

# contractor

THE MONTHLY PUBLICATION OF THE BUILDING CONTRACTORS ASSOCIATION OF SOUTHWESTERN IDAHO

*"Every man owes part of his time and money to the business or industry to which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere."*  
- Theodore Roosevelt -

## Associate ~~OF THE MONTH~~



Sam Castillo  
Tates Rents

See page 6

## Spike of the Month



Tracy Dixon  
Overhead Door Co.

See page 7 for Spike list

**Membership Golf Tourney**  
August 25, 2016  
Shadow Valley Golf Course  
LIMITED TO THE FIRST 116 PLAYERS!

Registration: 7:00 a.m. - Shotgun Start: 8:00 a.m.  
4-Person Scramble

Net Proceeds will go to  
St. Luke's Children's Hospital

**Entry Fees**  
\$90 per player includes: Range balls, green fees, golf cart, beverages and lunch.

**General Information**

- Important Note: Prior to starting each player must register with the Shadow Valley front desk.
- To secure a spot players must be registered and paid by August 18, 2016.
- Mulligans are available at \$5 each, limit two per person.

Questions call Heather at 377-3550. To register see page 10 or go to events at [www.bcaswi.org](http://www.bcaswi.org).

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FHA TO INSURE MORTGAGES  
WITH PACE LOANS  
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GREEN BUILDING CLASS  
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AUGUST 1ST  
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# BOARD OF DIRECTORS

## EXECUTIVE COMMITTEE OFFICERS

Joe Atalla, President '16-17'  
Juston Hall, First VP '15-16'  
Craig Hammett, VP/Secretary '16-17'  
Patrick R. Minegar, Associate VP  
Jason Peery, VP/Treasurer '16-17'  
Jon Hastings, Immediate Past President  
Steve Weeks, Immediate Past Treasurer  
Steve Martinez, RMB, Member at Large

## BUILDER DIRECTORS

Heather Echevarria '16-17'  
Rod Givens '15-16'  
Abram Neider '16-17'  
Ted Mason '16-17'  
Dan Richter '15-16'  
Cody Weight '15-16'

## ASSOCIATE DIRECTORS

Bud Browne '16-17'  
Trey Langford '15-16'  
Barb McDermott '15-16'  
Mark Wilkins '16-17'

## ACTIVE LIFE DIRECTORS

Todd Amyx, RMB  
Bob Barnes, Jr.  
Keith Borup  
Chris Conner, RMB  
Bill Davis  
Tracy Dixon  
Zach Evans  
Marie Hanson  
Steve Martinez, RMB  
Ted Martinez  
Chuck Miller  
Patrick R. Minegar  
Dave Mortensen  
Kent Mortensen  
Jerry Nemec  
Dennis Schaffner,  
RMB

John Seidl  
Burt Smith  
Eric Smith  
Dwayne Speegle  
Wayne Stacy, RMB  
Jeff Thompson, RMB  
Larry Van Hees  
Steve Weeks  
Ray Westmoreland  
Ron Whitney  
Dave Yorgason  
Jon Yorgason

## LIFE DIRECTORS

Ray Behrman  
Terry Heffner  
Dale Sullivan  
Frank Varriale  
Ramon Yorgason



## *President's Perspective*

by Joe Atalla, Berkeley Building Company, Inc.

I've just returned from beautiful Coeur d'Alene, where the North Idaho Building Contractors Association did an amazing job of making us feel welcome while hosting the Idaho Building Contractors Associations state board meeting. For those who aren't familiar, the state meetings occur three times each year, twice which are hosted locally in Boise, and once at a rotating location. This year we were lucky enough to be invited to Coeur d'Alene.

The event took place June 22nd through the 24th and commenced with a barbeque hosted at the North Idaho Building Contractors Association office. It was fun to see how another association operates first hand. A large portion of our time was spent in officer meetings, in joint committees and sharing ideas on how to deal with the issues we are up against. Topics such as the ongoing battle regarding the adoption of the newest iterations of building code were top of mind.

In addition to the typical state meetings, the state level PAC held a fundraising dinner at the Coeur d'Alene Resort. Steve Martinez, who is the Chairman, did an amazing job with his team and was able to raise upwards of \$19,000 during this single event. These funds are imperative, as funds received in Idaho from the National level are proportionate to the funds we receive locally. The more we raise in Idaho...the more we receive from the NAHB. To become a Gold Key PAC member requires a donation of just \$1,000 annually. But if every member were to give \$20 a year, we would more than raise enough funds to meet our goals. And as I have mentioned time and again, these PAC funds are imperative in keeping housing affordable in Idaho, fighting the ongoing threat of increased costly and unnecessary regulations.

Thank you again to the NIBCA for your hospitality and another successful event. I look forward to seeing everyone at the next state board meeting in McCall this October.

Respectfully,  
Joe Atalla

# Executive Overview

by Frankie Hickman-Rice, Executive Vice-President

## Home Building Remains an Economic Bright Spot

• Builders continue to be cautiously optimistic about market conditions, as June data show an industry providing a boost to an economy that started the year on a weak note. The NAHB/Wells Fargo Housing Market Index (HMI) fell one point in July to 59, but remains in positive territory.

This mirrors the gains reported by the Census Bureau, which revealed that single-family housing starts, at a 778,000 seasonally adjusted annual rate, are running 13% higher on a year-over-year basis. Multifamily construction remains elevated as well, although the year-to-date total for starts as of June was 4% lower than the comparable total for June 2015.

Finally, new home sales posted their best measure since February 2008, increasing to a 592,000 annual rate and expanding by 9.3% between the first and second quarters of 2016.

• The economic fundamentals are in place for continued slow, steady growth in the housing market. Job creation is solid, mortgage rates are at historic lows and household formations are rising. These factors should help to bring more buyers into the market as the year progresses. Derived from a monthly survey that NAHB has been conducting for 30 years, the NAHB/Wells Fargo Housing Market Index gauges builder perceptions of current single-family home sales and sales expectations for the next six months as “good,” “fair” or “poor.” The survey also asks builders to rate traffic of prospective buyers as “high to very high,” “average” or “low to very low.” Scores for each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good than poor.

All three HMI components edged lower in July. The components measuring current sales expectations and buyer traffic each fell one point to 63 and 45, respectively. The index measuring sales expectations in the next six months posted a three-point decline to 66.

The three-month moving averages for regional HMI scores held remarkably steady. The Northeast, Midwest and South were unchanged at 39, 57 and 61, respectively. The West edged one point higher to 69.

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## A Look Ahead September

Members Only Meetings - For membership information call 377-3550.

- 7 New Member Orientation, Noon, BCA
  
- 13 • Executive Committee, 11:30 a.m.  
• Builders-Codes Council/Developers Council/Government Affairs, 3 p.m., BCA
  
- 14 Associates Council, Noon, BCA, RSVP for lunch.
  
- 15 • Membership Committee, Noon, BCA, RSVP for lunch.  
• Membership Drive, 1 p.m., BCA  
• Board of Directors, 4 p.m., BCA
  
- 21 • Sales & Marketing Council, 11:30, BCA - RSVP for lunch  
• Reverse Mortgage Class, 12-2, BCA
  
- 22 • 60 Year Golf Tournament, 2 p.m., SpurWing  
• 60 Year Party, 5:30 SpurWing Country Club

*All dates, times and locations are subject to change. Please call for confirmation - 377-3550.*

### BCASWI ASSOCIATION STAFF

Frankie Hickman-Rice,  
Executive Vice-President

Autumn Gestrin-Blume,  
Communications Projects Director

Heather Hooglander, Membership Director

Emily Covington, Receptionist



## Membership The Foundation

Heather Hooglander,  
BCASWI Membership Director

August is here! It has been Hot! Hot! Hot!

Hopefully everyone has made time with friends and family during the heaviest of vacationing months.

With Fall slowly approaching, who is ready for some football?

The Spike Club is currently selling raffle tickets for \$10.00 each. One raffle ticket gives you 2 chances to win 4 Boise State Football Season Passes. This does not include the BYU game. We will be taking highest bidder on craigslist for this game. Watch out for our football "post". Contact me with questions on how to get your raffle tickets today!

If you haven't made time for you this summer, come play in our BCASWI Membership Golf Tournament. This is scheduled for Thursday, August 25th at the beautiful Shadow Valley Golf Course. All of the net pro-

ceeds for this event will go to St. Luke's Children's Hospital. The BCASWI current President, Joe Atalla, has chosen this charity. Do you have a builder on your team? If so, the team will receive a 10% discount! Sponsorships are being taken. Ask me how you can be part of such a wonderful cause. The Spike Club Boise State Football Season Pass winners will also be drawn at this event. "Putt" it on your calendar, sign up today!

Since August is Membership Golf month, let's look at BCASWI membership numbers. We are currently at 250 Associate Members and 112 Builder Members. We are always striving to reach our total members goal of 400. Do you want to help us reach that goal? On September 15th, we are holding a NAHB Membership Drive. This will immediately follow the Membership Committee meeting, held at 12:00 pm. All volunteers who stay for 30 mins and help make membership calls, will be entered into a \$100.00 cash drawing. Must be present to win. Not to worry, we won't make you buy lunch.

For more information on events and committees, or if you're a new member with questions, please don't hesitate to contact me. I can be reached by phone, email and of course my door is always opened to our members and prospects.

Have a great rest of your summer!

### *New Membership and Renewals*

The BCASWI wishes to thank the following new member companies and membership renewal companies. "Without Your Membership, We'd Be Lost!" If you have comments regarding any of these memberships, please direct them in writing to the Membership Committee, 6206 N. Discovery Way, Suite A, Boise, ID 83713. (Per the By-Laws, Art. 1, Sec. 2)

For a full list of members please go to the Classified Directory on our website at [bcaswi.org](http://bcaswi.org).

### *NEW MEMBERS*

**CORE GROUP REALTY**  
THOMAS DALLMAN

**DESIGN CENTER OF BOISE**  
AMY COMPTON

**INNOVATIVE EDGE DEVELOPMENT  
INC**  
KEATH BENNETT

**VERISTONE MORTGAGE LLC**  
JOE DEVERA



**FRANKLIN BUILDING SUPPLY**  
STEVE CLOYD

**A COMPANY PORTABLE RESTROOMS,  
INC.**  
TONI JONES

**RAIN CONTROL CONTINUOUS  
GUTTERS, INC**  
ED BARNETT



**RAMSEY CONSTRUCTION, LLC**  
JASON RAMSEY

**TITLEONE CORP.**  
ABBY BLACK

**THOMPSON HOMES, INC.**  
JEFF THOMPSON RMB



**CTR-CLEANUP & TOTAL RESTORATION**  
CASSIE BENSON

**NINETY DEGREE CONSTRUCTION, LLC**  
MIKE LARUE

**BETTER HOMES AND GARDENS REAL ESTATE 43 DEGREES**  
JEFF MARTEL

**BEST BATH SYSTEMS**  
TAMMY HARRIS

**IMPACT RADIO GROUP**  
MARK BROZ

**D L EVANS BANK**  
MATTHEW GILGEN



**LEGACY HOMES**  
NATE SAMPSON

**SUNRISE HOMES**  
LANCE SNYDER

**SIGNATURE ROOFING, LLC**  
JOEL CANO

## Federal Fines to Jump Aug. 1

Article courtesy NAHB

It always pays to follow the law. But after Aug. 1, it's going to be even more expensive not to.

NAHB already reported that penalties for non-compliance assessed by the Occupational Safety and Health Administration are slated to rise next month for the first time in 25 years. But OSHA is not the only federal agency that plans to up its fines.

Last November, President Obama signed into law the Inflation Adjustment Act to ensure federal agencies regularly update the monetary levels of civil penalties to keep pace with inflation. The act required these agencies to raise their penalties by Aug. 1 based on guidance issued by the White House Office of Management and Budget, which looked at inflation rates and other factors affecting costs before advising the agencies.

The maximum amount civil penalties can increase is 150% of the prior amount – but moving forward, these agencies must make this adjustment annually

and base it on the current Consumer Price Index.

That means builders need to pay even closer attention to how they're following the letter of the law. Here's two more examples:

- The Environmental Protection Agency's maximum civil penalty for violating the Clean Water Act's stormwater permitting requirements will increase to a maximum of \$51,570 per violation from a prior maximum civil penalty of \$37,500 per violation – an increase of nearly 40%.
- Meanwhile, the Fish and Wildlife Service has set its maximum civil penalty for violating the Endangered Species Act's "take" prohibition increases from \$25,000 to \$49,467 per violation: an increase of 98%.

Make sure to take advantage of the compliance materials NAHB maintains for its members on regulations as diverse as silica, lead paint and stormwater. For additional information, contact Tamra Spielvogel at 800-368-5242 x8327.

## *Associate of the Month*

Sam Castillo, *Tates Rents*

Sam Castillo has been one of two outside salesmen with *Tates Rents* since 2006. In his position he handles day to day business, creates new customer relationships, turns over inventory, and maintains existing accounts. With territory spanning from Ontario to Mountain Home, Sam has four offices throughout the valley and is generally mobile to better serve customer needs.

Sam is involved in several industry associations, including the *BCA* and the *American Rental Association of Idaho*. Currently, he is serving his second term as the *BCA* Treasurer and is the President of the *ARA of Idaho*. Most recently, Sam has been focusing on updating outdated legislature to better represent the needs of the rental industry. Additionally, Sam is passionate about his involvement with *Big Brother Big Sister* and *Meridian Lions Club* nonprofits.

*Tates Rents* is proud to be celebrating its 70th anniversary! The company is a locally owned and operated, 3rd generation family business. Since its opening in 1946, *Tates Rents* has grown to 10 locations in the *Treasure Valley*. *Tates Rents* now maintains the largest rental fleet in *Idaho* and is the leader in *Stihl* sales in the *Valley* with five dealer locations. *Tates* is also proud to offer full service party rentals. *Tates Tents and Events'* expansive inventory allows our professional events team to pull off events like the *Boise Music Festival*, *Western Idaho Fair*, *Mountain Home Country Music Festival*, *Susan G. Komen Race for a Cure* and *Idaho Potato Drop*.

Sam grew up in *Garden Valley* and enjoys everything outdoors. He went to school at the *University of Cincinnati* and realized that *Idaho* was home after four years of college in the mid-west. He is an avid softball player and spends most weekend traveling to play out of state. Sam is also a foothills junkie, this includes mountain biking, running and hiking as much as possible. When not on land, he enjoys fishing at one of the many reservoirs in the area and is slowly transitioning

into a fly fisherman. Sam loves all *Boise* has to offer and one of his goals is to someday be involved with the *City Council* to play an active role in keeping the *Treasure Valley* the great place it is today. He considers himself extremely lucky to have the position with *Tates Rents* he has and is happy to be a part of the *Builders Contractors Association*.

You can contact Sam at 208-570-9603 or email: [Sam@TatesRents.com](mailto:Sam@TatesRents.com). You can also call the office at 208-338-5861.

## **BCASWI FEATURED TRADES OF THE MONTH**

<u>TRADE</u>	<u>MEMBER CO.</u>
Mirrors:	Atkinson's Mirror and Glass Custom Mirror & Glass Fast Glass U.S. Mirror & Glass
Bath Accessories:	Ferguson Bath, Kitchen & Lighting Gallery RC Willey
Appliances:	Bosch Thermador Appliances Commercial Home Furnishings Ferguson Bath, Kitchen & Lighting Gallery Jim's Appliance & Furniture Mountain Land Design Roth Distributing
Specialty Hardware:	Building Resources Evan's Building Center Franklin Building Supply BMC West

Each month the Membership Committee randomly draws *BCASWI* trades to list and feature on a board in the *BCA* conference room and in the newsletter. The goal is to show members who they can do business with as well as encourage signing up members used but not showing under the trade. For questions contact Heather Dase - 377-3550.



**Status Name Members**

<b>STATESMAN SPIKE - 500</b>	Larry Van Hees	613.0
	Jerry Nemeč	584.0
<b>SUPER SPIKES - 250</b>	Dave Mortensen	282.5
	Ted Martinez	264.5
	Steve Martinez	258.0
	Chuck Miller	258.0
<b>ROYAL SPIKES - 150</b>	Chris Conner	208.75
	Todd Amyx	202.0
	Bob Barnes Jr.	189.0
	Burt Smith	189.0
	Kent Mortensen	174.5
	John Seidl	161.5
	Pat Minegar	154.5
<b>RED SPIKES - 100</b>	Jeni Sexton	141.0
	Frank Varriale	126.0
	Wayne Stacy	123.75
	Bill Davis	119.0
	Ron Whitney	116.5
	Juston Hall	113.5
	Tracy Dixon	111.5
	Marie Hanson	111.0
	Dave Yorgason	110.0
<b>GREEN SPIKES - 50</b>	Dale Sullivan	96.5
	Dennis Schaffner	90.5
	Billy Mahan	80.0
	Eric Smith	73.0
	Bob Barnes Sr.	69.25
	Vicki White	60.0
	Sarah Seidl	58.5
	Zach Evans	58.0
	Milford Terrell	57.5
	Eric Stunz	55.5
	Ramon Yorgason	52.5
	<b>LIFE SPIKES - 25</b>	Steve Weeks
Dale Conrad		42.5
Ray Rice		42.25
Craig Groves		38.0
Russ VanWagenen		34.0
Ted Mason		32.0
Erick Wadsworth		32.0
Dwayne Speegle		31.5
Dick Lierz		31.0
Jake Centers		26.5
Bud Fisher		26.0

**BLUE SPIKES - 6**

Jon Hastings	21.5
Trey Langford	20.5
Jeff Thompson	20.0
Joe Atalla	19.5
Cade Coltrin	18.0
Thomas Coleman	10.5
Mike LaRue	10.0
Karen Ellis	9.5
Craig Hammett	9.5
Barb McDermott	9.25
Matt Knickrehm	9.0
Cody Weight	9.0
Tammy Schacher	8.5
Reata Conner	7.5
Clay Boyce	7.0
Steve Edwards	6.5
Jon Yorgason	6.5
Don Flynn	6.0
Jeff Martell	6.0
Dan Richter	6.0

**Candidates**

Spike candidates are called "Tacks." Tacks must earn 6 credits to become a "Spike"

**4.5 - 5.5 Credits**

Dan Clark  
Danielle Cullip  
Eric Evan  
Rod Givens  
Lars Hansen  
Kevin Howell  
Tammy Lanore  
Brad Minasian  
Rob Pearce  
Alicia Rodman  
Stephen Sengelmann  
Shaun Urwin  
Mark Wilkins

**3 - 4.0 Credits**

Kevin Amar  
Corey Barton  
Mike Brown  
Robert Bruno

Heather Echeverria  
Nate Fehrenbacher  
Joe Grubiak  
Steven Hanson  
Spencer Kofeod  
Christine Langhorst  
Tim Mallon  
Trudy Mallon  
PJ Nava  
Abram Neider  
Don Newell  
Jason Peery  
Ingo Stroup  
Marvin Ward  
Ray Westmoreland  
David Wipper

**1.5 - 2.5 Credits**

Martin Artis  
Dennis Baker  
Alan Berman  
Bud Browne  
Todd Campbell  
Peggy Deffenbaugh  
John Flaherty  
Bryant Forrester

Dan Foutz  
Matthew Gardner  
Rick Garret  
Don Hubble  
Justin Hubble  
Brenda Kolsen  
Brian Morkid  
Clint Rogers  
Lance Snyder  
Jake Tunison  
Steve Warren  
Roger Wilson  
Darren Wood

**.5 - 1.0 Credits**

Brent Belveal  
Kami Brant  
Chad Christensen  
Corey Elitharp  
Jason Lloyd  
Justin Mai  
Jason Ramsey  
Stan Ray  
Chad Smith  
Christal Smith

According to the rules of the Spike Club program to become a Spike member, an individual must sign up 6 new members - which earns 6 Spike Credits - within two consecutive years. To retain that Spike status a minimum of one new member - which earns 1 credit (new or retention) - must be earned each year until a total of 25 credits have been earned - which triggers Life Spike status. For individuals that do not earn 6 credits by December of their second year of recruiting, all credits from the first year are forfeited.

# Government Affairs

City of Star written report reflects for the last three years a comparison for Residential Permits

## Reports from Participating Jurisdictions:

**ACHD:** Reporting single family 27% increase in residential and 44% increase in commercial which is a combined increase of 71%. Review time is not improving and staying really busy. Probably about 2-1/2 to 3 weeks. Storm Water Policy Manual revising the meeting schedule. Trying to spread them out so that each meeting is really 2 meetings and should be done by February. ACHD Surety project is completed and should reflect a 10 – 15% decrease overall. ACHD Road Standards Review as well as the Boise City Final Plat process: a larger group coalition being formed to address more narrow streets as a consideration.

**Ada County:** The County is very busy as well. Reporting 38 single family, 185 permits and 30 remodel and commercial. The county is also hiring. For the survey report, there are 287 lots, 158 Boise, 64 Meridian, 39 Eagle and 26 in Star.

**Meridian Building Department:** Reports in with 126 single family; 2 multi-family, 6 commercial, 26 commercial remodels.

**Boise City Building Department:** Showed up with 58 single family, 2 duplex's, 28 six-plex and from 112 to only 55 apartment units. An overall 26% up over 2015 in 2016 for single family and calendar year up 15%.

<u>Month</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
April	19	15	18
May	21	24	29
June	23	19	11

## Market Report New Construction as reported to us:

- Median sales price down \$304K which is 4% reduction from last month and 3% reduction from last year this time.
- Affordability of the median price still slightly down according to F/M and FR/M.
- Inventory is down over last month and down over last year.
- Rolling average of sales is down from last month.
- Pending sales are down to 551 compared to 579 last month.

## Other things being monitored:

1. Idaho Building Code moving forward to advance 15 IRC and 15 IECC with amendments exempting all chapters referencing energy pertaining to residential construction.
2. Boise Impact Fees, Housing the Homeless, Review Top Priority Issues, Garden City vs. ACHD issue





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# Go ahead. Judge a book by its cover.

## Get Tru.

The truth is, sometimes it's what's on the outside that counts. Take siding, for instance. It can make a difference between a house that blends in and one that stands out. A house that's for sale and a house that actually sells. With distinctive character and unparalleled real-wood appeal, TruWood offers an unforgettable first impression that lasts. And lasts. Visit [truwoodsiding.com](http://truwoodsiding.com) and discover what's Tru to you.

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# Membership Golf Tourney

August 25, 2016 - Shadow Valley Golf Course  
Limited to the first 116 players!

Net Proceeds will go to



## Information

- Check In Time 7:00 am
- Shot Gun Start 8:00 am
- Tournament Fee \$90  
(Includes 18 holes, cart, range balls, lunch and beverages. Players must check in at the clubhouse!)
- Limit two (2) mulligans per person @ \$5 each
- Players must be registered and paid by Aug. 18th.

## Rules

1. Four-person scramble format
2. Team advances to best shot
3. One score per hole per team

## Registration

If you do not have a full team, we will place you on a team. Payment must accompany this form.

Member	Company	_____
Player 1	_____	handicap/avg. _____
Player 2	_____	handicap/avg. _____
Player 3	_____	handicap/avg. _____
Player 4	_____	handicap/avg. _____

## Golf Sponsorship

I/We wish to sponsor

- # \_\_\_\_\_
- |  |   |
|--|---|
| <input type="checkbox"/> \$100 green       | <input type="checkbox"/> \$500 Beverage |
| <input type="checkbox"/> \$150 tee         | <input type="checkbox"/> \$1,000 Lunch  |
| <input type="checkbox"/> \$200 tee & green |   |

Company name: \_\_\_\_\_

Address: \_\_\_\_\_

Contact person: \_\_\_\_\_ Ph #: \_\_\_\_\_

## Payment

\*Make checks payable to BCASWI

Check enclosed

Charge to my: Visa  Mastercard  Discover

Name on Card: \_\_\_\_\_

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Vcode: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Registration: \_\_\_\_\_ at \$90 each

\*\*\*\*\*10% off per team if you have a builder playing.

Mulligans: \_\_\_\_\_ at \$5 each (only two per person allowed)

Sponsorship: \$ \_\_\_\_\_ (from above)

Total: \$ \_\_\_\_\_

Signature: \_\_\_\_\_

Mail your registration form to: BCASWI, 6206 N. Discovery Way, Ste. A, Boise, ID. 83713, or fax form to: (208)377-3553. For questions contact Heather at the BCA - 377-3550 or hsciola@heritagewifi.com.



## FHA to Insure Mortgages with PACE Loans

Article courtesy of NAHB

On July 19, the Federal Housing Administration (FHA) issued Mortgagee Letter 2016-11 providing – for the first time – guidelines to allow FHA insurance of mortgages on properties with Property Assessed Clean Energy (PACE) liens, if certain requirements are met. At the same time, the Department of Veterans Affairs (VA) issued similar guidance for its Loan Guaranty Program.

PACE programs provide home owners financing to make energy-efficient improvements to their homes. PACE programs are available in states that have adopt-

ed specific legislation allowing local governments to fund home energy improvements and structure repayment by assessments collected through homeowners' property tax bills. The liens generally travel with the property when the home is sold and subsequent homeowners continue to pay for the improvements in their tax assessments.

The lack of FHA and VA guidance has been an impediment to greater use of PACE programs, as has the Federal Housing Finance Agency's prohibition on the purchase by Fannie Mae and Freddie Mac of mortgage loans on properties with PACE financing where

CONTINUED ON PAGE 11

## Advanced Green Building: Building Science

Instructor(s): John Freer, MCGP CGB

This course instructs builders and remodelers on proper building science techniques for constructing and remodeling high-performance homes. The high-performance ideal encompasses more than just energy efficiency it's about potentially creating a more durable, environmentally responsible and sustainable living environment. By using case studies, detailed construction drawings and other resources found on GreenBuildingAdvisor.com, NAHB and BuildingGreen, LLC have developed this course to provide builders and remodelers with the highest-level information available.

### As a graduate of this course, you will be able to:

- Apply building physics to building performance
- Translate building science into elements of design and construction
- Dovetail all features of high performance: energy efficiency, water efficiency, materials efficiency and indoor environmental quality.
- Describe the high-performance home and its benefits to both your team and your clients
- Use all aspects of GreenBuildingAdvisor.com, including My GBA, the site's project management tool, on individual projects and with your project team

**Designation Credit:**  
Master CGP

**Continuing Education Credit:**  
AIA CES LU HSW (12), CAPS, CGA, CGB, CGP, CGR, GMB, GMR



**October 4 - 5, 2016**  
**8:00 am to 5:00 pm**  
**Building Contractors Assoc**  
**of SW Idaho**  
**6206 N Discovery Way Suite**  
**A**  
**Boise, ID 83713**



## Additional Information

### To Register

BY PHONE  
(208) 377-3550

BY FAX  
(208) 377-3553

BY MAIL  
6206 N Discovery Way  
Suite A  
Boise, ID 83713

ONLINE  
[www.bcaswi.org](http://www.bcaswi.org)

## Registration Information

(one form per attendee)

NAME \_\_\_\_\_  
COMPANY \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_  
STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
PHONE \_\_\_\_\_ CELL \_\_\_\_\_  
FAX \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_  
Please note: It is NAHB's policy not to share or sell its e-mail addresses.

### Fees and Payment

NAHB Member \$395.00  Non-Member \$495.00

Check made payable to:  
 MasterCard  Visa

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## CONTINUED FROM PAGE 10

the PACE obligation has a super-lien status ahead of the Fannie Mae- or Freddie Mac-guaranteed mortgage.

The new FHA and VA guidance is intended to address mortgage underwriting and consumer disclosure issues as well as concerns that the tax lien priority and the continuation-beyond-property-transfer nature of the PACE obligation impair the first-mortgage lender's ability to recover the outstanding loan obligation in the event of foreclosure.

FHA's guidance states that the PACE assessment cannot have a superior lien status ahead of the FHA-insured mortgage. However, the guidance will allow

PACE loans to retain superior lien status for delinquent payments, although this status may be waived or relinquished.

NAHB policy supports using PACE programs to finance energy retrofits as long as the programs do not impair the housing finance system. NAHB is reviewing the PACE guidelines issued by FHA and VA and will work with these agencies and housing and finance industry groups to seek any needed program modifications.

For more information, contact Becky Froass at 800-368-5242 x8529.

## Coming Soon: IBS Education

Article courtesy of NAHB

Every year, education at NAHB's International Builders' Show® (IBS) is the go-to resource for builders and industry professionals who are serious about improving their skills and increasing their bottom lines.

Just ask the more than 11,000 attendees who included education as part of their IBS registration last year — the largest number to do so since 2010.

While a few fan favorites have been updated for 2017 IBS in Orlando, 80% of the content will be fresh, original programming, and nearly half the speakers presenting at IBS for the first time.

### **2017 IBS Education at a Glance**

- More than 130 Building Knowledge & Spotlight sessions will be available over the three days. A mix of 30-, 60- and 90-minute presentations from eight tracks will cover the entire scope of the building industry, including: design, sales, remodeling, high performance building, business management and more.

- Five in-depth, advanced Master sessions will be offered with topics including negotiating techniques, sales and marketing, labor shortage, leadership and high-performance marketing.

- Builder Clinic sessions will offer live demonstrations of various building techniques with a focus on finish and trim carpentry. These tips, tricks and best practices are sure to make your homes stand out.

- A series of sessions called Tech Bytes is where you'll learn about and test out various social media platforms, virtual reality and video applications.

- Spotlight sessions have long been a staple at IBS, but this year's Spotlight Room adds a new element. If you liked learning in our theater-in-the-round room last year, you'll be blown away by this year's setup. Our most highly-anticipated programs of the year, Spotlight sessions feature high-profile speakers and highlight the latest trends the industry has to offer.

- An expanded lineup of Thought Leader sessions feature innovators from both inside and outside our industry who are doing unique and interesting things.

- Education doesn't always have to mean a traditional panel presentation or a person on stage lecturing. IBS is known for offering interactive learning formats — such as demonstrations, case studies, town halls, debates and lightning rounds — to keep you actively involved in the discussion.

A full schedule of sessions and programs will be available at the end of August. Go to [Buildersshow.com](http://Buildersshow.com) to check out registration options.

### **Registration opens Aug. 1!**

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## CONTINUED FROM PAGE 3 - EXECUTIVE OVERVIEW

- **Best Registration Rate in the month of August**  
**NAHB International Builders' Show (IBS)** The International Builders' Show is the largest annual gathering of residential construction and design professionals in North America, providing an unforgettable learning experience.

- **Opening Ceremony with Peyton Manning, Quarterback of the 2016 Super Bowl Champion Denver Broncos**

## *BCASWI Mission Statement and Goals*

### **Statement**

The Building Contractors Association of Southwestern Idaho is a nonprofit organization dedicated to promoting the responsible development of our community. Utilizing the collective strengths and talents of our members, we represent the American Dream politically, economically and professionally.

### **Mission Goals**

- To be the respected voice of the building industry.
- To be the deciding factor in political, legislative and regulatory matters.
- To be the leader in protecting and enhancing the quality of

life through effective stewardship of the land.

- To be the resource for members to enhance business opportunities.
- To be the leader in promoting partnerships with the community groups, related industries and governmental entities to accommodate an expanding economy.
- To provide educational opportunities for the professional advancement of its members.

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