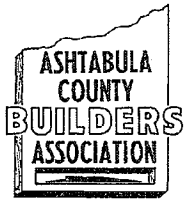


INTEGRITY



BUILDERS PLAN

February 2011

P.O. Box 745

Ashtabula, Ohio 44005-0745

Telephone (440) 997-1866

ashtabulacountybuilders@windstream.net

www.ashtabulacountybuildersassociation.org

ASHTABULA COUNTY BUILDERS

"The Voice of the Industry in Ashtabula County"

NEWSLETTER ARTICLES

If you have any suggestions for an article or changes to the newsletter please call Michelle at (440) 997-1866 or ashtabulacountybuilders@windstream.net

PRESIDENT'S COMMENTARY

Hello Members!

Wow! Is it cold or what? Hope you all are doing well and the still sluggish economy is not hurting you too much. Let me first say thanks for the opportunity to let me lead the builders this year. I will try to fill the big shoes of our previous president Rick Miller. Which by the way I thought he did a tremendous job last year, thanks Rick. It looks like we have an action packed year planned and I can't wait to enjoy it with all of you. Please don't forget to come to the meetings and participate. I would like to hear input from everyone. Moving on, the reverse raffle is next on our agenda. If it is as good as last year, then we are in for a good time. Please buy a ticket and come have some fun! Well that's all for now. God bless and be safe.

Joe Oros

MARK YOUR CALENDAR

February 26th	Reverse Raffle Jefferson 4H Building
March 10th	Green Building Practices Elks
April 14th	General Meeting Casa Capelli
May 12th	General Meeting
June 9th	Steak Fry
July 14th	Golf Outing
August 11th	Summer Social

Happy Hour is 6:00pm - 7:00pm
Dinner 7:00pm

RSVP by Sunday prior to meeting date and if you need to cancel please call by Monday evening.

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MEMBERSHIP DRIVE

**Bring a Potential Member to a
General Meeting on the
Builders Association.
Just call in their reservation with yours!
(440) 997-1866**

**2011
ASHTABULA COUNTY BUILDERS ASSOCIATION
MEMBERS**

BOARD OF TRUSTEES
2011

Officers

Joe Oros, President
Calvin Brown Jr., Vice-President
Bill Romanko, Secretary
Rich Vanek, Treasurer
Rick Miller, Immediate Past President

Trustees

Doug Andes
Bill Claycomb
John Hogan
Dan Theiss

A Louis Supply Company
A. G. Edwards & Sons, Inc.
Action Plumbing
Active Plumbing
American Alert
Andover Bank
Arthur Louis Steel Co.
Ashtabula Chamber of Commerce
Ashtabula Concrete, Inc.
Ashtabula County Joint Vocational School
Bogue Construction Co., Inc.
Brobst Maintenance, Inc.
Brown Sprinkler Services, Inc.
Building Technicians Corp.
Burdick Plumbing & Heating, Inc.
Carney & Carney Inc. Roto Rooter
Carpet Mart
Chicago Title Agency of N.E. Ohio
Conneaut Savings Bank
Crandall & Company Builders
D. S. Theiss Building Contractors
Delta Railroad Construction, Inc.
E&J Glass and Trim
Eastdale Overhead Door, Inc.
Famous Supply Company
Great Lakes Buick
Growth Partnership
Guerrero Memorials
HAVE, Inc.
Housel Construction, Inc.
Hughes-Roller Building Co.
Huntington Bank
Huntington Insurance
Jackson, Dieken & Associates
Joseph Dragon & Sons, Inc.

Kinder Morgan/Pinney Dock & Transport
Kister Construction Company
Knickerbocker Equipment Co.
Koski Construction Co.
L A Renovators
Lowe's Home Improvement
MC 3 Holdings
Nelson Sand and Gravel
Nolan Door & Hardware Co., Inc.
Notter Electric Company
O & P Oil & Gas, Inc.
Ohio American Water Co., Ashtabula Dist.
Oros Builders
R.W. Sidley, Inc.
Raymond Builder's Supply, Inc.
RD Real Estate Ventures
S. & R. Snodgrass, A.C.
S.K. Built
Senita Roofing & Insulation Co.
Simak Trucking, Inc.
Smolen Engineering
Spence Contracting
Star Beacon
TCN Architects
The Blue Book of Building & Construction
Thomas Fence Company, Inc.
Tim Wing Construction, Inc.
U.I.C. Construction
Valley Building Center, Inc.
W.S.A., Inc.
Wayne Senita, Inc.
Western Reserve Farm Co-Op
Wilkinson Paving & Excavating, Inc.
Witt Enterprises, Inc.
Ziegler Heating Company

NATION'S BUILDING NEWS

The Official Online Weekly Newspaper of NAHB

Sponsored by McGraw-Hill Construction and Freddie Mac

Builders Urged to Register Credit Availability Problems on New FDIC Hotline and Website

FDIC headquarters, Washington, D.C.

To help small business firms address their difficulties in obtaining credit, the Federal Deposit Insurance Corp. (FDIC) has announced the creation of a new hotline and website that enable small business owners — including builders — to register specific issues or problems they may be having with credit availability.

Ending the severe acquisition, development and construction (AD&C) credit crunch that has cut off the flow of credit for housing production remains NAHB's top priority. This new development presents a unique opportunity for association members to weigh in directly with the FDIC to discuss any business constraints they are facing as a result of the scarcity of credit for housing.

"Any home builder, developer or associate who is unable to obtain financing, is having a hard time with an outstanding AD&C loan or feels that they have been treated unfairly by their lending institution should alert the FDIC either through the hotline or their website," said NAHB Chairman Bob Nielsen.

The FDIC decided to provide the new resources after recently hosting a symposium to examine the credit problems that small businesses are facing.

Calling 866-924-NAHB (866-924-6242) will patch NAHB members through to the FDIC's hotline, where they can discuss their specific situation.

Callers should be aware that they will be talking to a live FDIC representative, so they should have all relevant information at hand. The hotline is operational Monday through Friday, 8:00 a.m.-8:00 p.m., Eastern Standard Time.

NAHB members can also fill out a business assistance form at www.fdic.gov/smallbusiness by clicking on the Business Assistance Form at the bottom of the page. This allows users to fill in information and provide details about lending or credit problems they are having with a specific bank or financial institution.

"Strong member participation is vital to raise greater awareness of the AD&C credit problems builders are facing and to find constructive solutions that will restore the flow of credit to our industry," said Nielsen. "So once again, I urge any NAHB members who are experiencing lending problems to weigh in with the FDIC today."

"Association leaders have been doing everything they can to bring this critically important issue to the attention of the FDIC and other regulators," he added. "It's now time for the FDIC to hear directly from the individuals who are seeing their businesses suffer from today's severe shortage of housing credit."

NAHB Board Focuses on Urgent Need to Restore Lending to Builders

With NAHB members continuing to face severe business constraints from the scarcity of credit for housing, the association's board of directors at its Jan. 14 meeting in Orlando focused on the urgency of restoring the flow of acquisition, development and construction (AD&C) loans.

"Alleviating a crippling drought of AD&C lending remains our top priority," builder Bob Nielsen, who was elected chairman of NAHB at the conclusion of the board meeting, told his fellow directors. "Reports from the field indicate that we need to resolve this critical issue as quickly as we can, before we see the shuttering of more home building businesses and further weakening of the anemic housing recovery we hope to get underway."

Economists attending the meeting noted that the AD&C credit crisis is persisting even in parts of the country whose markets are returning to normal and are poised for recovery. Even where the viability of existing and proposed housing projects can be well demonstrated, they noted, the credit crunch is taking a heavy toll, particularly among the smaller builders who are the mainstay of the industry.

NAHB has been fanning out to address this difficult issue on every possible front — including legislative, regulatory, legal and the media. In the meantime, with the lending window shut at the banks that are the traditional source of AD&C credit, NAHB has been mustering its resources to direct members to less conventional sources of finance — including investment partners.

NAHB Members Meet Potential Finance Sources

During the board meeting, which took place in conjunction with the Jan. 12-15 International Builders' Show (IBS), there were more than 200 meetings at the Finance Forum, an ongoing NAHB initiative designed to match builder members with financing sources.

This exclusive networking opportunity was first launched at the 2010 IBS in Las Vegas and is available online free of charge to association members at www.nahb.org/FinanceForum. It provides NAHB builder and developer members the opportunity to discuss their projects and funding needs with representatives from financial institutions and non-traditional funding sources.

"The NAHB Finance Pavilion is just one of many strategies we are advancing to help members find the credit they need to move forward with new or existing projects," said NAHB CEO Jerry Howard.

Among the 200 educational programs offered at the IBS, builders also heard from experts in various seminars on how to persevere until the current situation improves. Builders were told to expect significantly different market conditions from those of the years leading up to the downturn, and they were told that the healing process will be notably slow. However, housing demand will intensify as households and the U.S. population resume growth at a healthy pace, with construction activity hitting its full stride in a couple of years.

Major banks and traditional lenders, they were told, remain under the sharp scrutiny of the regulators and may not currently be reliable sources of financing for new residential projects. That may force smaller builders with viable plans to look beyond traditional sources of credit to investors, partners and even family and friends.

Ashtabula County Builders
Association Presents:
Annual Reverse Raffle
February 26, 2011

Grand Prize: \$1500.00

50/50 Raffle - Instant Bingo - Black Jack - Silent Auction

\$50.00 a couple

Includes dinner and open bar

Doors open at 6:00p.m. - Raffle starts at 7:00p.m.

Location: Ashtabula County Fairgrounds
4-H Building

All Proceeds will Benefit:

Community Care Committee &
The Ashtabula County Builders Association

For more information or tickets contact:

997-1866 or ashtabulacountybuilders@windstream.net