

TENNESSEE HomeBuilder

Vol. 12, No.1

Official Magazine of the Home Builders Association of Tennessee



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REDISTRICTING:

The General Assembly Will
Welcome New Faces in November

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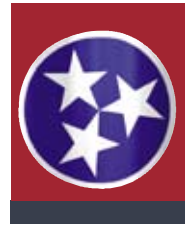
HBATSIT is now administered by Brentwood Services Administrators, Inc (BSA). Brentwood Services has been providing claims administration services to the trust for more than ten years. The company has extensive experience and expertise providing a full range of comprehensive services to self-insured trusts and groups across the nation. We are excited about this new partnership. HBATSIT members will see a number of new resources in the coming weeks and months. Stay tuned!

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Home Builders Association of Tennessee Self-Insured Trust
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TENNESSEE HomeBuilder



Vol. 12, No. 1



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

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

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Send address changes to:

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Mid-South Advertising

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QR Code To visit www.hbat.org, simply scan this QR code with your smartphone. Do you need a QR code reader? Download free at the app store. Then, point your phone's camera at the QR code. Easy.



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President's Perspective

Keith Grant
HBAT President



Welcoming President Keith Grant



We have had an eventful legislative session this year. We scored big with the fire sprinkler legislation, potentially saving homebuilders thousands of dollars per home by getting a law passed that makes it significantly more difficult to mandate sprinklers in new construction.

Our industry has suffered tremendously over the past five years and the last thing we needed was mandates placed on us to make our business tougher. Members can rest easier now knowing that mandating fire sprinklers in new homes will be tougher, and they won't have to worry as much about increasing construction costs as a result.

The Home Builders Association of Tennessee worked tirelessly on this issue and many others during the legislative session. We achieved the success on the fire sprinkler legislation with your help—the emails, phone calls and personal visits to legislators. You responded when we asked for extra firepower when it counted.

We also had help from state legislators who support the

growth and healthiness of our industry and the jobs it brings.

There's still a lot more work to do in the legislature later this year and beyond. We may see a number of new faces in the 108th General Assembly because of redistricting, retirements and defeats at the polls. But we will be there, educating legislators on issues that would help or harm our industry.

We need to ensure that we continue to have legislators who understand and sympathize with the needs of our industry, those who will help foster growth and job creation while fending off attempts to pass harmful legislation.

This is where our political action committee assists us in our efforts. Every PAC dollar we raise helps support those legislators who are like-minded with our industry.

We had a good year, but our industry will again need strong legislator support next year. Our industry is recovering but with cautious optimism for the future. It is vitally important that our industry isn't hindered by onerous rules and regulations brought by legislation.



Fifty two years ago, Carl Grant played an integral role in founding the Home Builders Association of Tennessee, creating a much needed unified voice on legislative issues.

Mr. Grant, who had started building homes after World War II, served as the association's first president. Sadly, Mr. Grant passed away last October after a lifetime of achievement in homebuilding and involvement with the homebuilders.

Now, his grandson Keith Grant continues the family homebuilding heritage and the legacy of HBA leadership. He is this year's HBA president after active involvement in HBA's government affairs activities.

Keith began building homes in 1996, becoming a third-generation builder in the Memphis area. He builds homes with his brother David and last year one of the toughest to hit the industry, they built about 100 homes. They are currently building in 10 communities around Memphis and in Mississippi.

In addition to building homes, Keith has developed subdivisions and built condominiums as well as apartments. He recently completed a 203-unit apartment community in Memphis and is currently renovating another apartment complex in Memphis. He was recognized as the Memphis Area Home Builders Association Builder of the Year in 2004 and 2011.

It is a family affair for the Grants when it comes to the homebuilders. Keith has been involved in the Memphis Area

Home Builders Association since becoming a homebuilder, serving as its president in 2007. In addition to Keith and his grandfather, Keith's father Richard Grant, (MAHBA 1979 President), brother David Grant and sister Kim Grant Brown are all active members of the Memphis Area HBA. David will be President of the Northwest Mississippi Home Builders Association in 2013, and Kim will be the MAHBA 2014 President.

As in homebuilding, when it comes to racecar driving, it is a family generational endeavor as well. Dad Richard, brother David and Keith are competitive SCCA (Sports Car Club of America) race car drivers. Richard has been racing cars since 1973. He is currently racing a Corvette in GT1. Keith and David have been racing for about 15 years and are currently racing Formula Atlantics. They all have wins to boast, and Keith has a few as well, taking the 2003 GT-4 National Championship along with multiple division championships in Formula Atlantic and GT-4. David was the 2008 Formula Atlantic National Champion and Richard was the 1994 GT-4 National Champion.

The Grants are a close family, sharing a love for boating and waterskiing in addition to homebuilding and auto racing. During the Summer, when not behind the wheel of a race car, Keith, Richard, David, or Kim can be found jetting across Pickwick lake or waterskiing with family and friends. All share a love of the water, including Keith's wife (also a Kim) and their two children Conner (12) and Brooke (9).

When SPONSORSHIPS Become PARTNERSHIPS

Executive Officer Outlook

*Susan Ritter
HBAT Executive
Vice President*



To be successful when cooking in the kitchen, you have to have all the right ingredients. This is much the same with the success of the Home Builders Association of Tennessee where corporate sponsorships are one of the most important ingredients in that success.

For many years we have called upon our friends and associates in the building industry to help support the work we do at HBAT through their sponsorship dollars. Without this support, we would not be as successful in providing the programs and services we do for all our members. As we move forward, we want to strengthen this relationship to provide a real value-added attitude to opportunities we offer our sponsors. It is not just a matter of accepting sponsorship dollars then forgetting you until next year. We want to give you more and more opportunities to be recognized by the 3,000 members of the Home Builders Association of Tennessee.

Hopefully, for those of you that attend our three board meetings each year, we are providing a number of unique ways for sponsors to have their name promoted during the meetings. We will continue to look for these opportunities and would encourage input from our sponsors if you have a suggestion for something of interest.

We will continue to highlight our different levels of sponsorship in the coming issues of the *Tennessee HomeBuilder* magazine as well as provide articles about featured sponsors. Featured sponsors will appear on each of the web pages and there will be a section on the site where all of our great sponsors will be listed with the ability to hyperlink directly to the sponsors' corporate websites. We feel this will be just another way to help our membership get quick access to their corporate supply and service partners in the industry.

As we begin working with our current and potential sponsors for the coming year, I encourage you to take a look at the different levels of participation, step up, and strengthen the partnership between your company and the membership of HBAT. While we all know that the money is an important factor, we all likewise are aware that our industry is one that is built on relationships and the stronger those relationships are the more beneficial it is to all of us.

If you have interest or any questions about our sponsorship program please contact me at (615) 777-1700 or sritter@hbat.com.

SPONSORSHIP OPPORTUNITIES	TITANIUM* \$12,000	DOUBLE DIAMOND \$6,000	DIAMOND \$4,000	PLATINUM \$3,000
Registrations: Spring, Summer, Fall Meetings	10	8	6	4
Child Registrations: Summer Meeting in Destin, Florida	6	4	2	2
Meeting Privileges: Spring, Summer or Fall Meetings	<ul style="list-style-type: none"> - Option to act as Master of Ceremonies at an HBAT banquet or function - First Come, First Served: Exclusive sponsorship at Breakfast or Lunch (one per sponsor), Reception (one per sponsor) or Past President's Dinner (additional cost) - Tabletop exhibit with premium location at each meeting 	<ul style="list-style-type: none"> - First Come, First Served: Exclusive sponsorship at Breakfast or Lunch (one per sponsor), Reception (one per sponsor) or Past President's Dinner (additional cost) - Tabletop exhibit with premium location at each meeting 	<ul style="list-style-type: none"> - Tabletop exhibit at each meeting 	<ul style="list-style-type: none"> - Tabletop exhibit at each meeting
HIPAC Golf Tournament**	One Foursome and One Hole Sponsorship	One Foursome and One Hole Sponsorship	One Hole Sponsorship	
Introductions: Local Leadership Committee Meeting/EO Council Meeting (One Meeting)	Special Introduction and 15 minutes	Special Introduction and 10 minutes	Special Introduction and 5 minutes	Special Introduction
HBAT Magazine	Full-page advertisement and article, plus recognition	Half-page advertisement and article, plus recognition	Third-page advertisement and article, plus recognition	Sixth-page advertisement and article, plus recognition
HBAT Website	Featured Sponsor Link	Featured Sponsor Link	Featured Sponsor Link	Featured Sponsor Link
	GOLD - \$1,500	SILVER - \$1,000	BRONZE - \$500	NOTES:
Registrations: Spring, Summer, Fall Meetings	2	2	0	<ul style="list-style-type: none"> * Limit four sponsors **The HIPAC Golf Tournament normally occurs during the Fall Board of Directors Meeting. The HBAT reserves the right to change or exclude the "Foursome or Hole Sponsorship" offer.
Child Registrations: Summer Meeting in Destin, Florida	2	0	0	
Meeting Privileges: Spring, Summer or Fall Meetings	- Tabletop exhibit at each meeting	- Tabletop exhibit at each meeting	- Tabletop exhibit at each meeting	
HBAT Magazine	Recognition	Recognition	Recognition	
HBAT Website	Featured Sponsor Link	Featured Sponsor Link	Featured Sponsor Link	

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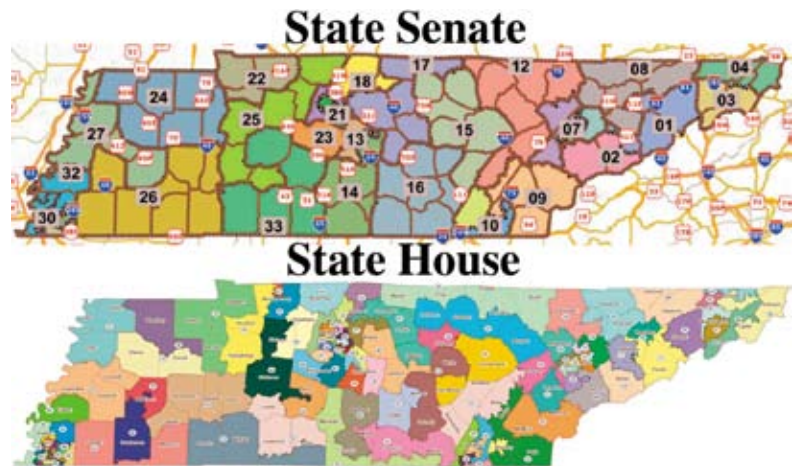
- Pool Party (Summer Meeting)
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- Meeting Materials (All Meetings)
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Plus, you can participate in our important HIPAC fundraising events throughout the year.

The **GENERAL ASSEMBLY**

Will
**Welcome
New Faces**
in
November



This November voters will go to the polls to choose their representatives under the redistricting plan created by the Republican leadership, a first for the GOP in Tennessee history.

Redrawn districts along with election defeats and retirements will add new faces to the General Assembly in both the Senate and House. Those changes will reshape House and Senate committees, including ones most important to issues for the Home Builders Association of Tennessee—the Senate and House Commerce and State and Local Committees.

In the Senate, there are 16 seats up for re-election. Four Democrats aren't seeking re-election: Sens. Joe Haynes of Goodlettsville, Andy Berke of Chattanooga, Eric Stewart of Belvidere and Roy Herron of Dresden. Republican Mike Faulk (R-Church Hill) has bowed out as well.

Stewart is running for Congress against Republican Scott DesJarlais in the 4th District. Haynes ends a nearly 28-year career and Herron ends a 26-year career that includes both the House and Senate.

With Stewart and Faulk leaving, that will lead to changes on the Senate Commerce Committee. Faulk is vice chair and Stewart is a member. Faulk also is on the State and Local Government committee with Haynes, which will create a reshuffling there.

The election will decide the fates of other members on both committees. Sen. Delores Gresham (R-Somerville), another Commerce Committee member, is up for reelection as is Sen. Jim Tracy (R-Shelbyville). Sen. Ken Yager (R-Harriman), State and Local Committee chair, is running unopposed and fellow committee member Sen. Mark Norris (R-Collierville) is running for reelection.

On the House side, seven Democrats are retiring: Reps. Eddie Bass of Pulaski, Bill Harmon of Dunlap, former House Speaker Jimmy Naifeh of Covington, Mike McDonald of Portland,

Gary Moore of Nashville, Janis Sontany of Nashville and Harry Tindell of Knoxville. And for the Republicans: Reps. Scottie Campbell of Mountain City, Joey Hensley of Hohenwald, Phillip Johnson of Pegram and Frank Niceley of Strawberry Plains are leaving the House.

Hensley and Niceley, however, could be back in the General Assembly but in the Senate. Hensley is running for the newly created District 28 Senate seat while Nicely is running for the seat Sen. Faulk is leaving.

Sontany, Harmon and Johnson are members of the House Commerce Committee, which will mean a change in make up there. Harmon also serves on the general subcommittee.

Tindell's decision to not run again puts in play one spot on the House State and Local Committee, but redistricting could affect positions on either the Commerce or State and Local Committees, or both, depending on how one election goes.

When the lines were redrawn, Rep. Joanne Favors (D-Chattanooga), a Commerce member, was put into the same district with incumbent Rep. Tommie Brown (D-Chattanooga), who is on the State and Local Committee. One of them will face Republican Johnny Horne.

Two years ago, Republicans swept the House and Senate in an historic election. Political observers suggest that Republicans could pick up a few more seats in both chambers, in part because of the redistricting.

Redrawing districts to scoop in Republican leaning areas was mentioned in announcements regarding Haynes, Berke and Herron leaving the Senate. These races are expected to be very competitive.

Nonetheless, it is clear that the election will bring new lawmakers into the legislature along with many familiar faces. Once the new lawmakers are in office, House and Senate leadership will make the committee selections next January to fill empty places or shuffle others around. ♦



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Preventing Fire Sprinkler MANDATES on Residential Construction

FIRE SPRINKLER MANDATES

Much of our attention this past legislative session centered on passing legislation that would prevent local governments from easily approving mandates for fire sprinklers in new residential construction.

A couple of years ago, we successfully defeated an attempt by firefighters and their organizations to minimize our efforts on a 2009 code adoption bill to prevent sprinkler mandates during a state or local code adoption process.

Their ultimate goal was to push for residential sprinkler mandates at the local government level, as it is easier to work toward approval in cities and counties. With many local governments looking to update their residential building code, it became apparent that the State Association needed to take action in the General Assembly. We ultimately succeeded in getting legislation passed that makes mandating fire sprinklers difficult in cities and counties.

Now, residential sprinkler mandates in new construction can't be approved by a simple majority or as part of a broader code adoption. Two-thirds of a local legislative body must vote in the affirmative. At least two special meetings are required and must be considered separate from any code adoption process.

A huge thank you goes out to our membership for their support, phone calls, e-mails and face-to-face conversations with legislators regarding our position on this bill. You, the member, were heard as one voice representing our industry and you, the member, made the difference!

I also want to personally thank our sponsors of the legislation, Sen. Jim Tracey and Rep. Eric Watson. Without them and their steadfast support during session, we would not be where we are. When things got "hot" they remained

dedicated to getting this legislation passed. And thank you also to every legislator that assisted with our efforts—and you know who you are!

BUILDING HOMES, BUILDING JOBS ACT

In addition to preventing fire sprinkler mandates across the state, we also supported bills that would help our industry grow and worked to stop harmful bills.

We supported the *Building Homes-Building Jobs Act*, which had carried over from 2011. 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 to the tune of about \$50 to \$60 million in state and local tax revenue. But, after lengthy discussions, we requested that this bill be withdrawn because we decided we could craft a better grant program through the Tennessee Housing Development Agency. We, however, may need legislation next session that raises existing limits on THDA grants and programs.

THE PUBLIC IMPROVEMENT DISTRICT ACT

We also worked on the Public Improvement District Act, a carryover from last year. This legislation models laws passed in states such as Alabama, Mississippi, Arkansas, Florida and Texas, and 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 saw this as an optional economic development tool for cities, counties and developers to help stimulate new housing construction opportunities.

Legislative Review

Mitzi Spann
Chair, Government
Affairs Committee



We believe this legislation needs further study and that more stakeholders must be at the table to discuss this complex issue. We will be pursuing this legislation again in the General Assembly next year, along with supporting partners.

Legislation we supported for changing how tax assessors assign parcel IDs, a cost saving measure for developers and homebuilders, will be studied this summer by assessors.

DESIGN REVIEW COMMISSIONS

We opposed a bill that would allow municipalities to create Design Review Commissions. This legislation would have allowed such commissions outside the authority of a municipality's planning commission. The bill was amended to apply to only a historic area in Sumner County.

One bill we tracked would have abolished the Knoxville Metro Planning Commission (MPC); however, the goal is to limit actions of a MPC back to their original responsibilities when created. A set of guidelines on hillside development proposed by the Knoxville MPC and adopted by the Knoxville City Council, resulted in upwards of 130,000 acres of land that now cannot be developed. When MPCs were created, land takings were certainly not a part of their purview—which is what these new guidelines in Knoxville do.

This bill was sent to a summer study committee along with several "vested rights" bills that were introduced. These "vesting" bills would have put into law protections against future changes to approved development plans. On behalf of our members, the state association will be testifying on a number of planning commission issues before a special committee set

—Continued on page 14

Home Builder's Association of Tennessee

PAST PRESIDENTS

2012 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 (Deceased)	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

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What Legislators Have To Say

by Susan Ritter

We all have thankless days. As a builder you just lost a sale because the customer wants a \$350,000 house for \$200,000. As an associate, there is no way you can drop the price on your product or service another dime, but you must or you will lose this customer. Me? One minute you walk into the plaza with enough votes to get a bill out of a committee and the next not all of your yes votes are going to be there that day.

We can all call those thankless or bad days. But then I think about our legislators and how so much more thankless their job is. In most cases, no matter what legislation they support or are against, they are making someone unhappy. Yet they march on, doing the best they can for the citizens of Tennessee.

There could not have been two better legislators to sponsor the bill against sprinkler mandates than Senator Jim Tracy and Representative (Chairman) Eric Watson. They were steadfast in their commitment to get the bill passed, even receiving a certain amount of “hate” mail, emails and phone calls from the opposition. Even some fellow legislators disagreed with the bill. The Tennessee Fire Sprinkler Coalition took out a quarter page ad in the four major Tennessee newspapers on page three the morning before the first committee vote on the bill. Yet the sponsors were resolute.

We thought it was a good idea to let the sponsors of SB 2492/HB2639 tell you in their own words what it meant to them to sponsor this legislation.



“I would like to thank the Home Builders Association for having the confidence in me to be the Senate Sponsor of this important legislation. It is so important, especially in this economy, for us to keep individual home owners from incurring additional costs.”

“This bill still allows the elected local officials to consider mandating sprinklers, but allows the citizens to have a voice on the matter. I think sprinkler mandates for single family dwellings passes on an unnecessary cost to the consumer.”

Sincerely,
Senator Jim Tracy



“I knew carrying this bill was going to be tough, but I have always been a strong supporter of the homebuilders. I believe residential fire sprinklers should be a consumer choice, not a mandate passed down on residential construction. Such a mandate not only adds to the cost of home itself, it puts home ownership that much further out of reach.”

“I want to thank the homebuilders for continuing to keep the important work of housing/home ownership at the forefront of legislative issues. The ability to own a home is significant to Tennesseans, and the positive impact homeownership has on society is remarkable. We need to continue to do everything we can to make sure every citizen in Tennessee has a shot at the American dream of homeownership.”

Your Friend,
Representative Eric Watson

PREVENTING FIRE SPRINKLER MANDATES ON RESIDENTIAL CONSTRUCTION

Continued from page 12—

up to review the responsibilities and function of local planning commissions and most importantly, the unintended consequences of their actions.

QUALIFICATIONS FOR CONTRACTORS LICENSING BOARD

We worked on legislation that defined the criteria a candidate must meet to qualify for an appointment to the contractors licensing board. This bill was

slightly amended to include the voices of the Tennessee Road Builders, the Associated General Contractors of Tennessee and the Associated Builders and Contractors. The bill will be revisited next year as the House and Senate could not agree on amendments.

The legislature also passed a “roofers bill,” which addresses shoddy storm chasing contractors. It is modeled on legislation adopted by other states across the country, supported by the insurance

industry. The goal is to minimize impact on Tennessee contractors but make out-of-state entities comply with existing standards.

CONCLUSION

Ultimately, this past legislative session was very successful for us, while laying the groundwork for what looks to be a busy 108th General Assembly when it begins in January—especially since we will be seeing a number of new faces at the plaza due to the upcoming elections.

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- ☐ NAHB State Representative
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Win First Place

at National Homebuilders
Competition

in Orlando, Florida
February 12, 2011

Middle Tennessee State University's Land Development/Residential Building Construction Management Team placed first out of forty teams at the National Association of Homebuilders Student Chapters Residential Construction Management Competition.

The NAHB Student Chapters Residential Construction Management Competition at the annual International Builders' Show is one of the highlights with some 50,000 plus builders and associations from around the world in attendance. The competition is designed to give students the opportunity to apply skills learned in the classroom to a real construction company by completing a management project proposal.

The competition students were given a 22-acre plot in a flood plain area to develop a subdivision in Huntsville, Alabama. The proposal for the project manual had to be submitted four weeks prior to the competition. During the convention student teams from all over the United States presented their proposal to five construction industry leaders who judged the competition. A *Question and Answer* period followed with judges asking specific questions about the proposal.

Each member of the MTSU Construction Management Team spent 400 plus hours to complete the proposal. The one hundred and fifty-two page proposal included market analysis, sales strategy, scheduling, estimating, infrastructure/house plans, sustainability,

cash flow and a management approach for the project.

Team Leader Paige Parham commented, "Winning this competition validates both the Construction Program at MTSU and the dedication and hard work of all six team members. This project challenged us as students and individuals. It required creativity and most importantly, the dedication of our construction professors and the industry professionals who spent many hours directing us towards the appropriate research or giving us examples from their own professional experiences which helped us to better understand the scope of this project. Although many industries dedicated their time to our program, we would like to specifically thank Regent Homes, Citizens Homes, LP Building Products, Regions Bank, and Little John Engineering for their guidance and support. This win will continue to encourage construction industries' support and keep the MTSU Construction Program as one of the best recognized programs of its kind in the nation. We are proud to be a part of it."

"Both the team's proposed project manual and presentation skills showed teamwork and dedication which are major requirements of the construction industry. This shows what can happen if a student is dedicated to working in the classroom for four years and devoting time with various activities conducted by [our] Industry," said Dr. David Hatfield, Team Coach, Professor and Director of Construction Management,

Land Development/Residential Home Building and Electrical Construction Management.

David L. Hughes, Chairman of the Industry Advisory Committee said, "The Construction Management Department at MTSU is among the elite programs in the nation. The competition, in which they compete each year, is a real life situation that we do every day in our industry. They have finished in the top ten in the nation in 8 of the past 10 years, and were awarded First Place in 2007 and this year. If this was a Nationally recognized sport, we would be in the Hall of Fame!!!"

Walter Boles, Chairperson of the Engineering Technology Department said, "Our construction management students are consistently competitive. This is their second first place finish. It is truly a tribute to our program and our students to perform so well at the national level. They are able to bring back insights and capabilities to share with fellow students and, hopefully, our next team! Congratulations!"

MTSU's construction management program is affiliated with the Rutherford County Home Builders Association, Middle Tennessee Home Builders Association and Home Builders Association of Tennessee and the National Home Builders Student Association.

MTSU's National Competition Team Ranking in NAHB Student Competition 1995-1999, 2003-2012. (In the last eight years of competition, MTSU was in the top five seven times.)



MTSU's national championship team members include, from left, Jonathan Jones, Mverick Green, Kelly O'Leary, Paige Parham, Patrick Turner and Andrew Ethridge.



HBATSIT SELF-INSURED TRUST

One of the many valuable HBAT benefits is the Home Builders Association of Tennessee Self-Insured Trust. Since its formation in 1995, the Trust has provided workers' compensation protection to thousands of HBAT members across the state. Unlike a traditional insurance company, the Trust is member owned and managed by a professional administrator who works at the direction of a Board of Trustees from the Home Building industry. This focus on the Home Building industry ensures that the decisions made are for the benefit of the Trust members.

The Trust has been closely associated with Gary Hughes, who helped found the Trust in 1995 and

ran the day-to-day operations. Gary retired at the end of 2011 and we are pleased to announce that Brentwood Services Administrators (BSA) has taken over the management of the Trust. BSA provides claims management services to the Trust and are excited to take on these additional responsibilities. Jeff Pettus, President of BSA, commented, "The Trust continues to be a great benefit to HBAT members. Gary and the Trustees have to be commended on their diligent management of the Trust which is well positioned to meet its financial obligations and continues to provide a competitive price when the commercial insurers are starting to increase pricing."

- Founded, owned and managed by home builder members
- Enables members to obtain workers' compensation on an at-cost basis
- Members have ownership in the trust and opportunity to earn dividends

The transition to BSA has been smooth, thanks in part to the experience of the team which included two former Gary Hughes staffers: Wendy Cox-Vetitoe and Chrissy Brown who are now working at the main BSA office in Brentwood. BSA has extensive experience and expertise providing a full range of comprehensive services to self-insured trusts and groups across the nation. The company places a strong emphasis on providing a high level of service and putting the needs of clients first.

Next time you visit the HBAT website click on the HBATSIT link to see the new Trust website. You can also get there by typing www.homebuilderscomp.com. Here you will find useful member resources including loss control information and information on how to file a claim.

Another exciting development is a new affordable minimum premium targeting our subcontractors. If you are not in the Trust, you should ask

—Continued on page 20

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Spring 2012 Legislative Conference



Board of Directors Meeting



Keith Grant, Jimmy Moore, Sen. Mark Norris, Carl Sohns



Jimmy Moore, Rep. Karen Camper, Rep. Mark White, Rep. Antonio Parkenson, Linda Wingo



Terry McBath, Gordon Boyd, and Kenneth Hawkins at HBAT Spring Board Meeting



Sen. Brian Kelsey, Rep. Lois DeBerry, David Goodwin and Rep. Larry Miller



Rep. Joe Towns, Rep. Steve McManus, Rep. Larry Miller, and David Goodwin



Terry McBath, Kenneth Hawkins, Steven Sullivan, Gordon Boyd and Rep. Bob Ramsey



Rep. Joe Towns, Carl Sohns, Rep. Curry Todd and Kim Brown



Rep. Charles Curtiss, Mike Phipps, Melaine Chadwell and Darrell Jennings



Don Glays, Rep. Larry Miller and Rep. Karen Camper



Governor Bill Haslam addresses the group at the Legislative Breakfast



Darrell Jennings, Mike Phipps, Rep. Ryan Williams and Melanie Chadwell

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Local, State, and National HAPPENINGS

HBA of Greater Chattanooga

Donates \$5,000 to Red Cross & \$2,500 to Habitat for Humanity

The Home Builders Association of Greater Chattanooga recently donated \$5,000 to the Greater Chattanooga Red Cross and \$2,500 to the Habitat for Humanity from proceeds from their 46th Tri-State Home Show. Habitat for Humanity helps individuals reach their dream of owning a home. Greater Chattanooga Red Cross helps individuals rebuild their lives.



Pictured are Barbara Alexander, Executive Director of the Greater Chattanooga Red Cross, and Karl Sodergren, President of the Home Builders Association of Greater Chattanooga.

Woman Wins \$25,000 Outdoor Living Package

(Paid by Odds-On Promotions)

Congratulations to Odds On's newest winner, Truda Milam of Collierville, Mississippi.



Milam recently won a \$25,000 Outdoor Living package, courtesy of Outdoor Living by Jack Wills and the Memphis Area Home Builders Association (MAHBA*) in a Prize Vault promotion insured by Odds On Promotions.

The promotion, which took place during the 2012 Best of Home Expressions at the Agricenter, was one of four promotions that the MAHBA used to showcase selected members and their services.

While thousands of people visited the expo to see the latest in design, products and services, it was Milam who

was lucky enough to enter a winning combination of digits—a combination of her birthday, her husband's birthday and the year they were married.

According to Joe Callaway with MAHBA, the promotion was also a big winner for the participating sponsors. "As each attendee bought their admission ticket, they filled out a registration form and were given a 4-piece voucher. As they visited the participating sponsor's booths they presented one of the vouchers, entering a 6-digit "lucky" number into each keypad."

"Our booth sponsors were delighted. The promotion drove a lot of traffic and provided a great opportunity for each sponsor to have a conversation with each visitor. We had between 1,800 and 2,000 people play each vault. Because of the interest we already have, we may expand the program next year! As for the claims processing, it was wonderful. Odds On does a great job and makes it as easy as possible...which we greatly appreciate...and why we'll be back," stated Callaway.

Ready to turn your next trade show, expo or consumer show into a headline grabbing, prize awarding opportunity? Email or give Odds On Promotions a call today at 888-827-2249 or visit our website to learn more about Odds On's new affordable 2x2, 3x3 and 4x4 custom-built prize vaults.

HBAT SELF-INSURED TRUST

Continued from page 17—

your insurance agent for a quote. If you need help finding an insurance agent in your area with homebuilder experience, call Paul Fish of BSA at 1-800-524-0604. In the near future

you will be able to locate an agent from the Trust website.

As we near our 20-year anniversary, the Trust will continue to provide and improve upon the excellent service it has provided to

members. In the coming weeks and months, members will see a number of new initiatives, resources and capabilities. The Trust is here for you, so tell your insurance agent you need a quote from the Trust. ♦

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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

PERSISTENT PURSUIT BAILEY BENEFITS



Keith Bailey is President of Action Air Plus Inc., a Tullahoma company that provides environmental solutions to hospitals, schools, government agencies and restaurants. In 1983 Bailey and his wife, Ramona, took out a Tennessee Housing Development Agency (THDA) First-time Homebuyers Loan through a lender in Tullahoma. His story, however, comes with a stubbornly humorous twist.

Like many such stories, Bailey's begins in the heart of a recession—the early 1980s were tough on America. The economic woes that followed the Carter administration did not immediately subside with the election of President Reagan. Unemployment was high and mortgage interest rates ranged from 13 to 14 percent. In 1983, Bailey was a 25-year-old married man working a solid job and looking to buy his first home. He attempted to use one of the local banks, but as the bank started “dragging their feet” and stalling the process, Bailey heard that another bank was offering First-time Homebuyer Loans with a 12 percent interest rate through THDA. He spoke to a representative at this bank about financing his home with a THDA loan.

Somewhere in the midst of the application process, Bailey was informed that the bank only administered a limited number of THDA loans, somewhere around four to five. In those days, banks had to pay a one percent reservation fee to hold THDA funds for potential customers. Of course, the economics of the banking industry did not interest Bailey. All he wanted was to ensure that he would receive that 12 percent loan. He marched up to the bank, talked to his loan officer and verified this information. To his amazement, the bank told him he probably would not receive a loan. “They tried to sneak this other guy in front of me,” said Bailey, who went on to inform his loan officer that he was going to get one of those loans.

As the story goes, the loan applications were to become available at 7 a.m. the following day—first-come, first-served. Bailey, determined as he was, resolved to camp out in front of the bank and be there when the doors opened. The other loan applicant was also at the bank when this conversation occurred. After telling his loan officer, “I’m was going get one of those loans,” Bailey told the other gentleman, “You better call your wife and have her bring your stuff!”—thus insinuating that if the man did not also camp out, Bailey would maneuver in front of him and take his loan. So that night, under the harvest moon and stars, both men pitched their lawn chairs and waited out the darkness in anticipation of the dawn. The next morning, in what Bailey believes to be a product of the bank’s frustration with his stubbornness, the lender arranged loans for both men.

Bailey took his loan and bought a \$45,000 house where he and his family lived for the next nine years. They sold that home and bought the house in which they now reside. One other interesting twist to this story, Bailey’s home was built by a developer specializing in home energy conservation. Bailey is now following in that man’s footsteps by designing energy efficient buildings and helping to spread the word about the benefits of THDA’s First-time Homebuyers Loan Program.

For more information about THDA Homebuyer programs and services, please visit our website at <http://thda.org/index.aspx?NID=8>.



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2012 HBAT MEETINGS



SUMMER MEETING

July 7 – July 11
Hilton Sandestin
Destin, Florida



FALL MEETING

Nov. 8 – Nov. 11
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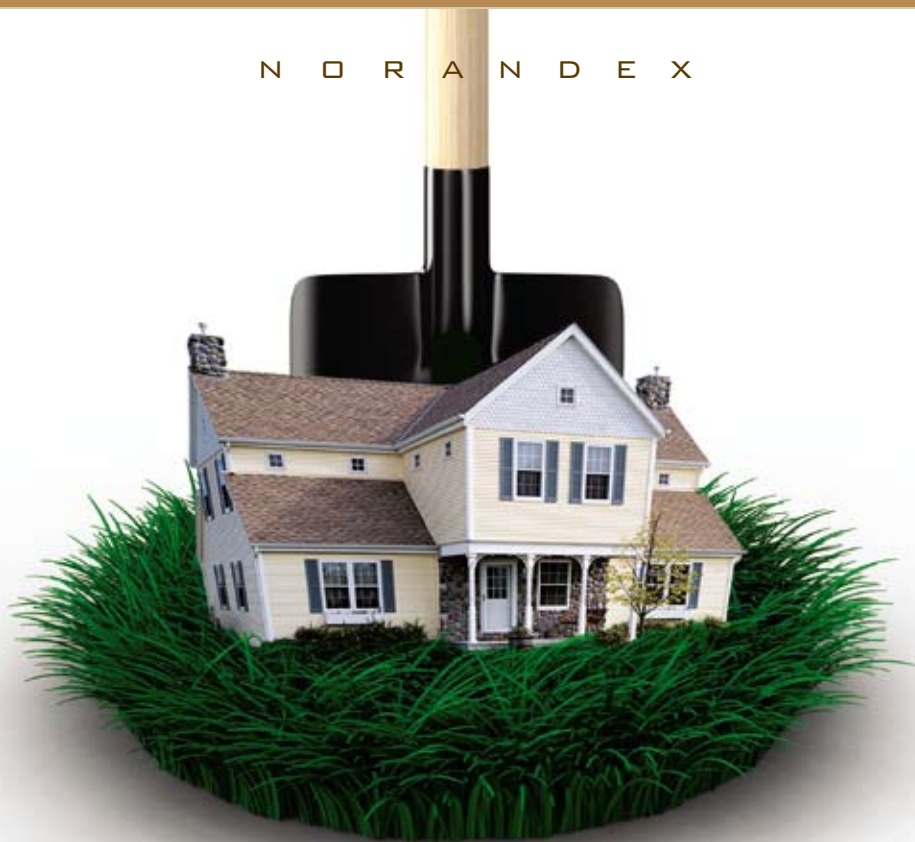
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