

TENNESSEE HomeBuilder

July/August 2006

Official Magazine of the Home Builders Association of Tennessee

Matthew Kisber

Commissioner of Economics and Community Development

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TENNESSEE HomeBuilder

July/August 2006



WHO WE ARE

The Home Builders 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.

MISSION STATEMENT

The Home Builders Association of Tennessee represents over 6,750 member firms as the Voice of the Housing Industry. We advocate housing affordability and availability through:

- Legislation
- Communication
- Education



Commissioner Kiser joins Bob Lloyd, president of Bodine Aluminum, Inc., and Atsushi Niimi, president and CEO of Toyota Motor Manufacturing North America, Inc., in giving a thumbs up on an engine block produced by Tennessee workers in the Bodine's new plant in Jackson.

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PRESIDENT'S PERSPECTIVE

Putting Forth Our Best Efforts

For any of you who may be considering a run for the state ladder, I want to call your attention to one of the often overlooked job requirements. As president, six times a year you are afforded the opportunity to create your bi-monthly article for the magazine. To many this may not seem like a challenge, but it truly takes a lot of thought and time. The question for me is always the same. What can I say that will inspire, educate or entertain you as readers? So each time I look into my crystal ball, I try to keep in mind that these articles are written two months in advance. For those of you keeping up with the message, this will be the fourth in a series.

On a very serious note, by now you are aware that we were unsuccessful in our effort to block the bill to allow growth counties to enact an Adequate Facilities Tax (AFT). Since you will not read this until August, some of your counties may have already implemented a tax.

I want to tell you that even in losing this battle, we can be proud of the best efforts our Association has ever put forward. Our presence on Capitol Hill was substantial and acknowledged by everyone. On behalf of myself, Mike Stevens (Governmental Affairs Committee Chair) and all the staff, I want to thank everyone who participated in the at-

tempts to defeat this bill. I must admit I am a very gracious loser, and I will not sugarcoat my feelings concerning our defeat.

There is no doubt that the Tennessee Association of Realtors (TAR) were instrumental in passing this tax on the new home industry, and I find it extremely hard to accept. We, as builders, support our local Realtors through commissions. But even with this support, they fought diligently to pass a bill that will cost everyone, but them, money. The tax, as they see it, is a tax on the buyer. I say it is a tax on homebuilding and will hurt everyone in the Tennessee homebuilding industry.

I want you to know that I am extremely proud of the way our staff represented us during this challenge. I believe that we gained a lot of respect and touched a lot of legislators that prior to this fight took us for granted. The question now is how do we move forward?

The answer is this – we get ready for next year. The issues at this point are unknown, but rest assured that I am even more committed to our governmental affairs program. I hope you feel the same way.

As always, your state association is constantly at work. We are already preparing for the fall meeting in Memphis, and I hope you can make it. Susan and the staff work hard to pack as much business and fun into these meetings as possible. Remember, this is your



HBAT President Tim Neal

Association. We are here to support you and to do everything we can to help. Whether it is providing education, affordable insurance, or keeping government regulations from getting in your pocket, we are here to support our members.

There's an old saying that goes, "Bad weather makes good timber." The hardships of this year's 104th General Assembly have made our organization better, smarter and tougher than ever before!!!

A few thoughts from Bear Bryant—

Leadership and a Winning Team

"People who are in it for their own good are **individualists**. They don't share the same heartbeat that makes a team so great. A great unit, whether it be football or any organization, shares the same heartbeat."

"Sacrifice. Work. Self-discipline.

I teach these things, and my boys don't forget them when they leave."

"It's not the will to win that matters – everyone has that. It's the will to prepare to win that matters."

"Little things make the difference Everyone is well prepared in the big things, but

only the winners perfect the little things."

"Set goals – high goals for you and your organization. When your organization has a goal to shoot for, you create teamwork, people working for a common good."

"Find your own picture, your own self in anything that goes bad. It's awfully easy to mouth off at your staff or chew out players, but if it's bad, and you're the head coach, you're responsible. If we have an intercepted pass, I threw it. I'm the head coach. If we get a punt blocked, I caused it. A bad practice, a bad game, it's up to

the head coach to assume his responsibility."

"It's awfully important to **win with humility**.

It's also important to lose. I hate to lose worse than anyone, but if you never lose you won't know how to act. If you lose with humility, then you can come back."

"Losing doesn't make me want to quit. It makes me want to fight that much harder."





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EXECUTIVE OFFICER

Outlook

AFT's and Other Dreaded Acronyms

Jamie Clarke, a mountaineer and former cross-country ski champion, wrote a book on his first climb up Mount Everest. Clark explained, "Whenever you embark on a great undertaking like that, it's important to keep your goal—your real goal—in mind." **So what was his real goal?** You might suppose that it was to reach the summit, but you'd be wrong. The real goal, he said, was to come back alive.

In a recent edition of INC.com magazine, business writer Anne Katrine Senstad explains:

"In business, as in life, identifying the real goal is often more of a challenge than you'd expect, even for experienced business people... They start with a grand vision of what they want to do, then make the mistake of thinking they can do it all at once.... Meanwhile, they miss the goal they should have had in the first place."

This year's General Assembly faced many challenges, and I have to believe that our legislators are always mindful of the long-term effects of their decisions. However, when these decision makers are given inadequate information and conflicting ideas on issues such as Adequate Facilities Taxes, there is bound to be a recipe for failure. I believe that their goal—their real goal—has completely missed the target. It is unfortunate that this new legislation will prevent many potential home buyers from reaching the summit of the American Dream of home ownership.

This year's failure to understand the consequences of the County Powers Relief Act (SB3839/HB3469) will have devastating effects on future home buyers. It was very disappointing to watch as the efforts of the

Home Builders Association were ignored and even undermined.

Here are the key points enabling a county to enact this legislation:

- A county must have experienced an increase in population by at least 20 percent from 1990 to 2000, or by at least 9 percent in a four year period since 2000.
- A county can only charge one AFT, Impact Fee, Development Tax, Privilege Tax, etc.
- The max AFT a county can charge is \$1.00 per square foot.
- The amount can only be increased by 10 percent once every 4 years.
- A county must have the AFT approved by 2/3rds of the commission as constituted at two regularly scheduled meetings. That means by 2/3rds of everyone on the commission, not everyone present.
- If a county currently wants to switch from their existing AFT, they must repeal the current tax in order to enact a new one. This must be done through the legislature.
- A local real estate Transfer Tax can never be implemented.
- No county can bring forward to the legislature a local tax private act.
- This bill is to be reviewed in 4 years.

Currently 39 counties meet at least one of the criteria for implementing this new legislation. Of that number, 13 already have some form of new development taxes and must make a decision as to which Act they wish to operate under.

Let's take a common sense look at our position. The County Powers Relief Act can impose a \$3,000 fee on a new homeowner. Since this fee will most likely be financed for 30 years, we have now added thousands upon thousands of dollars to the cost of a home.

The injurious consequences of this legislation will be felt throughout the entire home building industry in Tennessee. In the future, we must all realize that every legislative issue is extremely important. Each member must move quickly and with a sense of urgency whenever there

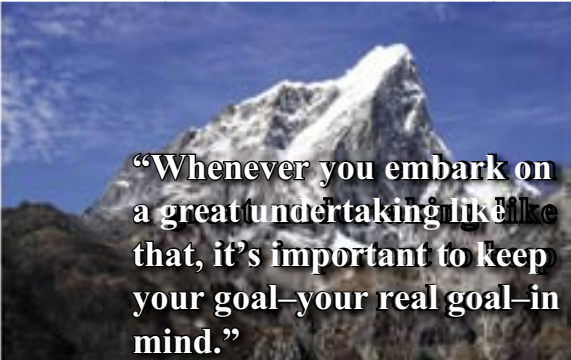


Susan Ritter, HBAT
Executive Vice President

is a call to action concerning the political realm. **Every voice counts!** The strength of our numbers is only as effective as our personal involvement.

Now, we must move forward and make sure our legislators are educated and informed when this bill comes up for review in four years. The power is currently in the hands of county officials. Hopefully, these local leaders will have the wisdom not to enact these AFT's. Our current mission is to educate local leaders on how harmful AFT's are to the long term financial health of their communities. They must understand that an economy moving forward is like a flowing river that benefits everyone and everything in its path. **A stagnant economy is just like stagnant water, eventually it causes problems—and it stinks!**

It's important to remember that a fighter may get knocked down, but he is not defeated unless he stays down. Determined and experienced fighters learn from their defeats and use their experience to win the next fight. With this in mind, let's all be very serious about new member recruitment and retention to make sure our voice grows louder and more influential as we face future challenges.



"Whenever you embark on a great undertaking like that, it's important to keep your goal—your real goal—in mind."

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Behind the Scenes of Tennessee Business:

Matthew Kisber

Commissioner of Economic and Community Development



The section of Tennessee known as Madison County is located between the Mississippi and the Tennessee rivers. In the early days it was called the Western District. The area was still the hunting ground of the Chickasaw Indians when Tennessee was admitted to the Union in 1796.



The first farm families came to Madison County in 1819 and settled east of Jackson in Cotton Gin Grove. In the following year, additional pioneers settled further west on the banks of the Forked Deer River in a community they named Alexandria. The county of Madison was soon formed by an act of the state legislature on November 6, 1821. In 1822, Alexandria changed

its name to Jackson in honor of Andrew Jackson and shortly thereafter became the county seat. By 1850, there were over 20,000 people living in the county.

Jackson, Tennessee has turned out its fair share of notable individuals. Jackson is the original home of Tennessee's only native automaker, Marathon Motor Works. It is the home and final resting place of Rock & Roll pioneer, Carl Perkins. It can boast of producing game show host Wink Martindale, and it was home to Casey Jones. Many of us remember the story and legend of Casey Jones. He was the famous train engineer who, before colliding with a stalled train, told his fireman to jump to safety. Casey died at the throttle saving the lives of his passengers.

In more recent West-Tennessee history, Jackson has once again provided our state with another notable citizen. This individual is one of the reasons Tennessee has been so successful in bringing business opportunities to the Volunteer State. These triumphs have not been by chance or accident. Behind the scenes, there has been an orchestrated effort of individuals working, planning, and creating strategies to support our current business base and attracting future business development. Providing leadership for these efforts has been the key to these noteworthy accomplishments. Tennessee is very fortunate to have the experience and business savvy of an individual almost unequaled in corporate and political experience. His name is Matthew H. Kisber.

Kisber was born in Jackson, Tennessee on January 31, 1960. His family ran a successful business called "Kisber's Department Stores, Inc." Maybe it was this influence that sparked Matt's interest in the world of commerce – but politics was the path of his future destiny.

The first political campaign actually began from his dorm room at Vanderbilt

University in Nashville. No one had ever heard of Matthew Kisber,

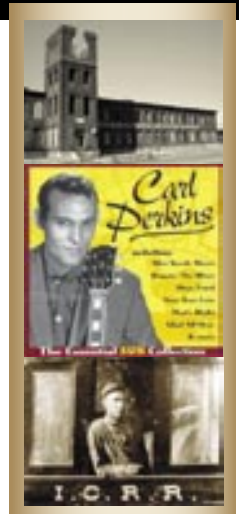
but this political science major defeated a Republican incumbent and became Tennessee's youngest state representative at 22. He would spend 20 years in the state House, become chairman of the House Finance, Ways and Means Committee, co-chairman of the joint House-Senate Business Tax Study Committee, and then would be appointed by Governor Phil Bredeson to his current position as Commissioner of the Tennessee Department of Economic and Community Development in 2003. One other distinguished position held by Kisber was the vice president of Business Development for First Tennessee Bank.

In a recent Knoxville article, he described himself as a "conservative, pro-business Democrat." His skills at recruiting new business and helping existing companies expand are unparalleled in our state.

The *Tennessee Home Builder Magazine* was fortunate enough to get a few minutes out of Commissioner Kisber's busy schedule for the following interview:

Q: Tennessee is definitely in the national spotlight as one of the top locations for a business-friendly environment. What do you see as the main contributors to our success?

Tennessee has had the good fortune of being recognized by a number of national publications as a very successful area for job creation and economic development. The business environment in Tennessee is second-to-none. This is the result of a focus by policy makers, the legislature and the Governor to ensure a business climate that is conducive to capital investment and job creation. But there are other factors in



this equation. We have a good quality of life, a low tax burden and we have a very strong work force with an incredible work ethic. All of these factors together create a formula for economic success.

Q : How does the home building industry benefit from the current success of economic and community development?

Over the last several years, we've recruited over \$10 billion in capital investment and over 85,000 jobs. The availability of good housing is definitely a criterion for corporate prospects. When we talk about headquarter relocations, which we've had 19 success stories so far in this administration, housing is a top priority. If a location does not have the type of housing conducive to upper management, you are simply taken out of the consideration process. So I would say the Tennessee housing industry plays a crucial role in our current and future success.

Q : How can members of the Home Builders Association benefit from the programs offered by the Department of Economic and Community Development?

I think there are a number of ways your members can benefit from the programs we offer. When Governor Bredesen came into office, he charged me with continuing to recruit new companies and to support our existing industries. But he also wanted to make sure we had a complete range of programs to support small businesses throughout Tennessee. We created a program called BERO, or the Business Enterprise Resource Office. We have programs to help train the work force, and we are advocates within state government for issues that affect the business climate. Our Web site (<http://www.state.tn.us/ecd/>) is a great resource for information about the wide range of business services our department offers.

Q : You've been involved in banking. How does the current banking and mortgage industry in Tennessee affect Home Builders?

Having a wide range of banking and



Commissioner Kisber accepts an engraved portrait of the American Bald Eagle from representatives of the 16-county Highlands Initiative, a regional economic development marketing partnership.

mortgage institutions is critical in providing healthy competition, low interest rates and the flow of money moving so projects can be funded. Without these conditions, growth comes to a halt and the business environment becomes stagnant. One of the lessons I learned at a young age is that access to capital must be available if we're going to have a thriving economy.

Q : From your perspective, what do you see as the biggest challenge facing home builders today?

One of the biggest challenges for the housing industry, and many other industries in our area, is access to highly skilled employees. Skilled employees are productive employees. More productivity equals higher wages. That's why our department has focused on skill levels in a wide range of occupations. We recognize this as an important factor in growing our economy.

Other challenges include uncertainties in commodity costs, energy prices and interest rates. The home building industry feels these changes more quickly than other industries. These factors are considered leading indicators of success, and I know individuals in your association are wondering where these variables are headed

at this time. I wish I had a crystal ball to know for sure; however, it looks like all the indicators point to a very positive business growth environment here in Tennessee.

Q : When a corporation starts considering a new area for growth, or even relocation, what do you think they look for from the housing industry?

To answer your question, let's look at the three years this department worked
—Cont. on page 16



Tennessee is among the top 5 states in the nation for the automotive industry. The state solidified its position as a Southern leader when Nissan North America announced it would move its headquarters from California to Tennessee in November 2005. Pictured are Commissioner Kisber, Nissan President and CEO Carlos Ghosn and Governor Phil Bredesen.

LEGISLATIVE REVIEW

Elections to be Decided in August and November

This year Tennesseans will be electing a Governor, all ninety-nine members of the Tennessee House of Representatives and one-half of the state Senate (odd numbered seats only). We will have an opportunity to vote twice in these elections. First, the party primaries will occur on August 3rd and the general election will occur on November 7th.

Although, the November 7th general election is the final vote, many of the House and Senate races will be decided in the primary. For instance, in Senate District 9, an open seat where incumbent Republican Jeff Miller opted not to seek re-election, there are three Republicans and no Democrats that have qualified in this election. The same holds true in Senate District 15, where Democratic incumbent Charlotte Burks is being challenged by another Democrat, David Gentry. No Republicans have qualified in this district. In Senate District 25, incumbent Democrat Doug Jackson is being challenged by Democrat Travis Wood. This election too will be decided in August.

Similarly, in the House, there are several races that will be decided in the August primary. For instance, in House District 6

there is an open seat due to a Congressional run by incumbent David Davis, six Republicans and no Democrats have qualified. In House District 24, left open by Representative Dwayne Bunch's decision to run for the state Senate, five Republicans and no Democrats have qualified.

Among the races being closely watched by Capitol Hill observers, there is a challenge by former Democratic Senator Bob Rochelle to win his old seat back from incumbent Republican Mae Beavers. Years ago, Rochelle decided not to seek re-election for that seat. It is anticipated that this will be one of the hardest fought races in the state this year. Rochelle will be well funded and the Republicans will be doing everything they can not to lose this seat to the Democrats. In the Senate District 27 race in West Tennessee, again the Democrats will be trying to win this seat back. Democrat turned Republican, Don McLeary, will face a challenge in November from Democratic challenger Lowe Finney. It is interesting to note that Mike McWherter, son of former governor Ned Ray McWherter, is Finney's campaign treasurer. In Senate District 13, in Middle Tennessee, Republican incumbent



*Legislative Report by Jay West
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Senator Bill Ketron is being challenged by Democrat Vince Springer of Spring Hill. He is the son of the late state Senator Pete Springer, who served in District 25 until his untimely death in 2000. Again, all eyes will be turned toward Shelby County to watch the race in Senate District 29. As you will recall, Ophelia Ford won a special election last September 15th to fill the unexpired term of her brother John Ford who resigned after being charged in a federal indictment for bribery. Ms. Ford narrowly beat Republican Terry Roland in the low-turnout special election. The state Senate later voided that election due to numerous election irregularities. It appears that this district is headed toward another Ford/Roland match up in November.

As always, I encourage you to donate in the Housing Industry Political Action Committee sponsored by the HBAT. The home building industry will be facing many issues when the 105th General Assembly convenes next January in Nashville.

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WASHINGTON, July 25

The National Association of Home Builders (NAHB) and UPS, the world's largest package delivery company, have joined forces to offer NAHB members discounts of up to 30 percent on shipping.

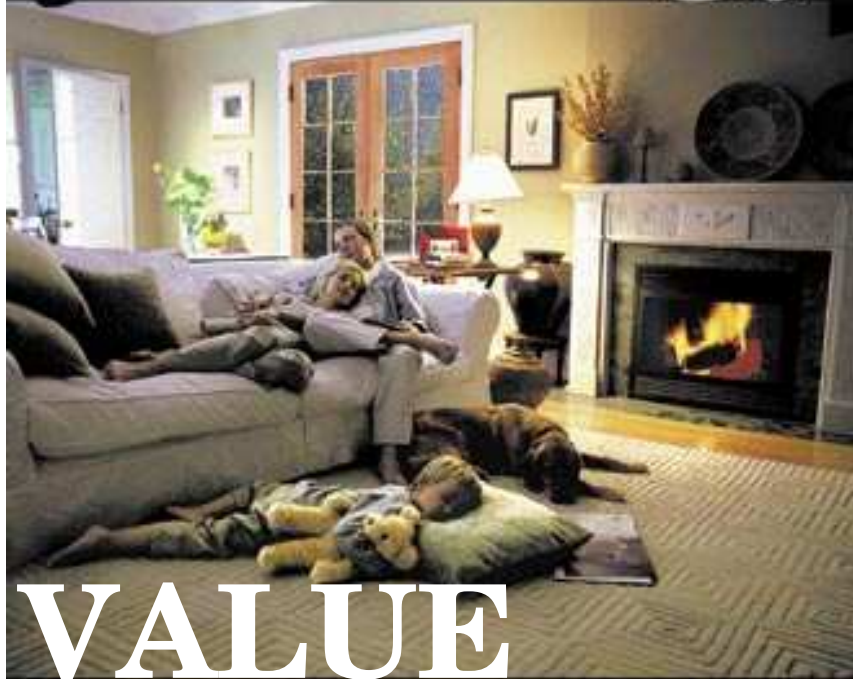
The NAHB shipping discounts include domestic air and ground, international export and international import. Association members can also take advantage of hassle-free on-line shipping, 24/7 access and the peace of mind that comes from advanced package tracking at your fingertips. nahb.org

NAHB members are eligible for discounts up to 30 percent to help manage costs with no catch, and no minimums.

The shipping discounts, which increase the more packages or letters the user sends, will be applied once enrollment is complete. The enrollment process is fast and easy and is available to NAHB members through the website www.savewithups.com/nahb.

For more information on the UPS savings program, visit www.savewithups.com/nahb.

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John Woodall..... (731) 225-8341

Johnson City Area HBA

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HBA of Greater Kingsport

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

HBA of Greater Knoxville

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Maryville/Alcoa HBA

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Ocoee Region BA

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HBA of Southern TN

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Andy Hammock (931) 261-3641

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John Adams..... (615) 449-0827

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Greene County HBA

Ted Hensley (423) 639-6781
ted.hensley@century21.com

Matthew Kisber

Commissioner of Economic and
Community Development

Continued from page 13—



with Nissan. The real task was convincing this corporation that Tennessee was the best place to relocate their headquarters. They were very familiar with the positive leadership, business and manufacturing climates. But one of the first things we did to help them understand our quality of life was to introduce their leadership to the wide range of housing available in this area. They even looked at communities in more rural areas outside the urban environment for commuting possibilities. By showing them existing, upscale homes, new construction and many other diverse developments, it was definitely a positive selling point. The housing industry played a significant role in closing the deal, and if that was important to a global company like Nissan, it's probably important to other companies looking at Tennessee as well.

Q: We have more than 6,800 members and local associations throughout the entire state involved with the community development process. What is your best advice for growing a positive business environment?

Education is the key to success. I believe there is wisdom in educating decision makers about your industry and helping them understanding the challenges and consequences of bad policies. I have found both as a legislator and as a commissioner that having the opportunity to learn about a particular business always allowed me to

look at the big picture and formulate better decisions. Staying involved, communicating and simply being aware of current issues are some of the most effective ways to grow a positive business environment.

Q: During this Session of the Legislature, an Adequate Facilities Tax Bill was passed that specifically taxes new home buyers in certain growth counties. What is your opinion of such taxes affecting the home building industry?

I wrestled with the issue when I was in the Legislature. I do not know the particulars about the bill since I was not involved in the legislative process. But allow me to say that in my opinion, we have to be careful with the economic impact of growth taxes. On one hand you have local officials talking about paying for the infrastructure caused by the growth issue. On the other side of the argument you have home builders saying we are not causing the growth. We are helping to support the growth. Local governments have a responsibility to ensure there are revenues to pay for services in a community, such as education. But from my viewpoint, these revenues have to be attained in the fairest and broadest sense. We definitely need to make sure we are managing growth, not penalizing it.

Q: Do you have any final comments you would like to make to the home builders in Tennessee?

When I was in the legislature, my primary focus was on economic development. I sponsored the original Jobs Tax Credit legislation and the Job Skills Act. It's a unique situation to work with a number of the tools that I actually authored. But what this experience has provided me is an institutional knowledge of industries, such as your own.

I understand that a healthy home building industry means there are revenues to pay for education, economic development and services that enhance the future business climate of our state. It is vitally important to recognize that home builders have played an important role in maintaining Tennessee's national leadership position. It is the goal of this department to con-



tinue to bring more businesses, jobs and the resulting financial benefits of positive growth. That means more opportunities for the housing industry and hopefully a brighter financial future for everyone in Tennessee.

The Home Builders Association of Tennessee would like to express our sincere thanks to Matthew Kisber for his time and his leadership. Individuals, such as Commissioner Kisber, who have demonstrated such notable and competent leadership abilities, benefit every citizen of Tennessee.

Matthew Kisber is married to Paige Lowe Kisber. They have a son, Harrison, and a daughter, Katherine. They reside in Nashville. ♦

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2006 Board of Directors Meeting

Mixing Business and Fun in Florida Sun!

The 2006 Board of Directors Meeting was held in Destin Florida on July 18 – 19th. Festivities began on registration day with members arriving to find tropical drinks, tasty treats and gifts from many of our loyal sponsors.

Monday morning meetings began with discussions on issues such as government affairs, membership, education and a new HBAT location. The afternoon activities were focused around the pool, where our association held the annual Volleyball Championship. The very skilled and determined East Tennessee team was victorious in the Volleyball event. Congratulations East Tennessee!

Children enjoyed face painting, hula-hoops and a limbo competition. All of this was sponsored by the very generous members of the 84 Lumber organization. A very special thanks to 84 Lumber for all they did to make our pool party successful!

Tuesday began with more committee meetings, followed by an afternoon break so members could soak up a little sun on the beautiful Destin coast. In the evening, members were treated to an incredible buffet, the annual HIPAC Reverse Raffle and a Talent Show. The winners of the reverse raffle were Jackson Downey and Brian Forward. The talent show had many winners and everyone was impressed by the wide array of artistic and musical abilities. After the talent competition ended, several members entertained the crowd with their Karaoke skills.

On Wednesday the HBAT Board of Directors met and reviewed committee recommendations. As the Board meeting adjourned, members bid farewell to their friends and fellow Directors until the Annual Meeting of the Membership, to be held at the Peabody Hotel in Memphis.

The HBAT would like to extend a special thanks to 84 Lumber, HBAT Self-Insured Trust, GMAC, Bonded Builders, 2-10 Home Buyers Warranty, James Hardie Building Products, TVA, Builders Mutual, The Contractor's Yard, Countrywide Home Loans and ATMOS Energy for sponsoring special events and having tabletop products for our members.





Senators Explore Supreme Court Wetlands Decision

As legal experts, regulators and home builders continue to debate the ripple effects of the U.S. Supreme Court's recent decision* to send the Rapanos and Carabell wetlands lawsuits back to the circuit court, Tom Ward, NAHB's assistant staff vice president for litigation, on June 29 told the Senate Environment and Public Works Committee that forcing the U.S. Army Corps of Engineers to make their wetlands rules more consistent could result in more environmentally sound land use decisions.

Ward—part of the NAHB team of staff volunteers and consultants, who worked with the court brief submitted last December and participated on a panel convened last week by the Senate committee to discuss the implications of the Supreme Court's wetlands decision for the development community.

The panelists agreed that the court's decision has helped to point out the confusion that continues to swirl over the definition of

"navigable waters." While the majority of justices indicated that they want to rein in the Corps' broad interpretation of its regulatory jurisdiction, a final definition will likely encompass more than just navigable lakes and bays, rivers and the wetlands next to them.

Panelists told Senate staffers that ditches are a case in point. NAHB hopes that the Corps will study the majority opinions and stop trying to assert jurisdiction over man-made ditches that contain water only some of the time. Justice Antonin Scalia said that a ditch must have relatively permanent water to be considered, while Justice Anthony M. Kennedy said the ditch must have a "significant nexus" to a traditionally defined navigable water. Either way, the justices agreed, a hydrologic connection is no longer an acceptable way to assert jurisdiction over a ditch.

Because builders don't want to spend the time and money it can take to work with the Corps to obtain a permit to build where the agency has jurisdiction, some choose to design developments that leave potential jurisdictional areas untouched, even if it results in less efficient land use, Ward said.

Cited by Ward was a Wilmington News Journal article explaining how the time,

expense and uncertainty of federal permitting under the Corps have led some landowners to work around the ditches. "Dealing with the Corps of Engineers is so onerous, it actually leads to really poor site design," said a wetlands consultant quoted in story.

NAHB staff and volunteers will continue to work with Congress and federal regulators and agencies toward more definitive guidance for home builders, Ward said.

For more information, call Calli Schmidt at NAHB, 1-800-368-5242 x813. ♦

**You can view the above referenced decision by the Supreme Court on the internet at the following address: <http://www.supremecourtus.gov/opinions/05pdf/04-1034.pdf>.*





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What Women Want &

By Judith S. Kincaid

Women mean business...long disadvantaged by economic forces, women are suddenly the hottest thing in the housing market!

The National Association of Realtors states:

- The number of single women home buyers has doubled nationally since 1989.
- Twenty-one percent of home sales are to single women, up from 18 percent in 1997.
- Census reports show that the national homeownership headed by women is 53 percent, up from 48 percent in the 1980s.
- Single men are way behind, purchasing only 11 percent of homes in 2003 (the most recent year for such data).
- Single women are twice as likely to buy their first home as single men and are the fastest growing segment of home buyers.
- A recent study from Harvard's Joint Center for Housing Studies says unmarried women accounted for 30 percent of overgrowth between 1994 and 2004.
- One in every five homes is purchased by a single woman.
- Forty-seven percent of all condos are purchased by women. Condominiums don't always come cheap, indicating the increased power of the "purse," especially by professional women without dependants.

Add the statistics about single women to all women purchasing homes, and the numbers are staggering! The world's largest economies are ranked as follows: (1). the American woman, (2). All of Japan and (3). The American Male.

When it comes to shopping, women are responsible for 83 percent of all consumer purchases, 94 percent of home furnishings, 91 percent of new homes and 80 percent of all do-it-yourself or home improvement projects.

As women's buying power has increased over time, the economy has become more and more driven by women's consumption. Currently, American women control almost \$4 trillion in annual consumer spending. We are not just about designer shoes here. Women purchase nearly two out of every three cars, control 50 percent of the wealth in the United States and take 50 percent of all business trips.

To put it simply; girls rule!

WOMEN BUYING, BUT MEN BUILDING

Women are the new decision makers. Have you heard the phrase "it must have been designed by a man"? Here's why—home builders are overwhelmingly male. Less than 10 percent of 8 million people employed in any capacity by the construction industry are women.

It's time to listen to women and time to change!

First, it's important to understand how women shop:

- Women are more specific in terms of how big they want the property to be and how much they can afford.
- Women generally look longer than men.
- Women tend not to spend as much as lenders are willing to give them.
- Women are detailed oriented when it comes to negotiations.
- Women tend to buy based on emotional connections to the house and from a deeper attachment to it than men.

Second, it's important for builders to understand what women are looking for in a home.

Space

Women want space. Not the traditional larger, more in-house space, but better defined, more usable space—family space and space for organizing. Build better, not bigger!

Kitchen

Kitchens and baths are what sell homes. Women want kitchens that are fully, partially or visually open to the family room. The kitchen-family room is the new parlor—the homes' social center, community area and entertaining space. This area needs ample space for preparing meals, hosting drop-in visitors and throwing parties.

Gone are the days when the woman is shut off in the kitchen while the man entertains. Both men and women cook. Both men and women entertain, and they generally want to do both simultaneously. The kitchen has become the absolute center of the home!

Kitchens also must include walk-in pantries, island work areas and special use storage. The need for storage comes from the need to find a place for all the stuff that accumulates in a home. Women want their homes organized.

Owner's Bedroom and Bath

The owner's bedroom must have more space (sitting areas are a must – great for quiet time and getting away from it all). The owner's bath may be smaller but needs to have all the luxuries – remember this is *her* oasis.

Nine-Foot Ceilings

Higher ceilings bring in the illusion of more space in today's smaller homes.

Why You Should Care

Laundry Room

Younger households prefer their washer and dryer to be located near the bedroom. Older households prefer them near the kitchen. This is changing as older households realize the convenience of having the laundry near the bedroom wing.

Storage

Everywhere and anywhere. An oversized garage is every woman's dream. Think how popular organization systems for closets and garages have become.

Safety

Since Sept. 11, 2001, safety for their family and personal safety are a primary concern for women. Always discuss security systems, police patrols, Neighborhood Watch programs and good, caring neighbors.

Convenience

Women want convenience that saves them time, such as entryways with a spot to store car keys and plug in cell phones and PDAs. Dual bathroom vanities have always been important, but now height is a consideration – height that is convenient for her.

Accessibility

Forget sunken living rooms and high cabinets. Homes need to be easy to move around in – women are thinking about the future and worry that they or a family member may have physical limitations. Special features such as wide hallways need to blend seamlessly into the design of the home so it does not have a clinical or hospital appearance.

Light and Bright

Current color trends are for walls to be deeper colors. Large windows and good lighting are very important to home design and interior merchandising.

Outdoor Rooms

Builders need to incorporate outdoor spaces into overall home design. Yard and gardens can become a part of the floor plan when sliding or French doors lead to patios and decks. Screened porches and sunrooms overlooking outdoor spaces continue to be popular.

Maintenance Free

Brick, stucco and vinyl or aluminum siding, depending on local customs and price range, are what make sense to the female buyer of today.

Details

Women notice everything. The female home buyer has a clear objective to shop – and it's all in the details. Know the age group you are selling and build and merchandise to that market.

Closing the Deal

Now that you know what women want, and what an important buying force they can be, here are a few tips to help you make the sale:

- Follow up, follow up, follow up.
- Strive to increase customer satisfaction.
- Eighty percent of conversation should be the sales person asking questions of the potential buyer.
- Learn the buyer's motivation.
- Lead to the contract – do not push!
- Learn to walk backwards when demonstrating – women like you to look them in the eye.
- Point out safety features (very important to women).

- Remember: Women purchase homes on feelings.
- Features will not sell homes unless you show benefit.
- Eighty percent of customers visit the Web site before visiting the model.
- Eighty-five percent of home buyers use the Internet and 92 percent of women shop via the Internet.
- The most used term on the Internet is "real estate."
- You can expect a 25-percent-plus conversion rate on Internet leads.
- Respond to Web leads within 12 hours.
- Most important question to ask when customers enter the model: Have you seen us on the Internet? If they say "yes," your next question should be, "Which of our homes best suits your needs?" Once you have this answer, you have them qualified. Think of the time saved and the advantage you now have in beginning the selling process!

**In closing, remember; Girls rule!
Think pink! Know your stuff!**

Judith Kincaid is director of marketing for K. Hovnanian Homes based in Canton, Ohio. She can be reached at jkincaid@khov.com.

This article reprinted by permission from the writer.

**Girls rule!
Think pink!
Remember
3
Things
Know your stuff!**

MEMBERSHIP PAYS

JOHN WOODALL *Jackson Area HBA*

Much of the July/August Tennessee Homebuilder Magazine has focused on Western, Tennessee. This month's Membership Pays article continues this common thread by introducing you to John Woodall, owner of Woodall Construction in Jackson, Tennessee and President of the Jackson Area Home Builders Association.

John Woodall is a 1994 graduate of West Point and served his country in the Army for five years in Field Artillery. He is married to Jennifer Chappell Woodall, and they have a three year old daughter, Jameson Ann. To complete this happy family, you must add two faithful, furry friends – two dogs named Sam and Kid.

John's hobbies include church, family, golf and running. He has recently started training for a triathlon. His business endeavors are focused on General Contracting and Construction Management. He points out that his business is diversified in both commercial and residential construction projects. Woodall Construction is involved with the Energy Star Building Partner program.

We asked John why Membership Pays, and this was his response:

Membership in the Home Building Association really pays when you consider how much proposed legislation, negative to the home building industry, is thwarted through our efforts. It's amazing how much one can learn about new construction materials and methods on how to better run a home building business.

I have personally benefited through the tremendous personal and professional contacts, the increased credibility with potential customers and the ability to assist with projects such as Habitat for Humanity.

In the Local Limelight article, you will read about the Jackson Area HBA and their recent

John Woodall, Taylor Pendergrass and Bryce West take a break as building materials are delivered to the Building Blitz by fellow JAHBA member, City Lumber Company.



JAHBA President John Woodall, (left) prepares to roof one of the two houses completed by the Woodall Construction Group during the Builders Blitz.

involvement with Habitat for Humanity. John pointed out that he didn't want to be given special consideration for his involvement without mentioning the outstanding efforts of so many members of his Local Association. He especially wanted us to mention the involvement of his friend and fellow HBA member, Taylor Pendergrass. Taylor owns Glenco Construction and was exemplary in his leadership with this highly successful project.

When we asked John if he had any final thoughts to leave with his fellow home builders, he said:

"If you see a member of the United States Armed Services, please thank them for their service to our country."

The Home Builders Association of Tennessee would like to say thank you to John Woodall for his dedication to our Association and for his valuable insights into why **MEMBERSHIP PAYS**



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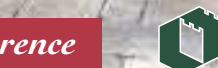
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Jackson Area HBA Completes 3 Homes for Habitat for Humanity



Taylor and Glen Pendergrass of Glenco Construction Company as construction begins.



Sonny Hardee, and volunteer Ed Labry, assist a member of Glenco team with moving walls on Day 1 of the Builders Blitz.



Greg Allison and Paul Reed wrap house #1 on Day 2 of the Habitat for Humanity Builders Blitz.



Robert Schucker, RCS Construction, moves building materials with equipment donated by MMS Equipment and Sales.



John Woodall, Taylor Pendergrass and Bryce West take a break as building materials are delivered by City Lumber Company.



Sonny Hardee pictured with new home owner Marilyn Holliday.

1 Week + 2 JAHBA Builders = 3 New Homes

The 190 member Jackson Area HBA, led by President John Woodall of Woodall Construction Group and Taylor Pendergrass of Glenco Construction, completed three homes for the Jackson Habitat for Humanity during the week of July 4th.



JAHBA FACTS

The Jackson Area Home Builders Association (JAHBA) is a professional trade organization chartered in 1973. The JAHBA is affiliated with the state and national associations and serves twelve counties in West Tennessee. These counties include: Benton, Carroll, Chester, Crockett, Gibson, Hendersonville, Hardin, Haywood, Hardeman, Henry, Madison and McNairy.

The Jackson Area Home Builders Association represents its membership and the community by being proactive in legislative and regulatory issues. This western Tennessee HBA involves itself in education by promoting ethical and professional standards while maintaining a positive image for the building industry in our communities.

General membership dinner meetings are held on the second Tuesday of the month at the Old English Inn. Meet and greet begins at 5:00 p.m., with dinner following at 6:00 p.m. Dinner is followed by a program and a brief meeting, when necessary. Promotional events include an annual golf tournament in the spring and the West Tennessee Open House, which will be held from September 29 – October 1 at the Madison County Fairgrounds.

JAHBA OFFICERS

President John Woodall, Woodall Construction Group
Vice-President Mike Freeman, Madison Construction, LLC
Sec/Treasurer Charles Allison, Alexander Thompson Arnold PLLC
Past President William A. (Sonny Hardee), Hardee Construction Co., LLC

BOARD MEMBERS

Taylor Pendergrass, Leta Webb, Bryce West, Bud Cole, Joe Reece, Craig Taylor, Kevin Clark, Bruce Davis





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LOCAL HAPPENINGS



SPRING HILL COUNTRY HAM FESTIVAL

Homebuilder John Maher, HBA of Middle Tennessee, presents a \$10,000 sponsorship check to the Spring Hill Country Ham Festival Foundation, Inc. Pictured is the Executive Committee for this year's Spring Hill Country Ham Festival, slated Oct. 7, at Rippavilla Plantation. From left to right, first row, are: John Maher, Spring Hill Country Ham Festival Co-Chair Eric DeBerry, Janice Maples, Chair Chris DeBerry, and Pat Brittan. Second row, left to right are: Michael Skaggs, Rick Ponds, and Harry Brittan.

FOR MORE INFORMATION, CONTACT: Spring Hill Country Ham Festival Co-Chairs; Chris or Eric DeBerry at 615-790-8202 or 931-486-3300

BBB AMBASSADOR AWARD

From left, Cathleen Calagin with the Better Business Bureau, Tonya Jones, HBAMT Vice President Mitzi Spann, and HBAMT President Anne McKnight posed for a quick shot as Jones received recognition from the Association for being awarded the **Better Business Bureau Ambassador Award**. The award is given to an individual who promotes and fosters ethical relationships between business and the public through voluntary self-regulation, consumer and business education and service excellence.

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In the May/June 2006 HomeBuilder Magazine, we made reference to a "fine example of a log home" at the Museum of Appalachia in Norris, TN. If you're going to be around East Tennessee in early October, don't miss the Tennessee Fall Homecoming. It has been honored as one of the **"Top 100 Events in North America."** The event is often referred to as the most extensive and authentic gathering of old-time musicians and pioneer-type craftspeople in the country. Contact: museumappalachia@bellsouth.net. Phone: 865-494-7680 or 494-0514



Congressman Joe Duncan, Jr. takes a moment with **Ed Zarb, HBA Northeast Region Area Vice President**.



Clarksville Montgomery County HBA plans the 6th Annual Golf Tournament. The tournament will be held on September 7, 2006 at Swan Lake Golf Course. Shotgun start at 1pm with dinner and awards to follow the tournament at the clubhouse. We invite all builders and associates to play or just come by and attend the dinner. We are open for registration now at \$75 per player. Hole sponsorship is \$150. Please contact Karen Blick for registration or more details 931-503-1194 or info@clarksvillehba.org

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Future HBAAT Meetings

2006—

President's Planning Meeting

September 29 – 30, 2006

Hilton Memphis

Memphis, TN

Fall Meeting

October 27 - 29, 2006

Peabody Hotel

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2007—

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March 4 – 7, 2007

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A man with light brown hair, wearing a light blue dress shirt and a striped tie, is looking upwards and to the right. He is wearing a brick as a monocle over his right eye. The brick has three circular holes. The background is a plain, light blue gradient.

To you,
it's a building material.

To your customer,
it's a fashion statement.

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