



The Parade Is Coming

2010 PARADE of HOMES

Roanoke Regional Home Builders Association

When is it?

October 9-10 and 16-17

What is it?

A free, self-guided tour of new homes, remodeled homes, and neighborhoods

Cost to enter?

\$600 per home
\$900 per neighborhood

The **Parade Guide** will be inserted in The Roanoke Times on the two Fridays just before the Parade.

Other promotion:

- Television
- Billboards
- The FALL Home Show
- Web site
- Other outdoor advertising

Vendors are giving special **discounts**.

Save money by entering your custom home in the Parade. This is a great selling feature!

Who should enter the Parade?

- Custom home builders
- Spec home builders
- Remodelers
- Developers

How else can one participate?

- Sponsor the Parade; become a sponsor for as little as \$500
- Offer a vendor discount
- Advertise in the Parade Guide to reach over 77,000 area consumers

The RRHBA Parade of Homes only happens once a year. Its multi-faceted marketing campaign sets it apart from other advertising methods.

For more info about any facet of the Parade, please contact Steph Talbert at 540.389.7135 or stalbert@rrhba.com.



In Memoriam William O. Lavin

In early February, RRHBA lost another friend and past president, Bill Lavin. Bill joined the Association's Board of Directors in 1981, was elected Secretary in 1982 and became President in 1984. He served on various committees, including as chairman of the Nominating Committee in 1985 & 1986.



Held March 26-28
Recap will be in the next issue of The Nail Keg.

Roanoke Regional Home Builders Association

Golf Outing

Monday, April 19th
Hanging Rock Golf Club

Registration form enclosed.
For additional info, contact Sue Smith
(540/389-7135 or ssmith@rrhba.com)

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Annual Scholarships

RRHBA proudly announces the offering of its annual scholarship program. Following are the details:

There is a (one-time) \$500 scholarship to award to a qualified area high school senior who will be furthering his or her education in a building related curriculum; and a (one-time) \$500 scholarship to award to a qualified Virginia Tech student in the school's Building Construction Program.

Application information pertaining to the high school senior scholarship has been sent to the Guidance Departments of area high schools; and application information pertaining to the Virginia Tech scholarship may be obtained from the staff of Tech's Building Construction Program.

The application deadline for both scholarships is Friday, April 2, 2010; however, should applicants require additional time, they may contact Melody Williams, (540/389-7135 or mwilliams@rrhba.com).

All scholarship information is also available on the Association's Web site, rrhba.com, under the "Community" tab.

Get Better Connected with Fellow RRHBA Members

Place information regarding your company, products and/or services within issues of The Nail Keg, a direct line of communication from RRHBA to its members.

Distribution is approximately 800. This is a member benefit, and space is limited.

Most popular ad size is 1/3 page horizontal (4 3/4" x 4 3/4") at a total cost of only \$600 for 7 ad placements.

Flyer inserts are also an opportunity - insertion cost is \$150 with member providing 800 or so flyers; space is limited. For more information, contact Melody Williams (540/389-7135 or mwilliams@rrhba.com)



2010 Officers

- President** - Brent Fortenberry
- Vice President** - Neal Frank-Rempel
- Secretary** - Kit Hale
- Treasurer** - Frank Caldwell IV
- Imm. Past President** - Shawn Callahan
- Vice President/Associate** - Gary Judd
- Member-at-large** - Jimmy Butler
- Member-at-large** - Frank Caldwell III
- Member-at-large** - Donna Moses
- Member-at-large** - Jeff Sowder

Elected Directors

- | | |
|---------------|------------------|
| Brett Bennett | Bo Bohon |
| Matt Clark | Travis Cooper |
| Fred Corbett | Suzi Fortenberry |
| Brad Graham | Sean Horne |
| Jay Inge | Chad McGhee |
| Mark Orr | Mark Overstreet |
| Matt Prescott | Eric Reese |
| Beth Ruffing | Tracy Russell |
| Earle Shumate | Gary Saunders |
| | Barry Wright |

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- Ron Willard Sr.

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- Shawn Callahan Frank Radford

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- Frank Radford Maury Strauss

HBAV Directors

- Ron Boothe Shawn Callahan
- Brent Fortenberry Gary Judd

Legal Counsel - David Helscher

Executive Vice President - Melody Williams



Editor, The Nail Keg - Melody Williams

Printing - Select Group

The Nail Keg is published by the RVHB Corporation - for the members of the Roanoke Regional Home Builders Association, Inc. Editorial and advertising deadline is 5:00 pm on the 10th of the month preceding publication. Copies of rate sheets are available from The Nail Keg, 1626 Apperson Drive, Salem VA 24153. The Nail Keg reserves the right to determine the suitability of any advertising or editorial copy.

Phone 540/389-7135 • FAX 540/389-4130

www.rrhba.com

Shake, Rattle and Roll

By Brent Fortenberry, 2010 RRHBA President



So far, 2010 has certainly not been cooperative with the weather it has given us. Snow, rain, and cold, cold weather has put us all behind as far as building goes. The good news is that activities at all levels of our HBA federation have been moving along nicely. Let's take a look

As I write to you, we are approaching the opening of our local 40th annual SPRING Home Show which promises to be one of our best yet. The Show provides an excellent marketing opportunity for our members and others within the home building industry. In honor of our 40th Show, members had the opportunity to purchase advance tickets at an amazingly low price. I hope you each took advantage of the opportunity! Tickets to our shows are great gifts to give to past and future clients, friends, and family alike.

Our Golf Outing will be held on April 19th and will provide an opportunity for social networking and an afternoon of fun with other RRHBA members.

Our Education Committee has been hard at work providing us with the "Renovation, Repair and Painting" course that is required to be in compliance with the new EPA lead paint rules. Additional courses to be offered are "Construction Contracts and Law" on April 4, "Design-Build" on May 5, and "Green Building" to be offered in the Fall.

Our Governmental Affairs Committee has been active in monitoring regulatory activity at both the state and local levels and

acting on our behalf as needed. A group of eight members attended the January 25th hearing on mandatory residential sprinklers held in Richmond. Matt Prescott, our group spokesman, provided comments at the hearing regarding our position that sprinklers should be optional rather than mandatory.

Plans are being finalized for our annual recruiting campaign which will involve participating with other associations across the state in a training session given by the Oliver Group on April 7th, and then a two day recruiting drive in May. Other associations across the country have reported excellent results from similar campaigns, so we have high expectations for ours.

Our Parade of Homes committee has been busy planning our Fall 2010 and Spring 2011 Parades. What better way to showcase your building skills or to promote a home for sale, all for a very reasonable cost.

At the state level, HBAV has seen the four bills in its 2010 Legislative Package make it through the legislative process, and as I write, are on the desk of our new Governor, Bob McDonnell, for his consideration. Included in the package are House Bill 1250, Vested Rights; House Bill 1220, Stormwater Regulation Suspension; House Bill 374, Proffer Payment Delay; and House Bill 407, Water and Sewer Delinquent Payment. There is a good summary of each of these at hba.com under the Legislative News tab.

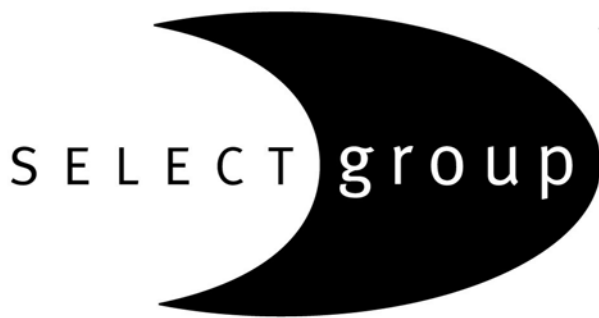
At the national level NAHB is active on many fronts to ensure that housing remains a priority in the public policy arena. For a look at the most current and active housing issues go to nahb.com under Housing Policy-Advocacy, then look at the Quick Issues Index. Listed are the 13 issues at the forefront of NAHB's efforts on our behalf.

With the snow gone and as business activity continues to improve, remember that RRHBA, HBAV and NAHB are all working hard to ensure that the interests of our industry are protected on all levels. It sure helps me sleep better at night

Let's Roll!

brentfortenberry@hotmail.com
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Membership

Welcome New Members!

Alcova Mortgage - Associate Member

4919 Brambleton Avenue, Roanoke 24018

Jamie Bailey 540/772-3877

Sponsor: Al Cooper

Alcova Mortgage is a full-service lender offering Conventional first mortgages, FHA, VA, USDA, Rural products, Second Mortgages-Equity loans, Equity lines, and Commercial products. The firm focuses on customer service, and strives to make sure its clients receive the best interest rate and loan program available, according to the client's circumstances. Alcova Mortgage offers friendly, expedient service from pre-approval to loan closing.

All Surface Restoration, Inc. - Associate Member

PO Box 12124, Roanoke, 24023

Larry Sumpter 540/400-6566

Sponsor: Mark Orr

All Surface Restoration is all about cleaning. With a primary focus on hard surface cleaning such as tile & grout, concrete, brick, decking, and siding - the firm also cleans carpet, upholstery, and windows, including disinfecting and sanitation. All Surface Restoration is owner operated and provides extensive tech support for problem solving.

Alouf Custom Builders, Inc. - Builder Member

3735 Franklin Road, Ste 240, Roanoke, 24014

Hollie Alouf 540/904-1293

Sponsor: Barry Wright

Alouf Custom Builders is a Class A General Contractor specializing in the construction of custom homes, additions, and remodeling, as well as light commercial, insurance repairs, and excavation. The firm is also a dealer for Marsh Furniture (cabinets) and Alumi-Guard Fencing Product. Alouf Custom Builders is proud of its team's abilities, knowledge, experience, and versatility.

Blue Ridge Homes of Southwest Virginia, Inc. - Builder Member

13860 Booker T. Washington Hwy, Ste 101, Moneta, 24121

David Leonard, Jr. 540/719-5368

Sponsor: Al Cooper

Blue Ridge Homes of Southwest Virginia is a custom home builder, contractor, and remodeler. The firm has floor plans to share or will build from those provided by its customers. Services include everything from surveying for family subdivision through securing the occupancy permit.

Blue Ridge Homes proudly offers fair pricing and an average building cycle for a 2000 sq.ft. home of 90-100 days.

Lowe's of Salem - Associate Member

840 W. Main Street, Salem, 24153

Joe Tucciarone & Adam Cook 540/348-2030

Sponsor: Brad Graham

Lowe's is returning to Salem - and has returned to the RRHBA. For more than 64 years, Lowe's has helped its customers improve the places they call home, and now operates more than 1700 stores in the US and Canada. In 2008, the firm earned several notable industry distinctions, including being Ranked 47 on the Fortune 500.

Membership

Magic City Motor Corp. - Associate Member

809 Williamson Rd, Roanoke 24016
 James French 540/345-0911
 Sponsor: Al Cooper
 Magic City Motor Corp. has been in business for 72 years. In addition to its award winning retail department for Ford, Lincoln, Mercury and Isuzu, the dealership offers a commercial department that is one of the largest on the east coast.

Renewable Engineered Systems - Associate Member

22 East Church Street, Martinsville, 24112
 Brian Brown 276/403-5111
 Sponsor: Al Cooper
 Renewable Engineered Systems offers creative renewable energy solutions. All of the firm's products are 100% Green, cutting edge technology, and eligible for federal & state tax incentives. Renewable Engineered Systems provides and installs solar panels, wind turbines, and industrial & residential LED lighting.

Touch of Purple, Inc. - Associate Member

9208 Carr Rd, Riverview, FL 33569
 Gary Whitehurst 813/643-6331
 Sponsor: Gary Judd
 In business for more than 11 years, Touch of Purple sells a multi-purpose cleaner polish for use on surfaces such as ceiling fans, stove tops, granite, marble, stainless steel, TV screens, rims, etc. Featured on various consumer shows, the cleaner is American made.

Water Garden Designs by Tharpe Landscaping Co. - Associate Member

6707B Wards Road, Rustburg, 24588
 Norman Tharpe 434/821-8619
 Sponsor: Brad Graham
 Water Garden Designs by Tharpe Landscaping is a full service landscape company specializing in the design, installation & maintenance of all types of water features, such as water gardens, waterfalls, creekbeds, hardscapes, etc. In business for more than 26 years, the firm is the oldest water feature installer in Central Virginia. Everything is custom built with people often asking, "Is it nature made or Tharpe made?"



building our future one member at a time

TO ACHIEVE SPIKE STATUS you must earn six credits within two consecutive membership years.

TO RETAIN SPIKE STATUS AND BECOME A LIFE SPIKE you must earn a minimum of one SPIKE credit (new or retention) each membership year until you reach a total of 25 credits.



For their recent SPIKE achievements, congratulations to (pictured l to r): **Jeff Sowder** (new SPIKE Club member), **Brett Bennett** (LIFE SPIKE), **Gary Judd** (LIFE SPIKE), and not pictured, **Frank Caldwell IV** (new SPIKE Club Member).

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This message brought to you by the Virginia State Corporation Commission

RRHBA's Worker Bees . . .

Committees

Committees are an important asset of RRHBA - and they are a tried and true benefit to those individuals who choose to participate. Whether you are chairing a committee or are a committee member, you are helping to advance the mission of RRHBA - and you have the opportunity to achieve personal growth.

Your contribution and your participation on a committee will determine its level of success. When you agree to participate - get involved to the fullest extent - and encourage others on the committee to do so, as well. It is no secret that enthusiasm is contagious.

Committees perform a necessary function in the operation of RRHBA. They provide a cross-section of experience and knowledge, and allow for continuity of thought and cooperation. Committee work also serves as an excellent training ground for future RRHBA leaders. The opportunity for an individual to participate in committee work, and the challenges it may provide, enhances the feeling of belonging, and of playing a significant role in RRHBA's overall success.

Our Association is fortunate to

have members who regularly give of their time and talents. They are our worker bees. And, the fruit of their labor enables RRHBA to continually be successful in its endeavors.

This and future issues of The Nail Keg will spotlight the 21 RRHBA standing committees & sub-committees.

Committee participation is open to any employee of RRHBA member firms. For those of you who are not currently involved, you are encouraged to contact RRHBA Activities & Membership Coordinator Sue Smith for a private consultation, during which she can guide you toward an area of committee involvement that matches your talents and interests. For those of you already involved - THANK YOU!

This issue's featured committees are: Ambassadors, and Associate Advisory Council.

Ambassadors

For 2010, the Ambassadors are led by Tom Floyd of Valley Team Mortgage, Inc. and the RRHBA staff liaison is Sue Smith.

This group of 18 individuals are responsible for welcoming new RRHBA members by making personal goodwill visits and phone calls with the overall goal of helping new members to build a personal connection with RRHBA. Each Ambassador is also encouraged to be available during Association membership networking/social events to greet guests and new members, and they aid the efforts of the Member Appreciation Committee (formerly the Retention Committee) to retain as many members as possible by helping new members learn "early on" the many benefits available to them as an RRHBA member. Our 2010 Ambassadors are:

Chairman **Tom Floyd**,
Valley Team Mortgage, Inc.

Joe Annarino,
Stanley Steemer

Brett Bennett,
Roanoke Gas Company
Steve Bernard,
Chandler Concrete of VA

Jim Cox,
RRHBA Lifetime Member
Jerry Dillon,
Old Virginia Brick Co., Inc.

Beth Griffin,
Valley Team Mortgage, Inc.

Kay Hawkins,
ProSource Wholesale Floorcoverings

John Hopkins,
Ferguson Bath, Kitchen &
Lighting Gallery

Jenny Hungate,
Fields Construction Inc.

Rachael Leigh,
Acquisition Title & Settlement

Ray Martin,
Advanced Building Technology Inc.

Jerry McLawhorn,
Superior Exterminating Co., Inc.

Mark Overstreet,
CMC Supply, Inc.

Chip Scruggs,
Chandler Concrete of VA

Danny Taylor,
Boxley

Josh Werle,
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Associate Advisory Council (AAC)

For 2010, the Associate Advisory Council is led by Gary Judd of 84 Lumber Company and the RRHBA staff liaison is Carolyn MacLeod.

The AAC is the liaison between the Association's Builder and Associate Members through the planning and implementation of social, civic, fundraising, and other special events. The group works for a high standard of ethics on part of Associate Members, and the encouragement of business between Builder and Associate Members. One of the AAC's goals for 2010 is to "promote a sense of community among members toward the goal of strengthening relationships between Builder & Associate Members and between Associate & Associate Members."

The AAC is currently the Association's only council, which operates as a committee, but has its own rules & procedures. Its members are annually elected. Council Members for 2010 are:

Chairman Gary Judd,

84 Lumber Company

Vice Chairperson Michelle Diomed,

Freedom First Credit Union

Secretary Brenda Giles,

SERVPRO of Roanoke, Montgomery & Pulaski Counties

Immediate Past Chairperson

Donna Moses, Wells Fargo Mortgage

Joe Annarino, Stanley Steemer

Brett Bennett, Roanoke Gas Co.

Jimmy Butler, First Citizens Bank

David Caldwell, Verizon Wireless

Fred Corbett, South River Contracting of Rke

Jim Cox, RRHBA Lifetime Member

Bill Gentry, ProBuild East LLC

Carolyn Green, Long & Foster, REALTORS

Ann Kite, Mindful Living LLC

Charlotte Krantz, Lee Hartman & Sons, Inc.

Candy Leftwich, Long & Foster

Vicki Love, Virginia Business Systems

Ray Martin,

Advanced Building Technology

Barbara Michelsen, Long & Foster, REALTORS

Mark Overstreet, CMC Supply, Inc.

Jonathan Freedom, Tech Squared, Inc.

Scott Preston,

Bug Man Exterminating

Ted Puzio, Southern State Electric

Cindy Smith, Blue Ridge Copier

Debbie Thomas,

Freedom First Credit Union

Richard Varney, Floyd & Varney LLC

Josh Werle, Reico Kitchen & Bath

Barry Wright, RP Publishing, Inc.



▀ RRHBA 2010 Ambassadors who were able to attend a recent meeting (l to r, staggered) Jerry McLawhorn, Beth Griffin, Rachael Leigh, Kay Hawkins, Tom Floyd, Joe Annarino, Steve Bernard, Jenny Hungate, Josh Werle, and Ray Martin.



▀ RRHBA 2010 Associate Advisory Council Members who were able to attend a recent meeting (l to r, staggered): Gary Judd, Ted Puzio, Cindy Smith, Jack Engel, Bill Gentry, Donna Moses, Barry Wright, Steve Dawson, Jimmy Butler, Brent Flora, Candy Leftwich, Brenda Giles, Mark Overstreet, Carolyn Green, Brett Bennett, Fred Corbett, Vickie Love, Ann Kite, Michelle Diomed, and Joe Annarino.

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2010 Calendar of Activities & Events

(As of March 22; for up-to-date information, visit www.rrhba.com)

April 19 Monday

Golf Outing

Hanging Rock Golf Club

For more info, contact Sue Smith
540/389-7135, ssmith@rrhba.com

May 13 Thursday

Meet the Builder Night

Jefferson Center / Fitzpatrick Hall

For more info, contact Sue Smith
540/389-7135, ssmith@rrhba.com

August 12 Thursday

Bowling Bash

21st annual; Lee Hi Lanes, Salem

For more info, contact Sue Smith
540/389-7135, ssmith@rrhba.com

September 25-26

Saturday - Sunday

FALL Home Show

15th annual show; Salem Civic

Center; For more info, contact

Carolyn MacLeod

540/389-7135, cmacleod@rrhba.com

October

9-10 & 16-17

Saturday - Sunday

Parade of Homes

4th annual; Free, self-guided tour

For more info, contact Steph Talbert

540/389-7135, stalbert@rrhba.com

14 Thursday

Oktoberfest - Chili Cook Off!

Braeloch facility, Vinton

For more info, contact Sue Smith
540/389-7135, ssmith@rrhba.com

November 11 Thursday

RRHBA Annual Meeting

Vinton War Memorial

For more info, contact Sue Smith
540/389-7135, ssmith@rrhba.com

December 9 Thursday

Holiday Gathering & Installation of Officers

Will include conclusion of Toys for Tots campaign; For more info, contact Sue

Smith - 540/389-7135, ssmith@rrhba.com

Educational Classes

Wednesday, April 14, 2010

Construction Contracts and Law

Cost to attend: \$225 for RRHBA Member;

\$300 for non-RRHBA member;

8:30 am to 5:00 pm

Protect your business against legal problems with well-written contracts.

Many construction or remodeling companies are too small to hire

full-time legal staff, so it's important to understand basic contract law. This

course provides a step-by-step explanation of how contracts sustain

positive customer and supplier relations, provide for resolution of disputes,

and minimize the risk of litigation. You will learn about mandatory and

optional provisions, warranties, and arbitration procedures. Special

emphasis is given to troubleshooting contracts for unfavorable positions.

Thursday, April 22, 2010

CPR & First Aid

Cost to attend: \$55.00

3:00 pm to 6:00 pm

2-year certification in CPR & First Aid

Wednesday, May 5, 2010

Design/Build

Cost to attend: To be determined

8:30 am to 5:00 pm

When well managed, a full-service building or remodeling business can

increase profits and maximize

customer satisfaction. If you've ever considered running a design/build

operation, this course shows you how to assess the challenges ahead. Learn

how the few and the bold have

benefited from implementing a design/build strategy, and how to make your

own design/build business a success.

Coming Soon

Green Building Classes.

For more information, visit rrhba.com or contact Steph Talbert

at 540.389.7135 or

stalbert@rrhba.com.

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Are You Ready for the Spring Market? Take an Outsider's View

by the RRHBA Education Committee

Selling new homes in an over saturated market can add to longer periods of time that houses are listed for sale. As we look forward to a busy spring market, we need to see what we can do to enhance the ability of creating the "WOW" factor when potential buyers begin viewing our homes.

Curb Appeal.

You can't say enough about curb appeal. First impressions are everything, either on the Internet, or the prospective buyer's first drive-by sighting. Pause while walking or driving through your new home community. What do you see? Is the lawn in good condition after the hard winter or do you need to reseed grass? Take care of the weeds, clear the yard of clutter and debris, trim dead limbs from trees or shrubs, freshen up the mulch, add potted flowers for color, and don't forget to inspect the entrance sign to the subdivision.



The interior - Clean up, Touch up.

Buyers react most strongly to kitchens, closets, and bathrooms; so it pays to concentrate your efforts in these areas. Inside - everything should be spotless, so you need to do what used to be called spring cleaning - a heavy duty over-haul of all the nooks and crannies.

Little Details.

Indoors, plants and flowers are as effective as they are outside. Plan on using them as much as possible to dress up several rooms in your homes. Try using large green plants to fill up the empty rooms, soften edges, and carry out a decorating theme. Buy three and set them on small benches of varying heights. They will create the illusion of

a room in use. Accessories say the most about who we are, and what we value to include artwork, photographs and collections of anything we really like. Place decorative vases in kitchens and coordinating towels for each bath. To enhance the atmosphere and make your prospective buyer feel like a welcome guest, use the subliminal appeal of warm and friendly scents. Any kind of potpourri will help, too.

Know your customer.

In order to be able to deliver exactly the right property to the right person, you have to know who they are, what their family is about, and their preferences. We tend to stage and market a property for ourselves, appealing to our own tastes and sensibilities - instead of our customer. When we learn who they are and appeal to them, the property becomes unforgettable because we cater it exactly to what they want.


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News . . . News

About RRHBA Members . . .

In Our Thoughts & Prayers:

Matt Clark of Clark & Company, due to the passing of his grandfather; **Kayla Callahan** daughter of Brian Callahan of Metwood Building Solutions - 12 years old Kayla is recovering from heart surgery; and members receiving continued treatment for cancer: Lifetime Member **L. C. Peters**, and **Dick Simpson** of Charles R. Simpson, Inc.

Congratulations To:

Chris Moore of Old Virginia Brick Co., Inc. upon his retirement from the brick business after 19 years; and to **Vicki Millehan** and **Jane Sullivan Horne** of Prudential Waterfront Properties who were recently honored with the prestigious Legend Award by Prudential Real Estate and Relocation Services, Inc. The Legend Award goes to top producers who have won the Chairman's Circle Award, which represents the top two percent of the Network, five times during their association with Prudential Real Estate and Relocation Services.

In this rapidly changing world of environmental regulation, you need a reliable connection. ES&C is there for you. We connect with the regulatory agencies to keep you informed. We connect with The Valley's leading builders, developers and engineers to find...

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2009 Inner Circle

Since 1990, The Inner Circle has been an active program for members of the Association's Board of Directors. The criteria has remained the same since the program's origination and is as follows: To become a member of The Inner Circle, a Board Member must have, during a calendar year, (1) recruited at least two new members, and (2) attended at least 60% of the Association's membership meetings. Although there are no individual plaques awarded, there are bragging rights and a handsome status board, which hangs in the RRHBA Conference Room.

Congratulations to the following six members of the 2009 Board of Directors for meeting the challenge: **Bo Bohon** of Bohon Construction, Inc., **Shawn Callahan** of Metwood Building Solutions; **Fred Corbett** of South River Contracting of Rke; **Peter Fields** of Fields Construction, Inc.; **Brent Fortenberry** of Bench Mark Builders, Inc.; and **Jenny Hungate** of Fields Construction, Inc. It is also worth mentioning that **Suzi Fortenberry** of Bench Mark Builders, Inc. lacked only one member to be among the elite.

Congratulations and many thanks for all that each of you do for RRHBA!

Residential Building Permit Stats

Extended Home Buyer Tax Credit Guidelines

As a reminder, the clock is ticking regarding the extended home buyer tax credit.

Late 2009, Congress extended and expanded the \$8,000 tax credit for first-time buyers. Buyers have until April 30, 2010, to sign a contract and qualify, and (starting 11/7/09), many existing home owners could also qualify. Certain restrictions apply.

The temporary credit is only available for home purchasers who go to contract before May 2, 2010, and who close before July 1, 2010. It's equal to 10% of the cost of the home, up to a maximum credit of \$8,000. For example, a home purchased for \$80,000 or more would qualify for the full \$8,000 credit, while a \$70,000 home would qualify for only 10%, or \$7,000.

This is a tax credit, which is even better than a tax deduction; it's subtracted directly from a buyer's tax liability. If the credit is more than the buyer's total tax liability that year, they will receive a refund check for the balance. Note - A married buyer filing separately is only eligible for up to a \$4,000 credit.

Eligible properties include any-

Locality	1 st Qtr.	2 nd Qtr.	3 rd Qtr.	4 th Qtr.	YTD '09
Bedford City	3	1	1	0	5
Bedford County	43	51	50	40	184
Botetourt County	7	16	25	15	63
Franklin County	27	24	35	41	127
Roanoke City	16	26	26	14	82
Roanoke County	30	39	35	34	138
Salem City	3	11	6	1	21
TOTALS	129	168	178	145	620

Note: RRBHA has maintained building permit stats since 1972. If you would like additional information, please contact Steph Talbert (540/389-7135 or stalbert@rrhba.com).

thing that will be used as principal single-family residence, including condos and townhouses.

First-time home buyers can take advantage of the full \$8,000 tax credit. A first-time buyer is defined as an individual who has not owned a home the past three years. For married joint filers, both must meet the first-time buyer criteria.

Existing homeowners who have lived in their current homes for five consecutive years out of the previous eight are eligible for up to a \$6,500 tax credit when they purchase a new home.

Per NAHB, the law looks at "purchase" of the home rather than "closing" on

a loan. "Purchase" for taxpayers building their own home means completion of construction. The revised IRS Form 5405 requires that the certificate of occupancy (CO) be issued and the home be the homebuyer's primary residence prior to July 1, 2010, assuming a binding contract is in place prior to May 1, 2010. Copies of the CO and the binding contract in place prior to May 1, 2010, must be attached to form 5405. If construction of the home in question is not completed prior to July 1 (making the home unusable as a primary residence), then the homebuyer will not qualify for the tax credit.

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