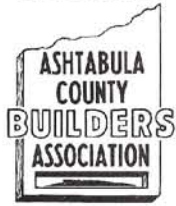


INTEGRITY



BUILDERS PLAN

NOVEMBER 2009

P.O. Box 745

Ashtabula, Ohio 44005-0745

Telephone/Fax (440) 997-1866

ashtabulacountybuilders@windstream.net

www.ashtabulacountybuildersassociation.org

ASHTABULA COUNTY BUILDERS ASSOCIATION

" The Voice of the Industry in Ashtabula County"

PRESIDENT'S COMMENTARY

WE NEED YOUR HELP!!

PLEASE LET US KNOW
IF YOU HAVE
ANY PHOTOS YOU
WOULD LIKE POSTED TO THE
WEBSITE.

Call 997-1866 or e-mail at
ashtabulacountybuilders@windstream.net

MARK YOUR CALENDAR

November 12th	Annual Meeting Halo Elks Club
January 14th	General Meeting Elks Club
February 11th	General Meeting Elks
March 11th	General Meeting Elks
April 8th	General Meeting Elks
May 13th	General Meeting Elks
June 10th	Steak Fry Elks

Happy hour is 6:00pm - 7:00pm

Dinner 7:00pm

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

Hello everyone! I would like to thank our guests from the Building and Health Departments for their updates on the building activities in the county. Many thanks to Dave Smith our Chief Building Inspector, Ray Sapoto head of the Health Department, and Bob Wollschlerger our chief plumbing inspector for their incites. On a more somber note I would like to express my condolences personally and for the Ashtabula County Builders Association to the family of Richard Andersen on his passing on October 14. Dick was one of the original founders of the association and the first Chief Building Inspector for the Ashtabula County Building Department that we helped to create. Dick will be sadly missed. I would like to remind everyone that our November meeting is our annual meeting and that all members should attend. You will be given an overview of how our association is doing as well as taking care of any business or issues that need to be addressed. As always your association is here to assist you in anyway possible.

Thanks,
Rick

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IT'S THAT TIME AGAIN, CHRISTMAS!

Please remember to bring a **child's gift**

or

a **monetary gift**

for the

HALO project

to the Annual Meeting,

November 12th.

These contributions make
the Halo Project possible.

BOARD OF TRUSTEES

2009

Officers

Rick Miller, President

Joe Oros, Vice-President

Bill Romanko, Secretary

Rich Vanek, Treasurer

Frank Curtin, Immediate Past President

Trustees

Calvin Brown, Jr.

Bill Claycomb

Doug Spencer

Dan Theiss

Tim Vogel

Director

Michelle Laveck

IMPORTANT NOTICE

Last year, at our November Annual Meeting, a motion was taken from the floor, seconded, and passed by a majority of the members in attendance. That motion was that the *Ashtabula County Builders Association* would continue to support the *Growth Partnership for Ashtabula County* through an annual assessment of the membership to cover the \$5000.00 annual membership cost. This assessment to the membership would be adjusted each year based on the number of members of the Builders.

It has been brought to the attention of the Board of Directors of the Builders that this is an open ended motion; the Board believes that this motion is against the bylaws of the *Builders Association* because it is open ended. To remain a supporter of the *Growth Partnership for Ashtabula County* a new motion would have to be taken from the floor at our November Annual Meeting that does not exceed one year in length, it would then need to be seconded, and after a discussion it would need to be passed by a majority of the members in attendance. A second motion would then need be brought up to fund our support of *Growth Partnership for Ashtabula County* through an assessment to the membership based on the number of members at the time of assessment, and again seconded, discussed, and passed by a majority.

Please note that since this is not a change to the by-laws 2/3 of the membership present is not required to pass or fail this motion if brought up, only a majority vote is required to pass or fail a motion of this type.

ANNUAL MEETING

AGENDA

November 12, 2009

As it is the Annual Meeting your presence and opinion is necessary. Your VOTE Counts!

Recognition of Board of Trustees 2009

Renomination of Board of Trustees 2010

Meetings

- * Suggestion of Speakers

Building Department Issues

- * Reduction of work hours
- * Reduction of staff

Fundraisers:

- * Casino Night
- * Reverse Raffle
- * Old Fashion Golf Outing

Growth Partnership

- * New Assessment (\$65.00)
- * **New Motion**

Please call the office 997-1866 or e-mail ashtabulacountybuilders@windstream.net
if you would like anything added to the agenda.

Headlines At a Glance

'Shadow Market' Clouds Housing Recovery

Figures from the Florida Association of Realtors® show that South Florida's median home prices have stabilized over the past several months and sales are up year-over-year as the number of properties on the market shrinks. But an analysis of the so-called shadow market done for The Miami Herald suggests the number of homes and condos in the pipeline to come on the market in South Florida is nearly five times larger than all residential properties currently listed for sale by Realtors®. LPS Applied Analytics, a firm that supplies loan data to the federal government, did the analysis on the shadow market, which refers to properties that will eventually be listed for sale — because they are about to enter foreclosure, are in foreclosure or are already owned by banks. In September, new buyers and investors continued to eat away at the mass of existing homes for sale at a steady pace. But for every home sold in Miami-Dade, lenders took back almost four through foreclosure auction, according to LPS data. In Broward, for every sale, banks took back six properties, according to LPS' analysis, which uses sales information from the public record, not Realtor® data that captures only sales through agents. "If you look at markets across the U.S., the Miami area has some of the largest foreclosure numbers," said Ken Thomas, a Miami-based banking analyst and economist. "In addition to that, there was a lot of overbuilding." However, he said he expected prices to fall no more than 20% on average. (www.miamiherald.com)

Miami Herald (10/24/09); Monica Hatcher

Fed Survey: Housing, Manufacturing Drive Recovery

Improvements in housing and manufacturing are driving the early stages of the economic recovery, according to the Federal Reserve's Beige Book survey released on Oct. 21. The \$8,000 credit for first-time home buyers boosted the housing sector. There's been concern among private economists and some lawmakers that recent gains in housing will fizzle out when the credit ends on Nov. 30. Meanwhile, factories increased production as businesses restocked depleted inventories. Both housing and manufacturing continued a "pattern of improvement that emerged over the summer," the Fed observed. By contrast, the Fed said the weakest link in the recovery was commercial real estate. Conditions were described as "either weak or deteriorating" across all 12 regions surveyed.

(www.ap.org)

Associated Press (10/22/09); Jeannine Aversa

Tax Credit Boosts Duluth Housing Market

While overall home sales in the Duluth, Minn., area have slipped 4% in the first nine months of 2009 compared to 2008, sales of homes priced less than \$150,000 are up 9%, said Mike Peller, president of the Duluth Area of Realtors®. In contrast, sales of homes priced more than \$250,000 went into a 20% freefall. "The bright spot has been under \$150,000, and that is because of the first-time home buyer tax credit," Peller said. Kathleen Busche, a licensed broker at Edmonds in Duluth, said the tax credit has led to a bevy of positive repercussions in the Duluth real estate market — mainly keeping prices steady and not leading to inflation. "I have not seen values go up, and that was one of the things that I thought was a little concerning," said Busche, who has 16 years of real estate experience. "I have not seen market inflation at all. I recognized that could have been a possibility because when you

have that many more people in the market, it could push values. If we've seen anything, it has stabilized that first-time home buyer market," she said. "If we hadn't seen these first-time home buyers right now, we could have seen a drop in those prices." Busche said the tax credit has also had a trickle-up effect. "The other layer which shows that the stimulus piece is working is that not only are first-time home buyers getting into the market, but that person that wants to move onto their second house," said. "I'm seeing movement there. People are saying, 'I can sell my house now because the first-time home buyers are out there now. I can sell my house and go into my second home.'" (www.duluthnewstribune.com)

Duluth News Tribune (10/26/09); Andy Greder

The Story Seller

Barb Schwarz, a real estate broker from Seattle, claims she was the first home stager, in the 1970s. (She founded the International Association of Home Staging Professionals and the online Staging University.) Since then, thousands of stagers have offered their services to home sellers and their brokers, promising that their touches will help a house move, even in the worst markets. Some stagers charge mere hundreds of dollars and offer helpful hints, like "take down that picture" or "reposition that sofa." Others will, for thousands of dollars, prescribe a full makeover with advice on what color to repaint the walls, what shrubs to uproot and what to plant and what new bathroom fixtures will appeal to today's discerning buyer; they will even subcontract the work for the seller, hiring painters and gardeners, renting tables and beds. Working in exclusive enclaves like Brentwood and Beverly Hills in Los Angeles, one of the grandes dames of the business is Meredith Baer, who began just before the late, great real estate bubble, in a region where developers, building fast and big, often needed enough furniture to make 9,000 empty square feet seem cozy and lived in. She has no training in real estate, interior design, construction, art, architecture, fabrics, carpentry or urban planning. She often doesn't know what designer is responsible for a chair she owns or what period an antique comes from. But she has brains, energy and a rather startling degree of luck. Since starting in 1998, she says, her business has doubled every year except for the current one. Baer estimates that about 90% of her staging is in new homes, either built on spec or extensively rehabilitated by the investor. Her furniture currently sits in about 130 houses, and her dozen designers will stage more than 300 houses in 2009. (www.nytimes.com)

New York Times (10/25/09); Mark Oppenheimer

Style Over Subdivision

On the outside, the 5,000-square-foot house Raji Radhakrishnan shares with her family of four is a typical large brick Georgian. It looks like many houses in Brambleton, a planned community in Loudon County, Va., and like many in other subdivisions in Maryland and Northern Virginia. But inside, this house transcends suburban conformity. The 37-year-old designer has made the standard open-plan living area into something modern. She has added architectural heft with thick plaster moldings, steel brackets plus upgraded hardware and fixtures in the bathrooms and kitchen. She dumped the standard tile fireplace surround for one she created of perforated steel and added a faux finish to the plain wood mantel. In 2003, her family moved to Brambleton. The year before, they had bought a lot and plans for a two-story house with large public spaces and private retreats. Radhakrishnan worked with builders to adjust the design. "When I started telling them all the things I wanted to change, they started scratching their heads," she said. "I had like 30 changes to the model; they could do only two." She said no thanks to builder's-grade hardware, standard appliances and light fixtures, installing ones she'd selected. Her house became a showplace, and her new firm, Raji RM & Associates, was attracting attention. (www.washingtonpost.com)

Washington Post (10/22/09); Jura Koncius

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