

SEPTEMBER 2010

# Southern Nail

PO BOX 667 BECKLEY, WV 258021  
PHONE 304-731-5193 FAX 304-763-9110  
WWW.SWVHBA.ORG

## CALENDER:

- Sept. 7 Board meeting
- Sept. 9 Dinner meeting
- Oct. 12 Board meeting
- Oct. 14 Dinner meeting
- Nov. 9 Board meeting
- Nov. 11 dinner meeting
- Nov. 25 Thanksgiving
- Dec. 3 Christmas party
- Dec. 14 Board meeting

## Check out [www.swvhba.org](http://www.swvhba.org)!!!!

Our new web site has been launched! It has a lot of user friendly features that make the information about us accessible to many. Some information posted will be a calendar of upcoming events (board meetings, dinner meetings, Christmas party, etc.), application for membership available to download, newsletters, and Home Show event information. We will be able to list vendors for

the Home Show when they purchase a booth to rent in advance on our site so people may see who will be there. We also have a page of our listed members. Please make sure all your information is listed correctly. In addition, we have some great photos of our Home Show and Golf Tournament posted as well. Many thanks to Mike Keith of the Lowes of Beckley for the dona-

tion of the gas grill we raffled off at our golf tournament to make this web site possible. Also to Lloyd Crook for handling the grill and raffle to pay for the web site.



## Advertising available for web site

Some of our members have taken advantage of our advertising spots on our new web site. It is your own logo that can be linked to your web

page (or any page) for 90.00 per year or 25.00 per quarter. This is a very good rate as we will not be able to hold the price this low for

next year. The logos will be posted on the home page of the web site. Please give Shannon Honaker a call at 304-731-5193 if interested.

- President Chris Honaker
- Vice President Lloyd Crook
- Associate Vice President Noel Kidwell
- Treasurer Craig Clemens
- Secretary Bill Bihler
- Life Director Bill Richmond Jr.
- Board member Monroe Cook
- Board Member Tim Hill
- Board Member Emory Maxwell
- Executive Officer Shannon Honaker

## Newsletter advertising possibilities

Did you know we currently have 35 members in our local association? Our newsletters not only reach the members, but it is also circulated in local hardware stores, lumber stores, and to each local association in the state. There is a lot of reading exposure making advertising a good investment with your local association.

Current rates for advertising are as follows:

Full Page 12 months	600.00
Full Page 1 month	50.00
Half Page 12 months	360.00
Half Page 1 month	30.00
Quarter Page 12 months	240.00
Quarter Page 1 month	20.00
Business card size 12 months	180.00
Business card size 1 month	15.00

10% discount offered for 12 month ads paid in full in advance.

## International Builders Show

January 12-15, 2011 Orlando, FL

Registration is free for members until August 31.

Full registration is 195.00 after August.

**Picnic outing postponed....** We will possibly set a later date this month for our planned picnic at Grandview Park. Due to the State Auction being held the weekend we had planned for our picnic and no available shelters to rent we were unable to hold a picnic in August. Our board members were hoping to create a membership drive with the picnic to share our local associations membership benefits with others. We will keep everyone posted for any new upcoming date.



## **Governor Manchin Announces a 3.50% Interest Rate by the West Virginia Housing Development Fund**

Gov. Joe Manchin has announced that the West Virginia Housing Development Fund is offering a new mortgage program for West Virginia families that includes a 30-year fixed rate loan at approximately 3.5 percent. The program also includes a zero percent down payment and closing cost assistance loans.

“I am so pleased with the diligent work that the West Virginia Housing Development Fund has done to bring this tremendous housing opportunity into fruition for so many West Virginians,” said the governor. “This mortgage rate is unprecedented and is the lowest in the Housing Development Fund’s history. I am confident that this new mortgage program will be a win-win for both our citizens and the state’s housing industry,” said Gov. Manchin.

“We are extremely pleased with this interest rate and realize that it is a once-in-a-lifetime opportunity for 280 qualifying West Virginia families who wish to purchase a home and realize their dream of homeownership. Applicants must be first-time homebuyers in all non-targeted counties. Families that need homebuyer counseling to prepare to take on the responsibility of a mortgage can call the Housing Development Fund for more information” stated Joe Hatfield, Executive Director of the Housing Development Fund.

This rate is achieved as a result of a \$35 million bond issue coupled with a special bond refunding by the Housing Development Fund.

With low cost financing, down payment and closing cost assistance and homebuyer counseling, many West Virginia families should qualify to own a home. Applications for loans will be taken immediately through banks, mortgage brokers and credit unions. The funds for these low rate loans are limited and applications will be taken on a first-come, first-served basis. Those interested in the program should contact their realtor, builder, lending institution or the Housing Development Fund for more information about how to apply for a mortgage loan, income and house price limits and targeted/non-targeted county information. Visit the Housing Development Fund’s website at [www.wvhdf.com](http://www.wvhdf.com) for a list of participating lenders or call the West Virginia Housing Development Fund for a mortgage information packet at 1-877-WVADREAM.

The West Virginia Housing Development Fund is a public body corporate and governmental instrumentality of the State of West Virginia established to increase the supply of residential housing for persons and families of low- and moderate-income, and to provide construction and permanent mortgage financing to public and private sponsors of such housing. To date, the Housing Development Fund has issued more than \$3 billion in tax-exempt bonds to finance more than 108,000 housing units since it began operation in 1969. No tax dollars were utilized to provide this information. The West Virginia Housing Development Fund is an Equal Housing Opportunity Lender.

Don't miss the dinner meeting!!

Thurs. Sept. 9 at  
The Tamarack

@

6:00 PM



To RSVP, call Shannon Honaker 304-731-5193 or  
email [honakershannon@gmail.com](mailto:honakershannon@gmail.com)



Southern West Virginia Home Builders Association  
PO BOX 667  
Beckley, WV 25802

*A Member of the National Association of Home Builders*