley	Liberty Wood Products	Artisan Kitchen Studio	Hamilton Door Company
Closet Tailors of Asheville	Retro + Fit Design LLC.	Core Installations	moreSPACEplace
Rebecca D'Angelo Photography	Pearlmans Carpet One	Pella Window & Door Co.	Builders FirstSource
Sun Mountain Door	Allison Ramsey Architects, Inc.	Solid Surface Specialists	Salon Blue Ridge
Shiloh Painting	Home Transitions, Inc.	D & R Drywall, Inc.	Tucker Materials, Inc.
Asheville Radio Group	Building Environmental Solutions	SEARS Commercial	Norandex
YOUNG Painting	Alltek Systems Design, LLC.	Carolina Colortones	Mountain Window & Door
Ferguson Enterprises	Carolina Home Lift, LLC.	Spacemakers Closet Interiors	HomeSource Realty, Inc.
Showcase Exteriors	AAAAA Services, Inc. dba Outhouse	Portable Toilets	

Thanks to the following companies for donating door prizes!

- 84 Lumber: Winners- Brandon Bryant of Red Tree Builders, Aaron Meinch of Meinch Construction, Allen Combs of Combs Construction
- Asheville Radio Group: \$500 free advertising
Winner: David Ross of Falcon Development
- Core Installations: Ipod NANO
Winner: Thomas Smith of Macpherson Construction
- AAAAA Services, Inc. dba Outhouse Portable Toilets: 1 Month Free Rental
Winner: Robert Sulaski of Longmeadow Homes, LLC.
- moreSPACEplace: Apollo Flame Gift Certificate
Winner: Bill de Bruien of Biltmore Farms Homes
- Ferguson Enterprises: Kohler Dual Flush Toilet
Winner: Bob Spear of Spear & Wills Builders



MEMBER NEWS

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

How Do You Market Your AHBA Company?

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! Adding the information that you are a member of the AHBA to your advertising efforts benefits both you and your 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!"

Annual Green Building Directory Celebration and Networking Extravaganza by New AHBA Members: WNC Green Building Council

WHERE: Downtown Asheville, Pack Place

WHEN: Thursday, March 26th from 6pm to 8pm

AGENDA: Join us as we celebrate the release of the 2009 WNC Green Building Directory. This is a great opportunity to network with other green building professionals. There will be over 100 green businesses represented at the event. This event is free and open to the public, so bring your family and friends! Light refreshments provided.

COST: FREE! FREE! FREE!

Contact: ph. 828-254-1995 or email: Candice@wncgbc.org

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 or visit us on the website at www.ashevillehba.com.

Habitat Co-founder Passes Away Unexpectedly

We have recently heard about the sudden and unexpected death of Millard Fuller from our AHBA partner, Betsy Warren. Millard Fuller founded Habitat for Humanity International in 1976 and served in executive roles until 2005. His leadership helped forge Habitat into a worldwide Christian housing ministry. He was committed to helping those in need of housing by saying "We want to make shelter a matter of conscience," he said. "We want to make it socially, morally, politically and religiously unacceptable to have substandard housing and homelessness." Mr. Fuller was buried in a simple pine box, as he requested, showing his commitment to simplicity and humility. This is a fine man whose shining light in housing will be missed.

Business Before Hours at moreSPACEplace

AHBA Members moreSPACEplace will be hosting an Asheville Chamber Business Before Hours at their Brevard Rd. location on April 9, from 8 am - 9 am. Be sure to stop by to show your support for a fellow member company and learn all about what moreSPACEplace can do for you! Another AHBA member company- The Colorful Palette- will be providing food and beverage so be sure to "complement the chef" when you stop by this exciting event!

Congratulations to Closet Tailors of Asheville

Closet Tailors 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 Tailors, 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 Tailors of Asheville.

AHBA Sponsors a Little League Team

The AHBA is a proud sponsor of the Owen Little League for 2009! Visit their website at www.owenlittleleague.com to see more information about team sponsorship or contact Brian Burpeau, West End Cabinets at 669-4143. We will be keeping our members informed about the team's games and progress throughout the season.

NAHB Launches Tax Credit Website

The National Association of Home Builders (NAHB) has launched a newly-designed web site that provides detailed information about the \$8,000 tax credit for first-time home buyers that is a key measure in the sweeping economic stimulus legislation signed into law.

"The new tax credit provides a great opportunity for first-time home buyers," said Joe Robson, NAHB chairman and a home builder from Tulsa, Okla. "Combined with today's near record low interest rates, the large selection of homes on the market, and very competitive pricing, the tax credit should be the extra incentive needed to get prospective buyers who have been sitting on the fence into the market."

In addition to being limited to first-time home buyers, the tax credit:

- Is equal to 10 percent of the home's purchase price up to a maximum of \$8,000.
- Is available for homes purchased on or after January 1, 2009 and before December 1, 2009.
- Does not have to be repaid.
- Has income limits of \$75,000 for single taxpayers and \$150,000 for married couples.

The web site at www.federalhousingtaxcredit.com includes basic information about the tax credit and a detailed question and answer section. It also includes information about other housing-related and small business measures in the legislation and a number of home-buying resources for consumers.

BUILDER'S AfterHours

Join us for the first Builder After Hours of 2009!

This event will be on April 16 from 5:30 pm - 7:30 pm at West End Cabinets. Come out to their showroom to network with fellow AHBA members and see the products that West End Cabinets has to offer!

669-4143 www.westendcabinets.com Black Mtn., NC

Home Remodels, Retrofits Key to Energy Efficiency in Housing

As the nation's home builders embrace green building in growing numbers, industry research indicates that even the most aggressive efficiency goals for new homes won't make a dent in overall energy consumption. Instead, remodeling and retrofitting the nation's older homes is by far the more efficient solution, industry experts said at a Jan. 21 press conference at the International Builders' Show (IBS) in Las Vegas.

The panelists spoke as NAHB commemorated Green Day, drawing attention to the green education and certification programs offered by the association and the many green products, supplies and materials on display at IBS, the world's largest home building industry show. The home building industry can combat the potential effects of global climate change by providing additional training to its members and by encouraging home owners to alter some of their habits and make energy-efficient improvements to their homes, the panelists said.

Federal energy officials estimate that Americans consume about 21% of the energy produced each year to operate and maintain their homes — for heating, cooling and electrical appliances, from stoves and refrigerators to televisions, computers and hair dryers. "By just making thoughtful choices, we can reduce that impact," said Ray Tonjes, chair of the NAHB Green Building Subcommittee and a green home builder in Austin, Texas.

"Energy efficiency is absolutely key to our nation's continued security and to our economy," Tonjes said. "Additionally, we know that building with energy conservation in mind is practical and profitable. My industry has stepped up to the plate to prevent the effects of global warming — but we call it responding to market demand," he said.

The greatest energy savings can be achieved by making changes to existing housing, which is less energy-efficient than today's new homes, Tonjes said. "We obviously can't solve the problem by tearing down all our inefficient housing stock and replacing it with new. We need to make some significant improvements to our existing homes," he said.

Referring to the results of a study his company conducted for the California Homebuilding Foundation last fall, Mike Hodgson, president of the California energy consulting company ConSol Energy, said that 70% of the greenhouse gas emissions related to single-family envelope energy consumption can be attributed to homes built before 1983.

Further, the study demonstrated that spending \$10,000 retrofitting a 1960s home could save 8.5 tons of carbon, at a cost of \$588 to \$1,176 per ton depending on tax credits and incentives. On the other hand, increasing the energy efficiency of a new home by 35% over current state requirements would cost about \$5,000 and would reduce emissions by 1.1 tons at a cost of \$4,545 per ton.

"Simple arithmetic demonstrates how retrofitting existing homes with energy-efficient features is four to eight times more carbon- and cost-efficient than adding further energy-efficiency requirements to new

housing," Hodgson said.

Remodeler Devon Hartman of HartmanBaldwin, a Claremont, Calif design/build firm, said his customers are heeding the call. By adding insulation and sealing and tightening the duct system in one recent large home renovation project, Hartman was able to replace four older heating and air conditioning units totaling 16 tons with a new six-ton system. "We're no longer talking about just putting on sweaters or lowering the thermostat. We're talking about creating energy through efficiency measures," he said.

As more people turn to retrofitting and remodeling, demand will increase for so-called green jobs in which skilled employees either manufacture or install components in the energy-efficient homes of the future.

Fred Humphreys, president and CEO of the Home Builders Institute, the workforce development arm of NAHB, discussed new initiatives to prepare and train these workers, including major revisions of popular industry textbooks and other training materials to reflect today's improved knowledge of building science and green technology.

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

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Key Provisions of the American Recovery and Reinvestment Act

[continued information from page 4]

Tax Provisions

- \$8,000 first-time home buyer, true tax credit (no repayment) for the purchase of a principle residence between January 1 and December 1, 2009. Recaptured if home is sold within three years. Removes the restriction on the use of tax credit proceeds with Housing Finance Agency-issued tax exempt mortgage revenue bonds.

- Short-term gap financing for Low Income Housing Tax Credit (LIHTC) projects:

1. Provision allowing states to turn in portion of 2009 LIHTC allocations for cash.

2. Special appropriation of \$2 billion in HOME funds.

- Up to a ten-year deferral of tax from business debt cancelled as part of a repurchase or restructuring.
- 5-year carryback of 2008 net operating losses for businesses with gross receipts of less than \$15 million (three year average).
- Extension of enhanced bonus depreciation.
- Extension of increased small business expensing.
- Enhancements to the section 25C program for energy efficiency remodeling improvements to existing homes.
- One-year patch of the Alternative Minimum Tax.
- Increase New Markets Tax Credit allocating authority for 2008 and 2009.
- Delays for one year the start of 3% government contractor withholding requirement.

Appropriations Provisions

- \$2 billion for full year payments to owners of Section 8 project based rental assistance properties.
- \$2.25 billion through HOME program and Low Income Housing Tax Credit program to fill financing gaps.
- \$1 billion for CDBG.
- \$2 billion for Neighborhood stabilization program.
- \$1.5 billion for homelessness prevention activities (help with rents, etc).
- \$250 million for energy retrofitting and green investments in HUD assisted projects.
- \$1 billion for Section 502 direct loans under the Rural Housing Service.
- \$10.4 billion for Section 502 guaranteed loans under the Rural Housing Service.
- \$27.5 billion for highway spending.

Other Key Provision

- Increases in FHA, Fannie Mae and Freddie Mac loan limits to 2008 levels.



Remember!
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Call the AHBA Office today!
828-299-7001

NAHB Member Advantage Updates

GM NAHB \$500 Private Offer Details for 2009

2009 is that GM has increased the royalty by 50% to \$150 per vehicle. For the local HBA's in a state where their state is not signed up for revenue sharing, that means you will receive \$75 for every vehicle your members purchase in 2009.

The full details for 2009 are available at www.nahb.org/ma, but some frequently asked questions are featured below.

Who is eligible for the GM program?

Builder, Associate and Affiliate members are eligible for the program. The member of record for the company is the person who must do the purchasing of the vehicle.

Is there a limit to the number of vehicles members can purchase during the term of the program?

No, there is no limit to the number of vehicles members can purchase. The only requirement is that members take possession of the vehicle by January 4, 2010.

What do members need to give their dealers to receive the \$500 discount?

Members must present their authorization ID number. They may obtain this from www.nahb.org/ma or through the GM call center 866.760.7070. One authorization ID number is needed per vehicle so if a member purchases 3 vehicles at one time, he/she will need 3 authorization ID numbers.

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New Member Orientation and Prospective Member Meet & Greet

The AHBA held its first New Member Orientation on February 24th and was thrilled at the enthusiasm of our new members. This orientation program is a new initiative to get new members informed and geared up for becoming active members in the AHBA. There are so many opportunities to get involved and gain great exposure for member companies. We want to be able to get this information out to our members so that they are able to make the most of their AHBA membership right from the start! The 1-hour course covered a great deal of information such as the structure of the AHBA, a close look at the State and National Associations, and an overview of AHBA Events & Meetings. Also covered in the orientation was a comprehensive look at how to gain exposure in the AHBA and how the AHBA strives to market its members as well as a look at how to put your membership to work for you! This Orientation is now a MANDATORY part of the application process to becoming a full member of our Association. Check out the New Members that were in attendance below.

Better Homes by Gardon, Inc.- Glenn Gardon, **Carolina Wall-Crete-Julius Price,** **D & R Drywall, Inc.-**Tracie Worley, **Foundation Specialties-** Marty Williams, **King Fasteners, Inc.-** Joe Skinner, **Mail Management Services-** Kim Potts, **Omega Finishing-** Mike Fargnoli
Duinkerken Homes- Brandon Duinkerken

Following the New Member Orientation we invited AHBA Members to bring a Prospective Member to the AHBA Office for an chance to learn more about the AHBA and the opportunity to network with our New Members, Board Members and Foundation Club Sponsors at our first ever Prospective Member Meet & Greet. We were excited to have 10 prospective members join us to take a closer look at the AHBA and learn about becoming a member!




Our next afternoon of New Member Orientation and Prospective Member Meet & Greet will be held on April 28th and will be sponsored by Foundation Club Company, Westall Chandley. We would like to encourage all AHBA members to reach out and recruit a prospective member to attend this great event in April! As a reminder to AHBA Members, the only way to gain access to attending the Prospective Member Meet & Greet is to actively recruit a prospective member. Only AHBA Members who RSVP and bring a prospective member to the "Meet & Greet" will be allowed to participate! Start recruiting today and as always remember to Do Business with a Member!



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Asheville Home Builders Institute Begins 2009 Education Program

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 quarterly courses for continuing education, training and professional development in an effort to differentiate them from the crowd while developing the skills they need to grow their business. 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! Note: Only Builders holding a General Contractors License will be able to gain the Accredited Builder designation. Others will be able to gain the Accredited Associate Designation. Please visit the AHBA Website under AHBA Announcements for an Education Flyer and for the 2009 Course Sign-up Form.

2009 Course Schedules:

March 10, 2009

***BM 201 Basic Business Planning (AB, AA, ARS)**

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 (AMB, AMA)**

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.

NCBI Designations:

Accredited Builder (AB)

NCBI Certification, NC Licensing Board Certification

This certification program offers comprehensive overview of key areas in the home building industry.

Accredited Master Builder (AMB)

NCBI Certification, NC Licensing Board Certification

Master courses take you beyond the basics and into advanced instruction for advanced builders.

Accredited Associate (AA)

NCBI Certification, NC Licensing Board Certification

This designation will develop knowledge of new industry trends and techniques.

Accredited Master Associate (AMA)

NCBI Certification, NC Licensing Board Certification

NCBI developed the courses not only relevant to the experienced builder, but also for the advanced associate.

August 11, 2009

***MK201 Making the Sale (AB, AA, ARS)**

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 (AB, AA, ARS)**

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 (AB, AA, ARS)**

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 (AB, AA, ARS)**

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.

Associated Costs:

AHBA Members (Builders, Associates, Affiliates):

\$95 per 4-hour Course

\$180 per 8-hour Course

\$180 for two 4-hour Courses on same day

Employees of AHBA Member Companies

(NOT holding an AHBA Builder, Associate or Affiliate Membership):

\$115 per 4-hour Course

\$220 per 8-hour Course

\$220 for two 4-hour Courses on same day

Non-Members:

\$95 per 4-hour Course*

\$180 per 8-hour Course*

\$180 for two 4-hour Courses on same day*

*Plus \$425 non-member fee per course day

**The 2009 Education Program is sponsored by Core Installations,
through our 2009 Foundation Club.**



In the Know...

2009 Committees and Councils

Contact the AHBA Office today to find out more about the Committees and Councils within the AHBA. 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!

Activities Committee

Nathan Lawrence & Duane Liming - Co-Chairs

The activities committee is thinking about sunny, warm weather. That is the forecast for the Annual Spring Golf Tournament at Black Mountain. Mark April 23rd on your calendars for a great day of golf and networking with fellow members and associates. Eagle and Birdie sponsorship opportunities are available for the various holes on the course. Our field of four person teams always fills up quickly, so start getting your teams together. The activities committee will also be holding a meeting on Friday, March the 6th at 2pm at the HBA office to discuss the tournament and our other events for 2009. Anyone who would like to join the committee that has THE MOST FUN is encouraged to attend the meeting on Friday.

Community Involvement Committee

Stuart Ray and Kevin Abercrombie- Co-Chairs

The AHBA Community Involvement team is hard at work. On the agenda for the near future are several INSULATE projects. These projects are designed to better the quality of housing for local residents by improving insulation values in their homes. We need volunteers to help the AHBA with these projects. The more people we have, the quicker the project goes. We are working with students at the local Warren Wilson College to help these local residents.

Please contact the AHBA for upcoming dates to get involved. There is a briefing on the Tuesday before every project at the college that gives you information on the actual house you will be working on. Most projects are on a Saturday and take about 5-6 hours to complete. Come help your community and the AHBA.

Education Committee

Rick Dwyer and Thomas McClain- Co-Chairs

The Education Committee is pleased to announce the education arm of the AHBA as the Asheville Home Builders Institute (AHBI). The committee has worked hard to choose topics that appeal to both Builders and Associates for the 2009 session. Now, more than ever, we need to give our members an opportunity to differentiate from the crowd – we strongly believe that we can do this through education. We look forward to offering three full days of courses during the 2009 year for a total of 24 credit hours. Please visit the website at www.ashevillehba.com under AHBA Announcements for sign up information and details about the numerous designations that you can obtain as members.

Marketing Committee

The Marketing Committee is working hard to promote the Association as the Primary Resource in WNC to find home building professionals. We are currently advertising with the Asheville Tourists, Asheville Radio Group, and are sponsoring a little league baseball team. We are constantly finding new and exciting ways to make the AHBA a recognizable figure in the community! Our next meeting is March 16 at 1:30 pm- Join us!

Legislative Committee

Greg Spicer-Chair

This month the Legislative Committee met with River Link to discuss Low Impact Development. They approached us looking for support and to explain the benefits such as reduced flooding, reduced cooling costs, increased amenity values, & significant improvement in water quality. Some major benefits to developers would be increase number of buildable lots, less spent on infrastructure & increased property values.

We are working very close with the Environmental Advisory Board on the new Tree Preservation on Ridge Tops and Hillsides in Buncombe County. The purpose of this is to provide builders and planning staff comprehensive standards and user friendly guidelines necessary for the preservation of trees and natural vegetation on ridge tops and hillsides throughout Buncombe County. We will be reviewing this proposal and advising them of our recommendations.

Parade of Homes Committee

Josh Abrams & Steve Royster- Co-Chairs

The Parade Committee is happy to say that the Parade of Homes Preview Night was a huge success. With over 46 Associates signed up to offer discounts and a huge turnout from our association's builder members a great time was had by all. The goal behind the preview night was to give the builders the opportunity to take advantage of huge savings, should a builder decide to enter a home in this year's Parade of Homes. Those builders, who were able to secure at least 15 signatures, will be able to save \$200 off of their entry fee for this year. Entry packages were ready to be picked up and completed by everyone who attend. A new exciting change for this year parade is allowing unoccupied complete remodels in the Parade of Homes. Another exciting change is that homes that have been judged in previous Parade's will be allowed to be re-judged in this year's Parade of Homes. The committee is busy planning the 2009 Parade of Homes. Should you have any ideas, questions or input please don't hesitate to contact the office.

Remodeler's Council

Lisa Childs

The Remodelers Council has restructured their focus for 2009. They will sponsor three "Lunch and Learn" sessions benefiting anyone in the remodeling business. The first program is Wednesday, March 25 on Pollution Control and Asbestos. Please consider joining us. There is a small fee for non-RC members.

Professional Women in Building Council

Gina Kidder- Secretary

At the PWB meetings we've been dedicating more time to our committees and focusing on diligently planning and executing projects. As a result we have decided to concentrate on four committees: Education, Fundraising, Community Involvement/Scholarships and Membership. At our February 3rd meeting we discussed the committee guidelines and reviewed ideas on which each committee will focus. These concepts are a starting point and we expect our teams will excel as we focus more attention on our committees. For Education we will work on having events scheduled with speakers that address topics that appeal to everyone. For Fundraising we will put effort into new ideas for raising funds and work with local charities. For Community Involvement/Scholarships we will work with local groups on volunteering and form criteria to receive scholarship funds. For Membership we are creating PWB membership packets for new members and we'll hold more drives to increase our membership. If you have any information that will support our goals or if you are interested in being a part of the PWB Council please contact Gina at gina@coreinstallations.net.

Next three meeting dates:

April 7 – 8:30am @ AHBA

May 5 – 8:30am @ AHBA

June 2 – 12noon on location TBD

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 SPIKE: Daniel Bruce Steward

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 Randy Edwards
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 Fairview, NC 28730
 Builder
 SPIKE: Greg Spicer

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. **All information given to the AHBA is held strictly confidential.**

[member news]

A Local Perspective: Keeping Optimistic in Troubling Times

Richard Soderquist, Soderquist Construction Co.

As we enter the third month of the first quarter, we have today been witness to several profound occurrences that should cause us to stop and wonder: the newly discovered Comet Lulin, the rare alignment of the planets Mars, Jupiter, and Venus, and the unchallenged slide of the world's stock markets. These events are beyond our control. What is not beyond our control is our ability to affect people and their attitudes.

The first two months of 2009 has been a busy time for us absorbing information from the International Builders Show in Las Vegas and from the State HBA first quarter Board meeting in Pinehurst. The strategy that the National HBA took in planning for the IBS was one of caution. The number of attendees both, Builder and Exhibitor (30% less than previous years), challenged that posturing. The IBS didn't break any records, but it sure broke the back of any doubt of the resilience and optimism our industry is showing. Yes, there some stories of difficulties, but the overwhelming story was of the future and how planning is taking place to ensure that we provide housing for the needs of America.

The recurring theme was sustainability, downsizing, efficiency and innovation.

Our recent first quarter state board meeting in Pinehurst exhibited the overwhelming majority of optimism for here and now. The State association has just closed the sale of their old facility and while temporarily leasing a facility, they are up fitting their new location. This has been accomplished with forethought and skill to serve you, members of the HBA. As a result, the State Association's balance sheet looks very healthy.

From vocational educational planning to legislative summary the message came loud and clear: our State is on the radar screen to support your business. The enthusiasm for the present came from every report and from every person. As was true at the IBS, there were stories of trouble; however the confidence and optimism far outweighed any negatives.

It is your challenge to remain positive and forward thinking; your future is 90% in your hands. How you behave will absolutely influence those around you. This is a time to plan for the future, to keep a level head, and make your best business decisions. We are all in this together; your support of your association and its members plays a vital role in your personal success. Smile, it is contagious!

Richard Soderquist is an AHBA Builder Member with Soderquist Construction Co., an AHBA Board Member, Chair of the Associates Committee and active AHBA Member.

Cash Flow Management

[continued from page 1]

Once you combine the cash flow calculations from your jobs with your cash outflows, you now will be able to identify the months in which you anticipate excess cash and cash shortfalls. With this projection, you will be able to accurately make strategic decisions for the year, such as, whether you should develop a line of credit to smooth out your cash flow; whether you should start a spec home to provide cash flow from your construction loan; and whether you should renegotiate payment terms on a note coming due.

Regularly Update Your Monthly Cash Flow Projections

Just as you do with your other financial reports, your monthly cash flow projection should be reviewed and updated regularly.

In addition to your monthly forecast, if you have tight cash needs, you also should prepare a more detailed weekly cash flow projection that includes information on which subcontractors and suppliers are to be paid on a job-by-job basis, as well as your weekly cash inflows, including draws and collections of receivables.

Cash Management Tips

Developing a cash flow forecast will assist you in planning for your cash inflows and outflows. Following are some tips on managing your cash flow and how to profit from it:

One of the advantages of the custom building business compared to spec building is that you can use the customer's money to pay off your trades and suppliers rather than using internal funds or construction loans. You should try to always be ahead of the customer and maximize the use of your client's funds by taking a deposit and front-loading your draw.

If you are front loading your draws, it is imperative that you manage your books on a percentage-of-completion basis. This will enable you to understand and account for overbillings on your jobs. By using percentage-of-completion accounting, you will always know when you are ahead on a job.

Take advantage of vendor discounts. A 2% discount for paying in 10 days is comparable to saving as much as 72% during the year. Since the vendor would have to be paid in another 20 days anyway, where else could you be earning that great a return? Likewise, ask your subcontractors to take a discount if you pay them earlier than the scheduled payment date.

Set up specific days for paying your bills (e.g. the 10th and 25th of the month) and keep "hand checks," those checks issued outside your specific payment days, to a minimum. You may also want to consider mailing checks on a Thursday in order to take advantage of the "float" over the weekend.

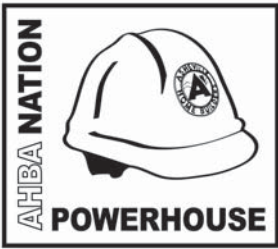
Steve Maltzman is a CPA and president of SMA Consulting, with offices in Redlands, Calif. and Orlando. SMA Consulting provides financial and business management services for builders and remodelers. This article was reprinted with permission from NAHB. Visit www.nahb.org for more information.

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Upgrade Your Online Directory Listing

The AHBA provides a basic listing on the website for our members that includes the company name, website, phone, fax email and address, but now members can add their company logo and/or a 50 word profile to the listing for a nominal charge to upgrade your listing! Members can choose to either display the logo on the directory listing or add the profile with the logo.

The profile includes a link on the listing that will prominently display the company's chosen profile information, while fading out the background of the directory. The profile package also includes a company logo within the profile page. Both logos will link to your company's website. You can list additional services and products as well as discounts or offers you may have. This is the most effective, least costly way to promote your company on the AHBA's Award Winning Website. To see an example of the logo on the listing- visit the online directory and type in the name of any Foundation Club member to view their directory listing. To view an example of the profile feature on the directory, type in the name "Liberty" for Liberty Wood Products to view their directory listing which features a member profile.

The AHBA wants to find the most effective ways to increase exposure for your business. Be sure to visit the AHBA Website to view Advertising and Sponsorship Opportunities (under Member Resources). Contact the AHBA today to learn more about exciting new ways to make your company stand out above the crowd!

Did you know?

The AHBA Website won a 2009 NCHBA Stars Award!

The AHBA Website has an average of 75,000 hits per months!

The Online Directory performs over 2500 searches per month!

Studies show that memory retention is drastically stronger with pictures than with **words!**



AHBA Nation Member Spotlight

Name/Title: **Kevin Abercrombie, Project Manager**

Business Name: **Home Sweet Home**

How did your company get started?

Home Sweet Home started about 6 years ago and was founded by Thomas McClain. After several years in business, I moved from Florida to work with Thomas and Home Sweet Home. I quickly became a member of the AHBA to become more involved with vendors and other builders in the area.

What makes your company unique?

Home Sweet Home strives to build a quality home for the growing family. We attend all the local building and home shows to stay up to date on new products and try to implement those products as soon as possible.

What has been your greatest business success?

Home Sweet Home has helped me personally become successful by improving management skills and helping me become confident in the building industry. Helping Home Sweet Home become a successful company has made me feel successful as well.

What do you like about doing business in Asheville?

Asheville is a unique community. The people of Asheville make you feel welcome no matter where you come from.

What kind of customer does your business attract?

Home Sweet Home attracts customers that are looking for a quality home built by a quality builder. No matter if they are young or old, they will not be disappointed with the finished product.

How does your business positively contribute to the Asheville Community?

Home Sweet Home is very involved in the AHBA. With the help of the AHBA, I have been privileged to serve as the co-chair of the Community Involvement for two years. With projects like Habitat for Humanity and INSULATE, I think we make a huge contribution to our local community.

AHBA Member for 3 Years! Location: Mills River, NC Contact: kevin@homesweethomewnc.com



Asheville Home Builders Association
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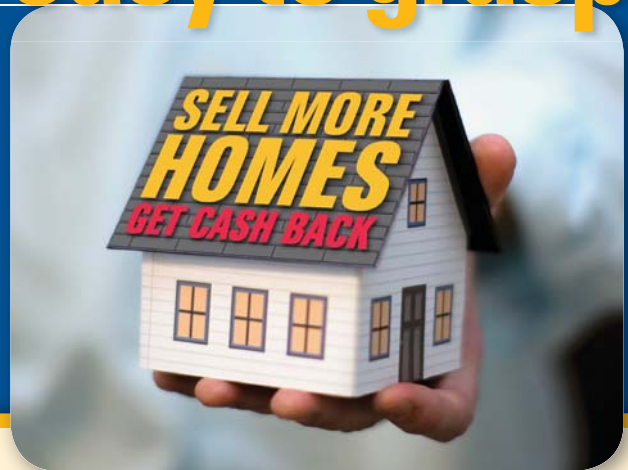
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