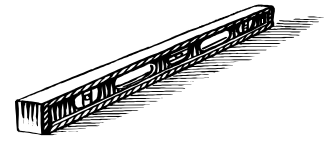


The Straight and Level

An Independent Newsletter from the
Home Builders Association of the Upper Rio Grande
Established 2005
Issue No. 27



January 2009



Presidents Message

Bob Van Iwaarden

“DUE DILIGENCE”

The HBAURG Mission Statement reads as follows:

It is our mission to maintain an association of professionals in the building trades, to promote ethical conduct among our members and encourage them to achieve a higher standard of excellence in our industry through embracing new ideas, techniques and technologies together with ongoing education to produce a higher quality end product, to embrace ethical and fair business practices and promote our industry with pride and honor to achieve a greater level of protection for the public.

In light of the recent house explosion, collapse and resulting injury of 13 people, our association must again stress to all in the building industry, the importance of “due diligence” toward safety and care for the trades people on the job site. We saw all too graphically how lives, jobs and property can be shattered in an instant when good due diligence is not at the top of our priorities. All too often in our industry schedules and deadlines loom large and in the rush to achieve these we crowd job sites with too many trades and put all personnel at risk.

Another aspect of this tragedy is the fact that many of the injured were/are not covered by the subcontractors because the company they worked for did not carry Workman’s Compensation Insurance, which is against the law first of all, and the home owner, acting as a general contractor, did not have that coverage either.

Every one of us will be asked at some point to work for home

owners, some acting as their own general contractor, so what do we do.

It is “due diligence” to confirm with that home owner what insurance coverage’s he is carrying and he should ask the same of you. That home owner should ask you for a certificate of insurance with him as a “named additional insured”, not just to be a certificate holder. If he is carrying the Builders Risk policy ask him to give you a certificate with you as a “named additional insured”. Don’t ever be too shy to ask if he has general liability coverage, and if he doesn’t, which most home owners acting as a general contractor won’t. Make sure you have your own.

Article 8 of the HBAURG Code of Ethics requires our members to carry general liability and workman’s compensation insurance. This is part and parcel with the state and national requirements. In a meeting with some of our member insurance professionals I learned how important it is to ask to be a “named additional insured” so that you will be notified if the person or company who presents you with a certificate of insurance cancels or changes coverage. As a general contractor we have always asked for certificates of insurance from our subcontractors but not asked to be a “named additional insured” this will now be a standard request and that should also be for all general contractors. Subcontractors should also ask for proof on insurance from the general or home owner.

Two towns in the valley currently license contractors and I believe that only Monte Vista asks for a certificate of insurance. Plumbing and electrical contractors are tested and licensed at the state level and I believe they must show proof of insurance coverage’s. Septic system installers are tested and licensed at county levels but not asked to prove insurance coverage’s.

I believe that the NAHB, CAHB and HBAURG are spot on with their requirements of insurance coverage for membership and it is my hope that our local counties and municipalities will take a hard look at their requirements for permits, licenses and insurance coverage of contractors.

Bob Van Iwaarden, President

Opportunity Knocks For Home Buyers

by Bee Marx

At a time when consumers are doing their research before making purchasing decisions, the NAHB has published a brochure for prospective home buyers explaining in depth why the current housing market place offers unprecedented opportunities. Despite the current cyclical downturn in the housing market, most households who have not purchased a home expect to do so sometime in the future and “Opportunity Knocks for Home Buyers” provides detailed information on why today’s inventory, pricing, interest rates and home features are especially favorable. The brochure also offers advice for prospective buyers who have been discouraged by this fall’s financial turmoil. To download a copy of the brochure, visit www.nahb.org.

2009 HBAURG Board of Directors

President: Bob Van Iwaarden
Vice President: Keith Helmstetler
Secretary: Ron Marx
Treasurer: Brett Zielke
Directors: Leonard Brown
Grover Hathorn
Pat Martinez
Dick Shaw
Don Smit

HBAURG Board Meetings are held monthly, 2 weeks prior to the Monthly Membership Meeting and Dinner, which is held the last Tuesday of the month.

2009 Program Committees: (Volunteers are always welcome)

Fund Raising Co-chairs: Grover Hathorn
and Dick Shaw
Governmental Affairs: Bob Van Iwaarden
and Ron Marx
Membership: Leonard Brown
Program Co-chairs: Pat Martinez
and Don Smit
Publications: Leonard Brown



5th Annual Home and Garden Show

presented by the Home Builders Association of the Upper Rio Grande



Ski-Hi Park ~ Monte Vista, Colorado

Saturday April 18th—9 am to 5 pm and Sunday April 19th 10 am to 4 pm

All Vendor Types Are Welcome!

Show off what your business has to offer!

*Builders ~ Home Interior
Nursery & Landscaping
Artists ~ Realtors
to name a few*

Indoor Booths 10' x 10'

HBA Members: Prime Booth \$275 Standard Booth \$250
Non Members: Prime Booth \$325 Standard Booth \$300

Outdoor Booths 40' x 40'

HBA Members: Standard Booth \$250
Non Members: Standard Booth \$300

Additional Rentals:

Electricity to Booth(s) \$25 Table & 2 Chairs \$25

Both indoor and outdoor booths are still available, but they are going fast so act quickly. For booth availability and show information contact Bee Marx at 719 873 5440.

~Sponsorships ~

If you don't want a booth, you can still get your business name in front of potential customers by being a show sponsor. There are four types of Sponsorships available: Platinum \$900 (1 only), Gold \$625 (1 only), Silver \$475 (1 only), and Bronze \$225 (unlimited number). As a sponsor you will get your business name mentioned on the radio or in newspaper advertising depending on your level of sponsorship and name recognition at the show. This is a great way to show your support for HBA and to advertise your business. Contact Bee Marx at 719 873 5440 for details on show sponsorship.

Sign up for one of the following teams to help during the upcoming Home & Garden Show in April at Ski Hi Park in Monte Vista.

Facilities—The Facilities Team will provide physical support primarily at the beginning and end of the show, but also as needed during the show as issues come up. We need the largest number of volunteers for the Facilities Team to setup booths, run electrical drop cords, move tables & chairs, and help with tear down and clean up of the facility after the show. The Facilities Team will also provide crossing-guards from the parking lot to the facility.

Vendor Support—This Team will be the liaison for vendors and provide support and help to vendors before, during and after the show. This will include providing pre-show information to vendors, name badges for show participants, vendor give-a-ways, survey questionnaires, booth location charts, booth issues, etc.

Attendee Support—This team will help by working at the main entrance by counting attendees, giving tickets for drawings, Public Address sound system, HBA membership registrations, responding to attendee questions, First Aid, Food Court, etc.

All Teams will help with set up, tear down, and clean up. Contact Bee Marx at 719-873-5440.

2009 Home and Garden Show Chairman ~ Dan Hicks, Mountain Lighthouse and Gallery



Contact Bee to make dinner reservations, 873-5440 or email at hbaurg@aol.com



Notes from Bee

JANUARY 27TH—MEMBERSHIP MEETING AND DINNER

Location: Rio Grande County Annex Building, Del Norte

Time: Social Time 6:00, Dinner at 6:30

Cost: \$15.00 per person—Reservations are recommended*
*Reservation Deadline ~ Noon, Thursday Jan. 22nd

Catered By: Bubba Hydes BBQ

Meeting Sponsor: Stock Building Supply

and Speaker: A representative from Timber-Tex will be presenting items pertaining to doors and decking

Executive Officer's Report By Bee Marx

Seiders' Economy

David F. Seiders, Former Chief Economist NAHB says in the December 2008 issue of Builder, "The turmoil in financial markets is making the bad housing situation worse."

The U.S. economy undoubtedly is in recession at this time and the economic contraction will deepen over the balance of this year and into 2009. We're now looking at an economic setback at least as serious as the episode of early 1990s and housing certainly is in the thick of things.

Both the housing sector and the overall economy were weakening considerably prior to the unprecedented degree of turmoil that erupted in national and global financial markets during October. But the October collapse of the stock market along with the breakdown in major components of the credit markets have put even more downward pressure on housing and the economy.

Recent surveys of consumers, lenders and builders all reveal seriously weakening conditions. On the consumer front, major measures of confidence plummeted in October, falling deeply into typical recession territory despite major declines in energy prices for the month. The key swing factor in October had to do with worsening conditions in home mortgage markets, although more consumers complained about bad times ahead and fewer viewed low house prices as a positive – presumably because consumers now are projecting falling prices into the future.

The NAHB's monthly Housing Market Index, based on surveys of more than 400 single-family builders, sank to a record low in October as builder rankings of buyer traffic, current sales and six-month sales expectations all fell to record lows. The October survey also showed that record numbers of builders have been cutting prices. However, nearly half the builders said that recent reductions were "not at all" effective.

Many economic stimulus ideas have surfaced recently and enactment of a sizable fiscal package is highly likely in the near term. A well-constructed package including a strong temporary tax incentive for home buying, complemented by sizable buy-downs of mortgage rates and effective limits on foreclosures, would pay handsome dividends in short order.

Green Room by Bee Marx

During the International Builders' Show, January 20-23, 2009, a demonstration house on the show floor of the Las Vegas Convention Center will give attendees a glimpse of what the future of home building could look like – one in which houses are built in a factory and assembled on site in mere days as opposed to months or years.

The house in question will be Builder's LivingHome show home, a 2,000-square-foot contemporary house that was, in fact, built in a Southern California factory, transported to Las Vegas and assembled on the show floor. Though the home will be a radical departure from what most builders are accustomed to, it will provide an intriguing case study of a process that takes advantage of the automation and assembly-line process of manufacturing.

Because the home was built in a factory, it is tighter, stronger and more uniform than homes built on site. Controlled factory conditions mean components were never exposed to rain, and walls and floors will be truly plumb, level and square. It also means the process of building generated less waste than conventional construction.

The products in the home are an important part of the green equation. Products were picked for their ability to maintain clean indoor air, conserve water and save energy.



SAFAX
With Dick Shaw
Certified Safety Professional
Rio Grande Safety and Health, LLC
873-5484

Hantavirus – A Real Threat to Construction Workers

Construction workers in all the trades sometimes come in contact with mice and rat nests in and around the work areas. Many times, they are in close proximity to rodent urine and droppings, especially when doing remodeling or working on a site where rodents are prevalent.

In the San Luis Valley, there have been reports of fatalities resulting from a deadly virus called the Hantavirus Pulmonary Syndrome (HPS) which is a deadly disease from rodents. Humans can contract the disease when they come into contact with infected rodents or their urine and droppings. HPS was first recognized in 1993 and has since been identified throughout the United States.

Although rare, HPS is potentially deadly. Rodent control in and around the home or worksite remains the primary strategy for preventing Hantavirus infection. In the United States, deer mice (along with cotton rats and rice rats in the southeastern states and the white-footed mouse in the Northeast) carry Hantaviruses that cause Hantavirus Pulmonary Syndrome.

Rodents shed the virus in their urine, droppings, and saliva. The virus is mainly transmitted to people when they breathe in air contaminated with the virus. When fresh rodent urine, droppings or nesting materials are stirred up, tiny droplets containing the virus get into the air. This process is known as "[aerosolization](#)." There are several other ways rodents may spread Hantavirus to people:

- ✦ If a rodent with the virus bites someone, the virus may be spread to that person-but this type of transmission is rare.
- ✦ Researchers believe that people may be able to get the virus if they touch something that has been contaminated with rodent urine, droppings, or saliva, and then touch their nose or mouth.

Researchers also suspect people can become sick if they eat food contaminated by urine, droppings, or saliva from an infected rodent.

The types of Hantavirus that cause HPS in the United States cannot be transmitted from one person to another. For example, you cannot get the virus from touching or kissing a person who has HPS or from a health care worker who has treated someone with the disease. You also cannot get the virus from a blood transfusion in which the blood came from a person who became ill with HPS and survived.

Who is at risk? Opening or cleaning cabins, sheds, and outbuildings, including barns, garages and storage facilities that have been closed during the winter is a potential risk for Hantavirus infections, especially in rural settings. Construction, utility and pest control workers can be exposed when they work in crawl spaces, under houses, or in vacant buildings that may have a rodent population.

What are the symptoms? Early symptoms include fatigue, fever and muscle aches, especially in the large muscle groups-thighs, hips, back, and sometimes shoulders. These symptoms are universal. There may also be headaches, dizziness, chills, and abdominal problems, such as nausea, vomiting, diarrhea, and abdominal pain. About half of all HPS patients experience these symptoms. Four to 10 days after the initial phase of illness, the late symptoms of HPS appear. These include coughing and shortness of breath, with the sensation of, as one survivor put it, a "...tight band around my chest and a pillow over my face" as the lungs fill with fluid.

Precautions To Be Used:

- Workers in potentially high-risk settings should be informed about the symptoms of the disease and be given detailed guidance on prevention measures.
- Workers who develop a febrile or respiratory illness within 45 days of the last potential exposure should immediately seek medical attention and inform the attending physician of the potential occupational risk of Hantavirus infection. The physician should contact local health authorities promptly if Hantavirus-associated illness is suspected. A blood sample should be obtained and forwarded through the Colorado State Health Department to the Centers for Disease Control for Hantavirus antibody testing.
- Workers should wear a half-face air-purifying (or negative-pressure) respirator or Powered Air Purifying Respirator (PAPR) equipped with High Efficiency Particulate Air (HEPA) filters when removing rodents from traps or handling rodents in the affected area. (Please note: the HEPA classification recently has been discontinued. Under the new classification system, the N-100 filter type is recommended.
- Respirators (including positive-pressure types) are not considered protective if facial hair interferes with the face seal, since proper fit cannot be assured. Respirator use practices should be in accord with a comprehensive user program and should be supervised by a knowledgeable person.

Workers should wear rubber or plastic gloves when handling rodents or handling traps containing rodents. Gloves should be washed and disinfected before removing them, as described above.

Exposure to rodent nests, droppings, and urine should be part of your worksite hazard assessment before starting work. It is possible to kill the Hantavirus with a solution of 1:10 bleach and water, but be sure to use a fine mist spray and not a straight stream when disinfecting. Prevent the aerosolization of the virus.

For more information logon to OSHA.gov and type in the word "Hantavirus" in the search block or contact Dick Shaw at 719 873 5484.