



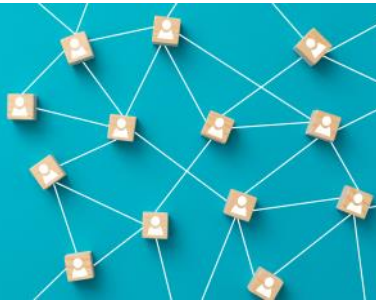
Building the  
Future Together!



Winter 2024

Business to  
Business  
Buyer's  
Guide

# Members Connecting with Members



## The Home Builders Association of Northeastern Pennsylvania

is a not for profit trade association of professionals affiliated with the Pennsylvania Builders Association and National Association of Home Builders, and represents the builders and businesses related to the building industry. Membership is a diverse collection of professionals including builders, remodelers, bankers, insurance, HVAC, plumbing, utilities, masonry, suppliers, etc.

This Business to Business Buyer's Guide offers an opportunity for our members to connect. By supporting fellow members, you strengthen the HBA of NEPA and ensure your association's future.

*Have an idea for a story?*

*Interested in being in the Member Spotlight?*

*Contribute a column to "Let's Talk About"?*

*Share an event that your business supports?*

*We'd like to hear from you!*

[suggestionbox@bianepa.org](mailto:suggestionbox@bianepa.org)



The HBA of NEPA is affiliated with the National Association of Home Builders (NAHB) and the Pennsylvania Builders Association (PBA).



When you become a member

of your local association, you automatically become a member of the NAHB and the PBA with access to all the resources available at the national and state levels.

**The five pillars of NAHB membership – advocacy, expertise, knowledge, networking and savings – form the foundation to build your future.**



## Business to Business Buyer's Guide

Winter 2024—Volume 2 Number 1

A quarterly guide published by the HBA of NEPA, located at 411 Main Street, Kingston, PA 18704.

Free Digital distribution to all members of the HBA of NEPA and available for public download at [www.hbaofnepa.org](http://www.hbaofnepa.org).

Editorial and Design Layout: Karen Martin

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To advertise in the next quarterly guide, email [karen@bianepa.org](mailto:karen@bianepa.org) or call 570-287-3331 for ad sizes and pricing. Deadline for **Spring 2024** ad reservations are March 15th and ad submissions by March 29th. JPEG or PDF files please.



Home Builders Association of Northeastern Pennsylvania  
411 Main Street, Kingston, PA 18704  
(570) 287-3331 Fax (570) 287-3341  
info@bianepa.org hbaofnepa.org

December 8, 2023

Dear Member,

As of January 2024, the Pennsylvania Builders Association will increase their portion of dues from \$185 to \$190. Previous dues increase implemented by HBA of NEPA are shown below.

2017 dues = \$460

2019 dues = \$480

2020 dues = \$495

The HBA of NEPA Board members has chosen to increase the 2024 dues by only \$5.00 in comparison to previous increases. It is important to note the breakdown of dues. Of the \$495 we received from you for renewal, \$195 was paid to NAHB and \$185 was paid to PBA, leaving a net gain of \$112 for our association's use. If a credit card was used to pay the dues, a fee percentage was further deducted from our net proceeds.

As of the close of 2023, Renewal and New Member dues totaled \$29,010.00. After dues were dispersed to NAHB and PBA, our association was left with a net gain of \$7,028.08 (with an additional loss of \$121.62 paid in credit card fees).

The sustainability of HBA of NEPA necessitates 'non-dues' revenue. Years past, this type of revenue was made with golf tournaments, membership mixers, along with other membership events and fundraising. Being a small association with less than 60 members has brought many challenges to financial stability, but that doesn't mean we can't survive. By attracting new members, supporting the Business 2 Business Buyer's Guide by advertising, making time to attend upcoming events planned for the Spring of 2024, and volunteering time to assist with these events can make all the difference.

The Home Builders Association is here for you, we're asking in return that you be here for us by showing your support and dedication to your association.

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# LET'S TALK *about...*



By Holly DiLeo  
Mortgage Loan Officer  
Wayne Bank  
Monroe & Luzerne County  
NMLS# 1969430

## Why Mortgage Rates Are in the News

### Presently, mortgage rates remain a dynamic

aspect of the housing market. Factors like inflation, employment rates, as well as national and global economic conditions influence the direction of interest rates. Those who are considering building a new home, potential homebuyers, and existing homeowners would do well to closely monitor these trends as they impact the cost of borrowing.

In recent years, mortgage rates have experienced fluctuations influenced by various economic factors. Looking back, the early 2020s saw historically low-interest rates due to the global economic impact of the COVID-19 pandemic. Central banks worldwide implemented measures to stimulate economic recovery, resulting in a downward trend for interest rates. The Federal Reserve, for instance, plays a crucial role in shaping mortgage rates through its monetary policy decisions.

As economies began to stabilize, mortgage rates started to rise from the lows seen during the first two years of the COVID pandemic. This upward trajectory was influenced by factors such as inflation concerns, changes in central bank policies, and overall economic recovery.

It's essential to keep in mind that while the past can offer insights into how mortgage rates respond to economic changes,

predicting future trends is inherently challenging. External factors, geopolitical events, and unexpected economic shifts can swiftly alter the trajectory of interest rates.

For individuals contemplating building or buying a new home or for those considering refinancing their current home, working closely with a reputable financial partner provides valuable insights into navigating the ever-changing landscape of mortgage rates.

Additionally, staying informed about current economic indicators is also helpful. To stay informed about current economic indicators and mortgage rates, consider regularly checking reputable financial news websites, subscribing to economic reports from government agencies, and following financial experts on social media platforms. Additionally, it is beneficial to keep an eye on central bank statements and reports, as they often impact interest rates.



*Have an idea for a story?*

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### Home Builders Association of NEPA

#### Mission Statement

1. To be a source of education and information to increase members professionalism.
2. To be a proactive voice at all levels of government.
3. To build a positive image in the community through public awareness of the association and its membership.
4. To develop a skilled labor force by promoting vocational opportunities in the building industry.





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Repeat the same process the first time you dig in the next calendar year you dig in the next calendar year.

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# Member Spotlight

## DAVE FERREY CUSTOM HOMES

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### Dave Loves What He Does & Wants to Make Sure His Customers Do Too!

**Since 1989, when Dave Ferrey graduated from school, he has provided home building services to all of Northeastern Pennsylvania. Basically self-taught, his love for construction has blossomed into a successful business. One team member who contributes to that success is Dave's wife, Maureen. As Dave explained, "Maureen's in the office helping customers, answering phones. She plays a big role in my advertising and Facebook pages."** In addition to social media, Dave Ferrey Custom Homes also advertises on radio and the Times Leader. You may have heard the jingle "Upgrade Your Standards - Dave Ferrey Custom Homes".



Dave and Maureen Ferrey

Dave Ferrey Construction has been a member of the Home Builders Association of NEPA since 2016. When asked about the importance of being a member, Dave replied: **"I love helping my community and meeting other tradesmen. Also I'm supporting a great cause. Discounts help too. Plus, being a member, people know I'm a great contractor."**

With over 30 years of building/renovation experience in Northeastern Pennsylvania, the success of Dave's business is backed by the series of awards the business has received over the last 4 years - Best Home Builder; Best Remodeler; Best Home Improvement.



Custom built homes is a large part of Dave's business and he takes pride in the end results - happy customers! **"Our team wants you to be confident in the home you'll be getting which is why we provide a free initial consultation. We'll discuss exactly what the customer is looking for in their new home."** Dave explained.

With a wide variety of well-designed floorplans, the customer can add their own imagination to customize, based on their individual needs.

In addition to custom home builds, Dave and his team also do renovations and additions. Dave is not shy when he talks about renovations: **"Maybe you've always loved the rustic look; we can give that to you. The sky's the limit with what we can build!"**

He added: **"Our team is proud to say that we do construction right. We will be with you from start to finish to ensure that you're happy with each step of the process. We are solely responsible for your construction project from start to finish."**



So, when Dave's not in construction mode, what else does he do? **"Taking vacations to relax, hunting, quad riding and car shows."** He added: **"I support the Northwest High School Honor Society and the Pittston Tomato Festival. I love helping our communities!"**

Dead Eye Dave

**If you would like to promote your business in the next Member Spotlight, email [karen@bianepa.org](mailto:karen@bianepa.org)**





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# Did you know? Who Invented Duct Tape

The iconic tape was invented by an Illinois mom named Vesta Stoudt who wanted to save soldiers' lives in World War II. The year was 1943 and Stoudt, who had two sons serving in the U.S. Navy, was working at the Green River Ordnance Plant near Amboy, Illinois.

Stoudt noticed that the boxes of ammunition she was packing and inspecting had a flaw. They were sealed with paper tape, with a tab to open them. Workers then dipped the entire box in wax to make it waterproof. But the paper tape was very thin, and the tabs often tore off, leaving soldiers frantically trying to open the box while under fire.

Stoudt had an "aha" moment: Why not create a waterproof cloth tape to seal the boxes instead? She suggested it to her supervisors but didn't find the support she was looking for. So Stoudt did what anyone would do: On February 10, 1943, she wrote a letter to President Franklin D. Roosevelt outlining the problem and her solution, complete with diagrams!

President Roosevelt was so impressed that he passed her letter on to the War Production Board, which mailed a letter to Stoudt letting her know that her idea for duct tape had been approved. The board then asked the Industrial Tape Corporation (it later became Permacel)—then a Johnson & Johnson operating company—to make the product because of its demonstrated expertise in producing adhesive tapes. The rest is duct tape history.



"The military called the waterproof, cloth-backed, green tape 100-mile-per-hour tape because they could use it to fix anything, from fenders on jeeps to boots."

— Margaret Gurowitz, Chief Historian, Johnson & Johnson

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\*2021 Ward's Light-Vehicle Fleet U.S. Market Segmentation.

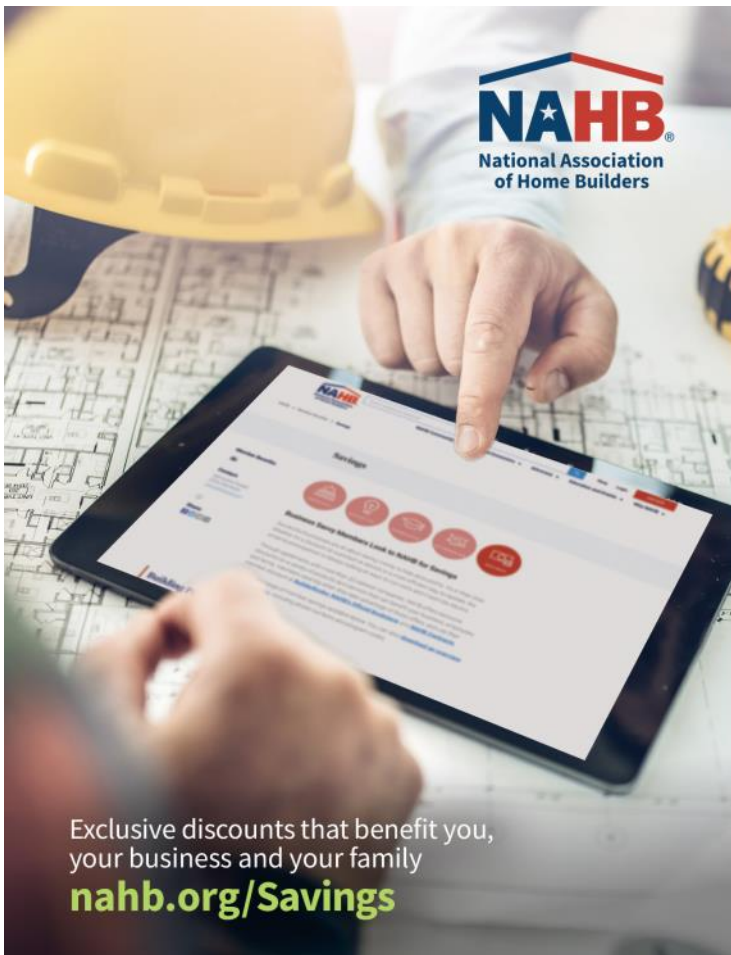


MY2023 Nissan Affinity Program

2023 NISSAN FLEET INCENTIVE TABLE

<u>Model Year</u>	<u>Vehicle Model</u>	<u>Fleet Incentive</u>
2023	Versa Sedan	\$600
2023	Sentra	\$950
2023	Altima	\$2,000
2023	Maxima	\$2,600
2023	LEAF	\$5,400
2023	Z	\$600
2023	Titan / Titan XD	\$3,900
2023	Frontier	\$1,600
2023	Armada	\$2,600
2023	Kicks	\$900
2023	Rogue	\$1,200
2023	Pathfinder	\$1,700
2023	Murano	\$3,800

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# National Groundhog Job Shadow Day

Mentorship Opportunity  
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National Groundhog Job Shadow Day is a nationwide initiative that encourages professionals to provide job shadowing experience for students. Inspire the next generation of professionals to pursue a career in construction and create public awareness of the hard work and economic contributions you make to your community.

## Here are a few ways to participate:

Invite students to experience a day in your life shadowing you at your work place.

Arrange for students to tour a construction site with a local home builder.

Host a question-and-answer session to discuss local career opportunities for students.

Learn more at  
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**Wayne Bank - Holly DiLeo***Mortgage Loan Officer*

5165 Milford Road, E. Stroudsburg, 18302  
(570) 507-0423  
[holly.dileo@waynebank.com](mailto:holly.dileo@waynebank.com)

**Window World of Wyoming Valley***Home Improvement*

308 Lincoln Street, Duryea 18642  
(570) 471-3262  
[www.windowworldwilkesbarre.com](http://www.windowworldwilkesbarre.com)

**Woody's Fireplace***Fireplace Retail Dealership*

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