

Builder News



**Willamette Valley HBA
and
Lincoln County HBA**

Volume 18, Issue

December 2011



PRESENTING

**THE WILLAMETTE VALLEY HBA
2012 BOARD OF DIRECTORS**

**PLEASE JOIN US IN CELEBRATING
THE INSTALLATION OF THE
2012 PRESIDENT AND BOARD OF DIRECTORS**

**THURSDAY, JANUARY 12, 2012 AT 6:00 PM
HOSTED AT NW NATURAL 7150 SUPRA DRIVE SW**

**DINNER CATERED BY AFFAIR CATERING
CHOICE OF BBQ BEEF BRISQUET
OR APPLE ALMOND STUFFED CHICKEN**

LIVE MUSIC BY THE INFALLIBLE COLLECTIVE

TICKETS ARE \$30

**RESERVATIONS ARE REQUIRED BY JANUARY 9TH
PLEASE CALL 541-928-5159 OR EMAIL JERRY@WVHBA.COM
TO RESERVE YOUR SEAT AND CHOOSE YOUR ENTREE**

DECEMBER 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20 *	21	22 *	23	24
25	26 *	27	28	29	30	31

2011 WVHBA Officers

President	Tony Nova, N.O.W. Builders
Vice President	Laura Piatt, US Bank
Treasurer	Scott Meeker, Scott Meeker CPA
Secretary	Grayson Fidler, Fidler Construction
Associate Vice President	Nancy Whitley, NW Natural
Past President	Bill Higby, Willamette Community Bank
Lincoln Co. Representative	Gary East, ProBuild

2011 WVHBA Board of Directors

<u>Builders</u>	<u>Associates</u>
Rich Brandvold, RMA Dev.	Rod Albin, Albin's Plumbing
Greg Conser, Conser Design	Geoff Davis, Davis Glass
Paul Davis, Paul Davis Const	Tim Fitzpatrick, Fitzpatrick Painting
Mike Goodrich, Legend Homes	Gene Jennings, ProBuild
Trish Irwin, TNT Builders	Darcy Jones, Parr Lumber
Walt Rebmann	Mike Stephens, Knife River
Eli Volem, Earth Advantage	

State Directors

State Director	Ron Butcher, Western States
State Director	Mike Goodrich, Legend Homes
State Director	Bill Higby, Willamette Comm. Bank
State Director	Laura Piatt, US Bank
State Director	Dan Watson, K & D Engineering

Schedule of Events

*20-WVHBA HOLIDAY After Hours-
Cappies Brewhouse-Albany-6:30-9:00
(RSVP required)

*22-WVHBA Board Meeting
WVHBA office, Tangent, Noon

*26- Christmas Holiday-
WVHBA/Bid Center Office closed

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Events to come:

January

*12-Board Officers Installation Dinner-
NW Natural-Albany – starts 6:00

*18-RRP Lead Base Paint class-
WVHBA office-Tangent 8:45-5:00
(registration info inside-page 7)

WVHBA Staff

Shawna Warner	Executive Officer (billing & payables)
Email	shawna@wvhba.com
Jerry Running	Office Manager
Email	jerry@wvhba.com

Publisher's Statement

Builder News is the official monthly newsletter of the Non-profit Willamette Valley Home Building Association. Opinions expressed herein are those of the editor or the credited author and may not reflect those of the entire Membership. Written materials may be submitted to:

Builder News
P.O. Box 440
Tangent, Oregon 97389

Message from the President

It's hard to believe the year end is a couple weeks away, and so is the end of my Presidency. The year has gone by so fast - but they tell me that's what happens when you get old.

Not sure how good of a year 2011 has been for you, but do hope no matter - next year is "much" better. On those same lines there are some builders seeing some positive signs. I heard that Legend Homes sold 4 houses in the last 4 weeks in Corvallis and that in Portland they are selling some pre-sold units. I hope this is a trend of what we have to look forward to in 2012.

The 5th of December WWHBA, with sponsorship from our friends at Knife River, put on a Concrete 101 class and 43 people showed up - including me. It was a great class and I learned a lot about concrete. That same afternoon, the OHBA and Energy Trust of Oregon put on a Green & Solar Building Strategies class and 24 people attend. We need to "again" thank NW Natural for providing us with a great room to use for our classes. We will have more classes in the future that can be used for your continuing education requirements and also for your personal education. Right now have an RRP Lead Base Paint class scheduled at WWHBA office on Jan 18th, see page 7 for details.

There are a couple more things to put on your calendar. On Tuesday, Dec. 20th at Cappies on 1st in Albany, there will be a "Holiday Gathering". The first 15 RSVP's to Jerry at the home builders gets a free beer - WOW what more incentive do you need!

On Thursday, Jan. 12th, is our Installation Dinner at NW Natural. A sign-up sheet will be coming to you when the details are all confirmed.

Lastly, I want to wish Mike Stephens (our new President) Good Luck for 2012. He has been through this before and is a very strong leader. I know the association will thrive under his leadership.

Happy Holidays and Stay Positive

**Tony Nova
2011 WWHBA President**



News from the State

Jon Chandler

A few political thoughts, in honor of the season:

The special primary election for Oregon's 1st Congressional District went just about like everyone expected: State Senator Suzanne Bonamici won the Democrat primary handily, with business owner Rob Cornilles winning the Republican contest. The general election will be held on January 31st, with the candidates presumably heading immediately into the primary and general elections for the regular cycle. In other words, this election is to fill out the remainder of former Congressman Wu's term, and once the January election is over with, the winner becomes the incumbent for an effectively 11 month term.

The 1st District is a D district by about 12 points (slightly less for the 2012 regular election, due to redistricting), but Cornilles is a formidable candidate and other off-cycle elections across the country have been won by Republicans, so it's fair to assume that there will be a lot of national attention to this election...the Rs will want to flip a D seat and the Ds will want to make sure this doesn't happen. Should be an entertaining time, for those who find entertainment in high-money political races.

Recruitment for the state House and Senate is going great guns, with the filing deadline for the 2012 elections only about four months away. Adding to the festivities this time around is a fairly unusual number of open seats:

Former D Speaker Dave Hunt is leaving the legislature to run for the Clackamas County Commission chair
Former D Majority Leader Mary Nolan is leaving to run for Portland City Council

So is Jefferson Smith (D-Portland), except that he's running for Portland Mayor

Current D Leader Arnie Roblan (Coos Bay) is running for the State Senate, in the seat being vacated by the retirement of Joanne Verger

Ben Cannon (D-Portland) has left to work for the Governor, creating both an appointment and a more-or-less open seat

Jean Cowan (D-Newport) has announced her retirement

Senator Suzanne Bonamici is now a candidate for Congress, as mentioned above, and has stated her intention to resign her Senate seat

Bill Garrard (R-Klamath Falls) has decided he's had all the fun he can tolerate and he's retiring

Most are assuming that Brad Avakian and Brad Witt, state Labor Commissioner and State Representative (D-Scappoose) respectively, will file to run for their current positions, but if they do not, then even more vacancies will be created. And, of course, there's still time for incumbents to decide that they have better things to do with their time than put up with the hours and pressure of legislative service, so there might well be more openings coming up.

With the makeup of the legislature being so close (30-30 in the House, 16-14 D in the Senate), this many open seats creates the potential for changes in the balance of power, but potentially even more importantly, the opportunity for a change in philosophical direction. For example, Nolan's House seat is strongly Democrat in registration, so it's unlikely that an R could be elected, but a moderate pro-business D could change the dynamic of the House D caucus...which wouldn't be a bad thing.

With the 2012 legislative session being the first ever truly annual session (as opposed to "special" sessions that were held annually), the legislature and lobby are trying to figure out exactly how it should work and what should be on the table for discussion. So far, we know that there will be limits on bills – two per member, 5 per committee – and there will be strict timelines for bill movement. Since the session only lasts a month, there isn't much time for controversial or complicated issues, but beyond that truism, there are a few other obvious things that will apply to the 2012 session:

(continued on page 5)

(CONTINUED FROM PAGE 4)

The session will end just before the filing deadline for the 2012 elections and only a couple months before the primary election, which means, shockingly, that there will likely be more than a little bit of political posturing and positioning taking place; both parties will want to force the other into taking tough votes that can be used in the election.

The state's economic situation, and attendant decline in tax revenues, will be front and center – budgets will need to be adjusted, which will be difficult enough to perhaps drown out most other considerations.

And there you have it – a few tidbits to chew on along with your Christmas dinner.

Green Building

Michael Freels

“March through August is typically the peak buying season. But this year, Americans bought fewer new homes in that stretch than in any other six-month period on records going back to 1963.” (Time U.S., Oct 26, 2011)

With new homes sales at historic lows, the remodeling industry in Oregon is continuing to see steady growth as consumers elect to update their existing home rather than buy new. Many Builders are focusing on growing the remodeling side of their business and OHBA has seen an increase in requests for services for remodelers. In response to these requests, OHBA's state Remodelers Committee was born. The Remodelers Committee will reach out to remodelers around the state, develop educational materials specific to remodeling, and become a voice for the industry.

The Remodelers Committee created a listserv for remodelers in Oregon who are interested in sharing ideas, posing questions and communicating about their industry. If you are interested in joining in on the conversations, please email Michael Freels at mfreels@oregonhba.com and we will send you an invitation with instructions on how to join.

Member Education

Carol Hussey

Core + Electives Discount Package 1 (additional discount offered to members)

This package provides everything you need for your CCB renewal (with the exception of the Business Practices courses only available from the CCB). Package includes “Building Exterior Shell Training” (3 Core Credits), “Moisture Management” (2 Core Credits) and 8 hours of electives, including “IRS Audits are Coming”, “Mastering Sales and Marketing for Small Business”, “Residential Construction Law” and “What You Should Know about Bookkeeping”. **13 hours of continuing education for only \$189.**

Elective Discount Package 2 (additional discount offered to members)

Take all your electives here! This package includes 8 hours of elective credits including these classes: “IRS Audits are Coming! Are you Ready?”, “Mastering Sales and Marketing for Small Business”, “Residential Construction Law” and “What You Should Know about Bookkeeping”.

8 hours of elective credits for only \$95.

For all your online education needs visit: www.homebuildersuniversity.com



For a schedule of Live (classroom) classes visit OHBA's website www.oregonhba.com.



MANDATORY CONTINUING EDUCATION REQUIRED TO RENEW CCB LICENSE!!!

Residentially endorsed contractors now have to meet **continuing education (CE) requirements with CCB license renewals**. At your renewal, you will be obligated to have completed the required continuing education.

You will need 16 hours of CE—8 hours of Core/8 hours of Electives—to renew. Visit the Construction Contractors Board (CCB) website at <http://www.oregon.gov/CCB> for more information. You can visit the Home Builders University at www.HomeBuildersUniversity.com for online classes provided by the OHBA, or go to OHBA website www.oregonhba.com for continuing education information.

CORE continuing education consists of:

- * 3 hours in Building Exterior Shell Training (BEST) *-(DVD's now available at WVHBA-ask Jerry)*
*** (also online at: www.buildersuniversity.com)*
- * 2 hours in Building Codes *(online and DVD's now available at WVHBA - ask Jerry)*
- * 3 hours in CCB Business Law and Practices *(check **CCB website** for online & live classes)*

ELECTIVE continuing education:

- * All courses taught by your local HBA
- * Lead based paint training *(Class at WVHBA-Tangent on Jan 18th-see next page)*
- * Training demos by manufacturers
- * Commercial continuing education
- * Left over core hours
- * Training for other construction license requirements

Who takes the training?

- * Residentially endorsed contractors
- * The owners, officers, members, employees or any combination
- * Training stays with the company
- * Residential Limited Contractors are only required to complete the core hours
- * Residential Developers are exempt from all CE requirements



What if you have both Commercial and Residential licenses?

- * All hours taken for Residential License, including the Core Credits, will apply towards your Commercial license.
- * All hours taken for the Commercial License will apply to the Residential License as elective credits.

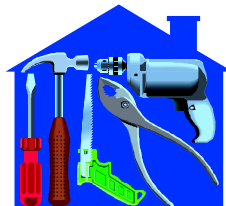


Background: The EPA's **Renovator, Repair and Painting Rule** applies to all renovations performed for compensation in pre-1978 "target housing" and "child occupied facilities" that disturb the paint, stain, shellac and/or varnish in that structure. Work on these structures needs to be completed in accordance with Lead Safe Work practices and performed by an EPA Certified Renovator. This rule went into effect on April 22, 2010 and is fully enforceable with potential fines up to \$5000.

After taking this one-day class, you receive an RRP Certificate (good for 5 years) which allows you to manage a renovation project. If your company disturbs lead base paint, it must become a Certified Renovation Firm. You just send a copy of your certificate, along with an application and \$50, to the CCB to get certified. You will get your application to CCB along with your certificate.

Who Needs to be Certified:

- General Contractors (specifically remodelers)
- Painters
- HVAC Technicians
- Janitors/Building Maintenance Personnel
- Window/Siding/Door Installers
- Electricians
- Drywall Contractors
- Plumbers
- Cabinet Installers and more!



Registration is required as class size is limited.

To register, please contact Jerry at:

Willamette Valley HBA

Ph) 541-928-5159 or: jerry@wvhba.com

Lead-Based Paint Renovator Class:

When:

Wednesday, January 18th

Hours:

8:45 am-5:00 pm

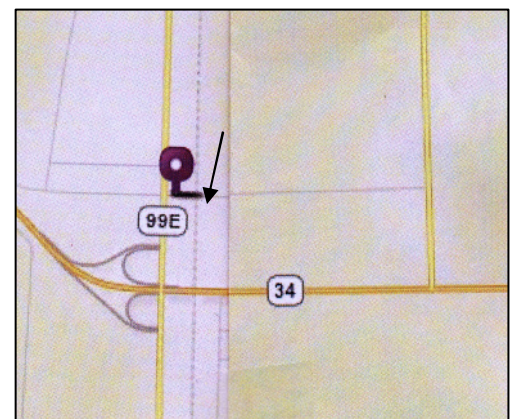
Where:

**Willamette Valley HBA (upstairs)
32054 Old Hwy 34
Tangent, OR 97389**

Cost:

**\$169/WVHBA members
\$200/non members**

Coffee, Breakfast snacks, & lunch are provided



East of Hwy 99E (Pacific Blvd)
on Old Hwy 34, Across street from
Wilco Commercial Fueling



WHOLE HOUSE SOLUTIONS



Parr Cabinet Outlet offers everything you need all in one place—countertops, appliances, sinks, faucets, and hardware—with thousands of pre-assembled cabinets in stock. In addition, we can customize your gourmet kitchen with many of the popular national name brand manufacturers. Take advantage of the savings without sacrificing style with our factory direct pricing.

For over 80 years Parr Lumber has been supplying builders and remodelers with quality products, the best selection, and competitive pricing. Whatever the size of your project, we have the experience and expertise to help you finish on time and on budget. And isn't it good to know you're buying from a Northwest family owned company!



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503.390.9193



True service means delivering solutions that stand out from the rest. We're your community bank that makes it simple to build homes with easy construction-to-permanent lending. We give you plenty of options, exceptional service, local decision-makers, prompt answers, customized solutions and peace of mind. We promise.

- Construction-to-permanent financing
 - Flexible options
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 - Eagerness to lend
- Currently not offering spec financing*



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Jerry Groesz - Title Office Manager
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SAFETY PAGES

Company Name

Meeting Date

Employees Present:

SUBJECT OF THE MONTH: LADDER AND STAIRWAY SAFETY

The article on the next page deals with the requirements for portable ladders and stairway safety as described in OR-OSHA's Division 3 and how they pertain to the construction industry. The information provided here highlights the rules and regulations of a particular aspect of construction. But most important of all is this:

"If it doesn't look safe and doesn't feel safe then it probably isn't safe...so figure out a safe way to do the job."

MONTHLY ITEMS TO DISCUSS WITH YOUR CREW AS NEEDED

- _____ Electrical Cords Checked & GFCIs to protect employees
- _____ Required Jobsite Postings: (Emergency Phone #'s, "Safety & Health Protection on the Job", etc. Posters)
- _____ Fall Protection
- _____ Emergency Medical Plan
- _____ Fire Protection/Prevention
- _____ Personal Protective Equipment
- _____ Hazard Communication Program
- _____ Power Tool Guards
- _____ First Aid Kit
- _____ Driver Safety

JOBSITE REVIEW: Inspection Notes/Concerns/Action Plan

Company Safety Officer

NOTICE OF RESPONSIBILITY

The Oregon Home Builders Association Safety Committee's purpose is to provide safety guidelines, information and resources to help our members work more safely and reduce jobsite accidents. Full and active monthly participation in safety meetings using the OHBA Safety Committee's agendas, topics and checklists will only meet safety committee requirements. It remains your responsibility to comply with all aspects of safety rules and regulations.



Safety Committee

This page is one of an ongoing series of pages, which will be provided each month to Oregon Home Builders Association members. Please use this page to add to (or start) either a Safety Committee file or manual for your company.

LADDERS AND STAIRWAYS

By Doug Plemons, BWI Inc.

Why an article regarding ladders and stairways? Because improper use of ladders is a major cause of serious and costly accidents. And who eventually pays for the cost of accidents? THE EMPLOYER

The more flagrant violations of safe work practices involve employees jumping from lower steps of ladders and breaking or twisting a leg, etc. Ladders that are not tied off may slip and fall, injuring a worker. Employees often hyperextend themselves from ladders, causing them to overbalance and fall or causing the ladder to overbalance and slip. I'm sure you can think of many more injury situations involving ladders.

SAFE USE OF LADDERS

General requirements specify that ladders shall be used to give safe access at all elevations. Ladders cannot be used if they have broken or missing rungs or steps. The base of portable ladders must be firm on the ground and the area around it must be kept clear. Ladders shall be placed at approximately 1:4 pitch for safe climbing. They cannot be used horizontally for platforms, runways or scaffolds. Ladders cannot be placed so they will block work activities unless protected by barricades or guards. When going up or down a ladder, a worker is supposed to hold on with both hands; however, this rule is not intended to prohibit carrying small items.

The side rails of extension ladders must extend at least 36 inches above the landing or have grab rails which provide a secure grip. Portable ladders shall be tied, blocked or otherwise secured during use to prevent them from being displaced. Portable metal ladders cannot be used for electrical work or where they might come in contact with electrical conductors. Do not use ladders as guides, braces or skids; only use them as ladders.

STAIRWAYS

On all structures two or more floors (20 feet or higher) in height, stairways, ladders or ramps shall be provided for employees during the construction period. All parts of the stairway must be free from hazardous projections such as protruding nails. Debris or other loose material shall not be allowed on or under stairways. Slippery conditions on stairways shall be eliminated as soon as possible after they occur.

Permanent metal stairways and landings with hollow pan type treads shall be filled to the level of the nosing with concrete or other solid material. Metal landings shall be secured in place before filling. Wooden treads for temporary service shall be full width. Stairs shall be installed at angles to the horizontal of between 30-50 degrees. Riser height and tread width shall be uniform throughout any flight of stairs including the foundation structure used as one or more treads. All stairs shall be lighted 3-10 foot-candles as a minimum requirement, depending on the stairway use. Spiral stairways shall not be permitted except for special limited usage and secondary access situations where it is not practical to provide a conventional stairway.

This information was taken from OR-OSHA's Division 3 Construction Code, subdivision X. In addition, the following code is also good to remember:

EMPLOYER RESPONSIBILITIES - 437-001-0760 Rules for all Workplaces.

(a) The employer shall see that workers are properly instructed and supervised in the safe operation of any machinery, tools, equipment, process, or practice which they are authorized to use or apply. This rule shall not be construed to require a supervisor on every part of an operation nor to prohibit workers from working alone.

(b) The employer shall take all reasonable means to require employees:

- (A) To work and act in a safe and healthful manner;
- (B) To conduct their work in compliance with all applicable safety and health rules;...

So....

"If it doesn't look safe and doesn't feel safe then it probably isn't safe...so figure out a safe way to do the job."

www.saif.com



OHBA Member Benefits

www.oregonhba.com

SAIF Workers Comp Plan

SAIF Workers Comp Group & Loss Control Services OHBA Members who meet underwriting guidelines can receive a SAIF discount of 11%. For more info contact BW Insurance Agency 503-522-8364 O'Connor http://www.saif.com/employer/learn_about_coverage/obtainingcoverage_164.aspx

Health Net of Oregon

Health Insurance exclusive to OHBA Members Program Benefits: Large Group Purchasing Power, Coverage for firms with 2 or more enrolled employees, Long-term Rate Stability & Large Group Service Center for Superior Admin & Claims Services. Contact Western States Insurance, Ron Butcher or John Eddleman, 800-928-6401 or 541-926-4291.

Surety Solutions LLC

Surety Solutions LLC is a nationally licensed agency specializing in the surety industry. They have partnered with the leading carriers to ensure that they can provide you the best prices and service available regardless of the type of business you operate. Visit the [Surety Solutions](http://www.suretysolutions.com) website or call: 866-722-9239 or 503-371-2190

Staples Office Supplies

NPP has chosen Staples Advantage as the official supplier for office products and solutions for all of their legal members. Some of the key benefits of the program include: Discounted prices on over 30,000 supplies and services; FREE next day deliver on most standard orders over \$30; and Easy online ordering through StaplesLink.com (Please register with National Purchasing Partners at www.mynpp.com to access your Staples discount.)

Sherwin Williams

All HBA members who are registered members of NPP/HBPP are eligible for a 15% discount at Sherwin Williams. The products that qualify for the discount are: Architectural paint products; Paint supplies; and Brushes and Rollers. Contact Tim Cavanagh at 360.604.3162.

Airgas

Airgas is the 2nd largest safety supply distributor in the nation giving significant savings over other association based safety supply programs: Up to 22% discounts on safety supplies and related equipment; Cylinder gases up to 7% off; No-charge safety training classes and tool box meetings; and On-site safety consultations. Customer Service Rep: Greg Herr greg.herr@airgas.com Phone: (206) 510-2884

Global Crossing

Ready-Access® Web Meeting is Global Crossing's easy-to-use web conferencing service that is fully integrated with Ready-Access audio conferencing service. The low-cost application includes all the key features most commonly used in web conferencing applications. Global Crossing Conference Calling-3.1 cents a minute. Contact Jeremy Roberts at 801.572.6060 or jroberts@globalconf.com

Cont from page 12

OHBA Member Benefits

www.oregonhba.com

Verizon Wireless

Verizon Wireless offers up to a 17% discount for cell and data service, \$20 monthly fee for unlimited data for Blackberry or PDA's on corporate accounts (This program is primarily for construction and trade contractors, so please check to see if your company qualifies). Sales Rep: Brett Hansen (541) 359-9354 Brett.hansen@verizonwireless.com

2-10 Warranty

At 2-10 Home Buyers Warranty, we're committed to providing innovative value-added warranties, risk management and risk transfer solutions to Homeowners, Home Builders and Real Estate Professionals.

800-488-8844 <http://www.2-10.com>

Member Rebate Program

The OHBA Member Rebate Program is aimed at increasing your bottom line. For the minimal effort of informing us about the **home construction projects you use** and when you close on a home or project, you'll be putting money back in your pocket. Both Builder & Remodeler companies, no matter how large or small, qualify for the program. When you participate in the program, you can count on receiving checks every quarter! <http://hbarebates.com/>

Supervised Fuels

As a result of our partnership with Supervised Fuels, members are now able to participate in our cost plus purchasing program typically reserved for the largest businesses. The benefit to members is an overall reduced cost of fuel over time. In addition, we provide the highest controlled fueling system on the market.

For more information email: Kathy@supervisedfuels.com 541-330-8356 : 877-277-5171

<http://www.supervisedfuels.com>

SwipeNow

HBA members are averaging a 22% savings and seeing lower processing rates by as much as 40%!

SwipeNow is a merchant credit card processing company that specializes in providing the most cost-effective credit card programs for businesses throughout the Pacific Northwest. <http://www.swipenow.com/>

For more info email timh@swipenow.net



Oregon Home Builders Association • 375 Taylor Street NE, Salem OR 97303

• Phone: 503-378-9066 • www.oregonhba.com



Member Advantage at a Glance

www.nahb.org/ma

Lowe's - Members should visit www.LowesForPros.com/NAHB or call 877.435.2440 and register to save 2% on your Lowe's Accounts Receivable (LAR) purchases and free delivery on purchases over \$500. Now Members save an additional 5% every day at the store when they mention the 5% at time of purchase and when using their LAR.

General Motors - \$500 exclusive private offer on most Buick, Chevrolet and GMC vehicles. Business Owners may also qualify for additional incentives, visit www.nahb.org/ma and click on the GM logo to find out more.

FedEx Advantage Program & YRC Transportation

- Up to 20% on select FedEx Express® U.S. services
- Up to 10% on select FedEx Home Delivery® services
- Up to 25% on select FedEx Express international services
- Up to 70% on FedEx Freight® & FedEx Nat'l LTLSM services
- Up to 20% on select FedEx Ground® services
- Save at least 70% with YRC for your freight shipping needs

Visit www.1800members.com/nahb or call 1.800.MEMBERS (1.800.636.2377)

Solveras Payment Solutions - Web/mobile tools, credit card and eCheck processing, check services and more. Free "Savings Analysis" offered to NAHB members by calling 800.613.0148 or online at www.solveras.com/nahb. Average Savings \$2,308 a year.

Dell - Up to 30% off on top of the line Dell computers. Call 800.695.8133 and Mention NAHB or visit www.dell.com/mpp/nahb

Liberty Mutual - Up to 10% on auto and home owners insurance. Call 1.800.531.3398 or visit www.libertymutual.com/nahb

Hertz - Up to 20% off on rental cars and FREE Gold Club membership. Use CDP# 51046. Visit www.nahb.org/ma and click on the Hertz logo to find out more information.

Avis - Up to 25% off rental cars at www.avis.com/nahb or call 800.331.1212 and use AWD code G572900

Budget - Up to 20% off rental cars at www.budget.com/nahb or call 800.283.4387 and use BCD code Z536900

Hewlett Packard - Discounts: 9% notebooks, 5% printers/scanners, 7% handhelds, 12% workstations, 16% servers, 12% storage, 6% third party options (over 10,000 items), plus free ground shipping. To place your order call 1.888.202.4488 and mention pass code "NAHB" or visit www.hp.com/go/nahb

Office Depot - 10% off all delivery orders. Free shipping on orders of \$50 or more. Call 800.274.2753 mention NAHB membership or visit www.officedepot.com/nahb

Omaha Steaks - Save 10% off all online promotions. This discount is in addition to any online specials. www.OSincentives.com/promo/nahb

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