

# THE CONTRACTOR

JUNE 2009

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VOLUME ELEVEN NUMBER TWO

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715-234-6932
- Big Lake, MN**  
14813 162nd Ave. SE  
763-262-1440
- Hastings, MN**  
755 31st Street E  
651-437-8555
- Milltown, WI**  
101 Industrial Ave.  
715-825-3287
- River Falls, WI**  
188 County Rd. U  
715-425-7245
- Stillwater, MN**  
2000 Tower Drive W  
651-439-3518
- Kasson, MN**  
102 1st St. SW  
507-634-2471
- Hayward, WI**  
15914 US Hwy 63  
715-634-8941
- Red Wing, MN**  
170 Cannon Bottom Rd.  
651-388-6741
- Spooner, WI**  
102 Pine St.  
715-635-2199
- Webster, WI**  
7454 Elm St. W  
715-866-4345
- Chippewa Falls, WI**  
500 E. Park Ave.  
715-723-4716

## Almost Halfway Through The Year

### *Is The Glass Half Empty Or Half Full?*

It seems an opportune time, now that we're almost halfway through 2009, to assess the condition of the construction market and the overall economic recovery. Is the glass half empty or half full? Evidence points to the latter.

The National Association of Home Builders (NAHB) forecasts a bottoming of home sales the first half of this year, followed by a stabilization in home prices and resumption of GDP growth during the second half of this year. That's good news for the building industry, and the economy as a whole.

There is a long way to go before you can safely say this recovery has legs. Fortunately, many positive steps have already been taken.

The Administration, Congress and the Federal Reserve have worked to stem



the tide of home foreclosures, which have flooded the market and dragged down prices, at the same time working to free up credit and increase incentives for new home buyers.

By far the biggest incentive is an \$8,000 tax credit for first-time home buyers. Unlike the tax credit of last fall, this one doesn't have to be repaid, as long as the buyer remains in the home for at least three years. Single buyers with incomes up to \$75,000, and married buyers with incomes up to

\$150,000 are eligible, with partial credits available to singles up to \$95,000 and couples to \$170,000. The credit is for 10% of the purchase price, up to \$8,000. The home must be bought, and the title transferred, before December 1 this year.

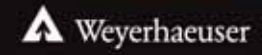
The credit is available for first-time buyers who haven't purchased a primary residence within the past three years. The credit is good for both new and existing homes. Builders should actively promote the tax credit to prospects.

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# What's Working For Builders In This Market

The good news is that there are a couple of things working in favor of builders. You just have to know where to find them, which, of course, is half the battle.

For new home buyers, the \$8,000 tax credit (see front page) is a great incentive, but it also provides builders an opportunity. That's because home buyers typically spend more money remodeling during the first two years of home ownership than at any other time. So, if you can get a buyer into a house, it improves your chances of getting a kitchen or bath remodeling, some energy efficient upgrades, or just some cosmetic work. To learn more about the tax credit, visit the website [www.federalhousingtaxcredit.com](http://www.federalhousingtaxcredit.com).

And speaking of energy efficient upgrades, even current homeowners have incentives in the form of tax credits for energy efficient upgrades. This includes items such as HVAC units and upgrades to insulation and roofing, as well as



Arrow Building Center  
President David Majeski

upgrades of windows and doors. Visit [www.energy.gov/taxbreaks](http://www.energy.gov/taxbreaks) for more information. Then talk to us at any of our Arrow Building Centers about energy efficient products that qualify for energy-saving tax credits.

Don't assume nobody is spending money. Sure, sometimes people are a little more cautious, and all they need is (do I dare say?) a little "incentive" to get them moving. Arrow Building Center will work with you to provide the products your customers want.

Oftentimes, consumers aren't even aware of available incentives or tax credits. It's up to us (you and Arrow Building Center) to let them know. As always, thanks for your business.

Whether you build in MN or WI you are likely hearing more and more about wall bracing. In MN, the 2006 IRC code for wall bracing is already in effect, and in WI the UDC will be enforcing wall bracing in 2009. The reality is that wall bracing is nothing new. In years past it was not uncommon to see let in bracing or plywood used in the corners of a home. This was all

## Wall Bracing & Recent Code Changes

done to ensure that when the high winds blew, loads could be transferred throughout the house and keep it standing.

**What is wall bracing?** It is a system of specially constructed exterior, and often interior, wall segments attached to the roof, floor and foundation, that resists lateral (sideways) loads from wind and earthquakes. This system consists of identifying the braced wall lines and the braced panels within that wall.

Fortunately, the IRC and UDC prescriptively define how a home is to be adequately braced - just as they do for exterior wall studs and spacing requirements. The challenge is to understand all the different methods of bracing, the percentage of bracing required, and when an alternate braced panel may be required.

The most common wall bracing is a 4' x 8' sheet of wood structural panel sheathing (OSB or plywood) nailed over studs 16" to 24" on center. However, with the number of windows and doors in today's home designs, it is sometimes difficult to fit in four continuous feet of wall to act as a brace. In these cases alternate methods and prefabricated panels are often employed. Using alternate

site-built wall bracing panels for framing around garage doors, big windows, or walls with multiple windows is complex and time-consuming, and difficulties with hold downs and nailing requirements can lead to red tags.

**iLevel Shear Brace takes the guesswork out of meeting IRC & UDC code requirements. For builders, iLevel Wall Bracing products are**



by Weyerhaeuser

**acceptable in prescriptive markets as a 1-for-1 substitution for any of the prescribed, site-built methods allowed by the IRC & UDC. They also provide easy nailing surfaces for the framer and trades.**

**The iLevel Shear Brace can also satisfy, when needed, an engineer's or architect's need for design values.**

**iLevel® Shear Brace**

- High allowable loads at narrow widths
- Available in narrow 12" width for greater design flexibility
- Available in lengths up to 20' for tall wall framing
- Multi-story applications
- High-wind performance
- Can be trimmed or shimmed in the field for custom heights
- Engineered wood is an ideal nailing surface
- Drill zones allow field drilling to accommodate trades

As with any code changes there are sure to be some challenges with interpretation of the code but there are plenty of resources available to help. Ask your ABC representative about these resources and how the iLevel Shear Brace can help solve wall bracing issues.

# Scaffold Safety Tips

- 1.) **PROVIDE ADEQUATE SILLS** for scaffold posts and use base plates.
- 2.) **USE ADJUSTING SCREWS** instead of blocking to adjust to uneven grade conditions.
- 3.) **PLUMB AND LEVEL ALL SCAFFOLDS** as the erection proceeds. Do not force bracing to fit; level the scaffold until proper fit can be made easily.
- 4.) **BRACING.** Each frame or panel shall be braced by horizontal bracing, cross bracing, diagonal bracing or any combination thereof, for securing vertical members together laterally.
- 5.) **DO NOT CLIMB CROSS BRACES.** An access ladder, access steps, frame designed to be climbed, or equivalent safe access to the scaffold, shall be used.
- 6.) **TIE RUNNING SCAFFOLD TO WALL** or structure when the height exceeds four (4) times the minimum scaffold base dimension. The first vertical and longitudinal tie shall be placed at this point. Vertical ties shall be repeated at intervals not greater than 26 feet. Longitudinal ties shall be placed at each end and at intervals not greater than 30 feet. Ties must prevent the scaffold from tipping.
- 7.) **WHEN SCAFFOLDS ARE TO BE PARTIALLY**



**OR FULLY ENCLOSED,** specific precautions must be taken to assure frequency and adequacy of ties attaching the scaffolding to the building due to increased load conditions resulting from effects of wind and weather. The scaffolding components to which the ties are attached must also be checked for additional loads.

- 8.) **WHEN FREE-STANDING SCAFFOLD TOWERS** exceed four (4) times their minimum base dimension vertically, they must be restrained from tipping.

# Jobsite Injuries Cut Deep Into Your Bottom Line

## So What Can You Do About It?

Losing one of your workers to an injury, even a minor injury, can be more costly than you think. OSHA estimates that employers lose, in terms of profits, two to four times the direct insurance cost of an injury.

What's draining the profits? Lost production time, schedule changes, overtime wages to make up for lost time, administrative time working with insurers, resulting inefficiencies, and loss of customer goodwill.

A former OSHA inspector and a safety consultant for 29 years, David F. Coble, president of CTJ Safety Associates, has identified what he says are the top five things for improving safety during residential construction: 1.) wear safety glasses with side shields; 2.) Use GFCIs; 3.) Don't overload portable ladders; use a Type 1A ladder rated for 300 pounds and inspect it before each use; 4.) properly support scaffolds, even pump jack

scaffolds; see above for scaffold safety tips; and 5.) On roofs, install fall-protection devices such as guardrails or anchorage points to tie off; new methods have made anchors cost-effective and much easier to install.

Undoubtedly, your workers' compensation premium constitutes the largest portion of your company's insurance cost. Besides stressing safety and keeping injuries to a minimum, there are three other things you can do to reduce costs.

Talk to your agent about "reclassifying" your employees that better reflects their job function. Ask about receiving an "experience multiplier." If you have a history of few claims, you could qualify for a discount. And third, ask your agent about a "managed health care provision." This is where you select where an employee will receive treatment in the event of a job-related accident.