

The background of the cover is a photograph of Congressman Zach Wamp. He is a middle-aged man with dark hair, wearing a light-colored dress shirt and a red patterned tie. He is sitting at a desk, looking off to the side with a slight smile. In his right hand, he holds a blue pen over some papers. A large American flag is visible on the left side of the frame. Behind him is a large window with a view of the Tennessee State Capitol building. The magazine title "TENNESSEE HomeBuilder" is overlaid on the top of the image. "TENNESSEE" is in a small, white, sans-serif font. "HomeBuilder" is in a large, stylized font, with "Home" in blue and "Builder" in orange. To the right of the title, the date "Jan./Feb. 2008" is printed in a small, italicized font. Below the title, the subtitle "Official Magazine of the Home Builders Association of Tennessee" is written in a small, italicized font. At the bottom left, the text "Congressman Zach Wamp" is displayed, with "Congressman" in a small, italicized font and "Zach Wamp" in a large, bold, blue font. Below that, "3rd Congressional District of Tennessee" is written in a bold, orange font.

TENNESSEE HomeBuilder

Jan./Feb. 2008

Official Magazine of the Home Builders Association of Tennessee

Congressman

Zach Wamp

3rd Congressional District of Tennessee

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Charles Boyd
W.N.C. Nursery & Landscaping - Waynesville, NC



When an employee is injured, the pain can often spread across the entire business. According to Charles Boyd, Builders Mutual put forth every effort possible to ensure his injured employee was taken care of and Charles' red tape was kept to a minimum. "When they found out how far he had to drive for therapy, they even reimbursed him for gas," he adds. This was in stark contrast to some of the horror stories his employee heard in his therapy group about their experiences with other insurance companies.

"I don't mind paying for insurance if you know you'll get service when you need it," he states. Charles has been particularly impressed with Builders Mutual's interest in the well-being of his employee, citing the frequent follow-up phone calls. As a policyholder of seven years, Charles says, "I don't know of any other company that's more punctual and attentive." He concludes, "No one's doing a better job."

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TENNESSEE HomeBuilder



January/February 2008



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 6,500 member firms as the Voice of the Housing Industry. We advocate housing affordability and availability through:

- Legislation
- Communication
- Education



In this edition of the Tennessee Home Builder, meet Congressman Zach Wamp and learn more about important builder news and legislative issues.

Cover Story

- 12 **Meet Congressman Zach Wamp**
3rd Congressional District of Tennessee

Features

- 9 **2008-09 Strategic Plan**
Where there is no vision, the people perish
- 15 **Questions about a challenging market?**
Weathering Economic Downturns
- 16 **Annual Fall Meeting of the Membership**
Members Gather in Nashville
- 18 **Floyd Named Home Builder of the Year**
John Floyd, owner of Murfreesboro based Ole South Properties
- 20 **Point/Counter-Point**
Rep. Frank Nicely and Sen. Beverly Marrero
- 21 **New HBA Offices – You Made it Happen!**
A Special Thanks for a Great Success Story
- 22 **Did You Know?**
- Online Green Tool Certification
- Great Information at www.nahb.org
- 23 **Spring Legislative Conference Registration**
March 9 - 11, 2008 - Nashville, Tennessee
- 24 **New Product Review**
Showers, Windows and Building Technologies
- 26 **NAHB Green Home Building Guidelines**
An Exploding Market
- 27 **Wallace Named Associate of the Year**
Ann Wallace, Warranty Title Insurance of Chattanooga
- 29 **Local Happenings**

Departments

- 8 **President's Perspective**
Looking Forward
- 10 **Executive Officer Outlook**
Staying on the Right Track
- 14 **Legislative Review**
Legislative Preview for 2008
- 15 **Local Association Presidents**
- 30 **Info Link—Advertiser's Index & Calendar**

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2008

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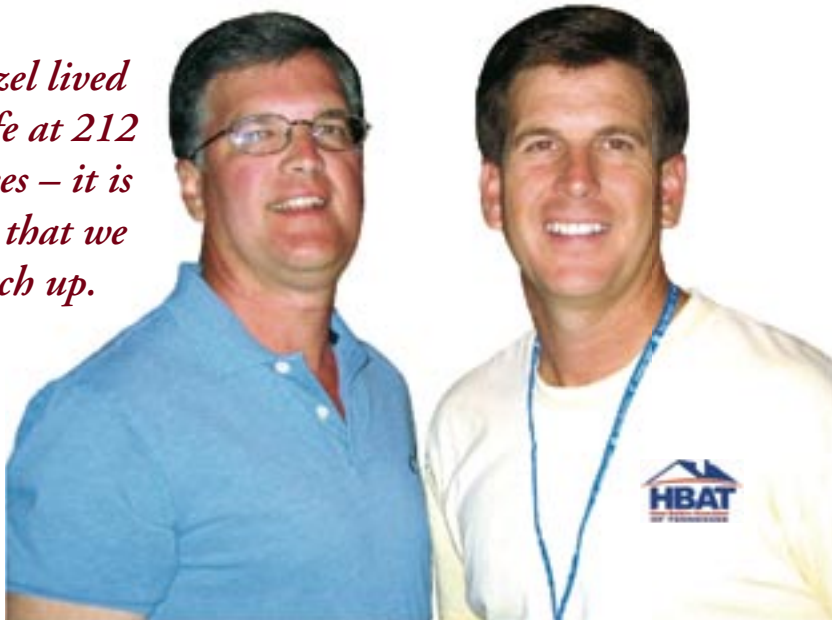
LOOKING FORWARD

James Carbine is a native of Florence, Alabama and a graduate of Auburn University where he obtained a degree in business. James is also a Certified Public Accountant. James has been in Nashville, Tennessee since 1985 where he has been engaged primarily in residential land development and construction and has been involved in the development of over 3,400 homes in various communities in middle Tennessee.

James is a second-generation builder and has been very active in the Home Builders Association, serving as President of the HBA of Middle Tennessee in 1999 and as President of the Home Builders Association of Tennessee in 2005. James has been happily married for twenty two years to his wife, Dewanda, and has two teenage daughters, Elizabeth and Kristen.

In 2005 I was installed as your President. When I left this position, Denzel, my brother and business partner, had been elected to the leadership ladder and began his journey toward being President of this association. Who knew I would be called upon again to serve this association as President? But I do it willingly and with an open heart. Let me tell you why.

Denzel lived his life at 212 degrees – it is time that we catch up.



I honestly believe that this association has been denied its greatest leader. Denzel's enthusiasm and passion for being President was at a level that I have not witnessed in my 20 years of membership. Denzel wanted to increase the energy of this association by helping to generate interest at the grass roots level of our local associations. It was his intent to visit every local – but instead, as a result of the tragic events of July 27, every local came to him. The outpouring of love, concern, compassion and support of the members of this association were of monumental proportions.

When I was asked to fill in for Denzel this year, I was honored beyond belief. Ultimately, I said I would not replace him; I would simply stand in to help finish the vision he had that began two years ago.

I have two thoughts I would like to share with you. First, I believe it is the things we do everyday that we don't have to, that defines who we are and makes a difference. Each of you does not have to be a member of this association. But you are a member, and you serve an industry that fulfills one of life's basic needs - housing. We all know that the purchase of a home is the single most life changing event for a family. Put a family in a home and you have changed their life forever.



HBAT President James Carbine

Second, do you know what 211 degrees means? 211 degrees is just one degree below the boiling point of water – 212 degrees. When water boils it turns to steam, and steam can run locomotive engines, heat buildings, move mountains and dig canals. What's the difference? Just one small degree. There is an incredible transition by turning it up just one more degree.

Denzel believed, as do I, that this association is at 211 degrees. All we have to do is turn it up one degree, and we can move mountains. We can truly affect change in an industry that is so near and dear to all of us and so important to our communities, our state and our country.

I challenge our staff and our members to do the things we don't have to do and give that little bit extra to get us to 212 degrees in 2008. The end result will give this association the steam it needs to serve our members and advocate for our homebuyers in a way that we have never done before.

Denzel lived his life at 212 degrees – it is time that we catch up.

I leave you with one final comment. By asking me to serve as your 2008 President and stand in for Denzel you have honored me and my family in a way that can never be matched. I thank you from the bottom of my heart.



2008–2009 Strategic Plan for the Home Builders Association of Tennessee



“Where there is no vision, the people perish...”
- Proverbs 29:18

Strategic planning is the foundation of a successful future. In September of 2007, your HBAT Senior Officers and members of the 2008 Executive Committee convened for the purpose of charting the future course of the Home Builders Association of Tennessee.

The strategic plan was designed to define the goals and strategies from one to three years. It will also assist our current leadership, and the leadership of the future, to track the progress of our Association.

Our Mission Statement serves as a basic guide and branding tool:

“The mission of the Home Builders Association of Tennessee is to advocate housing affordability and availability through legislation, communication and education.”

Our leadership also developed a clear and precise Vision Statement:

The Home Builders Association of Tennessee is the principle voice and resource for Tennessee’s home building industry by:

- Promoting home ownership in Tennessee
- Serving as an advocate for home buyers
- Helping our communities understand our significant economic contributions
- Developing leaders in our communities
- Promoting excellence in governance and serving members
- Build and strengthen HIPAC

There are five areas of concentration in the Plan. Below we have provided a broad overview of the goals and strategies within each area.

Governmental Affairs



- Monitor all legislation for potential impact on the home building industry
- Provide ongoing legislative communications to all local associations to ensure state-wide unity on all issues
- Enhance and grow Voters Voice participation
- Enhance grassroots political action programs

Education

- Become the primary source of education in the homebuilding industry
- Continue to update a comprehensive curriculum of high value courses, workshops and on-line education focusing on such areas as construction techniques, codes, new products and practices, profitability, finances, business operations, succession planning, sales, etc.



Membership Recruitment and Retention

- Create a 3-year membership growth and retention plan
- Develop member-benefits program

Communications/Public Relations



- Work with the National Association of Home Builders to create a consumer communication campaign
- Create one state-wide home builder logo and branding for local association use
- Enhance HBAT communications
 - Magazine
 - Website
 - Listserv communication

Association Infrastructure

- Review HBAT Committee structure
- Work toward 50% dues/non-dues revenue ratio





Education Opportunities

The HBAT Education Calendar can be found online at www.hbat.org.

There's information on location, dates and times for programs throughout Tennessee.

LOG ON AND LEARN!



Staying on the Right Track

Will Rogers said it best, “Even if you’re on the right track, you’ll get run over if you just sit there.” I believe this quote is appropriate in describing the work that the leadership of the Home Builders Association of Tennessee has accomplished by staying on the right track and moving forward. In that spirit, we will keep moving ahead, always looking for opportunities to enhance the HBAT’s relevance to its members – and there are plenty of opportunities!

Anyone who pages through a major market newspaper, or even a local penny saver, can tell you the reports are clear. The housing market and the mortgage industry are facing a lot of challenges in 2008. It’s easy to fall into the trap of thinking that the gravity of this national setback affects Tennessee directly. But our outlook and position here are good. Our market is strong, and we must move forward with a positive focus on economic growth for the building industry, which sustains us as individuals, as

communities and as an association. How we do that is something we, as an association, must focus on. One thing is for certain; we need to keep telling our story. The HBAT monitors the state press daily, and we will do our best to counter every negative national story with a positive local Tennessee story.

In 2008, environmental issues will continue to gain a higher priority throughout our industry. The HBAT has been working to stay on the leading edge of cooperation with the Environmental Protection Agency (EPA). We are working towards compromises with regard to federal and state regulations and taking the lead among other states in order to become compliant. By working closely with the EPA and the Tennessee Department of Environment and Conservation (TDEC), we are gradually finding more flexibility in dealing with their items of concern. These partnerships have made progress in addressing alleged pollution, rather than primarily bureaucratic paperwork. We want to gain the respect of our national and state leaders by showing that



*Susan Ritter, HBAT
Executive Vice President*

the Tennessee building industry is serious about environmental issues, and we must continue on this path of compliance so that in years to come our work with these agencies will be more productive.

In line with becoming more effective when “negotiating” with governmental agencies, an ongoing challenge we face year to year is the recruitment of new HBAT members. One thing we do know, the more active members we have in local associations, and on the roles of the HBAT, the louder our voice and the stronger our presence will be with decision makers. But getting a new member is only half of the battle. Keeping that new member beyond the first year renewal phase is the other and more difficult task. In the membership of 2008, we must focus on and improve our current membership retention plans and initiatives. Once we get a new member in the door, we must “WOW!” them with all that our association has to offer. Let’s focus on making the great things that we do even greater! It takes years to get a member and only seconds to lose one.

Over the next year, the HBAT staff looks forward to working on the issues and concerns that affect our industry. I know we are on the right track – let’s keep moving forward! I wish you a very prosperous new year!

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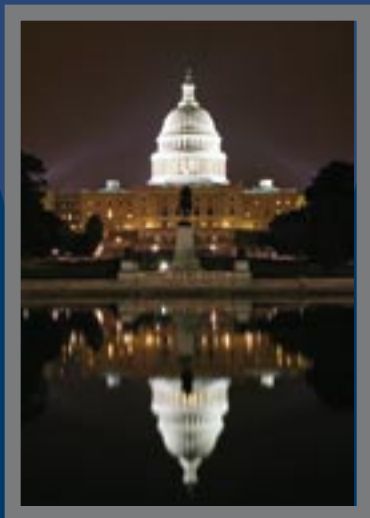
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MEET

CONGRESSMAN

ZACH WAMP



Zach Wamp's seniority is important to East Tennessee because he represents the premier multi-purpose laboratory in the United States, the Oak Ridge National Laboratory, with strong science and research missions from energy to homeland security. He also represents the Y-12 National Security Complex, responsible for the refurbishment of nuclear weapons, storage of nuclear material, and preventing the spread of weapons of mass destruction. These facilities are economic engines that fuel the economy of Tennessee and the broader southeastern region of the country.

Having served as Chairman of the House Republican Policy Energy and Technology Subcommittee, Congressman Wamp crafted the Republican Policy's energy platform in the 109th Congress. His "Entech" agenda will move America toward energy independence and secure our homeland while growing a manufacturer-driven, robust U.S. economy. He also serves as Co-Chairman of the 221-member Renewable Energy and Energy Efficiency Caucus which promotes legislation to secure America's energy independence, advance energy efficient technologies and protect the environment by increasing our use of renewable energy sources.

As the founder and current co-chairman of the Congressional Fitness Caucus, Congressman Wamp is "leading by example" as he promotes healthier lifestyles and preventive healthcare for all citizens. In 2004, he launched "Tennessee on the Move" as a statewide program administered by the University of Tennessee to promote physical activity and proper nutrition.

In the 109th Congress, the Wamp authored Trail of Tears Study Act passed to more accurately depict the additional sites and trails associated with the Cherokee removal. He championed the fight for the Sober Truth on Preventing ("STOP") Underage Drinking Act, which passed after being introduced in 2005. He helped author legislation to protect the health of children in homes where methamphetamine is being produced to help the youngest victims of this growing epidemic and helped start the Tennessee Statewide Meth Task Force. Under his leadership, the Spallation Neutron Source, the world's biggest science project at the Oak Ridge National Lab, was completed on time and on budget.



Personal

Congressman Wamp was born in Fort Benning, Ga., October 28, 1957, but grew up in Chattanooga where he attended McCallie School and was president of the student body and a standout athlete. He attended The University of North Carolina at Chapel Hill and The University of Tennessee. Wamp and his wife, Kim, have a son, Weston, and a daughter, Coty, who both attend the University of Tennessee. They belong to Red Bank Baptist Church.

Business

After a national stint with Olan Mills Portrait Studios, Wamp spent the mid-80s working with his family's architectural and development business. Wamp became vice president of Charter Real Estate Corp. in 1989. In 1992, he joined Fletcher Bright Co. in Chattanooga as a commercial and industrial real estate broker. A recognized industry leader, Wamp sold more than \$22 million worth of real estate in his first five years.

The 3rd Congressional District of Tennessee

Cities in the district include Chattanooga, Oak Ridge, and Cleveland. Its configuration has remained more or less the same since the 1850s. Currently it includes all of Anderson, Bradley, Claiborne, Grainger, Hamilton, Meigs, Polk, Rhea, and Union Counties, and parts of Jefferson and Roane Counties. The southern counties are connected to the northern counties by a thin strip in Roane County, Tennessee, southwest of Knoxville.

Known for his leadership, tenacity and energetic style, Congressman Wamp serves with seniority as a member of the influential House Appropriations Committee, which funds all discretionary spending by the federal government.

Congressman Wamp serves as the Ranking Member of the Legislative Branch Subcommittee of Appropriations. The Subcommittee funds the operations of Congress and the Capitol, including the Capitol Police, the Library of Congress, the Capitol Visitor's Center and the budgets of all Members of Congress and House Leadership. He is also the second most senior Republican on the Energy and Water Subcommittee of Appropriations, possibly the most important subcommittee in Congress for the State of Tennessee, because it funds all Oak Ridge operations, as well as the replacement of the Chickamauga Lock on the Tennessee River.



Legislative Preview for 2008

Steven Cates, Chair - Governmental Affairs Committee



The Tennessee General Assembly is set to reconvene at noon on January 8, 2008. With the start of another busy legislative session just around the corner, I would like to take this opportunity as the new Chair of the Home Builders Association of Tennessee's Governmental Affairs Committee, to thank my predecessor, Doug Collins, for doing a fantastic job. I would also like to discuss some of the issues we can expect HBAT to be involved with over the coming months.

Some of our major legislative issues for the year will involve immigration, worker's compensation, the regulation of our industry by the Tennessee Department of Environment and Conservation (TDEC) with regard to the issue of water quality, the theft of precious metals and the Tennessee Department of Commerce and Insurance's (TDCI) plan to require all county governments to adopt a nationally recognized building code.

Immigration

Since the United States Congress did not pass federal legislation aimed at reforming immigration laws, numerous state legislators will likely attempt to move forward with state legislation on this issue. Various bills are still pending from last session on this issue, and we expect several new bills to be filed as well. With the need for our industry to have a diverse and ample workforce, The HBAT will continue to watch this issue closely.

Worker's Compensation

Secondly, workers' compensation is always of important interest to HBAT members. At the HBAT's summer Board of Director's meeting, we discussed Senate bill 1748/House bill 1645 which

would require workers' compensation for sole proprietors or partners in the construction industry. The bill was introduced last year and is still pending before the General Assembly. The HBAT has not decided on our official position on the bill at this time. But under President Carbine's direction, a committee of HBAT members has been established to study this legislation and recommend any necessary actions. We will continue to monitor this and other legislation dealing with workers' compensation.

Water Quality

Also, over the summer Senator Tommy Kilby called a meeting of the Senate Environment Committee to discuss SB1253/HB865 sponsored by Senator Tim Burchett and Representative Mike Harrison. The bill, if enacted, would exclude narrow run-off ditches from the definition of "waters of the state" for the purposes of the Water Quality Control Act. TDEC and numerous environmental groups oppose the proposal. Environmental consultant, Bill Penny, testified before the study committee on behalf of The HBAT regarding the increased costs and delays that affect our industry due to the lack of a clear definition of what constitutes a "water of the state" and the resulting inconsistencies in enforcement by the various local TDEC offices. The issue was not resolved at the meeting and will continue to be a hot topic in the upcoming session. HBAT staff is working with a coalition of industry partners to monitor TDEC operations and the impact on all of us.

Copper Theft

Throughout the summer and fall, Doug Collins represented our industry on the Special Joint Committee to Study the Theft of Precious Metals. The committee was created for the purpose

of creating new legislation to deter the growing problem of metal theft. The committee concluded its business on November 26, 2007 by approving a draft of comprehensive legislation that will be presented to the full General Assembly in January. The HBAT was successful in getting many of our concerns addressed in the draft legislation and will continue to monitor the bill as it moves through the legislative process.

Codes

Recently, the HBAT staff met with Commissioner Leslie Newman, from the Department of Commerce and Insurance, and discussed the Department's plans to pursue legislation to require every county government to adopt a nationally recognized building code. Susan Ritter, Executive Vice President of the HBAT, offered our industry's support to this proposal and discussed that HBAT would not support any plan to require mandatory fire sprinklers in one and two family residential dwellings. Commissioner Newman assured our association that the department did not plan to pursue mandatory, state-wide fire sprinkler requirements for one and two family dwellings, but that the local governments have authority to mandate these requirements if they choose to do so. HBAT will continue to monitor this issue closely as well.

With all of that being said, we all know that issues that affect our industry can arise at any time. The HBAT is committed to reviewing and monitoring all proposed legislation for issues that may affect our industry and keeping the membership informed of our progress. I am honored to serve as your new Governmental Affairs Committee Chair and look forward to a successful year for HBAT on Capitol Hill.

Do you have questions about a challenging market?



The National Association of Home Builders has great information on hundreds of subjects that affect the building industry. In this issue of the Tennessee HomeBuilder we wanted to direct your attention to an online video about surviving an economic downturn.

How to find the video: Just go to the NAHB website (www.nahb.org) and then log into your account. If you have never signed up for a personal account, you are missing out on a tremendous amount of information about benefits and industry news. To set up an account, just give NAHB a call at 1- 800-368-5242 x0.



After logging into your account, type video in the “Search” area in the top, right hand corner of the page.



Once you have your search results, scroll down to “Weathering an Economic Downturn: Video of Fall Board Meeting Panel Discussion.” After clicking on this link, your video will start automatically, or will give you further instructions on how to watch the video.

For more information about this item, please contact Paul Lopez (NAHB) at 800-368-5242 x8409 or via e-mail at plopez@nahb.com.

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Sevier Co HBA

Tim Milks..... (423) 453-6624
Tmilks07@comcast.net

South Central HBA

Burl Hiles..... (931) 967-4547
burl203@comcast.net

Warren Co HBA

Keith Bouldin..... (931) 473-8718
binc@blomand.net

Upper Cumberland HBA

Mark Smith..... (931) 260-7613
smithconst@frontiernet.net

2007 Annual Fall Meeting of the Membership & Board of Directors Meeting



2008 Senior Officers minus James Carbine



James Carbine addressed membership at Hall of Fame banquet



Professional Photography by: Mark Bell Photography, www.bellphotography.com



Tim and David pass the president's gavel



Congressman Marsha Blackburn addresses crowd



James Cabine sworn in as President by Sonny Richardson



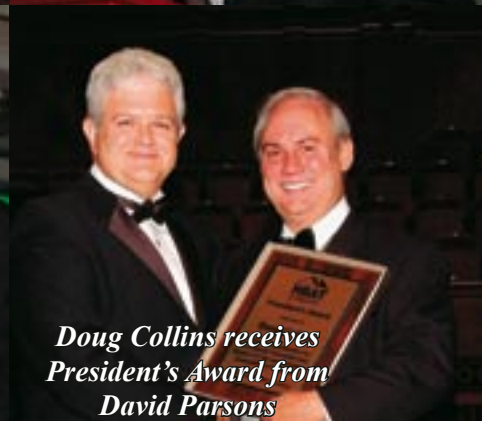
Denzel Carbine's son Sam



Larissa Davis Reed, daughter of Lincoln Davis



David Parsons



Doug Collins receives President's Award from David Parsons



Tonya Jones and daughter Mercedes



Schermerhorn

Meet Congressman Zach Wamp

—Continued from page 13

We asked Congressman Wamp to answer a few questions for the Tennessee HomeBuilder magazine. Here are his responses:

1 Environmental Issues such as “stream determinations” are of great concern to the homebuilding industry throughout Tennessee. What is your opinion of environmental regulations as they relate to the homebuilding industry?

A few years ago during the debate on the House of Representatives floor on the Clean Water Act, I was quoted nationally as saying, “Every mud puddle in America is not a wetland.” Logic, common sense and reason must be instrumental to environmental protection. Farmers and homebuilders are not polluters, and government regulators should know it is in the best interest of homebuilders to use sound environmental policies in the construction of a home.

2 You were recently quoted as saying, “Just because the comprehensive immigration reform that came from the Senate did not go forward does not mean we should retreat from immigration (legislation) until the next election.” (Chattanooga Times Free Press; Date: Nov 20, 2007). With the need for a diverse workforce in the Tennessee building industry, what do you believe would be a fair and comprehensive solution in regard to the immigration debate?

If the Congress would take further steps to assure the American people that the southern border is secure and that we are stopping the flow of illegal immigrants, then the people would accept a “guest worker” plan to allow the illegal immigrants here now to register as temporary workers. We must oppose amnesty. We must deport all criminals here illegally, and we should create a verifiable identification process for temporary workers to accommodate an effective “guest worker” program.

3 With regard to the current mortgage situation, how involved should the government be in keeping individuals from losing their homes to foreclosures?

While we must not “bail out” bad loans or reward lenders or borrowers who took a risky deal, I did support a bill to help financially troubled homeowners by shielding mortgage write-offs from taxation. We must now be careful, but respond with solutions that prevent another sub-prime crisis, and protect the solvency of the mortgage industry as the construction and real estate industries have been at the heart of our economic prosperity over the last decade.

4 What do you see as the most important factors in keeping Tennessee’s economy strong in 2008?

Tennessee must be a center of technology growth in areas such as alternative fuels, new energy sources, health care and telemedicine, manufacturing, industry and transportation, where we have such a strong heritage of success. As the industrial center of the South, Tennessee should establish itself as the place to locate and invest in the 21st Century.

5 How important is the home building industry to the State’s economy?

Absolutely critical. As retirees leave places like Florida and become “half backers” by buying land on or near the water in Tennessee, or as entrepreneurs look to Tennessee to create opportunity, our homebuilding industry will meet the needs of our citizens and serve as the backbone of a growing economy. As I always say, if someone doesn’t build it, grow it or make it, you cannot “service it or sell it.” Homebuilders are key to a strong Tennessee economy.

6 Would you like to make any final remarks to the members of the Home Builders Association of Tennessee?

My grandfather Louie Wamp was a homebuilder. My father and both of my brothers are architects. I was in the real estate industry before I began serving in Congress. Homebuilding is an all-American industry that must be supported in every way and at every level of government.

A very special thanks goes out to Congressman Zach Wamp and his staff for their important contributions to this article. ♦

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Floyd Named 2007 Home Builder of the Year



John Floyd, owner of Murfreesboro-based Ole South Properties, was named the 2007 Home Builder of the Year during the Building Industry of Tennessee Hall of Fame banquet held at the Schermerhorn Symphony Center in Nashville.

The award is presented each year to a home builder who has made outstanding contributions to the homebuilding industry in Tennessee. John's generosity, community minded philanthropy and his ability to display leadership qualities throughout our association and the Tennessee building industry were the top reasons for naming John as 2007 Builder of the Year.

Ole' South Properties is Tennessee's largest, independently owned homebuilder and constructs a variety of home styles in middle Tennessee. Ole' South Properties has been voted Favorite Builder five years in a row by the Daily News Journal, a local Murfreesboro, Tennessee publication. Floyd's company has won numerous prestigious awards and is consistently ranked in the top 100 home builders nationally.

"John Floyd represents the commitment and integrity this association has come to respect. From working with and advising local and state government on issues from sprinkler legislation to design guidelines, affordable housing issues and storm-water regulations, John continues to go above and beyond to provide quality houses for the citizens of Tennessee."

Susan Ritter
Executive Vice-President – HBAT



David Parsons presents award to John Floyd



John Floyd and Grandbaby, Amelia

"John is one of the most prolific businessmen and philanthropists in the region. He is dedicated to the community through the John Floyd Charitable Foundation which supports the Boys and Girls Club, Special Kids, the Children's Discovery Center; Special Kids; Special Olympics; and the United Way – to name just a few."

Karyn Beaty
Executive Director - RCHBA



Back row: Travis (family friend), Angela and John Floyd, Tryon Fournier
Middle row: Stephanie Floyd, Lauren Grissom, Ryan Durr, Lindsey Fournier
Front: Karly Grissom

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In each issue of the
Tennessee HomeBuilder
magazine, we ask
important legislative
questions concerning
issues that affect the
building industry. This
month, we asked State
Representative Frank
Nicely and Senator
Beverly Marrero about the
EPA Clean Water Act:

Point/Counter Point

Should Tennessee regulate various industries more strictly than is required under the federal EPA Clean Water Act?

Response from Rep. Frank Nicely



My answer is No.

The problem is that when you allow a state agency to make rules more strict than the EPA, and allow that agency to set the fines, and let the state employees in each region of the state be the judge and jury as to whether or not you have violated the rules, and you let that same agency keep the money generated from those fines, you are setting up a system that begs to be abused. It is only human nature.

The revenues from fines, from any department of the state should go to the general fund and not the department that collects them. The temptation is too great, and it is all done in the name of the environment.

We owe it to our farmers and developers not to put them at a disadvantage to other states. The EPA standard is a national standard and no one thinks the EPA is too lenient in setting environmental standards. To go beyond the national standards presents a hardship on our farmers and developers. This makes our food and homes more expensive - but no better.

In the world economy our farmers are competing with farmers in other states to produce products to export. We do not need to put additional burdens on them when they are already faced with high land costs, fuel costs and rising property taxes.

Our developers are competing with Southern and Southwestern states to develop retirement communities for boomer retirees. Since we do not have a state income tax, we can be very competitive, but we do not need to harass developers with regulations beyond the national norm.

Response from Sen. Beverly Marrero



The Sierra Club is opposed to this bill as written and will work against its passage. The bill is very broad and will exclude all headwater streams from any regulation under the state Water Quality Act. We are not aware that our state regulations are more stringent than federal requirements, but in any case, headwater streams need to be covered by the law. They are a most important part of any stream's watershed. Any pollution that would come from the headwaters of a stream eventually finds its way into the larger body of water.



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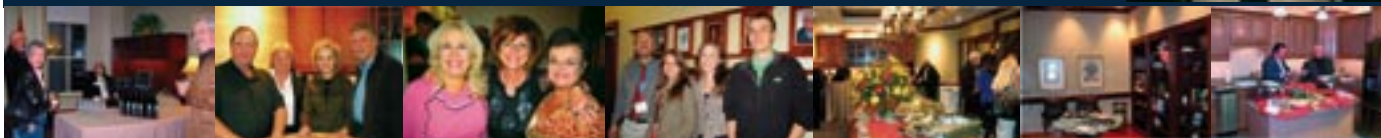
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THE NEW HBA OFFICES

You Made it Happen!

A Special Thanks for a Great Success Story



The new HBA offices are above and beyond anyone's greatest expectations. Above are shots of the Grand Opening Event held on Friday, October 26, 2007.

We extend our deep gratitude and genuine thanks to the following individuals and companies:

Cabinetry

Tim Neal, Fairfax Development

Electrical Fixtures

Progress Lighting, Lee Zachary

Plumbing Fixtures

American Standard

Trim

Millwork Designs, Brian Forward

Tile Labor

Billy Allred

Appliances and Electronics

Burl Young, Sears Contract Sales

Low Voltage

Ace Alarms

Paint

Sherwin Williams, Bob Smith

Vacuum System

Doug Cross

Counter Tops

Highland Systems

We would also like to thank all of the members of the Home Builders Association of Tennessee for allowing the HBA Staff the honor of serving you from our new offices.

Donations by Mark IV Enterprises:

Electrical Demolition

Dodd Electric, Mike Dodd

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Contact Carpet, Belinda Yoder

Plumbing Demolition

Myers Plumbing, Cliff Myers

Drywall, Studs, Mud

Cumberland Materials – Dave Jr.

Wallpaper Labor

Vic Belcher Painting

Mid-South Acoustics

Charles Carver

Contractor's Fee

Mark IV Enterprises, Tonya Jones

Room Contributions

Boardroom

James and Denzel Carbine

Lobby

John Floyd

President's Office

Charles Morgan

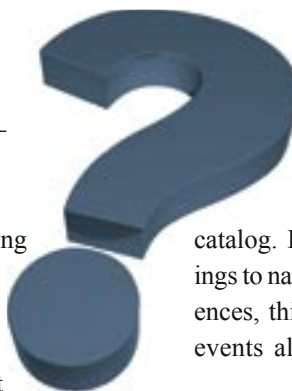
Hall of Fame

Emily & Reese Smith III





Did You Know



Test Drive the New Online Green Certification Tool

The NAHB Green online certification program for green building projects is open for business — as long as users don't mind a few links that go nowhere yet.

The certification tool at www.nahbgreen.org will be part of the NAHB National Green Building Program when the initiative is launched on February 14 at the International Builders' Show. Right now, the home builders associations and individual builders who are piloting the program are taking the tool for a test drive, and the NAHB Research Center, which developed the new tool, is inviting other interested participants to try it out as well.

When the website is finished, it will include a wide variety of resources and education as builders work to go green — as well as a directory of green builders, green projects and local green building programs.

It will also include tools for local HBAs that are ready to set up their own programs — including sample documents and case studies gleaned from programs that are already up and running and have certified more than 100,000 homes.

While the Research Center continues to add content every day, not all of it is available yet, so users should not be concerned about inactive links and placeholders. It's the certification tool itself that green building program leaders hope to see more builders check out.

Give it your own test drive at www.nahbgreen.org.

Members interested in getting more information about the program can

sign up for the Green Building Program Update e-newsletter by sending an e-mail to greenbuilding@nahb.com or contacting Calli Schmidt at 800-368-5242 x8132.

Find Out what is Available at www.nahb.org

The National Association of Homebuilders' website is your gateway to exclusive members-only content, resources, discounts, and benefits! Check out the list below for just a sampling of what www.nahb.org has to offer you!

- **Discounts and savings.** View all of the member benefits currently available to NAHB members. From www.nahb.org, members can access special affinity partner discounts, get replacement confirmation cards for the exclusive GM discount, and access information on a variety of goods and services available at special members-only prices.
- **Up-to-date industry news.** The ever-changing Newsroom is a great place to start when looking for housing industry information. Review news releases, sign up to receive e-mail notification of NAHB news releases, quickly access updated Economic and Housing Data, or search through an extensive archive of NAHB news items.
- **Education opportunities and networking events across the country.** Invest in your professional growth and the success of your business by searching the NAHB University of Housing's

catalog. From local events and offerings to national trade shows and conferences, this is the place to start. Many events also offer online registration.

- **Access to expert advisors and resources.** Did you know that on www.nahb.org you can request research, on-site training and consulting, seek legal assistance, and sign up to participate in NAHB's revenue sharing programs? These, and many other types of forms are available to help you get what you need, fast.
- **Find a staff expert, leader, or specialist.** Use NAHB's Staff Contact Directories to quickly find the staff member that can answer your question or provide what you need. Searches are available by name and/or by subject. NAHB also maintains many directories so that you can find an industry specialist or NAHB Leader. Check out the many directories available to logged-in site users.
- **Resources abound.** Business management tools on a variety of topics, ready-to-use articles, information on key housing issues, and archives of NAHB e-newsletters are just some of the exclusive resources available.

Remember, to access these valuable and time-saving tools you must be logged in! Be sure to tell your friends and coworkers that if they aren't logging in, they're not taking full advantage of their NAHB membership.

For more information about this item, please contact Gabrielle Taylor at 800-368-5242 x8351 or via e-mail at gtaylor@nahb.com.



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- ☐ Area VII Vice President
- ☐ Local President
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January/February 2008

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LineaAqua has several innovative shower designs, like the Rugby Acrylic Oval Shower Panel with Over Head Shower, Hand Shower and four Body Sprays. *The wall mounted shower tower* is designed for easy

installation into any **bathroom**. This stunning oval acrylic **shower panel** features **four directional body sprays**. Adjustable **overhead shower** and **hand shower**. Built-in shelf brass frame with chrome finish.



They also offer a multi-functional **shower room system** featuring a totally enclosed solution to transform your **shower** and **bathroom** into the most modern of rituals. Relax, renew and refresh as six **adjustable body sprays** massage the tension away from

your muscles. Integrated volume control with FM radio and overhead speaker built-in to the on board control panel.

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You normally don't associate the word "historic" with "Low-E2," but Kolbe does just that with the Ogee Direct Set windows.



The windows have a profile reminiscent of 19th century storefronts and have 78-inch of insulated glass with an argon gas fill to give the historic-looking windows a green kick. Performance divided lites, multiple grilles and a slew of custom wood species are included in the bonanza of Kolbe options.

Technology Notes:

What is Low E2 glass?

Low E2 is a special neutral-colored high performance coated glass that helps reduce heat transference. When Low E2 is combined with Argon gas (which replaces the air inside the insulated glass unit) the insulating quality of the glass further increases, significantly reducing heating and air conditioning costs.

MAG-Lock Opens a New Window on Technology

Klamath Falls,

Ore. - Jeld-Wen has announced the introduction of a new mag-



net lock technology for their residential vinyl windows. Called MAG-Lock, this new one-touch automatic lock now comes standard on the firm's Premium Vinyl slider and single-hung windows.

"With the MAG-Lock, you can literally use just one finger or the side of your

hand to operate and lock your windows," says Brian Hedlund, product marketing manager for Jeld-Wen. "In addition to its stylish design, the MAG-Lock is a fully concealed mechanism that is streamlined into the window profile. Security is a key benefit given it's concealed from the outside of the house," says Hedlund.

Low maintenance and ease of operation characteristics lends the MAG-Lock system well to universal design applications, according to Hedlund. As homeowners plan for the future and look for ways to live comfortably at home as they age, MAG-Lock provides maximum safety and convenience, he says.

New Building Technology:

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This handy product can lift or pull up to 1,000 lbs. easily and precisely thanks to a variable-speed, trigger

operated speed control. Other features include 15' of wire rope, an LED load indicator, and a swiveling anchor hook. The light-weight unit is available in corded or cordless models, making it perfect for a wide variety of tasks.

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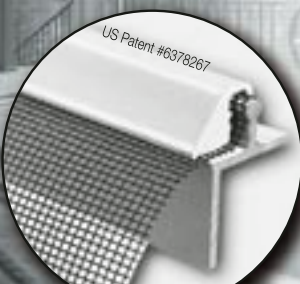
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NAHB's Voluntary Model Green Home Building Guidelines

The exploding market for sustainable, environmentally friendly and recycled building products, along with the greater availability of educational opportunities for builders, has accelerated green building's acceptance rate. By the end of 2007, more than half of NAHB's members, who build more than 80 percent of the homes in this country, were incorporating green practices into the development, design and construction of new homes.

NAHB's voluntary Model Green Home Building Guidelines are designed to be a tool kit for the individual builder looking to engage in green building practices and home builder associations (HBAs) looking to launch their own local green building programs. Since their debut in 2005, the Guidelines have helped move environmentally friendly home building concepts further into the mainstream marketplace.

Currently, there are approximately 50 locally grown green building programs across the country, many of which are run by the local home builders' association (HBA). Eleven of these programs are voluntary, HBA-driven efforts, based on the NAHB Model Green Home Building Guidelines; and approximately ten additional Guidelines-based programs are under development.

The Guidelines contain six primary sections:

- **Lot Preparation and Design.** Even before the foundation is poured, careful planning can reduce the home's impact on natural features such as vegetation and soil; and enhance the home's long-term performance. Such preparation can provide significant value to the homeowner, the environment, and the community. Included for the end user, especially developers, is a Site Planning Appendix that closely mirrors this section and provides additional guidance.
- **Resource Efficiency.** Advanced framing techniques and home designs can effectively optimize the use of building materials. This section also details how careful material selection can reduce the amount of time and money needed for home maintenance; and demonstrates equally important construction waste management concepts.
- **Energy Efficiency.** This is the most quantifiable aspect of green building. The information in this section will help a builder create a better building envelope and incorporate more energy efficient mechanical systems, appliances, and lighting into a home, yielding long-term utility bill savings and increased comfort for the homeowner.
- **Water Efficiency/Conservation.** Although, the relative importance of water availability and usage varies from region to region, the concern with adequate supply is becoming more widespread geographically. Experience also shows that employing the line items from this section of the Guidelines for indoor and outdoor water use can reduce utility bills, regardless of location.
- **Occupancy Comfort and Indoor Environmental Quality.** Effective management of moisture, ventilation, and other issues can create a more comfortable and healthier indoor living environment.
- **Operation, Maintenance and Education.** Given the level of effort a home builder goes through to create a well thought out home system, it would be a shame not to give the home owner guidance on how to optimally operate and maintain the house. Line items from this section show a builder how best to educate homeowners on the features of their new green home.

In summary, the voluntary Model Green Home Building Guidelines are for the mainstream home builder. They will help systematize the green design and construction process and assist the builder toward incorporating more green building features into homes. As NAHB Research Center data indicates that there is a growing number of green homes built annually, it is expected that these voluntary Guidelines will help builders meet the needs of this growing market.

You can download a free copy of these guidelines at www.nahb.org. You can contact NAHB about these guidelines with the following information:

Contact Information:

Diane Webb
1201 15th Street, NW, Washington, DC 20005
Phone: 800-368-5242 x8290
E-mail: dwebb@nahb.com

Wallace Named 2007
Associate of the Year



The Home Builders Association of Tennessee established the Associate of the Year Award to

recognize associate members who have distinguished themselves through outstanding contributions on the local, state, and national levels of the homebuilding industry.

Ann Wallace, the Director of Marketing Representatives for Warranty Title Insurance Company in Chattanooga, recently accepted the 2007 Associate of the Year award at a black-tie ceremony held at the Schermerhorn Symphony Center in Nashville.

Ann is described as caring, loyal and enthusiastic! She was named Rookie of the Year for the Home Builders Association of Southern Tennessee in 2002, served as Women's Council President for two years and the Associate Council President for two years in her Local Association. Ann is well known for her willingness to participate, her outstanding work ethic and her dedication to excellence. Ann Wallace is an outstanding example of the dedication and leadership provided by the Associate Members of the Home Builders Association of Tennessee.

Ann has given so much support to the Home Builders Association of Southern Tennessee. She has been involved in various committees, and always can be counted on when you need her. Ann Wallace is a hard worker and one of the nicest individuals you will ever meet. We are very fortunate to have her as a member of our local association.

Teresa Groves
Executive Director – HBAST

Associate members play an important role in our mission to support and maintain the most positive environment possible for the building industry in Tennessee. The Home Builders Association of Tennessee was very proud to name Ann Wallace as Associate of the Year, because I believe she personifies so much of what our association stands for – loyalty, hard work, positive attitudes and a dedication to helping others.

Susan Ritter
Executive Vice-President - HBAT



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LOCAL HAPPENINGS

7TH ANNUAL TOYS FOR TOTS



The Home Builders Association of Greater Knoxville hosted its 7th Annual Toys for Tots Holiday Celebration on Thursday December 6. The goal was set high by the HBAGK's Holiday Committee. They wanted to collect 1,000 toys. With the efforts of committee members Laura Ash, Julie Dupree, Kim Lawson, Chris Schubert, Tammy Gilstrap-Tompa, Major Ward, Vicki Williams, and all the members attending the event, the goal was far exceeded. Sponsorships enabled the association to charge one toy per person admission to the Holiday Celebration. The generous attendees in most cases brought more than the admission charge. Members of the United States Marine Corps attended the event.

The event was sponsored by:

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BURLESONS ARE NEWEST MAJOR DONORS TO ENDOWMENT



David and Brooks Burleson, of Dave Burleson Construction Co. in Knoxville, Tenn., are the newest major donors to the National Housing Endowment, the philanthropic arm of NAHB.

"NAHB has helped me to achieve dreams I never thought were possible," Burleson said. "I am honored to help others achieve the same dream through my gift to the National Housing Endowment. Giving to the endowment is the most effective way to help young people harness their brilliance and ambition towards strengthening our industry."

"The National Housing Endowment is very proud to have David and Brooks Burleson join our growing family and we truly appreciate their investment in the future of the housing industry," said Gary Garczynski, endowment chairman and 2002 NAHB president. "Our new initiative, the Homebuilding Education Leadership Program, was conceived to significantly increase the number of college graduates entering the residential construction management profession over the next decade, and the Burleson's gift will help to make that possible."

Burleson, with more than 45 years in home building, has a long history of giving back to the industry through his service to the HBA of Greater Knoxville, Tennessee. He has served as president of his local association, president of the HBAT in 1981 and is a member of the Building Industry of Tennessee Hall of Fame.

He served four terms as a National Vice President, was the chairman of the State and Local Government Affairs Committee and has been a member of the NAHB Board of Directors for more than 40 years and the Executive Board for more than 20 years. He is currently on the Nominations Committee.

LOCAL HAPPENINGS



2007 Denzel Carbine Memorial HIPAC Golf Tournament

Thursday, October 25, 2007

Indian Hills Golf Club – Murfreesboro, TN



*1st Place Winners, 1st Flight
Bland Trollinger, Hicks Gibson, Dale Smith*



*1st Place Winners, 2nd Flight
Kevin Hale, Sonny Shackelford,
Jackson Downy, Barry Brewer*

Builders Mutual to return \$3 million in dividends to members

Raleigh, NC - Dec. 11, 2007 – Builders everywhere could use a little good news this year, and those insured by Builders Mutual are getting it.

The company is distributing \$3 million in dividends to eligible workers' compensation policyholders as a result of lower than expected workers' compensation claims. Checks will be distributed shortly after the first of the year, welcome timing for many builders.

Builders Mutual is the insurance resource for residential and commercial builders and sub-contractors in North Carolina, South Carolina, Virginia and Tennessee, providing not only commercial coverage, but also safety programs and education to help builders reduce losses and qualify for dividends.

"Reducing injuries is the right thing for business – the people and the bottom line," said Rick Judson, chairman of the board. Builders Mutual is in the business of helping our policyholders avoid injuries whenever possible and helping them recover when they have one. This dividend is a direct result of policyholders

paying strict attention to the risk management of their respective companies."

Builders Mutual's WorkSafe program helps builders increase safety at job sites and reduce injuries, workers' comp claims and company costs. Through WorkSafe, builders can take several "Builders University" courses, such as OSHA-approved courses, specialized fall protection, and enterprise risk management.

As a mutual company, Builders Mutual is owned by its policyholders. The company is proud to distribute dividends to eligible policyholders who display that consummate commitment to worksite safety.

Since its founding in 1984, Builders Mutual has returned nearly \$36 million in dividends to policyholders; this \$3 million return is the largest since 2001.

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NAHB Life Director Honor for Tim Neal



Tim Neal is a lifelong resident of Knox County and the President of Fairfax Development, Inc. Tim has recently been elected as a Life Director to the National Association of Home Builders

(NAHB). He will be formally inducted at the National Association of Home Builders International Builders Show in February 2008 in Orlando, Florida.

To become a Life Director, you must serve on the National Association of Home Builders Board of Directors for ten consecutive years, attending a minimum of two meetings a year. There are fewer than 800 Life Directors throughout the entire national association.

Fairfax Development was founded in 1989, and the company has built more than 800 homes throughout greater Knoxville. Tim is a builder-developer and has served as president of the Home Builders Association of Greater Knoxville and the Home Builders Association of Tennessee.

Wishing you
Success
&
Prosperity
this New Year!



INFO LINK

INDEX OF ADVERTISERS

Belgard.....	25
Builders Insurance Group	4
Builders Mutual	3
Countrywide Mortgage	25
Gary Hughes & Associates	2
HH Gregg.....	19
International Builders Show 2008	27
James Hardie Building Products.....	32
Norandex Reynolds	30
Norbord.....	11
Palm Harbor Homes.....	31
Pointer Insurance	10
Screeneze	25
Southern Brick Association.....	19
Tennessee Gas Association	6

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2008—

Spring Meeting

March 9 - 11, 2008
Hilton Suites Downtown
Nashville, TN

Summer Meeting

July 13 - 16, 2008
Hilton Sandestin Beach Golf Resort & Spa
Destin, FL

Fall Meeting

October 30 - November 1, 2008
Knoxville, TN

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