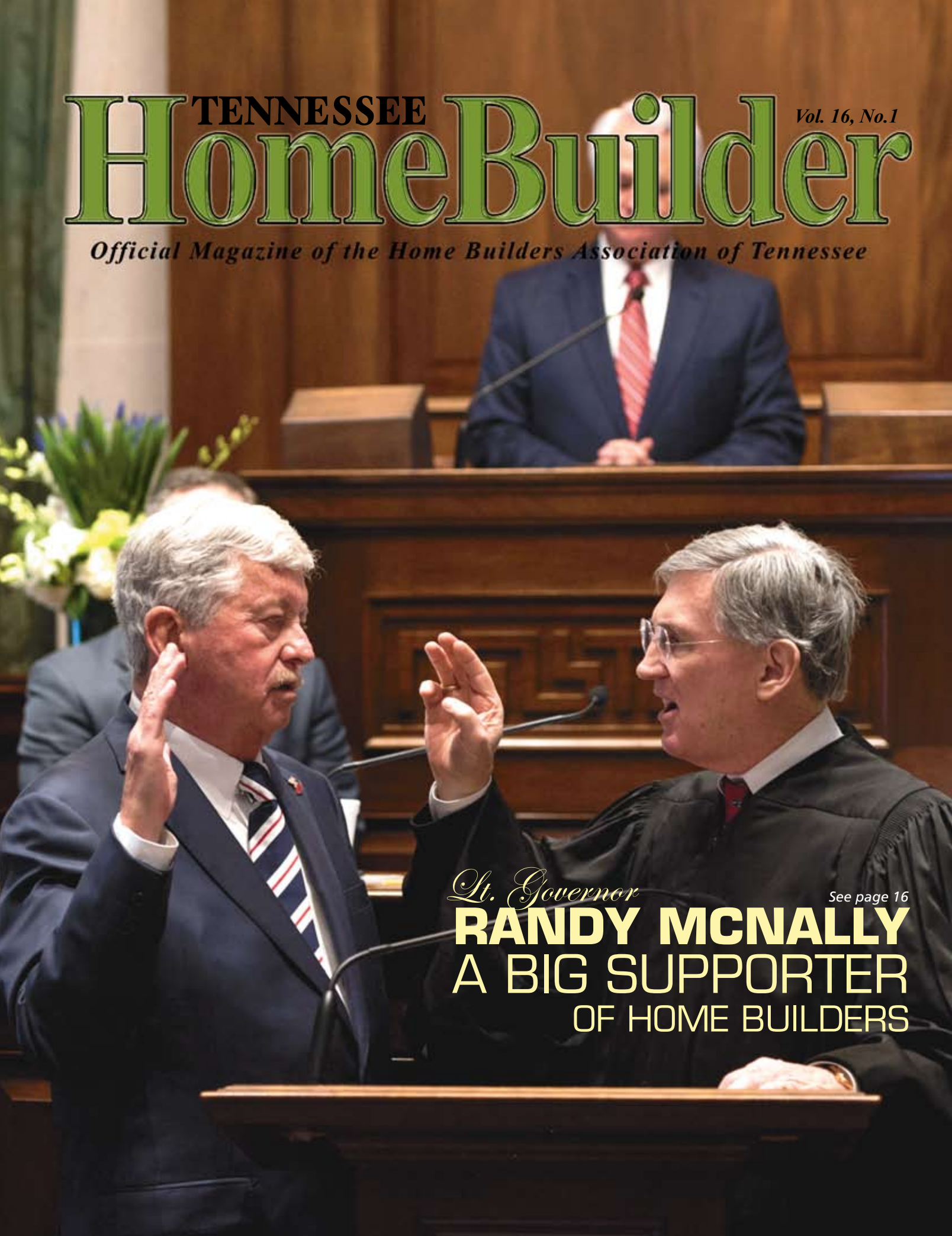


# TENNESSEE HomeBuilder

Vol. 16, No.1

*Official Magazine of the Home Builders Association of Tennessee*



*Lt. Governor*

*See page 16*

**RANDY MCNALLY**  
**A BIG SUPPORTER**  
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# TENNESSEE HomeBuilder



Vol. 16, 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 2,700 member firms as the Voice of the Housing Industry. We advocate housing affordability and availability through:

- Legislation
- Communication
- Education



*Sen. Randy McNally takes the oath of office to become Lt. Governor of Tennessee. The senator is a strong supporter of the Tennessee homebuilding industry. He was kind enough to answer a few questions for us.*

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A Big Supporter of Home Builders

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2017



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## President's Perspective

*Dennis Epperson  
HBAT President*



# COMMITTED TO— Continued Legislative Success, Building on A Strong Track Record



Two years ago, Gov. Bill Haslam signed a legislation to launch Go Build Tennessee, a marketing campaign to encourage high school students to seek careers in the construction industry and building trades. The program officially launched in May last year and has begun paying dividends.

**D**ennis Epperson, our 2017 president, earned his general contractors license 28 years ago. Before that, he was a carpenter by trade. So he knows a thing or two about building a home.

The Cleveland homebuilder has been an active member of his local association for as long as he's been a general contractor. For more than a decade, he's played a pivotal role in the state association, especially when lawmakers get a bit overzealous.

One of his goals this year is to work like the association has always worked – influencing legislation that helps the homebuilding industry. And Dennis wants to make sure more and more association members understand the legislative successes.

That means getting as many members as possible to be involved in legislative efforts.

“That’s where you can do the most for our industry,” Dennis said. “We’ve got a great track record.”

More broadly, a shortage of skilled labor continues to be an issue and one Dennis sees as vital to solving for the future of the industry.

Last year, Gov. Bill Haslam signed legislation to launch Go Build Tennessee, a marketing campaign to encourage high school students to seek

careers in the construction industry and building trades.

“It’s helping at opening the doors,” Dennis said.

He said what high school students need to know is that in the industry the sky is the limit. “You can take it to any level you want in life,” he added. “The students need to know that it’s OK to come into the field and can make good money when they do.”

Dennis’ own experience in the industry is a prime example. He started as a carpenter and did well with it. He then became a builder and has had great success. He became a developer when finding available lots presented a challenge.

At 56 years old with his wife, Rhee, of 35 years, he’s right where he wants to be with his business. And, he’s working with the next generation at Epperson Homes LLC and Developments. His son Clint, who has his master’s degree in mechanical engineering, is with the company as is his son-in-law Blake Ellison, who also has an engineering degree.

“I’m looking forward to a great, successful year for our association,” Dennis said. “We will continue our legislative success and build on our already strong track record.”

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# ONE SIZE DOESN'T FIT ALL

## Executive Outlook

*Terry Greene  
Executive Officer  
HBA of Greater  
Chattanooga*



**A** “one size doesn’t fit all” approach applies in many cases and the 14 local Home Builder’s Associations in Tennessee are no different. What might work well in Johnson City may not work quite as well in Memphis. What was a rousing success in Chattanooga might not be a good fit for Clarksville.

That being said, no one in the HBA world should go it alone. In Tennessee, we are blessed to have so many veteran Executive Officers who have “been there, done that,” which in turn benefits all of us when it comes to seeking advice and guidance. The fact that the Tennessee Executive Officer “family” is a close-knit group that works well together is an added bonus.

In 2017, the Tennessee Executive Officer Council (EOC) is taking some additional steps that will hopefully enhance continued growth and success at both the local and state level.

With social media becoming more and more of a staple in our everyday lives – personally and professionally – the Tennessee EOC will be launching

its own Facebook group page where local EOs can share and exchange information and ideas. It’s a medium that can be contributed to and easily accessed 24-hours a day and is an efficient way to tap into the vast Tennessee EO knowledge base.

In addition, quarterly conference calls will allow all of us to zero in on specific issues and challenges with everyone around the table. This will allow everyone who participates an opportunity to ask questions and offer suggestions about specific challenges as well as share success stories without having to spend an extraordinary amount of time and resources.

Serious thought is also being given to the Tennessee EOC hosting its own one-day “Leadership Conference” that would specifically focus on professional growth and development for EOs, staff and local leadership. Such topics as non-dues revenue, membership growth and retention, marketing and branding, and building community partnerships could all be a part of an agenda that could greatly benefit both the short and

long term growth of local HBAs, and by extension, our statewide association.

The bottom line is none of us in a leadership position can or should operate in a vacuum. By carefully and strategically designing a communications program that encompasses a variety of avenues and skills, maximizes opportunities and minimizes time and travel, the Tennessee EOC is poised to have an outstanding 2017 – and beyond.

This is an exciting time to be a part of the Home Builder Association family. We have outstanding leadership at the local and state level, the industry is bouncing back from the downturn that slowed everything down a few years ago, and there is a renewed and enthusiastic focus on such issues as professional education, membership benefits and government affairs.

Tennessee is a great place to call “home”, and each one of the 14 Executive Officers throughout the state take great pride in representing and advocating for our members. Together, we’re building a great future!

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# Legislative Summary 2017

## Legislative Review

*James Carbine  
Chair, Government  
Affairs Committee*



**A**s each new legislative session brings new opportunities for us to make it easier for our industry to do business and build affordable homes for homebuyers.

Sometimes we face challenges that could harm our industry with burdensome regulation. With the vital help from our members and support from our legislators, we have been able to meet those challenges and have been able to prevent harmful and unnecessary costs and regulations from being imposed on our industry.

Keeping our members informed is a key component to our winning strategy, and we are always on the look out for new ways to present information on our legislative efforts.

### **RITTER ON TWITTER**

Next legislative session, we are introducing Ritter on Twitter. Susan Ritter, HBA's executive director, will do a weekly legislative update with a video posted on our Twitter feed – @HBAofTN.

### **LEGISLATIVE BILLS SB-355 AND HB-906**

In regard to legislation for this current session, we have two bills that we have introduced in regard to the home building industry.

The first bill is SB-355 sponsored by Sen. Jim Tracy and its companion HB-906 sponsored by Rep. Tim Wirtgen. This bill increases the contractor's monetary limits before they have to have an audited financial statement.

The current threshold is \$1.5 million and was set by the legislature in the year 2000 and has not been adjusted for the

last 17 years. This bill will increase that limit to \$3 million for residential and increase light commercial from \$750,000 to \$1.5 million provided a contractor's financial statement justifies it. For new applicants, the Contractors Licensing Board can limit the contractual amount based upon experience regardless of the contractor's financial statement.

For a contractor to go above the \$3 million threshold for residential construction they will have to submit audited financial statements from a Certified Public Accountant.

The second bill reaffirms that local municipalities do not have the power to broadly regulate and/or restrict exterior aesthetic materials for home construction. Sen. Becky Duncan Massey sponsored SB-520 and Rep. Marc Gravitt sponsored the House version, HB-476.

Municipalities do not have the ability to enforce restrictions if the International Residential Building Code doesn't restrict certain exterior residential building materials. Regulating exterior materials has nothing to do with life safety.

Restricting materials that may be lower in cost harms the ability to provide affordable or workforce housing.

This bill would not be applicable to historic areas and would not prohibit exclusion of certain materials by homeowners association covenants and restrictions.

Passage of these two bills would reduce operating costs for builders and will also preserve choice and affordability for our homebuyers.



# Home Builder's Association of Tennessee PAST PRESIDENTS

## 2017 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
2011	Mike Stevens	Knoxville
2012	Keith Grant	Memphis
2013	Mitzi Spann	Nashville
2014	David Stauffer (Deceased)	Kingsport
2015	Steve Hodgkins	Memphis
2016	Jeff Burkhart	Clarksville

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### CUMBERLAND COUNTY HBA

Issac Zuercher

### HBA OF GREATER CHATTANOOGA

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# Lt. Governor ... **RANDY M**



## **A BIG Supporter of Home Builders**



**Lt. Gov. Randy McNally** has been a big supporter of home builders and was kind enough to answer questions for us.

### **How do you see the impact home builders have on the economy in Tennessee?**

I see the impact the industry has on the economy almost everywhere. Home builders are quite literally in the business of supplying the American Dream. Home ownership is the cornerstone of our economy and this is the industry that makes it happen. How we sustain economic growth, how we build wealth — it is all related to this industry. I'm grateful to all home builders for their work in Tennessee. The industry is one of our main economic drivers. Its impact is incalculable.

### **What issues do you see for home builders relative to government now and in the future?**

It's no secret that there is a pervasive labor shortage in the industry. In 2015, Governor Haslam and the General Assembly passed the Go Build Tennessee Act to make it easier for anyone considering skilled-trades jobs to locate and connect to them.

This is a problem that is not going away but we are making an effort to combat it. For years, Tennessee has lagged behind in education. We let career and technical education — vocational education as it used to be called — almost disappear. In the past few years, Tennessee has recommitted itself to CTE education.

People now understand that success in the new economy is not necessarily built on the four-year liberal arts degree. There are very rewarding careers in the construction industry that pay well and offer the potential for advancement. As long as we keep our focus on education — specifically career and technical educational — I think we can attack the shortage problem and give Tennesseans good, high paying jobs in the process.

I think the second part of the equation is excessive government regulation — both at the state and local levels. Tennessee, over the last six years specifically, has done a good job attacking the red tape and regulations that hold back businesses of all sizes and industries.

### **What more could the legislature do to alleviate the labor shortage the home building industry has been experiencing?**

The biggest hurdle now is local regulation. We are doing what we can at the state level to create a predictable



# CNALLY

FEATURE ● ● ● ● ●

A pharmacist by profession, Lt. Gov. Randy McNally has been in the Tennessee General Assembly since 1979. The Oak Ridge native first served in the House before being elected to the State Senate in 1983. The senator played a key role in Operation Rocky Top, going undercover for the FBI to expose political corruption in the General Assembly. Sen. McNally officially assumed his role in January, taking over for Sen. Ron Ramsey, who retired from the latest General Assembly.

environment for homebuilders. While we do want to respect local governments, we also recognize the need for builders to have consistency. We are always trying to strike that proper balance between local control and a deregulated, consistent environment for business.

The Tennessee General Assembly is consistently wary of attempts to add burdensome regulation. Our job as legislators is to balance the needs of industries with the safety and health of our citizens.

Homebuilders obviously took the brunt of the Great Recession a few years back. The housing market became a bubble and that bubble burst. It takes a long time to truly recover from something like that. We as a legislature want to support the industry whenever we can because of its importance to the economy overall.

We have done a good job keeping taxes low and government small. While our recovery has been sluggish, we have had quite a few years of sustained growth. The best thing the General Assembly can do for any industry is to continue to be fiscally responsible and try to protect our state from the impact of any future recessions the best we can.

Beyond that, we need to continue to do what we have done: remove barriers, cut red tape and let homebuilders build homes.

## THE FUN QUESTION

**What are your hobbies when you manage to have free time?**

Being lieutenant governor is a lot of work but I do have some free time. Apart from spending time with my family, my two biggest passions are lacrosse and golden retriever rescue.

Our latest rescue golden retriever, Shadow, got his name because when they found him, he seemed to be afraid of his own shadow. He had obviously been neglected and abused. My wife, Jan, and I brought him home almost a year ago. It took a little time but he has really come out of his shell. He loves the water. I'll take him to the park and he'll just head to water. He's a great swimmer.

Lacrosse is my other big passion. It is a new sport for the South but it catches on more and more every year. I came to the sport as an adult when a friend who was working at the Tennessee Republican Party introduced me to it. It is an outstanding game with a fascinating history. It was invented by Native Americans who used it as practice for war and as a way of settling disputes between tribes.

I played a little last season in a summer league here in Nashville. If my knees hold up, I will be out there again in a few months.



# GO BUILD T

## Constructing Foundation to Attract Young Adults into Construction



**N**early a year ago, Tennessee's construction industry leaders and Gov. Bill Haslam launched Go Build Tennessee, a marketing and public relations program aimed at encouraging high school students and young adults to seek careers in construction.

Since the launch, Go Build Tennessee has been filling the social media outlets as well as radio and television airways with advertisements promoting careers in construction, including the earning potential.

"We're in the business of changing hearts and minds," said Ryan Dwyer of Go Build. "People don't know you can make \$50,000 a year without a college degree."

The effort targets mostly 16 to 24 year olds. That is augmented with marketing geared toward "influencers" – construction industry professionals, teachers, career counselors and parents – anyone who may have influence in helping a student look at career opportunities.

With its launch, Tennessee joined Alabama and Georgia with a Go Build program. The need arose as homebuilders and the rest of the construction industry face a labor shortage.

A lot of workers didn't return to the industry as construction

began to recover from the Great Recession. And, the pipeline isn't adequate enough to replace the aging workforce.

It's too early to get a measurement of the marketing's impact on enrollment in high school programs related to construction. But the information is definitely flowing and the message is getting out.

According to Dwyer, videos posted on social media were viewed 93,000 times May to December last year.

Visitors to the Go Build Tennessee website have far exceeded average times spent on websites. The average is 15-30 seconds. Go Build Tennessee's visitors have averaged 2 minutes and 45 seconds on the site.

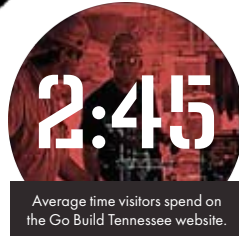
In all, Dwyer said there have been 55 million impressions through the combination of web, T.V., social media and radio.

In the course of eight months, Go Build held 30 grassroots events, which include school events, career fairs and speaking engagements. More than 150 tool kits were sent to school programs across the state.

A primary goal is reversing a decline in career tech enrollment. Between 2011 and 2015, such enrollment declined 37 percent across Tennessee.

# TENNESSEE

Three builders serve on the Go Build Tennessee board: David McGowan of Regent Homes, Trey Lewis of Ole South Property, and Duane Vanhook of Duane Vanhook and Associates.



While Tennessee is early in the program, results from the seven-year-old program in Alabama indicate what may be in store for Tennessee.

Career tech enrollment had been declining about 6 percent a year leading up to Go Build Alabama's launch. Since, there has been a 24-percent increase.

Dwyer, who also works with Go Build Alabama, said a survey showed that 51 percent of those choosing the construction career path in high school said Go Build had an impact on their decision.

"We're starting to see the real-life impact," Dwyer said. This year, Go Build Tennessee has named two ambassadors, students who have chosen construction as a career path. Grant Smith of Nolensville has chosen to train as a welder. Jay Cardwell of Hendersonville decided to go to the School of Concrete and Construction Management at Middle Tennessee State University.

Cardwell had seen the Go Build campaign. "I knew after seeing the campaign that the construction and skilled trades industries could be a rewarding and extremely wise choice when choosing a future career," he said.

## BECOME A GO BUILD INFLUENCER

Go Build Tennessee can put the ads out there. It can send information to schools. But HBAT members can play a major role in encouraging high school and college students to enter the construction industry.

Jay Cardwell, Go Build Tennessee's latest ambassador, saw the Go Build material and explored entering a construction management program at Middle Tennessee State University. That was backed up, though, by a suggestion from an industry professional.

Get in touch with Go Build Tennessee. If you have or are involved in a training program, Go Build will highlight it on the website if it's not there already.

Use Go Build Tennessee to promote job opportunities along with new hires.

And the biggest role you can play is being a recruiter for the industry. Go to career fairs and promote the industry, the trades. You don't even have to do all the talking. Go Build has grassroots teams that can help with the talking and back you up with materials.

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# Local, State, and National HAPPENINGS

## BUILDING UP THE ASSOCIATION COMMUNICATIONS



Social media continues to become a more integral part of how businesses market and brand themselves to the public.

It's also a great way to enhance your communications with clients and customers. For us at the association, that means another way to reach you – our members.

We will be building on our social media presence this year. We now are on Twitter @HBAofTN in addition to our Facebook page [www.facebook.com/HomeBuildersAssociationOfTennessee](http://www.facebook.com/HomeBuildersAssociationOfTennessee).

Be sure to follow us on Twitter and like us on Facebook to get the latest and greatest on our industry.

We also are reintroducing the e-newsletter. With the proliferation of smart phones, the newsletter format has been improved to make it more mobile friendly.

## REMEMBER TO CHECK LICENSE RENEWAL DATE



The Contractors Licensing Board no longer sends out license renewal notices. Contractor's failing to complete the license renewal within 12 months of the expiration date, would need to complete a new license application.

If you forget, you won't have to take the exams, again, provided you been active in the industry the past two years. But you will have to follow all of the steps in the application process.

So be sure to check your renewal date if you don't want to have to go through the application process again. For more information – [tn.gov/commerce/article/contractors-renewal-retirement-and-revisions](http://tn.gov/commerce/article/contractors-renewal-retirement-and-revisions)



**Join Now. Travel More.**  
Hotels Rental Cars Cruises

### A FANTASTIC NEW MEMBER BENEFIT

The Home Builders Association of Tennessee has a fantastic new member benefit that can save you and your employees' money when taking that next vacation, business travel, or visiting family or friends.

By joining Snazzy Traveler, you can save loads on hotels, car rental, cruises and much more. Who wouldn't want to save up to 50 percent on a trip to Cancun or up to 70 percent visiting Orlando & Disney World? I saved over \$100 on a weekend rental car; it works!

This site isn't for the general public. It's only for HBAT members – one of the many benefits you can expect to continue to receive from being a member. It's easy to join. Just follow the steps below.

- Go to the Snazzy Traveler website – [www.snazzytraveler.com](http://www.snazzytraveler.com). When you are on the page hit the “**Join Now**” button.
- On the next page, you'll see a green button that says “**Redeem Code Here.**” Hit that button.
- On the next page simply enter the promo code **HBATTravel2017** in the box under “**Promotional Code**” and then hit “**Check Code.**” **(Do not enter anything else on this page and do not give a credit card on this page.)**
- Once you put in your code and hit Check Code, you will see a green box to the right that says success and you will be taken to the next page. (If you get an error message, reenter the code again.)
- On the next page simply enter your information in the boxes provided and check off the box “I agree to Terms and Conditions” and hit the “**Submit**” button.
- Once you hit the Submit button and you'll get a Success message and will be redirected into Snazzy Traveler.



# 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
2013	Coolidge Johnson	Johnson City
2014	Charles Morgan	Memphis
2015	John Floyd	Murfreesboro
2016	Mike Stevens	Knoxville

## BUILDING PERMITS

Below are the current, total building permits, as reported by MarketGraphics Research Group. Tri-Cities' permits provided by Market Edge, Inc.

### Greater Nashville as of 2/28/17

The Greater Nashville 12-County Building Permit Summary includes the counties of Bedford, Cheatham, Davidson, Dickson, Marshall, Maury, Montgomery, Robertson, Rutherford, Sumner, Williamson, and Wilson. Year-to-date permits for these counties total 2,008; 2016 was 1,861. Increase of 7.9%

### The Memphis Metro Area as of 3/31/17

The Memphis Metro Area includes Crittenden, DeSoto, Fayette, Shelby and Tipton counties. Year-to-date permits for these counties total 200; 2016 was 197. Increase of 1.5%.

### Knoxville Area as of 3/31/17

The Knoxville 6-County Area Building Permit Summary includes the counties of Anderson, Blount, Knox, Loudon, Roane, Sevier. Year-to-date permits for these counties total 777; 2016 was 621. Increase of 25.1%.

### Montgomery County/Clarksville as of 3/31/17

The Montgomery County Permit Summary is listed separately. Year-to-date permits for these counties total 348; 2015 was 216. Increase of 61.1%.

### Metro Chattanooga as of 3/31/17

The Metro Chattanooga Area Building Permit Summary includes the counties of Bradley and Hamilton. Year-to-date permits for these counties total 138; 2016 was 150. **Decrease of 8.0%.**

### Tri-Cities as of 12/31/16

The Northeast Tennessee Area includes the counties of Carter, Greene, Hawkins, Sullivan and Washington. Annual permits for these counties in 2016 total 758; 2015 was 720. Increase of 5.3%. (Data provided by Market Edge, Inc.)

# HOME • BUILDERS • ASSOCIATION • OF • TENNESSEE ANNUAL SUMMER MEETING

JOIN US!



Date: June 25-28, 2017  
Hotel: Park Vista Hotel  
Location: 705 Cherokee  
Orchard Rd  
Gatlinburg, TN 37738  
Room Rate: \$185/night

Questions? Call Joy Odjegba  
(615) 777-1700 or email  
[jodjegba@hbat.org](mailto:jodjegba@hbat.org)



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## 2017

### HBAT MEETINGS



#### SUMMER MEETING

**June 25 – June 28**  
The Park Vista Hotel  
Gatlinburg, Tennessee



#### FALL MEETING

**November 2 – November 5**  
Marriott Memphis East  
Memphis, Tennessee





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