



GEORGIA MOUNTAIN HOME BUILDERS ASSOCIATION

BUILDING SERVICES RESOURCE BOOK
APRIL 2011

REPRESENTING RABUN,
TOWNS and UNION COUNTIES



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Welcome to the Georgia Mountain Home Builders Association Building Service Resource Book. We hope this will be your first resource when looking for builders, specialty contractors, vendors, or any other building-related services in Rabun, Towns, or Union Counties.

Our general membership meetings are normally held on the second Tuesday evening of each month at the Dillard House. A monthly newsletter, Builder News and website, www.hbarc.org, keeps our membership and community informed and updated on related topics. Please call our office at 706-746-5535 if you would like a copy.

Most importantly, we would like to thank the sponsors listed on the back for making this directory possible.

Georgia Mountain Home Builders Association

2511 Highway 441 North, Suite 2

Mountain City, Georgia 30562

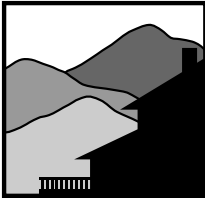
Phone: 706-746-5535

homebuildersrabunco@windstream.net

www.hbarc.org

Mailing Address:

P.O. Box 626, Clayton, GA 30525



Mission Statement

The Georgia Mountain Home Builders Association, is a nonprofit trade association representing and uniting the building industry in the Georgia Counties of Rabun, Towns and Union. To serve its members, the Association provides educational programs, informs its members of technological improvements and building code changes, and provides a forum for social interaction and involvement. As the voice of the housing industry, the Association strives to create and promote a favorable climate for quality construction.

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RABUN COUNTY

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Keith Pendrey
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HOME BUILDERS ASSOCIATION

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RABUN COUNTY

FLOOR COVERING

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FLOOR COVERING - WOOD

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Nichols Contracting Inc.

Will Nichols
370 Silverside Trail
Tiger, GA 30576
Ph: 706-782-7798

HOME BUILDERS ASSOCIATION

GRAPHICS

Open Collar Carpentry Inc.

Tony Streible
232 Drummin' Log Lane
Clayton, GA 30525
Ph: 706-782-4320
openco@windstream.net
www.opencollarcarpentry.com

HARDSCAPES

North GA Stone Inc.

Tim Hancock
244 Industrial Blvd. (zip 30512)
P.O. Box 2387
Blairsville, GA 30514
Ph: 706-745-5532 Fx: 706-745-4431
Cell: 706-970-0260
tim.hancock@northgastone.com

HARDWOOD FLOORING

Southern Wood Flooring

Jeffrey David Vinson
P.O. Box 1852
Clayton, GA 30525
Ph: 706-782-6388
guthrie2004@windstream.net

HAULING

Caudell Trucking Inc.

Stephen Caudell
John Benningfield
1197 Currahee Street
P.O. Box 59
Toccoa, GA 30577
Ph: 706-886-8339 Cell: 706-490-3245
caudelltrucking@windstream.net
www.caudelltrucking.com

HAULING

T. Henderson Communications Inc.

Tony Henderson
4450 The Landing
Blairsville, GA 30512
Ph: 706-745-9074

HEALTH INSURANCE

A W Adams Insurance Agency

Allen Adams
P.O. Box 1587
Clayton, GA 30525-1587
Ph: 706-782-5100 Fx: 706-782-7856
awadamsins@windstream.net

Ash/Welborn Insurance

Joe Welborn
P.O. Box 1400
Cornelia, GA 30531-6400
Ph: 706-778-2244 Fx: 706-778-3322
info@ashwelborn.com

HEATING & AIR

Northeast Georgia Heating & Air Conditioning Inc.

Randy C. Speed
P. O. Box 925
Clayton, GA 30525-0925
Ph: 706-782-7825 Fx: 706-782-1383
negahvac@windstream.net
www.negahvac.com

RABUN COUNTY

HEATING & AIR

Webb's Heating & Cooling

The Gas Appliance Store
Freddy Webb
1191 Old 441 North / P.O. Box 930
Clayton, GA 30525
Ph: 706-782-1703 Fx: 706-782-0271
webbshtg@windstream.net
www.websheatingandcooling.com

HOME AUTOMATION/INTEGRATION

All Pro Alarm

Heath Whittle
P.O. Box 33
Tiger, GA 30576
Ph: 706-782-5276 Fx: 706-782-0127
Cell: 706-982-0086
heath@allproalarm.com
www.allproalarm.com

Doug Ward Integration LLC

Doug Ward
2252 Demorest Mt. Airy Highway
Demorest, GA 30535
Ph: 706-776-1450
doug@dougward.net
www.dougwardintegration.com

HOME REPAIR - MAINTENANCE

Evans Home Maintenance LLC

George Evans
224 Blanche Place Road
Clayton, GA 30525
Ph: 706-782-1049
gejack1115@hotmail.com

HOME THEATER

All Pro Alarm

Heath Whittle
P.O. Box 33
Tiger, GA 30576
Ph: 706-782-5276 Fx: 706-782-0127
Cell: 706-982-0086
heath@allproalarm.com
www.allproalarm.com

Doug Ward Integration LLC

Doug Ward
2252 Demorest Mt. Airy Highway
Demorest, GA 30535
Ph: 706-776-1450
doug@dougward.net
www.dougwardintegration.com

HYDROSEEDING

Bridge Creek Hydroseeding

Travis Spivey
P.O. Box 411
Tiger, GA 30576
Ph: 706-490-2458
travismspivey@gmail.com

HOME BUILDERS ASSOCIATION

INSULATION- SPRAYFOAM

AirTight Insulation of Northeast GA

Kay Keller
1030 Julian Court
Watkinsville, GA 30677
Ph: 706-202-7043
kayckeller@bellsouth.net

Southern Foam & Coating Carolinas

Larry Oehlson
P.O. Box 2343
Franklin, NC 28744
Ph: 828-342-3697 Fx: 864-480-9555
larry@sfcinsulation.com

INSURANCE

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P.O. Box 1587
Clayton, GA 30525-1587
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awadamsins@windstream.net

Ash/Welborn Insurance

Joe M. Welborn
P.O. Box 1400
Cornelia, GA 30531-6400
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info@ashwelborn.com

INSURANCE

Bynum Insurance Agency Inc.

Thad Bynam
Janelle Bynum
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Ph: 706-782-4710 Fx: 706-782-4295
tbynum@windstream.net
www.bynumagency.com

INTERIOR TRIM

Daniel Johnson Construction

Daniel Johnson
P.O. Box 530
Tiger, GA 30576
Ph: 706-782-2986
chief.dan500@hotmail.com

IRRIGATION/LIGHTING

Blue Bison Outdoors Inc.

Joshua Jackson
665 Chandler Heights Circle
Alto, GA 30510
Ph: 706-894-1596 Fx: 706-894-1496
Cell: 770-653-4489
jjackson665@windstream.net
www.bluebisonoutdoors.com

LAND HOME PACKAGES

Clarence Redden Construction

Clarence Redden
622 O.V. Justice Road
Rabun Gap, GA 30568
Ph: 706-746-5183 Cell: 706-982-0118
katlin3@windstream.net

RABUN COUNTY

LANDSCAPING

B&B Landscaping

Brian McCoy
P.O. Box 593
Clayton, GA 30525
Ph: 706-782-3102

Blue Bison Outdoors Inc.

Joshua Jackson
665 Chandler Heights Circle
Alto, GA 30510
Ph: 706-894-1596 Fx: 706-894-1496
Cell: 770-653-4489
jjackson665@windstream.net
www.bluebisonoutdoors.com

Southeastern Design Inc.

Patrick F. Marcellino
76 Clark Lane
Clayton, GA 30525-9325
Ph: 706-782-2046 Fx: 706-782-2862
Cell: 706-490-2219
patmar@windstream.net

LENDING

Mountain Heritage Bank

Breck Patterson
P.O. Box 1510
Clayton, GA 30525
Ph: 706-782-3232 Fx: 706-782-6262
bpatterson@mountainheritagebank.com
www.mountainheritagebank.com

LENDING

Rabun County Bank

Dan Free
P.O. Box 845
Clayton, GA 30525-0845
Ph: 706-782-4571
Toll Free: 800-866-5219
dfree@rabuncountybank.com
www.rabuncountybank.com

United Community Bank

Darlene Powers
P.O. Box 1250
Clayton, GA 30525
Ph: 800-782-0440 Fx: 706-782-7107
darlene_powers@ucbi.com
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LOCKSMITH

All Pro Alarm

Heath Whittle
P.O. Box 33
Tiger, GA 30576
Ph: 706-782-5276 Fx: 706-782-0127
Cell: 706-982-0086
heath@allproalarm.com
www.allproalarm.com

LOW-VOLTAGE ELECTRICAL

Cardinal Systems Group Inc.

Butch Freeman
98 Crown & Bridge Place, Unit #6
Hayesville, NC 28904
Ph: 828-389-0000 Cell: 828-557-9801
butch.freeman@cardinalsystemsgroup.com

HOME BUILDERS ASSOCIATION

MORTGAGES

Rabun County Bank

Dan Free
P.O. Box 845
Clayton, GA 30525-0845
Ph: 706-782-4571
Toll Free: 800-866-5219
dfree@rabuncountybank.com
www.rabuncountybank.com

Stephens Federal Bank

Donalee Andrews
221 Highway 76 East
P.O. Box 1028
Clayton, GA 30525-1028
Ph: 706-782-3738 Fx: 706-782-4354
dandrews@stephensfederalbank.com
www.stephenfederalbank.com

United Community Bank

Darlene Powers
P.O. Box 1250
Clayton, GA 30525
Ph: 800-782-0440 Fx: 706-782-7107
darlene_powers@ucbi.com
www.ucbi.com

PAINTING

Clay M. Nash Painting Inc.

Clay Nash
2045 Persimmon Road
Clayton, GA 30525-9624
Ph: 706-782-7411 Cell: 706-982-0380
nashpaint@windstream.net

PAINTING

Hicks Professional Painting

Shane Hicks
P.O. Box 246
Rabun Gap, GA 30568
Cell: 706-490-3090

PAINT-RETAIL

Clayton Paint & Flooring Center

Keith Toller
404 Old 441 South
Clayton, GA 30525
Ph: 706-782-2741 Fx: 706-782-5050
Cell: 706-490-4821
claytonpaint@windstream.net
www.claytonpaint.benmoorepaints.com

PAVING

North Georgia Stone Inc.

Tim Hancock
P.O. Box 2387
244 Industrial Blvd. (zip 30512)
Blairsville, GA 30514
Ph: 706-745-5532 Fx: 706-745-4431
Cell: 706-970-0260
tim.hancock@northgastone.com

PaverStone Construction Inc.

Mark Erbesfield
5100 Winters Chapel Road
Atlanta, GA 30360
Ph: 770-804-9900 Fx: 770-804-9229
mark@paverstone.com
www.PaverStone.com

RABUN COUNTY

PLUMBING

All American Plumbing of Clayton

Henry Radford
P.O. Box 1913
Clayton, GA 30525
Ph: 706-782-9804 Fx: 706-782-9675

Bleckley Plumbing

Bryan Bleckley
47 Doug Bleckly Lane
P.O. Box 299
Clayton, GA 30525
Ph: 706-782-7132 Fx: 706-782-3729

PLUMBING SUPPLY

City Plumbing & Electric Supply Co.

Mike Nix
4505 Highway 441 North
Rabun Gap, GA 30568
Ph: 706-746-2890 Fx: 706-746-6348
mnix@cpesupply.com
www.cepsupply.com

PROPANE GAS & APPLIANCES

Blossman Gas & Appliances Inc.

Sanford Thompson
P.O. Box 200
Clayton, GA 30525
Ph: 706-782-8305 Fx: 706-782-8306
slthompson@blossmangas.com

REAL ESTATE

Denise B. Ashworth, Realtor

Denise Ashwoth
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Rabun County Board of REALTORS®

Amy Phillips
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Clayton, GA 30525
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amy.rabunboard@windstream.net
www.rcbor.org

REMODELING

Dresser & Associates

Jay Dresser
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Clayton, GA 30525
Ph: 706-782-0072 Cell: 706-490-2742
dresserj@windstream.net

House Worx

Michael Chapman
P.O. Box 1967
Clayton, GA 30525
Ph: 706-782-8328 Fx: 706-782-8328
Cell: 706-982-0327
houseworx@windstream.net

HOME BUILDERS ASSOCIATION

REMODELING

Morgan Fazzary Fine Homes & Custom Int. LLC

Morgan Fazzary
22 West Pond Lane
Rabun Gap, GA 30568
Ph: 706-308-3557 Fx: 706-746-5603
morganfazzary@gmail.com
morganfazzaryfinehomes.com

Paul W. Gurtler

Paul W. Gurtler
3031 Highway 197, North
Clarkesville, GA 30523
Ph: 706-947-1354 Fx: 706-947-9867
Cell: 706-490-2079
gurtler@windstream.net
www.paulwmgurtler.com

ROOFING

Georgia Mountain Roofing

Jerry Taylor
P.O. Box 673
Clayton, GA 30525
Ph: 706-782-0046 Fx: 706-782-0074
Cell: 706-490-1121
jerry@yourgmroofer.com
www.yourgmroofer.com

SCREEN SYSTEMS

Reeves Building Supply

Steve Weinelt,
David Ramey, Jeff Godwin
P.O. Box 345/Chechero Street
Clayton, GA 30525-0345
Ph: 706-782-4219 Fx: 706-782-6799
sweinelt@windstream.net

SECURITY

All Pro Alarm

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heath@allproalarm.com
www.allproalarm.com

Doug Ward Integration LLC

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2252 Demorest Mt. Airy Highway
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Ph: 706-776-1450
doug@dougward.net
www.dougwardintegration.com

SEPTIC SYSTEMS

McKay Grading LLC

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562 McKay Road
Lakemont, GA 30552
Ph: 706-782-2548 Cell: 706-490-3153
kwmckay@windstream.net

STONEWORK

Blue Bison Outdoors Inc.

Joshua Jackson
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Ph: 706-894-1596 Fx: 706-894-1496
Cell: 770-653-4489
jjackson665@windstream.net
www.bluebisonoutdoors.com

RABUN COUNTY

STONEMWORK

Classic Rock LLC

Will Clay
57 Village Way
Clayton, GA 30525
Ph: 706-212-0369

North Georgia Stone Inc.

Tim Hancock
244 Industrial Blvd. (zip 30512)
P.O. Box 2387
Blairsville, GA 30514
Ph: 706-745-5532 Fx: 706-745-4431
Cell: 706-970-0260
tim.hancock@northgastone.com

TILE-RETAIL

Clayton Paint & Flooring Center

Keith Toller
404 Old 441 South
Clayton, GA 30525
Ph: 706-782-2741 Fx: 706-782-5050
Cell: 706-490-4821
claytonpaint@windstream.net
www.claytonpaint.benmoorepaints.com

TIMBER FRAMING

MoreSun Custom Woodworking Inc.

Stephen Morrison
463 Charlie Cobb Road
Mountain Rest, SC 29664
Ph: 864-647-1669
steve@moresundesigns.com
www.moresundesigns.com

TIMBER FRAMING

Morgan Fazzary Fine Homes & Custom Int. LLC

Morgan Fazzary
22 West Pond Lane
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Ph: 706-308-3557 Fx: 706-746-5603
morganfazzary@gmail.com
www.morganfazzaryfinehomes.com

Open Collar Carpentry Inc.

Tony Streible
232 Drummin' Log Lane
Clayton, GA 30525-4000
Ph: 706-782-4320 Fax: 706-782-4320
openco@windstream.net
www.opencollarcarpentry.com

Yonah Mountain Timber Frames

Neal Binder
2026 Highway 123
Toccoa, GA 30577
Ph: 706-282-0047 Fx: 706-282-0774
info@yonahmountaintimberframes.com
www.yonahmountaintimberframes.com

TRUSSES

Load Star

Julie Mattox
11388 Georgia Highway 17
Lavonia, GA 30553
Ph: 800-277-4555 Fx: 706-356-1297
jmattox@harbinlumber.com

HOME BUILDERS ASSOCIATION

UTILITIES

Blue Ridge Mountain EMC

Sonny Mahan
P.O. Box 9
Young Harris, GA 30582
Ph: 706-379-3121 Cell: 706-781-7727
sonny.mahan@brmemc.com

Georgia Power Company

Flint McCullough
1292 Highway 441 Bypass
Cornelia, GA 30531
Ph: 706-776-4112 Fx: 706-776-4120
nfmccull@southernco.com

Georgia Power Land Department

4 Seed Lake Road
Lakemont, GA 30552-9609
Ph: 706-782-4014 Fx: 706-212-2440

Habersham EMC

Howard Johnson
Accounts Payable
6135 Highway 115 West
P.O. Box 25
Clarksville, GA 30523-0001
Ph: 800-640-6812 Fx: 800-640-6813
whj@hemc.net
www.habershamemc.com

VINYL SIDING

Elkins Contracting

Herman Elkins
262 Fox Ridge Circle
Franklin, NC 28734
Ph: 828-369-9631 Cell: 828-342-7499
darlenseselkins@yahoo.com

WATER FILTER/PURIFICATION

Metro Water Filter Company

Tom Matthews
78 Antebellum Lane
Tiger, GA 30576
Ph: 706-782-0369 Fx: 770-492-0804
Cell: 706-499-5146
www.metrowaterfilter.com

WELDING

Rabun Metal Products

Emmett Krivsky
P.O. Box 8
4428 Old Highway 441 South
Tiger, GA 30576
Ph: 706-782-4224 Cell: 706-490-4522
ekrivsky@rabunmetal.com
www.rabunmetal.com

WELL DRILLING

Byers Well Drilling Inc.

Lon Dillard
P.O. Box 580
Blairsville, GA 30514
Ph: 706-745-8687

Davidson Well Drilling Inc.

Barry Davidson
P.O. Box 28
3454 Old Highway 441
Turnerville, GA 30580
Ph: 706-754-6033

RABUN COUNTY

WELL DRILLING

Sam Davis Well Drilling Inc.

Brian Jordan, Mark Coffey
P.O. Box 206
Wiley, GA 30581-0206
Ph: 706-782-3782
waterwells@windstream.net

WINDOW SASH REPLACEMENT

House Worx

Michael Chapman
P.O. Box 1967
Clayton, GA 30525
Ph: 706-782-8328 Fx: 706-782-8328
Cell: 706-982-0327
houseworx@windstream.net

WINDOWS & DOORS

Mountain Lakes Millworks Inc.

Jeld-Wen Windows & Doors
Gerry Smith
Tom Landis, Todd Morlen
1341 Highway 76 East
Hiawassee, GA 30546
Ph: 706-896-2190 Fx: 706-896-2290
gpsinc_2000@yahoo.com

Reeves Building Supply

Steve Weinelt
David Ramey, Jeff Godwin
P.O. Box 345/Chechero Street
Clayton, GA 30525-0345
Ph: 706-782-4219 Fx: 706-782-6799
sweinelt@windstream.net

WINDOWS & DOORS

Stovall Building Supplies Inc.

Tommy Floyd
P.O. Box 926
Toccoa, GA 30577-1415
Ph: 800-868-4321 Fx: 706-886-6619
Cell: 706-244-0895
tommyfloyd21@yahoo.com
www.StovallBuildingSupplies.com

WORKERS COMPENSATION

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Clayton, GA 30525-1587
Ph: 706-782-5100 Fx: 706-782-7856
awadamsins@windstream.net

Ash/Welborn Insurance

Joe M. Welborn
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info@ashwelborn.com

HOME BUILDERS ASSOCIATION

COMPANY ALPHABETICAL LISTING

A.W. Adams Insurance Agency - Allen Adams.....	706-782-5100
A.W. Pyles Construction, Inc. - A.W. Pyles	706-835-1469
AA&D Cabinets, Inc. - Tim Thornhill	706-746-5878
AirTight Insulation of Northeast GA - Kay Keller	706-202-7043
All American Plumbing of Clayton - Henry Radford	706-782-9804
All Pro Alarm - Heath Whittle	706-782-5276
American Pest Control - April Brown.....	706-886-6083
Ash/Welborn Insurance - Joe Welborn	706-778-2244
Austin & Butler Builders, Inc. - Jeff Butler, Debra Butler	706-782-9294
B&B Landscaping - Brian McCoy	706-782-3102
Bill Griffin Construction, Inc. - Bill Griffin.....	706-982-0259
Bleckley Concrete Foundations, Inc. - Scott Bleckley.....	706-782-9979
Bleckley Plumbing - Bryan Bleckley.....	706-782-7132
Blossman Gas & Appliances, Inc. - Sanford Thompson.....	706-782-8305
Blue Bison Outdoors, Inc. - Joshua Jackson	706-894-1596
Blue Ridge Mountain EMC - Sonny Mahan	706-379-3121
Bowden Construction of NE Georgia, Inc. - Jimmy Bowden	706-782-7575
Bridge Creek Hydroseeding -Travis Spivey	706-490-2458
Bryan Spivey Construction, LLC - Bryan Spivey	706-490-2636
Builders First Source - Eric Sebring.....	706-745-2032
Byers Well Drilling, Inc. - Lon Dillard	706-745-8687
Bynum Insurance Agency, Inc. - Thad Bynum.....	706-782-4710
C.H. Builders, Inc. - Cassie Hunt	706-782-0801
Calvin Collins Construction - Calvin Collins	706-745-8498
Cardinal Systems Group, Inc. - Butch Freeman.....	828-389-0000
Caudell Trucking, Inc. - Stephen Caudell	706-886-8339
Charles Moore Builders, Inc. - Chuck Moore.....	706-782-7543
City of Sky Valley - Bob Powers.....	706-746-2204
City Plumbing & Electric Supply Co. - Mike Nix.....	706-746-2890
Clarence Redden Construction - Clarence Redden.....	706-746-5183
Classic Rock, LLC - Will Clay	706-212-0369
Claude Rickman Construction - Claude Rickman	706-746-2142

RABUN COUNTY

COMPANY ALPHABETICAL LISTING

Clay Contracting - Chris Clay	706-212-0369
Clay M. Nash Painting, Inc. - Clay Nash	706-782-7411
Clayton Paint & Flooring Center - Keith Toller	706-782-2741
Combs & Son Construction, Inc. - Jimmy Combs	706-781-5746
Community Bank & Trust - Blaine Peacock	706-782-1010
Concierge Caretakers Limited - Peter Denike	706-746-3829
Country Wood Works - Richard Riggs	706-778-9663
Daniel Johnson Construction - Daniel Johnson	706-782-2986
David Dickerson Builders, LLC - David Dickerson.....	706-782-6366
Davidson Well Drilling, Inc. -	706-754-6033
Delong Builders, Inc. - John Delong	706-745-3676
Denise B. Ashworth, Realtor - Denise Ashworth.....	706-781-4213
Dennis Thompson Const. Co., Inc., - Jamie Thompson.....	706-782-8354
Design Concepts Construction - Joe Reece	706-896-5129
Doug Ward Integration, LLC - Doug Ward	706-776-1450
Dresser & Associates - Jay Dresser.....	706-782-0072
Duvall Ford-Chevrolet - John Bradshaw.....	706-782-4231
Elkins Contracting, Herman Elkins.....	828-369-9631
Evans Home Maintenance LLC - George Evans	706-782-1049
Faletti, Inc. - Paul Faletti	404-234-7987
Fine Built Construction, Cliff Fine.....	828-389-1650
Fine Line Builders, Inc. - Len Poole	706-896-1602
Freeman Gas & Electric Co., Inc. - Johnny Cheeks	706-212-0503
G&R Concrete, Inc. - Ronald Brewer.....	706-782-2614
Georgia Mountain Builders - Mark Corey	706-896-1507
Georgia Mountain Roofing - Jerry Taylor	706-782-0046
Georgia Power Co. - Flint McCullough	706-776-4112
Georgia Power Land Dept.	706-782-4014
Gillespie Cabinet Shop, Inc. - Danny Gillespie	706-746-2209
Gragg Electric - Clarence Gragg	706-782-5903
Habersham EMC - Howard Johnson.....	800-640-6812
Hiawassee Hardware & Builders - Dan Paris	706-896-3617

HOME BUILDERS ASSOCIATION

COMPANY ALPHABETICAL LISTING

Hicks Professional Painting - Shane Hicks	706-490-3090
Horton Construction - Larry Horton/Scott Horton	706-782-6735
House Worx - Michael Chapman	706-782-8328
Jeff Eller Construction Co., Inc. - Jeff Eller	706-490-2683
Kilby Construction, Inc. - Jerry Kilby	706-746-2459
Lake Rabun Cabinet Shop, Inc., - Jim Loudermilk	706-782-3250
Larabet - Betty McDonald	706-782-0904
Larry Gipson Construction - Larry Gipson	706-782-2448
Liberty Wood Products - Don Hill	828-524-7958
Little River Home Builders, Inc. - Chet Darnell	706-982-9235
Load Star - Julie Mattox.....	800-277-4555
Loudermilk Engineering - Neal Loudermilk.....	706-490-2400
McCracken Builders, Inc. - John McCracken	706-782-6507
McCracken Contracting - Madison McCrackin	706-782-5087
McKay Grading, LLC - Warren McKay	706-782-2548
Metro Water Filter Co. - Tom Mathews	706-782-0369
MoreSun Custom Woodworking, Inc. - Stephen Morrison..	864-647-1669
Morgan Concrete Co., Inc. - Adam Brady.....	706-886-0431
Morgan Fazzary Fine Homes & Custom Int. LLC - Morgan Fazzary	706-308-3557
Mountain Heritage Bank - Breck Patterson.....	706-782-3232
Mountain Lakes Millwork, Inc. - Gerry Smith	706-896-2190
Nichols Contracting, Inc. - Will Nichols.....	706-782-7798
North GA Stone, Inc. - Tim Hancock	706-745-5532
Northeast Georgia Heating & Air - Randy Speed	706-782-7825
Open Collar Carpentry, Inc. - Tony Streible	706-782-4320
Patrick Construction, Inc., - Solomon Patrick	706-781-1525
Paul W. Gurtler - Paul Gurtler	706-947-1354
PaverStone Construction, Inc. - Mark Erbesfield	770-804-9900
Pendrey's Classic Garage Doors - Keith Pendrey.....	706-768-1811
Pittman Grading & Clearing, Inc. - John Pittman	770-532-3841
Rabun Builders, Inc. - Kurt Cannon	706-490-1490
Rabun County Bank - Dan Free	706-782-4571

RABUN COUNTY

COMPANY ALPHABETICAL LISTING

Rabun County Board of Realtors, Inc. - Amy Phillips	706-782-7751
Rabun County Habitat for Humanity - Barbara Cantrell.....	706-212-2059
Rabun Metal Products - Emmett Krivsky	706-782-4224
Ramey's Custom Cabinets, Inc. - Toddy & Elaine Ramey	706-782-6384
Reeves Building Supply - Steve Weinelt.....	706-782-4219
Rick Buchanan Construction - Rick Buchanan	706-782-5710
Robbie Hendricks Builders - Robbie Hendricks	706-782-5819
Ronnie Stroud Construction - Ronnie Stroud	706-781-9060
Sam Davis Well Drilling, Inc. - Brian Jordan.....	706-782-3782
Southeastern Design, Inc. - Patrick Marcellino, Jr.	706-782-2046
Southern Cultured Marble - Rich Simile.....	706-379-2403
Southern Foam & Coating Carolinas - Larry Oehlson.....	828-342-3697
Southern Wood Flooring - Jeffrey David Vinson	706-782-6388
Stephens Federal Bank - Donalee Andrews.....	706-782-3738
Steve Jones Construction, Inc. - Steve Jones.....	706-212-2006
Stovall Building Supply, Inc. - Tommy Floyd	800-868-4321
T. Henderson Communications, Inc. - Tony Henderson.....	706-745-9074
Taylor Concrete Foundations - Max Taylor	706-782-4652
The Dernehl Co., - Bob Dernehl	706-970-0176
United Community Bank - Darlene Powers	706-782-7100
W McKay Construction, Inc. - Winfred McKay	706-782-5878
Webb's Heating & Cooling - Freddy Webb	706-782-1703
Winchester Electric, Inc. - Joel Winchester	706-746-3706
Wood Brothers, Inc. - Barry Wood	706-782-5689
Yonah Mountain Timber Frames - Neal Binder	706-282-0047
York Builders - Tommy York.....	706-782-7422

HOME BUILDERS ASSOCIATION

10 REASONS TO JOIN

Government & Regulatory Affairs

The most important benefit of the home builders association is our involvement in the government and regulatory arenas. By being a part of these processes on the local, state, and national levels, home builders associations keep you in business! Members are continually alerted and updated regarding industry impacting laws and regulations.

Networking Opportunities

What better way to expand your business circle than by getting involved in a trade organization dedicated to the building industry. Whether at membership meetings, golf outings or table-top events, the networking opportunities are endless.

3 in 1, A Packaged Deal

By joining your local home builders association, you are also joining the state and national associations. You will receive a wide range of services and benefits from each one. Staff members at each step in our three-tiered federation are here for our members and are ready to assist you and your business.

Advertising

Advertising opportunities are available through local, state, and national newsletters and magazines, all of which are distributed to the entire association membership.

Educational Opportunities

From educational seminars and workshops to targeted meetings and programs, the home builders association provides its members the chance to stay current on issues and ideas crucial to success in the industry. Participation will ensure you stay ahead of your non-member competitors.

RABUN COUNTY

Insurance Programs

Through the local, state, and national associations, several insurance programs are available only to association members.

Marketing Opportunities/Sponsorships

Want to increase your business's visibility and credibility, why not sponsor an association meeting or event? You have a captive audience at your fingertips and a great chance to promote your latest idea or product—all while supporting the association.

Strength in Numbers

Standing alone, you are one voice, but united with others in the association, many great things can be accomplished for the good of the building industry and the community in which we live. The association is also part of several coalitions that were created to not only help shape the future of our industry, but to ensure that you will have one.

Free Publications

In addition to the monthly newsletter, you will also receive Georgia Builder and Builder Magazine, as well as other informative publications, all of which are only distributed to members. These publications are filled with new product and technology information to keep you in front of market trends.

Professional Image

The image you portray to the buying public can make or break your business. By joining the home builders association, you are showing the public that you care about your industry, your peers, and the community. Membership in the association will set you apart from others and distinguish you as truly committed to your business and your industry.

HOME BUILDERS ASSOCIATION

Residential and General Contractor Licensing Information:

When Do You Need a Licensed Contractor?

Planning to build or remodel a home, a commercial building, or considering some other type of construction that would require the use of a residential contractor or general contractor? You need to know about Georgia's Residential and General Contractors Licensing Law.

When do I need a Licensed Contractor?

Not all construction activity requires a state license but a great number of activities that require building permits do require a state contractor's license. Your Georgia legislators enacted licensing legislation to protect you as a consumer. Contractors who are not required to have a state license are limited in the work they may perform or in the size of the projects they may undertake.

State contractor licensing safeguards consumers to regulate and protect against faulty, inadequate and unsafe contractors. State licensed contractors must meet requirements as to competency, ability, integrity and financial responsibility. State licensed contractors are required to show proof of workers compensation insurance, when state law requires a business to provide this insurance. They are required to have general liability insurance. General contractors are also required to meet financial thresholds established by the licensing board. State licensed residential contractors are required by Georgia law to offer a written warranty where the total value of the work or the compensation to be received by the contractor for such activity or work exceeds \$2,500.00.

Georgia law prohibits anyone from engaging in the business of residential or general contracting without a valid residential or general contractor license. There are four basic categories of licenses: A residential-basic contractor works on detached one-family and two-family residences and one-family townhouses that are not over three stories in height.

A residential-light commercial contractor is a contractor whose work or activity is related to multifamily and multiuse light commercial buildings and structures.

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A general contractor is a contractor whose work or activity is unlimited in scope regarding any residential or commercial projects.

A limited tier general contractor can undertake any residential or commercial projects but is subject to a \$500,000 limit per contract. Building inspectors and other authorities who are responsible for issuing building permits are prohibited from issuing a building permit for construction work requiring a licensed contractor unless the applicant for the permit has furnished a valid residential contractor or general contractor license number.

How do I find out if my contractor has a state license?

To find out if a contractor is licensed, go to the Georgia Secretary of State's website at www.sos.georgia.gov.

Is a local county or city business license the same as a state contractor license?

No. Some contractors advertise they are "licensed". Do not assume the word "license" refers to a state contractor's license. All contractors, whether state licensed or not, are required in most local county or city jurisdictions to have a local license such as a business license required for tax purposes. That local license does NOT mean they hold a state contractor's license or that they may lawfully perform the work that a state licensed contractor may perform. You should always ask any contractor who claims to have a license for a copy of that license or the licensing information and should verify that license with the issuing authority. If the project requires a state license, You can confirm your contractor holds the required state license online. You can check with your county or city government to make sure your contractor has the proper local licensing. You can report someone operating without the required state or local license to the proper authority.

What is a "specialty contractor" and do specialty contractors need a state contractor's license?

Specialty contractors engage in a specific trade, such as finish carpenters, masons and framers. Specialty contractors do not have to

HOME BUILDERS ASSOCIATION

hold a license as a residential or general contractor if they are performing work within their specialty. Specialty contractors are also permitted to perform limited work which would otherwise require a license, when the overall project is predominantly within their specialty, there is incidental work related to the overall project and when the work outside their specialty is limited. Specialty contractors must still comply with any state or local requirements for their specialty trade. Specialty contractors include trades licensed by the state (such as electricians and plumbers) and unlicensed trades. Some specialty contractors may be required to hold a local license. A list of specialty contractors who are exempt from the state licensing requirements and the scope of specialty activity that can be performed by each specialty contractor can be found at the Residential and General Contractors Licensing Board website at <http://sos.georgia.gov/plb/contractors/default.htm>.

Do I need a contractor's license to build my own home?

No. Property owners may construct a building or structure that is for their own use. It may not be intended for use by the general public. It may not be intended to be offered for sale or lease. A property owner, acting as their own contractor, must personally provide direct supervision and management of all work not performed by licensed contractors. The property owner may not delegate this responsibility to any other person unless that person is properly licensed for that work. If the property owner sells or transfers the building or structure, the property owner will not be allowed to build another structure for a period of two years, unless the property owner obtains a license or hires someone who is licensed to oversee the construction. You must still obtain all required permits, inspections and certificates and You are responsible for failures to comply with appropriate building codes. A property owner may use this exception to the licensing requirement for another structure only once every 2 years.

RABUN COUNTY

If an unlicensed contractor asks you to pull a building permit as property owner for a project, you are, in fact, becoming a contractor and may be helping the unlicensed contractor evade state licensing laws. You may be jeopardizing legal protections in the law designed to protect you as a consumer. Specialty contractors do not need you to pull permits for them as they are not required to have a state contractor's license. If a contractor asks you to pull a building permit, you should consult your legal advisor.

Do I need a licensed contractor to perform basic home repairs?

No, so long as the repairs do not affect the structural integrity of the building. The term "repair" generally means to fix, mend, maintain, replace or restore a part or portions of real property. Examples of repairs that do not require a licensed contractor include work such as painting, replacing carpets, adding new cabinets, or patching walls and are not limited by any dollar amount. However, structural work such as removing and replacing walls would require a licensed contractor if the total value of the work or the compensation to be received by the contractor exceeds \$2,500.00. If an unlicensed contractor is hired to make non-structural repairs, the contractor may not delegate or engage to supervise, manage or oversee anyone other than his or her own employees.

ANY STATUTES, RULES OR POLICIES CITED HEREIN ARE NOT INTENDED TO BE AN EXHAUSTIVE LISTING OF INFORMATION ON THE SPECIFIC ISSUES RAISED, AND SHOULD NOT BE TREATED AS SUCH. THE INFORMATION SET FORTH ABOVE IS PROVIDED FOR GENERAL INFORMATIONAL PURPOSES ONLY AND DOES NOT REPRESENT A LEGAL OPINION. AN ATTORNEY MUST REVIEW THIS INFORMATION TO DETERMINE HOW IT APPLIES TO A PARTICULAR SITUATION. CONSUMERS ARE URGED TO CONTACT THEIR LOCAL PERMITTING OFFICE AND/OR THE RESIDENTIAL AND GENERAL CONTRACTORS LICENSING BOARD FOR ADDITIONAL INFORMATION CONCERNING THE APPLICATION OF THE LICENSING LAW IN A PARTICULAR SITUATION.

HOME BUILDERS ASSOCIATION

MESSAGE TO CONSUMERS

DO BUSINESS WITH A LICENSED BUILDER

Recent legislation to license home builders in the State of Georgia is a fantastic benefit to home purchasers of all price ranges. Surrounding states have been licensed for years.

The long term quality of home construction will be the greatest benefit. All builders will be held more accountable for their product than ever before. Much of the success of the program however, will depend on the good judgement of the home purchaser. Selecting a state licensed professional builder is a great first step. Choosing a builder who is a member of the local Homebuilders Association could help to insure a high degree of professionalism.

Consumers may verify builders license online at <http://sos.georgia.gov>.

Licensed Builder Benefits

- 1.) Licensed
- 2.) Insured
- 3.) Member of the Local Home Builders Association
- 4.) High degree of professionalism and integrity
- 5.) Uses professional, reliable and insured subcontractors
- 6.) Credit Worthy
- 7.) Provides a valid written warranty
- 8.) Cares about saving the custom home purchaser money
- 9.) Performs contracted responsibilities in a timely manner
- 10.) Accountability—will provide bookkeeping, including receipts for a fully documented project
- 11.) Provides list of references (i.e. customers, banks, supplies, and portfolio)
- 12.) Cares about quality to enhance and sustain his long-term reputation

Possible Consequences of not using a Licensed Builder

- 1.) Contracts and/or warranty may not be valid
- 2.) May hire out as a consultant
- 3.) Not insured (no insurance or workers compensation)
- 4.) May bid low to hook customer
- 5.) No rush to complete—especially if salaried by the week
- 6.) Hires workers, but owner writes checks directly to the subcontractors
- 7.) Owner liable for accidents of subcontractors and trespassers
- 8.) Lack of quality
- 9.) No sign in yard with his or her name on it
- 10.) No reputation to uphold
- 11.) Often leaves before completion—cost overruns become the purchaser's responsibility

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The importance of insurance

As a consumer, if you hire an uninsured Builder or contractor, you are not only sacrificing the quality of the product, but you are ultimately assuming 100% of all the risks or exposures. Even a small claim could result in the depletion of your assets that you have worked your entire life to accumulate. You could even have your future wages garnished.

GENERAL LIABILITY

There are 5 basic parts to GL:

- 1.) Premises Operations: Covers the immediate act of doing work and the location where work is being performed.
- 2.) Products and Completed Operations: Covers damages arising in and out of faulty products or workmanship.
- 3.) Rented Premises: Covers insured's rented property in their care, custody, and control.
- 4.) Personal and Advertising Injury: Covers liable, slander, and false arrest.
- 5.) Medical Payments: Pays for injuries **regardless of fault**.

BUILDERS RISK

An all risk policy which covers the dwelling and materials while the dwelling is under construction. The premium is based on the value of the finished structure, (excluding cost of land) and is usually a fully earned annual premium meaning you have 12 months to complete the project and if you finish it in 6 months, your premium is not refundable on a pro-rata basis. In some cases when the project takes longer than one year, some companies will renew it on a monthly earned basis, at the same rate. Coverage ceases to exist once the dwelling is occupied, at which time the consumer would purchase a Homeowners policy (this is done prior to closing and usually the premium is billed in escrow or the home owner may pay it monthly.) Consumers should be aware that some builders risk policies exclude theft coverage until the structure can be secured. There are also broader policies that offer theft coverage from day one.

WORKERS COMPENSATION

There are two parts to WC*:

- 1.) Employers Liability Section: Covers the employer in the instance when he/she is negligent and is sued by their employee.
- 2.) Indemnity Section: Covers the injured work/employee for any medical bills, rehabilitation, medicine, loss of income, etc.

Georgia Mountain Home Builders Association 2011 Meetings & Events

*Schedule is subject to change * Updates will be communicated through Builder News,
E-mail, US mail, and/or by phone

- January 11, 2011 General Membership Meeting - CANCELED
- February 15, 2011 General Membership Meeting / [.5 Builder License CE](#)
Dillard House Conference Center (\$10 member)
- March 8, 2011 General Membership Meeting / [.5 Builder License CE](#)
Dillard House Conference Center (\$10 member/ \$20 non-member)
- April 12, 2011 General Membership Meeting / [Officer Nominations](#)
Dillard House Conference Center [.5 Builder License CE](#)
Sponsored by: [Reeves Building Supply \(Dillard House\)](#)
(NO CHARGE for members/ CE- \$50 for Non Members)
- May 10, 2011 General Membership Meeting / [Officer Elections](#) / [Family Pic Nic](#)
Sponsored by: [Rabun County Bank \(location TBA\)](#)
- June 14, 2011 General Membership Meeting / [Officer Installations](#)
Sponsored by: [Mountain Lakes Mill Works \(Showroom\) 6:00 p.m.](#)
(NO CHARGE for members)
- No Meeting In July
- August 9, 2011 General Membership Meeting / Sponsored by: [Clayton Paint & Flooring Center \(On-site\)](#) (NO CHARGE for members)
- August 10, 2011 [Annual Golf Tournament](#)
- September 13, 2011 General Membership Meeting / [Associate Appreciation](#)
Co-Sponsored by: [Georgia Power](#)
Dillard House Conference Center [.5 Builder License CE](#)
Dinner- \$10 for all, CE- \$50 for Non Members
- October 11, 2011 General Membership Meeting Sponsor and location TBD
- November 8, 2011 General Membership Meeting / [Spike Appreciation](#)
Sponsored by: [NE GA Heating & Air](#)
Dillard House Conference Center [.5 Builder License CE](#)
Dinner- NO CHARGE, CE- \$50 for Non Members
- December 13, 2011 [Annual Reverse Raffle](#)

MEMBERSHIP DIRECTORY SPONSORS

A. W. Adams Insurance Agency
All American Plumbing of Clayton, LLC
Ash/Welborn Insurance
Bleckley Concrete Foundations, Inc.
Daniel Johnson Construction
Habersham EMC
House Worx
McKay Grading, LLC
Mountain Heritage Bank
North GA Stone, Inc.
Rabun County Bank
Reeves Building Supply
Sam Davis Well Drilling, Inc.
Stephens Federal Bank
Stovall Building Supply, Inc.