

TENNESSEE HomeBuilder

Vol. 17, No.1

Official Magazine of the Home Builders Association of Tennessee



Representative

TIM WIRGAU *See page 14*

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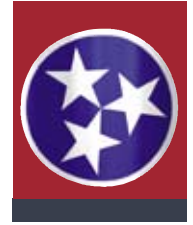
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TENNESSEE HomeBuilder



Vol. 17, 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



Rep. Tim Wirgau was kind enough to answer a few questions for us.

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SPEAKING WITH A SINGLE, STRONG VOICE

The Home Builders Association of Tennessee

Whenver possible, the Home Builders Association of Tennessee promotes one of our biggest benefits—speaking with a single, strong voice.

And, we did just that when we visited the General Assembly during our Spring meeting in February. We had a great group of members who walked the halls and met with various legislators to tell our industry's story with a single voice.

They told a story of an industry that is strong and getting stronger day by day. During those visits, we showed our support for legislation that helps our industry thrive and doesn't burden us with unnecessary regulations.

As our industry continues to grow stronger, this is the story we need to be telling prospective members every day. We need to be telling them that with them among us, their voice becomes stronger as part of the whole.

Recruiting new members is a vital for our association. New members help expand our base as well as help the association build a stronger voice.

All of us can play the role of recruiter. Maybe you have a vendor or a subcontractor or customer who isn't a member but is eligible.

Sell them on the benefits of not just the single, strong voice, but of the new health insurance plan through the Home Builders of Tennessee Benefits Trust, the numerous ways of saving money through special programs we have, and the

networking with others in the industry.

Show them our beautiful new website, have them review it and ask you questions.

Of course, we also need more people coming into the industry. It's no secret that labor is difficult to find. We also don't have the flow of people coming into

You could modify the pitch to convince high school and college students to enter the industry. The pay is great, and there are many opportunities for them to go into business on their own.

We have great group of young professionals coming up in the industry now. But we need more to keep us vibrant with new ideas and energy. Those young professionals are our future.

This year has started strong for the home building industry. We expect that will continue because of federal tax cuts signed into law late last year.

This year, we will elect a new governor along with new senators and representatives in the General Assembly. Our single voice will continue to resonate as we head into those elections.

We want to ensure that we have the best lawmakers possible, ones who will listen to our story and understand our industry's role as a major employer and economic engine in Tennessee.

President's Perspective

Mack Andrews
HBAT President



Local, State, and National HAPPENINGS

West Tennessee Home Builders Association members and leadership have been doing their part get to know Republican candidates seeking to become the next governor of Tennessee.



West TNHBA GA members Trey Sowell (L) and Mark Miesse talk with Gubernatorial candidate Bill Lee (R)



HBAT President Mack Andrews (L) and WESTTNHBA President Dave Moore with Gubernatorial Candidate Congressman Diane Black

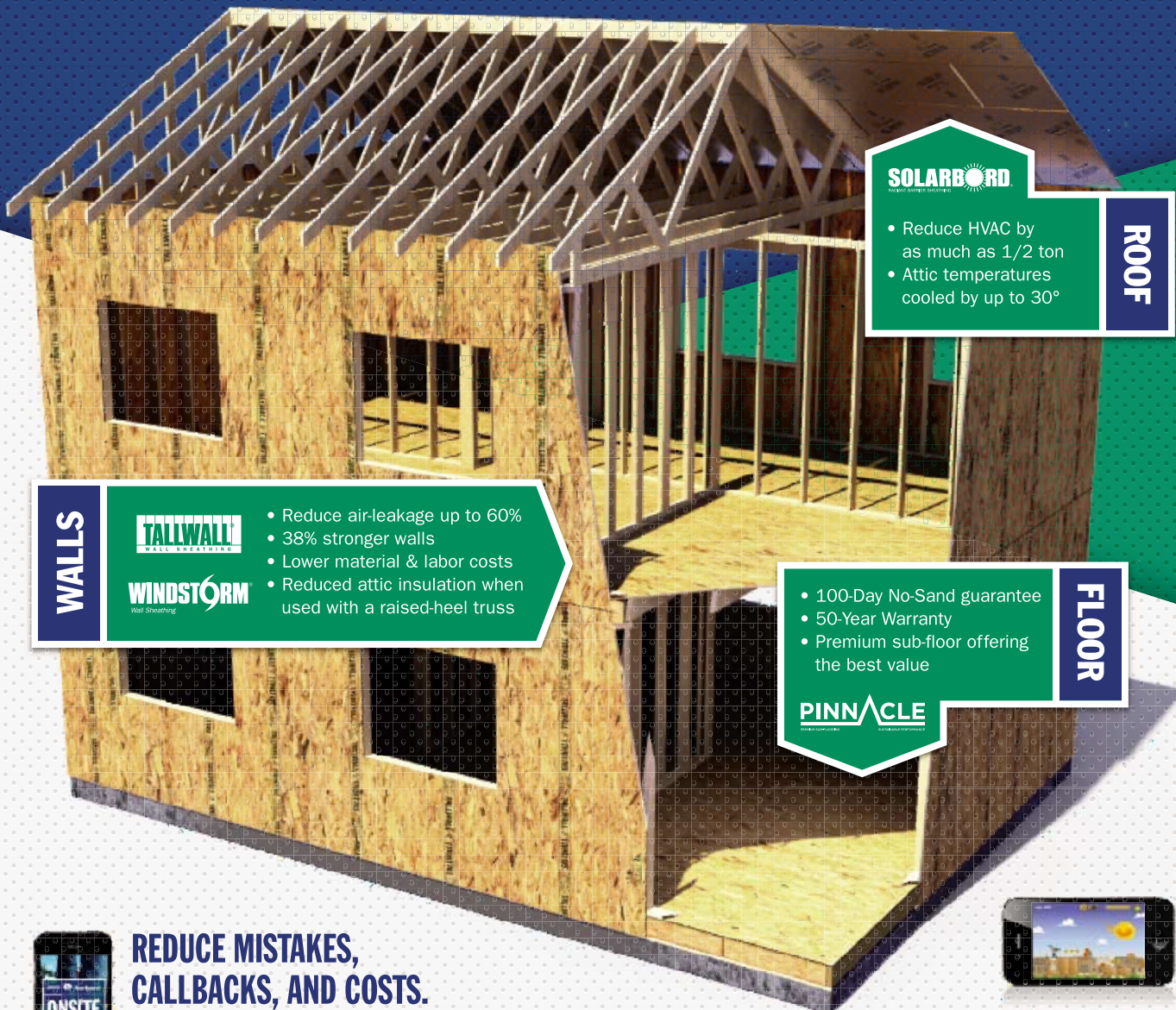


WestTNHBA GA members with Gubernatorial candidate Randy Boyd

A WELL-FRAMED APPROACH TO PROFITABLE ENERGY EFFICIENCY



Changing codes, growth in the economy and housing starts – how's a builder to profit from it all? Well, a bottom-up switch to Norbord is a sound first move.



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TIME TO TAKE ADVANTAGE OF THE BENEFITS TRUST

Executive Outlook

Don Glays
Executive Officer
Liason to the
HBAT Executive
Committee



For years, we have been challenging ourselves and our leadership to develop a membership “hook” much like the Realtors® have with the Multiple Listing Service.

Now we have the answer: the HBAT Benefits Trust (HBATBT). This is a golden opportunity for all of us to recruit new members and retain existing members.

Since the passage of the Affordable Care Act (ACA) in March of 2010, the health insurance industry has gone through a multitude of ups and downs, unfortunately more downs than ups. Over the life of the ACA several states have found themselves with few, and in some cases, no providers offering health insurance for residents. Tennessee was one of the states that recently saw a significant decrease in the number of companies offering coverage.

With the elimination of the ACA individual mandate earlier this year, the time is right for all of us to reach out and offer high-quality, affordable health insurance to our members, and equally importantly, non-members.

I know that several locals are taking advantage of this opportunity.

While I do not profess to have all of the answers, I can tell you that we in West Tennessee are stepping out and partnering with approved brokers in a marketing program for recruitment.

We have developed lists of non-member contractors in our area. These lists are available from a variety of sources, including the Better Business Bureau, Chambers of Commerce and local Code Enforcement offices.

For example, I went to BBB.org and on the home page I entered “Builders” in the “What” field and 38108 in the “Where” field. I got 57 pages with 10 per page of detail on builders, including company name, name of principle, phone number, address, city and zip code. We then went through these individually and developed a target list of non-members. We are now in the process of developing a marketing piece with one of the larger insurance brokers in our area. We will do the same thing in some of the larger centers in our area, perhaps offering to partner with other insurance brokers.

In terms of retention, the easiest way to keep a member is to offer something they can’t get anywhere else.

In several larger centers in our area, we are working with brokers who will take our current and expired membership lists and literally make a phone call to everyone on the lists to discuss their insurance needs.

In my opinion, this program has been set up to succeed. I know that due diligence was done well before the Home Builders Association of Tennessee spent the first dollar. The trust is managed by a group of members (trustees) who are charged with the responsibility of ensuring the program functions as intended. I believe that they have the best interests of the Association and our members at heart.

Also, with the professionals HBAT has engaged to manage the program and along with the state Department Insurance and Commerce monitoring the trust, I expect this exclusive member benefit to be around for a long time.

For more information on the health plan offering, call (931) 218-2056 or (855) 299-2190 to get a quote. You do not need to be a member to get a quote. Email info@mtandm.com for more information.

Home Builder's Association of Tennessee

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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 (Deceased)	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
2011	Steve Cates	Nashville
2012	Keith Grant	Memphis
2013	Mitzi Spann	Nashville
2014	David Stauffer (Deceased)	Kingsport
2015	Steve Hodgkins	Memphis
2016	Jeff Burkhart	Clarksville
2017	Dennis Epperson	Cleveland

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Legislative Summary 2018

Legislative Review

*Steve Hodgkins
Chair, Government
Affairs Committee*



We went into the latest session to finish our work on a bill that requires the Department of Environment and Conservation to hold a rule making hearing on the definition of Maximum Extent Practicable (MEP) prior to adopting a NPDES permit. The definition of MEP has been the biggest issue for us. It is extremely helpful to us that now numeric or narrative effluent limitations to manage post-construction stormwater shall be adopted as rules pursuant to the Uniform Administrative Procedures Act—a rulemaking hearing.

After the rulemaking hearing, the rule will go before the Joint Government Operations Committee, along with the cost impact (as defined in statute that governs the rule process and Gov Ops). If the Joint Government Operations Committee does not agree with the rule, they can ask TDEC to amend, repeal or withdraw the rule. If TDEC does not amend, repeal or withdraw the rule, then the committee can request the general assembly to repeal the rule. A new permit cannot be issued without approval of the rule.

We also supported a House Joint Resolution sponsored by Rep. Mike Sparks stating that affordable housing should be a national priority and that local governments should act to make housing less expensive by eliminating restrictive zoning, bureaucratic delay, land-use regulations, reliance on impact fees, and government regulation of

supply in the new housing market.

Ensuring housing affordability is a big deal for our industry. We build the American Dream. If housing costs continue to rise because of increasingly onerous regulations, we can't build the houses that allow buyers to achieve their dream.

Building and construction codes, impact fees, hook-up fees, tap fees, permit fees, development and construction standards, storm water permits and inspection fees are just some of the regulatory costs. Also included is the cost of delays while applying for all of the necessary permits, inspections and other requirements. An even more frightening element is the number of developers who simply throw up their hands and don't develop property because of strangling regulation. This reduces the supply of available lots which drives up the cost of housing.

On average, the regulatory cost as a share of home price accounts for 24.3 percent of the final price of a new single-family home. How does that equate to dollars and cents? In 2011, the average cost of regulation in the price of a new home was \$65,224. In 2016 that cost was \$84,671. From 2011 to 2016 regulatory costs increased by almost 30 percent.

During that same time period, GDP per capita increased by 15 percent, disposable personal income per capita increased by 14 percent, and construction materials increased by

10 percent. However, the Consumer Price Index only increased by a mere 6 percent.

What this demonstrates is quite shocking. The cost of regulation embodied in the price of a new home is rising more than twice as fast as the average American's ability to pay for it.

On top of that, in the state of Tennessee, for every \$1,000 increase in the final price of a home, 4,296 households would no longer qualify for a mortgage. Housing affordability is a national concern, and no less concerning right here in the state of Tennessee.

Of course, that's the money side of the equation. But more than the money, there's the positive social benefits of homeownership.

Children of homeowners have a 25-percent higher graduation rate than those living in rentals. They have a higher rate of graduating college. They score higher in math and reading. They have nearly 60 percent odds of them owning a home in 10 years. And just as important, homeowners are more likely to vote than renters.

In effort to help ensure housing is affordable, we helped craft legislation to prohibit onerous local mandates regarding exterior design elements and materials for new residential construction.

Blanket county- city- or town-wide zoning ordinances restricting certain

—Continued on page 22

RECENT CHANGES TO THE



By David Logan, NAHB director of tax and trade policy analysis

Recent changes to the tax code have dramatically altered the business landscape in every sector of the economy, and home building is no exception. While the law may not be perfect, it does include a number of provisions favorable to the home building industry.

An important note before getting to the specifics: While the changes to the corporate income tax (CIT)—such as the new, flat 21 percent rate—are generally permanent, individual income tax changes will expire after 2026. These temporary provisions include lower individual tax rates, a decrease in the alternative minimum tax burden, the lower mortgage interest deduction cap, and the new \$10,000 limit on the state and local tax deduction.

On a macroeconomic scale, the tax law promises many positive, large-scale effects. First, it will induce \$300 billion of economic activity that would have otherwise not taken place. Second, higher after-tax income—for businesses as well as individuals—should draw nearly one million workers into the labor force giving a much-needed jolt to the labor supply. Finally, changes to depreciation rules—such as an increase in bonus depreciation—will spur additional capital investment. These figures account for how the thousands of changes made to the tax code will work together, and a few of those changes are particularly important for home builders and their customers.

In general, the biggest boon to home builders is the new 20-percent deduction (a.k.a. the 199A deduction) available to owners of pass-thru entities (i.e. LLCs, LLPs, and S-corporations) and sole proprietorships. As the vast majority of builders and remodelers are structured as pass-thrus, this tax break warrants special attention.

The deduction allows owners to deduct up to 20 percent of their business income before calculating how much they owe in taxes. For instance, if your adjusted gross income is \$300,000, \$200,000 of which comes from one or more pass-thrus, your potential 199A deduction would equal \$40,000 (20 percent of \$200,000). Using the new tax brackets, your top tax rate would be 24 percent. Thus, a deduction of \$40,000 would save you 24 percent x \$40,000, or \$9,600 in taxes.

Under prior law, not only would all \$200,000 of your business income have been taxable, it would have been taxed at a top rate of 33 percent. Assuming you took the \$12,400 standard deduction last year, your taxable income would have been \$287,600. Using the old rates and brackets, you would have owed roughly \$67,000 in income taxes. Using the new rates and including the standard deduction and 199A

deduction, you would now owe \$45,000—a difference of \$22,000 in taxes paid and a 10 percent boost after-tax income.

Of course, this is a simple scenario and total tax savings will vary depending on your exact circumstances. In the end, however, this one provision will lower the tax burden of the vast majority of all pass-thru owners. But the new law does have drawbacks.

One such drawback is the new \$10,000 cap on the state and local income tax (SALT) deductions. All else held equal, this would increase taxes owed and make homeownership more expensive. Fortunately, tweaks made elsewhere work together to offset this effect. Perhaps none of these is more important than the alterations made to the alternative minimum tax (AMT).

The effects of the limited SALT deduction will hit wealthy homeowners hardest, particularly those in high-tax states. However, under prior law, the SALT deduction was not even available to these homeowners because they were forced to pay the AMT.

Fortunately, the tax bill drastically lowered the AMT burden by raising the income threshold from \$313,000 to \$1 million (married filing jointly). In fact, the number of AMT taxpayers is estimated to decline from over five million to 200,000—a 96 percent decrease. In the end, not only do these taxpayers avoid the AMT, they may now use the SALT deduction to lower their tax bill.

Although many provisions of the tax law—such as the AMT changes—are temporary, builders can take comfort that the changes made to Section 179 bonus depreciation are permanent. Prior law allowed businesses to fully depreciate, or “write off,” up to \$500,000 in capital purchases in a given year. The allowance began to phase out after \$2 million and fully phased out at \$2.5 million. Section 179 has been great for small, capital-intensive businesses—and it just got better.

Starting Jan. 1, 2018, businesses may now write off up to \$1 million of capital expenditures up to \$2.5 million. Put another way, a builder could have deducted 25 percent of \$2 million in purchases made in 2017. If that same builder buys another \$2 million worth of equipment in 2018, that percentage doubles.

In the months and years ahead, the IRS will have to issue hundreds, if not thousands, of regulations to clear up ambiguity, close loopholes, and rectify unintended consequences. Near the top of its list of priorities is providing guidance and rules that will govern the 199A deduction. So try to stay current with new regulations and make sure your tax adviser does the same.

TIM WIRGAU

STATE REPRESENTATIVE



STATE REP. TIM WIRGAU, who originally hails from Pennsylvania, arrived in Tennessee by way of Michigan when he moved his small business here. He has been in the General Assembly since 2011 and is a big supporter of the home building industry. Rep. Wirgau was gracious enough to tell us a little bit more about himself and answer a few questions.

1 Tell us about your background

I moved my company from Michigan to Tennessee in 1993 after I was convinced we had an opportunity to grow and expand our business. After moving my family and small business from the North to the South and building relationships with new acquaintances, I was able to grow Abbotts Print Shop, Inc., and acquire other printing companies through West Tennessee and Kentucky. All the while, I began getting involved in the community, coaching my children and others in sporting events, and participating in civic organizations. These new ambitions gave me a sense of accomplishment whenever we helped a child, paved a path for a student to receive a scholarship, or helped citizens of the community get a hand up. This became contagious and sparked something within me to want to continue to make a positive impact in peoples' lives.

2 Why do you feel drawn to service as a legislator?

After being recruited to run for state office and failing at the first attempt, I tried one more time and was successful. Not fully knowing what I was getting into or the journey I was about to embark upon, I was determined to make a difference. Making a positive impact on peoples' lives and being an effective legislator is truly a passion of mine.

3 What do you like most and what do you dislike most about being a legislator?

The most - The satisfaction of making that positive impact. The least - Being judged by people that are judging you by hearsay and not facts.

Last year you sponsored a big piece of legislation that increased contractor licensing limits. First of all, thank you.

4 Why do you feel that bill was important?

We had not had an increase in licensing in many years, but we were seeing increases with other costs involved in the process. It was also a way of helping contractors with less regulations to help them streamline their business efforts easily without constant overreach we so often like to do to businesses.

This year, our biggest challenge is passing legislation that will prevent local government from passing blanket ordinances prohibiting certain exterior design standards and materials on residential construction. This bill will simply confirm that development processes and requirements relating to exterior building design elements remain between individual developers and local government entities rather than mandating aesthetic features of a home via ordinance.

5 What are your thoughts?

This is a bill that was started last year but saw some resistance due to the fact that it was only encompassing a very small portion of the entire organization. Therefore, it becomes difficult to get everyone on board because it really doesn't play a role in their communities. Bills such as HB 927, which affected every member of your organization and helped reduce regulations, are easier for members to support because it is looked at as more of a jobs creation bill.

6 How important is a strong home building industry to Tennessee?

A strong home building industry shows signs of economic strength. It is often stated that, "So goes the home building industry, so goes the economy."

7 What do you think the most important thing Home Builders Association of Tennessee should be doing for its members and for the industry as a whole?

Continue to work together to build relationships with legislators and local leaders alike to help them understand the needs of your industry. Your representation of the industry is vital to communicate this message as a whole. Your membership depends upon a strong commitment to your members and the results you show your members. Communication and results are the key ingredients to a sustaining membership.

8 You are involved in a corn hole event. Want to tell us about that?

I started a golf tournament to raise monies for nonprofits back in 1996. But it seems like everyone is doing golf tournaments to raise money and I found we were always competing against another event. So, I decided to do a cornhole tournament which is becoming very popular and we do it indoors during the winter months when there is less competition with golf tournaments. If anyone wishes to sponsor or participate, visit our website at www.westtncornhole.com for more information.

FUN QUESTION

What do you do to relax when not working in the General Assembly? Hobbies?



I love to hunt turkey and big game. I usually take a trip out West once a year with my son and several friends to enjoy this. I also like to spend time on the water relaxing when time allows, usually about four days a year. I also love working in my business, spending time with my three grandchildren and those special date nights with my wife of 36 years.



SPRING LEGISLATIVE MEETING

HOME BUILDERS ASSOCIATION OF TENNESSEE *Annual Meeting with Tennessee's Lawmakers*



Ethan Collier with Rep. Patsy Hazlewood



Carmen Ryan and Mark Denney



John Proffitt and Rep. Kevin Brooks



John Proffitt, Rep. Kevin Brooks, Rep. Patsy Hazlewood, Chad Dean, Joel Mayo, Max Phillips, Sen. Reginald Tate, Peaches Searles, and Dennis Epperson

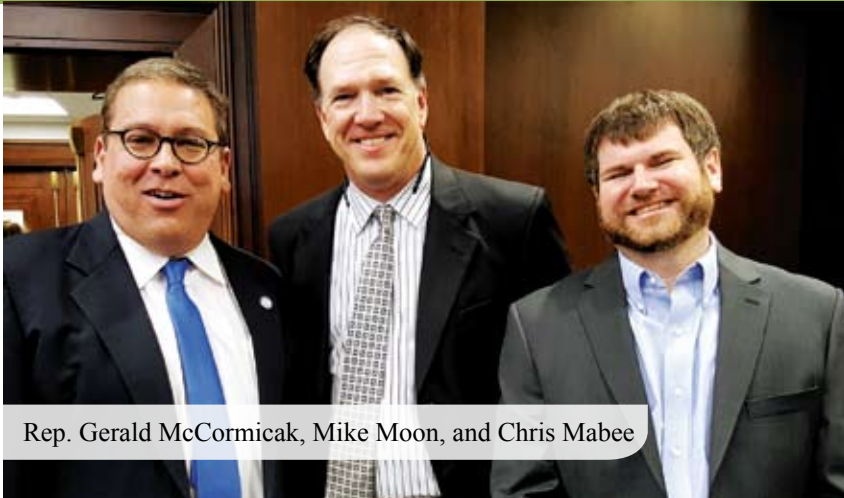


Knoxville HBA Visits the Hill



John Proffitt, Senator Mike Bell, Charlotte Peak, and Dennis Epperson

Our leadership and members had a wonderful time meeting with Tennessee lawmakers during HBAT's Spring Meeting. We did what we do best—**SPEAK WITH A SINGLE, STRONG VOICE**. The legislators we met with were thrilled to hear the story we had to tell about the jobs our industry brings and the tremendous economic impact we have on our communities as well as the state.



Rep. Gerald McCormick, Mike Moon, and Chris Mabey



Rep. Dan Howell, Dennis Epperson, and Rep. Kevin Brooks



Susan Ritter watches the vote from the gallery.



Mark Miesse, Sen. Brian Kelsey, and James Reid



Eric Weekley, Alan Van Why, Sen. Becky Duncan Massey, Scott Davis, and Chris Knight



Rep. Dan Howell, Peaches Searles, and Dennis Epperson



Mack Andrews, Congressman Diane Black, and Dave Moore

CELEBRATING OUR PROFESSIONALS *Under 40*

We all know that the future of our industry is with the young professionals rising through the ranks today. Whether they are builders, subcontractors, or service providers, they all are working together to ensure our industry thrives and continues to be a vital economic engine for our state. And just as important, they are members and leaders in our local associations, and contributing to us speaking with one voice. In this edition of Tennessee HomeBuilder, we highlight them to celebrate their contributions to the home building industry.



PHILIP ALBERTINE

Age: 32

Training/education: Construction Management degree from Louisiana State University '08

Business/Position: Albertine Company,

LLC/ Operations Manager

Local HBA: West Tennessee Home Builders Association

Years in HBA: Albertine Company, over 30 years Albertine-McCrory, since the early 1960s. Philip is current board member on West TN HBA

HBA's biggest value: Being plugged into what is going on within our industry has been an extremely beneficial part of being a member of the home builders association. I have also been put in contact with multiple people that have provided new opportunities and created new working relationships.

Advice to anyone considering a future in our industry: Work with people that you are proud to be associated with. It takes many parts to make the whole in home building. The team that you select is one of the most important decisions you will make.

a variety of events within the HBA, I am always learning more and more about the building community as a whole at every event. This translates very well into my communication with clients in that I have a greater understanding of the many facets involved within the building community. By speaking more intelligently regarding the entire process I have a real advantage over our competitors. Additionally, it has enabled a smoother work process by understanding our part in the larger building system.

Advice to anyone considering a future in our industry: You can make a good living and really enjoy our industry if you put the time into learning the trade and join an association where you have peers who can further your education, business goals and create friendships.



SETH ARGO

Age: 39

Training/Education: University of Tennessee, Knoxville – BA, Economics

Business/Position: President, Focus Builders, LLC

Local HBA: Home Builders Association of Middle Tennessee

Years in HBA: 4

HBA's biggest value: Ongoing networking and education.

Advice to anyone considering a future in our industry: Start small and focus on quality.

Position: Trade Sales Consultant for Pella Windows and Doors of East Tennessee

Local HBA: Home Builders Association of Greater Chattanooga

Years in HBA: 1

HBA's biggest value: The HBA's biggest value is the ability to connect and facilitate mutually beneficial, professional relationships across an entire industry.

Advice to anyone considering a future in our industry: Every day is different. Some are more hectic, frustrating, and demanding than others, but to be able to see projects go from an idea to a completed product is a feeling unparalleled. Whether you're directly responsible for the completion of a project or contributing to the process along the way, it's the relationships, the actions, and hard work you invest that helps make the entire operation click like a well-oiled machine.



EMILEE BERRY

Age: 31

Training/education: Bachelor of Social Science in General Studies from East Tennessee State University

Business/Position:

Insurance Agent with Shelter Insurance

Local HBA: Johnson City Area Home Builders Association

Years in HBA: One year in June

HBA's biggest value: HBA's biggest value is being a constant advocate for affordable housing. Home ownership is critical for the insurance industry, and HBA is the biggest voice across the state for affordable housing for everyone.

Advice to anyone considering a future in our industry: Find a mentor! HBAT and our local associations have a lot of members that have been in this industry for many years, and are a wealth of knowledge. Learn everything you can from them, and apply it to your business.



NATHAN ANDERSON

Age: 39

Training/education: Undergraduate Degrees from Maryville College and a Law Degree (Juris Doctorate) from New England

Business/Position: A &

C Trades and Services (geothermal heating and cooling company); CEO

Local HBA: Home Builders Association of Greater Knoxville

Years in HBA: 7

HBA's biggest value: The continued education in regards to the building community. Although there are



MITCHELL BECKMAN

Age: 24

Training/education: BA in Business Administration from University of Northern Iowa

Business/

**CALVIN BROCK****Age:** 31**Training/Education:**

Calvin was raised in this business. He had a Journeyman license at age 19 and Master Plumbing license at age 23. He became a

licensed Gasfitter at age 23. Calvin studied business law and economics at Southwest College in Memphis.

Business/Position: Manager of Operations, Traditional Plumbing Co., Inc. Focus on new construction with an expansion of service operation.

Local HBA: West Tennessee Homebuilders Association

Years in HBA: 12 years and a member of the Builder Standard Committee for 4 years

HBA's biggest value: Networking opportunity and growing trade education. Have worked with over 20 local builders and fostered relationships with these builders through membership and participation in local HBA. West TN HBA has provided many business opportunities for Calvin and as a show of appreciation, Traditional Plumbing donated all the labor and material for the 2017 Market House Project.

Advice to anyone considering a future in our industry: Don't hesitate. Find a company that has been successful for many years and go to work for them no matter the position and learn as much as you can from them.

**ETHAN BUCKINGHAM****Age:** 27 years old**Business/**

Position: Buckingham Development, LLC, Project Manager.

Local HBA: Johnson City Area Home Builders Association

Years in HBA: 3 years in JCAHBA.

Builder member, Board of Director

HBA's biggest value: Biggest value is that Home Builders Associations link subs to contractors.

Advice to anyone considering a future in our industry: Ask questions any chance you get. Start at any position you can just to get in the Industry.

**CLAY COCHRAN****Age:** 37**Training/education:**

Commercial Pilot/
Construction
Management

Business/Position:

Northwest
Exterminating and Jody

Millard Pest Control in Chattanooga. My position is Business Relations and Development my territory is the state of Tennessee servicing Nashville, Knoxville, Murfreesboro and Chattanooga.

Local HBA: Home Builders Association of Greater Chattanooga – Associate President 2nd term. Member Ocee Regional Home Builders Association, Home Builders Association of Middle Tennessee and Rutherford County Home Builders Association.

Years in HBA: 4

HBA's biggest value: Do business with a member.

Advice to anyone considering a future in our industry: This industry is the future. This industry needs motivated, educated, get-it-done type people who don't even see the sky as the limit. I like knowing I am making decisions on a state level that will affect how my kids approach the home building/real estate market 20 years from now. My advice is to get involved.

**SHEENA CORBETT****Age:** 33**Training/education:**

Bachelor of Science
Degree in Business
Management and
Computer Information
Systems

Business/Position:

Mortgage Loan Officer

Local HBA: Home Builders Association of Greater Chattanooga

Years in HBA: 8

HBA's biggest value: Developing relationships with different people in the industry

Advice to anyone considering a future in our industry: Build as many relationships as you can with others around you who are in the industry and learn as much as you can with each opportunity you have! Relationships are the key to success and knowledge is power.

**ROBBIE EDWARDS****Age:** 37**Training/education:**

MIsc, certifications
10 years in the
construction industry
Business/Position: The
Kingston Group Owner
/ Member

Local HBA: Home Builders Association of Middle Tennessee

Years in HBA: 8

HBA's biggest value: Education

Advice to anyone considering a future in our industry: Get involved and give back.

**REGINALD "REGGIE" GARNER, JR.****Age:** 38**Training/education:**

30 years of "on-
the-job" training.
Attended Ole Miss and
University of Memphis

Business/Position: Co-

Owner Magnolia Homes, Inc.

Local HBA: West Tennessee Home Builders Association

Years in HBA: 16 years

HBA's biggest value: Helping builders maintain control of building codes which may be unnecessary and would add additional unneeded building costs.

Advice to anyone considering a future in our industry: My advice to anyone considering a future in our industry is to remember that you are making others' dreams come true every day. Each home is different, which makes going to work each day exciting. For me it is rewarding to see the project through from start to finish and being involved with every aspect of the building process, knowing that you are doing this for someone else.

**BRYAN MULLINS****Age:** 29**Training/education:**

BS, Business
Administration.
University of
Tennessee.

Business/Position:

Vice President, Mullins

Company

Local HBA: Johnson City Area Home Builders Association

Years in HBA: 7 years in HBA, 5 years with JCAHBA, JCAHBA Board Member

HBA's biggest value: Networking opportunities with area business leaders. Continuing education and being ahead of the curve regarding changes in building codes/standards. Spending time with and learning from our Executive Director, Lisa Luster.

Advice to anyone considering a future in our industry: There is a large demand for skilled tradesmen and competent estimators/project managers in the construction world. Every day we have parts of a generation retiring from our industry without anyone to fill their shoes. Outside of a growing demand in the labor market, construction gives you the opportunity to take on challenges, never get bored, and learn something new every day.



CILLIAN O'SULLIVAN

Age: 25 years old
Training/education: Tennessee State Contractors license, qualifying agent for BC-A, BC-b(sm). Lead Safety RRP Certified.
Business/position:

Project Coordinator, High Craft USA, Inc.
Local HBA: Johnson City Area Home Builders Association

Years in HBA: 1

HBA's biggest value: It keeps me up-to-date on all current changes and opportunities in the industry.

Advice to anyone considering a future in our industry: The future of this industry is wide open with so many young people chasing careers in industries that are flooded with prospects. You determine how far you can take your career in this industry and that's what makes me love it.



JON POINTER

Age: 39
Training/Education: Bachelor of Science from Samford University where he was a 4-year football letterman.
Business/Position:

President of Pointer Insurance Agency, Inc.

Local HBA: West Tennessee Home Builders Association

Years in HBA: 16 years of active involvement in the HBA. Past Associates Chairman for West TN HBA. Current Associates Council Vice Chair of

HBAT. Regional Vice President for the Home Builders Association of MS.

HBA's biggest value: The biggest impact of the HBA is the trickle-down effect of homeowners. Home building is the life blood for every community. The HBA provides a voice that impacts not just home builders but everyone. The constant fight with legislature to keep housing affordable and equal protection for the home builder.

Advice to anyone considering a future in our industry: Being born into the Home Builders Association, I've seen firsthand of its impact. Every company in the construction industry should be a member of the HBA. Getting involved in the association will benefit you as a leader as well as gain an understanding of its core values. I can't imagine not being a part of the HBA.



JESSICA SMITH

Age: 31
Training/education: MBA and Bachelor's degree
Business/Position: Mortgage Loan Originator for Synovus Mortgage Corp.

Local HBA: Homebuilders Association of Greater Chattanooga

Years in HBA: 3 years

HBA's biggest value: Networking! The meetings, luncheons and outings are a great way to meet new people who are involved in the same industry who can be a great center of influence.

Advice to anyone considering a future in our industry: Have you heard the saying "Don't reinvent the wheel." Same thing applies in the mortgage industry. Talk to others who are successful in the industry. Pick his/her brain and see what they have done that was successful and what they have done that wasn't as successful. Make a list of what those successful events and ideas are and try implementing those.



MARGARET TOLBERT

Age: 36
Training/education: Bachelors in Advertising and Marketing
Business/Position: Digital Marketing Agency

Local HBA: Home Builders Association of Middle Tennessee

Years in HBA: 4

HBA's biggest value: I love the opportunity to network with key business owners within the industry. Members of the HBA are very loyal. My business is stronger because of those partnerships. Not to mention I have made so many wonderful friends.

Advice to anyone considering a future in our industry: The homebuilding industry is ever changing and growing just as digital marketing is. Stay connected. Get involved with your local chapter to better build relationships and learn new ways to grow.



EDWIN WILLIAMS

Age: 37
Training/Education: Biology
Business/Position: Perserbid, Founder/CEO
Years in HBA: 3, JCAHBA Board of

Directors

HBA's biggest value for you: The HBA has helped me develop my business model, got me in front of people to test it, and have been extremely supportive of every step I've taken going forward in this business. The social aspects are also a big part of it as well. I've made some great friends and mentors through the HBA.

Advice to anyone considering a future in our industry: Keep up with the new technology trends. Integrated systems are the future and smart homes will become more mainstream as time goes on. Not just smart homes but as people become more environmentally conscious, green/zero footprint homes will start to increase demand. Also, participate in the industry. Know who you do business with and how you can help them.

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
2017	David Parsons	Memphis

BUILDING PERMITS

Below are the current, total building permits, as reported by MarketGraphics Research Group.

Greater Nashville as of 1/31/18

The Greater Nashville 11-County Building Permit Summary includes the counties of Bedford, Cheatham, Davidson, Dickson, Marshall, Maury, Robertson, Rutherford, Sumner, Williamson, and Wilson. Year-to-date permits for these counties total 988; 2017 was 1183 (decrease of 16.48 percent).

Montgomery County as of 1/31/18

The Montgomery County Permit Summary is listed separately. Year-to-date permits for this county total 126; 2017 was 129 (decrease of 2.33 percent).

Knoxville Area as of 1/31/18

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 246; 2017 was 225 (increase of 10.81 percent).

Memphis Area as of 1/31/18

The Memphis 6-County Area Building Permit Summary includes the counties of Fayette, Shelby, and Tipton. Year-to-date permits for these counties total 104; 2017 was 105 (decrease of .95 percent).

Metro Chattanooga as of 1/31/18

The Metro Chattanooga Area Building Permit Summary includes the counties of Bledsoe, Bradley, Hamilton, Marion, and Sequatchie. Year-to-date permits for these counties total 115; 2017 was 115 (change of zero percent).

Legislative Summary 2018

Legislative Review

Steve Hodgkins
Chair, Government
Affairs Committee



Continued from page 12—

building materials based solely on color, style, or appearance, have nothing to do with building product or life safety. If the International Residential Building Code (IRC) does not restrict certain exterior residential building materials, a town, city or county should not have the ability to enforce such restrictions based on appearance. These types of decisions should be one-on-one discussions between developers and local governments, not by mandating ordinances.

Some municipalities are using design element and material restrictions to restrict affordability of workforce housing. By mandating specific materials that may be more expensive, these municipalities are driving up the cost of housing and keeping first-time homebuyers out of the market. These restrictions are not based on life safety, but rather exclusivity. Builders and Developers know best what can be marketed in a specific community and assume financial risk for such decisions—planners and citizens do not.

Near the end of session, we asked our sponsors to withdraw this legislation for now. We believe that ordinances mandating certain exterior design materials and standards are detrimental to the residential construction industry, ultimately adding unnecessary costs making housing affordability an issue.

Our concern regarding this issue will not diminish. We know certain cities and towns will use these types of ordinances to restrict exterior materials and control design standards intentionally elevating expense and exclusivity.

If this practice continues to the detriment of housing affordability, we will be back with legislation in an effort to prevent cities forcing their workers to live outside of the city or town where they work, because they cannot afford to live there.

We will continue to fight for housing affordability. We are the voice for this industry, and we work for our members. But we are also the voice for those citizens that believe homeownership is the American Dream. Our goal is to help them achieve their dream.

2018

HBAT MEETINGS

ANNUAL SUMMER MEETING



June 24 – June 27
The Henderson Resort
Destin, Florida

FALL MEETING OF THE MEMBERSHIP



November 8 – November 10
The Westin Nashville
Nashville, Tennessee



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