



Building the Future of Paulding County

Paulding County Builders Association

What You Need to Know

PCBA to Launch Letter Writing Campaign Urging Congress to FIX HOUSING FIRST

The Fix Housing First Coalition is a diverse group of housing stakeholders – including homeowner and community groups, home builders and manufacturers – dedicated to addressing the root cause of our economic troubles. The coalition is advocating for a short-term incentive for qualified home buyers that would stop the fall in home values, restore consumer confidence, create jobs and lift our entire economy.

What are some proposed solutions?
 1) Continue and enhance Foreclosure Prevention measures to keep people in their homes, help stabilize home prices and bolster the economy,

2) Implement a viable foreclosure plan to help stabilize the housing market. Millions of mortgages are already underwater and more adjustable rate mortgages are due to reset over the next thirty six months,

3) Enhance the Home Buyer Tax Credit, and

4) Create below market 30-year fixed-rate mortgage for home purchases.

How can you participate? The Paulding County Builders Association has form letters ready to send to our Congressmen. All you have to do is provide the letterhead and we'll handle the rest. For more information, contact the PCBA office at 770-443-8472. For more information on the FHF coalition, visit www.fixhousingfirst.com.

Texas Hold 'Em January 7th @ The Neighborhood Café in Dallas

It's a new year and the holidays are behind us—time to shake off those post holiday blues with a lot of fun and networking mixed in with a little Texas Hold 'Em.

Our January 7th tournament will be held at The Neighborhood Café and Grille. Registration begins at 6:15 p.m.; play begins at 7:30. The Café is located at the corner of

Seaboard Drive and Highway 278 in Dallas.

Preregister at
1-888-577-TILT
ext. 704

Receive extra chips!

Come Share With us...

Bi-weekly Spiritual Gatherings Now Scheduled for the 2nd and 4th Thursday of each month

We meet at the PCBA office beginning at 9 a.m.

This month's gatherings will be on January 8th and 22nd

Please Join Us!

TEXAS HOLD 'EM

Reverse Raffle Tournament

Wednesday, January 7th



**New Location: *The Neighborhood Café and Grille*
*in Dallas (corner of Hwy. 278 and Seaboard Dr.)***

**On-Site Registration Opens at 6:15pm / Event Starts at
7:30pm**

- ◇ \$50.00 Raffle Ticket = Entry Into Reverse Raffle = 2,500 chips.
- ◇ (1) \$50.00 Raffle Re-Buy available per player to end of 3rd Level.
 - ◇ Add-ons available at the end of the 3rd Level:
 - \$30.00 will get you 3,000 chips
 - \$20.00 will get you 1,000 in chips
- ◇ As players “Bust Out”, they must relinquish their raffle ticket.
 - ◇ Approximately 10% of ticket holders will receive a prize.
 - ◇ 85% of total raffle ticket sales are paid to winners!

**Pre-Register by 5:00pm on Jan. 7th by Calling
1-888-577-TILT x 704**

And receive 250 bonus chips!



**See You On The
Felt**



News from HBAG

January 1st: Carbon Monoxide Detectors Required For All New Georgia Homes

Often called the "silent killer," carbon monoxide is an invisible, odorless, colorless gas created when fuels (such as gasoline, wood, coal, natural gas, propane oil and methane) burn incompletely. In homes, heating and cooking equipment that burn fuel are potential sources of carbon monoxide. Cars or generators that run in an attached garage can also produce dangerous levels of carbon monoxide.

In recent years, the popularity of carbon monoxide detectors has increased. Yet, many homes still do not have these safety-enhancing devices. As well, many citizens remain unfamiliar with the hazards of carbon monoxide poisoning.

In early 2005, Georgia State Senator Gloria Butler read an article about a family whose exposure to carbon monoxide proved fatal. She researched Georgia's laws to determine if her own state had any carbon monoxide detector-related regulations. At that time, Georgia did not.

Senator Butler initially tried to mandate carbon monoxide detectors through legislation. She was told that code changes were best handled through the regulatory process at DCA.

In 2008, Senator Butler began working with DCA's Construction Codes Department. The initial proposal called for hard-wired combination smoke and carbon monoxide detectors. Bettie Sleeth, HBAG Vice-President of Regulatory Affairs worked with Senator Butler to get the proposal amended to only require a battery-operated carbon monoxide detector near each sleeping area. In July 2008, the State Codes Advisory Committee accepted this amended proposal and recommended a change to the International Residential Code. This code change was approved by the DCA Board in November 2008.

Effective January 1, 2009, carbon monoxide detectors will be required in all new one- & two-family homes and townhomes of three stories or less.

Carbon monoxide detectors are widely available at numerous retail outlets. Battery operated and electrical units are available. Most detectors are priced \$15 - \$35 per unit.

The compromise to allow battery-operated carbon monoxide detectors allow builders to provide for this important consumer safety protection for less \$50 rather than the \$300- \$500 that would have been required for the hard-wired combo units which are still allowed if that is the builders choice.

Additional questions about this new requirement may be directed to DCA's Building & Construction Codes staff at (404) 679-4940.

Housing Accessibility Standards Hot Topic in Upcoming Session

Representative Mark Butler (R-Carrollton) held a meeting of the House of Representatives Accessibility Study Committee on December 19, 2008 to discuss the effect a mandate on accessibility standards in new housing would have on Georgia. The proposed standards would apply to new homes built on a slab and include a zero step entrance, wider doors on the main floor, blocking in the bathroom and placement of electrical outlets. Bettie Sleeth, VP of Regulatory Affairs, and Deron Hicks, General Counsel, represented the Home Builders Association of Georgia at the meeting. Representatives from the Association of County Commissioners of Georgia, Georgia Association of Realtors, Independent Living Council and other accessibility advocates were also present to offer their perspectives on such a mandate.

Bettie Sleeth explained HBAG's past and present involvement with accessibility programs such as the Easy Living Home program. HBAG is one of the founding partners of the Easy Living Home program. The Easy Living Home program is a voluntary certification program that builders pay a fee to join and has its own set of accessibility standards. Similar to other programs such as EnergyStar® and Green Building which took years to establish but are now flourishing, Sleeth noted that the Easy Living Home program is still evolving. In fact, the Easy Living Home program was gaining great momentum until the slow down in the building industry. Sleeth predicts that once the economy stabilizes, the Easy Living Home program will undergo the same process that made the EnergyStar® program so popular.

Deron Hicks addressed the burden of adding another regulatory cost to home building. He described the effects of regulatory fees on the building industry as a "death by a 1000 cuts". Each regulatory fee in and of itself may appear to be inexpensive but taken as a whole, Hicks argued, the fees can have a devastating effect on the cost of a home. "Home builders and home buyers simply can not shoulder the burden of any additional regulatory costs," Hicks said.

Jim Grubiak, General Counsel for the Association of County Commissioners of Georgia told the study committee that local governments would also be financially burdened by the addition of any new regulations. Enforcement requires time and staff and adding additional responsibility would add more costs to local governments by forcing them to hire more staff. Grubiak echoed HBAG's concern that now is not the time to add additional costs as local governments are also feeling the effects of the slowdown in housing.

Housing Accessibility con't.

Although some of the accessibility advocates argued that the additional cost to building an accessible home is minimal, Bettie Sleeth and Deron Hicks pointed out that the financial impact can not be accurately determined. Georgia's topography is diverse as it encompasses coastal regions, mountainous regions and everything in between. There is no "one size fits all" option for builders. Furthermore, CAD costs incurred by the builder to adjust home plans to accommodate the modified standards are not taken into account. Mandating a zero-step entrance also has undetermined costs involved. Depending on the terrain of a particular lot, the cost could increase drastically. Grading may also become an issue due to other building codes--especially in South Georgia where a house must be raised high enough to prevent flooding. These are all factors that must be taken into account when broadly stating that the additional cost to building a home accessible is minimal.

As Deron Hicks pointed out in his opening comments, HBAG is not arguing that accessibility is not a priority. In fact, many HBAG builder members have built homes certified by the Easy Living Home program. Rather, HBAG believes that participation in building accessible homes should be voluntary and market-driven not mandated. Builders are faced with numerous regulatory requirements that ultimately increase the cost of a home. A particular regulatory cost of \$500 by itself may not be expensive; however, when a builder must incur that same cost or more numerous times for each regulatory mandate to build one home it becomes undeniably costly. HBAG asks the General Assembly to consider the cumulative effect of regulatory fees when deciding on such a mandate. It is critical to understand the broad effect of adding another cost to building a home. Now is not the time to add new regulations which will in effect add to the price of a home.

In the upcoming legislative session, accessibility legislation will be an issue. HBAG continues to support voluntary accessibility programs and is looking forward to providing input to the General Assembly on behalf of HBAG members. However, it is also critical for members to talk with their elected officials and let them know your feelings on mandated accessibility requirements.

News From NAHB

Spreading the word about the need for a housing stimulus and the real-life effects of the current downswing on local businesses and communities, NAHB conducted a series of media teleconferences across the country. The goal of this broadscale media push was to bring the NAHB leadership and members together to convey the urgency of putting housing at the center of the economic stimulus plan that Congress is now rushing to put together so that it will be ready for enactment almost as soon as President Obama is sworn into office on Jan. 20. From the National Housing Center in Washington, DC on Dec. 17, NAHB President & CEO Jerry Howard joined with Louisiana home builder Phil Hoffman of Hoffman Custom Built Homes and Patrick Abercrombie of Lowe's Cabinet and Lighting Gallery in Tennessee. Together, they stressed that the pain of the current downturn is not just being felt by big businesses, but is also constraining economic activity on Main Street and in small town America. Echoing this message near and far, regional teleconferences were also held in Ohio, Wisconsin and Pennsylvania on Dec. 17 and in Michigan, Nevada, Massachusetts and Chicago on Dec. 18. In each of these events, home builders and their suppliers hammered home the message that their businesses are a significant source of jobs and economic activity for their communities, and that serious government action in the form of a housing stimulus is desperately needed and would likely be successful in spurring new housing demand and stabilizing local economies. More complete coverage of the teleconferences are featured in the Dec. 22 edition of [NBN Online](#). Contact [Paul Lopez](#) (x8409) for additional info.

Sharing builders' AD&C concerns with FDIC Chairman Sheila Bair, NAHB's Senior Officers and staff had a productive meeting with this key banking regulator on Dec. 17. NAHB expressed strong support for the FDIC plan to use TARP funds in a new foreclosure mitigation program. At the same time, we expressed concerns that lenders are not making sufficient efforts to work with builders on modifying terms of troubled outstanding AD&C loans as a means of avoiding foreclosures or loan calls. Chairman Bair and her staff indicated that they would reiterate existing supervisory guidance that encourages lenders to work with borrowers to avoid foreclosure. NAHB also relayed our members' concerns that institutions receiving TARP money and other federal liquidity assistance are not making loans or using the enhanced capital to support workouts on existing loans. FDIC representatives responded that they are in the process of incorporating ways to monitor institutions' use of TARP funds as part of the agency's supervisory role. Finally, and perhaps most significantly, NAHB was met with a very positive response when we relayed our members' complaints of funding cutoffs and inability to get information on loans held by institutions that the FDIC has taken over. Here, Bair and her staff expressed a strong interest in working with us to improve their receivership processes and develop information for builders affected by FDIC takeovers. In all, the meeting was a solid step in the right direction toward finding ways to resolve the ongoing credit crunch for builder acquisition, development and construction financing. Stay tuned for further updates.