

THE HOME BUILDERS blueprint

The Voice of the Greater Des Moines HBA June 2012 • Volume 45 • Issue 6

June is National Homeownership Month



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On the Cover...

**Winners of the 2012
George Mirras Golf Classic**

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Jim Miller - President



I was thinking the other day about the fun we had as kids playing Monopoly. My sister (I love you Teresa), being 3 years my senior, just didn't seem to get that I would buy as much property as possible, as soon as possible. Every game I would buy what I could, she would land on it, and have to pay rent. As her cash flow dwindled, I became richer and ending up winning by having the most assets.

President George W. Bush, in 2008, declared June to be National Homeownership Month. Like in the game of Monopoly this is one of the avenues that helps Americans build wealth and prosperity.

Purchasing a home is typically the most significant investment a person will ever make for their financial future. We in the business are mainly focused on making the sale, completing the drawings, helping buyers make selections, going through the ever changing permit process, setting construction schedules, becoming frustrated that it rains for days, and figuring out how to make it up. Then the excavator shows up to dig the hole when the rain stops, only to find that the neighbor kids pulled all the grade stakes to have a sword fight.

Kids and the games they play. If they only knew we were trying to help their family not only to have the "American Dream" of owning that home they need to raise the family, we are also helping with their future in creating wealth.

We all know the impact that both new housing and remodeling has on our local economy that trickles down

through so many different paths: the builder or remodeler and their employees, the subcontractors and suppliers, the real estate broker, mortgage company, banker, title company, on down to the Home Depot (they had not thought about blinds for the windows, and the sheets just don't go with the décor). It affects so many people at so many levels it would be hard to list and figure out the matrix. Way too many for my mental capacity!

During the month of June this year, think about the buying power that consumers have today when it comes to housing. You can get so much more for your money today, why wait for prices to start going up along with interest rates? Think about this when you are talking to your next client and the impact that just one sale can have. From the economic impact, to helping those owners achieve wealth and the "American Dream."

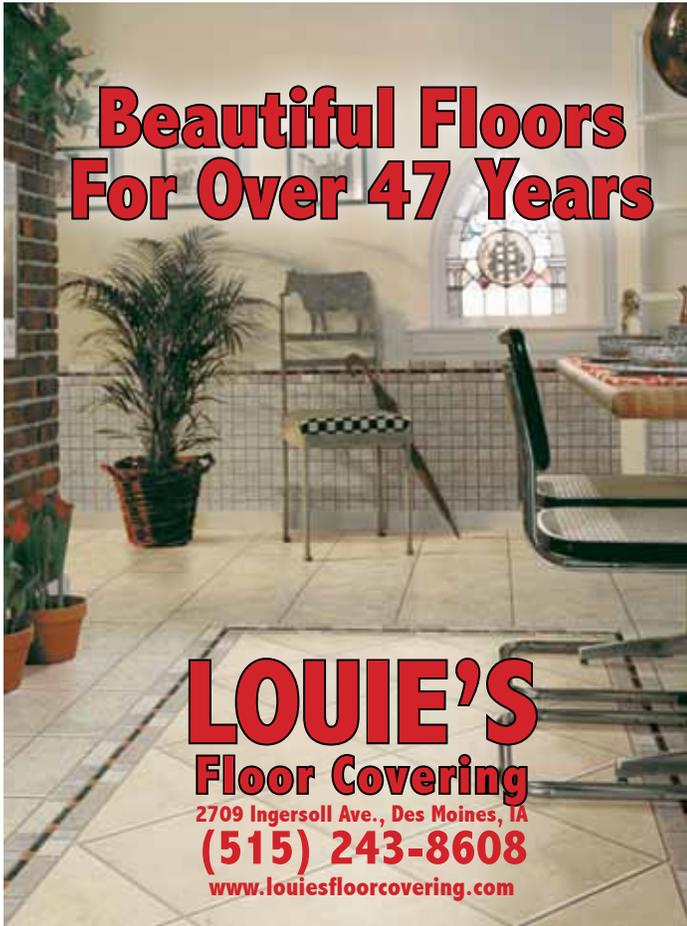
I would consider Parker Brothers genius to develop their game during the height of the great depression in 1934, to become the bestselling board game to date. Maybe we should all get this board game out of our closets and toss it on the table where we meet with clients. Parker Brothers made it out of the depression. •

Sincerely,

Jim Miller

President of Home Builders Association
of Greater Des Moines

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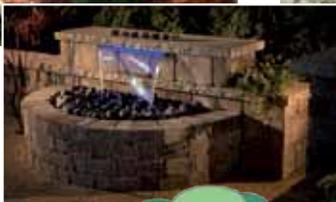
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Creighton Cox, Executive Officer



New Website Helps Protect Homeownership

America's home owners and home builders celebrate National Homeownership Month in June, bringing attention to the more than 75 million Americans who own their homes, and the millions more who aspire to achieve the American dream of homeownership. But it is also important for American families to know that homeownership is under attack. Legislative and regulatory proposals now under consideration by government policymakers would greatly harm home owners, home buyers, the housing market and the nation's economy.

To educate Americans about the threats to homeownership and to provide opportunities for current and future home owners to take action to protect it, the National Association of Home Builders (NAHB) has launched a website, www.ProtectHomeownership.com. The site features expert economic analysis and reports, data from homeownership surveys and polls, and the answers to many frequently asked questions about housing and homeownership.

ProtectHomesownership.com highlights the threats to homeownership by describing how tax, legislative and regulatory policies currently under consideration would scale back or eliminate the mortgage interest deduction and make mortgages and small business loans unaffordable and diffi-

cult to obtain. It tells how finance and credit-related issues are making it difficult for creditworthy, financially responsible families to buy a home and threaten to ultimately prevent millions of families from ever becoming home owners.

The site documents homeownership's importance to individual households and to local, state and national economies. It shows how new home construction and remodeling presently account for about 15 percent of the nation's total economy, and how the financial issues are impeding production of new homes. The economic impact of home building includes construction of single-family and multifamily homes, remodeling and the countless products and services that are related to those activities.

Protecthomeownership.com also empowers the American public to take positive action to support and protect this very important aspect of American life. Visitors are encouraged to sign an online petition urging Congress to keep housing a national priority, and to join social media communities on Facebook.com/ProtectHomeownership and Twitter.com/4Homeownership.

Information is provided about how to participate in Homeownership Rallies that are being held in a number of communities in 2012. The first rally, in Columbia, S.C., drew almost 1,000 people to the statehouse grounds to voice their support and focus the government's attention on critical housing issues.

For more information on the impact of housing and homeownership, go to www.desmoineshomebuilders.com or www.ProtectHomeownership.com.

Creighton Cox, Executive Officer



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HOMESHOW EXPO[®] 2012

HomeShowExpo 2012 is quickly approaching and we are in need of sponsors for this great event. HomeShowExpo is the primary event of the year to help showcase the Builders and Associates that have dedicated so much of their time to construct a showcase home. At the same time, the money raised from the sponsorships serves a two-fold application: one being the promotion of the event through a \$50,000 advertising budget from which attendance is increased as the exposure is increased. The money raised at the event helps the HBA to provide the services, programs, education and other amenities from which you benefit as a member of the Greater Des Moines Homebuilders Association. Second, by being a Sponsor of the HomeShowExpo, you and your company will be promoted via multi-media outlets and publications with whom the HBA advertises the HomeShowExpo event. This is your chance to not only gain exposure to nearly 10,000 event attendees but additional indirect exposure to those who see the ads or visit the website and may not even attend the event.

With the challenging economic times, we understand the difficult decisions of where to allocate your advertising dollars and ask that you consider helping to support your Homebuilders Association at whatever monetary level is appropriate for you.

Feel free to contact me with any questions that you may have.

Sincerely,

Colin King
Vice Chair
HomeShowExpo 2012
(515) 202-4483
colin@kandvhomes.com

2012 Legislative Session Ending Updates

by Home Builders Association of Iowa

Full details of all bills available at www.legis.iowa.gov

- HF 675 –Mechanics Lien – creates an on-line, searchable registry in the Secretary of State office, changes some notice requirements and contractors & subs must register on line to preserve their rights to file a lien. HBA IA negotiated for acceptable compromises with SOS and other stakeholders and HBA IA did not oppose the final amended version. (4.13.11 passed House 68-29; 3.8.12 HBA IA testified at Senate Ways & Means subcommittee; 4.16.12 Amended passed Senate 46-2; 4.17.12 House concurs & passed 75-24; 4.27.12). Governor SIGNED with a January 1 2013 effective date.

- SF 466 – Storm Chasers – the bill’s target is fraudulent residential contractors that swarm the area following disasters. Disaster is defined, exterior renovations only, prohibits rebating insurance deductible and negotiating on behalf of owner on insurance claims. Also requires a written duplicate notice of binding contract. Violations prosecutable by AG under Consumer Fraud Act. HBA IA continued to negotiate on this bill until the final hour and did NOT support its passage. (3.30.11 passed Senate 47-2; 5.3.11 Amended passed House 95-1; 4.11.12 Amended again passed Senate 47-2; 4.23.12 House refused to concur; 5.7.12 Conference Committee Appointed; 5.8.12 CC Report Adopted & passed Senate 45-1; 5.9.12 CC Report passed House 72-23.) Sent to Governor.

- SF 493 – Uniform Common Interest Ownership Act - would modify rules for open meetings and notifications among Home Owners Associations and like groups including time while still under declarant (builder / developer) control. HBA IA opposed original version, negotiated for amendments and was registered neutral after House amendment filed. (3.15.11 passed Senate 50-0; 3.7.12 HBA IA testified at House Judiciary subcommittee; 3.15.12 Amended House Committee;) No further action.

- SF 497 – Home Inspectors – the original bill would have licensed inspectors, but via an amendment, the bill was gutted to require \$50,000 bonding for all renovation contractors and \$5,000 bonding and registration for inspectors. Bonding was later amended out and license changed to registration. HBA IA did NOT support. (3.21.11 passed Senate 26-22; House did not debate) FAILED Funnel.

- HF 2041 – Contractor Registration - would have repealed Code Chapter 91A requiring contractors to register with the Labor Commissioner. HBA IA Supported. FAILED Funnel.

- HF 2043 – Administrative Rules – would have required that the State implementation of a federal statute or rule could not exceed the requirements of the federal statute. HBA IA Supported. FAILED Funnel.

- HF 2077 – Energy Star Appliances Fraud – would have made it a consumer fraud to sell appliances as Energy Star compliant that no longer meet the new / current Energy Star requirements. HBA IA did NOT support. FAILED Funnel.

- HF 2246 – Mechanics Lien Bonding – would have required a court to order a \$1000 bond be posted in certain mechanic lien cases. HBA IA did NOT support. FAILED Funnel.

- HF 2307 & SF 2031 (HF 2078) – Statute of Repose – would have reduced the Iowa Statute of Repose from 15 years to 10 years. HBA IA Supported. FAILED Funnel.

- Additional bills of interested were monitored & vetted, but no official position was taken by the HBA of Iowa. •

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From the Desk of Majority Leader Linda Upmeyer

May 18, 2012

With the conclusion of the 2012 legislative session, I think it is important to reflect on some of this year's successes and disappointments.

Since taking control of the House, we have fundamentally changed the culture of state government budgeting. I am proud that throughout the budget process, we stood by our core principles to not spend more than we take in, not use one-time money for ongoing expenses, and not intentionally underfund our commitments to the state in order to balance the budget. Iowans can be certain that the days of budget rollercoaster rides are over.

The final FY13 budget spends less than we did under the previous administration. In fact, in FY11 the state was spending 118% of available revenue. In FY12 we reduced that to 93% and FY13's budget will be reduced to spending 95% of available revenue.

Additionally, we inherited a \$900 million spending gap when we took control. That spending gap has now become \$624 million in reserves. There is a \$300 million ending balance and there will be \$90 million in the Taxpayer Trust Fund created by us. When combined, this totals \$390 million that should be returned to the hardworking taxpayers of Iowa through broad-based tax relief.

One of the other major accomplishments of the 2012 session was the redesign of Iowa's mental health system. Advocates, providers, and officials have long called for the state to change the system so that Iowans could get the same level

of service, no matter where they lived. They have also asked that we stop using the arcane system of "legal settlement" to determine who is responsible for paying for services.

Senate File 2315 implements these changes beginning July 1, 2013, and encourages counties to work together to administer their system. The legislation is similar to efforts led by a group from Cerro Gordo County that have been doing this for several years. The state will assume responsibility for covering the cost of Medicaid-funded services while also developing a sub-acute level of mental health care to reduce the reliance on state mental health institutes and hospital psych units.



Here is a photo of all of the House Republicans that came into office together in 2002 and stayed through this session. I wish the best of luck to my retiring colleagues who decided not seek reelection in 2012- Rep. Steve Lukan, Rep. Royd Chambers, Rep. Dave Tjepkes, and Rep. Dan Rasmussen. It has been an incredible 10 years and I am blessed to have been able to serve with these great Iowans.

While full implementation will take several years and we will carefully monitor the process, the steps taken in 2012 will provide a substantial improvement to Iowa's mental health delivery system for consumers, providers, and taxpayers.

It was unfortunate that an agreement was not reached this year to provide significant property tax relief to all Iowans. The House sent four different, mostly bi-partisan, versions of property tax relief proposals to the Senate that would benefit all classes of property taxpayers.

It was concerning that the bulk of the Senate Majority Party's property tax relief plan centered only on providing additional tax credits to a certain number of Iowans. Tax credits are beneficial only if they are properly funded. We fought to fully fund existing property tax credits this year, but the Senate refused to do so. Therefore, we were not confident that any new tax credits would be properly funded. Simply increasing the amount of available tax credits without having the means to fund them is not what Iowans had in mind when asking us to provide them with significant property tax relief.

We were also very interested in implementing bold education reform this year, but again ran into roadblocks in the Senate. There seemed to be little interest in tackling important issues surrounding improving our education system. For instance, we fought to eliminate a policy commonly referred to as "Last In First Out" or LIFO. This flawed policy requires that when layoffs are necessary, schools only consider a teacher's seniority, rather than a teacher's effectiveness and impact on student achievement. Our schools need to focus on retaining great teachers in our classroom, rather than the number of years someone has been employed by the school district.

You can be certain that we will continue to work on these priority issues during the interim and be ready to lead again in January. As always, please feel free to contact me anytime with the issues you care about at linda.upmeyer@legis.state.ia.us or 515-281-4618. •



Linda Upmeyer
State Capitol
Des Moines, IA 50319
Email: Linda.Upmeyer@legis.state.ia.us
Phone: (515) 281-4618

Looking Ahead July 13, 2012



**HomeShowExpo Member Night at
Offer Creek & Prairie Meadows:
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Call Jen at the HBA
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Show dates & times:

July 14 - 10 a.m. to 9 p.m.

July 15 - 10 a.m. to 8 p.m.

July 19 - 4 p.m. to 9 p.m.

July 20 - 10 a.m. to 9 p.m.

July 21 - 10 a.m. to 9 p.m.

July 22 - 10 a.m. to 8 p.m.

July 26 - 4 p.m. to 9 p.m.

July 27 - 10 a.m. to 9 p.m.

July 28 - 10 a.m. to 9 p.m.

July 29 - 10 a.m. to 8 p.m.

HomeShowExpo 2012: Member Night

RESERVE YOUR ROOM BY JUNE 13TH

**There are a limited number of rooms at
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(Friday, July 13, 2012)**

**Members: Book your hotel rooms EARLY -
the rest of the hotel's rooms are sold out that
night due to the Nascar Race at Newton.**

MARKET PULSE

Home Inventory & Sales Statistics For The Des Moines Metro Month of April 2012

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 | 102 | 55 | 15 | \$183,620 | 112 | 1.9 |
| Ankeny | 329 | 209 | 45 | \$205,912 | 128 | 1.6 |
| Bondurant | 37 | 28 | 7 | \$183,767 | 84 | 1.3 |
| Clive | 102 | 45 | 21 | \$255,053 | 109 | 2.3 |
| Des Moines East | 70 | 29 | 11 | \$64,064 | 79 | 2.4 |
| Des Moines Northeast | 243 | 108 | 41 | \$74,530 | 85 | 2.3 |
| Des Moines Northwest | 408 | 139 | 54 | \$91,237 | 95 | 2.9 |
| Des Moines Southeast | 184 | 69 | 30 | \$112,730 | 132 | 2.7 |
| Des Moines Southwest | 171 | 59 | 23 | \$95,332 | 89 | 2.9 |
| Des Moines West | 112 | 48 | 25 | \$163,935 | 96 | 2.3 |
| Downtown Des Moines | 2 | 1 | 0 | \$0 | 0 | 2.0 |
| Indianola | 92 | 27 | 8 | \$206,125 | 102 | 3.4 |
| Johnston | 117 | 47 | 17 | \$295,433 | 129 | 2.5 |
| Norwalk/Lakewood | 60 | 32 | 12 | \$169,551 | 192 | 1.9 |
| Pleasant Hill | 69 | 19 | 9 | \$173,611 | 115 | 3.6 |
| Urbandale | 219 | 114 | 35 | \$267,330 | 95 | 1.9 |
| Waukee | 114 | 69 | 24 | \$197,583 | 102 | 1.7 |
| West Des Moines | 249 | 153 | 55 | \$222,305 | 85 | 1.6 |
| Windsor Heights | 26 | 11 | 4 | \$138,875 | 150 | 2.4 |

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 April 2012

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 | 45 | 7 | 2 | \$154,000 | 69 | 6.4 |
| Ankeny | 155 | 49 | 11 | \$103,354 | 170 | 3.2 |
| Bondurant | 7 | 0 | 0 | \$0 | 0 | 7.0 |
| Clive | 32 | 10 | 3 | \$138,833 | 144 | 3.2 |
| Des Moines East | 5 | 0 | 0 | \$0 | 0 | 5.0 |
| Des Moines Northeast | 7 | 3 | 1 | \$26,000 | 93 | 2.3 |
| Des Moines Northwest | 7 | 3 | 1 | \$131,900 | 0 | 2.3 |
| Des Moines Southeast | 20 | 6 | 2 | \$99,500 | 117 | 3.3 |
| Des Moines Southwest | 21 | 5 | 3 | \$186,666 | 144 | 4.2 |
| Des Moines West | 44 | 9 | 1 | \$142,500 | 237 | 4.9 |
| Downtown Des Moines | 85 | 15 | 6 | \$205,053 | 178 | 5.7 |
| Indianola | 14 | 2 | 2 | \$87,500 | 266 | 7.0 |
| Johnston | 41 | 13 | 5 | \$115,300 | 130 | 3.2 |
| Norwalk/Lakewood | 24 | 7 | 3 | \$165,597 | 20 | 3.4 |
| Pleasant Hill | 18 | 6 | 6 | \$154,512 | 205 | 3.0 |
| Urbandale | 83 | 32 | 9 | \$116,111 | 260 | 2.6 |
| Waukee | 37 | 7 | 3 | \$127,416 | 11 | 5.3 |
| West Des Moines | 179 | 74 | 21 | \$165,354 | 149 | 2.4 |
| Windsor Heights | 5 | 0 | 0 | \$0 | 0 | 5.0 |

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

| 2011 - April Permit Totals | | | | 2012 - April Permit Totals | | | | 2011 - To Date Building Permit Totals | | | | 2012 - To Date Building Permit Totals | | | |
|----------------------------|------------|-----------|------------|----------------------------|------------|-----------|------------|---------------------------------------|------------|-----------|------------|---------------------------------------|------------|-----------|------------|
| City | SF | TH | MF | City | SF | TH | MF | City | SF | TH | MF | City | SF | TH | MF |
| Adel | 2 | 0 | 0 | Adel | 3 | 0 | 0 | Adel | 4 | 0 | 0 | Adel | 5 | 0 | 0 |
| Altoona | 7 | 0 | 0 | Altoona | 8 | 0 | 0 | Altoona | 26 | 2 | 0 | Altoona | 51 | 0 | 0 |
| Ames | 4 | 0 | 217 | Ames | 5 | 0 | 0 | Ames | 17 | 0 | 217 | Ames | 16 | 0 | 0 |
| Ankeny | 32 | 0 | 0 | Ankeny | 35 | 0 | 62 | Ankeny | 94 | 0 | 0 | Ankeny | 114 | 8 | 94 |
| Bondurant | 1 | 0 | 0 | Bondurant | 4 | 0 | 0 | Bondurant | 15 | 0 | 0 | Bondurant | 19 | 0 | 0 |
| Carlisle | 0 | 0 | 0 | Carlisle | 1 | 0 | 0 | Carlisle | 0 | 0 | 0 | Carlisle | 4 | 0 | 0 |
| Clive | 8 | 2 | 0 | Clive | 11 | 0 | 0 | Clive | 24 | 2 | 0 | Clive | 27 | 0 | 0 |
| Cumming | 0 | 0 | 0 | Cumming | 0 | 0 | 0 | Cumming | 0 | 0 | 0 | Cumming | 0 | 0 | 0 |
| Des Moines | 16 | 0 | 28 | Des Moines | 10 | 0 | 0 | Des Moines | 24 | 0 | 88 | Des Moines | 21 | 0 | 0 |
| Grimes | 12 | 0 | 4 | Grimes | 8 | 2 | 0 | Grimes | 34 | 4 | 0 | Grimes | 25 | 2 | 0 |
| Indianola | 1 | 0 | 0 | Indianola | 0 | 0 | 0 | Indianola | 1 | 0 | 0 | Indianola | 3 | 2 | 0 |
| Johnston | 23 | 6 | 0 | Johnston | 9 | 0 | 45 | Johnston | 47 | 13 | 0 | Johnston | 28 | 0 | 123 |
| Marshalltown | 1 | 0 | 0 | Marshalltown | 0 | 0 | 0 | Marshalltown | 3 | 0 | 0 | Marshalltown | 1 | 0 | 0 |
| Newton | 0 | 0 | 0 | Newton | 0 | 0 | 0 | Newton | 0 | 0 | 0 | Newton | 0 | 0 | 0 |
| Norwalk | 4 | 8 | 0 | Norwalk | 7 | 0 | 0 | Norwalk | 5 | 8 | 0 | Norwalk | 13 | 0 | 0 |
| Pella | 4 | 2 | 0 | Pella | 1 | 0 | 0 | Pella | 4 | 2 | 0 | Pella | 4 | 4 | 0 |
| Pleasant Hill | 4 | 0 | 0 | Pleasant Hill | 1 | 0 | 0 | Pleasant Hill | 12 | 0 | 0 | Pleasant Hill | 7 | 0 | 0 |
| Polk City | 7 | 2 | 0 | Polk City | 13 | 0 | 0 | Polk City | 7 | 2 | 0 | Polk City | 29 | 2 | 0 |
| Polk County | 6 | 0 | 0 | Polk County | 1 | 0 | 0 | Polk County | 11 | 0 | 0 | Polk County | 7 | 0 | 0 |
| Urbandale | 15 | 0 | 0 | Urbandale | 16 | 0 | 0 | Urbandale | 46 | 0 | 0 | Urbandale | 52 | 0 | 0 |
| Waukee | 12 | 0 | 0 | Waukee | 13 | 0 | 0 | Waukee | 37 | 0 | 0 | Waukee | 30 | 0 | 0 |
| WDM | 13 | 7 | 0 | WDM | 15 | 18 | 32 | WDM | 41 | 33 | 0 | WDM | 57 | 20 | 40 |
| TOTAL | 172 | 31 | 245 | Y-T-D Totals | 161 | 20 | 139 | TOTAL | 452 | 66 | 305 | Y-T-D Totals | 513 | 38 | 257 |

448

320

823

808

Major Decrease
in MF Permits YTD

Major Increase in
Permits YTD



Metro Des Moines (5-County Market)- Building Permit Summary

| 2008 BUILDING PERMITS | | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN - DEC | JAN - DEC |
|-----------------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|-------------|-------------|
| Dallas | Areas 1-2 | 17 | 9 | 30 | 32 | 47 | 32 | 36 | 43 | 65 | 47 | 16 | 17 | 391 | 391 |
| Jasper | Area 3 | 0 | 0 | 1 | 9 | 6 | 0 | 5 | 5 | 3 | 10 | 1 | 1 | 41 | 41 |
| Polk | Areas 4-7 | 74 | 59 | 154 | 200 | 152 | 100 | 119 | 99 | 80 | 110 | 93 | 37 | 1277 | 1277 |
| Story | Areas 8-11 | 5 | 8 | 10 | 18 | 15 | 16 | 16 | 11 | 10 | 12 | 6 | 0 | 127 | 127 |
| Warren | Areas 12-14 | 19 | 63 | 11 | 18 | 50 | 22 | 12 | 16 | 15 | 25 | 7 | 3 | 261 | 261 |
| Totals | 2008 | 115 | 139 | 206 | 277 | 270 | 170 | 188 | 174 | 173 | 204 | 123 | 58 | 2097 | 2097 |

| 2009 BUILDING PERMITS | | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN - DEC | JAN - DEC |
|-----------------------|-------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|
| Dallas | Areas 1-2 | 18 | 10 | 45 | 32 | 53 | 83 | 80 | 52 | 52 | 48 | 43 | 34 | 550 | 550 |
| Jasper | Area 3 | 0 | 0 | 1 | 7 | 2 | 5 | 4 | 7 | 3 | 3 | 1 | 0 | 33 | 33 |
| Polk | Areas 4-7 | 27 | 33 | 82 | 79 | 115 | 170 | 130 | 144 | 129 | 88 | 76 | 71 | 1144 | 1144 |
| Story | Areas 8-11 | 4 | 1 | 8 | 17 | 13 | 12 | 15 | 21 | 14 | 14 | 12 | 2 | 133 | 133 |
| Warren | Areas 12-14 | 3 | 1 | 18 | 16 | 13 | 24 | 16 | 21 | 19 | 9 | 11 | 7 | 158 | 158 |
| Totals | 2009 | 52 | 45 | 154 | 151 | 196 | 294 | 245 | 245 | 217 | 162 | 143 | 114 | 2018 | 2018 |

| 2010 Building Permits | | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN - DEC | JAN - DEC |
|-----------------------|-------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|-------------|-------------|
| Dallas | Areas 1-2 | 20 | 78 | 82 | 80 | 55 | 68 | 56 | 54 | 47 | 73 | 94 | 29 | 736 | 736 |
| Jasper | Area 3 | 1 | 0 | 3 | 2 | 2 | 3 | 2 | 3 | 1 | 6 | 0 | 0 | 23 | 23 |
| Polk | Areas 4-7 | 45 | 58 | 153 | 172 | 124 | 87 | 98 | 77 | 97 | 111 | 92 | 57 | 1171 | 1171 |
| Story | Areas 8-11 | 2 | 4 | 12 | 16 | 14 | 10 | 6 | 16 | 7 | 12 | 7 | 0 | 106 | 106 |
| Warren | Areas 12-14 | 13 | 12 | 19 | 20 | 10 | 9 | 12 | 7 | 10 | 12 | 13 | 3 | 140 | 140 |
| Totals | 2010 | 81 | 152 | 269 | 290 | 205 | 177 | 174 | 157 | 162 | 214 | 206 | 89 | 2176 | 2176 |

| 2011 Building Permits | | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN - DEC | Current YTD |
|-----------------------|-------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|
| Dallas | Areas 1-2 | 14 | 18 | 87 | 58 | 89 | 92 | 63 | 70 | 45 | 78 | 52 | 29 | 695 | 695 |
| Jasper | Area 3 | 0 | 0 | 3 | 1 | 4 | 5 | 2 | 3 | 1 | 5 | 0 | 1 | 25 | 25 |
| Polk | Areas 4-7 | 23 | 35 | 117 | 105 | 105 | 114 | 77 | 96 | 91 | 91 | 108 | 119 | 1081 | 1081 |
| Story | Areas 8-11 | 4 | 3 | 14 | 6 | 12 | 10 | 8 | 14 | 8 | 4 | 15 | 6 | 104 | 104 |
| Warren | Areas 12-14 | 0 | 1 | 5 | 17 | 6 | 18 | 11 | 20 | 11 | 15 | 10 | 10 | 124 | 124 |
| Totals | 2011 | 41 | 57 | 226 | 187 | 216 | 239 | 161 | 203 | 156 | 193 | 185 | 165 | 2029 | 2029 |



Thanking our veterans and servicemembers everyday

As we take time this Memorial Day to honor America's servicemembers and veterans, we can be proud of the steps we're taking here in Iowa to express our thanks year-round. This support is more important than ever as record numbers of Iowa soldiers return home after lengthy overseas service in Iraq and Afghanistan.

In the Legislature, Veterans Affairs Committees in the House and Senate ensure bipartisan work toward meeting the needs of those who serve. Each year, we explore opportunities to support Iowa veterans and their families, enhance existing services at the state and county levels, and help returning servicemembers make a smooth transition back to civilian life.

This year's successes for our veterans, servicemembers and their families include:

- Ensuring returning soldiers get promised help with their college tuition by investing in the Iowa National Guard tuition assistance program. (SF 2321)
- Helping veterans buy a home of their own in Iowa by providing home-buying assistance. (SF2336)
- Establishing a "Post-Traumatic Stress and Dual Diagnosis Center" at the Iowa Veterans Home in Marshalltown to provide long-term care to Iowans suffering from combat-related post-traumatic stress and substance abuse. (SF 2245)
- Expanding eligibility for the Iowa National Guard Civil Relief Act so that Iowans on active duty won't have to worry about lease termination, eviction, or the disconnection of gas, electric and other services. (SF 2097)
- Eliminating the waiting list of veterans who need emergency assistance for such things as home repairs, urgent medical or dental care, and other pressing needs, by putting more money into the Veterans Trust Fund. (HF 2466)
- Opening doors to employment by allowing the Iowa Department of Transportation to waive the driving skills test for a Commercial Driver's License if a returning servicemember has proper training and work experience from their time in the military. (HF 2403)
- Allowing Iowa military veterans to request their veteran status be noted on their Iowa driver's license or state ID card, which will make applying for veterans benefits more straightforward. (SF 2112)
- Making it easier for a veteran to receive a six-month extension of their driver's license by showing their Department of De-

fense common access card or a certificate of release from active duty. (HF 2404)

- Preserving the stories of the citizen soldiers who served in Iraq and Afghanistan at the Sullivan Brothers Iowa Veterans Museum in Waterloo, which has already collected 1,200 video oral histories of those who served in earlier conflicts. (SF 2316)
- Clarifying requirements for the State's Injured Veterans Grant program. A veteran must be seriously injured or very seriously injured, as defined by the U.S. Department of Defense. (SF 2244)
- Allowing the Veterans Trust Fund to provide loans to help build the Iowa Veterans Cemetery. The money will be paid back by federal grants, and the trust fund will not decrease. (HF 2402)
- Allowing veterans to purchase an interment space for themselves and their spouse, if space is available, and allowing the surviving spouse to purchase space in the cemetery where the veteran is interred. (HF 2264)

2012 successes for jobs, education, economy

The 2012 session resulted in some significant successes for Iowans.

We've once again balanced the state budget without raising taxes. And we've approved measures that will move this state forward, create jobs, grow our economy, increase student achievement and expand educational opportunity.

The Legislature did its best work when we refused to be distracted by divisive issues and instead worked together on the top priorities of Iowans. Highlights include:

** Encouraging economic growth and job creation through targeted business incentives, university-supported business development, and funding for local Workforce Development field offices that help out-of-work Iowans find jobs and local businesses find employees.

** Expanding training to ease Iowa's skilled worker shortage by developing and enhancing programs at our community colleges, which have a tradition of working closely with local business to meet workforce needs.

** Launching education reform that reinforces the importance of early grade literacy, increases parental involvement, establishes annual teacher performance reviews, expands student assessments, and continues funding for smaller class sizes for kids learning to read.

** Making tuition more affordable at community colleges, state universities and private colleges, as well as expanding tuition grants for returning National Guard soldiers.

** Intensifying STEM (Science, Technology, Engineering and Math) efforts in K12 schools, along with expanding career-oriented engineering education.

** Jumpstarting Iowa's solar and geothermal energy industry through targeted tax credits.

** Reforming Iowa's mental health system to ensure all Iowans receive high-quality services regardless of where they live.

I also voted to increase support for local schools and to significantly cut commercial property taxes. Unfortunately, there wasn't enough support to make these investments that so many Iowans wanted.

Thank you to all who took the time to contact me during the session. Your ideas, suggestions and priorities are reflected in many of the bills that made it to the Governor's desk.

Education budget boosts key job creation efforts

In the last days of the 2012 session, the Legislature approved a bipartisan compromise on the state's Education Budget that includes key job creation measures.

Most importantly, we voted to boost investment in our outstanding community colleges so that they can help Iowans fill skilled job shortages. When Iowa employers can't find the skilled workers they need, they're left with three choices: lose business to competitors, hire from out-of-state, or move their business out of Iowa.

Under Senate File 2321, investment in workforce training will increase to \$8 million next year, a hike of 60 percent. That includes \$2 million for the new GAP Tuition Fund, which helps Iowans earn certificates in welding, information technology and other in-demand jobs. And \$6 million will go to the Accelerated Career Education (ACE) program.

In addition, general community college funding will increase by \$13 million, and the institutions will receive an additional \$5 million for maintenance.

The Education Budget also boosts funding for Iowa's public universities by \$23 million, an amount the Board of Regents has said will help prevent future tuition increases. Tuition grants for private colleges increase by 4.6 percent, and funds for the National Guard tuition program go up by 7 percent.

By keeping tuition costs down, we increase educational opportunity and make it possible for Iowa's families to afford a great future for their kids. Ultimately, investing in education and job training helps Iowans become more productive, competitive workers, grows our economy and boosts job creation.

SF 2321 now goes to Governor Branstad for his signature.

Saying "thank you" during EMS Week

Access to quality emergency care is critical when sudden illness or injury strike, and it's something each and every one of us will likely need at one time or another.

During EMS Week, May 20-26, be sure to thank our career and volunteer Emergency Medical Service providers. According to the Iowa Department of Public Health, Iowa has more than 12,000 EMS workers, including emergency physicians, emergency nurses, emergency medical technicians, paramedics, firefighters, educators and administrators.

As a small token of appreciation for those who volunteer their time, I helped approve a small "thank-you" for Iowa's volunteer firefighters and EMTs. Starting next year, they'll get a \$50 state tax credit on their personal tax returns. It's the first time that the state has recognized the financial contribution of our volunteer emergency workers, who also donate their time and sometimes risk their lives.

To learn more about National EMS Week, visit www.acep.org/emsweek.

Iowa Lottery ensures veterans get needed assistance

Over the last three years, more than \$9 million have been raised to help Iowa veterans and their families from the sale of special Iowa Lottery tickets. This was the result of legislation directing the Iowa Lottery to offer two new scratch games and two new pull-tab games each year, with profits going to the Veterans Trust Fund. All tickets that benefit veterans' causes feature the Veterans Trust Fund logo in their design.

The Trust Fund, administered by the Commission of Veterans Affairs, helps Iowa veterans and their families with such things as home repairs, urgent medical or dental care, and other pressing needs. To learn more about the Trust Fund and all benefits available to Iowa veterans, go to <https://va.iowa.gov/benefits>.

Iowa Veterans Home improvements receive high marks

When our veterans are in need of care, we want it to be the best we have to offer. And here in Iowa, we know it will be.

The Iowa Veterans Home in Marshalltown received a perfect score after an extensive on-site inspection by the U.S. Department of Veterans Affairs this spring and has been given the go-ahead to open two new residential buildings.

The Iowa Veterans Home is among the largest state-owned facilities for veterans in the United States. A long-range renovation and building project was started three years ago with funding from the State of Iowa and the federal Veterans Administration.

A more home-like atmosphere is the overall goal. The quality of life for residents is improving thanks to additional private bedrooms and baths, more natural light, and better accommodation of the changing needs of Iowa veterans and their family members. •

Contact Mike

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Green building is in full swing with Habitat for Humanity of Greater Des Moines on board to build two NAHB certified emerald homes this year with our help at the HBA. Wow, is that exciting, and it just proves that green building to the absolute highest standard can be affordable. In fact this month of May as I write this, the green council is sponsoring a lunch n' learn at Habitat entitled "Green Building on a dime". They have their plans dialed in and techniques in line with all the green building standards associated with the National Association of Home Builders. Man, am I pumped for them to bring these homes into our market. Hopefully many more certified green homes from all builders will follow. If you are wondering why they will be able to score so high as a green certification it starts with them using infill lots. Green development starts with the core of a community to use what is already in place for our communities. Sure you can develop new lots on the farm ground on the out skirts of town and still certify homes green out there, although building new and rebuilding our decaying product of the urban areas is more in line with green building at its finest. The concept is great as I'm a Des Moines, Iowa boy at heart I want to see our urban areas flourish with

new construction just as much as the suburbs. Getting a little more creative with development or redevelopment opportunities throughout our metro is great for our community as we address the transportation issues of the future. Personally I love being able to go for walks in my neighborhood and hit up the coffee shop, chiropractor, clothing store, hardware store, the bar, restaurants, etc. As our community grows in the healthy direction this is the direction our industry needs to address as well. Not only is it convenient for home owners, walkability is a national trend that has been on the news locally and beyond. Life is good on the green building side of things, come and check out our green council meetings on the 4th Thursday of each month as we always try to address proper building techniques of today. We were lucky to have the state energy director at our April meeting where he shared with us the 2009 energy code required by law now and gave us some very useful wall sections as examples. If anyone is interested in any of these please contact me and I'll forward on the information. Have a great summer! Thanks for your time, your membership is important. •

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Gallery George Mirras Golf Outing

The HBA of Greater Des Moines held the Spring Golf Outing, this year in honor of George Mirras, on Friday, May 18, 2012 at Legacy Golf Club in Norwalk, IA.

It was a beautiful day, even if it was a bit windy.

Everyone had a great time, especially our winners, who are listed below!

Championship Flight

| Place | Score | Team |
|--------|-------|---|
| First | 61 | Lucas Herrick Kendall Roberts Matt McClure Mike Peckham |
| Second | 63 | Rollie Clarkson Randy Clarkson Kyle Clarkson Shawn Heuss |
| Third | 64 | Stu Schlievert Kurt Paulsen Kirby Wilmore Ralph DiCesare |

First Flight

| Place | Score | Team |
|--------|-------|---|
| First | 67 | John Sample Tom Schaffer Mike Hupfer Curtiss VanGilder |
| Second | 67 | Justin Washburn Adam Grubb Ron Grubb Jason Worth |
| Third | 67 | Steve Archer Jeff Grubb Jeff Stanbrough Mark Lancaster |

Second Flight

| Place | Score | Team |
|--------|-------|--|
| First | 69 | Rich Brown Bob Carlson Danny McLoughlin Mike Ross |
| Second | 69 | Rick Ross Bill Biersma Mike Fuller Dan Clevon |
| Third | 69 | Glenn Green Chris Harvey Rob Gomez Tom Stevens |

Most Fun

| Place | Score | Team |
|-------|-------|--|
| Last | 81 | Cyndy Miller Nancy Devinay-McNeley Jason Elliot David Slinker |





Gallery Networking with Ferguson





“The Value of NAHB Membership”

by Jerry Howard,

Chief Executive Officer, National Association of Home Builders

As CEO of the National Association of Home Builders, I am often asked by NAHB members and non-members alike to explain the value of membership. I like to go right to the numbers on the bottom line of the ledger to explain how NAHB’s advocacy efforts save money for its builder members.

Of course, membership in NAHB is about a lot more than just dollars and cents. It’s about networking and industry-specific education programs that are not available anywhere else. It’s difficult to put a dollar value on benefits like that.

But we can put a dollar value on advocacy. And it’s a very big number: \$5.7 billion. That’s billion, with a “B.”

NAHB’s advocacy efforts in 2011 on Capitol Hill and with regulatory agencies will provide members with \$5.7 billion in either reduced costs or increased revenues this year. Those savings fall into eight broad categories:

- FHA loan limits
- Environmental Protection Agency actions
- Building codes
- OSHA
- Building materials
- The tax code
- HUD multifamily programs
- Fish and Wildlife Service

Below are a few examples of these savings.

Restoration of Higher FHA Loan Limits. The best example is the reinstatement of FHA loan limits. This represents the largest share of savings for builders – \$1.9 billion. In late 2011, Congress allowed higher FHA loan limits that were in effect in 2010 and 2011 to expire. Later, after an intense campaign by NAHB, the higher FHA loan limits were reinstated. Home builders would have lost more than 6,000 new home sales this year if the higher loan limits had not been reinstated. From this and other aspects of the reinstated loan limits, NAHB’s efforts saved builders just over \$1.9 billion.

Environmental Protection Agency. The next largest savings – \$1.4 billion – are the result of NAHB’s actions related to regulations and requirements imposed by the Environmental Protection Agency. Following regulatory and legal challenges by NAHB, the Environmental Protection Agency admitted that the government did not have sufficient data to support a numeric limit for stormwater discharges. EPA then withdrew its proposed numeric limit, an action that will save builders \$1.2 billion this year.

A different EPA action affecting remodeling will save \$240 million this year. EPA proposed a requirement that a third-party test for lead be conducted following professional remodeling of homes built before 1978. NAHB argued that EPA had already imposed a regulation that all professional remodelers must be trained in lead abatement procedures, so the “swipe test” requirement was unnecessary. Moreover, the higher costs associated with the test would cause some people who would otherwise use the services of a professional trained in lead paint remediation to do the work themselves or hire an UNcertified contractor. In response to NAHB’s concerns, EPA later withdrew the proposal. At \$260 per room, requiring the test would have cost professional remodelers \$240 million this year.

Tax Code. The expanded 1099 reporting requirement in the tax code would have required companies to file a 1099 form for every corporate purchase over \$600. NAHB strongly objected to the reporting requirement, and it was removed, saving members \$140 million.

Advocacy and Other Benefits

The examples above represent just three out of the many ways that NAHB’s advocacy efforts provided tangible savings for members.

There’s no question that \$5.7 billion is a very impressive number. But that really is just a fraction of the value that NAHB provides. Members tell us time and again that the three things they value most from NAHB are advocacy, education and networking opportunities.

NAHB’s wide array of local, state and national events provide excellent networking opportunities for builder members and associate members. Likewise, our highly-regarded educational programs are offered by local associations, at events like the Green Building Conference, at the International Builders’ Show and – increasingly – on the Internet. And then there is the value of being able to call the EO at our local or state association – or talking to staff in Washington – to get answers to the questions that keep us awake at night.

The bottom line is that NAHB membership is an excellent value for builders and associates alike. At every level – from the local HBA to the state HBA to NAHB headquarters in Washington – helping members stay in business and thrive is our top priority.

We have 240 staff working on members’ behalf developing educational programs, creating networking opportunities and representing members’ interests in very challenging legislative and regulatory arenas. NAHB’s 80-person advocacy staff includes lobbyists, lawyers, regulatory professionals, economists and public affairs specialists delivering value to members every day.

The \$150 of membership dues that goes to NAHB purchases \$5.7 billion for the housing industry.

That’s good for your bottom line, and a nice return on your investment. •

Note: Jerry Howard has over 25 years of association experience and a lifetime in the housing industry. Jerry began his association career at the National Association of Realtors, where he served as a Legislative Analyst for tax issues. Prior to joining NAHB, Jerry served as the Chief Lobbyist for the National Council of State Housing Agencies where he was instrumental in the development of the low-income housing tax credit as part of the Tax Reform Act of 1986. Jerry came to NAHB as tax counsel in 1988 and served in a variety of roles, including Chief Lobbyist. Jerry was promoted to Executive Vice President & Chief Executive Officer in February 2001. Before embarking on his association career, Jerry practiced real estate law in his home state of South Carolina. His exposure to the housing industry has literally encompassed a lifetime; Jerry grew up working in a variety of roles for his father, a developer. Jerry earned a Bachelor of Arts from the University of Vermont and received his Juris Doctorate from the University of South Carolina. He, his wife Christina and their children Eirann, Meaghan and Sean live in Virginia, just outside of Washington, D.C.

Rollie Clarkson



At our last Remodelers meeting held at Plumb Supply, I shared with those in attendance some things I had learned in a recent webinar I attended. A few weeks ago our local HBA offered this webinar to its members at no charge. It was titled "Remodeling Market Outlook." It offered a wealth of information for all who are involved in the construction industry – both remodelers and home builders. For this month's article I am going to highlight some of the points I found interesting.

To start off, it was facilitated by two of the most prominent economists in our industry, David Crowe PhD., (Chief Economist and Senior VP at the NAHB) and Kermit Baker PhD., (Senior Research Fellow at Harvard University's Joint Center for Housing Studies). For those who have read any of the housing publications supported by NAHB, you should be very familiar with these names.

They first discussed how the current state of the national economy continues to affect the remodeling industry. Much of this you already know from the nightly news but here are a few points they mentioned:

- o Unemployment has been on the decline since 2010
- o The Gross Domestic Product (GDP) has been more consistent
- o Consumer confidence, although still shaky, is on the upturn
- o Central Iowa's increase in employment is greater than the national average
- o Central Iowa's increase in building permits is greater than the national average

Remodeling trends – both current and future were also part of the discussion. Here are some take-a-ways from that:

- o Two most common remodeling projects – bathrooms and kitchens

- o Need to repair/replacement old components and the desire for better or newer amenities are the top reasons for remodeling
- o Homeowners are looking at remodeling as more of an investment
- o Homeowner improvement spending is evenly split between discretionary and replacements

There are many issues that will continue to affect our market – for the good and the bad. Some of these are:

- o Falling house prices and a large inventory of distressed homes
- o Recovery is not being seen in all areas of our country
- o Nationwide – the downturn has not been as serious in remodeling as spending is still close to \$300 billion
- o Green remodeling and rehabbing distressed properties offer opportunities for home improvement activity

These are just a few highlights of a 60 minute, high octane webinar. I probably missed a lot. Generally, from what I learned, we are in a fairly good situation here in central Iowa. Things are getting better. The number of improving markets is growing each month. The Des Moines area is included in one of 100 improving metropolitan areas. Do we have a ways to go? We certainly do but things are looking up. (insert your own political persuasion here). And remember – I'm just the messenger. •

God Bless America
Rollie Clarkson
Chairman

Major Changes on the Way for Iowa's Mechanic's Lien System

Jodie McDougal, HBA Member, Attorney, Davis Brown Law Firm

On April 27, 2012, Iowa enacted a new mechanic's lien law, House File 675. The new law, which becomes effective on January 1, 2013, makes significant changes to Iowa's mechanic's lien law system. Throughout the remainder of 2012, the Home Builders Association of Greater Des Moines, including through its member-attorneys, will offer various educational opportunities, including webinars and in-person presentations, to inform and educate its members on the substance of this new law and compliance with the new requirements under such law.

Highlights of the new law include the following:

- Implementation of a mandatory, centralized online filing system for all mechanic's liens and preliminary notices. County clerks will no longer accept or file mechanic's liens.
- A new pre-lien requirement for many residential general contractors and remodelers utilizing subcontractors/suppliers, which requires a "Notice of Commencement" to be filed/posted to the online filing system within ten (10) days of the commencement of the construction of a residential project. If one fails to timely file/post such notice, such person loses the right to later file and enforce a mechanic's lien.
- A similar requirement for residential subcontractors/suppliers, under which they must also file/post a preliminary notice to the online system for each project.

You can learn more about the new Mechanic's Lien Law at the June Remodeler's Council meeting, which will take place on Wednesday, June 20, 2012 at the HBA Office, located at 6751 Corporate Drive in Johnston. In addition, a webinar will be made available to all HBA members later this summer and likely again at the end of the year.



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Continue to grow in your professional endeavors. Whether you're looking to advance in your career or gain additional knowledge about a particular topic, NAHB Education offers a wide-range of learning options. Along with exclusive course and designation sponsor, Lowe's Commercial Services, NAHB is committed to providing the best residential home building knowledge to foster success in the industry.

- **Certified Aging-In-Place Specialist (CAPS) (5 items)**
The CAPS designation program teaches the technical, business management, and customer service skills essential to competing in the aging-in-place market.
- **Certified Graduate Associate (CGA) (5 items)**
Learn about the home building business from the best source possible: builders and remodelers with years of field experience.
- **Certified Graduate Builder (CGB) (5 items)**
CGB is an exclusive professional designation designed to emphasize business and project management skills.
- **Certified Graduate Remodeler (CGR) (5 items)**
Certified Graduate Remodeler (CGR) is an exclusive professional designation designed to emphasize business management skills as the key to a professional remodeling operation.
- **Certified Green Professional (CGP) (5 items)**
The Certified Green Professional™ Designation teaches builders, remodelers and other industry professionals techniques for incorporating green building principles into homes—without driving up the cost of construction.
- **Certified New Home Marketing Professional (CMP) (5 items)**
CMP is the mid-level designation for IRM students who have completed the marketing intensive IRM courses I through IV. Ask a CMP Expert.
- **Certified New Home Sales Professional (CSP) (5 items)**
The CSP designation was designed for specialists in new home sales to enhance their professional image, increase their marketability in the home building industry, and sell more homes!
Ask a CSP Expert.

- **Graduate Master Builder (GMB) (5 items)**
Graduate Master Builder (GMB) courses are more advanced with in-depth instruction geared for experienced building professionals.
- **All Designation Overviews & Resources Materials (138 items)**
Not sure what you are looking for? Browse all of the materials related to this topic here.
- **Designation Overviews & Resources Events & Courses (184 items)**
Stay informed! Consider one of the courses and/or meetings offered on this topic.
- **Housing Credit Certified Professional (HCCP) (4 items)**
HCCP is a specialized designation for developers, property managers, asset managers, and others working in the affordable housing industry.
- **Graduate Master Remodeler (GMR) (5 items)**
The Graduate Master Remodeler (GMR) program includes advanced and updated courses geared toward experienced remodeling professionals.
- **Master Certified Green Professional (5 items)**
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Friday
June 22, 2012

Instructor: Steve Theis



Improve productivity and increase profits by applying essential financial management techniques used in successful businesses. This course for building professionals discusses financial tools you can apply immediately to achieve financial success. Learn how to work with annual operating plans and budgets, financial reports and operating ratios and revenue forecasts that control profitability and identify adjustments. As a graduate of this course, you will be able to:

- Assess a current business plan and results
- Put personal and business goals into practice
- Build pro formas and an operating plan incorporating personal and business goals
- Implement ways to effectively manage business results and respond to changes
- Improve the long-term health of your company

Continuing Education Hours: 6.0

Designations: CGA, GMB, GMR

the HBA of Greater Des Moines

8:30 a.m. to 4 p.m.

Cost:
\$205/Member
\$295/Non-Member

Registration Information

(one form per attendee)

Name

Company

Address

City State Zip

Phone Fax

E-Mail

Registration Fees

\$205 Member

\$295 Non Member

Registration deadline: Friday June 15, 2012

Payment Information

Check made payable to HBA or Greater Des Moines

Master Card Visa

Credit Card Number EXP. Date

Name on Card 3 digit code

Address

Signature

Billing Address for Credit Card

Financial Management

Instructor: Steve Theis

Schedule:

June 22, 2012

8:30 am—4:00 pm

HBA of Greater Des Moines
Lower Level

Driving Directions:

I 35/80 86th Street Exit

North on 86th Street

Right on NE 62nd Street

Right on Pioneer Parkway

Right on Corporate Dr.

To Register

Register by Fax

515-334-0165

Register by Mail

Return Form to :

HBA of Greater Des Moines

6751 Corporate Dr.

Johnston, IA. 50131

For more information contact:

Jennifer Sweet at 515-270-8500 or

jsweet@desmoineshomebuilders.com

Cancellation Policy:

All cancellations must be made in

writing by June 15, 2012 for a full

refund.

Today's Real Estate Market Values 101

By Paris Boehm, Licensed Realtor®
and NAR Green® Designee

So, what's a home really worth? As a homebuilder or a developer, you've likely asked this question. Daily sources of informational bombarding include, but are not limited to:

- National and local television news reports
- National and local print publications
- Online sources and news feeds
- Family, friends and co-workers
- Seriously...just about anyone on the street is an "expert"

So much information from so many sources...and often with conflicting perspectives! What's really going on right here in the Greater Des Moines Metro Area???

Whether you are a builder, developer, buyer, seller, investor or homeowner, there are some basic principles to keep in mind when determining market value.

First and foremost, contact a licensed, professional Realtor®. Personally, I recommend interviewing three before signing on with any particular agent or broker. Steer clear of friends and family members. Tell them you'd rather not compromise the relationship by doing business together. In fact, if they offer a referral they could receive at least; if not more, a 30% referral fee from the transaction and you'll preserve the relationship.

Your Realtor® helps determine market value for resale or purchase by using the following criteria:

1. Location, Location, Location!
2. Condition, Condition, Condition!
3. The past 3-6 months of comparable/apples-apples sales within a 1 to 1.5-mile radius with adjustments as needed, expanding the radius on a rural property.

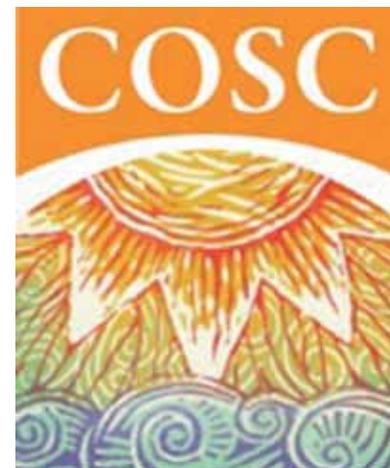
Initially, you can see what's going in your specific area by contacting a Realtor® for a 15 month Market Activity Report.

Should you wish to go further, ask your Realtor® for a complete Comparative Market Analysis (CMA) to determine the market value range specific to your property.

Determining market value is NOT based on the following criteria:

1. Assessed value – it makes me crazy when I see "Priced \$10,000 below assessed value!" Assessed value is for tax purposes only. If a CMA determines your market value is less than your assessed value, your Realtor® should be telling you to hightail it to the assessor's office to protest the assessed value. You are overpaying on your taxes!

2. Appraisals completed over 3-6 months ago – Note: the same as above in Determining Market value #3! I just picked up



a For Sale By Owner flyer that tried to justify a \$325,000 list price based on a 2010 Certified Appraisal. That would never fly for a buyer trying to finance!

3. What you feel your home is worth OR what you need it to sell for so you can make money, break even or worst case scenario; don't have to bring money to the closing table – Please know, this isn't personal and you are, unfortunately, in plenty of company if you are in a precarious situation. Again, find someone who is going to tell you how things really are in the market instead of building false hope!

Your property's market value has been established, now what? Many people decide to wait it out to see if the market will swing back up and property values rise. According to industry experts you'll be waiting over four years for that to happen. DSNews.com writes:

"It will take 46 months to clear the market's supply of distressed homes, or the shadow inventory, according to estimates from Standard & Poor's Rating Services based on first-quarter 2012 data."

These are the cold hard facts of the new normal. Foreclosures and short sales impact a neighborhood's market values and they are found in all price points.

Now, if you are a buyer looking for a primary residence or an investor, you are in luck. This is a smart time to buy for first-timers, move-uppers, right-sizers, flippers and/or rental investors. And, the residential rental business is HOT!

If this will be a primary residence and you want to make improvements, Federal Housing Administration's 203K financing allows you to purchase and make renovations within a single streamlined process. It is truly amazing opportunity!

With interest rates at historic lows and plentiful inventory, I believe it is a fabulous time to buy and sell real estate - Seize the Moment!

I am happy to send you more details on any of the above information. Feel free to email me at paris@iowarealty.com. •

100 Housing Markets on Improving List in May

May 7, 2012 - The list of housing markets showing measurable and sustained improvement held virtually unchanged in May at 100, down from 101 in April, according to the National Association of Home Builders/First American Improving Markets Index (IMI), released today. The number of states represented on the list also held firm from the previous month, at 35 (including the District of Columbia).

The index identifies metropolitan areas that have shown improvement from their respective troughs in housing permits, employment and house prices for at least six consecutive months. While 83 metros held onto their previous places on the IMI and 17 new ones were added to the list in May, 18 metros dropped from the list, for a net loss of one. Metros newly added to the list in May include such geographically diverse places as Phoenix, Ariz.; Bowling Green, Ky.; Bend, Ore.; and Lubbock, Texas.

“The fact that there are 100 markets in 34 states and the District of Columbia represented on the improving list illustrates that all housing markets are local, and that the national headlines often don’t apply to what’s happening in a specific metropolitan area,” said NAHB Chairman Barry Rutenberg, a home builder from Gainesville, Fla. “In places where employment is firming up along with demand for new homes, the main factors weighing down the housing market continue to be access to credit (for both builders and buyers) and the difficulty of obtaining accurate appraisals on new construction.”

“The overall number of markets on the IMI continued to plateau this month, with more than a quarter of all U.S. metros still showing signs of improvement,” said NAHB Chief Economist David Crowe. “Many of these are relatively small markets in terms of their population and building volume, which is why their improvement is barely registering on the national scale as of yet. Moreover,

we are seeing some shifting of markets on and off the list primarily due to small seasonal house price changes in areas that have had flat, stable prices rather than a boom-and-bust cycle.”

“The fact that the number of improving metros continued to hold its own with 100 entries in May shows that there are many places across the country where confidence and consumers are returning to the housing market,” observed Kurt Pfothenauer, vice chairman of First American Title Insurance Company.

The IMI is designed to track housing markets throughout the country that are showing signs of improving economic health. The index measures three sets of independent monthly data to get a mark on the top improving Metropolitan Statistical Areas. The three indicators that are analyzed are employment growth from the Bureau of Labor Statistics, house price appreciation from Freddie Mac, and single-family housing permit growth from the U.S. Census Bureau. NAHB uses the latest available data from these sources to generate a list of improving markets. A metropolitan area must see improvement in all three areas for at least six months following their respective troughs before being included on the improving markets list.

A complete list of all 100 metropolitan areas currently on the IMI, and separate breakouts of metros newly added to or dropped from the list in May, is available at www.nahb.org/imi.

Editor’s Note: The NAHB/First American Improving Markets Index (IMI) is released on the fourth business day of each month at 10:00 a.m., ET, unless that day falls on a Friday – in which case, the index will be released on the following Monday. A full calendar of future release dates can be found at www.nahb.org/imi.

Below is the list of Iowa markets, and their rankings for May, 2012. •

NAHB/First American Improving Markets Index (IMI)

| Rank | MSA | Permits Trough Date | Growth From Trough | Prices Trough Date | Growth From Trough | Employment Trough Date | Growth From Trough |
|------|----------------|---------------------|--------------------|--------------------|--------------------|------------------------|--------------------|
| 4 | Ames, IA | 07/31/10 | 8.0% | 02/28/11 | 1.8% | 01/31/10 | 3.4% |
| 52 | Des Moines, IA | 02/28/09 | 2.4% | 01/31/11 | 4.3% | 08/31/10 | 2.1% |
| 55 | Sioux City, IA | 12/31/08 | 4.1% | 05/31/11 | 1.9% | 06/30/11 | 1.5% |
| 56 | Dubuque, IA | 12/31/08 | 1.6% | 02/28/11 | 0.1% | 03/31/09 | 5.9% |
| 77 | Waterloo, IA | 03/31/09 | 1.8% | 11/30/10 | 0.7% | 07/31/09 | 4.3% |
| 86 | Iowa City, IA | 02/28/11 | 12.0% | 01/31/10 | 2.1% | 12/31/09 | 2.6% |

Break Through the Communication Barrier – and Profit

Home buyers know what they want to see in their new home but can have difficulty relaying that to the builder. An NAHB Leading Supplier Council member and design panelists at the International Builders' Show share current trends and how to effectively communicate with the customer so that from concept to completion, both home buyer and builder are happy with the outcome.

Breaking Through the Design Language Barrier

Home builders and buyers can often speak two different languages when it comes to describing how they want their new home to look.

Helping customers understand different styles, what they're called, and how proportion, placement, color and style work within a design helps overcome two early challenges to the building process:

- Home is an intimate place for the people who live there. They connect to a house as their home without always understanding why it appeals to them. They feel a bond and know that what they see as curb appeal and feel on the inside means home to them.
- When a customer is less knowledgeable about home styles, or is searching for a sense of what they're looking for, the complicated decision-making process for colors, finishes and styles can get complicated with the myriad choices available to them.



With understanding between customers, builders and architects, it becomes easier to express ideas, discuss options and make decisions.

The good news for builders is increasing access to easy-to-use reference materials, making the process of designing a home even easier.

Andersen Windows recently introduced its Architectural Collection. It includes a Home Style Library to work with the company's A-Series product line. The result of years of research and consultation with leading architects and historians, the Home Style Library is a collection of distinct, historic architectural styles from Federal to Queen Anne to Prairie and helps generate an understanding of how to create that style and share the vision using Andersen A-Series products.

With illustrations and a visual array of options, the Home Style Library is a catalog designed to help stimulate the imagination and provide a common language to discuss and guide the decision process for home owners, architects, builders and contractors.

Finding the right style for the customer unlocks the true potential of the project. Helping customers develop a good sense of exactly what they want, how all the details come together and doing it in such a way that it's easy to see what goes well together opens the way to achieving what they want. With understanding between customers, builders and architects, it becomes easier to express ideas, discuss options and make decisions.

Communication is the key.



Home Buyers Looking for Open Floor Plans, Memorable Details

Home buyers are looking for open floor plans, energy-efficient features and lots of closet space, according to panelists who spoke at two design trends seminars during the International Builders' Show.

Large living rooms and soaking tubs, on the other hand, are falling out of favor, and consumers don't want second-floor laundry rooms because they think they make too much noise when people are trying to sleep.

Mostly, prospective buyers are looking for the built-in desk under a stairway, the courtyard tucked between the two downstairs bedrooms. To be successful in the current marketplace, builders should be using such features to "create memory points," said Kate Brennan of the Chicago design firm Mary Cook and Associates.

She and co-presenters John Thatch, of the Dahlin Group Architecture Planning, and Gale Seves, of Open House Production, suggested that these single-family home builders take ideas from successful condominium projects where architects and designers have to make the most of limited space.

For instance, an open floor plan is not only more practical for entertaining — allowing the hosts to interact with their dinner guests in a spacious kitchen while they are preparing food — but having fewer walls and closed-off spaces makes the home seem much larger, panelists said.

More than ever, the kitchen is the hub of the house, even if busy families are bringing home takeout. A kitchen island needs to be larger to double as a homework spot, craft table and bill-paying desk — and a place to enjoy coffee on a Sunday morning.

Natural finishes are also more popular, the panelists said. Recycled flooring, a mix of wood grains on cabinets and architectural details that reflect the indigenous building of the region — like stucco in the Southwest — are more important to today's buyers.

The panelists also talked about a growing group of home buyers: WINKs — Women With No Kids. These single women have preferences that are distinct from those of the households designers are more accustomed to addressing: the first-time buyers who tend to be singles and young professionals; the move-up buyers, who usually have children; and the empty-nesters.

These women have more buying power than their counterparts a generation ago and are seeking smaller homes, multipurpose rooms for entertaining and intimate "retreat" spaces for themselves.

A survey of 20,000 home buyers in the United States and Canada identified a number of features in new homes that are considered non-negotiable across almost all demographic groups, said Paul Cardis of AVID Ratings, who spoke at a seminar on new design preferences.

The top five features include walk-in closets — mentioned by 66% of first-time buyers as a "must have" — energy-efficient appliances, linen closets, a large kitchen and the overall efficiency of the home, Cardis said. •

Communication Is The Key.



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April 2012 Renewals

| Company | Member Type | Since | Company | Member Type | Since |
|---|-------------|-------|------------------------------|-------------|-------|
| Marean Construction LC | Builder | 1960 | K&K Homes Inc | Builder | 2006 |
| AY McDonald Supply | Associate | 1977 | Nehring Construction Inc | Builder | 2006 |
| Wyckoff Industries | Associate | 1983 | Neighborhood Builders LLC | Builder | 2006 |
| Central Iowa Ready Mix dba Concrete Supply | Associate | 1984 | Newblood Development | Builder | 2006 |
| Marketplace Events LLC | Associate | 1985 | RM Madden Construction Inc | Builder | 2006 |
| Overhead Door Co | Associate | 1985 | Best Portable Toilets Inc | Associate | 2007 |
| Snyder & Associates Inc | Associate | 1985 | Hedrick Construction Inc | Associate | 2007 |
| AIM Construction | Associate | 1988 | J&G Builders | Builder | 2007 |
| Showcase Homes Ltd | Builder | 1988 | Cook Plumbing Corporation | Associate | 2008 |
| Ador Kitchens & Baths | Associate | 1989 | Generation Green Builders Co | Builder | 2008 |
| Nebraska Furniture Mart | Associate | 1990 | Hedberg and Son | Associate | 2008 |
| Schlievert Plumbing | Associate | 1990 | Iowa Realty | Builder | 2008 |
| Gulling Homes LLC | Builder | 1992 | Premier Pest Services- | | |
| Savannah Homes | Builder | 1996 | Robinson Termite | Associate | 2008 |
| Baker Electric | Associate | 2003 | Pinnacle Construction Group | Builder | 2009 |
| Citywide Insulation | Associate | 2004 | Twin Oaks Design Build | Associate | 2009 |
| Civil Design Advantage | Builder | 2004 | Highgates Construction WDSM | Builder | 2011 |
| Leaf Guard of Central Iowa Inc | Associate | 2004 | Lincoln Savings Bank | Associate | 2011 |
| Factory Direct Appliance | Associate | 2005 | Pennie Carroll & Assoc- | | |
| Brezina Homes, Inc | Builder | 2006 | RE/MAX Opportunities | Associate | 2011 |
| Custom Electrical Services | Associate | 2006 | Screenbuilders | Associate | 2011 |

SPIKE CANDIDATES

Spike Name Spike Points

| | |
|---------------------|------|
| Jeffrey Grubb | 5.00 |
| Robert Jacobs | 3.50 |
| Justin Washburn | 3.50 |
| Brian Meyer | 3.00 |
| Curtis Busch | 2.50 |
| Dick Larimer | 2.50 |
| Amy Kimberley | 2.00 |
| Brandon Klinge | 2.00 |
| Dan Knoup | 2.00 |
| Robert Myers | 2.00 |
| Kelly Sharp | 2.00 |
| Brennan Buckley | 1.50 |
| Mark Detrick | 1.50 |
| Ralph DiCesare | 1.50 |
| Eric Grubb | 1.50 |
| Gil Petersen | 1.50 |
| Rob Applegate | 1.00 |
| Chad Baker | 1.00 |
| Justin Bauer | 1.00 |
| David Cosgriff | 1.00 |
| Don Dorrian | 1.00 |
| Zachary Fleming | 1.00 |
| Chaden Halfhill | 1.00 |
| Dennis Hanson | 1.00 |
| Michael Marinangeli | 1.00 |
| Rory Robson | 1.00 |
| Mike Schmit | 1.00 |
| Joseph Smith | 1.00 |
| Matt Thompson | 1.00 |
| Toby Tyler | 1.00 |
| David Volante | 1.00 |
| Cliff Anderson | 0.50 |
| Kathy Barnum | 0.50 |
| John Buttz | 0.50 |
| Creighton Cox | 0.50 |
| Shannon Flickinger | 0.50 |
| Larry Goodell | 0.50 |
| Ted Grob | 0.50 |
| Char Hobson | 0.50 |

| | |
|-------------------|------|
| Jon Jacobson | 0.50 |
| Mark King | 0.50 |
| Keith Kuennen | 0.50 |
| Brad Long | 0.50 |
| Bret Nehring | 0.50 |
| Mark Parlee | 0.50 |
| Georgette Schutte | 0.50 |
| James Slife | 0.50 |
| Oran Struecker | 0.50 |
| Joe Tollari Sr | 0.50 |
| Larry Webster | 0.50 |
| Frances Best | 0.25 |

MEMBERS

Spike Name Spike Points

| | |
|-------------------|-------|
| Matt Connolly | 24.50 |
| Eric Heikes | 20.00 |
| Steve Schrodt | 17.00 |
| Robert Boesen | 15.50 |
| Frank Lindsey | 14.25 |
| Christopher Boley | 13.00 |
| Steve Theis | 12.50 |
| Brad Schulte | 11.50 |
| Rick Laffoon II | 11.00 |
| Scott Cierzan | 8.00 |

LIFE MEMBERS

Spike Name Spike Points

| | |
|-----------------|--------|
| George Mirras | 543.25 |
| Thomas Gratias | 418.50 |
| Don Marean | 295.50 |
| Doug Mayo | 230.00 |
| Don Beal | 222.50 |
| Lloyd Clarke | 211.00 |
| Keith Butz | 193.50 |
| Darrel Avitt | 187.50 |
| LaDonna Gratias | 167.75 |
| Rick Thompson | 164.50 |
| Tom Stevens | 155.50 |
| Tom Ward | 150.50 |
| Ted Lockwood | 149.75 |

| | |
|-------------------|--------|
| Bill Kimberley | 148.50 |
| Rollie Clarkson | 130.25 |
| Jim Paine | 129.50 |
| Colin King | 128.00 |
| Ronald Grubb | 126.50 |
| Gerald Grubb | 112.50 |
| Polly Marean | 109.00 |
| Steve Archer | 91.75 |
| Rick Bach | 90.00 |
| Gene Buttrey | 84.00 |
| Gary Scrutchfield | 70.50 |
| Ben Harrington | 65.00 |
| Tom Sheehy | 62.00 |
| Brad Gannon | 58.50 |
| Ronald Wyckoff | 55.50 |
| Leslie Bryant | 52.75 |
| Tom Lynner | 51.50 |
| Gaylen Eller | 51.00 |
| Dave Best | 47.50 |
| Devan Kaufman | 45.25 |
| Kent Katch | 41.50 |
| Greg Marean | 41.00 |
| Kim Beisser | 40.50 |
| Darwin Lynner | 39.00 |
| Charles Wasker | 39.00 |
| Terry Doling | 38.00 |
| Tom Gannon | 33.50 |
| Jack Bohlender | 32.50 |
| Brian Donaghy | 31.50 |
| Ralph Haskins | 31.00 |
| Jim Best | 29.50 |
| M. Dan Collins | 29.00 |

June

| <i>Sun</i> | <i>Mon</i> | <i>Tue</i> | <i>Wed</i> | <i>Thu</i> | <i>Fri</i> | <i>Sat</i> |
|------------|------------|--------------------------------------|--|--|---|------------|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 11 a.m. Community Service/Special Projects 11:30 a.m. Tour of Remodeled Homes Mtg. | 7 11:30 a.m. Associates Mtg. 5 p.m. Networking After Hours – Sunderland Brothers | 8 11:30 Executive Mtg. | 9 |
| 10 | 11 | 12 11 a.m. Board of Directors | 13 11:30 a.m. Remodelers Exec. | 14 11:30 a.m. Home & Remodeling Show Mtg. | 15 | 16 |
| 17 | 18 | 19 11:00 a.m. Home Show Expo Mtg. | 20 11 a.m. Remodelers Council | 21 11:30 a.m. Governmental Affairs 1 p.m. Developers Council | 22 Financial Management Class 8:30 a.m. – 4:30 p.m. | 23 |
| 24 | 25 | 26 2 p.m. PR & Marketing | 27 11:30 a.m. Membership 12:30 p.m. Education | 28 11:30 a.m. Green Council | 29 | 30 |
| | | | | | | |

2012

2012 HBA Networking After Hours

Sunderland Brothers
Thursday, June 7

Habitat Blitz Build
Tuesday, August 21

Northwest Bank
Thursday, September 6

Fireplace & Stone Center
Thursday, October 4

American TV & Appliance
Thursday, November 1

*All times are 5 – 7 p.m.



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