

TENNESSEE HomeBuilder

Jan./Feb. 2010

Official Magazine of the Home Builders Association of Tennessee

GOVERNOR
PHIL BREDESEN

&

HBAT PRESIDENT
PHIL CHAMBERLAIN

at the Governor's
Energy Conference



Celebrating 50 Years of Service

See page 14

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TENNESSEE HomeBuilder



January
February
2010



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 4,300 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.

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TENNESSEE HomeBuilder

DIRECTORY

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HBAT
213 Fifth Avenue North, St. 200
Nashville, TN 37219
(615) 777-1700 Local
(888) 550-4228 Toll Free
(615) 777-1703 Fax
www.hbat.org



POSTMASTER
Send address changes to:
HBAT
213 Fifth Avenue North, St. 200
Nashville, TN 37219

PUBLISHER
Woods & Associates

EDITOR
Susan Ritter

ASSOCIATE EDITOR
Brad Cartner

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

DESIGN DIRECTOR
Donna Heninger
-InDesign
-Photoshop
-Quark Express

AD SUBMISSIONS
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tnbuilder@comcast.net or

TN HOME BUILDER
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EXECUTIVE COMMITTEE

2010



SENIOR OFFICERS



President

Phil Chamberlain
(National Director)
901-794-2156
pccham@cmhomes.com



Vice President/Treasurer

Steve Cates
(Alt. Nat'l Director)
(Budget/Finance Chair)
615-377-9106
stevecates@ckdevelopments.com



Vice President/Secretary

Mike Stevens
865-450-9790
mkstevens@bellsouth.net



Immediate Past President

Ed Zarb
(Nominating/Past Presidents Chair)
865-671-1744
edzarb@zarbproperties.com



Associate Vice President

Nina Boss
423-894-1890
nboss@centurytitleinc.com

EXECUTIVE COMMITTEE CHAIRS

VOTING MEMBERS

Government Affairs & West Region Area VP

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

Membership/Membership Services

David Clark 901-753-1550
david@davidclarkconstruction.com

Northeast Region Area V.P.

David Stauffer 423-323-2454
dhstaufferjr@wmconnect.com

Middle Region Area V.P.

Anne McKnight 615-312-7185
annemcknight@comcast.net

Southeast Region Area V.P.

Dennis Epperson 423-479-9042
cbepperson@aol.com

Associate National Director

Billy Allred 931-260-0205
billy.allred@jameshardie.com

NON-VOTING MEMBERS

NAHB Area 7 Chairman

Bill Deloney 334-793-4273
bdeloney@sw.rr.com

NAHB State Representative

David Parsons 901-388-2651
parsonsd@bellsouth.net

Education/Programs

Doyle Webb 865-688-3232
doylewebb@hotmail.com

HIPAC Trustees

John Floyd 615-896-0019
jfloyd@olesouth.com

Local Leadership

Charlotte Jones 423-728-3134
bolistics@yahoo.com

Executive Officers Council

Jan Shrewsbury 423-282-2561
jcahba@charterinternet.com

Past Associate Leadership

Ludy Callaway 901-818-6924
ludy.callaway@bankofamerica.com

COMMITTEE VICE CHAIRS

Tennessee Associates Council

Jimmy Harkleroad 423-646-1280
jwhjr220@yahoo.com

HIPAC Trustees

Doyle Webb 865-688-3232
doylewebb@hotmail.com

Government Affairs

TBD

Executive Officers Council

TBD

Education/Programs

TBD

Membership/Membership Services

TBD

Local Leadership

TBD

HBAT STAFF

Executive Vice President

Susan Ritter
sritter@hbat.org

Director of Government Affairs

Frank M. Harris
fmharris@hbat.org

Director of Communications & Education

Brad Cartner
bcartner@hbat.org

Director of Operations

Joy Odjegba
jodjegba@hbat.org

HBAT Office is Located at:
213 Fifth Ave., North, St. 200
Nashville, TN 37219
(615) 777-1700 Local
(888) 550-4228 Toll Free
(615) 777-1703 Fax

2010 ACTION PLAN



If you believe in what you are doing, then let nothing hold you up in your work. Much of the best work of the world has been done against seeming impossibilities. The thing is to get the work done. —Dale Carnegie

When I look back at my career in the homebuilding industry and my involvement in the homebuilders association, I believe I can say that my experience has taught me to create a vision and then develop a plan to accomplish my goals. That's why I decided that one of



President's Perspective

Phil Chamberlain
HBAT President

my first acts as the 2010 President of the Home Builders Association of Tennessee (HBAT) would be to change our "Strategic Plan" to an "**Action Plan**."

Dr. Carter McNamara, of Authenticity Consulting, points out that "*action planning may seem detailed and tedious compared to earlier phases of strategic planning which often seem creative in nature. Therefore, action planning is too often ignored, leaving the results of earlier stages of planning much as "castles in the air"—useless philosophical statements with no grounding in the day-to-day realities of the organization. I believe that describes many of our strategic plans in the past.*"

So, my fellow HBAT Members, let's first review our mission statement:

The Home Builders Association of Tennessee represents over 4,300 member firms as the Voice of the Housing Industry. We advocate housing affordability and availability through: Legislation, Communication and Education.

Our mission statement gives us the foundation of who we are and what we are trying to accomplish. Then we turn our strategic plan into an **Action Plan** in order to accomplish this mission. Below you will find some of the top objectives of the **2010 Action Plan**, minus the legislative area that will be covered by Keith Grant in our Legislative Review section of the magazine. What we are looking for this year is very simple—RESULTS! I want to see measurable accomplishments that address the challenges we face in important areas

such as recruitment, retention, legislative concerns and building **VALUE** in a HBAT membership like never before.

One of the main objectives placed on the table of the Membership/Membership Services Committee was to provide an affordable, full-coverage health insurance plan for members. Thanks to the leadership and diligence of our Immediate Past President, Ed Zarb, I am happy to announce that we have already accomplished this goal. We are now moving forward by introducing this plan to every member across the state. I believe this will be an incredible tool in the areas of recruitment and retention. Please see our announcement starting on page 13 to find out more about this program. Also, we are currently working to produce a short video and testimonials about the importance of membership. I believe our association has a story to tell, and technologies such as video and even social networking can help us get that job done in an efficient and successful manner.

With a combined effort and a broad base of value added and marketing programs, I know we can restore our membership numbers and retain more of our members in the future. With our current legislative challenges, there has never been a better time to recruit new builder and associate members, reminding them of the importance of a united voice and concerted effort. Don't forget, our associates make up approximately 60 percent of our association, so let's make sure they have opportunities for networking throughout the year. In May, we will be conducting our 2010 Membership Drive. Focusing on recruitment throughout the year is extremely important; but for this year's Membership Drive, I would like to see 100 percent participation from every local association across the state.

The HBAT has a long record of achievement when it comes to education. Many

—Continued on page 18

Introducing PHIL CHAMBERLAIN 2010 HBAAT PRESIDENT



Phil and Trina Chamberlain

The Home Builders Association of Tennessee would like to welcome our new 2010 President, Phil Chamberlain! Phil has been an active member and leader in both the Memphis Area Home Builders Association and the state association for many years, contributing his valuable leadership qualities and business experience.

If you're an active member, attending state meetings and local Memphis events, you probably think you know Phil Chamberlain. But how well do you really know the new President? Below are some very interesting facts about a man with a very interesting life:

- In 1954, Phil Chamberlain's Dad was in the United States Navy, and Phil was actually born in the Panama Canal Zone. He moved to Atlanta, Georgia, at the age of two.
- Chamberlain graduated from Jonesboro High School in Jonesboro, Georgia, in 1972.
- While in high school and college, always the entrepreneur, Phil started his own company. He painted homes and schools to help pay for tuition and expenses.
- He is an Alumni of Oglethorpe University in Atlanta, Georgia, receiving his BA in 1976. He served as President of the Student Government Association in 1975 and was recognized in **Who's Who in American Colleges and Universities** in 1975 and 1976.
- Now here is one you probably would have never guessed! Phil worked for the Federal Government as an Air Traffic Controller for four and a half years. He says this experience trained him to "...make quick, accurate decisions and helped him learn about corporate structure." We can only say, "Tower to President Chamberlain, the 2010 housing recovery is clear for take off."
- In 1981, Phil began building houses in Memphis. By 1987, he had partnered with Jon McCreery, forming Chamberlain & McCreery, Inc. Today, he services as the Vice-President/Partner. The company has averaged about 150 homes per year.
- Hobbies of our new President include hunting and boating.
- Phil is married to Trina Chamberlain, and they have three sons: Phil III is 30 years old, a graduate of Mississippi State University, with an MBA from Union University; William is 27 years old, a graduate of the University of Memphis and Justin is 24 years old, another graduate of Mississippi State University.



NAHB Chairman Bob Jones swears-in 2010 HBAAT President Phil Chamberlain

Notable Accomplishments

- Board Director for the Memphis Area Home Builders Association from 1992–2003
- President of the Board of Directors for the Memphis Area HBA, 2002
- Board Director for the Home Builders Association of Tennessee from 1997–2010
- Area Vice President for West Tennessee Home Builders Association, 2005 and 2006
- Board Director for National Association of Home Builders from 1998–2010
- Board Director for Memphis Boys Athletic Association from 1991–1994
- Board Director for Habitat for Humanity, Memphis Affiliate, 2003–2008
- President of Board for Habitat for Humanity of Greater Memphis 2006/2007
- Vice President/Secretary Home Builders Association of TN, 2008
- Vice President/Treasurer Home Builders Association of TN, 2009
- President of Home Builders Association of Tennessee, 2010

With a leader like Phil Chamberlain, we are looking forward to successfully beginning a new decade of service!

Did We Make a Difference in 2009?

Executive Officer Outlook

*Susan Ritter
HBAT Executive
Vice President*



At this time every year, I usually find myself in a reflective mood, and wonder if we really accomplished everything that we set out to do. Did I meet my goals? Are we happy with our performance? Did our staff accomplish the associations goals? Were we successful on the hill? What do we need to change to make next year better? And most importantly, did we make a difference?

Well, I am here to tell you that we, your Home Builders Association of Tennessee, are an amazing group of people; and yes, we make a difference every day of the week—and 2009 was no exception. During one of the most difficult years in our industry's history, we charged forward, did the best we could and are now stronger and smarter than ever before. We learned how to make every day count, and we will bounce back in a way that we never dreamed we could.

So what did we accomplish this year? The role of the HBA of Tennessee is to work within the legislative and regulatory arena to protect and enhance our industry, while providing additional member benefits and services. Take a quick look and you will see we did some amazing things for our members and our industry.

- After many months of hard work, we finalized a HBAT Private Health Insurance plan for members only. Go to www.hbat.org or just scan through this magazine for more information.
- Introduced a HBAT Member rebate program that includes a significant member discount for Verizon products and services that includes employees and family. Go to www.hbat.org for more money saving information.
- There was legislation passed that regulates the scrap metal industry as it pertains to the purchase of precious metals,

catalytic converters and HVAC coils. What we like so much about this bill and worked toward is that it includes aggravated criminal trespass, WHEN POSTED, that includes a minimum fine of \$2,500 and up to one year in jail if a thief is caught. This is important because it includes cabinets, appliances, lumber and anything stolen from a job site.


- An Energy Conservation bill was introduced by the Governor, which is a result of a year-long task force study. HBAT President Phil Chamberlain was appointed by the Governor to serve on that task force. In that bill is a residential conservation component that will be determined in a rule making process beginning January 6. The proposal is adoption of the 2009 IRC replacing the energy component (Chapter 11) with the 2006 International Energy Conservation code. Again, this is only for those counties that currently do not have a residential building code.
- We had a bill introduced that would address how a bank determines a deficiency during a foreclosure. Tennessee is one of only seven states in the country that does not have specific laws pertaining to deficiencies. We testified before a special committee and are working toward a satisfactory solution for both the banking/lending industry and homebuilders.
- We supported a bill that passed that broadens the powers of the Utility Management Review Board when it comes to disputes by builders or developers with a utility district in regard to fees, charges, rules, policies and cost of service. This is after a developer or builder has exhausted their appeals to the Utility district.
- A very unpopular Workers Compensation bill passed in 2008 and went into effect on December 31, 2009, requiring a sole proprietor, partner or LLC owner to carry WC insurance. After many

meetings with the HBAT, the legislature suspended this bill last month until a resolution can be crafted that will offer relief to our industry. We are working to amend the legislation to provide for sole proprietors, partners and LLC's with the legal ability to exempt out of the WC requirement. One of the accomplishments regarding this legislation was a departmental change to rate categories creating a supervisory category of supervisors that do not physically work on the job site. They will not have to pay the worker rate, as required in the past.

It also occurred to me that our members really do not know how their investment in their HBAT membership is spent. Below is a breakdown of your \$100 membership investment in the HBAT:

- \$47.00 HBAT direct costs associated with providing core services to members such as lobbying, fund raising, and development of membership benefits and services
- \$16.00 on office overhead, supplies, phone, accounting
- \$13.00 leadership travel for officers, staff and members to represent you at national, state and local meetings
- \$12.00 Board and committee meetings where all HBAT business and legislative direction is developed and discussed including the legislative event
- \$9.00 on Federal legislative issues, Tennessee legal counsel and contract lobbyist, on behalf of HBAT
- \$3.00 on taxes, insurance, and Industry/EOC scholarships

Thank you everyone for your support and encouragement this year. I believe we are on the way up and out, and I can't wait to begin a new decade! ❖



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see it, but it's
there.**



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LEGISLATIVE AGENDA

—Still Our Primary Focus



Legislative Review

*Keith Grant, Chair
Government Affairs
Committee*

Just as it was 50 years ago when the Home Builders Association of Tennessee was founded, supporting our legislative agenda is still the primary focus of our organization. As we begin 2010, we realize that this is an exciting and important time for your association. As you have seen in President Phil Chamberlain's article on the 2010 HBAT Action Plan, there is much ahead of us to do. The most important function of your state association and the Government Affairs Committee is to be the primary advocate for the issues that face our industry in the Tennessee State Legislature.

I would like to take the time now share with you the importance of the agenda as set forth in the section of our action plan as it relates to the Government Affairs Committee.

First of all we are starting off the year having already been successful when it comes to the number one priority of our 2010 Action Plan. On January 15 both the Tennessee Senate and House unanimously passed legislation that we have been actively supporting that would suspend PC1041 that went into effect on December 31, 2009. Public Chapter 1041 required most sole proprietors, partners and managers of LLCs to carry workers compensation insurance on themselves in addition to their employees. Governor Bredesen signed this legislation Friday, January 22.

Based upon results that have come out of the State of Utah, we are proposing legislation that would offer a state sponsored Housing Stimulus

Grant. Under the grant program, the Tennessee Housing Development Agency would administer the program that would be funded by ten million dollars of Federal Stimulus Funds. The program would offer home buyers \$6,000 grants for new home purchases much like the current federal program, except it would only apply to new homes. Because of all of the taxes dollars generated by new home construction, including ongoing property taxes, this would prove to be a significant net gain for the use of these dollars in our state. Secondly, it will create thousands of jobs across the state within a very short time frame.

2010 is the year when prior legislation dictated a review of the County Powers Relief Act which was passed in 2006. In working with legislators and with the other interested parties to this legislation, it appears that there will be no changes put forward this session that would in any way make alterations to the current legislation.

With the continuing situation our industry is facing regarding foreclosures, we will continue to work this session with the banking and mortgage industry to address our concerns over Deficiency Judgments on foreclosed properties. While this is viewed by some as a major revamp of current banking practices we are working to attempt to bring some degree of fairness and equity to this process.

Legislation is being discussed that would enable cities and counties to provide tax exemptions or abatements

on undeveloped or unsold properties. With the current economic conditions facing the homebuilding and real estate industries this could lessen the burden on builders and developers and hopefully reduce the possibility of foreclosures on certain properties.

While not a matter before the legislature, the HBAT is working with TVA to explore the possibility of incentives for homebuyers that are looking for green built homes. With energy efficiency and the reduction of housing's carbon footprint being such an important factor in Green Building, we are hopeful that we can further this groundbreaking partnership with TVA and its electric distributors.

We will continue to try to work this session with the Tennessee Association of Realtors regarding legislation previously introduced that would allow employees of builders to participate in sales of new construction without the current licensing requirements.

While these are all important issues that we need to address as an association, it is still your individual interaction with your elected officials that truly make the difference. Be assured your association leadership and staff will be working daily to carry your concerns before your Senators and Representatives.

I encourage you to participate when called upon and I would personally invite you to attend our Legislative Conference March 7–9 and particularly on March 9 when we make our visits on the Hill in Nashville to share our perspective with the Legislature. ♦

INTRODUCING



The Home Builders Association of Tennessee is proud to announce one of the most outstanding and exciting full coverage health insurance plans available, with special programs and discounts for members!

For many years your association has worked to find a health care plan with a proven track record and affordable pricing. During the 2009 Fall Meeting of the Membership, the Board of Directors approved the endorsement of First Mutual Insurance Group, and we are now ready for members to take advantage of this incredible program.

Getting a quote is easy! Simply go to www.hbat.org and sign up in the **Members Only** area. You will be verified as a member by the HBAT Staff. Once in the **Members Only** area, simply click on the **Benefits and Discounts** icon. You will then be able to look at various insurance options and request a quote.

But that's not all! Once our membership involvement increases, we will be able to offer even more benefits and deeper discounts to our association family. Questions about the program should be directed to James Taylor, Licensed Health Broker, at toll free at 1-800-266-8663 ext. 700.

Below are answers to questions we have encountered from HBAT members:

Who can be covered?

The HBAT private plans consist of both employer sponsored group coverage as well as coverage for individuals and families. To qualify for employer-sponsored group, your company must have between 2-50 participating employees.

Healthy individuals and families under the age of 65 can also sign up direct with the HBAT plan and secure coverage at significant discounts over other health plans available in Tennessee.

What about pre-existing conditions?

Employer sponsored group plans offer guaranteed coverage with no pre-existing condition limitations as long as the employee has not had a break in coverage for more than 63 days.

Individual and family plans are medically underwritten and pre-existing conditions may affect the premium or an exclusion rider may be placed on the policy. Riders are reviewed each year and may be removed if a pre-existing condition improves or if the condition remains stable for a specified period of time. Some pre-existing conditions may disqualify individuals for coverage, but the HBAT plan tends to provide above average underwriting offers when compared to other carriers in the individual health industry.

—Continued on page 24

Visit www.hbat.org for updates!

Clarksville/Montgomery Co HBA

Alan Burkhart..... (931) 801-3310

Cumberland County HBA

Tracey Melton..... (931) 456-0440

HBA of Dyer County

Kirby Ogden..... (731) 285-1161

HBA of Greater Kingsport

Phil Rickman..... (423) 239-7233

HBA of Greater Knoxville

Tim Neal (865) 579-4666

HBA of Middle TN

David Crane (615) 383-0300

HBA of Southern TN

Barry Payne..... (423) 508-7867

HBA of Upper Cumberland

Mike Phipps (931) 261-2324

Greene County Chapter of NAHB

Ralph Dingus (423) 639-5429

Jackson Area HBA

Bob Shell..... (731) 693-0383

Johnson City Area HBA

Gerald Thomas..... (423) 477-2114

Maryville/Alcoa HBA

Brad McDougall..... (423) 448-1616

Memphis Area HBA

Tommy Byrnes..... (901) 681-0499

Ocoee Region HBA

Charlotte Jones..... (423) 728-3134

Rutherford Co HBA

Steve Arnold..... (615) 904-8842

Sevier Co HBA

Neal Smith (865) 429-5822

South Central HBA

Steve Woodard (931) 393-3868

Warren Co HBA

Keith Bouldin..... (931) 473-8718



The Home Builders Association of Tennessee Celebrating 50 Years of Service

The Home Builders Association of Tennessee proudly celebrates 50 years of service, serving as the “Voice of the Housing Industry.” Henry Ford once said, “Coming together is a beginning. Keeping together is progress. Working together is success.”



In the Beginning...

In 1960, several Tennessee builders saw the need to create a statewide builders association. There was a real concern that the building industry was without a unified voice in the realm of important legislative issues. The early founders looked to the National Association of Home Builders for support, and they decided that a hard working builder from Memphis was the man to lead their efforts. His name was Carl Grant, the first President of the Home Builders Association of Tennessee.

Carl J. Grant was born and raised near the small town of Duck Hill, Mississippi. The first money he earned for himself was working on a neighbor's farm ten hours a day for a total of seventy-five cents a day. He proved to be industrious, and at the age of nineteen, he had saved enough money to make a down payment on a grocery store in Nettleton, Mississippi. After operating the store for three years, World War II presented the challenge of defending the world from tyranny, and Grant answered the call by joining the United States Navy. Always the leader, he

served most of his time in the military as a Navy Instructor.

Homebuilding has always fascinated Carl Grant. So after the war, he began working in the Real Estate business. In 1948, with Edward M.

King as a partner, he began building houses. After two years the partnership was dissolved, and the Carl J. Grant, Co was formed. By 1959, he had built some 400 houses at a rate of 50 to 75 per year. His company began developing new subdivisions with houses ranging from \$13,000 to \$16,000.

Today, the tradition continues with the Grant family. Grant & Company has been building new homes for Mid-South families for more than half a century!

Memories and Recollections of the First President...



Kim Grant Brown, the Granddaughter of Carl Grant, was kind enough to sit down with her Grandfather and ask the following questions:



Why did you and the co-founders see a need for a state-wide builder's association in Tennessee?

Several home builders from different parts of Tennessee met together in Nashville to discuss the thought of setting up meetings with our elected Tennessee legislators before any laws were passed that would affect

our industry. We wanted to work with our state elected officials so there would be a liaison for our home building industry.

Who was involved in founding the association, and how many members did you have in the beginning?

The following people from Memphis were closely involved in the founding of the Association: Carl J. Grant, Jim Wood, Morris Mills, Waymon Welch, Jack Renshaw, Wallace E. Johnson and Irby Cooper. We had no members at first but the National Home Builders Association advised our steering committee to work toward getting one, two or more people from every area in our state to get involved.



*1959 Memphis HBA Meeting
Carl Grant recognizes Committee Chairs*

Where was the first location of the Home Builders Association of Tennessee?

At first we had no regular office. Three of our steering committees, two from Memphis and one from Nashville, decided to rent a one room office next to an individual Nashville home builder's office. We bought a desk, had one telephone with an answering service, and we hired a part-time secretary. Several of us builders from across the state donated money to the HBAT to get it started.

What were the biggest challenges facing the building industry while you were president of the association?

We had several challenges as I recall, but the main one was calling the National Association of Home builders to get information out to the local builders across the state. They were always good about getting back to us.

Approximately how many people attended the first meeting? What time of year was it held?

I do not remember the exact number of people in attendance at our first meeting, but if I had to guess, I would state there were no more than ten people. The first meeting was held probably some time in the first part of the year, February or March.

Your Grandson Keith will be running for 2013 president of the HBAT. What are your thoughts about that?

I am very proud of my grandson and know he will do an excellent job as President of the HBAT, if elected. He did a great job as President of our Memphis Home Builders Association in 2007.



*1956 Memphis HBA Banquet
Life magazine program of Home Builders Association with Cotton Carnival Representative and his escort; Louie Weeks and Jack Renslaw; Dave Lake and Carl Grant both standing.*



Mr. Carl Grant ('68) is shown cutting HBAT's 10 year birthday cake while Bill Chase ('62), Jack Renshaw ('62), A. H. Johnson ('63), Morris Mills ('64), Jerry Wood ('67), Lou Chase ('68), Frank Stratton ('69) and Snowden Boyle ('78) oversee and reflect on our progress during this past decade.



HBAT Past Presidents stood tall at the Christmas party. Left to right are Snowden Boyle, Jr., Irby Cooper, Waymon Welch, Morris Mills, Carl Grant, Jack Renshaw, Kenneth Wilson, Manny Delagach, and Wallace Johnson.

Flanked by 1967 President Thane Smith, Jr., 1968 President Jack L. Erb presides for the last time.

And Mrs. Erb receives a gift for "sharing your husband" as First Vice President Charlie McCrory looks on.

—Continued on page 21

"Risk Management Classifieds" Wanted: Respiratory Protection

A blizzard of sawdust kicks up, so you quickly turn away from the dust storm for a breath of fresh air and a clear line of sight. How do you react, though, when dangerous dust particles invade the air, and normal lighting renders them invisible to the naked eye?

Welcome to Your Average Jobsite.

Anytime you inhale, your body potentially ingests a dose of mist, fumes, and dust, along with oxygen. All this airborne particulate matter may have devastating effects to your respiratory system over time. What you may think of as harmless dry dust particles may actually be two dangerous substances, crystalline silica or hexavalent chromium.



Hexavalent Chromium

Take hexavalent chromium, for instance. Federal OSHA established a National Emphasis Program (NEP) in 2006 to heighten awareness of its risks. Its permissible exposure limit (PEL) is 5 milligrams per cubic meter (mg/m^3) of air, an 8-hour time-weighted average designed to quantify a hazardous level of the substance based on an 8-hour work day. In the construction industry, paints, primers, and other surface coatings as well as portland cement may contain hexavalent chromium.

What's the harm? Ultimately, continuous, repeated exposure may cause lung cancer. Other health effects may develop along the respiratory pathway, too, including sores, nosebleeds, tissue perforations, and lung irritation. Construction workers who are allergic to it may experience asthma-like symptoms.

Crystalline Silica

When you call it quartz, crystalline silica hardly sounds as dangerous. Yet, this substance, found in the highest concentrations in sand, sandstone, and granite, warranted enough concern for Federal OSHA to declare a NEP effective January 2008. With a PEL of $100 \text{ mg}/\text{m}^3$, rely on the rule of thumb: if dust, which contains silica, is visible in the air, you can bet it exceeds the permissible limit. Contractors see it regularly in brick and block, concrete, and drywall compound, too.

Inhalation of it causes silicosis—an incurable lung disease that can cause permanent disability and premature death. Acute cases can develop in as little as a few months' time and may manifest itself through a shortness of breath. In its more

serious form, silicosis may take 10-15 years before becoming evident.

Silicosis develops when a construction worker inhales silica particles, which irritate the lungs. The body then creates scar tissue, called fibroids, to "repair" the damage. Ultimately, these fibroids cause oxygen deprivation by reducing the lungs' ability to absorb oxygen from the air. Smoking further exacerbates the problem.

False Alarm: Radon

Prior to the EPA's 2008 study, rumors circulated about indoor air quality resulting from dangerous levels of radon emissions from granite. The EPA put this myth to rest with its study. Yes, granite may contain naturally occurring, varying uranium levels that emit small amounts of radon gas. However, the study concluded that no reliable data provided evidence that granite significantly increased indoor radon levels, putting the issue of respiratory protection to rest.

High-Risk Contractors

- Masons
- Drywall finishers
- Remodelers (during demolition)
- Hard surface manufacturers and field installers
- Concrete finishers
- Painters

Plan A: Engineer it Out

Optimally, a risk management program focused on respiratory protection will find a way to "engineer it out," that is, eliminate the hazard or remove the worker from the hazard. However, in a jobsite setting, often this can be impractical.

Exhaust systems for spray paint booths or the sanding/finishing operations of a cabinet shop work well to limit hazards,

since the confined space intensifies the respiratory hazard. A local exhaust ventilation, like tools fitted with a water supply for dust suppression, prove their risk management value. HEPA vacuums attached to sanders, for drywall installers, also work effectively. Wet cutting (versus dry cutting) has become an increasingly popular solution for masons and granite installers alike. Furthermore, think of the airborne particle hazard like second-hand smoke. Reserve an area for cutting, for example, and limit the exposure to other workers.

Plan B: PPE

When substances threatening your respiratory health cannot be engineered out completely using ventilation or water suppression, use a National Institute of Occupational Safety and Health (NIOSH) certified respiratory system.

When wearing a basic dust mask, users often make two critical mistakes. First,

users mistakenly employ one band instead of two. Without two bands securing the mask, it's improperly sealed. Second, think of facial hair and respiratory systems like oil and water—they don't mix. Facial hair causes small gaps in the seal of the mask, effectively allowing for unintended air entry.

The Right Fit

Finding the right fit doesn't always refer to the respirator; it begins with finding the right person to do the job. Although respirators filter harmful particulate matter from the air, they can also reduce oxygen intake. So, workers with high blood pressure or heart disease may be better suited to other tasks, as would claustrophobic workers, who may feel uncomfortable by the restrictive feel of the respirator.

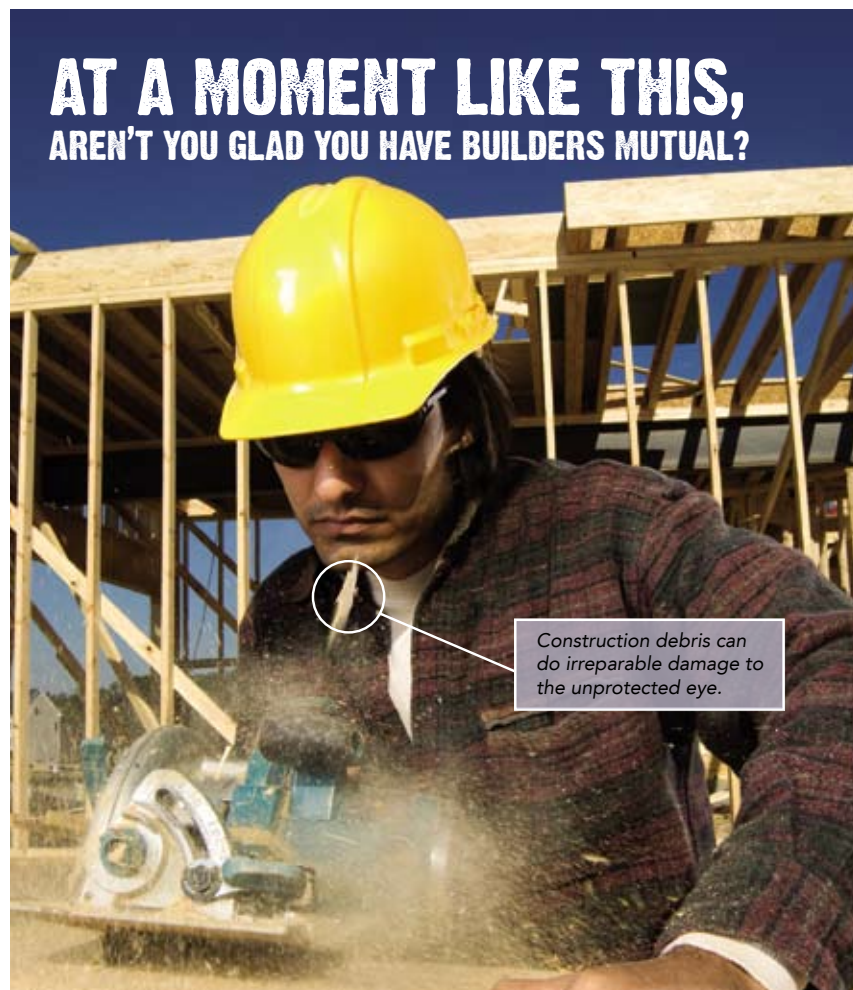
It makes sense to position someone as a master of their specific task; however, exposing one worker continuously to respiratory hazards greatly increases their

risk. Operate on a rotating schedule, to give workers a break.

You may want to go so far as to include baseline lung capacity testing in your risk management program. Medical professionals should test new hires' air volume and speed using a spirometer. Annually, workers should get retested for any changes in their results. X-rays also detect evidence of silicosis, specifically.

Talk with workers about the respiratory risks of working around substances that contain either hexavalent chromium or crystalline silica, and talk with them about your risk management strategy. Whether particulate matter kicks up in a sawdust storm or invisibly, workers will spot the risk. ♦

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.



**AT A MOMENT LIKE THIS,
AREN'T YOU GLAD YOU HAVE BUILDERS MUTUAL?**

Construction debris can do irreparable damage to the unprotected eye.

Our WorkSafe program provides our policyholders with valuable information and safety training to avoid accidents like this one.

Your very own field expert can provide free individual consultation at the jobsite and help you control losses. Plus, our policyholders have unlimited access to our English/Spanish Fall Protection Certification, Builders University OSHA-authorized safety courses, and toolbox talks. We even offer discounted "Safety Stuff," like safety glasses, through our online store. Staying safe and productive is just a matter of having the right tools – and the right insurance company.

View our new and improved risk management website on
www.buildersmutual.com/rm



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2010 ACTION PLAN



President's Perspective

Phil Chamberlain
HBAT President

—Continued from page 8



members take advantage of both local and national programs to improve their business and building abilities. During our 2009 Fall Meeting, we established our first State Certification and voluntary, continuing education program. During the 2010 Spring Board of Directors meeting our new Education Chair, Doyle Webb, will assist our staff in finalizing this program so it can be offered to members by mid-year.

The Education Committee has also been working to identify ten individuals from across the state to participate in the NAHB “Train the Trainer” program.* With more qualified trainers offering services locally, we can build much more **VALUE** and convenience in our education programs. This year, I want to see members accomplish their education goals and prepare themselves for the marketing potential of the next generation of homeowners who will be more conscious of issues such as green building, safety, codes and standards.

Our Executive Officers Council and the Local Leadership Committee has a goal to get 100 percent Executive Officer and Local Leadership participation at our Spring Legislative Conference in 2010. This is essential since the Spring Meeting is the place where you come in contact with your legislators, expressing concerns and stressing the importance our industry has on the overall economy.

There are also plans to create a mentoring program for our new Executive Officers throughout the state. Since leadership and staff provide an important element in the foundation for every area of our Action Plan, it is my hope that the Executive Officers Council can accomplish their goals and continue to develop better leadership abilities throughout our association.

As I said before, I am going to let Keith Grant explain the **Action Plan** for our Government Affairs. But let me stress that we already face many opportunities and challenges at every level of the legislative and regulatory arena this year. In the current financial environment and recovery period, there has never been a more important time to let our local, state and national leaders know where we stand. Since legislative issues such as workers’

compensation and the national healthcare bill will undoubtedly affect both builders and associates alike, we must all get involved and stay involved in the legislative arena. That means working as a team, understanding your position on the team and making sure all of our efforts are well planned and implemented in 2010.

HIPAC, or the Housing Industry Political Action Committee, is the nonpartisan political arm of the Home Builders Association of Tennessee. Supporting our HIPAC gives us the ability to support those candidates who are like-minded and believe in the strength and stability of a strong housing industry. I know these are tough economic times; but I would challenge every member to financially support our efforts. When you support our HIPAC, you support the goals and civic responsibilities of the home building industry. I believe it is imperative for every member to fully understand our HIPAC. Please see the HIPAC article by John Floyd on page 20 to learn more.

Since there is not enough room to cover every goal in this article, I want to ask each member of every committee and council to get to know our **Action Plan** and commit to its success. By the Spring Board of Directors meeting, we will be able to assess our progress and move forward towards our goals. Many of you may not realize this, but 2010 is the 50th Anniversary of the Home Builders Association of Tennessee. I want to honor the individuals who founded this great and important association by providing a year of outstanding results.

Finally, I have committed to get involved with a grass roots effort to understand and address the issues and concerns of each local association throughout the state. Susan Ritter, our HBAT Executive Vice-President, will accompany me on these visits which will be accomplished within the first six months of 2010. By visiting with members on a personal level, Susan and I can better communicate the **Action Plan** and listen to the individual needs and ideas of members. This will help our **Action Plan** to evolve while molding and crafting the **VALUE** that our members should expect from their investment in this great association. ♦

Let's plan our work, and work our plan in 2010!

*If you know of an individual interested in the Train the Trainer program, please contact our Director of Communications and Education, Brad Cartner at (615) 777-1700 or bcartner@hbat.org.

UNLIMITED TIME OFFER:



Norbord recently asked the NAHB Research Center to compare the air leakage between horizontally installed panels and vertically installed TallWall. With up to a 60% reduction in air infiltration, there was no comparison – TallWall won hands down. TallWall stretches from floor framing to top plate, making mid-wall horizontal joints a thing of the past. Plug the holes in your building strategy. Build vertically, with TallWall.

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THE NAHB-RC REPORT AT TALLWALLOSB.COM**



Also available in either FSC or SFI CoC



John Floyd
OLE SOUTH PROPERTIES
Murfreesboro, Tennessee
Chair, HIPAC Trustees

WHAT DOES **HIPAC** MEAN TO YOU?

Did you know that the Home Builders Association of Tennessee is a Special Interest Group? What does that mean? It means that you are represented at the Legislature by a number of registered lobbyists and staff who carry your message to your state senators and representatives regarding issues affecting the residential building industry.

Did you know that the Home Builders association of Tennessee has a PAC? We do and it is called The **Housing Industry Political Action Committee** or **HIPAC** for short. By definition in the Campaign Financial laws and Campaign Finance Rules, we have what is called a Multi-Candidate political campaign committee created to support candidates for state public office. We are required by law to file all required reports with the Tennessee Registry of Election Finance in regard to our PAC.

Our PAC is governed by a group of elected trustees (a minimum of one from each of the 18 locals and chapters in Tennessee) and separate banking and accounting records are kept. Susan Ritter, your EVP is the Treasurer of our **HIPAC**. By law, we are also required to follow all guidelines and rules pertaining to the

acceptance of funds into the PAC, as well as any campaign contributions disbursed from the accounts. The elected trustees are responsible for all disbursement decisions, as well as the review of all financial records. In addition your **HIPAC** Trustees are responsible for assuring that your local meets its individual **HIPAC** goals.

What exactly does our PAC do? The **HIPAC** Trustees identify those state candidates that demonstrate a like mind and support for the Home Building industry. Campaign contributions are then distributed to those candidates that have exhibited a commitment to:

- Oppose new fees and taxes on new residential construction and developers
- Agree to assist with improving housing affordability and homeownership opportunities
- Reduce government regulations on residential construction
- Support small business

If housing is to remain a healthy component of our state's economy, then we need to ensure that our voice is heard in a strong, consistent manner.

To do this we must raise adequate funds to support our financial commitments for this legislative cycle, and that can only be accomplished through your generous support.

Your **HIPAC** Trustees have committed to raising a goal of \$75,000 this year to support those legislators who support our industry.

Please go to the HBAT website at www.hbat.org under **HIPAC** and pledge your support. ❖

**Marketing that really
TARGETS Builders in
Tennessee**



**Call 615.777.1700 to find out
how to generate more sales with
the 2010 HBAT Sponsorship
Program!**

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Continued from page 15—

Keith remains active in his community, church and his entire family. Keith has had the experience of running a successful building company, along with his brother David, for several years now.

What advice would you give the leaders of the HBAT today?

I would advise the leaders of the HBAT in this year to be sure and keep the members informed on all the important issues and stay very optimistic because we have a great home building industry.

We conclude with the words of Carl Grant in an article published in the *Construction Times*, 13 March 1959, to the members of the Memphis Association:

As busy home builders, we seldom take the time to look at all that is going on about us. It is difficult for us to understand that hundreds of people are working for our good... It is a little hard for us as we go about our daily tasks of building homes to remember those who have made it possible...

The home building industry has been a subject of much legislative activity on all levels — national, state and local. It is one of the biggest industries in the nation today so it receives a vast amount of attention.

There is a need for understanding and I recommend that the best way to come to this understanding is to become involved in some of our workings. We need the cooperation and help of every member.

We would like to send out a very special thanks to Carl J. Grant and all of the visionary founders who established the Home Builders Association of Tennessee in 1960. Your leadership and dedication laid the foundation for a thriving and successful organization, representing and supporting the best interests of both homebuilders and homeowners throughout Tennessee. Look for more articles honoring our previous HBAT Presidents in upcoming Tennessee HomeBuilder magazines. ♦



Carl J. Grant, left, and Jack Boushew, center, accept certification honoring them as lifetime directors of the NABH at the Houston convention. Both are past presidents of the Home Builders Association of Memphis and have completed years of service on the NABH Board which is the policy-making body of the national organization.

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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 4,500 members of the association. In this issue, we asked Tennessee State Representative Eric Swafford the following question:

What effect do you see the tight budget situation that Tennessee is facing in the coming year having on small business owners such as homebuilders?

GET TO KNOW YOUR REPRESENTATIVE

- Rep. Eric H. Swafford
- R-Pikeville
- District 25 - Cumberland and Bledsoe Counties
- Served as a Representative since 2004
- Birth Date: 05/16/1973
- Birthplace: Crossville, TN
- Home City: Pikeville, TN

Eric Swafford holds a bachelors degree from MTSU and is a small business owner and farmer. Eric and his wife Tammy have a five year old son named Zachary and are active members of the West End Church of God.

Eric is an active and capable member of the Tennessee State Legislature. He is co-chairman of the Taxpayers Protection Caucus, serves on the House Republican Ethics Task Force, and is a member of the house education and agriculture committees. Eric has worked to improve educational opportunities, reduce government bureaucracy, and protect our families.

REPRESENTATIVE ERIC SWAFFORD



There is no doubt that 2009 was a difficult year for families, businesses, and state government. From the estimates we are slowly receiving from economists, 2010 is not looking much better. The situation appears to be quite dire, but I believe state legislators can look at this as an opportunity to ensure

that government is in the business of doing only what it needs to be doing.

I know that your homebuilding businesses fare better in a climate where taxes are kept low, regulations are kept to a minimum, and the interaction that you do have with the state is simplified and streamlined. As we move forward with this year's legislative session, that is what I will remain focused on—ensuring that you do not have any additional burdens placed on you, as small businessmen and women, in an already tough economic climate.

Your industry is absolutely essential to the economic well-being of this state. Homebuilders provide Tennesseans with affordable and quality housing, a very basic need. When the health of the economy is sited, new home sales is frequently

at the top of the list as an indicator. Even though Tennessee is currently facing what many are calling a budget crisis, this is absolutely—unequivocally—no time to be burdening small businesses with additional taxes and increases. We do not want to discourage small business homebuilders from being able to operate their businesses.

To balance Tennessee's budget this year, it will not be by over-regulating and taxing small businesses; rather, it will be by making the difficult decisions necessary to return government to an appropriate size. You understand this as business owners: when the money isn't supporting the enterprise, cuts are necessary—albeit difficult ones. I look forward to rolling up my sleeves and getting to work this year, and I thank you: because I know that you do that each and every day. ❖



LOG IN AND EXPLORE

WWW.NAHB.ORG

**Log in now and explore what
www.nahb.org has for you.**

ACCESS BENEFITS

One of the most valuable benefits of NAHB membership is information - and www.nahb.org gives you access to housing industry information 24 hours a day, 7 days a week. It's fast, easy, and free!

Visit www.nahb.org/loginnow to:

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Continued
from page 13—

the New **MEMBER HEALTHCARE PLAN**



Take advantage of all the

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offered by your association!

What if I am turned down by the HBAT plan?

Employer groups cannot be turned down.

On the individual and family plan, if you are turned down, your First Mutual Insurance Group agent will take a compassionate approach to help you find a guaranteed issue insurance plan or direct you to www.coverageforall.org options to help you secure programs that will help you. We also have prescription drug programs for those with high medication costs and low income. This assistance and consultation is provided at no cost to the HBAT member.

How do I sign up?

To sign up for individual plans, simply go to the “Members Only” section of the HBAT website. You will be asked to supply very basic information on-line and a First Mutual Insurance agent will help you run quotes and submit your application.

Who is the insurance company?

The insurance plan is fully insured and underwritten by Standard Security Life Insurance of NY. Standard Security Life was established in 1958 and maintains an A- Excellent rating with AM Best. The company maintains relationships with over 70 different PPO networks including Greatwest/CIGNA.

How can I find out if my doctor is in the PPO network?

Great-West/CIGNA is the primary network, but the HBAT plan has over 70 different network relationships all across the United States. Other national network choices include PHCS and First Health.

To find out if your doctor works with GreatWest/CIGNA, please call your doctor or go to the following website: <https://www.mygreatwest.com/Members/MPPublic/ProviderSearch.aspx>.

Other important Benefits offered by the HBAT:

Did you know that the average “builder member” participating in the HBAT Rebate Program is now receiving more than \$1,044 per year? Also, there are discounts with companies such as Verizon Wireless, FEDEX, GM, Office Depot and many others. That’s worth a visit to www.hbat.org to find out how your membership really pays! ❖

MAKE YOUR MEMBERSHIP INVESTMENT COUNT!

Visit www.hbat.org for updates!

A GREENER ASSOCIATION IN 2010

Home Builder Associations are critical components of green building. No group of dedicated professionals knows a local area better than the HBAs serving them. In response to an exploding market for sustainable, environmentally friendly and recycled building products, local associations across Tennessee are offering green building programs and certifications to help their members meet consumer demands for green building.

One of the truly exciting dynamics of 2010, is having a new president that has already been on the leading edge of environmental leadership and development in Tennessee. In 2008, Governor Phil Bredesen signed Executive Order 54, creating the Governor's Taskforce on Energy Policy. This Task Force was composed of 16 individuals from various industries and business leaders. Phil Chamberlain, the HBAT Vice-President/Secretary at the time, was appointed by the Governor to represent the building and construction industry.

By April of 2009, the Task Force had assisted Governor Bredesen in developing the Tennessee Clean Energy Future Act of 2009. This legislation was designed to make Tennessee a national leader in energy efficiency and technology by:

- Requiring state government to "lead by example" with improved energy management in its buildings and vehicle fleet;
- Encouraging job creation in the clean-energy technology with key incentives; and
- Promoting greater energy efficiency in Tennessee's residential sector.

In October of 2009, the National Association of Home Builders announced an important milestone when the 500th new home had earned a National Green Building certification by the NAHB Research Center. The project was 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 by none other than Chamberlain & McCreery. Once again, Phil Chamberlain was recognized for his leadership in Green Building.

Green Certification is based on the NAHB Model Green Home Building Guidelines and the ICC 700-2008 National Green Building Standard™. There are three green certification levels available in the Guidelines – Bronze, Silver, and Gold. The National Green Building Standard includes an additional level for residential buildings, Emerald. Land Developments can earn One, Two, Three, or Four Stars.

For more information on Green Building guidelines, certification or becoming a verifier, visit www.nahb.green.org. For a list of green certification programs in Tennessee, go to the Calendar of Events at www.hbat.org. Currently, there are 192 Certified Green Professionals in Tennessee. ❖



The HBAT Member Healthcare Program

Full Coverage Member Discounts

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Go to the Members Only section of www.hbat.org
or call 1-800-266-8663 ext. 700



January/February 2010

NEW PRODUCT REVIEW

New Products from the IBS Showcase

Clopay®



Clopay® unveiled its new faux wood garage door options that replicate the beauty and character of stained natural wood without the maintenance. Ultra-grain™ and the Canyon Ridge™ Collection deliver the best of both worlds: the realism and design flexibility of wood with the low maintenance and energy-efficiency benefits of insulated steel.

Contact: 1-800-225-6729
www.clopaydoor.com

EcoStar®



EcoStar® exhibited its premium line of synthetic slate and shake roofing tiles. Manufactured with 80 percent post-industrial recycled materials, EcoStar tiles

provide a durable, eco-friendly alternative to traditional slate and cedar shake roofing products.

Contact: 1-888-780-9870
www.ecostar.carlisle.com

Green Metal USA



Green Metal USA introduced Bgreen natural wool insulation. The product absorbs moisture in humid conditions and absorbs airborne toxins, and it won't burn. Produced with low energy, it is recyclable, safe and easy to install, requiring no special gear. The company's eco-friendly, sustainable building sector products have a long tradition in roofing, insulating and waterproofing. In 1977, it introduced copper guttering, now offered in many styles and sizes.

Contact: 1-256-658-2153
www.greenmetalusa.com

Hydrofilament Drainable Housewrap

Benjamin Obdyke Incorporated showcased its Hydrofilament Drainable Housewrap, the fastest draining housewrap on the market today. Tests show it drains moisture 80 percent faster than the next best-performing enhanced housewrap, and delivers 140 times more drainage than standard housewrap.



Contact: 1-800-523-5261
www.benjaminobdyke.com

James Hardie®



James Hardie® showcased both its Engineered for Climate™ exterior products, formulated for specific, regional climate conditions and its Hardie® Reveal™ Panel and Reveal™ Trims, intended to meet the growing trend toward panelized design with open, "expressed" joints in multifamily and light-commercial projects.

Contact: 1-866-4-HARDIE
www.jameshardie.com

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MARCH 7-9, 2010



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PLEASE CHECK YOUR HBAT DESIGNATION:

- ☐ Senior Officer
- ☐ Committee Chair
- ☐ Committee Vice-Chair
- ☐ Director
- ☐ Alternate Director
- ☐ Past HBAT President
- ☐ NAHB State Representative
- ☐ Assoc. Nat'l Director
- ☐ Area VII Vice President
- ☐ Local President
- ☐ Local Vice President
- ☐ Executive Officer
- ☐ HBA Staff
- ☐ Member
- ☐ Sponsor
- ☐ Other _____

**Hilton Registration
Deadline is:
February 15, 2010**



For more information or questions: (615) 777-1700.

You may register online by visiting www.hbat.org.

- Attendees must make all reservations through HBAT.
- Your registration is required, even if you do not require housing.

Local, State, and National HAPPENINGS

Jones Elected to NAHB Chairman of the Board



Bob Jones, a home builder and developer from Bloomfield Hills, Michigan, has been elected as the 2009 chairman of the Board of the National

Association of Home Builders (NAHB). As president of Robert R. Jones Homes, he specializes in land development and the design and construction of single-family luxury homes throughout metropolitan Detroit.

Key issues on the agenda for Jones and NAHB include the availability of financing for acquisition, development and construction (AD&C), as well as concerns about housing appraisals that often compare new homes to foreclosed or distressed properties. NAHB is also working with federal policy makers as they consider an overhaul of the nation's home mortgage finance system.

We were privileged to have the new NAHB Chairman as one of our keynote speakers during the 2009 HBAT Fall Meeting in Memphis, Tennessee. Jones also assisted with the installation of our 2010 Senior Officers.

2010 International Builders Show



Approximately 55,000 builders, remodelers and other members of the home building industry crowded the aisles of the National Association of Home Builders' International Builders' Show. Numerous members from the Home Builders Association of Tennessee were in attendance.

Members lined up at the Partnership Pavilion, a new NAHB initiative on the show floor designed to match builders with financing sources. The program was launched to help serve an industry still stymied by a lack of available credit for new housing developments—as well as tighter restrictions on home buyer mortgages.

Builders and remodelers also attended educational presentations on design trends, energy retrofitting, marketing, low-income housing tax credits and more than 175 other topics.

The next International Builders' Show takes place January 12–15, 2011, at the Orange County Convention Center in Orlando, Florida.

Local Visits Keep Members in Touch with Leadership



One of the goals of this year's HBAT President Phil Chamberlain is to visit and address the concerns and ideas of local associations. In January, Phil Chamberlain and Susan Ritter (Executive VP of the HBAT) traveled to several local associations. The picture above comes from the Upper Cumberland Home Builders Association. Phil and Susan are pictured with the local association President, Mike Phipps.

Do you want to share your local happenings? Then send them to Brad Cartner bcartner@hbat.org.

BUILDING PERMITS

Total building permits, as reported by Market Graphics, have been totaled through the end of 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 4,696.

The Memphis Metro Area

The Memphis Metro Area includes Crittenden, DeSoto, Fayette, Shelby and Tipton counties. Year-to-date permits for these counties total 1,397.

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 1,775.

Montgomery County (Clarksville)

The Montgomery County Permit Summary is listed separately. Year-to-date permits total 1,313.

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 1,403.

The overall building permits reported through December 2009 for these regions total 10,584.

MARK YOUR CALENDARS FOR 2010 HOME SHOWS

*Supporting Local Home Shows by Local Associations
Supports the Tennessee Home Building Industry –*

BEWARE OF CHEAP IMITATIONS!

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*

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FUTURE HBAAT MEETINGS

2010 —

SPRING MEETING

March 7–March 9, 2010
 Hilton Suites Downtown
 Nashville, Tennessee



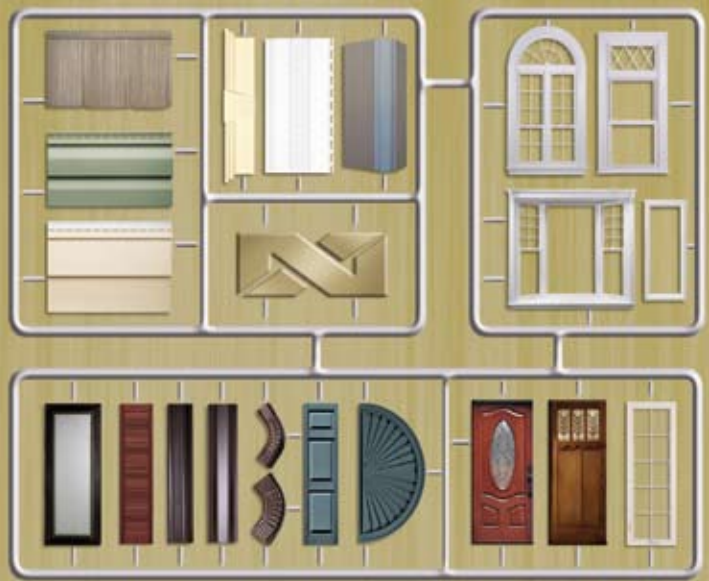
SUMMER MEETING

July 10–14, 2010
 Hilton Sandestin
 Destin, Florida



FALL MEETING

October 28–31, 2010
 Opryland Hotel
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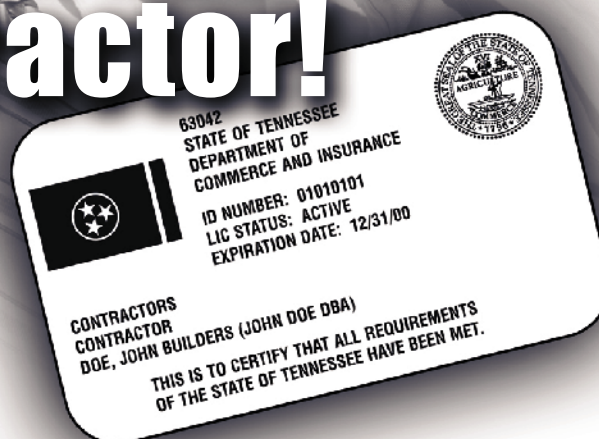


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