

TENNESSEE Home Builder

Mar./Apr. 2005

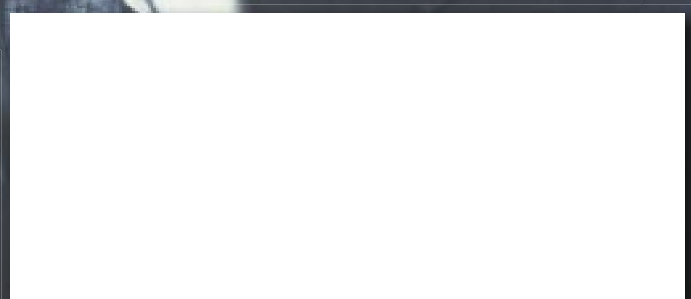
Official Magazine of the

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An Interview with Senate Majority Leader

SENATOR RON RAMSEY

See page 12



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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

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TENNESSEE HomeBuilder

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

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(931) 379-0814

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Donna Heninger
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-Photoshop 5.5
-Quark Express 4.0

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

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

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PRESIDENT'S PERSPECTIVE

Enough Already!

I want to thank all the state directors and members who attended our recent Spring Legislative Conference and Board of Directors Meeting, held in Nashville, March 7-9. During the course of this three-day meeting we were able to meet with virtually the entire legislative delegation either through our legislative dinner that was hosted by each local chapter or by direct visits during our day on Capitol Hill.

There are no fewer than TEN bills that have been introduced into the state legislature enabling local governments to impose or expand taxes on land development, homebuilding and/or real estate transfers.

The Homebuilders Association of Tennessee (HBAT) is opposed to the imposition of any additional taxes, regardless of type, on our industry! HBAT and the Tennessee Association of REALTORS® are working diligently to prevent the passage of any legislation raising the price of homes in Tennessee and thus staying true to one of the main components of our mission statement, which is to "Ensure housing affordability."

Home ownership has been and continues to be the best investment for the overwhelming majority of Tennesseans. In addition to the financial rewards of home ownership there are social benefits as well that are undisputable so as:

- Children of homeowners have a 25 percent better high school graduation rate than children of renters.
- Children of homeowners have a 116 percent higher likelihood of graduating from college.
- Children of homeowners have 9 percent higher math scores and 7 percent higher reading scores.
- Children of homeowners have a 59 percent higher probability of owning their own homes in 10 years.

The items listed above are reasons enough not to impose additional taxes on home ownership and thus putting home ownership just that much further out of the grasp of hard working men and women. Home prices have risen dramatically over the last few years and the days of low interest rates that have masked those increases are over.



HBAT President James Carbine

I find it remarkable that some of our state lawmakers will vote **NO** when a bill is introduced that will impose an additional tax on cigarettes but have no problem voting **YES** to enable additional taxes to be imposed on an industry that produces over \$245,000,000 in sales taxes annually. ENOUGH ALREADY!

I urge each and every member to call their state legislator and let them know that you are opposed to additional taxes on our industry.

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EXECUTIVE OFFICER *Outlook*

Builders to Carry Storm Water, ESA Concerns to Capitol Hill

Members of the building industry who are concerned about the legislative process and its impact on the health of their business and the nation's housing industry will want to attend the 2005 Legislative Conference on **April 13** at the start of NAHB's spring board meeting in Washington, D.C.

The annual NAHB conference provides an ideal opportunity for association members to share their concerns on housing-related issues with lawmakers on Capitol Hill.

This year's lobbying event will focus on two environmental priorities for home builders—the federal storm water program and the Endangered Species Act. Both issues are of wide concern to builders and have major repercussions for housing affordability around the country.

The Environmental Protection Agency's aggressive enforcement activities focus too much on paperwork requirements and too little on environmental impacts, while compliance costs can spin out of control. In addition, builders often must comply with state and local storm water regulations that duplicate EPA's mission.

Many NAHB members report that storm water regulation is adding \$1,500 to \$5,000 to the cost of a lot, eroding the affordability of housing for the nation's working households. Data from the U.S. Census suggests that each \$1,000 increase in the cost of a home prices 300,000 families out of the marketplace.

On the Endangered Species Act, NAHB is urging the Congress to adopt a balanced critical habitat reform measure and to ensure that the data behind listing decisions actually serves to further the protection of species. Approximately 76% of all listed species can be found on privately-owned lands; one-third of them can only be found on private property.

NAHB is supporting the efforts of Rep. Dennis Cardoza (D-CA), who on March 15 introduced critical habitat reform bill H.R. 1299, the "Critical Habitat Enhancement Act of 2005." The legislation would require a cost-benefit analysis of the economic impacts on a community before the U.S. Fish and Wildlife Service makes a critical habitat designation.

The Cardoza plan, identical to a measure the California lawmaker submitted in the 108th Congress, would promote species recovery, reduce litigation and provide incentives for private landowners to enact voluntary conservation.

House Resources Committee Chairman Richard Pombo (R-CA) and Senate Environment and Public Works Committee Chairman James Inhofe (R-OK) have made passage of Endangered Species Act reforms a priority for this Congress.

Also at the top of the agenda during the one-day lobbying blitz, slated for April 13, will be the issue of providing effective regulatory reform of the government-sponsored enterprises (GSEs)—Fannie Mae, Freddie



*Susan Ritter, HBAT
Executive Vice President*

Mac and the Federal Home Loan Banks - while preserving their housing mission. Participants will also be asked to garner co-sponsorship of legislation creating a homeownership tax credit.

More than 700 builders are expected to participate in this year's visits to Capitol Hill, meeting with their representatives and senators as advocates and educators for the housing industry.

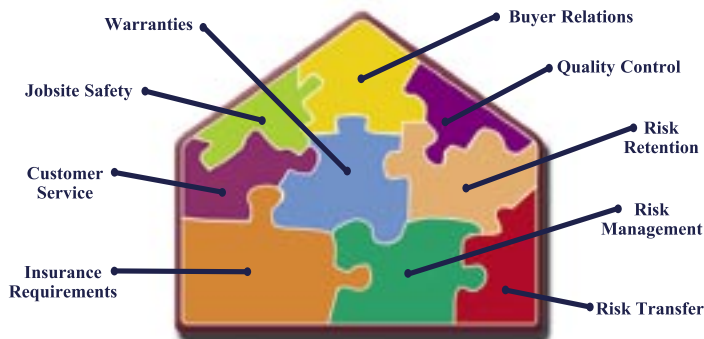
Talking points and further details on this year's legislative priorities are available to NAHB members at www.nahb.org/legcon.

For more information or to register for the NAHB Legislative Conference, call 800-368-5242 x8470; or e-mail Jessica Boyce at jboyce@nahb.com.



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AN INTERVIEW WITH SENATE MAJORITY LEADER

RON RAMSEY



THB: Senator Ramsey, this is the beginning of your thirteenth year in the General Assembly. What do you see as the biggest change in the Legislature since your public service began in 1993?



On an institution level, the biggest change in the legislature is technology. When I began serving in the legislature, there was no e-mail, and laptop computers and cell phones were almost a novelty. Now we get hundreds of e-mails a day from our constituents and laptop computers are a way of life.

On a personal level, my responsibili-

ties and duties have vastly increased as I have moved up in leadership. As Senate Majority Leader, I have to not only care for my district and constituents; my duties also include working with my fellow Republican senators and being a spokesman for our caucus.

THB: As one who has been involved in our industry through your position as a real estate broker, what do you see as the impact of the home building industry on Tennessee's economy?



Sen. Ron and Cindy Ramsey.

The impact of the home building industry is huge, not only on the economy of Tennessee but on the economy of the nation as a whole. The home building industry is not only important in and of itself; it drives several other areas of the economy. The banking industry is driven by the sale of homes. The furniture and appliance industry is in large part driven by the home building industry. The list goes on and on.

THB: Senator, you were quoted on your website as saying, "at least 70 percent of all new jobs are created by small businesses, small businesses that will wither if placed under a heavy burden of taxation and regulation." Recognizing your stand against additional taxation, and having 20 years experience in real estate sales, how do you view adequate facilities taxes, development fees and impact fees on new home construction, which is often built by companies that are owned and operated by small business owners?



The Senator practices his skills as an auctioneer.

I am against adequate facilities taxes, development taxes and impact fees. As mentioned before, the home building industry is a huge driving force in our economy and should not be singled out in taxation. I realize that local government is somewhat limited in its ability to tax through property taxes only. However, the development of vacant land into home sites and building a home on these lots increases the tax base of a county many, many times over. This will be a huge fight in the legislature this year as more and more local governments are bringing bills to enact these taxes.

THB: What do you see as some of the challenges facing small business owners in Tennessee over the next couple of years?



The home building industry in particular is having a harder and harder time finding well-quali-

fied tradesmen such as carpenters, electricians, masons, etc. The state needs to increase funding to the traditional "trade schools." These trades can make a very good living for working families. We need to encourage young people to enter these occupations.

Even though we enacted worker's compensation reform last year, it will be a continuing process to lower rates that place such a burden on small busi-



SENATOR RON RAMSEY: A PERSONAL GLIMPSE INTO THE MAN



Father and son share a moment: Sen. Ramsey with his father Lynn Ramsey.



Sen. Ron Ramsey does a few chores around the farm.

nesses. This will need to be a priority of the General Assembly.

THB: How best can our members and association staff work with you to provide you with the information you need to make decisions on legislation affecting our industry?

Your lobbyists do a very good job of keeping the legislature informed on the issues facing home builders. However, nothing can replace a one-on-one relationship with your local senators and representatives. Get to know your legislator! An e-mail or telephone call from your home district from someone you know has a huge impact on any legislator. Invite legislators to your local chapter meetings and get to know them.

THB: Thank you, Senator!



Sen. Ron Ramsey, the Second District Tennessee senator from Blountville, loves his family, farming life, the family auctioneering and real estate business, and the beauty of the outdoors, besides his work in the Tennessee Senate.

The loves of his life are as refreshingly all-American, apple-pie fresh as you can get. One gets a sense of his commitment to basic values not often seen in this day and time.

Raised in Blountville, in Sullivan County, population about 153,000, Sen. Ron Ramsey is both at home in small town America, where he was raised, and in the bright lights of Tennessee's capitol.

He is married to his wife Cindy, who according to the senator is, "not only my wife and business partner—she's my best friend." The Ramseys have weathered the joys and challenges of 25 years of marriage, children, and all that goes with a devoted, long-term relationship.

When asked what the senator looks most forward to doing when he has some "down" time, his thoughts go immediately to his family.

"Spending time with my family is very important to me," he said. "In the summer, I love spending time at the lake with my wife and three daughters: Tiffany, Sheena and Madison."

His love of farming provides the quiet, meditative time he needs—far from the madding crowd of Nashville politics and the excitement of the wood-paneled chambers of Capitol Hill.

"I was raised on a farm and love working outside," he said, as evidenced by some of the photos Mrs. Ramsey sent us. Feeding his cows or riding a tractor is as natural to him as working with constituents and hammering out legislation.

When he's not in a suit, the senator is in blue jeans. "It is very relaxing to me

to spend time feeding my cattle or bush hogging the pasture field," the senator shared.

His relationship to his father, Mr. Lynn Ramsey, seems to be a special bond only strengthened by the times they work the farm together.

"I have been influenced greatly by my grandfathers," he said, as if to identify the cause of his old-fashioned values.

"My Grandfather Ramsey was a full-time farmer who taught me the value of hard work. His wisdom and advice still influence me today, even though he died in 1978," Sen. Ramsey said.

"My Grandfather Carder owned a hardware store and farmed on the side. While in college at East Tennessee State University, I worked at my grandfather's store and learned how to deal with people and the problems faced everyday by small business owners," he added.

"Like Granddad Ramsey, Granddad Carder was a Christian man who lived out his beliefs and values every day," Sen. Ramsey continued.

With 25 years invested in a solid marriage, *THB* asked the senator for some suggestions on how he and his wife have made their marriage last. "Always," he said, "and I mean always, make time for your family. Nothing is more important!"

"Juggling time between my career, being State Senator and my family is tough but it is all about setting priorities. If you keep your priorities in order, and that means making your family your number one priority, you will never regret it!"

Outside of his political office, he holds licenses as an auctioneer and a REALTOR®. Twenty-some years dealing with people in this capacity has prepared him well for the life as an elected representative of the people.

—Continued on page 23

104TH GENERAL ASSEMBLY

How to Talk to Your Legislator About the Issues

Communication with your legislator about impending legislation is perhaps one of the most effective ways to be involved as “the voice of the home building industry.”

The following tips will help you organize and prepare for communications with your legislator whether you e-mail, write, visit or call him or her.

Prepare before you make contact.

Make sure the issue is current. The Tennessee General Assembly’s website at www.legislature.state.tn.us/ will give you information on when the committees meet and when the bills are slated to go to the floor.

Use the number of the bill. Bills up for legislative review can be found at www.legislature.state.tn.us/.

Clearly define the issue. Even if you choose to contact the legislator by a method other than writing, it is impor-

tant to have the issue clearly defined or outlined; what you would suggest as a solution; the affect the bill will have on you, your family, your business and others; and why you decided to contact the legislator.

Use facts to support your concern and develop a list of talking points. Be sure to list the facts—do some research to back up your position. Then, develop a fact sheet or a list of talking points that you can leave with your senator or representative to refer to after you’ve communicated.

Be brief. If you are writing, write no more than one page. Have someone whose judgment you trust proof your work and make suggestions. Be professional and courteous. This is where you need to present your best face forward. Be sure to state your request/concern in the first paragraph or in your opening sentence when you meet with him or her. And, please remember to refer to your legislator by title and last name.

If you plan to meet with the legislator in person, please call for an appointment first. Keep in mind his or her busy schedule and keep your meeting brief—expect no more than 10-15 minutes, at most, to meet with him or her.

Identify yourself. If you are writing, remember to include your name, your signature, your address and a daytime phone number. If you are going to meet in person, take a business card to leave with him or her or include your name and contact information on the fact sheet you leave with them.

One letter for each issue, please. Use one letter for each bill you are referencing.

Personalize your communication. For a more receptive audience, write a new, personalized letter for each legislator to whom you appeal. Check for spelling errors—especially in the legislator’s name. No one is won over



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by a misspelling or mispronunciation of their name.

Check it out before you communicate. Run your strategy by HBAT’s Director of Governmental Affairs Frank M. Harris, EVP Susan Ritter or your executive officer before you do anything—there may be a plan already in place.

Thank him or her for their time. A nice thank you note is always appreciated—and it’s another opportunity for you to remind them of your stance on the issues.

A sample note could include: “Thank you, Rep. or Sen. _____, for allowing me the time to discuss the proposed Adequate Facilities Tax (or whatever the issue is) in Davidson County. I appreciate your interest and your voting ‘no’ to this tax when it gets to the floor.”

Together, we can inform and inspire our legislators to protect the home building industry from unnecessary and negative legislation affecting housing affordability for everyone.

HOW TO IDENTIFY YOUR LEGISLATOR

If you don’t know who represents you at the Tennessee General Assembly, follow these steps:

1. Go to the HBAT website at www.hbat.org.
2. Click on the legislative news listed on the left side of the screen.
3. Click on Senators or Representatives.
4. Click on Find your Legislator.
5. Scroll down to the end of the page and click on the button for your county.
6. Click on the geographic area where you live.
7. The screen will come up with your legislator’s name, address and other important information.

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bruce@hancockconst.com

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Rutherford Co HBA

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Warren Co HBA

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HBA of Wilson Co

John Adams
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Cumberland Co HBA

Harry McCulley
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HBAT Spring LEGISLATIVE CONFERENCE & BOARD OF DIRECTORS MEETING *Update*

About 120 members of the Home Builders Association of Tennessee (HBAT) convened in Nashville for the annual HBAT Spring Legislative Conference and Board of Directors Meeting, March 6-9, at the Hilton Hotel Downtown.

Perhaps the smoothest-running meeting to date, this year's Board of Directors Meeting portrayed a unified front as home builders and suppliers across the state gathered to take on upcoming legislative issues that would affect the home building industry and the consumer in general.

CONFERENCE HIGHLIGHTS

Government Affairs

Attendees met with legislators for dinner at the Stockyard, Morton's or Ruth's Chris Steakhouse on Monday night after a day of HBAT committee meetings, and again on Wednesday during prearranged Hill visits, to share the home building industry's perspective on upcoming legislation.

Proposed Legislation Supported by HBAT

- New Home Bill of Rights (SB0510, Kilby/HB0221, Davidson)
- General Liability and Workers' Compensation Insurance (SB0751, Miller/HB0218, Davidson)
- Utility District Regulation (SB1990, Person/HB0220, Davidson)
- Shelby Co. Codes Enforcement bill (SB0954, Ford/HB0367, Bowers; DeBerry, L; Deberry, J; Cooper, B)

Proposed Tax Legislation Opposed by HBAT

A number of proposed tax legislation directed at home buyers has garnered *strong opposition* from HBAT:

- SB1067, Ketron/HB0324, Hood—Adequate Facilities Tax in Rutherford Co.
- SB1951, Finney/HB1397, McCord—Adequate Facilities Tax in Blount Co.
- SB2195, Bryson—Tax on new residential and non-residential property for new and expanded school facilities in Williamson Co.
- SB1056, Ketron/HB0608, Hood—Excise Taxes authorized by any county legislative body experiencing rapid growth
- SB1068, Ketron/HB0975, Hood—Excise Tax on real property transfer of ownership
- SB1170, Kyle/HB2133, Miller, L; Kernell; DeBerry, L; Towns; Cooper, B—Authorizes counties to levy a real estate transfer tax limited to rate of state transfer tax.
- HB2366, Tidwell—Adequate Facilities Tax in Columbia, Tenn.
- HB2367, Tidwell—Impact Fees on new development in Columbia, Tenn.
- SB2343, Williams—Privilege Tax for new public facilities and services on new residential, industrial and commercial development in Jefferson Co.
- SB2344, Williams—Privilege Tax on new residential development to provide public services and facilities in Jefferson Co.

Recognition of HBAT Sponsors

President James Carbine recognized the following with appreciation for their contributions as 2005 HBAT sponsors:

Double Diamond (\$5,000 or more)

- HBAT Self-Insured Trust
- 2-10 Home Buyers Warranty

- Home Buyers Warranty Insurance Services
- Builders Mutual Insurance
- Fannie Mae
- ATMOS Energy
- Countrywide Home Loans
- Parks Motor Sales
- 84 Lumber
- CTX Brentwood Mortgage

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- Memphis Area HBA
- SouthTrust Residential Construction Lending
- Brentwood Services

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- DuPont/Tyvek

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- HBA of Southern TN
- HBA of Middle TN
- Johnson City HBA
- Belgard Hardscapes
- James Hardie Building Products

Silver (\$1,000)

- Sears Contract Sales
- HBA of Greater Kingsport
- PrimeTrust Bank
- General Shale Brick
- *Tennessee HomeBuilder* magazine
- Bonded Builders Home Warranty
- Louisiana-Pacific Corp.
- Acme Brick, Tile & More

Bronze (\$500)

- TVA
- US Bank Home Mortgage
- Professional Warranty Service Corp.
- Gene Stanfill & Associates
- Jackson Area HBA

QUOTES

ON THE SPRING LEGISLATIVE
CONFERENCE AND BOARD OF DIRECTORS MEETING

In addition, President Carbine and HBAT EVP Susan Ritter were presented an award of appreciation from 2-10 Home Buyers Warranty/HBW Insurance Services.

TAC/Past TAC

The Tennessee Associates Council and Past TAC Leadership recommended five persons to receive \$250 scholarships from the Industry Scholarship Fund—David Ray Valentine of Sevierville, Jonathan B. Herrold of Smyrna, Christopher Jennings Smith of Dickson, Joshua Mel Arnold of Goodlettsville and Clinton Russ Evers of Lawrenceburg.

Special Guests and Speakers

HBAT special guests and speakers included attorney Todd Panther of Tune Entekin & White, who presented a program on a proposed changes to the current Tennessee Construction Lien Law, Ralph Perrey of Fannie Mae and Tennessee Association of REALTORS® President Rosemarie Fair. Tennessee Deputy to the Governor Dave Cooley provided insight into the governor's objectives for the next year. Asst. Commissioner Robert Gowan and Director of Consumer Affairs Mary Clement presented information on the Dispute Process for the Tennessee Contractors Board.

National Reports

Sen. Bill Frist, a keynote speaker at NAHB's International Builders' Show in January, met with the HBAT contingent for photo ops and a moment of personal time.

Sandy Duncan has been elected NAHB secretary/treasurer.

Tim Neal has been appointed by HBAT President James Carbine to fill the Area 7 National Director position vacated by Mike Carlton.

"I think this year's Legislative Conference and Board of Directors Meeting was significant in that we came together, worked on the issues affecting us and made known our concerns with our legislators. Whether or not we defeat upcoming legislation, we have at least learned how to circle the wagons together."—**HBAT President James Carbine**

"It was an exciting gathering this year. I believe that we are better prepared than we ever have been to discuss issues affecting us in the home building industry. I think our strength as a body was seen this time as together we spoke as one voice."—**HBAT Government Affairs Chair Steve Cates**

"If there's one thing I think we had at this year's Spring Board of Directors Meeting, it was *the power of influence*. Not only did we meet with our legislators on the issues, we proved our support through the money pledged to HIPAC. And you know that if words don't influence, sometimes money and votes will."—**HIPAC Trustees Chair Denzel Carbine**

"The Spring Legislative Conference and Board of Directors Meeting was a unique and powerful experience from a lobbying and legislative standpoint. We were there with the REALTORS® who stood with us on a number of issues. I think it drew a lot of the legislators' attention... Another observation of note is that we had a lot of new faces (and some who haven't been able to attend for awhile) at the Board of Directors Meeting. Most notably, I think, was to see EO Dick Breedlove of Dyer Co. HBA and newcomers such as Steve Hodgkins."—**West Area Vice President Phil Chamberlain**

"The members of the HBA of Greater Knoxville were fortunate to visit with all 18 of the legislators who represent our 14-county area. All seemed to recognize the value of our support as well as the value of our industry. I believe that our meetings are an invaluable tool for educating our legislators.

"The most meaningful part of the day was while meeting with one of our legislators who had supported Adequate Facilities Taxes in the past explained that he had not realized how negatively these taxes impact the entire state. When the day was done, we left with commitments from *all* of our legislators."—**HBAT Local Leadership Chair and President of HBA of Greater Knoxville Abe Draper**



HBAT EVP Susan Ritter and President James Carbine (second and third from left) receive an appreciation plaque from 2-10 Home Buyers Warranty/HBW Insurance Services representatives Carl Sohns, Kate Di Stefano and Larry Bolinger.



HBAT's Board of Directors Meeting is in full swing, chaired by HBAT President James Carbine.



Sevier Co. HBA's Wayne Blazer (middle) talks to Rep. Eddie Yokley.



Sen. Steve Southerland, second from left, meets with a group from Sevier Co. HBA: Wayne Blazer, EO Sandy Smith, Bob Gillespie, Pat Thompson, Margaret Meadows and Immediate Past President Dewayne Cable.



HBAT President James Carbine chairs the Board of Directors Meeting in Nashville.



Rep. Parkey Strader, Richard Cate and Steven Buttry at the legislative dinner hosted by the HBA of Greater Knoxville.



Ralph Perrey of Fannie Mae affirms the relationship of the Fannie Mae and the Home Builders Association.



Attorney Todd Panther presents information on the proposed changes on Tennessee's Construction Lien Law at the Spring Board of Directors Meeting.

HBAT 2005 SPRING MEETING



HBAT EVP Susan Ritter receives The Past Presidents' Special Award from former HBAT President Keith Whittington as Associate Vice President Barry Shaw stands.



Tennessee Association of Realtors® President Rosemarie Fair remarked on the partnership developed between the two associations.



2004 HBAT Membership Challenge Winners: HBAT President James Carbine (left) and HBAT Membership Chair Ed Zarb (far right) congratulate Robert Hart of HBAST, EO Karen Blick of Clarksville/Montgomery Co. HBA, EO Carolyn Robertson of HBA of Greater Kingsport and Sonny Hardee of Jackson Area HBA for their retention and recruitment efforts in the local association. Not pictured: Warren Co. HBA.



HBAT President James Carbine congratulates Kim Wood, a member of the Rutherford Co. HBA, for her achievement in becoming a Life Director.



The group from Maryville/Alcoa HBA (MAHBA) meets with Sen. Raymond Finney during the Hill visits. From left to right are MAHBA Vice President Bruce Hayes, President Will Jorgensen, Sen. Finney, Associate Director Robert Martin, State Director Bob Reed and State Director and Immediate Past President Terry McBath.



Tommy and Brenda Davis of the Jackson Area HBA enjoy their experience at HBAT's Spring Legislative Conference and Board of Directors Meeting.

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

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TN BOARD OF LICENSING CONTRACTORS UPDATE



*Lazenby
Named
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Contractors
Board*

Carolyn Lazenby, former assistant director of the Tennessee Board of Licensing Contractors, has been promoted to the executive director position once held by Phyllis Blevins, who retired after 23 years as executive director in December.

Carolyn, who has served in her new position since January, has 15 years experience with the Board of Licensing Contractors. "I'm excited, honored and appreciate the Board giving me such a wonderful opportunity," she said. "I am grateful to Phyllis Blevins, who taught me so much," she added.

Educating consumers on what to do before hiring a contractor and providing licensing requirements for contractors will continue to be a high priority in the years ahead she said. But new programs are in the works, too. (Please see articles in this section for additional information.)

CHAMP PROGRAM HOPES TO SETTLE DISPUTES BETWEEN HOME BUILDERS AND CONSUMERS

The Board of Contractors and the Tennessee Dept. of Consumer Affairs are partnering a new program—the Contractor/Homeowner Accountability and Mediation Program (CHAMP)—which offers a mediation process for builders and homeowners who have disputes, rather than going to the Board of Licensing Contractors for mediation.

Now homeowners with complaints contact the Tennessee Dept. of Consumer Affairs, who then gives the contractor 60 days to respond.

"Contractors who failed to respond who did not cooperate in good faith with the mediation process, unlicensed contractors and those in violation of the new Consumer Protection Act," according to Board of Contractors Executive Director Carolyn Lazenby, "will have their names added to a 'Problem Contractor' list for consumer viewing on one of two websites: <http://www.state.tn.us/commerce/boards/contractors/index.html> for the Board of Licensing Contractors or <http://www.state.tn.us/consumer/> for Consumer Affairs."

In addition, "these problem contractors will also be referred back to the Contractor's Board and the Attorney General's office for disciplinary action," Ms. Lazenby added.

"The Contractors Board (before CHAMP) had mediated hundreds of complaints in the past which consumed most of the Board's time during their regularly scheduled meetings," Ms. Lazenby said, continuing, "It was a very lengthy process, especially since the Board only met six times a year."

"We are hopeful this new program will provide a more timely solution for everyone," she said.

The first Problem Contractor list should be out around April.

LIMITED LICENSED PLUMBER SET FOR JAN. 1, 2006

With the passage of the Limited Licensed Plumbers' Act of 2004, please note the changes in the law and how it pertains to you if you do any plumbing work:

- Anyone engaged in plumbing work in the state of Tennessee shall be required to submit evidence of qualification to engage in plumbing with at least a limited licensed plumber, as of Jan. 1, 2006.
- A person who does not have a license is authorized to engage in plumbing work **only** if employed by a licensed plumber, a licensed plumbing contractor or any other entity approved by the board.

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



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Look for additional information in the
HBAT Summer Board of Directors Meeting
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BUILDERS ENDORSE

ASSOCIATION HEALTH PLAN LEGISLATION

WASHINGTON—Association Health Plan (AHP) legislation introduced today (Feb. 2) by Reps. John Boehner (R-Ohio), Sam Johnson (R-Texas), Nydia Velazquez (D-N.Y.) and Albert Wynn (D-Md.) would help alleviate the rising number of uninsured and the high cost of health care, according to the National Association of Home Builders (NAHB).

“NAHB has been a strong advocate of AHPs as a solution for the skyrocketing health care costs over the past decade that have driven many small businesses out of the health insurance

market entirely, forcing them to abandon coverage for their employees,” said NAHB President David Wilson, a custom home builder from Ketchum, Idaho.

H.R. 525, “The Small Business Health Fairness Act,” is identical to legislation that passed the House in the 108th Congress with broad bipartisan support. The measure would allow small business owners to band together across state lines through membership in a bona fide local, state or national trade association to leverage their size, just as large businesses and unions do,

to negotiate lower insurance costs and more options.

The legislation has the strong backing of the Bush Administration and more than 160 trade associations.

“Access to quality, affordable health care is an important issue to home builders and America’s small businesses,” said Wilson. “H.R. 525 would enable America’s working families to receive the cost-effective, high-quality health care coverage they deserve.”

(Editor’s Note: This story is from NAHB’s Michael Strauss. For more information, go to www.nahb.org.)

SENATOR RON RAMSEY:

A PERSONAL GLIMPSE INTO THE MAN

—Continued from page 13



He graduated from Sullivan Central High School and East Tennessee State University, where he earned a bachelor’s degree in Industrial Technology.

His past affiliations include being a member and past president of the Bristol Tennessee-Virginia Association of REALTORS®, a member of Ruritan, a member of Indian Springs Optimist Club, a past president of the Blountville Business Association, a past member of the Farm Credit Advisory Board and a member of the Elizabeth Chapel United Methodist Church where he serves as Sunday school teacher.

For more information on the senator, please go to www.ronramsey.net/home.htm.

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MEMBERSHIP PAYS: Billy Allred

Home Builders Association of Middle Tennessee

Talk to Billy Allred and he'll tell you some fascinating moments in his career. Like the time he did public relations work for a few well-known NASCAR drivers or the challenges he faced as a residential and commercial general contractor. (He was also a president of one of the local HBAs during that time, but that's another story.)

Billy is a district sales manager for James Hardie Building Products, where he stays busy handling sales for about two-thirds of Tennessee—from the Tennessee River out west to the tips of the eastern Smoky Mountains. He also travels Kentucky, Ohio and Southern Indiana as a district manager. He is one of the few people who seems to thrive on the diversity of his job and the crazy schedule that brings with it.

"Membership Pays!"

Six months after he started working with James Hardie, Billy joined the Home Builders Association of Middle Tennessee (HBAMT)—a decision he considers one of his best, even if good friend David McGowan had a hand in influencing him.

"Membership Pays!"

He's especially proud of his five-year association with the Home Builders Association, where, he says, he's found a good fit: "The association is about increasing the quality of people's

lives through better practices and better legislation, which improves the lives of the consumer... James Hardie Building Products is about providing building materials that help that consumer live better through better building products," Billy said.

"Membership Pays!"

"My experience with the Home Builders Association has been a good one," he said. "From a sales person's perspective, I have the opportunity to become acquainted with the premier builders in the area whose influence drives the marketplace," he added.

"Membership Pays!"

"Membership offers the advantage of getting to know the people who are well-connected in the home building industry—an opportunity you may not have had had you not been involved in the association," Billy said. "It's where the movers and shakers in the home building industry are."

When he invites people to become members, he uses two different approaches, depending on the person's career.

"If you're a home builder, I say, 'Get involved with the association in order to help lobby legislation, to keep informed about codes and to keep up-to-date on potential changes in insurance,'" Billy said.

"If you're in sales like me, I tell



Billy Allred, district sales manager

them, 'The Home Builders Association is a great way to meet the right people.'"

"Membership Pays!"



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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.

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LOCAL LIMELIGHT

Johnson City Area Home Builders Association



JCAHBA Spike Club members recognized for their exceptional achievement. Pictured left to right are: Sue Alvis (Red Spike), Cindy Winn (Red Spike), Larry Sangid (Red Spike), Bob Scott (Royal Spike), Scott Buckingham (Life Spike), James Mottern (Life Spike) and Phil Goins (Life Spike).

East Tennessee is one of the most scenic areas in the state—an outdoorsmen's delight with rivers, mountains and trees. It is also home to the Johnson City Area Home Builders Association (JCAHBA)—one of the Home Builders Association of Tennessee's (HBAT) largest associations with more than 200 members.

Since 1969, the JCAHBA has been a force in the home building industry, headed up by first president and current HBA member Coolidge Johnson, with assistance from Vice President Earl Hampton, Sec./Treas. Paul C. Walser and Director John Seward. Having had no staff early on, the officers were responsible for the everyday operations as well as the development of its membership—proving that the leadership's passion and drive made the dream a reality.

From its very beginning JCAHBA and leadership went hand-in-hand. In 1982 Coolidge Johnson held the title of HBAT Builder of the Year and HBAT president.

In 2003 Keith Whittington served as HBAT president. He is HBAT's state representative to the National Association of Home Builders (NAHB) through 2005. Keith's gifts were also recognized as HBAT's 2004 Builder of the Year.

Associate member Bob Scott has been a JCAHBA member since 1971 and serves

as a director for the local association and as an HBAT Life Director. Bob has received numerous awards and recognition for his service to the association, including the prestigious Presidents Choice Award. He recently received the NAHB Royal Spike award for his efforts in recruiting and maintaining members.

Current JCAHBA member Bobby Hicks,

a former county commissioner (1982-94), was named to the Building Industry of Tennessee Hall of Fame in 2002. He also served as HBAT president in 1989, and president of the local association in 1983 and 1994, as well as in other capacities.

Mr. Hicks has the distinction of being one of the few Hall of Famers whose recommendation letter came from a former governor—Gov. Ned McWherter.

Also on the membership rolls are county commissioners Scott Buckingham, JCAHBA president in 2000 and 2001, and Pete Speropulos.

Two new projects will be implemented in 2005. One is a joint fundraising effort with the Johnson City REALTORS® to benefit Safe Passage Domestic Violence Shelter, which provides lodging, legal guidance and help to women and children in dangerous family situations without charge.

The other includes partnering with East Tennessee State University staff to implement a Tennessee Contractors Licensing class and other continuing education classes in the Johnson City area.

Membership Services Chairman Jimmy Harkleroad has scheduled the first New Member Orientation with his committee for March to inform members of the three tiers of membership benefits at the local, state and national level, and to encourage new members to join a committee and

become involved. Also planned is the Ambassador Club to assist in the ongoing orientation and involvement of all members.

The 2005 Spring Home & Garden Show is scheduled for May 20-22. Using a new location will accommodate almost 200 inside booths—doubling the size of the annual show.

JCAHBA's newly designed website at www.johnsoncityareahba.com features a background photo of one of Johnson City's beautiful downtown subdivisions, taken by Jason Hensley, son of EO Jan Shrewsbury. The website was a collaborative effort of Jan's and the website company's.

JCAHBA's 2005 officers are: President Danny Dyer, Vice President Dan Rutledge, Secretary/Treasurer Bob Morgan, Associate Vice President Cindy Winn and Immediate Past President James Mottern.

Directors are: Brian Boyle, Bob Everhart, Bryan Winston, Gil Blanchard, Larry Sangid, Allen Jones, Bob Scott, Jimmy Harkleroad, Pat Weber, Ronnie Stout and Terry West.

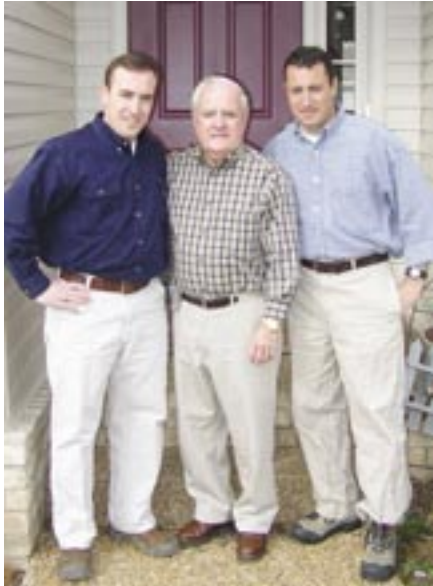
EO Jan Shrewsbury has been with JCAHBA since November 2003. ♦



JCAHBA's 2005 Installation Banquet was held at the Johnson City Country Club with about 300 attendees gathered to celebrate the installation of 2005 President Danny Dyer. From left to right: Vice President Dan Rutledge, Immediate Past President James Mottern, Sec./Treas. Bob Morgan and President Danny Dyer. Associate Vice President Cindy Winn is not pictured.

LOCAL HAPPENINGS

Longtime **HBAMT** member Jim Ford, Sr. was featured in the “HBAMT Spotlight” and he and sons Tom and Jim were featured on the cover of the association’s March issue of *The Nail*.



Jim Ford, Sr., center, with sons Tom, left, and Jim, right.



Upper Cumberland HBA EO Pam Ealey’s public relations idea for “April is New Homes Month” was used in

NAHB’s “Tips for Maximizing New Homes Month.” Pam suggested that each HBA make two-color yard signs that read: “Another fine home built by a member of (name of local association), the HBA’s logo, phone number and website address.”

Two-fold in purpose, the signs associate the builder with the HBA, which increases the HBA’s visibility and the

builder’s association with membership. Great idea, Pam!



ORBA President Phillip Daniel has been selected as general contractor for **MONSTER HOUSE**, a televised home renovation

program on the Discovery Cable Network that uses extraordinary themes and professional builders to complete each project.

Daniel’s scheduled taping is March 16-20 and will include a project to improve the local animal shelter. Broadcast dates will be announced later.

Given only five days to design, develop and build, builders on **MONSTER HOUSE** have an opportunity to win a \$4,000 tool package if they make the deadline.



HBAMT’s Ric Maddux, Mitzi Spann, Mike Arnold and Virgil Ray present Mike Arnold with a **Home Builders PAC check campaign donation** for Arnold’s successful run for Alderman in the city of White House. (From HBAMT’s *The Nail*, Jan. 2005 issue.)



JCAHBA President Danny Dyer received special and unusual recognition from General Shale representative Kathy Tate for a house he built for his in-laws—a photo of which is featured as “September” in the 2005 General Shale calendar.



Congressman Bill Jenkins (fifth from the left) cuts the ribbon opening the 32nd Annual **HBA of Greater Kingsport Home Show** held in March.



Paula and David Stauffer (middle) received the President’s award from **HBA of Greater Kingsport President Sam Kassem** (right) for their booth at

LOCAL HAPPENINGS

the 32nd Annual Home Show as Roger Warner (left) looks on.



The crowds were steady at the recent **Sevier Co. HBA Home Show**. Check out the website to see the complete show at www.seviercountyhba.com.



At the **17th Annual Smoky Mountain Home Show**, organized by the Sevier Co. HBA, Great Rustic Furniture Co. had a welcoming and cozy booth.

Newly Designed HBA Websites

Check out these great looking websites:

- HBA of Southern Tennessee: <http://www.hbast.org/>.
- Maryville/Alcoa HBA: <http://www.maryvillealcoahba.com/>.
- Memphis Area HBA: <http://www.mahba.com/>.
- Clarksville/Montgomery Co. HBA: <http://www.clarksvillehba.org/>.
- HBA of the Upper Cumberland: <http://www.uchba.com/>.
- Johnson City Area HBA: <http://www.johnsoncityareahba.com/>.

HBAT SPRING LEGISLATIVE CONFERENCE & BOARD OF DIRECTORS MEETING UPDATE

—Continued from page 17

HIPAC

This year's Board of Directors Meeting simulated a live auction as HIPAC Chair Denzel Carbine received enthusiastic verbal pledges during the HIPAC report of the Board of Directors Meeting on Wednesday.

Membership Committee

Six awards were given to the winners of HBAT's 2004 Membership Challenge.

For Retention over 80 percent, the winners received a cash award of \$500 and a plaque. They were: the Clarksville/Montgomery Co. HBA (87%), the HBA of Southern Tennessee (82%), the Jackson Area HBA (83%) and the HBA of Greater Kingsport (85%).

Local associations that met or exceeded the 10 percent net growth goal, received a cash award of \$25 for each member once the goal was reached and a plaque. The HBA of Southern Tennessee was 10 percent over goal or increased its membership by 62 net additional members for a \$1550 cash prize.

The Warren Co. HBA met or exceeded 21 percent growth with an additional seven members over goal and a cash award of \$175.

National Membership Day is slated for May 23.

Local Leadership

HBAT EVP Susan Ritter presented a PowerPoint Media Training Program.

EOC

A Tennessee leadership conference is in the works for HBAT this year.

Education/Programs

Attorney Todd Panther presented a program on the proposed changes in the Tennessee Construction Lien Law.

HBAT Logo Contest

Interested members should submit their entry to the HBAT office for a new HBAT logo design. The winning entry gets \$500.

The Past Presidents' Special Award

HBAT EVP Susan Ritter received The Past Presidents' Award from Keith Whittington "for her dedication and loyalty to the home building industry by continuing to serve above and beyond her normal duties" on behalf of the state association.

New Life Director Recognized

President Carbine presented Kim Wood of Rutherford Co. HBA for approval as the newest HBAT Life Director. Life Directors attend two of the three Board of Directors Meetings over a 10-year period.

BOD at Destin, Fla.

The next Board of Directors Meeting is set for July 3-6, in Destin, Fla.

"Make your plans now!"

INFO LINK

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Future HBAT Meetings

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

2005 Fall Meeting
November 2-5, 2005
Marriott Knoxville
Knoxville, TN

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