

TENNESSEE HomeBuilder

Nov./Dec. 2009

Official Magazine of the Home Builders Association of Tennessee



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JOHNSON**

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Commerce Committee

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TENNESSEE HomeBuilder



November
December
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 5,000 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, learn more about important builder news, economic trends and legislative issues.

Cover Story

- 14 **Meet Senator Jack Johnson**
New Chairman of the Senate Commerce Committee

Features

- 13 **Coming Soon!**
HBAT Private Health Plan
- 16 **Tips from Builders Mutual**
Small Jobs, Big Safety Strategies
- 18 **2009 Fall Meeting Follow-up**
Success and Accomplishment in Memphis!
- 22 **In Their Own Words**
U.S. Senator Lamar Alexander and Congressman John Tanner
- 24 **International Builders Show**
January 19–22, 2010 in Las Vegas, Nevada
- 26 **Happenings—Local, State & National**
News and Information from Local Associations
- 27 **Mark Your Calendars**
– Home Show Schedules
– Building Permits

Departments

- 8 **President's Perspective**
Increasing the Value of Membership for Associates
- 10 **Executive Officer Outlook**
The Importance of Our Sponsors...More Unsung Hereos
- 12 **Legislative Review**
Still Struggling through a Recession
- 13 **Local Association Presidents**
- 30 **Info Link—Advertiser's Index & Calendar**

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TENNESSEE HomeBuilder

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INCREASING THE VALUE OF MEMBERSHIP FOR ASSOCIATES



People who work together will win, whether it be against complex football defenses, or the problems of modern society. —Coach Vince Lombardi

Associate members are one of our association's most valuable resources. They not only provide products and services to home builders, associates lend support and leadership that is absolutely invaluable to the success of our organization. Total members at the end of September for the Home Builders Association of Tennessee were 4,476. Our associate members number 2,607 or 58.2 percent. That is why I believe it is so important to always be diligent in our efforts to provide greater value for our associate members.

A recent survey conducted by the National Association of Builders (NAHB) found that the three most important benefits to associate members are visibility among builders and associate members, networking, and access to builders. Of course, encouraging your associate members to get involved is the best way to promote networking opportunities. The survey showed that associate members who were not attending meetings were much less satisfied with their visibility among builder and associate members, networking opportunities, and access to builders than those who were attending HBA meetings regularly.

Venues for Networking

In meeting the need to network with builders, the most beneficial forums have been serving on a committee/board at a local HBA and social events hosted by a local HBA. Similarly, more formal meetings hosted by a local HBA are also viewed as fruitful venues for networking with builders. The most appealing potential new member benefit

is business opportunity matching sessions (similar to speed dating) where builders meet with associate members in five minute increments. Nearly 60 percent of associate members expressed either a high or extremely high level of interest in this benefit. Not far behind are short seminars on business or industry topics and a monthly newsletter targeted to associate members.

Associate Suggestions

During the NAHB survey, associate members were provided with an opportunity to offer suggestions concerning benefits that they would like added to the associate member program. Members responded by offering these suggestions:

- More (affordable) networking with builders and associates
- Having associates give seminars/training on their services/products
- Discounts to join multiple HBA chapters
- Education/classes (e.g. Quickbooks, writing business plans, bookkeeping, etc.)
- Provide (regional) economic information
- Matching associates with regional builders

The Home Builders Association of Tennessee has a consistent record of promoting "Do Business with a Member." I believe it is imperative to show support to our associate members by making every possible effort to utilize those products and services our associate

members provide. So get out there and show our associate members that we appreciate their hard work and dedication! Or as they say in East Tennessee – "Dance with the one that brung ya!"

A Few Closing Thoughts

Since this is my last article as president of the HBAT, I would like to close by stressing the importance of our entire association team. Builders, associates, sponsors and staff all play an important role in accomplishing a winning season. In professional football it takes talented coaches, quarterbacks, linebackers, running backs and even special teams to build a victorious sports organization. It takes just as many gifted individuals with specialized talents to build a thriving and successful association.

Vince Lombardi, former coach of the Green Bay Packers, once said, "People who work together will win, whether it be against complex football defenses, or the problems of modern society." I believe this is the key to the challenges we face today, and the challenges we will inevitably face in the future—we must work together as a unified team to develop a well planned strategy and a winning attitude in everything we do.

It has been an honor to serve as your head coach this year. By every indication, I believe we can say our association has met the challenges of 2009, and we have set the stage for our own economic and membership recovery. We've had some injuries, and unfortunately we've lost some players—but we can move forward with confidence that better days and winning seasons lie ahead. ❖

UNLIMITED TIME OFFER:



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THE NAHB-RC REPORT AT TALLWALLOSB.COM**



Also available in either FSC or SFI CoC

The IMPORTANCE of Our Sponsors

Executive Officer Outlook

Susan Ritter
HBAT Executive
Vice President



...more Unsung Heroes

It would be impossible for the Home Builders Association of Tennessee to operate without our Sponsors. They have been accurately called the lifeblood of our association; and with their support, we are able to provide a wide range of products, services and programs for our members. This is why we continually strive to make sure our sponsorship program is an excellent investment of time, money and resources. Those individuals and companies who have offered their financial support in 2009 deserve a very special recognition. Therefore, I challenge each of you to pay close attention to the information below and remember to do business with those companies who support your association.

Titanium Sponsors

HBAT SELF-INSURED TRUST

The Self-Insured Trust is a Workers' Compensation insurance program set up especially for HBAT members, and they have gone the extra mile to assist with much more than just the Titanium Level. They have also sponsored our key cards, the Spring Meeting name badge, the Summer Beach Bash and "Do Business with a Member" T-shirts this year. **Contact:** (615) 874-3390.

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From commercial to residential, from workers' comp to general liability, Builders Mutual has a solution. BMIC has also gone above and beyond the Titanium Level by providing financial support for every HBAT meeting during 2009. **Contact:** 1-800-809-4858.

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Once again, our Sponsors really make it happen! Please show your appreciation by investing in the business services and products of those who generously support the Home Builders Association of Tennessee! ❖

Still Struggling through a Recession



Legislative Review

*Davis Lamb III,
Chair—
Government Affairs
Committee*



You can make your
voice heard by letting
our Tennessee members
of Congress know that
housing equals jobs, and
to restore Tennessee and
America, we must revive
housing.

As we all know so very well, America is still struggling through a recession. An economic recovery, however, will not be possible if Congress does not focus on reviving housing.

The housing industry makes up nearly 15 percent of the country's gross domestic product (GDP) and when it is healthy, it provides much needed jobs and revenue for America and the State of Tennessee. When homes are built and communities are created, people spend dollars in the local market far into the future—including buying groceries and furniture, hiring housekeepers and landscapers, and spending money on local entertainment and in area restaurants.

In Tennessee, according to estimates from economists at the National Association of Home Builders, 3.31 full-time jobs are created for every new single-family home built. In a typical metro area in Tennessee, a healthy housing industry not only provides jobs, but brings revenue to the state and local economies.

In the first year, the impact of 100 newly-built single-family homes equates to:

- \$14.7 million in local income
- \$3.7 million in taxes and other revenue for local governments
- 331 local jobs

After the first year, the recurring benefits are:

- \$3.45 million in local income
- \$1.24 million in taxes and other revenue for local governments
- 83 local jobs

Tax Credit Extension Will Provide Additional Benefits

The housing industry has recently seen a small boost in homes sales due to the \$8,000 first-time home buyer tax credit. The credit is for home buyers who have not owned a primary residence in three years, who meet certain income limits and purchase a home on or after January 1, 2009 but before December 1, 2009.

Due to the efforts of NAHB and you as members, Congress acted to extend and expand this important benefit. On November 6, President Obama signed into law new legislation that gives first-time home buyers more time to qualify for the \$8,000 tax credit and creates a new \$6,500 tax credit for certain repeat buyers. It also increases the income limits to qualify for the full credit to \$125,000 for single taxpayers and \$225,000 for married couples. The new tax credits apply to homes that have a signed sales contract by April 30, 2010 and are settled no later than June 30, 2010.

More information and answers to frequently asked questions about these two tax credits can be found at www.federalhousingtaxcredit.com.

This extension should spur 383,000 more home sales; including 80,000 housing starts down the road as the increased sales help deplete the current inventory of unsold homes. This stimulus will create nearly 350,000 jobs over the coming year. ❖

COMING SOON!

2010



PRIVATE HEALTH PLAN

THE PROBLEM: High Health Insurance Costs



- Increasing Rates
- Decreasing Benefits
- No Purchasing Power

THE SOLUTION: HBAT Private Health Plan



- Low Health Insurance Rates
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Visit www.hbat.org for updates!

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Meet Senator
**JACK
JOHNSON**

New Chairman
of the Senate
Commerce
Committee



Jack Johnson was born on July 25, 1968 in Amarillo, Texas; but he has proudly called Middle Tennessee “home” since graduating from Texas State University with a degree in education.

Senator Johnson and his wife of 13 years, Deanna, a practicing attorney, are raising their three children in College Grove, where they attend GracePointe Church. Jack and Deanna met over 16 years ago at a Young Republican function, sharing the same conservative values and the same dream of a future filled with faith and family.

Jack Johnson has more than 18 years of hands-on experience in the financial industry, beginning his career with Third National Bank (now SunTrust) and currently working in the asset management division of Pinnacle Financial Partners.

Recently, Senator Johnson was appointed to the post of Chairman of the Senate Commerce, Labor and Agriculture Committee during the Second Session of the 106th General Assembly. This is an important position to the Home Builders Association of Tennessee because much of the legislation dealing with small business passes through this committee.

As a State Senator, Jack Johnson proudly represents the 23rd District, including Williamson and south Davidson Counties. When the day’s work is done, Jack enjoys spending time with his family, playing guitar, and flying. Jack Johnson explains that he was raised:

- To understand the importance of family and the honor found in a hard day’s work,
- To preserve, protect and respect our freedoms, both for ourselves and others, and
- To take pride in a community that remembers its past, works in the present and focuses on the future.

A VISION FOR THE FUTURE

Taxes

Lower taxes, less regulation, and stronger fiscal discipline within state government will ensure that Tennessee enjoys a strong economy.

“Tennessee is one of the lowest taxed states in the nation - I am committed to keeping it that way. My wife and I were proud ‘horn honkers’ during the income tax battle, and I will continue to oppose any effort to institute a state income tax.”

- No state income tax
 - Focus on building a strong pro-business economy that preserves existing jobs while creating new opportunities
 - Help our small businesses succeed, ensuring their doors stay open and the jobs they create are protected

Education



The success of our community is measured in great part by the quality of our schools.

“I understand the challenges facing those who stand at the front of our children’s classrooms and have enormous respect for the teachers who dedicate themselves to educating our children.”

- Work to ensure our education dollars are spent directly in our classrooms instead of funding inflated bureaucracies and big administrations
- Believes parents should remain in control of their children's education
- Supports the expansion of charter schools to provide more options to parents of children in failing schools

Our Tennessee Values



In these challenging times, strong families are the cornerstone of our success.

"When it comes to our family values, there is no compromise—because every life is worth protecting, and our values are worth defending."

- Co-sponsored a resolution to take the abortion debate out of the hands of activist judges and put it into the hands of the people
- Believes marriage must remain the sacred union of one man and one woman
- Endorsed by Tennessee Right to Life

Guns

We must protect our Second Amendment from those who seek to weaken and destroy it.

"The 2nd Amendment clearly defines the right of every law-abiding citizen to keep and bear arms—a freedom we must now work to preserve and protect for current and future generations of Tennessee gun owners."

- Opposes any and all efforts to limit our gun rights
- Proud member of the National Rifle Association
- Endorsed by the National Rifle Association



Illegal Immigration

A nation that cannot protect its borders cannot ensure its sovereignty.



"America is a magnet to those around the world who seek freedom and the opportunity for a better life for themselves and their families. We are, however, a nation of laws that must be respected."

- Work with federal leaders to build a permanent physical barrier along our nation's southern border
- Co-sponsor of legislation to permanently bar Tennessee driver's licenses from being issued to illegal immigrants
- Sponsored legislation to require all Tennessee employers to verify the legal status of all prospective employees with the Department of Homeland Security
- Sponsored legislation to allow employers to require English in the workplace without fear of lawsuits
- Work to crack down on those who produce and use fraudulent documentation when applying for a job in Tennessee

QUESTIONS FOR SENATOR JOHNSON

1 You have stated that you believe in lower taxes and less regulation on businesses in Tennessee. Once our economic challenges have subsided, do you believe there will be a friendlier business environment for builders in our state? Why is this important?

Builders are critical to our overall economic wellbeing. As a state we should continue to recruit businesses and maintain a pro-business environment. With economic growth comes population growth. With population growth comes a need for quality housing. We will emerge from the current economic slowdown, and when we do, Tennessee will be well positioned to prosper.



Jack and members of the NFIB unveil legislation to protect secret ballots in labor organization elections



LG Ramsey, Rep. Sargent, and Sen. Johnson join Williamson Co. Comm. Chairman Naron as he is sworn in to the TN Local Development Authority



Senator Johnson receiving the oath of office as his wife Deanna holds the family Bible.



Senator Johnson with Senator Bill Ketron—State Commerce, Labor and Agriculture

—Continued on page 24

Small Subs, Big Safety Strategies

Many highly regarded flooring subcontractors employ few more than a crew of two to three. So, how do these small-scale subs build big safety strategies without breaking the bank?

They know the risks that differentiate their operations from the next flooring installation sub, and they invest in the risk transfer tools, which give their companies the biggest bang for the buck.

So, what are the primary risks these subs are trying to avoid?

Installing Hardwood

RESPECT THE TOOL: When every penny counts, a \$100 investment in a floating saw guard might seem a bit pricey. Saws already come with guards. Why upgrade?

Even the most cautious subs can't eliminate the possibility of losing a digit to a rotating blade. The unthinkable can happen to the most experienced user in a split second, and a floating guard's ability to self-adjust to the thickness of the material being cut makes it a best-bet.

Pocket your SAVINGS

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For details on all the money-saving offer, visit **www.nahb.org/MA**

Installing Tile

LIGHTEN UP: Manufacturers typically package hardwood flooring so that, while heavy, two people can easily lift it. The weight of boxes of tiles, on the other hand, quickly tips the scales, even though the packaging is relatively small by comparison.

Transporting and lifting can put serious strain on the body, leaving subs at great risk of hernias. The body needs a rest!

Using tile dollies alleviates some of the strain, but when subs maneuver throughout a house, let's face it, dollies might not be a feasible solution. Subs need sensible alternatives to carrying heavy loads by themselves. Breaking down the tile boxes to manageable weights offers relief—at the right price.

GIVE IT A REST: Working on one's hands and knees day-in and day-out wears on the body, too. Subs who make periodic stretching a regular part of their daily routine ward off shoulder strain at no additional cost. Kneepads provide another cost-effective form of relief. Whether designed for contractors or re-purposed sports equipment, just aim for comfort.

Installing Carpet

NO STRAIN, NO GAIN? Tearing out old carpet, lugging heavy rolls, installing new carpet...seems like the risks of strains and pains lurk around every corner, but not with a few sound safety practices.

Often, when recently installed carpet needs to be removed, it can turn into an all out tug-of-war. Sometimes, the art of war can be found in something as simple as a chemical removal solution; however, stay alert to the proper handling of any hazardous materials that require an MSDS on hand.

When toting in the new carpet, what does it weigh? Picture a carpet with a hearty nap for a 13' x 20' room, and you need a plan. As the owner, do the best to plan jobs accordingly. Start with precutting the pieces at the shop beforehand, based on customer diagrams, so the crew lifts as small of pieces as possible. Then, plan the bigger jobs accordingly and make sure the size of the crew on a given day fits the size of the job.

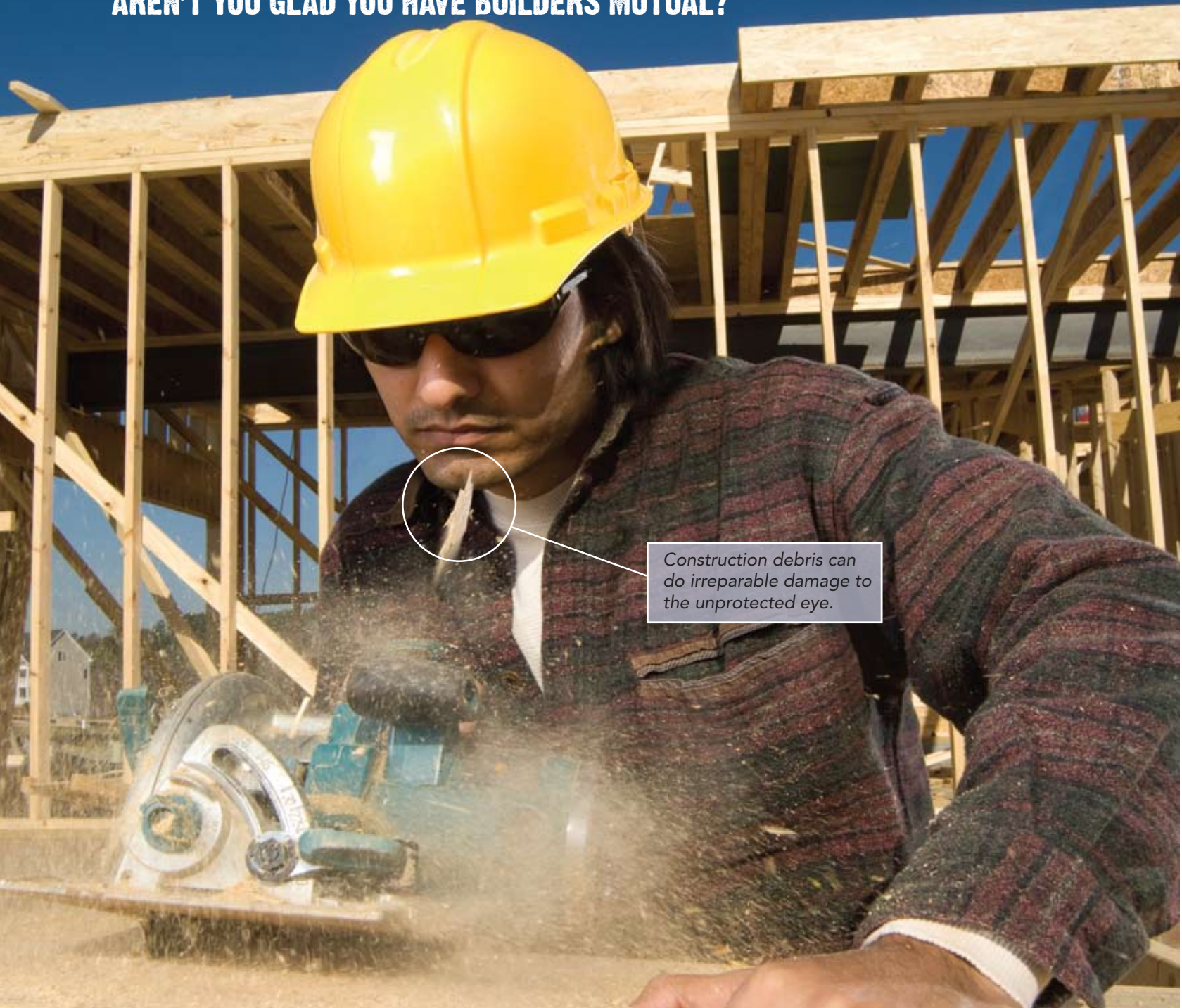
Subs who invest in carpet carts (around \$100) see big returns. Many have a hard time justifying the initial investment, until they experience the relief their crew gets from it. If all else fails and the crew needs to resort to good, old-fashioned lifting, be sure they lift in unison.

For the installation itself, many subs have heard of the power stretcher, but still heavily rely on kickers. While acceptable for small jobs like closets, the kicker should otherwise be "kicked-out" for large rooms. Kickers leave subs at risk of blowing out their knees or other related injuries. While perhaps the most expensive of the safety strategies, power stretchers can save subs in the long run, preventing injuries and the accompanying loss of productivity or rising workers' compensation rates resulting from them.

Finally, as long as the crew goes to the trouble to save their backs over the carpet itself, it makes sense to make moving any furniture as easy as possible. Save the iron-pumping contest for the gym, and let skates and sliders do the heavy-lifting for you.

Working a safety strategy from the ground up doesn't have to come with an exorbitant price tag. Even small-scale subs can find the right balance of price and practicality without sacrificing the safety of their employees. ♦

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Fall 2009 Meeting **SUCCESS & ACCOMPLISHMENT** in Memphis!

November
12-15, 2009



The 2009 HBAT Annual Fall Meeting of the Membership and Board of Directors Meeting was held this year in Memphis, Tennessee. Members gathered at the beautiful Westin Hotel, located just around the corner from historic Beale Street.



Commissioner Leslie Newman

Friday started early, and members began taking care of business in their committees. During lunch, Commissioner Leslie Newman of the Tennessee Department of Commerce and Insurance, served as our keynote speaker. Commissioner Newman's department affects the homebuilding industry in many aspects, and everyone

appreciated her informative presentation. During the afternoon, Ted R. Fellman, Executive Director of the Tennessee Housing Development Agency (THDA) provided an excellent education session that helped members understand the importance of the THDA to home builders and home buyers across the state.



Ted R. Fellman

During the evening, many members enjoyed a gubernatorial debate arranged by the Memphis Area Home Builders Association. Others took advantage of a free evening and enjoyed the incredible food and music of Beale Street.



NAHB Chairman Elect Bob Jones

Saturday began with members once again working hard to take care of committee business. During lunch, we were honored to have NAHB Chairman Elect Bob Jones as our keynote speaker. Jones proved to be an expert on the critical issues facing our industry. During Thursday's education session, Jeff Christian provided an interesting and in depth education session on green building issues. Jeff is the Senior Scientist with Oak Ridge National Laboratory.



Jeff Christian

Our Board of Directors Meeting proceeded with committee reports, voting, awards and the installation of our 2010 officers. Bob Jones officiated the installation of Phil Chamberlain as 2010 HBAT President; Steve Cates, Vice-President/Treasurer; Mike Stevens, Vice-President/Secretary; Ed Zarb, Immediate Past-President; and Nina Boss, Associate Vice-President. Ed Zarb, 2009 HBAT President, was also honored and presented with awards for his service.

As evening approached and members entered the Hall of Fame banquet dressed in tuxedos and evening gowns. After a wonderful meal and bottle auction, our association announced that Vickie Schambrom, member of the HBA of Southern Tennessee, was the 2009 Associate of the Year and that Tommy Davis, member of the Jackson Area HBA, was the 2009 Builder of the Year. Following this announcement, Monroe Pointer and Gary Taylor were inducted into the Building Industry of Tennessee Hall of Fame. Following the induction ceremony, Phil Chamberlain addressed the association and thanked family and friends for allowing him to serve as the incoming 2010 HBAT President.

—Continued on page 20



Phil Chamberlain sworn in as 2010 president by NAHB Bob Jones



Tommy Davis
Builder of the Year



Vickie Shambrom
Associate of the Year



Senior Officers being sworn in Ed Zarb
Nina Boss and Mike Stevens



Gary Taylor
Hall of Fame Recipient



Monroe Pointer
Hall of Fame Recipient



Passing of the Gavel



Jason Alred (Verizon) with Lee Roy Parnell



Ed Zarb accepts Award



Ed and Dana Zarb with Lee Roy Parnell



Lee Roy Parnell



Ed Zarb and Susan Ritter

Continued from page 18—

Fall 2009 Meeting **SUCCESS & ACCOMPLISHMENT in Memphis!**

November
12–15, 2009



CW Bartlett and Julie Albertson with
mystery saxophone player (center)



Brian Covey with Wells Fargo speaks
with CW Bartlett of Builders Mutual



Bruce Davis, Tommy Davis, Stan Young
and Harry Hudson

The evening concluded with the outstanding music and entertainment of Lee Roy Parnell. The event was sponsored by VERIZON Wireless, and Parnell delighted the crowd with a mixture of blues, country and classic rock. It was obvious to everyone that we were in the presence of one of the finest musicians of our time. A very special thanks goes out to Lee Roy Parnell for his performance and the generosity of VERIZON Wireless.

The Home Builders Association of Tennessee would also like to extend our sincere appreciation to Wells Fargo Home Mortgage who sponsored both the name badges and the book covers for the 2009 Fall Meeting. Also, a special thanks to First Mutual Insurance Group (FMIG), who provided both funding for the Fall Meeting and information about a new full-coverage health insurance program that will soon be available to HBAT members.

Sponsors with tabletop displays during the event included:

- Wells Fargo Home Mortgage
- Builders Mutual
- VERIZON Wireless
- First Mutual Insurance Group
- Tennessee Housing Development Agency (THDA)
- James Hardie Building Products
- ATMOS Energy
- Bonded Builder
- 2-10 Home Buyers Warranty

A note of appreciation to LP Building Products—LP provided Predator Hockey Tickets that were auctioned as a mystery prize during the Hall of Fame Banquet. HBAT member Jimmy Harkleroad won the bid for the tickets. ❖



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IN THEIR OWN WORDS

Throughout the year, the legislative staff of the Home Builders Association of Tennessee tries to provide legislative perspectives that are of significant interest to the more than 5,000 members of the association. In this issue, we asked U.S. Senator Lamar Alexander (R) and Congressman John Tanner (D) the following question:

With all of the action going on in Washington regarding healthcare, what impact do you see the proposed legislation having on Tennessee small businesses such as homebuilders?

U.S. SENATOR LAMAR ALEXANDER



The nonpartisan Congressional Budget Office says the employer mandates in the health-care plans being considered by Congress would ultimately cost America's businesses \$27 billion, a cost these businesses would be forced to pass on to employees in the form of lower wages or to consumers in the form of higher prices. This is a bad deal for Tennessee's homebuilders and small business owners, and it's even worse for Tennessean workers who lack access to good care.

It's time for Congress to admit that we don't do comprehensive well. It's time for us to admit that the era of the 1,000-page bill is over. Instead, we need to start over and move step-by-step in the right direction to lower costs.

We should start by allowing small businesses to pool together to reduce health-care costs and increase accessibility for small business owners, unions, associations, and their workers, members, and families.

We need to reform medical malpractice laws so runaway, junk lawsuits don't continue to drive doctors out—and costs up. We have 95 counties in Tennessee, and in 60 of them we don't have an OB/GYN doctor because their medical malpractice insurance is too expensive to practice in rural areas. So, pregnant women have to drive a long way—to Memphis or Nashville—for their prenatal care or to have their babies.

We should allow Americans the ability to purchase health insurance across state lines – as they can with car insurance today. And we should create health insurance exchanges, so Americans can easily find affordable coverage, and make it so Americans aren't denied coverage because of pre-existing conditions.

These are just a few of the things Congress can do now to fix the health-care system. And by taking those steps, we can re-earn the trust of the American people.” ❖

CONGRESSMAN JOHN TANNER



While the quality of our medical care continues to be very good in the United States, the system through which we finance care is far from perfect. Inefficiencies, waste, and ineffective payment incentives increase the costs and fail to reward high quality care.

The ever-increasing costs of American medical care means fewer can afford health insurance, which contributes to the continuing increase in costs and causes real problems for individuals, families, veterans, employers, medical providers and local, state and federal governments struggling to meet their medical needs.

There are many good provisions being discussed, such as no exclusion for a pre-existing condition, quality incentives, administrative simplification, coordinated care for chronic conditions, prevention and wellness provisions and maintaining the employer based system. Many of us in the fiscally conservative Blue Dog Coalition want to ensure that reducing health care costs is a crucial part of any reform effort.

The problems facing the Congress with health care reform are complicated, and there are many challenges. Everyone agrees that the overall goals of health reform should be containing costs, ensuring consumer choice, increasing access, and maintaining our high standard of quality care. However, not everyone agrees on how to achieve those goals. Many people have ideas—sometimes similar, sometimes different—about how to approach health care reform. I think we all fundamentally agree that we need to keep what works well in our current system and try to fix what is broken. That is the guiding principle for many of us as we move forward on the various proposals for how to achieve these goals. ❖

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2 You co-sponsored SB1203, which enacts the “Tennessee Small Business Investment Company Credit Act.” Gov. Phil Bredesen signed the bill into law on July 9 of this year. Tell us why you believe this bill will jump start economic development?

The Tennessee Small Business Investment Company Credit Act is a good example of how government can provide incentives (through tax credits) to those who wish to make capital investments in our state. I’m particularly excited about how this act focuses on small businesses. Tennessee has been successful in recruiting some large companies, but most jobs are created by small businesses.

3 In the banking industry, lending restrictions and appraisal methods are adding another level of difficulty to an already challenging environment. With your background in the banking industry, how can builders overcome these challenges and work to create a better partnership with the banking industry in Tennessee?

Most banking regulation that deals with the mortgage process comes from Washington. At the state level, we can work to make sure that all lines of communication are open. As Chairman of the Senate Commerce Committee, I will encourage all stakeholders to work together to identify ways to improve the system. The banks, realtors, homebuilders, developers, appraisers, etc., should have a cooperative relationship.

4 As we approach the end of 2009, what role do you see the builder, remodeler and developer playing in the economic recovery of Tennessee?

Builders, developers, and remodelers will play key roles in our economic recovery because of the large number of people they employ and the big ticket items purchased in conjunction with their work. The trickle down effect from these industries is tremendous. Tennessee is a great place to live, work and raise a family. If we continue to keep our taxes low and burdensome regulation to a minimum, we will be extremely competitive from an economic standpoint.

5 As Chair of the Commerce Committee, how do you see the current economic conditions affecting small business owners? What can Tennessee government do to improve the outlook for these businesses?

In this current economic climate everyone is feeling a pinch and small businesses especially are hurting. The success of small businesses in Tennessee is vital to job creation and economic recovery. I am proud of our State’s long-standing pro-business climate and we must perpetuate that legacy by keeping taxes low and burdensome regulation to a minimum. ❖

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For the first time ever, NAHB Members can receive a 4-day exhibit registration at **NO COST!** That means that for four days, you can attend the building industry’s largest event for FREE.*

This is a \$125 value and will put you face to face with the hottest suppliers in the industry! Register at BuildersShow.com today!

*Register by December 11, 2009. After December 11th there will be a \$75 charge that will then jump to the onsite price of \$125 after January 18th.

January 19-22, 2010 | Las Vegas | BuildersShow.com





Congress just improved the home buyer tax credit.

If you didn't qualify before, you might now!

Buyers could be eligible for a federal tax credit of:

- \$8,000 for first-time home buyers
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Plus, the maximum income limit has been raised to help more home buyers get into the home of their dreams!

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Learn more at: www.federalhousingtaxcredit.com



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November/December 2009

NEW PRODUCT REVIEW

Market Your Homes with Better Technology

Solaraide Passive Solar Water Heater from Rheem



Utilizing convection, the Solaraide passive solar water heater operates without pumps or controllers. The units can be used alone or to supplement conventional hot-water systems by pre-warming the water. Solaraide's freeze-proof heat-transfer fluid absorbs and delivers heat energy, even on cold and overcast days, says the firm; the closed-loop setup also prevents freezing. A 47-gallon model and an 80-gallon model are available. Cost: 47-gallon, \$3,800; 80-gallon, \$4,900.

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Creative Home Engineering designs automated hidden passageways. For example, when pieces are placed correctly on a chess board, or a person knocks a certain way on a wall, a hidden door swings open to reveal storage for valuables. Areas also can be accessed using controls such as fingerprint readers, iris scanners, and voice recognition.

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sits on LP SmartSide Precision Series panels, which go up like drywall. Then, sealant, foundation and finish tape, ceramic spackle for corner beads, primer, and a non-cementitious textured finish are applied. "I like the time-saving nature and the ability to achieve a stucco exterior without EIFS or a labor-intensive, three-coat, cementitious system," a builder observed. Cost: \$1.35 per square foot for Carrara Stucco; 85¢ per square foot for LP SmartSide panel.

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Local, State, and National HAPPENINGS

Upper Cumberland Annual Golf Outing

OCTOBER 2009 | The Home Builders Association of the Upper Cumberland enjoyed their annual golf outing in Cookeville.



Pictured are major sponsors for the event. Left to right: Randy Griggs, Wallboard & Supply; Paul Ballard, ProBuild; Bob Williams, Williams Wholesale Supply; John Story, Bank of Putnam County; Roger Randolph, Rogers Group; Danny Lee, Cookeville Kitchen Sales and Steve Copeland, Cumberland Insurance.

Grand Opening of New Office in Ocoee



On 5 November 2008, Bank of Cleveland owner, Scott Taylor, offered the Ocoee Region Builders Association a building one block from the Bradley County courthouse in the Cleveland downtown area. This is the area the lead-

ership at ORBA has always wanted to be in. The building was offered to ORBA at no cost, for as long as ORBA needs it. The Grand Opening of the new office was held on September 22, 2009.

Bank of Cleveland was ranked number one for its overall performance by FMC Group of Louisville, Kentucky, and was also ranked number 29 in the nation as featured in the American Bankers Association's banking journal. ORBA members would like to extend their sincere appreciation for this outstanding contribution by Scott Taylor.

Ocoee Region Builders Association Praised by Habitat for Humanity

28 OCTOBER 2009 | CLEVELAND DAILY BANNER | BY WILLIAM WRIGHT

Habitat for Humanity of Cleveland scheduled a three-day Build Blitz at its newest subdivision development on South Lee Highway for Thursday, Friday and Saturday. A crew of volunteers are to raise the walls and begin roof construction for a single mother and her four children.

Matt Carlson, executive director of Habitat for Humanity of Cleveland, praised the Ocoee Region Builders Association and its members "for giving back to the community in some incredible ways the last five years with Habitat for Humanity."

"We are kicking this house build off with a three-day blitz build and many ORBA folks are coming forward to volunteer their skills and time to build this home," Carlson said. "In this type of economy, it's incredible to see so many folks step forward to make a difference in a family's life."

The Ocoee Region Builders Association has always been supportive of Habitat and their involvement is the key to making this house a reality," Carlson said Habitat has quite a few ORBA folks, companies donating materials and professionals volunteering this year. "I believe they've raised over \$17,000 in materials and in-kind donations

of labor," he said. "That's incredible with the type of economy we have right now," he said. "ORBA consists of lots of folks who care about our local community. They are blessing Habitat, but more importantly, local families who need a hand up."

The New Voice in Rutherford Co.



When calling the Home Builders Association of Rutherford County you'll get to hear a new voice, Tocka Watson. We would like to welcome Tocka to our association family

and wish her all the best in the Rutherford County area!

Steve Hodgkins of the Memphis Area HBA

Steve Hodgkins is recovering slowly after being injured in an auto accident on October 9. Steve underwent surgery at the Med trauma center on October 12 and is now recuperating at home. He has a positive attitude and that will certainly help him get back on his feet. Please keep Steve, Kathy and their family in your thoughts and prayers.

500th Home Achieves National Green Building Certification

The home building industry reached an important milestone when the 500th project earned National Green Building Certification by the NAHB Research Center, a subsidiary of the National Association of Home Builders. The project is a new home in The Villages of White Oak in Arlington, Tennessee, an entry in the Memphis Area Home Builders Association's annual Parade of Homes and built by Chamberlain & McCreery of Cordova, Tennessee.

MARK YOUR CALENDARS FOR 2010 HOME SHOWS

*Supporting Local Home Shows by Local Associations
Supports the Tennessee Home Building Industry –
Beware of Cheap Imitations!*

January 29–31

Maryville/Alcoa Home Builders Association

*Location: Foothills Mall in Maryville
(865) 984-1247*

February 5–7

Sevier County Home Builders Association

*Location: Sevierville Events Center at Bridgemont
(865) 453-4712*

February 19–21

Home Builders Association of Middle Tennessee

*Location: Tennessee State Fairgrounds
(615) 377-1055*

February 20–21

Johnson City Home Builders Association

*Location: Freedom Hall Civic Center
(423) 282-2561*

February 26–28

Home Builders Association of Southern Tennessee

*Location: Chattanooga Trade and Convention Center
(423) 624-9992*

March 4–7

Home Builders Association of Greater Knoxville

*Location: Knoxville Expo Center
(865) 546-4665*

March 5–7

Memphis Area Home Builders Association

*Location: Agricultural Center
(901) 756-4500*

March 5–7

Home Builders Association of Greater Kingsport

*Location: Meadow View Convention Center
(423) 378-5501*

March 5–7

Home Builders Association of the Upper Cumberland

(931) 528-1711

March 12–14

Cumberland County Home Builders Association

*Location: Crossville Community Complex
(931) 484-9097*

BUILDING PERMITS

Total building permits, as reported by Market Graphics, have been totaled through the month of September for 2009.

Greater Nashville

The Greater Nashville Eleven County Building Permit Summary includes the counties of Davidson, Sumner, Williamson, Wilson, Rutherford, Cheatham, Robertson, Dickson, Maury, Marshall and Bedford. Year-to-date permits for these counties total 3,635.

The Memphis Metro Area

The Memphis Metro Area includes Crittenden, DeSoto, Fayette, Shelby and Tipton counties. Year-to-date permits for these counties total 998.

Knoxville Area

The Knoxville Area Building Permit Summary includes the counties of Loudon, Roane, Anderson, Knox, Sevier and Blount. Year-to-date permits for these counties total 1,389.

Montgomery County (Clarksville)

The Montgomery County Permit Summary is listed separately. Year-to-date permits total 1010.

Metro Chattanooga

The Metro Chattanooga Area Building Permit Summary includes the counties of Bledsoe, Bradley, Catoosa, Hamilton, Marion, Murray, Sequatchie, Walker and Whitfield. Year-to-date permits for these counties total 1099.

The overall building permits reported through September 2009 for these regions total 8,131.



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Bonded Builders Warranty Group	3
<i>www.bondedbuilders.com</i>	
Builders Insurance Group	4
<i>www.bldrs.com</i>	
Builders Mutual	17
<i>www.buildersmutual.com</i>	
Gary Hughes & Associates	2
<i>ghughes@ghughesassoc.com</i>	
International Builders Show (IBS 2010)	24
<i>www.buildersshow.com</i>	
James Hardie Building Products	32
<i>www.jameshardie.com</i>	
Norandex Reynolds	30
<i>www.norandex.com</i>	
Norbord	9
<i>www.TallWallOSB.com</i>	
Pointer Insurance Agency, Inc.	23
<i>www.pointerinsuranceagency.com</i>	
Screeneze	23
<i>www.screeneze.com</i>	
Tennessee Gas Association	6
<i>www.tngas.com</i>	
Verizon Wireless	21
<i>www.verizonwireless.com/construction</i>	
Water Furnace	27
<i>www.waterfurnace.com</i>	

FUTURE HBAT MEETINGS

2010 —

SPRING MEETING

March 7–March 9, 2010

Hilton Suites Downtown
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SUMMER MEETING

July 10–14, 2010

Hilton Sandestin
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October 28–31, 2010

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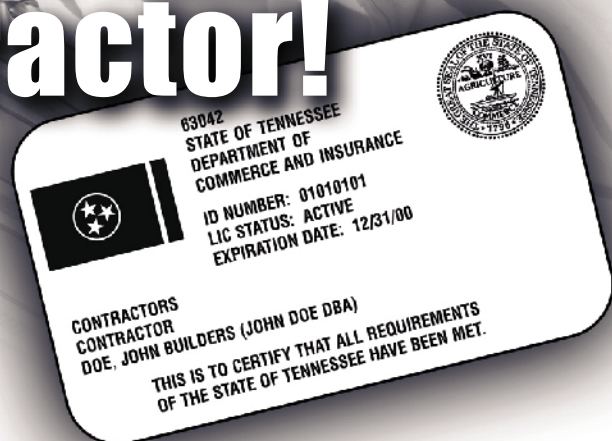
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