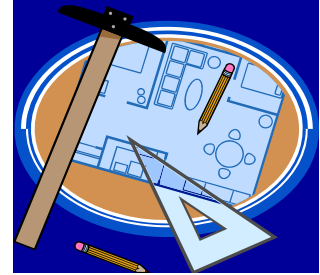


# THE BLUEPRINT



## UPDATE.....

SEPTEMBER 2011 ISSUE

## YOUR LEADERSHIP

### Membership

Well we have enjoyed a three month Membership Drive which has proven to be very successful. After some consideration, we have decided to do a quarterly Membership Drive with prizes awarded to the individual who brings in the most members. Initially we stated one prize package for the male winner and one prize package for the female winner but from now on we will have **ONE** overall winner. Our association is only as large and effective as our membership so please remember that and start recruiting today! With more members, the more we can do together! More on this subject on the HBAWMD page, page #7. Have a great month!

### HBAWMD #2150

Our Association seeks:

- To remain a pro-active, positive influence in the legislative, regulatory and civic arenas.
- To maintain a positive public awareness of the contribution of the home building industry to our communities.
- To encourage ethical conduct, good business practices and professionalism.
- To be recognized as an organization that promotes responsible use and

management of natural resources



### Stay Connected

Make sure you stay connected with your local association. We will have all the pertinent information needed to keep you informed where the building industry is concerned!

**President:** Steve MacGray, Foxcraft Home Builders, Inc.

**Vice President:** Steve Langan, Anchor Homes

**Treasurer:** Peggy Baker, PNC Bank

**Secretary:** Stacy Humbertson, 1st People's Credit Union

**Past President -** Eric Paugh, Eric Paugh Contracting, Inc.

**National Director -** Steve MaGay, Foxcraft Home Builders, Inc.

**State Director -** Robert Beachy, Foxcraft Home Builders, Inc.

**State Alternate -** David Bennett, Allegany Aggregates, Inc

### Board Members 2011

#### Second Year Members:

Randy George, DreamMaker Bath and Kitchen  
Pam McCusker, Warner's Hearth & Patio  
Rick Gornall, Gornall Construction  
Dave Bennett, Allegany Aggregates

#### First Year Members:

Bette Means, Chessie Federal Credit Union  
Michael Hershberger, 84 Lumber  
Mary Silber-Wheeler, Nature's Granite, LLC

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**E-mail:** [hbuilder@atlanticbbn.net](mailto:hbuilder@atlanticbbn.net)

## PRESIDENT'S MESSAGE

Fellow Members,

Here's hoping you are having a terrific summer! It's very hard to believe it's almost over, however; time just keeps on ticking away.

We had our picnic this past Sunday and what a beautiful day it was for an outing at the lake. A very special thank you to Tom and Karen Myers for their hospitality and for helping make the picnic so nice. Although no one used the pontoon boat or kayaks, they had them accessible for our use. We thank them for that. If you missed the picnic, stop by the Lakeside Club the next time you are in the Deep Creek Lake vicinity and check it out. It is a very nice facility.

Don't forget the upcoming events at HBAWMD. In October we are having the Golf Tournament and are looking for teams as well as sponsors. In November, the First Annual Hammer Bash is on slate. You won't want to miss this one!

Always remember, the HBAWMD is here for you, the member! We are not about a bunch of programs or wanting to fill any spare time you might have. We care about you and want you to reap benefits from your membership. We are always thinking of ways to better the association and as always, your input is appreciated!

Have a great month and call me or Pam if you need anything at all!

Steve MacGray, 2011 President



Reminder!

# MEMBERSHIP UPDATES

Reminder!

## RENEWALS AND NEW MEMBERS

New England Truss & Joist	Carpenter's Local Union #1024
Cabin Run Construction, LLC	Gosnell, Inc
Warner's Hearth & Patio	Reliable Property Maintenance, LLC
Long & Foster Real Estate	Superior Walls by Advanced Concrete
A-1 Inspections, Inc.	



## WORDS OF WISDOM

"Labor was the first price, the original purchase—money that was paid for all things. It was not by gold or by silver, but by labor, that all wealth of the world was originally purchased." ~ Adam Smith.



## HBAWM SPIKE CLUB MEMBERS—BECOME A SPIKE!



Beachy, Robert	116.00—Life Spike	Bond, Arthur	1.0—Candidate
Brosnihan, Peter	70.50—Life Spike	Langan, Debra	4.0—Candidate
Kuykendall, Jeff	63.00—Life Spike	Paugh, Eric	1.0—Candidate
McCusker, Wayne	61.00—Life Spike	Swift, Bruce	0.50—Candidate
MacGray, Steve	63.50—Life Spike		
Mallow, Gary	38.00—Life Spike		
George, Randy	34.50—Life Spike		
Gornall, Richard	18.50—Member		

# WHAT'S HAPPENING AT THE HBAWMD

## YOUR NATIONAL, STATE AND LOCAL ARE WORKING FOR YOU!

The Maryland State Builders.....

Association is committed to Interacting with the Executive, Legislative, and Judicial branches of state government, as well as the regulatory agencies serving the State of Maryland. Serving as the unified voice of the Maryland building industry Coordinating local association government affairs, staff and member resources to advocate for the interests of the industry.

Legislative Advocacy and Political.....

Education....

HBAWMD offers effective legislative representation and lobbying at the national, state and local levels, representing housing industry interests and advocating strong positions on issues which impact you. On your behalf, HBAWMD fights overly restrictive legislation and resolutions which are detrimental to the housing industry and your county and works proactively with government to achieve mutually beneficial outcomes.

Local.....

Your legislative concerns are represented at the local level by HBAWMD, which keeps members updated on issues and local ordinances. Chapter leadership meets regularly with local officials to advocate housing laws affecting the housing industry. The association offers several volunteer committees throughout its seven chapters for the specific purpose of representing the local building industry.

State.....

Each year during the Maryland General Assembly session, HBAWMD reviews each of the over 3,000 proposals, monitoring every bill which impacts housing. The association greatly utilizes its legislative arm in Annapolis, the Maryland State Builders Association, which employs a lobbyist, Katie Maloney, to monitor the activities of various state legislative committees and to meet with members of the House of Delegates and the State Senate.

National.....

Your membership in the Home Builders Association of Maryland also includes membership in the National Association of Home Builders, the national advocate for the housing industry. The NAHB legislative staff ranks among the most highly respected lobbying forces in Washington, D.C.

In other words....you are being looked out for...on all levels!



# WHAT'S HAPPENING AT THE NAHB

## HOUSING SECTOR HOLDS STEADY DESPITE A WEAKENING ECONOMY

Downward revisions to gross domestic product estimates last month showing an even weaker first quarter than previously reported led NAHB and other observers to lower projections for economic growth over the balance of 2011.

Combined with congressional gridlock over the debt ceiling and renewed fears over Europe's debt crisis, this shook confidence and culminated in some highly volatile day-to-day swings in equity markets as they contemplated an uncertain near-term economic outlook.

Standard and Poor's credit ratings downgrade of U.S. debt has added to the uncertainty, but demand for U.S. Treasury bonds emerged unscathed, and the U.S. was actually paying lower interest on its debt as the result of a "flight to quality" among investors rattled by the stock market.

The Federal Reserve Board of Governors reacted to the recent turn of events with an explicit commitment to maintain the federal funds interest rate at very low levels until at least mid-2013. This confirmed a timeline that many analysts had already factored into their forecasts and it should help support housing demand stemming from a healing labor market.

Despite worrisome economic and financial news, the housing market has remained steady, although at very low levels.

The NAHB Housing Market Index was unchanged in August, with builder confidence languishing at roughly the same low level for the past nine months. Housing starts continue to bounce along the bottom, with a slight decline in July on the heels of a marked increase in June.

\*Latest Postings:

### **Producer Price Index Returns to Upward Growth Path**

Producer prices resumed their upward course in July as further declines in energy prices were offset by rising food and core producer prices. Posted: Aug. 17

### **Housing Construction Hold Steady in July**

Total housing starts declined 1.5% in July, with the single-family sector down 4.9% and multifamily up 7.8%. Posted: Aug. 16

### **Builders Sentiment Unchanged**

The NAHB/Wells Fargo Housing Market Index remained at 15 in August. Posted: Aug. 15

### **Employment Data Indicate a Slowing Construction Labor Market**

Job openings for construction fell in June, a portent of somewhat slower construction activity in the early fall. Posted: Aug. 10

### **FOMC Announces Long-Term Commitment to Low Rates: Impact on Housing**

The Fed's explicit commitment to maintain low short-term interest rates through at least mid-2013 should help support housing demand as it emerges with a healing labor market. Posted: Aug. 9

\*All the above references can be located on the NAHB website or if you would like a copy of a certain article, please let me know. I will be more than happy to get it for you. Pam



# WHAT'S HAPPENING AT THE MSBA

(An exert from the Baltimore Sun concerning the topic on septic systems)

## O'Malley septic curb hits roadblock

Prospects for Gov. Martin O'Malley's bid to restrict rural and suburban development on septic systems appear dim this year with a key House leader expressing reservations, but the governor's press secretary, Shaun Adamec, maintains he's not giving up on trying to get his legislation passed this year. "The governor certainly knew that this issue — as it has in the past — would generate some debate," he said.

Del. Maggie McIntosh, head of the House Environmental Matters Committee, wrote O'Malley saying that while she agreed with him on the need for tighter curbs on sprawl and on "the proliferation of septic systems," she was worried the measure would disproportionately affect some counties where most housing is built with on-site sewage treatment.

McIntosh's call for more study likely blocks action in Annapolis this year — any bill dealing with the environment must come through her committee.

This is not the first septic crackdown to falter. A bid in 1999 by Gov. Parris N. Glendening to require less polluting but more costly septic systems on all new homes died in the same committee, and a decade passed before it resurfaced, with lawmakers narrowly agreeing to require them on homes close to the bay.

Katie Maloney, a lobbyist for the Maryland State Builders Association, which opposed the governor's move, said the apparent move to study the issue over the rest of the year was "good news for us, but we've got our work cut out for us."

Environmental activists went along with McIntosh's call for a task force encompassing real estate interest, farmers, local officials and legislators, to try to resolve their concerns and make recommendations before next year's General Assembly session.

But some could not conceal their disappointment.

"This just delays an important solution for a serious problem one more year, and that concerns us very much," said Dru Schmidt-Perkins, executive director of 1000 Friends of Maryland, a growth management advocacy group.

The governor's proposal has drawn the ire of builders, farmers and rural and suburban officials, who complain that it would stifle growth and deprive farmers of the ability to sell land for development. Half or more of the homes built in many of the state's rural counties are on septic systems.

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Principal

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## A WORD FROM YOUR HBAWMD OFFICE



Well we are at the end of August and we know what is coming next. Although Fall is such a beautiful time of the year, the Winter months are just waiting to take over. That is a dislike for me. A little snow on Christmas Eve and I'm done with it! Oh well, no need to worry or complain, that doesn't do one darn bit of good. On to some HBA news!

The annual picnic was held August 28th at the Lakeside Club at Deep Creek Lake. What an absolute beautiful day for a picnic! Although we had some clouds moving in and out and we thought a rain shower was coming, we were all fooled at how awesome the day turned out.

I'm sure everyone is thankful that Irene missed us!!! A great big "THANK YOU" to Tom and Karen Myers for all the hard work they did in preparing for the picnic and hosting us there! If you didn't make it, you missed a good meal, great conversation and a gorgeous day at the Lake! Feed back is welcomed on dates for the 2012 picnic. Maybe you would rather it earlier in the Summer. Please let us know at the office what you would prefer.

On to the winner of the Membership Drive. Our winner is Steve MacGray but Mike Hershberger did his share of bringing in two new members. Thank you all for working on bringing in members. The new members for this past quarter are:

Cabin Run Construction, New England Truss & Joist, Carpenter's Local Union, Long & Foster, Ray Beall and his inspection team,

We will begin our next quarter Membership Drive this month, September—November. (We will take the month of December off) Please get busy bringing in the new members...we have great prizes for the one that brings in the most!

The HBAWMD will be participating in the upcoming Chamber Expo on September 14th from 2-6. It will be held at the County Building at the Fairgrounds. If you have a chance to come out and check out the booth, please do. The theme this year is "The Chamber Goes Hollywood" so I will be dressed up as Dorothy of the Wizard of Oz and our booth display will be "There's No Place Like Home". I have made a new brochure for a handout and I will also have plenty of new member applications at the booth.

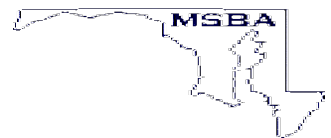
The upcoming Golf Tournament is in the works but we need TEAMS! Please put a team in!!! The date is scheduled for Saturday, October 22nd. So far the sponsors are coming in but we will need teams and volunteers to help work the tournament. Contact me if you can help and fax your team application into the office. 301-722-3842.

Our next grand feature for 2011 is the 1st Annual Hammer Bash! Mark your calendars now! Saturday November 12th at the Outdoor Club, 2nd floor. We are going to have a grand time! There will be a band for dancing, plenty of food to eat and two drink tickets per person. Tickets will be printed within the next couple of weeks for you to start selling at \$25 per person. Let's shoot for 150 to 200 people!!!

Have a great month and Happy Labor Day! Don't forget to be thankful for everything, even our trials; they make us stronger!

*Executive Officer*

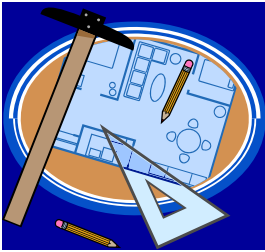
*Pamela K. Cover*



### SAVE THE DATE!



Oct 4th, 5:30 p.m.—HBAWM Board Meeting,  
Greene Street office



Home Builders Association of  
 Western Maryland  
 16 Greene Street, Suite One  
 Cumberland, MD 21502



...and check out the HBAWMD's Web site for information about your association!

[www.hbawmd.org](http://www.hbawmd.org)

Help recruit new HBAWMD members and earn  
 SPIKE rewards!

For more information about our parent associations, contact:

Maryland State Builders Association  
[www.mdstatebuilders.org](http://www.mdstatebuilders.org)

National Association of Home Builders  
[www.nahb.org](http://www.nahb.org)

## CALENDAR OF EVENTS

# SEPTEMBER 2011

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5 Labor Day! 	6 HBAWMD BOARD MEETING 5:30 	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	