



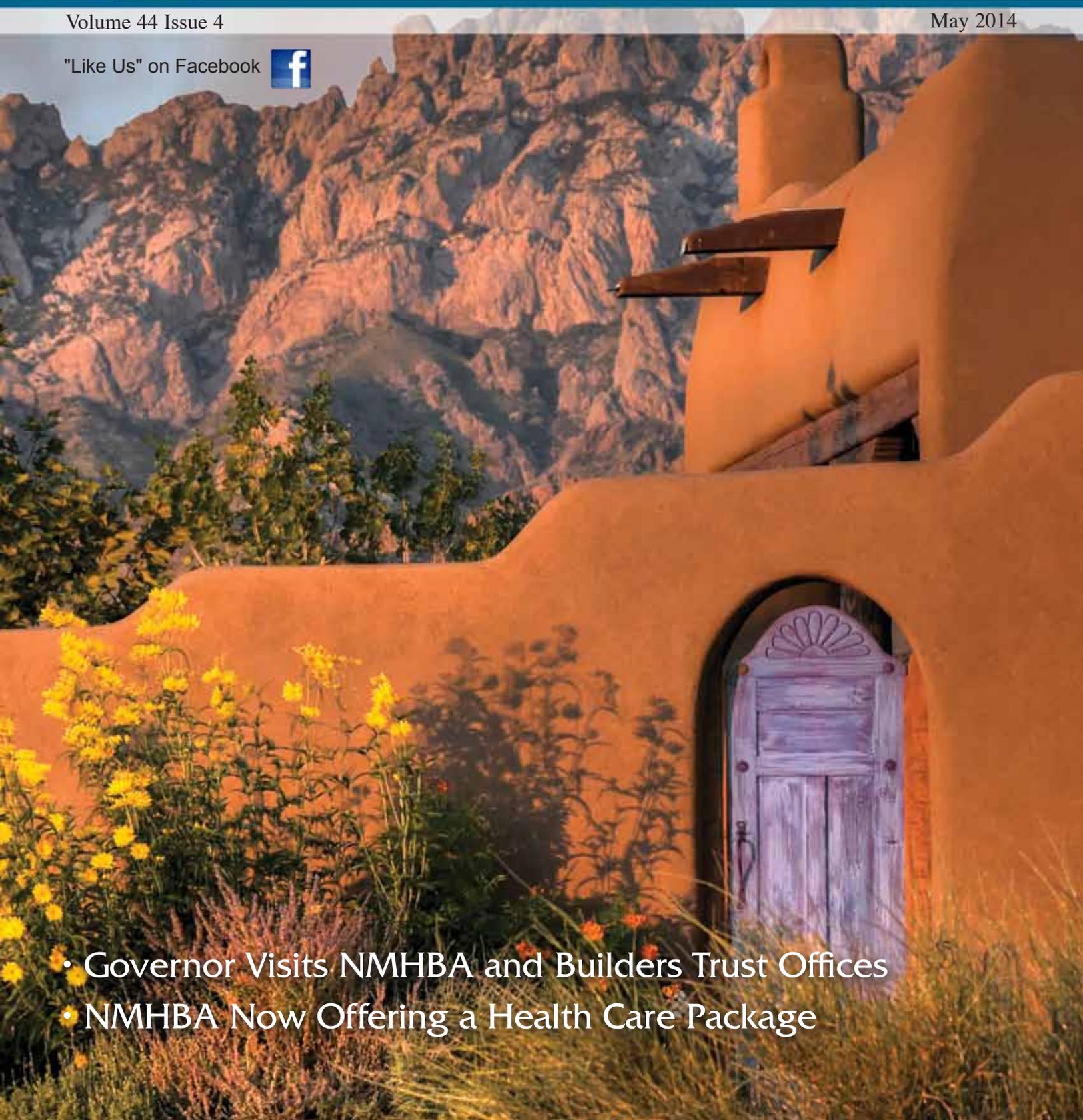
HOUSING JOURNAL

Voice of New Mexico Home Builders Association for More Than 35 Years

Volume 44 Issue 4

May 2014

"Like Us" on Facebook



- Governor Visits NMHBA and Builders Trust Offices
- NMHBA Now Offering a Health Care Package

Would You Build a House Without Blueprints?



Builders Trust can assist you with building a successful ***Safety Culture*** for your business. From our Tool Box Talks to the review of safety plans and our experienced safety staff who can provide onsite safety inspections, we have the blueprints for you to build a successful ***Safety Culture***.

Call your Independent Agent for a Quote Today!

For more information call 505-345-3477 or 800-640-3369
Or visit us at www.builderstrust.com



Workers' Compensation Coverage for the Construction Industry!



NMHBA Office Staff

New Mexico Home Builders Association
505-344-7072, Toll Free 1-800-523-8421 FAX: 505-344-3103
E-mail: info@nmhba.org or Website: www.nmhba.org
Executive VP & CEO, Jack C. Milarch, Jr.
Governmental Affairs Director, Melanie Lawton
Office Manager, Nancy Barron
Bookkeeper/Bonding/Meeting Admin, Melinda Bolivar
Receptionist/Membership, Kami Showalter

NMHBA 2014 Senior Officers

President, Ray Gee
Past President, Pat Casey,
1st VP/President Elect, Skip Mead
Associate Vice President, Diana Lucero
Secretary Treasurer, TBD

2014 Local HBA Presidents

HBA of Central New Mexico, David Newell
South Eastern New Mexico HBA
HBA of Eastern New Mexico, Andy Cordova
Las Cruces HBA, Kimball Hakes
Lincoln County HBA, Shirley Schenk
San Juan County HBA, Kathy Hogan
Santa Fe Area HBA, Bill Roth
BCA of Otero County, Gerald Matherly
Southwest NM HBA, Pat Casey

NAHB Representatives

National Associate Director, Diana Lucero
State Representative, Peter Merrill
National Director, Skip Mead
NAHB BUILD-PAC Trustee, Skip Mead

Affiliated Organizations

Association Services Corporation
dba New Mexico License Bonding
Phone: 505-344-7277 Fax: 505-344-3103

Builders Trust of New Mexico
Workers' Compensation Insurance
Phone: 505-345-3477 Fax: 505-344-7245
Executive VP & CEO, Jack C. Milarch, Jr.
COO, Randy Akin
Chairman, Kevin McGinley
New Mexico Home Builders Political Action Fund
NMHB PAF Chair, Mike Buechter

Graphic Design - The Graphics Station
505-480-8687

Printing - Marketing Strategies
505-883-5400



Special Features

- 6 Governor Visits NMHBA and Builders Trust Offices
- 7 NMHBA Now Offering a Health Care Package

Regular Features

- 2 Membership Statistics
- 3 Message from the President - Pressure for Consumer Protection in Construction
- 4 Message from the Executive Vice President and CEO - Code Bond Call Rules - Update
- 12 Calendar

About The Cover



Creating a peaceful, beautiful home with the amazing backdrop of the Organ Mountains was the goal of Classic New Mexico Homes for this new house located east of Las Cruces. Many reclaimed and recycled products were used in this project, not only to be eco-conscious, but to give the house a feel of being in its setting for many years. Classic New Mexico Homes

worked around the natural arroyos on the property by creating bridges and different eye-pleasing levels in the landscape, resulting in a home that is truly hard to leave in the morning.

Photo by Wayne Suggs – Classic New Mexico Homes

Membership Statistics

	Feb	Mar
Central New Mexico	591	600
Eastern NM	103	98
South Eastern NMHBA	94	92
Lincoln County	104	105
Las Cruces	304	312
Southwestern NMHBA	49	50
San Juan County	166	169
Santa Fe Area	432	448
Otero County	<u>103</u>	<u>108</u>
Total	1946	1982

WESTERN

BUILDING  SUPPLY

Family Owned & Operated



Exceptional service & quality products since 1971

ANDERSEN Wood/FIBREX Windows & Doors
 KOLBE Wood Windows & Doors
 WEATHERSHIELD Wood/Vinyl Windows & Doors
 HEAT-N-GLO Gas Fireplaces
 STEEL Insulated Garage Doors
 SOLATUBE Skylights

4201 Paseo del Norte NE
 Albuquerque, NM 87113
 505.823.2500
 westernbuildingsupply.com

www.gogreenmllc.com

got HERS?

Don't build a new home without it.

Code Compliance for Permitting & Duct Leakage and Blower Door

Phone: 505.508.1472
 Email: info@gogreennm.com
 Servicing entire State of New Mexico

ONE WEEK TURNAROUND ON IN-STOCK MATERIALS!



"We love what we do and so will you!"

- OVER 100 NATURAL GRANITE COLORS IN STOCK!
- LOCALLY OWNED AND OPERATED FOR OVER 45 YEARS
- FULLY LICENSED AND INSURED
- NEW MEXICO'S ONLY MARBLE INSTITUTE OF AMERICA ACCREDITED FABRICATOR
- TURN KEY PROJECT MANAGEMENT, FROM TEAROUT TO FINAL INSTALLATION AND APPLIANCE HOOK UP

RMS
 ROCKY MOUNTAIN STONE

505.345.8518

www.rmstone.com
 4741 Pan American Frwy NE
 Albuquerque, NM



 /rockymountainstone

A Message From The PRESIDENT



Ray Gee

Pressure for Consumer Protection in Construction

Once again we're spending much time and effort dealing with consumer protection laws resulting from public pressure to rectify construction disputes. It's hard to argue against some form of consumer protection. I'm in favor of having our food and medicines subjected to regulation and inspection. But I want that regulation and inspection to be effective. The current discussion involves the rules that will be used to enforce the \$10,000 code compliance bond that all licensed contractors are now required to carry. This bond is the latest effort in a long line of laws created by our Legislature to address construction services customers who may have been "wronged".

Some of you may remember that the bill creating the code compliance bond started out being a consumer protection fund - in essence a pool of money that the courts could hand out to wronged home owners. When the money ran out, CID was to send a bill to all licensed contractors to replenish the fund. NMHBA vigorously opposed that concept but finally agreed with the new code compliance bond concept as a replacement for the former contractor license bond. So, will the new bond finally stop all the problems? The answer is "No", unfortunately. For instance, the contractor code compliance bond will do nothing to protect consumers from fraud and deceptive practices. I have no doubt that there are code violations that cause damage to residences, and it will help in those cases. But I suspect that shoddy, but code compliant, construction, as well as outright fraud, leads to far more damage.

As I noted, the new bond is the latest effort to protect consumers from bad contractors. Another example of

consumer protection is contractor licensing. I've always been in favor of contractor licensing, believing that it weeded out the bad contractors and was generally beneficial to professionals and consumers alike. But is that true? I recently read an article from a 1997 issue of a trade magazine that described the licensing law cycle. This article generally states that the main benefit of licensing laws are the many jobs created to make the regulatory system function; that the whole scheme is never particularly effective, and that, when the laws don't work, ever-increasing regulation is created in successive attempts to protect consumers from bad construction experiences. Does any of that sound familiar?

The following excerpts are quoted from the article:

"If licensing laws are effective at protecting consumers, you'd expect to find evidence that consumers were happier with contractors in heavily regulated states than they are in states with no licensing. But, this is not the case... Various studies have shown that there is no correlation between the existence or 'strength' of licensing laws and customer satisfaction.... Similarly, when regulated states are compared to unregulated states with similar demographics and economies, complaint records are comparable. And when states that had no licensing laws add them, there is no change in complaint levels.... Another factor undermining the licensing laws is that, in general, consumers know from their collective experience that licensing within an industry is a better predictor of price than quality.... This means that consumers are often more willing to support a large group of unlicensed contractors regardless of the legal requirements.... In fact, the more stringent the licensing laws and the higher the costs they impose, the more incentive both consumers and contractors have to operate outside the law."

Although this article is not new, it still seems quite timely and relevant. And let me be clear. I'm not advocating that we do away with contractor licensing or consumer protection, but rather I want to support only those efforts that lead to the desired outcome and are effective.

This whole subject is on my mind because your NMHBA leadership is deeply involved with Construction Industries Division and Commission in drafting the new rules concerning when and how the contractors code compliance bond can be paid out in response to an uncorrected code

Continued on page 5



Jack C. Milarch, Jr.

Code Bond Call Rules - Update

Since publication of the last Housing Journal issue, NMHBA staff and Commissioner Pat Casey have had two meetings with Construction Industries Division Director Pat McMurray, Regulation Licensing Department attorney Justin Woolf, and other CID staff to discuss the new rules for “calling” a contractor’s code compliance bond.

What is a code compliance bond? Every NM licensed contractor must now have a code compliance bond, and the bond carries a personal guarantee that any payout will be reimbursed dollar for dollar by the contractor to the bond carrier. Bonds are different than insurance in this manner. It is appropriate to think of the code bond as a pre-arranged \$10,000 line of credit that is the responsibility of the contractor with the money being available to the contractor’s customers at CID’s direction. CID may order a payout up to \$10,000 from the contractor’s bond. That is why these new rules are very important to our contractor members.

NMHBA and NMHBA Past President Casey have been drafting proposals and meeting with CID staff and Construction Industries Commissioners on this subject for the past several months. At the most recent meeting we were joined by a contractor license bond expert from RLI Surety, which is the bonding carrier represented by our own contractor license bond affiliate. We are encouraged that everybody agrees that creating a set of rules which are fair to truly aggrieved home owners and also to the contractors whose bonds are at risk is the goal. However there are still several points of debate.

- **Will general contractors be able to claim against their subs for code violations?** When NMHBA participated in the legislative debates over whether or not the code bond should be required of NM contractors, it was clear this bond was for protection of the property owner. However the law as it was passed isn’t clear on this issue and we aren’t sure how this will be resolved in the rules. As we have discussed the new rules drafts with Construction Industries Commissioners we have heard two opinions. One opinion is that subs have their own license and bond and should be liable to the general contractor for code violations. The other opinion is that the contractor who dealt with the member of the public and pulled the permit is always the one whose bond is at risk for code violations, whether or not the violation was caused by that contractor’s direct employees or whether the violation was caused by a sub of that contractor.

- **Are checks mailed out before or after the code violation is fixed?** NMHBA has insisted that bond proceeds are to be used for reimbursement AFTER code violations are repaired. This is to avoid giving home owners money that may not be spent on actually repairing the problem. We all know that taking the money and not fixing the problem is common with insurance payouts. If that happens with these code bond payouts it would clearly thwart the public purpose of having a bond to assure code-compliant buildings. CID has asked what would happen if the homeowner does not have the money to engage a replacement contractor or if the work required to fix code violations is extensive and exceeds the maximum bond payout of \$10,000. While NMHBA is sympathetic to these possible situations we are insisting that the reimbursement be made only after the code violation has been repaired. We believe this is critical to the purposes of the basic law. We believe that doing otherwise will encourage frivolous claims and leave code violations unrepaired. CID staff and NMHBA seem to be in agreement that checks will be mailed out only after the code violation has been fixed, but we are aware that there are a variety of opinions on this topic among the voting commissioners.

- **Whose bond is at risk?** There is a debate over whose bond should be at risk when a sub-contractor (or

maybe multiple sub-contractors) actually created the code violation. When is the general contractor (in our draft of rules we have called this contractor the “retail contractor” to clarify that this is the entity which dealt directly with the public) at risk for the subs’ mistakes? This is related to the issue of whether or not “stacking” of bonds is allowed creating payout possibilities of more than \$10,000 on any one project. NMHBA has tried to avoid the possibility that retail contractors and their subs will all be hit with bond payout claims on the same code violation; however, this issue is still being debated. There seems to be broad sentiment that the retail contractor is responsible for the work of the subs and therefore that retail contractor’s bond will be at risk. At the same time it is hard to avoid the conclusion that the separately licensed and bonded subcontractor is completely innocent when the code violation resulted from that sub’s work. This thought supports the idea that the sub should be directly responsible for their work. Various commissioners have expressed different opinions on this issue.

- **How much time will the original contractor have to debate and possibly fix the violation?** Up to this point there have been very few code bond “calls” and one of the reasons is that CID has been trying to handle bond calls concurrently with license revocation procedures. By waiting for the license revocation process to work its way through the office of the attorney general the time for calling the code bond has often been exhausted before CID’s processes are complete. CID is trying to remedy this problem and has decided to separate the two procedures and proceed with the code bond call process first, and then proceed with the license revocation if they feel the violation warrants such action. However, there still must be procedures for inspections, notifications, hearings, and appeals before the time to claim on the bond runs out. Code violation debates often center on interpretations. Considering all that must be accomplished we are wondering how much time can be allowed for the original contractor to appeal the code violation and still have time to accomplish a repair if that is the final determination. It might be a short window so contractors will need to pay close attention. The proposed time allowances are still undergoing debate and drafting.

NMHBA will keep you informed as these rules continue to be negotiated and are eventually adopted by Construction Industries Commission.



Continued from page 3

violation. And, by the way, some bonds have been called, even without these rules in place.

In the discussions about the new rules, a new issue has come up that we are now debating and trying to resolve. The issue is the question of whose bond would be called when the work in question was completed by a licensed subcontractor working under a general contractor’s permit. Since NMHBA is committed to prevent “stacking”, where multiple bonds are called for one violation, this question must be answered.

But it seems that no matter how you answer it, one of the parties skates on the violation. If the subcontractor performed the work in question, it would seem reasonable to call his bond. In the case where the subcontractor has pulled his own permit, this is not a problem. But what happens when the subcontractor is not required to pull his own permit and is working under the general contractor’s permit? How would CID identify the subcontractor without going through the general contractor? And isn’t the general contractor responsible for all work performed under his permit? If the subcontractor’s bond is called, then the general contractor skates. But, if the general contractor’s bond is called, the subcontractor skates. Is this reasonable since the subcontractor actually performed the work leading to a violation? And what if the general contractor doesn’t perform any of the work with his own employees?

In the end, we need a version of the new rules that balances the interests of contractors and consumers. Which version is most fair for all parties to the project, including the customer? And, we should also remember that these rules are not intended to solve every problem that might arise. Other methods of dispute resolution are always available to the parties to a contract.

What is your opinion? Please feel free to give me a call or an email with your thoughts.



Governor Visits NMHBA and Builders Trust Offices



Gov. Martinez with Skip Mead, NMHBA First VP/President Elect, and NMHBA member Mike Sivage.

Gov. Martinez and Randy Crowder, Vice Chairman of BT and NMHBA member.



Gov. Martinez greets NMHBA Past President Pat Casey and Government Affairs Chair Mike Buechter.

Gov. Martinez with Builders Trust Chairman Kevin McGinley.



NMHBA Now Offering a Health Care Package



NMHBA has had a number of inquiries over the last few months about what the association could offer to members in the way of health care coverage. As we all know the health care coverage picture is shifting every day, however, we have found a program which may be helpful to our members. This plan is

being offered by Presbyterian Commercial Products and Sales. The offering is for an individual company plan with a two-person minimum group size. **The coverage is age and medically underwritten and has a 50% of eligible participation requirement.** Each participating company would be rated and quoted individually. There are lots of “wellness” features included, such as periodic exams and recommendations to overcome unhealthy tendencies. Presbyterian reps said they believe this plan will be **helpful to companies with 2-5 employees**, and early indications are that it will be even better when more eligible employees participate.

What if there is no Presbyterian facility in your area?

Although Presbyterian health care facilities are stronger in some areas of the state than others, finding care throughout New Mexico should not be a problem.

What does it cost?

This offering differs from the traditional “association plans” that were routinely offered many years ago because the cost to members is not the same for the entire group. For the new proposal each interested member company would need to engage one of the Presbyterian authorized sales agents, fill out medical and demographic info forms on each person proposed to be covered, and submit these forms to Presbyterian for a quote.

Are you interested? If you are interested in looking into the possibility of coverage via this Presbyterian offering, please contact Nancy Barron at the NMHBA office, who will refer you to an agent for the next step.



JUST A NOTE TO ALL MEMBERS...

Make sure your Local HBA has your correct contact information (including address, phone number, and email address). NAHB and NMHBA, as well as your Local HBA, use this info to send you information that could be important for your business.

Beautiful
Mexican Tile!
& LIGHT FIXTURES

NEW Lower Prices!

Over 300 Talavera Tile patterns in stock, many with matching sinks and door pulls, tile house numbers and frames, Equipales furniture, stunning tile murals, fountains, benches, home decor & more!

Salttillo
FLOOR TILE TOO!

CASA TALAVERA, LTD.

621 Rio Grande Blvd. NW / Albuquerque, NM 87104
505.243.2413 • www.casatalavera.com

Deadline Approaches for Recording or Filing for HOA Boards

During the 2013 Legislative Session a bill passed that created the "Homeowner Association Act". The Act requires all Homeowner Associations (HOAs) to record their declaration documents by June 30, 2014 in the office of the county clerk where the HOA is situated.

Failure to record these documents means the HOA loses their authority to charge assessments, levy fines, or enforce a lien for nonpayment until the HOA documents are recorded.

Call Melanie Lawton at the NMHBA office if you want a copy of the law (47-7E-4 NMSA).



Does your insurance program have structural problems? Put the proper framework in place with HUB

Property & Casualty > Employee Benefits > Personal Insurance > Risk Management > Loss Control

HUB International is a leading insurance and surety broker for the construction industry. We are known for our market-specific expertise, comprehensive programs, exceptional service and cost-effective pricing.

HUB International has extensive resources, regional specialists, risk management professionals and personal insurance advisors who are expert in addressing the needs of businesses and business owners.

If you are unsure whether your coverage is secure or properly priced or simply are not getting the responsive service you deserve, then it's time to call HUB..

Albuquerque: Daren Lewis • 505-828-4162 • daren.lewis@hubinternational.com

Las Cruces: Fred Trafton • 575-524-8686 • fred.trafton@hubinternational.com

Las Vegas: PJ Wolff • 505-690-7707 • pj.wolff@hubinternational.com

Santa Fe: Emily Mascarenas • 505-660-1439 • emily.mascarenas@hubinternational.com



www.hubinternational.com

WHEN PRESENTED WITH THE FACTS...



FIBERGLASS INSULATION IS MADE FROM SAND, A RENEWABLE NON-EXHAUSTIVE RESOURCE

UNLIKE CELLULOSE INSULATION:

- Does Not Settle or Lose Value
- Light Weight - Will Not Damage Ceilings
- Does Not Absorb Water or Need Drying Time up to 3 Days
- Is Not a Food Source for Mold
- Does Not Contain up to 25% Chemicals to Retard Fire
- Will Not "Gas Out" Odors or Corrode Steel or Copper
- **Class 1 Installation Every Time**



CELLULOSE INSULATION IS MADE FROM SCRAP CARDBOARD AND PAPER

WHICH PRODUCTS DO HOME BUYERS CHOOSE 9 OUT OF 10 TIMES?



Locally Family Owned & Operated for Over 25 Years!
Fiberglass & Spray Foam Insulation for any application

GARRITY
INSULATION, INC.

505.345.1705 • www.GarrityInsulation.com



NMHBA Member Rebate Program

www.HBArebates.com



What would you think if you could get a rebate for your loyalty to many of the nation's leading housing industry Manufacturers? Well, now you can regardless of your volume!

We're happy to introduce the NMHBA Member Rebate Program, a free member benefit, aimed at increasing your bottom line. For the minimal effort of informing us about the products you use, and telling us when you close on a home or project, you'll be putting money back in your pocket. When you participate in the NMHBA Member Rebate Program, every home you build can earn you rebate checks! Remember, both Builders AND Remodelers qualify for the NMHBA Member Rebate Program. **Over 70% of the Builders & Remodelers who participated last year received back in rebates more than they paid in annual dues to the Association!**



Advertise In The NMHBA Journal!



The official publication of the New Mexico Home Builders Association, the Housing Journal has been published for over 30 years and is sent to more than 2,300 members across the state.

Advertising in the Housing Journal is an incredible value for reaching such a select market.

Black & White

Quarter Page	\$85
Half Page	\$125
Full Page	\$215

Color

Quarter Page	\$200
Half Page	\$350
Full Page	\$600

Stuffer \$250
(copies provided by you)

If you have any questions, please contact Nancy Barron at 505-344-7072 or toll-free in New Mexico at 800-523-8421.

NMHBA Nominating Committee Begins Search for Secretary Treasurer, Associate Vice President

Are you interested in “climbing the ladder” toward becoming President of New Mexico Home Builders Association? Or perhaps you’re interested in more involvement on the Associate members’ side? The NMHBA Nominating Committee is charged with selecting a slate of candidates to serve as the elected Officers of the Association, and they will begin scheduling interviews for the positions of Secretary Treasurer and Associate Vice President.

Secretary-Treasurer

The candidate elected to the position of Secretary Treasurer will stand for election to the position of First VP/President Elect the second year, and for election as NMHBA President the third year.

Qualifications:

1. The Candidate shall be and shall remain during the term of office a Builder member as defined by NMHBA Bylaws.
2. The Candidate shall have served prior to election as President of NMHBA:
 - a. President of a local association, **or**
 - b. Chairman of a committee of NMHBA; **or**
 - c. A member of the NMHBA Executive Committee; **or**
 - d. Served for two (2) years as an NMHBA Director, **and**
 - e. Shall have been found by the Nominating Committee, in its opinion, to have demonstrated leadership ability in such service.

Duties:

The Secretary Treasurer shall be responsible for overseeing the keeping of a written record of all official proceedings of the Association and its Board of Directors. These will be part of the official records of the Association. The Secretary Treasurer shall have general charge of the financial affairs and shall render a periodic statement to the Board of Directors at required times. The Secretary Treasurer shall serve on the Executive and Finance committees.

Associate Vice President

Qualifications:

1. The Candidate shall be and shall remain during the term of office an Associate member as defined by NMHBA Bylaws.
2. The Candidate shall have served prior to election as Associate Vice President of NMHBA:
 - a. As an Associate Member in good standing of a local association for five (5) consecutive years, **and two of the following:**
 - b. On the Board of Directors of a local association for at least one year; **or**
 - c. Not less than two full years as a member of an NMHBA committee; **or**
 - d. As a member of the Executive Committee of NMHBA, **or**
 - e. As a State Director for two (2) years.
3. The Candidate must also have been found by the Nominating Committee, in its opinion, to have demonstrated leadership ability in such service.

Duties:

The Associate Vice President shall represent the Associate Members’ interests and shall serve on the Executive Committee.

If you’ve got the “right stuff” and want to become involved in decision-making about legislative and regulatory issues affecting business across the state, we want to hear from you! Please mail your letter of interest by May 30 to NMHBA at 5931 Office Blvd NE, Ste #1, Albuquerque, NM 87109 or fax it to 505-344-3103.

NM Residential Building Permits – Now and Then

(March YTD 2014, 2013, 2012, 2011, 2010 & 2006)

<u>County</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>Peak Year</u>
New Mexico Balance of State*	94	105	122	148	186	376
Bernalillo	197	244	225	176	245	1212
Chaves	13	5	8	13	6	20
Colfax	2	3	2	1	3	15
Curry	31	29	36	22	57	51
Dona Ana	142	190	183	152	219	608
Eddy	43	28	33	15	23	14
Lea	1	13	6	4	7	14
Lincoln	23	11	8	8	12	45
Los Alamos	11	1	1	0	1	17
Luna	0	1	3	6	5	23
McKinley	0	1	1	0	0	8
Otero ⁺	24	33	24	42	45	69
Rio Arriba	0	0	0	0	0	3
Roosevelt	0	15	19	8	11	4
Sandoval	4	176	115	86	127	500
San Juan	164	32	45	28	56	105
Santa Fe	38	36	24	22	29	120
Sierra	0	1	0	0	0	1
Socorro	40	1	0	0	1	3
Taos	0	34	13	10	12	60
Valencia	1	31	22	17	21	84
Total	828	990	890	758	1066	3352

* Includes the following counties: Catron, Cibola, De Baca, Grant, Guadalupe, Harding, Hidalgo, Mora, Quay, San Miguel, Torrance, and Union

+ Source: Otero County Assessor's Office

Source: U.S. Census Bureau

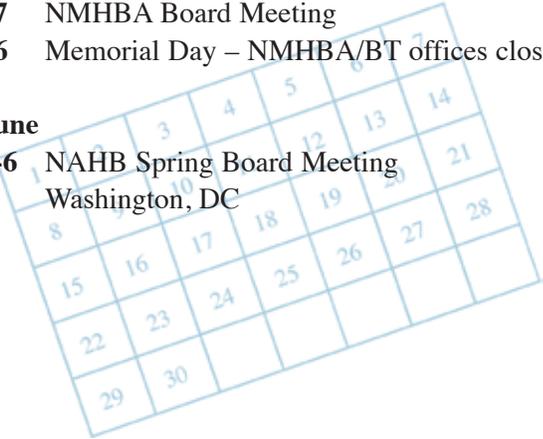
2014 NMHBA Meeting Calendar

May

- 15 Nominating Committee meeting
- 16 Finance, Executive, Gov't Affairs, and BIC committee meetings
- 17 NMHBA Board Meeting
- 26 Memorial Day – NMHBA/BT offices closed

June

- 3-6 NAHB Spring Board Meeting
Washington, DC



heatilator
The first name in fireplaces

**Fireplaces, Accessories and
Chimney Systems**

A Heatilator distributor since 1989

- Installation Planning
- Showroom Displays
- Gas & Woodburning Fireplaces
- Gas Log Inserts
- Gas & Woodburning Stoves



MOUNTAIN WEST SALES, INC.

2718 University Blvd. NE Albuquerque, NM 87107

Phone: 505.888.4464 Fax: 505.888.9498

sales@mountainwestsales.net



CALL TODAY 505.235.0217

INNOVATIVE & CREATIVE HOME ENERGY MODELING

- Save the homeowner 20% on heating & cooling costs •
- Increases the value of your home •
- Can increase your FHA EEM mortgage loan amount •

Our employees are Home Energy Raters accredited by RESNET & Energy Star

STEP BY STEP CONSULTING & EVALUATION

www.HolisticRating.com • Locally Owned & Operated Since 2007

All About Blinds and Shutters, LLC.

"All About building partnerships through exceptional customer service and unbeatable prices!"

High quality, lifetime warranty!

Faux wood blinds cheaper than online or big box stores!

Drop shipped directly to you for free!

Energy efficient and insulating!

Discounts for quantity orders!

**NMHBA Member
Discount Pricing**

*Interested in our professional installation services?
Call us for special NMHBA member pricing.*

Custom Window Coverings

Real Wood Blinds

Faux Wood Blinds

Honeycomb Blinds

Aluminum Mini Blinds

Vertical Blinds

Shutters

5600 McLeod NE
Suite X

Albuquerque, NM 87109

505-883-0019



HBACNM members

www.BlindsNM.com

Feature Your Work on a Housing Journal Cover



NMHBA is looking for high-quality photos of your work to feature on upcoming Housing Journal covers.

If you have a home or remodeled project that's worthy of notice, we want to help you show it off! Along with exterior and interior room shots, we'll also accept photos of special features such as tile work, swimming pools, fireplaces, porches, etc.

Specifications:

- Vertical shot 8x10 or proportional
- Actual photo or on a CD (300 dpi, jpg or tif at final size)
- If the photo was professionally done, please obtain permission from the photographer.

You may deliver your photo(s) to our office anytime during business hours. NMHBA will determine whether or not the photo will be used. All photos will be returned to you. Please contact Nancy Barron at 505-344-7072 with any questions.

*New Mexico Home Builders Association
5931 Office Blvd. NE, Suite 1, Albuquerque, NM 87109*

PRESORTED STD
U.S. POSTAGE
PAID
ALBUQUERQUE, NM
PERMIT NO. 378

Your New Mexico Bond Provider

Supporting Your New Mexico Home Builders Association

Local Service • Knowledgeable Staff

- Contractor's License Code Bonds (1, 2 & 3 yr bonds)
- Notary Bonds
- Manufactured Housing Consumer Protection Bonds



Have Bond Issues?
We can offer prompt personalized
attention to your problems or
questions.

5931 Office NE, Albuquerque, NM 87109

Toll Free in New Mexico: 800.523.8421

Phone: 505.344.7277

Fax: 505.344.3103

Hablamos Español • Free In-house Notary Services

Affiliated with New Mexico Home Builders Association