

TENNESSEE HomeBuilder

Vol. 11, No.6

Official Magazine of the Home Builders Association of Tennessee



Senate Republican Leader
MARK NORRIS

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TENNESSEE HomeBuilder



Vol. 11, No. 6



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.

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TENNESSEE HomeBuilder

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PARTING THOUGHTS

from Outgoing President Stevens

President's Perspective

Mike Stevens
HBAT President



As I reflected on the past year while gathering my thoughts for my last article as president, a story came to mind that I would like to share.

After Church one Sunday, a young daughter was watching her mom make their weekly roast dinner. It was a good opportunity for the mom to begin sharing the roast recipe with her daughter that had been handed down to her from her mom, who had it handed down from her mom. The child asked her mom why she cut the roast in half. The mom did not know, just that she had always done it that way. So they called her mom and asked her. She did not have an answer other than it had always been that way so they called great grandma and asked her. Her reply? I did it so it could fit in the pan!

Sometimes we do things the same way, never knowing why—and worse—never questioning why. In these challenging and changing times, it seems to be an excellent time to ask why—or better—look at how or if we need to change. Are we still recruiting members the same way? Are our membership meetings still the same

format? Have our agendas changed at all? Do we need different leadership skills? You know, according to Albert Einstein, the definition of insanity is “doing the same things over and over again and expecting different results.” I may not be an Albert Einstein, but I can tell you now is not the time to do the same things we have been doing in the past. It’s time to explore change because it is no longer business as usual.

As with everyone, this has been a challenging year. You may recall, at the Spring Meeting in March we totally changed the direction of the association. I firmly believe if we had not, the shape of our finances would be way different than they are today. Because we took time to make changes and reevaluate our plans, we will end the year on very solid financial footing—with money in the bank, and a refinanced mortgage at a time when mortgage money is hard to come by. Our plan this year would not have worked last year, and the plan we had at the beginning of the year, would not have worked this year. I can go further to say that our plan for this year, will not work for next year. Changes for 2012 are necessary, and those changes are spelled out in the 2012 Strategic Plan covered on the following page.

I think our greatest challenge as locals and the state association is using a combination of resources to continue to deliver relevant products and services to our membership. That is the key to keeping the doors open, if you will. Now is an excellent time to take a look at why your members join, and if you are satisfying their needs. Are they joining for the benefits of one advocacy voice? Are they joining for educational needs? Are they joining for our member benefits?

2012 will be another challenging year, we know that. Our industry will not be out of this slump before the end of next year. Some say not until mid-2013 will we see positive signs of improvement. What that means to me is that we need to continue to evolve and in order to grow, we need to make changes to the way we do things.

So you need to ask yourself, are you cutting the roast in half because you have always done it that way? Or do you just need a bigger pan?

Many blessings to you and your families this holiday season and may your new year be a prosperous, healthy and happy one!



2012 Strategic Plan for the Home Builders Association of Tennessee



Creating a strategic plan is the foundation of a successful future. In August of 2011, your HBAT Senior Officers and members of the 2012 Executive Committee convened for the purpose of charting the future course of the Home Builders Association of Tennessee. The 2012 Strategic Plan was approved by the Board of Directors at the Annual Fall Meeting of the Membership in November.

The strategic plan was designed to define the goals and strategies from one to three years. It will also assist our current leadership, and the leadership of the future, to track the progress of our Association.

Our Mission Statement serves as a basic guide and branding tool:

“The mission of the Home Builders Association of Tennessee is to advocate housing affordability and availability through legislation, communication and education.”

Past leadership also developed a clear and precise Vision Statement:

The Home Builders Association of Tennessee is the principle voice and resource for Tennessee’s home building industry by:

- Promoting home ownership in Tennessee
- Serving as an advocate for home buyers
- Helping our communities understand our significant economic contributions
- Developing leaders in our communities
- Promoting excellence in governance and serving members
- Building and strengthening the Housing Industry PAC (HIPAC)

The 2012 Goals are basic and necessary, as our industry begins to emerge from “the great recession.” The group focused on those areas that our committees can do the most work. The Government Affairs area which is our most important role is covered under the Legislative Review area of the magazine. Let’s take a look at goals for our other committees as well as chairs and members of each committee.

COMMITTEE CHAIRS, THE STRUCTURE OF THE FEDERATION

- Communicate regularly with vice chair
- Staff will make chair, vice chair and members aware of all committee appointments
- Staff will explore the creation of a list serve for each committee’s use

- Committee members will be appointed prior to January 1
- Create a job description for vice chair responsibilities that includes leadership development
- Appoint a scribe for every committee meeting for the purposes of taking minutes using a template created by staff.

MEMBERSHIP, THE LIFEBLOOD OF THE ASSOCIATION.

- Develop programs to assist locals in recruitment and retention
- Coordinate an annual membership drive
- Conduct roundtable discussions/venues at every meeting
- Develop and communicate member services
- Invite membership chairs of every local to membership committee meetings

EDUCATION

- The education committee was sunset and responsibilities for education and programs will be performed by the local leadership committee

EXECUTIVE OFFICERS COUNCIL, THE FOUNDATION OF THE FEDERATION

- Promote professional development among Executive Officers
- Appoint HBAT committee members by January 1
- Promote and communicate HBAT legislative agenda
- EOs to forward ALL information from state and national to membership
- Support and communicate with local EOs

LOCAL LEADERSHIP COMMITTEE, THE LEADERS OF THE FEDERATION

- Assist with timely HBAT committee appointments
- Support communication from HBAT to local membership
- Communicate needs from the locals to the state association
- Invite Senior Officers from every local to state meetings
- Hold roundtable discussions at state meetings without staff present
- Hold roundtable discussions with EOs and staff at a stand alone event

TENNESSEE ASSOCIATES COUNCIL, THE LOYALISTS OF THE FEDERATION

- Create a membership rebate/discount program
- Develop programs to encourage doing business with members

PAST PRESIDENTS, THE BACKBONE OF THE FEDERATION

- Create a leadership development program

PRINCIPLES TO GUIDE US

Executive Officer Outlook

*Susan Ritter
HBAT Executive
Vice President*



For the past two years, I had the opportunity to serve on the NAHB Futures Task Force, which was a task force convened by the NAHB Past Chairman, Joe Robson. Our goal was simple, but the task was extremely complicated. The goal was to picture what the NAHB should look like in order to better serve its members in the coming years, especially during these challenging times. The task grew from declining revenues and a sincere effort to still provide relevant products and services to the NAHB's vast membership. Members were surveyed and polled, studies were reviewed, other organizations were examined, and experts in membership organizations were consulted. Pulling all of this information together and laying out a course of action was the complicated part. Although all agree (members and leaders alike) that to survive significant change is needed, no one wants to change.

There were three Executive Officers that served on this Task Force, including myself. Why would I accept such a daunting task? The answer is simple, but two-fold. One, I believe in the NAHB and all it has to offer our membership. Not only is it a tremendous resource for anyone in the homebuilding industry, it is our "Voice" in the housing industry providing an advocacy function no individual, local or state association can. The second reason I agreed to serve was to bring back anything I could to make the HBA of Tennessee a better

support organization, and to provide any information that I could to our local associations to help them be a better association as well.

As we all begin to plan for 2012, I think now would be a great time to share with you some of our thoughts on what we call "Guiding Principles" that an association could use to help them plan for 2012 and beyond, thereby better serving their membership.

ADVOCACY: WHAT MATTERS MOST

A nationwide poll of NAHB members conducted by Opinion Research Specialists in 2011 for the Alternatives for the Future Task Force asked rank-and-file NAHB members (and also members in NAHB leadership positions) to prioritize the most important functions provided by an association. Consistently, members' first, second, third and fourth priorities identified the core advocacy functions of an association. Whatever other outstanding products and services an association provides, members clearly expect us—far and away above all else—to advocate on their behalf in the regulatory, legislative, political and legal arenas. These "Guiding Principles" are meant to help committees, councils and other subgroups focus their programs, products and services on supporting this central expectation members have of us—that we will do whatever is necessary to become a highly-focused and highly-effective in our core advocacy role.

An association's effectiveness as chief advocate on behalf of its members is severely and publicly compromised by declining membership, budget and financial reserves. Its effectiveness is further impaired by a possible outdated and overgrown governance structure, which in many cases prevents or endlessly delays the very fortifications that are necessary for us to become highly effective regulatory, legislative, political and legal advocates.

ALIGNMENT TO GUIDING PRINCIPLES

The alignment to guiding principles could include essential fundamental reforms to your association. Some of these reforms are technical and centered on getting an association's governance model "out of its own way," positioning you to effectively and consistently deliver on the core advocacy promise of the association.

Reforms should be based on the fundamental assumption that your Core Advocacy functions (as defined below) should be the single highest priority set against the way all association decisions are measured. Other products, services, programs, committee and council activities and actions, etc. are either "Advocacy Support," "Non-Central" or, in some cases "Operational (or revenue generators)."

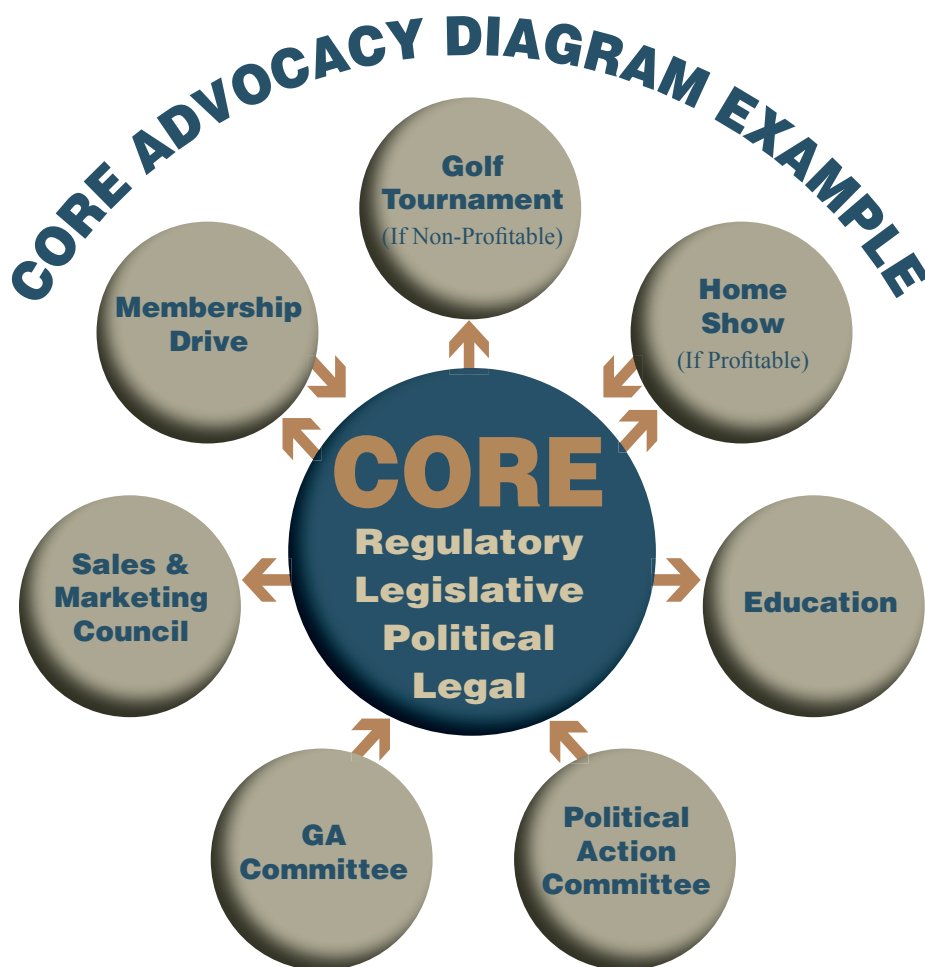
Based on these over-arching, guiding principles:

1. Core advocacy functions are by far the most critical role your association must fulfill on behalf of its members;
2. Your effectiveness as chief advocate on behalf of your members is severely and publicly compromised by declining membership, budget and financial reserves—and further impaired by its outdated and overgrown governance structure;
3. All functions, expenditures, etc. should be measured by the level to which they support or advance core advocacy objectives;
4. Any functions that are “Non-Central” should not divert valuable and limited association resources away from its core advocacy objective.

KEY DEFINITIONS

Core Advocacy: Any committee, council, program, or product that serves as the principal means for directly advancing the interests of members in one or more of these areas:

- **Regulatory Advocacy:** Includes working within the regulatory bureaucracy for positive change. Examples of regulatory advocacy include working closely with administration officials and officials of government agencies, non-governmental, or quasi-governmental bodies that establish standards for regulatory implementation at all levels of government such as TDEC, TOSHA, etc.
- **Legislative Advocacy:** Involves working with elected officials to adopt beneficial legislation and to defeat destructive legislation. It is the type of advocacy aimed at persuading people who have been elected to public office and who



ultimately cast a vote on whether and which changes to make to existing law. Examples of legislative advocacy include lobbying members of city council, county commission, state legislators or Congress on your issues.

- **Political Advocacy:** Involves working to help elect to local and state offices men and women who understand the important role residential construction and remodeling plays in our overall economy and quality of life. It can include campaign contributions, grassroots campaign support and management, etc. Using a political action committee your association can evaluate and support candidates for office strictly on the basis of how the candidate aligns with the priorities of the building industry. Political advocacy is considered

by many to be the central key to all other forms of advocacy in which an association engages. Successful political advocacy ensures reasonable audiences will hear your association’s arguments when engaging in regulatory and legislative advocacy, greatly reducing the need to engage in costly and high-stakes legal advocacy.

- **Legal Advocacy:** Legal advocacy is when an unfavorable or abusive law or enforcement method must be challenged in court via lawsuit. Legal advocacy is the last line of defense for the industry. In rare instances, when all other forms of advocacy fail, laws or regulations that are severely damaging to the industry may be adopted or implemented over the objections

—Continued on page 18

Q & A



with Senator Mark Norris

Q As the Senate Republican Leader, your responsibilities have increased, not only to your constituents, but to your party as well. What would you consider to be your greatest achievement to date while in office?

A I've served in the Senate for almost 12 years, now. Each of my three terms has presented wonderful opportunities to "make a difference" for the folks who entrusted me with this responsibility, so it's not easy to identify the "greatest" achievement per se.

In my first term, serving as Chairman of the Senate Transportation and Safety Committee yielded tremendous results. We adopted the State's first long-range transportation plan which is critical to the homebuilding industry.

In my second term, I spearheaded the referendum to amend Tennessee's Constitution to provide property tax relief for senior citizens and the enabling legislation that gave it life. Today, over 40,000 Tennesseans are beneficiaries of the program.

Election as Leader by my Senate colleagues twice since 2007 has been a tremendous honor enabling me to carry Governor Haslam's legislation. Sponsoring and passing

all of his bills in his first year, like tort reform and especially the budget with no opposition, was very satisfying.

But I suppose the greatest achievement of all has simply been the opportunity to represent the people of Tennessee during such an important period in our history.

Q What do you believe is the biggest challenge for the legislature in 2012?

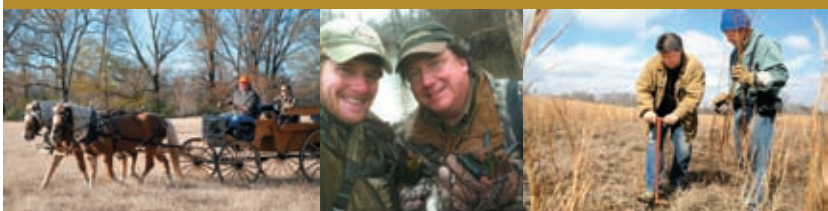
A Balancing our budget without doing so at the expense of economic recovery or doing so in such a way that is not disproportionately detrimental to the delivery of essential services.

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

A The best thing the state can do is to stay out of the industry's way and do what it can to diminish obtrusive regulation which inhibits economic growth. I have sponsored several reforms to the Workers' Compensation Act redefining workplace injury and reducing red tape in the resolution of claims which should help the industry by fueling economic growth in general.



SENATOR MARK NORRIS



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

A The homebuilding industry is fundamental to economic resurgence and vice versa.

Q We all know the homebuilding industry is the economic engine that drives the economy. When homebuilders are not building homes, the economy will never fully recover. Construction loans are near impossible to obtain, for both the consumer and the speculative homebuilder. What would you say to lenders in Tennessee?

A I would say that the economic outlook is strong enough in Tennessee that lenders should now begin to loosen the restraints and make the loans necessary to rekindle the industry. We have been looking into potential state incentives; unfortunately, indecision at the federal level has had a chilling effect on our ability to pursue much in the way of innovative financing yet, but the 2012 elections may soon shake some opportunities loose.

Q To allow our members to get to know you better, tell us what your interests are outside of the legislative arena. What do you do for fun?

A Of course, I have enjoyed the practice of law for over 30 years and love the challenge of advocating various causes in state and federal courts. But I also love to work outdoors on our family farm particularly with horses and mules. Driving teams hitched to wagons and farm implements is great fun. We also enjoy hunting together as a family.

Q Is there anything else you would like to add for the benefit of our members?

A Nothing other than to thank your members for their steadfast support and willingness to come to Nashville to give guidance on matters of mutual importance. I'd also like to extend best wishes to everyone for happy holidays and a great 2012!

Senate Majority Leader Mark Norris represents Tennessee's 32nd District, comprised of Shelby, Tipton, Lauderdale and Dyer Counties, also known as the "West Coast of Tennessee."

Originally from Richfield, Ohio, Norris met his wife Chris, a native of Shelby County, at Colorado College. After graduation from the University Of Denver Law School, he accepted a job with a law firm in Memphis and they moved to Tennessee.

In 1994 Mark was elected to public office for the first time as a Shelby County Commissioner. He served for six years during which he was the youngest commissioner ever elected to chair the county commission in his first term.

He was then elected to the Senate in 2000 and as Majority Leader by his peers in 2007. Mark is the first West Tennessee Republican in state history elected to serve as Senate Majority Leader. Since assuming that role, he has been instrumental in growing the Senate Republican Majority to 20 out of 33 members.

While his duties as Majority Leader include shepherding the Governor's legislation through the Senate, which this year included ground-breaking tort reform legislation and tenure reform in addition to passing a budget over a billion dollars less than the previous year without one dissenting vote, Senator Norris characterizes himself as "Chief Cook and Bottle Washer."

In Shelby County he is known as the "Norris" in the "Norris-Todd" bill regarding education. But he is also responsible for helping to guide key economic development initiatives such as the Memphis Research Consortium, bonding for Electrolux, and the Great River Road.

The Commercial Appeal recently said it well. "He may never be a big name on Fox News, CNN or Huffington Post. He's not one who screams and yells and isn't into name-calling...Managing these behind the scenes issues is something Norris does very well...(He) shepherded a \$30 billion state budget through the State Senate. Lots of details. Night meetings. Hallway jawboning. Compromising. Balancing divergent interests."

Norris has been named "Legislator of the Year" nine times in the past ten years by various organizations in recognition of his efforts for toughening sentences for violent offenders and amending the constitution to provide property tax relief for seniors.

Senator Norris is an attorney with the firm of Adams and Reese LLC and a farmer. He and his wife, Chris, have been married since 1978 and have two sons and a daughter-in-law. They make their home on a farm in Collierville.

2012 LOOKS TO BE A BUSY LEGISLATIVE YEAR FOR HBAT

Legislative Review

Keith Grant
Chair, Government
Affairs Committee



The 2012 Home Builders Association of Tennessee Legislative Agenda was approved by the Board of Directors at the recent Fall Annual Meeting of the Membership. We have worked diligently to craft the proper language of the proposed legislation and to secure outstanding sponsors who will carry the bills in both the Senate and the House. I briefly want to share the legislation that we will be working on in this 2nd session of the 107th General Assembly.

THE TENNESSEE HOME CONSTRUCTION JOBS DEVELOPMENT ACT

(SB1296-Johnson /HB0730 Casada) or more commonly referred to as the Building Homes—Building Jobs Act

This legislation is a carryover from 2011. Construction, and especially homebuilding, is one of the state's weakest sectors. Construction employment estimates indicate a loss of 36,300 jobs from the employment peak in 2007 to the fall of 2010. The loss of 36,300 jobs resulted in a loss of \$9.08 billion in output, \$2.69 billion in earnings, 72,600 total jobs, and \$168 million in state taxes. A substantial share of the shortfall of state taxes was associated with the decline in this industry. The positive effect of this proposal on the creation of approximately 4,900 new jobs across the state is borne out in a recent study by the Sparks Bureau of Business and Economic Research at the University of Memphis. This economic development legislation which would grant \$6,000 to approximately 1,666 new home buyers would have a positive impact on every county and every community in Tennessee.

LEGISLATION TO PREVENT SINGLE FAMILY RESIDENTIAL FIRE SPRINKLER MANDATES

Simply put, proposed legislation would mimic several other states' legislation that prevents any county, municipality, city or town from requiring the installation of

fire sprinklers in single family residential construction. Legislation would NOT prevent or is meant to dissuade any home buyer or homebuilder from installing fire sprinklers, it would just prevent any mandates that require them. Proposed legislation would also grandfather those areas that currently mandate the installation of fire sprinklers in single family residential. It is our belief that current building codes offer significant fire safety features, including the installation of hard-wired smoke detectors, in new construction. A recent University of Tennessee study underscores the fact that the majority of fire safety issues are in those homes built using pre-1998 building code construction.

THE TENNESSEE PUBLIC IMPROVEMENT DISTRICT ACT

(SB1865 -Overbey / HB1643-Dennis)

This legislation is also a carry-over from 2011. The legislation, based on similar current laws in Alabama, Mississippi, Arkansas, Florida, Georgia, Texas and Louisiana, would provide an alternative financing mechanism for municipalities and developers to pay for infrastructure needs. With the current state of the financial markets which limit borrowing for these type projects, we see this as an option that will serve as an economic development tool for cities, counties and developers that will help stimulate new housing construction opportunities.

PROPERTY TAX RELIEF LEGISLATION

As proposed, this would be enabling legislation that will allow counties to delay the reassessment of improved land until a time at which the property is sold to the first owner currently, the land is reassessed once a plat has been recorded subdividing the land into lots and again once the lot has been improved by the a builder constructing a new home. This legislation would defer the reassessment until the lot is sold to a builder and the lot

would not be reassessed until a new home is sold to a homeowner. This deferral would significantly help our members during recessions to carry their real estate for longer periods of time by significantly reducing their annual carry costs.

TAX ASSESSOR LEGISLATION

Proposed legislation would require that the Tax Assessor's office establish a new parcel ID numbers immediately upon the recording a subdivision plat occurs after January 1 in a given year. As it stands now the Assessor establishes a parcel ID number for each parcel of real estate on January 1 of each year. No matter what happens to that property throughout the year, even if it is subdivided and homes are constructed on it, when the tax bill comes out, it is billed under one number.

If a closing occurs prior to January 1 of the following year, then taxes must be paid on for the entire property, but if it is still under the original parcel number, then the seller has to pay the entire tax bill, even on land that the seller doesn't own. A closing cannot take place without the entire tax bill being paid.

The proposed legislation requires the Assessor establish parcel identification numbers for subdivided lots effective at the time subdivision plat is recorded rather than waiting for the following January. The Assessor shall prorate the assessment on such real property for the year for the parent parcel from January 1 to the date of subdivision, and as to the resulting parcels, from the date of the subdivision to the year end. Any supplemental tax resulting from added value, shall be assigned exclusively to such resulting parcel to which the value was added.

As always, your assistance in helping educate your legislators as to the importance of these issues will be most important in securing successful passage of these matters. As you look at the emphasis of our propose legislation this year you will see the one overriding powerful belief, and that is:



Home Builder's Association of Tennessee

PAST PRESIDENTS

2011 LOCAL HBA PRESIDENTS

1960	Carl Grant (Deceased)	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

Clarksville/Montgomery Co HBA

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

Cumberland County HBA

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

Greene County Chapter of NAHB

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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

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

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

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Neal Smith (865) 429-5822

South Central HBA

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

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

HBAT Annual Awards & Officer Installation



On November 5, 2011, the Home Builders Association of Tennessee held their Annual Fall Meeting of the Membership at the Memphis Hilton and presented their annual recognition awards and installed new leadership.



2011 Statewide Leadership

Keith Grant, President
Grant Homes, LLC, Collierville

Keith is a third generation home builder in Shelby County, Tennessee. Grandfather, Carl Grant (first HBAT President) and his father, Richard Grant, were also very involved in the Memphis Area Home Builders Association as well as the Home Builders Association of Tennessee.

In 2007, Keith served as President of the Memphis Area Home Builders Association and was their 2004 Builder of the Year. His service to the HBAT has been the 2008 Political Action Committee Chair, 2009-2010 Chairman of Government Affairs, and 2010 Vice President/Treasurer. He was also named to the Top 40 Under 40 by the Memphis Business Journal in 2008. Keith's favorite things to do are to spend time with his family and to race formula cars on various road racing circuits in the eastern US with the Sports Car Club of America.

Mitzi Spann, Vice President/Treasurer
Building Solutions by Spann, Dickson

David Stauffer, Vice President/Secretary
Stauffer Construction, Kingsport

Mike Stevens, Immediate Past President
Mike Stevens Homes, Knoxville

Mark Miesse, Associate Vice President
Mark B. Miesse and Associates, Germantown

Above left: Nothing much stops our meeting. Keith Grant addresses the Board in the parking lot during a minor fire evacuation.

Special recognition was given to two outstanding individuals for their work over the year in their specific field.

BUILDER OF THE YEAR

Steve Hodgkins, TNCON, Memphis



Steve is a dedicated and committed volunteer at the Memphis Area Home Builders Association as well as the HBAT. He served as MAHBA President in 2009 and has been an active director of MAHBA since 2001 and was named Builder of the Year for MAHBA in 2010.

It is Steve's commitment and insight to the legislative arena that makes him stand out from the crowd. Steve was a key player in helping to get passed deficiency judgment legislation in 2010, which was a huge victory for our industry.

ASSOCIATE OF THE YEAR AWARD

Steve Copeland, Cumberland Insurance Agency (owner), Cookeville



Steve Copeland is an outstanding example of the dedication and leadership provided by the Associate Members. Steve has been involved in various committees, and always can be counted on when you need him. He has participated in the Upper Cumberland Home Show as an exhibitor and was

instrumental in the creation of the Drafting & Construction Technical Certificate program at the Cookeville Campus of Nashville State Community College. He also spearheaded the establishment of the Home Builders Association Endowment that will provide scholarships for local students in the construction education program. He exemplifies what it is to be an Associate Member through his many years of valuable service to his local HBA of Upper Cumberland.

Top right: HBAT Past Presidents Morris Mills, (1966), Ed Zarb (2009), James Carbine (2005) and Mike Stevens (2011) pass the ceremonial gavel to newly installed 2012 President Keith Grant.

The highlight of the evening was the Building Industry of Tennessee Hall of Fame induction ceremony

HALL OF FAME INDUCTEE

William Knight, Knight Insurance Agency



Mr. William Knight was inducted into the Building Industry of Tennessee Hall of Fame on Saturday night during the Black Tie Hall of Fame/Installation Banquet. Mr. Knight, of William Knight Insurance Agency, has been a member of the

HBA of Greater Knoxville Board of Directors for over 30 years and was the inaugural President of the Tennessee Associates Council. He has been extremely active in the HBA of Tennessee and was instrumental in implementing an exclusive insurance plan for members of the Home Builders Association of Tennessee, The Home Builders Insurance Plan. The Home Builders Association of Tennessee-Self Insured Trust program was also implemented with the assistance of Mr. Knight in 1995. It was Mr. Knight's personal commitment of \$1M in premiums that got the HBA-T-SIT up and running in 1995. These programs offer excellent coverage with minimal paperwork, plus discounts and potential dividends that truly serve members of our industry.

Mr. Knight recently worked with counterparts in Nashville and Memphis to resolve complex issues facing Workers Compensation requirements in Tennessee. His expertise and experience are valuable contributions to the final adoption of the new law.

Sponsor Thank You

A special Thank You to the table sponsors at the Installation/Hall of Fame Banquet: 51 Concrete, Acme Brick, Community Mortgage, F & H Stone, Independent Bank, Nationwide Insurance, Traditional Plumbing, Triumph Bank, Whittington Lumber, and Wiggs, Haun & Bohan.



2012 President Keith Grant addresses the audience.



Mike and Marquita Stevens.



The Grant family.



Richard and Karen Grant.



Albert Mills, Don Glays and Don Caylor.



Karen Flores, Nina Boss and Teresa Groves.



Featured Associate Karen Flores and President Mike Stevens.



Steve and Vickie Copeland.



Chris Knight, Charlotte Jones and Bill Knight.



Mitzi Spann and Carmen Butner.



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Program Available Statewide

THDA PURCHASE PRICE INCOME LIMITS INCREASED

NASHVILLE, November 29, 2011—Recent changes to Tennessee Housing Development Agency (THDA) mortgage loan program will broaden the range of eligible households and houses.

Historically low interest rates and an abundant inventory of homes present a great opportunity for persons ready to invest in homeownership.

“THDA was designed to assist families who are able to make regular payments on a modest home,” said Ted R. Fellman, executive director of THDA. “We are able to offer an affordable interest rate on a 30-year fixed rate mortgage loan. We ask local lenders to make our funds available in the community. With the changes to the purchase price and income limits, we will be able to assist Tennesseans in the moderate income range in addition to those who earn less.”

The new purchase price limits are \$275,000 and \$240,000. The limits are a derivation of the Federal Housing Authority (FHA) limits. FHA allows for a higher limit in counties of chronic economic distress, to stimulate housing activity, and in high cost areas.

THDA's board of directors increased the purchase price limits at its November 29 board meeting to be effective December 1, and new maximum income limits became effective August 1. Both purchase and income limits are listed <http://www.thda.org/singlefamily/ftcover.html> and are available through local lenders.

Since being established in 1973, THDA has assisted over 107,000

households purchase homes. Exceptions to the first-time homebuyer rule are allowed. Veterans or their spouses, households that have not owned their principal residence for three years, and buyers in targeted counties, who meet the other guidelines, are not required to be first-time buyers.

THDA makes mortgage funding available through the sale of tax-exempt mortgage revenue bonds to investors. THDA uses those funds to make mortgages and pays the bond holders through the mortgage payments.

“We are proud of the stability we are able to create for our homebuyers,” said Fellman. “Knowing what your housing costs will be every month forms a foundation for a household budget. We have households who stay with their THDA mortgage for years and some who decide years later to sell and move to a more expensive home. Either choice is a success.

“Additionally we stimulate the broader economy throughout the home buying process.” For example:

- Customers that might not qualify for the lenders' programs become connected and begin a relationship with that community institution;
- REALTORS® make the connection between buyer and builder, or existing owner;
- Manufacturers of appliances and other household goods are supported; and
- Builders and building materials suppliers are engaged.

“THDA's investment in households and the economy is significant,” said Fellman. “For 2010 the total contribution of THDA-related activities to Tennessee's economy was estimated at \$966.9 million. Of this total, \$478.6 million was directly injected into the economy by THDA-related activities. Every \$100 of THDA-related activities generated an additional \$102 in the business revenues.

THDA IS GOOD FOR FAMILIES AND IT'S GOOD FOR TENNESSEE.

The housing finance agency administers THDA and federal funds across Tennessee through local partners: cities, counties, nonprofit associations, builders and others. The report of the first five years of the Housing Trust Fund is posted here: <http://www.thda.org/randp/HousingTrustFund.pdf>.



THDA is a political subdivision of the State of Tennessee, established in 1973. THDA is the State's housing finance agency, responsible for selling tax exempt mortgage revenue bonds to offer affordable mortgage funds to homebuyers of low and moderate incomes through local lenders, and to administer various housing programs targeted to households of very low-, low- and moderate-incomes. THDA made its first mortgage in 1974. More information is available on-line at www.thda.org.

Carl J. Grant



Following a brief illness, Carl J. Grant, founder and past president of the Home Builders Association of Tennessee, passed away October 13, 2011. Mr. Grant was born and raised near the small town of Duck Hill, Mississippi. He was the last surviving child of 11 children born to Nora B. and Charles J. Grant. The first money he earned for himself was working on a neighbor's farm ten hours a day for a total of seventy-five cents a day. He proved to be industrious, and at the age of nineteen, he had saved enough money to make a down payment on a grocery store in Nettleton, Mississippi. After operating the store for three years, Mr. Grant joined the United States Navy. Always the leader, he served most of his time in the military as a Navy Instructor.

Homebuilding had always fascinated Mr. Grant, so after the war he began working in the Real Estate business. In 1948, with Edward M. King as a partner, he began building houses. After two years the partnership was dissolved, and the Carl J. Grant, Company was formed. By 1959, he had built 400 houses at a rate of 50 to 75 per year. His company began developing new subdivisions with houses ranging from \$13,000 to \$16,000.

Mr. Grant was selected as Home Builder of the Year in 1957 and served as President of the Memphis Area Home Builders Association in 1959. The National Association of Home Builders bestowed the designation of Life Director upon him after serving 8 years as a Director.

In 1960, several Tennessee builders saw the need to create a statewide builders association. With Mr. Grant leading the group, they had a real concern that the building industry was without a unified voice in the realm of important legislative issues. This same group looked to the National Association of Home Builders for support, and they decided that a hard working builder from Memphis was the man to lead their efforts. And that man, Carl Grant, was made the first President of the Home Builders Association of Tennessee. Mr. Grant was also the President of the

HBAT Founder Passes

August 21, 1919 - October 13, 2011

Memphis Area Association of Realtors in 1980 and was selected as Realtor of the Year in 1981. In 1994 Mr. Grant was inducted into the prestigious Tennessee Building Industry Hall of Fame.

In recognition of 50 years in existence, the HBAT profiled Mr. Grant in the Tennessee HomeBuilder publication. In closing, below is a brief and meaningful excerpt from that article. It is meaningful because Mr. Grant's founding premise is as pertinent today as it was 51 years ago. When asked, what advice he would give the leaders of the HBAT today Mr. Grant's response was, "I would advise the leaders of the HBAT in this year to be sure and keep the members informed on all the important issues and stay very optimistic because we have a great home building industry."

We conclude with the words of Carl Grant in an article published in the *Construction Times*, March, 13, 1959, almost 53 years ago.

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

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

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

On November 5, almost 52 years after founding and serving as President of the HBAT, Carl Grant missed witnessing the installation of his grandson, Keith Grant, as President—by a mere three weeks. We believe that although he may not have been present in body, he was certainly present in spirit and could not have been more proud!

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of Service

PRINCIPLES TO GUIDE US, continued from page 9

of the best arguments of your association. At times, these laws or regulations may actually be illegal or unconstitutional and therefore subject to legal challenge against the government body that enacted the illegal or unconstitutional provision. Legal advocacy can be very expensive, and the outcome is unpredictable. That is why state and local associations should actively engage in regulatory, legislative and political advocacy.

Advocacy Support: Tools, resources and services which are directly necessary and indispensable to the advancement of the above advocacy functions. Committees and councils should evaluate each of their functions based on how centrally focused they are on this advocacy support function.

Non-Central: Any functions not centrally-focused on advocacy support, by definition, draw human and financial resources away from the federation's core role as chief industry advocate. Any non-central functions that are judged important enough to continue should, at a minimum, be required to self-sustain and self-fund in the future. Such a requirement is necessary in order

to prevent non-central functions from drawing scarce financial and human resources away from the core advocacy role of the association.

Operational: Purely "operational" functions are those that are neither "advocacy support" nor "non-central" but are necessary for the basic operations of the association. A certain portion of human and financial resources always will be necessary for basic operational support. But to the extent the priorities of the association are properly aligned with member advocacy priorities, these operational expenses will be more tightly related to a smaller and more focused set of priorities.

IN SUMMARY

Here is a quick, simple exercise you can do with your leadership that will reinforce this concept and drive it home. Draw a large circle in the center of a sheet of paper and label it "Core Advocacy" which should contain your core advocacy functions - regulatory, legislative, political and legal. Then for every product, service, committee or any other function your association provides its members, place each in a smaller circle surrounding the outside of the larger circle. Then determine if that

smaller circle has an arrow pointing to the large circle (this item supports the core advocacy functions) or an arrow pointing from the large circle to the small circle (does not support the core advocacy functions—draws precious resources away from the core functions.) Operational functions should have an arrow going in both directions. Please take a look at the example diagram on page 9. Again, if the function is a revenue generator that is well worth the association's time and energy, make the arrow going in both directions as well. That is because revenue supports all of the core advocacy functions. Without money, the association cannot do its business.

Using this process as your Guiding Principles, if an arrow is pointing away from the core you must take some time to discuss how necessary this function/service is to your Core Advocacy and whether or not your budget can/should support it.

Best wishes for 2012 and may your "principles" guide you and your association to continue to serve as an effective advocate for your members and the Housing Industry.



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Local, State, and National HAPPENINGS

NAHB Provides Financial Relief to Tornado Victims of Hamilton County

The National Association of Home Builders donated \$25,000 to be used to help Hamilton County tornado victims. The donation will be used to purchase materials to rebuild homes affected by the tornado. The National Association of Home Builders is a trade association that helps promote the policies that make housing a national priority. Since 1942, NAHB has been serving its members, the housing industry, and the public at large.



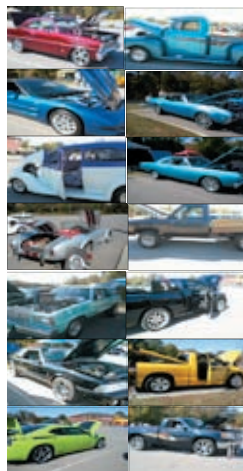
Pictured front row from left: Linda McReynolds, Senior Vice President United Way; Teresa Groves, Home Builders Association of Southern Tennessee Executive Officer; Sandra Hollett, Partnership for Families, Children, and Adults Chief Executive Officer. **Back row from left:** Karl Sodergran, Home Builders Association of Southern Tennessee Vice President; Mike Moon, Home Builders Association President; and Jim Coppinger, Hamilton County Mayor.

Rutherford County HBA

Sunny and 82 degrees, a bright blue sky—perfect weather for the 1st Annual Rutherford County Homebuilder's Nail Bender Car Show. All in attendance agreed it was a great success. We want to thank all our sponsors and volunteers who helped make this a fantastic event.

Special thanks to the MTSU Home Builders Student Chapter for their participation as well. We had seven judges who spent a lot of time going over all the entries and scoring each car and truck. Representative Joe Carr, Donald Walker, RC Strickland, Haven Tucker, Patrick Johnson, and Trevor James scored each entry on various categories and then we totaled them all up to award BEST IN SHOW, BEST ENGINE, BEST PAINT, and BEST INTERIOR, as well as the various BEST IN CLASS trophies. The Student Chapter chose their favorite entry for a category trophy as well.

The Car Show Committee consisted of Robert True of Skill Construction, Tommy Hale from Haynes Brothers Lumber, RC Strickland of Blue House Shutters, and Steve Jensen with Jensen Quality Homes pulled all of the pieces together. With help from Melinda Burton, Karyn Beaty, Eddie Mann, Ken Hancock, Chris, Rebecca, Isaiah, Marybeth, Joshua, and Jonathan Jensen. Above are pictures of some of the RCHBA Members who entered vehicles in the show.



Our Member Winners are:
Jim Averwater
Best in Show,
Jonathan Jensen,
Best in Class 65 Mustang;
Charlie Swanson, *Best Interior.*



Sevier County HBA

Sevier County Home Builders Association won first place in the Business Themed category of the 2012 Winterfest Enchanted Forest tree decorating event.

The tree was decorated with business cards, parts and supplies used in the construction industry donated by members. Participating members were: American Fireplaces, Carl Ownby & Co., Wayne Blalock Home Center, Service Plus Garage Doors, and Ken Loomis Construction.



Becky Moore (the daughter of Board of Director Ken Loomis of Ken Loomis Construction) volunteered to put it all together.

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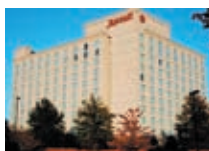
2012 HBAT MEETINGS



SPRING MEETING
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FALL MEETING
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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
2010	James Carbine	Nashville
2010	Bill King	Brentwood
2010	Dan Stern, Sr.	Brentwood
2011	William Knight	Knoxville

BUILDING PERMITS

Below are the current, total building permits, as reported by MarketGraphics Research Group, Inc., through October 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 3,919; 2010 was 3,846.

The Memphis Metro Area

The Memphis Metro Area includes Crittenden, DeSoto, Fayette, Shelby and Tipton counties. Year-to-date permits for these counties total 1,269; 2010 was 1,374.

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 1,276; 2010 was 1,557.

Montgomery County/Clarksville

The Montgomery County Permit Summary is listed separately. Year-to-date permits total 1,132; 2010 was 933.

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 1087; 2010 was 1,228.

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 640; 2010 was 750. (Y-T-D through Q3 data provided by Market Edge, Inc.)

The overall building permits reported through October 2011 total 9,323; 2010 was 9,688.



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