

Home Builders Association of the Alleghenies

web page: www.hbaahomes.org

email: info@hbaahomes.org

FEBRUARY 2016

GENERAL MEMBERSHIP MEETINGS

All General Membership meetings are the first Monday of the month. They begin at 6:30 PM at the Hoss's Restaurant in Richland.

Unless otherwise indicated.

February	1, 2016
March	14, 2016
April	4, 2016
May	2, 2016
June	6, 2016
July	no meeting
August	no meeting
September	12, 2016
October	3, 2016
November	7, 2016
December	no meeting

BOARD OF DIRECTORS MEETINGS

All Board meetings are the second Monday of the month. They begin at 6:30 PM at the Hoss's Restaurant in Richland. **Unless otherwise indicated.**

February	8, 2016
March	no meeting
April	11, 2016
May	no meeting
June	13, 2016
July	no meeting
August	8, 2016
September	no meeting
October	10, 2016
November	no meeting
December	12, 2016

POLITICAL ACTION COMMITTEE

The Allegheny Committee for Affordable Housing is a local political action committee striving to keep housing affordable in our local area. Every time you purchase a 50/50 ticket at our general membership meeting, the proceeds fund this com-

Pennsylvania Builders Association: www.pabuilders.org
National Association of Home Builders: www.nahb.org

Home Show 2016

Plans are underway

Location: Richland Fire Hall
Date: April 30th and May 1st
Setup: April 28th and 29th

GET YOUR BOOTH

before we offer
booths to non-members

**Your booth reservations must
be made before January 31st
2016 with a check to get the
HBAA membership discount.**

Registration form inside

2016 HBAA OFFICERS

President: Ben Illig
Vice President: Doug Thierry
Vice President: Jim Kirsch
Associate VP: Kevin Houghton
Secretary/Treasurer: Joe Carpenter
Building Director: Ben Illig
Associate Director: Kevin Reighard
State Director: Jim Kirsch
State Director: Doug Thierry
Alternate State Director: ????
National Director: Jim Kirsch
National Director: Barry Legars
Alternate National Director: ?????
*Please let us know if you are willing to
serve in these vacant postings*

SPEAKER AT OUR GENERAL MEMBERSHIP MEETINGS:

April 2015
The Home Depot
814-539-1975
www.homedepot.com

May 2015
**Pennsylvania Energy Efficient New
Homes Program**
814-282-3689

October 2015
Mike Orangif from
JRG Advisors
1-888-333-7526

November 2015
Carpenter Financial Services
Joe Carpenter 814-534-4445
carpenter@hdvest.net

If you are interested in sponsoring one of our General Membership Meetings, please contact us at HBAA, 269-9268.

ANNUAL DUES AND THE LOBBYING TAX DEDUC- TION FOR YEAR 2016

Due's payment to HBAA (Home Builders Association of the Alleghenies) are not deductible as charitable contributions for federal income tax purposes. However, due's payments may be deductible as ordinary and necessary business expenses subject to the exclusion for lobby activity. Because a portion of your dues is used for lobbying by NAHB and PBA, \$86.75 is not deductible for income purposes..

February 2016

Schedule of Events

- **2/1/16**—HBAA General Membership Meeting, 6:30 PM at Hoss’s Restaurant
- **2/8/16**—HBAA Board of Directors meeting 6:30 PM at Hoss’s Restaurant
- **2/18/2016**—PBA Regional Meeting in Johnstown at 5:30 PM in The Boulevard Grill..
- **2/20/16**— December Membership renewals are due.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 General Membership Meeting	2	3	4	5	6
7	8 Board Meeting	9	10	11	12	13
14	15	16	17	18 Regional Meeting	19	20 Membership Renewals
21	22	23	24	25	26	27
28	29 Retired Memberships Due					

March 2016

Schedule of Events

- **No HBAA Board of Directors Meeting**
- **03/14/16** General Membership Meeting
- **3/17/16—03/19/16** PBA 2016 Installation Banquet and Builders Gala Awards at Bedford Springs
- **3/20/16**—March Membership renewals are due.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14 General Membership Meeting	15	16	17	18 PBA event	19
20 Membership renewals	21	22	23	24	25	26
27	28	29	30	31		

PA ONE CALL SYSTEM — FREE TO HBAA MEMBERS

The PA ONE-CALL SYSTEM helps prevent the accidental digging into dangerous lines. Not less than 3 or more than 10 working days before you dig call 1-800-242-1776 (PA1CALL) and use white marks to outline the location, route or boundary of proposed excavation. **IT IS THE LAW!** As a member of HBAA you receive this service for free. If you ever get a bill from the PA1CALL, fax it or mail it to us at HBAA. **PA ONE CALL IS FREE TO HBAA MEMBERS.**



CFPB Provides Guidance on Proper Disclosure of Construction Loans

Filed in [Codes and Regulations](#), [Housing Finance](#) on January 12, 2016 • [0 Comments](#)

The Consumer Financial Protection Bureau (CFPB) has released new guidance and resources to help lenders properly disclose construction loans under [the new mortgage lending rules](#) enacted in October.

The new rules replaced the Good Faith Estimate, the Truth in Lending and HUD-1 Settlement Statements with CFPB's new integrated disclosure forms, the "Loan Estimate" and the "Closing Disclosure."

The biggest change is that the Closing Disclosure must be provided to the consumer a full three days prior to closing, and if there are certain changes during that 72-hour period, the closing may be delayed.

CFPB's resources include:

[Construction loan fact sheet](#). An overview of how the integrated disclosure rule may be applied.

[Compliance guide](#). A plain-language guide to the new rules in an FAQ format which makes the content more accessible for industry constituents, especially smaller businesses with limited legal and compliance staff.

[Guide to forms](#). Provides detailed, illustrated instructions on completing the Loan Estimate and Closing Disclosure.

[Closing fact sheet](#). An overview of the limited circumstances when changes to the loan require a new three-day review.

[Disclosure timeline](#). Illustrates the process and timing of disclosures for a sample real estate purchase transaction.

[Integrated loan disclosure forms and samples](#). Downloadable Loan Estimate and Closing Disclosure forms in both English and Spanish and samples for different loan types.

CFPB will also conduct a series of webinars to address implementation of the new rule. Please note that registration is required to view the recordings. Topics include an [overview of the rule](#), [frequently asked questions](#), [loan estimate](#) form, [closing disclosure](#) form and [implementation challenges](#).



Make sure you're not exposing your company to risks by following CNA's seven-part fall protection strategy: Safety.blr.com

- *Step 1: Conduct hazard analysis.* The idea is to take a proactive approach by identifying hazards and planning for the reduction or elimination of those hazards before a regulator's visit (or a worker's trip to the emergency room). Hazard analysis is an interactive process that engages supervisory staff and workers in gathering and analyzing information about hazards and job requirements.
- *Step 2: Engineer out the hazard.* This may include the redesign of equipment or implementation of work methods that make it unnecessary for workers to climb or be exposed to fall hazards. An example of an engineered solution is installing a remote, floor-level readout so that workers don't have to climb equipment to gather data about systems.
- *Step 3: Preplan for success.* Addressing fall protection from the early design stages is the most effective, efficient, and productive way to eliminate or control the fall exposure. Owners and contractors should partner with the designer, architect, and safety professionals to evaluate potential fall exposures during all phases of the construction project. All bidding contractors should attend prebid job meetings to understand the job-specific fall protection process and requirements.
- *Step 4: Assess all rescue contingencies.* Consider all possible emergency situations. Develop a site-specific rescue plan that addresses methods of communicating the emergency, contact information for emergency medical assistance, chain of command for notification and reporting protocol, and information on self-rescue devices like scissor lifts or man baskets.
- *Step 5: Conduct training and education for all staff members.* Conduct orientation for all employees entering the job-site to increase awareness of unique hazards. Training programs should be delivered by a competent and qualified person.
- *Step 6: Establish a plan that includes an emphasis on accountability.* A fall protection program is more than just the purchase of safe equipment. Make sure your plan describes who is responsible for what elements.
- *Step 7: Inspect and monitor jobsites and the fall prevention program to ensure continuous improvement.* Metrics for key facets of the program permit you to continuously monitor whether the desired results are achieved.

Register for the 2016 Home Show



HBAA Home Show 2016 @ Richland Fire Hall

Dates & Times

Set Up – Thursday, April 28	2pm – 8pm
Set Up – Friday, April 29	10am – 8pm
Show Time – Saturday, April 30	9am – 8pm
Show Time – Sunday, May 1	12pm – 5pm
Tear Down – Sunday, May 1	5pm – 8pm
Tear Down – Monday, May 2	9am – 5pm

- Members Notified February 1st; Non-members notified February 15th
Booth reservations are based on full payment dates and HSC discretion (Target Deadline = March 15)
- Booths will have electricity, curtain surrounds, 1 table & 2 chairs and waste can
Standard Size: 8' x 10' Members \$150 Non-Members \$250
Larger Size: 8' x 12' & 8' x 14' Members \$200 Non-Members \$300
Outside: Members \$150 Non-Members \$250
Food Vendor: \$100
- All raffles, lotteries, etc. must have explicit approval of the Home Show Committee (HSC).
- Products may not be sold from the floor; however, appointments may be made.
- The committee requires a short summary of product types to be shown (ie. bath, kitchen, heating, roofing, antiques, household goods, etc.). This information is being used in planning and promotion of the show and to ensure a wide range of products and services. The committee reserves the right to refuse items deemed inappropriate.
- A "FREE" business directory will be provided to all visitors at the Home Show. If you would like your business card to appear in the directory, forward your business card, along with a check for \$15. The deadline is March 15.
- Public Home Show tickets will be \$2.00. Each Exhibitor will receive 2 show ribbons. They will serve as your pass into the exhibit during the show. We expect you to wear them while attending your booth and man your booth AT ALL TIMES during the show.
- During setup there will be floor managers and unloading managers on duty to provide a smooth working climate
- The HSC will pay the "Richland Mercantile Tax" and will have a form to be filled out.

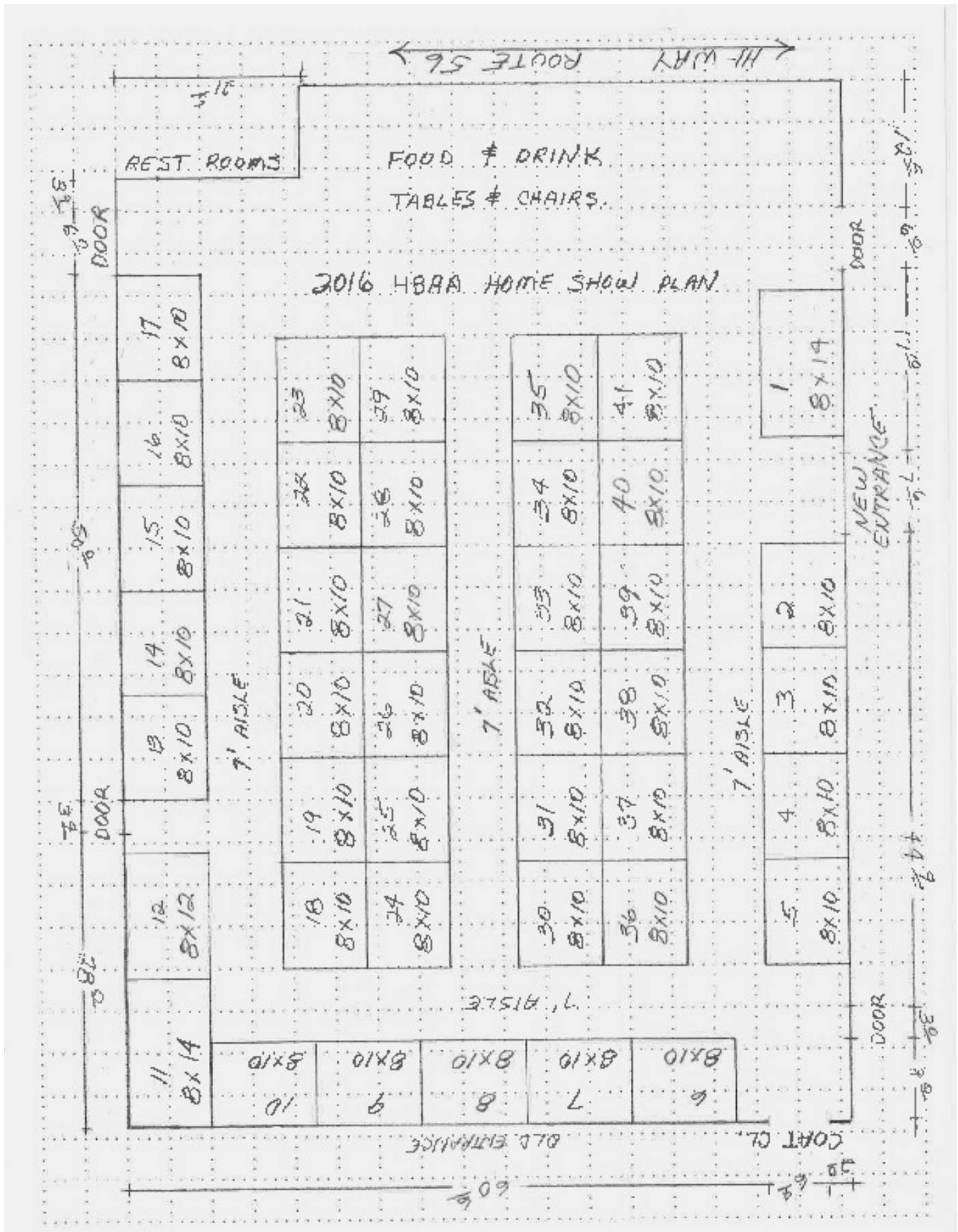
Reservation Booth numbers requested _____ Business Card (Yes or No) _____
Exhibitor Name for Advertising _____
Contact Person _____ HBAA Member (Yes or No) Phone _____
Address _____ Email _____

HSC (Questions):

Walt Freidhoff (535-8371; walt@hoffent.com) Kevin Houghton (266-4714; kih.57@verizon.net)
Ruth Leventry (266-8597; info@hbaahomes.org) Dave Shoemaker (241-1789; pappyshee@hotmail.com)
Ben Illig (659-2223; ben.illig@gmail.com) Kevin Reighard (533-5459; kreighard@ameriserv.com)

January 27, 2016

2016 Home Show Booths



THANK YOU OR RENEWING YOUR MEMBERSHIP

JSTC

Johnstown Employees Federal Credit Union

969 Eisenhower Blvd.
Johnstown, PA 15904

Phone: (814)2666222

Fax: (814) 266-7145



BOB FEATHER HOMES
Quality Manufactured & Modular Homes

Bob Feather Homes
1510 Dark Shade Drive
Windber, PA 15963

Call: 814-467-5612

Fax: 814-467-5258

Toll free: 800-400-3600

NAHB Launches Safety Saturdays

NAHB Labor, Safety & Health this week launched **Safety Saturdays** — a new multimedia resource for home building professionals designed to make safety education more accessible, simple to use, and easier to digest.

Each Saturday, 30- to 45-second clips featuring various safety tips and techniques will be posted to the NAHBNow blog, which can be accessed anytime via PC or mobile device. Blog subscribers will receive them directly in their inbox.

The clips are also available on YouTube via the [NAHBtv channel](#), and will be posted on NAHB's social media platforms as well.

Full versions of the video clips are also available. For more information, contact Rob Matuga at rmatuga@nahb.org.

DO YOU KNOW THE 2009 CODE?



1. Where a branch circuit or a feeder supplies a continuous load it shall have an ampacity of _____ percent of the continuous load.
2. The rating of any one cord- and plug- connection utilization equipment shall not exceed _____ percent of the branch-circuit ampere rating.
3. Branch circuit ratings for space-heating and water-heating appliances shall be considered _____ loads.
4. A minimum of _____ 20-ampere-rated branch circuits shall be provided to serve all wall and floor receptacle outlets located in the kitchen, pantry, breakfast area and dining area or similar area of a dwelling.
5. A minimum of _____ 20-ampere-rated branch circuit shall be provided for receptacles located in the laundry area and shall serve only receptacle outlets in the laundry area.
6. A minimum of _____ 20-ampere branch circuit shall be provided to supply the bathroom receptacle outlet(s). Such circuits shall have no other outlets.

2016 PHRC INDUSTRY EDUCATION WEEK | MARCH 1-3, 2016



As part of the **2016 PHRC Industry Education Week** in State College, PA, the Pennsylvania Housing Research Center is offering two concurrent conferences:

the **24th Annual Housing & Land Development Conference**, & the **3rd Biennial Residential Building Design & Construction Conference**.

Check out our website for more details and to register: **PHRC.PSU.EDU**

24TH ANNUAL HOUSING & LAND DEVELOPMENT CONFERENCE

WEDNESDAY, MARCH 2ND
HOUSING DAY

FOR WHOM:

Builders, Remodelers,
Code Officials,
Design Professionals,
Educators, &
Factory-Built Housing
Manufacturers

HOUSING KEYNOTE:

TIM McDONALD
PRESIDENT OF UNION FLATS

TRACK 1: DESIGN

- Choosing an Insulation Strategy for High Performance Housing
- ERVs & HRVs: Design & Installation Best Practices for Balanced Ventilation Systems in Houses and Apartment Buildings
- Alternative Energy in PA (Solar): New Berlin Energy Independence Project

TRACK 2: CONSTRUCTION

- High Performance HVAC Systems & Strategies for an Evolving Residential Construction Market
- Exterior Cement Plaster and Manufactured Stone Veneer: Lessons Learned
- Wide World of Water Resistive Barriers

TRACK 3: CODES/PCCA SYMPOSIUM CENTRAL

- 2015 UCC Code Update
- 2015 Accessibility Standards
- PA UCC Q&A Panel Discussion

THURSDAY, MARCH 3RD
LAND DEVELOPMENT DAY

FOR WHOM:

Engineers, Contractors,
Builders,
Design Professionals,
Developers,
Planners,
& Regulatory Officials

LAND DEVELOPMENT KEYNOTE:

JENNIFER ORR
PA DEPARTMENT OF
ENVIRONMENTAL PROTECTION

TRACK 1: CONSTRUCTION

- What are Right, Wrong, and Cost Effective E&S BMPs
- How to Bid it Right

TRACK 2: DESIGN

- Contract Management for Permit Termination
- Planning Construction for Permit Closeout

CLOSING PLENARY

- Getting on the Same Page: How are Contractors, Developers, Engineers, & Regulators Addressing the Same SW BMP Topics

3RD BIENNIAL RESIDENTIAL BUILDING DESIGN & CONSTRUCTION CONFERENCE

WEDNESDAY, MARCH 2ND &
THURSDAY, MARCH 3RD

FOR WHOM:

Researchers,
Educators,
Design Professionals,
Manufacturers, &
Builders

RBDCC KEYNOTES:

JOHN STRAUBE
TEDD BENSON

FORMAT:

This event provides a forum to discuss the latest findings, innovations, and projects related to residential buildings. Conference Presentations are based on submitted abstracts and peer reviewed papers.

The presentation schedule will be finalized as papers and presentations are submitted to the review committee.

**Housing & Land
Development Conference
attendees may attend any
RBDCC sessions for FREE!**

EVENT SPONSORSHIPS NOW AVAILABLE! CONTACT BRIAN AT BWOLFGANG@ENGR.PSU.EDU FOR DETAILS.

BUILDER MEMBERS

Company	Phone	Contact
A.B. Graffius Contractors Inc.	(814)535-1709	Christy Graffius
Atlas Realty Management Co.	(814)536-3573	Karen Sroka
Bassett Masonry Inc.	(814)948-5090	James M. Bassett
Blososky Construction	(814)748-7642	Antohny Blososky
Bob Feather Homes	(814)467-5612	Robert or Brett Feather
Cambria Glass & Insulation, Inc.	(814)535-6181	Timothy Makdad
Cyran Construction, Joe	(814)886-5126	Joseph Cyran
Delweld Industries Corp.	(814)536-4884	Joseph R. Delsignore
Felix Construction, Paul	(814)472-8440	Paul Felix Jr.
Fluder Home & Builder Supply	(814)467-5571	Chester Fluder
Horizon Developers Inc.	(814)472-7060	Matt Kirsch
Illig Construction	(814)472-5414	Ben Illig
Johnstown Construction Services	(814)535-3995	James Vasilko
KAL Brothers Inc.	(814)536-2807	William Kalinyak
Kapcsos & Bowser	(814)255-7240	Eugene Bowser
Kitchen Gallery, The	(814)539-3751	Walt Brosius
Legars Construction	(814)948-5082	Barry Legars
Lieb Construction, Al	(814)948-9897	Alan Lieb
Loeblich Contracting Inc.	(814)539-6236	Daniel Loeblich
Major Builders	(814)535-7716	Douglas Rush
Marshall Construction	(814)948-4430	Denny Marshall
Mihalko's General Contracting	(814)535-2700	Mihalko/Weaver
Modern Art Plate Glass	(814)539-3298	Leonard J. Facciani Jr.
Pat Dumm Construction Co.	(814)4954275	Patrick Dumm
Piras Contractors	(814)659-9424	Michael Piras
Residential Technology Services	(814)419-8290	James T. Kirsch
S. R. & G. Construction Co. Inc.	(814)288-1649	George Audey
Squillario Construction LLC	(814)241-9091	Dennis R. Squillario
The Long Barn	(814)472-9122	Edwin Long
Thierry Carpentry Inc.	(814)659-1905	Douglas J. Thierry
Thomas D. Kaschalk & Son Const.	(814)322-3160	David Kaschalk
Thomas Honkus Construction	(814)255-6000	Thomas D. Honkus
Walker and Hogue Construction	(814)467-4074	Sidney G. Walker Jr.
Weible's Building & Remodeling	(814)241-0035	Ronald A. Weible

*Remember, when you
start saying no, people
will stop asking you.*

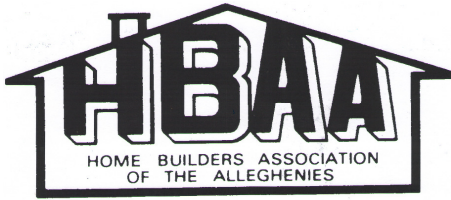
ASSOCIATE MEMBERS

Company	Phone	Contact
Ameriserv Financial	(814)533-5140	Kevin Reighard
Best Window & Door Co.	(814)536-1422	B.J. Ritko
Brett Insurance Agency Inc.	(814)535-8649	James E. Brett
Carpenter Financial Services	(814)534-4445	Joseph A. Carpenter
Constr. Equip. Services Inc.	(814)749-7016	David A. Shoemaker
Ebensburg Insurance Agency	(814)472-9557	Carl D. Deyulis
Evergreen Insurance Assoc.	(814)472-7961	Bridget Glass
Fi-Hoff Concrete Prdts Inc.	(814)266-5834	Von H. Parkins
Greater Johnstown Area Vo-Tech	(814)266-6073	John Augustine
Hite Company	(814)535-1589	Gary Breto
Jstc Employees Fed Credit Union	(814)266-6222	Kathy Rhoades
Lancaster Safety Consulting Inc.	(724)776-1003	Jeffrey A. Lancaster
Laurel Asphalt	(814)467-9131	John Rugg
Lee Concrete Products Inc.	(814)467-4470	Patty Lee
New Germany Wood Products Inc.	(814)495-5923	Sharon Penatzer
Ollinger Brick Co.	(814)495-4916	Richard Martyak
Penstan Supply	(814)536-0754	Beth Novelli
Sweeney Oil Co.	(814)736-3947	Debra Baxter
The Home Depot	(814)539-1975	Clint Dalton
Wolf Furniture Enterprises Inc.	(814)742-4380	David Tomko, JR.

2009 CODE ANSWERS

1. 125% *A continuous load is something that will run for more than 3 hours, like an A/C unit. Review the exception it has been changed.* 2009 IRC Section E3701.2 Branch-circuit and feeder ampacity.
2. 80% 2009 IRC Section E3702.3 Fifteen- and 20-ampere branch circuits.
3. continuous 2009 IRC Section E3702.10 Branch circuits serving heating loads.
4. two *Review the changes in this section* 2009 IRC Section E3703.2 Kitchen and dining area receptacles.
5. one *Receptacles for appliances like the washer shall be located within 6' of the appliance location.* 2009 IRC Section E3703.3 Laundry circuit.
6. one *Read the exception in this section for supplying each bathroom with its own 20 ampere circuit.* 2009 IRC Section E3703.4 Bathroom branch circuits.

Newsletter Advertising Contract



Home Builders Association of the Alleghenies
 Suite 202, Richland Square III
 1397 Eisenhower Blvd.
 Johnstown, PA 15904
 Phone (814)269-9268
 Fax: (814)269-1429

Order for a flyer attached to inside of our monthly Newsletter:
 The flyer must be of size 8 1/2 x 11
 Flyers are to be created by advertiser and approved by HBAA

\$0.75 x _____ sheets x _____ months = \$ _____

NAME OF COMPANY _____

REPRESENTATIVE: _____

MAILING ADDRESS: _____

CITY/STATE/ZIP _____

PHONE: _____ FAX: _____

EMAIL: _____

Order for advertising within our monthly Newsletter

Business Card (3 1/2 x 2)	\$10 x _____ months = \$ _____
1/8 page (5" x 2")	\$15 x _____ months = \$ _____
1/4 page (5" x 4")	\$25 x _____ months = \$ _____
1/2 page (5" x 8")	\$45 x _____ months = \$ _____
Full page (8 1/2" x 11")	\$90 x _____ months = \$ _____

Circle the month(s) you are requesting your advertising to appear.

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

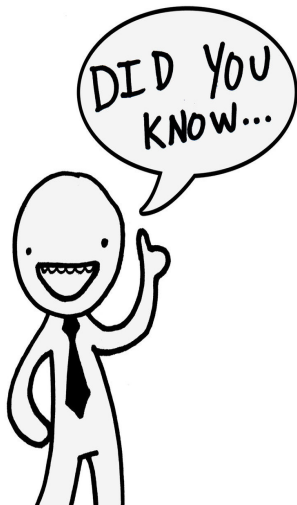
The HBAA does not discriminate against any person or company in accepting paid advertising in its newsletter. Acceptance of advertising does not constitute an endorsement of the advertiser, its products, service or claims. The HBAA shall be held harmless in the event that a newsletter is not published or distributed as planned, or in the event that an ad is omitted or incorrectly displayed.

ADVERTISER _____ DATE: _____

FLUDDER'S CORNER

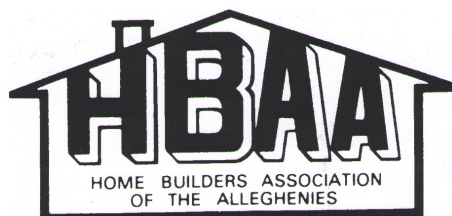
DID YOU KNOW.....

- A cockroach will live nine days without its head before it starves to death.
- A flea can jump 350 times its body length. It's like a human jumping the length of a football field.
- Butterflies taste with their feet.
- Elephants are the only animals that cannot jump.
- Women blink nearly twice as much as men.
- No word in the English language rhymes with month.
- The highest point in Pennsylvania is lower than the lowest point in Colorado.
 - It is impossible to lick your elbow.
 - Every 5 seconds a computer gets infected with a virus.
 - It's impossible to sneeze with your eyes open.
 - The largest toy distributor in the world is McDonalds.
 - The animal responsible for the most human deaths worldwide is the mosquito.
 - The life of an eyelash is about 6 weeks.
 - There are more mobile phones in the US than there are people.



Home Builders Association of the Alleghenies
Timothy C. Leventry
Suite 202, Richland Square III
1397 Eisenhower Blvd
Johnstown, PA 15904

Return Service Requested



HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

NEWSLETTER

FEBRUARY 2016

Timothy C. Leventry E.O.

1397 Eisenhower Blvd.

Suite 202, Richland Square III

Johnstown, PA 15904

Phone: 814-269-9268

Fax: 814-269-1429

President: Ben Illig

814-659-2223

Web site: www.hbaahomes.org

Email: info@hbaahomes.org