

# G E T T I N G HANNERED B Y W O R K E R ' S COMPENSATION?



IF YOU MUST BUY WORKER'S COMPENSATION INSURANCE, why not buy it from yourself? The Home Builders Association of Tennessee has the perfect plan to keep you from getting nailed by the many hidden costs of workers compensation insurance. Through the Home Builders Association of Tennessee Self-Insured Trust (HBATSIT), you can join other association members in pooling your premiums and leveling the expenses of workers comp insurance throughout the year.

When you join HBATSIT – the only trust that was started by builders, for builders, and is run by builders – you immediately begin to take control of your workers comp insurance. You gain aggressive, fast claims management, efficient loss administration, lower administrative costs and no-cost, personalized safety services. And that means that you save money and time.

# We can soften the blow.

To join the trust, just contact any HBAT member insurance agent in your area and complete an application. Your local Home Builders Association can give you a list of local agents. Once accepted, you must remit a deposit of 25% of your annual premium, plus your first month's premium. You will then be billed monthly without interest or finance charges. It's that simple and that easy to stabilize your worker's comp costs. So contact your local HBAT independent agent today!

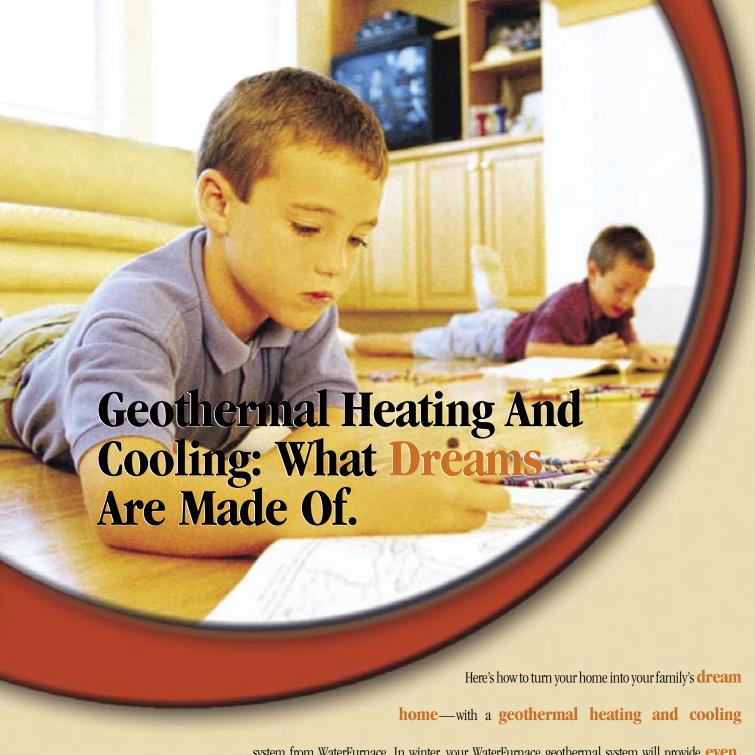
# GARY HUGHES AND ASSOCIATES

555 Marriot Drive, Suite 210, Nashville TN 37214 (615) 874-3390



When you build houses that meet *energy right*® guidelines like energy efficient windows, quality insulation levels and cost-effective electric heat pumps, you're giving yourself a built-in sales advantage. Because better quality, more comfortable homes are always the ones that go early. It's just one more way that TVA is making life in the Valley good. For more information on the *energy right*® Program, call TVA at (615) 232-6728 or visit *energy right*.com.





system from WaterFurnace. In winter, your WaterFurnace geothermal system will provide even,

clean and reliable heat. In summer, the same system will keep your home comfortably cool and dry. A WaterFurnace system burns no fossil fuels—and operates so efficiently—that you can save up to 60 percent on your monthly energy bills—all while **protecting the environment** and keeping your family safe from carbon monoxide. With **WaterFurnace**, your dream home can come true.

Visit WaterFurnace at Booth 1208 at the Southern Building Home Show, June 11-12, in Atlanta.



# Home Builder

# MISSION STATEMENT



The Home Builder's Association of Tennessee (HBAT) 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



Front cover photo by: Jed DeKalb Chief State Photographer State of Tennessee Photographic Services

# 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

Restoration & Preservation of TN's Residence

18

Driving Force Behind Regulation of Contractors

20

HBAT Visits Lawmakers in Washington, D.C.

22

Local Happenings

24, 25

Board of Director's Meeting 2004

26

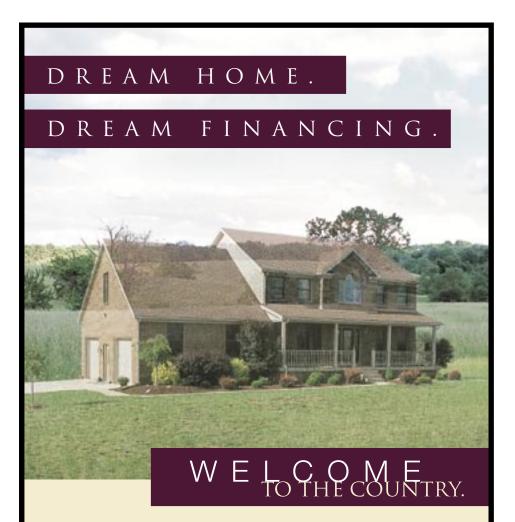
Local Limelight—Maryville/Alcoa HBA

26

2004 HBAT Sponsors

29

Membership Pays—Reese Smith, III



Your clients have found the perfect piece of land and want you to build the perfect home. Refer them to where they can get the perfect financing. A country home loan from Farm Credit Services.

We've simplified the process of financing country dreams with one loan designed to handle both the purchase of property and the construction of a home. One loan. One monthly payment. At a very competitive rate.

Tell them to give us a call and let us help make their country dream a simple and affordable reality.



1-800-444-3276 www.e-farmcredit.com



# **HomeBuilder**

# **DIRECTORY**

TN HomeBuilder is the official publication of the Home Builder's Association of Tennessee.

Annual subscription rate for members of the association is included in the association dues.

HBAT 9007 Overlook Blvd., Ste. 202 Brentwood, TN 37027 (615) 777-1700 Local (888) 550-4228 Toll Free (615) 777-1703 Fax www.hbat.com

POSTMASTER Send address changes to: HBAT 9007 Overlook Blvd., Ste. 202 Nashville, TN 37027

PUBLISHER J.M. Woods & Associates

EDITOR Susan Ritter

ASSOCIATE EDITOR Julie Wilkerson

ADVERTISING SALES Mid-South Advertising 931/379-0814

Donna Heninger
-InDesign 2.0
-Photoshop 5.5
-Quark Express 4.0

DESIGN DIRECTOR

AD SUBMISSIONS
May be sent to—
tnbuilder@charter.net or

TN HOME BUILDER P.O. Box 1916 Columbia, TN 38402 www.tnhomebuilder.com

TN HomeBuilder is published monthly by JM Woods & Associates, P.O. Box 1916, Columbia, TN 38402. All rights reserved. All editorial/advertorial submissions are used at the discretion of the publisher and may be edited for purposes of clarity and space. Although all efforts have been made to ensure accuracy of content submitted by advertisers and writers. TN HomeBuilder, its principles and associates are not held liable for errors or omissions. Reproduction in whole or part prohibited without written consent. ©2004 by JM Woods & Associates.

# Executive Committee



**SENIOR OFFICERS** 

President
Charles Morgan
(Also National Director)
901-366-7944



Vice President
James Carbine
(Also Alternate Nat'l Director)
(Also Budget/Finance Chairman)
615-661-9995



Secretary/Treasurer Tim Neal 800-579-4666



Immediate Past President
Keith Whittington
(Also Nominating/Past President)
(Also NAHB State Rep)
423-282-4972



Associate Vice President
Joe Maas
(Also TAC Chairman)
(Also Alternate Associate Nat'l.
Director)
901-387-4540

# EXECUTIVE COMMITTEE CHAIRS

# **Voting Members**

Associate Nat'l Director Burl Young 615-826-2051

Government Affairs David Parsons 901-388-2651

Membership/ Membership Services Barry Shaw 800-632-1115 ext. 101

# **Non-Voting Members**

Area 7 Nat'l Vice-President Mike Carlton 615-467-6099

Education/Programs Tim Wilson 901-794-2156

HIPAC Trustees Denzel Carbine 615-661-9995

Local Leadership Bruce Upchurch 901-331-3242

Executive Officers John Sheley 615-377-1056

Past Associate Leadership Kay Shields-Boyd 423-855-0206



### **COMMITTEE VICE CHAIRS**

### (Non Executive Committee)

Tennessee Associates Council Andy Hart 423-559-2539

Governmental Affairs Steve Cates 615-377-9106

Membership/ Membership Services Ed Zarb 865-671-1744

Executive Officers Susan Ritter 615-777-1700

Education/Programs Kevin Clark 731-783-1455

HIPAC Trustees Keith Grant 901-683-4422

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

Director of Communications Julie Wilkerson iwilkerson@hbat.com

Administrative Assistant Joy Odjegba jodjegba@hbat.com

# President's Perspective

# Participate or Disintegrate

e just completed a very successful NAHB Spring Legislative Conference, held April 28 - May 2, in Washington, D.C. I want to thank everyone involved for participating in this conference, along with our legislators.

Special thanks go to Susan Ritter and Jay West, your HBAT EVP and lobbyist, for all the hard work and planning they put into this event. Each member from Tennessee is commended for communicating our national issues to our legislators.

We made nine presentations to our national legislators from Tennessee. Our issues were: affordable healthcare for association members; a stable Fannie-Mae and Freddie-Mac, with a less drastic reform plan for the government sponsored enterprises (GSEs); a tax credit for builders and developers who are willing to take risks in low-to-moderate income communities; and support for President Bush's 2005 proposal for a new FHA single-family zero down payment mortgage insurance program.

Our efforts were successful. We had meaningful discussion on the four bills NAHB supports. NAHB is the voice of the housing industry in our nation's capitol, but it is our members and their fund raisers who make our success possible.

Thanks go out to Earl Sharp,

your NAHB BUILDPAC vice chairperson, and Dave Burleson in their efforts to raise more than \$3 million for this cycle. Make sure you request a brochure from Steve Cates or Earl Sharp, our BUILD-PAC trustees for Tennessee, so you can participate in our national PAC fund raising efforts. BUILDPAC has three levels of participation. There is a level you can afford. You must participate in protecting your industry.

One of HBAT's strategic goals is to form a statewide set of minimum standards for our builder and developer members. Tim Wilson and his education committee did a terrific job of creating a great first draft for these standards at our last board meeting. This draft has been circulated to our board members for consideration and will be discussed at our next board meeting in June. If you have any ideas or input for the registered builder program, please see your state board members from your local association. Our goal is to police our own industry with as little government regulation as possible. This is also a good first step in attracting general liability insurance carriers to Tennessee.

I want to thank the committee chairs, vice chairs and members who serve your association. Each meeting has been streamlined to make the most productive use of



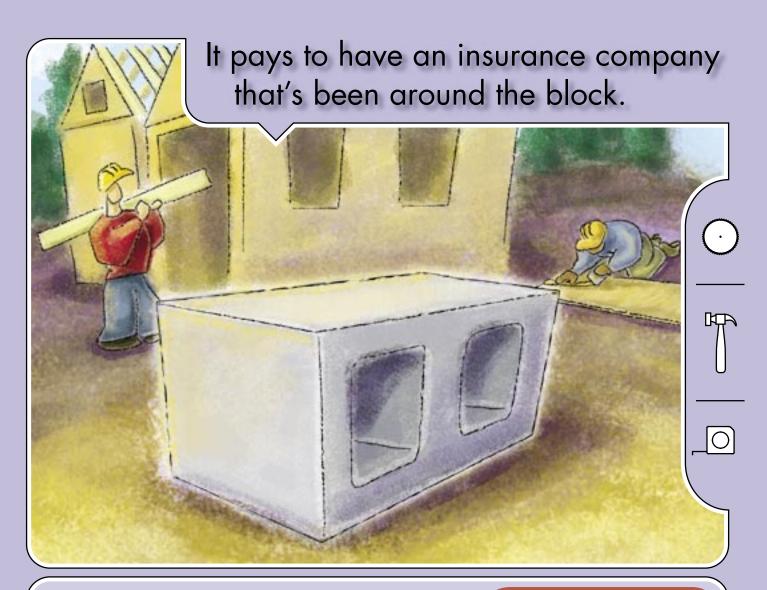
Charles Morgan, President HBAT

our members' time.

Every committee has a job description and a strategic goal that was well-considered from our annual planning retreat. Every board member serves on a committee.

Every motion we entertain at our board meetings is the result of one of our "10 active" committees. Contact Susan Ritter, our executive vice president, at *sritter@hbat.com* for a full listing of committee openings in our association.

Make your reservations for the HBAT Summer Board Meeting, June 27 - 30. This family oriented summer board meeting sells out quickly. I look forward to seeing you on the beach in Destin. Call now and sign up for a room and a committee to serve on. ❖



It's safe to say that most insurance companies know insurance. But how many insurance companies know residential home building? Exactly one: **Builders Mutual**, insuring builders and no one but builders since 1984. In fact, as a mutual company, builders are not only our customers, they're our owners as well. With that kind of experience under our tool belts, it's not surprising we've become known as the industry experts.

Our products and services have always been designed with the builder in mind, and at highly competitive rates. Factor in our consistent dividend return, and being insured by Builders Mutual actually does pay. Our **WorkSafe** workers' compensation has been called the industry standard. Coupled with our **Builders Best** commercial policies, it's all the coverage a builder needs. Why trust your protection to a company that might not know a pumpjack scaffold from a roof truss?

There's only one place where builders come first.

ROCK-SOLID 20-YEAR

HIGHLY COMPETITIVE RATES WITH DIVIDENDS

STRONG HBA TIES TO PROMOTE INDUSTRY AND KEEP YOU INFORMED

INNOVATIVE SAFETY MEASURES TO KEEP PREMIUMS DOWN

FIELD PERSONNEL FOR VALUABLE ON-SITE VISITS

EDUCATIONAL PROGRAMS TO KEEP YOUR BUSINESS GOING STRONG

Builders Mutual INSURANCE COMPANY Where Builders Come First®





(800) 809-4859 www.buildersmutual.com

# Executive Officer

# Did you know?

It occurred to me that we don't always recognize the significance or impact of our membership in the National Association of Home Builders or our industry. So, when recently asked what does the NAHB mean in "round" numbers if you will, I started digging and thought I would share with you what I found.

The NAHB is recognized as the "voice of America's housing industry" and represents approximately 215,000 members nationwide. Our members employ more than 8 million Americans and build about 80 percent of the new homes and apartments constructed annually

(1.8 million units started in 2003). There are more than 800 affiliated local and state associations. Tennessee has 18 local associations.

Our national association is ranked as the 11<sup>th</sup> most powerful trade group in Washington by *Fortune* magazine and is the fifth largest political action committee in the country. We hold the largest trade show in the business, with more than 100,000 attendees at the 2004 International Builders Show in Las Vegas. That's 1400 suppliers filling 800,000 square feet of exhibit space—about the size of 14 football fields. Our office in Washington employs a professional staff of more than 350 with an annual op-



Susan Ritter, HBAT Executive Vice President\*

erating budget of \$80 million. Our headquarters, the National Housing Center, is valued at \$65 million, not to mention our multi-million dollar research center in the Maryland suburbs.

The housing industry has been the star of the economy in recent years. Housing starts exceeded 1.8 million in 2003, creating millions of jobs, generating billions in tax revenues and leading the economy forward. Housing accounts for about 15 percent of the nation's Gross Domestic Product. The market value of homes owned by U.S. households now totals \$15 trillion. Home equity—the value of the homes minus any mortgage debt-is about \$8 trillion. For most U.S. households, home equity is by far their largest financial asset.

Certainly is eye-opening, isn't it? \*



# Measure the savings With Norbord 4x9 and With Norbord 4x9 and With Norbord 4x9 and Ask Precision Talling

Ask about our Precision-End-Trimmed TallWall panels such as 109½" and 121½"!

# Norbord TallWall 4x9 & 4x10 panels vs. standard 4x8 panels.

Lower labor costs.

# No Blocking.

No material to buy for blocking, so there's no blocking to cut or to nail in place.

### No Fillers.

Because Norbord TallWall panels cover a wall from the top plate to the floor joists, no filler pieces are needed.

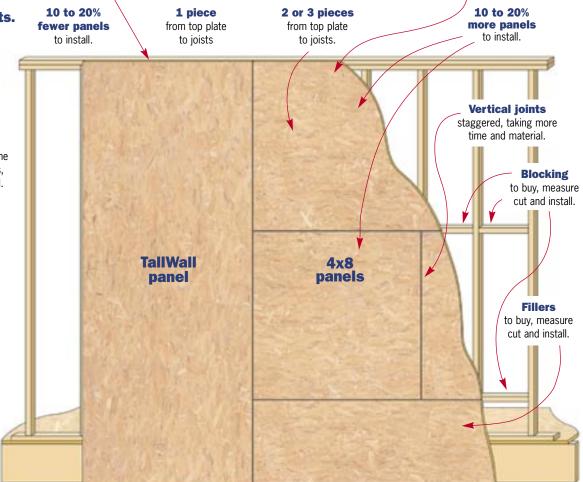
### Lower waste.

# No horizontal joints.

Norbord TallWall 4x9 and 4x10 panels are applied vertically, eliminating horizontal joints. And fewer joints mean lower HVAC costs.

# Much stronger structure.

Norbord TallWall panels span floor to ceiling, making a stronger, stiffer and flatter wall to better resist seismic activity or high wind loads.



A Norbord TallWall 4x10' panel covers a 9' stud wall and joists in one piece, compared to 3 pieces of standard 4x8's required to cover the same area.

Up to 20% fewer sheets of Norbord TallWall OSB panels will cover the same area as 4x8 sheets, so TallWall panels provide savings in both material and labor, with less wastage and less handling. And the high quality you find in Norbord 4x8 OSB panels is built into every Norbord 4x9 and 4x10 TallWall OSB panel. When it comes to walls, we've got you pretty well covered.



www.norbord.com

# THE RESTORATION PRESERVATION OF TENNESSEE'S RESIDENCE

by Julie Rybolt Wilkerson



Andrea Conte\* Tennessee's First Lady

The current Executive Residence (soon to be known as Tennessee's Residence and formerly known as the Governor's mansion) has been a Nashville landmark since 1949, when the property was purchased by the State of Tennessee from the William Ridley Wills family.

Building on the brick structure began in 1929, and was completed in 1931. It's a beautiful piece of architecture. Only the finest materials available at the time were used, which can be seen in the attention to detail.

It was an extraordinary house for its time—from the sweeping grand staircase in the foyer to the check"The Executive Residence is part of Tennessee history and should be elegantly restored for future generations. There is much work to be done and I encourage each of our members to donate to this worthy effort."

-Charles Morgan, HBAT president

erboard marble floor to the egg and dart crown molding to the colorful, hand-laid tile in the sunroom. There are 16 rooms and nine bathrooms—quite remarkable if you think about it, with indoor plumbing just beginning to come into vogue.

Located at 882 South Curtiswood Lane, the Executive Residence crowns a hilltop and is surrounded by 10-acres of meticulously lush, manicured lawns and gardens. It's nestled among some of the finest homes in the Nashville area. This home is the symbol and hub for Tennessee hospitality.

But wait. Take a different perspective as you view the mansion. Pretend that you are attending a seller's open house and you would look at the house differently. While the fine materials are still in place, 70 years with little major overhaul is showing. The once fine, pristine home needs major repair work. And it's going to be costly.

Only the finest lead paint was used—at the time, lead paint use was widespread and this particular recommendation was documented as coming from either the architect or builder. It is, however, dangerous to humans and a surprise to find it throughout the mansion. Oh, and there is asbestos, too. The plaster is cracking in the Red Room, and

the Yellow Room, and on many of the ceilings and walls.

The Grand Room has a big water stain running down the draperies and cornice board from the ceiling. There is noticeable mold and mildew growth on the hallway ceiling.

The operating systems are antiquated—it takes several hours for the house's heating and cooling systems to switch over—a must in this humid, unpredictable Nashville weather. There is no humidity control. On a recent spring visit, the humidity in the house was almost overwhelming.

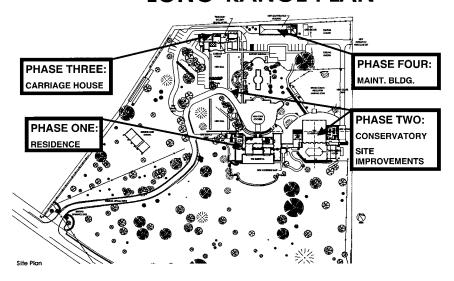
There is only one bathroom on the first floor. This offers a dilemma when the Governor and First Lady are entertaining multiple guests. There is humor among repeat guests about lining up for a bathroom break when visiting.

The house is not ADA (Americans with Disabilities Act) compliant. There is no stationary ramp into the house, nor is there a handicapped accessible bathroom at the residence.

Simple things like a commercial washer and dryer are non-existent. There is no commercial kitchen available to prepare meals for the many guests who attend official functions here.

The dining room has seating for

# LONG-RANGE PLAN



"The Executive Residence is and should be a reflection of Tennessee and how it is perceived by its residents and those that visit our great state. The homebuilding industry is in a unique position to step into a leadership role in the restoration efforts of the Executive Residence and has a responsibility to do so."

—James Carbine, HBAT vice president

no more than 22 guests. The Governor and First Lady must schedule something like a round robin of dinner meetings when they host the Tennessee Legislature. Imagine the political difficulty in determining which representatives dine first.

And there is more.

Considering that the first floor functions as the State's "welcoming center," Tennessee's Residence needs our help. Here is where dignitaries and luminaries are wooed by the state. It is here that our well-known Tennessee hospitality factors in, often determining the willingness of new business to locate here.

This lovely grand lady needs more than a cosmetic make-over. In a series of four phases, the mansion will be repaired to her former glory, with additional improvements.

According to the Restoration and Preservation presentation prepared by the First Lady's Office, the goal is to "restore the architectural features of the Executive Residence and provide contemporary updates while preserving the historic integ-

rity of the house and property."

Phase I involves the residence itself. It will include things like remodeling a downstairs room into a new ADA-compliant bathroom, adding a ramp to the entrance, and adding an elevator. Electrical and mechanical systems will be updated. In fact, they are already working on the geothermal plant which will help with cooling and heating. Much of the work is being donated by Tennessee companies.

Phase II will include building a conservatory with seating for 160, as well as two additional handicap accessible bathrooms and a commercial kitchen. This facility will be self-contained and separate from the mansion.

In Phase III work on the carriage house will be completed, which includes minor repairs and renovations.

And, finally, in Phase IV, the maintenance building work will be completed that consolidates the existing maintenance buildings into one.

Estimated costs of the four

# Andrea Conte: A Modern Visionary

Tennessee First Lady Andrea Conte is passionate about a lot of things—especially when they have to do with helping people and making a difference.

She was born in Great Barrington, Mass., where she grew up attending public schools. She holds a bachelor's degree in nursing from the University of Washington at Seattle and an MBA from Tennessee State University.

A registered nurse by trade, she founded You Have the Power...Know How to Use It (YHTP)—the non-profit corporation dedicated to raising awareness about crime and justice issues after she survived a violent crime in 1988.

Her involvement in child advocacy began soon after being involved in volunteer work at Caldwell Early Childhood Center, a Nashville inner city school. Concerned for children, often the voiceless victims of violent crime, the First Lady holds the issues of physically and sexually abused children especially close to her heart.

While her husband, Gov. Phil Bredesen, was mayor of Nashville, Ms. Conte worked with community organizations to institute a domestic violence response unit within the city's Metro Police Department. This unit was successful enough to serve as a model for other police departments across the country after Nashville's domestic murder rate was greatly reduced, according to information from the Governor's Office.

Lately, this governor's spouse has founded another mission—to restore and preserve the Executive Residence—known to most Tennesseans as the Governor's mansion. The First Lady is optimistic about support for this project and is expecting to raise the necessary \$9.5 million from the private sector prior to beginning work. To help get things underway, the Governor and First Lady contributed leftover inaugural funds to replace the original 70-year-old slate roof and to make mechanical-systems repairs this year.

If you'd like to help, contact the First Lady's Office at (615) 741-7846.

# 103RD GENERAL ASSEMBLY

# **Questions for Candidates**

This year is an election wherein we, in Tennessee, will elect a president, all nine members of the United States House of Representatives, all 99 members of the Tennessee House of Representatives, and half of the 33 members of the Tennessee State Senate. This summer candidates will be going door-to-door, barbeque-to-barbeque, and church social-to-church social seeking votes. As always, they will be making speeches calling for improvements in education, quality jobs for the area, and improvement in the quality of life.

Oftentimes local homebuilder's associations call these candidates in to get their views on various issues facing the home building industry. I have been asked this year to provide

certain questions to be used in interviewing new candidates. Below are the questions on issues that I believe are important to the home building industry:

1 Some cities and counties have imposed either an adequate facilities tax or an impact fee on new construction, which is a tax generally charged by the square foot and collected at the building permit stage. Do you favor the levying of such a tax on new construction?

2 Current law gives the general contractor a lien right against the owner of residential property for non-payment on improvements made to such residential real property. Would you favor repealing those lien rights?



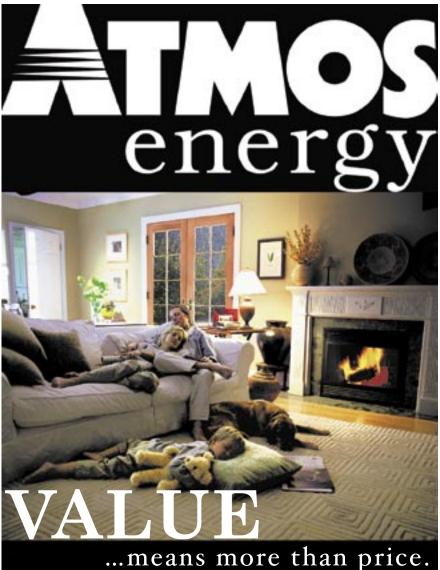
Legislative Report by Jay West Director of Governmental Affairs Bone McAllester Norton PLLC 615.238.6360; 615.238.6301<sup>Fax</sup> jwest@bonelaw.com

Current Tennessee law does not allow a general contractor the opportunity to cure any problems incurred in the construction of residential property prior to the filing of a lawsuit. Would you favor legislation that would allow the contractor the opportunity to cure any problems which may have occurred in construction prior to the filing of a lawsuit based on such a problem?

Tennessee's new home warranty law is bodied in a case styled Dixon vs. Mountain City Construction Company. We believe this is a good law for the state. There have been attempts by members of the General Assembly to put a new home warranty into statute. We believe this matter should be left alone and let the current case law stand. Would you resist any effort to place a new home warranty into statute without checking with us first?

**5** The Tennessee Contractor Licensing Law was passed to protect the consumer for any unscrupulous acts. Would you resist any effort to weaken the current Contractor's Licensing Law?





24 hour toll-free

**Customer Service** 

888.824.3434

Natural gas appliances add value by providing:

- comfort
- convenience
- reliability
- peace of mind

Give your customers the VALUE they're seeking by using natural gas in the houses you build.

www.atmosenergy.com

# Presidents

Clarksville/Montgomery Co HBA

Courtney Caudill 931-645-5335

## **HBA** of Dyer County

Kirby Ogden 731-285-1161

### Jackson Area HBA

Kevin Clark 731-783-1455

### Johnson City Area HBA

Iames Mottern 423-791-2083

### **HBA** of Greater Kingsport

Sam Kassem 423-349-4645

### **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







# **CLOSING A GAP IS AN EVEN BETTER WAY.**

All it takes is 1/32 of an inch. A gap as small as the tip of a pen is all it takes to invite termites and lawsuits. And one place openings this size almost always exist is at plumbing and electrical penetrations after the cement sets and shrinks. To make matters worse, termites entering at these points often go undetected for much longer, simply escalating the amount of damage.

Now there's a revolutionary defense. Now there's IMPASSE® Termite Blocker, made of a construction-grade polymer with a powerful termiticide locked inside. Installed by an Authorized IMPASSE Pest Management Professional prior to pouring the concrete slab, IMPASSE Termite Blockers are quickly wrapped and secured around every utility penetration and custom-fit to bath traps. After the concrete is poured, the IMPASSE Termite Blockers are locked in. And termites are locked out.

Better protection for you and your homes. Given that termites entering homes at utility penetrations and bath trap areas cause the overwhelming majority of termite damage, IMPASSE Termite Blockers provide better protection for your homes. And you and your customers get the added peace of mind of a 5-year re-treat and damage repair warranty.

BUILD IT IN. LOCK 'EM OUT™

To learn more, call 1-800-IMPASSE or visit www.impasse.com.

# PHYLLS BLEVINS

For more information about the TN Licensing Board of Contractors, call (615) 253-4711 or go to www.state.tn.us/commerce/boards/contractors.

# DRIVING FORCE BEHIND TN BOARD OF LICENSING CONTRACTORS



For 23 years, Phyllis Blevins, executive director of the Tennessee Board of Licensing Contractors, has been the driving force behind the regulation of licensed contractors. Her office has impacted hundreds of lives each day from the general contractor who makes a living building the homes we live in to the businesses that make our communities a viable place to live to the bureaucrat who regulates the industry to the individual whose relationship with their contractor is not always ideal.

What are the requirements for becoming the executive director of the Tennessee Board of Licensing Contractors? The Board is responsible for appointing an executive director. Fortunately, there is no set term. On a day-to-day basis, I report directly to Robert Gowan, assistant commissioner of the Regulatory Boards.

What are some of your responsibilities? It varies. It has been from helping a contractor who cannot read or write, to guiding a contractor on a \$20 million plus project who was unaware he needed a license. The law attempts to define my role. In addition to the bureaucratic definition, I have drafted legislation, helped contractors work through red tape, filled

out the license application, listened to homeowners' complaints, and jumped when a bureaucrat called. My serious duties include overseeing the Board office; ensuring contractors get licensed correctly and protecting consumers.

Tell me a little about your journey on the path that led you to your position. I was at the right place at the right time—on April 21, 1981, I was hired by Commissioner John Neff. He knew I was familiar with financial statements from working at several brokerage firms. I planned to stay just six months. During that time, I was fortunate to be able to travel across our country, serve as president of our national association and meet some of the best people in the world.

What do you feel you have accomplished as executive director? Well, we haven't been "sunset" yet. Seriously, I would have to say that one highlight was the May 8, 1992 statewide certification legislation that was passed so that contractors no longer had to test from county to county if they held a state contractor's license. Other moments were getting contractor inspectors employed with our Board (we now have 10 positions). These guys have been able to resolve more than 85 percent of our complaints, thus alleviating the contractor and consumers from having to go to court.

Another highlight was getting testing implemented in our state, whereas before all you needed was a good financial statement and WHAMO, you're a contractor. This resulted in our achieving reciprocation with sister states having them recognize us was a big boom for Tennessee.

I was fortunate to serve as president of the National Association of State Contractor Licensing Agencies (NASCLA). Of course, none of this would have happened had it not been for the state and local trade associations, our Board members, and most importantly, my staff.

What are some disappointments?

Not being able to take the money from the Board's reserve and establish a scholarship for kids wanting to attend school in a construction related field. This was shot down by the legislature, unfortunately, because of the budget deficit. Another disappointment was dealing with our current testing company. Of course, anyone in the construction industry understands "low bid." Also, losing a few good Board members.

How much longer will you serve in this capacity? I probably will not be around too much longer.

What are your future plans? As the old saying goes, I want to 'stop and smell the roses,' enjoy my perfect grandchildren, travel, and do some volunteer work. During these 23 years, I have spent a lot of time away from my children.

What will you most likely miss about moving on from this position? My staff members. They have always been here for me. Carolyn and Telise have always worked hard to make me look good. Both of them have been with me from day one.

If someone wanted to follow in your footsteps, what advice would you give? I would say, "Always use common sense. Treat others the way you want to be treated." That's the first thing I say to a new staff member. "Put yourself in the contractor's shoes. This is their livelihood!"

What is the one issue that most often comes to mind when thinking about the future direction of this Board? Become autonomous, try to side step all the layers of bureaucracy. There are so many goals we could accomplish in a shorter time span.

Describe in one word the total experience as executive director. "Awesome!" \*

ATTENTION BUILDERS: Tennessee state law requires the Licensing Board to be notified if you change your principle address.

Questions-1-800-544-7693.



Continued from page 13

phases is roughly \$9.5 million—\$5.1 million for the residence work in Phase I, \$3.3 million for building the conservatory in Phase II, \$664,000 for restoring the carriage house in Phase III and \$394,000 for consolidating the maintenance buildings into one facility in Phase IV.

The First Lady's Office said that work has begun on Phase I with the replacement of the 70-year-old original slate roof. Project money for the

new roof came from left-over funds from the Governor's Inaugural fund.

While the mansion is being readied for additional improvements, the

First Lady's Office said that no work will begin on subsequent phases until funds have been raised to complete the work. It will take about 19 months to finish the project.

For more information or for those wishing to donate towards the Restoration and Preservation of Tennessee's Residence, call the Office of the First Lady at (615) 741-7846. You may want to go

Continued on page 23



www.undercoversystems.com



# NAHB LEGISLATIVE

# Members Visit Lawmakers in Washington, D.C.



Members of HBAT meet with Congressman Lincoln Davis.



Members of the Memphis HBA delegation at NAHB. L to R: Mack Andrews, Jim Thomas, Bruce Upchurch, Rep. Marsha Blackburn, Ronnie Tickle, Brad Rainey, Tim Wilson and Tommy Byrnes.



Members of the HBAMT group meet with Sen. Lamar Alexander.



Rep. Harold Ford Jr. and Ronnie Tickle of the Memphis HBA.



The Memphis Area Home Builders Association was well represented at the NAHB.



HBAT members meet Congressman Jim Cooper at the NAHB Spring Legislative Conference in Washington, D.C.

# Conference Photos



HBAT members greet Senator Lamar Alexander.



HBAT attends NAHB.

L to R: HBAT Immediate Past
President Keith Whittington, HBAT
Executive Vice President Susan
Ritter, NAHB President Bobby Rayburn, Sen. Bill Frist, HBAT member Reese Smith III, HBAT President Charles Morgan, Elizabeth
Carbine, and HBAT Vice President
James Carbine.



Mitzi Spann, HBAMT Dickson Co. Chapter president, meets Sen. Frist



Sen. Bill Frist and NAHB President Bobby Rayburn.



Senator Frist with Steve Cates, HBAT state director



Jerry Strebel visits with Rep. Marsha Blackburn.

# LOCAL HAPPENINGS



Speaker of the House Jimmy Naifeh



Visit to the Hill during Spring Legislative Conference. Left to right: Charles Morgan, HBAT president, House Speaker Jimmy Naifeh, Keith Whittington, and Tim Neal



Eve Gillespie and Sen. Steve Southerland share a birthday—Happy Birthday, folks!



Dewayne Cable, president of Sevier County HBA, presents State Representative Joe Mc-Cord, with a "thank-you" plaque for his help in co-sponsoring bill HB 1986, the Contractor Licensing bill, in 2003. By the way, that's a "Craftsman" hammer on that plaque.



Gathered together for the annual Spring Legislative Conference. L-R: Sharon and Wayne Blazer, Richard Montgomery, Bob and Eve Gillespie, Smitty. Standing: Dewayne Cable, Joe McCord, Eddie Yokley, Sen. Steve Southerland, Sandy Smith, Randy Robinson, Trina and Tome Kelly.

Bob Gillespie went over the legislative issues at the dinner. Attending were members of the Maryville/Alcoa HBA, Johnson City HBA, Kingsport HBA and Sevier County HBA.



Department
of Labor and
Workforce
Development
Commissioner
James Neeley
spoke to the
directors about
Gov. Bredesen's
desire to make
reforms in the
state's worker
compensation
program.



# Executive Residence (Cont. from page 19)

to www.tennessee.gov/firstlady/photogallery/execresidence/index.htm to view photos of the damage.

For those desiring to be remembered for their contribution, Jeanne Boone, executive assistant to the First Lady, said, "An outdoor sculpture will be created from the old slate taken from the original roof, which will be a site for donor recognition. The sculpture will be located on the grounds of residence." •

The Tennessee Residence is a treasure and an important part of our state's history. The families who have occupied The Tennessee Residence, the remarkable parade of people through history who have visited the home and the power and strength of the structure are all reasons to save it and make it a source of pride for generations to come. I would like to thank the Homebuilder's Association of Tennessee for highlighting The Restoration and Preservation of the Tennessee Residence and for helping to draw attention to the need for this important project. The Tennessee Residence truly is a home for all Tennesseans and we appreciate your help educating others about the need for restoring the home to its original —Andrea Conte grandeur.



This window has become the symbol for the Restoration and Preservation of Tennessee's Residence.

Special thanks to Rachel
Lassiter, deputy press secretary of
the Governor's Communications
Office; Jeanne Boone, executive
asistant to First Lady Andrea Conte;
and Jed DeKalb, chief state
photographer. Photos, unless noted,
are from the Governor's office.





"The Executive Residence is a part of Tennessee history and should be preserved for the public to see and admire. I'm sure there is a lot of work that should be done to bring the Executive Residence up to a place to where it should be and I think the homebuilding industry will be glad to do its part."

—Jim Fischer, former HBAT and NAHB president





# We'll build the perfect mortgage for you.

Construction loans that take you from the ground up. Choosing to build a home is one of the biggest decisions you'll ever make. We'll make sure it's also one of the best. Union Planters has a range of flexible mortgage loans that give you several options to take the worry out of financing. Because nothing should come between you and building the house you've always dreamed of. To talk to a mortgage loan specialist, call (615) 665-1060 or visit your nearest Union Planters office today.

# **AUNION PLANTERS BANK**



Member FDIC

All loans subject to credit approval. www.unionplanters.com © Copyright 2003 Union Planters Bank 07/2003 AD-M396



# PLEASE CHECK YOUR HBAT DESIGNATION:

- Senior Officer
- Committee Chair
- Committee Vice-Chair
- Director
- Alternate Director
- Past HBAT President
- State Representative
- Assoc. National Director
- Area VII Vice President
- Local President
- Local Vice President
- Executive Officer
- HBA Staff
- Member
- Sponsor
- Other

Invited guests will be charged a fee\*—
Children under 5.....FREE
Children 5-15.....\$50
Adult Guests....\$100

# **REGISTRATION FORM**

2004 Summer Board of Directors Meeting June 27-30, 2004



# **Hilton Sandestin Beach**

Golf Resort & Spa Destin, Florida

PLEASE RETURN THIS FORM VIA FAX TO HBAT AT (615) 777-1703 BY June 4, 2004.

lame (To appear on name badge.)		PLEASE PRINT	
Guests (To appear on name badge.	Please list all guests' full r	ames.)	
Address			
City		State	Zip
Phone	Fax	Local Association	
Please charge all	payments to	my:	
Credit Card:**	VISA	MC	
Card Number		Expirat	ion Date
Name on Card  **Credit cards or check meeting. (American Ex			
1. Make your Hilton reservations now			and Spa
2. Fax this complete	d registration f	orm (and ched	ck your HBAT

designation listed left) to HBAT at (615) 777-1703 by June 4!

3. Make payment to HBAT for guest fees.

Attendees are responsible for making their own reservations by June 4—

Hilton Sandestin Beach Golf Resort & Spa 4000 Sandestin Blvd. South Destin, FL 32550 (800) 367-1271

# HBA of TENNESSEE 2004 SUMMER MEETING TENTATIVE SCHEDULE

# Sunday, June 27, 2004

12:00 pm - 6:00 pm Registration Open 2:00 pm - 3:00 pm Budget & Finance 3:00 pm - 4:30 pm Senior Officers\* 6:00 pm - 7:00 pm Welcome Reception

# Monday, June 28, 2004

8:00 am – 11:00 am
Registration Open
8:00 am – 9:30 am
Continental Breakfast
8:00 am – 9:30 am
Past State Presidents\*
8:00 am – 9:30 am
Past TAC Leadership
8:00 am – 9:30 am
Education Committee

9:45 am – 11:15 am Membership/Membership Services

10:00 am – 11:30 am HIPAC Trustees 11:30 am – 1:00 pm Educational Program (Lunch Provided)

3:00 pm - 6:00 pm Pool Party

# **Tuesday, June 29, 2004**

8:00 am - 12:00 pm Registration Open 8:00 am - 9:30 am Continental Breakfast

8:00 am – 9:00 am EOC

8:00 am – 9:00 am Tennessee Associates Council 9:15 am – 10:30 am Local Leadership & EOC

10:45 am – 12:00 pm Government Affairs 12:15 pm – 1:30 pm Educational Program

(Lunch Provided)

6:00 pm – 10:00 pm Beach Party Blast

### Wednesday, June 30, 2004

8:00 am – 9:00 am Continental Breakfast 8:00 am – 9:00 am Executive Committee 9:00 am – 12:00 pm Board of Directors Meeting

# BUILD ON YOUR MEMBERSHIP

**Board of Directors Meeting 2004** 

June 27-30

# **Hilton Sandestin Resort**

Destin, Florida

Imagine shimmering sand, soft tropical breezes, the smell of salt-sea air, pink and purple sunsets with touches of orange, the sun gently massaging your body...Can you *smell* the Coppertone? Attend this year's summer meeting in Destin!

Set for June 27-30, HBAT 2004 Summer Board of Directors Meeting promises great experiences for everyone. Just as it takes imagination and careful planning to build a sandcastle—our symbol for this year's meeting—focus will be on developing leadership and new members.

Make your room reservations now by calling 800-367-1271 by June 4, which is the hotel cut-off date.

Invited guests (those individuals other than directors and spouses, and local association staff and spouses) may attend for a fee. Children under five are free, children ages five to 15 are \$50, and adult guests are \$100. You may pay your guests' fees by either credit card (Visa or MasterCard are accepted) or by check. Fees for guests should be paid by June 4 through the HBAT office.

Don't forget to fax your HBAT registration forms to (615) 777-1703 so we'll know that you are coming.

Please refer to the Director Travel Reimbursement policy for HBAT meetings as you make your plans.

Note: June 4 is the deadline for room reservations and faxing in your HBAT registration form. Please remember to pay your guest fees to HBAT prior to the meeting.

For more information, call HBAT at (615) 777-1700.

Sandestin 2004



<sup>\*</sup>Denotes closed meeting

# LOCAL LIMELIGHT Maryville/Alcoa

HBA of

by Frances Manis

# Maryville|Alcoa HBA Celebrates 40 Years!

# DOUBLE DIAMOND

HBAT Self Insured Trust 2-10 Home Buyers Warranty Home Buyers-Warranty Insurance Service ATMOS Energy Builders Mutual Insurance Fannie Mae Countrywide Home Loans CTX Mortgage Brentwood 84 Lumber

# DIAMOND

MemphisArea HBA SouthTrust Residential-Construction Lending

# PLATINUM

**GE Appliances** Dupont Tyvek

# COLD

Tennessee Gas Association HBA of Southern Tennessee Johnson City HBA HBA of Middle Tennessee BELGARD Hardscapes

# SILVER

Sears Contract Sales HBA of Greater Kingsport General Shale Brick PrimeTrust Bank TN HomeBuilder Magazine Norvell & Wallace Acme Brick, Tile & More Co. James Hardie Bldg. Products

# **BRONZE**

Tennessee Valley Authority Professional Warranty Service US Bank Home Mortgage Gene Stanfill & Associates

# SPONSOR

Jackson Area HBA Internal Revenue Service

he Maryville/Alcoa HBA was formed in May 1964 as a chapter of the Greater Knoxville Home Builders Association and included approximately eight builder members. Charles E. Brown served as first president of the Maryville

Chapter.

In January 1998 at the board of directors meeting in Dallas, the Maryville/ Alcoa HBA was released from Greater Knoxville and was chartered as local asso-



Terry McBath, President Maryville/Alcoa HBA

ciation #4453. The Maryville/Alcoa HBA represents Blount County, Marvville and Alcoa.

Charter builder member Malcolm Henegar is still active and has served one term as president of the Greater Knoxville HBA and served two terms as president of Marvville. He currently serves as state director and is a lifetime national director.

Maryville HBA sponsored its first Parade of Homes in 1967 and featured 11 homes. At the time there were 14 builder members.

The association has sponsored a Parade of Homes most years since that time. In 2004 we held the first scattered site parade featuring 15 homes.

The Maryville HBA is active in the community. Since 1985 the Maryville/Alcoa HBA has given more than \$40,000 in scholarships to local students; worked to build an addition to Haven House, a home for abused women and children: raised money to build a safety bus to teach children about fire safety; worked with Habitat for Humanity: donated \$1000 annually to purchase Christmas gifts for



Melcolm Henegar, Maryville HBA's only charter member!

needy children; annually supported the Shrine Circus; and completed other projects as time and funds permitted.

The Maryville/Alcoa Home Builders Association sponsors annual events including a golf tournament that helps fund our scholarship program, an auction for HIPAC, and the Spring Home Show.

On April 8, association members participated in the 10th Annual Family Pig Roast. More than 100 members attended, along with special guest Rep. Doug Overby and his wife, Kay. Bill Russell, known as the official Pig Roast "chef" and winner of several awards for his great barbecue, prepared food for the festivities.

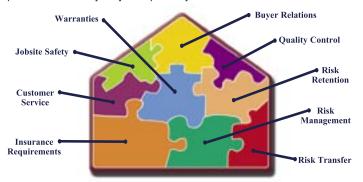
The association has 190 members. President Terry McBath, of Terry McBath Builders, and Vice President Will Jorgensen, of Jorgensen Builders, are very fortunate to have willing members serving on the board and various committees to make this a great association.

Goals for this year include becoming involved with the three local high schools offering shop classes and providing better education for our members as we look forward to our next 40 years.

For more information, contact Frances Manis at 865-984-1247 or Frances@mahba@icx.net. \*

# **Comprehensive Risk Management Helps You Build a Better Business**

**2-10 HBW**® offers a free comprehensive educational program designed to explain to Builders the nine essential techniques and actions required to control your risk. This proactive approach to risk management helps you build a better business. The puzzle below contains nine components of a complete risk management plan. Each component is necessary for you to protect your business assets!



Get the tools with the "Building a Better Business™" program:

- Jobsite Safety Jobsite safety and the impact of poor safety on the Builder's bottom line.
- Buyer Relations Communicate and set accurate expectations between the Homebuyer and the Builder.
- Risk Management Risk management basics and techniques for minimizing risks faced by the Homebuilder.



Home Buyers Warranty®
America's
Choice®

Seminars can be offered to HBA's/BIA's ■ For more information call 800.488.8844

2-10 HBW is a registered service mark of Home Buyers Warranty Corporation. © 2004 Home Buyers Warranty Corporation

# Let Countrywide show you the way home.

At Countrywide, the entire loan process is handled locally, so there's less hassle, less waiting.

Countrywide also offers:

- Fast up-front approval, so you'll know how much home you can afford.
- Zero down and reduced document loan programs, for fast and easy qualifying.
- Construction to Permanent financing; all in one loan, with one low rate.<sup>8</sup>

Call us today. With Countrywide you'll be home before you know it.

Donna Rumpler National Builder Division (800) 479-4256



Equal Housing Lander 00003 Country-water Home Loans, Iru, Traderbenvice marks are the property of Country-water Credit industries, Inc. and/or its subsidiaries. Lip-front, approal subject to subsidiarity property meless and no charge in filterancial condition. "Single rate option is looked for the like of the like country and party loans. Program terms auther to change, Some products are not available in all states. Restrictions apply Cull for details 0008180.

DO BUSINESS WITH A







We're A Proud Supplier Of Thousands Of Builders & Remodelers All Over The Midwest.

# mmercial Sales Division



1-800-264-8644

Ask for your builder representative.





RIVERGATE 1515 Gallatin Pike (615) 868-4285

HICKORY HOLLOW 5214 Hickory Hollow Pkwy (615) 731-0260

THOMPSON LANE 523 Thompson Lane (615) 259-3344

COOL SPRINGS 1735 Galleria Dr. (615) 771-5101

BOWLING GREEN, KY 1785 Campbell Lane (270) 782-8484

CLARKSVILLE, TN 2886 Wilma Rudolph Blvd. (931) 503-2603

# Membership Pays

Reese Smith III, president of Haury Smith Contractors in Nashville and vice chairman of the Tennessee Board of Licensing Contractors, is a second-generation builder. After thirty years, he knows the ins and outs of the building industry. He knows what works and what doesn't. He should. His family-owned business has been around since 1954.

Reese is a big supporter of the Home Builders Association (HBA). He says it's smart business. That's one reason why he's been a member for so long—ever since he graduated from college. He remembers, as a teenager, attending the National Home Builders Association (NAHB) convention with his father, Reese Smith Jr., who was big on the association back then, too.

In his office are newspaper spreads about his work in River Plantation—one of the first truly successful condominium communities in this area—as well as many awards recognizing his gift for leadership.

He's held every office of the Home Builders Association of Middle Tennessee (HBAMT), including that of president for 1983. In 1985, he was named HBAMT's Builder of the Year.

He was named life director of the NAHB in 1994 and senior director in 2004.

In 1982, he was appointed to the Board of Licensing Contractors by then Gov. Lamar Alexander. He was re-appointed to this position by Gov. Ned McWherter and again by Gov. Don Sundquist.

Reese has seen firsthand how

connections and numbers affect business. The old adage of "do business with those you know" has proven true.

Reese shares that philosophy with other home builders. He encourages them to become members of their local Home Builders Association because, as he says, "it's just a natural. If you are a home builder, you should be a member of the HBA—no question about it."

Sometimes when you run a business, you just need a little help. There have been times when his affiliation with HBA has given him some guidance in terms of working within the political structures known in this industry—the Zoning and Appeals Board, as well as the community in general.

"Sometimes we have to educate the public that developing infill is a good thing—it provides more revenue through the generation of new property taxes, often without incurring more debt to the public because of the use of current services and roads," he said. "The HBA is a part of that educational process."

"There's another reason to belong to this association," Reese said. "Together, as a group, you have more political pull. In government, they tend to recognize groups. In numbers, there is strength. You can have a wrong righted, whereas I might not have the influence to make a change as an individual."

Reese endorses recruiting new members to the HBA. With 250 members in HBA as a result of his efforts, as well as being named to the Top Ten in Recruiting by *The Nashville Nail*, it's an important part of membership—encouraging



Reese Smith, III

the next person to come aboard.

"When I recruit," Reese said, "I say, 'If you never come to a dinner, fish fry or golf tournament, you're dues are still being used to help your association with lobbying our industry's issues. It's money well-spent. Membership really does pay!"

Like most HBA members, Reese is a family man. Emily is his wife of 30 years. Together, they have three children—grown daughters Lauren and Lyndsay, and 16-year-old Reese IV.

Besides his work with the HBA, he is a trustee of Forest Hills United Methodist Church, a trustee for Battle Ground Academy, a trustee of Martin Methodist College and a board member of Room in the Inn.

To become a member of the HBA, contact your local HBA or the Home Builders Association of Tennessee at 615-777-1700 or go to www.HBAT.com for a listing of associations in your area.

# **INFO LINK**

# **Index of Advertisers**

2-10 Warranty	27
Atmos Energy	15
Beckler's Carpet	19
Belgard	27
Brentwood Services	10
Builder's Mutual	9
Countrywide Mortgage	27
CumberlandDeck/Nexwood	32
Farm Credit Services	6
Gary Hughes & Associates	2
HH Gregg	28
Norandex Reynolds	30
Norbord	11
Residential Warranty Corp	14
Syngeneta10	5,17
Tyvek, Parksite	31
TVA	3
Undercover Systems	19
Union Planters Bank	23
Waterfurnace	4

# Future HBAT Meetings 2004

Summer Board of Director's Meeting June 27 – 30, 2004 Hilton Sandestin Beach Golf Resort & Spa Destin, FL

Fall Meeting November 11 – 13, 2004 Franklin Marriott, Cool Springs Franklin, TN

# **SURFACING EVERYWHERE**



# VISIT ONE OF THESE BRANCHES:

### NORANDEX INC.

1045 Elm Hill Pike Nashville, TN 37210 (615)248-3198 (800)237-3446 Fax(615)248-0917

### NORANDEX/REYNOLDS

164 Commerce Center Circle Jackson, TN 38301 (731)664-1449 (866)566-5625 Fax(731)664-1453

> 2601 Texas Avenue Knoxville, TN 37921 (865)524-8631 (800)841-4850 Fax(865)637-8446

3278 Democrat Road Suite 7 Memphis, TN 38118 (901)366-6622 (800)654-8986 Fax(901)794-3401

> 750 Industrial Park Road Piney Flats, TN 37686 (423)538-0766 (800)548-7672 Fax(423)538-3485

With so many branches nationwide, each fully stocked with quality exterior building products, it's no wonder we keep surfacing on homes all around the country.

On the surface our products may appear to look like everyone else's. But, when you factor in innovation and manufacturing technology there is a difference that stands out...performance.

So, whether it's vinyl siding, windows, shutters, doors, decking or other products for a home's exterior, pay close attention to what's lurking out there. The safe bet is the company that leading builders have trusted for decades...

Norandex/Reynolds.



Cur Reputation is Building www.norandexreynolds.com



DuPont™ Tyvek® FlexWrap™

**DuPont™ Contractor Tape** 

**DuPont™ Tyvek® StraightFlash®** 

**DuPont™ Tyvek® CommercialWrap®** 

DuPont™ Tyvek® StuccoWrap®

DuPont™ Tyvek® HomeWrap®

# Proudly introducing the DuPont™ Tyvek® Weatherization Systems Family

Finally, a comprehensive weatherization system that concentrates on helping to keep water out of the houses you build, right from the start. Helps to keep your customers' energy bills lower and keep houses cool in the summer and warm in the winter.

For information call: Ed Kibler 615.430.2773



BUILD IT ONCE, BUILD IT RIGHT.



# NEXVOOD®

Build to last. Choose wisely.

Up to 24" Span

Strength and rigidity

Coretech DesignLightweight and strong

**Textured Surface** 

Enhanced traction

Nexwood stainless steel screws firmly fasten boards in position for sturdy construction and easy installation.

# **Hidden Screws**

- Fastener-free surface
- Easy to install

Contact:

**Cumberland Deck, Inc.** 

152 West First Street Crossville, TN 38555

800-300-2755

NEXIOOD®

Nexwood composite decking is easy to sell

- low maintenance
- no warping, rotting or splinters
- versatility with matching rails and accessories