

TENNESSEE HomeBuilder

Vol. 12, No.2

Official Magazine of the Home Builders Association of Tennessee



DREAM HOME
for DISABLED VET



Instructions for use on page 6.

See page 10

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TENNESSEE HomeBuilder



Vol. 12, No. 2



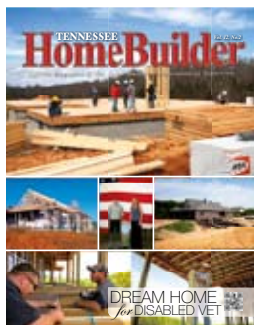
WHO WE ARE

The Home Builders Association of Tennessee (HBAT) is a not-for-profit trade association comprised of professional builders, developers and associated firms engaged directly or indirectly in home building, remodeling and light commercial construction.

MISSION STATEMENT

The Home Builders Association of Tennessee represents over 4,000 member firms as the Voice of the Housing Industry. We advocate housing affordability and availability through:

- Legislation
- Communication
- Education



In this edition of the Tennessee HomeBuilder magazine, learn more about important builder news, economic trends and legislative issues.

Cover Story

- 10 **Dream Home for Disabled Combat Vet**
Associate Members Build Dream Home

Features

- 14 **Republicans Strengthen Hold**
Republicans have Gained a Supermajority in the General Assembly
- 18 **HBAT Annual Fall Meeting Report**
Early November Attracted Members from across the State
- 20 **Happenings—Local, State & National**
News and Information from Local Associations
- 21 **Hall of Fame Winners through the Years**
- 22 **We have an Impending Lot Problem**
Charles Edsel, MarketGraphics Research Group, Makes Projection
- 23 **Who's the Best Bricklayer in the World?**
Masonry Trade Show, February 6, 2013 in Las Vegas, Nevada

Departments

- 6 **President's Perspective**
Saying Good-bye
- 8 **Executive Officer Outlook**
Proud to be in the Home Building Industry
- 12 **Legislative Review**
Educating a New Legislature on Our Industry Values
- 22 **Info Link—Advertiser's Index & Calendar**
- 23 **HBAT Presidents & Association Presidents**

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HBAT

213 Fifth Avenue North, St. 200

Nashville, TN 37219

(615) 777-1700 Local

(888) 550-4228 Toll Free

(615) 777-1703 Fax

www.hbat.org



POSTMASTER

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HBAT

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Nashville, TN 37219

PUBLISHER

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EDITOR

Susan Ritter

ADVERTISING SALES

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(931) 233-0802 Fax

DESIGN DIRECTOR

Donna Heninger

AD SUBMISSIONS

May be sent to—

tnbuilder@comcast.net or

TN HOME BUILDER

P.O. Box 1916

Columbia, TN 38402

www.tnhomebuilder.com

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EXECUTIVE COMMITTEE

2012



SENIOR OFFICERS



President

Keith Grant

(National Director)

901-683-4422

kgrant@grantnewhomes.com



Vice President/Treasurer

Mitzi Spann

(Budget/Finance Chair)

(Government Affairs Chair)

615-412-6065

spannbldr@aol.com



Vice President/Secretary

David Stauffer

423-323-2454

staufferconst@centurylink.net



Immediate Past President

Mike Stevens

(Nominating/Resolutions/

Past President Chair)

865-450-9790

mkstevens@bellsouth.net

Associate Vice President

Mark Miesse

(TAC Chair)

901-759-3900

mark@memphistitleco.com

Currently
No Photo

EXECUTIVE COMMITTEE CHAIRS

VOTING MEMBERS

NAHB State Representative

Ed Zarb..... 865-671-1744

edzarb@zarbproperties.com

Northeast Region Area V.P.

Terry McBath..... 865-389-4473

mcbath@bellsouth.net

Middle Region Area V.P.

Jeff Burkhart..... 931-206-6949

homebldr@mail.cdelightband.net

Southeast Region Area V.P.

Charlotte Jones..... 423-728-3134

bolistics@yahoo.com

West Region Area VP

Steve Hodgkins..... 901-826-2237

shodgkins@comcast.net

HBATSIT Chairman

Jackson Downey..... 615-353-1731

downeydev@aol.com

Associate National Director

John Proffitt..... 423-745-9786

jproffitt@comcast.net

Membership/Membership Services

Kevin Woodward..... 308-379-4704

kvwoodward18@yahoo.com

NON-VOTING MEMBERS

NAHB Area 7 Chairman

Tim Neal..... 865-579-4666

timfneal@bellsouth.net

HIPAC Trustees

Tommy Byrnes..... 901-681-0499

tommy@byrnesostner.com

Local Leadership

Kim Grant Brown..... 901-854-0525

kimbrown@grantnewhomes.com

Executive Officers Council

Don Glays..... 901-756-4500

dglays@mahba.com

Past Associate Leadership

Jimmy Harkleroad..... 423-538-8491

jimmyh@kisersupply.com

COMMITTEE VICE CHAIRS

Executive Officers Council

Karen Blick..... 931-503-1194

info@clarksvillehba.com

Government Affairs

Jeff Burkhart..... 931-206-6949

bolistics@yahoo.com

Tennessee Associates Council

Dennis Sewell..... 865-970-0050

sewelld@hearthnhome.com

HIPAC Trustees

Sam Carbine..... 615-661-9995

scarbine@carbinecompany.com

Local Leadership

Jimmy Franks..... 615-794-7415

franco314@aol.com

HBAT STAFF

Executive Vice President

Susan Ritter

sritter@hbat.org

Director of Operations

Joy Odjegba

jodjegba@hbat.org

HBAT Office is Located at:
213 Fifth Ave., North, St. 200
Nashville, TN 37219
(615) 777-1700 Local
(888) 550-4228 Toll Free
(615) 777-1703 Fax

Saying Good-bye

President's Perspective

Keith Grant
HBAT President



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As the year winds down (for me as president) I want to say it has truly been a privilege to serve as your president for 2012. I have gotten to know so many of you and your associations over the past three years. What a privilege it has been.

Even though my year as president is over, I feel like my work has just begun. What a great year for the HBAT to get the support of our general assembly on the fire sprinkler legislation. That one piece of legislation saved homebuyers an average of \$5,000 per new home. Add that to the worker's compensation legislation allowing sole proprietor exemptions and improving deficiency judgment proceedings in the recent past, we have saved our industry thousands of dollars in costs.

We have many more legislative initiatives in the years ahead to pursue and I encourage you to get involved. Without your membership and support we cannot make it happen. But our work in the legislature is just a part of what the HBAT is all about. It is about YOU. It is about your membership in your local association, your participation and your desire to see that homebuilding continues to be a leader in our communities, providing affordable housing, jobs and growth. As today's homebuilders we have the responsibility to see to all of these things and much more. I hope you will continue to support these efforts.

And since it is the holiday season, I would like to use this time to extend my thanks. First, the 2012 Committee Chairs and Executive Committee. Thank you for your commitment and leadership as our industry continues to struggle. Our committee structure is strong and our meetings are well organized and effective because of your leadership. Second, the HBAT Senior Officers. You have provided me with an incredible amount of support and insight. Mike Stevens, Mitzi Spann, David Stauffer and Mark Miesse, a huge thank you! Finally, the HBAT staff. I am proud to have worked with Joy and Susan who were there to assist me and to help facilitate all of the great work we did. This entire group made my job very easy, and made me look good!

Mitzi Spann will serve as your president for 2013 and there is no doubt that she will provide great leadership for the HBAT. I encourage each of you to make it a point to attend one of our meetings in the next year. Our commitment as a state association to better serve you as a member will continue on its path as the voice of the homebuilding industry in Tennessee.

I would be remiss if I did not mention another committed group and that is our sponsors. Please take a minute to read the extraordinary list of companies that stepped up this year and supported this association and it's vast agenda.

Again thanks to all who helped to make my year as president of the HBAT a growing and successful one. May you have a joyous and peaceful holiday season and a prosperous 2013!

Keith Grant

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Executive Officer Outlook

*Susan Ritter
HBAT Executive
Vice President*



As you all know, the home building industry has struggled for several years now. We are hopeful that there is a light at the end of the tunnel. It may take us a while to get there, but at least we know it's not the train coming at us.

It occurred to me that now would be a good time to sing the praises of builders and developers. They are an important component of the economic engine and when housing begins to improve, so then does the economy.

Homebuilders and developers are a group of individuals and companies that risk their families' future in order to build the neighborhoods we live in, the shopping areas we visit, even our favorite restaurants. Nothing happens in a community until a builder or developer has a vision. These men and women risk everything trying to meet the demand of the marketplace and enhance the quality of life for the future of our communities. Along the way, some will make a profit and others will not. Profit is not a dirty word. None of us would have jobs if our companies did not make profit.

Home Builders and developers not only provide shelter, they create neighborhoods for many families. You make friends with your neighbors and your children play with other kids in the neighborhood. It is a place you call home.

You may think it's very easy to go out and build something, sell and make profit, but before you make judgment, consider the following.

THE DEVELOPER

- The developer spends months and years trying to find land that is suitably priced for developing the type of product he or she feels will sell in that area.

- The developer puts down a nonrefundable deposit to hold the land until he/she can get it rezoned.
- In most cases, in order to go before a zoning board, a plan must be presented, which involves hiring land planners and environmental consultants. It can take 6 months to a year or more to get a parcel of land rezoned.
- Once the land is rezoned, the developer must have the entire development designed by engineers to meet all of the rules and regulations of that community.
- Once the plan is approved, the developer must get a construction loan and start construction on the project.
- Before the developer can sell a lot, the development must install all of the roads, water and sewer lines, and in some areas the sidewalks before any houses are built. The municipality will then inspect the improvements and the developer donates it to the municipality for maintenance. The property then can be recorded with the County Clerk and the developer can sell the first lot to a builder. This process can take another six months to a year, or longer depending on the size of the project and in what community it is located.
- By this time the developer has invested millions of dollars and the interest clock keeps on ticking.

THE BUILDER

- The builder who builds in that subdivision must agree to buy a certain number of lots and has to close a few lots at a time, depending on how fast the homes sell.
- The builder must obtain a loan to purchase these lots. He/she must put money down just like a homeowner in order to get a loan. If the builder has

- to buy three lots at a time, he/she has a large investment of personal money and a debt that must be repaid when the house is sold.
- The builder then selects a house plan to build and secures a construction loan, which is drawn on at different stages of completion.
- The builder then must get plans approved by the municipality and pay any impact fees before a permit is issued and construction can begin.
- During the building process the municipal inspectors must inspect the home at different stages of construction.
- Before selling the house, the builder must get a certificate of occupancy.
- The builder continues to pay interest on this loan until the house is sold.
- The builder may pay a marketing fee per house and a sales commission to the realtor.

Developers and builders deal with changing regulations, delays in getting inspections, weather conditions and other issues before they can make their first dollar on the project. Would you risk millions of dollars on a project you hope will sell out in a reasonable period of time so you can make a profit and keep your employees working?

The construction industry provides many jobs. For every 100 houses build, there are 165 construction jobs and a total of 311 other jobs created within the community.

New construction also generates other tax revenues such as sales taxes. Sales taxes are paid on 55 percent of the materials in a new home.

The biggest issue our members face is affordability of housing. Our industry is often taken to task by our opponents who say that the only reason we fight certain

—Continued on page 12

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Associate Members Build Dream Home for Disabled Combat Veteran



Over the course of spring 2012, LP Building Products, Goodall Homes and a host of Home Builders Association associate members descended daily on a plot of land in Lynnville, Tenn., to build a special home.

They donated time and supplies or cut their rates so disabled combat veteran Shaun Meadows and his family could have the home of their dreams.

Meadows, a former U.S. Air Force staff sergeant, had lost his legs just above the knees in 2008 in Afghanistan when an improvised explosive device blew up his squad's vehicle. He retired from the Air Force last year and he his wife Nicole found a plot of land in Lynnville in Giles County and had plans drawn up to build their home themselves.

But Operation Finally Home stepped in and the Meadows home became one of more than a dozen homes the non-profit has built across the country for wounded and disabled veterans, with several of the projects including help from LP.

With the Meadows home, LP, a Home Builders Association of Tennessee gold sponsor, brought in Middle Tennessee's Goodall Homes to oversee construction. Some 14 associate HBA members played a major role in building the Meadows family's fully custom home.

The non-profit Operation Finally Home actually originated with home builders, suppliers and subcontractors. Houston area Bay Area Home Builders Association created Operation Finally Home in 2005 to help the troops with mortgage-free homes.

Rusty Carroll, LP's marketing director, wasn't surprised when Operation Finally Home called LP to help with the Meadows home.

"We have a long relationship with Finally Home," Carroll said.

LP officials have been working with the organization since becoming acquainted with it at a National Association of Home Builders show four years ago. The company has participated in projects usually near where LP has significant operations, he said.

"The local aspect is very compelling to us," Carroll said. "We are looking to become more heavily involved in the coming years."

The Meadows family didn't seek out Operation Finally Home. Retired Air Force Chief Master Sergeant Stephen Page and his wife Pamela recommended the Meadows to

Dan Vargas, Operation Finally Home's executive director and a retired Air Force technical sergeant. Pamela Page, however, passed away before she could see the home completed but it was dedicated in her memory when construction was completed.

Carroll said such introductions are how many of the veterans are chosen. "It happens organically," he said. "They don't necessarily search them out. You can't force something like this. It just comes naturally."

One of the challenges is that there are more veterans needing help than can be helped.

When LP was brought in, company officials learned that the Meadows home wouldn't be just any home. Typically, Operation Finally Home builds production-style homes using set plans.

"This was far from production," Carroll said.

The Meadows had an architect draw up plans for a custom 3,500-square-foot home with three bedrooms, three bathrooms, a kitchen that would make many cooks envious and a deck that wrapped around the house.

Not only was the home a custom project, but the building site also was far out of the way for the builder, suppliers and subcontractors. Lynneville is about two hours outside of Nashville in a rural area.

The Meadows family had selected the property as a midway point between her family in Arkansas and Kansas and his family in Georgia and Virginia. They had an architect draw up plans, which were tweaked some when Operation Finally Home became involved.

"This was a big challenge," said Keith Porterfield, Goodall's chief operating officer.

Associate members involved with building the Meadows home:

- 84 Lumber
- 31W Insulation
- Austemiller Roofing
- Alley Cassetty
- Home Team Pest Defense
- Huskey Truss
- Metro Carpets
- Nashville Brick Masons
- Orgain Building Supply
- Quality Home Improvement
- Rogers Group
- Wallboard Supply
- Warren Brothers
- Wholesale Building Materials

Goodall became involved after LP officials made a presentation to the builder, which has been developing and building homes throughout Middle Tennessee since 1983. The builder agreed to co-sponsor the construction with LP without question.

Porterfield said Goodall organized a meeting of subcontractors and suppliers. A few donated everything. Others agreed to work at cost.

"After that meeting, we had nearly 100 commitment cards turned in," he said.

Work crews broke ground Veterans Day, 2011, with fanfare that included country music performer Big Kenny, who with his duo partner John Rich, donated funds and helped draw tremendous attention to the cause.

Meadows, though walking on prosthetic legs, didn't just hang back and let everyone do the work. He's a man who still does parachute jumps. And since he had planned to build the house himself, he didn't shy away from contributing.

Porterfield said Meadows was at the work site everyday, hammering nails and doing whatever he could.

"He just would not quit," he said of Meadows. "It was such a blessing to have him out there. He was such an inspiration for everyone out there."

Fittingly, the Meadows family began their Memorial Day weekend celebration by receiving the keys to their new home.

Bob Goodall, president and owner Goodall Homes skydived onto the property with Meadows, Chief Page and Scott Page, with the keys in hand.

"It's beautiful," Shaun Meadows, WSMV-TV reported him saying during the ceremony. "It's completely amazing what they've done for us. It's a dream come true. They went beyond my wildest dreams with how they built it."

"It's completely amazing."

Educating

a New Legislature on our Industry Values

A new legislative session is coming quickly upon us and we once again we will be working with state legislators on initiatives that help bolster our industry and ensure home building continues to provide a significant economic impact in Tennessee.

We also will be vigilant on watching for legislation that may harm our industry. During the last session, we scored a major victory with the fire sprinkler legislation. Now, it will be more difficult for municipalities to mandate that every new home have fire sprinklers. This saves builders and homeowners money.

There will be new faces in the next session and that means a new group of legislators we will be educating on our industry's value—jobs, jobs, jobs. That, of course, is always a challenge. But we are confident that when they hear our message, we will gain new friends among the entering class of legislators.

In the coming session, we will continue our work on a variety of issues that carried over from the previous session as well as encourage new legislation to make it easier for homebuyers.

BUILDING CODES

Local governments must be able to have the final say on whether or not the code they adopt is more or less stringent than the statewide code. This legislation would provide local governments with the ability to approve and enforce codes that match their own areas of jurisdiction when using a nationally recognized code.

HOMESTEAD LEGISLATION

We are proposing that the Tennessee homestead exemption be unlimited. Currently, the value of real property that a resident of this state can claim as exempt from creditors is very limited.

With our proposal, the value would be raised so that a creditor cannot take your personal residence from you to satisfy a judgment.

Our proposal will not affect an owner's right to mortgage your personal home. If you did mortgage your home and failed to pay for it, you could lose it through foreclosure. This bill would create demand for homes in Tennessee. It would keep people from relocating to places like Florida where the exemption is unlimited. Current exemptions are dollar limits that don't reflect the cost of living increases since the statutes were enacted. A \$5,000 exemption 50 years ago does not begin to compare to today's cost of living.

ASSESSOR LEGISLATION

The current process dictates that an Assessor establishes a parcel ID number for each parcel of real estate on January 1 of each year. The property is billed under one number no matter what happens to it throughout the year, even if it is subdivided and homes are constructed on it. This proposed legislation would require that the Tax Assessor's office establish a new parcel ID number immediately upon the recording of a subdivision plat that occurs after January 1 in a given year.

The Assessor would 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, would be assigned exclusively to such resulting parcel to which the value was added.

Legislative Review

Mitzi Spann
Chair, Government
Affairs Committee



VESTED RIGHTS LEGISLATION

This legislation would protect a developer from the time of initial approval of a proposed development through its completion and would not be subject to any changes in zoning regulations for a reasonable amount of time.

PROUD TO BE IN HOME BUILDING

Continued from page 8

regulations is because it will improve our profit margins.

In reality, builders and developers are not the only ones who suffer. Some of these increased costs are passed to the consumer in the price of their home. We understand that as housing costs go up, more families are knocked out of the housing market.

A recent study provided by the National Association of Home Builders showed that for every \$1,000 increase in the cost of housing, roughly 2,800 families will no longer qualify for a mortgage. When this happens, it forces development either to go further out from the urban core to find land to build affordable homes, or to raise prices and sell fewer homes.

The Home Builders Association is the only advocate for keeping housing affordable. There are major agencies and groups that work to help families get into a home of their own, but they do not get involved in trying to hold down the cost of housing.

Developers and builders have put their corporate and personal finances on the line to build the neighborhoods we call home. They work hard to hold down housing costs, and give back to the community they call home. I am proud to represent not only the builders and developers, but the would-be homebuyers who do not know that we are working on their behalf so they can afford their new home.

Home Builder's Association of Tennessee

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Clarksville/Montgomery Co HBA

John Crabbe (931) 249-0196

Cumberland County HBA

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Greene County Chapter of NAHB

Ralph Dingus (423) 639-5429

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Dan Rosenbalm (423) 968-5611

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Josh Jackson (931) 265-4391

Jackson Area HBA

Craig Taylor (731) 686-2851

Johnson City Area HBA

Paul Walton (423) 929-1466

Maryville/Alcoa HBA

Kenneth Hawkins (865) 567-9683

Memphis Area HBA

Jimmy Moore (901) 388-0750

Ocoee Region Builders Association

Greg Calfee (423) 284-7359

Rutherford Co HBA

Steve Jensen (615) 525-1846

Sevier Co HBA

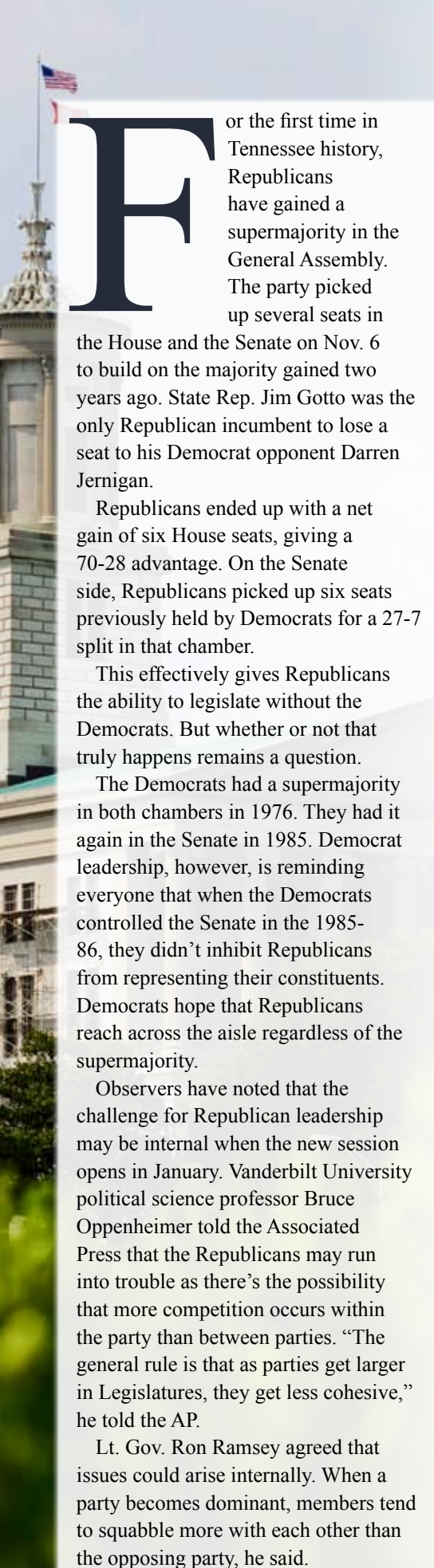
Dewayne Cable (865) 607-9792

South Central HBA

Lynn White (931) 581-3764

Warren Co HBA

Keith Bouldin (931) 473-8718



For the first time in Tennessee history, Republicans have gained a supermajority in the General Assembly. The party picked up several seats in the House and the Senate on Nov. 6 to build on the majority gained two years ago. State Rep. Jim Gotto was the only Republican incumbent to lose a seat to his Democrat opponent Darren Jernigan.

Republicans ended up with a net gain of six House seats, giving a 70-28 advantage. On the Senate side, Republicans picked up six seats previously held by Democrats for a 27-7 split in that chamber.

This effectively gives Republicans the ability to legislate without the Democrats. But whether or not that truly happens remains a question.

The Democrats had a supermajority in both chambers in 1976. They had it again in the Senate in 1985. Democrat leadership, however, is reminding everyone that when the Democrats controlled the Senate in the 1985-86, they didn't inhibit Republicans from representing their constituents. Democrats hope that Republicans reach across the aisle regardless of the supermajority.

Observers have noted that the challenge for Republican leadership may be internal when the new session opens in January. Vanderbilt University political science professor Bruce Oppenheimer told the Associated Press that the Republicans may run into trouble as there's the possibility that more competition occurs within the party than between parties. "The general rule is that as parties get larger in Legislatures, they get less cohesive," he told the AP.

Lt. Gov. Ron Ramsey agreed that issues could arise internally. When a party becomes dominant, members tend to squabble more with each other than the opposing party, he said.

Republicans

Strengthen Hold *on* General Assembly

HOUSE

TENNESSEE HOUSE DISTRICT 01

Jon C. Lundberg



TENNESSEE HOUSE DISTRICT 02

Tony Shipley



TENNESSEE HOUSE DISTRICT 03

Timothy Hill



TENNESSEE HOUSE DISTRICT 04

Kent Williams



TENNESSEE HOUSE DISTRICT 05

David B. Hawk



TENNESSEE HOUSE DISTRICT 06

James (Micah) Van Huss



TENNESSEE HOUSE DISTRICT 07

Matthew Hill



TENNESSEE HOUSE DISTRICT 08

Art Swann



TENNESSEE HOUSE DISTRICT 09

Mike Harrison



TENNESSEE HOUSE DISTRICT 10

Tilman Goins



TENNESSEE HOUSE DISTRICT 11

Jeremy Faison



TENNESSEE HOUSE DISTRICT 12

Dale Carr



TENNESSEE HOUSE DISTRICT 13

Gloria Johnson



TENNESSEE HOUSE DISTRICT 14

Ryan Haynes



TENNESSEE HOUSE DISTRICT 15

Joe Armstrong



TENNESSEE HOUSE DISTRICT 16

Bill Dunn



TENNESSEE HOUSE DISTRICT 17

Andrew E. Farmer



TENNESSEE HOUSE DISTRICT 18

Steve Hall



TENNESSEE HOUSE DISTRICT 19

Harry Brooks



TENNESSEE HOUSE DISTRICT 20

Bob Ramsey



TENNESSEE HOUSE DISTRICT 21

Jimmy Matlock



TENNESSEE HOUSE DISTRICT 22

Eric Watson



TENNESSEE HOUSE DISTRICT 23

John Forgety



TENNESSEE HOUSE DISTRICT 24

Kevin D. Brooks



TENNESSEE HOUSE DISTRICT 25

Cameron Sexton



TENNESSEE HOUSE DISTRICT 26

Gerald McCormick



TENNESSEE HOUSE DISTRICT 27

Richard Floyd



TENNESSEE HOUSE DISTRICT 28

Joanne Favors



TENNESSEE HOUSE DISTRICT 29

Mike Carter



TENNESSEE HOUSE DISTRICT 30

Vince Dean



TENNESSEE HOUSE DISTRICT 31

Ron Travis



TENNESSEE HOUSE DISTRICT 32

Kent Calfee



TENNESSEE HOUSE DISTRICT 33

John D. Ragan



TENNESSEE HOUSE DISTRICT 34

Rick Womick



TENNESSEE HOUSE DISTRICT 35

Dennis "Coach" Roach



TENNESSEE HOUSE DISTRICT 36

Dennis Powers



TENNESSEE HOUSE DISTRICT 37

Dawn White



TENNESSEE HOUSE DISTRICT 38

Kelly T. Keisling



TENNESSEE HOUSE DISTRICT 39

David Alexander



TENNESSEE HOUSE DISTRICT 40

Terri Lynn Weaver



TENNESSEE HOUSE DISTRICT 41

John Mark Windle



TENNESSEE HOUSE DISTRICT 42

Ryan Williams

**TENNESSEE HOUSE DISTRICT 43**

Charles Curtiss

TENNESSEE HOUSE DISTRICT 44

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Michael L. Turner

TENNESSEE HOUSE DISTRICT 52

Michael Stewart

TENNESSEE HOUSE DISTRICT 53

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Brenda Gilmore

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Gary Odom

TENNESSEE HOUSE DISTRICT 56

Beth Harwell

**TENNESSEE HOUSE DISTRICT 57**

Susan Lynn

**TENNESSEE HOUSE DISTRICT 58**

Harold M. Love

TENNESSEE HOUSE DISTRICT 59

Sherry Jones

TENNESSEE HOUSE DISTRICT 60

Darren Jernigan

TENNESSEE HOUSE DISTRICT 61

Charles M. Sargent, Jr.

**TENNESSEE HOUSE DISTRICT 62**

Pat Marsh

**TENNESSEE HOUSE DISTRICT 63**

Glen Casada

**TENNESSEE HOUSE DISTRICT 64**

Sheila Butt

**TENNESSEE HOUSE DISTRICT 65**

Jeremy Durham

**TENNESSEE HOUSE DISTRICT 66**

Joshua G. Evans

**TENNESSEE HOUSE DISTRICT 67**

Joe Pitts

TENNESSEE HOUSE DISTRICT 68

Curtis Johnson

**TENNESSEE HOUSE DISTRICT 69**

David A. Shepard

TENNESSEE HOUSE DISTRICT 70

Barry Doss

**TENNESSEE HOUSE DISTRICT 71**

Vance Dennis

**TENNESSEE HOUSE DISTRICT 72**

Steve K. McDaniel

**TENNESSEE HOUSE DISTRICT 73**

Jimmy Eldridge

**TENNESSEE HOUSE DISTRICT 74**

John C. Tidwell

TENNESSEE HOUSE DISTRICT 75

Tim Wirgau

**TENNESSEE HOUSE DISTRICT 76**

Andy Holt

**TENNESSEE HOUSE DISTRICT 77**

Bill Sanderson

**TENNESSEE HOUSE DISTRICT 78**

Mary Littleton

**TENNESSEE HOUSE DISTRICT 79**

Curtis Halford

**TENNESSEE HOUSE DISTRICT 80**

Johnny Shaw

TENNESSEE HOUSE DISTRICT 81

Debra Moody

**TENNESSEE HOUSE DISTRICT 82**

Craig Fitzhugh

TENNESSEE HOUSE DISTRICT 83

Mark White

**TENNESSEE HOUSE DISTRICT 84**

Joe Towns, Jr.

TENNESSEE HOUSE DISTRICT 85

Johnnie R. Turner

TENNESSEE HOUSE DISTRICT 86

Barbara Cooper

TENNESSEE HOUSE DISTRICT 87

Karen Camper

TENNESSEE HOUSE DISTRICT 88

Larry J. Miller

TENNESSEE HOUSE DISTRICT 89

Roger Kane

**TENNESSEE HOUSE DISTRICT 90**

John J. DeBerry, Jr.

TENNESSEE HOUSE DISTRICT 91

Lois M. DeBerry

TENNESSEE HOUSE DISTRICT 92

Billy Spivey

**TENNESSEE HOUSE DISTRICT 93**

Goffrey A. Hardaway

TENNESSEE HOUSE DISTRICT 94

Barrett Rich

**TENNESSEE HOUSE DISTRICT 95**

Curry Todd

**TENNESSEE HOUSE DISTRICT 96**

Steve McManus

**TENNESSEE HOUSE DISTRICT 97**

Jim Coley

**TENNESSEE HOUSE DISTRICT 98**

Antonio Parkinson

TENNESSEE HOUSE DISTRICT 99

Ron Lollar



SENATE*

TENNESSEE SENATE DISTRICT 02

Doug Overbey

**TENNESSEE SENATE DISTRICT 04**

Ron Ramsey

**TENNESSEE SENATE DISTRICT 06**

Becky Duncan Massey

**TENNESSEE SENATE DISTRICT 08**

Frank Niceley

**TENNESSEE SENATE DISTRICT 10**

Todd Gardenhire

**TENNESSEE SENATE DISTRICT 12**

Ken Yager

**TENNESSEE SENATE DISTRICT 14**

Jim Tracy

**TENNESSEE SENATE DISTRICT 16**

Janice Bowling

**TENNESSEE SENATE DISTRICT 18**

Ferrell Haile

**TENNESSEE SENATE DISTRICT 20**

Steven Dickerson

**TENNESSEE SENATE DISTRICT 22**

Mark E. Green

**TENNESSEE SENATE DISTRICT 24**

John Stevens

**TENNESSEE SENATE DISTRICT 26**

Dolores Gresham

**TENNESSEE SENATE DISTRICT 28**

Joey Hensley

**TENNESSEE SENATE DISTRICT 30**

Jim Kyle

TENNESSEE SENATE DISTRICT 32

Mark Norris



*Senators elected in 2012.

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Smarter

The NAHB tested vertically installed TallWall against horizontally installed 4x8 panels, to test the differences in air leakage. The results were clear: vertically installed TallWall panels reduce wall air leakage by up to 60%. Read the report: norbord.com/reports/tallwall



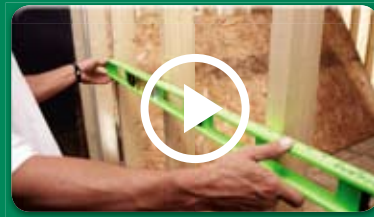
Stronger

You build homes that are meant to last, which is why TallWall panels are the right wall sheathing for your next build. Building with vertically installed TallWall panels can increase wall strength by as much as 38% when compared with horizontally installed 4x8 panels.



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Building with vertically installed TallWall will dramatically speed up your build. Fewer panels to measure and cut means reduced labor, material and waste. If you want to lower costs, increase profits, and build energy efficiency into every house, there are only two panels you should be using: TallWall 4x9 or TallWall 4x10.



Mobile

We don't just care about bringing you quality products at costs you can smile at; we're also committed to the build. Check out our latest mobile-friendly installation video, for tips that will benefit greenhorn and veteran alike: norbord.com/tips/wall-sheathing

The 2012 HBAT Annual Fall Meeting of the Membership and Board of Directors Meeting was held in Franklin, Tenn.,

in early November and attracted members from across the state to the beautiful Franklin Cool Springs Marriott for educational and informational meetings as well as to see the new officers installed and Hall of Fame inductees.

The Fall Meeting began on Friday, Nov. 9, with committee meetings throughout the day and continued into Saturday. The Tennessee Housing Development Agency (THDA) provided an excellent education session that helped members understand the importance of the THDA programs and what they offer to home builders and homebuyers across the state. Those who attended the session were appreciative of the valuable information.

The Board of Directors Meeting approved a number of items, including the 2013 Legislative Agenda that is presented in this issue of the magazine and a state-wide membership program that you will hear more about in the coming weeks. New Senior Officers were elected and installed. Installed by Past President Mike Stevens were: David Stauffer (Kingsport), Vice President/Treasurer, Steve Hodgkins (Memphis), Vice President/Secretary and Dennis Sewell (Knoxville), Associate Vice President.

Later that evening, our members came dressed to impress for the Hall of Fame banquet. During the evening, guests had an opportunity to participate in a silent auction that raised over \$1,300 for the Industry Scholarship Fund, which provides scholarships to students across Tennessee studying in the building industry field.

Fall 2012



Board of Directors Meeting

Davis Lamb (Nashville) was voted Builder of the Year, and Danny Lee (Cookeville) became the 2012 Associate of the Year. Congratulations to both gentlemen for their achievement and many thanks for your dedication to the building industry.

After dinner, the late Denzel Carbine was inducted into the prestigious Building Industry of Tennessee Hall of Fame. Denzel's daughter, Ashley Carbine Hammer presented a moving tribute to her

father that highlighted his commitment to his family and the association. His son, Samuel Carbine gave a touching toast to his father that spoke to Denzel's commitment to this association. Barbara Carbine, Denzel's mother accepted the Hall of Fame obelisk and medal on behalf of the Carbine family.

James Carbine officiated the installation of Mitzi Spann as HBAT President. Outgoing HBAT President Keith Grant was honored and presented with awards for his outstanding service during 2012. HBAT recognizes Keith Grant's pivotal role in helping stabilize the association during some very challenging times for this industry.

Following the installation ceremony, Mitzi thanked her family and friends for allowing her to serve as the incoming HBAT President and presented some thoughts on the upcoming year. The evening concluded with great music and lots of dancing.

Lastly, we cannot do what we do without our dedicated Sponsors. A huge "Thank You!" goes out to all of those companies that have supported the HBAT through sponsorship this year. We greatly appreciate your commitment to the association and look forward to working with you in 2013. We also sincerely appreciate all of the banquet table sponsors and extend our sincere appreciation to the HBATSIT for sponsoring the name badges for this Meeting.

Thank you Sponsors

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- Bonded Builder Warranty Group
- Professional Warranty Services
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- 84 Lumber
- Pro Build
- TVA

Fall 2012



Meeting Photo Gallery



Associate of the Year
Mitzi Spann with Award Winner Danny Lee



Builder of the Year
Davis Lamb with Keith Grant



Mitzi Spann being Sworn-in as
President



Installation of Officers
Mitzi Spann, Keith Grant, Mike
Stevens & James Carbine



David Stauffer, Karen Flores,
Paula Stauffer & Nina Boss



Mitzi Spann with Family



The Carbine Family



Ashley Carbine Hammer & Sam Carbine
Denzel Carbine's Kids Giving Speech



Denzel Carbine's Children and Mother
Accepting Award



Doyle Webb, Teresa Groves, Melanie
Chadwell & Mike Stevens



Auction Helper Dennis Sewell

Local, State, and National HAPPENINGS

Johnson City Area HBA Rebuilds Flooded Homes



Johnson City Area Home Builders Association and its membership have partnered with Appalachian Service Project to help rebuild homes in the Dry Creek area damaged by floodwaters August 5. The program is called "New Build Washington County" and up to 46 new homes will be built and 75 more homes refurbished. Volunteer labor supervised by local builders will do nearly all of the work over the next 18 months. They broke ground on the first home October 23 and finished two days before Thanksgiving. Two more homes were completed during that week and the effort was on to have 8-10 families in their new homes by Christmas.

Maryville Alcoa HBA Raises More Than \$18,000

With the help of associate member Anderson Lumber Co., the Maryville Alcoa Home Builders Association raised more than \$18,000 with its first annual Stephen Y. Coleman Campaign for Hope golf tournament in June.

Anderson Lumber Co. sponsored the tournament along with Maryville Alcoa HBA.

Mr. Coleman passed away in July 2011 after battling brain cancer. Since 1996, he had been Anderson Lumber's chief executive officer.

The tournament drew 47 four-person teams who competed for first, second and third places in three different flights. They also competed for longest drive and closest-to-the-tee contests. Prizes were donated.

As a result of the efforts of Anderson Lumber Co. and Anderson employees Landon Coleman and Tony Cooke, Maryville Alcoa HBA and UT Cancer Institute Campaign for Hope each received \$9,115.34. Anderson Lumber is the oldest associate member of the Maryville Alcoa HBA.

On behalf of our membership and the UT Cancer Institute, the association would like to thank everyone who participated in this event.

Upper Cumberland HBA

Associate Members Recognized

Several members of Home Builders Association of the Upper Cumberland were recently named to the Cookeville Herald-Citizen's Best of the Best.

American Bank & Trust was named in the Bank category while Potter's Ace Home Center was in the Hardware Store category. Cumberland Insurance landed a spot in the best Insurance Agency group. Ellie Lenhart was in the best Interior Decorator category. Voters selected Lowe's for Lawn & Garden Products. The Mobile Home Dealer category had Meadows Homes. Garry Brown, Putnam Plumbing, was named best plumber.

Separately, in August, Major Fasteners showed association members how to improve a home's energy efficiency.

The firm presented an educational program about spray foam insulation



Josh Jackson (center), HBA Cumberland president with Tom Ellis and Bill Kerst from Major Fasteners.

products. Air infiltration is a major waste of energy, and improving a home's energy efficiency is one of the top upgrades chosen by homeowners.

Sealing and insulating the gaps and cracks around a home's windows and door frames can save up to 20 percent on heating and cooling costs, according to the presentation.

Introducing Home Builders Mutual Insurance Company!

We are pleased to announce the formation of Home Builders Mutual Insurance Company (HBMIC), a Tennessee domiciled mutual insurance company formed from the Home Builders of Tennessee Workers' Compensation Self Insurance Trust (HBATSIT).

HBMIC will be sending out renewal quotes to all current members of the HBATSIT which will cease writing business on January 1, 2013.

Please contact one of our service team members if you have any questions or concerns at 800-524-0604.



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 |
| 2012 | Denzel Carbine | Franklin |

BUILDING PERMITS

Below are the current, total building permits, as reported by MarketGraphics Research Group, Inc., through October 2012:

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 5,245; 2011 was 3,927.

The Memphis Metro Area

The Memphis Metro Area includes Crittenden, DeSoto, Fayette, Shelby and Tipton counties. Year-to-date permits for these counties total 1,785; 2011 was 1,269.

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 1,486; 2011 was 1,276.

Montgomery County/Clarksville

The Montgomery County Permit Summary is listed separately. Year-to-date permits total 1,176; 2011 was 1,180.

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 1,418; 2011 was 1,087.

Northeast Tennessee

The Northeast Tennessee Area includes the counties of Carter, Greene, Hawkins, Sullivan and Washington in Tennessee, and Scott and Washington in Virginia. Year-to-date permits for these counties total 599; 2011 was 641. (Y-T-D through Q3 data provided by Market Edge, Inc.)

The overall building permits reported through October 2012 total 11,709; 2011 was 9,380.

2013

HBAT MEETINGS



SPRING MEETING

March 4 – March 5

Hilton Suites Downtown
Nashville, Tennessee



SUMMER MEETING

June 22 – June 26

CasaMagna Cancun Resort
Cancun, Mexico
(Passport Required)



FALL MEETING

TBD

Marriott Meadowview
Kingsport, Tennessee



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MarketGraphics

RESEARCH GROUP

In the state of Tennessee, MarketGraphics is the largest new home market research company. Every four months, all of the subdivisions are driven and audited in Chattanooga, Memphis, Knoxville and Nashville. In 2009, based on that year's absorption rate, we had excess lots. As of late fall of 2012, we are already experiencing shortages of lots in the better markets. Here are specific details regarding four cities which constitute 72 percent of the Tennessee market.

Metro Chattanooga

1. The lot count fell 3,240 developed lots in 3 years and 4 months or 81 lots a month.
2. During that time, the subdivisions fell by 122 subdivisions. We will be short 11,545 lots by the end of 2017. This means we are short 5,247 developed acres.

Knoxville Area

1. In the last 3 years, the lot count fell from 27,722 developed lots to 21,757 lots.
2. This is a drop of 5,965 lots per it is going down at 166 lots per month.
3. We project to be short 11,600 lots by the end of 2017.

The Memphis Metro Area

1. The lot count fell by 2,990 lots in the last 2 years and 8 months or 93 lots per month.
2. We are forecasting to be short 16,140 lots by the end of 2017.

Greater Nashville

1. In the 11 counties (without Montgomery County), we project to use 34,174 lots by the end of 2017.
2. We are projecting to be short 35,010 developed lots by the end of 2017.
3. In the last 3 years and 8 months, the lot count fell 16,973 or 386 lots per month.
4. This means the lot count is dropping at 175 developed acres per month.

We have an impending lot problem.

Edsel Charles
Chairman of the Board
MarketGraphics Research Group, Inc.



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



SPEC MIX & BORAL BRICKS **BRICKLAYER 500®** COMPETITION

Spec Mix and Boral Bricks held the 2012 SPEC MIX BRICKLAYER 500® Regional Competition and one of the regional events was held in Jonesborough, Tennessee. Members of the Home Builders Association of Tennessee were invited to participate in the world famous bricklaying contest which was held at 11 a.m. on September 15 at C&C Masonry Supply in Jonesborough.

The Tennessee event is part of a series of 16 events taking place throughout North America and draws the area's best masons who possess the skill, speed and stamina required to battle for the chance to win a new FORD F-250 XLT 4X4 truck and nearly \$10,000 in cash and prizes. Widely recognized as the world's foremost bricklaying competition and providing the largest winner's purse of any masonry event, the winners of each regional contest will go on to compete at the SPEC MIX BRICKLAYER 500® national event in Las Vegas, Nevada. Finals will be held at the World of Concrete/World of Masonry trade show with over 3,500 cheering spectators awaiting the answer to the question, "Who is the World's Best Bricklayer?"

Established in 2003 to showcase the skill and craftsmanship of professional masons, the general description of the SPEC MIX BRICKLAYER 500® regional events is as follows: Each team, consisting of a mason and a mason tender, will have 60 minutes to complete an approximately 26 foot, double wythe brick wall within a defined work area while meeting strict quality standards. The winner of each regional competition will advance on to the national event in February 2013. Award places are based on the highest brick counts meeting the quality standards and competition rules. The SPEC MIX TOP CRAFTSMAN award is judged as the most sellable wall meeting a qualifying brick count. This award is the second most coveted award at the event; yet for some, winning the SPEC MIX TOP CRAFTSMAN award is their main goal, and has the second highest award purse at the national event. For more information on the event, please contact the local representative listed for the closest competition. The 2013 SPEC MIX BRICKLAYER 500® national event will be held at the Masonry Construction's Challenge Arena during the 2013 World of Concrete/ World of Masonry trade show and is scheduled for Wednesday, February 6, 2013.

BRICKLAYER 500®

WHO'S THE BEST BRICKLAYER IN THE WORLD?

2012 World of Concrete/
World of Masonry Trade
Show

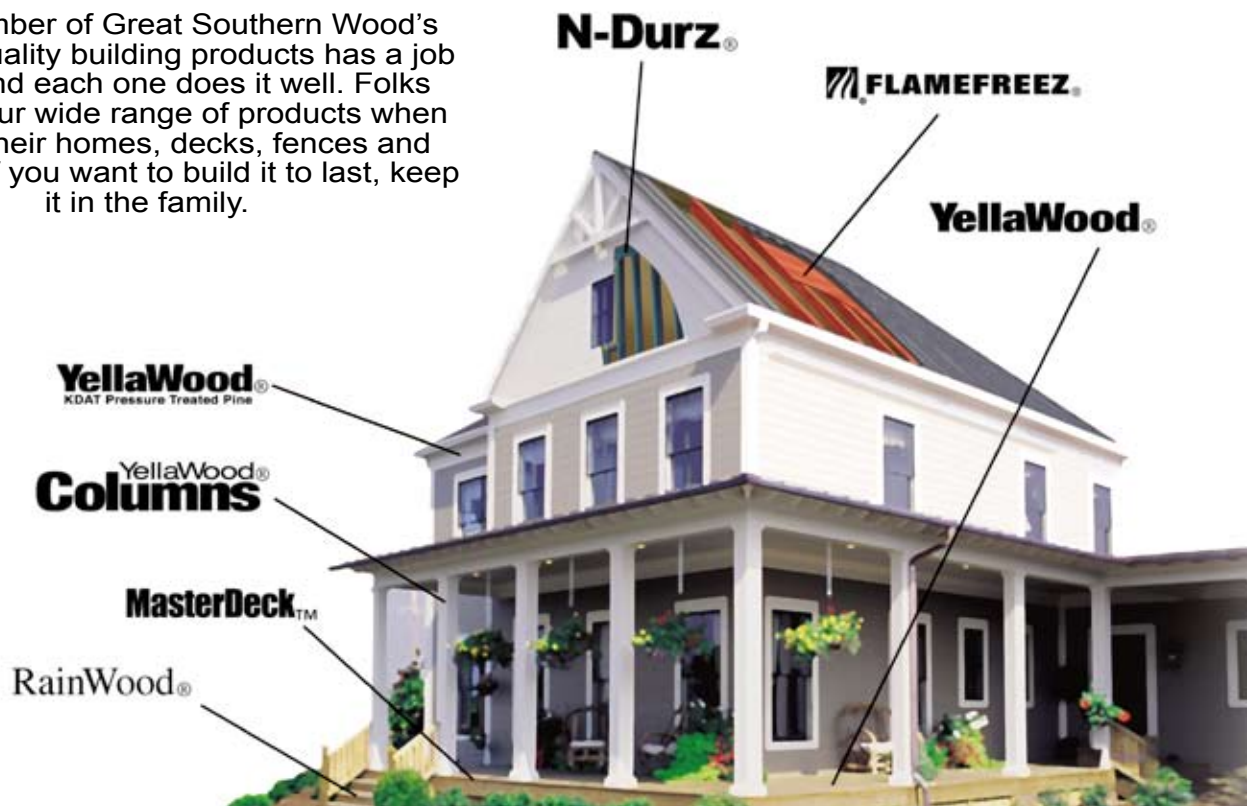
February 6, 2013
Las Vegas, Nevada

ABOUT BORAL USA

Headquartered in Roswell, Georgia, Boral USA is a leading manufacturer in the building material industry. Boral USA's subsidiaries include Boral Bricks: #1 manufacturer of brick in the United States, Boral Roofing: the nation's leading manufacturer of clay and concrete roof tiles, Boral Stone Products, manufacturer of Cultured Stone®: #1 Brand of manufactured stone veneer, Boral Composites Inc., manufacturer of Boral TruExterior® Trim: #1 Brand of poly-ash exterior trim products.

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Each member of Great Southern Wood's family of quality building products has a job to do – and each one does it well. Folks count on our wide range of products when building their homes, decks, fences and more. So, if you want to build it to last, keep it in the family.



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The treated product consumers ask for by name. They know that for the best protection against rot, fungal decay and termite attack all they need to look for is the little "Yella tag."

MasterDeck™ Brand Pressure Treated Pine

MasterDeck™ is the ultimate decking material. Hand-selected from #1 & BTR or C & BTR grade lumber, these 2x6 boards are available in a variety of profiles and options including water repellent and KDAT.

N-Durz® Brand Borate Treated Lumber

The brand of choice for pressure treated protection in framing applications. This borate treated lumber is a termite's worst nightmare!

RainWood® Brand Pressure Treated Pine

Protects against fungal decay and termite attack, with the added protection of a built-in water repellent.

KDAT Products

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YellaWood® Columns

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