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ASHTABULA COUNTY BUILDERS

"The Voice of the Industry in Ashtabula County"

ANNUAL MEETING

**November 11th
CASA CAPELLI**

If you have any items you would like put on the agenda please contact a board member or call the office 997-1866.

MARK YOUR CALENDAR

November 11th	Annual Meeting Casa Capelli
January 13th	Tax Changes Elks
January 22nd-January 23rd	Casino Trip Seneca Niagara
February 26th	Reverse Raffle Jefferson 4H Building
March 10th	General Meeting
April 14th	General Meeting
May 12th	General Meeting
June 9th	Steak Fry
July 14th	Golf Outing

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.

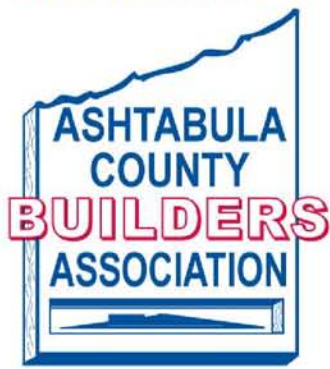
PRESIDENT'S COMMENTARY

Hello everyone! I would like to thank all of the candidates that came to our candidate's night. It was good to meet allof you and hear your positions on the future of our county, state, and country. The meeting was very informative. I hope it inspired all our members present to make sure they got out and voted. This year is quickly coming to an end, it seems like it has flown by. My tenure as president is coming to an end as well and I would like to thank all of you for allowing me to serve as your president for the past two years. It has been a wonderful experience that I am glad to have had. I want to remind everyone that November is our annual meeting. All members should plan on attending to get an update on how your association is doing and share your views on our future. I hope to see everyone there. I and the board want to thank all of you for your support. As always your association is here to assist you in anyway possible. Have a happy Thanksgiving and a wonderful holiday season!

Thank you,
Rick Miller

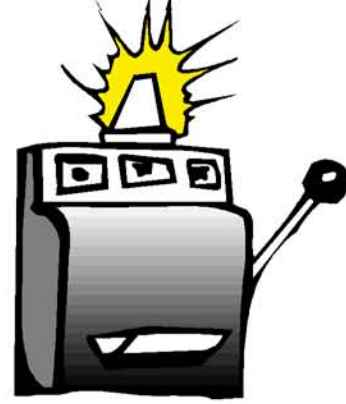
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INTEGRITY



CASINO TRIP

Seneca Niagara



As always the Board of Directors are thinking of ways to excite the members of the Builders Association, we are constantly trying to think of new programs and exciting extra events. Several of your Board Members thought that a Casino Trip would be an exciting event. This event will not take the place of our regular Builder's meeting in January but will be an additional event. This will be an excellent opportunity to get to know your fellow members better and also a great way to help chase away the winter blues. There are only two things that we must mention and that is that only those 21 and older can travel with us and only those that feel lucky and want a good time are permitted. **Also this trip is not limited to Ashtabula County Builders Members only it is open to all.** More details to follow as we get closer to this great trip. If you have any additional questions please call Michelle at (440) 997-1866.

Saturday, January 22nd - Sunday, January 23rd

Bus Leaves 9:00 a.m. Ashtabula January 22nd

Bus Returns 5:00 p.m. Ashtabula January 23rd

BYOB on the Bus

\$150.00 per person sharing a room

\$230.00 per person for a private room

\$300.00 per couple

A private buffet luncheon will be provided for our party on Sunday. You will also receive a players card on arrival with \$50.00 slot dollars and \$20.00 towards a restaurant per person.

PLEASE RSVP AS SOON AS POSSIBLE

(440) 997-1866 or ashtabulacountybuilders@windstream.net

There is a ten room minimum for this trip.

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

NAHB Welcomes New Appraisal Guidance From the Federal Reserve

Calling [the Federal Reserve's new interim rule on appraisals](#) a welcome step in clarifying the home valuation process, NAHB on Oct. 22 said it would work with the Fed and others to ensure that the final rule provides transparency in the appraisal process along with sufficient flexibility to address the unique aspects of valuing new homes.

"The interim rule makes it clear that home builders and others can ask an appraiser to consider additional information about a property, including information about additional comparable properties. That's critical to our members because in far too many cases we're seeing appraisals based on inappropriate comparables." said NAHB Immediate Past Chairman Joe Robson, who has been leading the association's push for sound appraisal practices.

The Federal Reserve unveiled the interim rule on Oct. 18. The rule will take effect 60 days after it is published in the Federal Register, with the Fed accepting comments on the interim rule during this period. Compliance is voluntary until April 1, 2011. The Fed's action was required by the Dodd-Frank Wall Street Reform and Consumer Protection Act, which was signed into law on July 21.

"Many appraisers do not understand the impact of new code requirements, new green building practices and other aspects of new construction that add value to a home," Robson said. "It is particularly important that home builders be allowed to provide appraisers with information to assist in appraising new construction."

"Accurate appraisals are critical to the residential construction industry because flawed appraisals can jeopardize sound projects," Robson said. "In the current economic climate it is already difficult to find financing for acquisition, development and construction, or AD&C. One appraisal that doesn't represent the true value of a property can start a chain of events that can put a builder out of business."

The Fed's interim rule also includes conflict-of-interest guidance prohibiting loan officers and mortgage brokers from selecting appraisers. It requires negligent appraisals and appraiser misconduct to be reported to the appropriate state appraiser licensing authorities and it says that appraisers should be paid at a rate that is reasonable and customary in the geographic market where the property is located and that reflects the difficulty of the assignment.

"We think it's very important that the compensation standards attract the expertise needed for complex appraisal assignments, such as those involving new construction," Robson said.

"Builders, developers, lenders, appraisers and other stakeholders need a better understanding of what they can and cannot do," Robson said. "This interim rule offers much needed clarity, and NAHB will be offering comments in an effort to make sure the final rule provides guidance that recognizes all of the issues involved in appraisals of new homes and restores confidence in the appraisal process."

OSHA Increases Penalties for Serious, Willful and Repeat Safety Violations by 300% to 400%

In an effort to provide a greater deterrent and encourage employers to provide a safer workplace, the [Occupational Safety and Health Administration](#) (OSHA) on Oct. 1 instituted a new penalty structure that increases fines for non-compliance by 300% to 400% for employers who have been previously cited for serious, willful, repeat or failure-to-abate safety violations.

"For many employers, investing in job safety happens only when they have adequate incentives to comply with OSHA's requirements," said Dr. David Michaels, OSHA assistant secretary of labor. "Higher penalties and more aggressive, targeted enforcement will provide a greater deterrent and further encourage employers to furnish safe and healthy workplaces for their employees."

Prior to Oct. 1, OSHA also began stepping up its inspections and increasing the penalties levied against not only large builders, but small- and medium-sized home builders, as well.

Examples of recent OSHA citations of home builders and contractors include proposed penalties of:

- \$57,600 for failing to protect workers from falls at a residential construction job site in Ohio.
- \$82,220 for failing to protect workers from falls, electrical and struck-by hazards levied against a framing contractor in Texas.
- \$106,400 for failing to provide fall protection on a residential construction job site in Illinois.
- \$128,000 for failing to provide fall protection or failing to wear reflective vests in high automobile traffic areas at a home building job site in Idaho.
- \$51,500 for trenching and electrical hazards at a Texas job site.

Understanding the Inspection Process

OSHA historically has deemed the construction industry a high "hazard industry" and, as a result, home builders have frequently been targeted for OSHA inspections. While in the past, commercial contractors were subject to a majority of the inspections, under the rule changes, residential builders can now expect to be routinely inspected.

In order to better understand the OSHA inspection process, NAHB's [Construction Safety & Health Committee](#) has developed guidelines explaining the OSHA inspection process and the steps builders should take, including verifying the OSHA compliance officer's credentials; being cooperative; participating in an opening conference and the walk-around; taking pictures and notes; and participating in a post-investigative conference.