

## Just a personal note:

I saw them tearing a building down,  
A gang of men in a dusty town.  
With a Yo, Heave Ho and a mighty yell,  
They sank a beam and the whole wall fell.

I asked the foremen if these men were as  
skilled  
as those he'd hire if he were to build.  
He laughed and said "oh no, indeed,  
For common labor is all I need.

For these men can destroy in a day or two  
What builders have taken years to do.  
So I ask myself as I went my way  
What roll is it that I would play.

Would I be a builder who builds with care  
Measuring life with rule and square  
Or would I be a wrecker who goes around  
Content with the role of just tearing down.

With over three decades of working with and for professionals involved in creating thousands of shelters for where people live and work, it is with great pride to be associated with those who build houses which people call home. You have allowed me to be a part of building neighborhoods and communities of which we can all be proud. Together we have worked to be the recognized



voice of our members and their businesses and to maintain a standard of excellence as established by others before us dating back to the 1930's

The memories and experiences are so numerous that I'm sure a best selling book could be written provided that all names and places were changed to protect the innocent and the guilty. But more than anything else, I thank you all for the opportunity to work with so many who have become friends and family which I will treasure forever. With so many roots in WNY, I know that Julie and I will visit often and I'm our paths will cross again.

*Joe McIvor*

**BNBA & STBA  
Annual Ski Outing**

**Thursday,  
January 9, 2014**

Holimont in Ellicottville  
Watch for details !!!

**2014 Inauguration,  
Installation, Awards and  
Appreciation Ceremony**

**Saturday,  
January 25, 2014**

The Buffalo Club  
Watch for details !!!

**It Pays to Do Business  
with a Member**





# FORUM

## The Monthly Newsletter of the BNBA

Published by:

### Buffalo Niagara Builders' Association, Inc.

5434 Genesee Street, Suite 4, Lancaster, NY 140868  
(716) 601-7257 Fax: (716) 601-7259

*Please note new telephone numbers*

To advertise in the BNBA Forum, please contact the BNBA office.  
Visit our website: [www.bnba.org](http://www.bnba.org)

## Board of Directors:

**Chris Tucker**  
President

**Dean Kroll**  
Secretary

**Mark Longo**  
First Vice President

**Jim Maloney**  
Second Vice President

**Chuck Rizzo**  
Treasurer

**Gary Berner**  
Presidential Appointee

**Andrew Romanowski**  
Immediate Past President

Gary Anastasi

Michael Hoinski

David Stapleton

Ray Binner

Brian Mack

Jerry Szymanski

Michael Borowiak

Phil Nanula

Howard Zubin

### State and National Directors

Andrew Romanowski

### Committee Chairs

**Jim Maloney**  
Associates Council

**Howard Zubin**  
Horizons Committee

**Richard Lasure, Ken Peterson**  
Build PAC

**Eric Hazard**  
Membership

**William Tuyn**  
CCB

**Frank Sardina**  
Mortgage

**William Tuyn, Jeffery Palumbo**  
Industry Task Force

**Andrew Romanowski**  
Past Presidents

## Staff:

**Joseph W. McIvor, Jr.**  
Executive Vice President

**Barbara Bailey**  
Executive Assistant

## Mission Statement

The Buffalo Niagara Builders Association, a non-profit organization, is the recognized voice of the building, development and associated industries.

The Association advocates choice in housing, economic growth and quality of life in our community.

## STRONG MULTIFAMILY SECTOR PUSHES BUILDING PERMITS ABOVE 1 MILLION IN OCTOBER

This follows a 5.2 percent increase in permit issuance in September to 974,000 units.

Census figures for nationwide housing starts for September and October have been delayed until Dec. 18 as a result of last month's partial government shutdown.

"Despite the recent government shutdown, builders feel a housing recovery is still under way," said Rick Judson, chairman of the National Association (NAHB) and a home builder from Charlotte, N.C. "However, this fragile recovery still faces a number of challenges, including uncertainty in Washington, tight credit conditions for home buyers and limited availability of labor and lots."

"Permits are often a harbinger of future housing activity and the strong showing in the multifamily sector along with stable numbers on the single-family side bode well for a continuing, gradual upturn in housing over the coming months," said NAHB senior economist Robert Denk. "But consumer and builder confidence could be seriously undermined unless policymakers make progress over looming budget, tax and economic policy issues in the weeks and months ahead."

Multifamily permit issuance rose 15.3 percent to 414,000 units in October while the single-family side posted a 0.8 percent gain to 620,000 units.

Regionally, permits issuance in October held steady at 101,000 units in the Northeast and rose 15.4 percent in the West and 9.4 percent in the South. The Midwest posted a 9.6 percent decline.



**It pays to do business with  
BNBA Members**



## Insulating Your Business for Success in Today's Marketplace

The Convergence of the Four C's: Comfort, Cost Efficiency, Code Standards and Consciousness

By Marc Williamson, MIG Building Systems.

Advertorial

The collective U.S. housing industry is still feeling the aftershocks from the devastating impact of the housing crash in 2008 and resulting recession. With the worst downturn since the 1930s now firmly behind us, the current residential construction boom is ushering in a new set of marketplace dynamics and challenges— as well as rich opportunities.

There is a convergence of factors driving today's housing industry that can be leveraged to help distinguish your work as a builder from the competition and ultimately resonate with future home buyers. The growing marketplace concentration on comfort, cost efficiency, code standards and (environmental) consciousness is creating renewed interest in building energy efficient, high-performance homes.

Likely attributed in part to the rising energy costs, home buyers are now primed and ready to learn how they can increase the performance, comfort, energy efficiency of their home. These home buyers are also increasingly expressing an interest in exceeding – rather than simply meeting – energy efficient building codes.

This creates a unique opportunity for builders to engage these savvy home buyers in a more sophisticated dialogue that will elevate their understanding of the important role the building envelope plays in achieving a high-performance home that will deliver against each of the Four Cs.

While it is unlikely we'll hear a home buyer say, "I want to live in an uncomfortable home with drafts and unpredictable temperature control" or "I like wasting energy and having 30 percent higher energy costs on my heating and cooling," homeowners have historically looked past the "guts" of the home to spend a majority of their time on aesthetic decisions during the building process.

With the growing focus on the Four C's, future home buyers and existing homeowners are beginning to pay more attention to insulation, air sealing and moisture management solutions. As a result, it is equally important that builders remain competitive in this space by staying current on the latest advancements, research and product innovations. Fortunately, you don't have to do it alone.

Understandably, projected increases in housing starts and the new home construction boom makes it difficult to focus on anything but getting through the day and delivering the jobs on time. To help maximize your job site efficiency and bring the strongest solutions to your customers, local Certified Energy Expert® Professionals (CEEs), supported by Owens Corning, can be a valuable tool in your arsenal. These trained energy specialists can help your business stay at the forefront of the latest building science solutions in insulation, air sealing and moisture management.

CEE professionals also bring a sophisticated level of expertise addressing the complexity behind air movement and the interaction of moisture, heat and cold within a home's walls, roof and interior space. Since we live in the "guts" of the home, we also are skilled in all types of installation techniques for maximizing energy efficiency and acoustics. From the latest local building codes and standards, quality assurance and Energy Star/DOE® programs, CEE Professionals can be a resource to your team to help you differentiate yourself in the market.

To connect with a local CEE in your region, please contact Marc Williamson at 716.731.8016


Marc Williamson is an Owens Corning™ Certified Energy Expert® professional based out of Sanborn, NY. Certified Energy Expert® professionals can be found in 27 states and across 60 markets. To locate a CEE or learn more about the Owens Corning™ Certified Energy Expert® program, visit <http://www.owenscorning.com>.



# BNBA Calendar of Meetings and Events

|                                      | Meeting/Event  | Time            | Location                                      |
|--------------------------------------|--|-----------------|---|
| <b>Tuesday<br/>December 3</b>        | <b>Horizons Review Committee</b>   | <b>12:30 pm</b> | <b>BNBA Office</b>                            |
| <b>Tuesday<br/>December 3</b>        | <b>BNBA Executive Finance Committee</b>                                  | <b>1:30 pm</b>  | <b>BNBA Office</b>                            |
| <b>Wednesday<br/>December 11</b>     | <b>BNBA Strategic Planning Meeting</b>                                   | <b>11:30 am</b> | <b>Millennium Hotel</b>                       |
| <b>Wednesday<br/>December 25</b>     | <b>Happy Holidays</b>  |                 | <b>BNBA office will be closed 12/25,26,27</b> |
| <b>Thursday<br/>January 9, 2014</b>  | <b>BNBA's Annual Ski outing</b>  | <b>9-6 pm</b>   | <b>Holimont in Ellicottville</b>              |
| <b>Saturday<br/>January 25, 2014</b> | <b>BNBA Inauguration, Installation, Awards &amp; Appreciation Dinner</b> | <b>6-10 pm</b>  | <b>The Buffalo Club</b>                       |

*Please note that the meeting dates and locations are subject to change. All committee members will be advised of any changes. Call for reservations.*





**Because craftsmanship is alive and well.**

We make DuPont™ Tyvek® Weatherization Systems for pros who take pride in what they do. After all, you have helped make us the industry leader for over 25 years. And you're the reason why we continue to develop innovative products, systems and services like DuPont™ Flashing Systems for superior protection against water intrusion and the DuPont™ Tyvek® Specialist Network. DuPont™ Tyvek® Weatherization Systems—they're all about making a tough job easier and helping you build an even stronger reputation for quality.

For more information, please contact:  
 distributed by **Parksite** **Andy Ryder (585) 704-0823**

DuPont™ Tyvek®: HomeWrap™ • StuccoWrap™ • DrainWrap™ • ThermoWrap™ • AtticWrap™  
 Wrap Caps • Tape • DuPont™ Flashing Systems • DuPont™ Weatherization Sealant  
 © 2012 DuPont. All rights reserved. The DuPont Oval Logo, DuPont™, Tyvek®, Tyvek® HomeWrap®, Tyvek® StuccoWrap®, Tyvek® DrainWrap®, Tyvek® ThermoWrap® and Tyvek® AtticWrap® are registered trademarks or trademarks of E.I. du Pont de Nemours and Company or its affiliates.



**We Will Beat Any Home Center's Price!**

*explore the possibilities*

**WNY's LARGEST And Most Beautiful Showroom**

**See The Kitchen World Show at [KitchenWorldInc.com](http://KitchenWorldInc.com)**

- Custom & Stock Cabinets
- WNY's Best Value Since 1974
- Free Estimates
- #1 With W.N.Y. Contractors

Hours: Mon., Tues., Fri. 9-5  
 Wed., Thur. 9-9 • Sat. 9-3

We moved to **Williamsville**



**Appointments Welcome**  
**688-1334**

**7370 Transit Rd.**  
 (Across from Eastern Hills Mall)

**57**

Beautiful  
Kitchens on  
Display

# IBS + KBIS = Design and Construction Week in Las Vegas!

The Las Vegas Convention Center will be the center of the home building and housing universe during NAHB's International Builders' Show, February 4-6, 2014. For the first time since its inception seven decades ago, the Builders' Show will be co-located with the Kitchen and Bath Industry Show (KBIS) to create an amazing synergy known as Design and Construction Week™.

During this unique co-located event, people attending either show will be able to access the exhibit floor of both shows.

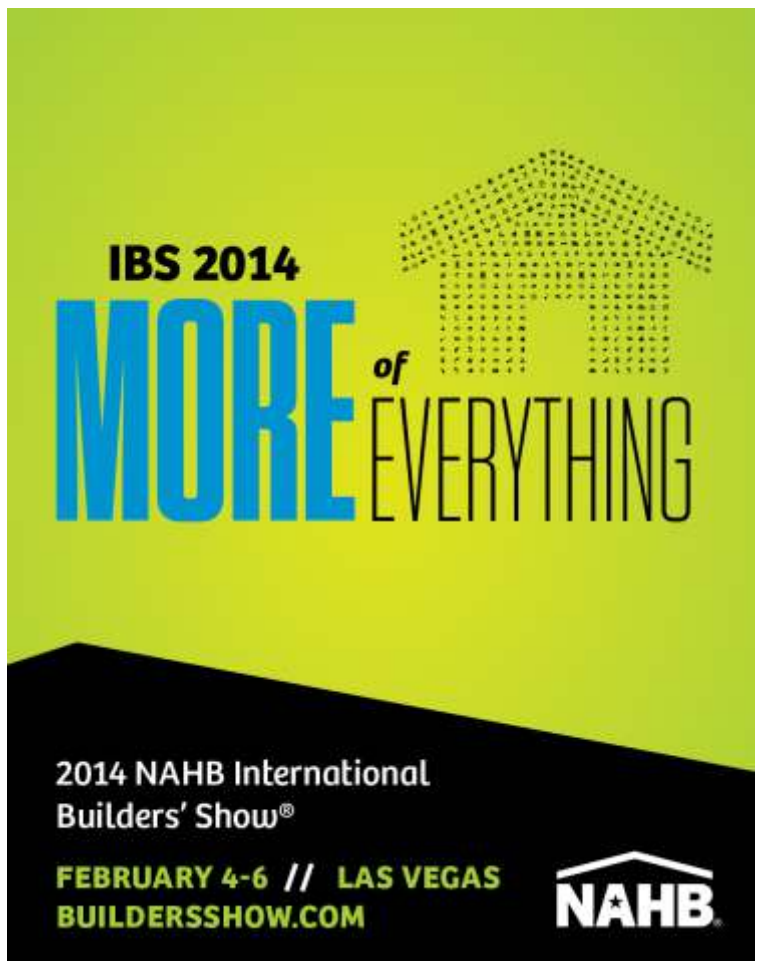
IBS attendees will find a number of new offerings and enhancements at the show as NAHB works to best meet attendees' needs. New offerings and enhancements include:

- Building Knowledge sessions have been streamlined from 90 to 60 minutes to maximize the time attendees can spend in the exhibit hall and participating in other IBS activities.
- More advanced-level training with the expansion of Master Sessions.
- Expanded opportunities for NAHB-approved show floor education.
- Sessions specifically designed for dealers and suppliers and specialty trades.
- A new tech hub where attendees are encouraged to "plug in" to participate in

various programs.

- Spotlight Sessions where leading industry experts discuss emerging trends.

If you haven't yet registered for the IBS, time's a wastin' because early bird registration ends Dec. 20. And don't forget to enter by Dec. 15 to win a free trip to the 2014 IBS, a new iPad mini and a one-year subscription to FineHomebuilding Magazine courtesy of the NAHB International Builders' Show and FineHomebuilding Magazine.



**IBS 2014**  
**MORE** of **EVERYTHING**

2014 NAHB International Builders' Show®

**FEBRUARY 4-6 // LAS VEGAS**  
**BUILDERSSHOW.COM**

**NAHB**

# We've Got Your Back

Senate Finance Committee Chairman Max Baucus last week began releasing a series of "discussion drafts" on tax reform, some of which cover corporate tax overhaul and others that deal with cost recovery and accounting, which impact housing. NAHB has been aware that this was coming for some time and has worked diligently during the past several months to educate lawmakers on the importance of maintaining housing tax incentives in the current code as the debate on tax reform moves forward. This includes meetings with nearly every Senate office this summer to emphasize how any changes to the mortgage interest deduction, the Low Income Housing Tax Credit, the capital gains exclusion for home sales and the deduction of property taxes would harm homeownership, rental housing, job creation and the economy.

Rest assured, our government affairs, economics and regulatory teams are fully engaged on this issue. Preliminary analysis shows the plan could have a particular impact on the multifamily sector. However, the Baucus plan is incomplete. It seeks to institute changes to the current tax code with the goal of lowering marginal tax rates, but fails to show what the new marginal tax rates

would be. At this point, Senate Finance Committee Republicans have declined to endorse Baucus' approach, and it is unclear how much Democratic support he has garnered.

The Baucus proposals represent an opening salvo in what is expected to be a long, protracted debate on comprehensive tax reform. Because of NAHB's hard work, we have been afforded the opportunity to submit comments on the proposal, which are due by Jan. 17, 2014. In the interim, NAHB will carefully evaluate how this plan could affect housing and will share our findings with members of the Senate Finance Committee and other Senate leaders. We will also continue to remind senators that the last time lawmakers changed the rules for housing as part of a major tax overhaul in 1986, it resulted in unintended consequences that harmed the multifamily housing sector for years to come. For more information, view NAHB's EYE on Housing at [www.nahb.org](http://www.nahb.org) or contact JP Delmore [jpdelmore@nahb.org](mailto:jpdelmore@nahb.org) (800-368-524 x8412).



# Website Survey Seeks User Input

As you are aware, NAHB is in the process of redesigning nahb.org. But we can't do it without your help!

Over the next few months, we will be asking for your input in the form of surveys and focus groups. The first stage in the process is a "true intent" study. When you visit nahb.org, you may be greeted with a pop-up survey box. This survey will track your movement through nahb.org and then follow up with a survey after you're done.

This survey will provide valuable insight into your purpose for visiting nahb.org and how navigation can be improved. To participate, please accept the initial pop-up, follow the instructions, proceed with the task you came to nahb.org to complete, and then return to the homepage to show you have completed your task and are ready to take the survey. Thank you for your patience and participation! Contact: Rinrin Yu - ryu@nahb.org (800-368-5242 x8404).

## DeSanto Travel

[www.desantotravel.com](http://www.desantotravel.com)

**BILLS VS THE SAINTS FOOTBALL EXCURSION - \$889.00 DOUBLE  
10/25-28/13 ; HOLIDAY INN SUPERDOME (COMPLETE)**

**Complete Package Tours with Daily Flights**

**ALL INCLUSIVE SALE**

|  |   |
|--|---|
| <b>PUNTA CANA</b><br>RIU PALACE FROM <b>\$619</b> DBL.                 | <b>ARUBA</b><br>RIU PALACE FROM <b>\$819</b> DBL.                       |
| <b>CANCUN/MAYAN</b><br>BARCELO PALACE FROM <b>\$599</b> DBL.           | <b>HAWAII</b> (All Islands)<br>OUTRIGGER RESORTS FROM <b>\$998</b> DBL. |
| <b>JAMAICA</b> (All Beaches)<br>IBEROSTAR GRAND FROM <b>\$759</b> DBL. | <b>LAS VEGAS</b><br>MONTE CARLO FROM <b>\$398</b> DBL.                  |

**716.912.6900**

Contact Us @ [info@desantotravel.com](mailto:info@desantotravel.com)  
or Email Us @ [info@desantotravel.com](mailto:info@desantotravel.com)



**BNBA.org**  
Buffalo Niagara Builders' Association

**It pays to do business with  
BNBA Members**

## The BNBA has moved

Please take note that the Buffalo Niagara Builders Association, Inc. has moved.

Our new address is:  
5434 Genesee Street, Suite 4  
Lancaster, NY 14086

We have to change our telephone numbers.

The new phones are:  
Office: 716.601.7257  
Fax: 716.601.7259

To make the transition a bit smoother, all calls made to the old phone numbers (O-716.636.9655 & F-716.636.9658) will be remote call forwarded to the new ones for the next few months.

## HOME BUILDERS SEEK LEGISLATIVE FIX FOR SOARING FLOOD INSURANCE PREMIUM RATES

November, 2013 - The National Association of Home Builders (NAHB) called on Congress today to take steps to resolve unintended consequences of the Biggert-Waters Flood Insurance Act that are resulting in huge premium spikes for many home owners and impacting the sale, construction and remodeling of homes across the nation.

Testifying before the House Financial Services Subcommittee on Insurance and Housing, Barry Rutenberg, immediate past chairman of NAHB and a home builder from Gainesville, Fla., said a key concern of the law is that it requires properties that had subsidized rates under the National Flood Insurance Program (NFIP) to immediately move to the full actuarial risk rate when they are sold or transferred.

“Prospective home buyers fear the higher rates will make their mortgages unaffordable, especially in today’s already tight credit conditions,” said Rutenberg. “We have heard of cases throughout the country where pending sales were canceled at the last minute because of this sharp rate increase.”

Rutenberg added that this not only harms home sales, but also impedes the move-up buyer, who will not be able to sell their current home and move into a newly constructed one.

“Requiring full-risk rates to be paid upon sale or transfer for historically subsidized and previously grandfathered properties will lead to lower property values and hurt many local housing markets at a time when the U.S. housing recovery remains fragile and uneven,” he said.

To resolve some of the costly problems and unanticipated issues resulting from the implementation of the Biggert-Waters Flood Insurance Act, NAHB recommends that Congress take the following steps:

- Delay all rate increases until the Federal Emergency Management Agency (FEMA) completes its affordability study, which is required under the Biggert-Waters Flood Insurance Act and was due to be completed last April. After completion of the study, FEMA will have a better understanding

of how rate increases will affect policyholders and be better equipped to provide Congress suggestions on how the NFIP can address affordability issues, said Rutenberg.

- Require FEMA to take into account all flood control structures when mapping. Further, NAHB urges Congress to ensure that FEMA allows for sufficient time and independent vetting of new maps and prohibits rate increases based on incomplete or inaccurate maps.

- Reinstate the higher “substantial improvement” threshold. This refers to the value of remodeling and renovation projects that cause the insurance premium rate increases to kick in. The threshold was lowered from 50 percent to 30 percent when the law went into effect. NAHB estimates this lower limit will place up to \$8.5 billion in annual remodeling economic activity at risk, as even the simplest of remodeling jobs, like installing new appliances or updating bathrooms or kitchens, could result in many homes reaching the 30 percent threshold and triggering higher premium rates.

- Enable FEMA to continue to allow for flexibility for regional issues and to maintain the current residential “basement exception.” This exception is currently permitted in just 53 communities and allows home owners who require basements for safety and stability reasons to avoid the higher flood insurance rates under the law.

- Delay the premium rate hikes on second homes. Government data shows the median income of households with a second home is a modest \$71,344. Many middle class families who own a second home are facing significantly higher premium rates under the Biggert-Waters Flood Insurance Act. As a result, even if they want to sell their second home, they cannot because the sale would result in a premium price spike for the new owner.

“NAHB is committed to working with this subcommittee and with Congress to find pragmatic solutions that will prevent undue hardship on the recovering housing market, prevent home values from decreasing and make the NFIP stronger and more effective for years to come,” said Rutenberg.



## Builder Confidence in the 55+ Housing Market Continues to Improve in Third Quarter

November, 2013 - Builder confidence in the 55+ housing market showed continued improvement in the third quarter of 2013 compared to the same period a year ago, according to the National Association of Home Builders' (NAHB) latest 55+ Housing Market Index (HMI) released today. All segments of the market—single-family homes, condominiums and multifamily rental—registered strong increases. The single-family index increased 14 points to a level of 50, which is the highest third-quarter number since the inception of the index in 2008 and the eighth consecutive quarter of year over year improvements.

“We have seen steady improvement in the 55+ housing sector as buyers and renters are attracted to new homes and communities that offer the lifestyle they desire” said Robert Karen, chairman of NAHB’s 50+ Housing Council and managing member of the Symphony Development Group. “Although the market is significantly stronger than it has been in recent years, we still have a ways to go to get back to full production.”

There are separate 55+ HMIs for two segments of the 55+ housing market: single-family homes and multifamily condominiums. Each 55+ HMI measures builder sentiment based on a survey that asks if current sales, prospective buyer

traffic and anticipated six-month sales for that market are good, fair or poor (high, average or low for traffic). An index number below 50 indicates that more builders view conditions as poor than good.

All of the components of the 55+ single-family HMI showed considerable growth from a year ago: present sales climbed 16 points to 52, expected sales for the next six months rose 11 points to 53 and traffic of prospective buyers increased 10 points to 43.

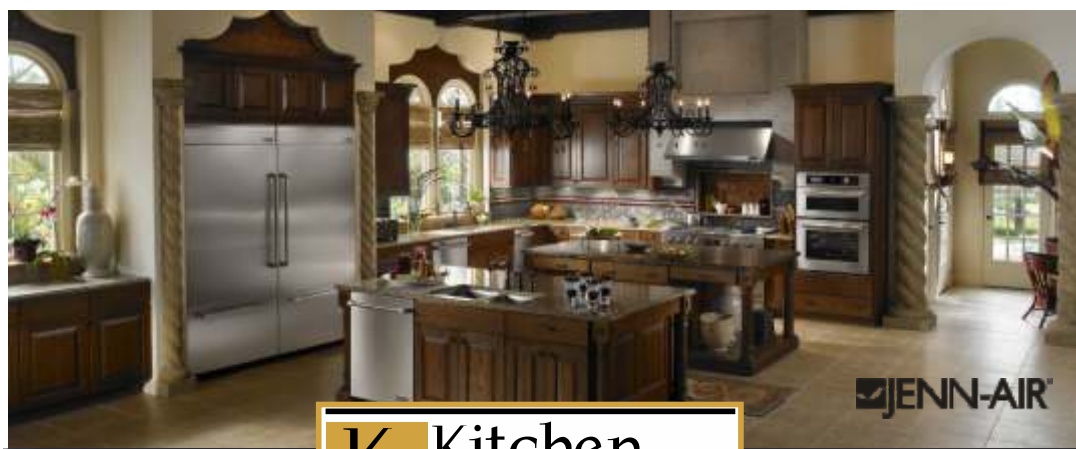
The 55+ multifamily condo HMI posted a gain of 14 points to 37, which is the highest third-quarter reading since the inception of the index. All 55+ multifamily condo HMI components increased compared to a year ago as present sales increased 15 points to 37, expected sales for the next six months climbed 11 points to 40 and traffic of prospective buyers rose 13 points to 35.

The 55+ multifamily rental indices also showed strong gains in the third quarter as present production increased 17 points to 48, expected future production rose 15 points to 50, current demand for existing units climbed 18 points to 60 and future demand increased 16 points to 60.

“Right now the positive year over year increase in confidence by builders for the 55+ market is tracking right along with other segments of the home building industry,” said NAHB Chief Economist David Crowe. “And like other segments of the industry, the 55+ market is improving in part because consumers are more likely to be able to sell their current homes, which allows them to buy a new home or move into an apartment that suits their specific needs.”

### It Pays to Do Business with BNBA Members

It Pays to Do Business with BNBA Members



**KA Kitchen Advantage**

Specializing in cabinets, appliances & countertops

7377 Transit Rd • East Amherst  
716-689-0805 • kitchenadvantageofwny.com  
Mon., Tues & Fri. 9am-5pm • Wed. & Thurs. 9am-3pm • Sat. 9am-3pm

## Membership Renewals and New Members

The BNBA would like to thank the following members for renewing their membership:

### Capital Heat Inc.

Philip Blatner  
716.683.7336

### Chicago Title

Mark Lotterer  
716.200.5874

### Dockside Village, LLC

Anthony J. Cuttaia  
716.631.5309

### K & D Development

Ken Zittel  
716.583.0574

### Kenmore Development

Louis A. Vaccaro  
716.874.7700

### Kitchen Advantage

Carl Binner  
Ray Binner  
716.689.0805

### MIG Building Systems

Rick Anzalone  
716.731.1405

### National Fuel Gas

Robert Eck  
716.857.7711

### Sortie Creations, Inc.

Guy Herr, Jr.  
716.655.9976

### Zamkro Development LLC

Dean Kroll  
716.479.0684

Please welcome our new members:

### Accessible Home Solutions

Jill Eppolito  
716.628.5479

**It Pays to Do Business  
with BNBA Members**

## Alside Premium Windows, Siding and More



*It starts with the maximum beauty and minimum care that Alside siding, windows, fencing and railing offer to every new homeowner. And, for over 50 years, America's building professionals have depended on Alside for the industry's finest products for beauty, durability and performance.*



Two Convenient Locations . . .

6000 Packard Rd. Ste 500 • Niagara Falls, NY 14304 • 877.774.0515

2475 Walden Ave • Cheektowaga, NY 14225 • 800.232.0007

Visit [www.alside.com](http://www.alside.com) for the location nearest you.

**Alside**

*Alside . . . Because Life is for Living.™*

# BUILDER CONFIDENCE HOLDS STEADY IN NOVEMBER

November, 2013 - Builder confidence in the market for newly built, single-family homes was unchanged in November from a downwardly revised level of 54 on the National Association of Home Builders/Wells Fargo Housing Market Index (HMI) released today. This means that for the sixth consecutive month, more builders have viewed market conditions as good than poor.

"Given the current interest rate and pricing environment, consumers continue to show interest in purchasing new homes, but are holding back because Congress keeps pushing critical decisions on budget, tax and government spending issues down the road," said NAHB Chairman Rick Judson. "Meanwhile, builders continue to face challenges related to rising construction costs and low appraisals."

"Policy and economic uncertainty is undermining consumer confidence," said NAHB Chief Economist David Crowe. "The fact that builder confidence remains above 50 is an encouraging sign, considering the unresolved debt and federal budget issues cause builders and consumers to remain on the sideline."

Derived from a monthly survey that NAHB has been conducting for 25 years, the NAHB/Wells Fargo Housing Market Index gauges builder perceptions of current single-family home sales and sales expectations for the next six months as "good," "fair" or "poor." The survey also asks builders to rate traffic of prospective buyers as "high to very high," "average" or "low to very low." Scores from each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good than poor.

The HMI index gauging current sales conditions in November held steady at 58. The component measuring expectations for future sales fell one point to 60 and the component gauging traffic of prospective buyers dropped one point to 42.

The HMI three-month moving average was mixed in the four regions. No movement was recorded in the South or West, which held unchanged at 56 and 60, respectively. The Northeast recorded a one-point gain to 39 and the Midwest fell three points to 60.

Editor's Note: The NAHB/Wells Fargo Housing Market Index is strictly the product of NAHB Economics, and is not seen or influenced by any outside party prior to being released to the public. HMI tables can be found at [www.nahb.org/hmi](http://www.nahb.org/hmi). More information on housing statistics is also available at <http://www.housingeconomics.com/>

## Reach the BEST People!!!

Advertise in the BNBA Forum or on the website - [BNBA.org](http://BNBA.org)

- Reasonably Priced
- Optimum Audience



Call the BNBA today  
**716.601.7057**

# SUMMARY BUILDING PERMITS

## New Residential Single-Family Construction

|                    | Sept/Oct '12<br>YTD | Sept/Oct '13<br>YTD |
|--------------------|---------------------|---------------------|
| Amherst            | 42/49               | 53/64               |
| Buffalo            | 39/40               | 20/25               |
| Cheektowaga        | 5/5                 | 8/10                |
| Clarence           | 81/89               | 110/128             |
| Grand Island       | 29/37               | 25/30               |
| Hamburg            | 76/85               | 101/111             |
| Lancaster          | 115/121             | 97/103              |
| Orchard Park       | 15/20               | 49/52               |
| West Seneca        | 29/31               | 30/32               |
| <b>TOTAL UNITS</b> | <b>431/477</b>      | <b>493/555</b>      |

*\*estimated by Census Bureau*



**On display in our Showroom!**  
 Mon.-Fri. 8am-5pm  
 Sat. 8am-12pm

## Interior Woodgrain Finishes .....

Cambridge • S-Series • Ocean View  
 (Interior laminates available only with White exterior)

**The MOST Realistic Woodgrain On The Market!**



### Renolit® Exofol IN Woodgrain Laminate Features

- A realistic, rich and natural appearance that adds an inviting layer of warmth to any room.
- A pearl-essence stain finish for a soft appearance.
- A unique scratch-resistant coating for superior protection.
- Effortless cleaning for lasting beauty.

### Viwinco windows with interior laminates

Come standard with brushed nickel Tilt-n-Lock hardware and full-sized, heavy duty extruded screens with BetterVue® screen material for excellent visibility.

Cambridge, Viwinco S-Series and Ocean View windows are available in double-hung, complementary and geometric styles - as well as patio doors.