

TENNESSEE HomeBuilder

Vol. 11, No. 2

Official Magazine of the Home Builders Association of Tennessee



Getting to Know
Speaker of the House
BETH HARWELL

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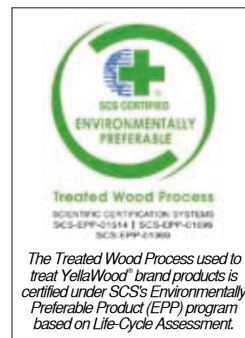
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WHO WE ARE

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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LABOR OF LOVE

President's Perspective

Mike Stevens
HBAT President



Mike Stevens, HBAT President; Governor Bill Haslam; Doyle Webb, HBAGK president



As I reflect on what it is that I do for a living, and the recent experiences over the past several weeks, I can only describe what it is that I do as a labor of love. Whether it is spending time with my family, running my building business, working on charity projects, volunteering my time to the homebuilders association, it is all a labor of love. Let me explain.

Several weeks ago Bill Shory at WBIR Radio and Mike Cohen at Ackerman Public Relations in my hometown of Knoxville, contacted the President of the Home Builders Association of Greater Knoxville, Doyle Webb and me. They had a project in mind and needed our help. You see, Helen Ashe and Ellen Turner, twin sisters and the founders of the Love Kitchen, a food pantry in Knoxville, had just returned from Chicago where they

were guests on the Oprah Winfrey show. Someone from WBIR discovered that not only had these two ladies given the last 25 years of their lives to feeding the poor, they had also given all their resources to help in the operation of their Love Kitchen. The result was that their homes had fallen into disrepair.

Bill and Mike wanted to know if the Home Builders would consider doing some basic repairs on their homes. Without hesitation, we both immediately said yes, we would be honored. Within two hours, I was being interviewed on WBIR. The reporter asked "Why would the homebuilder's association do this?" My answer was short, and I said, "that's easy, we don't cook and the twins don't repair homes. We are going to do what we do so they can keep doing what they do for those in need."

I was relatively confident that our members would rise to the occasion, but was also a little concerned. After all, most of us in the homebuilding industry have been underemployed for the past three to four years. Things are tight we are spread pretty thin.

As fate works, the following weekend was our home show weekend in Knoxville. Doyle Webb had a great idea. He suggested HBAGK share a booth with the Love Kitchen to promote the idea of repairing their homes while letting the public know more about these two selfless sisters. WBIR dubbed our efforts the "Labor of Love," and off we went.

That was over a month ago. The response at the Home Show was overwhelming. Member after member filed by the booth and signed up to donate labor, materials, services and cash to the project. By the end of the show we had

commitments for new Pella windows, roofing materials and labor, siding materials and labor, new flooring, a new Trane HVAC system, a security system, Master Dry basement, security bars for the windows, sanding and finishing of the old hardwood flooring hidden under 30 year old carpet, Sears donated new appliances and all new furniture, new plumbing materials and labor, new lighting fixtures and labor, and new driveway materials, and labor. What an exhaustive and impressive list.

I think the thing that amazes me most is all of this "love" was demonstrated during the worst housing economy any of us have ever seen. I am always proud to be a member of the Home Builders Association, but I have never been more proud in my life than I am right now of my fellow members of the HBA of Greater Knoxville.

"Labor of Love," that phrase has made me stop and think. For those of us that have fought our way through the past several years, I now recognize that every day is a Labor of Love. I love being a home builder, I love being a member of this association, and I love serving as President of this association. No matter how tough times are, our loyal members from all locals across the state find time to volunteer at events like cooking for Hot Dog Thursday, serving on committees, going to County Commission meetings to let our elected officials know where we stand, heading to capitol hill in Nashville to explain our issues, and spending time and money to help friends like Helen and Ellen with their mission to help others. The best part is, after all we've been through, we do it with a smile on our face. ♦

BENEFITS OF NEW HOMES

The only people who benefit when a house is built are the family members who get to live there, and the builder who constructed and sold the home, right?

Wrong. The positive impact of new residential construction is far-reaching, bringing benefits to families, businesses and services throughout a community immediately, as well as for years to come.

According to economists at the National Association of Home Builders, the one-year estimated local impacts of building 100 single-family homes in a typical metro area include \$21.1 million in local income, \$2.2 million in taxes and other local government revenue, and 324 local jobs.

But what does that economic impact mean in the real, day-to-day lives of community residents?

Just think about it. When a family moves to a community and buys a new house, they will likely shop at local stores, fill car's gas tank at local gas stations, hire local mechanics to work on the car, buy a new car at a local dealer, hire local companies for regular services, enroll children in local schools

All of this economic activity puts income into the pockets of local business owners and their families, who can then afford to go out and spend money themselves, which recycles even more money into the community's economy.

The new family also pays local and state taxes. These tax revenues help pay for a wide range of government services, including school teachers, police departments, refuse collection, parks maintenance and road repairs.

Over the long term, as the families who move into new homes become part of the community, their positive impact continues. NAHB estimates that those 100 new homes also provide the community with additional, annually-recurring impacts of \$3.1 million in local income, \$743,000 in taxes and other revenue for local governments, and 53 local jobs.

Families who buy a newly built home enjoy benefits including safety, amenities, energy efficiency and floor plans to fit a

LOCAL PRESIDENT TRIBUTE



RUSS BARRETT • PRESIDENT • SOUTH CENTRAL HBA

Russ is owner of Barrett Construction & Renovation, LLC, which has been in business since November of 1991—celebrating its twentieth anniversary this year! They are a full service construction company with nine full time employees whose main focus is on custom homes, renovations, additions and insurance repair. They are certified in water remediation and lead paint removal with annual company revenues of approximately two million.

Russ has been a member of the local association for five years. He has been on the board of directors, vice president, and began his tenure as president in January. He has helped to organize golf tournaments and other club fundraisers.

Russ is a member of the Downtown Lions Club in Tullahoma, Tenn. He is currently the third Vice President of this club and takes part in vision and hearing screening for school children. He is also a member of the Tullahoma and Manchester Chambers of Commerce.

Russ's goals during his presidency include:

1. Increased educational opportunities for members (We recently held a lead paint certification class for members.)
2. Increase membership by 25 percent
3. Increase revenue for organization
4. Increase membership participation
5. Increase public awareness of our organization (We were in the local home show in March.)

6. Increase awareness of legislative activities in our state (We periodically have our state representative at our meeting to keep us informed of upcoming legislature.)

I feel the key value of being a member of HBA is networking with other contractors, subcontractors and associates. It not only increases job opportunities but introduces you to colleagues that have the same goals, which is customer satisfaction. This can only enhance the quality of our business. Also, the information that we receive in emails, magazines and literature from HBA keeps everyone informed of what's going on in our industry and important legislation that may affect all of us. Being an officer of SCHBA has also helped me become a better leader.

Since the downturn of the economy our membership has declined whether due to a business closing or budget concerns. We as a membership need to highlight our organization and explain how becoming a member can increase your potential income and if you take advantage of the benefits offered to members can save you money. One of the many benefits offered to members is a two percent discount at Lowe's Home Improvement. Our company has already saved enough with this discount to offset our dues to HBA.

Some of our local members are finding ways to diversify by beginning to renovate existing homes or buying foreclosures to rehab. By doing this, they are stimulating the economy and their business.

modern lifestyle. But the advantages of new homes extend far beyond the buyers and the builders—residential construction has a positive, direct impact on the local community for years.

To learn more about the home-buying process or to find new homes for sale in your area, go to www.hbat.org and look for your local association.

IT'S NOT WHAT YOU THINK

Executive Officer Outlook

*Susan Ritter
HBAT Executive
Vice President*



It occurred to me that many of you may not realize the significant commitment our members of the state legislature make. Some of you may even believe it must be an exciting glamorous job. While rewarding, I doubt that many would call it glamorous. Some of you have no idea about the long hours and often grueling travel schedule many of these citizen legislators put in to serve their constituents.

So I thought I would take a moment and enlighten our Home Builders Association of Tennessee membership and describe a typical week in the life of a Legislator. In the next issue, I will describe a typical week in the life of a lobbyist (me).

Monday your Legislator tries to get in as many hours as possible at his or her regular job, the one that they earn a living. He or she will leave their home from as far away as Northeast Tennessee, in time to make it to Nashville for the late afternoon party caucus meetings and the Monday evening session of the Legislature.

Tuesday morning begins with breakfast meetings with constituents or lobbyists who spend a good deal of time educating them on issues. Then they attend their committee or sub committee meetings the remainder of the day, often working late to try and keep informed of the over 2,100 pieces of legislation that were introduced in this session.

Wednesday begins pretty much the same as Tuesday, often with another half day of sub committee or committee meetings followed by the afternoon session of the Legislature.

Thursday is usually occupied by early morning meetings and a half day of session that normally wraps up by about noon often followed by constituent work...and then the one to four plus hour drive home.

Friday is most likely the only full day that a Legislator may have to spend at their regular occupation.

Weekends are frequently taken up by attending public events throughout the legislator's district so that he or she can stay in touch with their constituents.

Did I miss anything? Oh yes, there are numerous breakfasts, lunches, evening dinners and receptions that legislators are invited to—up to as many as five to ten *per week*. Sound like fun? The last time any of us attended that many parties may have been during our college years – and we still didn't go out *that* much. But those events are opportunities for our legislators to spend talking one-on-one with constituents about important issues, in a casual atmosphere. Can you imagine eating out every night of the week, sometimes attending two and three events per night, representing your district? Surely eating meatballs, mini quiches, chicken

fingers and steak-on-a-stick gets old by about the end of January.

This is the type of schedule that occupies a typical legislator from mid January through the end of session. Even when out of regular session, most are still required to travel back to Nashville throughout the year for committee and study group meetings, which adds to the time taken away from their businesses and families.

And while not in session, they must make time to fundraise for the privilege of serving the citizens of Tennessee. As you can imagine, running for office is expensive. Raising money for campaigning is all a part of an overall commitment to service.

True, they have asked to serve and most understand what is required to do the job, but as citizens of Tennessee we all should be thankful for what these 132 citizen legislators do for all of us that live and work here. They are by far the most dedicated, honorable and committed group of Tennesseans you could have working for you!

While our industry may not always agree on every decision they make, our legislators always make time to listen. Please let your legislator know you appreciate the sacrifice they make every day of the week to serve us all, and make Tennessee the great state it is to live, build a home and raise families.

David Clark is a third generation home builder following in the footsteps of his father and grandfather. He has been in the home building industry since he was 12 years old, earning the title of “Head Sweeper” working for his father’s construction business.

A graduate of the University of Alabama, David began working for his dad and uncle directly after college. A few years later he was ready to start his own business and formed David Clark Construction, LLC, in 2002. He has been involved with the Memphis Area Home Builders Association since 2000 and worked his way up through serving on numerous committees before being appointed to their board of directors. In 2008, he was elected Secretary-Treasurer and has continued to move up the leadership ladder.

David is passionate about membership and all that it entails. He is largely responsible for developing the current MAHBA membership “Spike Cup” which rewards current members for recruiting the most

LOCAL PRESIDENT TRIBUTE



DAVID CLARK (CGP) • PRESIDENT • MEMPHIS AREA HBA

new members for the year. His goal in 2011 is to grow membership by offering high quality programs that the industry cannot get anywhere else. David holds the Certified Green Professional (CGP) designation as part of his ongoing efforts to keep up-to-date on industry standards—the ability to offer clients options when it comes to building green.

In 2007, when the home building industry started to fall on hard times, and when it appeared that the slump was going to last for a while, David got together with MAHBA and HBAT past president David Parsons and started a prayer breakfast program

for the home building industry called “A Carpenter’s Way.” The goal of the program was and continues to be: To bring members together in a christian setting as they deal with the struggles that each of us face. David’s purpose is to give our members hope through this difficult economy.

David and his wife Laura reside in Collierville and have two children, Lydia and George. Laura also works in the real estate industry as an agent with Prudential Collins-Maury, REALTORS. During his free time, he enjoys hunting with his family and friends and spending time at Pickwick Lake.

Greg Calfee, the 2011 Ocoee Region BA president, has been building for the last 25 years through good times and bad times. He says that he has been blessed beyond measure by the building industry. He has been a member of the local builders association for the last 22 years having been involved in the past, on the board of directors, secretary/treasurer, and vice president.

When he started building he was a “YOUNG” builder, fresh out of school, with a lot of energy, ambition, and drive to succeed in the business world. Greg started with a lot of help from his dad and the school of hard knocks. “I’ve always been a hard worker and fortunately I’ve been open minded enough to look for a better more productive way to do each phase of the building project. I’ve had hundreds of employees during the past 20 plus years. It’s funny when you help train your competition. I’ve had several that worked “1 DAY” and a few that have worked for multiple years. Wade White has been helping me for over 18 years. Bill Davis and Robbie Wilcox have helped for the last 10 years. I appreciate their hard work and dedication. They have made my job easier. The first house he built, he partnered with his good

LOCAL PRESIDENT TRIBUTE



GREG CALFEE • PRESIDENT • OCOEE REGION BA

friend Al Cox. According to Greg, “We learned a tremendous amount on this project. We cleared the lot, framed and roofed the house, installed siding and interior trim, installed floor coverings, learned how to install interior stairs and hand rail. Al and I took turns sawing and nailing siding. For some reason we used foam insulation board as exterior sheathing. My first house had three key ingredients: blood, sweat and tears. One day when it was very cold and it was my time to nail—I was working on a gable on the roof—I hit the wrong nail three times. My partner thought it was funny while I was tearing up—with blood splattered all over the siding and me about to jump off the roof.”

When he began building, Greg said he wanted to know how to build a house from the ground up. He wanted to learn how to

install stairs, cut rafters, and install interior moldings. It was a new learning experience every day, which was awesome. He has enjoyed learning and working so much that he has continued to have a hands on approach to building the past 25 years and feels very fortunate to have been able to have a career that he has enjoyed being able to get up and go to work everyday.

Greg is thankful for the loving support of his beautiful wife Lori and has been blessed with two beautiful children Reed who is 13 and Olivia who is 10. He can’t imagine life without them.

“My granddad use to say he would rather have a peanut stand on the side of the road than work for someone else,” Greg shared when sworn in as the Ocoee Region BA President. “I guess that sense of entrepreneurship stuck with me.”

SPEAKER OF THE HOUSE

*Beth
Harwell*



House Speaker Beth Harwell is currently serving her twelfth term in the Tennessee House of Representatives from State House District 56, which includes a part of Davidson County. Speaker Harwell was elected by her fellow representatives to her current position in January of this year—serving as the first female speaker in our state’s rich history. Directly prior to this, she served as House Commerce Committee Chairwoman and as House Republican Caucus Whip.

First elected in 1988, Beth has been a strong advocate for tougher sexual abuse laws, victims’ rights, welfare reform, children’s issues, and most notably, education. She has sponsored and passed legislation clarifying and toughening the penalties against stalkers, requiring more time behind bars for rapists, strengthening Tennessee’s laws for rape of a child, and building crime prevention cooperation among the states.

Speaker Harwell sponsored the “Families First” legislation that enacted Tennessee’s current welfare reform program and the “Children’s Act for Clean Indoor Air” to keep children safe from the harmful effects of second hand smoke.

During her twelve years of service, she has impacted Tennessee’s education system in numerous ways, always maintaining a legislative focus on innovative education policy. In 2009, her

passion for education reform resulted in the passage of landmark charter school legislation, enabling thousands of Tennessee children statewide to benefit from attending a charter school. In addition, she pushed passage of legislation to direct additional funds for improvement of training for day care workers.

A friend of small business, Beth was awarded the coveted Guardian of Small Business Award from the National Federation of Independent Businesses (NFIB).

In addition to her legislative career, Beth served as chair of the state Republican Party from 2001 to 2004. During that time she was instrumental in the Republicans taking control of the State Senate for the first time in 105 years. While serving as Chair she also contributed immensely to George W. Bush’s presidential campaign, and served as a Bush Pioneer.

Beth has also been an active member of her community as a member of the Tennessee State Museum Foundation, the David Lipscomb University Advisory Council, the Montgomery Bell Academy Board, the National Foundation for Women Legislators, the Mental Health Association of Middle Tennessee, the Nashville Children’s Theater Board of Trustees, and as an alumni of Leadership Nashville. She has previously served on the Board of Directors of Agape, the American Heart Association, the

Exchange Club Family Center, the Centennial Medical Center Board of Directors, the Senior Citizens Board of Directors, and Middle Tennessee Mental Health Center.

Representative Harwell has won numerous awards over her career, including the Harold Bradley Legislative Leadership Award, the American Cancer Society Legislative Leadership Award, Champion for Children Award, and the Junior League Legislator of the Year Award.

Speaker Harwell received her Bachelor of Arts degree from David Lipscomb University, an M.S. degree from George Peabody College, and a Ph.D. from Vanderbilt. She has been an Assistant Professor of Political Science at Belmont University. She and her husband, Sam, have three children named Allie, Sam, and Tucker.

Speaker Harwell was kind enough to take the opportunity to answer a number of questions posed to her by the HBAT.

Q Up until your election as House Speaker, what would you consider your proudest accomplishment of your years of service?

A Insuring small businesses are able to operate and create jobs in our state has always been a priority for me. To that end, I was awarded with the Guardian of Small Business Award from the National Federation of Independent Businesses, which was a great honor.

I am also proud of laying the groundwork for charter schools in 2009, paving the way for Governor Haslam's more comprehensive proposal this year. I believe education initiatives are very important to business, because they provide an educated workforce from which the various industries can pull talent.

Q Having served in the House since 1989, what has been the biggest challenge for you in assuming the role of Speaker?

A The most difficult thing is balancing the needs of all the members and their districts with the state as a whole. Our state is very diverse—politically and geographically—and this makes it challenging to deliver on all fronts. In addition, I serve as a representative for my own district and focus energy on serving my constituents.

Q From your perspective, how important is the homebuilding industry in the resurgence of the economic fortunes of Tennessee?

A Homebuilding is literally the bedrock upon which an economy sits. Your industry provides shelter for Tennessee families. In addition, economists always use new construction and home sales as a barometer for the economic condition of the state and country. When you are successful, so too is our state, and vice versa. I believe it is important to work together for the betterment of all Tennesseans.

Q With the experience you have gained from the 11 terms you have served in the House, other than the budget, what do you see as the biggest challenge facing the 107th General Assembly that will affect home builders across the state?

A The biggest battle that home builders face—and this is true for most industries of business—is over-regulation. I spoke of a litmus test the day I was sworn in as Speaker: does it increase the size of government? Does it make it easier to start and operate a business in Tennessee? Does it keep us moving forward in reforming our educational system to meet the needs of the 21st century? We should ask ourselves this question when examining legislation because if industries like yours are hindered by government, the state's economy suffers.

Q What role do you think the state should play in the Tennessee housing industry?

A After being elected to serve as Speaker of the House, I emphasized in my speech that the role of government in small businesses across the state should be limited. Government should never do something that hinders small businesses from being created or expanded. We should make every effort to reduce the regulatory burden on our businesses so they can focus their time and energy on being successful and creating jobs in Tennessee.

Q Any other comments you would like to share with members of the HBAT?

A Over the years I have represented House District 56, I have had a great relationship with the Homebuilders Association. As Speaker, that relationship has continued. I have an open door policy, and I encourage you to contact me with concerns or assistance that is needed in the future.

WE'VE HAD A BUSY YEAR

Legislative Review

Keith Grant
Chair, Government
Affairs Committee



This year's session of the 107th General Assembly is quickly rushing towards completion. Most of the subcommittees have already shutdown and both Senate and House committees are beginning to work through their final calendars plus there are major budget issues that must be addressed before their work is done.

We've had busy year on the Hill and I briefly want to bring you up to speed on the status of some of our important issues.

- **SB1158/HB0758** adds exceptions to the licensure requirements under the Tennessee Residential Lending, Brokerage and Servicing Act. Current statute does not allow a builder or developer to provide financing to a homebuyer. Basically, this bill will allow any person to make up to five residential mortgage loans in a 12-month period. This legislation has had major input from the Tennessee Bar Association, Tennessee Association of Realtors, the Tennessee Bankers Association and the HBAT. It appears that agreement has been reached by all parties and hopefully it will have passed by the time you are reading this.
- **SB1865/HB1643** is the Public Improvement District Act which would establish assessment districts in existing urban areas for redevelopment, or in areas for new development. We have been working with the Comptroller's office addressing their concerns, as well as meeting with planners across the state to explain the legislation. We will also work with a number of additional entities including the city and county governments to address their concerns and to help educate their members on the benefit of this type of funding alternative for both municipalities and developers.
- **SB1296/HB0730** is the Tennessee Home Construction Jobs Development

Act that requests the State to create a \$6,000 grant program for new residential construction. The total request is for \$10 Million from the state to fund this program. Recent research show that this will provide for 1,667 homes to be built in Tennessee and create anywhere between 4,900 and 5,500 jobs putting \$243.5 million in wages and salaries for workers into the economic engine in Tennessee. It will also provide for an estimated \$61.3 million in taxes and other sources of revenue for Tennessee state and local government.

We have worked with the Governor's office on this jobs creation program but unfortunately with the state financial status facing the shortfall it is, there seems to be little hope of incorporation of the program into this year's budget.

WORKERS' COMPENSATION LEGISLATION

A number of bills have been introduced addressing Workers' Compensation issues. The most notable are tweaks to the Sole Proprietor W/C law that was passed last year (PC1149).

The one we are most involved with is **SB1550/HB2030** which is a proposed bill that will make a number of minor adjustments to the law passed last year. The most significant to us is if an individual owns more than one company. Currently, you must file for an exemption for every company you want an exemption for. The proposed change will charge \$100 for the first exemption and \$20 for every exemption after that. This bill also changes the number of officers that can be exempt for a corporation from three to five. This includes partnerships, LLCs and family owned businesses. Finally, this bill addresses the three construction services providers on a commercial project who may be exempt shall be the three that are selected by the GC. Other changes are

pretty much tweaks that make the law better. With the support of a number of different entities, it appears that this legislation on the way to passage.

DEVELOPMENT

SB0088/HB0126 requires the zoning board of appeals to make findings of fact, statements of material evidence and reasons for actions and keep public records of resolutions, transactions, motion actions and determinations. This is a very good bill for builders and developers as the appeals board would be required to keep records of fact and make decisions based on fact, rather than in some cases, vocal public sentiment. At the last minute in subcommittee, an amendment was introduced to make the law permissive, which means a county can opt to use this process. However, case law supports the above process and if not followed, any commission runs the risk of having their determinations overturned in court. This bill was simply taking what is case law and making it statute.

FORECLOSURES

SB1451/HB1921 revises various provisions related to the notice of the right to foreclose that must be sent by the lender to the debtor prior to foreclosure. Basically, this bill is intended to encourage a face-to-face meeting between the lender and debtor, which if the meeting takes place, replaces the 60 day written notice requirement. All other notice requirements remain intact.

These are but a few of the many bills that your Senior Officers and HBAT staff and lobbyist track for you throughout the legislative session. We all appreciate your involvement when called upon to provide information to specific legislators who represent you. **Remember**, you are the voice of the association that they most listen to. ♦

Home Builder's Association of Tennessee

PAST PRESIDENTS

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
2010	Phil Chamberlain	Memphis

AREA PRESIDENTS 2011

Clarksville/Montgomery Co HBA

Rex Hawkins..... (931) 647-3942

Cumberland County HBA

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

Greene County Chapter of NAHB

Ralph Dingus (423) 639-5429

HBA of Dyer County

Drew Binkley

HBA of Greater Kingsport

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

HBA of Greater Knoxville

Doyle Webb..... (865) 688-3232

HBA of Middle Tennessee

Jordan Clark..... (615) 533-0884

HBA of Southern Tennessee

Mike Moon

HBA of Upper Cumberland

Dave Boender..... (931) 839-3311

Jackson Area HBA

Peter Maher..... (731) 501-6160

Johnson City Area HBA

Paul Walton (423) 929-1466

Maryville/Alcoa HBA

David Holp..... (865) 977-1905

Memphis Area HBA

David Clark..... (901) 753-1550

Ocoee Region Builders Association

Greg Calfee (423) 284-7359

Rutherford Co HBA

Suzanne Slayton..... (615) 896-6959

Sevier Co HBA

Neal Smith (865) 429-5822

South Central HBA

Russ Barrett..... (931) 393-3868

Warren Co HBA

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

HBAT DELEGATION VISITS WITH —



Freshman Cong. Diane Black



Cong. Jim Cooper



Cong. Jimmy Duncan

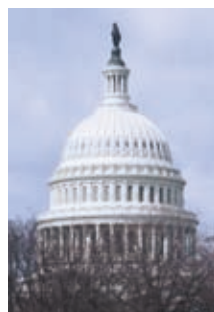


Cong. Marsha Blackburn



Freshman Cong. Chuck Fleishchman

20XI *A well-timed* NAHB LEGISLATIVE CONFERENCE



Restoring the flow of acquisition, development and construction (AD&C) lending that has been choking off credit for home builders and impeding job growth took center stage as 500 builders from across the country converged on Capitol Hill for the annual NAHB Legislative Conference on March 26. Approximately 20 HBAT members from across the state participated as well, with the largest contingent coming from the Memphis Area HBA.

“Our message to Congress is simple and straightforward,” said NAHB Chairman Bob Nielsen, a home builder from Reno, Nevada. “Unless we resolve the ongoing credit problems for home builders—the vast majority who are small business owners employing less than 10 workers—the industry will lose even more jobs, resulting in longer-term economic damage.”

In the current economic climate, lenders have basically stopped making AD&C loans and many are calling existing loans, even when the borrower’s payments are current. Financial institutions are also requiring additional equity for existing loans, and are refusing to modify loans to give borrowers an opportunity to regroup.

Builders visiting with their lawmakers urged their members of Congress to become an original cosponsor of legislation crafted by Rep. Gary Miller (R-Calif.). The measure proposes a legislative fix to specific instances of regulatory excess to allow the banking industry to restore lending for viable home building projects and discourage lenders from curtailing or calling construction loans where payments are current.

In 250 individual meetings with their representatives and senators, builders also called on Congress to enact comprehensive reform legislation regarding the future of government sponsored enterprises (GSEs) Fannie Mae and Freddie Mac that ensures the federal government continues to provide a backstop for a reliable and adequate flow of affordable housing credit in all economic and financial conditions.

On the issue of tax reform, NAHB urged lawmakers to oppose any changes to the tax code that would increase taxes on home owners, renters or home builders. Curtailing or eliminating the mortgage interest deduction, the capital gains exclusion, the deduction for property taxes, the Low Income Housing Tax Credit and other housing tax incentives would further depress home prices. Depressed home prices mean countless more home owners owing more than their homes are worth and triggering a new wave of foreclosures.

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Tentative Agenda

Sunday, July 3, 2011

9:00 a.m. – 2:00 p.m. Exhibit Set-up
2:00 p.m. – 6:00 p.m. Registration - Reception
4:00 p.m. – 5:30 p.m. Senior Officers*

Monday, July 4, 2011

8:00 a.m. – 12:30 p.m. Registration Open
7:30 a.m. – 9:30 a.m. Continental Breakfast
7:30 a.m. – 8:30 a.m. 2011 Executive Committee Meeting
8:30 a.m. – 9:30 a.m. Budget and Finance
9:00 a.m. – 10:30 a.m. Membership/Membership Services
9:30 a.m. – 11:00 a.m. Past State Presidents*
9:45 a.m. – 11:00 a.m. Past TAC Leadership*
10:00 a.m. – 11:00 a.m. EOC
11:00 a.m. – 12:00 p.m. Government Affairs
12:00 p.m. – 1:00 p.m. Keith Grant 2012 Exec. Committee
6:00 p.m. – 7:00 p.m. Networking Reception
7:00 p.m. – 9:00 p.m. July 4th Blast

Tuesday, July 5, 2011

8:00 a.m. – 12:00 p.m. Registration Open
7:30 a.m. – 9:30 a.m. Continental Breakfast
8:30 a.m. – 10:00 a.m. Education Committee
9:00 a.m. – 10:30 a.m. HBATSIT Annual Meeting
9:00 a.m. – 10:30 a.m. Local Leadership
10:15 a.m. – 11:30 a.m. Tennessee Associates Council
10:30 a.m. – 12:00 p.m. HIPAC Trustees
1:00 p.m. – 4:00 p.m. Independence Day Picnic
Volleyball Tournament

Wednesday, July 6, 2011

7:30 a.m. – 9:00 a.m. Continental Breakfast
7:30 a.m. – 9:00 a.m. Executive Committee
9:30 a.m. – 12:00 p.m. Board of Directors Meeting

***Denotes Closed Meeting**

If you have questions or would prefer to fax your registration,
please call the HBAT Office: (615) 777-1700



SUCCESS

THE 2011 LEGISLATIVE CONFERENCE AND SPRING BOARD OF DIRECTOR'S MEETING

ON EVERY LEVEL

This year's Legislative Conference was an amazing success! Members held in-depth discussions in their committee meetings, the legislative breakfast was a triumph and the interaction during the hill visits proved to be a great legislative accomplishment.

There was an educational program led by C. W. Bartlett of Builders Mutual and Kevin Hale of Kevin Hale Insurance, reviewed the New Workers' Compensation law enacted in 2010, taking effect March, 2010. It provided our members with everything they needed to know about the new exemption/registration process when it comes to worker's compensation insurance.

Keith Grant, HBAT Vice President/Treasurer and Chair of the Government Affairs Committee, led a review of the legislation that we had introduced, as well as all of the important bills the HBAT staff is following during this session of the 107th General Assembly.

On Tuesday morning, a legislative breakfast was jointly held with members of the National Federation of Independent Business (NFIB). We were honored to have an amazing line-up of speakers that day. Governor Bill Haslam, Lieutenant Governor Ron Ramsey, House Speaker Beth Harwell, and Senate Majority Leader Mark Norris shared with us their views on a number of items, including current issues facing the legislature, as well as the economic environment in Tennessee.

The Board of Directors meeting was held following the breakfast and proved to be a bit unusual, for a Spring meeting. With the change in leadership, the board held a formal election of the HBAT leadership team. After the vote, Mitzi Spann was installed as Vice president/Secretary, Keith Grant as Vice President/Treasurer and Mike Stevens as President, all by NAHB Third Vice Chairman, Kevin Kelly. Kevin

also discussed current NAHB issues with the Board and answered questions.

The Board also listened to committee reports and important discussions about HBAT strategies and goals for 2011. After the Board Meeting, members were off to accomplish their Hill visits and share our legislative agenda, concerns and ideas with decision makers on the Hill. Our members proudly wore "Housing = Jobs" stickers in support of the housing industry.

Our three top issues of discussion were **the Home Construction Jobs Development Act**, which would allocate \$10 million to create a \$6,000 grant for individuals with an income of less than \$75,000 or a couple making \$150,000—for new construction or a home never lived in, a true Building Homes—Building Jobs act. Also discussed was the **Public Improvement District Act**, which is a method of financing public improvements in a defined area that would establish assessment districts in existing urban areas for redevelopment, or in areas for new development. Our third issue was the **Residential Lending, Brokerage and Servicing Act**, where we addressed changes that will enable builders and developers to provide owner financing without being licensed as a mortgage loan broker.

Reports from the Hill Visits have been very positive. However, it should be noted that there is still much to be done as we go through the rest of this session and the pace picks up as it winds down. We ask our membership be available to assist the HBAT staff in making calls to specific legislators as the need arises.

Many thanks to Wunderlich Securities for sponsoring the committee materials and name badge lanyards, and the HBAT Self Insured Trust for sponsoring the key cards.

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Local, State, and National HAPPENINGS

2011 Home Show Cumberland County HBA



Shown from left to right are Tracy Melton, President of HBA of Cumberland County; K. Gay Reeves-Stewart, Executive Director of HBACC; Jerry Wood member and Chairman of Crossville/Cumberland County Chamber of Commerce; Kenneth Carey, Mayor of Cumberland County; Charlotte Jones, Area V.P. of HBAT; J.H. Graham, III, Mayor of the City of Crossville; Katelyn Atchley, Treasurer of HBACC; James Wattenbarger, V.P. of HBACC; Frank Miller, Board Member of HBACC; Paul Perry, Secretary of HBACC. Thank you, K. Gay!

Charlotte Jones, HBAT Area Vice President participated in ribbon cutting and spent over two hours visiting with our members and vendors. We had a great show with over 75 vendors and over 1450 paid attendees. Many of our vendors have reported several jobs and many quality leads. We had over \$7,000 in door prizes and give-aways during the show and acquired one new member.

HBA of Greater Kingsport

The Home Builders Association of Greater Kingsport recently held our 38th Annual Home Show. It was our 14th year at MeadowView Conference and Convention Center. The mayors of Kingsport and Sullivan County cut the

ribbon to open the show. All exhibit space was completely sold out and attendance was good. Students from Sullivan North High School building trade class assisted participants at the Kids Workshop on Saturday.



HBA of Middle Tennessee Home Show & New Venue a Success!



The Home Builders Association of Middle Tennessee's (HBAMT) 2011 Home Show more than exceeded expectations this past February at the Williamson County AgEXPOPark in Franklin, Tennessee. Steady weekend crowds resulted in

attendance numbers that eclipsed recent event totals suggesting that the new venue might become the permanent home of the annual show.

"We were very pleased with both the facility and the strong crowds this year," said Home Show Chairman Jennifer Earnest, The Finishes Group. "All of our exhibitors thought the exposition park was a terrific venue, and of course they were very happy with the constant stream of consumers and heavy foot traffic."

The HBAMT hopes the strong attendance at the Home Show will be matched this fall by another of the association's popular events; the Parade of Homes. The event, which will be held at the beautiful community of Annandale in Brentwood, Tennessee, will open Saturday, September 24 and run daily through Sunday, October 9.



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
2010	James Carbine	Nashville
2010	Bill King	Brentwood
2010	Dan Stern, Sr.	Brentwood

BUILDING PERMITS

Below are the current, total building permits, as reported by MarketGraphics Research Group, Inc., through February 2011:

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 587.

The Memphis Metro Area

The Memphis Metro Area includes Crittenden, DeSoto, Fayette, Shelby and Tipton counties. Year-to-date permits for these counties total 211.

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 223.

Montgomery County/Clarksville

The Montgomery County Permit Summary is listed separately. Year-to-date permits total 122.

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 196.

Northeast Tennessee

The Northeast Tennessee Area includes the counties of Carter, Greene, Sullivan and Washington in Tennessee and Scott and Washington in Virginia. Year-to-date permits for these counties total 179 (1st Quarter total provided by Market Edge, Inc.).

The overall building permits reported for January and February 2011 for these regions total 1,518.



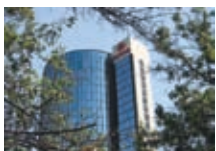
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2011 HBAT MEETINGS



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FALL MEETING
Nov. 3 – Nov. 6
Hilton Memphis
Memphis, Tennessee



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