

# September 2011



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## 21st Century Building Expo & Conference

The premier building Expo & Conference for builders, associates, realtors, architects & trade contractors throughout North Carolina, South Carolina, Tennessee, Virginia & Georgia. We invite you to take time from your schedule to visit the **Charlotte Convention Center September 14-16**. It's a decision that could have a tremendous impact on your business.

The Expo Floor will feature the latest products and services for the home building industry. One new product or service could save your business money. Over 50 courses and seminars will keep you up-to-date on the trends and techniques in home building. Work towards a professional designation and learn from nationally-recognized instructors how to improve your business. Network with your peers and associates. Our special events offer a time for learning and networking in a fun environment.

\*Registration is NOW OPEN for 2011: Register online or by calling Deborah Alford, 21CBEC Director, at 1-800-662-7129 or email [dalford@nchba.org](mailto:dalford@nchba.org).



Visit [www.21buildingexpo.com](http://www.21buildingexpo.com) for more information.

## Upcoming Events

- **Septemeber 13, 2011 - 5 PM**  
Board of Directors Meeting  
Deek Brook Golf Club
- **September 13, 2011 - 6 PM**  
Monthly Meeting  
Deer Brook Golf Club  
*Speaker: Clay Ferguson*



## Welcome New Members:

We are proud to announce our two new members: Fidelity Bank and Bob Owenby, with Owenby Masonry have joined the Home Builders Association. Please welcome these new members at our next meeting.

## GOLF TOURNAMENT

Our 4th Annual Golf Tournament has been scheduled for **Friday, September 23, 2011** at the Cleveland Country Club. We are asking all members to help advertise this event and invite people to play, proceeds go to the **American Legion World Series**. Please contact Matthew Smart at 704.913.0070 or Katie Bradley at 704.472.0133 with any questions.



### **Builders' Tip: Paint Stores Are the Best Source for Inexpensive Primer**

While many contractors agree that back-priming wood siding improves its overall durability as well as the finish of its exterior surface, I've seen siding installers ignore this important step.

They simply skip this preparation stage to save money — the cost of the primer — and time.

For us frugal types who still want to do the job right, here's a way to add the primer at minimal additional cost:

- Use mis-mixed latex or acrylic exterior paint, which is usually available at your local paint store. This is paint that was custom-mixed for a customer who had a change of heart and didn't purchase it.
- Since you can't see the color of back-primed siding once it's installed, you shouldn't care what it looks like. The color makes no difference to me when I use it for back-priming.

Here in the Twin Cities metro area, one local paint distributor offers gallons of its mis-mixed paint for free — rather than pay for its disposal. Other area stores sell their mis-mixed paint at greatly reduced prices.

Be careful, however, of the type of paint you are actually purchasing when seeking this low-cost or free alternative. You want mis-mixed paint, not paint from a recycling center.

While some recycling centers and stores that sell used building materials often provide used or donated paints and stains for free or at low cost, you risk premature paint failure with these products because they may have been frozen, diluted, aged or otherwise ruined. These products are suitable for painting theater props or other jobs requiring temporary finishes, but they should not be used for building finishes — whether seen or unseen.

That's why paint stores are the best source for free or low-cost mis-mixed finish alternatives.

— Bruce G. Koprucki

*Tips & Techniques provided by Fine Homebuilding.*

**“Confidence is believing in yourself. Arrogance is telling others you're better than they are. Confidence inspires. Arrogance destroys.”**

-Simon Sinek

### **NCHBA 3rd Quarter Board Meeting**

The NCHBA Board of Directors will meet Saturday, September 17, from 9 a.m. - 11 a.m. at the Hilton Charlotte Center City Hotel.

If you are interested in attending this meeting, please contact Katie Bradley at 704-476-2747 or by email at [hbacceo@gmail.com](mailto:hbacceo@gmail.com)

## CLEVELAND COUNTY CODE NEWS

**Code Section R502.4** (shown below) pertains to floor framing and bearing walls or partitions. The section reads, "Bearing partitions perpendicular to joists shall not be offset from supporting girders, walls or partitions more than the joist depth unless such joists are of sufficient size to carry the additional load."

**RS02.4** Joists under bearing partitions. Joists under parallel bearing partitions shall be of adequate size to support the load. Double joists, sized to adequately support the load, that are separated to permit the installation of piping or vents shall be full depth solid blocked with lumber not less than 2 inches (51 mm) in nominal thickness spaced not more than 4 feet (1219 mm) on center. Bearing partitions perpendicular to joists shall not be offset from supporting girders, walls or partitions more than the joist depth unless such joists are of sufficient size to carry the additional load.

**Let's use this as an example:**

You have a floor system that is framed with 2X10 floor joists with a girder built with 2-2X10's. There is a bearing wall which runs parallel with the girder. In a perfect world, the bearing wall is to be located directly above the girder; however, this doesn't always happen. The code allows for the bearing wall to be "...offset from the supporting girders..." but not by more than the joist depth, or in this case 10 inches. In a case where the offset would be more than 10 inches, an engineer would be required to approve that based on his engineering calculations.

As always, should you have any question, please contact us at [704-484-4997](tel:704-484-4997).

Sincerely,

Paul Ezell  
Cleveland County  
Codes Administrator

### KNOW THE CODE

Paul Ezell

Cleveland County

Codes Administrator

704-484-4997



**"Hope  
is not  
a strategy."**

-USAF

Special Ops pilot

## NAHB News: Builders See No Break in AD&C Credit Crunch in 2nd Q

Residential builders and developers have yet to see a break in the severe credit crunch that has now hobbled new construction for several years, according to the latest NAHB Survey on Acquisition, Development & Construction (AD&C) financing, which showed that credit conditions on balance continued to tighten throughout this year's second quarter.

Survey results show that NAHB members still believe that banks are in a tightening mode, with new AD&C loan availability deteriorating instead of improving. These results differ from those reported by the Federal Reserve based on its recent quarterly survey of senior loan officers, which showed that credit conditions in the real estate sector were easing during the first half of this year. However, opinions of NAHB members and senior loan officers on AD&C credit tightening have been on divergent paths since 2009.

Of the various ways lenders can tighten, those most commonly cited by builders and developers who said on the survey that the availability of credit had declined were:

- Lowering the allowable loan-to-value (or loan-to-cost) ratio, 76%
- Simply not making any new AD&C loans, 69%
- Reducing the amount they are willing to lend, 68%
- Requiring guarantees or collateral not related to the project, 67%
- Of those involved in land acquisition, development or single-family projects, more than half of the survey respondents said they were putting those activities on hold until they see some improvement in the financing climate. Smaller shares of those engaging in multifamily construction said they were putting projects on hold — 38% of those building condominiums and 32% of those working on rental properties.

Just as disturbing, between 18% and 38% of the survey respondents reported that lenders were tightening terms and conditions on outstanding production loans during the second quarter for these activities:

- Land acquisition, 34%
- Land development, 38%
- Single-family construction, 31%
- Multifamily condominium construction, 22%
- Multifamily rental construction, 18%

In roughly 90% of the cases, the AD&C loans were performing before the lender tightened. And interestingly, whether they were tightening on new or outstanding AD&C loans, lenders most often attributed their actions to banking regulators forcing them to do it — 68% of the time for new loans and half the time for loans that were outstanding. *You can view the study online or contact Paul Emrath (800-368-5242, x8449) for additional information.*

## Building Permits July 2011

### Kings Mountain

Location	Contractor	Type Constr.	Valuation
800 Lee St	Homeowner	New Construction	\$5,500
105 Earney Rd	Ramey Builders	New Construction	\$230,000
539 Corman Lane	WW Contractors	New Construction	\$150,600
116 Waco Rd	Horne Construction & Design	New Construction	\$57,700
506 Crescent Hill Rd	SDT Roofing	Addition/Remodel	\$6,632
302 Plantation Dr	Max Builders	Addition/Remodel	\$13,000

All Permits not listed.      TOTAL VALUATION OF PERMITS LISTED      **\$463,432**

### Shelby

Location	Owner	Contractor	Type Constr.	Valuation
937-A Kings Rd	Stephanie Gibson	Robert Costner	Repair Fire Damage	\$11,000
118 N Morgan St	David White Apts	Owner	Renovations	\$85,000
512 Roberts St.	Martha Carpenter	Owner	Repair Dwelling	\$2,000
204 Lake George Dr	Marvin Bartlett	North Point	SFD	\$179,000
727 Cedar Hill Dr	Stitzel Properties	Owner	Porch to Sunroom	\$9,500
102 Pinoak Ln	Tim Sanford	James Johnson Jr.	Interior Renovations	\$25,000

All Permits not listed.      TOTAL VALUATION OF PERMITS LISTED      **\$311,500**

### Cleveland County

Location	Owner	Contractor	Type Constr.	Valuation
680 Skinner Rd	James Blalock	Clines Modular	SFD	\$159,000
737 Wilson Cornwell Rd	James Echols Jr.	Smart Construction	SFD	\$270,000
2238 Jenkins Rd	Justin Webb	Benjamin Bryan	SFD	\$217,296
1320 Double Springs Ch Rd	John Cabiness	Glenn Williams Const.	SFD	\$129,700
103 Bridges Circle	Aaron Starr	Sherrill Schenck Const.	Addition to SFD	\$46,000
102 Inwood Lane	Rita Matheson	Lambert Contractors	Addition to SFD	\$20,000
127 Southglenn Dr	Edward Marler	Howard Builders	Interior Renovations	\$8,509
420 Casar-Lawndale Rd	Reginald Scism	Wright's Construction	Addition to SFD	\$61,000
2913 Highland Cir	Dwight Shuford	Kevin Woods	Addition to SFD	\$35,000

All Permits not listed.      TOTAL VALUATION OF PERMITS LISTED      **\$946,505**

**Total Valuation of Kings Mountain, Shelby & Cleveland Co.    \$1,721,437**

**MEMBERSHIP RENEWALS DUE OR COMING DUE**

Grady R. Jolley Electrical Contractors  
Kenneth Humphries Plumbing  
Dedmon's Concrete  
Concrete Specialty Contrs, Inc  
Concrete Supply Company

ET Rentals, Inc  
Quality Homes  
Republic Services of NC  
Wesson Septic Tank Service, Inc.  
Howard Builders Construction

Shelby Door Service  
Southern Craftsman  
Sewell Contractors, Inc.



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