

TENNESSEE HomeBuilder

Sept./Oct. 2010

Official Magazine of the Home Builders Association of Tennessee

State of Tennessee

ELECTIONS

THE IMPORTANCE OF VOTING

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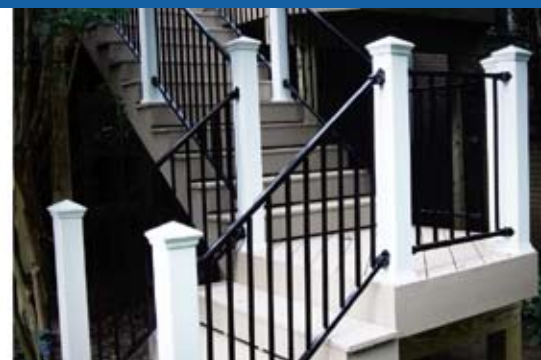
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TENNESSEE HomeBuilder



Sept./Oct.
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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 4,000 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.

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TN HomeBuilder is the official publication for the Home Builders Association of Tennessee.

Annual subscription rate for members of the association is included in the association dues.

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FACING THE FINANCIAL CRISIS:

10 Things Your Board Can Do Now

President's Perspective

Phil Chamberlain
HBAT President



We are beginning to see the light at the end of the tunnel. It's still tough out there, no doubt about it, but there are glimmers of positive activities in some areas. As I was browsing through some of the vast products and services NAHB has to offer, I stumbled upon something that I think every association could use right now. It is material contained within "Surviving the Financial Crisis" a Board Source Toolkit and has some tips when it comes to association budgets in today's economy.

I encourage you to take a look and see if there are some useful items for you and your board to use as you prepare your budgets and discuss your plans for 2011.

10 Smart Things Your Board Can Do Now

1. DON'T PANIC.

Don't let fear freeze you into inaction. Read, research, and remain calm. Be deliberate in any action your board undertakes. On the other hand, do not underestimate the amount of anxiety this crisis adds to the already heavy burdens your executive officer and staff are carrying. Before pressuring them to forge ahead, ensure that they know that the board supports them.

2. THINK STRATEGICALLY.

Examine your association's goals and strategies in light of the current conditions. Consider scheduling an additional board meeting or planning meeting, in person or by teleconference, to discuss your organization's short-term strategy. Then ensure that a review of the long-term strategy is on the agenda. Eventually, the financial crisis will end, and the markets

will recover. Associations that have continued to think strategically throughout the crisis will come out of it in the best position.

Now is the time to think how your association can become more competitive. With fewer contributed dollars available, funders may reevaluate their giving plans. Associations that position themselves as useful in times of crisis may actually find themselves the recipient of more gifts, not fewer.

Thinking strategically also implies being conscious of how the board frames the questions it will discuss, which in turn directs where discussions will go. For example, if the board asks, "where do we cut expenses to make sure we can balance our budget?" the discussion will center around expense reduction. If the question is framed as, "How do we maintain a balanced budget? The discussion will include expenses and revenue. If the board asks, "How best do we serve our mission despite changes in our economy?" the board is likely to have a broader and more fruitful discussion.

3. GET A REALISTIC PICTURE OF YOUR ORGANIZATION'S FINANCIAL SITUATION.

Set aside some time at your next board meeting to talk to the executive officer and determine where the financial downturn is affecting your financial picture. Assess cash availability if your revenue is tied to market fluctuations; make sure that your cash, investments, or reserves are parked some place safe and are getting the best possible return.

Check to see if you have a diversified funding stream, and, if not, develop a plan to diversify. Get an immediate and firm grip on all your revenue streams and be clear as to what is – or is not – genuinely bringing in revenue. This does not mean cutting all non-revenue or negative revenue programs, it does mean seeing the whole picture and where your real costs are with open eyes. Do not hesitate to re-negotiate existing financial contracts/agreements in an attempt to reduce expenses. Is there a way to reduce copier rental costs, telephone service, cleaning service, etc.?

4. CREATE A CONTINGENCY PLAN.

Ask yourself, how might we have to govern our organization differently if the economy enters a long-term recession? Ask your executive officer to work with the board treasurer or finance committee to develop an alternate financial model for the association based on the assumptions derived from that exercise, and create a contingency budget to account for potential shortfalls. Think outside your current structure; For example, consider a collaboration or even a merger with another nonprofit with a similar mission if your organization is in serious financial difficulty.

5. WORK MORE CLOSELY WITH YOUR EXECUTIVE OFFICER.

Any contingency plan must, of course, be developed in close collaboration with management. Now is the time to increase communication with, and support of, the executive officer and staff and help them keep their spirits high. At the same time, adhere to a culture of transparency. If

the financial situation is grave, work your staff to keep them apprised of developments. Long faces emerging from behind closed doors will only foster anxiety.

6. STEP UP YOUR FUNDRAISING.

While it may appear counterintuitive to increase development activities when funders are also affected by the downturn, being proactive in this climate may yield surprising results. Call on key funders to discuss your situation and reaffirm their commitment to your association's mission. Go beyond your usual suspects by considering nontraditional funding sources, and don't forget former donors.

Be strategic in how you look at both current and potential donors. Some industries will be hit hard by the economic downturn, others will be less affected by it. Examine your list of constituents and stakeholders for organizations less affected and push harder on them than in the past. Conversely, step up your analysis of donors who have already pledged gifts for signs of financial distress to help anticipate possible contributed revenue shortfalls. Continue to recognize your current donors, too; it is still more cost effective to develop current donors than to find new ones. Finally, but perhaps most obviously, use the crisis to your advantage: Don't be afraid to inform funders that your constituents need your organization's services now more than ever.

7. TIGHTEN YOUR BELT.

Now is a good time to examine the feasibility of reducing expenses. Consider a reduction in board-related expenses. For example, board members who are reimbursed for their transportation costs to and from board meetings could begin to pay for their own travel expenses. Consider canceling a planned face-to-face meeting in exchange for a well-prepared teleconference meeting. For both your organization's

financial and reputational health, think about canceling any "resort" location board meeting for the next fiscal year. Build cash reserves as you reevaluate the necessity of budgeted capital outlays. Is this the year to invest in fixed assets or infrastructure? It may be. As suggested above, think strategically and remember that associations that maintain their spending at near-normal levels during recessions are best positioned to excel during recovery.

8. PUMP UP YOUR ENGAGEMENT.

It is in difficult economic times that the worth of a nonprofit board is truly tested. Board members must step up and ensure that they are full, constructive partners with senior staff. The staff members of a typical nonprofit—even if very capable—cannot weather a crisis nearly as well alone as they can in partnership with a truly engaged and supportive board. The creative and strategic gifts that boards give to their associations are needed now more than ever. All board members should be active ambassadors and **friend-raisers** and should help others connect the dots to see that your services are in great demand. This is not the time to retreat from public view and wait out the economic storm. Get out of the boardroom and nurture face-to-face relationships with key stakeholders as well as potential stakeholders. Consider increasing your personal contribution to the association.

9. EVALUATE YOUR COMPENSATION STRUCTURE.

Simply slashing staff and salaries may not be your best option. Benchmark your CEO's compensation against survey data for comparable organizations. At the same time, keep in mind, that you are asking your staff to do much more with much less staff and resources. It is important to find a happy medium and make certain your staff understands that this is temporary.

10. BE A MISSION GUARDIAN.

Finally, ensure that you, your fellow board members, and the executive officer recommit to forwarding your association's unique mission and ensuring that all important decisions flow from the mission statement. Enacting all of the prior nine points will count for little if you lose sight of the why.

No one has a crystal ball. The economy may only dip, then recover quickly, or we may be headed into a prolonged recession. While we all hope for the former, boards that prepare for the worst—strategically, financially, and operationally—will be in the best position to fulfill their mission now and when recovery does occur.

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CHANGE



How, When and What Do We Change?

Executive Officer Outlook

*Susan Ritter
HBAT Executive
Vice President*



I was recently appointed to a National Association of Home Builders (NAHB) Task Force whose goal is to assess and address the future of the NAHB. What will we look like, who will we serve, and most importantly, how will we meet the needs of the over 200,000 members of the NAHB? I am honored to serve, but a little reluctant because, as an Executive Officer, I have a very different view of the organization than do our members. Yet we were hand picked to work shoulder to shoulder together to come up with recommendations.

This is an unusual role for an executive officer, and although I am not usually shy when it comes to expressing my opinion, what happens if some of our members disagree with the report's findings? Will they be mad at me, or will they think I did a terrible job? I was, however, extremely hopeful that no matter what I learned from this process, I would bring it back and see what we could use to meet our members' needs in Tennessee.

The task force met via web/conference calls a number of times as we prepared for the Fall Board of Director's Meetings in New York in September. We reviewed several reports, the first "Future Report" (a Task Force that I served on as well), the Lang Report (a report by a consultant who looked at our current structure and governance and made some startling

findings and recommendations—that strangely enough were not that far off from the Future Report) and the findings the Jurisdictional Task Force (a report that basically tries to determine the basic function and minimum size of a local association). The ultimate goal of the Task Force is to gather input from as many members of the NAHB and using the findings of all three reports and member input, come up with a potential structure that will serve the future needs of the NAHB and its vast membership.

Some questions immediately come to mind. Is there a need for change? Is now the time for change? If so, what would the change be? Who are the grassroots members the task force wants to reach?

Frankly, there are two kinds of members we need feedback from, and both have an important role to play. There are those members who know about NAHB and are very engaged and can give pretty detailed feedback, and then there is the other 90 percent who don't engage at all in NAHB or their State Association, and frankly may not even know exists. I wonder if these two groups will agree on what NAHB's role really is?

At the NAHB Fall Board meeting, we met with just about every committee, council and caucus in an attempt to gather information. At each meeting I attended, someone got up and said this was not

a discussion the association should be engaging in right now with so many important topics the industry is facing. Really??? I am pretty sure the important work of the association will continue to proceed if the board decided to take some time to think about how it needs to position itself for the future.

We also learned that our members (the ones at the meeting—remember, these are the members engaged in the NAHB structure) feel three in-person meetings per year was very desirable so that the committees could do their work. However, a large number felt that the process of getting appointed to a committee was frustrating and too political so they seemed to welcome a change to that process. What kind of change however, eluded them.

The largest area for concern (again from the group at the meeting) was governance when it comes to the Executive Board and the Board of Directors. Both reports stated that the Executive Board and the Board of Directors are extremely large and cumbersome when it comes to the ability to make quick decision when an important industry issue comes up. Some felt the Board of Directors was too large, some felt it was just right. Some felt the Executive Board should stay the same size it is, some felt it needs to be smaller. Some felt we should be embracing every single

electronic medium available to reach our members, and electronic meetings versus in-person meetings were the way to go.

Did you know that the NAHB Board of Directors consists of 2,700 Board Members? Five to seven hundred usually show up for one of the three Board Meetings each year and it only takes 300 to determine a quorum. Really, 2,700????!!

The Executive Board consists of about 143 members and meets five times per year. Three of those meetings take place when the Board meets.

Also, for your information, there are about 132 NAHB Committees, councils and subcommittees, all working on behalf

of NAHB members and industry issues and concerns. One hundred thirty two—WOW!

I would also like to point out that every single Executive Officer we talked to stated that now is most certainly the time for change and it would be a disservice to our members to do nothing. Change is growth, and if you don't grow, you will wither away and die.

At this time, I am not trying to sell any ideas or my point of view, my job on this task force right now is to listen and gather input. So...to that end, I would like for you to put on your thinking cap and consider the following questions.

1. If you could change one thing about NAHB what would it be and how would you change it?
2. Is now a good time for change?
3. What core service or product do you believe would be the most helpful to you, the member?
4. How would you define the grass roots member?
5. Who is NAHB's customer? The member or the local association?

This is a very limited unscientific survey, but if you could jot down your responses and send them to me, I would be grateful. My email address is: sritter@hbat.org.

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State of Tennessee

ELECTIONS

THE IMPORTANCE OF VOTING

*Responsibility
& Privilege*



So, what does this mean?

It simply means that if you want your vote to count, you must first exercise your right to vote. And, to ensure a successful democratic election, each Tennessean who is eligible to vote, should vote.

Voting is absolute power and an absolute privilege. Becoming an informed, prepared voter is a responsibility we all share. First, do a little research and become aware of the issues and how the candidates' stance on those issues will affect you as a person and as a member of the home building industry. This is important stuff.

Check to be certain you are a registered voter. If you have recently moved, you will need to contact the county election commission to get your information updated so that you can vote in the next election.

Register to vote if you aren't registered. According to the Tennessee Department of State Division of Elections website at <http://state.tn.us/sos/election/qualifications.htm>, the criteria for being able to register to vote are:

1. You must be a U.S. citizen, (18) years of age or older before the date of the next election.
2. You must be a resident of Tennessee.
3. You must be at least 18 years old on/or before the next election, and
4. You must not have been convicted of a felony, or if you have, your full rights of citizenship must have been restored (or you must have received a pardon). If you meet these qualifications and have not registered to vote, please do so. Your vote does matter.

Update your registration information if it is not current. "To process a change of address, the election commission must receive written notification over the voter's signature of such

change, as late as five (5) days before the election," according to the state of Tennessee Division of Elections website at http://www.state.tn.us/sos/election/address_changes.htm. If in doubt, go in person or call your county election commission for more information or go to http://tnsos.org/elections/election_commissions.php for a listing of Tennessee County Election Commission offices.

Your voter registration should be current within 30 days of an election, according to the Tennessee Election Commission. An application for voter registration must be postmarked or hand delivered to the proper county election commission office at least 30 days before an election. And remember, you are not registered to vote until you receive a voter registration card.

If you won't be in town on November 2, request an absentee ballot or vote early. A registered voter may request an application for by-mail ballot no earlier than ninety (90) days before the election and no later than seven (7) days before the election. To be processed for the next election, the application must be received by the election commission no later than seven (7) days before the election. October 26 is the last day a written request for an absentee ballot application may be received in the County Election Commission Office for the November 2 election. Go to <http://tnsos.org/elections/ElectionCalendar.php?showall&CalendarType=All%20Key> for a listing of election information and their deadlines.

You can always go to your county election commission if you have questions. Or, you may call the Tennessee Election Commission at 615-741-7956.

Encourage everyone you meet to vote. Simply by mentioning the upcoming election will involve more people in the issues. And, as with many marketing tools, the greater the number of participants, the more representative the outcome.

Remember to vote November 2!



"It seems like every election is more important than the last. I truly believe this election year has never been more important. Our economy and our industry desperately need change, and your vote is what it is going to take. Bottom line...the future is in our hands. Please take the time to vote, it is your single most important responsibility to your family, your industry and your fellow Tennesseans."

—Phil Chamberlain, 2010 HBAT president



"Around the world our young men and women are fighting and dying to give other people the right to vote, while as Americans we take that right for granted. I believe that voting is more than a right. It is a responsibility."

—Tim Neal, 2006 HBAT president



"I believe one of the fundamental responsibilities we have as citizens is to exercise our right to vote. Tremendous sacrifices have been made during this country's history so that each citizen regardless of race or gender has equal rights under the law. One of those rights is the right to vote. America should never forget the sacrifice that has been made for freedom and, just as important, the sacrifice for equality. I urge everyone to take the time to vote."

—James Carbine, 2005 HBAT president



"In the 1960 presidential election, JFK won the presidency over Richard Nixon by less than one vote per precinct. Your vote does count. The next US president may decide how much freedom we retain as we respond to terrorism. The next president may decide who pays the majority of taxes. The next slate of elected officials will decide the regulation & legislation level of the housing industry, including tax credits and affordable health care for associations."

"My son joined the Marines in order to protect your right to vote. Yes, your vote matters, so please exercise the greatest freedom cherished by all true democracies... the right to vote."

—Charles Morgan, 2004 HBAT president

A Crowded Field **THE 2010 GENERAL ELECTION**

Not very often is there this much election excitement created by a non-presidential election in Tennessee. With a strongly contested race for governor in both the primary and general elections, hotly contested races in most all of the congressional seats, half of the state senate and all of the state house seats, this is proving to be a monumental political year for our state.

In Knoxville Mayor Bill Haslam and Jackson resident Mike McWherter we have two excellent businessmen willing to make the sacrifice to offer themselves for service in public office.

With the exception of the first and second congressional district there has been very strongly contested primary or general elections. For the first time in many years, Tennessee has three open congressional seats that are truly open for either party. Depending on the results of these elections there could be a real change in the face of the Tennessee delegation in Washington.

In a year when seventeen state senate seats and all ninety-nine state house seats in play and most in contested races, the significance of this election can not be underestimated. With this being the first General Assembly following the U.S. Census there is added importance attached to the control of the General Assembly in that the party in the majority normally leads in redrawing the U.S. Congressional seat boundaries which has significant impact on the future political makeup of our Congress.

No matter what party you belong to or who your candidate is, the most important thing is that you get out and



VOTE!



Makeup of

STATE LEGISLATURES



Democrat-controlled

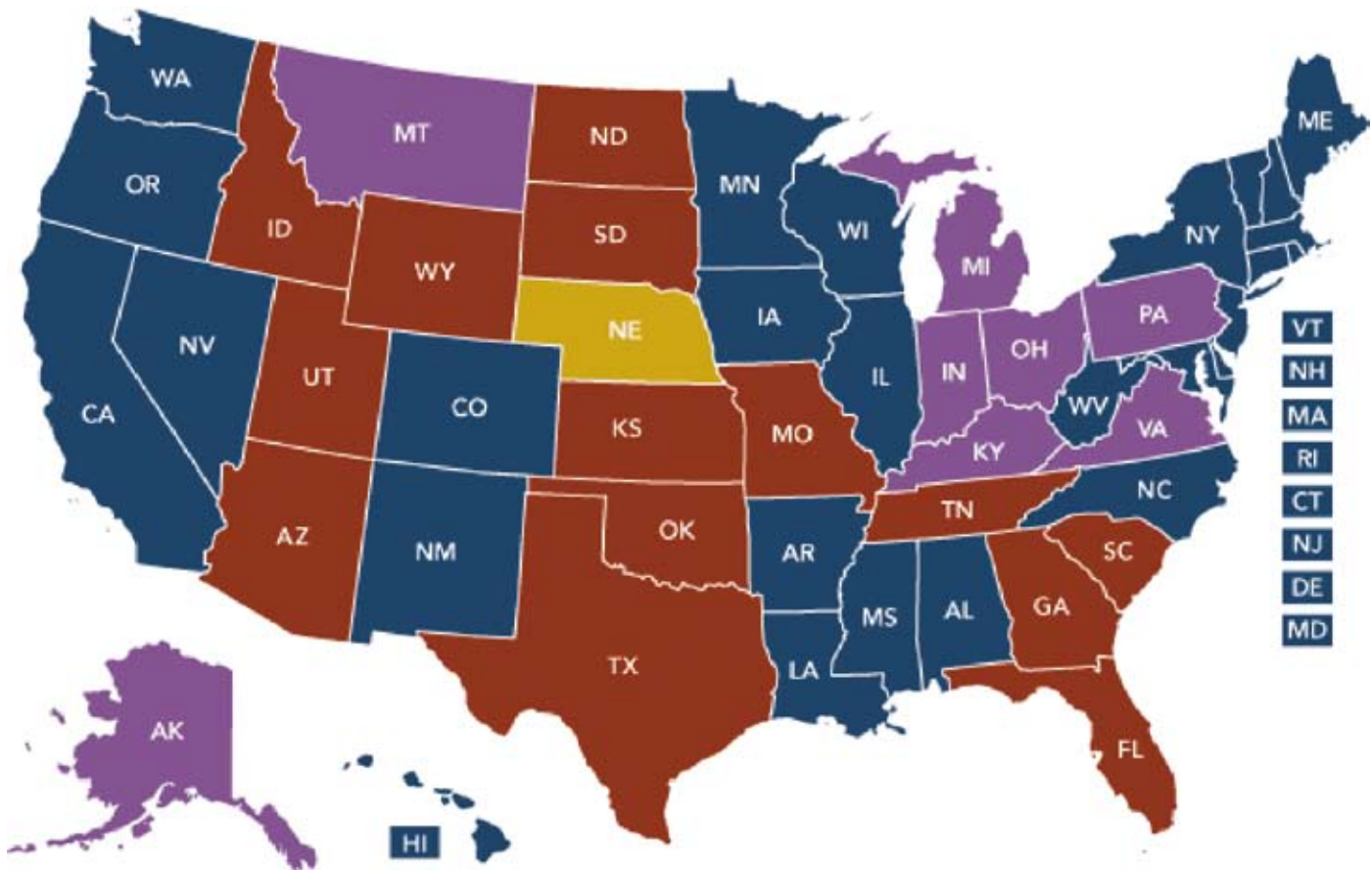


Split



Republican-controlled

*Nebraska has a nonpartisan legislature



SENATE

HOUSE/ASSEMBLY

State	Seats Up/ Total	Democrat	Republican	Other	Seats Up/ Total	Democrat	Republican	Other
Alabama	35 / 35	20	15	0	105 / 105	60	45	0
Alaska	10 / 20	10	10	0	40 / 40	18	22	0
Arizona	30 / 30	12	18	0	60 / 60	25	35	0
Arkansas	17 / 35	27	8	0	100 / 100	72	28	0
California	20 / 40	25	14	1	80 / 80	49	28	2
Colorado	18 / 35	21	14	0	65 / 65	37	27	1
Connecticut	36 / 36	24	12	0	151 / 151	114	36	1
Delaware	11 / 21	15	6	0	41 / 41	24	17	0
Florida	20 / 40	14	26	0	120 / 120	43	76	1
Georgia	56 / 56	22	34	0	180 / 180	74	105	1

SENATE

HOUSE/ASSEMBLY

State	Seats Up/ Total	Democrat	Republican	Other	Seats Up/ Total	Democrat	Republican	Other
Hawaii	13 / 25	23	2	0	51 / 51	45	6	0
Idaho	35 / 35	7	28	0	70 / 70	18	52	0
Illinois	21 / 59	37	22	0	118 / 118	70	48	0
Indiana	25 / 50	17	33	0	100 / 100	52	48	0
Iowa	25 / 50	32	18	0	100 / 100	56	44	0
Kansas	0 / 40	9	31	0	125 / 125	49	76	0
Kentucky	19 / 38	17	20	1	100 / 100	65	35	0
Louisiana	0 / 39	23	16	0	0 / 105	51	50	4
Maine	35 / 35	20	15	0	151 / 151	95	55	1
Maryland	47 / 47	33	14	0	141 / 141	104	36	1
Massachusetts	40 / 40	34	6	0	160 / 160	144	16	1
Michigan	38 / 38	16	22	0	110 / 110	66	43	1
Minnesota	67 / 67	46	21	0	134 / 134	87	47	0
Mississippi	0 / 52	27	25	0	0 / 122	72	50	0
Missouri	17 / 34	11	23	0	163 / 163	73	89	1
Montana	25 / 50	23	27	0	100 / 100	50	50	0
Nebraska	24 / 49	N/A						
Nevada	11 / 21	12	8	1	42 / 42	28	14	0
New Hampshire	24 / 24	14	10	0	400 / 400	222	176	2
New Jersey	0 / 40	23	17	0	0 / 80	47	33	0
New Mexico	0 / 42	27	15	0	70 / 70	45	25	0
New York	62 / 62	32	29	1	150 / 150	109	41	0
North Carolina	50 / 50	30	20	0	120 / 120	68	52	0
North Dakota	24 / 47	21	26	0	48 / 94	36	58	0
Ohio	17 / 33	12	21	0	99 / 99	53	46	0
Oklahoma	24 / 48	22	26	0	101 / 101	40	61	0
Oregon	16 / 30	18	12	0	60 / 60	36	24	0
Pennsylvania	25 / 50	20	30	0	203 / 203	104	98	1
Rhode Island	38 / 38	33	4	1	75 / 75	69	6	0
South Carolina	0 / 46	19	27	0	124 / 124	51	73	0
South Dakota	35 / 35	14	21	0	70 / 70	24	46	0
Tennessee	17 / 33	14	19	0	99 / 99	48	50	1
Texas	16 / 31	12	19	0	150 / 150	73	77	0
Utah	14 / 29	8	21	0	75 / 75	22	53	0
Vermont	30 / 30	22	7	1	150 / 150	95	48	7
Virginia	0 / 40	22	18	0	0 / 100	39	59	2
Washington	24 / 49	31	18	0	98 / 98	62	36	0
West Virginia	17 / 34	26	8	0	100 / 100	71	29	0
Wisconsin	17 / 33	18	15	0	99 / 99	52	46	1
Wyoming	15 / 30	7	23	0	60 / 60	19	41	0
Totals	1160 / 1971	1022	894	6	4958 / 5411	3026	2357	29

HOMEBUYERS GRANT PROGRAM

Legislative Review

Keith Grant
Chair, Government
Affairs Committee



During the last General Assembly you will recall that one of the Home Builders Association of Tennessee key legislative emphasis was the Tennessean's HomeBuyers Grant Program. Based upon the highly successful "Home Run Grant Program" in the state of Utah, it would have provided buyers of newly constructed homes in Tennessee additional dollars of assistance to aid them in the purchase of a new home.

As in Utah, the dollars would have been available through the American Recovery and Reinvestment Act. As introduced, "The structure of the program would have been funded with \$10 million of ARRA allotting \$6,000 for each grant. This would have provided approximately 1,650 grants for homebuyers across Tennessee."

Unfortunately, when we presented our proposal to the administration, because of the declining revenue projections all of the ARRA stimulus dollars had been committed to shore up the state budget. Because of the major impact that we believe this type of program would have on job stimulation all across Tennessee, it is our intent to work to find administrative and legislative support for this effort and to present it to the state legislature in the upcoming session beginning in January.

Based upon an analysis by the National Association of Home Builders (NAHB) of the Tennessee economic picture, a \$10 million investment in this type program providing approximately 1,650 grants could produce first year estimates of:

- \$243,477,000 in income
- \$61,264,000 in local & state taxes
- 5,461 jobs

This does not include the ongoing revenues including property taxes and continuing jobs that would be generated yearly.

Few programs created through the use of stimulus dollars have the potential for this degree of impact upon our economy. We realize that currently there are no new dollars projected for stimulus programs but believe that the new administration and legislature will see the value of providing assistance for homebuyers in their desire to purchase a new home for their families while at the same time providing a major impetus for economic recovery in Tennessee. ♦



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1960	Carl Grant	Memphis
1961	Albert Morris (Deceased)	Nashville
1962	Bill Close (Deceased)	Chattanooga
1963	Jack Renshaw (Deceased)	Memphis
1964	Howard Cockrum (Deceased)	Knoxville
1965	A.H. Johnson, Sr. (Deceased)	Nashville
1966	Morris Mills	Memphis
1967	Jerry Wood (Deceased)	Knoxville
1968	Louis Close	Chattanooga
1969	Frank Stratton	Nashville
1970	Snowden Boyle, Jr.	Memphis
1971	Rufus Smith, Jr. (Deceased)	Knoxville
1972	Calvin Payne (Deceased)	Chattanooga
1973	A.B. Ivey	Nashville
1974	Richard Bauman	Memphis
1975	J.R. Keys (Deceased)	Knoxville
1976	Coolidge Johnson	Johnson City
1977	Jack Ralston	Chattanooga
1978	Jim Fischer	Nashville
1979	H.B. McAdams (Deceased)	Memphis
1980	Fred Osborne (Deceased)	Chattanooga
1981	David Burleson	Knoxville
1982	Auston Stevison	Cleveland
1983	Gary Skidmore	Johnson City
1984	Jim Ford	Nashville
1985	Curtis Pinegar	Chattanooga
1986	Earl Sharp	Knoxville
1987	Jim Eldredge	Cleveland
1988	McNeill Ayres (Deceased)	Memphis
1989	Jackson Downey	Nashville
1990	Bobby Hicks (Deceased)	Johnson City
1991	Gary Cobble	Knoxville
1992	Gary Taylor	Jackson
1993	Freddie Snell	Murfreesboro
1994	Richard Graf	Knoxville
1995	Brad Rainey	Memphis
1996	Jim Fischer	Nashville
1997	Bill Monaghan	Cleveland
1998	Ricky Williams	Humboldt
1999	Michael Apple	Nashville
2000	Mike Carlton	Knoxville
2001	Ronnie Tickle	Memphis
2002	Dino Roberts	Nashville
2003	Keith Whittington	Johnson City
2004	Charles Morgan	Memphis
2005	James Carbine	Nashville
2006	Tim Neal	Knoxville
2007	David Parsons	Memphis
2008	Denzel Carbine (Deceased)	Nashville
2009	Edward Zarb	Knoxville

AREA PRESIDENTS 2010

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

Tommy Davis..... (901) 855-3558

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

A FORUM OF IDEAS

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As most of us are aware, the success of any organization is the strength of its leadership. The Home Builders Association of Tennessee is certainly no exception. The leadership of our associations—local, state & national—is made up of volunteers from our industry who are willing to give their time and effort to advance the interest of their fellow members. “An empowered organization is one in which individuals have the knowledge, skill, desire, and opportunity to personally succeed in a way that leads to collective organizational success,” says Stephen R. Covey.

The primary mission of the Local Leadership Committee is to—

“Act as a forum for the exchange of ideas and facilitates the coordination and promotion of state association events, activities, programs and services.”

At each of our meetings we encourage local association presidents, vice presidents, local association executive officers and other officers to participate in our program. This is one of the few opportunities where this wide range of individuals has the chance to share what is working and what may not be working in their local association.

One of the key items that we try to keep our leadership informed is with regard to the products and service that the state and national associations make available to the membership. We often hear from members that the money saved from these goods and services can easily pay for their annual membership dues. This is always good information to share with the all of our members and show an additional benefit to being a part of their local HBA.

In order to be successful we must always keep in the forefront the need to develop strong local leadership. “The quality of leadership, more than any other single factor, determines the success or failure of an organization,” according to Fred Fiedler. Remember, all of our state and national homebuilder leadership has come from someone asking one of their fellow members to consider participating at some level in their local association. ♦

Local Leadership

Charlotte Jones
Chair, Local Leadership
Committee



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THANKS TO ALL OUR ASSOCIATES

September is a special month for our associates. It is Associate Member Appreciation Month. We all know that associate members are a vital part of not only HBAT but our industry as a whole. Our association has about 4,000 members and 2,300 of those members are associates. There truly is 'strength in numbers' and thanks to our 2,300 associate members, HBAT can continue to improve the building industry.

It is important that we recognize the contributions of our associate members all year long by doing business with them. They devote their time to the association through their work on committees, councils and special projects. They bring revenue to that association with their dues and sponsorship. You can always count on associates to be there and pitch in to help. It is because of our associate members that the HBAT has been able to award over \$30,000 in scholarships to deserving Tennessee students. Another great contribution from our associate members and we thank them for their commitment to Tennessee students.

Their resources make our association strong and make it possible for the association to advocate for the home building industry in Tennessee. Such loyalty and dedication deserves to be rewarded and one way to do that is by giving an associate your business. This is especially true during these tough economic times. We should continue to support one another and conduct business with one another whenever possible.

Besides providing services to the building industry, associate members put their time, money, and efforts into making HBAT successful. And for that, we want to take the time to brag about a few of our associate members and all that they do for our association and our businesses.

Four Associate Members Deserve Special Recognition



Nina Boss, of Century Title & Escrow, Inc. in Chattanooga, TN. Nina is acting chair of the Tennessee Associates Council. We want to thank Nina for her tireless commitment and support of the Associates Council

In addition, three associates were recognized as Honorary Associates this year:

- John Whitaker, Hermitage Lighting Gallery, Nashville, TN
- Vicki Schambron, Alder & Cox Ins., Hixson, TN
- Tricia Cunningham, Stop Alarm Systems Inc., Memphis, TN

This month and every month, show associates that you appreciate their contribution and hard work by saying thank you and by giving them your business.

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- 3) Choose an eligible vehicle(s) to purchase or lease and present your NAHB proof of membership form to your dealer.

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* Offer valid toward the purchase or lease of new 2009, 2010 and 2011 model year GM passenger cars and light duty trucks, excluding Cadillac CTS-V, Chevrolet Camaro and Corvette ZR1; HUMMER, Pontiac, Saab, Saturn vehicles and medium duty trucks. Not available with some other offers. Not valid on prior purchases. Program subject to change without notice. See dealer for details. Take delivery by 1/3/11.

† To qualify, vehicles must be used in day-to-day operations of your business and not solely for transportation purposes. Must provide proof of business. Visit gmbusinesschoice.com or your Chevrolet or GMC dealer for details. Take delivery between 1/5/10 and 9/30/10.

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HOW LEAN IS YOUR OPERATION?

One Opportunity to Cut Expenses May Be Right In Front of You!

There are only two ways to add cash to your bottom line - make money or cut costs. In this economy, chances are you're running the leanest operation in years. There is one expense that may not be on your radar but could potentially cut your monthly costs by several hundred bucks.

ARE YOU OVERSPENDING ON PHONE AND INTERNET?

Unlike water and electricity, business telecom lines (business landline, long distance, and high speed internet) are utilities with an extensive choice of providers, each with its own price list. Each carrier offers the same exact product but prices vary by 20 to 45 percent. In other words, shop around!

"In the construction industry, I see a lot of overspending in construction trailers, model homes and even at corporate offices," says Wes Spining of NationLink, a telecom company based in Franklin, TN. "There is also a lot of frustration with customer service issues related to moves, additions and changes. Telecom is complex and daunting, especially now that there are so many options."

WHO HAS TIME TO SHOP AROUND?

To make the comparison shopping easier, HBAT partners with NationLink, which has established low-price guarantees with all the major carriers including AT&T and Birch. Spining (NationLink's Landline/Data Brokerage Consultant) will compare them free of charge on behalf of HBAT members. The assessment will include your T1, PRJ, Ethernet product, DSL or analog lines, as well as your cell phone bill if requested. From there, armed with the facts, you call the shots.

AM I THE ONLY ONE IN MY INDUSTRY WHO'S OVERSPENDING?

Spining recently spotted an overspend of 25 percent at the

HBAT state office. After a quick carrier transition, HBAT now diverts their monthly savings to the fight for housing affordability and availability on behalf of members.

"The process was simple and the conversion, seamless," says Susan Ritter, Executive Vice President of HBAT. "We gave Wes a copy of our last bill, and he came back with several options. We chose the option that worked best for us, and are thrilled with the savings."

Spining also spotted overspends with these companies, and turned them into happy NationLink clients:

Happy NationLink Clients	Cost Reduction (Savings)
Custom Classic Homes of Franklin, Tenn.	30%
Turnberry Homes of Brentwood, Tenn.	32%
The Jones Company of Franklin, Tenn.	35%
Goodall Homes of Lebanon, Tenn.	20%

"Reducing telecom costs is the easiest, safest and least painful way to add dollars into the bottom line," says Spining. "There is no better way to do that than through a tenured agent who will show you all options and be transparent."

FREQUENTLY ASKED QUESTIONS

Q Wouldn't I get a better deal by working directly with the carrier?

A No. NationLink has LOW-PRICE GUARANTEES with each carrier, and there is NO MARK-UP to you. (The carriers pay NationLink a commission for each transaction.)

Q How much can I expect to reduce my expenses?

A Each company is different, but the average savings is 27 percent, depending on your existing carrier

and length of time since your last price comparison.

Q How do I get started?

A Call Wes Spining at (615) 400-9823 or email hbat@mynationlink.com. He will assess your current bill, and let you know if there are any other carriers who can provide the same service at a better rate.

Q How much is the assessment?

A It's free for HBAT members. No strings attached. Really.

Q Will purchasing through an agent affect my customer service?

A Yes. In a GOOD way! With NationLink as your agent, you get the support of NationLink's Client Care and Project Coordination teams—**IN ADDITION** to the carrier's customer service staff. In fact, the carriers actually pay a monthly residual to NationLink to help keep you happy.

Q What if I find a cheaper price?

A Because of the low-price guarantee, you won't. As peace of mind, NationLink puts their money where their mouth is, matching any lower price and deducting 20 percent from the first month's bill.

Q Can NationLink take a look at my cell phone expenses too?

A Yes. Call HBAT's dedicated consultant, Joel Moehnkoff at 615.261.1935 or hbat@mynationlink.com. ♦



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Remodelers trained as Certified Aging-in-Place Specialists (CAPS) can help home owners adapt their home for easier accessibility and improved functionality, according to the National Association of Home Builders (NAHB).

According to AARP, most seniors prefer to stay in their home rather than move due to health and independence concerns. Remodeling for aging-in-place can enhance a home's function as an individual ages or lives with a disability. CAPS remodelers have received education about aging-in-place home design and

partnering with customers to create a more comfortable home.

Aging-in-place solutions are tailored for each individual, but home remodels frequently include installing grab bars to minimize falling, adding comfort-height toilets, building no-step showers, and widening doorways to allow for mobility-assistance equipment such as wheelchairs.


"Remodelers can make a home more accessible while also improving its beauty," said NAHB Remodelers Chairman Donna Shirey, CGR, CAPS, CGP, and a remodeler from Issaquah, Wash. "In fact, NAHB Remodelers recently presented Homes for Life awards to two CAPS designers for beautiful aging-in-place remodels that incorporated universal design features."

The 2010 Homes for Life award winners (www.nahb.org/homesforlife2010) seamlessly integrated universal design features, such as creating no-step access from a patio to a home's interior and constructing raised-bed planters for easier gardening. Fashion is combined with function in bronze grab bars, improved lighting, stylish lever handles, and pull-out shelves.


The CAPS courses were developed in partnership with AARP. Home owners have more than 3,500 certified CAPS nationwide to choose from when planning their remodel. Remodelers, designers, occupational therapists, and other professions working with seniors and people with disabilities have become CAPS certified to assist with aging-in-place plans.

For more information about remodeling for aging in place and to search for a Certified Aging-in-Place Specialist, visit www.nahb.org/aginginplace. ♦





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RIGHT-SIZING YOUR SAFETY STRATEGY

Economic pressures can force people to make incredibly difficult decisions about their businesses. They may find themselves approaching trusted employees—friends—with the terrible news that they can no longer afford to employ them.

It takes courage to make these tough choices. People make them in the hopes that they have positioned their businesses to thrive again in the future. With layoffs and pressures over the bottom line, risk management hardly seems worth prioritizing. So, when an economy challenges contractors to keep their companies afloat, do they let their safety strategies sink instead of swim?

Why Safety Slips

When larger companies risk financial ruin if they don't downsize, it often jeopardizes the position of safety director. In the interim, an HR director or even a CPA may assume a portion of the safety director's duties. Without the experience of a seasoned safety director, perhaps a safety manual simply gets filed in a drawer, and the rest falls by the wayside.

On the other hand, most smaller companies never staff a dedicated safety position. Instead, risk management would have been the responsibility of an owner and/or a supervisor. When they're preoccupied trying to find jobs to bid before the next bill arrives, being proactive about jobsite safety and general risk management likely takes a back seat.

In both cases, neglecting risk management could mean missing big savings, when a company needs it most.

Making Every Dollar Count

At a time when every dollar counts, wouldn't it be helpful if some sound risk management could help shift money back into a company's bank account? If a company keeps its commitment to risk management, even as economic conditions change, companies can be sure to capture every dollar. Then, they'll certainly see the (dollar) value of risk management.

For example, regardless of the economy, someone must maintain responsibility for renewing a company's insurance. Together with the insurance agent, a review of a company's policies has the potential to save a lot of money. By asking questions like these, a company may uncover ways to save, when it matters most.

- Is the company spending money to insure equipment it no longer even owns?

- If the duties of employees have changed, have their insurance classifications changed, which may result in lower rates?
- Do the payrolls (used to estimate premium) reflect the recent decline in the amount of work, or is the company overpaying by basing premium on times when business was better?

Clearly, the decision-maker has the power to save the company money, but so do its employees. By upholding solid safety practices, they can help a company avoid unnecessary expenses resulting from workplace injuries. How? Besides being costly to morale, these injuries cost a company in terms of productivity and, potentially, claims that may even drive up insurance rates.

Preparing for the Upturn

Companies may not have been prepared for the downturn, but they'll certainly want to be ready for the upturn. By taking time now to lay the groundwork, with business slower than usual, they won't be behind the eight ball when business picks up again.

For instance, a company could use the time to do a thorough check of tools and equipment, making any necessary repairs or replacements. That spares any later loss in productivity which might delay future jobs, and it safeguards the employees who will use them.

If work picks up too rapidly after a long lull, a company might sacrifice its hiring and screening processes—and subsequently quality and safety—just to get people on the job quickly. So, developing a plan for screening, hiring, and training, all part of the larger risk management strategy, becomes essential. A solid strategy anticipates both the time and cost involved so that companies don't experience any unnecessary setbacks getting qualified people back on the job and working safely.

In any economic condition, focusing on workers' safety keeps productivity up and costs down. In tough times, though, the payoff of a safety program and risk management strategy may not only provide savings to the company, it may even save the company. ❖

Look for "Knowledge Builder," compliments of Builders Mutual Insurance Company, in each issue of Tennessee HomeBuilder. Get access to even more free risk management resources at www.buildersmutual.com/RM.

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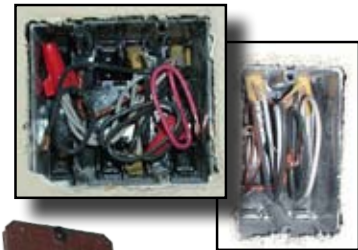
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Local, State, and National HAPPENINGS

2010 Dragon Boat Festival in Johnson City

Members of Johnson City Area HBA turned out to participate in the 2010 Dragon Boat Festival presented by locally by Mountain States Foundation. The "Hammer Heads" team raised over \$2,600 for the Foundation's purchase of a Cardiovascular Mobile Screening Unit that will be utilized in the surrounding rural communities. In addition to raising the money, the Hammer Heads walked away with a top 10 finish out of 46 teams, the Spirit Award, and best tent decoration!



Rutherford County HBA



State Senator Bill Ketron with Jim Averwater, Rutherford County HBA member.

Ocoee Region HBA

On September 1, 2010 Maytag announced that they are going to build a 120 million dollar facility on the corner of Benton Pike and Michigan Ave.



Pictured from left to right are Mayor Gary Davis, Charlotte Jones ORBA President, Congressman Zack Wamp, and Dan Howell.

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TENNESSEE BUILDING INDUSTRY HALL OF FAME RECIPIENTS

1994.....	David T. Burleson	Knoxville
1994.....	James M. Fischer	Nashville
1994.....	Carl J. Grant.....	Memphis
1994.....	Calvin M. Payne	Chattanooga
1994.....	Morris H. Mills	Memphis
1995.....	William McNeill Ayres.....	Memphis
1995.....	Martin L. Bartling, Jr.	Knoxville
1995.....	William B. Close.....	Chattanooga
1995.....	Jack Renshaw.....	Memphis
1996.....	John B. Downey.....	Nashville
1996.....	Lloyd B Lovitt, Jr.	Memphis
1996.....	Henry B McAdams.....	Memphis
1996.....	Curtis L. Pinegar	Chattanooga
1996.....	Rufus H. Smith	Knoxville
1997.....	W. Ralph Chumley.....	Chattanooga
1997.....	Jack Ralston.....	Chattanooga
1997.....	Kemmons Wilson	Memphis
1999.....	Bob Gillespie	Sevierville
1999.....	Jerry Strebel	Nashville
2000.....	James Ford, Sr.....	Nashville
2000.....	Jerry Wood	Knoxville
2001.....	Don Moon	Chattanooga
2001.....	Earl Sharp	Knoxville
2002.....	R.W. "Dick" Graf	Knoxville
2002.....	Bobby Hicks	Johnson City
2003.....	Jerry Gillis.....	Memphis
2003.....	Brad Rainey	Memphis
2004.....	Terrence L. Cobb.....	Nashville
2005.....	Ronnie Tickle.....	Memphis
2005.....	Congressman Jimmy Duncan.....	Knoxville
2006.....	Reese Smith, III	Nashville
2007.....	Congressman Lincoln Davis	Pall Mall
2007.....	Tonya Jones	Nashville
2008.....	David Stauffer	Kingsport
2009.....	Monroe Pointer	Memphis
2009.....	Gary Taylor	Jackson

BUILDING PERMITS

Below are the current, total building permits, as reported by Market Graphics through September 2010:

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 3,195.

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 1,127.

Montgomery County/Clarksville

The Montgomery County Permit Summary is listed separately. Year-to-date permits total 791.

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 923.

The overall building permits reported so far in 2010 for these regions total 7,034.



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2011 HBAT MEETINGS



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Hilton Suites Downtown
Nashville, Tennessee



SUMMER MEETING
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