



**PO Box 656**  
**Hutchinson, MN 55350**  
**320-234-8383**  
**crbaglencoe@hotmail.com**

---

### **CRBA Newsletter Disclaimer**

Hammers-N-Nails is the official publication of the Crow River Builders Association. This newsletter is published and distributed 6 times per year to its members. CRBA is not responsible or liable for misinformation, misprints, typographical errors, etc. herein contained. Suggestions and letters welcome.

**New CRBA website:**  
**[www.crbahome.org](http://www.crbahome.org)**

If you have an address change or you wish to be deleted from this newsletter mailing, please contact the CRBA office at 320-234-8383 or [crbaglencoe@hotmail.com](mailto:crbaglencoe@hotmail.com)

### **SAVE THE DATES**

**TOUR OF HOMES  
BUILDERS &  
REMODELERS  
Showcase**

**MARCH 21-22 & 28-29**

We have TEN homes in this year's tour - wow! Make sure to support your members and visit them all!

**Monday, April 6<sup>th</sup> - 7PM**

General Membership Meeting

**\*NOTICE: Location:**

**Hutchinson Chamber\***

Topic: Internet Marketing  
Presented by Vivid Image

### **MARCH 2009 Inside This Issue:**

- ◆ CRBA Leadership
- ◆ New CRBA Website
- ◆ Glencoe Expo
- ◆ BAM Convention Winners
- ◆ Membership Corner
- ◆ Value in your Membership
- ◆ BAM Update
- ◆ NAHB Update
- ◆ Tax Credit Info
- ◆ Member Advantage
- ◆ Tour of Homes

## 2009 Crow River Builders Association Leadership

### President



Vicky Langan  
MCI Carpet One, Inc.  
(320) 253-5078  
vlangan@hotmail.com

### Vice President



AJ Forcier  
Crow River Glass & Signs, Inc.  
(320) 587-2868  
aj@crowriverglass.com

### Treasurer



Bruce Naustdal  
Naustdal Construction, Inc.  
(320) 587-9255  
brucenaustdal@hotmail.com

### Secretary



Lynn Schauer  
Schauer Construction, Inc.  
(320) 864-4453  
lnms@embarqmail.com

### Past President



William Mathews  
Mathews Building & Remodeling  
(320) 587-3624  
mathewsbldg@yahoo.com

### Board Member



Bob Holly  
Robar Insulation, Inc.  
(320) 286-2823  
bob@robarinsulation.com

### Board Member



Lynn Wacker  
AgStar Home Mortgage  
(320) 864-857  
[Lynn.wacker@agstar.com](mailto:Lynn.wacker@agstar.com)

### Executive Officer



Kristi Hiivala  
Contact Info:  
(320) 234-8383  
[crbaglencoe@hotmail.com](mailto:crbaglencoe@hotmail.com)

### **FOOD SHELF DRIVE**

Thanks to our CRBA members for their donations - they will be matched by MN Foodshare and go directly to the McLeod Co Emergency Food Shelf in Glencoe!



# check out our new website!

# [www.crbahome.org](http://www.crbahome.org)





# THANK YOU!

Crow River Builders Association had a booth at the annual Glencoe Expo – there was a great turnout and we were happy to be a part of it! Thanks to the following members for setting up, ‘manning’ the booth and taking it down: Vicky Langan, Bob Holly, Virgil & Lynn Schauer, Lynn Wacker, Ryan Voss & Bill Mathews

\*\*\*\*\*

The **2<sup>nd</sup> Annual Builders Association of MN Builders Convention** was held recently in Brainerd. It all started with Thursday night's poker tournament, a rip roaring' dance on Friday night and some very prestigious awards given on Saturday night. And the winners are...



- 2008 Builder of the Year** was awarded to Jodi Hruska of Hruska Builders (RAB)
- 2008 Associate of the Year** was awarded to Jim Gander of Superior Companies (RAB)
- 2008 Rising Star** was awarded to Brad Presley from Stock Building Supply (RAB)
- 2008 Remodeler of the Year** was awarded to Bob Bell, Bell's Remodeling (ABA)
- 2008 Presidents Award** presented to Senator Tom Bakk (Cook) and Representative Al Juhnke (Willmar)
- 2008 Legacy Award** presented to Joe Weis, Weis Builders Inc. (RAB)
- Members of the **BAM Hall of Fame** were also on hand to recognize a lifetime of achievement in the industry. The Hall of Fame inductions were: Tom Sinning, Marvin Windows (VBA), Steve Meister, Steve Meister Construction (MRBA), and George Cundy, Cundy Santine & Associates Architects (BATC)
- 2008 Citizenship Award** was presented to Sherry Frick, Minuteman Press & Greater Insurance Services (NMBA)
- 2008 Excellence in Service** was awarded to Amy Scott, MN River Builders Association
- 2008 Membership Recruitment Award** was presented to Sandy Friend, Rochester Area Builders Association
- 2008 Membership Retention Award** was presented to the West Central Builders Association
- Best Local Event in 2008** was presented to the Builders Association of the Twin Cities for their Member Mixer event
- 2008 Business of the Year** was presented to Superior Companies (RAB)

THANK YOU TO ALL WHO MADE THE 2009 CONVENTION A SUCCESS!

Put the 2010 Convention on your calendar January 8-10 in Saint Cloud!

-----



Doing business with a member  
is doing good business.

# Membership Corner

**Welcome to our newest members:**

**E.G. Rud & Sons, Inc.**

Kurt D. Nelson  
255 Hwy 7 E,  
Hutchinson  
320-587-2025 or  
knelson@egrud.com

**Prairie West Builders**

Bradley Johnson  
1001 Lake Lucy Road,  
Chanhassen  
952-401-1920 or  
brad@pwcl-mn.com

**SMC Handyman  
Services LLC**

Steven Coyle  
12995 138<sup>th</sup> Street,  
Norwood  
952-688-2800 or  
coylegang@aol.com

**Thank you to the following members who recently renewed  
their membership. Your membership is valued!**

Excelsior Homes

Gutter Helmet of MN

Laco Enterprize Homes

Lake Air Heating & Cooling

McLeod Publishing

Plato Custom Concepts

**Current Membership Roster:**

ABC Seamless  
Bergmann's Country Interiors  
Compton Anderson Const.  
Dominion Best Choice Realty  
First Class Builders  
Forcier Builders Inc  
Grade A Gutters  
Heldt Painting & Contracting  
Juncewski Construction  
Laco Enterprize Homes  
Mathews Building/Remodeling  
McLeod Publishing  
Plato Custom Concepts  
Purmort Homes Inc  
Robar Insulation Inc  
Schauer Construction Inc  
Simonson Lumber Co  
Team Development  
Visual Effects Sign & Graphics  
Westwind Woodworkers Inc

AgStar Home Mortgage  
Betker Builders  
Crow River Glass & Signs  
E.G. Rud & Sons Inc  
First MN Bank  
Four Square Builders  
Gutter Helmet of MN  
Home Solutions Unlmt  
Kevin Schauer Const.  
Lake Air Heating & Cooling  
Mathews Sewer System  
Multiple Concepts Interiors  
Prairie West Builders  
R & B Developers  
RDV Companies  
Schlangen's Custom Cabinets  
SMC Handyman Services  
The Builders Choice  
Vermont Homes Inc  
Ziemer Plumbing & Heating

B & C Plumbing  
Casey's General Store  
CR Electric Inc  
Excelsior Homes  
First Street Construction  
Fullerton Lumber – Watertown  
Haferman Water/Kinetic  
Insurance Planners  
KMAC, Inc.  
Larson Builders of Hutch  
McLeod CO-OP  
Naustdal Construction  
ProBuild North  
Remax Today's Realty  
Right Way Builders  
Security Bank & Trust  
Strongback Builders Inc  
The Cabinet Shop  
Wells Fargo

**CODE OF ETHICS:**

- Members shall constantly seek to provide better values for the customers they serve.
- Members shall, at all times, share their knowledge with fellow members and the public in the best interest of those they serve.
- Members shall not obtain any business by means of fraudulent statements or by use of implications unwarranted by fact or reasonable probability.
- Members shall comply, both in spirit and in letter, with rules and regulations prescribed by law and government agencies for health, safety and progress of the community.

Members shall not perform or cause to be performed any act that would tend to reflect on or bring into disrepute any part of the industry served by this Association.



## Can you put a true dollar value on membership in your association?



Consider this:

- **Company name & contact info listed in newsletter, annual Membership Directory** and is sent to over 60 subscribing member companies and is available to the public at all events.  
Annual Value: \$60.00
- **Company name & contact info listed on CRBA website** for 12 mos.  
Annual Value: \$24.00
- **Savings participating in annual Tour of Homes & Builder Expo** for CRBA members on home entry fees, booth fees & advertising. Not to mention that participating in these events allows you to be a part of one of the best marketing tools in McLeod County & the surrounding area.  
Annual Value: \$200.00
- **Cash back incentive for GM vehicles** for CRBA members to take advantage of – this alone pays for your annual membership!  
Annual Value: \$500.00
- **Committee participation** is one of the most powerful direct marketing tools the CRBA offers. At the committee level you have access to some of the most powerful, successful & influential business people in the community. Building relationships in this networking environment can significantly increase your bottom line. All it takes is one sale...  
Annual Value: \$100.00
- **General membership meetings & sponsorships:** over 20 business decision makers attend these events 10 times/year. CRBA has over 50 members. The networking exposure for members to this powerful audience has facilitated thousands of business transactions over the years  
Annual Value: \$250.00

**Total Membership Value So Far: \$1,134.00**  
**Total Membership Dues Price: \$375.00 – 425.00**

Some other savings to consider:

- Exclusive General Liability & Worker's Comp Insurance programs
- Free Builder Education
- Holiday gas, Office Depot, UPS savings among many other discount programs offered through BAM & NAHB

....and the list goes on and on and on! You'll find that the total benefits can easily be valued at several hundreds of dollars.

Using the value vs. price equation gives you a better understanding as to why it is great to be a member of the Crow River Builders Association!



# BAM UPDATE

## **BAM Builder Day At The Capitol**

The 2009 Minnesota Legislative Session began January 6<sup>th</sup> and this year is going to be a big one. With an estimated seven billion dollar deficit and an economic recession there's a lot to do. This year it's more important than ever to make sure you're involved and heard. The housing industry is a huge contributor to the economy and that means we have a responsibility to let our representatives know what's important. Come to Builder Day At The Capitol March 19<sup>th</sup>, 2009 at 10am, learn about the issues and meet with your state decision makers. Your voice is important and it needs to be heard. We'll make your appointments for you, put together a personalized schedule, give you the information you need and information to give your representatives and lunch too. Register with Katherine Nielsen, [katherinen@bamn.org](mailto:katherinen@bamn.org), ASAP so we can be sure to get an appointment for you with your representatives.

\* \* \* \* \*

## **Builders Association of Minnesota Applauds Delay of 2009 Building Code**

"We appreciate that government understands the significant burden adopting a new building code would place on both homeowners and builders at this time," Monte Mraz, BAM president said in response to the February 23rd memo released by the Minnesota Department of Labor and Industry and the State Fire Marshall's Office. Minnesota will forgo adopting the 2009 version of the International Code Council residential and fire code and instead wait to review the 2012 version, when available.

"We are confident that the existing residential building code will continue to protect homeowners. What we have now works; there will be no harm to citizens by the delay," stated Mraz. In July 2007, Minnesota adopted the 2006 International Residential Code with a number of amendments. As an example, "BAM introduced requirements to the building code that address best building practices to reduce water intrusion," said Mraz. Minnesota also recently adopted a strict residential energy code to be implemented this summer. The new energy code includes provisions for reducing moisture related problems in new residential construction and remodeling. Mraz added, "Minnesota is known as a national leader in energy efficient construction for good reason. We build the most efficient homes in the country and have the data to prove it. The next version of the energy code will keep us on this path."

If Minnesota were to adopt the 2009 version of the International Residential Code without amendments every new construction permit pulled including single-family homes, would require fire sprinklers. By deciding to forgo adoption of the 2009 version of the International Residential Code and International Fire Codes the fire sprinkler mandate for all single-family homes will not go into effect for quite some time, if at all.

**[www.bamn.org](http://www.bamn.org)**



# Key Provisions of the *American Recovery and Reinvestment Act*

## Tax Provisions

- \$8,000 first-time home buyer, true tax credit (no repayment) for the purchase of a principal residence between January 1 and December 1, 2009. Recaptured if home is sold within three years. Removes the restriction on the use of tax credit proceeds with Housing Finance Agency-issued tax exempt mortgage revenue bonds.
- Short-term gap financing for Low Income Housing Tax Credit (LIHTC) projects:
  1. Provision allowing states to turn in portion of 2009 LIHTC allocations for cash.
  2. Special appropriation of \$2 billion in HOME funds.
- Up to a ten-year deferral of tax from business debt cancelled as part of a repurchase or restructuring.
- 5-year carryback of 2008 net operating losses for businesses with gross receipts of less than \$15 million (three year average).
- Extension of enhanced bonus depreciation.
- Extension of increased small business expensing.
- Enhancements to the section 25C program for energy efficiency remodeling improvements to existing homes.
- One-year patch of the Alternative Minimum Tax.
- Increase New Markets Tax Credit allocating authority for 2008 and 2009.
- Delays for one year the start of 3% government contractor withholding requirement.

## Appropriations Provisions

- \$2 billion for full year payments to owners of Section 8 project based rental assistance properties.
- \$2.25 billion through HOME program and Low Income Housing Tax Credit program to fill financing gaps.
- \$1 billion for CDBG.
- \$2 billion for neighborhood stabilization program.
- \$1.5 billion for homelessness prevention activities (help with rents, etc).
- \$250 million for energy retrofitting and green investments in HUD assisted projects.
- \$1 billion for Section 502 direct loans under the Rural Housing Service.
- \$10.4 billion for Section 502 guaranteed loans under the Rural Housing Service.
- \$27.5 billion for highway spending.

## Other Key Provision

- Increases in FHA, Fannie Mae and Freddie Mac loan limits to 2008 levels.

# Tax Credit Web Site Looks at Opportunity of a Lifetime



Builders and other industry professionals can help spur home sales by referring prospective first-time home buyers to [www.federalhousingtaxcredit.com](http://www.federalhousingtaxcredit.com). The NAHB Web site provides detailed information on the \$8,000 federal tax credit for first-time home buyers included in the economic stimulus legislation signed into law by President Obama.

Consumers can use the Web site to find information on the tax credit — including a detailed question and answer section. It also includes information about other housing-related and small business measures in the legislation and a number of home-buying resources for consumers.

“The new tax credit provides a great opportunity for first-time home buyers,” said NAHB Chairman Joe Robson. “Combined with today’s near record low interest rates, the large selection of homes on the market and very competitive pricing, the tax credit should provide the extra incentive needed to get prospective buyers who have been sitting on the fence into the market.”

Industry professionals are encouraged to highlight the tax credit Web site when marketing to their potential first-time home buyer market.

\*\*\*\*\*

## **Free Teleconference on Marketing the Housing Tax Credit**

NAHB is hosting a free teleconference for builders and sales & marketing professionals on how to effectively market the first-time home buyer \$8,000 housing tax credit to prospective buyers.

The teleconference will begin at **2:00 p.m. EST on Monday, March 16**. To participate, call **800-860-2442** and ask for the “Housing Tax Credit Teleconference.”

Featured speakers include: NAHB President and CEO Jerry Howard; Rob Dietz, NAHB’s director of tax issues; Gaye Orr, MIRM, CMP, of Coldwell Banker Advantage News Homes in Raleigh, N.C.; and residential development strategist Dan Levitan, MIRM, CMP, of Levitan and Associates in Fort Lauderdale, Fla.

During the teleconference, Howard will provide an overview of the recently enacted federal stimulus package and its housing-related provisions. Dietz will explain the \$8,000 tax credit in detail, including eligibility requirements, how to claim the tax credit and how the new tax credit differs from the credit offered in 2008. Orr and Levitan will discuss how to market the housing tax credit to prospective buyers.



As an NAHB benefit, members have access to discounts and savings opportunities offered by many top companies. All programs, rates, and prices are subject to change without notice.

When making contact, the companies below request that callers identify themselves as members of the National Association of Home Builders.

For more information about NAHB's Member Advantage, contact Tiffany Lindsley at 800-368-5242 x8273 or via e-mail at [tlindsley@nahb.com](mailto:tlindsley@nahb.com).



**NEW**  
Member Advantage  
Company



