

The Building Industry Association Newsletter



July 2011

of Southern New Mexico

Americans Still See Homeownership as a Top Priority

By: Farrell Thurston, 2011 President
Building Industry Association of Southern New Mexico

Americans still consider owning a home essential to the American Dream, and Washington policymakers would be wise to keep this in mind in the coming election season. Citizens would be wise to get out to polls in record numbers again and send a strong message to our law makers.

Proof of a continued strong American sentiment concerning home ownership is evident in a May 2011 poll conducted on behalf of the National Association of Home Builders by Public Opinion Strategies of Alexandria, Va., and Lake Research Partners of Washington, D.C.

The national poll reached two thousand likely voters and asked them about their attitudes regarding homeownership and housing policy. The results could not be clearer.

Despite the ups and downs of the housing market—and whether or not they currently own a home—voters overwhelmingly indicated that they place a high value on homeownership as a core achievement in their lives.

Of the poll respondents who are current home owners, nearly all of them—95 percent—said they are happy with their decision to own a home and believe that owning their own home is important. Almost three-quarters of respondents who do not now own a home said it is a goal of theirs to eventually buy one.

Equally telling, voters rated the importance of homeownership just as highly as the importance of being successful at their job or being able to pay for a family member's education.

"The bottom line is, even after years of economic turmoil



and an unprecedented and prolonged downturn in the housing market, homeownership is still a central goal for most Americans," said Farrell Thurston, local BIA President. "It's an undeniably deep emotional attachment that can't be ignored by the politicians who are looking to address budget issues by

cutting housing incentives in the tax code such as the mortgage interest deduction."

Americans also feel strongly about the financial benefits—and challenges—of homeownership.

Poll respondents said they considered owning a home their best investment, more

than their retirement savings program or stock market investments. And 75 percent said that owning a home is worth facing the potential ups and downs of the housing market.

Meanwhile, non-owners identified saving enough money for a down payment and closing costs as the number one

barrier keeping them from homeownership, more than job uncertainty or concerns that the value of their home may drop below the purchase price.

Yet exceedingly stringent mortgage lending requirements could make that barrier even tougher for the typical American family to overcome in the

future. For example, according to estimates by both NAHB and the Center for Responsible Lending, it would take more than 12 years for a typical family to save enough money for a 20 percent down payment on a median-priced single-family home.

"Lawmakers need to put themselves in the shoes of the average American, and see that excessive down payment requirements and a reduction in housing tax incentives will keep homeownership out of reach for most first-time home buyers and many middle-class households," said Farrell Thurston. "This would be a fatal blow to the American Dream for many, many families."

To learn more about homeownership and housing policy in Southern New Mexico, contact Building Industry Association of Southern New Mexico or visit us on the web at www.biasnm.org. Please contact your local Congress and House Representative and let them know that home ownership is a fundamental foundation for the families of our nation. Go to this website to find out who your representatives are and how to contact them by phone or email <http://www.govtrack.us/congress/findyourreps.xpd?state=NM>.

If you would like to share your concerns or have a story of your difficulty obtaining a loan to buy your home, drop me an email, my personal address is farrell@farrellthurston.com.

Other savings in the BIASNM401K



There are three types of costs associated with maintaining a single-employer retirement plan:

1. Hard Dollar Costs

Direct costs such as auditing expenses that can exceed \$10,000/year, costs for maintaining and filing Form 5500 and other plan documents that run another \$1000/year, and annual administration costs that

are billed to the employer.

2. Soft Dollar Costs

Labor and office expenses incurred maintaining and administering a plan. More office work means that more money must be spent on payroll, benefits, office space, computers, and related equipment.

3. Opportunity Costs

Time and attention paid by management to meet the fiduciary

duties of a retirement plan, which could otherwise be spent on further developing the productive aspects (or "core competencies") of the business.

A multiple-employer like the BIASNM401K is typically offered through a non-profit association intended to serve businesses within a particular industry and/or geographic area. In most cases, association dues are

modest, and membership is not exclusive, so if you like the plan, you are generally free to join the association that offers it, regardless of your industry or location.

Multiple-employer plans leverage economies of scale to offer significant savings in all three types of costs, particularly to smaller and mid-sized businesses. The ability to aggregate a larger total of assets under one

plan also allows associations to obtain lower expense ratios and fees for investments, which are directly reflected in employees' retirement assets.

To learn more about the BIASNM401K visit www.BIA401K.com

SAVE TWICE



Paul Royalty

Builders of single family homes in New Mexico have a significant opportunity to participate in the Energy Star New

Homes program being offered by El Paso Electric. The EPE ENERGY STAR New Homes Program promotes the construction and certification of new ENERGY STAR qualified homes. This voluntary program provides financial incentives and other types of assistance to homebuilders who commit to construct homes within the New Mexico EPE service territory that meet ENERGY STAR specifications.

As a participant in the EPE ENERGY STAR New Homes Program, certain benefits and services are available to the homebuilder. EPE provides homebuilders with the training necessary to promote the EN-

ERGY STAR brand, communicate the associated benefits of buying an ENERGY STAR qualified home, and improve their homes' energy performance. The following training sessions are available:

- Sales training courses on how to incorporate ENERGY STAR messages into the sales process
- Technical training workshops about energy efficient construction practices

For a home to qualify as ENERGY STAR, it must meet EPA's strict guidelines for energy efficiency. An accredited Home Energy Rating System (HERS) Rater must test the home's energy performance us-

ing an approved simulation program. The Rater then completes an on-site inspection and diagnostic tests. The result is a HERS Index on a scale of 1-100. All ENERGY STAR qualified homes in New Mexico must achieve a HERS Index of 85 or lower and meet specific duct leakage, appliance and Thermal Bypass Checklist requirements. Once qualified, a Rating Provider can issue the home's ENERGY STAR certificate and place the label on the home's breaker box. Please visit energy.gov for more information about the national ENERGY STAR Homes Program.

Homes must meet several eligibility requirements to qualify

for incentives in the EPE ENERGY STAR New Homes Program:

- New, single-family, residential construction (includes town homes)
- Separately metered
- Electrical service MUST be provided by El Paso Electric Company
- Verified to meet current ENERGY STAR specifications by accredited HERS Rating Provider/Rater

El Paso Electric Company will pay incentives once all the above conditions are met, the required data is submitted through the online system, and proper documentation is delivered to the Program. EPE anticipates

that this program will continue through 2014.

Promoting your partnership with ENERGY STAR demonstrates your commitment to constructing energy efficient homes. ENERGY STAR qualified homes provide consumers with a more comfortable lifestyle for less money. Consumers encounter the ENERGY STAR everyday on computer monitors, appliances, and DVD players. Make sure they know you are selling a brand they know and trust.

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www.BIASNM.org

Upcoming events & meetings:

July 9

BIA @ Farmers Market 40th Anniversary

August 11

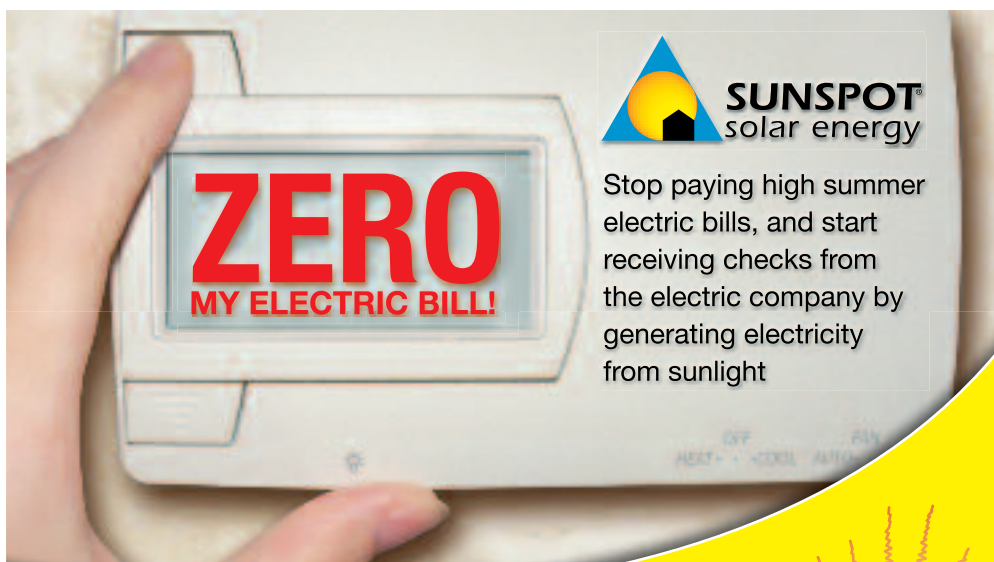
General Membership Luncheon Sponsored by Las Cruces Chamber of Commerce & El Paso Electric Energy Star Program

September 8

General Membership Luncheon Sponsored by Las Cruces Chamber of Commerce

September 9th

BIA Night Golf Scramble

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Welcome to the BIA: New Members

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Builders Trust of New Mexico presents check for almost \$93,000



Pictured are (l to r) BT Trustee -Kevin McGinley (Mesilla), BIA President - Farrell Thurston.

"Builders Trust of New Mexico, a self insured workers' compensation fund, affiliated with the New Mexico Home Builders Association was proud to present a check in the amount of \$92,633.00 which represented a

Return of Premium to BIA of So. New Mexico Participants during 2010. The presentation was held at the May General Membership Dinner Meeting which was held on the 16th at the BIA meeting hall.

Since 1997 Builders Trust has returned over \$3,682,000 million dollars in premiums to the members of the BIA of Southern NM. This is money that goes back into the local community!"

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NAHB Study Finds Loan Limit Declines a Discouraging Prospect for Recovering Housing Market

Article Courtesy of NAHB.org

A drop in some mortgage loan limits for the government-sponsored enterprises (GSEs) Fannie Mae and Freddie Mac and the Federal Housing Administration scheduled to occur on Oct. 1 will reduce housing demand and place downward pressure on home prices in major housing markets, according to a new study from the Economics and Housing Policy Group at the National Association of Home Builders (NAHB).

When they come up for sale, the homes that will become ineligible to be purchased and securitized by the GSEs or to be purchased with FHA-insured financing as a result of the lower limits "would likely require financing with higher mortgage interest rates and other less fa-

vorable loan terms, such as higher required downpayments and more stringent credit history thresholds," according to the report.

"The lower limits will place a constraint on home buying in high-cost housing markets, such as those along the coasts and in California. It is the last thing we need in a housing market that is still struggling to get back on its feet," said NAHB Chairman Bob Nielsen, a home builder from Reno, Nev.

The downward pressure on prices could extend beyond the homes directly affected by the lower limits, the study warns, because first-time and trade-up home sales are interrelated.

The size of "conforming" mortgages for the GSEs is currently limited to \$417,000 in general, but that ceiling can rise

to as high as \$729,750 using a statutory formula based on local median home prices.

Unless Congress acts to extend these levels, they will revert to the lower permanent criteria for high-cost areas under the Housing and Economic Recovery Act of 2008.

The base limit will remain at \$417,000, but the formula for establishing limits for high-cost areas will change from 125 percent to 115 percent of the area median home price, and the national ceiling will drop from \$729,750 to \$625,500.

Purchasing homes that go above the GSE ceiling will require non-conforming loans that currently have been about 60 basis points (0.6 percentage points) higher than conforming loans, the study finds, and based on a report by the Federal Hous-

ing Finance Agency (FHFA) the non-conforming mortgages are expected to be 50 to 75 basis points higher.

Looking at limits published by the FHFA, 204 counties — or 6.5% of the 3,143 counties in the U.S. — will see a decrease in their high-cost conforming loan limit. These counties represent relatively dense concentrations of population and housing and contain 20.7 million owner-occupied units out of the 75.3 million nationwide, or 27%.

In the counties facing a decline, the average decline in the loan limit will be \$67,018, down 11% from current levels.

Under present law, 3.63 million owner-occupied homes are priced above the conforming loan limits. Under the changes set to take place on Oct. 1, an additional 1.38 million owner-oc-

cupied homes will be above the limit, leaving a total of 5 million homes that will not be eligible for GSE funding.

Lowering the limits will take an even bigger toll on homes eligible for FHA-insured financing, the study finds.

As with the GSEs, the national ceiling for FHA loans will drop to \$625,500 on Oct. 1, and for counties whose housing is priced somewhere between that amount and the lowest ceiling of \$271,050, the FHA mortgage loan limit will also decline from 125 percent to 115 percent of the area median.

According to the limits published by the FHA, 620 counties — or 20% of the total — will see a decrease in their FHA loan level. The affected counties contain 44.3 million owner-occupied housing units, or 59% of the

owner-occupied housing stock in the U.S.

For counties facing a decline, the average drop in the FHA loan limit is \$58,060, down 14% from current levels.

Under present law, 8.32 million owner-occupied homes are priced above the existing FHA loan limits. Under the changes set to take place on Oct. 1, an additional 3.87 million owner-occupied homes will surpass the limit, bringing the total number of homes ineligible for FHA-insured mortgages to 12.2 million.

The report, "GSE and FHA Loan Limit Changes for 2011: Scope of Impact," is available at:

www.nahb.org/loanlimit2011.

Congress Urged to Focus on Energy Efficiency Incentives for Existing Housing Stock

Article Courtesy of NAHB.org

As the Senate Energy and Natural Resources Committee hears testimony on a suite of energy efficiency bills, including legislation to make residential housing more energy-efficient, the National Association of Home

Builders (NAHB) today urged lawmakers to take into account the differences in energy savings between the newest, highest-performing homes and older, less-efficient homes that comprise the vast majority of the nation's housing stock.

"With substantial amounts of

energy lost in the nearly 130 million existing homes in the current stock, it is extremely important to develop an effective national energy policy that is not punitive to consumers who benefit from the most efficient new homes," Tony Crasi, a custom home builder from Akron, Ohio, told members of the Senate Energy and Natural Resources Committee. "Rather, the policy

must promote an effective retrofit plan for older, less-efficient housing that allows builders and remodelers to create the benefits of energy efficiency for all housing."

Testifying on behalf of NAHB on The Energy Savings and Industrial Competitiveness Act of 2011 (S. 1000), legislation designed to increase the use of energy efficiency technologies in

the residential, commercial and industrial sectors of the economy, Crasi said that over the past two decades NAHB has played a leading role in developing, promoting and encouraging the growth of residential green and energy-efficient construction.

"The introduction of modern energy codes in the early 1990s has significantly improved the efficiency of new construction," he said. "In fact, the Energy Information Administration reports that homes built between 1991 and 2001 consumed 2.5 percent of total energy output in the U.S. By contrast, the 94.5 million older, existing homes consumed 18.4 percent of U.S. energy consumption, meaning the most inefficient housing is the most plentiful."

NAHB fully supports efforts to incentivize retrofitting the oldest, least-efficient housing

and believes a national energy policy priority must include provisions that seek to save the energy lost in older homes and buildings.

"NAHB has consistently championed incentives for consumers to upgrade older housing, including ongoing support for incentives under Sections 25C and 25D of the Internal Revenue Code that provide federal tax credits for energy efficiency home improvement efforts and renewable energy products," said Crasi.

"Without meaningful incentives to retrofit the millions of less-efficient existing homes, true energy savings in the residential sector will never materialize," he added.

NAHB led the effort to create a National Green Building Standard for all single-family homes, apartments and condos in 2009, the only residential green construction standard approved by the American National Standards Institute, and continues to be a leader in promoting energy efficiency in all facets of the industry — single-family, multifamily, light commercial and remodeling.

With access to credit a major concern, coupled with foreclosure, appraisal and inventory issues, Crasi said that builders face stiff challenges trying to construct new homes in today's market, leaving fewer, more-efficient homes available for consumers.

"NAHB is concerned with the changing dynamics of energy requirements for new housing because it has the potential to make the newest, highest-performing loans unaffordable for the average family," said Crasi. "Rather, NAHB encourages a national policy that directs limited federal resources to the biggest source of energy loss in the real estate sector: older homes and buildings."

NM Residential Building Permits Now and Then - March

| County | 2011 | 2010 |
|--------------------------------|------|------|
| New Mexico - Balance of State* | 148 | 186 |
| Bernalillo County | 176 | 245 |
| Chaves County | 13 | 6 |
| Colfax County | 1 | 3 |
| Curry County | 22 | 57 |
| Dona Ana County | 152 | 219 |
| Eddy County | 15 | 23 |
| Lea County | 4 | 7 |
| Lincoln County | 8 | 12 |
| Los Alamos County | 0 | 1 |
| Luna County | 6 | 5 |
| McKinley County | 0 | 0 |
| Otero County | 0 | 1 |
| Rio Arriba County | 0 | 0 |
| Roosevelt County | 8 | 11 |
| Sandoval County | 86 | 127 |
| San Juan County | 28 | 56 |
| Santa Fe County | 22 | 29 |
| Socorro County | 0 | 1 |
| Taos County | 10 | 12 |
| Valencia County | 17 | 21 |

*Includes the following counties: Catron, Cibola, De Baca, Grant, Guadalupe, Harding, Hidalgo, Mora, Quay, San Miguel, Torrance, and Union

Source: U.S. Census Bureau

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LADDER SAFETY

Simple solutions to combat employee injury

By: A.J. McLean – Builders Trust of NM - Sr. Safety Rep.



A.J. McLean

Each year a staggering 130,000 individuals require emergency medical attention due to ladder related incidents. Also, it is estimated that 300 individuals are killed annually while working from a ladder, many of which are construction workers. These are troubling statistics which should make all

of us stand up and take notice.

So why are these injuries happening and what can we do as a group to combat this major problem? Although the causes of ladder injuries are diverse there has been one area in particular that has been a primary driver in injuries. It has been found that one of the primary factors that have caused the most severe injuries have been due to the ladder not being properly secured at the base, causing the ladder to slip out and ultimately fail.

SOLUTION : SECURE AND LEVEL AT THE FEET

On soft ground, flip up the ladder shoes so the spurs poke into the ground. On decks and wood floors, simply screw down a cleat. Before you set up the ladder on hard surfaces, clean the bottom of the ladder feet and sweep away sand and dirt that

could cause the ladder to slip. If it still seems like the ladder could slip, tie ropes, straps, or cam-buckle operated ties to both ladder legs and tie the other end to a solidly anchored object at or near the base of the structure.

Although safe ladder use often times comes down to good old commonsense many situations require a more thoughtful, well planned, practical approach to prevent employee injury. Below is a comprehensive list of general rules that should be followed to help in the prevention of ladder related incidents:

- Read and follow all labels/markings on the ladder.
- Avoid electrical hazards! – Look for overhead power lines before handling a ladder. Avoid using a metal ladder near power lines or exposed energized electrical equipment.
- Always inspect the ladder

prior to using it. If the ladder is damaged, it must be removed from service and tagged until repaired or discarded.

- Do not use a self-supporting ladder (e.g., step ladder) as a single ladder or in a partially closed position.
- Do not use the top step/rung of a ladder as a step/rung unless it was designed for that purpose.
- Always maintain a 3-point (two hands and a foot, or two feet and a hand) contact on the ladder when climbing. Keep your body near the middle of the step and always face the ladder while climbing.
- Only use ladders and appropriate accessories (ladder levelers, jacks or hooks) for their designed purposes.
- Never use a ladder on scaffolding to access upper levels.
- Ladders must be free of any slippery material on the rungs,

steps or feet.

- Do not use a self-supporting ladder (e.g., step ladder) as a single ladder or in a partially closed position.
- Do not use the top step/rung of a ladder as a step/rung unless it was designed for that purpose.
- Use a ladder only on a stable and level surface, unless it has been secured (top or bottom) to prevent displacement.
- Do not place a ladder on boxes, barrels or other unstable bases to obtain additional height.
- Do not move or shift a ladder while a person or equipment is on the ladder.
- An extension or straight ladder used to access an elevated surface must extend at least 3 feet above the point of support. Do not stand on the three top rungs of a straight, single or extension ladder.

- The proper angle for setting up a ladder is to place its base a quarter of the working length of the ladder from the wall or other vertical surface.
- A ladder placed in any location where it can be displaced by other work activities must be secured to prevent displacement or a barricade must be erected to keep traffic away from the ladder.
- Be sure that all locks on an extension ladder are properly engaged.
- Do not exceed the maximum load rating of a ladder. Be aware of the ladder's load rating and of the weight it is supporting, including the weight of any tools or equipment.



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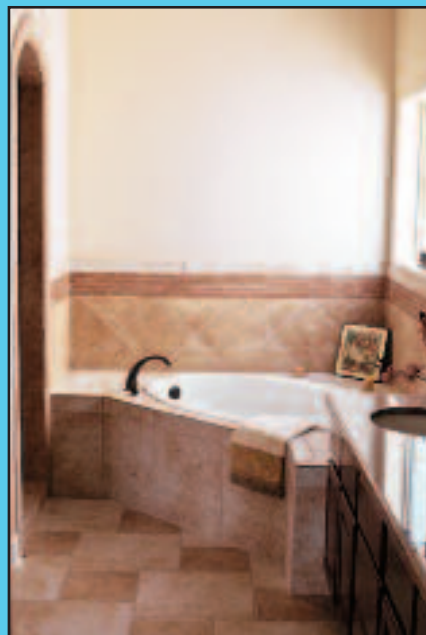
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