



ASHTABULA COUNTY BUILDERS

"The Voice of the Industry in Ashtabula County"

ANNUAL MEETING

November 11th

Elks Lodge

If you have any items you would like put on the agenda please contact a board member or call the office 997-1866.

MARK YOUR CALENDAR

September 9th	Clam & Crab Fest ELKS LODGE
October 14th	Candidate's Night Casa Capelli
November 11th	Annual Meeting Elks Lodge
January 13th	Tax Changes Casa Capelli
January 22nd-January 23rd	Casino Trip Seneca Niagara
February (TBA)	Reverse Raffle Jefferson 4H Building
March 10th	General Meeting Elks Lodge
April 14th	General Meeting Casa Capelli

Happy Hour is 6:00pm - 7:00pm

Dinner 7:00pm

RSVP by Sunday prior to meeting date and if you need to cancel please call by Monday evening.

PRESIDENT'S COMMENTARY

Hello everyone! Thanks to everyone that attended the summer social at Laurello's Winery. The turnout was great, the food was very good, and the weather was fantastic. I want to thank Dennis Ford for his wonderful entertainment. Everyone seemed to really enjoy his show. With school now in session and these cooler days, summer is coming to a close. I hope you all have had a great summer and that everyone has been busy with lots of work. As you all know next month's meeting will be our annual clambake and Drew Thomas & Crew will be preparing the meal again. If you missed this event last year you should plan on coming because Drew puts on a fantastic meal. I would also like to remind everyone that November is our annual meeting and that all members should plan on attending. You will be given an overview of how our association is doing as well as taking care of any business or issues that need to be addressed. As always your association is here to assist you in anyway possible.

Thanks,
Rick

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CASINO TRIP

Seneca Niagara

As always the Board of Directors are thinking of ways to excite the members of the Builders Association, we are constantly trying to think of new programs and exciting extra events. Several of your Board Members thought that a Casino Trip would be an exciting event. This event will not take the place of our regular Builder's meeting in January but will be an additional event. This will be an excellent opportunity to get to know your fellow members better and also a great way to help chase away the winter blues. There are only two things that we must mention and that is that only those 21 and older can travel with us and only those that feel lucky and want a good time are permitted. Also this trip is not limited to Builders; you are welcome to invite friends and family to this event. More details to follow as we get closer to this great trip.

Saturday, January 22nd - Sunday, January 23rd

Bus Leaves 9:00 a.m. Ashtabula January 22nd

Bus Returns 5:00 p.m. Ashtabula January 23rd

BYOB on the Bus

\$150.00 per person sharing a room

\$230.00 per person for a private room

\$300.00 per couple

A private buffet luncheon will be provided for our party on Sunday. You will also receive a players card on arrival with \$50.00 slot dollars and \$20.00 towards a restaurant per person.

PLEASE RSVP AS SOON AS POSSIBLE. DEADLINE IS NOVEMBER 1ST.

There is a ten room minimum for this trip.

BOARD OF TRUSTEES

2010

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Rick Miller, President

Joe Oros, Vice-President

Bill Romanko, Secretary

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ASHTABULA COUNTY BUILDERS ASSOCIATION
ANNUAL
CLAM & KING CRAB LEG FEST



Thursday, September 9, 2010

at

Elks Lake Front Lodge

3115 Lake Road West

Ashtabula, Ohio

\$45.00 per person

6:00p.m. Happy Hour and Clam Chowder

7:00p.m. Dinner-
One Dozen Clams-King Crab Legs
Grilled Leg of Lamb
Grilled Rosemary Chicken
Fresh Redskin Potatoes
Fresh Ohio Sweet Corn
Salad-Fresh Bread



OPEN BAR 6:00p.m. - 10:00p.m.



A GREAT TIME TO BRING A GUEST
For reservations please call (440)997-1866 or
e-mail ashtabulacountybuilders@windstream.net
by Thursday, **September 2nd**

If you have any questions concerning the Clam Bake, call Drew Thomas at (440)998-4747

Finance Reform Effort Draws Advocates of Reducing Government Support for Housing

Advocates of reducing the government's support for housing are a growing concern for the nation's home builders as the Obama Administration moves forward to develop a comprehensive housing finance reform proposal that it plans to deliver to Congress at the start of next year. Among the diverse perspectives provided by panelists at the Aug. 17 [Conference on the Future of Housing Finance](#), there were those who offered the view that housing has been too heavily subsidized by the government, to the detriment of the performance of the U.S. economy, reported NAHB Third Vice Chairman Rick Judson, who was a participant at the day-long meeting in Washington, D.C.

Criticism was also heard that housing subsidies should be shifted to rental housing from homeownership and from higher-income to low-income beneficiaries. "There should be strong concern over the number and diversity of voices seeking reductions or redirection of subsidies going to housing in the tax and mortgage finance systems," said Judson. The mortgage interest deduction and other homeownership tax advantages will come up for debate over the next year, he warned, and "NAHB will need to marshal statistics and other research to counter these attacks, which were not well supported factually during the conference discussions." The direction of the discussions on what should be done with government sponsored enterprises (GSEs) [Fannie Mae](#) and [Freddie Mac](#) was more reassuring, he noted, with panelists reaching the general consensus that the government should continue to provide some degree of support to the housing finance system, and that guarantees should be explicit instead of implicit, as they were in the past.

"This crisis — where we saw a full retreat by private financial institutions from many forms of mortgage and consumer lending — provided a compelling illustration of why private markets, left to their own devices, find it hard to resolve financial crises," said U.S. Treasury Secretary Tim Geithner in his opening remarks to the conference. "As I have said in the past, I believe there is a strong case to be made for a carefully designed guarantee in a reformed system, with the objective of providing a measure of stability in access to mortgages, even in future economic downturns," Geithner said.

"The challenge," he said, "is to make sure that any government guarantee is priced to cover the risk of losses, and structured to minimize taxpayer exposure."

He went on to acknowledge the importance of getting the private sector back into the business of providing mortgages.

"As we go through this transition, it is important that consumers maintain access to credit at attractive rates," Geithner said. "The planned wind-down of the GSEs' portfolios should be done in a careful way. And we need to make it absolutely clear that we will make sure the GSEs have the resources to meet their financial commitments" during the transition to any new secondary mortgage market structure.

As Housing and Urban Development Secretary Shaun Donovan later pointed out, "the government's footprint in the housing market needs to be smaller than it is today — where FHA and the GSEs collectively guarantee over 90% of all mortgage loans." A number of areas will require further debate, according to Judson:

- The degree of federal government support to the housing finance system, particularly the secondary markets. Many felt the government should be less involved than in the past, with some suggesting that the government protect only against catastrophic risk. It was unclear, however, what would trigger government support or how catastrophic conditions would be defined.
- Mortgage products and underwriting standards in a government-supported system. Panelists reached no conclusions on the mortgage products and underwriting that should be available in relation to market liquidity, innovation and safety and soundness.
- The extent to which a government-supported mortgage market should be required to meet affordable or low-income financing needs.

Does OSHA's New Crane Rule Apply to Your Company?

By any measure, the [Occupational Safety and Health Administration](#)'s (OSHA) long-awaited [final rule on crane and derricks in construction](#), with most provisions set to go into effect on Nov. 8 and other to follow in one to four years, is a blockbuster.

Published in the Federal Register on Aug. 9, the rule and its accompanying comments comprise 271 pages of fine print and establish comprehensive new requirements for assembly/disassembly, assessment of ground conditions, certification and qualification of crane operators and working near power lines, to name a few.

OSHA estimates that the rule will cover 267,000 workplaces and 4.8 million workers.

All employers who are engaged in any aspect of construction are urged to familiarize themselves with the new rule and to determine, as a first step, what provisions apply to their operations and equipment.

Employers should not assume the rule only applies to crane contractors or specialized cranes used in construction. To the contrary, the new rule applies to a wide range of employers — including some property owners — and a wide range of equipment. Understanding and implementing these new requirements in 90 days will be no small task, especially for employers unfamiliar with crane operations. The new rule applies to, “power-operated equipment, when used in construction, that can hoist, lower and horizontally move a suspended load.” The new rule does not apply to cranes or crane operations in general industry. Despite this broad definition, the new crane rule also does not apply to all equipment that can “hoist, lower and horizontally move a suspended load.” It contains numerous exemptions for equipment — such as excavators and backhoes. However, many of those exemptions contain important qualifications. For example, forklifts are exempt from coverage except when they are configured with a boom to move a suspended load with a winch or hook.

The use of articulating/knuckle boom truck cranes to deliver materials to a construction site also is exempt when the materials are transferred to the ground. It is not exempt, however, when the same boom truck is used to put the materials in a particular sequence to be hoisted, when the materials are supported or stabilized by the boom truck during construction or when the boom truck delivers prefabricated components such as roof trusses. The rule also provides many other examples of exempt and covered equipment. As previously mentioned, the new rule applies not only to users, operators and manufacturers of cranes but also to other employers. In one of its more controversial provisions, the new rule now specifies the duties and responsibilities of the “controlling entity” — defined as “the employer that is a prime contractor, general contractor, construction manager or any other legal entity which has the overall responsibility for the construction of the project, its planning, quality and completion.”

Other legal entities under the rule could include property owners who assume the responsibility for construction of the project.

The specified duties for “controlling entities” also are not insignificant. They include:

- Ensuring that ground conditions to support the crane equipment are sufficient
- Informing users and operators of the crane of any hazards beneath the setup area — such as tanks or utilities — either known or identified in documents in the possession of controlling entity
- Implementing a system to coordinate multiple cranes where the working radius of one crane is within the working radius of others

However, the duties and responsibilities of a “controlling entity” may actually be much broader than those specified above. In the rule, and in comments that accompanied the proposed rule, OSHA makes it clear that the “controlling entity” duties specified in the crane rule supplement, but do not displace, the responsibilities of “controlling contractors” under OSHA’s multi-employer citation policy. As a result, in addition to the specified duties in the new rule, OSHA may attempt to hold general contractors, home builders and other “controlling contractors” — now referred to as “controlling entities” — responsible for using reasonable care in detecting and correcting other crane hazards. The multi-employer policy could make matters more difficult for employers who lack the expertise to evaluate crane safety. Various industry groups and safety