

Oklahoma

**Oklahoma State Home
Builders Association**



Builder

September/October 2008

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Energy Efficiency and Home Technologies

**2008 Summer
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President's First Word

David Ritchie

It's Time for Oklahoma to Step Up to the Plate

It is all over the national news. It is all over the state news. It is probably all over your local news. The housing industry is hurting. We haven't seen times like these since the Great Depression. Of course, if you live in Oklahoma you know that it isn't the same story. We learned our lesson in the 1980s, and hopefully we won't repeat the same mistakes. Every builder I know is taking care of business — dotting the I's and crossing the T's.

Each night we also hear from our potential saviors; yes, it is an election year. Candidates promise us that they have the answers. All I know is that we must do all we can to ensure that we elect those that support our industry. Did you know that you can help elect those kinds of candidates even if they are in another state? This can be done through the NAHB Build-PAC program.

Recently I attended a trustee training meeting of Build-PAC. Quite frankly I came away embarrassed. Why? For just the second time in history, an Oklahoman, Joe Robson, will be the president of our national association: NAHB. With that kind of leadership and involvement, it is embarrassing that Oklahoma has not reached its goal in supporting Build-PAC. We are blessed to be living in a state that has not seen the devastation caused by the downturn in the housing industry. Yet when it comes to helping our fellow builders, we are sorely lacking.

Folks, you have heard me say it once and you will hear me say it again. In fact, I am somewhat of a broken record on this. We MUST all do our fair share in supporting Build-PAC and our state political action committee, Oklahomans for Better Housing.

Let me give you one startling statistic. Montana is a state with a population of 900,000. Oklahoma has four times that number. Yet Montana has five Platinum Club members, 31 Gold Key members, 14 Dollar-a-Day members, and eight Century Club members. Compare that to us. We have three Capital Club members, one Platinum, 11 Gold Key, nine Dollar-a-Day, and 11 Century Club members (see last paragraph).

At the recent state convention I publically stated my vision for our Association. I feel that every local HBA

president should support Build-PAC at the Dollar-A-Day club (\$365 annually) and that every board member (state or local) should support the Build-PAC Century Club (\$100 annually). Everyone should be supporting our own state PAC, Oklahomans for Better Housing, by at least \$100 per year. We can't send Mike to the Capitol armed for a gun fight with a butter knife. I am pleased to report a great response from that group. But we need your help, too!

For just the second time in history, an Oklahoman, Joe Robson, will be the president of our national association: NAHB. With that kind of leadership and involvement, it is embarrassing that Oklahoma has not reached its goal in supporting Build-PAC.

You can contribute online to Build-PAC at www.nahb.org/buildpac. You can get more information on our state PAC by contacting the Association at info@oshba.org. They will get the forms you need right away.

Before I finish up, I also want to give you an update on our Green Building program. I am going to guess that by the time this hits your mailbox, NAHB's Green Building guidelines will have gained ANSI approval. The standards have been presented and all issues have been addressed. All that waits now is final approval, and it is expected any day. We will be sure to keep you posted. A class will have been held in Tulsa to

get your Green Building Professional certification, and a class will soon be scheduled in Oklahoma City.

Thank you for interest. Together we help each other and our Association.

Last minute note:

Here are the names of those that have stepped up to help us with Build-PAC this cycle. If your name isn't on this list, ask yourself: why? Capital Club members: Rex Alexander, Joe Robson and Glenn Shaw. Platinum Club Members: Kimmi Houston. Gold Key members: Don Chesser, Mark Dale, Mike Gilles, Charles Gilmore, J. Michael Grissom, Steve Harris, Ken Klein, Caleb McCaleb, Mike Means, David Ritchie and Chuck Robinson (as of this writing I also received word that John Baker, Bud Blakely, Todd Booze, Gene McKown and Vernon McKown will also be Gold Key members). Dollar-a-Day members: David Brookshire, Eldon Carter, Jeff Click, Harlen Core, Charles Epperson, Shawn Forth, Roger Gose, Jim McWhirter and Jim Schuff. **OB**



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Lawton HBA Golf Tournament

Corporation Commissioner Jim Roth and State Senator Randy Bass joined the Lawton HBA recently for their golf tournament held at the Territory Golf Club. The proceeds from the tournament benefitted the Food 4 Kids program. Roth came close to a hole-in-one on the par 3 "Buffalo Waller." **OB**



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Events a Success Thanks to Volunteers

The annual Oklahoma State Home Builders Association's summer convention was held last month in Ridgedale, Mo. (just south of Branson, Mo.) at Big Cedar Lodge. The weather was somewhat cooperative, and the amenities and fellowship were great. Table Top night, chaired by Donna Cullins, was a huge success according to vendors and guest.

A special thanks to the following associates who participated: Gaylon Zissa, City Drywall; Arron LaClaire, ONG; Kathy Keffer-Sharpe, Keffer-Sharpe Photograph; Bill Deals, Bonded Doors Home Warranty; Justin Wimberly, CFR Insurance; Donna Cullins, Preferred Plans; Reese Wilmoth, Boral Bricks; Jose Laboy, Center Point Energy; Eric Edwards, Country Home Elevator; Greg Waters, Jack Pratt Signs; Steve Sullivan, OGE; Kelley Jenison, Huber Engineered Woods; Ken Wall, Kaycan Building Products; and Terry Jennings, Oklahoma Rainmaster.

The Silent Auction, chaired by Vanessa Shadix, which also helps fund our endowments at O.U. and O.S.U and our Technology Centers Scholarships, was a great success. Donations were collected from over 30 builder associations, councils, individuals and companies, and there were more than 50 great items to sell at auction.

A Big Thank You also goes to the following supporters: LuAnn Dyer; Justin Wimberly, C F R Insurance; Jan Conway, First American Title; Roger and Barbara Gose; Steve Sullivan, OGE; Enid-HBA; Sheila and Marvin Haworth; Shawn Romberg, Best Buy; COHBA; Donna Cullins, Preferred Plans; John and Leann Baker, J & L Construction & Remodel; BASCO; Michael & Karen Herndon; Arron LeClaire, ONG; Kim & Kimie Houston, Houston Homes; Reese and

Judy Wilmoth; Vanessa Shadix, American Guaranty Title; COHBA Associates Council; Terry and Val Jennings, Oklahoma Rainmaster; Vanessa and Mike Shadix, New Homes By Vanessa and Mike; Liles Oilfield Services; OSHBA Associates; Gina Cox, Stewart Abstract; COHBA Women's Council; Chris Rollins, R. Company; Laurie Matthews, Lawyers Title; Stillwater HBA; and David Bryan, Bryan Homes. Both of these events would not have been the success they were if it had not been for the work of both Donna and Vanessa and the many others who helped. Thanks Again!

On another note, if any one could let me know if Laurie Matthews ever found her car keys, the last time I saw her she looked a little flushed and was knocking on guest room doors looking for her keys.

Remember to be positive — this is where we work and live!

Associate Member Appreciation Month

Each year, NAHB sets aside the month of September to honor the contributions made on its behalf by associate members. Associate members come from an extremely diverse group of businesses (i.e. subcontractors, manufacturers, vendors & suppliers, financial & sales, architects & engineers, to name a few categories) that seem to have at least one thing in common: the belief that visibility, involvement and recognition within the home building industry is good for business.

Many "veteran" associate members discovered that the many hours of tireless volunteer time spent in committees, tackling issues and helping support various HBA activities has translated into an increase in their companies' bottom lines. It was a trade-off, at first, because the rewards weren't always immediate, but over time, relationships develop and members discover that they really do want to "Do Business with a Member," especially a member who has proven themselves dependable, loyal and steadfast in their support of the building industry.

One thing is certain: Associate member contributions have certainly provided a significant boost to the stability of OSHBA at every level of the organization. While it is common knowledge that associate members make up the majority of OSHBA membership, theirs is a "silent" majority. This is as it should be since it's the builders building homes that move the products and services that associates represent.

If all this is true for most members at least, then, in our minds, it begs a question: In Associate Member Appreciation Month, who should be showing appreciation to whom? Should associates show their appreciation to those builders who best exemplify the slogan, "Do Business with a Member"? It certainly makes sense, one could argue.

How about OSHBA and local HBA's staff and leadership showing appreciation to the many contributions made by associates? Well, this was the original intent, most would argue. Perhaps this year, the best way to show appreciation is to rally together — defy the trend, builder and associate — and publicly show your community that, although times might be tough, we're tough, too. Together we will turn the tide, re-gain consumer confidence and continue to provide the dream of homeownership. A line has to be drawn somewhere, and we might as well be the ones who draw it. Ultimately, the answer is yours. What mode of appreciation would best suit you? Let us know by sending a reply to assoc_chair@oshba.org. **OB**



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Setting the Record Straight

We all know that the credit crunch is for real and is creating turmoil in the housing industry. It has unsettled the confidence of investors on Wall Street and consumers on Main Street, and market analysts and the media have piled on, sounding a death knell for the housing industry by repeatedly putting out totally inaccurate information: There's no mortgage money, foreclosure rates are skyrocketing nationwide and home values are in a free-fall with no bottom in sight.

I'll set the record straight in a moment, but first I want to show why there is light at the end of the tunnel. Housing has always been a cyclical business, and we've worked our way through tough times before. The right policy decisions by the Federal Reserve, Congress, the Administration and financial institution regulators can get us through this period as well.

Certainly Oklahoma homebuilders, as well as the leadership at the National Association of Home Builders, are acutely aware of the breadth and increasing depth of the problems in the mortgage markets. Working together, we have turned the focus of leaders in Washington to stabilizing housing in order to avert a full-fledged economic recession. We have seen results on several fronts:

- The Fed has cut interest rates seven times since September — a cumulative total of 3.25 percent — to stabilize financial markets and increase liquidity in the credit markets. The central bank has also taken unprecedented action to make funds available for investment banks squeezed for credit.
- The President has signed into law a bill to eliminate taxes on forgiven mortgage debt.
- The House and Senate have each passed FHA reform, and we are hopeful that it will soon be enacted.

- The Administration has implemented "Hope Now," an initiative intended to prevent foreclosures.
- Federal regulators are providing FHA, Fannie Mae, Freddie Mac and the Federal Home Loan Banks more flexibility to address the subprime crisis.
- Congress has approved an economic stimulus package that will temporarily raise the FHA loan limit and the conforming loan limit for Fannie Mae and Freddie Mac through year-end. This will help get money flowing again for housing in high-priced markets.

These are all important steps to address the current liquidity crisis, boost housing and the economy and reassure consumers and investors, but until we shore up home prices, we will continue to see further destabilization in the housing and financial markets, as evidenced by the recent collapse of Bear Stearns. Prompt congressional action to get things moving can help to jump-start housing and the economy.

The House and Senate have each passed their respective housing stimulus plans. The two bills contain several elements that will jump-start housing, save jobs and restore confidence. Key measures would:

1. Provide a temporary first-time home buyer tax credit to stimulate home sales and help reduce the inventory of unsold homes.
2. Modernize and expand FHA to assist first-time and moderate-income home buyers.
3. Reform Fannie Mae and Freddie Mac to enable these financial institutions to provide badly needed liquidity to the mortgage market.
4. Expand the mortgage revenue bond program to help strapped borrowers refinance existing mortgages.

While housing and the economy are definitely going through a rough patch, the housing market is hardly down and out — as many headlines would suggest. If you believe the headlines,

the sky is falling, and the housing market is down for the count. But a careful examination of the facts reveals a far different story.

First, regarding the credit crunch, there is no question that a major shakeout is occurring in the subprime market, creating turbulence in the broader financial markets. What the media is not reporting, however, is that there is no credit crunch for qualified buyers taking out conventional loans for under \$417,000, and this is where the bulk of all home loans are made, especially in Oklahoma.

The reason why this market continues to operate normally is because loans up to this amount can be purchased by Fannie Mae and Freddie Mac and have the implicit guarantee of the federal government. While underwriting standards may have tightened for all loans, credit-worthy homebuyers should have no problems finding conventional, conforming mortgages at very attractive rates.

In fact, today's mortgage rates remain near historic lows, in the range of 6 percent for fixed-rate, 30-year loans. Even though the jumbo loan market is still feeling the effects of the credit squeeze, there is still money available for credit-worthy borrowers. However, the rates on those loans are about 1 percent above conforming loan rates, and down payment requirements are higher.

There is no question this is a serious problem. But again, a close examination of the facts shows that for much of the country, there is no foreclosure crisis.

The Mortgage Bankers Association's latest survey shows that most foreclosures are concentrated in the once super-heated markets in four states: California, Florida, Arizona and Nevada. These four states account for 42 percent of all foreclosures nationwide — and 89 percent

Continued on page 10

of the total increase in new home foreclosures — according to MBA's 2008 first quarter data.

MBA notes that 20 states reported declines in the number of foreclosures started during this period, including Michigan, Ohio and Indiana where problems have been the most severe in recent years. While the national foreclosure rate stands at a record 2.5

percent, the vast majority of American homeowners are making their mortgage payments on time.

Breaking down prime and subprime loans, more than 96 percent of prime borrowers — the bulk of the mortgage market — are up-to-date on their payments. The problem is in the subprime market. Nationally, about 19 percent of

subprime borrowers are behind on their mortgage payments.

It's also important to remember that 37 percent of all single-family homes are owned debt-free — without any mortgage — and that homeowners nationwide have built up \$9 trillion in equity that provides a good cushion against any decline in values.

As for the myth that home values around the country are in a free-fall, let's stick to the facts. Except for about 30 or so high-flying metro markets where home values doubled in four or five years, the correction in home values has been relatively modest. For example, all the markets that posted the largest average decline in home prices during the past year — Las Vegas, Los Angeles, Miami, Phoenix, San Diego, San Francisco and Tampa — have appreciated in value by more than 60 percent since January 2000, according to the latest S&P/Case-Shiller home price statistics. Two of these markets — Miami and Los Angeles — were up by more than 100 percent over this period.

It makes sense that the most super-heated housing markets in California, Nevada, Arizona and Florida are now experiencing the most serious market corrections. Areas in the Midwest are also undergoing price corrections due to stagnant economic conditions. For the rest of the country, however, the price adjustments have been relatively modest.

There is absolutely no question that over time, home values will stabilize and then move upward with the next recovery. To argue that home values will continue to decline and never recover, somebody has to make a convincing case that it will cost less to build a new home five years from now than it does today. That's not going to happen. Despite today's housing slowdown, the price of bricks, mortar, lumber, copper and other products used in home building continues to go up due to worldwide demand and upward pressure on commodity prices generally. As inventories wind down, demand will rise and so will prices. Over time, all these factors will help drive up the cost of housing.



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Prospective buyers need to know that everything is going to be okay. Housing markets, like all markets, inevitably have their ups and downs. But as a long-term investment, home-ownership remains one of the best investments for individual households with a track record that is virtually unmatched by any other purchase in terms of its real benefits.

The fact is, now is an exceptionally good time to shop for a new home. Buyers with good credit, a job and steady income, will find there is plenty of mortgage credit to be had at good rates. And with quite a bit of inventory on the market, home shoppers will find a variety of choice in all price ranges.

With builders appropriately cutting back on new supply to meet current market conditions, they are also offering great incentives to boost sales.


This is a boon to homebuyers, but six months or a year from now, as the supply-demand equation rebalances, builders may stop offering these incentives.

When it comes right down to it, Oklahomans have only two options: They can rent a home or they can buy a home. Most people prefer to own the place where they live and bring up their family. And for credit-worthy buyers, the option to purchase is still very viable and still makes a great deal of sense. The bottom line is this: If you are looking for a place to live and for a solid long-term investment, it's a good time to buy a home. **OB**

Highlights from the Oklahoma State Home Builders Association Annual State Convention


July 10-13 at Big Cedar Lodge in Ridgedale, Mo.





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Improve Your Home's Energy Efficiency with Technology

by David Ritchie,
president of the Oklahoma State Home Builders Association

More and more, home buyers are looking for ways to incorporate home technologies that increase the long-term value of their house but also provide convenience, safety and comfort. These days, energy management tops the list of desired features in new homes, according to a recent survey by the National Association of Home Builders (NAHB).

NAHB's 2007-2008 consumer preferences survey of more than 2,300 recent and prospective home buyers examined the features, products, amenities and layouts preferred in a new home.

In the home technology features category, the number one choice among respondents was energy management at 61 percent — up from 45 percent in 2004. Also ranked highly in this category were multi-zone heating, ventilation and air-conditioning (HVAC), lighting controls and home theatres.

Staying in the home technology features category, three of the top five most-wanted technology features — energy management, HVAC and lighting control — also provide energy efficiency. By incorporating the following technologies, homeowners can save money on their utility bills:

- Automated HVAC systems can maintain a more energy-efficient temperature while the homeowners are away at work, but switch to a more comfortable temperature prior to their arrival home. Zones can also be created to heat or cool only the areas most used by the occupants, keeping other areas, such as guest bedrooms, shut down until they are needed. According to Energy Star, a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy, programmable thermostats can save consumers about \$180 per year in energy costs.
- Water heaters with a timer can be turned off when the occupants are traveling, then can turn on and begin heating the water in preparation for their return home. Tankless gas water heaters — which only activate when residents start to use hot water and immediately de-activate when they are done — are also a great option and can reduce water heating costs up to 35 percent annually.
- Lighting can make up 10 to 20 percent of the total electrical usage of the home. Installing an automatic dimmer, which adjusts to the homeowner's needs based on time of day or occupancy, will lower electricity bills and increase the life expectancy of light bulbs.
- Blinds and drapes can be programmed to close during the hottest part of the day to block out the sun, keeping the house cooler. In the colder winter months, they can open up to allow the sun in to warm the house, which helps regulate the room temperature.

By incorporating technologies that help make your home operate more efficiently, Energy Star estimates that homeowners can save \$200 to \$400 annually on their energy bills.

For more information on these and other home technologies available, contact your local home builders association. A listing is available on our Web site at www.oshba.org or visit the National Association of Home Builders online at www.nahb.org/forconsumers. **OB**

By incorporating technologies that help make your home operate more efficiently, Energy Star estimates that homeowners can save \$200 to \$400 annually on their energy bills.





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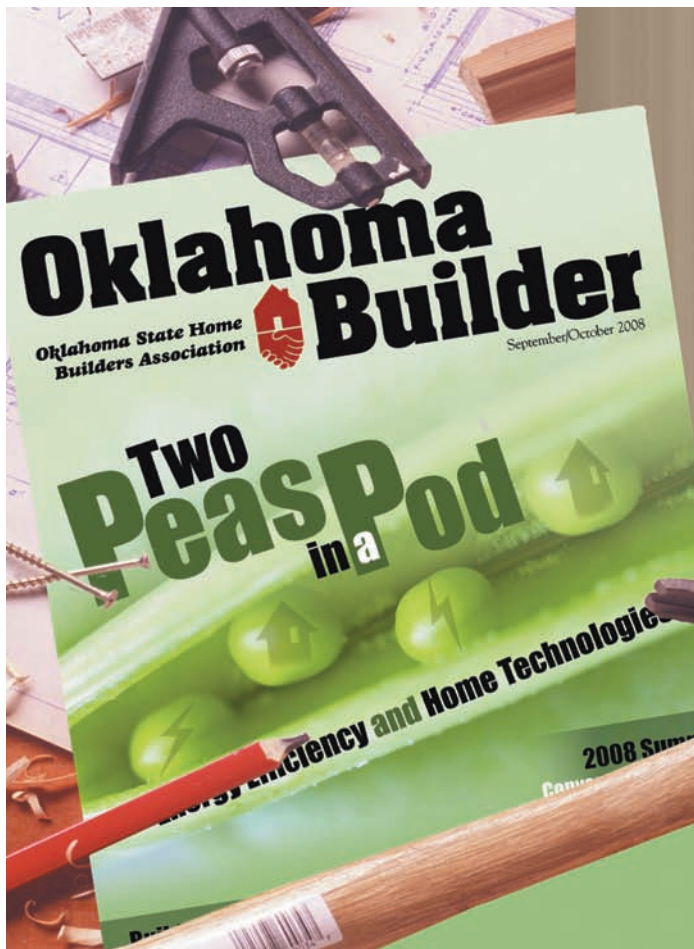
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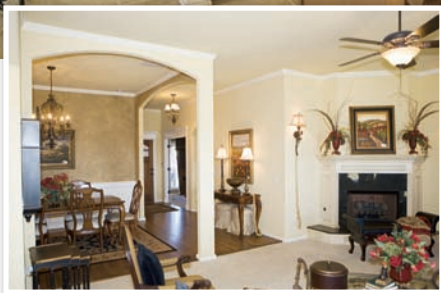
Shaw Homes

Thinking Outside the Box House



Glenn Shaw shuns cookie cutter plans to take custom building to a new level.

by Jennifer McDermitt



In a world where people strive to differentiate themselves, Glenn Shaw of Shaw Homes has found a

way to help them in their quest by creating one-of-a-kind custom homes at affordable prices. Founded in 1985, Tulsa's Shaw Homes creates classical homes of enduring value, quality and style. Shaw grew up in the construction business and learned many of the trades he now uses to produce a quality new home. The years of hands-on experience have taught him the proper way the job should be done.

"My dad always felt that you shouldn't hire anyone to do something you could do yourself, so he taught himself to do everything," said Shaw. "He then, in turn, taught me."

Shaw earned his undergraduate training in business management and his master's degree in business administration from Oral Roberts University. During his years of education, Shaw worked for a local Tulsa builder and supervised construction on over 100 homes. Since forming Shaw Homes upon the retirement of his employer, he has designed and constructed many more homes in over 12 neighborhoods.

Homes as Unique as the Customers


Instead of focusing on mass production housing with cookie-cutter plans, Shaw takes the time to look at a home

from the perspective of the customer. "Our service extends to modifying the basic plan and look of the home to suit your tastes," said Shaw. "For example, a customer may desire to convert a bedroom to a home office, or to extend a wall to create more space. Ultimately, if necessary, we will custom design a plan just for that customer."

Shaw works with the area's finest developers. That's why many of his communities offer ponds, green belts, golf courses, walking trails and swimming pools, or even a clubhouse. Shaw is currently building in eight neighborhoods and several scattered sites.

"Our buyer referrals indicate how we have built our reputation by creating an excellent new home value combined with a commitment to excellence, marketing foresight and strong

Continued on page 16



Shaw Home's motto, "Building Your Dreams," presents challenges for our company, but we've built our business on listening to the customers' desires and giving them what they want while maintaining high production standards.

— Glenn Shaw of Shaw Homes



BUILDER PROFILE

Continued from page 15

financial resources,” said Shaw. “The commitment to provide outstanding field construction management, high quality craftsmanship and materials, and customer service remain key to our success.”

Shaw includes many hidden extras that aren’t easily seen, such as tilt sash windows and engineered floor trusses. “It’s sometimes challenging maintaining high production standards while still allowing so much customization,” said Shaw. “However, it’s very important to me to listen to our customers and to provide that. That’s why I got into this business.”

Customer Focused All the Way

Professional craftsmen and technically experienced support staff oversee the construction of each new Shaw home. A personal builder meets with the customer initially to explain building procedures and provide new owners with a construction schedule and then at regularly scheduled intervals or whenever the need arises. Shaw’s Quality Assurance Plan not only monitors the process and progress in construction, it involves customers every step of the way.

Shaw Homes’ most recent endeavor aimed at pleasing customers and easing the building process is its new design showcase center — a 2,500-square-foot facility in Broken Arrow that is one of a kind. “Customers appreciate the fact that they can make all their design choices under one roof,” said Shaw. “People don’t want to run all over town to find the things they need, so we bring everything to them.”

Taking the Industry by the Reins

Shaw is a licensed real estate broker and a member of the Tulsa Association of Realtors. He also takes pride in his membership in the Home Builders Association (HBA) of Greater Tulsa, Oklahoma State Builders Association (OSHB) and National Association of Home Builders (NAHB).

“Involvement in these organizations helps to promote professionalism in the eyes of the general public,” he said. “The HBA of Greater Tulsa is unique because it has strict membership guidelines and will kick members out who do not adhere to them. Most associations want numbers, but we feel that the quality of our membership is more important than the quantity.”

Shaw served as president of the HBA of Greater Tulsa in 2007, is currently serving as past president, and he is also serving on OSHB’s newly created Green Building Committee.

“Green building is something that I think is really going to grow in the next few years, and I wanted to get in on the ground level to learn all about it,” said Shaw.

Whether it’s custom building, green building or a design showcase center, Shaw always keeps his focus on the customer — and it shows. While many in the area have experienced a slowdown recently, Shaw’s business remains solid. Shaw said, “Not a lot of people can say they turn dreams into realities, but I feel like we do that.” **OB**



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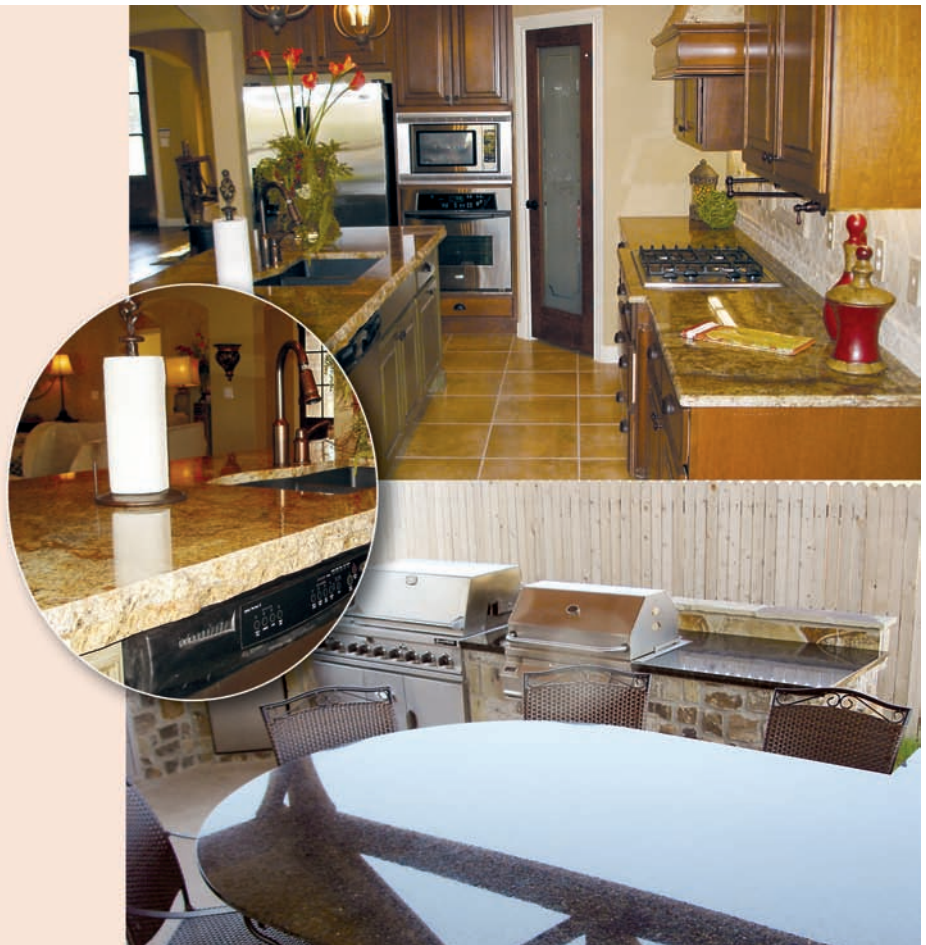
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By All Means: Executive Officer's Report

Mike Means

OSHBA Revamps, Adds Services to Benefit Members

Several topics to talk about this time, so let's get started.

State Convention 2008

Another state convention has come and gone, and once again it was a success. Although attendance was down slightly from last year, those that were able to join us gave a very favorable response.

OSHBA recently sent a survey to the membership and asked their opinion about continuing the state convention. The majority is in favor of keeping it, and it is hoped by all that we can move it back to Oklahoma with the promise of new facilities on the horizon.

Those with a less than favorable opinion cited conflicts and costs as two reasons for not continuing. A minority stated that it was not relevant to their business. The challenge is to publicize the content as those that were in attendance found it very relevant to building better homes. But besides a wrap-up to the convention, I also want to share a couple of other items that you might find useful to your business.

Member Rebate Program

An initiative recently undertaken by the association is a member rebate program. This program allows small builders to take advantage of rebates that are usually only for high-volume builders. By pooling together individual builders that do business with certain vendors, rebates are available.

S&I Buying Network is the administrator that has devised this program, and it has proven successful in many states. For more information or enrollment information, visit our Web site at www.oshba.org. Several have already signed up. It is reported that the rebates alone will pay for one's membership in the association!

WWW.OSHBA.ORG

If you haven't visited the state Web site recently, you are really missing out. It has been completely redesigned, and we have added many new features. Most importantly is a "member only" section. You can receive your login information by contacting the state office via telephone, (405) 843-5579, or by e-mail, info@oshba.org, and we will give that to you.

Once there, you can access the rebate program, post job information, get political news and update your information. Visit the Web site and give us your feedback — we would love to hear from you.

Certified Professional Builder

As our CPB program continues to build, we are getting more and more inquiries from the public. What is fascinat-

ing is how many builders are taking the initiative to become a CPB and then not capitalizing on it. Do you know you can advertise that you are a CPB? Part of the efforts of the association is to also emphasize the CPB program. We do some advertising for you and try to drive traffic to the Web site. There they can view all of CPB builders and visit their Web sites.

For a copy of the logo, please contact KathyK@oshba.org, and we will get you the information. If we don't have your Web site information listed, let us know, and we will add it to our Web page.

Vote, Vote, Vote

We all know that it is an election year. But many of us just don't take the time to vote. By the time you read this, our primary will already be history and possibly the runoffs. Many of the elections for state offices will be over as they were decided in the primaries. But the general election is coming, so be sure that your voice is represented by your vote.

Your association will be meeting many of the victors prior to the new session, and we want to make sure that we elect those that support the housing industry. So do your responsible patriotic duty and vote.

Until next time. **OB**

OSHBA Has a New Web Site!

If you haven't visited the state association's new Web site, you're missing out on some of the new features that are available to members. Click on www.oshba.org now and see what is available. Here is a listing of just some of the new features:

- Members-only Area — gives you access to information available only to members.
- Jobs Area — a new feature that allows builders and contractors to share job details: when and where work is needed, availability of start dates, etc.
- Advertising is now available to suppliers that wish to target builders only — it is in the members-only area.
- Certified Builder Education Tracking — now you can access your area and see what classes you have taken and what you have left to complete your yearly requirement.

We think it is a terrific tool that can be used by all our members — check it out!



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