

TENNESSEE HomeBuilder

Jan./Feb. 2005

Official Publication of the Tennessee Home Builders Association

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James Carbine**

&

**U.S.
SENATOR
Bill Frist**

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Fannie Mae's INTERIM CEO DAN MUDD

Remarks to the NAHB

“...to you and all of our partners who we let down, we are sorry. We took our partnership for granted.

“I come here today with the responsibility to work to restore your faith in Fannie Mae, and a commitment to do that.

“You have been strong supporters of Fannie Mae and the U.S. housing finance system. And like any good friend, you honestly told us when you thought we were not living up to expectations that we set for ourselves, and that our partners, customers and consumers rightfully demand.

“We have a lot of work to do...to put our house in order...and to restore confidence in Fannie Mae.

“It’s like the old Peanuts cartoon where Charlie Brown is lying awake at night asking, ‘Where have I gone

wrong?’ And a voice answers, ‘This is going to take more than one night.’

“We’re not going to get it right overnight. We need to rebuild trust in Fannie Mae with our regulators and with Congress. We need to renew confidence in Fannie Mae with our shareholders and stakeholders, whose share and stake in our company is critical to achieving our mission. And we need to reassure our housing partners. Without partners, we cannot house a single family...

“As interim CEO, I have made a pledge. We need to create a safer, sounder Fannie Mae by carrying out the remedies set forth by our financial regulator. We need to restate our earnings. Restore our capital. Reinforce our internal controls and our corporate values. Reexamine our corporate culture. Redouble our commitment to our mission. And return to the road of constant

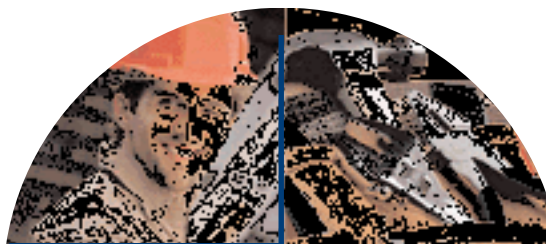
improvement. And that means to listen. To learn. And to let our actions speak louder than our words. In fact, I am here less to talk to you or at you, and more to listen to you and your leadership here.

“So Fannie Mae understands that we need to get our house in order. Our regulators and Congress demand it...our shareholders and stakeholders expect it...and our housing partners need it. And you deserve it—because the needs of housing in America demand that we get this right.”

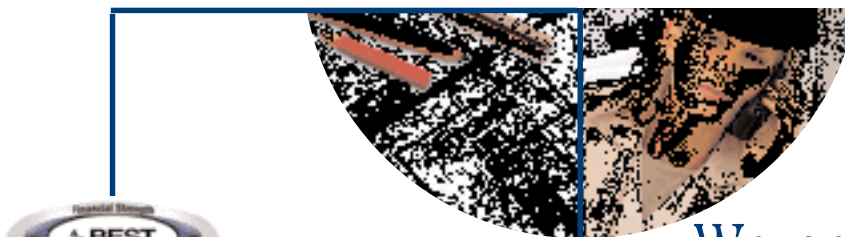
(Editor’s Note: These remarks are excerpts of Fannie Mae interim CEO Dan Mudd’s recent address to the National Association of Homebuilders. For Mr. Mudd’s complete speech, please go to <http://www.fanniemae.com/media/speeches/index.jhtml?p=Media&s=Executive+Speeches>.) ♦

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TENNESSEE HomeBuilder

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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

HBAT Legislative Conference/Spring Board of Directors Meeting

The Home Builders Association of Tennessee (HBAT) Legislative Conference/Spring Board of Directors Meeting is scheduled for March 6-9, at the Hilton Suites Downtown Nashville.

This annual gathering offers HBAT members an opportunity to meet with Tennessee legislators and share our views on upcoming issues affecting the home building industry. This is a very important way of helping the HBAT continue to be "Your Voice on The Hill."

Fill out the registration form on page 25 in this issue of *Tennessee HomeBuilder* today!

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TN HomeBuilder is the official publication of the Home Builders Association of Tennessee.

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

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(931) 379-0814

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-InDesign 2.0
-Photoshop 5.5
-Quark Express 4.0

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tnbuilder@charter.net or

TN HOME BUILDER

P.O. Box 1916
Columbia, TN 38402
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PRESIDENT'S PERSPECTIVE

HBAT 2005 President James Carbine

The home building industry touches lives and affects local economies.

According to NAHB's *Housing Facts, Figures and Trends 2004*, "single-family and multi-family construction plus remodeling account for about 15 percent of the nation's total economic activity. During economic recoveries, housing's impact on the economy is even greater, accounting for up to one-third of the change in the gross domestic product (GDP)."

How does this affect you and me as homebuilders and suppliers to the industry?

I believe it only strengthens our place in the economic and political arena. The home building industry is an important contributor to the economic well-being of our nation. It is significant to all Americans and affects everyone, here in this country, and throughout the world.

The housing industry generates jobs.

For every 1,000 single-family homes constructed:

- 2,448 jobs are created in construction and construction-related industries
- About \$79.5 million in wages and more than \$42.5 million in federal, state and local taxes and fees are generated.

For every 1,000 multi-family homes or units constructed:

- 1,030 jobs are created in construction and construction-related industries
- About \$33.5 million in wages, and more than \$17.8 million in federal, state and local taxes and fees are generated.

Spending on a newly purchased home continues beyond the closing.

- Within the first 12 months after the sale, home buyers spend roughly **\$8,905** to furnish, improve their property (with everything from fences to landscaping to driveways) and accessorize their home. (Source: NAHB's *Housing Facts, Figures and Trends 2004*)

Home building is a multi-billion dollar industry in Tennessee.

- A total of **34,615 building permits** were issued statewide for single-family dwellings, January through November, 2004, according to the Real Estate Center at Texas A & M University.
- These permits were based on an average value of **\$144,600 per dwelling**. Home building in Tennessee produced more than \$5.3 billion in revenue. (Note, the permits issued in December were not included in this average.)
- Here's how we arrived at this figure: $(\$144,600 + \$8,905) \times 34,615 = \$5,313,575,575$
(Average dwelling value + average costs for improvements) x number of building permits.



HBAT President James Carbine

Home building is a significant contributor to the local, state and national economies.

Housing is a vital sector of local, state and national economies, creating jobs and generating taxes and wages that positively affect the quality of life.

Although it is highly decentralized and made up primarily of small businesses, the collective might of the housing industry is huge—accounting for about 15 cents of every dollar spent in the U.S. during a typical year.

*The Home
Building
Industry is
BIG Business!*

HBAT PRESIDENT **JAMES CARBINE**

"A Unique Understanding of How it all Fits Together"

THB: *Your background is diverse—you've done everything from practicing as a certified public accountant (CPA) to leading The Jones Company of Tennessee as president to being a partner in the Carbine Development Company. How do you think these experiences will prove valuable to you in the days ahead as you lead the Home Builders Association of Tennessee (HBAT) as HBAT president?*

I guess "jack of all trades...master of none" might apply here but the one thing my experience gives me is a unique understanding of how it all fits together. This industry is unique in that so many external factors we cannot control affect our business. Our industry is also unique in that we have local builders who build one

or two homes and builders who build thousands of homes, all operating in the same market.

The one thing that we all have in common is that we are building the single largest investment that most families will ever make. I don't think we should take that responsibility lightly and we should approach each issue we face as representatives of the home building industry with that thought in mind. If we don't guard the affordability of our homes, then no one will.

So many people do not understand our industry and how all the pieces fit together. I feel that my past experience will help me to convey exactly how it all fits together and will help in recognizing opportunities for HBAT that might otherwise get missed.

THB: Your biography states that you founded the House for Hope Foundation*—an organization which helps to generate funds for children's charities. Can you tell me a little about this organization and what caused you to involve yourself in something like this for others?

The real truth is that the House for Hope Foundation is an effort of everyone here at Carbine Development. I am listed as the founder but our entire company is involved in this effort.

The foundation was formed to put some structure into the effort because the amounts being raised were getting quite large. To date almost \$500,000 has been given to a diverse group of organizations with the majority of the money going to organizations that

—Continued on page 20

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EXECUTIVE OFFICER *Outlook*

Growth Management Issues

Adequate Facilities Taxes, Impact Fees, Growth Caps, Inclusionary Zoning Ordinances or Growth Boundaries, whatever they are called, are more and more becoming agenda items for county commission and city council meetings.

As local governmental bodies are facing difficult times balancing their budgets and meeting the increased pressures of federal and state mandates, they are looking for any revenue source that they can implement with the minimum amount of repercussion to them.

We in the homebuilding industry believe our industry is being used as a disproportionate participant in curing many of these problems. We are being incorrectly blamed as the cause of increased population growth and the ensuing problems generated, such as increased school enrollment, pressure on highway infrastructure, water and water treatment capacity concerns, police and fire protection, etc.

“What we as an industry have to do is to educate the local governing body that we are part of the Solution...Not the Problem.”

The biggest misconception that local governments have is that growth is caused primarily by homebuilders building houses when in fact our industry is merely responding to growth or anticipated growth in an area.

The 2003-2004 Budget for the Tennessee Department of Economic and Community Development was almost \$79 million. It states: “The role of ECD’s Business Development team is to promote Tennessee as a destination for business investment. The division focuses on identifying and pursuing companies in selected key industries that may not currently operate in the state or that may have an interest in either relocating or expanding their operations. The Business Development team uses Tennessee’s incentives such as its central location, attractive business climate, strong business-minded leadership, tax-based inducements and other economic incentives for encouraging new investment.”

Because of this investment by the state (not even factoring in the millions of dollars spent by city, county and federal economic development programs), the state estimated that by the end of 2003 there would be 18,000 new jobs created in Tennessee.

With new companies like Toyota’s Bodine Aluminum, Bridgestone APM, Louisiana Pacific, Verizon and Quanta Computers come new jobs and new employees, as well as the opportunity or need for current employees to be in a different community relative to their work. One of the key factors in the ability of Tennessee to bring in these companies is our ability to provide desirable affordable housing.

Increasingly, areas in Middle and Eastern Tennessee are spotlighted as great locations for retirement. This is based not only on the beauty of the area, but because of Tennessee’s general lower cost of living. This brings in thousands of people as new residents and new homeowners. Most of these new residents have the desire and ability to buy a new home—increasing the demand for new home development.

What Do We Do?

As a state association we were able to defeat a number of private acts dealing with Adequate Facilities Taxes that came before the Tennessee Legislature this past session. As you know this is a very difficult action to accomplish. Legislators rightfully respond to the desires of their constituents and carry this legislation forward when it receives strong support from the local governing bodies.

When Adequate Public Facilities Ordinances are first mentioned in county commission or city council meetings—**We Must React!**

The first thing to do is to determine the facts:

- Is it a legitimate impact fee that benefits those new residents who will fund the improvements?
- Is it a tax on new homeowners to be used to support the county’s or city’s general fund to exclusion of other property owners’ obligations?



*Susan Ritter, HBAT
Executive Vice President*

• What exactly is the concern of the governing body regarding the new construction?

• What formulas are being used to calculate these ordinances?

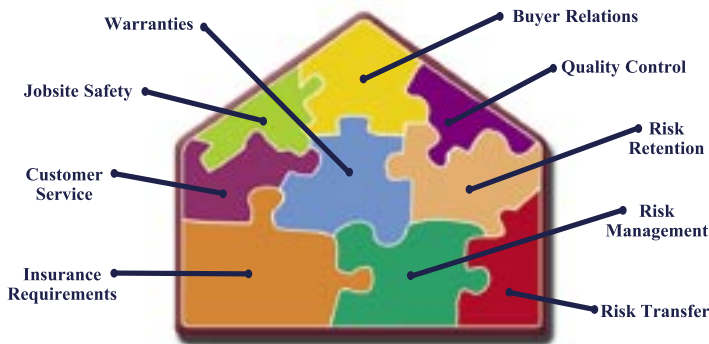
Your local Home Builders Association needs to form a working group to answer the questions raised by the commission or council. Solicit the resources of the Home Builders Association of Tennessee (HBAT) and the National Association of Home Builders (NAHB) to help in educating these officials as to the total revenue contribution that new home construction makes to the community to sustain and improve its services by reviewing revenues generated by:

- Sales tax
- Job creation
- Gas tax
- Permit fees
- Property tax

The local commission or council is the appropriate place to fight the economic rationale of these issues. It is imperative that we do whatever is necessary to explain our positions before these bodies and to work with them to develop fair and equitable solutions for all of their constituents.

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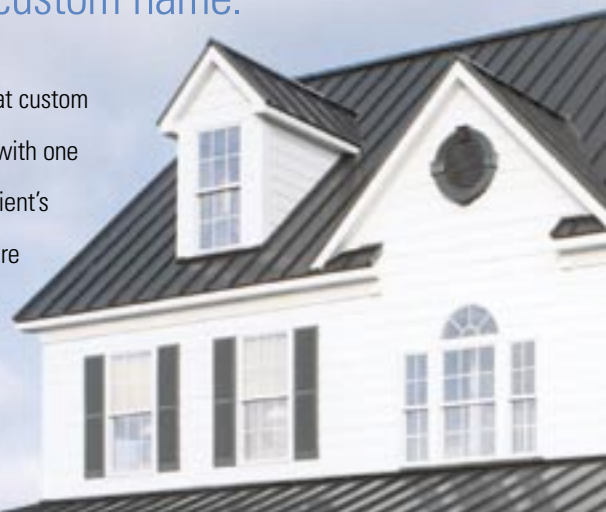
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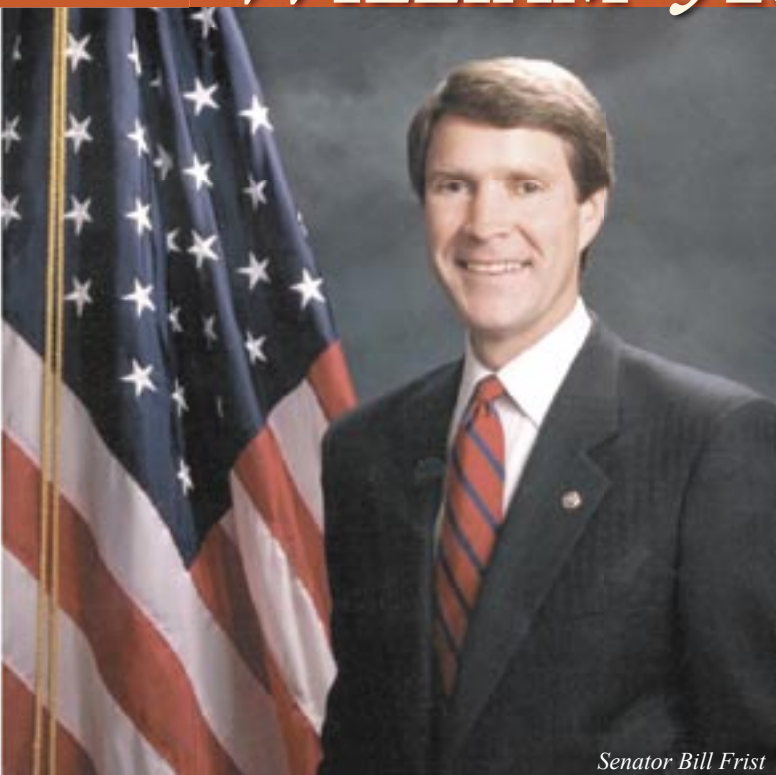
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EXCERPTS OF SENATE MAJORITY LEADER

WILLIAM H. FRIST, M.D.



Senator Bill Frist

Thank you, Bobby [Rayburn]—for your kind words and for your continuing leadership. And thank you all for building the wonderful homes that line the streets of this great country.

It's funny...if you were to catch a glimpse of the first wobbly tree house I built as a kid in Tennessee, you'd probably regret inviting me to address a group of professional builders.

Let me begin by saying that it is an honor to be here today.

Having a place to call your own is the "cornerstone" of the American Dream...and that is a dream that you all make possible every day.

Housing has dominated my thoughts in recent days.

Just last night I returned from the Tsunami-struck regions of South Asia—specifically India and the island nation Sri Lanka. The devastation is

unthinkable. In Sri Lanka alone 30,000 people lost their lives, a third children. A half a million are homeless. Over 100,000 homes were totally destroyed...assets and shelter and security all wiped away in five short minutes by Mother Nature. May God guide their hand as they continue to grieve for loved ones, and as they seek to rebuild all that was destroyed that dreadful day.

Last July, I had the honor of co-sponsoring a Habitat for Humanity building project in my hometown of Nashville. To say the very least, the experience was unforgettable...*truly*

profound. Not just for me, but for all who joined me that day.

Because the guiding philosophy behind Habitat for Humanity embodies *so many* of the principles and values that we in this country hold dear... Accountability, Cooperation, Generosity, Ownership.

You see...Habitat for Humanity doesn't simply build homes on their own and then turn the keys over. *No*. They build these homes—*side-by-side*—with the very families who will inhabit them. It is truly a collaborative effort.

And one that provides countless families across the world with the pride that is inherent in home ownership.

I should also point out...that was the day it dawned on me that there is indeed a reason *why* my wife Karyn does not allow me to wield a hammer within a 100-yard radius of our home.

The good news for my heart patients:

I'm a lot safer with the surgical scalpel than I am with a hammer!

There are so many reasons that day remains vivid to me.

I remember meeting a young man named Kerrick Reed. He lived just across the street from the house we were working on. His was a Habitat home, too.

Kerrick works in the kitchen of a children's center. He took the day off—*something he could hardly afford to do*—to showcase his home as an inspiration to those of us working just across the street.

You see, for years, Kerrick, his mother and his daughter made do in a small, cramped, noisy apartment out by the state fairgrounds...an apartment that none in this room today would find suitable.

But, like so many hardworking Americans, he dreamt of more. Not a mansion, Not a sprawling estate.

He simply dreamed of living in a home that he could call...his own.

And, working side-by-side with Habitat for Humanity, his dream came true.

He beamed with pride that day as he guided us all through the three-bedroom home that he, his mother and daughter now live in...the home that they can call their OWN.

What it boils down to is dignity...the dignity that comes with homeowner-ship.

The question we face is...how do we enable *more* Americans to feel that dignity?

How do we enable more Americans to go to bed at night in a home they can call their own?

How do we enable more Americans to achieve that "cornerstone" of the American Dream—home ownership?



Orlando, FL—January 15, 2005

SPEECH TO THE NATIONAL ASSOCIATION OF HOMEBUILDERS BOARD OF DIRECTORS

Well...let me begin by saying that we ARE on the right path. The fact is, more Americans live that dream today than at *any* point in history.

Nearly 70 percent of Americans—seven out of every ten—own their own homes. In the last four years alone, homeownership has grown at its fastest rate since the 1940s.

And, for the first time EVER, a majority of minority Americans own their own homes.

For this progress, we should ALL be proud.

For this progress, *we thank you... America's homebuilders.*

But much work remains.

I pledge to you today that I will work tirelessly on the floor of the United States Senate to remove the obstacles that stand in the way of prosperity and the American Dream.

The fact is...

Washington does not create jobs. *The economy does.* YOU as homebuilders do.

Washington doesn't give raises. *Employers do.* YOU do.

It's time for Washington to stop making life more difficult for employers and employees and give them the freedom to create jobs and provide raises for American workers.

So what do we need to do?

First and foremost, *a vibrant housing market* requires a *prosperous* economy.

My friends...it took a while, but this economy is stronger today than it was yesterday... and it will be stronger tomorrow than it is today!

But you don't just want to hear that the economy is getting stronger...you want to SEE that the economy is getting stronger.

You don't just want to hear that this



Standing among a contingent from the Home Builders Association of Tennessee at the International Builders' Show is U.S. Senator Bill Frist of Tennessee.

economy is back on track...you want to SEE that this economy is back on track.

So how do we do that?

Well, it starts with a fairer and simpler tax code. 60,000 pages of tax code is too much!!

A vibrant housing market requires tax reforms that promote home-ownership...NOT hinder it.

Like you, I have long felt that we need to reform our tax code and alleviate the burden on hard working Americans. The fact is, excessive taxation *directly threatens* growth and prosperity.

Let me be clear: we're going to fight to keep the death tax dead...!

And with your help this year we will make the other tax cuts permanent.

And thanks to the President's American Dream Down Payment Act, 40,000 more families get help every year to buy their first homes.

President Bush will be setting out a bold vision for tax reform that improves social security, cuts compliance costs, and rewards investment.

Nearly everything is on the table. But one thing is nonnegotiable. And the President and I are united.

Any tax reform must promote home ownership.

Maintaining *a vibrant housing market* also relies on a consumer-friendly market for home mortgages...that means a robust secondary market.

Congress chartered Fannie Mae and Freddie Mac years ago for ONE reason...*to stimulate the housing market.* Well, let me be the first to say that they have been in the news lately for the wrong reasons.

Congress will do a better job monitoring Fannie Mae and Freddie Mac. We need to ensure that they are doing what's right...not just what's required.

In short...we need to ensure that they continue to do what they do so well—expand the supply of mortgage credit, and that they adhere to the strictest of accountability standards.

And we will.

Maintaining *a vibrant housing market* requires...A BALANCED BUDGET.

The fact is, we need to get domestic spending under control. Frankly, you don't do that by adding dozens of new federal programs....

You don't do that by raising taxes....

You do it through discipline and accountability.

—Continued on page 22

104TH GENERAL ASSEMBLY

A New Year: A New Tennessee General Assembly

When the 104th Tennessee General Assembly begins its work in Nashville in January, I anticipate that many bills will be introduced to authorize impact fees and adequate facility taxes in numerous counties across Tennessee.

This proposed legislation is a result of various county commissions around the state having recently passed resolutions asking their state representatives and state senators to introduce legislation authorizing a county to impose such taxes. *Before these taxes can be imposed locally, the General Assembly must give the counties the authority to do so.*

Historically, this type of legislation has been very difficult to fight on Capitol Hill. In the 103rd Session of the General

Assembly, however, the Home Builders Association of Tennessee (HBAT) was successful in defeating two adequate facilities tax legislative initiatives. These initiatives would have given Rutherford Co. and Fayette Co. the authority to impose adequate facilities taxes.

In December of 2004, the Rutherford County Commission once again passed a resolution asking for a similar bill to be introduced and voted on again in the 104th Tennessee General Assembly. The bill must pass by a majority in the House and a majority in the Senate.

For this reason, all members of the HBA team statewide should encourage their legislators to vote against legislation that would give any county such taxing authority.



*Legislative Report by Jay West
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We need to communicate our opposition to these bills.

This will be the first session of the 104th General Assembly, and therefore, many new legislators will be sworn in. At this time we must begin to communicate to these legislators our opposition to these bills.

If legislators do not hear from anyone back home, they are likely to vote for these bills because the legislation would not necessarily impact their own home county. If the legislator representing the county asking for the adequate facilities tax asks a fellow legislator to vote for one of these bills, they are likely to do so unless they are aware of a good reason that they should not.

It is important for HBA members in every county to oppose these types of bills regardless of what county asks for them in order to make it harder for similar bills to get passed in the future.

We must all work together on this critical issue.

2005 Area Presidents

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Industry's Largest New Products.....



The 2005 International Builders' Show (IBS) brought more than 95,000 attendees to Orlando from 95 countries, Jan. 13-16. The exhibition, the largest of its kind, showcased approximately 1,600 companies occupying 1.5 million square feet of gross exhibit space.

Products and services in 300 building industry categories, from appliances to building materials to home electronics, were displayed, spanning every aspect of the home construction industry. Following is a brief description of just some of the many exciting innovations that were displayed at Orlando's Orange County Convention Center.

APPLIANCES

- Bosch Home Appliances introduced its 18" dishwasher designed for consumers with limited kitchen space and its DHD downdraft ventilation system.
- EEmax/Climistar exhibited its "Thermestone" product line for space heating and towel warming.
- Jacuzzi showcased its new Allusion combination tub which combines two hydrotherapy experiences into one system.
- Miele introduced its new built-in capsule coffee system and its new fabric care system, the Touchtronic™ washing machine series.
- MTI Whirlpools displayed its free-standing Melinda air bath that offers thermo-air massage.
- Thermador showcased its high performance cooking products and new collecting of ovens featuring the Personal Culinary Assistant™.

WALL AND FLOOR PRODUCTS

- Azkol Nobel Decorative Coatings North America presented its new Sikkens brand premium exterior wood coating.
- Contact Lumber exhibited its natural wood-wrapped molding that allows builders to add real wood molding and trim to a room without the hassles of working with solid hardwoods.
- Hacker Industries, Inc. unveiled TRUE-SCREED®, a cement based floor underlayment and DYNA-SCREED® SLU, a self-leveling floor underlayment.
- Lanco and Harris Paints showcased its Super Seal Coat, an elastomeric product which helps builders protect homes and buildings from water infiltration.
- Mullican Flooring showcased its new engineered hardwood flooring available in oak, walnut, hickory, maple, cherry, teak, santos mahogany and Brazilian cherry.
- The Southern Pine Council focused on raised floors and treated wood and will have new lumber information available.
- Trimjoist displayed its floor system using engineered joists.
- Warmboard Radiant Subfloor showcased its combined radiant heating panel and structural sub floor.

CONSTRUCTION MATERIALS

- APEX Construction Systems, Inc. introduced its APEX panel system. Made from 85% recycled polystyrene, cement and various polymers, APEX panels replace traditional wood framing, insulation and sheetrock to build wall structures.
- Blocksam and Company showcased its roof saver rolled ridge vent, which provides excellent ventilation at the ridge of the roof offering relief from excess heat and condensation.
- Cedar Valley, a leader in handcrafted shingle panels, unveiled its new vent panel, which minimizes moisture accumulation.
- DECRA Roofing Systems, Inc. showcased DECRA tile, a lightweight alternative to traditional tile products.
- EcoStar™, a manufacturer of steep

slope roofing products, exhibited its chisel point tiles as part of the Majestic Slate™ designer series.

- Epoch™ Composite Products displayed its EverGrain® decking which is made using a unique compression molding process that creates a realistic and long-lasting grain.
- Guardian Building Products showcased ATST™ Air Tite Insulation System, an integrated insulation system combining fiberglass and closed cell polyurethane foam.
- ICA Global LLC exhibited its decking and railing system with finishes that provide the look and feel of real wood. ICA Global showcased its new Forever Wood™ PVC engineered product line.
- Icynene Inc. showcased its Icynene Insulation System®, a soft foam insulation and air barrier system that minimizes air leakage.
- Johns Mansville showcased Spider™, its latest formaldehyde-free insulation and MR™ Faced Baths, which are treated with a facing to protect it from mold and mildew growth.
- Knight-Celotex exhibited its Sturdy-brace™ line of insulated exterior wall sheathing.
- Simpson Strong-Tie®, the leading manufacturer in structural building systems, showcased its new Steel Strong-Wall®.
- Stone Mountain Brick Company, Inc., a brick and stone veneer producer, exhibited its used and wirecut brick veneer textures in its brick product line.
- The Structural Insulated Panel Association (SIPA) exhibited a 3,000 sq. ft. "SIPA Village" made out of structural insulated panels to demonstrate how these panels can be used to build safe, strong and disaster resistant homes.
- Syngenta exhibited its IMPASSE® Termite Blocker, which offers builders and home owners protection for plumbing and electrical penetrations.
- Trex Company showcased its new Trex Artisan Series™ Railing which features a

Showcase Highlights

& Trends

classic white railing set against a natural wood-tone Trex deck.

- Trim Technologies showcased its environmentally-friendly stucco trim system.
- Universal Forest Products introduced Latitudes, a new line of reversible decking boards with two matching railings. The Latitudes Decking and Railing line was developed to offer greater design flexibility and ease of use.
- Westech Building Products, Inc. showcased its all-vinyl Presidio® deck and railing system, designed for home, boating and commercial installations.

DOORS, CABINETRY, COUNTER-TOPS AND WINDOWS

- Bilco premiered its ultra series basement door.
- Bolection Door showcased its Edge™ technology which provides a denser, more attractive door face and a solid non-splitting hinge base.
- Crestline® Windows and Doors showcased a simulated transom from its CrestWood double hung windows.
- Endura Products exhibited its Sure-Sill™ sloped sill pan for doors and windows.
- General American Door Company showcased its Country Freedom Series 9004, a new and innovative concept in carriage house garage door design.
- Glass Block Innovations showcased its pre-assembled glass block windows and shower enclosures.
- HOPPE North America, Inc. premiered its HOPPE multipoint sliding door locking hardware.
- JELD-WEN, a leading manufacturer of reliable windows and doors, showcased a variety of its product innovations, styles and performance achievements and will also launch a surprise new product.
- Lawson Industries introduced its newly redesigned aluminum window and door line with new features such as a flat sill to increase water performance, less fasteners required for installation and a removable

sash for easy cleaning.

- Lincoln Windows exhibited its W-V series of rugged, low-maintenance, vinyl clad windows.
- Peachtree® Doors and Windows showcased the latest options available in its entry door line.
- PGT® will debut enhancements to Winguard® Impact-Resistant Windows and Doors.
- Phantom Screens displayed its manual executive screen and its new retractable window screen.
- Raynor Garage Doors featured its newly launched Steel Falls Collection of steel carriage house doors.
- Samsung, manufacturer of Staron® solid surface countertops, introduced nine new countertop colors.
- Simpson Door Company showcased its new collection of interior doors made from a magnetic material that looks and acts just like a chalkboard.
- TruStile® Doors, a manufacturer of architectural doors, introduced its new Authentic Designs™ collection.
- Vetter® Windows and Doors showcased its insulated hurricane impact products.
- Yorketown Cabinetry displayed its Serenity door, one of six new door styles in its 2005 line.

BUILDING ACCESSORIES

- 2-10 Home Buyers Warranty highlighted its 2-10 HomeProfile System which helps builders manage their risks and service customers.
- Berger Brothers presented the Hog Nut Ridge Vent, an environmentally safe ridge vent manufactured from natural components that form a durable, long-lasting and cost effective product which helps decrease heating and cooling costs and promotes healthy, breathable air.
- BrassCraft featured its Safety+PLUS® Advantage, an advanced gas connection system that combines automatic gas shut-off with state-of-the-art corrosion resis-

tance to deliver a superior gas connector for home safety and protection.

- Engineered Glass Products showcased its heated architectural windows and heated glass towel warmer.
- EZ-Tanks, Inc. showcased its new, state-of-the-art septic tank produced in KIT (patent pending) form that is virtually indestructible and weight only 1/10th of a pre-cast concrete tank.
- Fedders Corporation featured its new ductless mini-split air conditioner and tabletop and console electronic air purifier.
- The Fortifiber Building Systems Group™ exhibited its system of moisture control products that protect the building envelope from water intrusion, including its new product, Moistop® Corner Shield™, designed to eliminate leaks.
- Hunter Fan Co., the leading manufacturer of ceiling fans, exhibited its new Designer Collection™ line of decorative bath fans.
- Lasco® Bathware unveiled its new Builder's Choice Premium line of luxury bath ware fixtures.
- Lennox Hearth Products showcased the Montebello™ direct-vent gas fireplace, its first-ever flush hearth gas fireplace.
- Nelson Design Group displayed its Heritage Collection of home plans with home theater option.
- Oceania Baths, Inc. introduced its Myriad, Grace and Essential free-standing air-baths.
- Oldcastle APG displayed its Belgard Paver Stone "rugs," which help consumers to see what their project will actually look like without breaking ground or holding a paver.
- OmegaFlex®, manufacturer of TracPipe®, showcased CounterStrike™, a flexible gas piping product engineered to increase the survivability from lightning induced damage to fuel gas piping systems.

—Continued to page 19



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-James Carbine, Carbine Development Co. and HBAT president

"The service and quality of product is second to none at Parks Motor Sales, Inc."

-Denzel Carbine, Carbine Development Co.
and HBAT HIPAC Trustees chair

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—IBS Products, Continued from page 17

- Reiker Room Conditioners showcased their unique product which looks and installs like a ceiling fan, but is also an energy efficient heater. It allows virtually any homeowner to achieve zone heating or to warm rooms safely and efficiently.

- RSTC Enterprises, Inc. showcased its Commdeck dish mounting system which provides contractors with a pre-planned approach to dish and antenna installations that prevent damage to the roof.

- Schulte Distinctive Storage, manufacturer of home storage and organization products, showcased its freedomRail® product line, include its new freedomRail garage products.

- SP Partners, LLC showcased its Rain-bow Attic Stair Prestige unit, now available in wall mount and loft mount.

- Technical Consumer Products, Inc. showcased its 142 series designer ceiling fixture, which combines the energy-efficient benefits of compact fluorescent lighting with the style and finish desired by today's home owners.

- Tiger Claw debuted its new product line of hidden deck fasteners.

- Travis Industries, Inc. introduced its new 864TRV fireplace which has the biggest flames in this category with the widest BTU turndown range

- Wine Cellar Innovations showcased 13 new art designs that are being added to its cellar art collection.

TOOLS AND EQUIPMENT

- Hilti Inc. displayed its WSR 900-PE reciprocating saw.

- ITW Paslode, exhibited is Paslode Cordless straight finish nailer and Paslode Cordless framing nailer.

- Warn Works® introduced its new utility winch tool.

HOME AUTOMATION, COMPUTING AND ELECTRONICS

- Applied Science & Wizardry, LLC exhibited its DreamHome Portrait™ a real-time interactive computer kiosk for marketing and designing new homes by using computer visual-effects.

- AVAD, LLC showcased its "Dealer to Builder" (D2B) program which unites builders and electronic systems contractors in order to offer entertainment, communications and convenience technologies to homeowners.

- Builder 1440, Inc., a Web-based application service provider, unveiled Builder1440 v5.0., an updated version

of its flagship product which provides the home building industry with the nation's leading Internet-based sales and marketing system for home builders.

- CenterPoint, LLC showcased its project driven financing program which assists developers in various areas of financing.

- Chameleon Power showcased Builder-Vision, a Web-enabled visioning tool for home builders that allows clients to see options, review costs and make quicker, more independent decisions.

- Construction Imaging Systems showcased Chameleon®, their new document imaging product that provides the user with a comprehensive index structure based on the type of document being scanned.

- Construction Management Software, showcased, ProEst Estimating Version 10, a cost estimating software program which enables construction personnel to create, edit, and manage estimates.

- Houseplans, Inc., a leading supplier of stock house plans, provided information about its online collection for consumers and residential contractors.

- Mark Systems showcased its Integrated Homebuilder Management System™.

- Service Software, a provider of customer services and warranty applications to the Homebuilding marketplace, will release its newest enterprise web product – "Punchlist Manager.net™" and presented the features and functionality of the product.

LIGHTING

- American Fluorescent showcased its energy efficient lighting system and its newest product, Wellesley, a five-light energy efficient chandelier plus down light that features high-temperature wax candles.

- Centralite Systems, Inc. exhibited LiteJet™, its affordable hard-wired lighting control system.

MISCELLANEOUS

- All American Homes, LLC built the 2000 sq. ft. NextGen Demonstration Home which will be on display at the International Builders' Show. It will demonstrate the latest in home building technology, materials, smart home automation, safety and energy efficiency in an affordable home.

- Blue Link Solar Network, LLC exhibited its affordable and easy-to-use solar energy product with a grassroots cause.

- Burgess Construction Consultants, Inc. is a third-party quality assurance real estate inspection firm that works exclusively with

home builders during construction. Burgess provided information on its services.

- Fleetwood Homes unveiled its new modular, two-story, 2914 square foot Lifestages Cape Cod Home.

- Gorgonz Performance Work Gear displayed its performance work shirt for the professional tradesman which dries four times faster than 100% cotton t-shirts and lasts four times longer.

- IndyMac Bank, a leading national home construction lender, provided information on its home construction financing programs.

- Viktor E-lok, Inc. showcased its key-less electronic lock and the new models of its digital keypad burglar alarm lock and digital infrared remote control burglar alarm lock. ♦

Disclaimer: The items highlighted herein are not NAHB or HBA products and services. NAHB nor HBA endorse these products and services and specifically disclaims any liability, loss, damage, or injury that is incurred as a consequence, directly or indirectly, from any of the products or services or their use.

OTHER IBS HAPPENINGS



Kathryn Lewis

Tennessee's own HBA of Greater Knoxville Executive Vice President Kathryn Lewis and HBA of Tennessee Executive Vice President Susan

Ritter were installed at the NAHB Executive Officers Council (EOC) as directors at the EOC Installation Luncheon during the International Builders' Show. Marty Milstead, Executive Vice President of the HBA of Mississippi was installed as President, Sam Anderson, Executive Officer of the Master Builders Association of King and Snohomish Counties in Seattle, Washington was installed as Vice President, Bill Wendle, Executive Vice President of the Wisconsin Builders Association was installed as Secretary/Treasurer and Mark Harrison, Executive Vice President of the HBA of Illinois was installed as Immediate Past President to complete the EOC Senior Leadership Team. Congratulations to all.

HBAT PRESIDENT JAMES CARBINE

"I Want to Build Upon the Success of Previous Years."

—Continued from page 9

help children. This money was raised by companies such as ours, Cates Construction, The Jones Company and Deer Creek Construction, as well as many subcontractors and suppliers, all building a home and donating the profits to the foundation.

The foundation is a 501(c)3 organization as are the recipients. We got involved in this effort because there was a need and it just kind of got legs from there. I am very fortunate to work with people who feel the need to help others.

THB: James, how did you decide to become affiliated with the Home Builders Association?

My father was a home builder and charter member of the North Alabama HBA. As early as I can remember my mother and father were going somewhere or doing something for the HBA.

When I started practicing as a CPA the first thing I did was join the North Alabama HBA as that was where my contacts were. When we moved to Franklin, Tenn. in 1986 and began building homes, the first thing we did was join the HBA.

I can't imagine trying to run a home building company without the resources that membership in the HBA provides. I know there are many companies that build without being a member but I can assure you, their life would be easier and their companies more successful if they were members.

I also know that the home building industry has one of the highest failure rates of small businesses. I wonder what percentage of the failures were non-members?

THB: You are surrounded by beauti-

ful women—your wife Dewanda, your daughters Kristen and Elizabeth. How have they influenced you in your life's decisions?

I guess everyone wants to provide as best they can for their families and provide opportunities that they didn't have. I am no different. The one thing that I want most of all is for my wife and children to be proud of me and I try to make decisions on that basis.

THB: What key issues do you see facing the home building industry in this state?

Obviously, additional taxes are a major concern as local governments struggle to balance budgets, especially in counties that are experiencing growth. It appears that there will be several private acts introduced in the legislature that will increase or establish additional taxes on our industry.

Another issue that is rising is the way cities and counties are dealing with land that is being proposed for development in the urban growth boundaries and which the governmental body is exerting planning approval control.

THB: What would you like to accomplish this year as president?

I want to build upon the success of previous years. As a result, we will have a strong legislative agenda for 2005. While we will have to respond to legislation that is introduced by others that affect our industry, we need to make certain that our own agenda is moved forward.

We have as good a team to push our legislative agenda as this association has ever had with Susan Ritter, Frank Harris and Jay West. I think that also is the feeling of our Board of Directors as their mood is upbeat and positive. The HBAT is fortunate to have some very

talented people serving as directors and I feel fortunate to be following good past leadership—both builders and associates.

I don't have to get HBAT moving—I am just going to try and keep it on the road.

THB: Anything you'd like to add?

Just happy that we have a wonderful staff to work with.

THB: Thank you, James! ♦

(*Editor's Note: In 1994 James Carbine organized and started the House for Hope Foundation as a way for area home builders to give back to the community.

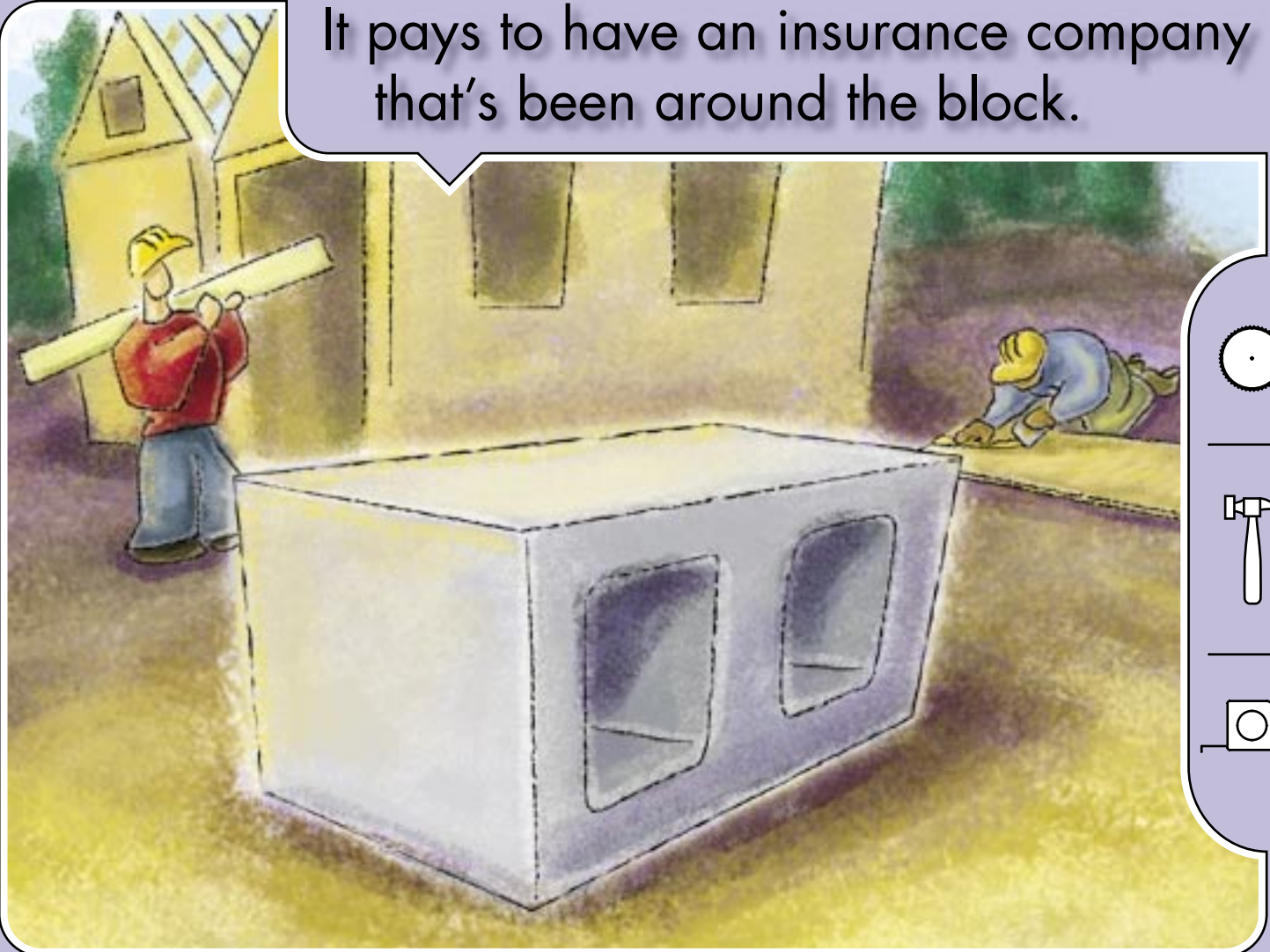
The project begins when a builder steps up to build a home for sale on the local market. The profits from the home are donated to the House for Hope Foundation and then distributed to local charities—95 percent or more of those charities are charities that benefit children.

To date, five homes have been built and more than \$400,000 raised. A sixth home is in the planning stages.

The House for Hope projects take the cooperation and generosity of all involved in the industry to increase the profits from the sale—from the developer who discounts the lot to the bank that discounts the loan to all of the vendors and subcontractors involved who discount their services to create a quality home that is sold with profits benefiting many children throughout the Middle Tennessee area.

For more information on the House for Hope Foundation, please contact Kym Dykes, at Carbine Development Co. at 615-661-9995.)

It pays to have an insurance company that's been around the block.



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?

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SENATOR BILL FRIST

SPEECH TO THE NAHB BOARD OF DIRECTORS



—Continued from page 13

It's simple...just as Americans have to balance their checkbooks; government needs to balance its budget, too.

Maintaining *a vibrant housing market* requires the elimination of outdated, overlapping, ineffective regulations that increase the cost of doing business in America.

Did you know that regulations often account for over a third of an inexpensive home's cost?

Did you know that you build homes under the watch of a broken legal system that *adds a burden of well over \$250 billion* to our economy? That is an \$850 legal tax on every man, woman, and child.

The fact is, we have a tax code that is too complex...

We have lawsuits that are out of control...

And we have too much bureaucracy.

The time has come to remove these OBSTACLES.

The three biggest drags on our prosperity as a nation are Excessive taxation, Regulation and Litigation.

President Bush and I believe that when Washington sets taxes too high, and when greedy personal injury lawyers push frivolous lawsuits, *Americans lose jobs*. Homebuilders lose jobs.

You can't say you're fighting for the American worker AND support higher taxes and oppose lawsuit abuse reform at the same time. *You have to choose*.

A vibrant housing market depends on Americans' ability to buy and sell competitively in world markets.

I know that the costs of building materials have risen faster than inflation.

That's not good for homebuilders.

That's not good for America. **We will act.**

We need to make sure there's a level playing field for our workers, that we're all playing by the same rules and we're

enforcing the trade laws.

That's how I define fair trade.

And finally...*as a nation*, economic health is impossible without the physical health and well-being of its people. We need to create a health sector which allows businesses—*particularly small businesses*—with the ability to provide their employees with MORE...

MORE health services...

MORE access...

MORE convenience...

MORE reliability...And...

MORE affordability.

That's why we have fought to create personal Health Savings Accounts—tax free health insurance accounts that are portable and can be rolled over from year to year. They are yours. You own them. You control them.

And that's why—with your help—we will fight for **Association Health Plans** that sweep away burdensome state regulations and make it possible for small employers to purchase health insurance on the same terms as large ones.

That's why the National Association of Home Builders, the United States Chamber of Commerce, the National Restaurant Association, the National Black Chamber of Commerce and, indeed, any other national organization that wishes to, should be able to offer its own health plan.

Now more than ever, small businesses need access to a broader choice of more *affordable* and more *reliable* healthcare plans for their employees.

The time has come to put patients back in charge.

The time has come to give American workers the right to choose the health plans and services best suited for their needs.

You know, I have long believed that what makes small businesses like yours unique is not that you expect more from Washington, but that you want less.

You want to be left alone...

You want the right to succeed or fail...

You want the right to keep what you have created and pass it along to your children.

The fact is, small businesses like yours keep the American dream alive. We must commit ourselves to the *survival*, the *revival* and the *resurgence* of small businesses in America.

We need a government that gives businesses like yours the tools to succeed and then gets out of the way. Now—*more than ever*—it's the Washington regulators who need to be regulated.

You make homeownership possible.

You have built our nation.

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Together we can secure a safer, stronger, healthier, and more prosperous future for all Americans.

My friends, I stand with you today... and I will stand with you tomorrow.

I want you to know... I hear you. I support you. I am behind you. And I hope that you are behind us.

For all that you do for so many... thank you.



LEGISLATIVE CORNER

by Frank M. Harris

HBAT Director of Government Affairs

2005 HBAT LEGISLATIVE AGENDA

As the 104th General Assembly returns to Nashville to begin a new session your Home Builders Association of Tennessee (HBAT) officers and legislative staff are planning and working to carry forth the agenda as set forth by the Government Affairs Committee and approved by the Board of Directors.

This session of the General Assembly could very well be the most important legislative challenge ever for our association.

HBAT had great success last year with our efforts to defeat two Adequate Facilities Tax private acts that were brought before the legislature. Both Rutherford and Fayette counties, where these acts

originated, plan to reintroduce them again this year.

In addition to these two counties, there are a number of other county commissions that are considering requesting the authority to impose these additional taxes.

For those of you who were involved in the defeat of these two bills last year, you understand the difficulty that was encountered in being successful. Last year was the first time in at least 15 years that private act tax bills have been defeated.

Adequate Facilities Tax, Impact Fees and Development Taxes are best dealt with on the local level. (Please see "Executive Officer Outlook" in this issue.)

In addition to the tax bills we will be

watching, our Government Affairs Committee has proposed four additional areas of interest that we will recommend as draft legislation:

- **New Homes Bill of Rights**—This would require all Adequate Facilities Taxes, Impact Fees and any other development type taxes be disclosed on closing documents at the time of sale of a new home.

- **Utility District Regulation**—This proposed legislation would bring all non-municipal utility districts under state supervision and control.

- **Proof of General Liability and Workers Compensation Insurance**—Legislation would require that to obtain a General Contractors License in Tennessee an applicant must be able to provide proof of General Liability and Workers Compensation Insurance coverage.

- **Codes Enforcement**—(A general bill with local application for Shelby Co. only.) Under this proposed legislation monies taken in for codes activity would only be spent on related activities.

Your assistance in helping us provide information to our state Senators and Representatives is more important than ever this year.

We have an opportunity before us, at the Spring Legislative Conference, scheduled March 6-9, in Nashville, to meet with our legislators and share with them our concerns about issues affecting us as home builders. You are encouraged to participate in this important gathering.

Also, participating in **BUILDERExpress**, our grassroots legislative program, will make a big difference as these important issues come up. If you are new to HBAT, please make sure that your local association has your e-mail address or fax number.

Join us! Together we can build a better Tennessee. ♦

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MEMBERSHIP PAYS: *Mitzi Spann*

Home Builders Association of Middle Tennessee



Mitzi Spann meets Sen. Bill Frist.

Mitzi Spann is not your average home builder. She's a petite, blonde, female—not often the first image that comes to mind when you imagine a home builder. But talk to her for awhile and you will see that home building is more than a career move. It's her life's work.

"My father and grandfather started as partners in the '70s in the residential and commercial industry, so I grew up in construction," she says.

She married and started a family, acquired a real estate license and began her own foray into the housing industry. Mitzi also worked for an appraiser and accountant over the years. All of these experiences provided a foundation for her true calling—home building.

In time, she went back to the family business. She got her contractor's license.

In 1994, when her father decided to pursue commercial building, Mitzi and her husband Todd decided to form a partnership known as Spann Builders LLC.

"I am a hands-on builder, starting from dealing with the customers to subs and suppliers to making estimates to developing budgets to working on

draws to doing payroll to sweeping floors, if that's what it takes to get the buyers moved in," Mitzi said.

She supports the Home Builders Association's work in providing affordable housing and being a "voice" for the home building industry.

The Home Builders Association has provided her an opportunity to serve not only in her immediate area, but also the mid-state.

"Membership Pays!"

She says it was her membership and work in the Home Builders Association that was instrumental in her being considered for, and ultimately being appointed to, a state commissioner's position on the Tennessee Board of Home Improvement—a position she now serves.

Mitzi has served as president of the Dickson Co. Chapter of Home Builders and is a local, state and national director. She's earned the title of Life Spike because of her recruiting efforts that brought in more than 80 new members.

"Membership Pays!"

"I became a member when a chapter was formed in Dickson Co. because I saw a need for the builders to unite and help one another deal with the costly issues that were facing our county. Now we hear from our county officials before decisions are made. They seek our input and opinions on issues that affect building or development. As Dickson County's membership has grown, we have been asked on several occasions to put together a task force to help make decisions on

these issues," she said.

Besides her work at the chapter level, Mitzi is active in HBAMT, the Home Builders Association of Tennessee (HBAT) and in National Home Builders Association (NAHB).

"Membership Pays!"

"Membership has transformed me into a productive member of my community and state...I now speak regularly with my county and state officials and try to keep a handle on the issues affecting our industry, my family and my community," she said.

Her family has enjoyed the many benefits of membership—HBA cruises, fishing tournaments, playing golf and, "best of all, making lots of friends," she added.

"Membership Pays!"

"Membership is an opportunity, not only to create awareness of housing industry issues, but for networking, education and representation. I recommend that you take your membership seriously, make the most out of your membership and get involved," Mitzi said.

"Membership Pays!"



Mitzi Spann, fourth from right, is among members of the HBAT group that met with a number of congressmen and women during last year's NAHB Spring Legislative Conference. Rep. Lincoln Davis is fourth from the left.

HOME BUILDERS CARE/ NATIONAL HOUSING ENDOWMENT-TSUNAMI SHELTER FUND



In response to the recent tsunami disaster in South Asia, and the overwhelming need survivors have for permanent shelter, NAHB and the National Housing Endowment have established the **Home Builders Care/National Housing Endowment-Tsunami Shelter Fund**.

With an initial donation of \$250,000, designated by the NAHB Board of Directors at the International Builders' Show, the fund will be directed to the rebuilding efforts that provide temporary and permanent shelter for survivors.

Please join this relief effort by sending contributions to: National Housing Endowment 1201 15th Street, NW, Washington, DC 20005.

Checks should be made payable to the National Housing Endowment, and in the memo section, please note Tsunami Relief Fund.

Money raised by the National Housing Endowment will be granted to one or more U.S. charitable relief organizations working to help tsunami survivors with shelter needs.

For more information, please contact Troy Patterson at the National Housing Endowment at 1-800-368-5242, ext. 8483 or tpatterson@nahb.com or Kym Kilbourne in NAHB Public Affairs at ext. 8447 or kkilbourne@nahb.com. ❖

2004 MEMBERSHIP CHALLENGE WINNERS

Congratulations! The numbers are in for the HBAT 2004 Membership Challenge and we have several winners.

As you recall, the 2004 Membership Challenge to the locals was a two-part program. Recruitment and retention efforts will be rewarded separately, as follows:

Retention incentive: Any local that achieved an **80 percent** retention rate will receive a flat award of \$500. Retention percentages will be taken from the NAHB Dec. 31, 2004 membership report.

Recruitment incentive: For NET membership growth that exceeds **10 percent** (beginning Jan. 1, 2004 and ending Dec. 31, 2004, using the NAHB Dec. 31, 2004 membership report), a local will be awarded \$25 for every member once goal is reached. (Same program as previous two years, but net percentage changed to 10 percent from 20 percent.)

All incentives will be awarded at the HBAT Spring Board Meeting.

For the Retention Challenge, four locals achieved or exceeded 80% retention. They were Clarksville/Montgomery Co. HBA (87%), the HBA of Southern Tennessee (82%), the Jackson Area HBA (83%) and the HBA of Greater Kingsport (85%). Each of these local associations will receive \$500 at the Spring Board Meeting along with a commemorative plaque.

For the Recruitment Challenge, two locals met or exceeded the 10 percent net growth goal. They were the HBA of Southern Tennessee (10%; 62 net additional members for a cash award of \$1,550) and Warren Co. HBA (21%; seven net additional members for a cash award of \$175). These two locals will receive their checks and commemorative plaques at the Spring Board Meeting as well.

Congratulations on your outstanding membership efforts!

Susan Ritter
Executive Vice President
Home Builders Association of TN

"Outstanding job, everyone! I think we are on a good, steady growth curve, thanks to the hard efforts of the locals and their leadership. Just as politics are local so is membership. Keep it up!"

—HBAT President James Carbine

REGISTRATION FORM

2005 Spring Board of Directors
Legislative Conference
March 7-9, 2005

Hilton Suites Downtown, Nashville

**Please return this form via fax to HBAT
at (615) 777-1703.***

Please Check your HBAT Designation:

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SARAH SUSANKA WILL DRAW A CROWD AT FRIDAY'S KEYNOTE



If you attended the International Builders Show this year, you know how popular Sarah Susanka is in this industry. If you missed her there...you can see her At the Southern Building Show right here in Atlanta. Her book, *The Not So Big House*, brings to light a new way of thinking about what makes a place feel like home—characteristics that many people

desire of their homes but haven't known how to verbalize. She has sold over a million copies and her design principles have had a major impact on how we build and remodel homes. She is guaranteed to draw a crowd for the keynote, and she'll be conducting an educational course at the show as well.

TRUCK, TOOL (AND NOW...TRIP) GIVEAWAY

Last year Over 1,000 attendees had their drawing tickets validated by our Show Program Advertisers in order to be eligible to win 20 Rigid Power Tool packages worth OVER \$400 and a \$25,000 Ford F150 pick-up. Well the truck and tools are back again this year, and

we're adding a \$6,000 trip for two from Gage Outdoor Expeditions to Thunderstik Lodge in South Dakota for pheasant hunting.



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LOCAL LIMELIGHT

Ocoee Region Builders Association



Ocoee Region BA New Board Members. Front row, left to right: Jonathan Darnell, Patrick Abercrombie, Linda Kaylor, Peaches Searls, Rhonda Bailey, Joe Latham. Back row, left to right: John Proffitt, Phillip Daniel, Tim Wilcoxon, Chris Fontenot, Andy Hart, Chris Spors, George Holden. Not pictured: Jason Cole, Georgia Gann and Brian Hood.

Since 1970, the Ocoee Region Builders Association (ORBA) has made a mark in the home building industry in the Southeastern most corner in Tennessee, serving the Bradley, McMinn and Polk counties around Cleveland and Athens.

Originally named the Cleveland/Bradley Builders Association, the association changed to its current name in 1996 during Charles Shirley's term as president at his suggestion.

ORBA President Phillip Daniel said that this association is poised for change. "There is a positive buzz going around in the association. We had more people at our Christmas party than we have ever had and we have now outgrown our general membership meeting place from Nov. 30 to January," Daniel said.

"We have had 10 new members join and we have had five people come in wanting membership packets to join in early January! We are very excited about having the best year ever in

2005," he said.

Some of the changes includes having hired Sherri Blakely as executive officer in mid-2004. "Sherri," President Daniel said, "is Ocoee Region's change for the future." (See related article in *Tennessee HomeBuilder* Nov./Dec. 2004.)

ORBA activities in the works for 2005 include:

- Build a house in a day with Habitat for Humanity—teaming with local REALTORS™
- Organizing ORBA's first Parade of Homes
- Holding ORBA's first annual Bass Tournament
- Offering Home Expo
- Scheduling two Golf Tournaments
- Cleaning up areas in the Keep America Beautiful program

"We are also planning to build a house for profit with the money earned going to our building fund," said Sherri Blakely.

Three HBAT past presidents came

from this association—Austin O. Stevenson (1981-82), Jim Eldredge (1985-86) and Bill Monaghan (1996-97).

This year, ORBA member John Proffitt won HBAT's Associate of the Year.

Not bad for an association that once considered disbanding when their numbers dropped to 42. That was in 2001, before then-President Andy Hart turned the association around and built it up to 115 members. I guess you could say that this is one local association with a lot of H(e)art!

There are about 130 members in the Ocoee Region Builders Association. For more information, contact Sherri Blakely at 423-479-3435. ♦

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LOCAL HAPPENINGS



Kevin Clark of Clark Family Homes, and member of the Jackson Area HBA, was featured recently in *The Milan Mirror* for the Milan City Board's approval to annex property

Kevin plans to develop into a subdivision named Creekside, and located off of Salem Road, in Milan, Tenn. The subdivision will have about 50 brick homes in the \$120,000 price range.

This is the second venture in this arena for Kevin, who built about 30 homes in the area in a previous development project—against conventional thinking by some area developers and builders, but was well-received by buyers.



The **Rutherford Co. HBA** served as the official

sponsor of the local Toys for Tots campaign this holiday season, assisting the Murfreesboro Fire Dept. with the collection and distribution of toys to needy families.

"New, unwrapped toys were distributed to more than 1500 area children during two weekends of distribution, making this Christmas a little brighter for many youngsters," Rutherford Co. HBA EO Karyn Beaty said. "We were happy to provide this special public service for our community," she added.

The Jackson Area HBA and Thompson & Smith Insurance have scheduled **"West Tennessee Open House 2004"** at The Home Building, Remodeling & Decorating Supershow, March 26 – 28, slated for the Jackson Fairgrounds. For more information, call 731-423-6226.

Phyllis Blevins celebrated 23 years as executive director of the Tennessee Board of Licensing Contractors Nov. 16 with a champagne reception given by the Home Builders Association of Tennessee, the Tennessee Road Builders Association, the Associated General Contractors of Tennessee and the Associated Builders and Contractors. Ms. Blevins retired Dec. 31.



Former Executive Director Phyllis Blevins of the Tennessee Board of Licensing Contractors is surrounded by Board members during a reception celebrating her 23 years of service.



Jim Fischer, Phyllis Blevins and Jim McLean during Ms. Blevins' Celebration Reception.

The **new web address** for the Johnson City Area HBA is www.johnsoncityareahba.com.

Congratulations to our 2005 Officers!



Jackson Area HBA

Front row, left to right: Norman Reid, VP John Woodall, Joe Reece, Bud Cole, Leta Webb; Second row: Taylor Pendergrass, Sec./Treas. Charles Allison, Pres. William A. "Sonny" Hardee, Craig Taylor, Bryce West; Third row: Mike Freeman. Not pictured: Immediate Past Pres. Kevin Clark.



Maryville/Alcoa HBA

Left to right: Assoc. of the Year Perry Roberts; Builder of the Year Wayne Anglim, Pres.; Will Jorgensen, Past Pres.; Terry McBath and Bob Reed, who won the Special Recognition Award.

LOCAL HAPPENINGS



Ocoee Region BA

From left to right: VP Dennis Epperson, Immediate Past Pres. David May III, EO Sherri Blakely, Pres. Phillip Daniel, Sec./Treas. Paul Rice.



Clarksville/Montgomery Co. HBA

Executive Board is, left to right: Pres. Jeff Burkhart, Sec. Courtney M. Caudill and VP Jim Maynard.



HBA of the Upper Cumberland

New officers are, left to right: Treas. Kassandra Newman, Pres. Tom Sergio, VP Assoc. Ernie Cavender and VP Builder Andy Hammock.



Johnson City Area HBA

Officers gathered for the BuildPAC presentation, from left to right: Pres. Danny Dyer, Immediate Past Pres. James Mottern, EO Jan Shrewsbury, Rep. William L. Jenkins, 2003 Pres. Larry Sangid and NAHB State Representative Keith Whittington. James's son, Logan Mottern, is in front.



HBA of Middle Tennessee

Officers are, left to right: EO John Sheley, VP Anne McKnight, Pres. Bruce Hancock, Sec./Treas. Mitzi Spann and Immediate Past Pres. Davis Lamb.



HBA of Southern Tennessee

Officers for 2005: Immediate Past Pres. George Wright, Finance Teresa Groves, Treas. Thom Carmichael, Sec. Tim McClure, Assoc. VP Bob Reeves, VP Henry Tipton and Pres. Robert C. Hart, Jr.



HBA of Greater Kingsport

Pres. Sam Kassem, right, and Rep. William L. Jenkins, who emceed their Installation and Awards banquet.



The Sevier Co. HBA

2005 Board of Directors are, front row, left to right: Immediate Past Pres. Dewayne Cable, Leslie Atchley, Trina Kelly, Assoc. VP John A. Mele and EO Sandy Smith. Back row: Tim Milks, Sec./Treas. Randy Robinson, Danny Odham, Pres. Neal Smith, Ronnie Shelton, Charlie Johnson and Mike Hayes.

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Future HBAT Meetings

2005 Spring Meeting
March 6-9, 2005
Hilton Suites Downtown
Nashville, TN

2005 Summer Meeting
July 3-6, 2005
Hilton Sandestin Beach Golf Resort
& Spa
Destin, FL

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