

THE HOME BUILDERS blueprint

The Voice of the Greater Des Moines HBA

December 2011 • Volume 44 • Issue 12

**Happy Holidays
from the Home Builders
Association of
Greater Des Moines**

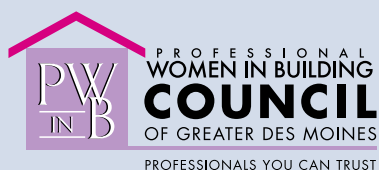
**Thank you President
Dan Knoup & 2011 Council
& Committee Leaders**

**HBA After Hours:
Gilcrest/Jewett
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Christmas Party Ice Sculpture**

Dan Knoup - President

Thanks

It's such a simple word but one that I feel is too often misused in our society. It seems like it is either overused and has no real feeling behind it or it isn't said when it really needs to be. These happen to be sincere and heartfelt. Thanks for the opportunity that you've given me to lead our organization. Thanks for spending more time in the HBA office for weeks at a time than you did in your own showroom. Thanks for the belief that you've given the leadership team during my time on Exec. Thanks for spending more time working on our financials than any volunteer should ever be expected to do so. Thanks for your words of support over the past 12 months. Thanks for abandoning your businesses for weeks on end to ensure that our shows were a success. Thanks for allowing me to bang the HBA drum and continue to harp on you about participating. Thanks for your continued years of service to our organization with little expected in return. Thanks for volunteering to lead or participate on a council or committee. Thanks to this years Exec team and to our dedicated office staff for making me look like an effective leader.

I cannot believe that I've written 12 of these letters... and I can honestly say that I'm glad to be done with this part of the job. The past 12 months have been very trying and extremely gratifying all at the same time. I'm proud of our accomplishments and I truly feel that great times are ahead for our industry and our Association. It's hard to look back at our accomplishments from the past year and the momentum that we have going into 2012 and not be excited about the possibilities. We've just come off of some of the most successful and well attended events in recent Association memory and in some cases, ever. The Home and Remodeling show started off our year with our most highly attended show to date. For the first time ever our HomeShow Expo site was not on the West or North side of town and we had unparalleled levels of support from the community, not to mention a very well attended show and member nite. The



Tour of Remodeled Homes was also well attended and all of the Remodelers involved were extremely happy with the quality of their new business leads. Once again, we have a waiting list for next years Business After Hours. Finally, the Christmas party that we had last week was attended by almost 4 times the number of members as last years. Did you miss out? What are you going to do to make sure that you are part of the action next year?

I've really gotten to know more about myself, my business and our industry than I ever expected by taking on this role. I've got the utmost level of respect for our members and I am continually surprised by their talent and dedication to our common cause. When I came into this role I never anticipated building the friendships that I have and I look forward to them lasting a long time. I've come to the reality that even though many of us are technically competitors, we really should work together more because we are fighting the same battles, making the same mistakes and we all are here for the same reason.

While Devan was not ready to move aside at the end of last year, I'm here to tell you that **I'm ready!** I'm ready to move on and allow my new friends to put their stamp on our HBA. I'm ready to stop getting grief about storm doors and family vacations (if you don't get these references, you need to come to more general membership meetings). I'm ready to take an active role in another part of our Association. 2011 did not pass without event and we have a significant amount of work ahead of us. I'm confident that we definitely have the right people in line to lead us into 2012 and beyond... are you ready to help? •

Factory Direct Appliance is pleased to announce that Troy Stoll has rejoined the Company as Installation and Delivery Manager. Troy has over 15 years of experience in the area of appliance installation. Factory Direct Appliance provides delivery and installation services for new construction and remodeling, and for a wide variety of appliances ranging from basic kitchen appliances to professional ranges, built-in refrigerators, ventilation hoods, wall ovens, and cooktops.

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Creighton Cox, Executive Officer

Thank You!



Thank you to all of the Committee Chairs and Co-Chairs that have helped move the association forward in 2011. The Big Three events, beginning with a great Home & Remodelers Show by Rick Parrino & Brian Meyer, an incredible Home Show Expo led by Brandon Klinge & Colin King, and an outstanding Tour of Remodeled Homes by Doug Year. This year would not have been a success without these volunteers, and I owe them a great deal of thanks and praise for the time they put in and the extra stress they had to deal with.

I would also like to personally thank our Executive Board, and especially Dan Knoup. Dan received some good natured ribbing at the President's Roast, but what many members didn't see was the hundreds of hours spent at the HBA office over the last 2 years as 1st VP & 2011 President. I am glad he was President during this time, and I sincerely thank him for his time and support! Jim Miller, Carrie Norris, Cliff Anderson, Devan Kaufman, Ralph DiCesare, Amy Kimberley and Stephanie Denton also deserve a lot of credit and appreciation for their work with the HBA. Thank you all!

I'd like to thank Jennifer Sweet for always having a smile on her face – even when she was about to burst; to

Megan for energizing the office and building the HBA brand through social media, the website and new membership brochures; and Lisa VanScoyk for quickly acclimating to the team and understanding the needs of the Association and our members. I can't think of a better team to go with into 2012! I'm looking forward to a wonderful year.

Finally, (almost) I'd like to say Thank You to all members and employees that supported Pro-Building, Pro-Business candidates in the 2011 City Council Elections. Three Home Builders Association members were elected in the Metro, including Charlene Butz in Windsor Heights, Creighton Cox in Urbandale (by 3 votes following the recount), and Michael Harmeyer in Altoona following the December 6 run-off election.

Last, and most importantly, I'd like to thank my wife, Katie, for supporting me this year, for allowing me to make the decisions I have, for being an incredible Mother and an outstanding Wife. I am not, and could not be, the person I am today without you.

Email me anytime at ccox@desmoineshomebuilders.com or call me at the office: 515-270-8500, or on my cell phone: 515-778-5516. I look forward to hearing from you. •

Creighton Cox, Executive Officer

Matt Connolly
CGP, CGB
office 515.453.6196

New Homes of the Future: Smaller, Greener and More Casual



The economic downturn has changed the way Americans look at a lot of things, including what they are looking for in their next home. A study by the National Association of Home Builders suggests that the recession has caused prospective home buyers to shift their perspective on the housing they want and need, and that the new home of the future will focus more on efficiency than indulgence.

The survey asked builders, designers, architects, manufacturers, and marketing specialists about what they thought the likely characteristics of the average, new single-family detached home would be in 2015.

First, the typical size of new homes will continue to shrink, with respondents saying they expect homes to average 2,152 square feet. That is 10 percent smaller than the average size of single-family homes started in 2010. Census Bureau data shows that the average size peaked in 2007, at 2,521 square feet.

This decrease is likely influenced by economic hardship, with consumers focusing on lowering the cost of heating and cooling their homes as well as no longer having a lot of equity in their current homes to finance purchasing a much larger one. An aging population — 29 percent of the U.S. population will be 55 and older in the year 2020 — will also increase demand for smaller homes as empty-nesters downsize into easier-to-manage properties.

A smaller home means the space must be better suited to modern lifestyles. Fifty-two percent of builders expect the

living room to be merged with other spaces in the home by 2015 and 30 percent said it will vanish entirely. Respondents also expect the entry foyer and dining rooms to become smaller, or merge with other spaces. A great room comprised of the kitchen, foyer and living room is the most likely room to be included in the average new home. Some of the rooms least likely to be present include two master bedroom suites, a sunroom, a hobbies room, and a media room.

Kitchens are also expected to become more functional. Double sinks, recessed lighting, table space for eating, a breakfast bar and pull-out drawers are the features most likely to be in the new home kitchen in 2015.

In addition to floor plan changes, it is expected that new homes in 2015 will include more green features and technology, including low-E windows; engineered wood beams, joists or tresses; water-efficient features such as dual-flush toilets or low-flow faucets; and an ENERGY STAR rating for the whole house.

Surprisingly, some new home features that have been popular in recent years are expected to lose favor with home buyers in the future. Less than a third of survey respondents said they thought more technology features, more universal features and more outdoor living features would be the first or second most probable trend.

To find out about trends in new homes in the greater Des Moines area, contact Greater Des Moines HBA. •

Congress Acts to Reduce Excessive Regulatory Burden on Small Businesses

Ongoing efforts by NAHB to reduce excessive regulatory burdens on small businesses produced results in Congress this week with the approval of two bills that would rein in and reduce the costs of new federal regulations.

In a victory for the nation's home builders, the House on Dec. 2 voted 253 to 167 to approve H.R. 3010, the Regulatory Accountability Act of 2011, which would modernize the 65-year-old Administrative Procedure Act to permit federal agencies to select the least costly options when writing new rules.

On Dec. 1, the House also approved the Regulatory Flexibility Improvements Act (H.R. 527), companion legislation supported by NAHB stipulating that federal agencies must identify and reduce the costs of regulations on small businesses when determining the economic benefits of a proposed rule.

A recent study by NAHB economists found that, on average, 25% of the cost of a single-family home is attributable to government regulation.

Given the substantial regulatory burden already borne by the housing industry and the fact that the Small Business Administration has acknowledged that small businesses continue to bear a disproportionate share of the federal regulatory burden, the NAHB board at the behest of the Home Builders Association of Kentucky enacted policy at its fall meeting in Milwaukee to "support congressional efforts to address overly burdensome regulations, especially those that impact small businesses in the housing industry."

In leading a business community push for passage of these bills, NAHB sent a "key vote" letter to House members prior to the vote on H.R. 3010 urging them to support the measure because it would reduce regulatory costs, limit unnecessary regulations, spur job growth and strengthen the economy.

"H.R. 3010 will help ensure that regulations are narrowly tailored, supported by strong and credible data and evidence, and impose the least burden possible while still implementing congressional intent," the letter said.

"This bill will make the regulatory process more transparent, agencies more accountable and regulations more cost-effective."

Sponsored by Reps. Lamar Smith (R-Texas), Howard Coble (R-Minn.) and Collin Peterson (D-Minn.), the bipartisan bill seeks to rein in costly and unnecessary regulations by placing permanent restrictions on regulatory agencies and requiring openness and transparency in the regulatory process.

"Government regulation has become a barrier to economic growth and job creation," said Rep. Smith, who also serves as chairman of the House Judiciary Committee.

"We need to encourage businesses to expand, not tie them

up with red tape," Smith said. "The Regulatory Accountability Act will help lift the regulatory burden and free up small businesses and employers to spend more, invest more and produce more to create more jobs for American workers."

The legislation would enhance the regulatory process by:

- Increasing public participation in shaping the most costly regulations (\$100 million in impact or more annually) before they are proposed
- Requiring agencies to choose the least costly option unless they can demonstrate a need to do otherwise to protect public health, safety or welfare
- Providing for on-the-record administrative hearings for the most costly regulations to insure that data from agencies are well tested and reviewed
- Restricting agencies' use of interim final regulations where no comments are taken before a regulation takes effect and providing expedited judicial review of whether that approach is justified
- Providing a more rigorous test in legal challenges for those regulations that would have the most impact (\$1 billion in impact or more annually)

The House is expected to vote on a third regulatory reform bill next week.

H.R. 10, the Regulations from the Executive in Need of Scrutiny (REINS) Act, is sponsored by Rep. Geoff Davis (R-Ky.) and would require congressional approval for government regulations that have an annual impact of at least \$100 million.

Companion bills for H.R. 3010 (S. 1606) and H.R. 10 (S. 299) are pending in the Senate.

For more information, email Alex Strong at NAHB, or call him at 800-368-5242 x8279.

Housing Programs Already Feeling the Pinch of Deficit Reduction Process

As Congress continues to complete its appropriations bills for fiscal 2012, the impact on housing programs from deficit reduction legislation passed in the summer in conjunction with raising the nation's debt ceiling is already being felt, as evidenced by the sharp reduction in HOME funding.

The co-chairs of the Joint Select Committee on Deficit Reduction, also known as the "super committee," announced last week they were unable to reach an agreement to cut at least \$1.2 trillion from the U.S. deficit over the next decade, setting the stage for further cuts to domestic and military spending that will be automatically triggered in 2013.

Under the Budget Control Act (BCA), an alternative "sequestration" process will impose across-the-board spending reductions to achieve the savings the super committee failed to agree upon.

Congress has essentially adopted an austerity program, and every sector that relies on government funding will be facing budget cuts for the foreseeable future. The bottom line is many important programs for the housing industry will face further budget cuts.

Under the sequestration process, across-the-board cuts split evenly between defense and nondefense discretionary spending will begin to take place on Jan. 2, 2013.

For a sense of the scale of reductions that can be anticipated for housing-related programs, the [Congressional Budget Office](#) estimates that cuts to non-defense accounts will range from 7.8% in 2013 to 5.5% in 2021.

This process, however, will not have an impact on the Low Income Housing Tax Credit or any other provision in the tax code.

Also, certain programs are exempt from sequestration, and special rules govern the sequestration of others. Exempted programs include Social Security, Medicaid and federal retirement and disability programs, among others.

Looking at some of the larger housing programs, the current Section 8 voucher program and project-based assistance funds are not exempt; nor are HOME funds.

NAHB will follow developments closely as this process unfolds.

In recent weeks, there has been much speculation in the media that some in Congress might seek to repeal the sequestration requirements. In reality, repeal is extremely unlikely.

President Obama has threatened to veto any bill that would repeal sequestration, and many fiscally conservative Republicans and Democrats support the \$1.2 trillion in deficit reduction that will occur.

Rather than repeal, Republicans are expected to propose legislation to restructure the sequestration process to minimize defense cuts while maintaining the overall \$1.2 trillion in deficit reduction.

While it is likely that both parties will wage a debate next year over sequestration, changes to the process are unlikely to occur in the near term.

For more information, email [J.P. Delmore](mailto:J.P.Delmore@NAHB.org) at NAHB, or call him at 800-368-5242 x8412.

Gingrich Outlines Strategy to Boost Housing and the Economy

In a Dec. 2 “teleforum,” responding to a question from Shirley Wiseman, a Kentucky home builder and former NAHB president, former House Speaker [Newt Gingrich](#) laid out three steps to help get the housing market back on track.

Gingrich called for the repeal of the Dodd-Frank Act, which he said would help ease regulatory costs and spur new home loans.

He also said it is important to grow the economy to help housing. “You won’t get higher home prices until you get higher incomes,” he said.

Finally, he said that it is essential to reduce the regulatory red tape that is making it much harder to build houses.

In an exchange with NAHB CEO Jerry Howard on the future of the secondary market for housing, Gingrich once again called for eliminating Dodd-Frank and said “we will have to migrate away from Fannie Mae and Freddie Mac” because they are unmanageable and unsustainable.

Gingrich added that he could be open to maintaining some type of federal backstop for housing by establishing a reinsurance market and said he looked forward to discussing the issue with NAHB in more detail following the Iowa caucuses.

Regarding tax policy, Gingrich said he would:

- Eliminate the capital gains tax
- Allow 100% business expensing so that all new expensing can be written off in one year
- Reduce the corporate tax rate to 12.5%
- Abolish the estate tax
- Provide an optional 15% flat tax for individual taxpayers who want to opt out of the current system

The ongoing series of teleforums, which has included appearances by Reps. [Rep. Ron Paul](#) (R-Texas), [Michele Bachmann](#) (R-Minn.) and [Texas Gov. Rick Perry](#), gives NAHB members a direct line to the major presidential contenders in 2012 and puts a spotlight on housing in the elections.

Throughout the 2012 election season, NAHB will be actively reaching out to presidential and congressional candidates on both sides of the political aisle to engage them in a dialogue on the importance of housing and homeownership to the economic recovery and the well-being of the nation’s voters.

NAHB, the [Associated Builders and Contractors](#), the [National Federation of Independent Business](#) and the [National Restaurant Association](#), are sponsoring the teleforums to give their members a chance to hear directly from the presidential contenders and ask them questions by telephone.

Together with its cosponsors, NAHB has extended invitations to [President Barack Obama](#) & former Massachusetts Gov. [Mitt Romney](#) to participate in the teleforums.

While NAHB does support pro-housing congressional candidates through BUILD-PAC, its political action committee, it does not officially endorse any presidential candidate.

Those who missed the teleforums can view the [replays](#) at nabh.org.

For more information on the presidential teleforums, email [Nick Gentile](mailto:NickGentile@NAHB.org) at NAHB, or call him at 800-368-5242 x8542. •

HBA Members,

We've reached the time of the year where we can reflect on what the year has brought us and what the next year could bring for us. This has been another positive year for the construction and remodeling industries.

In 2010 we saw numbers start to increase in new home starts and that number has once again increased in 2011. We are on our way to get back to our 2008 numbers in home starts. The people who are not buying homes are taking their money and investing in their homes to make it more marketable when they are ready to put it out on the market. That is bringing much business to the remodeler and retail businesses that make up our HBA.

Keeping all those things in mind we are quickly approaching the HBA's annual Home & Remodeling Show put on by our members in the Home Builders Association of Greater Des Moines. In 2011 we had over 6500 attendees and were able to personally interact with much of these in attendance. The Home & Remodeling Show offers so much for both our members and consumers alike. We hold education classes covering things such as mortgages & financing, living green solutions, tips for selling your home, home technology & more! Not only are we giving our members a chance to give and take these seminars, but they are also available to our attendees. The 2012 Show will begin with member night on Thursday, March 8, and will be open to the public March 9, 10 & 11 at the Varied Industries Building in the Iowa State Fairgrounds.

Like many people these days, the attendees may be questioning what their next step is. Will they buy or build a home this year? Will they decide to stay and remodel their current home? What will the costs be and Who can I talk to about getting started? We hope to answer many of these questions at The Home & Remodeling Show with our Professional & Associates in the HBA.

This year for the 2012 Home & Remodeling Show we have been (and continue to) working hard on past exhibitors and bringing in new exhibitors that the public has not seen before at our show. There is something for everyone at this year's show and we know members and the public will walk away very satisfied starting 2012.

Thank you for participating in The Home & Remodeling Show in 2012 presented by The Home Builders Association of Greater Des Moines. With your continued involvement The Home & Remodeling Show will continue to be a great asset for our industry to grow and evolve.

If you have not signed up, please contact Megan at the Home Builders Association of Greater Des Moines at 270-8500 or email at mfratzke@desmoineshomebuilders.com.

I look forward to another great Home & Remodeling Show!

Brandon Patterson, 2012 Chair, Home & Remodeling Show

Get ready for the
Annual Chili & Wing Cook-Off

At the

January 12, 2012

HBA General Membership Meeting

LOCATION TBD

-Set up Time- 5:30 – 6:00 p.m.

-Dinner & judging begins at 6:00 p.m.

Show them your best stuff!

-Any chili & wings should be precooked before the event

-Anything goes for chili (vegetarian, pork, chicken, wild game, etc.)

BE CREATIVE!

-Decorate your table for a SHOWMANSHIP award



Awards for:

“Most Flavorful”

“Most Unusual”

“Too Hot to Trot”

“Best Dessert”



-Bring your own drop cord, container, and utensils for stirring and serving

-You must identify your chili & wings for the judges with an identification sign

-A minimum of 1-2 gallons is required for chili and 200 wings

January Chili & Wing Cook-Off Application Form

Contestant Name (Member Only) _____
 __ Chili __ Wings __ Dessert

Company Name _____

Address _____

Phone _____

Mail this form to:
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6751 Corporate Drive
Johnston IA, 50131
Fax: 515-334-0165
Phone: 515-270-8500

Cliff Anderson

Where has all the time gone?



It is December all ready-where has all the time gone this past year? As I write my last article for the *Blueprint*, I want to reflect some on the past year. As a Remodel Council, we did something this year that has never been accomplished by any group of Des Moines remodel council members in the past. We not only discussed how we could help our members have more business, but we put into place an advertising program designed to have consumers come to our web site www.remoldesmoines.com to find remodeling contractors to make improvements on their houses.

WEB SITE

We added a lot of information to our web site. Dan Nannen and Sharon Rooney worked hard on re-designing our web site to make it more user friendly and more informative. We have articles on how do I start to remodel, how to find a remodel contractor, green building, etc. This is a never ending job to keep the website up to date informative, and fresh.

ADVERTISING

We entered into an advertising contract with KCCI TV to have our name and logo on their website and some spot ads on KCCI TV on a regular schedule to promote the Remodel Council. This advertising, along with our extra advertising for the Tour of Remodeled Homes in September, has greatly promoted remodeling in the greater Des Moines metro area. Hopefully, you have seen some of the advertising ads and have had customers comment about them. Please feel free to make suggestions or comments concerning the advertising to the leadership of the council.

GENERAL MONTHLY MEETINGS

We put on 11 general monthly meetings this year and had a variety of speakers giving us information on different areas of remodeling. We had speakers discussing home

lending, OSHA regulations, home mortgages, soil and water conservation practices, web site improvements, universal design, insulation installations, discussion on why old buildings matter, and our annual October discussion with various metro building inspector officials. Our goal with the monthly meetings was to network together and to be better informed about the remodeling industry.

REMODEL COUNCIL BOARD

I had a wonderful group of people to work with on the executive board this past year. Vice Chairman **Rollie Clarkson**, 2nd Vice Chairman **Barry Elings**, Secretary **Laura Ross**, and Treasurer **Ken Compton** served as the executive board. Committee chairmen who served this past year included **Sharon Rooney**-Public Relations/Marketing, **Rory Robson**-Special Events/Community Service, **Doug Year**-Tour of Remodeled Homes, **Marc Black**-Program Activities/Education, **Toby Tyler**-Membership, and **Carrie Norris**-Long Range Planning. Thanks everyone for your time and your hard work. I hope you continue to help the council in some leadership capacity in the year of 2012.

I want to congratulate the winners of the two major Remodel Council awards for 2011 as given at the Christmas party Thursday, Dec. 1st; namely Doug Year-Associate of the Year and Cliff Anderson-Remodeler of the Year.

I enjoyed my year as your chairman of the Remodel Council in 2011. Thanks for your support even during the times when my voice didn't work properly. We accomplished less than I wanted this year; however, we always think that we could have done more or accomplished more after the fact. Please support your new chairman for the year 2012-**Rollie Clarkson**. •

Cliff Anderson



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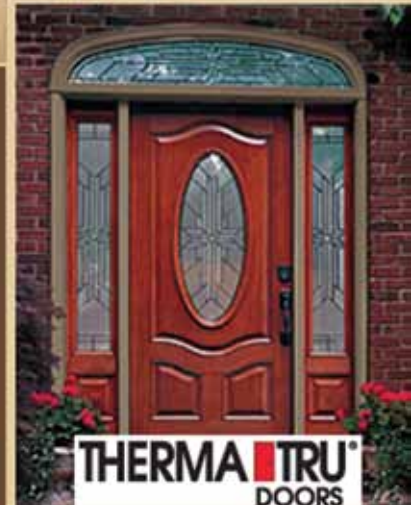
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DOORS**

The Importance of Home Equity Loans for Remodeling: Latest From Eye on Housing Blog

Historically, home equity loans have been an important source of funding for home improvement spending. The following analysis demonstrates this relationship and examines what impact recent declines in home equity loan use have had on the remodeling sector, as well as the positive effects of the residential energy-efficient tax credits. In particular, as home equity withdrawal declined during the Great Recession, remodeling spending fell. But the decline in remodeling activity was tempered by the existence of the tax credit programs.

According to the Census Bureau's American Housing Survey (AHS), in 2005, 48% of home equity loan dollars were used for home improvement. That percentage has grown in recent years, increasing to 49% in 2007 and 51% in 2009 (the most recent edition of the AHS).

For more information, and to read other Eye on Housing posts, visit eyeonhousing.wordpress.com.

Facts on the Energy-Efficiency Tax Credit

Home owners can access two tax credits for adding energy efficiency improvements to their homes.

The Wind, Solar, Geothermal and Fuel Cell Tax Credit (Tax Code Section 25D):

Tax credits are available at 30 percent of the cost, with no cap through 2016, for existing homes and new construction, for:

- Geothermal Heat Pumps
- Solar Panels
- Solar Water Heaters
- Small Wind Energy Systems
- Fuel Cells (on this item the credit may not exceed \$500 for each 0.5 kilowatt capacity; other limits apply in the case of joint occupancy)

The energy-efficiency home products must be "placed in service" before the end of 2016. The credits are only valid for improvements made to the taxpayer's principal residence, except for qualified geothermal, solar, wind property, which can be installed on any home used as a residence by the taxpayer.

Qualified Energy Efficiency Improvements (Tax Code Section 25C):

Provides a 10-percent credit for the purchase of qualified energy efficiency improvements to existing homes. The energy-efficiency home products must be "placed in service" between Jan. 1, 2011 and Dec. 31, 2011.

Under section 25C, the maximum credit for a taxpayer for all taxable years is \$500, and no more than \$200 of such credit may be attributable to expenditures on windows.

This rule means that taxpayers who have claimed \$500 or more of this tax credit in prior years, particularly 2009 and 2010, can no longer participate in the program.

Installation costs only count for tax credit for the installation of non-building envelope qualified property.

The credit is nonrefundable and does not have to be repaid to the federal government.

Special proration rules apply in the case of jointly owned property, condominiums, and tenant-stockholders in cooperative housing corporations. If less than 80 percent of the property is used for nonbusiness purposes, only that portion of expenditures that is used for nonbusiness purposes is taken into account. For purposes of determining the amount of expenditures made by any individual with respect to any dwelling unit, expenditures which are made from subsidized energy financing are not taken into account. The term "subsidized energy financing" means financing provided under a Federal, State, or local program a principal purpose of which is to provide subsidized financing for projects designed to conserve or produce energy.

A qualified energy efficiency improvement is any energy efficiency building envelope component:

1. meets or exceeds the prescriptive criteria for such a component established by the 2009 International Energy Conservation Code as such Code (including supplements) (or, in the case of windows, skylights and doors, and metal roofs with appropriate pigmented coatings or asphalt roofs with appropriate cooling granules, meets the Energy Star program requirements);
2. is installed in or on a dwelling located in the United States and owned and used by the taxpayer as the taxpayer's principal residence;
3. the original use of which commences with the taxpayer; and
4. that reasonably can be expected to remain in use for at least five years.

Building envelope components

(Installation costs not included):

- Insulation material or systems (specifically and primarily designed to reduce the heat loss or gain for a dwelling and which meet the prescriptive criteria for such material or system established by the 2009 International Energy Conservation Code)
- Exterior window, skylight, door, storm window or storm door
- Metal or asphalt roofs (with appropriate pigmented coatings)

or cooling granules that are specifically and primarily designed to reduce the heat gain for a dwelling).

Additionally, section 25C provides specified credits for the purchase of specific energy efficient property originally placed in service by the taxpayer during the taxable year. The allowable credit for the purchase of certain property is

- \$50 for each advanced main air circulating fan,
- \$150 for each qualified natural gas, propane, or oil furnace or hot water boiler, and
- \$300 for each item of energy-efficient building property.

An advanced main air circulating fan is a fan used in a natural gas, propane, or oil furnace and which has an annual electricity use of no more than two percent of the total annual energy use of the furnace (as determined in the standard Department of Energy test procedures).

A qualified natural gas, propane, or oil furnace or hot water boiler is a natural gas, propane, or oil furnace or hot water boiler with an annual fuel utilization efficiency rate of at least 95.

Energy-efficient building property

(Installation costs may be included):

- an electric heat pump water heater which yields an energy factor of at least 2.0 in the standard Department of Energy test procedure,
- an electric heat pump which achieves the highest efficiency tier established by the Consortium for Energy Efficiency, as in effect on January 1, 2009,
- a central air conditioner which achieves the highest efficiency tier established by the Consortium for Energy Efficiency, as in effect on Jan. 1, 2009,
- a natural gas, propane, or oil water heater which has an energy factor of at least 0.82 or thermal efficiency of at least 90 percent, and
- biomass fuel property, which is a stove that burns biomass fuel to heat a dwelling unit located in the United States and used as a principal residence by the taxpayer, or to heat water for such dwelling unit, and that has a thermal efficiency rating of at least 75 percent.

Biomass fuel is any plant-derived fuel available on a renewable or recurring basis, including agricultural crops and trees, wood and wood waste and residues (including wood pellets), plants (including aquatic plants), grasses, residues, and fibers.

How to Claim the Tax Credits

Home owners can claim the 25C and 25D credits on Form 5695 when they file their income tax returns. Check with your tax professional to ensure correct application of the energy-efficiency tax credit. Retain all receipts as well as records that include:

- Name and address of manufacturer

- Identification of the class of eligible building envelope component
- Make, model number and any other property identifiers
- A statement that the component is eligible for the credit (may include U factor, class of window or door, etc.)

This information comes from ENERGY STAR, for more information visit the ENERGY STAR website at www.energystar.gov/taxcredits.

To learn more about remodeling visit NAHB Remodelers at www.nahb.org/remodel.

NAHB is providing this information for general guidance only. This information does not constitute the provision of legal advice, tax advice, accounting services, investment advice, or professional consulting of any kind nor should it be construed as such. The information provided herein should not be used as a substitute for consultation with professional tax, accounting, legal, or other competent advisers. Before making any decision or taking any action on this information, you should consult a qualified professional adviser to whom you have provided all of the facts applicable to your particular situation or question. None of this tax information is intended to be used nor can it be used by any taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer. The information is provided "as is," with no assurance or guarantee of completeness, accuracy, or timeliness of the information, and without warranty of any kind, express or implied, including but not limited to warranties of performance, merchantability, and fitness for a particular purpose.

For more information about this item, please contact Therese Crahan at 800-368-5242 x8211 or via email at tcrahan@nahb.org.



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Steve Theis, Master CGP, GMB

In case you missed it!

Important Changes to MidAmerican Energy Company's Residential New Construction Program

MidAmerican Energy's New Homes program requires that all new Advanced BOP or ENERGY STAR® homes intended for rebate submittal be enrolled at the earliest possible date, preferably construction start date. This allows MidAmerican Energy time to schedule on-site verification(s). Builders participating in MidAmerican Energy's New Homes program that are following the Advanced BOP or the ENERGY STAR path are required to enroll each home. You may utilize your HERS raters as a resource for enrolling homes, as your HERS rater will be well-positioned to provide information required to streamline the process. Please contact Your Mid American Rep if you have any questions

Protect the Mortgage Interest Deduction "from the NAHB web site"

Americans overwhelmingly oppose any action by Congress to tamper with the mortgage interest deduction, but it could be eliminated or scaled back as federal lawmakers and the Administration are looking at tax increases in light of deficit concerns. The consequences would be devastating for home owners, the housing market and the nation's economy. Any attempts to tamper with the mortgage interest deduction would raise taxes on millions of home buyers and home owners and further depress home values, leaving more home owners with mortgages larger than the value of their property ("underwater") and fueling even more foreclosures.

This cornerstone of American housing policy has been in place since the inception of the tax code nearly 100 years ago and supports the aspirations of families at all income levels to become home buyers. Nearly 37 million home owners directly benefit from the mortgage interest deduction and 70 percent of the benefit goes to middle-class home owners who make less than \$200,000.

To educate the public on the importance of preserving the mortgage interest deduction as a cornerstone of American housing policy, NAHB has created a consumer-oriented website, SaveMyMortgageInterestDeduction.com. The website contains fact sheets, frequently asked questions, statistics, and other important information to allow consumers to stay informed as debate on the mortgage interest deduction moves forward.

Public Support for the Mortgage Interest Deduction is Strong

- 73% of likely voters think it is reasonable to support housing through the tax code
- 71% oppose eliminating the mortgage interest deduction
- 63% oppose limiting the mortgage interest deduction
- The support is bipartisan: 69% Republicans, 64% independents, and 57% of Democrats oppose limiting the mortgage interest deduction
- Support was high among renters (73% of whom aspire to own a home one day), with 59% of opposing eliminating the mortgage interest deduction
- 75% also said owning a home was the best long-term investment
- 95% of homeowners said they are happy with their decision to buy a home

Source: Public Opinion Strategies/Lake Research Partners May 2011 poll conducted for NAHB



Notes on Education

The results on the BAR and PREP review are back. I would like to meet with those that took the reviews so that we may augment the attached education schedule to meet the needs of the members.

Education: 2012

January

Jan. 27 8:30 a.m. – 4 p.m. Lead Class: Doug Downs

February

Feb. 23 8:30 a.m. – 4 p.m. Risk Management: Tom Stephani
Feb. 24 8:30 a.m. – 4 p.m. Construction Contracts & Law: Tom Stephani

March

March 10-45 min. Basics of Bldg. introductory course at H & R Show
March 11-45 min. Basics of Bldg. introductory course at H & R Show
March 30 8:30 a.m. – 4 p.m. Basics of Building: Steve Theis

April

April 26 8:30 a.m. – 4 p.m. Green Building Version 2: Steve Theis
April 27 8:30 a.m. – 4 p.m. Green Building Version 2: Steve Theis

May

May 25 8:30 a.m. – 4 p.m. Financial Management: Steve Theis

June

June 11 8:30 a.m. – 4 p.m. Estimating for Builders and Remodelers: Wally Yoho

July August

September

Sep. 28 8:30 a.m. – 4 p.m. Project Management: Steve Theis

October

Date TBD -OSHA

November

Nov. 30 8 a.m. – 12 p.m. BAR & PREP

December

Chaden Halfhill
Silent Rivers Design + Build

Evaluating effective solutions for energy efficient upgrades and retrofits

The U.S. Department of Energy's (DOE) Building American program has historically helped improve building design efficiencies for production homes. Recently, the program has expanded its research to focus on improving the efficiency and durability of existing homes and, in particular, evaluating effective solutions for energy efficient upgrades and retrofits. In doing so, the program increased the number of teams involved, providing a greater expanse of climate-specific design and construction strategies.

The NorthernSTAR Building America Partnership, a cold weather team led by the University of Minnesota, met mid-November to review and discuss basement details and how to best incorporate insulation strategies within existing basements while protecting the safety and durability of each home. The scientific study of basement and crawl space design is relatively unexplored but growing, as it is evident basements have an increasing impact on home performance as well as industry requirements.

The evolving understanding of how basements function within a whole house and its systems design becomes even more significant for those of us who remodel, as increasing expectations within the energy code do not exclusively support the structural integrity of a home. Remodelers stand at the confluence of diagnostics and design strategy. We straddle numerous responsibilities, if not assume potential liabilities, as we retroactively problem-solve and fix current housing stock. The juncture between science, design, application and policy continues to be a pivotal challenge for the remodeling industry and trends towards 'green building.'

As scientists, professors and industry professionals – including supply chain partners and service providers – spent the day pitching regional research outcomes and refining construction details, the voice of the trades was certainly engaged to help translate prescriptive drawings to support actual field and management practices, thus helping to determine how to best update the publication, Builders Foundation Handbook, produced by Oak Ridge National Laboratory (ORNL) (http://www.ornl.gov/sci/roofs+walls/foundation/ORNL_CON-295.pdf).



The translation of applied science research into clear documents that are easily accessible within the trades was reemphasized by remodelers, builders and building performance professionals alike. Arguably, any upgrades to construction details will need to incorporate additional tools to help communicate and foster understanding about why the detail and its changes are necessary, as well as how it interact with the remaining context of an existing home.

Ultimately, many of the changes discussed in November are likely to be incorporated into the 2015 International Code Council (ICC) revisions, but until then we can continue to learn and optimize our effectiveness as builders and remodelers within this Central Iowan cold weather climate we call home. •

THE POWER OF WORKING TOGETHER



MidAmerican Energy is proud to work with our trade partners, including energy-efficient equipment dealers, architects and contractors, in educating home and business owners about the importance of energy efficiency. We hope our programs and incentives empower you to successfully market and sell energy-efficient products and services to your customers.



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HBA Christmas Party



2011 Presidents Night



Congratulations to the Newly Elected HBA of Greater Des Moines 2012 Board of Directors

Executive Board

President: Jim Miller, Jerry's Homes

1st Vice President: Carrie Norris, Grand Homes & Renovations

2nd Vice President: Colin King, K&V Homes

Treasurer: Scott Bezdicek, McGough Glass & Mirror (appointed)

Secretary: Amy Kimberley, Ferguson Bath, Kitchen & Lighting

Builder & Associate Directors 2012 & 2013

Elected Builder Board Positions:

Justin Bauer, Clarity Construction

Matt Connolly, Generation Green Builders Co.

Michael Marinangeli, Hubbell Homes LC

Tom Stevens, T.S. Construction

Elected Associate Board Positions:

Doug Mayo, Kitchen & Bath Ideas

Beth Bezdicek, McGough Glass & Mirror, Inc.

Brandon Klinge, Pella Windows



In January 2011, The Home Builders Association of Greater Des Moines participated in the State Fire Marshall's Smoke Alarm installation program by donating matching funds with the Home Builders Association of Iowa for the purchase and installation of new smoke alarms. I am proud of the accomplishments our members chose to be a part of and look forward to continued efforts with the State Fire Marshall and local Fire Departments to provide working smoke alarms to every family with a school aged child. Smoke Alarms Save Lives!

**The following is a thank you and update from State Fire Marshall Ray Reynolds.
- Creighton Cox, Executive Officer**

All:

I wanted to extend a holiday thank you to all of you for your direct participation in the last year's events to promote fire prevention in the state of Iowa. Between media coverage, writing press releases, working on grants (both public and private), providing partnerships and 50C3 status, assisting us pull off the Stop, Drop and Roll world record, purchasing smoke alarms and distributing 9 volt batteries to Fire Departments. I wanted you to hear of the statistics

Since Oct 2010, over 21,000 smoke alarms have been installed throughout our state.

Over 13,000 9 volt batteries have been distributed to over 200 Iowa Fire Departments

Several commercials on fire prevention aired this year.

To date this year in 2011 there have been 158 lives saved by smoke alarms.

Nearly 50 hearing impaired strobe smoke alarms have been installed in homes with family members that are deaf.

1519 people did the stop, drop and roll at the same time

Since tracking lives saved in 2010, 13 people were saved by smoke alarms installed in their homes by the fire department.

In the next year we hope to develop the following programs (not all inclusive lists):

- 1) continued installation of smoke alarms; 11,000 smoke alarms are still needed to complete our initial survey.
- 2) developing a state-wide juvenile fire setter program to treat juvenile fire setters with a standard of care.
- 3) continued working relationships with the media to help with the message of fire prevention
- 4) working on an adopt-a-hydrant program state wide to assure the public digs snow from their closest hydrants

Ray Reynolds, Director
State Fire Marshal
Department of Public Safety
215 East 7th St.
Des Moines, IA 50319
515-725-6150 fax 515-725-6172 cell 515-402-6538
rreynold@dps.state.ia.us

At the Home Builders Association of Greater Des Moines, we're dedicated to the advancement of the building industry, its members and the communities it serves. As such, we're constantly trying to get feedback from our members to understand how best we can help them grow their business. One thing we often hear from members is that one of your biggest challenges is finding cost-effective ways to get new customers. In response to that feedback, we're happy to introduce FindMyHomePro.com, a new program exclusively offered to HBA members!

How Does It Work?

FindMyHomePro.com is a pay-per-call advertising program that makes your phone ring with potential customers! We take the guess work out of web marketing and cut to the core of what you want: potential customers calling you directly!

FindMyHomePro.com makes it easy to grow your business...here's how it works:

Step 1) Account Creation - We'll spend 15 minutes on the phone with you getting your account set-up. Where are you located? What type of leads do you want? Why should customers use your business?

Step 2) Lead Generation - Your business will be found on over 1,000 web sites and 100 mobile apps, but you'll only pay when a potential customer contacts you directly!

Step 3) Account Management - Log in to your web dashboard at anytime to review your leads, listen to calls, and track your ROI!

Is FindMyHomePro.com For Me?

If you're a member that offers the following service(s) and want your phone to ring with potential customers, FindMyHomePro.com is for you!

Appliance Repair
Basement Remodeling
Kitchen Remodeling
Bath Remodeling

Custom Home Builder
HVAC
Alarm/Home Security Systems
Basement Waterproofing
Cabinets
Countertops
Carpentry
Carpet Cleaning
Maid Service
Concrete
Decks & Porches
Doors
Windows
Roofing
Siding
Drywall
Electrical Contracting
Fences
Flooring
Garage Doors
Gutters
Handyman
Lawn Care & Landscaping
Painting
Water & Flood Restoration
Fire & Smoke Restoration
Mold Services

How Can I Learn More?

Email us at LearnMore@FindMyHomePro.com or call us at 888.714.6440 and a representative will be happy to explain how the program works, answer your questions, and see if the program is a good fit for you!

Looking for new customers?

Introducing FindMyHomePro.com



FindMyHomePro.com is a pay-per-call advertising program that makes your phone ring with potential customers!



FindMyHomePro.com is exclusively offered to Home Builders Association members that offer the following service categories:

- | | |
|-----------------------------|---------------------------|
| Appliance Repair | Windows |
| Basement Remodeling | Roofing |
| Kitchen Remodeling | Siding |
| Bath Remodeling | Drywall |
| Custom Home Builder | Electrical Contracting |
| HVAC | Fences |
| Alarm/Home Security Systems | Flooring |
| Basement Waterproofing | Garage Doors |
| Cabinets | Gutters |
| Countertops | Handyman |
| Carpentry | Lawn Care & Landscaping |
| Carpet Cleaning | Painting |
| Maid Service | Water & Flood Restoration |
| Concrete | Fire & Smoke Restoration |
| Decks & Porches | Mold Services |
| Doors | |

Getting started is as easy as 1-2-3!

1

Account Creation

We'll spend 15 minutes on the phone with you getting your account set up.

2

Lead Generation

Your business will be found on over 1,000 web sites and 100 mobile apps, **but you'll only pay when a potential customer contacts you directly!**

3

Account Management

Log in to your web dashboard at anytime to review your leads, listen to calls, and track your ROI!



888.714.6440

Visit FindMyHomePro.com/LearnMore or email LearnMore@FindMyHomePro.com.

PWIB 2011-2012 Scholarship Award

“The Home Builders Association of Greater Des Moines and the Professional Women in Building would like to thank Sally Sheimo and her parents for attending the 2011 Home Builders President Night & Election and congratulate her on being a recipient of the Professional Women in Building 2011-2012 Scholarship.”



Roast of President Dan Knoup: Thanks for being a good sport!



MARKET PULSE

Home Inventory & Sales Statistics For The Des Moines Metro Month of November 2011

Residential Homes - All Price Ranges - Resale & New Construction

Location	Current Inventory (Active)	Accepted Offers (Pending)	Closed Transactions (Sold)	Avg Sales Price	Avg Days to Contract	Months of Inventory
Altoona	104	20	8	\$206,925	189	5.2
Ankeny	386	107	49	\$199,794	108	3.6
Clive	120	30	9	\$230,481	78	4.0
Des Moines East	100	24	15	\$55,023	59	4.2
Des Moines Northeast	324	73	43	\$68,665	104	4.4
Des Moines Northwest	424	96	50	\$83,332	94	4.4
Des Moines Southeast	186	44	27	\$91,384	113	4.2
Des Moines Southwest	184	40	17	\$95,037	123	4.6
Des Moines West	136	36	19	\$228,418	59	3.8
Downtown Des Moines	1	0	0	\$0	0	1.0
Indianola	86	17	13	\$117,253	119	5.1
Johnston	137	30	15	\$297,085	123	4.6
Norwalk/Lakewood	66	25	7	\$220,892	153	2.6
Pleasant Hill	55	9	5	\$206,000	44	6.1
Urbandale	231	59	38	\$242,470	90	3.9
Waukee	139	25	13	\$244,907	84	5.6
West Des Moines	245	57	46	\$227,484	126	4.3
Windsor Heights	32	6	5	\$111,000	56	5.3

Source: Les Sulgrove, RE/MAX Opportunities - Des Moines Area Association of REALTORS® MLS

MARKET PULSE

Home Inventory & Sales Statistics For The Des Moines Metro Month of November 2011

Condo/Townhome Properties - All Price Ranges - Resale & New Construction

Location	Current Inventory (Active)	Accepted Offers (Pending)	Closed Transactions (Sold)	Avg Sales Price	Avg Days to Contract	Months of Inventory
Altoona	40	6	2	\$103,250	209	6.7
Ankeny	141	30	11	\$99,545	100	4.7
Clive	37	7	2	\$184,250	240	5.3
Des Moines East	2	0	0	\$0	0	2.0
Des Moines Northeast	14	1	0	\$0	0	14.0
Des Moines Northwest	4	1	0	\$0	0	4.0
Des Moines Southeast	19	3	1	\$114,500	98	6.3
Des Moines Southwest	34	3	4	\$125,500	183	11.3
Des Moines West	39	2	0	\$0	0	19.5
Downtown Des Moines	111	10	4	\$214,416	561	11.1
Indianola	16	2	0	\$0	0	8.0
Johnston	50	6	4	\$156,957	160	8.3
Norwalk/Lakewood	25	5	3	\$161,266	374	5.0
Pleasant Hill	25	3	2	\$181,200	139	8.3
Urbandale	89	9	8	\$110,393	77	9.9
Waukee	29	3	4	\$109,125	53	9.7
West Des Moines	171	44	20	\$157,935	89	3.9
Windsor Heights	3	0	0	\$0	0	3.0

Source: Les Sulgrove, RE/MAX Opportunities - Des Moines Area Association of REALTORS® MLS

Homeownership Works Series

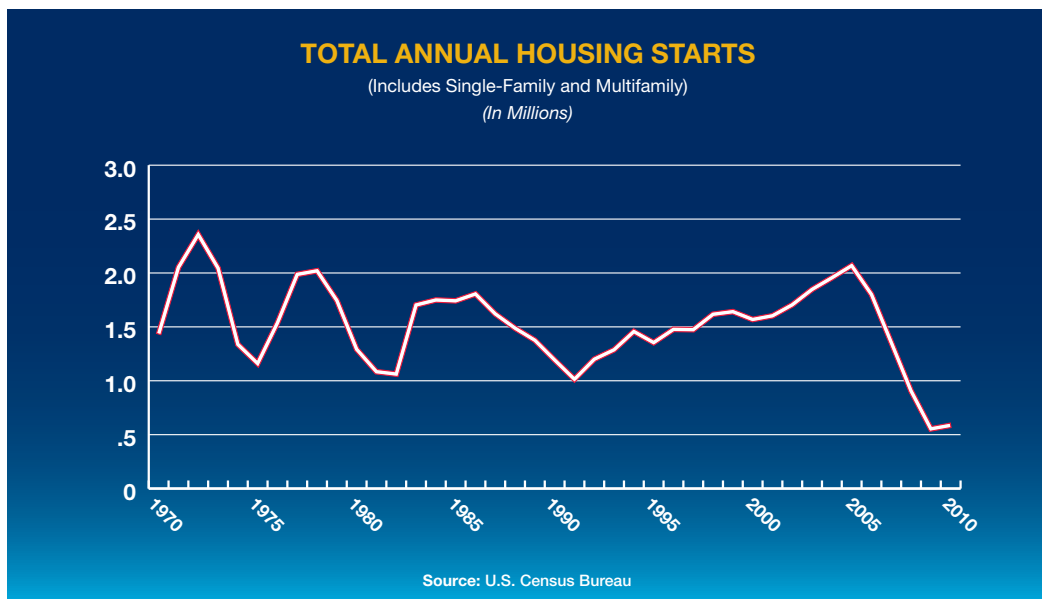
New Home Construction and Remodeling Can Generate Millions of Jobs

It's also important to note that the employment effects of new home construction and remodeling extend far beyond the actual structure. About half of the jobs created by building new homes are in construction. They include framers, electricians, plumbers, finish carpenters and all of the other workers who contribute to preparing the land and building the home. The rest are in housing-related industries that produce building materials and provide services to both home builders and home buyers. They include:

- Furniture, lighting and appliance industries
- Metal products industries
- Plastics and carpeting production
- Architecture and engineering
- Real estate agents, brokers and appraisers
- Wood products industries
- Concrete, gypsum and paint production
- Manufacturing construction equipment and other products
- Selling, moving and storing products
- Management, administration, government and law
- Finance and insurance

Perhaps more than any other consumer product, housing is “Made in America.”

New homes and apartments don't arrive here on container ships from other countries, and most of the products used in home construction and remodeling are manufactured here in the United States.



More than 1.4 million jobs in residential construction have been lost since employment peaked at 3.45 million in April of 2006, according to the Bureau of Labor Statistics. To date, less than two percent of those jobs have been restored.

The Threat to Housing

Washington policymakers are threatening to eliminate our nation's long-standing commitment to homeownership, which would have repercussions for generations to come. This broad-based attack on homeownership is being waged in the tax, legislative and regulatory arenas. Such a radical policy shift would negatively affect every family in every community across the land.

Millions of first-time home buyers and middle-class households would be left out in the cold with only the faintest hope of ever owning a home, the production of affordable rental and new single-family housing would grind to a halt, and countless jobs would be lost.

In the wake of the worst financial crisis since the Great Depression, it makes sense to encourage prudent underwriting and effective consumer education to make sure that buyers select homes they can afford and mortgages they can pay over the long term. But it does not make sense to attack the mortgage interest deduction that is so important to the American middle class, or to tighten credit so much that many households that can afford homeownership simply cannot qualify for a mortgage. Such ill-advised actions would devalue housing and prolong the nation's economic pain for years to come.

An Unjustified Attack on the Mortgage Interest Deduction

One of the primary targets of this unjustified attack on homeownership is the mortgage interest deduction (MID).

This cornerstone of American housing policy has been in place since the inception of the tax code nearly 100 years ago and supports the aspirations of families at all income levels to become home buyers. Americans overwhelmingly oppose any action by Congress to tamper with the mortgage interest deduction, according to the results of an NAHB poll conducted in the spring of 2011. However, many lawmakers have expressed a willingness to eliminate or curtail this vital housing tax provision.

Cutting the tax benefits associated with owning a home would impose a huge tax increase on millions of middle-class home owners and send shockwaves through the economy. Eliminating

A Home Owner is a Landlord and a Tenant

Your house is an asset, an investment, as well as a place to live. A home owner is both an investor and a consumer, both a landlord and a tenant – someone who owns a house and is renting it to himself or herself. Like any other business person, a landlord can deduct business expenses. For rental housing, these include interest on the mortgage, property taxes, maintenance expenditures, and depreciation on the property. At the same time, the landlord has to pay tax on the rent he or she receives, after deducting these business expenses. A home owner/investor has the same business expenses, but can't deduct all of them. The home owner can deduct mortgage interest and property taxes, but not maintenance or depreciation. The home owner also doesn't have to pay taxes on the rental value of the home.

So home owners have a tax advantage over landlords because owners don't pay taxes on the rental value of their home; and landlords have tax advantages over home owners because they can deduct maintenance and depreciation, and home owners can't. But home owners and landlords are treated equally with respect to mortgage interest and property taxes. Both can deduct these expenses.

— John Weicher, Hudson Institute

or limiting the MID would further depress home values, leaving more home owners with mortgages larger than the value of their property and fueling even more foreclosures.

A study by the Tax Policy Center, a joint venture of the Urban Institute and the Brookings Institution, found that limiting the deduction to a 28 percent maximum tax rate – as the Administration proposed – would cause housing prices in large metropolitan areas to fall by as much as 10 percent. At a time when stabilizing housing prices is of paramount importance to restoring the economy, a deliberate action by the nation’s elected leaders would devalue homes and force even more home owners underwater.

The mortgage interest deduction primarily helps middle-class home owners and is consistent with the principles of a progressive income tax. The deduction is most valuable for younger households who tend to be recent home buyers with large mortgages, small amounts of home equity and growing families. IRS data indicate that the largest deduction dollar amounts go to people aged 35 to 44. As a share of household income, the largest amounts go to those aged 18 to 34. Almost 75 percent of the total deduction is claimed by those under age 55; those aged 35 to 44 claim 30 percent.

John Weicher, director of the Center for Housing and Financial Markets at the Hudson Institute, characterizes the proposal to eliminate the mortgage interest deduction as “bad economic policy” that would create a new bias in the tax code. Weicher served as assistant secretary for housing and federal housing commissioner at the U.S. Department of Housing and Urban Development from 2001 to 2005.

The Low Income Housing Tax Credit Helps Provide Affordable Rental Housing

The Low Income Housing Tax Credit (LIHTC) is the most successful affordable rental housing program in our nation’s history. However, it has also been targeted by lawmakers. Eliminating the LIHTC would bring production and rehabilitation of affordable rental housing to a standstill.

Since its inception, the program has enabled the production of more than two million affordable apartments. More than 40 percent of the nation’s renters are already paying at least 35 percent of their household income toward rent, and they need affordable options. The LIHTC serves households earning 60 percent or less of the area median income with rents restricted to keep the units affordable.

The program creates approximately 90,000 new full-time jobs, adds \$6.8 billion in income to the U.S. economy and generates approximately \$2 billion in federal taxes each year. In recent years, the LIHTC has produced about 75,000 new apartment homes annually. The program is essential to address the shortage of affordable housing options in our cities and towns.



Abolishing Other Important Tax Measures Would Also Harm Home Owners

As for other homeownership-related tax code provisions, abolishing the deduction for state and local property taxes would not only depress home values and raise taxes for home owners, it would also shrink the local tax base of many communities, causing already cash-strapped state and local governments to further cut jobs and essential services.

Repealing the capital gains exclusion on the sale of a principal residence would saddle home owners with a 15 percent (or the applicable capital gains rate) tax on the profit from the sale of their homes, hampering their ability to enter the move-up market or to fund a secure retirement. For members of the baby boom generation looking to retire, this would be especially harmful. It would wipe out a significant portion of their housing wealth just when they need it most.

Proposed Qualified Residential Mortgage Requirements Could Delay or Prevent Homeownership

Six federal agencies are proposing a national standard that would require a minimum 20 percent downpayment, which would keep homeownership out of reach of most first-time home buyers and many middle-class households. About 62 percent of first mortgages taken out to purchase a home last year would not have qualified under this standard because they had downpayments of less than 20 percent, according to LPS Applied Analytics, a mortgage data firm, as reported in *The Wall Street Journal*.

Borrowers unable to make a 20 percent downpayment or to obtain FHA financing would be expected to pay a premium of up to two percentage points for a loan in the private market to offset the increased risk to lenders, according to NAHB economists. This would annually disqualify about 5 million potential home buyers, resulting in 250,000 fewer home purchases each year. Such a drastic cutback would have a disproportionate impact on minorities and low-income families struggling to achieve the dream of homeownership.

Moreover, low-downpayment loans have been originated safely for decades, and low downpayments are not what drove the housing lending crisis, according to the Center for Responsible Lending, a non-profit, non-partisan research and policy organization. "Low downpayment home loans have been a significant and safe part of the mortgage finance system for decades, bearing little resemblance to subprime and other alternative mortgage products that crashed our economy. And responsible low downpayment loans are also a key to the recovery of our nation's housing market and economy."

The Administration and federal regulators need to offer a new plan that ensures a safe and healthy mortgage market, lowers the risk of default and keeps homeownership affordable for working American families.



Homeownership series continued in January Blueprint

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f. 515-243-2227
Madeline Storey
Madeline@dm.bbb.org
Sponsor: Creighton Cox

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f. 515-286-6128
Cyndy Miller
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Telecommunications provider
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sharonrooney@iowarealty.com
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Sponsor: Cliff Anderson

Affiliate

Kurt Schade, Realtor
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Reg. West # 2 – Suite #105
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Kurt.schade@coldwellbankermag.com
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October 2011 Renewals

<u>Company</u>	<u>Member Type</u>	<u>Since</u>	<u>Company</u>	<u>Member Type</u>	<u>Since</u>
Norwalk Ready-Mixed Concrete, Inc	Associate	1792	Professional Drywall, Inc	Associate	2001
Best & Best Builders	Builder	1954	Sassman Glass & Mirror	Associate	2002
Rockey Construction, Inc	Builder	1961	Accurate Painting	Associate	2004
Windsor Homes, Inc	Builder	1961	Destination Homes	Builder	2004
BSB Design, Inc	Associate	1965	Duer & Sons Remodeling, Inc	Builder	2005
Aluminum Distributors, Inc	Associate	1971	K L Concepts, Ltd.	Builder	2005
Kohles & Bach	Associate	1977	Meta Bank	Associate	2005
Roy Sargent Building, Inc	Builder	1977	Coldwell Banker Mid-America Group, Realtors	Affiliate	2006
Metro Heating & Cooling, Inc	Associate	1985	G.M. Construction, Inc	Builder	2006
Strauss Safe and Lock Company, Inc	Associate	1987	Serenity Construction, Inc	Builder	2006
City Wide Heating & Air Conditioning, Inc	Associate	1988	SunRay Construction, Inc	Associate	2007
Springer Pest Solutions	Associate	1993	Gannon Roofing Supply	Affiliate	2008
Master Crafted Homes, Inc	Builder	1996	3G Homes, LLC	Builder	2009
Beal Development Corp	Builder	1997	Greenland Homes, Inc	Builder	2009
Wayne Dalton Doors of Central Iowa	Associate	1997	Home Productions LLC	Associate	2009
American TV & Appliance	Associate	2000	Marquis Builders, LLC	Builder	2009
Chim Cherie's House of Fireplaces	Associate	2000	Oakwood Builders Group	Builder	2009
Gustave A. Larson Company	Associate	2000	Right Roofing & Siding, Inc	Associate	2009
Kinzler Construction Services	Associate	2000			

SPIKE CANDIDATES

Spike Name **Spike Points**

Ralph DiCesare	5.50
Jeffrey Grubb	4.50
Amy Kimberley	4.50
Kathy Barnum	4.00
Robert Myers	4.00
Robert Jacobs	3.50
Curtis Busch	3.00
David Cosgriff	3.00
Ted Grob	3.00
Eric Grubb	3.00
Dan Knoup	3.00
Kelly Sharp	3.00
Georgette Schutte	2.75
Mark King	2.50
Dick Larimer	2.50
Bret Nehring	2.50
Joe Tollari Sr	2.50
Steve Bouchard	2.00
Brennan Buckley	2.00
John Buttz	2.00
Matthew Chizek	2.00
Mark Detrick	2.00
Larry Goodell	2.00
Mary Henss	2.00
Char Hobson	2.00
Brandon Klinge	2.00
Brian Meyer	2.00
K Mickelsen	2.00
James Slife	2.00
Oran Struecker	2.00
Toby Tyler	2.00
Justin Washburn	2.00
Larry Webster	2.00
Cliff Anderson	1.50
Mark Parlee	1.50
Gil Petersen	1.50
Rob Applegate	1.00
Justin Bauer	1.00
Frances Best	1.00
Al Brezina	1.00
Ron Detrick	1.00
Gail Flagel	1.00
Shannon Flickinger	1.00

Rachel Flint	1.00
Jon Jacobson	1.00
Daniel Kealy	1.00
Michael Marinangeli	1.00
Rory Robson	1.00
Mike Schmit	1.00
Jason Shepherd	1.00
Joseph Smith	1.00
David Volante	1.00
Dana Walters	1.00
Rick Bianchi	0.50
Rick Bratrud	0.50
Don Dorrian	0.50
Angel Grubb	0.50
Alan Rivers	0.50
Terry Wilhelm	0.50

MEMBERS

Spike Name **Spike Points**

Matt Connolly	24.00
Eric Heikes	20.00
John Heim	20.00
Chaden Halfhill	18.25
Robert Boesen	15.50
Randy Soper	15.50
Frank Lindsey	13.25
Christopher Boley	12.50
Brad Schulte	11.00
Rick Laffoon II	10.50
Steve Schrodt	10.50
Steve Theis	10.50
Scott Cierzan	7.50

LIFE MEMBERS

Spike Name **Spike Points**

George Mirras	535.25
Thomas Gratias	409.00
Don Marean	292.50
Doug Mayo	222.75
Don Beal	217.50
Lloyd Clarke	211.00
Keith Butz	191.00
Darrel Avitt	186.50
LaDonna Gratias	163.25
Rick Thompson	161.00

Tom Stevens	150.50
Tom Ward	150.50
Bill Kimberley	148.00
Ted Lockwood	147.25
Jim Paine	129.50
Rollie Clarkson	126.75
Ronald Grubb	124.00
Colin King	121.25
Duane Vanhemert	120.00
Gerald Grubb	112.00
Polly Marean	106.25
Rick Bach	88.50
Kelly Lint	88.50
Steve Archer	86.75
Gene Buttrey	81.50
Gary Scrutchfield	70.50
Ben Harrington	64.00
Tom Sheehy	61.50
Brad Gannon	54.00
Ronald Wyckoff	54.00
Tom Lynner	51.50
Gaylen Eller	51.00
Leslie Bryant	49.75
Dave Best	47.50
Devan Kaufman	43.75
Kent Katch	41.00
Kim Beisser	40.50
Greg Marean	40.00
Darwin Lynner	39.00
Charles Wasker	39.00
Terry Doling	37.50
Tom Gannon	33.50
Jack Bohlender	31.50
Ralph Haskins	31.00
Brian Donaghy	30.00
Jim Best	29.50
M. Dan Collins	27.00

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Colin King and Curtis Busch



Dan Collins and Curtis Busch



Don Beal and Curtis Busch



Don Marean and Curtis Busch



Polly Marean and Curtis Busch



Ron Grubb and Curtis Busch



Tom Stevens and Curtis Busch

January

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 New Years Day	2 HBA CLOSED	3 11:30 a.m. PWB Exec.	4 11 a.m. Community Service/Special Projects 11:30 a.m. Tour of Remodeled Homes Mtg.	5 11:30 a.m. Associates Council 3 p.m. Home & Remodeling Show Mtg. 5 p.m. Networking After Hours – Gilcrest/Jewett	6 11:30 a.m. Executive Mtg.	7
8	9	10 11 a.m. Board of Directors	11 11:30 a.m. Remodelers Exec.	12 5 p.m. – 8:30 p.m. Chili & Wing Cook-off	13	14
15	16	17 11:30 a.m. Home Show Expo PWB – General Mtg.	18 11:00 a.m. Remodelers Council	19 11:30 a.m. Home & Remodeling Show & Gov. Affairs 1 p.m. Developers Council	20	21
22	23	24 2 p.m. PR & Marketing	25 10 a.m. New Member Orientation 11 a.m. Membership Committee 12:30 pm. Education Committee	26 11:30 a.m. Green Council	27 8:30 a.m. – 4 p.m. Lead Class: Doug Downs	28
29	30	31				

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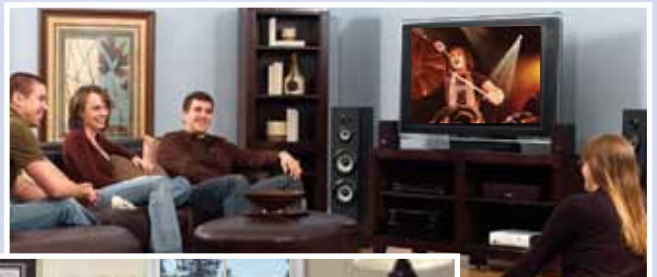


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