

The Builder



April 2020: Special COVID Update Edition

Federal DHS Designates Housing as 'Essential'

In a critical win for NAHB and the residential construction sector, the Department of Homeland Security (DHS) on March 28 designated construction of single-family and multifamily housing as an "Essential Infrastructure Business."

While this is a very positive development, there has been some confusion on what exactly this designation means.

The DHS states that its "designation is advisory in nature. It is not, nor should it be considered, a federal directive or standard. Additionally, this advisory list is not intended to be the exclusive list of critical infrastructure sectors, workers, and functions that should continue during the COVID-19 response across all jurisdictions. Individual jurisdictions should add or subtract essential workforce categories based on their own

requirements and discretion."

In other words, there is NO MANDATORY FEDERAL ORDER on what constitutes an essential business. This is a guidance from DHS that individual states may follow. Many states have implemented their own rules in determining what type of business is considered essential.

Virginia also included the Housing and construction industry in its "essential" business list earlier in March.

The DHS designation for residential construction as an essential business is very good news for our industry.

You can access the latest NAHB news and business resources to respond to this challenge at the Coronavirus Preparedness and Response section on nahb.org.

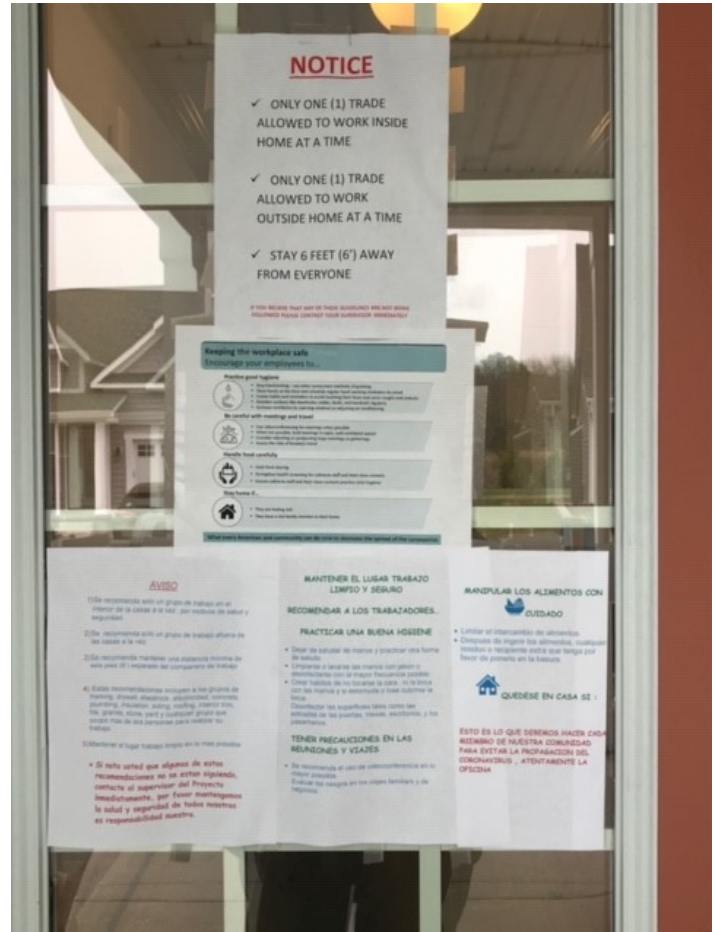
HBACV members adjust to provide products, services and residential builds during pandemic

HBACV Member businesses are working through changes related to the COVID-19 Pandemic and the impact on individual companies have been varied.

For most associate members showrooms, lobbies, counters, offices and even supply yards are following a new normal as each adjusts to safe business practices, safe distancing and the requirements from Governor Northam's Executive Order Fifty-Three and its updates.

"The business activity as far as pouring concrete has been normal." said Robert O'Brian with Lynchburg Ready Mix. "No projects have been put on hold and we are as busy as ever. But you can feel the change." O'Brian, like others, isn't sure how long this will last. "We are at the mercy of things with which we have no control. "We don't know when 'normal' is coming back or if there will be a new normal."

Joe Hepler with Craftsman Custom Homes echoed that sentiment. "We haven't lost much right now, but for next year we have seen projects delayed or placed on hold. ... Everyone is wondering what the economy will be like in six, 10, 12 months." Both firms have closed their showroom and business offices to the public.



Many businesses now have notices on their doors with instructions for customers.

(CONTINUED ON NEXT PAGE)

"We're still open for business, and servicing our customers at the same level, we've just modified how we do it with the health of the team, customers, and vendors as our number one priority."

- Matt Cheyne, HAJOCA

(CONTINUED ON PREVIOUS PAGE) Most HBACV lender and mortgage banking members have closed lobbies and do regular banking through drive-up windows.

“Our company has asked us now to do in-person meetings,” said Sandy Speck with Assurance Financial. This has become the normal for most lenders and they are using device and computer apps like Zoom and Facetime to conduct virtual/online appointments. Most are still maintaining regular hours.

Several lender members have said that some privately-held or privately-backed loans have been “paused” for 30 days until some of this liquidity comes back into the market.

Some supply business have been less impacted than many in the industry because their typical day falls within the safe distancing guidelines. Builders FirstSource has kept its showroom and counter open, but works within a “safe distance” for any public interactions. As a materials supplier the business is “already set up for drive-thru”, said General Manager Evan Scott, adding “We are going to stay open as long as they will let us. Business is still strong.”

Builders FirstSource also still has team reps going to job sites, but again follow safe distancing. Building sites, especially residential build and small commercial remodels, are well-suited to limit close contact between workers. Safety measures are also being enforced at the sites.

Matt Cheyne is manager of HAJOCA, a supplier of plumbing, heating, kitchen, bath and industrial products. It has closed its showroom and offices to the public but has set up a drive-up tent to deliver products and services. “We are still providing service to our customer through curbside pick ups and deliveries.” he said. Hajoca will allow limited in-person appointments only when essential to a customer’s business. They are working to manage as much business as possible with a virtual/online appointment.

Cheyne said the hours of operation as subject to change as he and the parent company gauge business and customer need. He said work has slowed but remains steady. “We’re still open for business, and servicing our customers at the same level, we’ve just modified how we do it with the health of the team, customers, and vendors as our number one priority.”



COVID-19 HBAV Tele-Town Hall Meeting

Coronavirus outbreak update

Friday, April 3, 2020 | 11:45 AM

The Home Building Association of Virginia will be holding a second member-wide tele-townhall regarding the current outbreak of COVID-19 and updates on its impact on the residential construction and land development industry this Friday.

Please join us for this update - click link below to register

Town Hall Call Agenda:

- Overview of HBAV's COVID-19 Response
- Updates on the latest effects on the Virginia Housing Industry
- COVID-19 and the Workplace
- Do your part
- Donate N-95 masks to your local Hospital
- Donate Blood
- Stay at Home Executive Order
- Members Resources to Navigate COVID-19
- Small Business Administration Loans
- CLICK LINK BELOW TO REGISTER

Register Here for the Free Tele-Town Hall



Virginia Issues Statewide Stay at Home Order

Governor Ralph Northam on Monday issued a statewide Stay at Home order to protect the health and safety of Virginians and mitigate the spread of the novel coronavirus, or COVID-19. The executive order takes effect immediately and will remain in place until June 10, 2020, unless amended or rescinded by a further executive order.

For HBACV Members involved in the construction and housing industry this order will have limited impact - If you are already following the safe distancing; 10-or less employees/patrons gathered (five is preferred) and crew transport requirements. This new order strongly urges that you and your business limit travel and transportation to essential needs and maintain OSHA and State guidelines for a safe and COVID-free workplace.

The order directs all Virginians to stay home except in extremely limited circumstances. Individuals may leave residence for allowable travel, including to seek medical attention, work, care for family or household members, obtain goods and services like groceries, prescriptions, and others as outlined in Executive Order Fifty-Three, and engage in outdoor activities with strict social distancing requirements.

The executive order also directs all Virginia institutions of higher education to stop in-person classes and instruction. Private campgrounds must close for short-term stays, and beaches will be closed statewide except for fishing and exercise.

“We are in a public health crisis, and we need everyone to take this seriously and act responsibly,” said Governor Northam. “Our message to Virginians is clear: stay home.

We know this virus spreads primarily

through human-to-human contact, and that’s why it’s so important that people follow this order and practice social distancing. I’m deeply grateful to everyone for their cooperation during this unprecedented and difficult time.”

The full text of Executive **Order Fifty-Five can be found here**. For the latest information about the COVID-19 outbreak, visit **virginia.gov/coronavirus** or **[CDC.gov/coronavirus](https://cdc.gov/coronavirus)**.



New Updated Guidelines for HBACV Members, Real Estate Professionals Regarding COVID-19

The Home Builders Association of Virginia and the Virginia REALTORS® are strongly recommending that members refrain from holding “traditional” in-person open houses for the foreseeable future.

Instead, each is urging members to transition to “by-appointment only” tours of model homes and properties also asking that appointments be staggered to allow staff time to sanitize the home prior to the next scheduled tour. Our associations are also advising our members to implement extended sanitation procedures at the beginning and end of the business day. Virtual and/or video tours are also encouraged.

The Virginia Department of Health has also issued new guidance, [which can be found here](#).

While this may cause disruptions to your day-to-day business operations, given the severity of this emergency and your ability to proactively minimize the risk of transmission and community spread, these measures are prudent at this time.

Real estate professionals who conduct open house appointments, including builders who provide access to spec or model houses, are advised to follow best practices outlined in the VDH Guidelines on Open Houses, Model Homes and In-Office appointments.

If you do have in-person showings please follow these guidelines.

- 1. Limit interior access to no more than 10 persons and require social distancing protocols - the six-foot rule.**
- 2. Have all individuals who enter immediately wash their hands or use hand sanitizer**
- 3. Have lots of extra pens and allow each person who signs in to use one pen that they then keep (or you sanitize before another person uses).**
- 4. Ask people for their names and contact information that you write down or record on your electronic device**
- 5. Open all doors and turn on lights prior to the start of the open house so people can walk around without touching door knobs and light switches.**
- 6. Have paper towels near sinks if someone wants to turn a sink on/off**
- 7. Have individuals wash hands or use hand sanitizer upon leaving**

Remember, these are the minimum standards. Doing more, helps more.



Building Permits, Inspections Office April Update

Bedford County Building Inspections and Permitting office is closed to the public. The department will conduct field inspections and permitting can be done online. Staff is available to receive calls (540) 586-7616. All new construction will still be inspected. The office will consider approving work through pictures, third party or written notices. These will be done on a case by case basis. [Click Here](#) for updates and forms.

City of Lynchburg Building Inspections and Permitting office (455-3910) will limit access to its office. Builders and patrons will be required to call from a special phone outside the office entrance. Forms will be placed in a designated area outside the office for pick up. The department will continue to conduct field inspections and permitting can be done online. [Click here](#) for updates and online forms.

Amherst County Building Inspections and Permitting office is closed to the public. The department will continue to conduct field inspections and limited permitting can be done with forms found online. Staff will be available to return phone messages. Expect a 30-minute to 60-minute delay in returned calls. Please call 946-9302. Please state the reason for the call. If requesting an inspection please provide the permit number and how soon you are seeking the inspection. [Click Here](#) for updates and forms.

Campbell County Building Inspections and Permitting office is closed to the public. The office is processing paperwork. Builders and others requesting permits are asked to call (434) 332-9596. The office will then provide an access to the new online portal and walk you through the process. Email buildinginspections@campbellcountyva.gov The department will continue to conduct field inspections. If requesting an inspection please call or email and provide the permit number and how soon you are seeking the inspection. [Click here](#) for updates and forms.

Appomattox County Building Inspections and Permitting office remains open with limited access via the main office vestibule. There is a phone that builders can call. Forms are available on line and also in the vestibule area. Builders and others requesting permits find the forms online. Completed forms can be dropped off or emailed to Inspections@appomattoxcountyva.gov . The office phone is (434) 352-8183. Inspection questions can also be direct to Lonnie Hamlet at (434) 610-2616. If requesting an inspection please provide the permit number and how soon you are seeking the inspection. [Click here](#) for updates and forms.

Congress Approves \$2 Trillion Stimulus

The Senate voted unanimously March 25 to approve a \$2 trillion [economic stimulus package](#) in response to the coronavirus pandemic that has wreaked havoc on the U.S. economy. The House passed the measure on March 26, and President Trump was expected to sign it shortly thereafter.

The CARES Act would make direct payments of \$1,200 to most individuals earning up to \$75,000, or \$2,400 for couples earning up to \$150,000. It also provides an additional \$367 billion in loans for small businesses to help deal with payroll issues.

Construction Site Coronavirus Safety Tips

The Construction Industry Safety Coalition, of which NAHB is a leading member, has published guidance for construction employers, employees and contractors on coronavirus exposure prevention and preparedness.

[The guidance](#) describes how to prevent exposure to coronavirus, protective measures to take on the job site, personal protective equipment, work practice controls, cleaning and disinfecting procedures, and what to do if a worker becomes sick. The documents are specifically tailored to construction job sites.

FHFA Announces Forebearance Measures

The Federal Housing Finance Agency has announced that Fannie Mae and Freddie Mac will offer multi-family property owners [mortgage forbearance](#) on the condition that they suspend evictions for renters unable to pay rent due to the impact of coronavirus. FHFA also announced Fannie Mae and Freddie Mac will suspend foreclosures and evictions for enterprise-backed single-family mortgages at least 60 days.

NAHB Staff Members Working Remotely

NAHB staff is now working remotely after President Trump declared a national emergency in response to the coronavirus outbreak. The association is [fully operational](#), and NAHB staff are working and accessible even though the physical offices are closed.

NAHB has made available to members a wide range of resources on its website, including economic forecasts, information on business continuity, consumer information, and materials to assist NAHB's state and local partner associations.

NAHB Analysis of New WOTUS Rule

NAHB has provided analysis of the EPA and Army Corps' new final "Waters of the U.S. (WOTUS) rule.

[The new rule](#) addresses many of the concerns NAHB had with prior rules. The rule eliminates the "significant nexus" test; encompasses fewer adjacent wetlands; narrows federal jurisdiction over tributaries; and excludes more ditches.

DOL Offers Guidance on Families First Coronavirus Response Act

The U.S. Department of Labor announced guidance to employers and employees about how each can take advantage of the protections and relief offered by the Families First Coronavirus Response Act (FFCRA), which takes effect April 1.

[The guidance](#) includes a fact sheet for employees, a fact sheet for employers and a question and answer document to address critical questions, such as:

- How an employer counts employees to determine coverage;
- How small businesses can obtain an exemption;

- How to count hours for part-time employees; and
- How to calculate the wages employees are entitled to under this law.

The FFCRA will give American businesses with fewer than 500 employees funds to provide employees with paid leave, either for the employee's own health needs or to care for family members. The measure is designed to ensure that workers are not forced to choose between their paychecks and the public health measures needed to combat the virus, while at the same time reimbursing businesses.

CFPB Relaxes Rules During Crisis

The Consumer Financial Protection Bureau is providing [needed flexibility](#) to enable financial companies to work with customers in need as they respond to the COVID-19 pandemic. The agency is postponing some data collections from the industry on CFPB rules to allow companies to focus on responding to consumers in need and making changes to its supervisory activities to account for operational challenges at regulated entities.

The CFPB will not expect quarterly information reporting by certain mortgage lenders as required under the Home Mortgage Disclosure Act. During this time, entities should continue collecting and recording HMDA data in anticipation of making annual submissions.

COVID-19 Affecting Buyer Traffic

A new, weekly survey of single-family home builders and other NAHB members confirmed the coronavirus is having a significantly adverse effect on business. A drop in [prospective buyer traffic](#) was, by far, the most widespread concern.

Issues respondents noted as a problem include:

- Drop in prospective buyer traffic;
- Supply of N95 respirator face masks;
- Time to obtain a plan review;
- Supply of building products/materials;
- Amount buyers are willing to pay for a new home;
- Time it takes building department to respond to an inspection request;
- Willingness of workers and subs to report to a jobsite.

HBACV Leadership List

2020 Officers & Executive Committee:

Joe Hepler - President
Jim Minear * - 1st Vice President
Sandy Speck - 2nd Vice President
Chris Hargis - Associates Vice President
Jeff Wieczorek - Secretary/Treasurer
Brent Lilly - Past President

2020 Board of Directors

Tammy Mikkelson - Movement Mortgage
Mike Forren - Select Bank
Allen Dukes - BB&T
Sandy Speck - Assurance Financial
Matt Yeatman - Central VA Construction
Barry Layne - DS Zechini Builders
Gordon Cudd - Jadon Builders
Robert O'Brian - Lyn. Ready-Mix
Matt Holley - AquaBarrier
Terry Morcom - Morcom Builders
Rosalie Richman - BB&T
Rich Edwards - Bank of the James Mort.
John Hopkins - Boxley
Laura Borel - Francis Oil

HBACV Executive Officer:

Bob Morgan

HBAV Legislative Committee:

Chris Hargis, HBACV rep

HBAV Builder Committee & Director:

Joe Hepler, HBACV rep

HBAV Board of Directors:

Sandy Speck

NAHB National Representative:

Terry Morcom

* leave of absence until 10/2020

Calendar of Events

All HBACV Events, in compliance with the Virginia "State at Home" order scheduled through June 10 have been postponed. A new schedule will be announced following an appropriate understanding of the interruption of normal business operations for our member companies.

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SCHOLARSHIP APPLICATIONS

Please Apply

THE HBACV IS STILL ACCEPTING APPLICATIONS FOR ITS ANNUAL SCHOLARSHIP PROGRAM. FOR INFORMATION CONTACT EO BOB MORGAN @ 841-7588 or by email bob@hbacv.org.

(See item on next page)

HBACV Still Accepting Scholarship Applications

The application window has been extended until April 30 for the HBACV annual Scholarship competition. We have also dropped the requirement of having a signature from the school guidance office or main office. The HBACV provides four college or Trade School scholarship grants each spring. Parents of eligible children or grandchildren can get an application on the HBACV website or from the HBACV office.

To qualify, the applicant must:

a. be the child or grandchild (by blood, marriage, or adoption) of an owner or employee of a company that is a current member in good standing of the Home Building Association of Central Virginia.

b. a high school senior OR undergraduate college student.

Scholarships are awarded on a competitive basis to students who demonstrate a commitment to academics, leadership capabilities and an entrepreneurial spirit. Financial need is also a consideration.

Qualified applicants must be graduating seniors of a public or private high school in the city of Lynchburg or the counties of Amherst, Appomattox, Bedford and Campbell County and plan to attend an accredited 2-year or 4-year community college, college or trade school in the United States.

Application deadline is April 30, 2020.

Applications must be received in the HBACV office no later than 5:30 pm on April 30. Applications can be submitted in person, by regular mail or as email attachments. (20334 Timberlake Road, Suite 3, Lynchburg, VA 24502 or bob@hbacv.org).

[CLICK HERE](#) for Application online

Friday is deadline for Small Business Funding for COVID-Related Need

Funding is available to support small businesses (250 employees or less) through the COVID-19 pandemic to help avoid layoffs and downsizing. The deadline for applications is 5:00 PM on Friday, April 3, 2020. Email and return completed application to Ben Bowman, Central Virginia Workforce Development Board Director, at ben.bowman@vcwcentral.com. [Click here](#) for information regarding eligibility, FAQ's, and the application.

Director questions to Career Works or contact executive director Bob Morgan at 385-6018 or bob@hbacv.org.

Virginia Career Works
Central Region
COVID-19 Rapid Response
Funding **Deadline April 3rd**

10-POINT PLAN FOR BUILDING A SAFER JOB SITE

Hand hygiene

Wash with soap and water and sanitize when you can, especially after using common restrooms and when either entering or leaving a home site. Use the hand sanitizer provided in portable restrooms.

Stay off your face

The easiest way to catch germs is by touching your face, so train yourself not to.

Communicate

If you have any questions or concerns, please call your building partner's foreman

Sanitize as you go

If available, use sanitizers or other cleaning materials to keep your tools and your work product (countertops, sinks, faucets, wall and floor tiles) clean at least once per day. Do not leave the home until cleaning up after your work.

Keep your smartphone smart

You'd be surprised how many germs your phone accumulates; get in the practice of sanitizing it daily.



Let it go

Until the Coronavirus is behind us, stay away from shaking hands, or doing fist & elbow bumps.

Be considerate

Help prevent the spread of germs: stay home if you are sick.

The CDC and your family physicians are the experts

There's so much information out there so be informed by visiting the [CDC website](#) for the very latest. If you believe that you may be symptomatic, please consult your primary care provider.

If it isn't business critical, use technology

Err on the side of caution. Communicate as much as you can by phone or e-mail, as opposed to face to face meetings in groups.

Prevent the panic

Rely on the above 9 steps, be informed, and please do your part to keep yourself and your work environment healthy and safe.

We will get through this together!