

The Building Industry Association Newsletter



June 2011

of Southern New Mexico

Judd Singer: From computers back to construction

By Sylvia Quintanilla

Since his mid-teens, construction and building has been a part of Judd Singer's life. For eight years, Singer worked as a foreman for a construction company and learned the ins and outs of the profession. Though he had a successful computer business in his early 20s, Singer returned to his roots and hasn't looked back since.

Villa Custom Homes, Inc. was established in 1993 by Singer as a return to his early life's passion.

"I came back to my roots," Singer, 52, president of Villa Custom Homes Inc., said.

At the age of 15, Singer moved to Las Cruces from New York, where he had worked many different construction jobs.

From 17 to 24, Singer was a foreman for Sun Belt Developers in Las Cruces. It was while at Sun Belt, he said, that he learned everything about the construction business.

While in his early 20s, he stumbled upon the computer world, owning and operating ComputerLand of Las Cruces. Though ComputerLand was very successful, Singer later sold the company and got involved with real estate development.

Singer partnered with Jerry and Mitch Hines – Jerry was Singer's partner in developing and Mitch has served as Singer's partner in construction and as his business partner for the past 14 years.

Singer is a custom home-builder. Though his business has been very successful, as the



economy has reshaped the construction industry, Singer has refocused his business; Villa Custom Homes also does commercial properties, remodeling, insurance claims and residential.

Singer has also invested in the Sun Belt Plaza, where his office is located — he does commercial and remodeling for the plaza as well.

"I consider myself very fortunate," Singer said. "It's been

slow, but I've been busy."

His desire to get back into homebuilding led Singer to the Building Industry Association of Southern New Mexico.

Reconnecting with peers was a priority for Singer — being

able to participate in an active, supportive and charitable organization the he loves was a natural part of moving back into the industry.

Singer has been a part of the BIA since 1993, starting as an

associate member when he was owner of ComputerLand. Three years later, he became a building member with the organization. Singer has served as the board's president and continues to serve as a board member.

Since 2006, Singer has been the BIA representative for the city of Las Cruces; Singer serves on the city's Capital Improvement Advisory Committee.

In this role, Singer helps to ensure the city follows regulations and rules established in the State Impact Fee regulations.

The committee reviews capital improvements to parks, roads and public safety, among other things, before they are brought before the city.

Singer emphasized the range of talent at Villa Custom Homes. They strive for customer satisfaction at every level, Singer said.

"(We) have expanded, feeding the needs of a greater market to include all phases of residential, commercial and insurance claims," he said.

Singer and his wife, Jo Anna, have a close-knit bond with their daughter, Madi, who plays basketball for the Zia Thunderbirds. The season doesn't end with school for the Singers — Madi plays in a Las Cruces City Basketball League that keeps the Singer family together quite a bit, Judd said.

Singer is also an avid fly fisherman.

For more information on Villa Custom Homes Inc., visit www.villacustomhomes.com or call (575) 650-7377.

Does your 401(k) still resemble a 201(k)?

After being hammered by the stock market and job losses 401(k) balances are ramping up. There were \$3.1 trillion in 401(k) accounts nationwide as of December 31, 2010, the largest amount recorded at the end of any year in history. The previous recorded high of any quarter was \$3.0 trillion at September 2007 according to the Investment Company Institute.

"This is a surprising statistic" says, Destry Witt, President of RELIANCE Investing, the advisor to the BIA401K. "I don't think very many people would have guessed such at this point

in the recovery. But still individuals have a long way to go to get back on track with their retirement savings because so many of us also relied heavily on home equity to fund retirement. Studies show that a quarter to a third of retirement income may come from downsizing the primary residence at some point during retirement."

USA Today recently reported that at the end of the first quarter the average 401(k) balance hit \$74,900 at one major 401(k) provider, a 12% increase from a year ago.

The gain not only reflects in-

vestment increases, but also employee contributions which increased by 3.5 percent according to a quote in the article.

Apparently many employers have reinstated their matching contributions also. The average match for companies that offer this benefit is nearly 3% again.

These positive reports of 401(k)s may mask the worries of many savers however, the higher average balances avoids the reality that 56 percent of respondents to a 2011 Employee Benefit Research Institute Survey indicated they have saved less than \$25,000 towards their

retirement, and some 22% of 401(k) participants have loan balances according to Fidelity Investments, the largest provider of 401(k) services.

The BIA401K offers our members the advantage of providing an award winning service model combined with many excellent investment options and the personal service of experienced investment advisors. As a result of the scale provided by a larger pool of assets and many individual participants these services are available to BIA of Southern New Mexico members and their employees at expense

ratios that are very difficult to match when searching for yourself. To learn more about the BIA401K visit www.BIA401K.com or call our advisor at 888-694-401K.

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President
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1498 SE Tech Center Place,
Suite 160
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(888) 694-401K
(360) 694-7301 Fax



SAVE TWICE



Paul Royalty

Now that summer is upon us and the hot humid days of June and July are here, it would be an excellent time to consider installing a programmable thermostat. Using a programmable thermostat in your home is one

of the easiest ways you can save energy, money and help fight global warming.

A programmable thermostat helps make it easy for you save

them as appropriate for your family.

If the members of your household (small children and their caretakers, older retirees) are

settings for pre-programmed thermostats are shown in the following table:

The temperature and time settings can be adjusted to your

Setting	Time	Heating-Setpoint Temperature	Cooling-Setpoint Temperature
Wake	6:00 a.m.	≤ 70° F	≥ 78° F
Day	8:00 a.m.	Setback at least 8° F	Setup at least 7° F
Evening	6:00 p.m.	≤ 70° F	≥ 78° F
Sleep	10:00 p.m.	Setback at least 8° F	Setup at least 4° F

by offering pre-programmed settings to regulate your home's temperature in both the summer and the winter — when you are asleep and away.

The pre-programmed settings that come with programmable thermostats are intended to deliver savings without sacrificing comfort. Depending on your families' schedule, you can see significant savings by sticking with those settings or adjust

generally home during the day, then you are limited to the "sleep" program period for setting back the thermostat. A programmable thermostat will not save you as much energy in this situation but can still be well worth the investment.

The key is to establish a program that automatically reduces cooling and heating in your home when you don't need as much. The pre-programmed

own personal preferences. Just remember that for every degree change for eight hours you will save approximately 1% on your cooling and heating bill.

Most new programmable thermostats will have a feature which allows the thermostat to "learn" how long it takes to get to a particular setpoint. With this feature - the thermostat can start "recovering" early in order to reach the programmed set-

point at a given program time.

There are two simple steps to energy savings with programmable thermostats:

Have your thermostat properly installed. Install your programmable thermostat unit on an interior wall, away from heating or cooling vents and other sources of heat or drafts (doorways, windows, skylights, direct sunlight or bright lamps). If the job requires more than just a simple replacement, call your certified HVAC professional to ensure proper installation.

Properly set and use your thermostat. Keep the temperature set at its energy savings set-points for long periods of time (at least eight hours), for example, during the day, when no one is at home, and through the night, after bedtime. All

thermostats let you temporarily make an area warmer or cooler, without erasing the preset programming. This override is cancelled automatically at the next program period. You use more energy (and end up paying more on energy bills) if you consistently "hold" or over-ride the pre-programmed settings.

Using a programmable thermostat and a fan in the summer will keep you cool and you can save energy and cold cash. Save twice by taking advantage of El Paso Electric's Rebate programs for the installation of insulation, evaporative coolers, refrigerated AC units and windows. For details and additional information go to www.epelectric.com or call 575-523-3570.



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Sunspot Solar Energy Gives away new iPad 2



LAS CRUCES, NM — Janet Honek of Sunspot Solar Energy is excited to announce the winners of the iPad 2. On Earth Day, April 22, Sonoma Ranch residents Don and Toni Bowen won the new Apple electronic tablet after entering to win at one of Sunspot Solar Energy's recent public product displays.

According to Honek, "We had a lot of people visit our display at various events around town such as the Las Cruces Home & Garden Show, the Southwest Senior Lifestyle Expo and the Las Cruces Earth Day celebration. We set up a game where they could enter to win a new iPad." People were invited to bounce a golf ball off a solar panel on display, and if they could get the ball to roll into an orange bin, they were eligible to win.

Don and Toni Bowen were happy to win the popular new black iPad 2. Although they own and operate Arrow Real Estate in Ennis, Montana, they stay at their home in the Boulders at Sonoma Ranch four months of the year. The Bowen's plan to retire to Las Cruces soon, and their new iPad will undoubtedly go with them wherever they are.

Sunspot Solar Energy Systems, LLC, was founded by a group of Las Cruces professionals determined to bring efficiency and quality to the design and installation of solar photovoltaic systems across south-central New Mexico.

For more information-
www.sunspotsolar.com

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




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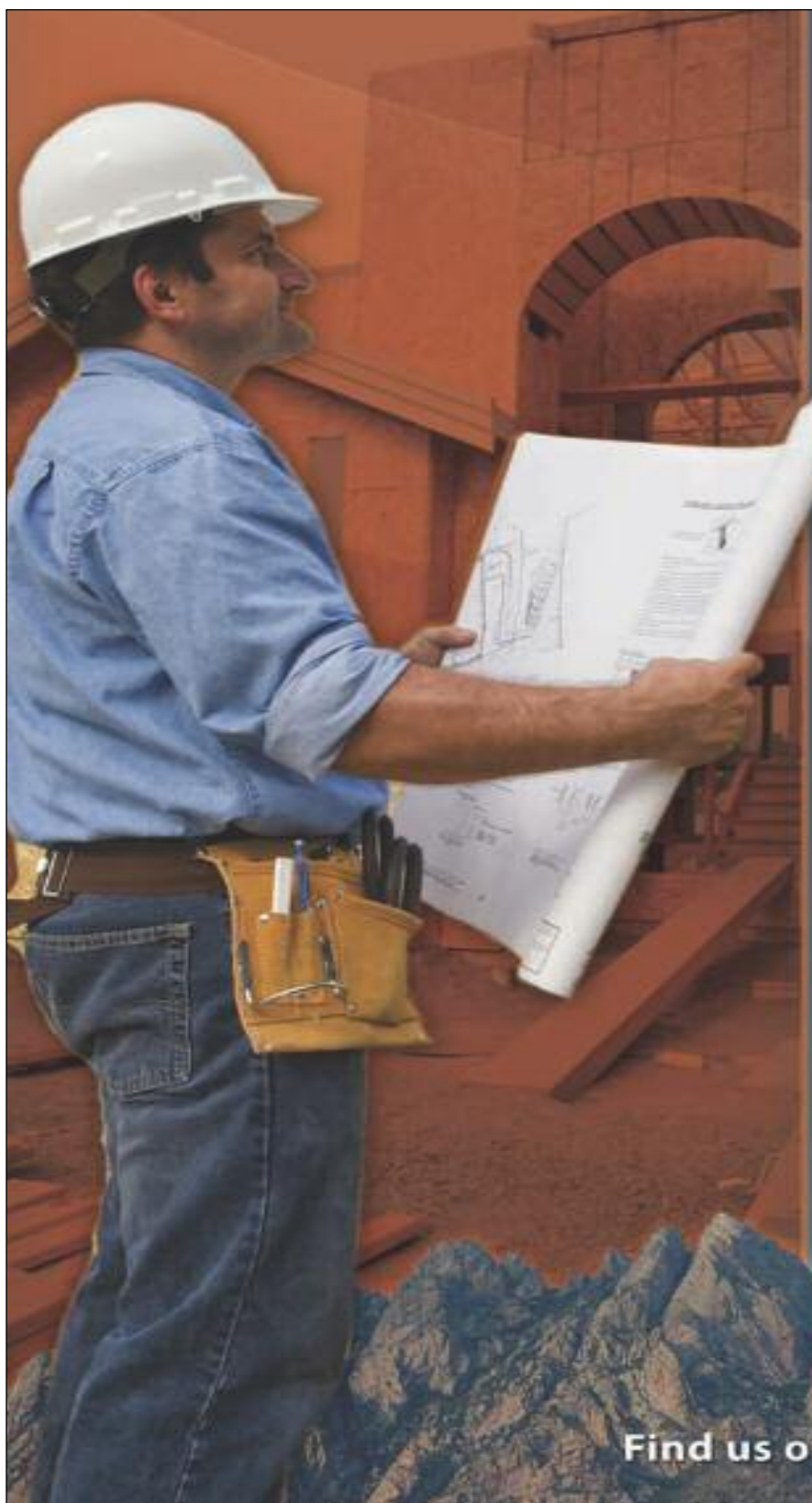
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www.BIASNM.org

Welcome to the BIA: New Members

Aubrey Swift

Circle 7 Development LLC
1701 Calle De Mercado Ste 5
Las Cruces NM 88005
aubrey@c7development.com
Phone: (575) 532-5000
Fax: (888) 423-7779

Darrell Walker

A Plus Exteriors
1090 Crossley Ln
Las Cruces NM 88005
djwalkerconstruction@gmail.com
Phone: (575) 644-3180

Bill Breen

Grade Runners Inc.
3779 Vaquero Pl.
Las Cruces NM 88007
breen@comcast.net
Phone: (575) 526-9518
Fax: (575) 526-951

NM Residential Building Permits Now and Then - February

County	2011	2010
New Mexico - Balance of State*	93	110
Bernalillo County	103	143
Chaves County	10	4
Colfax County	0	2
Curry County	12	39
Dona Ana County	81	136
Eddy County	12	12
Lea County	3	4
Lincoln County	5	6
Los Alamos County	0	0
Luna County	4	2
McKinley County	0	0
Otero County	0	1
Rio Arriba County	0	0
Roosevelt County	2	8
Sandoval County	54	66
San Juan County	16	27
Santa Fe County	13	17
Socorro County	0	0
Taos County	6	6
Valencia County	10	12

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

Source: U.S. Census Bureau

NEW MEXICO



The New Mexico Occupational Health and Safety Bureau of the New Mexico Environment Department is sponsoring **FREE TRAININGS IN ENGLISH AND SPANISH STATE-WIDE FOR EMPLOYERS.**

NM OSHA TRAININGS FOR EMPLOYERS IN JUNE!



ALBUQUERQUE SCHEDULE

CLASS	LANGUAGE	TIME	DATE
10 HR Construction Safety/SPANISH		8:00 a.m.-1:00 p.m.	June 8 and 9, 2011
10 Hr. Construction Safety/ENGLISH		8:00 a.m.-1:00 p.m.	June 13 and 14, 2011
Fall Protection/ENGLISH		8:00 a.m.-4:00 p.m.	June 16, 2011

Location: Associated Builders and Contractors of NM, 2821 Broadway Blvd NE

30 Hr. Construction Safety/ENGLISH		8:00 a.m.-5:00 p.m.	June 20 thru 23, 2011
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Location: NM Workforce Connection Center, 501 Mountain Rd NE.

Fall Protection/SPANISH		8:00 a.m.-4:00 p.m.	June 24, 2011
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Location: Hispano Chamber of Commerce, 1309 4th Street, Lockheed Martin Room.



LAS CRUCES SCHEDULE

CLASS	LANGUAGE	TIME	DATE
10 Hr. Construction Safety/SPANISH		8:00 a.m.-1:00 p.m.	June 13 and 14, 2011
10 Hr. General Industry Safety/SPANISH		8:00 a.m.-1:00 p.m.	June 28 and 29, 2011

Location: Dona Ana Government Center, 845 N. Motel Blvd, Room 1-113.



ROSWELL SCHEDULE

CLASS	LANGUAGE	TIME	DATE
Trenching and Excavation/ENGLISH		8:00 a.m.-4:00 p.m.	June 20, 2011
Trenching and Excavation/SPANISH		8:00 a.m.-4:00 p.m.	June 21, 2011
10 Hr. Construction Safety/SPANISH		8:00 a.m.-1:00 p.m.	June 22 and 23, 2011

Location: ENMU, 20 West Mathis, Occupational and Technology Center, Room 115.

Take advantage of this free training opportunity and register your employees today!

Contact Harry Buysse by phone: (505) 476-8712 or via e-mail: harry.buysse@state.nm.us.

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10:30AM

Indie Folk KATIE Neely

General Membership LUNCHEON



There will be no General Membership Luncheons in June and July. Lunches will resume in August.

Enjoy your summer and we look forward to seeing you at the next luncheon!

Properly Monitoring Sub-Contractors' Coverage Can Save Money

By: Bernie Lever – Builders Trust Audit Manager



Bernie Lever

Contractors never want the surprise of additional premium due at audit. Did you know that uninsured sub-contractors are the number one driver of additional premium owed to

Builders Trust, post audit? You can eliminate this unplanned expense by carefully monitoring and verifying Certificates of Insurance for any sub-contractors.

By following these basic steps you can go a long way to preventing uninsured sub-contractor audit surprises.

1. Make sure sub-contractors are adequately insured by obtaining a Certificate of Insurance. The safest way to do this is to get the certificate directly from the subcontractor's carrier. Do this before the sub starts working on your project.

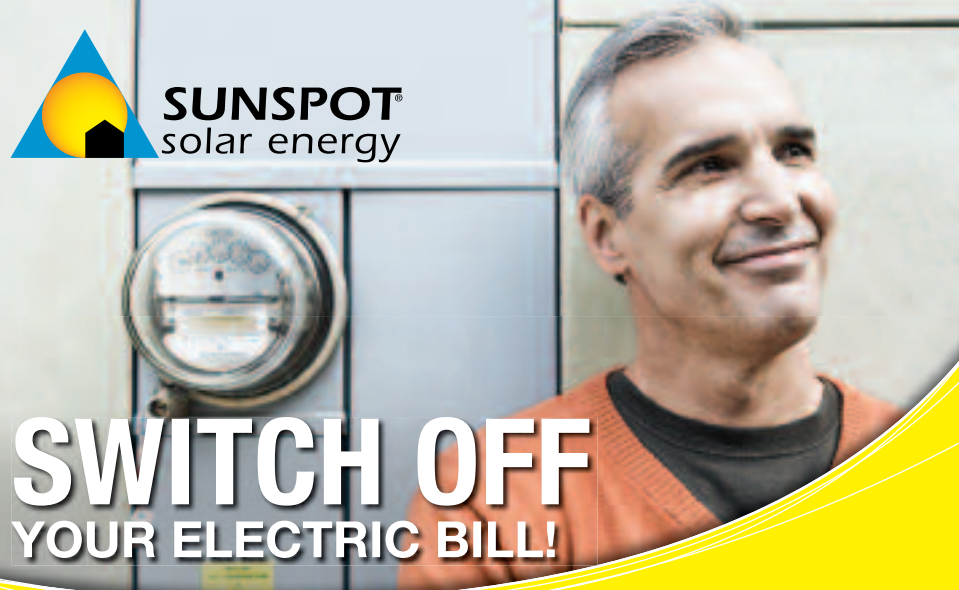
2. When you receive a Certificate of Insurance check it to verify it covers workers compensation for the time frame the

sub-contractor will be working with you. Depending on your sub-contractor's insurance renewal date, you may need to obtain a subsequent Certificate of Insurance to ensure coverage during the full time period the sub-contractor is on your job. Set up a diary so this isn't overlooked. Be sure you have certificates covering the entire period of your work with the sub-contractor. Also, don't forget Insurance coverage can be cancelled with only ten days notice for non-payment of premium. If your sub doesn't pay his premium you need to know about the cancellation. Having the sub-contractor request a "cert" directly from the carrier may help facilitate a subsequent notice to

you of any such cancellation.

3. If a sub-contractor is unable to provide a valid Certificate of Insurance, (meaning you will be covering the risk on your policy), be sure you receive an invoice showing a breakdown between the sub-contractor's labor and materials. If Builders Trust has to charge a premium for your uninsured sub-contractor, you will only be charged for the sub's labor, but ONLY if you can show a properly divided invoice.

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Spring Showcase of Homes: It's a Wrap

Las Cruces' finest homes were on display April 29th - May 1st and May 6th - 8th during the annual Spring Showcase of Homes. A whopping 43 homes were on the tour, built by 24 different local builders. Homes ranged in price from the 100,000-200,000 dollars up to 1.5 million dollars.

Showcase Magazines were produced by and distributed in the Las Cruces Sun-News around Las Cruces and El Paso. Builders reported strong and steady traffic; and more than three homes on the tour were reported sold, and several other negotiations reported. Congratulations to all of our Builders, Realtors and buyers!

Virtual walk through tours of each home can now be found online

at www.lascrucesshowcaseofhomes.com. A photo album is also accessible on the "Spring Showcase of Homes (Las Cruces, NM)" Facebook. Copies of the magazine are available by request through the BIA office.

Registration for the 2012 Spring Showcase of Homes will open at the kickoff party. The details of the kickoff party will be announced shortly. Builders will be invited to attend this fun evening to learn about the benefits of placing a home in the Showcase event. Vendors will be invited to display their latest and greatest products or services

to prospective Showcase Builders. Jennifer Sandoval of R. Hines Construction will be leading the kickoff committee in planning the evening.

Thank you to the committee, sponsors, volunteers, and builders for your participation and support of the building industry! For information on the kickoff party or the 2012 Spring Showcase of Homes contact Kathryn, at Helping Hands Event Planning @ (575) 522-1232 or kathryn@helpinghandsevents.com.

Committee & Volunteers:

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> • Jennifer Sandoval, Chair • Cindy Jeter, Realtor Tour co-chair • Jennifer Baca, Realtor Tour co-chair • Joe Baca, Signs & Flags Chair • Jorge Lopez, Marketing co-chair • Scott Krahlung, Marketing co-chair • Kathryn Blessington, Coordinator | <ul style="list-style-type: none"> • Sylvia Lauer • John Greco • John Hadley • Mike Stolp • Brian McDowall • Morgan Switzer • Sid Graft • Teresa Frederick • Jeremy Phillips • Rick Supple | <ul style="list-style-type: none"> Property Consultants Dona Ana Title Company Supreme Lending Supreme Lending Las Cruces Bulletin Digital Solutions Helping Hands Event Planning, LLC. |
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28th Annual BIA Golf Scramble



The annual BIA Golf Scramble took place on Friday, May 13th at Sonoma Ranch Golf Course with 23 teams attending. A delicious steak lunch was prepared by the Sunset Grill and raffle tickets were sold during

registration and lunch. NMSU Ladies Golf Team came out to hit long drives off tee one and the Las Cruces Chamber of Commerce was there to entertain the teams with cookies and chamber information. Dona Ana

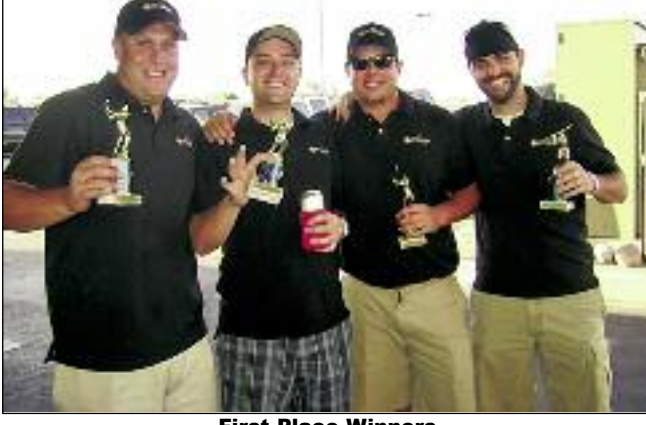
Title and Supreme Lending had refreshments including amazing salsa and guacamole on the 6th green. The Wells Fargo group was out on 13 running the famous Toilet Shot and L&P set up at the 11th hole with

Bratwursts and massages! Thank you to all of our door prize donors and congratulations to the winners; it was a perfect day for golfing!



- WildFire Hair Salon - Gift Certificate
- Abercrombie Insurance Agency - Rawson Builders supply Gift Card
- Las Cruces Cigar Co. - Humidor Set and Gift Certificate
- Helping Hands Event Planning - SNM Wine & Music Festival Passes and Gift Basket
- Budweiser - Game Room Neon Sign and Golf Bag
- Dona Ana Title - Lucy Head Cover
- Builders Trust - Golf Balls, Towel and Hat Set

Scramble Winners!!!
 1st Place - Homes of the Southwest by Kolson
 2nd Place - Builders Trust of New Mexico
 3rd Place - SWAT / Oasis Pools
 Closest to Pin winners - Bret Moody



First Place Winners



Second Place Winners



Third Place Winners

28th Annual GOLF Scramble Sponsored By GOLD

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