

Builder's Connection

Housing tax credit open to more home buyers

HOLLY JONES
CARROLLWOOD DEVELOPMENT
Chairwoman, 2010
Spring Parade of Homes

If you've been thinking about buying a home and weren't eligible for the first-time home buyer tax credit, here's some great news: The housing tax credit has been expanded and extended and its new deadline is after the 2010 Citrus County Spring Parade of Homes, giving you a better opportunity than ever before!

On Nov. 6, President Obama signed into law the Worker, Homeownership and Business Assistance Act of 2009, which enables many more Americans to take advantage of new government incentives to buy a home. In fact, the National Association of Home Builders (NAHB) estimates that close to 70 percent of all potential home buyers should now qualify for some form of the housing

tax credit.

The new law extends the popular first-time home buyer credit, which more than 1.4 million taxpayers have already claimed, through April 30, 2010. Buyers who have signed a sales contract by that deadline have until June 30 to close on the home. First-time home buyers — who the IRS defines as someone who has not owned a home in the three years preceding the purchase — can qualify for a credit of 10 percent of the cost of the home, up to \$8,000.

Existing home owners, or those who recently sold their home, may also now qualify for a tax credit of up to 10 percent of the cost of a new principal residence.

This new credit is capped at \$6,500. "Repeat" home buyers must have been living in the home they currently own (or previously owned) for five consecutive years out of the eight years prior to buying the new home.

Many buyers in markets with a higher cost of living didn't qualify for the earlier tax credits due to the income limits. Those have been increased and now single taxpayers with incomes up to \$125,000 and married couples earning up to \$225,000 may be eligible for a full credit.

Home buyers earning up to \$20,000 more than the limit may be able to claim a partial credit.

Both first-time and repeat buyer credits can only be used with the purchase of a home that will be the buyer's principal residence. It cannot be claimed for the purchase of a vacation home or property to be used as a rental. Homes purchased for more than \$800,000 are not eligible.

NAHB has created a Web site at www.federalhousingtaxcredit.com to provide information about the housing tax credits. It provides basic information about the first-time and repeat buyer credits, detailed

question and answer sections, and links to additional home-buying resources.

The new tax credits, combined with today's near record-low interest rates and competitive home prices, make it an ideal time to buy if you've been considering moving up, downsizing, or just moving into a home more suited to your current lifestyle.

As the 2010 Spring Parade of Homes chairwoman, I encourage all of those shopping for a home or hoping to sell one to take advantage of the phenomenal opportunities afforded by the combination of this tax credit and the 2010 Spring Parade of Homes.

There will never be a better opportunity to new home shop or to shop local than the 2010 Spring Parade of Homes slated for March 13 to 28.

For more information about visiting or participating, visit www.citrusparadeofhomes.com or call 746-9028.

Tallman: Vermont native is VIP

January V.I.P.
Steve Tallman has
Web design business

Steve Tallman is originally from Vermont; he left to attend a private, fine arts college in Miami.

Upon graduation with an Associate of Arts degree in commercial arts, he was hired by the college as director of the new Computer Education Center, where he created curriculum, taught computer graphic classes and oversaw the maintenance and acquisition of more than 300 computers.

Steve also attended St. Thomas University in the evening and earned a Bachelor of Arts degree in communication arts, as well as attending the Master of Fine Arts com-



Steven Tallman

puter arts program at Gulf Atlantic University in Fort Lauderdale.

After a decade of growing the department, he was promoted to dean of academics of the college.

Later, Steve and his wife, Cindy, decided to move to Citrus County to start a quiet family life. They built a log home in the Citrus Mini Farms

and have been blessed with two wonderful daughters. Steve worked in the Internet department of the local newspaper with two partners until they decided to start their own Web design business in 2006.

Nature Coast Web Design and Marketing Inc. is founded on Christian principles: "When you tell someone you will do something, then do it, and do it the best you can!"

View their portfolio at www.NatureCoastDesign.net. Steve has also served on the CCBA Parade of Homes committee for 10 years.

Steve would like to thank certain, loyal people in Citrus County who have helped his business along the way: Carl Steelfox, Chris Webb, Stan Solovich, Jim Crosley, Donna Bidlack, Wayne Brunsink, Ron Lieberman, Linda Thompson, Gary O'Connell, Rich Nichols, Hugh Tolle, Van Baldwin, CJ Dixon, Mike Buchanan and Larry Scinta.

Workgroup wrestles with code compliance

BILL SIMPSON
Senior Energy Efficiency
Program Coordinator

The Florida Energy Code Workgroup continues to wrestle with how to fulfill legislative mandates to continue to improve our Energy Code, while at the same time striving to adapt the 2009 IECC as a basis for Florida.

The current timeline is to implement the 2010 Energy Code in January 2012. This code will be 5 percent more stringent than the current 2009 Code that went into effect March 1.

As you know, our current code is 15 percent more stringent than the previous code, and the ultimate goal is to continue to improve code stringency to 50 percent by 2019.

The Workgroup is committed to a code that offers a Performance (Method A) and a Prescriptive (Method B) Path. It can be quite confusing as to how to comply with either method and it's critical for builders to determine which method is the most cost-effective for each home built.

For every home, there is a unique combination of envelope components and HVAC equipment efficiencies that is the most cost-effective for that plan.

As a builder, how do you determine the absolute best combination of window performance, wall and attic insulation values and type, roofing specs and heat pump SEER values? If you build to ENERGY STAR or the Federal Tax Credit efficiency levels, that right combination of products and equipment is even more critical to maximizing home value and your profit.

Progress Energy's Home Advantage Program is designed to leverage incentives for high-efficiency products and equipment that equals cost effectiveness.

The goal of Progress Energy's account executives is to partner with each builder and their sub-contractors to determine the most cost-effective solutions for each home.

As you consider building to the higher efficiency levels of ENERGY STAR and the Federal Tax Credit, determining the cost-effective combination is even more critical to your profitability.

Visit the Web site at www.progress-energy.com for more details or contact local account executive Cyndi McRee by calling (352) 239-0358 or e-mailing Cynthia.mcree@pgnmail.com.

ON THE NET

■ Progress Energy:
www.progress-energy.com

Building a Better Christmas



Citrus County Builders Association would like to say thank you to all the volunteers who made this year's Building a Better Christmas a huge success. We had our annual children's Christmas Party on Saturday Dec. 12, and provided gifts to more than 165 children this year; nine 9 received new bicycles and helmets. This would not be possible if not for our dedicated volunteers. Thank you so much for all your help!

Donna Bidlack, CCBA Executive Officer
Karen Balzanti, CCBA Office Manager
Paul Pilney, Toys for Tots
Dusty Porter, Porter's Locksmithing
John Porter, Porter's Locksmithing
Lloyd Myer, CCBA Life Director
Charlotte Myer
Debbie Wilson
Kathleen Day, BB & T Bank
Anji Wright, Web Marketing Solutions
Emerald Bishop, Web Marketing Solutions

Samantha Edgette, Web Marketing Solutions
Brittany Starr, Web Marketing Solutions
Dick Gardener, Christian Center Church
Phyllis Gardener, Christian Center Church
Emily Neuberger, *St. Petersburg Times*
Hannah Amundson, *St. Petersburg Times*
Nancy Amundson, *St. Petersburg Times*
Haylie Amundson, *St. Petersburg Times*
Melissa Sutherland, Air Care Heating & Cooling
Denise Claypool, Air Care Heating & Cooling
Danielle Jack — GS Troop 644
Cheyenne Reedy — GS Troop 610
Dora Meador — GS Troop 610
Leslie Darr, SunTrust Bank
Sarah Darr, SunTrust Bank
Jordan Lilley, SunTrust Bank
Anthony Ratliff, Suncoast Plumbing & Electric
Ron Radford, Best Buy Water
Michael Barry, Air Care Heating & Cooling
Rich Krimpenfort, Air Care Heating & Cooling

Upcoming ACTIVITIES

Ooops, fumble!

Santa ate all the chicken wings and the CCBA had to reschedule the **Second Annual King of the Wing**. The new date will be Saturday, May 8, from noon to 4 p.m. at Homosassa Riverside Resort, featuring local favorite Mighty Mongo for our live entertainment.

Propane for outside cooking will be provided to restaurants by Gold Sponsor AmeriGas Propane. Other event Sponsors include Gold Sponsors Nature Coast Web Design, Citrus 95 and Fox Classic Hits, and Bronze Sponsors Bay Area Air Conditioning and Homosassa Printing. Restaurant entries, business exhibits and sponsorships are now open for this one-of-a-kind event.

For more information and all associated forms, visit www.citruskingofthewing.com or call Executive Officer Donna Bidlack at 746-9028.

'10 Spring Parade of Homes

The CCBA 2010 Spring Parade of Homes will be conducted from March 13 to 28. This year's parade will feature a New Home Expo on March 27 at the Citrus County Builders Association headquarters, showcasing all builders in the Parade, as well as additional builders without models, and other parade participants for a one-stop shopping experience after guests have visited all of the Parade models.

Entries to the Parade of Homes and the New Home Expo, as well sponsorships, will be accepted until Feb. 12. For more in-

formation about visiting the Parade or participating, go to www.citrusparadeofhomes.com or call 746-9028.

Here fishy, fishy, fishy ...

The 15th Annual Family Fishing Tournament, sponsored by Platinum Sponsor F.D.S. Disposal Inc., will be April 17 and 18 at the Homosassa Riverside Resort.

New things on Captain's Meeting Night are in store for our popular and well-attended Youth Division, sponsored by CCA, and a new 2010 prize breakdown places grouper at the top of the list this year.

Early bird entries and sponsorships are now open.

For more information and an early bird entry form, go to www.citrusbuilders.com or call 746-9028.

Blackshear Memorial Outing coming Jan. 23

Golf tourney is in its 20th year

RICH GELFAND
Chairman, Jim
Blackshear Memorial
Golf Outing

The Annual Jim Blackshear Memorial Golf Outing is coming Saturday, Jan. 23.

That's right, and we are celebrating our 20th year! The flags will be on the greens and, hopefully, your clubs in the trunk. Get set and go golfing.

What are your goals for this golfing outing? Do you want to play a new course? Pump up your style?

Or, perhaps this is the year you get your scores to drop, your handicap to fall, and your drives to straighten up and fly right.

Or will you be here just for the beer?

To help you with all that, the annual Jim Blackshear Memorial Golf Outing is where you can go: Saturday, Jan. 23, with 7 a.m. registration and shotgun start at 8:30 at Seven Rivers Golf & Country Club.

Go ahead and put some spring in your step and some variety into your game. Join us for lots of fun, putting around with the CCBA this year.

Visit us at www.citrusbuilders.com or call Karen Balzanti at 746-9028 for more information. Thank you to our major sponsors, Progress Energy and Sherwin Williams.

Happy golfing!