



APRIL 2010

UPCOMING EVENTS

April 9, 2010
Board of Directors Meeting
Ken & Mary's 7AM

April 13, 2010
Home Builders Meeting
Cleveland Country Club 6:00 PM

April 24, 2010
Reverse Raffle/Silent Auction
GoForth Hall

Program: Residential Sprinkler
Systems by Jason Abernathy

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GENTLE THOUGHT FOR TODAY

**An Investment in
 Knowledge Pays the Best
 Interest**



MILLER BRINGS NC SMALL BUSINESS LENDING CONCERNS TO JOINT CONGRESSIONAL HEARING

U.S. Rep. Brad Miller (NC-13) submitted 25 letters from North Carolina small business owners, including several from home builders, to the House Financial Services Committee during a joint hearing last week focusing on the lack of credit availability for small businesses in the current economic environment.

The Committee on Financial Services and the Committee on Small Business held the hearing entitled "The Condition of Small Business and Commercial Real Estate Lending in Local Markets" to examine the dramatic decrease in the volume of bank lending to small business over the past several fiscal quarters. The hearing also focused on President Obama's recent proposal to create a \$30 billion small business loan fund that will provide capital to small banks in order for them to increase small business lending.

"They've got customers, they've got a product that they can sell, but they can't get the lending to expand their operations and hire new employees," Miller said. "We have to get money out to the people who can really create jobs and help turn around the economy."

Several North Carolina Home Builders Association members submitted letters detailing problems they have had with banks: Bill Clark (Greenville-Pitt HBA), Patricia Montanarella (Raleigh-Wake Co. HBA), Chad Collins (HBA of Durham, Orange & Chatham), Frank Wiesner (HBA of DOC/Raleigh-Wake), Buddy Smith (Jackson County HBA), Jeff Howard (Hendersonville HBA), Jon Vincent and Paul Deveraux (Wilmington-Cape Fear HBA).

Frank Wiesner, owner of Olde South Homes in Raleigh and Immediate Past President of NCHBA, wrote, "I plead to you and your colleagues to encourage our lending institutions large and small to begin making credit to small businesses who are the financial backbone of our communities." Wiesner has typically employed 25 people and built 75 to 125 homes per year in the Triangle area. In the current economic crisis, he has downsized to 5 employees and liquidated his land holdings from more than 200 buildings to a current inventory of 89 ready-to-build lots after banks strongly encouraged him to reduce inventories.

Witnesses at the hearing included leaders in the U.S. Department of Treasury; the FDIC; the Federal Reserve; Office of the Comptroller; Small Business Administration; and bank executives. The witnesses will testify on legislative, regulatory or other impediments that are hindering the ability of banks to increase the availability of credit, and consider solutions that will allow banks to begin lending to small businesses once again.

Upcoming Classes and Events...

Several local HBA's are offering the 8-hour EPA approved course that will certify participants for the new Lead-Paint Renovation, Repair and Painting training requirements (Lead Renovators).

Winston-Salem--April 21. Cost is \$250 for HBA members, \$325 for nonmembers. .

Greensboro--April 6 or April 16. Cost is \$250 for HBA members, \$325 for nonmembers.

New Bern--March 12, March 13, March 22, April 9, April 16, July 23 or October 22. Cost is \$100 for the initial training.

Chapel Hill--March 5. Cost is \$245.

Durham--March 5, March 26, April 16, May 14, June 4. Cost is \$195.

Greensboro BA--April 6 or April 16. Cost is \$250 for HBA members, \$325 for nonmembers

Contact Heather Crews for Training 800 662-7129 Ext. 409

Words Of Wisdom



Sometimes, we try too hard to get to the greener pastures.

In the process, we end up in trouble

and when you find yourself in trouble

and you're stuck in a situation that you can't get out of,

there is one thing you should always remember

Not everyone who shows up Is there to help you !



CLEVELAND COUNTY CODE NEWS

Let's take a look at code Section R404.1 Foundation and Retaining Walls (Basement Walls). "Foundation walls that meet all of the following shall be considered laterally supported:

- 1) Full basement floor shall be 3.5 inches thick concrete slab poured tight against the bottom of the foundation wall.
- 2) Deleted.
- 3) Bolt spacing for the sill plate shall be no greater than 36 inches.
- 4) Deleted.
- 5) Where foundation walls support unbalanced load on opposite sides of the building, such as a daylight basement, the building aspect ratio, L/W , shall not exceed the value specified in Table R404.1(3). For such foundation walls, the rim board shall be attached to the sill with a 20 gage metal angle clip at 24 inches on center, with five 8d nails per leg, or an approved connector supplying 230 pounds per linear foot capacity.

Table R404.1(3) has the values mentioned above based on the L/W ratio. If it ratio exceed those values, then that's when you would be required to start strapping the band to the sill plate in addition to the anchor bolts.

Since all basement walls must be laterally supported at the top and bottom, all basement walls would have to comply with these requirements. It's an ever changing world!

As always, should you have any question, please call us at 704-484-4997.

Sincerely,
Paul Ezell
Cleveland County
Codes Administrator



Builders Call to Action: NAHB Seeking Your Help on AD&C Credit Crunch

Many of you received this letter from NAHB Chairman Bob Jones earlier last week. It is very important that Congress hears about your problems with AD&C financing. Please take the time to share your story with NAHB.

Dear Builder Members,

The ongoing Acquisition, Development and Construction (AD&C) credit crisis continues to jeopardize the livelihoods of countless home builders and threatens to derail the fragile housing recovery now under way. NAHB has made it a top priority to restore the flow of credit for housing production and continues to reach out to regulators, banks and Washington policy-makers who are in a position to resolve this crisis, but more needs to be done.

We need your help if we are to reverse this dangerous trend. If you are experiencing problems with your lender, you can make a difference by sharing your stories with NAHB. I am asking those of you whose business has suffered as a result of the AD&C financing squeeze to participate in the case study surveys that NAHB is compiling. You may have already heard from your Executive Officer, Local President, State President or State Representative about the need to participate in this initiative.

In order to obtain a broad geographic cross-section of our members to illustrate this nationwide problem, we are seeking at least two credible case studies per state. Examples include builders who have been denied loans, those who are having loans in good standing called in and even builders who have been forced out of business because of AD&C financing problems.

Time is of the essence. We need to have the surveys completed by no later than Wednesday, March 31 2010. I understand that this is a lot to ask of you, but these case studies are vital to enable NAHB to adopt an aggressive strategy to ease the credit crunch that is choking off new home building activity. Rest assured that NAHB will make every effort to maintain the confidentiality of the information provided and will obtain explicit permission from you prior to sharing any case study data you may provide.

NAHB has made the process simple by developing an easy-to-use online template that allows you to share your financing experiences. To view the site, you must first log on to www.nahb.org. Then click on the AD&C Financing Box on the front page of nahb.org. This will bring you to the case study survey template that allows you to easily input information about your business and local market conditions.

The Web page can also be accessed directly at www.nahb.org/adccasestudy. It allows you to describe in your own words any problems you are encountering with your loan. The template also allows you to cite cases where you have been denied credit for new loans or are having difficulty getting new loans. Once you fill in the information, a member of the NAHB Housing Finance staff will follow up with you to develop your specific case study.

Once again, I want to thank you for your help and support. Working together as a team, we can make a difference for housing. If you have any questions or concerns, please e-mail or call Michelle Hames at NAHB at 1-800-368-5242, ext. 8425.

Building Permits February 2010

Location	Contractor	Type Constr.	Valuation
Kings Mountain			
1027 Shelby Rd.	Brown Construction	Addition/Remodel	\$4,500
714 Cleveland Ave.	Business Owner	New Construction	\$120,000
315 Tommy James Ct.	Hall Builders	Addition/Remodel	\$3,500
116 Long Meadows Dr.	Abees Custom Homes	New Construction	\$150,299
609 Linwood Dr.	Gene Davis & Sons	Addition/Remodel	\$8,300
713 Sandalwood Dr.	Terminex	Addition/Remodel	\$11,700
1221 Wales Rd.	Hall Builders	Addition Remodel	\$50,000

All Permits not listed.	TOTAL VALUATION OF ALL PERMITS	\$348,299
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Shelby

617 Grace St.	Don Hege	Owner	Enclose Porch	\$5,000
926 Elizabeth Ave	Eric Hendrick	TC Strickland	3-Car Garage	\$93,500
1205 Lackey St.	Max Butler	Mike Henson	Addition/Renovations	\$25,000
607 N. Lafayette St.	Secure Electronics	ES Walker	Addition	\$115,000
1408 Greenway Dr.	Harvey Hamrick	BEB	New Dwelling	\$650,000
500 Melody Lane	Westview Baptist Ch.	Home Sweet Home	Int. Renovations	\$26,000
1306 Montrose Dr.	Linton Suttle	Carolina Cleaning	Int. Renovations	\$63,000
509 Country Club Acres	Jerry Jackson	BEB	Replace Deck	\$45,050
207 Cider Dr.	Linda Ford	Owner	Addition	\$34,850

All Permits not listed	TOTAL VALUATION OF ALL PERMITS	\$1,057,400
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Cleveland County

7073-1 casar Rd.	Rudolph Sailors	Owner	SFD	\$250,000
2919 Highland Circle	TL Rental LLC	Adam London	SFD	\$289,000
2712 Fallston/Waco Rd	Wm. Coleman	America's Home Pl.	SFD	\$109,000
2412 Roebeth Ch. Rd.	Michael Howington	Glenn Williams Const.	Detached Garage	\$33,000
128 Sellers Rd	Mary Sellers	Owner	Porch & Carport	\$45,000
1955 Creek Ridge Rd	Amy Young	Owner	Int. Addition	\$72,000
114 Southglenn Dr.	Jason Wilson	Owner	Enclose Carport	\$5,000
2312 Peninsula Ave	Thomas Mayhew	Kings Mt. Homes	Int. Addition	\$43,000
115 E. Debbie Dr.	Thomas Crawford	Owner	Garage/Shop	\$32,000

All Permits not listed	TOTAL VALUATION OF ALL PERMITS	\$878,000
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Total Valuation of Kings Mountain, Shelby and Cleveland County	\$2,283,699
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MEMBERSHIP RENEWALS DUE or COMING DUE

Accent Stone & Masonry
 ReMax Select
 BNT Building & Const.
 Sherwin Williams

BNT Building
 Restco, LLC
 Concrete Specialty
 Smart Construction

J&J Construction
 J.F. Chitty & Associates
 Wylie Lee Builders
 Today's Kitchen & Baths

REVERSE RAFFLE

Reverse Raffle Tickets are on sale again and we hope that every member of our organization will help sell them; the raffle will take place on April 24th, 2010. We will again have eight \$500 prizes, one \$1,000 prize and the grand prize is \$5,000. Your need not be present to win any of the prizes. This is our major fundraiser for the year and we need your support to make this a successful year. For ticket information, please call 704 300-9465 or contact any of our board members.

We also need items for our silent auction; your help to gather items would be greatly appreciated.

Officers and Directors

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