



AUGUST 2010

UPCOMING EVENTS

**August 6, 2010
Board of Directors Meeting
Ken & Mary's 7AM**

**August 10, 2010
Home Builders Meeting
Cleveland Country Club 6:00 PM**

Program:

To be Determined

OUR INSIDE ADDITION

Senate's Lending Act.....2
 21st Century Building Expo.....2
 Know the Code.....3
 New Affinity Program.....4
 Unsolicited e-mails.....4
 Building Permits.....5
 Membership Renewals.....6
 Board of Directors.....6
 Business Card Ads.....7

***GENTLE THOUGHT FOR
TODAY***

If you make a mistake when dealing with a customer, admit it, apologize for it, fix it, and move on. Customers really don't expect you to be perfect. They do, however, expect you to be honest...and make a great recovery

New Appraisal Guidance From Fannie Mae Is Good News

In other appraisal news, on June 30 Fannie Mae released new appraisal-related policies and additional guidance addressing many of the primary concerns that NAHB has raised with the agency regarding inappropriate appraisal practices.

According to its new policy, Fannie Mae will now require lenders to only use appraisers who have the appropriate knowledge and experience in specific geographic markets. Also, builder sales are acceptable as comparable properties, and an appraiser may view the HUD-1 for a new construction property to verify a recent sale not yet available through other data sources. Meanwhile, Fannie Mae is requiring appraisers to make valuation adjustments for short sale and foreclosed properties used as comps by determining their condition and whether any stigma is associated with them. Other changes announced by Fannie Mae clarify that the Home Valuation Code of Conduct allows for appropriate communication with appraisal management companies and specific appraisers and also allows for authorized third parties, including builders, to provide additional information about the basis for a valuation or the need to correct objective factual errors in an appraisal report.

For more information on this topic, go to www.nchba.org

Charitable Donations for 2010

At the beginning of each year, the Board of Directors reviews the treasurers report and determines how much money it will take to run the organization and how much we can donate to local charities. As of July, we still have \$2,000 in our account that we need to donate prior to the end of 2010. If you know of a charity that needs our help, please contact Mickie at 704 300-9465 and give her that information.

Once this information is given to Mickie, the BOD will determine which charities we will be supporting in 2010 along with the amount. If your charity is not chosen to receive help this year, we will try to help them in 2011.

Please contact Mickie with your charity ASAP so the board can finish up this project by the end of the 3rd quarter.

Thanks for your assistance

Efforts underway to get Rep. Miller's amendment in Senate's Lending Act

On June 17, the U.S. House passed the Small Business Lending Fund Act of 2010, key legislation that will provide \$30 billion in loans to community banks and other lending institutions to make loans to small businesses. North Carolina's Rep. Brad Miller (D-13th District) introduced a critical amendment prior to the vote that will allow home builders to be eligible for these loans. Working closely with NCHBA and NAHB, Rep. Miller's amendment ensures that builders will be able to obtain access to these funds for AD&C purposes.

Rep. Miller has been our champion in seeking to find a solution to this credit crisis that engulfs our industry. **No one in Washington has worked any harder on our behalf.**

The bill currently resides in the Senate, which voted 66-33 on June 29 to agree to debate the bill. Efforts are currently underway to include the substance of Rep. Miller's amendment into the Senate version of the bill.

Home Builders Association of Cleveland County

Presents

The 3rd Annual

Texas Hold'em Fold'em Poker Tournament

Thursday August 26, 2010

6:30 – 10:00 p.m.

Sewell Contractors, Inc.

1410 Chatfield Rd.

Shelby, NC 28150

\$75 Entry Fee **\$50** Re-buy.

Checks Payable to: HBACC

\$50 & \$100 Company table sponsorship are available

For More Information, Call Mickie at 704 300-9465



Paul Ezell 704 484-4997

**Cleveland County
Code Administrator**

KNOW THE CODE



This may seem a little odd; however, there is a lot of useful information at NCDOT's website. Sometimes that information is hard to access simply because the website is not very user-friendly. You can go to: http://www.ncdot.com/OSFM/Engineering/engineering_newsletter.asp and read the complete articles. White paper is simply an effort to better understand what I call "Oddities" of the code.

New Evaluations and White Paper Posted

This month, the Evaluation Services Section posted several documents for your use. The following new Evaluations are located at:

http://www.ncdot.com/OSFM/Engineering/engineering_evaluations.asp

Photoluminescent Exit Signs

Spray Polyurethane Foam Insulation in Attic, Crawl Space Walls, Roofing and Miscellaneous Applications (Regulated by the Building Code) Impact-Resistant Coverings for Protection of Glazed Openings in Wind-Borne Debris Regions. In addition, the Residential Code Spray Polyurethane Foam Insulation document was revised and re-posted on that same web page. The revision appears in Section 7C.

The following White paper is located at: http://www.ncdot.com/OSFM/Engineering/engineering_wpt.asp

Process for Submission and Consideration of Alternate Material, Design, or Methods of Construction and Equipment. What is the difference between an Evaluation and a White Paper?

For our purposes, a White Paper explains or clarifies a procedure or requirement in the code that is not specific to a product group or a method of construction. An Evaluation starts with a question about the code requirements (or lack thereof) for a method of construction or a product group. The ES Section then researches the topic thoroughly and provides information specific to that topic to assist the building official with understanding what the test

requirements for performance are, what questions to ask the designer or contractor, and how to determine if the product or methods should be approved for the specific project.

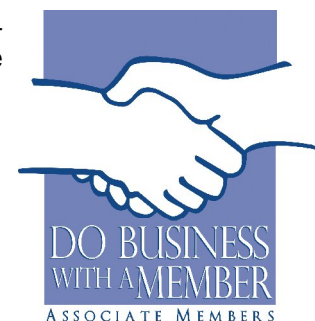
Upcoming Topics

Based on your questions and referrals, we have several more topics for development of Evaluations or White Papers on our board. At least 13 are in some phase of development at this time with many others waiting to be

started. This is not a quick process, since we need to be as thorough as possible before publishing any document, but we are working as quickly as possible to get the information to you.

The ES Section welcomes your input regarding these documents. They will be revised as additional testing, code changes, or other pertinent information is received. Please contact us at susan.gentry@ncdot.gov, and your comments will be forwarded to the appropriate consultant.

Sincerely,
Paul Ezell



Watch out for Unsolicited e-mails to HBA Members

All members are urged to use caution when receiving e-mails from private companies directed to HBA members. NCHBA does not sell or provide e-mail lists to any person or company, nor does it sanction e-mails to HBA members from private companies.

For example, recently an e-mail was sent to members asking if they are an HBA member who needs a website. This e-mail was not sanctioned by the local association, NCHBA or NAHB, but cleverly mentioned being an HBA member.

Should you have any questions in the future, contact your local association or NCHBA.

New Affinity Program Saves You Money on Home, Auto Insurance

The newest addition to NAHB's Member Advantage program provides you and your family members with access to high-quality auto, homeowners and renters insurance from the Liberty Mutual Insurance Company. This means that as an NAHB member, you can take advantage of significant group discounts on Liberty Mutual's products, including insurance for your car, home, condominium, motorcycle, or boat. Be sure to also ask about Liberty Mutual's multi-policy discount for insuring both your home and auto. For details or a free quote, call Liberty Mutual at 1-800-531-3398 or visit www.libertymutual.com/nahb. Your NAHB contact is Christy Ronaldson, 800-368-5242, x8273.

21st Century Building Expo

Registration for the 21st Century Building Expo & Conference is going strong. Don't miss out on this opportunity to gain valuable knowledge, preview the latest products and services for the industry, and learn from your peers. Registration for the Expo floor is free as long as you pre-register by Sept. 14. Visit www.21buildingexpo.com and sign up today!

EPA-approved Lead Renovation, Repair & Painting Class

Greenville Tech held an 8 hour EPA approved class at the Shelby Savings Bank on July 20th with 20 participants. We would consider holding another class at the same location if we could get another 20 people interested. This rule applies to anyone working in pre-1978 buildings, homes, apartments, day care centers, schools and other places. The training is for any contractor, renovator, electrician, HVAC Specialist, plumber, or painter. Fines occurred can be up to \$37,500 per occurrence. If interested in the training, please call Mickie at 704 300.9465.

Building Permits June 2010

Location	Contractor	Type Constr.	Valuation
Kings Mountain			
317 Wintergreen Ct	Hall Builders	Accessory Str.	\$27,000
104 Lawson Pl.	Homeowner	Addition/Remodel	\$75,000
705 W. Gold St.	Homeowner	Addition/Remodel	\$25,000
316 N. Dilling St.	Holman-Young Const.	New Construction	\$40,000
419 Maner Rd.	Ray Workman	New Construction	\$17,500
105 Castlerock Rd.	Homeowner	New Construction	\$2,500
112 S. Gaston St.	Homeowner	Addition/Remodel	\$22,000
613 E. Ridge St.	Paunce Properties	Addition/Remodel	\$2,000
524 Cleveland Ave.	Marvin Biddix	Addition/Remodel	\$7,900

All Permits not listed.	TOTAL VALUATION OF ALL PERMITS	\$218,900
-------------------------	---------------------------------------	------------------

Shelby

1302 Montrose Dr.	Gregg Tillman	Owner	Renovations	\$5,000
212 Dover St.	Carol Watson	Owner	Demolish Dwelling	\$2,500
105 N. Lafayette St.	Heartsong	Owner	Int. Renovations	\$7,000
127 Victoria Park Dr.	Louis Snyder	Heath Builders	SFD	\$230,000
1416 Stonegate Dr.	Larry Pearson	Stitzel Properties	SFD	\$610,000
617 Norwood St.	Bailey Smith	Owner	Storage Bldg.	\$1,000
1119 Hardin Dr.	Gerald Jones	Mark Lee	Addition	\$16,000
511 Ligon St.	Stephen Scott	Owner	Renovations	\$5,800

All Permits not listed	TOTAL VALUATION OF ALL PERMITS	\$877,300
------------------------	---------------------------------------	------------------

Cleveland County

228 Rollingbrook Rd.	Michael D. Evans	Owner	SFD	\$180,000
217 Beechnut Creek Rd.	Hardy R McNeilly	Owner	SFD	\$30,000
429 Webb Rd.	M&S Development	Ray Halbert	SFD	\$100,000
215 Charolais Dr.	Ronald Ingram	Barlow Bros. LLC	SFD	\$355,000
100 Serenity Dr.	Johnson & Assoc.	Johnson & Assoc.	SFD	\$100,000
202 Pleasant Ridge Ch. Rd.	Derek Greene	Greene Building Corp.	Int. Remodel	\$55,000
167 Pleasant Ridge Ch. Rd.	Patricia Whitley	John Freeman	Attached Carport	\$7,000
616 Casar-Lawndale Rd.	Lamar R McCollum	Southern Craftsman	Int. Remodel	\$34,950
112 Lester Lane	James Trombley	BEB	Detached Garage	\$27,000
141 Harrison Dr.	Betsy Tesseneer	Owner	Ext Addition	\$5,000
2015 Flint Hill Ch Rd.	John Greene	Thurman Denis Const.	Int. Addition	\$36,650

All Permits not listed	TOTAL VALUATION OF ALL PERMITS	\$930,600
------------------------	---------------------------------------	------------------

Total Valuation of Kings Mountain, Shelby and Cleveland County	\$2,026,800
---	--------------------

MEMBERSHIP RENEWALS DUE OR COMING DUE

Walker Woodworking
Ferguson Enterprises
Quest Properties of KM

Cleveland Floor Covering
Haynes Plumbing
Roger Martin Cabinets

Concrete Supply
Shuford Heating & Air

PLEASE CONTINUE TO PRAY FOR OUR TROOPS



Officers and Directors

PRESIDENT

Matthew Smart
Smart Construction, Inc.
704 913-0070

VICE-PRESIDENT

Eddie Kee
Carolina Artisans
704 472-1000

TREASURER

Rick Washburn
Shelby Savings Bank
704 476-2727

PAST PRESIDENT

Ed Howard
Howard Builders Construction
704 472-0745

DIRECTORS

Marcus Padget
Cleveland Lumber Co.
Ronnie Whetstine
WW Contractors, Inc.
David Settle
Settle Heating & Air
Allen Putnam
Southern Craftsman
Ed Howard
Howard Builders Construction, Inc
Doug Haynes
Haynes Plumbing
Rick Washburn
Shelby Savings Bank
Glenn Williams
Glenn Williams Construction
Clyde Willis
Clyde Willis & Son Masonry

STATE DIRECTOR

Glenn Williams
Glenn Williams Construction

EXECUTIVE OFFICER

Mickie Bouzon



AMERICAN RESTORATION

Phone: 704-482-7586
Fax: 704-482-6060
Web: www.amrest.com



930 Wendover Heights Dr.
Shelby, NC 28150

Fire, Smoke, Water Restoration, Carpet & Upholstery Cleaning
A Partner Of Southeast Decontamination Group, inc.
Meth Lab Remediation, Site Testing & Independent Lab Analysis

Michael N. Hamrick

Home Loan Specialist



Carolina Farm Credit

P.O. Box 1970 • Shelby, NC 28151-1970

1216 Fallston Rd

Shelby, NC 28150

Shelby: 704-482-6321 Fax: 704-482-6322

Spindale: 828-286-9183 Mobile: 704-472-5322

mhamrick@carolinafarmcredit.com www.carolinafarmcredit.com

The Farm Credit System

Country Mortgages



Bath, Kitchen & Lighting Gallery

2050 Remount Road
Gastonia, NC 28054
Phone: 704-865-2100
Fax: 704-868-4268
www.ferguson.com

Terry Parrott
Branch Manager

a WOLSELEY company



Cleveland Lumber
The Builder's Choice



Shelby Savings Bank

Since 1905 • A HomeTrust Bank

Rick G. Washburn
President

224 E. Warren Street (28150)

Post Office Box 999

Shelby, NC 28151

rick.washburn@hometrusterbanking.com

Phone (704) 476-2727

Toll (800) 627-1632 ext 2727

fax (704) 481-2517

CHIMNEY SWEEP
STONE WORK
WOODSTOVES



FIREPLACE EQUIPMENT
GAS LOGS

MANTLES & MARBLE

OUTDOOR Kitchens

Future Energy Co.

"House of Flame"

WOODY PADGETT
PRESIDENT

www.futureenergy.com

130 W. GRAHAM ST.

SHELBY NC 28150

704/480-1899

FAX 704-482-0222



HEATING & AIR

Settle In With Comfort

David Settle

Owner

704.481.1788 • 704.481.1781 fax

2221 S. Post Road, Shelby, NC 28152

PO Box 348 • Earl, NC 28038

NC License 19680 • SC License 103293

Serving the Carolinas since 1998

www.SettleInWithComfort.com

Fiberglass Insulation, Vinyl Siding

Seamless Gutters

Replacement Windows

Quality Insulating and Siding

Danny & Dusty Hawkins

Call today for a Free Estimate

704 482-7866

Over 30 Yrs Experience

