

The background of the cover is a photograph of the Tennessee State Capitol building in Nashville. The building is a large, classical-style structure with a prominent portico supported by tall columns. Above the portico is a large pediment, and on top of the building is a dome with a statue on top. The sky is a clear, bright blue. The title 'TENNESSEE HomeBuilder' is overlaid on the top of the image. 'TENNESSEE' is in a smaller, white, sans-serif font, and 'HomeBuilder' is in a large, dark blue, serif font. To the right of the title, the date 'Jan/Feb 2009' is written in a small, white, sans-serif font. Below the title, the subtitle 'Official Magazine of the Home Builders Association of Tennessee' is written in a smaller, italicized, black, sans-serif font. On the left side of the cover, the text 'Turning a new page in Tennessee politics?' is written in a large, bold, dark blue, sans-serif font. On the right side, the text 'IN THIS EDITION:' is written in a bold, black, sans-serif font, followed by '106th General Assembly' in a bold, orange, sans-serif font, and 'DIRECTORY' in a bold, black, sans-serif font. A white, curved graphic element is in the bottom right corner.

# TENNESSEE HomeBuilder

Jan/Feb 2009

*Official Magazine of the Home Builders Association of Tennessee*

**Turning a  
new page in  
Tennessee  
politics?**

**IN THIS EDITION:**  
**106<sup>th</sup> General Assembly**  
**DIRECTORY**

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# TENNESSEE HomeBuilder



January/February  
2009



## 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 5,100 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, become familiar with our local political leadership, and learn more about important builder news and legislative issues.\**

*\*In the November/December edition we incorrectly made a statement regarding Sen. Jim Kyle. Please note correction on page 17.*

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# FINDING OPTIMISM

## in the Challenges of 2009

### President's Perspective

Ed Zarb  
HBAT President



**H**ello. My name is Ed Zarb, the 2009 Home Builders Association of Tennessee president, and I am what some might call an extremist when it comes to optimism. I know that every time you turn on the news, there is someone preaching the impending Armageddon of our economy. But I have to wonder what would happen if someone started spreading “good news?”

In May of last year, President Bush approved a stimulus package that allowed the Treasury to send out economic stimulus payments to more than 130 million individuals. **The Economic Stimulus Act was aimed at allowing Americans to keep more of their money to stimulate consumer spending.**

**Become a possibilitarian. No matter how dark things seem to be or actually are, raise your sights and see possibilities—always see them, for they're always there.** —Norman Vincent Peale

Our new President, Barack Obama, has assembled a team to review economic data and consult with experts to arrive at a dollar figure for a 2009 stimulus package considered large enough to have a positive effect on the economy. His call is for “...all Americans to join him in building a better future.” It seems clear that our new President is wasting no time in addressing our nation's economic problems.

In 2008, the “Troubled Assets Relief Bill” (TARP) was set up to improve the liquidity of financial assets by purchasing them using secondary market mechanisms, thus allowing participating institutions to stabilize their balance sheets and avoid further losses. TARP was also aimed at encouraging banks to resume lending again at levels seen before the financial crisis, both to each other and to consumers and businesses. If the TARP program can stabilize bank

capital ratios, it should allow them to increase lending instead of hoarding cash to cushion against future, unforeseen losses from troubled assets. Increased lending equates to ‘loosening’ of credit, which the government hopes will restore order to the financial markets and improve investor confidence in financial institutions and the markets.

But — that's the entire nation — what about Tennessee? I think it is time to reflect on the good news that the editors of Site Selection magazine, one of the nation's premier economic development publications, have ranked Tennessee as the second best business location in the U.S. The closely watched annual rankings appear in the November issue and mark

Tennessee's highest-ever ranking, up from last year's number six spot. North Carolina topped the list, followed by Alabama and Texas tying for third, and Indiana rounding out the top five.

Since Governor Bredesen took office in 2003, one of his highest priorities has been the creation of higher-skilled, better-paying jobs for Tennesseans. The Department of Economic and Community Development has spearheaded that effort from the beginning, and the results speak for themselves. The last five years have seen the creation of 141,000 new jobs, \$21 billion in capital investment and 38 corporate headquarter locations in Tennessee. In the last year, we've been called the nation's most competitive state for business, the third-best for economic development and the most improved state for development. The stage is set for success in Tennessee.

It is also interesting to note that The

Tennessee Advisory Commission on Intergovernmental Relations and The University of Tennessee Center for Business and Economic Research did a study in 2003 that projected population growth by 2025 of more than 1,500,000 people. That would bring Tennessee's population to over 7,500,000. If this projection is correct, you can do your own statistics on the need for housing over the next seven years. I would chance to say that those types of projections would more than cure the supply and demand problem with housing in the Volunteer State.

In mid-December, Governor Phil Bredesen and Economic and Community Development Commissioner Matt Kisber joined with the chief executive officers of Hemlock Semiconductor and its parent company, Dow Corning, to announce plans to locate a polycrystalline silicon manufacturing operation at the Commerce Park megasite in Clarksville, Tennessee. The facility, which will produce a primary component used in the manufacture of solar panels and other energy equipment, will mean an investment of \$1.2 to \$2.5 billion dollars by the company and the creation of 500 jobs, with the potential of employing up to 900 people within five to seven years. If plans are fully implemented, the project would become the largest announced corporate capital investment in Tennessee history.

And do you know what happens to our industry when new jobs come into Tennessee? That's right, you can still say it — people will need housing and home builders. Some of you are catching on to the excitement of a future with potential. Now don't be afraid, wade on out into the waters of optimism with me.

Memphis, the birthplace of the Blues, has a bright spot. The city's biotech efforts seem to be right on track, with new announcements popping up on the city's landscape almost weekly. One of the lat-



# INTRODUCING ED ZARB

## 2009 President of the Home Builders Association of Tennessee

est is from Biopeptides Corp., which has relocated the majority of its research staff to Memphis. The New York-based company is developing a veterinary vaccine that would protect people from Lyme disease carried by wildlife.

Now I am sure someone is saying, but Ed, what about all the dismal news about the GM and Chrysler problems? Surely we can find some bad news to write country songs about in that industry! Just let me say that I do not want to interrupt the song writing industry in any way – but I have some positive news to report from Chattanooga.

Volkswagen Group of America announced on Tuesday, July 15, 2008 that it will build a U.S. automotive production facility in Chattanooga, where it will produce a car designed specifically for the North American consumer and invest \$1 billion in the economy. With the new plant, Volkswagen will bring about 2,000 direct jobs to the area, and will add a significant number of jobs in related sectors. Initial production capacity for the facility is anticipated to be 150,000 vehicles, including a new midsize sedan. Production is scheduled to begin in early 2011.

OK! I know that a lot of us are having a tough time out there, and to quote a former president, “I feel your pain.” Remember, I’m a builder too. But there are many positive things happening in Tennessee that I believe can at least give us all hope for the future. So let’s be positive about surviving, and let’s get out there and increase our numbers in this association so we can still have a powerful voice in the legislative battles that are sure to come in 2009.

I believe there is light at the end of the economic tunnel, and I want us all to focus on that light in the coming year. I am honored to be president of this association, and I am looking forward to a year full of positive results. ♦

**D**uring the 2008 Annual Fall Board Meeting in Knoxville, the Home Builders Association of Tennessee’s torch of presidential leadership was passed from James Carbine to Ed Zarb. It was a very special event for the new president, because not only did he have the honor of being installed by a dear friend and colleague, Zarb’s installation included a very special guest—NAHB Chairman, Sandy Dunn.

Ed Zarb, who is a past president of the Greater Knoxville HBA, is originally from Westland, Michigan. Westland is located about 16 miles west of downtown Detroit. Zarb has an undergraduate degree in electrical engineering from the University of Michigan and started his career in the plant engineering department of the United Postal Service (UPS). This is where he received his introduction to the construction industry, and it was this career with UPS that eventually lead him to relocate to “Big Orange Country,” Knoxville, Tennessee.

Although Zarb was moving up in the ranks of UPS, he had always wanted to start his own business. So in 1993, Ed followed his dream of being an entrepreneur and opened Zarb Homes. With a true eye for detail and a dedication to personal attention, his business is now one of the most successful, private owned home building organizations in the Knoxville area. The slogan of the company defines Ed’s passion for going beyond his customer’s expectations: “Zarb Homes is about ‘Redefining Excellence.’”

There is one aspect of the new President’s life that truly adds a twist to the old saying, “married to your work.” Maybe that should be adapted to “married to the association,” since Ed met his wife Dana at a local association meeting six years ago. The couple proved to be a winning team from the beginning, with

Dana’s outstanding business and Interior Design skills combined with Ed’s dedication to “engineering” excellence. Ed has two sons, Phil and Matt, who have both expressed an interest in following in Dad’s footsteps. Phil is currently studying engineering at the University of Tennessee, with younger brother Matt planning to transfer to UT from Mississippi State Technical Community College and study engineering as well.

The Home Builders Association of Tennessee is honored to have Ed Zarb as its 2009 President. Since many members were unable to attend the installation banquet, we thought it would be appropriate to end this introduction article with the eloquent, closing comments from our new President’s acceptance speech in Knoxville:

*“In closing, this association has given me a lot over the years. As I mentioned earlier—the introduction to my amazing wife Dana, and numerous lifelong friendships, not to mention all the various forms of education I have received, the networking opportunities, and the chance to participate in the Builder 20 program, which is a tremendous resource for improving anyone’s business.*

*So as you can see, this association has given me more than I can ever give back. I am truly humbled and honored to serve as your President and look forward to your continued support. We have a tremendous staff and the best Executive Officer in the country, Susan Ritter. I am confident we will continue to take this association to new levels. I promise to work diligently, serving our members as we strive together to pursue our mission, which is ‘To advocate housing affordability and availability through legislation, communication and education.’”*



## HBAT Leaders Urge for—



## Agenda in Washington

**H**ousing is central to the economic crisis that now affects the world economy. The declines in house prices, the surge in foreclosures, and the reduction in home building activity are historic in scope and threaten to generate the most severe recession in generations. Policies that aim to improve the current economic environment must address conditions in the housing market. Under normal conditions, housing accounts for 16 percent of the U.S. economy. Even as residential construction went through its worst decline since World War II, home building was still responsible for 3.9 percent of real GDP in 2007.

This is the reason that less than 24 hours after members of the 111th Congress were sworn into office, the National Association of Home Builders (NAHB) launched an all-out effort to make housing a centerpiece of the massive economic stimulus package that lawmakers are expected to complete by mid-February.

On January 7, 2009, more than 80 builders from across the country converged on Capitol Hill to meet with the congressional leadership and key members of the banking and tax writing committees to convey the message that a housing stimulus is urgently needed and that restoring demand for housing is the fastest and most effective

way of reviving the economy. NAHB President and CEO Jerry Howard stressed that NAHB, as leader of the **Fix Housing First** coalition, was marching to Capitol Hill to show a united front.

I was privileged to be among the leaders of the Home Builders Association of Tennessee who were present during these efforts, and together we met with Senators Bob Corker and Lamar Alexander and Congressmen John Tanner and Lincoln Davis to stress the importance of the Fix Housing First program.

### Fix Housing First Proposal

The Fix Housing First proposal includes two programs that were successful in turning around the economy and housing market during the 1974-1975 U.S. economic recession.

The original concepts included a mortgage rate buy-down and a new home-buyer tax credit. Today, we know that this historically tested type of program can bring consumers back to the market, reduce inventories of unsold homes and stabilize home values. It can increase home purchases by 1.1 million homes in 2009, which would help soak up the excess supply and push house prices back in the positive direction. The economic stimulus created by established house-

## Executive Officer Outlook

Susan Ritter  
HBAT Executive  
Vice President



holds moving into new homes, and the added construction necessary to answer demand where there is no excess supply, will create more than 539,000 jobs, \$26 billion in wages and salaries, \$21 billion in business income, \$14 billion in federal tax revenues and \$4 billion in state and local tax revenues. The proposal will incentivize home buyers at a time when consumers remain uncertain about the future. Housing demand and household formations are very positive for the future, but until a spark ignites demand, the pain from a lack of demand coupled with excess supply will cause further harm to all households and to the overall economy.

Specifically, it was emphasized that Congress should immediately do the following:

1. Enhance the initial Home Buyer Tax Credit:
  - Eligible purchases: Primary residences between April 9, 2008, and December 31, 2009.
  - Credit amount: 10% of home price capped at 3.5% of FHA loan limits (geographically dependent)—ranging between approximately \$10,000 and \$22,000.
  - Eliminate the recapture—a true tax credit.

—Continued on page 12





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# Opportunities —in 2009



**M**ost of us do not welcome economic or political challenges. But let us remember that challenges can become opportunities when faced with the right perspective. Individually, when we are pushed up against our limits, when we have to face our fears, our worst nightmares, we have the opportunity to dig down deep and learn more about the core of our being. Facing unexpected challenges really demands that we rely on our inner strengths and resources. The testing of this resourcefulness can truly be the great redefining periods that bring out the best in ourselves and our establishments.

With the beginning of the 106th General Assembly, we in the home building industry have many challenges that face us in an economy that has suffered enormous setbacks during the past couple of years. We face challenges of increased taxes and fees, increased cost of materials, over-regulation of environmental and zoning requirements and the challenges of staying focused on legislative concerns during tough and demanding financial times.

But I do believe that with challenges come opportunities! The new Legislature will be convening in January, and we have the chance to show our elected representa-

tives the importance of the home building industry in our local communities, our state and our nation. With our industry nationally accounting for approximately 15 percent of Gross National Product (GNP), a healthy and growing industry can help lead our country out of many of the economic problems it is currently facing. There are many programs and stimulus packages at the national level, but we must also remain diligent in keeping a healthy home building industry right here in Tennessee.

To make the most of these opportunities, I call for your assistance in helping to educate new members and to renew our relationships with other members regarding the concerns that will continue to face our industry. Here are a few areas to help us all stay focused:

- Stay alert to upcoming environmental legislation. We all want clean air and water, but we must also press lawmakers for reasonable, responsible reaction to our environmental concerns.
- Be aware of proposals for added taxes and fees by cities, counties and the state. In our current economy, added expense in the form of taxes and fees will continue to depress the availability of affordable housing in Tennessee.
- Make an effort to contact those elected officials that you know and make sure they know you as a member of the HBAT.
- Participate in the Spring Legislative Conference in Nashville in March as we visit the Hill to talk with legislators regarding the issues that face our industry.
- Get involved in the local political arena, and make your own bid for an important hometown political office or regulatory position.

## Legislative Review

Davis Lamb III,  
Chair  
Government Affairs  
Committee



With the beginning of a new year, we must all work together to continue a favorable legislative environment and make sure we are ready to represent the concerns of builders and associates in 2009. Together, we can take today's challenges and build a better future for homebuilders and home buyers throughout Tennessee! ❖

**Susan Ritter**, Fix Housing First  
*Continued from page 10—*

- Monetization: credit available at time of closing.
  - Available to all home buyers and not just first-time home buyers.
2. Couple the enhanced tax credit with a below market 30-year fixed-rate mortgage for home purchases
    - 2.99% rate available for contracts closed between now and June 30, 2009.
    - 3.99% rate for contracts closed between June 30, 2009 and December 31, 2009.
  3. Continue foreclosure prevention measures to keep people in their homes, help stabilize home prices and bolster the economy.

Together, we believe that these measures will stop the fall in home values, encourage people to buy now, create job opportunities in numerous sectors and energize the broader economy. Policies that stimulate housing demand are necessary to avoid an even more serious contraction in housing markets and the overall economy before markets return to ordinary of levels of activity. Our legislative efforts in Washington, D.C., and on Capitol Hill in Nashville, will hopefully keep our representatives informed of the necessity to "Fix Housing First." ❖



## A Winning Hand in the 2009 Membership Drive

### What does it take to win?

At one point during the 2008 Olympics, Michael Phelps expressed his fears to Coach Bob Bowman, "I got nothing left." But Phelps is a winner in every sense of the word. He overcame the physical challenges of competing against the world's best swimmers and won eight Gold Olympic medals. That's the true mark of a winner! Even when you feel the exhaustion and think you have nothing left, you move forward and win again.

During the 2008 Fall Meeting in Knoxville, there was a unanimous decision to embark upon another membership drive in 2009. As many of you know, the Home Builders Association of Tennessee broke all the records during our 2006 membership drive, bringing in more than 1,400 new members. It was an overwhelming accomplishment that many would say cannot be repeated in the current economic climate. In other words, during these trying times you may be saying, "I got nothing left." But just like Michael Phelps, I believe with a strong determina-

tion and winning attitude, we can achieve record breaking results.

This year's HBAT membership drive theme is **"Working on a Full House, increasing membership is always a winning hand."** The drive will take place in May to coincide with the NAHB National Membership Day. We are scheduling our state membership drive in May so everyone can make sure and receive their spike credits.

During our 2009 Membership Drive, we can show the entire country that the Home Builders Association of Tennessee can grow in any economic environment because becoming a member is a great investment in an outstanding organization that truly works to serve its members. Let's all strive to make a great first impression, emphasize the benefits of membership and start our retention program as soon as we sign a new member. Getting new members involved and keeping them involved is the key to success. Currently, the Membership Drive subcommittee is working to fine tune our plans. Look for updates in the HBAT E-Newsletter and by visiting [www.hbat.org](http://www.hbat.org).

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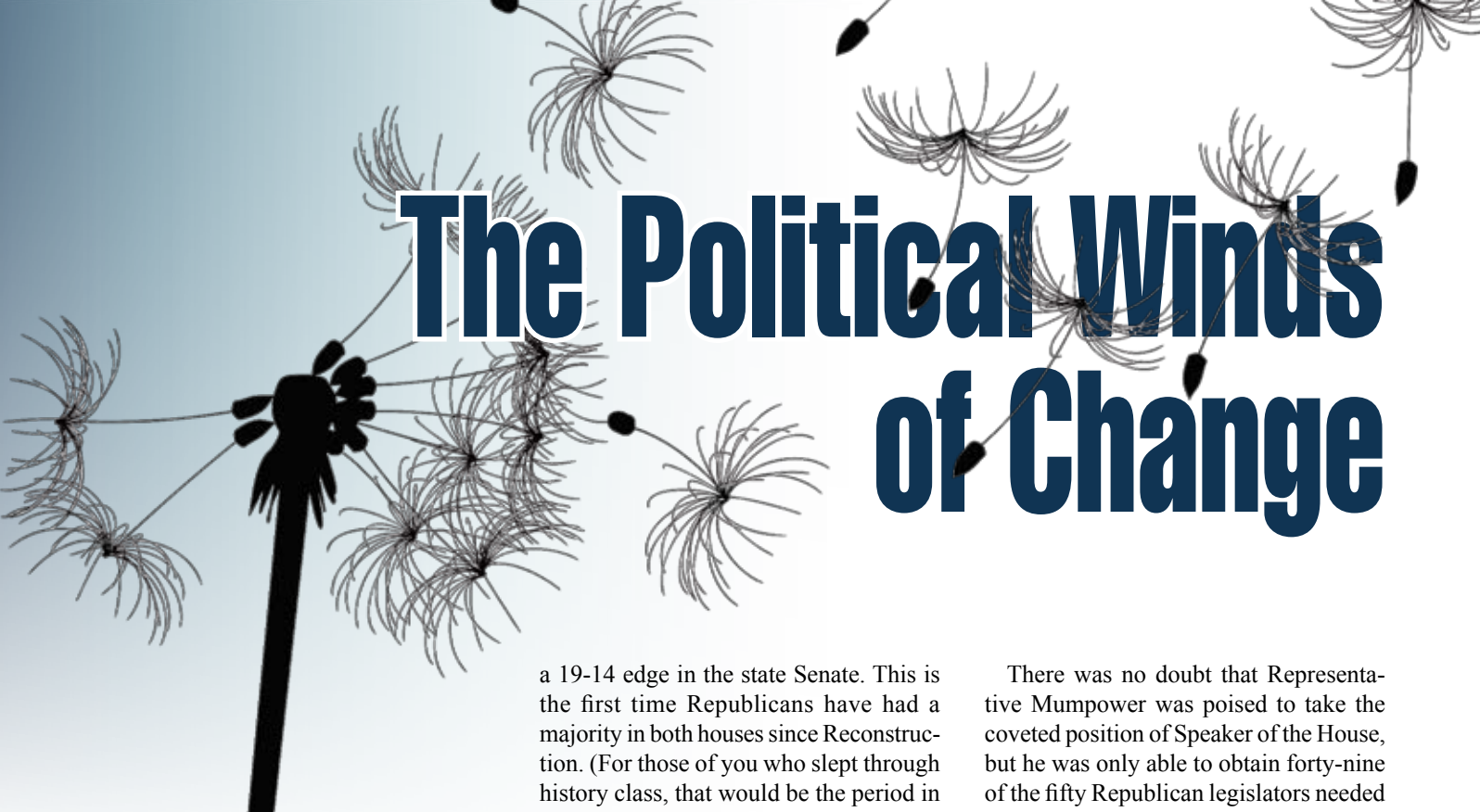
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# The Political Winds of Change

*"Democracy is two wolves and a lamb voting on what to have for lunch. Liberty is a well-armed lamb contesting the vote."*

—Benjamin Franklin

**P**olitics always prove to be an interesting match of strategy, strength and struggle. In the political battles of 2009, Tennesseans watched as many changes of historical significance molded the future of our state. But now that the smoke has cleared, the lambs and the wolves must work with diligence to overcome the challenges that lie ahead—and the challenges are many!

Tennessee began taking the "Road Less Traveled" in 2007, when political icon John S. Wilder, who had held the position of Lieutenant Governor since 1971, was replaced by the current Lieutenant Governor and Speaker of the Senate, Ron Ramsey. In the 2008 elections, Tennessee continued with a series of political transformations by turning a long and strong-held Democratic dynasty into a Republican majority. In the State House, Republicans gained four seats to take a 50-49 edge and gained three seats to hold

a 19-14 edge in the state Senate. This is the first time Republicans have had a majority in both houses since Reconstruction. (For those of you who slept through history class, that would be the period in the South shortly after the War Between the States.)

The repercussions of this new Republican conversion have already been felt as the joint House and Senate have selected individuals to fill three major Constitutional offices: the Comptroller, Justin P. Wilson; the Treasurer, David Lillard; and the Secretary of State, Tre' Hargett. These officials oversee budgets of tens of millions of dollars and employ hundreds to assist them in their duties.

But the true "coup de grace" may very well be Republicans taking over the influential and powerful position of Speaker of the House, although the cast is not as the Republicans had planned. Representative Jimmy Naifeh, a Democrat, had been the Speaker since 1991, the longest-serving Speaker of the House in Tennessee history. In what could be called nothing less than a shocking and dramatic election, Representative Kent Williams, a Republican from Carter County, was placed in the position as Speaker of the House by none other than the Democrats and his very own "swing vote." Everyone in the Republican Party, with the exception of now Speaker Williams, was betting on Representative Jason Mumpower for the position. In another amazing turn of events, Speaker Williams also helped to re-elect Democratic Rep. Lois DeBerry of Memphis as Speaker Pro Tempore.

There was no doubt that Representative Mumpower was poised to take the coveted position of Speaker of the House, but he was only able to obtain forty-nine of the fifty Republican legislators needed to accomplish this feat. Representative Mumpower, although visibly disappointed, has been a true gentleman throughout the entire process. "We've got a lot of work to do," Mumpower said. "I'm not going to let personal feelings get in the way of being able to do my job."

The new Speaker of the House has been somewhat reserved. He was quoted as saying, "...I probably did violate my promise, but...it was outweighed by a desire for change that would bring bipartisan fairness to the Legislature while protecting employees. I believe history will record that this was a great thing for the state of Tennessee." Only time will tell what the "Political Winds of Change" have in store for the 106<sup>th</sup> General Assembly and the continuing saga of Tennessee politics on Capitol Hill! Can anyone hear an old Bob Dylan song?

*Come senators, congressmen  
Please heed the call  
Dont stand in the doorway  
Don't block up the hall  
For he that gets hurt  
Will be he who has stalled  
There's a battle outside  
And it is ragin'.  
It'll soon shake your windows  
And rattle your walls  
For the times, they are a-changin'.*





# in Tennessee

*The Times, They Are A-Changin'*



**Ron Ramsey,**  
*Lt. Governor  
and Speaker  
of the Senate*



**Kent Williams,**  
*Speaker of the  
House*

The Speaker of the House, Kent Williams, follows the Lieutenant Governor, Ron Ramsey, in the line of succession to the governorship. The Speaker, under House rules, has the right to appoint all committees and their chairs and assign proposed

legislation to committees, giving the Speaker tremendous power to push legislation through or conversely, to block it.

## **The Three Major Constitutional Offices:**

The Comptroller of the Treasury duties are defined by statute, relate to the audit of state and local government entities and participation in the general financial and administrative management of state government.

The Treasurer is charged with duties and responsibilities relating to the financial operations of state government. In recent years, the state treasurer has also assumed responsibility for accounting for the receipt and disbursement of public funds, investing available cash balances, administering the Tennessee Consolidated Retirement System, investing the pension fund, operating the state's Unclaimed Property Program, administering the State Employees' Deferred Compensation Program, operating the State Employees' Flexible Benefits Plan, and directing the staff of the Division of Claims Administration and the Risk Management Division.

The Secretary of State keeps all acts and resolutions passed by the state legislature and signed by the governor, making them available to the public in pamphlets or bound volumes. The office also keeps other records required by statute including annual reports, the receipt and recording of corporate charters, the receipt of all trademarks, the execution of notary commissions, and the receipt of all state administrative rules and regulations.



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## November/December correction:

In the November/December edi-  
tion of the Tennessee HomeBuilder  
magazine we were honored to present  
an article on Senator Jim Kyle. Un-  
fortunately, we incorrectly made the  
following statement: (*Note sentence  
in bold.*)

“For a brief period during 2007,  
Senator Kyle was the Minority  
Leader in the Senate, with the state  
republicans holding a one seat major-  
ity over the Democrats. Only a few  
months later, however, Republican  
Senator Mike Williams switched  
parties to become an Independent,  
establishing a 16-16-1 ratio in the  
Tennessee Senate. **This made Kyle  
the Majority Leader, rather than  
Minority Leader.**” (*The statement  
in bold is incorrect.*)

Senator Kyle was not the “Majority  
Leader.” Correctly stated, he became  
the “Democratic Leader.” We apolo-  
gize for this error and would like to  
thank the readers who brought this  
mistake to our attention.

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### *Time to Take a Look at Your Tools and Equipment*

**T**he moment you open your refrigerator and see fuzzy green leftovers and smell spoiled milk, you know they've got to go. Is it as obvious when your tools and equipment need to be discarded?

This time of year brings colder weather, and business might have cooled down with it. There's no better time than now to do a full review of your tools and equipment. So, head to your trailer or storage unit, and see what you can keep and what needs to be replaced. These tips will help you get started.

#### **Ladders: love 'em, then leave 'em**

To extend the lifespan of both fiberglass and aluminum ladders, protect them from the elements when you store them. When your fiberglass ladder fades from a bright orange to pink, it has been overexposed to the sun. Time to replace it. Aluminum ladders don't rust, which makes it harder to detect excessive weathering.

This past year, a construction worker died when the support locking mechanism of his extension ladder failed. It was excessively worn, and a thorough pre-inspection could have prevented the ladder collapse and saved his life. So, inspect all ladders for broken or damaged components. Review everything from the support brackets to the side rails and rungs to the feet. Contact the manufacturer for repair or replacement options. Typically, with the exception of replacing the feet, damaged components mean the same thing; time to toss it.

Every component has a job to do, and when one fails, the whole ladder fails. For example, the top half of an extension

ladder is not designed to be used stand-alone. When another construction worker leaned the top half of an extension ladder up against the house, he was lucky to walk away with a mere broken wrist. Without feet and with makeshift bracing, it slipped out from under him.

#### **The ABCs of PPE**

Personal Protective Equipment (PPE) will only protect you if you take care to keep it in good condition. Excessively scratched safety glasses impair vision. So, if you find a pair with scratches or cracks, toss it and buy a new pair. Their design deflects ricocheting nails and other debris, but only when they're intact.

Did you know that just like your canned soup or lunch meat, manufacturers place an expiration date on hard hats? Check your manufacturer's recommendations, but typically a hard hat's shelf-life is three years and only one year for the webbing of the inner harness. Have yours expired? If so, replace them.

#### **No-fail fall protection kits**

Pull those fall protection kits out of their containers. The bags or buckets in which they originally were purchased are the proper storage containers for them.

Inspect each part to make sure they are in good working order. The harness, rope, and shock-absorbent lanyard should be free of wear and fraying. Be sure no physical burns from welding or even cigarettes damaged them. Are the metal components, like the carabiner and the locking snap hook, rust-free? If your fall protection fails any of those tests, it's time to buy a new one.

Quick quiz. True or False? If a fall protection kit has ever broken someone's fall, it can be reused. False. It won't function properly the second time; so, replace it.

#### **Extending an extension cord's life**

Watch for the top three ways an extension cord can quickly become your worst enemy. First, identify cracked, frayed, or worn cords. Often, you can cut off the undamaged portion and affix a replacement plug, otherwise, simply buy a new cord. Second, check the duty rating to ensure the cord is designed for hard or extra hard usage. Third, look for missing ground pins. Always remember, remove the power source before inspecting or repairing extension cords!

#### **High performing power tools**

Similarly, take a look at your power tools' cords, and inspect them for the same hazards. Then, check for cracks in the housing (their plastic casing). For saws, sharpen or replace the blades every six months or sooner if you notice dulled teeth. An inadequately sharpened saw blade may jump and lead to finger amputation if not adequately sharpened.

All tools and equipment need to be cleaned regularly, according to the manufacturers' instructions, but typically a dry brush does the trick, so keep one in your tool box.

Ideally, you should inspect your tools and equipment before each and every use, but let's face it, sometimes you just jump in and get the job done. So, take the time now to take a look at your tools and equipment. It may only take a moment, but it may very well save your life.

*Look for "Knowledge Builder," compliments of Builders Mutual Insurance Company, in each issue of Tennessee HomeBuilder. More risk management resources are available on [www.buildersmutual.com](http://www.buildersmutual.com).*





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# Local, State, and National HAPPENINGS



I'm Peggy Krebs, the 2009 President of the HBA of Middle Tennessee. I am here to tell you that you have got the right gal on the job this year, because

I am mad as hell and ready to do something about it! But we need your help. We need to let our lawmakers know **right now** that what they have done with the bailout money is not working. On one hand, government regulators are requiring banks to clear real estate off their books, while with the other hand government is giving the banks our tax dollars to do just that. Banks are reluctant to make new loans or renegotiate existing lines of credit on terms that are fair and workable for builders.

We will begin by looking into this problem and gathering information to give to our legislators, because this is not working: not for builders, not for developers and not for homebuyers. What we need is **immediate** action and permanent housing solutions. The National Association of Home Builders (NAHB) continues to urge lawmakers to take bold action on a stimulus package as soon as the new Congress convenes. But we need to bring these banking matters to the attention of our legislators **now**. Let your legislators

hear your personal stories and what is happening in your community and to your employees. Tell them that banks are reluctant to make new loans or renegotiate existing lines of credit on terms that are fair and workable for builders.

Think of the minute men of the Revolutionary War. When called, they banded together to fight a daunting enemy. We need to band together and fight, as well. So I am asking you take a quiet oath. Just say to yourself, "*I promise to act when called upon, to fight for our industry.*" Let our voice be heard. Start tomorrow by contacting your Congressmen, Senators, State Legislators and the Governor—and tell them your story.

**We** are the new minute men, and we want our government to **Fix Housing First!**

It's simple. When housing starts drop by one million, three million jobs are wiped out. **Fix Housing First**, and we will be the engine that will drive our economy out of recession, just like we have done in the past. Washington—we do not need big government projects to put Americans back to work. What we need, is to **Fix Housing First!** Housing will generate the jobs America needs. ***The American Home is American Made.***

Our fight is not just banking; it is an endless barrage from city and county government looking for tax dollars at our industry's expense which contributes to the high cost of housing and the housing crisis we have today. Taxing and excessive regulation is getting out of control, and we have to fight every unfair measure

that comes down the pike. That watchful and responsive action is the core service of this association.

Consider this. Over the next ten years America's population will grow by 35 million people, and those 35 million people will all need homes. I am telling you, America is not a land of renters. We are landowners—we are homeowners, with the best ratio of homeownership in the world. Today, home equity represents nine trillion dollars of America's wealth—**nine trillion dollars**. America does not tuck their children in at night into some stock portfolio. America does not go visit Grandma's annuity. It is the value of the American home in every sense that makes our country great. We are the men and women who build those homes and those values and America needs us.

We, as an association, are also a family, and as your new president I offer my faith and support to you all. I pledge that, with your help, we will rise as one loud voice to be heard by our legislators. I pledge that we will be proactive and seek to better this organization; to protect our industry; to promote the image of our industry, and the education and enrichment of its members. I look forward to the coming year, and "you betcha" I'm ready for the challenge.





# REGISTRATION FORM

## 2009 LEGISLATIVE CONFERENCE & SPRING BOARD OF DIRECTORS MEETING

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- ☐ Assoc. Nat'l Director
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- Your registration is required, even if you do not require housing.



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

**T**he 2008 Fall Board Meeting, also known as the Annual Meeting of the Membership, was held on Friday, October 31 – November 1, 2008 at the Crowne Plaza Hotel in Knoxville, Tennessee.

Those who attended the annual event got down to business in our various committee meetings and enjoyed informative education sessions that included Mike Chriszt, with the Federal Reserve Bank of Atlanta and Brad Cartner, Director of Communications and Education, with the Home Builders Association of Tennessee. Also, during lunch on Friday, October 31, Rick Judson, the NAHB Public Affairs and Housing Finance Chairman, addressed our members.

The installation of officers was held during the Board of Director's meeting on Saturday where Ed Zarb, a member of the HBA of Greater Knoxville, was installed as the 2009 President of the HBAT. The installation was assisted by special guest Sandy Dunn, NAHB Chairman of the Board.

Saturday night looked like Hollywood and the Academy Awards as members dressed in their formal attire during the Hall of Fame induction ceremony. David Stauffer, a Member of the HBA of Greater Kingsport, was inducted into the Building Industry Hall of Fame.

Thanks to everyone who helped to make the 2008 Fall Meeting a success!



*Ed Zarb with Gavel*



*Al Bintz speaking*



*Sam Carbine accepts award for Denzel*



*David Stauffer with wife Paula,  
Hall of Fame recipient*



*2008 Executive Officers with Sandy Dunn*



*Ed Zarb and family*



*David Parsons with Presidential Award  
also James Carbine and Sandy Dunn*



*Ed receiving Presidential Pin  
from James Carbine*



*Ed Zarb being sworn in as  
2009 Pres. of HBAT*



*The HBAT staff*



## BINTZ NAMED 2008 Associate of the Year



*Al Bintz receives Associate of the Year  
with James Carbine*

**A**l Bintz, a member of the Greater Knoxville Home Builders Association, recently accepted the 2008 Associate of the Year award at a black-tie ceremony held at the Crowne Plaza Hotel in Knoxville.

Bintz has been with Sears since 1969, and was honored as the Account Manager of the Year in 2006. He explained that while living in Memphis he would close the Sears store and then reopen it so Elvis Presley could do his Christmas shopping there. It is safe to say that Al is the only Associate of the Year to ever make that claim to fame.

He is currently serving as the Associate Vice-President of his local and will be the Membership/Membership Services Chair in 2009. He has been the Associate of the Year numerous times and has twice served as the Local Chair for Membership in Knoxville. He is also a Spike Member and has received the prestigious Home Builders Presidential Award.

Al Bintz has shown true leadership throughout his eight year involvement with the Home Builders Association of Tennessee, and we congratulate him on this well-deserved honor as 2008 Associate of the Year.

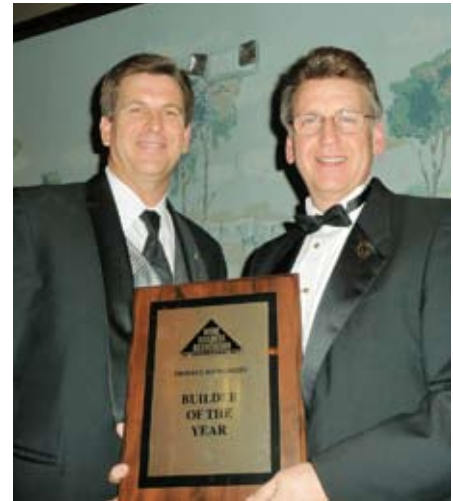
*The Home Builders Association of Tennessee established the Associate of the Year Award to recognize associate members who have distinguished themselves through outstanding contributions on the local, state, and national levels of the homebuilding industry.*

## NEAL NAMED 2008 Home Builder of the Year

**Tim** Neal, a member of the Greater Knoxville Home Builders Association, was named the 2008 Home Builder of the Year during the Building Industry of Tennessee Hall of Fame banquet held at the Crowne Plaza Hotel in Knoxville, Tennessee.

Tim served as the NAHB Area 7 Vice President in 2008, is the 2006 Past President of the Home Builders Association of Tennessee and has served in many capacities as a very active and dedicated member of Home Builders Association of Greater Knoxville.

Tim founded Fairfax Construction in 1989 and has developed a reputation for excellent quality and service. He is married to his wife, Dianne and they have one daughter, Nikki. He is well known for his commitment to his family, community and business. Throughout greater



*Tim Neal receives Builder of the Year  
with James Carbine*

Knoxville, Tim has built more than 800 homes and commercial buildings.

It is a great honor for the Home Builders Association of Tennessee to name Tim Neal as the 2008 Home Builder of the Year.

*The award is presented each year to a home builder who has made outstanding contributions to the homebuilding industry in Tennessee.*

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## FUTURE HBAT MEETINGS

**2009 —**

### SPRING MEETING

**March 2-3, 2009**

Hilton Suites Downtown  
Nashville, Tennessee



### SUMMER MEETING

**July 12-15, 2009**

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### FALL MEETING

**November 12-14, 2009**

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