

The Builder



September 2019

"MERIT" email is new digital tool

The Virginia Home Builders Association has begun using a new digital tool - Merit - to help notify HBACV members about certifications and achievements earned. Some HBACV members have already received an email asking them to use the program.

This builds on an announcement from Virginia Governor Ralph Northam on Sept. 3 that Virginia's Department of Professional and Occupational Regulation (DPOR) is streamlining individual professional licensing by partnering with digital credentialing service Merit to drive innovation, digital transformation, and efficiency for occupational license holders. Merit's technology will enable DPOR to issue digital licenses, giving every licensed professional the ability to carry their up-to-date credentials anywhere they go.

The HBAV is building on this change.

"We are reaching out to share the news that HBAV is planning to use a digital tool to help send HBAV membership certificates," said Rhonda Tucker, with the HBAV. "We have partnered with a new platform called Merit, which helps individuals track all of their credentials and achievements in one digital place."

In the first week of September the Virginia Department of Professional and Occupational Regulation began sending
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NEXT HAMMER TIME
Is Tuesday, Sept. 24th, at Select Bank's location in Forest. 5 pm to 7 pm.
Mark your calendar!

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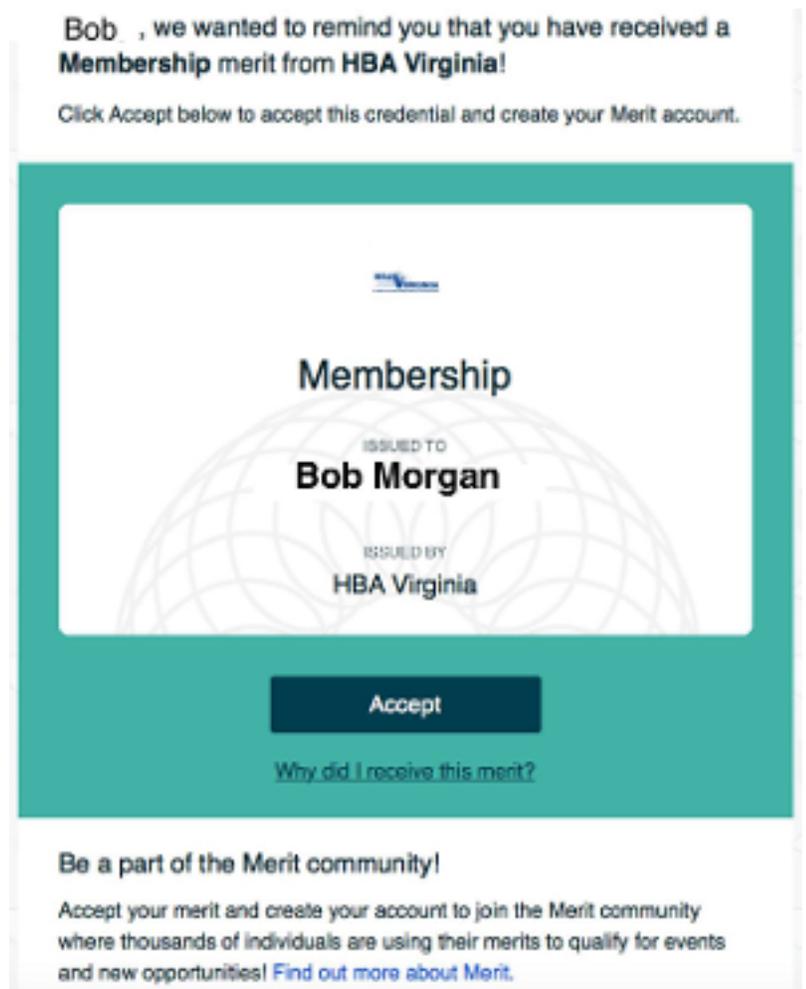
out individual professional licenses through the Merit platform. Read more here. Similarly, HBAV will now start tracking and digitizing all HBAV memberships. In addition to receiving your HBAV Membership certificates digitally in the same place as your DPOR licenses, you will receive automatic updates notifying you of when your HBAV Membership is going to expire.

Individual HBACV members will begin receiving emails asking them to accept the Merit program. The process will take less than two minutes to follow the quick steps to accept your HBAV membership merit and download your printable HBAV membership certificate:

Step 1: Accept HBAV Membership Merit from email and setup Merit Profile: You will receive an email with the subject HBA Virginia sent you a “Membership” merit. To use this new tool, you will click the “Accept” button. Proceed to setup your profile and accept your HBAV Membership Merit.

Step 2: Open Your Merit: Once you are logged into Merits.com, you will see all of your Merits on your profile. Click on your Membership merit with the HBAV logo.

Step 3: Click on “Digital certificate” in your merit: This digital Membership Certificate can be downloaded and printed.



HBAV Fall Meeting and Virginia Builders Summit Coming Up

The Home Builders Association of Virginia will hold its Fall Committee Meetings and the HBAV Board of Directors Meeting September 18-19, 2019 at the Richmond Marriott Downtown. At this meeting HBACV Executive director Bob Morgan will present a request for a \$5,000 grant from the HBAV Education Foundation for a workplace education incentive. The grant would be used to facilitate communication and support of local high school building trades programs. A series of committee meetings will also be held at the meetings, including the Legislative Committee, which is outlining the coming General Assembly election and the subsequent 2020 General Assembly session and the Membership Committee.

The Virginia Builders Summit, a state-wide trade show and education program will be held Sept. 19 in conjunction with the HBAV meetings. [Click here](#) for complete information.

Grant Request Proposal for HBAV

TITLE: **Collaborative High School Building Trades Sharing Program**

AMOUNT: **\$5,000**

SUMMARY: In-school construction trade classes provide opportunities to develop the next generation of the home building professionals and the related fields. However, the path to construction careers is too often under-funded, under-utilized, under-promoted and poorly communicated in the current public school setting throughout the Home Building Association of Central Virginia footprint. Throughout Virginia the education system's emphasis for the past 20 years directed students toward a four-year college degree. This emphasis was aligned with the priority on SOL standardized testing in the common core areas of math, science, language arts and humanities. This adversely impacted and eroded the traditional trade and vocational programs which were prevalent in schools prior to 2004. Our proposal is to develop with the schools a regional HBACV-led committee to coordinate programs and shared learning with the different school(s) so each can improve and develop stronger programs. In addition, we would develop a promotion campaign and related materials, methods and sessions to assist educators in helping students (and parents) recognize the viable career options in our industry.

ALIGNMENT WITH HBAV PRIORITIES: Our proposal matches the HBAV stated goal of advancing the building industry education opportunities and labor force. Our proposal intends to not have a single-event impact but to develop strategies and tactics aligned with the foundation's effort to continually enhance professionalism and create future housing leaders.

PROJECT GOALS:

1. Create a standing committee to work "hand and glove" with local school systems, in-class instructors, local trade schools and students.
2. Develop HBACV/HBAV/NAHB branded materials and student-generated media (video and social media) to promote programs and projects.
3. Develop a media campaign utilizing television, billboards, social media and targeted print to promote building trade educational opportunities.
4. Provide HBACV members to serve as in-school "adjunct" instructors and speakers to introduce and provide a tangible and tactile connection to the real world work opportunities.
5. Provide twice-semester field trip opportunities for students to see in a "Sticks & Bricks" environment the direct overall application of skills in a residential build site.
6. Coordinate cross-district and intra-school programs to allow for sharing of ideas, methodologies, curriculum content as well as facilitate sharing meetings and opportunities.
7. Provide opportunities to promote and exhibit the trades programs, students and projects. In addition educate the general population of the opportunity in the trades as a career.
8. Develop and support NAHB Student Chapters in seven local schools in the first year and begin to match schools/students with job openings in the market.

Touch A Truck Was A Record Setting Event

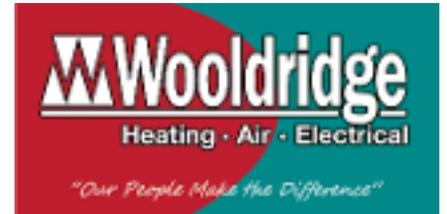
We had great weather and record attendance

A record turnout for last Saturday's HBACV's annual Touch A Truck event made it the biggest yet in our six years of putting this event together. We also have now topped more than \$100,000 in money raised from Touch A Truck for local children's charities.

An estimated 6,500 attendees helped the HBACV meet its fund-raising goal of raising more than \$20,000 for our main recipient charities - **Boys & Girls Club of Greater Lynchburg and The Claire Parker Foundation**. In addition there were 91 vehicles on the Sims Farm Exhibition site and the array went from the small & powerful Bobcat-style vehicles to massive 80-ton cranes.

Hundreds of children of all ages climbed in and experienced being behind the wheel of scores of vehicles including police, emergency, disaster and fire vehicles along with construction, long-haul, fuel and army vehicles. Our food vendors had their highest sales ever and lines were the norms for riding the Monster Truck vehicle and bounce houses. None of this could have happened without our committee and volunteers. And of course our sponsors: Lynchburg Ready Mix, Wooldridge Heating Air Electrical and Craft Automotive are our "Helicopter Level" sponsors; our Big-Rig sponsors are Member One FCU, Finly Corporation, Builders 1stSource and Runk & Pratt Companies. The Fire-Truck Level sponsors are Assurance Financial, Monster Tree Service, Blue Eagle Credit Union and Foster Fuels.

Join us at Tuesday's (Sept. 24) Hammer Time for the check presentations to our recipients.



Resources to Promote Careers in Construction

October is Careers in Construction Month. If you are looking for ideas on how to highlight the value of a construction career, consider:

Request a proclamation from your mayor or governor, to help NAHB make [Careers in Construction Month](#) officially recognized in every state. Anyone can file a proclamation for his or her governor or mayor to sign.

Display posters to promote opportunities in residential construction and highlight specific

careers. Promotional materials provided by NAHB can be downloaded and taken to a professional printer to make brochures, posters, flyers and pull up banners.

Share information targeted for students by linking materials to nahb.org/trades which includes information such as salaries and job summaries for the most popular trades. Construction management career path information is also available.

Rates on AD&C Loans Trend Up

Interest rates on loans for land acquisition, development, and single-family construction (AD&C) continued to drift upward in the second quarter of 2019, according to results from NAHB's quarterly [AD&C Financing Survey](#).

Relationships among the various subcategories of AD&C loans remained about the same, with the highest average interest rate – 6.59% – recorded on loans for land acquisition loans, followed by 6.49% on loans for land development, 6.21% on loans for speculative single-family construction, and 5.97% on loans for pre-sold single-family construction.

In each case, the average rate in the second quarter of 2019 was higher than in either the first quarter of 2019 or the fourth quarter of 2018.

The upward trend occurred while the Federal Reserve's target federal funds rate remained stable and mortgage rates were trending downward.

Home Building Slows in Heartland

In a possible sign of economic softening in the industrial heartland, home construction in the nation's major manufacturing areas registered declines on a year-over-year basis in the second quarter of 2019, according to NAHB's [Home Building Geography Index \(HBGI\)](#).

When the manufacturing sector was exhibiting stronger growth in 2017, the rate of home construction in counties with more local manufacturing employment outpaced the rest of the nation.

The second quarterly release of the HBGI focuses on the housing markets in the top manufacturing counties, which represent 10% of the nation's single-family production output and 7% of multifamily construction.

Home building in these areas posted a decline in the first half of 2019, and second quarter data reveal that single- and multi-family construction decreased by 3.8% and 4.1%, respectively, on a year-over-year basis.

ESA Final Rule Will Streamline Permitting

In a victory for NAHB, the Trump administration recently released final rules updating the Endangered Species Act (ESA) Section 7 Consultation requirements and new regulations governing the designation of critical habitat that will improve the overall efficiency of the [ESA's permitting process](#). The final rule will make compliance less onerous for home builders and developers.

While home builders support efforts to protect endangered species, they also believe that ESA regulations should be reasonable and structured in a way that delivers on the stated purpose of the rule.

DHS Raises EB-5 Investment Requirements

DHS has put out new rules for the EB-5 Immigrant Investor program that increases the level of investment required for foreign-born investors seeking to participate. Immigrants seeking to use the [EB-5 program](#) to gain permanent residency status must invest at least \$900,000 (up from \$500,000) in areas designated by the U.S. Citizenship and Immigration Services as high unemployment or rural areas. They will need to invest at least \$1.8 million (up from \$1 million) for economic projects in all other areas.

Georgia Judge Dismantles WOTUS Rule

The U.S. District Court for the Southern District of Georgia on Aug. 21 filed a decision that dismantles the Obama-era 2015 waters of the U.S. (WOTUS) rule. This is the first court to find that the substance of the 2015 rule violates the Clean Water Act.

The court decision remands the [2015 WOTUS rule](#) back to the Environmental Protection Agency and the U.S. Army Corps of Engineers to fix it. But the court did not vacate the rule. As a result, the Obama-era WOTUS rule remains in effect in 22 states, and the previous regulations issued in 1986 are in effect in the remaining 28 states.

Don't Miss the 2020 Builders' Show

Want to build better homes and enjoy bigger profits? Then come to the [2020 Builders' Show](#), Jan. 21-23 in Las Vegas. The show features more than 1,400 exhibitors from around the globe in 600,000 net square feet of exhibit space, showcasing the latest and most in-demand products and services.

IBS 2020 offers the most up-to-date education the industry has to offer. It features sessions in seven tracks, taught by renowned building industry experts.

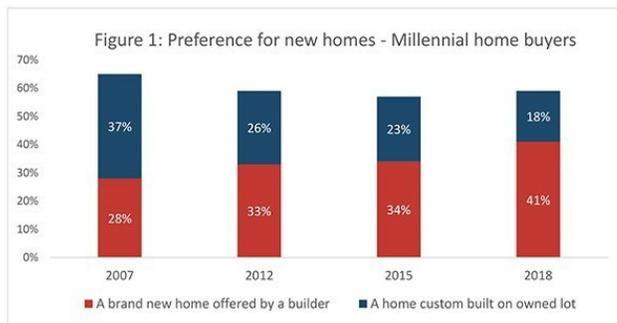
OSHA Seeks Input On Silica Rule

OSHA is asking for comment on Table 1 of the agency's Respirable Crystalline Silica Standard for Construction. OSHA seeks information by Oct. 15, 2019 on additional engineering and work practice control methods to effectively limit [exposure to silica](#) for items listed on Table 1 of the silica rule.

For more information, contact Rob Matuga at 800-368-5242 x8507.

Millenials Prefer a New-Built Home

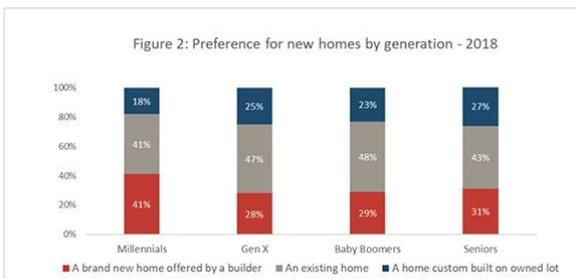
Among general housing preferences, there is a noticeable upward trend in the percentage of millennials who desire a new home built for sale offered by a builder, according to a recent study by the NAHB Economics team. Between 2007 and 2018, the percentage of millennial home buyers who prefer a new home increased from 28% to 41%. This increase seems to be at the cost of the desire for a



home custom-built on the eventual home owners' lot, which fell from 37% to

18% over the same period. Preference for an existing home hovered around 40% during this 11-year time span.

How do millennial preferences compare to older generations over time? As Figure 2 below shows, in general, these demographic groups show a similar decline in custom preference while the desire for existing homes shows no underlying trend.



However, when it comes to a new home built for sale and offered by a builder, Gen X, baby

boomers and seniors are all grouped near a 30% preference level while millennials have a clear upward trend in this category over time, and finish significantly higher than the other generations in 2018. While this indicates shifting preferences for millennials, it is still important to note that the market for housing is heavily tilted toward existing homes.

CALENDAR OF EVENTS

- **Sept. 14 (Sat) TOUCH A TRUCK Fundraiser.** 10 am to 3:30 pm at Sims Farm in New London. 95-plus vehicles, monster trucks, food and more. Tickets available.
- **Sept. 18 (Wed.) HBAV Fall State Meetings:** In Richmond at Marriott. Committee and Board of Directors. 1 pm.
- **Sept. 19 (Wed.) HBAV Builders Summit Trade and Education Show:** 9 am to 4 pm In Richmond at Marriott downtown. 50 vendors. Discounts available.
- **September 24 (Tues.) Hammer Time:** Hammer Time: Touch A Truck Charity Awards. Presentation by HBAV State President Dan Sandoval. Starts at 5 pm. (HOSTED BY SELECT BANK)
- **NEW DATE: October 3 (Thursday) Annual Scholarship Golf Tournament: At London Downs.** Registration / lunch at 12:30 pm; Shotgun start 1:30 pm; prizes and post-event social and awards at 6 pm.
- **NEW DATE: October 11-12 (Fri/Sat) Central Virginia Home & Garden Showcase:** At River Ridge Mall featuring 75+ booths. (In the former Macy's Space) Exhibitor Discounts for HBACV Members. Deadline Sept. 30.
- **October 15 (Tues.) Hammer Time:** Hammer Time: Fall Membership drive. Starts at 5 pm. (HOSTED BY BOXLEY)

Land Use Regs Foster Income Inequality

Excessive land use regulations contribute to growing income inequality in America, according to a new policy paper from the Harvard University Joint Center for Housing Studies.

Author Michael Stegman, a senior housing policy fellow at the Milken Institute Center for Financial Markets, argues that the collective impact of decades of layering exclusionary zoning and land use controls is not just higher housing prices. These regulations, he says, are also a powerful contributor to declining rates of economic mobility and productivity growth, and widening disparities in the wealth of white and black Americans.

While having local roots, exclusionary land use practices have clearly become a national problem that Stegman says requires bold national action.

Stegman points out that over the last half century there have been at least five presidential commissions and federal initiatives created to address the insufficient supply of affordable housing.

He writes of these commissions: "Though their respective contexts may vary according to the political economy of the time, their centers of gravity are strikingly similar. Each is based on the proposition that unnecessary land use regulations drive up production costs and drive down housing supply, especially for starter homes and affordable apartments. Generally, regulatory barriers include such things as land use restrictions that make developable land much more costly than it is inherently, zoning restrictions, off-street parking requirements, arbitrary or antiquated preservation regulations, residential conversion restrictions, and unnecessarily slow permitting processes."

Stegman's paper, ["Eliminating Exclusionary Land Use Regulations Should Be the Civil Rights Issue of Our Time."](#) draws on research findings of economists from across the political spectrum.

Stegman notes a growing consensus that land use regulations in recent decades have contributed to growing income inequality nationwide.

MEMBERSHIP TRAINING

The HBACV is still seeking members to participate in an HBAV/NAHB Membership training coming up Sept. 25 in Salem. The session will last from 12:30 pm until 5 pm and includes lunch. The state training brings in staff from NAHB's Federation Services team touching on the following areas:

Discovery and Orientation – HBAs will participate in an initial discovery process to identify usual membership activities (e.g., events, programs, budgets, etc.) and our current value proposition.

Recruitment - Training provides our HBACV the tools to identify ideal prospects and talking points on how best to frame "the ask" and close the deal.

Onboarding and Retention – We will learn to develop successfully-proven retention strategies during drive training to onboard and orient new members to the association.

Membership Drive Resources – NAHB will provide ready-to-use resources to support local associations hosting a 48-hour membership drive as part of the statewide campaign.

If you are interested contact EO Bob Morgan. Our goal is for our team to take what we learn and implement it here in Central Virginia for an October membership drive.

2019 Renewals & New Members

Thank You for your ongoing support of the Home Builders Association of Central Virginia
(*indicates new 2019 member)

Affordable Portables

AmeriGas

Aquabarrier

Atlantic Union Bank

Balzer & Associates

Barnyard Slavage*

Bath Planet*

Bays Trash Removal*

**Bank of The James
Mortgage**

**Better Bathrooms &
Kitchens**

**Blue Eagle Credit
Union***

Boxley Block

Bugman Exterminating

Capital One*

Carpetland

Central VA Construction

**Central Technology
Solutions**

Century 21 - All Service

**Construction
Marketing***

Columbia Gas

Countryside Land Co.*

County Waste*

**Craftsman Custom
Home**

Custom Structures

D.S. Zechini Const.

Designer Solutions

DeWitt Real Estate

First Action Systems

First National Bank

First Piedmont

Ferguson Enterprises

F&S Building Innovations

Financial Designs*

Fisher Drafting & Design

Foster Fuels

Foxcrest Developers

Francis Oil & Propane

Frank Good Construction

Greystone Builders LLC

Hajoca

Hawkins - Graves

Jadon LLC *

JCL Inc.

KU Forming

Kubota of Lynchburg*

LeafFilter of NC*

Lilly Construction

LG Flint

Lynchburg Ready-Mix

Lowes*

**Meadowlands
Restoration***

Member One FCU

Morcom Building

MidState Insurance

Nelligan Insulation

Overhead Door Co.*

Piedmont Floor Designs

Prosperity Mortgage*

Perimeter Roofing*

Perry & Mays Insurance

Pinnacle Cabinetry

RM Gantt

Toler Insulating

Taylor Brothers

Select Bank

Sellari Enterprises

Shackleford & Werthman*

Skinner Construction

Southern TimberCraft

Sunburst Vinyl Supply

Water By Design*

84 Lumber

Yates Homes

Ann Parker / Dewitt

Anne Coleman / Long & Foster*

Christine Avery/Long & Foster*

Interested in Joining the HBACV?

Contact a member, or our web site www.hbacv.org or executive director Bob Morgan at 385-6018 or bob@hbacv.org.

Membership growth - especially builders and trades - is the life-blood of our association. Take a moment and jot down the names of anyone who you see as a potential member. Then work with us and other HBACV members to bring them on board.

New Deadline to Register a Booth is Sept. 30

Home & Garden Showcase coming Oct. 11-12

The deadline to reserve your booth space at the upcoming Central Virginia Home & Garden Showcase is less than 10 days away.

The event is set for Friday, Oct. 11 and Saturday, Oct. 12. The show is in the former Macys' space at River Ridge Mall.

An air conditioning failure at the Mall postponed the show from its original August date. The new date and a final reconfiguration of the space will allow for some additional booths. These limited spaces are available for the same 60% rate discount for HBACV members. The new vendor registration deadline is Sept. 30. [Click here to get info and a registration form.](#)

The event is being conducted by the Home Builders Association of Central Virginia in partnership with the Central Virginia Business Coalition. HBACV member F&S Building Innovations is the presenting sponsor.

The Home & Garden Showcase offers HBACV and CVABC members significant discounts on booth rates. The Member Rate for a 10x10 booth is \$350 - a \$500 discount.

BOOTH FEES:

(Includes electricity & wifi)

- **HBACV/CVABC Member rate (10x10) \$350**
- Additional 10x10 spaces are \$225.
- **"Join HBACV/CVABC Today" Rate (10x10) \$650**
(Businesses choosing this option receives Booth space AND a 1 year membership with both HBACV and CVBC)
- **Non-member rate (10x10) \$850**
- Non-member Additional 10x10 space is \$275.

The show will be open to the public on Friday, Oct. 11 from noon until 6:30 pm and on Saturday, Oct. 12 from 10 am until 6:30 pm. A single \$5 donation gives attendees access to the exhibit floor and all education and workshop sessions. The show is now longer accepting requests from vendors for presentations and workshop sessions.

NEED INFO: Contact Bob Morgan at (434) 385-7588 or bob@hbacv.org OR Contact Heather Alto at (434) 528-1732 or heather@cvabc.org

**Select Bank
hosting
Hammer
Time
Tuesday
In Forest**

The next HBACV membership monthly meet - Hammer Time - will be hosted next Tuesday (September 24) at Select Bank's

Headquarters branch (211 Gristmill Dr, Forest, VA 24551) behind Graves Mill Shopping Center. Please plan to join us then for networking, food and drink. The Touch A Truck charity check presentations will be made and we will also host HBAV State President Dan Sandoval. This is a membership "growth" event so feel free to bring a colleague or business client interested in joining the HBACV.

Select  Bank

Golf Fundraiser Set For Oct. 3

September 27 is deadline to enter your foursome

The HBACV annual scholarship golf tournament is two weeks away on Thursday, October 3 and you have limited time to enter a team.

The HBACV 2019 Scholarship Golf Tournament Fundraiser, presented by Ferguson Enterprises, will be held on the first Thursday in October at London Downs Golf Course. So far we have 21 teams in the field and hope to get it to 25 to meet the association fundraising goal for the scholarship program.

There are also more than \$2,000 in total gifts and prizes.

The early-entry discount rate has been extended to Sept. 24 - teams receive discounts on the foursome fee as well as on hole sponsor ships. We have room for only four more teams, so don't delay. This is a \$50 discount for entering your foursome and a \$25 discount for the hole. Not an HBACV member? No problem, non-member companies can enter teams.

Movement Mortgage/Tammy Mikkelson and Francis Oil and Propane are the other event sponsors. The tournament follows the same schedule as previous years: check-in and lunch noon to 1:00 and a shotgun start at 1:30. There will be prizes, awards and a social following the finish. Food and unlimited on-course beverages (two roving carts) are free with the registration. There will also be a 50-50 raffle and mulligans & strings to purchase.

This year's goal is to bring in a minimum of 25+ foursomes for the Captain's Choice format event.

See the entry form on the following page for more details.

SF Permits Fall nationally in First Half of 2019

Over the first six months of 2019, the total number of **single-family permits** issued year-to-date (YTD) nationwide reached 417,453. On a year-over-year basis, this is a 6.1% decline over the June 2018 level of 444,600.

Year-to-date ending in June, single-family permits reported declines in all four regions. The Midwest, Northeast, South, and the West declined by 9.8%, 3.0%, 3.7%, and 10.2% respectively, compared to the same time period in 2018. The Northeast region had the highest growth in multifamily (8.1%) while the West recorded a decline in multifamily permits growth (-6.3%) during the last 12 months.

Between June 2018 YTD and June 2019 YTD, eight states and the District of Columbia saw growth in single-family permits issued while 42 states registered a decline.

The District of Columbia recorded the highest growth during this time at 89.5% from 57 to 108 while SF permits in Montana declined 24.9%, from 1380 to 1037.

Year-to-date, ending in June 2019, the total number of multifamily permits issued nationwide reached 232,682. This is 1.6% ahead of the 229,013 at the same point in 2018. Between June 2018 YTD and June 2019 YTD, 28 states and the District of Columbia recorded growth while 22 states recorded a decline in multifamily permits.

NEW DATE FOR HBACV Golf Tournament



Presenting Sponsor



Thursday, Oct. 3 at London Downs - Enter Now

Registration & Lunch: **12:30**
"Shotgun" Start Time: **1:30**

50/50 Raffle & Mulligan/String Packet
Awards, Prizes & Social afterward

**Beverage
Sponsor:**



**Food
Sponsor:**



Cost: \$450 Team (Register by 9/15 only \$400)

\$475 Team & Hole Sponsorship (Register by 9/15 only \$425)

\$125 Hole Sponsorship Only (Register by 9/15 only \$100)

Company/Team Name: _____	\$ _____
Team and Hole Sponsor? YES NO	\$ _____
Hole Sponsor ONLY _____	\$125.00

Three Easy ways To Pay:

- ___ Checks - Should be mailed to: HBACV 20334 Timberlake Rd Ste 3 Lynchburg, VA 24502
- ___ Credit Card - Call HBACV to make payment (434) 385-6018
- ___ Request Invoice

****All payments due by Oct. 1 or may be subject to late fees****

Benefit for HBACV Student Scholarship Fund. Thank you for supporting these students!

Education Opportunity for members of the Home Building Association of Central Virginia
and Roanoke Regional Home Builders Association.
Hosted at the RRHBA Office in Salem

Want To Become A Certified Aging-in-Place Specialist (CAPS)?

Related Classes Offered

Oct. 23, 24, 26, 2019

8:30 am - 5 pm

**Conference Room of the
Roanoke Regional Home
Builders Association**

1626 Apperson Drive,
Salem, 24153

**Cost* per student
per class:**

CAPS I & II—\$230 for RRHBA
members

\$280 for non-members

CAPS III—\$275 for RRHBA
members

\$325 for non-members

*A \$50 non-refundable
cancellation fee will apply.

Fee includes course materials
and lunch.

A minimum of four students is
needed for a class to be held &
refunds will be made if
minimum not met.

To Register:

Online at rrhba.com or

Contact Amy Lowman

Phone: 540/389-7135

E-mail: alowman@rrhba.com

Get the technical, business management, and customer service skills essential to competing in the fastest growing segment of the residential remodeling industry:

- Home Modifications for the Aging-In-Place market.
- Locally earn the National Association of Home Builders' (NAHB) Certified Aging-in-Place Specialist (CAPS) designation and become an expert for our market OR
- Simply take a course or two for the knowledge.

Required Courses to Earn the CAPS Designation:

- **Wednesday, Oct. 23**
Marketing and Communication Strategies with the Aging In Place Client (CAPS I):
 - This course will teach you the best practices in communicating and interacting with this evolving population.
- **Thursday, Oct. 24**
Design Concepts for Livable Homes and Aging In Place (CAPS II): Learn how to provide the best services to the growing number of Baby Boomers who wish to remodel their home to fit their new lifestyles.
- **Friday, Oct. 25**
Details and Solutions for Livable Homes and Aging In Place (CAPS III):
 - This course builds on the CAPS I & II courses (which are prerequisites) by introducing design solution techniques, innovative products and best practices for product installation for CAPS professionals to use when creating livable spaces in which to age in place. Participants will engage in hands-on activities from real case studies to apply material learned in all CAPS courses.



Thank You To Our Summer & Early Fall Event Sponsors



Doing Business with a Member Creates a Stronger Association

The HBACV provides full contact information to members to other members through our [website](#) and through our office (385-6018). Building your HBACV network allows you to provide members and customers with service and resource information aligned with their needs and your products. In addition, because you are a member of the local, state and national associations, you can get access to membership lists in adjacent territories. Do business with a member and support those businesses that support the HBACV. Get the most from NAHB Membership Discounts: Click to learn more. nahb.org/ma.

Members Save Millions
Put Your NAHB Membership to Work Now.

Money saving discounts that benefit you, your business and your family

nahb.org/Savings

SAVINGS



