

# BIA VOICE

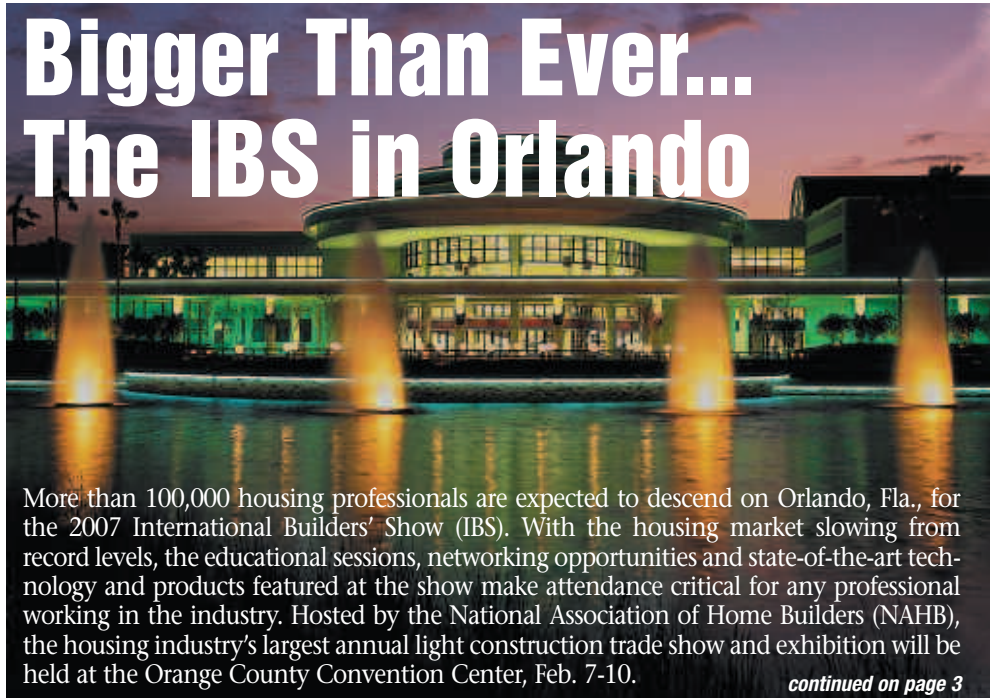
The Official Newsletter of the  
**Building Industry Association of Philadelphia**

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## In This Issue

- 2 OFFICERS AND BOARD MEMBERS
- 4 DO YOU BUILD FOR 55+ HOMEOWNERS?
- 5 HOLIDAY PARTY
- 7 ADVANCE THE HOME'S LIGHTING
- 10 MECHANIC'S LIEN LAW CHANGES
- 13 CALENDAR OF EVENTS
- 17 NEWS FROM PBA

## Bigger Than Ever... The IBS in Orlando



More than 100,000 housing professionals are expected to descend on Orlando, Fla., for the 2007 International Builders' Show (IBS). With the housing market slowing from record levels, the educational sessions, networking opportunities and state-of-the-art technology and products featured at the show make attendance critical for any professional working in the industry. Hosted by the National Association of Home Builders (NAHB), the housing industry's largest annual light construction trade show and exhibition will be held at the Orange County Convention Center, Feb. 7-10.

*continued on page 3*

## Message from the President



Happy New Year! It was great to see so many of you at the December 12 Holiday Party and I hope the end of 2006 was happy and safe for you.

As we begin 2007, I have high hopes. This will be my final year as president of the BIA and I'd like it to be the best year yet. My priorities remain the same: to make the BIA of Philadelphia the leading organization for homebuilding in the area. That means we take the lead with zoning reform, we initiate discussions about inclusionary zoning, tax abatements and affordable housing. We become part of the dialogue about the future of Philadelphia and its residents.

I would also like to leave the BIA stronger – from a financial standpoint and a membership standpoint. I would like to grow the Summer Internship Program. I want to rebuild the Charitable Foundation account so we can continue to do charitable projects. I'd like to see more members active on committees and I'd like the committees to bring some new ideas to the table. We will also be looking at ways to enhance member benefits.

So please accept this as my personal invitation to you – to become more involved in the BIA in 2007 and to work to strengthen the homebuilding industry in Philadelphia.

Bill Reddish, III



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You can also view and download the BIA  
Voice by visiting our website.

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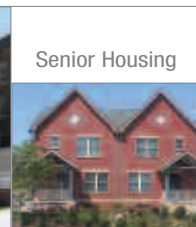


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## The IBS in Orlando



Hailed as the “Big Show,” IBS promises a wealth of educational opportunities for housing professionals, with more than 290 educational sessions on topics ranging from sales and marketing, business management and new technologies to design trends. These sessions offer builders and associates the best opportunity to explore the latest trends and best practices and learn how to grow their businesses.

New for 2007 is a “Changing Markets” education track with

more than two dozen classes, including forecasts for the home building and remodeling industries, advice on penetrating new markets and sessions that address the fundamentals of today’s marketplace. For example:

- **Cut Construction Costs: 20 Proven Techniques** – Historically, land and direct construction costs have represented 78 to 85 percent of a new home’s sales price. Learn the 20 ways to bring these costs

down to 70 percent to improve profitability without cutting the value and quality of your homes.

- **Using the Internet in a Changing Environment** – From Web-based software to online marketing, there is a lot the Internet can do to improve your efficiency and profitability in a changing environment. Learn what’s out there and how to integrate it into your business.

- **It’s a Whole New World: Make Money in 2007** – The market has returned to reality, and that reality is more competitive than ever. Now is the time to ensure that you are in the right place – the right product with the right pricing and the right sales and marketing tools to maximize sales.

- **107 Marketing Ideas for 2007** – Four industry experts present 107 ideas for success in 2007. Learn exciting new promotional, advertising and merchandising techniques in this fast paced program.

- **Selling Smart to Builders: Your Best Plays for a Changing Market** – As the market changes, associates need to understand the best ways to present their products and services to builders. Learn the latest techniques and strategies that salespeople for associate member firms are using to get builders’ attention in the midst of a changing business climate.

For more information or to register, visit [www.BuildersShow.com](http://www.BuildersShow.com).

## NYLOFT Philadelphia Hosts Event for the BIA

On October 24, 2006 NY LOFT Philadelphia and Base 2 Technologies hosted a Happy Hour for members of the Philadelphia Building Industry Association at the new NYLOFT flagship store at the Philadelphia Design Building on 2300 Chestnut Street in downtown Philadelphia.

The event allowed builders, Realtors, developers and lenders to have one-on-one talks with the staff of NYLOFT Philadelphia and Base 2 Technologies and browse the displays of the latest European design trends for cabinetry and home furnishings. Almost 50 guests experienced the innovative products from NYLOFT in the showroom atmosphere as well as a multi media presentation by Microsoft that demonstrated the versatility on Microsoft’s Media Center for business marketing and the home entertainment use.

“We at NYLOFT are very excited about the tremendous growth in the greater Philadelphia region, and are looking forward to contribute our design ideas to the on going residential development,” said Turid Solbakken, CEO of NYLOFT Philadelphia.

NYLOFT has stores in New York, NY, Philadelphia, PA, and Phoenix, AZ with Atlanta, GA and Las Vegas, NV.



## Thanks to our Annual Sponsors!

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# Do You Build for 55+ Homeowners?




Across the nation, builders and developers are striving to meet the housing needs of boomers, empty nesters, active adults, retirees, and older seniors. Since 1989, the 50+ Housing Council has served the diverse needs of NAHB members involved in all aspects of 50+ housing, including design, development, finance, ownership, management, and sales and marketing. With 10,000 people turning 50 every single day and 50+ consumers accounting for more than one-quarter of all new home sales, it's the fastest-growing segment of the housing industry.

The NAHB 50+ Housing Council supports members by providing nationally recognized educational programs, industry research, networking opportunities, specialized publications, awards and recognition programs, and regulatory and legislative assistance to 50+ housing professionals.

## What do you get?

- A subscription to 50+ Housing Magazine
- 50+ Housing e/Source, a monthly e-newsletter
- Exclusive access to the 50+ Housing Council Web page ([www.nahb.org/50plus](http://www.nahb.org/50plus))
- Discounted registration to Building for Boomers & Beyond: 50+ Housing Symposium
- Educational programs, including the Certified Active Adult Specialist in Housing (CAASH) designation – coming in 2007
- Discounted entries for the Best of 50+ Housing Awards
- Access to 50+ housing industry leaders and NAHB's team of experts on legal, regulatory, and legislative issues relevant to the mature market

To join the local 50+ Housing Council, call the BIA at **215-BIA-PHIL (242-7445)**.



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# 2006 BIA Holiday Party

The annual BIA Holiday Party and General Membership Meeting drew almost 200 members and guests on Tuesday, December 12. This year's party featured music by Time Out.

Attendees voted and elected new members to the BIA Board of Directors: Troy Adams, Redevelopment Authority; Shawn Farrell and Jack Graham, Cohen Seglias Pallas Greenhall & Furman; Kevin Gillen, Econsult; David Perlman, Philadelphia Residential Development Co.; Tom McHale, Westrum Development. Nominated and elected to a second term were: Marko Brkich, Tom Chapman, Eileen Evans, Kevin Feeley, Mary Hall, David Hyman, Grant Johnson, Karen Levinson, Jim Rogers, Bob Rosenthal, Ted Savage and Gary Wolfgang.

As always, guests were asked to bring one unwrapped

toy for the toy drive. People's Emergency Center was the recipient and Sandy Martin and Rachel Washington of the PEC thanked the membership for their generosity. Over 100 toys were collected.

The Holiday Party was also an opportunity for members to help the BIA complete its commitment to the Sherwood Park project. Numerous individuals contributed as well as sponsors Tague Lumber, Haeefe Flanagan, Advanced Disposal Solutions, Gensis Group, Ltd., GMAC Mortgage, Mansion Inc., National Construction Rentals, Schoor DePalma and Econsult.

Herb Wetzel, recently retired Executive Director of the Redevelopment Authority was presented with a special award from the BIA.



The BIA presented a special recognition award to Herb Wetzel, former Executive Director, the Redevelopment Authority. Left to right, Grant Johnson, Capital Access and BIA Board member, Jeremy Newberg, Jefferson Square Community Development Co., Bill Reddish, Lawrence Rust, and Herb Wetzel



Rachel Washington (left) and Sandy Martin from the People's Emergency Center thank the BIA for contributions to the toy drive.



# Get Involved – Join a Committee

## **πAssociates Council/Education & Programs**

Develop and implement educational and social programs to provide networking opportunities among builders and associates.  
Matt Koenig (mkoenig@jkroller.com)

## **Budget & Finance**

Help monitor the BIA's finances and create annual budget.  
Jim Rogers (jim.rogers@hfco.com)

## **Charitable Foundation**

Raise funds for the Foundation and conduct charitable works.  
John Westrum (jwestrum@westrum.com)

## **Community Affairs**

Analyze minority issues and how they impact the residential building industry and recommend inclusionary policies.  
Bill Reddish (gensisgrouppltd@aol.com)

## **Housing Conference**

Develop and promote BIA's annual housing conference, traditionally held in September.  
Brett Altman (brett@altmanco.com)

## **Labor Relations**

Maintain cooperative relationships with the various building trades in the City.  
Gary Wolfgang (gary.wolfgang@verizon.net)

## **Membership**

Help recruit and retain BIA members.  
Mary Hall (mhall@hallmarkresidentialgroup.com)

## **Political Action**

Work with State-registered political action committee and support candidates who support our industry.  
David Hyman (dhyman@kleinbard.com) and  
Carl Primavera (cprimavera@klehr.com)

## **Public Relations**

Promote and enhance the image of BIA and the homebuilding industry.  
Kevin Feeley (kfeeley@bellevuepr.com)

## **Sales & Marketing Council**

Develop and implement programs to increase the knowledge, skills and professionalism of members who develop, sell and market new homes, and to recognize their excellence.  
Karen Levinson (karen.levinson@gmacm.com)

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# Advance the Home's Lighting

By David V. Hartke, AIA, MBA, LEED Accredited Professional, Stampfl Hartke Associates, LLC



Do you realize that the incandescent light bulb is now well over a 100 year-old technology? It's obvious when you think about it, but that's not something we give much consideration. While any light bulb you pick off the shelf today may be more efficient than one that Thomas Edison experimented with, it's time to consider a more advanced source of man-made light.

Today, the average energy use by residential lighting fixtures is approximately 200 kWh (Kilowatt Hours) per

month. That usage costs a homeowner about \$255 per year, depending on the local cost of electricity. In addition, incandescent light bulbs have a life span of about only 6,000 hours and tend to need replacement at least once a year.

One of the prime alternatives to this aging incandescent technology is CFL's (Compact Florescent Lamps, a.k.a. Light bulbs). The technology behind the florescent light source has a nearly 50-year history and has been progressing over the last decade.

Negative characteristics that have long been associated with florescents such as irritating light quality (i.e. bright white), delayed starts, noise (i.e. "buzzing") and plain ugly fixtures have been addressed over the past few years. CFL's now have a natural, soft color rendering and have overcome the flicker-on and "buzzing" by incorporating electronic ballasts directly into the bulbs. In addition, manufacturers now offer aesthetically pleasing CFL fixtures that are visually similar to traditional incandescent fixtures.

The national entity, EnergyStar has developed a fixture qualification program that provides an energy efficiency criteria that manufacturers must meet to obtain the EnergyStar qualification for their products. Supported by both the EPA (US Environmental Protection Agency) and the DOE (US Department of Energy), EnergyStar verifies both the high-quality and the energy-efficiency of any EnergyStar merchandise.

EnergyStar® has also developed an overall lighting efficiency program for an entire new home. It's called the ALP (Advanced Lighting Package). To achieve the EnergyStar ALP certification, the following criteria must be met: 50% of all lighting fixtures in high-use rooms (kitchens, dining rooms, living rooms, family rooms, bathrooms, halls, stairs), 25% of medium-use rooms (bedrooms, den/offices, laundry rooms, closets, garages, etc.), and 50% of outdoor lighting, must be EnergyStar approved. In addition, all ceiling fans must be EnergyStar fixtures.

The use of CFL's instead of incandescents provides multiple advantages to the homebuyer including cost savings, reduced

maintenance, and less heating load on the home's air conditioning unit during the summer. CFL's emit 70% less heat than incandescents.

CFL's have experienced such vast improvement over the past decade that they now compare directly with the aesthetic, functional and light quality aspects of traditional incandescents. The differences between the two are first cost. Compact florescent bulbs cost about \$4 more than incandescent bulbs, however they last up to 10 times as long, and save approximately \$10 of energy cost per year. Do the math, and you've saved the additional cost in about four to five months. And a lot more than that over the life-cycle of the CFL.

Globally, it is estimated (by the EPA and DOE) that if the light fixtures in one room of every US household were changed to EnergyStar, the annual pollution savings would be equivalent to eliminating at least 8 million cars from our roads.

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# Attend This Year's Housing and Land Development Conference

Plan to attend the 15th annual Pennsylvania Housing and Land Development Conference set for Jan. 17-18, 2007, in Harrisburg. The two-day conference, offered by the Pennsylvania Housing Research Center, will focus on issues critical to the housing industry including technical building issues related to the delivery of houses and emerging planning, design and regulatory issues affecting the state's land development industry. For additional information and to register, please visit [www.engr.psu.edu/phrc](http://www.engr.psu.edu/phrc)

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# Mechanic's Lien Law Changes

It has been the norm in Pennsylvania for lenders and real estate developers to require all contractors to sign waivers of liens before commencing any work under a construction contract. Contractors were also able to sign away the lien rights of subcontractors and materialmen. These waivers prevented contractors, subcontractors and materialmen from filing a pre-judgment lien against the owner and the property, even if the contractor was not paid by the owner, or the subcontractors and materialmen were not paid by the contractor. All this is being changed by an amendment that goes into effect January 1, 2007.

Pressures to protect contractors and subcontractors gave rise to The Contractor and Subcontractor Payment Act in 1994. That Act provided some relief for contractors and subcontractors by addressing the lack of payment provisions in some contracts and providing penalties for nonpayment. When the contractor won the lawsuit, attorneys' fees were also part of the judgment.

Pennsylvania's almost unique provision for advance waivers survived that act.

Moreover, even if no waiver was filed, the Pennsylvania Mechanics' Lien Law of 1963, requiring notices by the aggrieved contractor and strict compliance with statutory guidelines for filing liens, often served more to protect the developer than the unpaid contractor. There were time periods in which contractors had to file a claim, and time periods in which to serve notices, all strictly enforced. These procedural hurdles appear unchanged by the new amendment.

The new amendments to the Mechanics' Lien Law declare that waivers by contractors or subcontractors are **against public policy, unlawful and void**, unless given in consideration for payment of the work, services, materials or equipment provided and only to the extent that such payment is actually received." There are two limited exceptions in which a waiver is acceptable. A contractor, for itself, or a subcontractor, for itself, may waive rights to file a claim against a Residential Building if the total contract price is One Million Dollars or less. A subcontractor may also sign a

waiver, irrespective of the contract price, if the contractor has posted a bond guaranteeing payment to the subcontractor for labor and materials. The definition of a Residential Building is not so clear that the existence of a bond will protect the owner/developer in a large residential **mixed use** project.

The amendment goes further to protect claimants by now permitting six months, instead of four months, after the completion of work to file a claim under the Act, and by permitting sub-sub-contractors to file mechanics' liens.

To provide some protection for the lenders, who universally require waivers as a condition to the closing of a loan to a developer, the Amendment states that any lien obtained under the Mechanics' Lien Law will be subordinate to a purchase money mortgage or an open-end mortgage whose proceeds are used to pay for costs in erecting, constructing, or repairing the mortgaged premises.

(Client Alert provided by Bernie Kolodner, Kleinbard Bell & Brecker; for more information, call 215.496.7224.)

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# Save the Date – For CNX XV!



Philadelphia will be hosting the 2007 Congress for the New Urbanism on May 17-20, 2007 at the Loews Hotel. CNU XV will be attended by an estimated 2000 planners, architects, developers, homebuilders, public officials, mass transit specialists and members of academia from all over the world.

The conference will include topics that touch on many of the issues that the BIA has addressed in our seminal report, "If We Fix, They Will Come." In-depth seminars about zoning, planning, design, marketing, affordable housing and finance will be part of the program.

There are sponsorship opportunities still available as well the opportunity for your firm to secure space in the exhibit hall. Don't miss the chance to be part of the leading edge in design and land planning! The Building Industry Association of Philadelphia, The Pennsylvania Builders Association and Westrum Development Company have been recognized as pioneering sponsors of CNU XV.

Online registration will open in January. You can also visit the CNU XV website at: [www.cnu.org/cnuxv](http://www.cnu.org/cnuxv)

## Nearly 100 Attend Stormwater Management Seminar

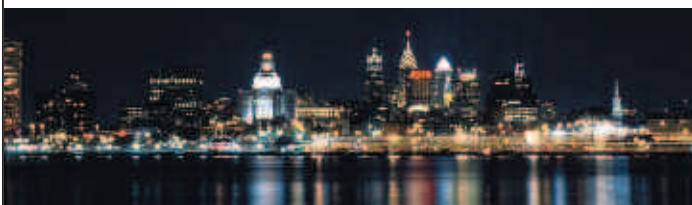
The November 15th Stormwater Management Seminar was attended by almost 100 and despite an unplanned 40-minute fire drill, provided attendees with a full program of information. The seminar was held at Temple University's Engineering Building and attracted students as well as professionals.

Karen Black, May 8 Consulting, served as moderator for two panels. The first panel included representatives from the Philadelphia Water Department, Department of Environmental Protection and the Pennsylvania Environmental Council. Panelists provided background and context for the new stormwater regulations and discussed good stormwater management practices. The second panel focused on implementation and was comprised of agency representatives as well as professionals from the private sector.

Bohler Engineering, Inc., Langan Engineering and Environmental Services, Pennoni Associates, the Pennsylvania Environmental Council, and Taylor Wiseman & Taylor were seminar sponsors. The educational program was made possible by funding from a William Penn Foundation grant.

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**YES! I will support the BIA for the next 12 months with a tax-deductible sponsorship:**

**EVENT TITLE SPONSORSHIPS**

*All Title Sponsors are listed on invitations, flyers and signs, can display banner and other materials at the event, are recognized from the podium.*

- BIA Housing Conference (\$7,500 – only 1 available).
- BIA Government Affairs Conference (\$2,500 – maximum of 2).
- BIA Golf Classic (\$2,500 – maximum of 2).
- BIA Happy Hour of Your Choice (\$1,500 – maximum of 2 per event).
- BIA Holiday Party (\$1,500 – only 1 available).

**ANNUAL SPONSORSHIPS – new & improved benefits!**

**Pyramid Sponsor (\$3,000 per year)**

Three (3) complimentary registrations to each event.  
Name listed as Pyramid Sponsor on invitation flyer and signage for each event.  
Name listed as Pyramid Sponsor in each of 6 full-color printed newsletters and in annual membership directory.  
Name listed as Pyramid Sponsor on website – and hotlinked to your website!  
Two (2) requests per year to receive set of BIA member mailing labels.

**Monument Sponsor (\$2,000 per year)**

Two (2) complimentary registrations to each event.  
Name listed as Monument Sponsor on invitation flyer and signage for each event.  
Name listed as Monument Sponsor in each of 6 full-color printed newsletters and in annual membership directory.  
Name listed as Monument Sponsor on website – and hotlinked to your website!  
One (1) request per year to receive set of BIA member mailing labels.

**Landmark Sponsor (\$1,000 per year)**

One (1) complimentary registrations to each event.  
Name listed as Landmark Sponsor on invitation flyer and signage for each event.  
Name listed as Landmark Sponsor in each of 6 full-color printed newsletters and in annual membership directory.  
Name listed as Landmark Sponsor on website and hotlinked to your website!

Name \_\_\_\_\_

Company/Affiliation \_\_\_\_\_

Telephone Number \_\_\_\_\_

**Please return this completed form with check, payable to the BIA of Philadelphia.  
Mail: 1735 Market Street, Suite A-432, Philadelphia PA 19103**

You may also pay by credit card  VISA  MasterCard  AmEx

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

"V" Code \_\_\_\_\_

Signature of Cardholder \_\_\_\_\_

**Annual Sponsorship Program Offers More Benefits**

**Are you an Annual Sponsor?** If not, this could be the year to consider a sponsorship level. We've added benefits to give your sponsorship even greater value. For example, all annual sponsors will now be hotlinked to the BIA website at [www.biaofphiladelphia.com](http://www.biaofphiladelphia.com). Plus at the top two levels of sponsorship, you can receive one or two (depending on your contribution) sets of BIA mailing labels so you can more easily market your product or service to BIA members.

Of course, your sponsorship benefits include complimentary registration(s) to all BIA events as well as recognition in the BIA Voice, email blasts and signage at events. When you add up all the benefits, a sponsorship practically pays for itself. To make it even better, your sponsorship is considered tax-deductible.

We offer several different sponsorship levels, each with varying levels of recognition and benefits, so that every size company can participate. Thank you in advance for your support of the BIA.

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**1-800-66-TAGUE**  
[www.taguelumber.com](http://www.taguelumber.com)

## 2007 Calendar of Events

**Wednesday, January 24**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Wednesday, February 28**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Wednesday, March 28**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Tuesday, April 17**  
**SMC Trolley Tour**  
Time and location TBD

**Wednesday, April 25**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Wednesday, May 2**  
**SMC Marketing Seminar/Breakfast**  
Time and location TBD

**Wednesday, May 23**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Monday, June 4**  
**Annual Golf Outing/Charitable Auction**  
12:00 registration  
Torresdale Frankford Country Club

**Wednesday, June 27**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Thursday, July 19**  
**Summer Mega Happy Hour**  
Time and location TBD

**Wednesday, July 25**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

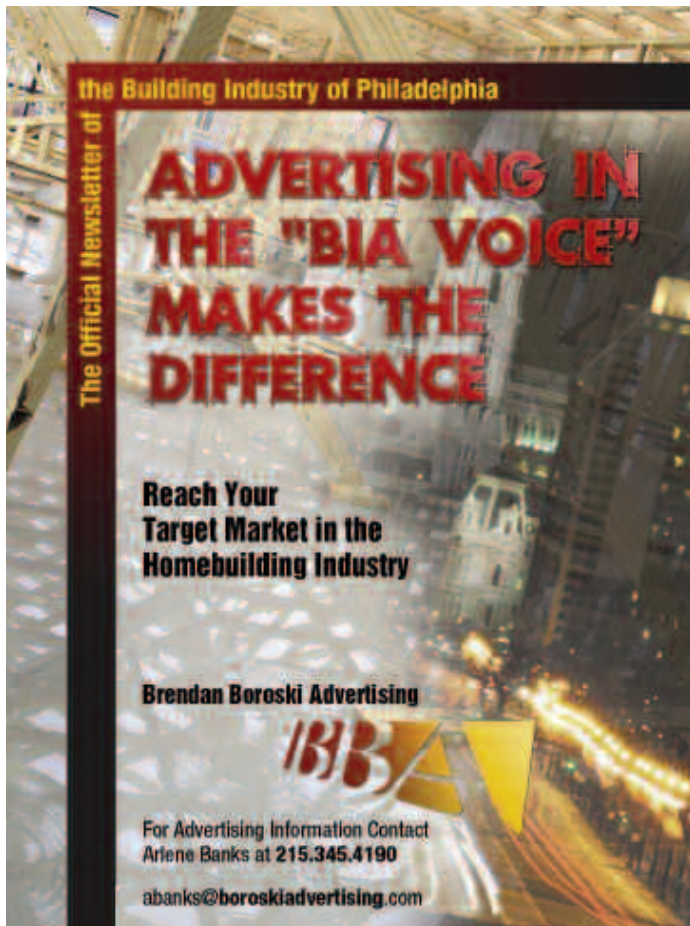
**Tuesday, September 18**  
**Annual Housing Conference &  
William Penn Awards of Excellence**  
12:30 registration  
Philadelphia Marriott Downtown  
12th and Market Streets

**Wednesday, September 26**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Wednesday, October 24**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Wednesday, November 28**  
**Board of Directors Meeting**  
11:30 a.m.-1:30 p.m.  
200 S. Broad Street, 8th Floor

**Wednesday, December 12**  
**Holiday Party & Annual  
Membership Meeting**  
Time and location TBD



Check out the BIA's newly revamped Web site...  
[www.biaofphiladelphia.com](http://www.biaofphiladelphia.com)



It has an all-new look and new information. You can now download the new City of Philadelphia Permit Guide, the Tax Abatement Report and the 'If We Fix It' report. You may want to bookmark the Events page so you stay on top of upcoming activities. And still to come – online capabilities for event registration and information on quarterly housing starts in the City. So stay tuned.

## Shades of Green: resources to incorporate green building techniques

Not ready to build completely Green? That's okay! Even the smallest changes from on site recycling to using more energy efficient fixtures and appliances, begins the process of "green building."

At "The Green Building Boom: Energy Efficient, Healthy

and Sustainable Homes and Communities," a conference held by The Energy Coordinating Agency of Philadelphia, the following information was provided as resources and benefits for builders looking to make some simple changes.

### Company

Energy Coordinating Agency  
 U.S. Green Building Council  
 Energy Star  
 Smart Energy Solutions  
 The Reinvestment Fund  
 The Sustainable Development Fund  
 Keystone Home Energy Loan Program  
 Tax Incentives Assistance Project  
 Database of State Incentives for Renewables and Efficiency  
 Energy Star Bulk Purchasing Tool

### Website

[www.ecasavesenergy.org](http://www.ecasavesenergy.org)  
[www.usgbc.org](http://www.usgbc.org)  
[www.energystar.gov](http://www.energystar.gov)  
[www.sesenergy.biz](http://www.sesenergy.biz)  
[www.trfund.com](http://www.trfund.com)  
[www.trfund.com/sdf](http://www.trfund.com/sdf)  
[www.keystonehelp.com](http://www.keystonehelp.com)  
[www.energytaxincentives.org](http://www.energytaxincentives.org)  
[www.dsireusa.org](http://www.dsireusa.org)  
[www.bulkpurchase.net](http://www.bulkpurchase.net)

### Resource

General Information, Certification Programs and Services  
 LEED for Homes Program  
 HERS Rating/Energy Star Homes  
 Certification through the Energy Coordinating Agency  
 Financing for energy efficiency and Solar Energy  
 Predevelopment loans for high performance buildings, solar PV grants and ancing  
 PA Treasury Department financing assistance  
 Tax incentives for builders and manufacturers  
 Federal and State tax credits and incentives  
 Bulk purchase of energy star products

Your power tools helped  
build the houses.

Now let ours help sell  
them, fast!



## Get ready to move your inventory.

Countrywide has made the home loan process so fast and easy, more buyers of your homes can qualify. Fast. That means your inventory can move faster, too.

Here are just a few of the tools I have to offer:

- Access to local underwriting for fast, up-front approvals\* and 10-day closings\*\*
- Depth of expertise in the building industry
- Our One-Time-Close program makes construction and permanent financing easier with a 2-in-1 loan
- Wide array of loan products and services – some with no down payment and more flexible guidelines

Plug into a great opportunity to sell your homes. Contact me and put some proven power behind your sales.

**Bob Wright**  
*Branch Manager*  
1991 Sproul Road  
Broomall, PA 19008  
(610) 356-6266 x4003  
bob\_wright@countrywide.com

**Frank Sitner**  
*Branch Manager*  
2329 Cottman Avenue  
Philadelphia, PA 19149  
(215) 335-5425  
frank\_sitner@countrywide.com



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# BIA VOICE

The Official Newsletter of the  
Building Industry Association of Philadelphia



## Reach the Movers and Shakers of Philadelphia's Home Building Industry With Your Advertising Message

BIA Voice will be mailed to members of the Building Industry Association of Philadelphia including builders, subcontractors, real estate offices, government agencies, unions, financial institutions and others interested in what is happening in the Philadelphia building community.

## Advertising Rates

\* Check issues below

	OPEN RATE	6 ISSUES (Each Insertion)	DESIGN RATES
1/8 Page 3-3/4" w X 2-1/2" h	\$265.00	\$240.00	\$75
1/4 Page 3-3/4" w X 5" h	\$460.00	\$425.00	\$85
1/2 Page 7-1/2" w X 5" h	\$600.00	\$570.00	\$95
Full Page Insert	\$635.00		\$125

Advertiser Supplies Insert

Live Area 7-1/2" w X 10-1/2" h

Trim Size 8-1/2" w X 11" h

**PLEASE FAX BACK YOUR SPACE RESERVATION TO 215.345.5569**

Contact Signature \_\_\_\_\_

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ FAX \_\_\_\_\_

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Ad Size (check one)  1/8  1/4  1/2  Insert - Full page

**e-mail ads to: [art@boroskiadvertising.com](mailto:art@boroskiadvertising.com)**

\*Check Issues  Jan/Feb  Mar/Apr  May/June

July/Aug  Sep/Oct (Housing Conference Issue)

Nov/Dec (Includes William Penn Awards of Excellence)

Checks payable to:

**Brendan Boroski Advertising**

**320 N. Broad Street, Doylestown, PA 18901**

**215.345.4190**

**215.345.5569 fax**

**For advertising information, contact Arlene Banks  
at 215.345.4190 or e-mail: [abanks@boroskiadvertising.com](mailto:abanks@boroskiadvertising.com)**

DISCOUNTED RATES - BIA MEMBER	OPEN RATE	6 ISSUES (Each Insertion)
1/8 Page 3-3/4" w X 2-1/2" h	\$230.00	\$210.00
1/4 Page 3-3/4" w X 5" h	\$395.00	\$370.00
1/2 Page 7-1/2" w X 5" h	\$525.00	\$495.00
Full Page Insert	\$550.00	

The address for all emailed ads is:

**[art@boroskiadvertising.com](mailto:art@boroskiadvertising.com)**

Please refer to the following guidelines when submitting electronic files to the BIA Voice

1. Macintosh format only  
QuarkXPress version 7.0 or lower  
Photoshop (TIFF, EPS or JPEG)  
Illustrator EPS version 10  
Adobe PDF (only for completed, client approved ads)  
BIA Voice design department does not support IBM/PC.  
Advertisers with IBM/PC systems may call to discuss compatibility.
2. Fonts  
Use only Postscript fonts. We will not accept True Type or Multiple Master fonts. Be sure to include both the screen and printer fonts. When creating text in Illustrator, please change type to paths.
3. Scans  
Scan and save 4-color as CMYK, not RGB. Optimum resolution is 300 DPI when art is used at 100% in ad. Scan your artwork as close to the actual reproduction size as possible. All images must be saved as either TIFF files or as Photoshop EPS files.
4. Compatible Media  
CD ROM
5. Emailed ads  
Email a stuffed, self-extracting archive of a Quark document stuffed with all supporting files or a PDF file of ad. The address for all emailed ads is [art@boroskiadvertising.com](mailto:art@boroskiadvertising.com) When submitting email files, please use the following naming protocol:  
advertiser/issue/sales rep.
6. What to supply on your disk (all of the following MUST be included)  
The QuarkXPress ad file. All Postscript printer and screen fonts contained in the ad. Do not send fonts that aren't used in the ad.

Material provided on disk, electronically, or emailed is considered camera-ready artwork. Its content is the sole responsibility of the advertiser and/or its agent. Under no circumstances shall the content be the responsibility of the publisher.

# News from the PBA

## Save Money with PBA's New Member Rebate Program

No one likes to leave money on the table. So, what would you think if you could get a rebate for your loyalty to many of the nation's leading housing industry manufacturers? Well, now you can!

The PBA is happy to introduce the PBA Member Rebate Program, aimed at increasing your bottom line. For the minimal effort of informing the PBA about the products you use, and reporting when you close on a home, you'll be putting money back in your pocket. When you participate in the PBA Member Rebate Program, you can count on receiving checks every quarter! This program is only available to current PBA members.

The best part of the program is the little amount of effort it takes members to receive their rebate – all you do is sign up, let us know when you close on a new home or remodeling project and sit back and enjoy your quarterly rebate. Whether you are a builder or remodeler – and regardless of whether you or a subcontractor purchases supplies – you are eligible for the rebate program.

While the program is aimed at builder members, associate members may benefit, too, if they sell products that are part of the rebate program. They may be able to use the program as a way to boost their sales.

Participating manufacturers include companies such as Carrier, CertainTeed, Honeywell, Moen and others. For more information, please visit the program's web page at [www.MemberRebateProgram.PaBuilders.org](http://www.MemberRebateProgram.PaBuilders.org), where you can download a PDF explaining the program and register. Your rebate is at stake, so don't delay!

## PBA Workers' Comp Program Offers Cost Advantages for Members

The Pennsylvania Builders Association's workers' compensation program has been growing at an exceptional rate due to very competitive rates, which benefit members. In fact, the program recently exceeded a total sales volume of \$9 million, reflecting its tremendous popularity. This marks 35 percent growth in just one year!

Not only does the program provide extremely competitive rates, but it will become even more competitive going forward. For instance, there will no longer be a common effective date, reducing hassles for PBA members. Eastern Alliance, the insurance provider, is now an A- rated carrier. Plus, the program now has group purchasing power of \$9 million dollars to drive even better rates for PBA members!

Please contact program administrator E.K. McConkey for more information and a quote by calling Tisha O'Donnell, the PBA workers comp' program coordinator, at **717.505.3153**, or via e-mail at [todonnell@ekmconkey.com](mailto:todonnell@ekmconkey.com).

## Introducing Builder Benefits

Builders Benefits is the health insurance plan built exclusively for members of the Pennsylvania Builders Association Benefits Trust. Like the PBA Benefits Trust, Builders Benefits exists for members, not for profits. The Declaration of Health Insurance Independence asks you to make the switch to Builders Benefits so that members can stand stronger together. Being inde-

## COMING SOON TO YOUR MAILBOX The 2007 BIA Annual Directory

The 2007 Directory will be mailed out to all BIA members in good standing in January so keep an eye out for it. We've designed the Directory to be the go-to resource for homebuilding information in Philadelphia. State Representatives and City Council members will be listed. So will BIA board members and committee chairs. The 2007 calendar of BIA events will be included as well as contact information for City Commissioners, the Pennsylvania Builders Association, National Association of Homebuilders and benefits administrators. All BIA members will be listed – address, phone, fax and email. And there will be a buyer's guide so it will be easy to find and support fellow members.

Each member will receive one directory. Extra copies can be purchased for \$30 each. If there's something you'd like to see included in the next directory, or if you'd like to order additional copies, call 215.BIA.PHIL (242.7445).

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Dockside at Penn's Landing Photographed by Mark Carter

[www.designworksatathome.com](http://www.designworksatathome.com)

## Do You Know Someone Who Should Be a Member?

# BIA of Philadelphia Membership Application

Company \_\_\_\_\_

Primary Contact \_\_\_\_\_

Title \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-Mail \_\_\_\_\_

Number of Employees \_\_\_\_\_

Name of BIA member who recommended you \_\_\_\_\_

Company Information (please enter letter code from list below) \_\_\_\_\_

- |   |                                   |
|---|-----------------------------------|
| A Single Family Spec/Tract Building       | F Remodeling - Residential        |
| B1 Single Family General Contracting      | G Remodeling - Commercial         |
| B2 Single Family Custom Building          | H Commercial Building             |
| C Multifamily Building (Condo/Co-op)      | I Commercial General Contracting  |
| D Multifamily Building/Ownership (Rental) | J Land Development                |
| E Multifamily General Contracting         | K Manufacturing Modular/Panelized |

**Builder Member: \$580**

*Any person, firm, partnership or corporation whose primary business is the development, construction or renovation of single or multi-family housing or commercial property*

**Associate Member: \$480**

*Any business related to the homebuilding industry providing products or services to builders, developers, or other real estate and land use professionals*

**Public: \$445**

*Any non-profit, public sector or government agency.*

**Additional Sales & Marketing Council (SMC) fee:**  **Builder \$85**  **Associate/Public \$130**

*The Sales & Marketing Council represents professionals involved in development, sales and marketing of new homes. Your company must be a member of the BIA of Philadelphia.*

Check: Please make payable to **BIA of Philadelphia**

MasterCard  VISA  American Express

Credit card number \_\_\_\_\_

Expiration Date \_\_\_\_\_

V Security Number \_\_\_\_\_

(On back of Visa & MasterCards, on front of American Express)

Signature \_\_\_\_\_

Date \_\_\_\_\_

I agree to pay the annual dues as stated above, which includes membership in the BIA of Philadelphia, the Pennsylvania Builders Association, and the National Association of Home Builders. Dues are not deductible as charitable contributions for federal income tax purposes, but may be deductible as ordinary and necessary business expenses except for lobbying activity. The portion of your dues used for lobbying by NAHB (\$22.50) and PBA (\$14.54) is not deductible for income tax purposes.



BUILDING INDUSTRY ASSOCIATION  
of Philadelphia

Please fax or mail completed application to:

**BIA of Philadelphia**  
1735 Market Street, Suite A, 432  
Philadelphia PA, 19103

**Fax 215.233.9132**

# Members Only

We're pleased to welcome the following new members to the BIA of Philadelphia.

<b>EBRM Development, Inc.</b>	<b>Hertzfeld Company, Inc.</b>	<b>Revolution Development Group</b>
Rich Rivera	Maurice Hertzfeld	Andy Kaplin
215.625.9950	610.520.9800	610.564.0870
Builder	Builder	Builder

## Spread the word!

We want the BIA of Philadelphia to grow and you can help. If you know a builder, developer or someone in the building industry who isn't a BIA member – but should be – please give us the lead. We'll send the company a membership application and if they join, you'll get credit. Just send your lead to [biamail@biaofphiladelphia.com](mailto:biamail@biaofphiladelphia.com) or send your prospect an application and we'll do the rest.

## BIA Membership Fees to Increase

Effective February 1, 2007, BIA annual membership dues will increase \$50. The increase reflects the increased portion of dues that goes to the NAHB and the PBA. BIA dues have not increased in several years, although the amount we pay to the national and state organizations for each member has.

Annual dues for Builders will increase from \$530 to \$580; dues for Associates will increase from \$430 to \$480. Whether you are a Builder or Associate, the BIA sends \$150 a year per member to National and \$105 a year to the State organization.

We sincerely hope the increase won't be a hardship for anyone and are currently working on ways we can increase value for members. If you have suggestions, contact Mary Hall, Membership Chair, at [mhall@hallmarkresidentialgroup.com](mailto:mhall@hallmarkresidentialgroup.com).



BUILDING INDUSTRY ASSOCIATION

of Philadelphia

1735 Market Street, Suite A, 432  
Philadelphia, PA 19103-7588

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## BIA Mission Statement

Founded in 1937, the BIA of Philadelphia is the leading association promoting residential development and construction in the City. Our mission is to advocate for and create more market-rate housing in Philadelphia, including support for public and private initiatives.

Specific goals include:

- Increase market-rate housing starts by working with City to implement recommendations in "If We Fix It, They Will Come" report.
- Help educate our members through forums including the BIA's Annual Housing Conference.
- Work with the housing agencies and neighborhood Community Development Corporations to hire skilled and competent minority workers.
- Increase visibility by bringing the 2007 national Congress on the New Urbanism to Philadelphia.
- Work with organized labor to facilitate cost-effective residential labor rates that will stimulate market-rate housing in Philadelphia.
- Increase participation in the Pennsylvania Builders Association and the National Association of Homebuilders, to help shape laws and ordinances that directly affect our industry.

Designed and Produced by

**Brendan Boroski Advertising**



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