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On The Level - July 2010

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## REVERSE RAFFLE JULY 23RD!!!

**Get 'Em While They Last!!!** 2010 Reverse Raffle tickets are on sale for \$100 each. The ticket entitles the bearer to dinner for two and entry into the raffle. We have gone back to the 2008 game format and are again offering mulligans at the door during check-in. Mulligans are \$25 and are limited to one per ticket. We have also reduced the number of tickets sold back to 240 so get them while quantities last! Tickets are being sold by TABA Board members and Membership Meetings Committee members or you can call the TABA office.

Check-in is at 5:30pm at the Knights of Columbus Hall and dinner will be served at 6:30pm. The drawing will begin promptly at 7:00pm. You must be present to win or have a representative there with your ticket.

Top prize this year is a John Deere 4x2 Gator. Other prizes include a John Deere lawn package, 60" Sony TV, 12 gauge shotgun and many others. We will be awarding 10 places with a prize.

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Troy Glasson  
Executive Officer

## City of Temple to 'Unify' Development Codes

The City of Temple is working to mesh their subdivision and zoning standards in effort to 'unify' existing development regulations. Public meetings are being scheduled and should mostly take place on select Fridays between August and November (exception possibly on the kick-off meeting the first week in August). There are six meetings to be scheduled and TABA is urging many from the development community--including realtors, engineers, architects, developers and builders--to involve themselves in the project. Please see the [City of Temple UDC website](#) for more information.

## Tightened Regulation on Owner Financing

TABA member [Marsha Schiller Lunde of Baird, Crews, Schiller and Whitaker, PC](#) has been keeping TABA apprised of a developing situation that could affect our members ability to owner finance their residential properties (houses and/or lots). The Texas Safe Mortgage and Licensing Act of 2009 is Texas' response to the federal SAFE Act that required states to adopt certain provisions related to seller financing. Effective August 31, if you are owner financing more than 5 (possibly as few as 3) properties a year, you'll likely want to look into this as you could be impacted. You could be required to obtain a Residential Mortgage Loan Originator (RMLO) license, or be forced to hire one to handle the transaction(s) for you.

## Small Business Lending Could Get Boost

[TABA President Jason Carothers](#) recently sent a Board approved resolution to NAHB asking them to make industry financing a primary focal point of their lobby effort. Obviously they had already been hard at work on this and are having some success. On June 17th, 418 members of the U.S. House of Representatives voted to boost lending to home builders through a new \$30 billion Small Business Lending Program. The fund will provide additional capital to community banks to expand small business lending. By a final vote of 418-3, NAHB was successful in including loans for AD&C lending into the overall program placing loans to builders on par with other small business loans in the program.

There is still work to be done until the President signs the bill. H.R. 5409, the Residential Construction Lending Act, is the stand-alone AD&C loan guarantee bill. H.R. 5409 specifically addresses the AD&C credit crisis that has plagued builders across the country. The bill will establish a loan guarantee program for lenders who provide construction loans to builders with viable projects and a track record of success. H.R. 5409 gives lenders a reason to not call loans in good standing. The bill will also expand the flow of credit for the home building industry and the millions of people it employs each year. NAHB is asking us to petition our Congressional leaders to co-sponsor the legislation.

## EPA Delays Certification Enforcement--Still Must Comply

The EPA has delayed enforcement [related to training and certification](#) on the Lead Rule until October 1st. They announced this decision on June 18th. As long as a contractor is signed up for a course by the end of September and certified by December 30, 2010 they will not face enforcement. However, the EPA will continue to enforce against violations of the work practices stipulated in the rule. Remodelers [will still need to provide their clients with the pre-renovation pamphlet, set up containment, avoid prohibited practices, conduct cleaning and complete cleaning verification](#). The delay in enforcing against certification is a direct result of the advocacy of NAHB. NAHB has long contended that there aren't enough trainers nationwide to prepare remodelers for the regulation. TABA offered the certification training for our area in March 2010 and would consider doing it again provided our members expressed a continuing interest in the course offering.

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# TABA Golf Tournament

## Hot Fun!!!

Yeah you can say it. All of you non-golfers. It was CRAZY to have a tournament in the dead of summer and in the afternoon nonetheless! But our TABA golfers showed up and showed off their skills at the Wildflower Country Club. The drinks were flowing just to keep cool and we have lots of sponsors to thank for supporting our annual tournament.

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- Greg Davis, SOIR
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- FIA Texas, Cindy Savage
- EDC Homes

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**Goody Bag Sponsor:**

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**We also need to give a large THANK YOU to Brad Turner and Kenny Martin for keeping everyone fed throughout the day. The food was great and we appreciate all of your hard work.**

**The winners are in!** Using the Peoria scoring method, the winners were determined by a drawing system that added or took away from certain hole scores. Four teams were awarded \$100 gift certificates and they are as follows:

- 1st Place Gross** - Ronnie Schoepf, Scott Atwood, Todd Voges and Dana Lange
- 1st Place Net** - Jason Carothers, Scot Tyson, Harmon Eason and Jerry Rosa
- 2nd Place Net** - Jim Schwartz, Janet Logan, Gary Clowers and Joel Ralston
- 3rd Place Net** - Bobby Carothers, BJ Carothers, Victor Turley and Nathan Dodson
- Closest to the Pin Winners** - Jason Carothers, David Driver, Kevin Carroll and Joel Ralston

*TABA wants to thank everyone for playing and/or sponsoring. We had 25 teams and lots of sponsors and it was the third successful TABA event of the year.*

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<p>Consolidated Reinforcement, Inc. <b>C R I</b></p> <p>Post Tension - Rebar - Material - Labor</p> <p><b>Arthur Uresti</b> Superintendent</p> <p>Belton (254) 939-0888 Victoria (512) 578-3569</p> <p>Laredo (512) 727-8228 2016 So. Hwy Blvd. Belton, Texas 76513 Austin (512) 251-0606</p>	<p><b>MONTEITH</b> Abstract &amp; Title Co.</p> <p><b>Brad Turner</b> Executive Vice President</p> <p>MONTEITH Abstract &amp; Title Company</p> <p>2010 Bird Creek Drive Suite 102 Temple, TX 76502</p> <p>(254) 773-9035 (254) 939-5791 FAX (254) 773-9247</p>
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## NEW HOME STARTS

	June '10	June '09	'10 YTD	'09 YTD
Temple	34	59	221	193
Belton	4	11	35	43
Morgan's Point	0	3	0	3
Totals	38	73	256	239

Note: this data represents a compilation of the statistics that are reported by the Temple Daily Telegram every Sunday.

## ALL HOME CLOSINGS

June '10	222	'10 YTD	948
June '09	230	'09 YTD	951



## EO's Comments

Cheryl Hunka  
Executive Officer

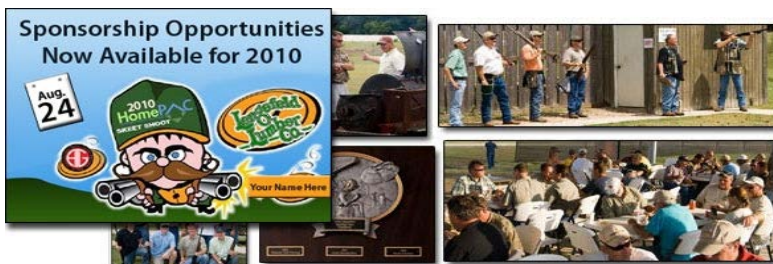
One down, one to go. We have 2 events in the month of July and we started off with a BIG BANG with the success of our Annual Golf Tournament. I want to thank Jason Carothers, Brad Turner, Debbie Swift and Kenny Paysse for their hard work in making this another successful TABA event. Sponsors and winners are listed in the newsletter - check it out!

Our next July event is the 4th Annual Reverse Raffle scheduled for Friday, July 23rd and tickets are on sale NOW! We are only selling 240 tickets and the grand prize is a 4x2 John Deere gator. Please call the TABA office for ticket information. They are \$100 each and mulligans will be sold at the door during check-in.

As August is Home-PAC month, our next TABA event will be our **Associate Appreciation Fish Fry** scheduled for Friday, September 24th at 12:00noon at the Overlook Pavilion at Lake Belton. TABA Builder members sponsor this event as a THANK YOU to all of our Associate members who work and contribute so much during the year to the success of this Association. This event is FREE and we encourage everyone to join us. This is also the event that we introduce our New 2010 Members and give them a few minutes to speak about themselves. Please mark your calendar and be on the lookout for your invitation.

The **2nd Annual Fishing Tournament** has been scheduled for Saturday, September 18th at Cedar Ridge. More information will be published in the August newsletter but you may want to mark your calendars now.

That's it from my desk. I hope to see everyone next Friday at the KC Hall for the Reverse Raffle.



The Lengefeld Lumber Company and partnering sponsors invite you to join us for the 5<sup>th</sup> Annual TABA Home PAC Skeet Shoot. As our event continues to grow and become more popular, we hope to exceed our record participation which included 75 companies that participated by sponsoring, entering a team, and/or providing an auction item.

We've had as many as 115 shooters of varying skill sets participate in this event and everyone enjoys themselves regardless of their ability. If you desire to shoot, you better hurry! Just fill out the online form and fax it to us. We hope to reach our goal of selling out our time slots and look forward to a very exciting shoot that will be fun and competitive.

The date of the shoot is Tuesday, August 24<sup>th</sup>. There will be things going on most of the day that should be attractive to shooters and non-shooters alike. Look for more about the event in next month's edition of *On the Level*.

## Elected Officials Appreciation October 12

Tri Supply has once again agreed to host the Elected Officials Appreciation BBQ, which will be held on Tuesday, October 12. Dr. Elliot Eisenberg, NAHB Economist, has agreed to be our keynote speaker for the evening. He will speak about the impact of regulation to the costs of home building.

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254-773-0445      257-774-7273 Fax  
12 N. 5th Street      P.O. Box 2002  
Temple, TX 76501      Temple, TX 76503

