

March/April 2004

TENNESSEE Home Builder

Official Magazine of the Tennessee Home Builders Association

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TENNESSEE HomeBuilder

MISSION STATEMENT



The Home Builder's Association of Tennessee is a not-for-profit trade association comprised of professional builders, developers and associated firms engaged directly or indirectly in home building, remodeling, and light commercial construction. We benefit our members through governmental representation, education, networking, information and other various member services. Our mission is to continue to be the recognized voice of our industry.

Our goals are to:

- Ensure housing affordability
- Be the leading industry advocate on related governmental issues
- Continue to be responsive to the needs of our members and local associations
- Promote and enhance the image of our industry
- Educate our members and encourage excellence in construction
- Continue to strive to increase membership

Contents

7

Executive Committee

8

President's Perspective

10

Executive Officer Outlook

14

Legislative Report

15

Local Association Presidents

30

Info Link—Advertiser's Index & Calendar

Articles

12

Speaker Naifeh Provides Direction

16

Local Limelight—HBA of Middle Tennessee

18

License Limit Bill Passes

20

Gypsum Separation Walls?

28

Membership Pays—Gary Norris

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HBAT

9007 Overlook Blvd., Ste. 202
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(615) 777-1700 Local
(888) 550-4228 Toll Free
(615) 777-1703 Fax
www.hbat.com

POSTMASTER

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J.M. Woods & Associates

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Susan Ritter

ASSOCIATE EDITOR

Frank M. Harris

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2004



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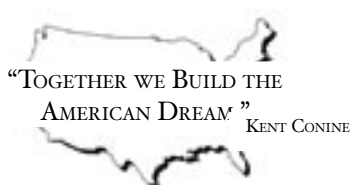
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Local Leadership

Neal Smith
865-429-5822

STAFF

Executive Vice President

Susan Ritter
sritter@hbat.com

Director of Member Services

Frank M. Harris
fmharris@hbat.com

Administrative Assistant

Joy Odjegba
jodjegba@hbat.com

PRESIDENT'S PERSPECTIVE

Participate or Disintegrate

We've just completed a very successful Spring Legislative Conference in Nashville. I want to thank everyone involved for participating in our first ever legislative dinner. Special thanks go out to David Parsons, your Government Affairs Chair, for all the hard work and planning he put in this event. We had local Government Affairs committees that met weeks in advance to plan our legislative presentations that included video presentations, issue brochures and even some locals that gave plaques to retiring members of the General Assembly. We made enormous strides in communicating better with our state legislators the very important issues that make housing safe and affordable. We had meaningful discussions on four bills we are supporting with the majority of the General Assembly attending the dinner with our members.

HBAT is the voice of the housing industry in Tennessee, but it is our locals and their fund raisers that contribute mostly to our success. Kudos to Denzel Carbine, your HIPAC Chair and Steve Cates, your former Chair for HIPAC's (Housing Industry Political Action Committee) for their goal of raising \$100,000 for this two year cycle ending in 2004. We have currently received over \$62,000 toward this goal. Make sure you request a brochure from Frank M. Harris, fmharris@hbat.com, our newest staff member at HBAT, so you can participate in our new HIPAC fund raising efforts. We now have three levels of participation—**Gold Star Club, Million Dollar Club and Dollar-A-Week Club**, which provides each of you a level at which you can afford to participate. Look at your contribution as an investment in our industry.

I solicit your help in our future communications to you. The state office (HBAT) needs your email

address. We are establishing an email database so that we can more efficiently and effectively communicate with you on urgent governmental issues while at the same time reducing the cost to operate your state office. Please email Joy Odjegba at jodjegba@hbat.com your current email address, name, home and work address including zip code.

We were pleased to have the Commissioner of Labor, The Honorable James Neely, speak to our board on the Governor's commitment to overhaul our workers compensation program in Tennessee. We believe the Governor has a sound vision to make Tennessee more competitive with surrounding states when it comes to attracting more jobs through companies seeking to locate in Tennessee and for those wanting to maintain their operations in our great state. Remember, one new job equates to one new home purchase.

One of our strategic goals is to increase the education we offer to our members. Tim Wilson and his education committee did a terrific job of offering two great seminars at our meeting—one on the sales trends in Tennessee, increasing home office trends and additional storage needs given by Edsel Charles of Market Graphics and the other by our own HBAT legal counsel, Tom White, on how to reduce your risks and liability in regards to lawsuits, warranties and sample contract clauses. Please contact fmharris@hbat.com for an email copy of the sample clauses.

I could not go without thanking the numerous committees that make our association structure work for you. Our board meeting has been streamlined to make the best use of our board member's time. Every board member serves on at least one committee and serves diligently to ensure the success of our association. Every motion we entertain from the board is



Charles Morgan, President HBAT

the result of one of your "ten active" committees. If you want to make a real difference in the building industry future get active on one of these committees, membership is a great place to start. Contact Susan Ritter, Executive Vice President, at sritter@hbat.com for a full listing of opportunities to give back to your industry.

Your officers and board members are serving you well. I hope you take the time to thank your HBAT board members and the committee chairs. These ladies and gentlemen give generously of their time and talents to help make you successful. There is a listing of committee chairs and vice chairs in this edition.

Make your plans for the Summer Board Meeting, June 27-30 at the Hilton Sandestin Resort in Destin, Florida. This is the trip that sells out quickly and all your industry friends will be there. I look forward to seeing you at the board and on the beach. Registration forms will be coming out to you soon and I urge you to make your reservations as soon as possible. ♦



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EXECUTIVE OFFICER

Outlook

The Iowa caucuses and New Hampshire and Tennessee primaries have long since come and gone and the 2004 election season is well underway. The rhetoric grows hotter as candidates for president, the Senate, the House and many state and local seats seek some advantage—some issue—that will separate them from their opponents.

So it seems a little strange that housing continues to be ignored as a campaign issue. Strange, because housing is so important to every family, and because so many Tennessee families struggle to find housing they can afford that meets their needs.

The statistics are overwhelming. Millions of the nation's working families spend more than 50 percent of their income on housing or live in seriously substandard conditions. These aren't just statistics. This means that millions of Americans struggle to find an adequate living environment. It means that millions of mothers and fathers must worry about providing adequate shelter for their children.

A recent study by the National Housing Conference (NHC) found that the median income of the nation's elementary school teachers, police officers, licensed practical nurses, retail salespersons and janitors is below the \$50,000 needed to qualify for a \$156,000 home—the median price of a home in the United States.

Even more telling, families dependent solely on the income of a janitor or retail salesperson pay more than 30 percent of their income—the upper

limit of affordability—for a two-bedroom apartment in the nation's 60 largest metropolitan areas.

Tennessee cities and towns need housing that is affordable for teachers, police officers, firefighters and other public servants, as well as people working in the service and retail industries. These are the people who teach our children, keep our streets safe and provide the services we depend on.

A growing number of working Tennesseans are forced to commute long distances, or they live in housing that simply does not meet their needs. These working people are an important part of the social fabric. A community suffers when the people who provide its essential services go home to another city or town at the end of the workday.

We need four things if we are to solve this problem.

• **First is a strong economy.**

Working families do best when incomes are rising and jobs are plentiful.

• **Second is financing.**

We need low interest rates, as well as a strong and dynamic secondary mortgage market.

• **Third are sound land-use and regulatory policies.**

In many communities, the housing affordability problem is made worse by a shortage of buildable land. The land-supply shortage is often the product of policies established by local governments, including large-lot zoning and urban growth boundaries. Restrictions on multifamily housing development also contribute to the problem. And high impact fees and regulatory costs push up the price



Susan Ritter, HBAT
Executive Vice President


of housing. Local governments must reform these policies.

• **Fourth, we need more funding for special programs that can help families buy or rent a home that meets their needs.**

These include a homeownership tax credit, down payment assistance programs, and tax credits that make rents more affordable. These programs make a difference for millions of families on the edge of affordability.

The solutions to our nation's and state's housing affordability housing crisis will not come easily. This problem demands the attention of the private sector—builders, developers, lenders, architects, citizen groups—as well as that of government at all levels.

Housing is central to the American family. In this election year, politicians must recognize that housing affordability is an issue that cannot be ignored. ♦



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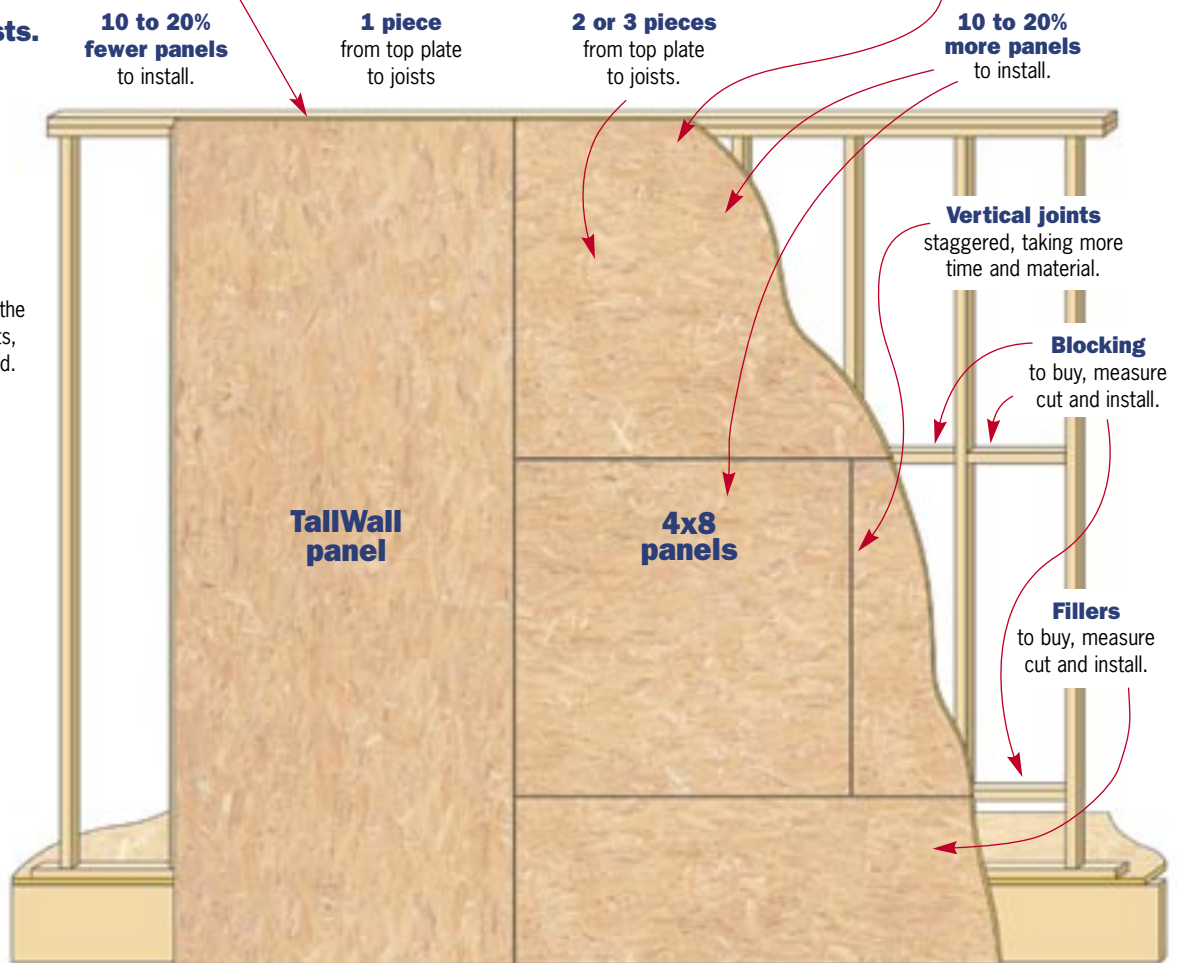
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SPEAKER OF THE HOUSE

NAIFEH PROVIDES DIRECTION



Q&A

1 *It appears that the tone of the sessions of the 103rd General Assembly has been somewhat calmer than some of the more recent ones. What do you see as the successes of this General Assembly?*

With the leadership of Governor Bredesen, the General Assembly has been able to shift the state focus back to a stronger sense of accountability. With the tax debate behind us, with an adequate stream of revenue now in place, we are concentrating on spending your tax dollars as frugally and effectively as possible. We must continue to tighten our fiscal belt. But we cannot lose sight of the essentials: educating our children, supporting our

working families and taking care of our elderly.

Last year, the House set as its goal to do its business, balance the budget with no new taxes and go home. We did just that. In addition, we also passed legislation to keep the state Efficient & Accountable, Healthy & Safe and Educated & Competitive. From the state lottery to the annual budget to consumer protections, the House remained united in our desire to stand in a bipartisan fashion for the interests of all Tennesseans.

The House was also able to: protect our investment in K-12 Education by fully funding the basic education program (BEP), join with the governor in beginning to address the Teacher Equity Lawsuit, implement a statewide lottery and pass the companion scholarship legislation, give the governor broad authority to address TennCare, implement a Preferred Drug List (PDL), approve

Biographical Information

*Born June 16, 1939, Tipton County, Tennessee;
Married to Betty Taylor Naifeh;
Three children, three grandchildren;
Member of St. Matthews Episcopal Church, Covington;
Graduate of Byars Hall High School, Covington;
Graduate of the University of Tennessee at Knoxville;
Businessman;
Served in the U.S. Army Infantry, Honorable Discharge, 1st Lieutenant*

Public Office

*House member of the 89th through 103rd General Assemblies;
Speaker of the House of the 97th through 103rd General Assemblies;
Majority Leader of the 94th through 96th General Assemblies;
Majority Floor Leader of the 90th through 93rd General Assemblies*

Community Involvement

*Covington-Tipton County Chamber of Commerce, Former President and Member of the Board of Directors;
South Tipton County Chamber of Commerce;
Tennessee Wholesale Grocers Association, Board of Directors
Covington Rotary Club, Past President;
Tipton County University of Tennessee Alumni Association, Past President;
ALSAC-St. Jude Children's Research Hospital, Board of Governors and Directors;
American Legion Post #67*

JIMMY NAIFEH

legislation to post campaign disclosures on the Internet and fully fund Homeland Security measures.

Other than some divisive “wedge” issues that some members of the House have sought to advance in an effort to politicize the body, the majority of the issues we are considering will pass or fail with broad, bipartisan agreement. The lines between parties and personalities, at the state level, are murky at best. The vast majority of the legislators Tennesseans send to Nashville remain more concerned with what’s good for the people of our state than with petty politics.

2 *You are serving in your fifteenth term in the House and your seventh term as Speaker. What do you feel has been your most important contribution to the House of Representative and the State of Tennessee?*



Speaker Naifeh's granddaughter, Sarah, lowers the gavel to Open the General Assembly

During my fifteen terms in the House and seven terms as Speaker, my focus has consistently been on education. It has always been my belief that the education of our children is our highest calling.

I am proud of my record on education issues. My votes reflect my dedication to Tennessee’s children and to those who are educating our youth. From supporting the Basic Education Program to the Lottery Scholarship Program, I have advocated keeping the focus of state government on our children.

Education components of this year’s proposed budget include: setting aside almost two million in new dollars for grades K-12, including building maintenance funds and 2-for-1 matching funds to renovate or construct new buildings on college campuses, fully funding the Basic Education Program for classroom improvements and authorizing \$35 million to reduce disparity in teacher pay between richer and poorer districts. They also include funds for pre-K and early childhood development as well as for after school programs, both from lottery funds.

3 *What do you feel are the most important issues facing the citizens of Tennessee and the General Assembly?*

Last year, the General Assembly had a very successful year. This year, it is my hope that once again we will all—Democrats and Republicans, rural and urban legislators—join

together to balance the budget with no new taxes, do our business in an orderly manner and go home. Once again it will be a tight year fiscally as there is no excess revenue. I will remain committed, however, to protecting our investment in Tennessee’s children by fully funding the BEP and our investment in teachers and their salary equity.

In addition, I am committed to supporting Governor Bredesen and his work on TennCare. I am proud to note that we have a governor who understands the issue and is working diligently to fix what’s broken. The House will also be looking at Workers Compensation issues. We have had a great deal of success in reforming this issue in the past, but just like other areas of government, it needs continual attention.

These are the issues that the people have said are important to them. I believe that members of the General Assembly are not elected to come to Nashville and engage in petty squabbles. We are here to stand up for the citizens in our districts and fight for Tennessee’s working families.

4 *What role do you think state government should play in the housing industry in Tennessee?*

Owning a home is a treasured part of the American Dream. Most of us remember with nostalgia the feeling of sleeping that first night in our first home. As a legislative body, I feel we should do everything we can to help as many Tennesseans as possible relate to that feeling. From keeping the tax base low to seeking new ways to increase minority home ownership, the Tennessee General Assembly is proud to stand firmly in the corner of home owners.

Continued on page 25

103RD GENERAL ASSEMBLY

2004 Elections

Sit on the Sidelines or Get In to the Game

No one has ever scored a touchdown or hit a home run while sitting on the bench. These feats are accomplished by players who are in the game, focused and committed to the team. It's time to get into the game and win one for the HBAT! The 2004 election year is a crucial one. The ballot will be full of candidates who will have a lasting impact on the way you do business every day. There is an old political adage that says, "Your early friends are your best friends." Now is the time to be an early friend. The qualifying time to run for State Senator or State Representative in Tennessee was at noon on April 1st. The horses are at the gate and chomping the bit, waiting for the bell to ring for both the August and November races. The Primary this year will be held on August 5th, and the General Elections will be held on November 2nd. Early voting will be held from July 16th through July 31st and October 13th through October 28th, respectively. Your presence at the polls is so important and THE way to kick off a winning season for HBAT!

You may ask, what do homebuilders have in common with elected officials? The answer is simple: they both have a profound effect on the quality of peoples' lives. Lawmakers' duties are to make policies that best serve their constituents, much like the way homebuilders construct homes to best serve their clients' needs. You cannot perform your job without input from your customer. Likewise, elected officials cannot perform their jobs properly without support and information from their constituents. Both you, the homebuilder, and the lawmaker need the backing of

your constituents/customers to be successful in your pursuits, and the polls are the place the two professions merge. This is YOUR chance to give support to the lawmaker who can make a difference for HBAT!

At the very least, you must cast your vote. Why you ask?

- In 1645, one vote gave Oliver Cromwell control of England
- In 1649, one vote caused Charles I of England to be executed
- In 1776, one vote gave America the English language instead of German
- In 1839, one vote elected Marcus Morton Governor of Massachusetts
- In 1865, one vote brought Texas into the Union
- In 1868, one vote saved President Johnson from impeachment
- In 1923, one vote gave Adolph Hitler leadership of the Nazi party
- In 1941, one vote saved the selective service—just twelve weeks before Pearl Harbor was attacked

Who is Running?

As always, there are a number of legislators that will not be seeking re-election to their seats this year. The list is as follows:

Not Running for Re-Election

Senator Ben Atchley, Knoxville
Rep. Jim Vincent, Soddy Daisy
Rep. Raymond Walker, Crossville
Rep. H.E. Biddle, Knoxville
Rep. Joe Kent, Memphis
Rep. Steve Buttry, Knoxville
Rep. Bobby Wood, Harrison



Legislative Report by Jay West
Director of Governmental Affairs
Bone McAllester Norton PLLC
615.238.6360; 615.238.6301^{Fax}
jwest@bonelaw.com

Running for the Senate

Rep. Jamie Hagood, Knoxville
Rep. Diane Black, Gallatin

If you want to view the candidates for both the Tennessee State Senate and House of Representatives, please go to our website: www.hbat.com, click on Legislative News to see who is running in your district. If you do not know what district you are in, contact your local Registrar of Elections for that information.

As always, the HBAT Housing Industry Political Action Committee (HIPAC) will be making contributions to candidates in legislative races in both the primary and general election. I encourage you to personally contribute to HIPAC so that we can ensure that those who serve in the General Assembly are friends of the home building industry.

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Johnson City Area HBA

James Mottern

423-791-2083

HBA of Greater Kingsport

Sam Kassem

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HBA of Greater Knoxville

Mike Stevens

865-450-9790

Maryville/Alcoa HBA

Terry McBath

865-856-7607

Memphis Area HBA

Bruce Upchurch

901-331-3242

HBA of Middle TN

Davis Lamb

615-377-9260

Ocoee Region BA

Phillip Daniel

423-240-8625

Rutherford Co HBA

Kevin Marthler

615-896-8730

Sevier Co HBA

Dewayne Cable

865-607-9792

HBA of Southern TN

George Wright

423-332-9044

HBA of the Upper Cumberland

Tommy Thomas

931-858-4042

Warren Co HBA

Trent Gribble

931-934-2060

HBA of Wilson Co

John Adams

615-449-0827

Cumberland Co HBA

Ron Alt

931-788-1703

South Central HBA

Charlie Smith

931-598-0500

LOCAL LIMELIGHT

*HBA of Middle
Tennessee*

The House for Hope project was established by James Carbine, HBAMT board member and former president, to give the association an opportunity to give back to the community through area elementary schools and children's charities.



Andre Woolfolk, Titan; Greg Shea, Brightstone Student; Todd Williams, Titan; and Brenda Hauk, with the Brightstone school.

Brightstone is a school which provides work, residence and social skills for adults with special needs.



Woolfolk, Cookie Cunningham, Deborah Wray, Williams

Cunningham and Wray are with G.A.I.T.S. (Gaining Abilities Independently, Therapeutically, & Successfully), a therapeutic riding program (horseback riding).



The House for Hope Sponsored Christmas Party for Kadesh Barnea ministries.

This is a ministry to disadvantaged youth - alternative school, foster/adoptive care, single parent ministry, housing, and Sunday services.



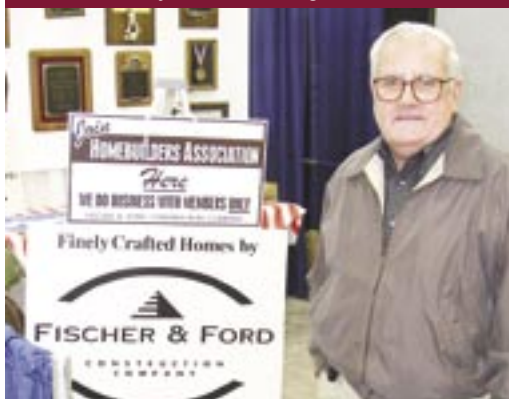
Woolfolk, Susan Ritter, Williams

The House for Hope is a unique project that takes the cooperation and support of subcontractors, suppliers and homebuilders combining their talents to complete a quality home where 100 percent of the proceeds benefit children."

“The Home Show is a middle Tennessee tradition that has been sponsored by the Home Builders Association of Middle Tennessee for over 50 years.”



*Jim Ackerman and Andy Wyatt
of Metro Ready Mix*



Jim Ford, Sr. at the Fischer & Ford booth

BEST IN SHOW AWARD

The eye-catching West Meade Pools exhibit booth was presented the “Best of Show Award” by Moody. Moody presented the award to Eddie Porter and Barbara Porter on the opening night of the show. The award is given to the exhibitor who makes the best use of their space.”



Eddie and Barbara Porter, West Meade Pools

“The 2004 Home Show enjoyed a successful three-day weekend in March at the Tennessee State Fairgrounds drawing consistent crowds each day and accumulating a total attendance of over 15,000.



*Andy Neuman and Amanda Patrick of
Handyman Connection*



*Robert Baxter and Katie Bowen of
Cenwood Appliances*



*Rob Mathias, dressed to impress at the
Tennessee Re-Bath booth*

Dozens of new ideas and products were showcased for the public, including ArcusStone, GE’s Profile Harmony washer and dryer, Slate Select, Tool Box Grill and the Bosch Nexxt Laundry,” according to Home Show chairman Steve Moody.

CONTRACTOR'S MONETARY LICENSE LIMIT BILL PASSES

By a unanimous vote, Senate Bill 2331, sponsored by Senator Jerry Cooper and the accompanying House Bill 2364 by Representatives Kathryn Bowers, Curry Todd and Tom DuBois, had final passage through the Senate on April 1st having already passed the House in mid-March.

Under the House amended version of the bill it requires that the financial statement of an applicant for contractor license who requests a monetary limitation of \$1,500,000 or greater would have to be audited and attested to by a licensed public account or certified public account-

tant. As requested by HBAT, this limit was raised from the current \$1,000,000 level. The financial statement of an applicant requesting a monetary limitation of less than \$1,500,000 would have to be reviewed or audited by a licensed public accountant or certified public accountant. This amendment would allow the board to require that the financial statement be audited and attested at its discretion. The amended bill will allow a licensee to request the board to consider a revision of the classification or monetary limitation at any regular meeting and would require that the request be by letter, accompanied

by financial, equipment, and experience statements relative to the request, and that those documents be accurate within 12 months of the request. If the applicant requests a change in monetary limitation the applicant must submit the same financial statements as required for a new applicant. The board would have the right to require examination pursuant to request for change in classifications and to consider a request for change for classification or limitation at any time if waiting for a regular meeting would cause a hardship on the owner and is in the best interest of the public safety and welfare. The bill will not allow increases within the first year without special permission of the board. Present law allows renewal of contractor licenses at any time during the month before they expire and requires the renewal application must include a financial statement, which the board at its discretion is allowed to audit. The new bill revises these provisions to allow the filing of a renewal application any time within 30 days of the expiration. The bill would also require that a renewal applicant submit the same financial statements as are required of a new applicant except that an applicant for renewal for less than \$1,500,000 must only submit a notarized statement that the information in the financial statement is true and correct.

The bill has been sent to Governor Bredesen and at press time was awaiting his signature. ♦

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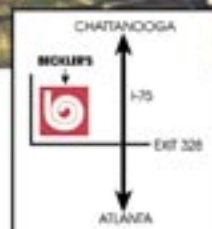


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GYPSUM AREA SEPARATION WALLS

Provide Effective Fire Resistance, Sound Attenuation

By Michael Gardner

Effective fire resistance and sound attenuation have long been important considerations in the construction of multifamily dwellings, such as townhouses, condominiums, and apartments. Both objectives can be met inexpensively through the use of gypsum board area separation walls—sometimes referred to as fire walls, party walls, or townhouse separation walls.

Gypsum area separation walls are easy to erect and secure, and they meet all building code requirements, and have fire resistive ratings that easily reach two hours or more. And they can be installed up to four stories in height, depending on the manufacturer.

Complying with codes

Any area separation wall must meet certain basic requirements. It must be:

- Continuous from the foundation to the underside of the protected roof sheathing or continue through the roof to form a parapet, and
- Designed to allow for collapse of the construction on the side of the wall exposed to fire without collapse of the separation wall.

Every model building code recognizes the suitability of gypsum board area separation wall systems for resisting fire

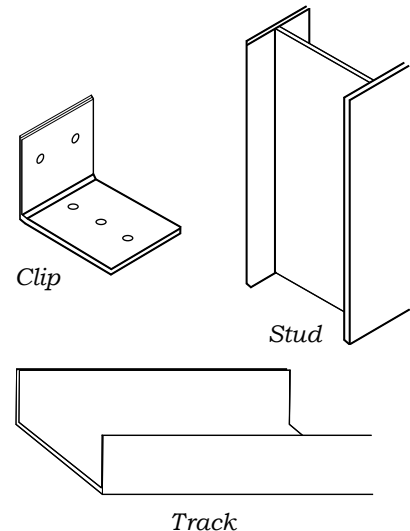
and attenuating sound. Though gypsum has inherent fire-resistive qualities, each model building code mandates that any wall system used for area separation must first be fire tested according to a specific test standard, such as ASTM E 119, “Standard Test Method for Fire Tests of Building Construction and Materials,” or its equivalent.

Solid Gypsum Area Separation Walls

Gypsum board area separation wall systems come in two designs: solid systems and cavity-type systems. Cavity systems are constructed with components typically incorporated into either steel stud partition systems, or gypsum board shaft wall enclosures, such as those used to enclose an elevator shaft or duct shaft in a multi-story nonresidential building.

Solid gypsum board type area separation walls systems incorporate three basic components:

- One-inch thick type X gypsum board liner panels that are 2-feet wide and either 8-, 10-, 12- or 14-feet long.
- Metal framing members, consisting of 2-inch-wide H-studs and U-shaped track.
- “Break away” L-shape aluminum clips that soften at relatively low temperatures.



For two-hour fire resistance, the area separation wall consists of two layers of 1-inch thick liner panels. The panels slide into a horizontal track at the foundation or floor level and into the vertical studs that hold them in place. An inverted section of track caps the wall. To continue the wall higher, a track is fastened to the capping track of the lower wall. The stacking process repeats until an inverted track caps the completed final story or roof parapet.

L-shaped aluminum clips attach the gypsum board area separation wall to the adjacent wood frame structure. The clips attach to both sides of each H-stud at each floor or roof/ceiling intersection to provide lateral support for the area separation wall. The clips are designed to soften and break when exposed to high temperatures on the fire side.

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GYPSUM WALLS

(Cont. from page 20)

During an intense fire, when one side of the wall system experiences temperatures of 1100 °F or higher, the clips will soften and break away. In this way, the adjacent structure on the fire side may collapse without pulling down the fire-resistive separation wall. The clips on the opposite side of the area separation wall remain intact, since temperatures on that side will be far below the point at which the clip will soften. As a result, the fire-resistive wall system will remain standing, sparing the adjacent living space from significant damage.

The clips must be manufactured from aluminum in a thickness and shape conforming to the requirements established by the representative fire test and the manufacturer of the area separation wall system. Otherwise the wall system may not function as intended.

In short, gypsum board area separation walls offer an excellent low-cost solution for separating townhouses, condos, and apartments. They are code compliant for both fire resistance and sound attenuation.

Michael Gardner is Executive Director of the Gypsum Association, a trade organization that represents leading gypsum board manufacturers in North America.



Sidebar: Gypsum Board—A 'Green' Building Material

More than 40 years ago, long before recycling became popular, the gypsum industry began recycling newsprint and other paper to manufacture the paper facing for gypsum board. Today, nearly 100 percent of the paper used in the manufacture of gypsum board face and back paper comes from newsprint and consumer waste materials.

Gypsum board manufacturers also rely increasingly on "synthetic" gypsum as an effective alternative to natural gypsum. Synthetic gypsum is a waste

material. It results primarily from the manufacture of titanium dioxide used in paint and from the desulfurization of flue gases in fossil-fueled power plants.

Another recycled source of gypsum is production waste from the gypsum board manufacturing plants. Gypsum plants throughout the United States and Canada reclaim usable gypsum by feeding production overruns or materials damaged during production or new construction back into the manufacturing cycle.



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Speaker Naifeh

(Cont. from pg. 13)

Safe and affordable housing has long been a focus in the General Assembly. By keeping the tax base low and passing uniform licensing procedures, we have listened to the concerns of the Homebuilder's Association. Coupled with state-funded programs such as Low Income Tax Credits and CDBG programs, the state continues to encourage affordable housing. Unfortunately, many of the trends that affect home ownership directly are out of our hands in Nashville. The sluggish economy and the resulting impeded job and income growth presents a major obstacle to home ownership.

Like in years past, your association has the ability to affect legislation. During my tenure as Speaker, I have always maintained a strict open-door policy. Any and all Tennesseans are welcome to have their voice heard of issues important to them. As an association, you also have the power to petition our federally-elected officials on issues under their purvey such as the Homeownership Tax Credit, the rising costs of health insurance and encouraging a renewed focus on quality not quantity.

5 *With the large amount of work still before the General Assembly, what is your vision for the remainder of this session?*


With the legislative session now in full-swing, state legislators are putting the final touches on their legislative packages for 2004. Governor Bredeesen has submitted his annual budget, and the House Finance Committee has recently completed their yearly Budget Hearings. We remain committed to working with the governor to pass a fiscally sound budget that includes no new taxes.

The bulk of this session's legislation has been moving through House committees and subcommittees. To date, more than 3,500 bills have been filed with the House Clerk's Office. This number includes legislation filed last year and this. In a recent

week, we considered almost 500 pieces of legislation in the committee process alone.



Each of these pieces of legislation needs to be reviewed carefully. From identity theft and consumer protection to indigent mental health issues, all of these proposals will most likely affect our district in some way. The House has already considered the Charitable Gaming Act and will soon take up each dimension of the yearly Budget for consideration. I welcome the input of members of our communities. It is always important to me to know where the citizens of my district and the entire state stand on the issues.

The House of Representatives encourages all Tennesseans to actively participate as we conduct the business of the state. All floor sessions, committee and subcommittee meetings and budget hearings are open to anyone. In addition, if you cannot make it up to Nashville, the House has created a streaming video feed from all of our floor meetings and some of our committee meetings as well. From our web site, you can view these meetings live or locate the archive and see what happened earlier in the week.

From the onset of the 2004 Legislative Session, the House has set as its goal to again join together with Governor Bredeesen to balance the budget with no new taxes, do our business in an orderly fashion and go home. It is, as expected, a tight year fiscally as there is no excess revenue. We remain committed, however, to protecting our investment in Tennessee's children by fully funding the BEP and our investment in teachers and their salary equity, to supporting Governor Bredeesen and his work on TennCare and to looking at Worker's Compensation issues. 



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LOCAL LIMELIGHT

*HBA of Middle TN
(Cont. from page 16)*

Photo Right: Kim Dykes, James Carbine, Debbie Thomas (Deer Creek Construction), Sandy Melz and Joe Melz (owners, Deer Creek Construction), and Linda Melz (Joe's mother).



Photo Left: Andre Woolfolk, Sandy Melz, Davis Lamb, Joe Melz and Todd Williams.

HBAMT handed out approximately \$65,000 last this month bringing the total over \$500,000 dollars the House For Hope Foudnation has raised and given back to the community. This was our 5th house. Joe and Sandy Melz, owners of Deer Creek Construction built the home. The Christmas party for Kadesh Barnea ministries was the second one we have had—each has had about 45 children that are foster children, orphans or cannot return to their homes for safety reasons. This year we also presented the ministry with a new computer and printer. ♦

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MEMBERSHIP PAYS

By Gary Norris, Clarksville/Montgomery County HBA

I joined the Home Builders Association in early 1980 as an associate member. I was President of my family's business that manufactured and supplied concrete blocks to the residential home builders in the Clarksville area. The Clarksville/Montgomery County Home Builders were initially a branch of the Nashville Home Builders. After several years, the local home builders group elected to start our own chapter.

MEMBERSHIP PAYS!

I was elected to the Board of Directors where I served for several years. I helped organize the first two Parade of Homes in Clarksville serving as Parade Chairman. During the next several years I worked on many projects. My personal favorite was Project Playhouse with the proceeds from the project being used to benefit the Clarksville Memorial (now Gateway) Hospital Auxiliary. I also have over 150 Spike credits.

My family sold the family business two years ago, and with my good friend Jesse Burney, who has been in the industry for several years, we formed Norburn Construction, LLC.



Gary Norris on the job!!

I have many friends in the building industry, and I wanted to continue in an industry that I have grown to love and respect.

When I joined the Home Builders in the eighty's, I didn't know what to expect from the association. I probably just wanted to make contacts with builders and try to increase our business in the residential market. I quickly learned that when you put effort into something, the rewards far outweigh the effort.

MEMBERSHIP PAYS!

I encourage all builders to become involved—go to the meetings, work on projects, serve on the board, and help recruit members. This Association helps builders in numerous ways. The lobbying we do in Nashville and Washington help us to stay informed and be an active voice regarding industry regulations. We must have a voice in what our industry does, and that voice is stronger through an association.



"I encourage all builders to become involved—go to the meetings, work on projects, serve on the board, and help recruit members."

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Index of Advertisers

2-10 Warranty	21
Atmos Energy	15
Beckler's Carpet	19
Belgard	21
Brentwood Services	18
Carolina Building Solutions	19
Carpets of Dalton.....	27
Countrywide Mortgage	21
CumberlandDeck/Nexwood.....	31
Farm Credit Services	6
Gary Hughes & Associates	2
HH Gregg.....	32
Jeld-Wen	24, 25
Nationwide Homes	26
Norandex Reynolds	30
Norbord.....	11
Southern Bldg. Show.....	29
Syngeneta	9
Tyvek, Parksite	22
TVA.....	3
Union Planters Bank.....	23
Waterfurnace	4

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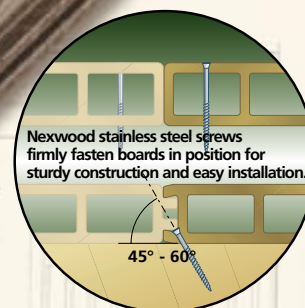


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