HOMESSEE Build May/June 2005 May/June 2005

Official Magazine of the Home

ciation of Tennessee

(6)

An Interview with

U.S. SINATOR LAMAR AUXANDER

See page 12

Workers' compensation without any headaches – who knew?



We did.

We're the Home Builders Association of Tennessee Self-Insured Trust (HBATSIT), a unique resource that provides employees with the workers' compensation coverage they need while saving businesses time and money. For 10 years, we've been committed to serving the unique needs of the construction industry. In fact, we insure builders and only builders.

- HBATSIT is the only provider started by builders, for builders.
- Because the trust is also run by builders, we truly understand your business.
- From competitive rates and monthly billing to free safety services and fast claims management, we demonstrate a comprehensive builder-friendly approach.
- Premiums are pooled with other association members to keep costs low.

Even joining the trust is easy. Simply contact any HBAT member insurance agent in your area for an application or fill out and return the form below. A list of local agents is available from your local Home Builders Association. Let HBATSIT show you how easy and headache free workers' compensation insurance can be.

Association. Let HBATSIT show you how easy and headache free workers' compensation insurance can be.

Send to: Gary Hughes and Associates

Send to: Gary Hughes and Associates
555 Marriot Drive, Suite 210
Nashville, Tennessee 37214
(615) 874-3390 • (615) 874-8784

Please have a representative contact me.

Name: _______
Company: ______
Address: ______
City/State/Zip: ______
Phone: _____

Complement your design and construction with customized appliances and home electronics.



RCA SCENIUM



Bowling Green (502) 782-8484 1785 Campbell Lane

Clarksville (931) 503-2603 1050 E. Highway 131 Cool Springs (615) 771-5101 1735 Galleria Dr. Hickory Hollow (615) 731-0260 5214 Hickory Hollow Pkwy.

Rivergate (615) 868-4285 1515 Gallatin Pike Thompson Lane (615) 259-3344 523 Thompson Lane **Murfreesboro** (615) 995-7141 468 N. Thompson Lane

HOME BUILDERS ASSOCIATION OF TENNESSEE, INC.







JENN-AIR.

Let the professionals at hhgregg put the finishing touch on your custom homes. We have the widest selection of name brand appliances and electronics to customize to your clients' taste, style, needs and budget.

And at hhgregg you'll find a terrific selection of the very latest in technology and design, unparalleled delivery and installation, product warranties and product service.

We've worked with thousands of Builder Association members in Indiana, Kentucky, Ohio, Tennessee and Georgia.

- Built-in appliances
- Coin-operated laundry
- Energy Star® appliances
- Multi-family appliances
- Home theatre
- Digital satellite systems
- Distributed audio
- High-definition flat-screen and plasma TVs

Visit our web site at hhgregg.com for all store locations.

Call us today at

1-800-264-8644

APPLIANCES & ELECTRONICS



ARE YOU *REALLY*COVERED BY GENERAL LIABILITY INSURANCE?

When It Comes to General Liability, Builders Has Your Back

Language is language, but coverage is coverage.

Read the fine print about exclusions to your General Liability policy and you'll see what we mean.

The language is exactly the same, but the exclusions are subject to a variety of interpretations. Talk to your local agent about how Builders interprets them to your benefit–another benefit of doing business with Builders Insurance.





www.bldrs.com (800) 883.9305 Let us show you how Builders has your back when it comes to general liability or workers' compensation insurance.

To locate an independent agent near you, contact
Builders Insurance Group at 800.883.9305 today.



HomeBuilder

MISSION STATEMENT



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

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

Contents

Executive Committee

President's Perspective

10

Executive Officer Outlook

Legislative Report

15

Local Association Presidents

Info Link—Advertiser's Index & Calendar

Articles

12

An Interview with U.S. Senator Lamar Alexander 16, 17

2005 NAHB Spring Legislative Conference Photo Gallery

19

2005 NAHB Spring Legislative Conference Update 20

National Membership Day and Membership Stats

Celebrate National Home Ownership Month in June 23

IBS: January 11-14, Orlando, Florida

Membership Pays: Don Moon

26

ORBA President Gives Cleveland Animal Shelter a Grooming

27

HBAT Wins Award

Ole South Properties Wins Award

28

Local Happenings



Homes built in the energy right Program sell fast.

When you build houses that meet *energy right*® guidelines like energy efficient windows, quality insulation levels and cost-effective electric heat pumps, you're giving yourself a built-in sales advantage. Because better quality, more comfortable homes are always the ones that go early. It's just one more way that TVA is making life in the Valley good. For more information on the *energy right*® Program, call TVA at (615) 232-6755 or visit www.*energyright*.com.

HomeBuilder

DIRECTORY

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.

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

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

PUBLISHER J.M. Woods & Associates

EDITOR Susan Ritter

ASSOCIATE EDITOR Julie Wilkerson

ADVERTISING SALES Mid-South Advertising (931) 379-0814

DESIGN DIRECTOR Donna Heninger -InDesign 2.0 -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

TN HomeBuilder is published bi-monthly by JM Woods & Associates, P.O. Box 1916, Columbia, TN 38402. All rights reserved. All editorial/advertorial submissions are used at the discretion of the publisher and may be edited for purposes of clarity and space. Although all efforts have been made to ensure accuracy of content submitted by advertisers and writers. TN HomeBuilder, its principals and associates are not held liable for errors or omissions. Reproduction in whole or part prohibited without written consent. ©2005 by JM Woods & Associates.

EXECUTIVE COMMITTEE



SENIOR OFFICERS

President
James Carbine
615-661-9995
jcarbine@carbinedevelopment.com



Vice President/Treasurer Tim Neal (Also Budget/Finance Chairman) 865-579-4666 timneal@icx.net



Vice President/Secretary
David Parsons
901-388-2651
parsonsd@bellsouth.net



Immediate Past President
Charles Morgan
(Also Nominating/Past Presidents)
901-791-0283
cmorgan@vintagehomesonline.com



Associate Vice President
Barry Shaw
(Also TAC Chairman)
(Also Alternate Assoc. Nat'l Director)
800-632-1115, ext. 101
barryshaw@highlandsystems.net

EXECUTIVE COMMITTEE CHAIRS

Voting Members

Keith Whittington NAHB State Representative 423-282-4972 kwhittington21@comcast.net

NAHB Associate Nat'l Director Burl Young 615-826-2051 byoung1@sears.com

Government Affairs Steve Cates 615-377-9106 stcates@aol.com

Membership/Membership Services Ed Zarb 865-671-1744 edzarb@zarbproperties.com

HBAT Area Vice Presidents Northeast Region Ed Zarb 865-671-1744 edzarb@zarbproperties.com

Southeast Region Larry Phillips 931-962-0920 larryphillips@cafes.net

Middle Tennessee Davis Lamb 615-377-9260 davis.lamb@pulte.com

West Region Phil Chamberlain 901-461-9512 pccham@cmhomes.com

Non-Voting Members

Area 7 Nat'l Vice President Tim Neal 865-579-4666 timneal@icx.net

Education/Programs Kevin Clark 731-783-1455 cfhllc@mindspring.com

HIPAC Trustees Denzel Carbine 615-661-9995 dcarbine@carbinedevelopment.com

Local Leadership Abe Draper 865-579-4666 fairfax@icx.net Executive Officers Kathryn Lewis 865-546-4665 kjlewis@hbaknoxville.com

Past Associate Leadership Joe Maas 901-387-4540 jmaas@brick.com

COMMITTEE VICE CHAIRS

(Non Executive Committee)

Tennessee Associates Council Burl Young 615-826-2051 byoung1@sears.com

Government Affairs Mike Stevens 865-450-9790

Membership/ Membership Services George Wright 423-332-9044 gwrightconst@comcast.net

Executive Officers Kathryn Lewis 865-546-4665 kjlewis@hbaknoxville.com

Education/Programs Mitzi Spann 615-412-6065 spannbldr@aol.com

HIPAC Trustees Keith Grant 901-683-4422 kgrant@grantandcompany.com

Local Leadership Dennis Epperson 423-479-9042

STAFF

Executive Vice President Susan Ritter sritter@hbat.org

Director of Governmental Affairs Frank M. Harris fmharris@hbat.org

Director of Communications Julie Wilkerson jwilkerson@hbat.org

Administrative Assistant Joy Odjegba jodjegba@hbat.org

President's Perspective

The Lobbying Efforts of the HBAT: Protecting Housing Affordability

he 104th session of the Tennessee General Assembly has kept the Home Builders Association of Tennessee (HBAT) very busy this year with the introduction of no less than 12 bills proposed by law-makers representing counties requesting authority to tax new homes.

I am happy to report that through the efforts of HBAT's staff and membership in conjunction with the Tennessee Association of REALTORS® that ALL of these bills have been sent to a study committee and will not be seen again during this legislative session.

An aggressive campaign to defeat these bills was led by our Governmental Affairs Chair Steve Cates, EVP Susan Ritter, Director of Governmental Affairs Frank Harris and Lobbying team of Jay West and Hope Jackson. While the above individuals were the ones in the trenches, the efforts of all our State Directors over the last three months made the difference. Every member of HBAT should be very proud that they have helped save new home buyers in Tennessee literally millions of dollars in unnecessary and unjustified taxes and fees.

According to a Feb. 13, 2005 story published in *The Tennessean* by reporter Keith Russell, there were 44,000 building permits issued throughout

Tennessee for new homes last year—proof that the building industry has generated jobs and revenue for local economies.

In regards to the proposed legislation, however, most is county specific.

The New Housing Developmental Fees (Adequate Facilities Taxes, Excise Taxes, Privilege Taxes, Development Taxes and Impact Fees) proposed throughout many of our Tennessee counties would significantly affect many families in their ability to purchase a new home.

For example, in Blount Co. there is a bill (SB1951, Finney/HB1397, McCord) proposing to add \$1.00 per square foot on new residential buildings.

On a 2,000 square foot home this bill would have added \$2,000 to the cost.

If you want to figure the countywide cost of this proposed tax to new home buyers, you would take the square footage (2,000 sq. ft.) multiplied by the number of residential building permits issued in 2004 (966).

Home buyers in Blount Co. would have been taxed about \$1.9 million in Adequate Facilities Taxes assuming the average size of a new single family home contained 2,000 square feet.

This illustration is a graphic example of the tax burden that can be placed on



HBAT President James Carbine

new home buyers.

New Housing Developmental Fees can keep the American Dream of home ownership out of the reach of the average working family while inhibiting the continued economic growth in that community.

The Home Builders Association of Tennessee will continue to work to protect housing affordability and continue to promote the economic benefits of a strong housing market within our communities and across our State.

Homes are Where Jobs Go to Sleep at Night.

TRADITIONAL WOOD

TRIM DECAYS UP

TO FOUR TIMES

FASTER THAN

PRIMETRIM."



PrimeTrim Engineered Wood Trim is uniquely engineered to withstand sun, rain, snow and time. Plus, it's more affordable than traditional lumber because it's pre-primed and free from defects that can cause waste. Call 1-800-BUILD GP for more information or visit www.gp.com/build to find a dealer near you.



EXECUTIVE OFFICER Outlook

Legislative Issues a Top Priority of HBAT

ince the opening session of the 104th Tennessee General Assembly, the Home Builders Association of Tennessee (HBAT) officers and staff have been busy meeting with legislators on the Hill to discuss upcoming bills related to the home building industry—most of which involved additional taxes on new home construction.

"Legislative issues are the biggest challenge and the greatest opportunity we face as an association."

-Susan Ritter, HBAT EVP

Here's a legislative summary on some of those bills:

- New Home Bill of Rights (SB0510, Kilby/HB0218, Davidson): A purchaser must be furnished a statement disclosing any impact fees or adequate facilities taxes paid to the city or county on transfers involving the first sale of a dwelling. Passed in both houses and at press time was awaiting action by the Governor.
- General Liability and Workers' Compensation Insurance Licensing Requirements (SB0751/HB0218): Proof of General Liability and Workers' Comp insurance would be required in order to obtain or renew a contractor's license. The bill passed and was signed by the Governor with an amendment that exempts the requirement for General Liability insurance. The amendment also requires the Dept. of Commerce and Insurance to study what the proper amount of GL insurance should be required in order to obtain and renew a license. The department will report back to the legislature with their findings and the law should be amended next session to include General Liability.
- Utility District Regulation (SB1990, Person/HB0220, Davidson): The intention of this proposed legislation was to place non-municipal utility districts under

the regulation of the Tennessee Regulatory Authority. After meeting with the senior officers and staff of the Tennessee Association of Utility Districts it was determined we will work through the existing regulatory boards in the Tennessee Dept. of Environment and Conservation to reach the same objective of giving the utility districts, builders and developers a forum to work through differences that might arise during the development process.

- Shelby Co. Codes Enforcement (SB0954, Ford/HB0367, Bowers; De-Berry, L; Deberry, J; Cooper, B): This bill did not come out of sub-committee and is being reviewed and studied for possible reintroduction during the next session. Besides the four pieces of legislation mentioned above, through the HBAT's diligent lobbying efforts, the following 12 bills opposed by the HBAT were sent for further study:
- Rutherford Co. Adequate Facilities Tax (SB1067, Ketron/HB0324, Hood)
- Blount Co. Adequate Facilities Tax (SB1951, Finney/HB1397, McCord)
- Williamson Co. Adequate School Facilities Tax (SB2195, Bryson/HB2405, Sargent, Casada, P. Johnson)
- Excise Taxes Authorized for Counties Experiencing Growth (SB1056/Ketron/ HB0608, Hood)
- Excise Tax on Real Property Transfer of Ownership (SB1068, Ketron/HB0975, Hood)
- Real Estate Transfer Tax Authorization (SB1170, Kyle/HB2133, Miller, L; Kernell; DeBerry, L; Towns; Cooper, B)
- Adequate Facilities Tax in Columbia (HB2366, Tidwell/SB2353, Ketron)
- Impact Fees on New Development in Columbia (HB2367, Tidwell; SB2352, Ketron)
- Jefferson Co. Privilege Tax (SB2343, Williams/HB2396 Niceley, Roach)
- Jefferson Co. Privilege Tax (SB2344, Williams/HB2395, Nicely, Roach)



Susan Ritter, HBAT Executive Vice President

- City of Oakland New Development Tax (SB2368, Wilder/HB2388, Gresham)
- Bedford Co. Privilege Tax (SB2388,Tracy/HB2404, Cobb)

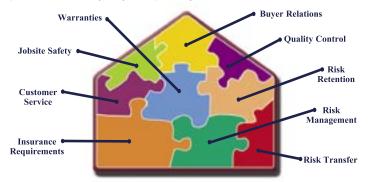
With the help of many members across the state, your state officers, the Tennessee Association of REALTORS® and the HBAT staff worked to have these bills moved to the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) for study.

During this study period we will present our case as to why the home building industry should not be singled out and taxed disproportionally with this myriad of proposed New Housing Developmental Fees.

You can go online to check the status of bills in both the Senate and the House by going to www.legislature.state.tn.us/ and clicking on "Legislation" on the left-hand side. You can then fill in the box with either the Senate Bill number (use "SB and the number") or the House Bill number ("HB and the number"). Click on "Find Bill Information" and it will appear.

Comprehensive Risk Management Helps You Build a Better Business

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



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

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



America's Choice

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

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

Let Countrywide show you the way home.

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

Countrywide also offers:

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

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

Donna Rumpler National Builder Division (800) 479-4256



Egad Housing Lenter 02002 Countrywide Home Loans, Inc. Profehorver marks are the property of Countrywide Credit Industries, Inc. and/or its subsidiaries. Up-Nort approad subsidiary option to color for the land sharing in Fermilia condition. "Engine rate option is loaded for the libration for the form of the land for both construction to permanent places, except for some are products. Office glood only at replat transfers and not for montgage brokes correspondent or other third party loans. Program forms subject to change Some products are not assisting in all states. Perimitions apply Call for details 0006180.

THE WIDEST
SELECTION OF
ANTIQUE
PRODUCTS

THE LARGEST
CHOICE OF
ANTIQUE
COLORS

BELGARD'S ANTIQUE PRODUCTS—a contemporary reference

WWW.BELGARD.BIZ

1-877-BELGARD • 1-877-235-4273

Walls & Floors for Your Outdoors**

An Interview with U.S. Senator from Tennessee

Lamar \mathcal{A} lexander



Lamar and Honey Alexander met at a staff softball game when he worked for Sen. Howard H. Baker of Tennessee and she worked for Sen. John G. Tower of Texas. Lamar has written, "Honey still denies sliding into first base, but she did. And the slide, plus her bright red shorts, sent me reeling. I began to play softball the way a peacock struts through the farmyard."

Alexander and Roscoe:

Sen. Alexander at home in Blount Co. with family dog Roscoe

Camp Shelby:

Sen. Alexander spent Veterans Day in Camp Shelby, Miss. at a departure ceremony for the 278th Armored Calvary Regiment, a Knoxville-based regiment of the Tennessee Army National Guard. About 3,000 members of the 278th were deployed in support of Operation Iraqi Freedom.

Classroom:

As chairman of the Senate Education and Early Child-hood Development Subcommittee, Sen. Alexander visited with Tennessee schoolchildren. In December, the Senate unanimously passed Alexander's legislation to create summer academies for outstanding teachers and students of American history and civics. Upon passage, Alexander said, "Here we are a nation at war. Our principles are being attacked, and we're not teaching our children what those principles are."

Press Conference:

Since coming to the Senate two years ago, Sen. Alexander has joined Sen. Frist and Congressman Marsha Blackburn in pushing to make state sales taxes deductible on federal income tax returns. This tax fairness legislation will put an average of \$470 in the pockets of nearly 600,000 Tennesseans who itemize their taxes this year.

Scouts:

Sen. Alexander joins Sen. Frist at a news conference to announce the "Support our Scouts Act"—legislation that addresses attempts to exclude the Boy Scouts of America from facilities at the federal, state, and local levels, and legal moves by groups to proscribe longstanding Defense Department support to the Scouts. THB: Senator, as a former Tennessee governor, a former president of the University of Tennessee and a former U.S. Secretary of Education, you have a vast array of experiences that offer you a glimpse into the life of the average Tennessean. What do you see as the biggest challenge facing Tennesseans today?

As a country, I think we're challenged by three great issues: The first is how we deal with terrorism. The second is how we keep our jobs in a more competitive world market-place. And the third is how we preserve our common culture—the principles that unite us as a country.

A major issue facing Tennessee is the condition of the air in our state. It is completely unacceptable to me and ought to be completely unacceptable to every Tennessean. The Great Smoky Mountains National Park has become the nation's most polluted park, and Knoxville, Memphis, Nashville and Chattanooga are on the American Lung Association's list of top 25 cities with the dirtiest air. This polluted air is damaging to our health, ruins the scenic beauty of our state and hurts our economic growth. Tennessee's air problem requires local, state and national solutions.

THB: Senator Alexander, you seem to be genuinely concerned about the small business owner and their need for affordable healthcare. Do you have any suggestions on how we can help meet the healthcare needs of the thousands of small business owners in the home building business? And, what is your opinion on association healthcare plans (AHPs) legislation that has been supported by the home building industry as a way to provide healthcare to their employees?

Small business owners frequently talk to me about their struggles to provide affordable healthcare for their employees and I understand their concerns. In Congress we're talking about a variety of options—tax credits,











pooling, health savings accounts and insurance market reform, just to name a few.

I support the idea of allowing small businesses to combine to form health-care plans at a lower cost, but I do have some concerns about the Senate AHP bill as currently drafted. I hope that the 109th Congress will find ways to help small businesses provide affordable healthcare to their employees.

THB: We often hear concern about affordable housing. How can we make it available to Tennessee's working families? The NAHB is a strong supporter of Homeownership Tax Credit legislation that would significantly reduce the cost of homes for lower-income families and spur the production of affordable housing by making it economically viable for development to go forward in inner cities, struggling suburbs and isolated rural areas. What do you see as the strength of this legislation and the opportunity for its passage?

Expanding homeownership in America is an important effort for President Bush and the 109th Congress. When people have a place to live crime goes down, scores go up in our schools and people have better jobs.

Sen. Rick Santorum of Pennsylvania is leading the effort in the Senate with the Community Development Homeownership Tax Credit Act.

In the House, a similar effort is being led by Rep. Thomas Reynolds of New York. Sen. Santorum and Rep. Reynolds are effective legislators and have been building bipartisan support.

THB: With your long history of support of the Tennessee environment, what is your position with regard to the NAHB support of passage of legislation to update and strengthen the Endangered Species Act so that true species conservation and recovery can be achieved while balancing the needs of our growing

CLOSE-UP:

A Look at Sen. Lamar Alexander

U.S. Sen. Lamar Alexander is a man who likes challenges.

How else would you describe someone who has served in several major public offices—twice-elected Governor and current U.S. Senator from Tennessee, former U.S. Secretary of Education and President of the University of Tennessee?

Married to the former Leslee Kathryn "Honey" Buhler, the Senator and his wife are partners in marriage and life, despite the demands of travel and the time constraints associated with public service.

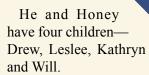
He was born and raised in Maryville, population 23,120, in East Tennessee

With the Great Smoky Mountains National Park as his childhood playground, the Senator nurtured not only a special regard for the land and its beauty, but also a deep desire to protect it.

Acting as an environmentalist is one of his greatest joys and contributions.

"Honey and I joined 11 other families to donate conservation easements protecting 800 acres in Blount County's West Millers Cove adjacent to the Great Smoky Mountains National Park," Sen. Alexander said. "It protects two-and-a-half miles of the park boundary and the main view of the Smokies from the Foothills Parkway," he said with an obvious sense of pride.

"Other than raising my family, I think one my greatest satisfactions has come from helping preserve these views of the Great Smoky Mountains, in hopes that my grandchildren and great-grandchildren will have the same views of the Smokies that I had growing up," he added.



"My greatest political influences have been the Howard Bakers—Senior and Junior," he said, adding, "When I was 10-years-old, my father took me to the Blount Co. Courthouse to meet Howard H. Baker, Sr., our congressman."

"Mr. Baker stopped and talked with me and gave me a dime. I was sure I had just met the most respected man in the world, other than my father and our preacher," the Senator said, with an almost nostalgic sigh.

"Between my junior and senior years at Maryville High School, I visited Washington, D.C., for the first time. Again, Mr. Baker found time for a visit. He wrote me a nice letter, which now hangs in my office."

"I am sure those two experiences had something to do with my volunteering to work for Congressman Baker's son, who in 1966 became Tennessee's first popularly elected Republican United States Senator. Howard H. Baker, Jr. inspired a generation of young Tennesseans to become active in government and politics," Sen. Alexander said.

"I was one of those, coming here to work as his legislative assistant in 1967 and again in 1977, when he was elected Republican leader of the United States Senate."

"I am proud to serve today in that same Senate seat," he said, emphasizing, "Howard H. Baker, Jr. is the reason I'm in public service."



104TH GENERAL ASSEMBLY

Is a "Day on the Hill" Worth It?

he answer to that question is summed up with one word...

ABSOLUTELY!

One of the most effective tools for any organization's lobbying program is a "day on the Hill." It gives the members of the General Assembly an opportunity to hear about issues from the people those issues affect every day.

They need to know how legislation affects the way you do business. They need to know how much legislation helps you or hurts you in matters such as contractor licensing, workers' compensation, general liability, building codes, land use and environmental issues, just to name a few.



I have the pleasure of representing you every day on Capitol Hill, and it makes my job easier in talking to a legislator on your behalf by saying "that's the bill that the home builders from back home talked to you about three weeks ago."

Referencing that conversation quickly brings the issue into perspective. You being a lobbyist for one day helps me lobby for you the rest of the legislative session.

Establishing a relationship with the representatives and senators in your area is the most effective way you can insure a successful legislative program for the Home Builders Association of Tennessee (HBAT).

The relationship you have with these legislators can come in many different forms.

For instance, you may have put up some campaign signs for them or put bumper stickers on your vehicles or made a donation at a fundraiser or may have built a house for them. Whatever form the relationship takes is one more tool in the HBAT legislative tool belt.

Your participation in a HBAT "day on the Hill" sends a clear message to the legislators. That message tells them that you care enough about the home building profession to take your time to come to Nashville to visit them in their office to discuss the HBAT issues with them. The commitment of your time is why they are so attentive and take the time to listen to you discuss that year's issues of concern to home builders.

Many groups and associations

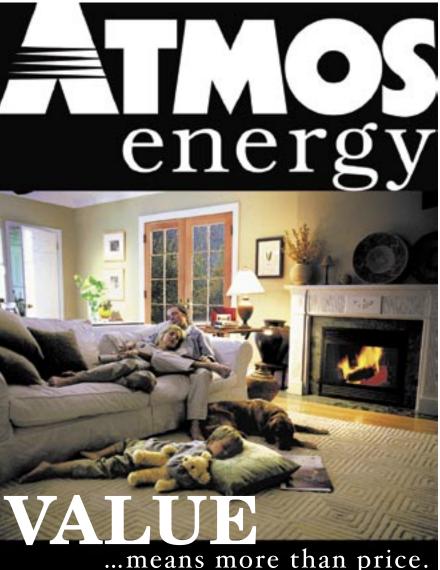


Legislative Report by Jay West Director of Governmental Affairs Bone McAllester Norton PLLC 615.238.6360; 615.238.6301^{Fax} jwest@bonelaw.com

throughout Tennessee have a "day on the Hill" in Nashville when the legislature is in session. These groups range from physicians wearing white lab coats to optometrists handing out eyeglass cleaner spray to massage therapists setting up numerous massage chairs in the hallways and giving massages to Tennessee Forestry Association members giving away tree saplings to bikers protesting Tennessee's mandatory helmet law.

As you can see, some groups may be more effective than others, yet all have a presence on Capital Hill sometime during the legislative session.

That is why I believe a "day on the Hill" is a great way for you to help your industry make Tennessee a better place to build a home.



...means more than price.

24 hour toll-free

Customer Service

888.824.3434

Natural gas appliances add value by providing:

- comfort
- convenience
- reliability
- peace of mind

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

www.atmosenergy.com

rea Presidents

Clarksville/Montgomery Co HBA

Jeff Burkhart 931-206-6949 jburkhart@cityofclarksville.com

HBA of Dyer County

Kirby Ogden 731-285-1161 flannon@ecsic.net

Jackson Area HBA

William A. "Sonny" Hardee 731-988-5448 shardee1@bellsouth.net

Johnson City Area HBA

Danny Dyer 423-928-8881 mfg1231@excite.com

HBA of Greater Kingsport

Sam Kassem 423-349-4645 samiam737@aol.com

HBA of Greater Knoxville

Abe Draper 865-579-4666 fairfax@ics.net

Maryville/Alcoa HBA

Will Jorgensen 865-681-8181 willjorg@jorgensenbuilders.com

Memphis Area HBA

Mack Andrews 901-301-2924 mackann@aol.com

HBA of Middle TN

Bruce Hancock 615-373-8892 bruce@hancockconst.com

Ocoee Region BA

Phillip Daniel 423-240-8625 pwdaniel@earthlink.net

Rutherford Co HBA

Kevin Marthaler 615-896-8730 kevinkay2@aol.com

Sevier Co HBA

Neal Smith 865-429-5822 tnssvtn@aol.com

HBA of Southern TN

Robert Hart 423-842-3930

hartconstructiongp@msn.com

HBA of the Upper Cumberland

Tom Sergio 615-432-6336

Warren Co HBA

Keith Bouldin 931-473-8718 akbinc@blomand.net

HBA of Wilson Co

John Adams 615-449-0827

Cumberland Co HBA

Harry McCulley 931-484-6601 mcculleysiding@frontiernet.net

South Central HBA

Shannon Cates 931-389-7019

2005 NAHB Spring Legislative Conference



HBAMT President Bruce and Kathy Hancock with Sen. Frist



HBAT Associate VP Barry Shaw and Sen. Bill Frist



Congressman Jim Cooper Greets HBA Members from

Tennessee

A Group of HBAT Members Surround Sen. Frist

Daughter Kristen and HBAT President James Carbine and Sen. Bill Frist



HBAT Gov. Affairs Chair Steve Cates with daughter Heather and the senator





Sen. Frist Gives HBAT Members a Gracious Reception

Weshington, D.C. April 18, 2005



A Tennessee Contingent Meets with Sen. Frist



Sen. Frist Makes a Point



HBAMT Members Meet with Rep. Marsha Blackburn



Rep. Jim Cooper with Some of HBAT's Finest



HBAMT Rast
President Reese Smith
Receives a Frist
Welcome



NAHB Spring Legislative Conference Attendees with Rep. Harold Ford, Jr.

Become a Gold Key Today!

And be our VIP guest to the most exclusive event at this year's Summer Meeting.



Your \$1,000 contribution to **BUILD-PAC*** entitles you to two complimentary tickets to this "Gold Key Only" event on Monday, July 4. This gala evening at Bistro Bijoux will be an evening to remember.

Don't delay! **SEATING IS LIMITED** for this exclusive event. Fill out the pledge form below and become one of Tennessee's Gold Key **BUILD-PAC** contributors Today!

*BUILD-PAC is known as the "Voice of the Housing Industry" in Washington.
Using sound financial stewardship and rigorous assessment criteria,
BUILD-PAC identifies and supports candidates with a demonstrated
commitment to the Housing Industry.



GOLD KEY	YES! Please accept my application for GOLD KEY membership. \$1,000 Annually (one payment in full)
	\$ 500 Semi-annually (2 payments of \$500)\$ 250 Quarterly (4 payments of \$250)
	Payment Options:
Name (To appear on name badge.) PLEASE PRINT	Check enclosed payable to Build-Pac (Personal checks/non-corporate checks Only)
Company Name	VISAMCDebit Card
Name of Guest for Dinner	Card Number Expiration Date
Address	Name on Card Signature
City/State Zip	Please charge my initial payment to the above credit card and bill me for subsequent payments.
Phone Fax	Please return to: HBAT, 9007 Overlook Blvd. #202, Brentwood,
Email Address	TN 37027 or fax to (615) 777-1703.

2005 NAHB Spring Legislative

Conference Update

he Home Builders Association of Tennessee (HBAT) made its presence known in Washington, D.C. with about 30 or so members and guests attending the NAHB Spring Legislative Conference in April.

Here is what a few of the HBAT's attendees said about this year's NAHB Spring Legislative Conference:

"The NAHB legislative conference is the most important meeting of the year. We were able to discuss legislative issues with our senators and congressmen and help shape policies that enable more Americans to have housing. Political action through communication and (financial) giving is the most important thing we can do to promote our industry."—Steve Cates, HBAT Government Affairs Chair

"There is something special about going to Washington, D. C. to meet with our congressmen and senators as a group of home builders from Tennessee. It also sends a visual message to them that we care about the issues affecting our industry and the affordability of housing for the average American. I had no idea, however, that I would come away with such a personal sense of civic and patriotic pride. It made me, as a homebuilder, feel complete."—HBAT Vice President/Secretary David Parsons

"My visit to Washington helped me see firsthand how our legislative process works and understand the time it takes and the procedure to follow to get a bill passed or defeated. While I think it is important to meet in Washington it is also important to meet with our legislators in our home state where much work can be accomplished."—Anne McKnight, HBAMT Vice President

"The Hill visit produced a great meeting with Rep. Harold Ford, Jr. and how he is working to introduce a better bill to promote affordable healthcare for associations. Our National Build-Pac is led by Earl Sharp of Tennessee and the Capitol Club produced two more members from Tennessee, making Tennessee the second largest state for Capitol Club members in the country. NAHB's voice is gaining more attention on the Hill than ever before due to the efforts of our leaders and BuildPac contributors."—Charles Morgan, HBAT ImmediatePast President

ore than 850 builders from across the country were counted when the National Association of Home Builders (NAHB) converged on Washington, D.C.

And, more than 300 individual meetings were scheduled for builders to gather with their elected officials and to urge them to take action on the following NAHB legislative priorities:

- Reform the federal storm water permit program. Compliance with storm water regulations adds approximately \$1,400 to \$4,500 to the cost of every home. NAHB is urging members of Congress to call on the Environmental Protection Agency (EPA) to work towards a simpler, fairer permit program that does not add significant cost to new homes, can be achieved with a minimal paperwork burden, is enforced at the state level and appropriately focuses on protecting the environment.
- Enact common-sense changes to the Endangered Species Act that would protect the environment and allow local communities to expand and thrive. Specifically, home builders are asking their members of Congress to support H.R 1299, the "Critical Habitat Enhancement Act of 2005." Introduced by Rep. Dennis Cardoza (D-Calif.), the measure would reform the process by which critical habitat designations are made by requiring that the economic impact of landowners would be considered. It would also exempt from critical habitat designation land that is already included in a habitat conservation plan or other federal, state or local species management program.
- Adopt a meaningful regulatory framework for the government-sponsored enterprises (GSEs)—Fannie Mae, Freddie Mac and the Federal

Home Loan Banks—that ensures their continued safety and soundness. At the same time, any changes to the current regulatory structure must ensure that the GSEs are able to continue to fulfill their congressional mandate to provide low-cost and readily available housing credit to consumers.

• Garner co-sponsorship of congressional legislation that calls for creating a homeownership tax credit. H.R. 1549, the "Renewing the Dream Tax Credit," was introduced in the House by Reps. Tom Reynolds (R-N.Y.) and Ben Cardin (D-Md.). A similar bill is expected to be unveiled in the Senate. The measure would provide a maximum 50 percent tax credit to developers and investors who build owner/ occupied new and rehabilitated homes in distressed areas. It would spur the production of affordable housing by making it economically viable for development to go forward in inner cities, struggling suburbs and isolated rural areas. When enacted, it is expected to open the door to homeownership for an additional 50,000 families each year.

The 2006 NAHB Spring Legislative Conference is scheduled during the NAHB Spring Board of Directors Meeting sometime during May 10-14.

(Editor's Note: Excerpted from the NAHB Online Newsroom)

Plan to attend the
2006 NAHB Spring
Legislative Conference
Next Year.

NATIONAL MEMBERSHIP DAY

ccording to the latest figures from the National Association of Home Builders (NAHB), there are 4,941 HBAT members statewide. We're inching up to that 5,000 benchmark!

With the approach of National Membership Day on May 23, now is the time to become serious about membership development. If you haven't created a Membership Plan, this is a great time to get started. Get ideas from NAHB online or talk to some of your fellow members at other Home Builders Associations. Don't be afraid to try something new; but keep the tried and true methods, too.

This year is a good year to concentrate on retention. During the National Conference on Membership, suggestions were as diverse and simple as simply including a pre-printed return address envelope in with your renewal fees about 90 days before the membership renewal date.

And, include those who recruited members up for renewal in your retention plan—have them follow-up and contact these members to see if they are happy with the benefits of membership and ask them to bring back feedback to the group.

Membership retention is nothing more than trying to be a good host—see that everyone has something they can plug into and helping newer members feel part of the group.

"I am already excited about the possibilities ahead of us in the coming year, in terms of membership. This is the year, I believe, when we will see really good things happen. We're on a forward roll and there's nothing that we can't do to better our local associations, develop our members and

move ahead as the strong organization I know we are.

"Let's all get involved and invite someone to our meetings so that they can enjoy the benefits of membership. It's time to share the good things we have going on in the Home Builders Association right now."

> —HBAT Membership Chair Ed Zarb





HBAT Membership Chair Ed Zar

Here are the Membership figures date:

NAME	MARCH Total	RETENTION RATE	NEW MEMBERS
HBAT	5	83.3	0
Clarksville/Mont. Co. HBA	152	92.0	9
HBA of Cumberland Co.	58	78.1	3
HBA of Southern Tennessee	688	83.3	54
Ocoee Region BA	126	71.0	13
HBA of Dyer Co.	31	61.7	6
Jackson Area HBA	174	82.9	9
HBA of Greater Kingsport	118	82.3	10
Maryville/Alcoa HBA	169	76.5	15
HBA of Greater Knoxville	649	80.8	48
Memphis Area HBA	915	75.7	71
HBA of Middle TN	900	75.9	69
HBA of Sevier Co.	216	84.8	4
South Central HBA	72	56.4	5
HBA of Rutherford Co.	281	76.1	17
HBA of Upper Cumberland	82	81.1	5
Johnson City Area HBA	211	67.7	23
Warren Co. HBA	47	63.6	7
HBA of Wilson Co.	47	90.2	2

CELEBRATE NATIONAL HOME OWNERSHIP MONTH IN JUNE

Month is June. If you are one of the almost 5,000 members of the Home Builders Association of Tennessee, you probably recognize the value of home ownership more than most.

Home ownership has long been the centerpiece of the American Dream. It's symbolic of freedom and prosperity and reminiscent of Mom and apple pie.

While many of us enjoy the benefits of its shelter, owning a home provides more than a warm place in the cold. Memories and relationships are made here, as well as communities and neighborhoods that shape our moral fiber.

As a member of the home building industry, your livelihood makes dreams come alive for thousands of families each year in this country.

According to the NAHB, homeownership in the U.S. reached a record high of 69 percent in 2004—a reminder that we live in a fantastic land of opportunity, as well as one of the best-housed countries on earth.

In the old days, builders signed the homes they constructed. It was the final touch to their completed master-piece—a tangible reminder that their work mattered and that they were proud of the home they produced.

This June, let's remember that the home building profession is one that makes an incredible impact on the quality of all the lives we touch. �





General Shale Brick

Building the American Dream®



or more than 75 years, General Shale Brick has supplied Tennessee home builders with the finest brick available. Headquartered in Johnson City, the company has grown from a small regional company to one of the nation's leading producers of brick and now manufactures in excess of 1.3 billion bricks per year.

The company is continuing its growth with plant expansions, new manufacturing facilities and additional distribution centers. The distribution centers feature full home builder service and support, a broad selection of brick in numerous colors and textures and a wide range of additional masonry materials.

General Shale Brick has worked closely with Tennessee home builders for generations to "build the American dream" for families throughout the state. The company is committed to continue the tradition for generations to come.

For more information, please visit our web site www.generalshale.com.



Meeting the Tall Wall Challenge

Large windows and vaulted ceilings have grown in popularity as they provide homeowners with scenic views and lots of natural light in the spacious, openfloor plan of today's home. These common living spaces with walls taller than 10 feet, referred to as "tall walls," are most often found in the foyer, family, and great rooms.

Though popular with homeowners, the design and construction of tall walls provide unique challenges to builders and code officials because conventional framing practices do not apply and exceed code provisions. Some builders have continued to use standard construction practices on walls taller than 10 feet. Others use platform framing, stacking 8- to 10-foot-high walls on top of one another. This introduces a "hinge" effect, resulting in instability to wind pressures perpendicular to the wall. Builders and code officials need properly constructed engineered tall walls that are structurally sound and meet code requirements.

The solution to this challenge? Trus Joist's wall framing products, offering designers and builders the benefit of properly designed wood-framed walls 10 to 30 feet in height. The design methodology factors in both vertical loads and wind pressures perpendicular to the wall, which are outlined in the easy-to-use Trus Joist specifier's guide. Trus Joist tall walls provide the best wall to meet the demands of the structure, eliminating an under- or over-build. Using the patented TimberStrand® laminated strand lumber (LSL) and Parallam® parallel strand lumber (PSL) technologies, Trus Joist's engineered lumber is longer, straighter and stronger than conventional options.

By providing builders with consistent, predictable product performance, and easy design specifications, Trus Joist tall walls meet the structural challenges and code specifications of today's home designs. Sliding doors will slide and windows will open and close. Standing behind these superior products, a skilled team of Trus Joist representatives and engineers are available to help customers understand the tall wall products and answer any questions.

To learn more, call Trus Joist, A Weyerhaeuser Business at 800-628-3997.

Contact:



John Ganschow 615-793-7788 (Office) • 615-519-1057 (Cell)

615-793-7788 (Office) • 615-519-1057 (Cell)

8. Parallam®, TimberStrand®, and Trus Joist® are registered trademarks of Trus Joist, A Weyerhaeuser Business, Boise, Idaho, USA
22 • TENNESSEE HomeBuilder • May/June 2005





IBS: Jan. 11-14, 2006 SLATED FOR ORLANDO, FLA.

SENATOR LAMAR ALEXANDER:

—Continued from page 13

communities throughout Tennessee?

The Endangered Species Act is an important issue, and I look forward to being active in environmental balanced discussions as the Senate takes up the legislation.

I've been proud to join Sen. Mary Landrieu of Louisiana in sponsoring two pieces of related legislation. We have introduced the Americans Outdoors Act, bipartisan legislation that will provide nearly \$1.5 billion annually to help Americans in every state enjoy the Great American Outdoors.

This legislation looks ahead for a generation to make sure we have places to enjoy our outdoors. This bill would fully fund already existing programs for wildlife conservation, which will benefit hunters and fisherman, birdwatchers, walkers, bikers and all Americans who enjoy outdoor recreation. It would fully fund city parks, so children can have decent, clean places to play. It would also protect wetlands.

In October 2004, we introduced the American Bald Eagle Commemorative Coin Act to help honor and protect the American bald eagle. In December 2004 President Bush signed into law this bill which allows the U.S. Mint to create and market a special commemorative coin set marking the success story of the American eagle.

The annual interest generated from the American Eagle Fund will be disbursed in the form of competitive he Home Builders Association of Tennessee (HBAT) has been assigned to stay at two beautiful hotels—The Rosen Plaza Hotel or The Renaissance Orlando Sea World—during the International Builders' Show (IBS), scheduled for Jan. 11-14, 2006.

Room rates at either hotel are \$205 per night.

HBAT attendees may register after June 10 when the NAHB will open registration. It's highly recommended that, if you plan on attending, that you register as soon as possible, even if you are not yet sure if you can attend. It's easier to cancel a room reservation than to try to make one closer to the event.

Contact the **Rosen Plaza Hotel**, 9700 International Dr., Orlando, FL 32819, or call (407) 996-9700. You may also go to www.rosenplaza.com or call 1-800-627-8258 for reservations.

For the **Renaissance Orlando Sea World**, 6677 Sea Harbor Dr. Orlando, Florida 32821-8092, call (407) 656-4490.

For more information about the IBS, go to www.buildersshow.com. �



MEMBERSHIP PAYS: Don Moon

HBA of Southern Tennessee

embership Pays!"
When you think of
the Home Builders
Association and the rewards associated with membership, educational opportunities for skills development and business savvy are just two of the many benefits available.

Just ask Don Moon of Don Moon Building/Developing and a member of the Home Builders Association of Southern Tennessee.

"Membership Pays!"

Don recognized the value of being a member of the Home Builders Association early in his career when he was first introduced to it in 1961 while he was working for Bradley Plywood Corporation and his affiliation with the HBA was required.

After relocating to Greenville, N. C. later on in his career, Don and Ed Tipton (future NAHB president Mark Tipton's father) and some other interested builders started the Greenville-Pitt Co. HBA in 1973, which is still going strong.

In 1976 Don moved back to Chattanooga and started the family business.

"Our business has evolved over the years," Don said. "We started doing scattered lot custom homes, as well as developing on a limited basis. With what I learned at seminars at NAHB, we started doing joint ventures with financial institutions and other partners," he said.

"We became sort of 'work out' specialists," Don added.
"Membership Pays!"

With the aging of America, Don's firm also targeted senior housing. The NAHB was again a valuable resource in this new venture. "We used NAHB seminars in both marketing and design as an aid in this market," he said.

"Along the way I picked up the Graduate Master Builder Designation and my son Mike picked up

the Graduate Builders Institute designation."

"We have now built and/or developed everything from single-family homes to clusters to patio homes to townhomes to condominiums to even a four-story downtown mixed-use project. And, we are now developing mixed-use neighborhoods," he added.

"Much of the knowledge we needed to branch out we gained from taking courses offered through NAHB. Our membership in the Home Builders Association has become a valuable business tool."

"Membership Pays!"

"One of the non-tangible benefits I've received from HBA membership is the opportunity for networking. I have come to love the people in this industry. We go through the ups and downs together. We try to figure out problems together. It would be wonderful to have all the answers. But you can be sure that someone in the association



Father and son team of Mike and Don Moon of Don Moon Building/Developing at work.

has faced a similar problem to anything that you could be facing," Don said.

"Remember," Don said, "You don't have to do it alone. Your association is there to help."

"Membership Pays!"

"For education, networking and representing its members' interest in governmental affairs the Home Builders Association is tops," Don offered.

Don Moon has received a number of awards and leadership opportunities through his association with the HBA: HBAST Builder of the Year, 1983, 1992, 1996, 2003;1998 HBAT Builder of the Year; 2001-2002 Inductee, The Building Industry of Tennessee Hall of Fame; 1982 HBAST President; Chairman, HBAT Governmental Affairs Committee, 1997, 1998; Trustee, Home Builders Association of Tennessee Self-Insured Trust.

"Membership Pays!"

ARE MADE OF

Here's how to turn a house into a dream home- with a **geothermal heating and cooling system from WaterFurnace**. In winter, WaterFurnace geothermal systems will provide even, clean and reliable heat. In summer, the same system keeps the home comfortably cool and dry without an unsightly outdoor unit. A WaterFurnace system burns no fossil fuels. It also operates so efficiently, your customer can **save up to 60 percent on monthly energy bills**-all while **protecting the environment** and keeping the home **safe from carbon monoxide**.

For ultimate comfort, satisfaction and **competitive edge**, choose a WaterFurnace geothermal system.

For product information, builder incentive programs, area dealers, or dealer opportunities, please contact us at *waterfurnace.com* or (800) GEO-SAVE.



ORBA Pres. Phillip Daniel

Helps Give the Cleveland Animal



Sitting second from left, Phillip Daniel of the Ocoee Region Builders Association (ORBA) worked with this crew of other volunteers to re-create the Cleveland Animal Shelter on MONSTER HOUSE, a cable show on the Discovery Channel.

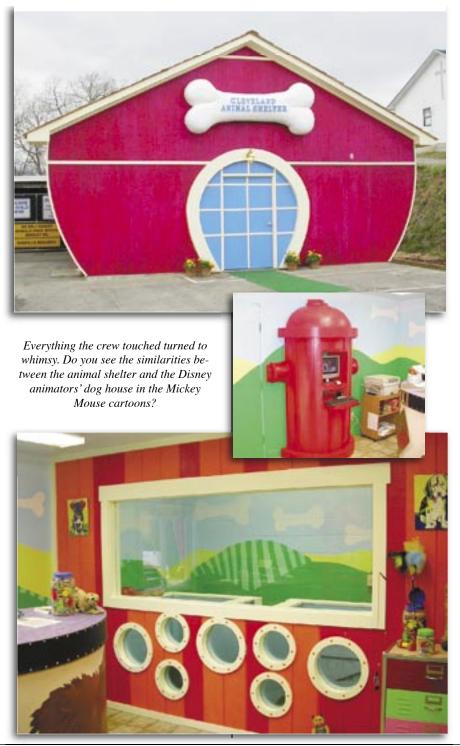
here are many ways to generate interest in your local Home Builders Association. One of the best ways to encourage media coverage and membership participation is to do something for the community—something a little different that brings about great results.

In the case of Ocoee Region Builders Association (ORBA) President Phillip Daniel, involvement meant improving the local animal shelter while being taped on a televised cable show.

Phillip was a crew member on MONSTER HOUSE, a televised home improvement show, aired on the Discovery Channel, best known for its far-out designs and construction.

Just look at some of the incredible changes to the Cleveland Animal Shelter Phillip and crew made!

M Shelter a Grooming



OLE SOUTH PROPERTIES

Wins Award for Building Energy Efficient Homes

le South Properties of Murfreesboro has been recognized for building the highest number of new, single-family homes in the Middle Tennessee region and in the Tennessee Valley that meet *energy right*® program guidelines.

The *energy right* ® program is offered by the Tennessee Valley Authority (TVA) and participating power distributors, including Murfreesboro Electric Department, and is designed to promote energy efficiency with manufacturers, dealers, developers, heating and cooling companies and consumers.

Ole South Properties received two awards for building single-family homes that meet the high standards in all-electric new construction.

"TVA is glad to partner with Murfreesboro Electric Department and Ole South Properties, a leader in promoting energy-efficient homes throughout the Tennessee Valley, to provide homeowners the opportunity to use energy wisely," said TVA Senior Vice President of Marketing Jim Keiffer. "Through the energy right® program, homeowners can make informed decisions that will help them become more responsible energy consumers in addition to saving money on their monthly power bills."

Founded in 1986 by John Floyd, Ole South Properties is based in Murfreesboro and is the largest independently owned home builder in Tennessee and ranked among the top 100 builders in the nation.

TVA provides power to large industries and 158 power distributors that serve approximately 8.5 million consumers in seven southeastern states.

(Editor's Note: from the TVA News Bureau, Knoxville, (865) 632-6000.)

HBAT WINS ASSOCIATE OF THE YEAR AWARD

From Tennessee Building Officials Association (TBOA)

he Home Builders Association of Tennessee (HBAT) recently received the Tennessee Building Officials Association's (TBOA) "Associate of the Year" award at the TBOA annual conference and banquet, recently held in Franklin, Tenn.



Pictured left to right: Mayor Tom Miller, Gary Luffman, HBAT President James Carbine, HBAT EVP Susan Ritter and Jay Johnson.



HBAT President James Carbine receives congratulations from Rick Shepherd of the Codes Administration at the recent Tennessee Building Officials Association (TBOA) annual conference and banquet.

The HBAT was unanimously selected, "for their achievements and support of the TBOA as an organization."

"Over the years thousands of safe, affordable homes have been constructed across the state as a result of the builder and codes official working together," said TBOA President Jim Brown.

"TBOA recognizes that this is not by chance. The HBAT and their local chapters work with their membership to place our citizens in homes that are safe and will be enjoyed for years to come," he added.

HBAT President James Carbine received the award, with HBAT EVP Susan Ritter in attendance.

"Over the years thousands of safe, affordable homes have been constructed across the state as a result of the builder and codes official working together," said TBOA President Jim Brown.

Another award winner was Director of Codes for the City of Franklin Gary Luffman, who won TBOA's most prestigious award, "Codes Official of the Year." Luffman was selected by previous recipients.

Among the notables in the audience were The Honorable Mayor of Franklin Tom Miller and City Administrator Jay Johnson.

The Tennessee Building Officials Association (TBOA) was formed in the mid-fifties for the purpose of promoting professional codes enforcement through educational opportunities. Currently the TBOA serves members from about 120 cities and counties along with associate members. There are 10 local chapters across the state to address local issues. As the TBOA matures it finds itself more frequently involved in efforts to see the adoption of codes and laws that protect the communities they serve at a state and national level.

LOCAL HAPPENINGS



First-place winners Jerry Web and Richard Graham received a check for \$1,000.

The Ocoee Region Builders Association (ORBA) was graced with perfectly difficult weather for the Fishing Tournament. Rain mixed with sleet and snow offered little comfort to those intent on fishing. The winds had gusts of up to 40 miles per hour with white caps on the river.



ORBA VP Dennis Epperson and Sec./Treas.

Paul Rice ready their boat for a day of fishing!

"I told the guys they were crazy for being out there," said EO Sherri Blakely. "But, they hung in and finished the tournament."

"Even with the bad conditions, we had very positive feedback and everyone said they would tell everyone about our tournament," she said.

HBA of Middle Tennessee (HBAMT) has slated its 2005 Parade of Homes for June 11-26 at Fairvue Plantation, in Gallatin. Call HBAMT at 615-377-1055 for details.



The HBAMT Parade of Homes heads to Fairvue Plantation, June 11-26. The covered porch of Parade home "La Fiorentino" overlooks Old Hickory Lake—work by builder Mark Botsko of Botsko Builders, Inc., and Lisa Alfieri of Old World Market, interior designer

Congratulations to Al Bintz of the HBA of Greater Knoxville for receiving Sears's "Rookie of the Year" for the Southeast region.



Al Bintz, "Rookie of the Year."

Memphis Area HBA (MAHBA) has scheduled its Vesta Parade of Homes May 21-June 5. MAHBA's Annual Golf Tournament is scheduled for June 27 at Germantown Country Club. Call MAHBA for more information at 901-756-4500



Builder members of the HBA of the Upper Cumberland use these signs at their construction sites to identify that they are members of the local Home Builders Association.to advertise their local association.

Congratulations to Jackson Area EO Bev Orr for celebrating six years with the Home Builders Association! Bev was recently honored at a special gathering and dinner for her work with the local association. According to Kevin Clark, "she's taken this association to a higher level with her tireless work." Bev's selected July 1 to retire. We'll miss you, Bev!



Bev Orr retires.

SENATOR LAMAR ALEXANDER:

—Continued from page 23

grants to support various ongoing private, state and federal eagle preservation and support programs.

THB: Any thoughts as to where this American economy is headed?

In May 2003, the Senate, with my support, passed and the President signed a jobs and growth package that has helped to jump-start the nation's economy. This \$318 billion tax-cut package lowers taxes this year for more than 1.5 million Tennesseans.

The package, among other provisions, cuts the tax rates for both dividends and capital gains to 15 percent, increases child tax credits to \$1,000 per child, and quadruples the small business deduction for expenses to \$100,000.

In October 2004, Congress passed and the President signed the American Jobs Creation Act of 2004. This legislation will reduce taxes on many manufacturing companies and help keep U.S. jobs from going overseas.

It also puts more money in the pockets of Tennesseans by allowing taxpayers the option of claiming a deduction on their federal tax returns for state and local sales taxes paid. This option will provide a direct boost to many consumers and our economy.

In Tennessee, almost one quarter of all taxpayers will receive an average benefit of \$470 each.

The key to the phenomenal strength of the American economy since World War II has been our investment in "brain power." Our creation of the world's best university system, our support for federal tuition support programs to get students into those universities, and our investment in science research and development has put us on the cutting edge of economic development.

The future of our economy will depend on our continued commitment to education and research and development in the 21st century. •

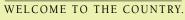
"After 18 years, 3 job transfers, and 9 states, I finally found my dream home, 1½ miles from where I grew up."



At Farm Credit Services of Mid-America, we understand the joys and the realities of part-time farming and country living. And when reality calls for financing a new home, new equipment, land, operating loans, crop insurance, or life insurance, call us. We offer competitive rates, fast decisions, and a face-to-face relationship that makes you feel like a person, not an account number.

What's your dream? How do you get there?







1-800-444-3276

www.e-farmcredit.com



INFO LINK

Index of Advertisers

2-10 Warranty1	1
Atmos Energy1	5
Belgard 1	1
Brentwood Services	3
BUILD-PAC1	8
Builders Insurance Group	4
Builders Mutual3	1
Countrywide Mortgage1	1
CTX Mortgage/2-10 Warranty	8
Farm Credit Services	9
Gary Hughes & Associates	2
Georgia Pacific	9
HH Gregg	3
Norandex Reynolds30	0
Residential Warranty	9
Trus Joist	2
TVA	6
Water Furnace	5

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

VISIT ONE OF THESE LOCATIONS:

NORANDEX

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

NORANDEX/REYNOLDS

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

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

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

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



Our Reputation is Building www.norandexreynolds.com





Norandex/Reynolds branches are fully stocked with a wide range of products for the exterior of your home.

We supply builders with siding and soffit, windows, doors, storm products, shutters, vinyl fence, deck and rail, and a complete selection of accent products.

With nearly 200 branches nationwide we have your site covered. And, our large product selection means you can offer a home owner full, maintenance-free, coverage for the lifetime of their home.

QUESTIONS FOR BREAKFAST, ANSWERS FOR LUNCH.



A lot of companies say this, but we'll prove it to you. Take Dane Hansen, for example. He woke up with a question about a recent audit and gave us a call. After talking to a real, live person, he left a message for the appropriate Builders Mutual employee. He expected us to return his call promptly – he had his answers by noon.

» OUR RETURN POLICY

We get a lot of phone calls, and they're all important. If you leave a message before noon, we guarantee your call will be returned by the end of the day. If it's after noon, you'll hear from us by noon the next day. Without policies like this, we wouldn't be the place where builders have been coming first since 1984.

» A SMARTER RESPONSE

It won't do any good to call you back unless we actually know the answer. That's one thing our employees learn at Builders University. It's the only school in the industry devoted exclusively to the business of home building, with different classes for our employees, builders and agents. When you call us, you're calling a fellow building expert.

24-Hour Callback: That's Service Outside the Box.







