

TENNESSEE HomeBuilder

Vol. 11, No.5

Official Magazine of the Home Builders Association of Tennessee

**MONTH OF
SEPTEMBER**

**Officially
Designated**

*Associate
Appreciation
Month*



**TENNESSEE
DEPARTMENT OF
COMMERCE &
INSURANCE**

QR CODE



Instructions for
use on page 6.

Commissioner
Julie McPeak

See page 12



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TENNESSEE HomeBuilder



Vol. 11, No. 5



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 HomeBuilder magazine, learn more about important builder news, economic trends and legislative issues.

Cover Story

- 12 **Commissioner Julie McPeak**
Tennessee Department of Commerce and Insurance

Features

- 9 **A Proclamation**
September Officially Declared Associate Appreciation Month
- 13 **A Little History**
of the Department of Commerce and Insurance
- 20 **Top 10 Reasons**
To Do Business with an Active Associate Member
- 21 **Tennessee Building Industry**
Hall of Fame Recipients
- 21 **Building Permits by Area**
2011 Permit Numbers vs. 2010 Permit Numbers
- 23 **Don't Forget to Register!**
2011 Fall Meeting of the Membership

Departments

- 8 **President's Perspective**
Celebrating Associate Appreciation Month
- 10 **Executive Officer Outlook**
An Open Letter from the Florida HBA President
- 14 **Legislative Review**
How New Legislation Affects You
- 19 **HBAT Presidents & Association Presidents**
- 22 **Info Link—Advertiser's Index & Calendar**

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Celebrating September

Associate Appreciation Month

President's Perspective

Mike Stevens
HBAT President



The next time you come to a homebuilder association event, look around at your fellow members. I guarantee that more than half of the people you see will be associate members. These are people who are essential to the home building process and help enable our industry to provide Americans with an unrivaled selection of quality homes.

Among the ranks of associate members are subcontractors, sales and marketing specialists, architects, interior designers, title and settlement experts, lawyers, people in the financial services industry, product suppliers and manufacturers, and many more who are essential to the challenging task of providing housing for a growing population.

Associate members are also essential to the HBAT and to the NAHB federation, offering sponsorships, devoting countless hours at committee meetings and volunteering at special events, and strengthening our industry in the process.

Most importantly, our associate

members help broaden our perspective so that we can assess issues more objectively in the context of our entire industry.

In recognition of the thousands of associates who volunteer their time and services to NAHB, HBAT and your local associations, September has been designated as Associate Member Appreciation Month. We have always appreciated the dedication and enthusiasm of associate members, but in today's unsettled—and unsettling—housing market environment, we appreciate that dedication and commitment more than ever.

During September—and every other month, for that matter—I urge all HBAT members to get to know one another better, learn about each others' businesses and whenever possible, to do business with other members.

Our association is strong when individual members are strong, and doing business with other members is a great way to strengthen the association while ensuring that the people you work with understand the issues and concerns



that affect your day-to-day operations.

NAHB and the HBAT have established awards to acknowledge their importance of associates to the national and state organizations. The NAHB Associate of the Year Award recognizes associates who have made outstanding contributions to their local, state and national associations and to the home building industry.

We all know that associate members are invaluable to our businesses and an essential part of our proud history, tradition and spirit. Let's all thank them this month by doing business with a member!

The State of Tennessee



A Proclamation



WHEREAS, a sense of caring and desire to strengthen the industry have motivated thousands of Associate members to volunteer their time and services to the needs of the Home Builders Association of Tennessee and their local associations across Tennessee; and

WHEREAS, our Associate members possess many skills and talents which they generously and enthusiastically apply to a variety of association tasks; and

WHEREAS, all members of this association and the community benefit from the deeds of these selfless and dedicated individuals; and

WHEREAS, the achievements of Associate members have become an essential part of the association's proud history, tradition and spirit;

NOW THEREFORE, I wish to honor the Associate members of the Home Builders Association of Tennessee who give so freely of their valuable time, energy and abilities by proclaiming the month of September 2011 to be officially designated as **Associate Member Appreciation Month**.

I call upon all members to recognize this special period by appreciating and extolling the goodness of the Associate members and by following their shining example.

Given this date of September 1, 2011

A handwritten signature in blue ink that reads "Mike Stevens, HBAT President".

Mike Stevens, HBAT President



AN OPEN LETTER— FROM THE PRESIDENT OF THE FLORIDA HOME BUILDERS ASSOCIATION TO EXECUTIVE OFFICERS

Executive Officer Outlook

*Susan Ritter
HBAT Executive
Vice President*



TN EOs participate in a "That 70's" event at the NAHB 2011 EOC Seminar in Naples, Florida



*Al Zichella
FHBA President*

As a state association President I have a sincere and healthy respect for Executive Officers (EOs) and what you do for your associations individually and for the National Association of Home Builders collectively.

Some people think our federation is built from the "top down" with the emphasis on NAHB activities. While the NAHB is very important—and despite all the good work done at the national level—the truth remains that we are built from the "bottom up," resting firmly on a foundation of successful local and state Home Builders' Associations. I believe our most important work is done at the local and state levels.

There is no question, that the heart and soul of every HBA is its Executive Officer. I have no illusions as to who is the glue that keeps our federation together—it is you, the "EO." You are the constant in every association. Members, Boards of Directors, Executive Committee Members, and Senior Officers serve with honor and commitment to our great industry, but as volunteers, we move through and beyond these positions, leaving the Executive Officer to provide continuity. An EO is the stability and the institutional memory of all associations. Without our association professionals running things, we would be lost.

Most home builders and developers know that advocacy is probably the most important function we look to our Associations to provide. Many understand the issues we face, and would like to impact our issues for the good of the industry. But how could we do that without our local and state associations? And more importantly, how could we be successful advocates without our EOs, the professional Association managers? The answer is simple...we could not.

As President this year, I have made it a priority to recognize and appreciate our Executive Officers. To that end I would like to create what I call an "EO Value Communication Program," which is aimed at Board members and decision-makers at HBAs, with the hope and ambition that they will better understand what you do for us.

I have noticed over many years that not all who serve their associations appreciate, or even understand well, your missions and responsibilities. I have also observed that when times get tough, and budgets get trimmed, that many of you are asked to sacrifice. And those asking you to sacrifice should know better what that means. How can we ask you to alter your own personal ambitions and lifestyles, when some of us do not fully understand the many responsibilities you carry for us?

We must inform our membership about your role and responsibilities, not only so that you may be better respected and appreciated, but so that they can also be better board members. Our ship does not move forward unless we are manning all of our oars, and in my opinion we must respect, understand and appreciate the efforts of our shipmates.

Please know that there is no one who respects you, what you do, and the sacrifices you make for our industry more than I. Perhaps I was blessed by the company I kept when I got started, but it is a lesson not lost on me, and certainly never forgotten. I had the pleasure of working with a local and state Executive Officer that are exceptional EOs.

So, it is with humility and deep respect that I thank you. You are the very heart and soul of our Federation.

I attended the National Association of Home Builders Executive Officer's Council Seminar in Florida last month. Florida HBA President Al Zichella graciously welcomed over 300 attendees from across the country to his home state. This issue's article is his welcome address to Executive officers and I thought it would be of interest to you. By the way, with the assistance of the NAHB and Tennessee scholarship program, nine Executive Officers from Tennessee were able to attend this amazing seminar dedicated to association managers in the home building industry. All took advantage of the seminar and its targeted industry programs and workshops. We came home energized and ready to implement the many strategies, programs and tips we learned.

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TENNESSEE
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Commissioner Julie McPeak



Commissioner Julie Mix McPeak was appointed by Governor Bill Haslam to lead the Tennessee Department of Commerce and Insurance in January 2011. She brings to the department more than 12 years of legal and administrative experience in state government.

Before being named to lead the department, she practiced as Counsel to the Insurance practice group of law firm Burr & Forman LLP. She also served as the Executive Director of the Kentucky Office of Insurance (KOI). Before her appointment as Executive Director, McPeak spent nine years as an attorney for KOI, the final five as general counsel. She also served as general counsel to the Kentucky Personnel Cabinet.

Commissioner McPeak served as co-counsel for the *Kentucky Association of Health Plans v. Miller*, a case heard before the Supreme Court of the United States, regarding ERISA preemption and state "Any Willing Provider" statutes. McPeak is a frequent author and lecturer on insurance issues, having addressed members of the American Council of Life Insurers, the National Association of Mutual Insurance Companies, the National Alliance of Life Companies and the Million Dollar Roundtable. Her recent presentations include the Self-Insurance Institute of America and the South Carolina Captive Insurance Association. Recent articles include, "The Saga Continues: More Uncertainty for Fixed

Indexed Annuity Insurers;" "The SEC's Adventures in Wonderland: The Indexed Annuities Regulatory Debate;" and "The Securities and Exchange Commission's Rule 151A: Laudable Goals, but Suspect Rationale." McPeak also co-authored the article, "The Future of State Insurance Regulation: Can it Survive?" featured in *Risk and Management Insurance Review*.

McPeak is a member of the Tennessee Bar Association, Kentucky Bar Association, Nashville Bar Association, and Franklin County Bar Association. She is an active member of the American Bar Association, Tort and Insurance Practice section, where she serves as Vice-Chair of the Insurance Regulation Committee and a member of the Federal Involvement in Insurance Regulatory Modernization Task Force. She was also a member of the National Association of Insurance Commissioners, including participating on the Executive Committee, serving as the Southeastern Zone Secretary/Treasurer and Chair of the Life Insurance and Annuities Committee. McPeak has also served on the Board of Directors of the National Insurance Producer Registry.

McPeak received her J.D. from the University of Louisville School of Law in 1994. She is a 1990 graduate of the University of Kentucky, where she received her B.B.A., With Distinction, in Marketing.



A Little History **DEPARTMENT OF COMMERCE & INSURANCE**

Q & A with the Commissioner

Q Commissioner McPeak, how have you seen the ongoing economic downturn affect the licensing of residential and home improvement contractors through your department's Board for Licensing Contractors?

A Clearly, the downturn in the economy has had a significant impact on contractors in Tennessee. The total number of licensees has been in steady decline since our peak year of 2007, when we had a total of 21,136. Building contractors, both residential and commercial, account for 75 percent of our licensees. However, because of the recent storms and property owners' inability to sell their properties in the current economy, and their frequent choice to make home improvements instead, home improvement licenses have increased this year to more than 1,600.

Currently, in 2011, we have 17,078 licensees, which is a drop of almost 20 percent from our peak year just four years ago. Also, many of our contractors have opted to ride out the economic downturn by temporarily "retiring" their license. While they cannot work on a retired license, it keeps them in good standing from needing to re-test when they re-enter the profession. The number of contractors placing their licenses into retirement has increased from about 1,400 in 2009 to more than 2,000 in 2011.

Q Although it only has been in effect for less than a year, what results have you seen from the implementation of the new statewide building and fire codes?

A First, the Department wants to acknowledge and thank HBAT for its strong support of the adoption of a statewide residential building code, which we believe is a critical step in the path to reducing the number of fire deaths in the state of Tennessee.

Before the program, a survey showed that 76.3 percent of the state's population lived in areas with residential building codes. That number has increased to 90.7 percent through a combination of many local govern-

—Continued on page 16

O riginally established by the Tennessee General Assembly in 1878 as the Bureau of Insurance, the department has evolved to become one of the most important government agencies in the state of Tennessee.

The department describes itself and its duties as follows:

This diverse agency protects the interests of consumers while providing fair, efficient oversight and a level field of competition for a broad array of industries and professionals doing business in Tennessee.

The **Division of Consumer Affairs**, in concert with other state and federal agencies, is charged with the enforcement of the Tennessee Consumer Protection Act and mediates or otherwise resolves more than 6,000 consumer complaints per year. The division also coordinates the department's consumer education efforts.

The **Division of Insurance** regulates the 1,600 insurance companies and 90,000 agents that contribute more than \$14 billion dollars to the state's economy. Included is this division is the oversight and regulation of the HBAT Self Insured Workers Compensation Trust.

The **Securities Division** regulates brokers-dealers, agents, investment advisers and investigates fraud.

The **TennCare Oversight Division** monitors the financial condition and timely payment practices of the health maintenance organizations (HMOs) and behavioral health organizations (BHOs) that contract to provide services to 1.4 million TennCare enrollees.

The **Division of Fire Prevention** includes the state's building and safety codes enforcement operations, arson and explosives investigations, and offers training for volunteer and career firefighters and codes officials through the state's new Fire Service and Codes Enforcement Academy.

The **Division of Regulatory Boards** houses 22 boards and commissions that enforce professional standards of conduct and statutory mandates for industries ranging from architects and engineering to contracting, cosmetology and accounting. The department also assists law enforcement through specialized training and investigative work.

Administratively attached entities include the Commission on Firefighting Personnel and Standards Education, which sets criteria for standards for fire service personnel.

As a by-product of this wide-range of professional services, the Department of Commerce and Insurance collected more than \$718million in fees and premium taxes in fiscal year 2009-2010, second only to the Department of Revenue. The department's total operating budget for that fiscal year was \$144 million.

How New Legislation Affects You

THE TENNESSEE LAWFUL EMPLOYMENT ACT OF 2011

Legislative Review

Keith Grant
Chair, Government
Affairs Committee



In an effort to cope with the void left by the federal government's failure to curb illegal immigration, Tennessee has joined the ranks of at least 15 other states that have enacted "get tough" immigration-related legislation aimed at stricter enforcement of immigration laws within their state borders by requiring public and private employers to enroll and participate in the federal E-Verify program to verify the employment eligibility of newly hired employees. In testimony before Congress the National Association of Home Builders (NAHB) urged lawmakers to ensure that federally mandated E-verify legislation is a fair, efficient and workable system and noted that this should be only one component in achieving comprehensive immigration reform.

Signed into law by Governor Haslam on June 7, 2011, the "Tennessee Lawful Employment Act" ("the Act") requires all employers in Tennessee to demonstrate that they are hiring and maintaining a legal workforce either by:

- Enrolling and verifying the employment eligibility of all newly hired employees through the E-Verify program, or
- Requesting all **newly hired** employees to provide one of the following identity and employment authorization documents. (Not required for current employees)
 - A valid Tennessee driver's license or photo identification
 - A valid driver's license or photo identification from another state

where the license requirements are at least as strict as those in Tennessee

- A birth certificate issued by a U.S. state, jurisdiction or territory
- A U.S. government issued certified birth certificate
- A valid, unexpired U.S. passport
- A U.S. certificate of birth abroad
- A certificate of citizenship
- A certificate of naturalization
- A U.S. citizen identification card
- A lawful permanent resident card
- Other proof of employee's immigration status and authorization to work in the United States

Under the Act, the employment verification provisions referenced above will be phased in as follows:

- All state and local government agencies must enroll and participate in E-Verify or request and maintain an identity/employment authorization document from a newly hired employee no later than January 1, 2012
- All private employers with 500 or more employees must enroll and participate in E-Verify or request and maintain an identity / employment authorization document from a newly hired employee no later than January 1, 2012
- All private employers with 200 to 499 employees must enroll and participate in E-Verify or request and maintain an identity / employment authorization document from a newly hired employee no later than July 1, 2012

- All private employers with 6 to 199 employees must register and utilize E-Verify or request and maintain an identity / employment authorization document from a newly hired employee no later than July 1, 201
- The provisions of this law are not mandated for employers with five or fewer employees.

The requirement that employers enroll and participate in E-Verify or request and maintain an identity/employment authorization document does not appear to make a distinction between in-state and out-of-state employers, and it is unclear whether the Act requires an employer with operations in multiple states to utilize E-Verify to confirm the employment eligibility of all of the employer's workers or only the employees in Tennessee. Arguably, if the E-Verify provisions of the Act were limited to newly hired employees in Tennessee only, the Act could potentially provide an unfair competitive advantage to employers located outside of Tennessee by incentivizing those employers to relocate their business (es) to a state that does not require enrollment and participation in E-Verify.

It is also unclear from the language of the Act whether employees working outside of Tennessee are counted as part of the total number of employees for purposes of determining the law's effective date for private employers. For example, if a Tennessee employer has 600 employees, but only 150 employees work in Tennessee, would

the employer be phased in and subject to the Act on January 1, 2012 or July 1, 2013?

For employers without Internet access, the Act allows such employers to enter into a Memorandum of Understanding with the Tennessee Department of Labor and Workforce Development and permits this agency to enroll the employer in the E-Verify program and conduct employment verification checks of newly hired employees through E-Verify on behalf of the employer. An employer who has requested this service from the Tennessee Department of Labor and Workforce Development, but has not received assistance will not be in violation of the Act. Alternatively, the Act allows employers to utilize the services of a third party agent to conduct the E-verification process for newly hired employees.

Under the Act, employers must maintain a record of results generated by E-Verify for three years from the date of hire or one year from the date of termination, whichever is later. Employers who elect to verify the employment eligibility of newly hired employees by requesting an identity and employment authorization document, rather than enroll in E-Verify, must retain this documentation for three years after the documentation is received or for one year after the employee (or non-employee, whichever is the case) stops providing services or labor, whichever is earlier.

Any lawful resident of Tennessee or any employee of a federal agency may file a complaint alleging a violation of the employment verification provisions of the Act. If there is satisfactory evidence of a violation, the Commissioner of the Tennessee Department of Labor and Workforce Development will conduct an investigation and issue an initial order, which will include:

- The Commissioner's findings and determination
- The penalties if a final order is issued
- The process involved in requesting a contested hearing
- The process by which the Commissioner will waive penalties for first-time offenders

An employer who is a first-time offender will be issued a warning if the employer complies with all remedial action requested by the Tennessee Department of Labor and Workforce Development and did not *knowingly* violate the employment verification provisions of the Act.

An employer who has been found to have violated the employment verification provisions of the Act will be assessed \$500 for the first violation, \$1,000 for a second violation and \$2,500 for a third or subsequent violation. In addition to these civil penalties, first-time offenders will also be assessed an *additional* \$500 for each employee or non-employee who was not verified through the E-Verify program or for whom an identity / employment authorization document was not requested. For second and third violations, employers will be fined an additional \$1,000 or \$2,500, respectively, for each employee or non-employee.

An employer who fails to submit evidence of compliance with the employment verification provisions of the Act, within 60 days of a final order, will have its business license suspended until the employer remedies the violation. The Tennessee Department of Labor and Workforce Development will also post a publicly available list on its website of any employer against whom a final order has been issued.

Lastly, the Act authorizes the Commissioner of the Tennessee Department of Labor and Workforce Development to promulgate rules and regulations to put into effect and

enforce the employment verification provisions of the Act.

As the immigration landscape becomes increasingly enforcement-driven, employers must align their worksite compliance strategy with the various state immigration laws currently in effect in the state(s) in which they operate. Between the U.S. Department of Homeland Security's increased enforcement initiatives and the one-two punch of new state and local immigration laws, employers in Tennessee will face the daunting task of trying to comply with a growing patchwork of policies and federal, state and local laws aimed at curbing illegal immigration.



A very special word of thanks to Vinh Duong, lead attorney of the Immigration practice with the law firm of Waller Lansden Dortch & Davis LLP, for his research on this matter. He has posted a clear summary of employers' responsibilities under the E-Verify law on its website at www.wallerlaw.com/articles. For more information, you may contact Vinh Duong at (615) 850-8936.



ments starting codes enforcement programs and the state's new program. The State Fire Marshal's Office enforces residential building codes for 109 local governments. This is 8 percent of the state's population (508,122 people). Many of these areas cannot support their own programs, but the state can through the use of contract inspectors. We hope that, as local governments in the remainder of the state realize the benefits to their residents, they will either enforce their own building codes or allow our department to enforce the statewide building code.

The residential building codes adopted by the state have many benefits to Tennesseans: 1) they establish a minimum standard of construction of a building; 2) they require that a home meet energy efficiency standards that will save money through reduced energy consumption and will lessen demands for utilities; 3) they level the playing field for contractors by ensuring they are bidding on code compliant construction; 4) they increase the safety of a home by ensuring emergency escape windows are located and sized properly and that homes are properly equipped with smoke alarms and carbon monoxide detectors; and 5) most importantly, where residential codes have been adopted fewer people have died in newer homes verses older ones. Eighty percent of fire related deaths occur in residential structures. As of last week we have had 60 fire deaths in Tennessee. So far, the most recent construction year for a home involved in a fire this year was 1998. Residential codes are a critical element to saving lives and are expected to reduce many of these tragic deaths in the future. As residential occupancies become older, today's code enforcement efforts are expected to save a significant number of lives.

The State Residential Building Permit and Inspection Program is being incorporated into the new Contract Inspection Services Section of the State Fire Marshal's Office. This section will also administer the electrical inspection program. Providing fire prevention resources from the state level in support of local public fire education programs is a major, ongoing function of the State Fire Marshal's Office.

work collaboratively with HBAT to improve consumer education and licensure enforcement. In particular, working with the Home Builders Association of Tennessee, our new residential permit application process serves to better enforce the contractor licensing requirements in areas of the state subject to state building codes. Our Consumer Affairs and Fire Prevention divisions, along with our Board for Licensing Contractors, regularly educate consumers about the importance of checking out contractors. By logging on to verify.tn.gov, consumers can quickly access information on licensing. Also, there is a link on the Consumer Affairs and Regulatory Board websites that list "Problem Contractors" and a "Buyer Beware" link that lists businesses that consumers should use caution when considering. There also is a helpful page at <http://1.usa.gov/mQF7s0> for the Board of Licensing Contractors that details tips for Tennesseans interested in hiring a contractor. These resources serve to expose those individuals and businesses that stain the reputations of an industry that is vital to the recovery of our national economy. Recently, after floods, tornados and winds have caused significant damage to residences in our state, we've increased public relations efforts to promote checking out a contractor using our verify.tn.gov web resource. We hope that HBAT will promote these resources.

While our department wants to do everything possible to encourage and promote new businesses, we want to be equally as diligent in strong enforcement. Our staff is very interested in working with HBAT on education efforts designed to encourage unlicensed contractors to become licensed, even if fear of enforcement is what motivates compliance with the law. The Home Builders Association of Tennessee can also help the department by ensuring that its members are aware that a state residential building permit may be required depending on the location of the home. They can check our website, www.homebuilding.tn.gov, for a list of areas that require a state permit. They can relay this information to consumers and let them know that an unlicensed builder may not purchase a permit and can cause major delays and expense to the project. It may even prevent them from having the power turned on.

Q How might the Home Builders Association of Tennessee work with your department in helping educate the consumers of Tennessee to the importance of using state licensed contractors?

A With an economy that has hit the construction industry with devastating force, it is essential that consumers are informed of the perils they face when dealing with unscrupulous contractors or scam artist posing as legitimate builders. Our Board for Licensing Contractors, Consumer Affairs division and Fire Prevention division

Q Have you found any areas in your department in the "top-to-bottom" review requested by Governor Haslam where changes will be of benefit to small business employers like the membership of HBAT?

A Governor Haslam has made clear to all of state government that we must continually strive to be more customer friendly and to make government more streamlined and we are working closely with his office to

—Continued on page 18

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accomplish our “top-to-bottom” review. We have identified several areas in the department where we think we can make changes to benefit small businesses. Of course, we are pursuing automation improvements to offer more online services and customer service goals, including plans for a new phone system to improve our customer service capabilities. While it will take some time to perform the careful analysis that we hope to accomplish, we are examining our forms and reporting requirements and asking these questions, along with some others, with respect to each piece of information or other requirement: What do we require and why do we require it (i.e., is it statutorily required)? What do we do with the information we receive? We want to ensure that we don’t have out-of-date or unnecessary requirements.

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Q Do you feel that the changes put in place during the last session of the legislature regarding workers compensation requirements for contractors will begin to show positive pricing results for the construction industry?

A This year Public Chapter 422 and its predecessor, 2010 Public Chapter 1149, provided clarity to the independent contractor issue by requiring owners and officers in the construction area to be covered for workers’ compensation or obtain an exemption to the insurance requirements for construction services providers. Additionally, this year Public Chapter 416 passed defined “injury” and “personal injury” and dealt with employee situations that involve drugs and alcohol use, among other things that may impact workers’ compensation claims in the future. Many factors are taken into account when workers’ compensation insurance rates are established. Even with more predictability in contracting exposures, which may have a positive impact on carriers’ attitudes toward contractors in general, other factors exist, including the 2009 medical fee schedule changes, which provide upward pricing pressure. For example, the projected underwriting results for workers’ compensation carriers in Tennessee are such that they will pay almost 18 cents on the dollar more than they took in last year. This could very well signal the beginning of the end of a “soft market” cycle which may soon give rise to price firming. The Department is very sensitive to the economic hardships of high workers’ compensation insurance rates and considers such factors, as well as market realities, when rate filings are under consideration. The changes that have been instituted have established a business-friendly environment while maintaining the integrity of the workers’ compensation system.

Q Are there any further comments you would like to share with the HBAT membership?

A Our mission at the Department is to promote business development in Tennessee and to facilitate licensing and, then, to provide balanced regulation of these industries consistent with our statutory directives. One of our greatest strengths is the open line of communication we have with members of the industries we regulate, including industry leadership like HBAT, and I look forward to maintaining good lines of communications and keeping my door open to hear your concerns and suggestions. This is especially important because so many aspects of our department impact the home construction industry, including licensure and enforcement, building and fire codes adoption and enforcement, insurance, and sometimes even consumer affairs. Finally, I would like to say what a privilege is it to serve as your Commissioner of Commerce and Insurance. ♦

Home Builder's Association of Tennessee

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2011 LOCAL HBA 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
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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
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2000	Mike Carlton	Knoxville
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2004	Charles Morgan	Memphis
2005	James Carbine	Nashville
2006	Tim Neal	Knoxville
2007	David Parsons	Memphis
2008	Denzel Carbine (Deceased)	Nashville
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2010	Phil Chamberlain	Memphis

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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 June 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 2,338; 2010 was 2,438.

The Memphis Metro Area

The Memphis Metro Area includes Crittenden, DeSoto, Fayette, Shelby and Tipton counties. Year-to-date permits for these counties total 699; 2010 was 887.

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 772; 2010 was 931.

Montgomery County/Clarksville

The Montgomery County Permit Summary is listed separately. Year-to-date permits total 583; 2010 was 643.

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 621; 2010 was 772.

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 426; 2010 was 304. (Y-T-D through Q2 data provided by Market Edge, Inc.)

The overall building permits reported through June 2011 total 5,439; 2010 was 5,975.



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<i>www.interactivesystems.com</i>	
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<i>www.jameshardie.com</i>	
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<i>www.kleenwrap.com</i>	
Marketing that Targets Builders	17
<i>fmharris@hbat.org</i>	
Norbord	4
<i>www.TallWallOSB.com</i>	
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