



# BLUEPRINTS

*A monthly publication of the Asheville Home Builders Association*

OCTOBER

## Parade of Homes

Come visit the 38 homes in the  
2009 Parade!

October 10/11 & 17/18  
12 noon - 5:00 pm

See page 8/9 for more details!

## Upcoming Events

October 6

Parade of Homes  
Builder Open House

3:00 pm - 6:00 pm

\* Parade of Homes Builders Only

October 8

Parade of Homes  
Judges Reception

7:00 - 8:30 pm

October 15

Parade of Homes Gala  
Crest Center & Pavilion  
5:45 pm

RSVP by October 7

Tickets: \$55

See page 9 for more details.

November 11

AHBI Education Program  
8:30 am - 5:30 pm

See page 2 for more details.

November 19

Table Top Expo  
WNC Ag Center  
4:30 - 8:30 pm

Food served at 5:30 pm

Call the AHBA today to reserve  
your booth space!

## Energy-Efficient Housing Starts With Building a Team

While encouraging cooperation among employees is an essential element of success in business and is so critical that an entire industry is devoted to providing team-building options, winners of the 2009 EnergyValue Housing Award (EVHA) emphasize the importance of their personal involvement in building and motivating teams that are dedicated to producing energy-efficient housing.

Simply sharing his enthusiasm for doing a job well and letting that enthusiasm spread is an approach that works for Ted Clifton, president of EVHA winner Clifton View Homes. Clifton doesn't sugarcoat or try to minimize the team-building process. "It's a long process that starts with the general contractor," he says. "You need to clearly understand what you are doing, and why, so that you can make your case to trade contractors. There will be some resistance at first, and you need to take it one step at a time, but with confidence and enthusiasm, everyone is going to follow."

This team-building approach is also important when builders go beyond energy efficiency to construct green homes. The creation of a green planning and management team is an important component when building a home to the National Green Building Standard.

Clifton stresses the need to introduce ideas systematically, not all at once, so that trades can comfortably add each new process or product to their repertoires.

Carl Seville of Seville Consulting, takes a blunter approach to building a consensus. "Don't offer alternatives," he says. "You have to set the rules. Set high standards and stick to them by holding trade contractors accountable."

Seville cautions that while it is important to show individual contractors on the job site how to achieve energy-efficient or green goals, it is essential to get the contracting company owner's buy-in. He also stresses the importance of inspecting work, especially when there is employee turnover within any of the trade companies.

While Seville has developed his own set of job site specifications, and currently helps other builders do the same, Clifton takes advantage of the local green building program's trade contractor "cheat sheets" to inform trades of their responsibilities. According to Clifton, "It is critical to supply contractors with the right information they need to do the job. We tell them what they need to do and when they need to get involved" via contractual documents that are signed each year.

For Clifton's company "going green" was a fundamental change that affected the entire job-site culture. "Once you have trade contractors thinking about the job they're doing and how it relates to the entire project, they start looking for better products or more efficient ways to use existing products."

Both Seville and Clifton recommend training for builders who are getting started with energy efficiency and green home building. Beyond that, he recommends working with a mentor or consultant who can help write specifications.

Some existing tools for setting high performance home standards include the Energy Star "Thermal Bypass Checklist" for insulation and air sealing and the four initial Building America High Performance Scopes of Work that cover excavation and backfill, poured concrete foundations, framing and HVAC installation

For more information on high-performance home building and related programs, contact the NAHB Research Center. This article was reprinted with permission from NAHB, [www.nahb.org](http://www.nahb.org).



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## Calendar

### Meetings

#### Professional Women in Building

Tuesday, October 6 @ 8 am  
*\*AHBA Office*

Tuesday, November 3 @ 8 am  
*\*AHBA Office*

#### Board of Directors Meeting

Thursday, October 8 @ 3 pm

#### Parade of Homes Committee

Thursday, October 22 @ 3:30 pm

### Events

#### Parade of Homes Builder Open House

Tuesday, October 6  
4:30 pm- 6:30 pm  
*\*AHBA Office (Builders Only)*

#### Parade of Homes Judges Reception

Thursday, October 8  
7:00pm -8:30 pm  
Windows on the Park  
*\*Check your weekly briefing for updates.*

#### Parade of Homes Gala

Thursday, October 15  
The Crest Center & Pavilion  
Black Tie Optional  
Tickets: \$55

#### Parade of Homes Weekends

Saturday & Sunday, October 10/11 & 17/18  
12:00 pm- 5:00 pm

### Education

#### AHBI Education Program

November 11, 8:30 am - 5:30 pm

AHBA Office

#### **\*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 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.

**Costs:** \$95 per course, \$180 for two courses on the same day



## Q & A: WNC Green Building Council

### *How can I pick out products that don't emit harmful chemicals?*

Greenguard is a third-party industry independent certification program for low emitting products. The Greenguard Indoor Air Quality Certification is their standard green certification for low emitting products. The program certifies that the products meet emission thresholds for formaldehyde, total aldehydes, total volatile organic compounds (TVOCs), and one-tenth of the threshold limit value (TLV). Look for the Greenguard logo on adhesives, sealants, air filters, bedding, ceiling systems, cleaning products, doors, electronic equipment, floor finishes, flooring, furniture, construction materials, insulation, paints and coatings, surfacing materials, textiles, visual display products, wall finish, and window treatments. Greenguard worries about the voc levels so you don't have to.



**Learn more about Greenguard: <http://www.greenguard.org/>**

*This information was provided by the Western North Carolina Green Building Council. For more information about the WNCGBC or their Energy Star or HealthyBuilt Homes Programs, please contact the AHBA at 299-7001 or by email at [info@ashevillehba.com](mailto:info@ashevillehba.com)*



## The Recovery of the Housing Industry

### President's Message by Thomas McClain

I just returned from the 21st Century Building Expo, held last week in Charlotte. This was the seventh annual building show from the North Carolina Home Builders Association. Nearly 5000 members were in attendance with over 200 vendors displaying their products. While this numbers were down approximately 18% from last year, NCHBA leaders were encouraged to see the resiliency in our area. In comparison, the Southeast building show in Florida was down nearly 70% this year.

We are blessed to be in a market that has shown some stability and encouraging signs in recent months. With the Federal Reserve chairman's declaration of an end to the recession that has affected us all, we remain poised to see and more importantly feel the recovery. We here at your Asheville HBA have seen membership numbers stablize at just over 700 with positive gains during the past two months. Things are getting better, but it will be a slow recovery. Now more than ever, we need to support each other and continue to do business with members to

help the recovery process. I personally left the 21st Century Building Expo encouraged with the work the NCHBA has done to help accelerate the recovery process.



Here at the Asheville HBA , the next few weeks will be busy as final preparations are made for our signature event, The 2009 Parade of Homes. Visitors will come from all over the country to tour the homes built by our members. This is a great time to move inventory and possibly secure contracts for new construction as potential buyers will see why the AHBA has some of the most skilled and professional builders, not only in our area but also across the country. I am proud to be part of such a great industry and organization that brings professionalism to the industry here in Western North Carolina.

# 2009 Foundation Club

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## Education Sponsor



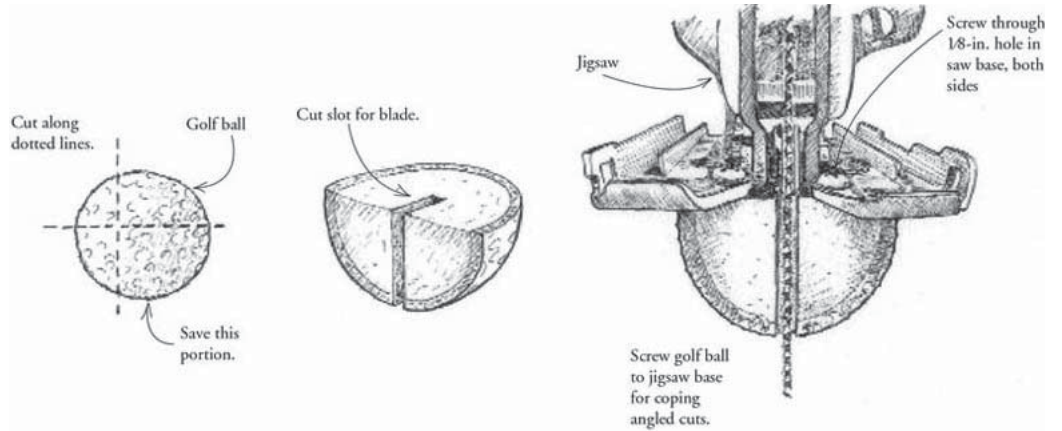
[ builders tips ]

## Builders' Tip: Golf Ball a Gimme for Coping Crown Molding

Because of the angles and intricacy involved, coping crown molding with an electric jigsaw requires a steady hand and a steady eye. One way to make the job easier is to attach a rounded auxiliary base to the jigsaw's standard flat base in order to maneuver the saw properly. But I was stumped about how to actually make the necessary modification — until I decided to make a jig using a spare golf ball.

As shown in the accompanying drawing:

- I first cut the golf ball into unequal parts. I cut it on my band saw after first driving a couple of 3-inch drywall screws into opposite sides of the ball. The screws served as handles during the sawing and kept my fingers a safe distance from the blade.
- Then I made a perpendicular cut in the larger portion of the golf ball.
- Still at the band saw, I cut a slot into it to accommodate my jigsaw's blade.
- Next, I drilled a couple of 1/8-inch holes in the saw's base, on opposite sides of the blade, for an additional pair of screws.
- I positioned the slotted golf ball as shown in the drawing and affixed it to the base of the jigsaw with a couple of small screws.



This jig provides a pivot point right where the blade enters the back side of the molding that gives me the control I need to make exact relief cuts. I also have found that longer blades can be used for cutting larger pieces of crown molding, and that different jig configurations can be fabricated by cutting the ball into a variety of segment sizes.

— Jim Delvin Des Moines, Wash.

Tips & Techniques provided by Fine Homebuilding.

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### The Mortgage Experts

A new home is more than just an investment or a place to live. It's also a place to nurture dreams and build a future. So when it comes to a mortgage, turn to the experts with years of experience. Asheville Savings Bank began lending more than 73 years ago, and we've provided Western North Carolina homebuyers with smart, flexible solutions to their purchasing needs ever since. From pre-approval to closing costs, you won't find a lender more dedicated to making your mortgage a success. So for all your home-buying needs, rely on Asheville Savings Bank—we're ready to help you begin your future.

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## NAHB Member Advantage Updates

### Limited-Time Offer for NAHB Members From FedEx

Through Nov. 15, 2009, you are eligible to receive valuable discounts of up to 65%\* on select FedEx® shipping services and can also save at least 60% on FedEx Freight® and FedEx National LTLTM services:

- Minimum 50% off select FedEx Express® U.S. shipping.
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Visit <https://advantagemember.visionary.com/5303/> and enter passcode [5R71Z7] 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.

### Home Builder Praises Office Depot!

Office Depot®, a leading global provider of office products and services and a Member Advantage participating company, recently announced the company is being recognized with awards for both outstanding Product Quality and Customer Service by David Weekley Homes, the nation's second largest for-profit privately held home builder. This marks the fourth consecutive year that Office Depot has received the prestigious "Partners of Choice" Award given to the homebuilder's suppliers.

To receive discounts on qualifying delivery orders from Office Depot, please call 800.274.2753. Register today and start saving today and everyday on qualifying orders

## Mortgage Market Bound by U.S. Rule

With the pendulum now swinging to the other extreme from the mortgage market of the go-go years of the U.S. housing boom, the federal government remains the only one lender of consequence.

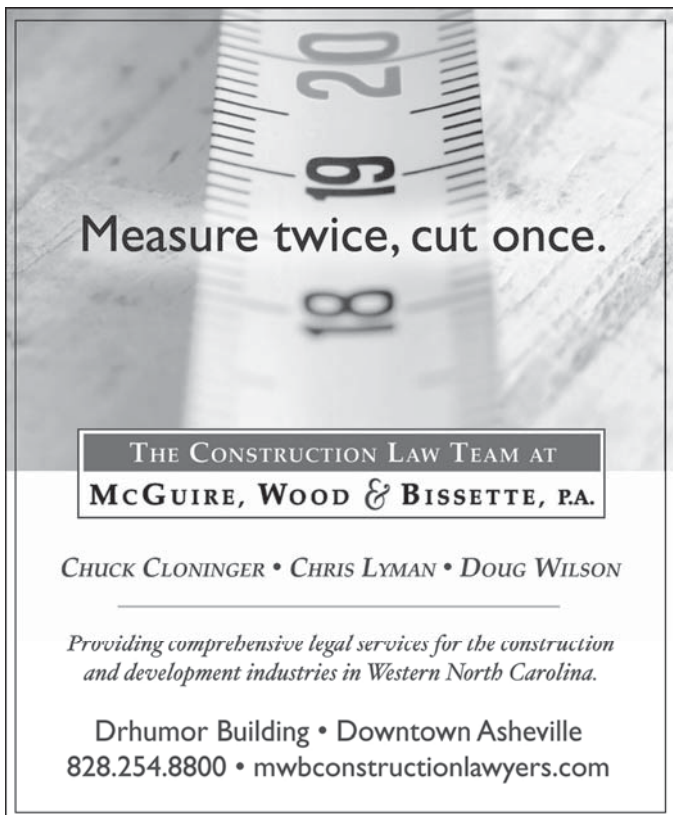
While the government's seizure a year ago of the two largest mortgage finance companies in the world — Fannie Mae and Freddie Mac — made it possible for many borrowers to keep getting loans and helped protect the housing market from further damage, nearly 90% of all new home loans are now being funded or guaranteed by taxpayers as a result, and that has far-reaching consequences for prospective home buyers and taxpayers.

The government has the power to decide who is qualified for a loan and who is not, and that is freezing borrowers both poor and rich out of the market. Nearly one-third of those who obtained home loans during the boom years of 2005 and 2006 couldn't get one today, according to mortgage industry analysts. Many of these borrowers were never really able to afford their homes and should not have gotten loans.

But many others could, and borrowers like them are now running into tougher governmental standards. "Absent government intervention, there would be no lending," said Nicholas P. Retsinas, director of Harvard University's Joint Center for Housing Studies. Government officials generally agree that it would be better for private lenders to resume their traditional role as major providers of finance for home loans.

But policymakers now face some tough choices. They must decide how to reduce support for the mortgage market without letting it collapse. And they must decide what kind of support the government should provide in the long run.

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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!

## Thoughts and Prayers for Family of AHBA Member

The AHBA was saddened to learn of the passing of our member, Paul Moore of Moore Drywall on August 30. Paul had a contagious smile and was a great friend to many. He will be missed by all who knew him.

## Associate Reaches NCBI Education Designation

Judy Dinelle of 84 Lumber has accumulated the necessary hours to reach the NCBI Designation of Accredited Associate. This designation offers associate members valuable knowledge about the home building industry. Congratulations Judy, the AHBA is proud of your accomplishments!

84 Lumber would also like to announce the addition of two new salespeople to their team: Eric Redden and Jarrod Geoffrey. The addition of these gentlemen will enable 84 Lumber to continue to serve clients with exceptional credibility and service.

## Asheville Radio Group offers Non-Profit Rates

Asheville Radio Group (65.5, 98.1, 105.9, ESPN Radio) is offering a special to the AHBA! Any member who signs up for advertising with ARG will get the non-profit rate for advertising when they add "Proud Member of the Asheville Home Builders Association. That is a 33% savings off the regular price! Also, for each company that signs up, the AHBA will receive 5 free commercials! Contact Murphy Funkhouser at ARG at [mfunkhouser@saganc.com](mailto:mfunkhouser@saganc.com).

## Congratulations to Our Newest Members

The following AHBA Member Companies have completed their new member orientation and are now official members! Be sure to introduce yourselves at the next AHBA meeting.

**ACF Painting & Decorating**, Mel Summersette  
**Stanton Custom Homes**, Michael Stanton  
**CWB Technologies**, Randy Fry  
**Wells/cm, LLC**, David Wells  
**Christopher Fox Builders**, Christopher Fox  
**Solar Energy Systems, Inc.**, Chad Golden  
**Wright Table Company**, Mark Hord  
**Asheville Painting Co.**, Brenda Irvin  
**Ammons Building Corporation**, Jeff Ammons  
**Hi-Tech Integrated Systems, Inc.**, Maria Aponte/Affiliate  
**White Insurance Group**, Cheryl Reavis/Affiliate

## National Awards Deadline Extended to October 28

The deadline for the 2010 National Sales and Marketing Awards has been extended to Oct. 28. New home sales and marketing professionals are encouraged to enter their projects for these awards, informally known as "The NationalsSM," which are sponsored by the National Association of Home Builders (NAHB) National Sales and Marketing Council.

The Nationals is the nation's largest competition for new-home sales and marketing professionals and communities, typically drawing over 900 entries and more than 900 attendees. Now in its 29th year, The Nationals will recognize this year's winners during an awards ceremony held during the International Builders' Show in Las Vegas.

Open to residential projects with homes available for sale between September 1, 2008 and September 1, 2009 and individual and sales and marketing council categories covering the same time period are eligible to enter. Entrants now have until October 28, 2009, to submit their projects for consideration.

The 53 categories set for this year's Nationals include recognizing professional excellence in various aspects of design, marketing, interior merchandising, advertising and sales achievement, along with a few new categories such as model home makeover, strategic sales promotion and on the boards community.

The 2010 awards event will be held January 19 at Caesar's Palace in Las Vegas. Visit [www.thenationals.com](http://www.thenationals.com) for complete entry guidelines and entry forms. For more information, call at 800-658-2751.

## Find and Post Jobs on ConstructionJobs.com


In collaboration with the NAHB Career Center, NAHB offers a recruitment tool to all NAHB members in their search for new employees. Members enjoy a 20% discount off of standard rates for job posting.

In order to take advantage of the NAHB Career Center, you will need a ConstructionJobs.com account. Note that this is different from your [www.nahb.org](http://www.nahb.org) Username and Password.

You can easily create an Employer or Job Seeker account for the NAHB Career Center. If you already have a ConstructionJobs.com account, simply log in to use the NAHB Career Center. If you need assistance with the Career Center/ConstructionJobs.com account creation or log in process, please call 828-251-1344.

Are you an employer interested in posting jobs and reviewing resumes? Visit NAHB Career Center at [ConstructionJobs.com](http://ConstructionJobs.com).

For more information about this item, please call 800-368-5242 x8273.





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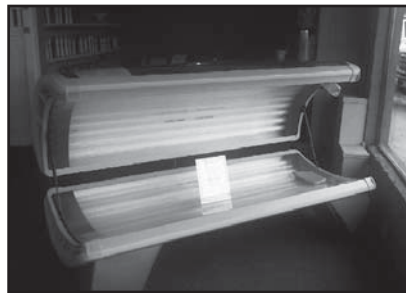
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**Remember!**  
**You can pay your membership dues with a Visa or MasterCard!**

## AHBA Members take the Plunge at Willow Creek Hearth & Leisure

On September 10th, AHBA members were treated to a relaxing Builder After Hours at Willow Creek Hearth & Leisure's Patton Avenue showroom. Members and guests strolled through the various "leisurely" products offered, including a wide array of hot tubs, fireplaces, outdoor living compliments, and even tanning beds! It was hard for members to just observe the hot tubs and not want to melt into their inviting heated tubs. The tubs ranged from the simple bath to the elaborate hot tub with TV's, lights and speakers built right in! A 12 foot above ground pool was on display as well as a functioning outdoor kitchen. Members enjoyed outstanding BBQ and sweet tea while putting the patio to good use. The fireplaces kept the atmosphere cozy while members expressed amazement at the array of products that Willow Creek offers. At the end of the evening, members lined up to see who would be the lucky winner of their choice of a vent free or direct vent fireplace! Justin Perdue of Nova Kitchen & Bath walked away the night's lucky drawing winner. Special thanks to Craig and his crew at Willow Creek for making the last Builder After Hours of 2009 a "steamy" evening to remember!



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### 2009 Parade of Homes Builders

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| Falcon Development of NC, Inc.                | Rich Builders, LLC                         |
| Frellick Brothers Custom Home Builders        | Soderquist Construction Company            |
| Grammatico Signature Homes                    | Stanton Custom Homes                       |
| Greencraft, Inc.                              | Sun Construction                           |
| Greenstone Builders, Inc.                     | The Kennerly Group                         |
| High Country Homes, Inc.                      | W.D. Metcalf Building and Realty Corp.     |
| Home Sweet Home                               | Wells/CM, LLC                              |
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### 2009 Parade of Homes Sponsors

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- Greenstone Builders, Inc.

## 2009 Parade of Homes Gala

**Thursday, October 15, 2009**

The Parade of Homes Gala is an exciting Black Tie Optional Event held at the Crest Center & Pavilion. A delicious three-course meal, an exclusive cocktail reception, and the amazing views of the Pavilion all set the evening off as a night to remember. Join us for an elegant evening that your clients, spouses and peers will note as the best AHBA event of the year.

Excitement is in the air for the announcement of the Parade of Homes winners- a gold and silver winner for each price category as well as the Best of Show. This year, our special awards for the entries are the Innovative Home Award, the Trend Award and the Green Building Certification Award. We also will present the Motto Award for the home that uses the most AHBA Members in the building process and a Viewers Choice Award. The event will be MC'd by Pat Ryan and Bill McClement.

### **Innovative Home Award**

-This award will showcase an entry that has an innovative use of materials and/or application throughout the entire home. This award is meant to be focused on the home as a whole.

### **Trend Award**

-The AHBA represents over 300 Builder Members who specialize in all aspects of construction. In an effort to reach out to our builders and showcase their construction techniques we have chosen to offer the Trend Awards. The Trend Award will feature a single trend in the builders home. The builder will be responsible for selecting their trend of choice and submitting for the award by application.

### **Green Building Certification Award**

-This award will highlight an entry with a green building certification (NAHB Green, Healthy Built Homes. LEED). Applicants in this category will simply need to submit their green building certification score/level.

**Don't miss this exciting event that is the hallmark of the Association. Tickets are \$55 and includes the three course meal, drink tickets for the cocktail reception before the dinner, and all the event festivities. RSVP your attendance to the AHBA at 299-7001 or by email at [info@ashevillehba.com](mailto:info@ashevillehba.com). Please note when making your reservation if you would like to request a vegetarian entree. Invitations will follow.**



*The 2008 Parade of Homes Gala*

## MyAshevilleParadeofHomes.com

The AHBA is excited to announce the unveiling of [www.MyAshevilleParadeofHomes.com](http://www.MyAshevilleParadeofHomes.com), a new page on the AHBA Website that will house all sorts of Parade of Homes information. This site will be a resource for members and the general public! Visit the site to view electronic versions of all of the 2009 Parade Entries with color renderings, home descriptions, builder bios and directions. The new page will also host a listing of all of the 2009 Distribution Points for picking up a copy of the 2009 Parade of Homes Magazine. In addition you can access all of our 2009 builders and sponsors. Members and the general public will also be able to vote online beginning Friday, October 9th for their favorite home as a participant in the "Viewers Choice Award."

We are pleased to provide this resource to our members and the community and hope that you will find it to be an exceptional tool for exploring and participating in the 2009 Parade of Homes! Be sure to join us on the tour, October 10, 11 & 17, 18 from 12 noon until 5pm!

## Builder/Architect magazine

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*Reach your market - Tell your story*  
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369-1786

## Social Media Series: Build Buyer Interest, Generate Leads With Videos

Social media marketing has become, quite frankly, an essential way to do business and one of the premier sites the home building industry should use is YouTube.

We in the industry work with prospective buyers who are savvier than ever — due in large part to the information they glean from the Internet.

However, no matter how savvy the buyer, they still seek the most fundamental of all sales concepts — they want to trust the salesperson and company they are working with. After they have gathered all their information, they want to be validated. They want to work with real people with real insights.

This is where a vehicle like YouTube can be your most influential tool. Videos bridge static information and the visual. They give your prospective buyers a view into your product and your personality. In addition, they function as a lead generator as well as a lead qualifier.

### **YouTube Is Simple to Use**

With YouTube, you can shoot a short video and upload it to the site within minutes. YouTube then provides you a link that you can copy and paste into an e-mail to your prospects, or post on your Web site, blog or other social sites you may have, such as Facebook or Twitter.

All you need is a video camera and an idea. The video camera can be as simple as the video feature on your cell phone or hand-held Flip Cam, which generally retails for less than \$250. **(THE AHBA PURCHASED ONE RECENTLY FOR \$120 AT WALMART!)**

YouTube technology is easy to use. But in case you're a technophobe, don't worry. Someone in your office, or just about any high school student, will be able to upload a video for you.

What you will probably find more challenging will be creating and developing the ideas for videos that will distinguish you and elevate you above your competition.

The following are a few tips on what to do when making your video — and what to avoid doing.

### **Video Do's**

**Brevity Is King.** Your marketing or product video is not your parents' vacation footage. You are working in a medium where viewers have a short attention span, so think of your videos as fast food for customers. Make your point and show your product quickly.

**Authenticity Rules.** Be personable. You don't have to take professional acting classes; you just need to be yourself. Smile and remember to be friendly. Think trust and remember, you are showcasing how easy it is for people to get along with you in a sales environment.

**Frequency.** Post videos and update your footage regularly. There are virtually no hard costs associated with uploading videos, so you

have no excuses for keeping outdated information online for all to see.

**Be Original and Spontaneous.** Carry your video camera with you at all times and be ready to record anything that is remotely interesting or informative in your line of work.

**Brief Customer Testimonials Are Very Powerful.** Anyone can write a testimonial, but with a video testimonial, the viewer can look into the eyes of your customers and gauge their sincerity.

**Archive Them in One Location.** Create your own YouTube TV station. It's free, simple, quick to do and can be customized with your corporate colors and logo.

### **What to Avoid**

**Bad Lighting, Bad Sound, Too Much Background Noise.** You don't need to be Steven Spielberg to produce a decent video, but use some common sense when it comes to the quality of your videos.

**Disrespecting the Copyright Laws.** If you wish to use music, photos, literature and other videos, conduct a brief Google search to see if you are infringing on any intellectual territories. There are plenty of royalty-free pictures and music available for your videos.

**Distasteful, Off-Color, Unruly, Offensive or Objectionable Material.** Can you be edgy and interesting? Absolutely. How is objectionable defined? I don't know, but I know it when I see it. So will you.

**Not Integrating Your YouTube Videos With All of Your Other Internet Marketing Strategies.** YouTube videos should be a component of a well-thought out marketing plan. In the housing industry, videos are not a business plan in themselves, they should be a component of your overall marketing landscape.

**Copycat, Copycat.** It's okay to take an idea and expand it to make it your own. Be as original as you possibly can and avoid copying the video ideas of a competitor or colleague.

**No Contact Information.** Every video you produce and post should include your contact information. A simple e-mail or Web site address is sufficient. As with other marketing, your goal is to have prospective customers contact you for more information. Help them out.

**Keeping Your Videos a Secret.** Market it. Market it. Market it. If you are going to make an effort to shoot video footage, by all means let the world know it's out there.

There are other video storage sites available, such as Viddler.com and Flickr.com, that you can use as well. Each has its own special features, but YouTube is by far the most widely used and is universally recognized.

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## In the Know...

### 2009 Committees and Councils

#### Activities Committee

*Duane Liming and Nathan Lawrence- Co-Chairs*

The activities committee is excited about the Christmas Gala at the Biltmore Estate on December 11th. We have a new venue this year and a cocktail party atmosphere planned for the Gala. The business portion of the Gala will be greatly reduced and heavy hors d'oeuvres will increase the amount of time for socializing. A Social Function will be playing music for dancing, so mark your calendars for some Christmas cheer on Friday, December 11!

#### Community Involvement Committee

*Stuart Ray and Kevin Abercrombie- Co-Chairs*

The AHBA has decided to donate \$2 per sale of each \$10 AHBA Discount Card to the INSULATE! Asheville program. This will support our industry and enable us to give back to the community in multiple ways! If you are interested in joining our committee for the next Community Project, please contact the AHBA Office. Stay tuned for information about INSULATE and the AHBA community discount card program!

#### Education Committee

The AHBA is proud to announce that we have won a 2009 STARS Award from the NCHBA for our Continuing Education Program! The STARS Awards are a statewide initiative designed to reward builders, associates and HBA's for exemplary efforts in our industry. Congratulations AHBA, your advanced education efforts are not going unnoticed! To sign up for an education course, please contact the AHBA.

#### Legislative Committee

*Greg Spicer-Chair*

This month the Legislative Committee met with Kelly Miller. Kelly is currently serving on the Asheville City Council and one of two incumbents running for re-election. He is very familiar with the steep slope issues and wants to support proper environmental protection but is very pro-business. We also attended the Bruce Goforth golf outing and met with a number of local elected officials as well as state and the Speaker of the House.

#### Membership Committee

The Membership Committee has brought in 6 new members and is working hard on a survey for the membership to gather information about meetings and events to help tailor next year's calendar to what members want! Stay tuned to your weekly briefing for an opportunity to complete the survey. Members of the committee will also be participating in the Oliver Group training event which will work to train members in recruiting and retaining members. Following the training event the AHBA will have a Fall Membership Drive. If you have any suggestions for this committee feel free to email them to info@ashevillhba.com!

#### Parade of Homes Committee

*Josh Abrams & Steve Royster- Co-Chairs*

October is here and it is once again time for the annual Parade of Homes. With 38 entries, two weekends (October 10th & 11th, October 17th & 18th), and open houses hours from 12:00-5:00 pm each weekend, there will be plenty of opportunity for builder members, associate members and the general public to see the talented work of the builders who are participating in the 2009 Parade of Homes. Something new that you will see in this Parade are three homes that are complete re-model projects! To celebrate the great craftsmanship of the Parade builders we will once again have our awards banquet at the Crest Center & Pavilion on Thursday, October 15th. This event is sure to sell out, so make sure you contact the office early to purchase your tickets. Tickets are only \$55 for an evening you won't soon forget. As always, should you have any questions regarding this year's Parade feel free to ask a committee member or contact the office at 299-7001.



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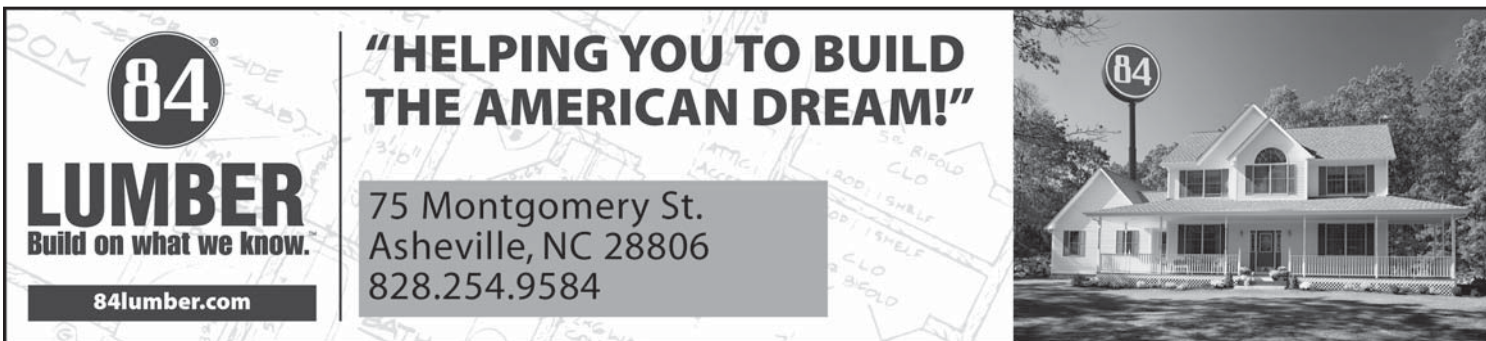


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## - Renewing Members -

### **AAAAA Services Inc./dba Out-house Portable Toilets**

Roger Cison  
PO Box 11  
Pisgah Forest, NC 28768-0011  
Portable Toilets

### **ABC Supply Co**

Ed Turner  
110 Buckeye Cove Rd  
Swannanoa, NC 28778-2836  
Building Materials: Wholesale

### **AGS Construction Services**

George Shuford  
184 Heather Downs Dr  
Alexander, NC 28701-8202  
General Contractor

### **Amos Mountain Homes**

Ken Hilbert  
265 Poison Ivy Dr  
Green Mountain, NC 28740-6200  
General Contractor

### **Anderson Family Homes**

Brian Anderson  
20 Sardis Rd  
Asheville, NC 28806-8536  
General Contractor

### **Asheville Area Habitat for Humanity**

Keith Levi  
30 Meadow Rd  
Asheville, NC 28803-2652  
General Contractor

### **Asheville Hardwood Center**

Clyde Maxwell  
PO Box 65  
Waynesville, NC 28786-0065  
Flooring & Floor Coverings

### **Asheville Radio Group**

Murphy Funkhouser  
1190 Patton Ave  
Asheville, NC 28806-2706  
Advertising, Marketing, & Public Relations  
Advertising & Specialties

### **Bennie L. Whitt**

Bennie Whitt  
PO Box 1422  
Mars Hill, NC 28754-1422  
General Contractor  
Builder

### **Biltmore Farms Homes**

Bob Duffy  
1 Town Square Blvd Ste 320  
Asheville, NC 28803-5007  
General Contractor  
Land Developer

### **Blue Ridge Mountain Homes**

Randal Hughes  
PO Box 1399  
Black Mountain, NC 28711-1399  
General Contractor

### **Buchanan Construction, LLC**

Rick Buchanan  
44 Buck Shoals Rd Ste G3  
Arden, NC 28704-3375  
General Contractor  
Custom Builder

### **Butler Construction Inc.**

Matt Butler  
PO Box 9264  
Asheville, NC 28815-0264  
General Contractor

### **Carolina Mountain Door Co Inc**

Kate Fox  
PO Box 65  
Fletcher, NC 28732  
Garage Doors  
Wood Flooring Installation Contractors

### **Cason Builders Supply**

Mitch Storm  
203 West King St.  
East Flat Rock, NC 28726  
Brick, Stone, Masonry, Sand Suppliers  
Building Materials: Wholesale

### **CK Supply**

Todd Swain  
PO Box 1497  
Arden, NC 28704-1497  
Drywall Suppliers  
Building Materials: Wholesale

### **David Burnette Inc.**

David Burnette  
59 Dix Creek Road One  
Leicester, NC 28748  
Excavating, Grading, & Clearing  
Landscape Contractors

### **DLV Roofing Inc.**

Pete DeLaVega  
PO Box 295  
Arden, NC 28704-0295  
Roofing Contractors

### **Economy Services, Inc.**

Doug Jones  
PO Box 6525  
Asheville, NC 28816-6525  
Pest Control

### **Empire Building**

Scott Piller  
PO Box 18581  
Asheville, NC 28814-0581  
Builder

### **Ferguson's Well Drilling, LLC**

Joe Ferguson  
2829 New Leicester Highway  
Leicester, NC 28748  
Wells & Well Drilling

### **Fernando's Stoneworks**

Neal Ann Reeves  
87 New Salem Rd  
Swannanoa, NC 28778-2007  
Stone Masonry  
Masonry Contractors Including Stone

### **Fish Builders & Realty, LLC**

Owen Fish  
308 Goughes Branch Rd  
Leicester, NC 28748-5149  
Builder  
Modular Homes

### **Freeman Gas Co**

George Entwistle  
4848 Asheville Hwy  
Hendersonville, NC 28791-9091  
Utilities

### **G&B Energy**

Gary Hollifield  
5046 Boylston Hwy Ste 1  
Horse Shoe, NC 28742-5805  
Fireplace Equipment  
Propane Gas

### **Hawks Landscaping**

Michael Hawks  
6 Devonshire Pl  
Asheville, NC 28803-2207  
Landscape, Lawn, & Garden

### **Home Transitions, Inc.**

Lisa Childs  
28 Franklin Farm Rd  
Fletcher, NC 28732-9424  
Aging In Place Specialist

### **Horizon Carriage House Doors**

Ingrid Tiller  
1459 Dana Rd  
Hendersonville, NC 28792-3096  
Garage Doors  
Doors, Exterior & Interior

### **HouseTech Inc.**

David Wallhausser  
3606 Old Vine Trail  
Hillsborough, NC 27278  
Carpenters, Framing  
Carpenters

### **Hutzel Construction, Inc.**

Matthew Hutzel  
600 Jupiter Rd  
Weaverville, NC 28787-8534  
Builder

### **Innova Homes LLC**

David Bennett  
441 N. Louisiana Ave. Suite O  
Asheville, NC 28806  
Modular Homes  
Builder

### **Keswick Homes LLC**

John Chewning  
239 South Plains Drive  
Asheville, NC 28803

### **Kitchens Unlimited**

Jim Ramsey  
120 New Leicester Hwy  
Asheville, NC 28806-1918

### **Labor Finders Of Asheville**

Dwayne Brome  
PO Box 370  
Asheville, NC 28802  
Employment Services

### **Longview Builders, Inc.**

Kevin Hackett  
PO Box 868  
Asheville, NC 28802-0868

### **Merchant McLeod Inc**

Thomas Jones  
352 Longs Chapel Rd  
Weaverville, NC 28787-9255

### **Mitch Contracting Co., Inc. dba Crouch Mitch Moving Co.**

Emory Mitchell  
PO Box 2080  
Fairview, NC 28730-2080

### **Mountainbrook Homes Inc**

JD Wallace  
31 College Pl # B-121  
Asheville, NC 28801-2483

### **MRM Builders, Inc.**

Marshall Matthews  
2529 Brannon Rd  
Horse Shoe, NC 28742-6615

### **Mumm Construction Company**

Richard Mumm  
P.O. Box 9456  
Asheville, NC 28815

### **Rafferty Construction Corp**

Jim Rafferty  
PO Box 8282  
Asheville, NC 28814

### **Regions Mortgage**

Donna Reeves  
12 All Souls Cres  
Asheville, NC 28803-2626  
Mortgages

### **Salon Blue Ridge**

Audrey Loder  
518 S Allen Rd  
Flat Rock, NC 28731  
Kitchen & Bath  
Building Materials: Home Centers

### **Sankey Construction Co Inc**

John Sankey  
57 Pinner's Cove Rd  
Asheville, NC 28803

### **Stickman Designs, LLC**

James Smailes  
PO Box 961  
Black Mountain, NC 28711-0961

### **Tanbark Landscape**

Steven Haun  
286 Jones Cove Rd  
Asheville, NC 28805-8700

### **Waddell Sluder Adams & Co**

Rick Smart  
230 Hilliard Ave  
Asheville, NC 28801-3243  
Insurance

### **Western Carolina Productions**

John Patterson  
P.O. Box 1953  
Fairview, NC 28730  
Advertising, Marketing, & Public Relations  
Advertising & Specialties

## - New Members -

In an effort to educate and engage new members within the association we have created a New Member Orientation. New AHBA Members are required to attend the one hour New Member Orientation as the final step in the application process.

### **Wells/CM, LLC**

Dave Wells  
46 Haywood St. Ste 311  
Asheville, NC 28801  
828-712-2669  
Builder  
SPIKE: Greg Spicer

### **ACF Painting & Decorating**

Melvin Summersette  
151-B Hwy #9 Ste #166  
Black Mountain, NC 28711  
828-713-0644

### **Christopher Fox Builders**

Christopher Fox  
42 Haywood St. Suite 307  
Asheville, NC 28001  
828-712-7444  
SPIKE: Greg Spicer

### **\*Pending New Member Orientation**

#### **Gary Dunn**

Gary Dunn  
PO Box 121  
East Flat Rock, NC 28726  
828-606-4588  
Carpenters, Framing  
SPIKE: Greg Spicer

### **Solar Energy Systems, Inc.**

Chad Golden  
278 Mountain View Rd.  
Hot Springs, NC 28743  
828-333-4963  
Electrical Contractors  
Solar Energy Systems  
SPIKE: Brad Kee

### **White Insurance\***

Cheryl Reavis/Affiliate  
PO Box 1310  
Black Mountain, NC 28711  
828-669-7912  
Insurance  
SPIKE: David Queen

## - Pending Members -

### **Brand Vaughan Lumber of Asheville**

Rob Fisher  
101 Continuim Drive  
Fletcher, NC 28732  
Lumber Companies  
Building Materials: Home Centers  
SPIKE: Thomas McClain

### **Metlife Home Loans**

Tim Bumgarner  
105 S. Cotton Ave.  
Black Mountain, NC 28711  
Mortgages

### **Blue Ridge Accounting Group, LLC**

Jason Wells  
20 Duke St.  
Asheville, NC 28803  
Accounting  
SPIKE: Kate Fox

### **Bronco Construction**

Robert Dylewski  
4669 Boylston Hwy  
Mills River, NC 28759  
Custom Builder  
Green Builder

### **Asheville Painting Co.**

Brenda Irvin  
270 Asbury Road  
Candler, NC 28715  
Painting Contractors  
SPIKE: Josh Abrams

### **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.**

## Five Deadly Sins of Financially Distressed Builders

Unless you are one of the few well-capitalized builders or developers who have been able to sit on the sidelines and ride out the worst of the recession and housing downturn, you've had to make some very difficult decisions to save your business. And you still have more to face.

Given today's economic climate — and because there are few, if any, good options out there — you should focus on achieving what we call the “least-worst” solutions that are available to you.

We have all seen or heard about how otherwise well-managed companies made business and financial decisions that resulted in the worst financial outcome possible during these stressful economic times. However, there are some things you can begin to do now that can help guide you toward making decisions that will result in better outcomes.

But first, you will have to steer clear of what we call the “Five Deadly Sins of Financially Distressed Builder/Developers.” If any of them apply to you or your business, take action now to purge yourself of the applicable sins:

### **Not Being Proactive**

Doing nothing except waiting for the market to correct itself is a sure-fire strategy for achieving financial ruin. Every month that you wait wastes resources that you will need to create a real solution.

### **Putting Good Money After Bad**

Your bank or lender will use every trick in the book to get you to commit what cash you have toward carrying their loans. Normally this is the right thing to do, but these aren't normal times. So, and this is crucial to your decision-making, if the “real” market value of the encumbered assets is less than the debt basis, then your bank owns the assets because your equity is gone. In this situation, if you accede to your lender's wishes and commit more cash toward the loan, you're just throwing your money away.

### **Unjustified Optimism**

Believing that the housing recovery is just around the corner is too risky and dangerous a turnaround plan to rely upon. Many banks still have not written down or cleaned up bad residential loan portfolios. Stop believing and think about what will happen when those foreclosed assets hit the market.

### **Wasting Time, Money and Effort Negotiating Short-Term Fixes**

Forbearance agreements are, in many cases, a waste of time and only serve to keep the lawyers busy. More than likely, the net result of these short-term fixes is that you'll end up giving up your legal rights and the bank will give you little of value. Instead, when negotiating a solution with your banks, negotiate a complete restructuring of your balance sheet, debt or even how your business is organized that will permit you to realistically run your business profitably. Negotiating anything less means that you are essentially working for your bank for free, you'd be better off walking away from the table and going home.

### **Thinking That You Can Restructure Your Business Yourself**

Trying to get restructure you loans, debt or your business by yourself or with your local CPA or corporate attorney is a prescription for disaster. Your plate is already full just trying to tread water. Instead, hire restructuring professionals who know what the banks and lenders really can or cannot accept. Hiring professionals sends a message to your creditors that they will be facing a serious situation, and it insulates you from unpleasant discussions while enabling you to maintain a future business relationship with your lender. Having a seasoned bankruptcy attorney and financial advisor on your team may seem expensive, but the cost will be a fraction of potential losses and it may save your business and protect your family. The fact that bankruptcy can be worse for the bank than the debtor is a negotiating tool.

### **Business Realities You Need to Accept**

Once you have jettisoned any or all of the above bad-for-your-business habits that you may have accrued during the downturn, it's time to accept a few market and business realities.

If you want to be in position to take advantage of the opportunities that will eventually reappear, you will have to make informed decisions based upon a very difficult set of facts and business realities:

Your bank is not your friend. It's a business that is probably also trying to survive. Long-term relationships mean very little and your banker will do what he believes is in the bank's economic interest.

Your assets are probably worth less than the associated debt. If assets worth \$10 million today are encumbered with \$20 million in debt and you work for 24 months to recover \$15 million for the bank, the bank will not pay you to get them the additional \$5 million — unless you make that deal today.

Cash is king. Don't waste it by paying interest or principal without agreeing to a global restructuring plan. Do not give any additional cash or pledge additional collateral to your bank without a global restructuring plan.

Engage legal counsel to analyze any guaranties — either personal or corporate — as well as their “collectability.” If you don't have any personal guaranties, good, you are in control. Now start to act like it.

If you do have personal or corporate guaranties, come to an agreement with all of your lenders simultaneously, not just the one with the squeakiest wheel.

Like 99% of your home builder/developer compatriots, you probably don't have the experience, expertise or time to negotiate with your lenders, given the rapidly changing market dynamics.

No new outside debt or equity is available without a balance sheet reflecting assets at realistic, sustainable values.

If you act in an honest and ethical manner, you will probably have fewer long-term consequences with the lending community, even if things get ugly. Your advisors can and should shield you.

Completing any type of meaningful restructuring will take time and will be expensive. Accept these facts and prepare for them.

### **What You Need to Do**

Now that you have a realistic idea of what you are facing, you can take appropriate and intelligent action:

Immediately hire legal and financial advisors who understand how the game is played. Hire the best you can afford.

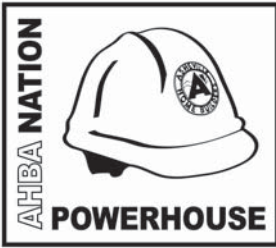
Review your personal financial planning with your legal advisors in order to determine which personal and business assets are protected and which are at risk.

Work with your financial advisors to analyze how much your assets are worth to your bank, not to you.

Work with both your legal and financial advisors to develop an overall comprehensive plan that addresses the entire debt structure as well as your guaranties. Don't expect your banks to help you develop this plan. Their interests are different than yours. Be prepared to change your plan numerous times during the process.

Present a fully analyzed and documented plan to your lenders that they can take back to their internal decision-makers. Your banker does not have the time, motivation or resources to do this on your behalf. If you give your bank a professionally prepared plan — with the proper packaging, analysis and documentation — you will greatly improve your chances of approval and success.

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



## Builders Tee Off at the 2009 Fall Golf Tournament

AHBA Members and Guests played a fun round of 18 holes on a great day at Black Mountain Golf Club Course. With an almost full roster of teams, 11 Eagle Sponsors, 13 Birdie Sponsors, 9 Player Bag Sponsors, and a Beverage Cart Sponsor, the annual tournament was a huge success! New Eagle Sponsors kicked the tournament up a notch by bringing in new games and food items. Veteran Eagles kept the pace with old favorites like homemade salsa, chicken wings and a putting contest! The AHBA brought a new game to the table, a Poker Run, where players bought in at the beginning of the Tournament, then gained additional cards at specified holes (Deltec Homes and Overhead Door Company) to complete their hand.

At the end of the Tournament, the best hand won \$250 cash! Congrats to Tracy Ponder who won this game hands down! Other big winners at the Tournament were: 1st Place Winners- Red Tree Builders Team, 2nd Place Winners- Overhead Door Company Team, and 3rd Place winners- Westall Chandley Team. Congratulations Winners!

### Special thanks to our Sponsors:

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**Player Bag Sponsors-** Asheville Savings Bank, Pella Window & Door Co., Labor Finders, Inform, Edu SportsX2, Progress Energy, Westall Chandley, McGuire, Wood & Bissette Construction Law Team.



## AHBA Nation Member Spotlight

Name/Title: **James Bound, President**

Business Name: **Greencraft, Inc.**

Member since 2005



### How did your company get started?

After graduating from the University of Oregon with a degree in Environmental Studies, I moved back to Asheville and met my wife LeAnn. We started off rehabbing houses and after a few projects I obtained my G.C. License and transitioned into primarily new construction. We both love the work and to date have completed 9 Energy Star/Healthy Built Certified Homes and are currently finishing 3 more. We joined the AHBA in 2005 after being invited by then President Ryan McClellan to a GMM. Since that time the Association has continued to exceed our expectations and has been an invaluable asset to the growth of our company.

### What makes your company unique?

We are committed to serving the Asheville Community as a sustainable builder. We specialize in helping folks who want to build as green as possible but are still on a budget. We also have quite a bit of experience on infill city lots for those who wish to live very close to downtown Asheville.

### What has been your greatest business success?

Surviving this economic downturn! Hope it's over soon!

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

We enjoy the small town feel of doing business in Asheville. When you call on someone in the business for help or advice they generally offer it freely. You don't normally get that in faster-paced bigger city environments.

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

We attract clients that desire a quality green product at a great price that will be on time and on budget.

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

Being attracted to what brings so many to the area, we strive to produce high-quality, architecturally distinct homes that compliment their surroundings. We also have been involved with the "Insulate" program through Warren Wilson and look forward to continuing our involvement.

Email: [greencraft.jb@gmail.com](mailto:greencraft.jb@gmail.com) Website: [www.ashevillegreenbuilder.com](http://www.ashevillegreenbuilder.com) Phone: 828-273-0128



Asheville Home Builders Association  
 PO Box 9722  
 Asheville, NC 28815

[ inside this issue ]

Calendar ..... 2  
 Committee Update ..... 3  
 Builders Issues ..... 4-5  
 Member News ..... 6-14  
 AHBA Nation ..... 15

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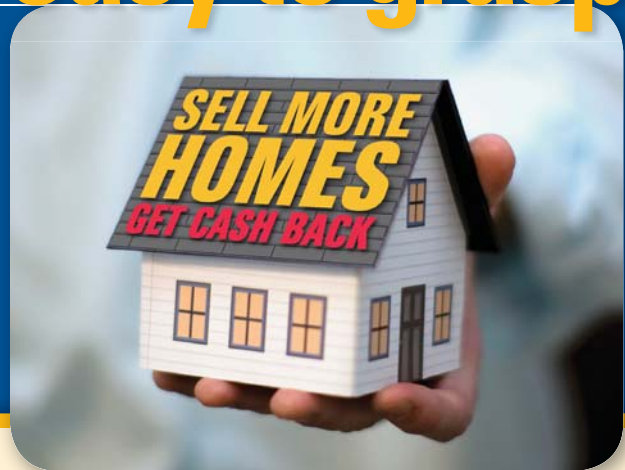
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