

THE HOME BUILDERS blueprint

The Voice of the Greater Des Moines HBA April 2013 • Volume 46 • Issue 4

April Is Green Building Month



Congratulations to Don and Polly Marean on over 50 years of continuous service to the HBA and NAHB!

Study Shows Energy Efficient Homes are less likely to default on mortgages

Appraisal Institute offers guidelines for Green Features

Are you ready for OSHA to visit?

NAHB Working on EPA, Finance, & Employment Verification for Nations Builders

Home Builders Association of Greater Des Moines and Kohles & Bach honored as BBB Integrity Award winners on April 10th!

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**Don and Polly Marean
Give 50 Years of Service**

Carrie Norris - President

Effective: Producing or capable of producing an intended result, or having a striking effect.



I have found my entire life's goal is to be effective. Getting four hours of sleep rather than six so I can be slightly more effective throughout the day is completely worth it. If I can stack plumbers and electricians on top of each other to run a more effective job site, I will do it. I have even been on my kids to become more effective. Is there a problem with Jude doing his homework on the way to Chow's and practicing his violin in the car while we wait for gymnastics to start? Whatever it takes, right? If I could get the family cats to be more effective by puking at the same time of day I would do it. I find myself in a constant panic and needing to be more effective.

The same goes for the HBA. How can I run more effective board meetings? Can I show my support for an event and exercise at the same time, by joining in the tricycle races—please tell me you didn't see me fall? My friends, I do not even complete a sentence in hopes if you got just part of it, I can shut up and we can move on to a new subject.

So, why is being effective so bad? Well, let me give you a hint. I am often accused of rushing; "looking" unsatisfied and perhaps seeming like a 30 second conversation with someone is too long. Our customers text...we must text back immediately. They have come to expect an immediate response because I provide one. I joke and say my iPhone is the best relationship I have ever had, but it's true. It's truly the most effective way of communicating without taking more time than needed.

Don't we all feel a little pushed, with the economy, to keep up? We can't hire help, right? Who knows what will

happen, but we must find a way to complete an entire list of to dos in one day. Heaven forbid we carry it over to the next day. Just in case you are wondering, I do not see a therapist, but am open to suggestions.

Communication is about being effective, not always about being grammatically correct. So here comes the challenge: are you always right if you are effective? Being effective is about doing the right thing, while being efficient is about doing things in the right manner. If we want to continue to be an effective HBA we must put the results first.

Regardless of how we got there, the Home and Remodeling Show was a huge success, due to efficient leadership in the committee as well as HBA staff. If you consider volunteer efficient leadership, it's shocking. Can you believe such a successful show was put together by volunteers working together? That is the amazing part about this organization! With that, congratulations to the Home & Remodeling Show committee, and to everyone who participated. What an incredible and effective show!

So, as we work through 2013, please let me know how the HBA might be able to be more efficient and effective for you. I promise I will try to stare at my cell phone less! I will also stop darting to my car after meetings in hopes of sending a quick text or two BEFORE I drive. Sometimes being effective is learning to listen to those who share the same feelings. Emily Dickinson said... "Saying nothing...sometimes says the most." It's true, but stopping to hear what our members say and the new ideas that arise is how we end up with effective shows, tours and events. •

HBA of Greater Des Moines Receives Integrity Award

BBB Announces Business of Integrity Award Winners

The Better Business Bureau announces the winners of the 2013 Business of Integrity Awards. Winners will be honored on April 10 in Des Moines at the Downtown Marriott. Established in 1993, the Integrity Awards give public recognition to businesses and organizations for their outstanding commitment to fair, honest and ethical marketplace practices. "These 2013 Integrity Award honorees embody the ideals of the Better Business Bureau. Our mission is to celebrate marketplace role models who uphold trust, reliability and ethics. Certainly these five Iowa companies are excellent role models because integrity is at their foundation," said BBB President Chris Coleman. Five high school seniors will also be honored for their integrity and each will receive with a \$2,500 scholarship.

The 2013 Better Business Bureau Integrity Award honorees are:

- Blair Ridge Dental, Hiawatha

"At Blair Ridge Dental, our commitment to delivering dental care excellence is enabled by our team of highly talented and passionate health care professionals. These professionals understand and continually live the values of ethics, integrity and the standards of business conduct in all they do. It is with great pleasure we accept the 2013 BBB Award for Integrity on behalf of our team who not only made us what we are today, but will continue to play a vital role in Blair Ridge Dental achieving it's full potential by doing things right."

--Dr. Joel Sardzinski and Dr. Amy Wilken, Co-Owners

- Fareway Stores, Inc., Boone

"In 1938, my grandfather and his longtime business partner founded Fareway on the premise of holding family values in the highest regard, and demonstrating integrity, fairness and honesty in relationships with customers, employees, vendors and suppliers. Today we are proud to carry on these values throughout our 105 grocery stores in Iowa, Illinois, Minnesota, Nebraska, and soon, South Dakota. We are honored the BBB recognizes that our employees carry on these values and have awarded them the 2013 BBB Business of Integrity Award."

--Richard P. Beckwith, Chairman/CEO

- Home Builders Association of Greater Des Moines, Des Moines

"For nearly 70 years, the Home Builders Association has been working to protect the integrity of the residential construction industry and the American Dream of home ownership. We are proud this work has awarded us the 2013 BBB Integrity Award, and we will continue to pursue our number one principle, 'building trust is our guiding business policy'."

--Creighton Cox, Executive Officer

- Kohles & Bach, Inc., Des Moines

"I feel very honored and humbled to receive this award. I am very fortunate to go to work every day with a fine group of young men and women. We strive hard to do the right thing for our customers, every day, that's all. All of Kohles & Bach's employees thank you very much for this honor."

--Rick Bach, Owner

- Bankers Trust, Des Moines

"Our mission statement is 'Reasonable profit, ethically earned.' We believe if you don't have integrity, you have nothing. This means always doing the right thing. The BBB Integrity Award is a validation of our commitment to treating every individual with respect and dignity. It is also a reflection of how seriously we take our core value of diversity."

--Suku Radia, CEO and President

*Logos for each of the winners is available from the BBB upon request.

This year's generous sponsors include:

- Des Moines Truck Brokers
- EMC Insurance Companies
- FBL Financial Group
- ITAGroup
- MidAmerican Energy
- Principal Financial Group
- Willis Auto Campus

The public is invited to attend the event at 11:45 am at the Downtown Des Moines Marriott. Tickets may be purchased for \$40 or a table of 8 is available for \$300.

For reservations, please contact Madeline Storey, Vice President, at 515-243-8137 x305 or Madeline@dm.bbb.org. •

Creighton Cox, Executive Officer

Owners of energy-efficient homes are less likely to default on mortgages



Chapel Hill, NC and Washington, DC--March 19, 2013--
A new study shows the risk of mortgage default is one-third lower for energy-efficient, ENERGY STAR-rated homes – a factor lenders and Congress should consider when making mortgage loans and policy.

“Home Energy Efficiency and Mortgage Risks” was released today (March 19) by the University of North Carolina at Chapel Hill Center for Community Capital and the Institute for Market Transformation (IMT), a nonprofit organization dedicated to promoting energy efficiency. The report can be downloaded at www.ccc.unc.edu and at imt.org/resources/detail/home-energy-efficiency-and-mortgage-risks.

“Consumer and industry acceptance of energy efficiency is high. But the lack of broad consideration of potential energy savings in the mortgage underwriting process still prevents many moderate- and middle-income homebuyers from fully enjoying the cost savings,” said Roberto G. Quercia, the center’s director and one of the authors of the study. “Since our study findings now show that energy efficiency is strongly and consistently associated with lower mortgage lending risk, lenders and policymakers have one more reason to promote it.”

Quercia is also a professor in the city and regional planning department in the College of Arts and Sciences and a faculty fellow at the Center for Urban and Regional Studies. The study’s other authors are Nikhil Kaza, research fellow at the UNC Center for Community Capital, assistant professor in the city and regional planning department and adjunct assistant professor in the environment and ecology department, and Chao Yue Tian, research associate at the UNC Center for Community Capital.

The new report is the first academic study to assess the linkages between home energy efficiency and mortgage risks. It uses a sample of 71,000 home loans from 38 states

and the District of Columbia, all derived from CoreLogic’s mortgage database. The sample is restricted to single-family, owner-occupied houses whose loans originated during 2002-2012 and were used for purchase only.

About 35 percent of the houses in the sample were ENERGY STAR-rated for efficiency, with the rest forming a control group. Controlling for other factors, the odds of a mortgage default on an ENERGY STAR residence are one-third lower than those of a home in the control group. A mortgage holder on an ENERGY STAR residence is also one-quarter less likely to prepay. Since lenders consider prepayment a risk, these loans are potentially more valuable to them.

“It stands to reason that energy-efficient homes should have a lower default rate, because the owners of these homes save money on their utility bills, and they can put that money toward their mortgage payments,” said Cliff Majersik, executive director of IMT. “We long believed this to be the case, and now this study proves it. Successful housing market reforms will require reconsidering the risk factors in mortgage default, including energy costs.”

The authors recommend that Congress consider the study findings in its deliberation of current and proposed legislation to improve the accuracy of mortgage underwriting. They also conclude that lenders may want to require an energy audit or rating as part of the mortgage underwriting process, and that federal housing agencies could promote underwriting flexibility for mortgages on energy-efficient homes.

American households spend around \$230 billion each year on energy, not including transportation, and the residential sector accounts for 20 percent of the total energy consumed in the United States. Energy efficiency in the residential sector has a potential to save \$41 billion annually, according to research by McKinsey & Company.

This EO Corner Article was brought to you by IMT, The Institute for Market Transformation

ABOUT IMT: The Institute for Market Transformation (IMT) is a Washington, DC-based nonprofit organization dedicated to promoting energy efficiency, green building, and environmental protection in the United States and abroad. Much of IMT's work addresses market failures that inhibit investment in energy efficiency. For more information, visit imt.org.

ABOUT UNC CENTER FOR COMMUNITY CAPITAL: The UNC Center for Community Capital is the leading center for research and policy analysis on the transformative power of capital on households and communities in the United States. It is part of the College of Arts and Sciences

at the University of North Carolina at Chapel Hill. The center's in-depth analyses help policymakers, advocates and the private sector find sustainable ways to expand economic opportunity to more people, more effectively. For more information, visit www.ccc.unc.edu or call (919) 843-2140.

Institute for Market Transformation contacts:

Amanda Hurley, (202) 525-2883, ext. 306, amanda@imt.org and Chris Potter, (202) 525-2883, ext. 311, chris@imt.org

UNC Center for Community Capital contact: Nikhil Kaza, (919) 408-7469, nkaza@unc.edu

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 •



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Senate Update by Senator Charles Schneider

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Some Common Ground on Education Reform, but Differences Remain

Republicans and Democrats have struggled since 2011 to reform Iowa’s education system. This legislative session, Governor Branstad proposed legislation raising teacher pay and establishing a mentoring system for teachers. House Republicans passed the Governor’s plan with some modifications, and Senate Democrats have introduced their own version of education reform. Each reform plan aims to enable Iowa teachers to prepare students for the competitive job market and global marketplace.

Here are some key provisions in the proposed bills:

Online Learning: Both the House Republicans and Governor Branstad agree that the Department of Education should set the fee schedule for public and nonpublic schools to participate in the Department’s Iowa Online Learning initiative. They both appropriate \$1.5 million for FY 2014 to help expand the program. In contrast, Senate Democrats established the fees themselves and set limits on the cost of administering the program.

Teacher Training and Development: All plans emphasize the need for more thorough reviews and teacher mentoring programs.

Teacher Pay: Senate Democrats and Governor Branstad would like to raise starting teacher pay from \$28,000 to \$35,000. House Republicans would like to raise annual starting salary to \$32,000. Both West Des Moines and Waukee School Districts already have starting salaries above \$35,000, so this won’t impact them.

The three plans have several similarities, but one difference looms large - the Allowable Growth rate. The House Republicans’ target for the next two years is a 2% increase, while the Senate Democrats increase the rate to 4% over each of the next two fiscal years.

Student achievement in Iowa has stagnated in recent years, and other states have passed us by. Education reform is needed, therefore, to ensure that Iowa students are pre-

pared to succeed in their next challenge, whether that is college or the workplace. We need to attract Iowa’s best and brightest to the teaching profession, give them the support they need to be successful, and compensate them well for the important task they undertake daily - preparing our students to compete in a global economy.

REC Meeting Key Component of Budget Process

The Revenue Estimating Conference (REC) meets at least three times a year and is a key component of the budget process in Iowa.

The REC is tasked with agreeing upon revenue estimates for the upcoming fiscal year for the State of Iowa. Recent REC reports have shown that revenue in Iowa has been increasing, and the expectation is that the March 22 REC report will show continuing improvement.

The three-member REC is comprised of the Governor or the Governor’s designee, the Director of the Legislative Services Agency or their designee, and a third member agreed upon by the other two members. The Iowa Code directs the Governor to use the December REC revenue estimate for the next fiscal year in establishing his budget for the next fiscal year. If the March REC revenue estimate is less than the December revenue estimate, the Governor and Legislature are required to use the lower revenue estimate in their budgets. However, if the March revenue estimate is higher or the same as the December revenue estimate, the law requires the Governor and General Assembly to use the December revenue estimate.

Given recent economic trends, most observers expect that the March 22 REC estimate will be higher than the December estimate. That may tempt some legislators to “not-withstand” Iowa law and use the March 22 revenue estimate for the next fiscal year. This is something I would oppose. I don’t believe it would be fiscally responsible for us to circumvent current law in this manner because we would be setting ourselves up for budget hardships if the economy ends up growing more slowly than forecast. •



House Republicans Pass Tax Cut for Iowans

On Wednesday, the House passed House File 478, a bill that leaves more money in Iowans' pocketbooks and reduces Iowans' income taxes.

House File 478

- Gives Iowans a **choice** when paying their income taxes, either the current system or a 4.5 percent flat tax with zero deductions or credits. No one will pay higher income taxes under this plan.

- **Makes Iowa's tax system simpler, flatter, and fairer.**

- Raises the filing threshold so that the first \$6,235 (or \$12,450 for married couple) would not be taxed.

The nonpartisan Legislative Services Agency (LSA) predicts that with the House proposal, close to 492,000 taxpayers will see their taxes reduced. With the flat tax option, the greatest number of taxpayers who benefit fall in the \$30,000 to \$40,000 income bracket.

The bill also creates a permanent mechanism to return any overpayment of taxes back to Iowans. Currently, Iowans are paying too much in their taxes. Once the legislature and the governor set budget priorities and reserve funds are full, the taxpayer trust fund collects anything leftover. This bill sends any leftover money back to the taxpayer through a credit on their tax forms. This reduces the tax liability of any Iowan paying income taxes when the state collects more than it needs.

Both the amendment and the bill are consistent, fair and simple. Every Iowan is treated the same. Every Iowan is given the same choice between the current system or the new flat tax system. Every Iowan is given the same credit if the state does not spend everything it collects.

To see the full staff analysis of the bill, you can click here: <http://www.iowahouserepublicans.com/wp-content/uploads/HF-478-Flat-Tax.pdf>

And to read the full bill, you can click here: <http://coolice.legis.iowa.gov/Cool-ICE/default.asp?Category=billinfo&Service=Billbook&menu=false&hbill=hf478>

The bill passed the House on a party-line vote and was sent to the Senate for their consideration.

There is a fork in the road – should the legislature take the path of spending limited one-time revenues on recurring expenses growing government or should the legislature send this money back to Iowa taxpayers? House Republicans believe any overpayment of tax dollars belongs in the pockets of Iowans, not as a pot of money for the politicians to spend and brag about in the short term knowing full well that the budget cuts will be necessary in the future.

As always, please feel free to contact me if you have any questions or concerns – my office phone number is (515) 281-3521 or by email at kraig.paulsen@legis.iowa.gov •



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Barry Elings



Does Green Remodeling Makes Sense?

Some of us might still remember the '70s version of the green movement. Fueled by an oil embargo, causing a moratorium on natural gas in new housing developments, builders were forced to examine the meaning of energy efficient housing, many for the first time. I remember watching dome homes, hexagonal and berm homes rising up. As homeowners struggled to lower utility bills, solar panels and metal pods sprouting from windows became more common. It was during this time spray foam insulation began being used in residential interior and exterior walls. Although this era passed rather quickly, it did forever change the way builders looked at a home's thermal envelope.

Today's green movement seems to have sprung more from resource conservation than energy conservation, appearing more sustainable than the 70's cousin. Today, sustainable design looks more like the house next door than a science experiment gone wrong. Remodelers and the construction industry, as a whole, have become both target and coordinator to meet homeowners' increasing demands for green products and craftsmanship without breaking the budget.

So How Big is Green Remodeling?

According to a NAHB Remodelers survey:

87% of remodelers already incorporate low-emissivity windows into their projects, 70% upgrade existing insulation and 60% install argon gas windows.

Over 80% of remodelers use alternatives to dimension lumber to minimize the amount of lumber taken from old-growth forests, such as recycling from previous structures and using engineered lumber.

91% of remodelers use energy efficient windows and 86% install Energy Star® rated appliances.

70% of remodelers already incorporate recycled or recyclable materials into their projects.

72% of consumers report energy efficient features in a home would influence their purchase decision.

61% of consumers would spend more than \$5,000 upfront to save on utility costs.

The U.S. has about 125 million single family homes with the majority built before energy efficiency developments, suggesting a huge market for green remodeling.

Why Remodelers?

Remodeling a home is the perfect opportunity to incorporate sustainable systems and practices. When working with an existing building, it typically takes fewer resources to make a home more environmentally friendly. Sustainability at its best capitalizes on the energy and materials that have already been invested into making your house a home.

A holistic approach to green remodeling encompasses indoor air quality, energy conservation, resource conservation, reduced material waste, and the use of products that are best for the environment. Remodeling does not always involve the entire home. With green design, it is easy to pick and choose elements that fit each particular situation and homeowner.

We, as remodeling contractors, tend to resist change. A good remodeler wants the best for their clients, during the

remodeling process and for years to come. Taking chances on new technologies can carry considerable risk. Remodelers cannot afford to remain on the sidelines much longer; the sustainability movement has gained momentum.

Green remodeling, in its purest form, is about craftsmanship and sustainable building systems. That is where we, the remodeling industry, can set ourselves apart.

What's happening in April?

Wildwood Hills Ranch Bunkhouse Makeover.

Thanks to Zak Fleming of Fleming Construction for completing the framing. As of this printing we should have completed wiring and insulation and will be looking for drywallers to finish the ceiling, and plywood material to finish the walls. Please take a moment to look at the drawings, job scope, and materials list. If you are able to donate materials or labor on any section of work, just contact Rory, RRobson@thedanaco.com or Stephen Stephen.Roney@crpaintingdsm.com

We have set a goal of increasing our membership by 10% this year. If you know someone who could benefit, bring them to a Remodelers Luncheon as a guest, or contact Cliff Anderson cliffanderson@juno.com

Our marketing committee is working on ideas for National Remodeling Month this May. If you have any thoughts on this subject, contact Marc Black Marc@silentrivers.com or Zak Fleming zak@flemingconstructionllc.com

This month's Remodelers Council Member Spotlight shines on Marc Black of Silent Rivers. Marc started life in the Remodelers Council working for a window company, and has been highly involved in the council from the beginning. He has some surprising answers. Check it out. •

Barry Elings

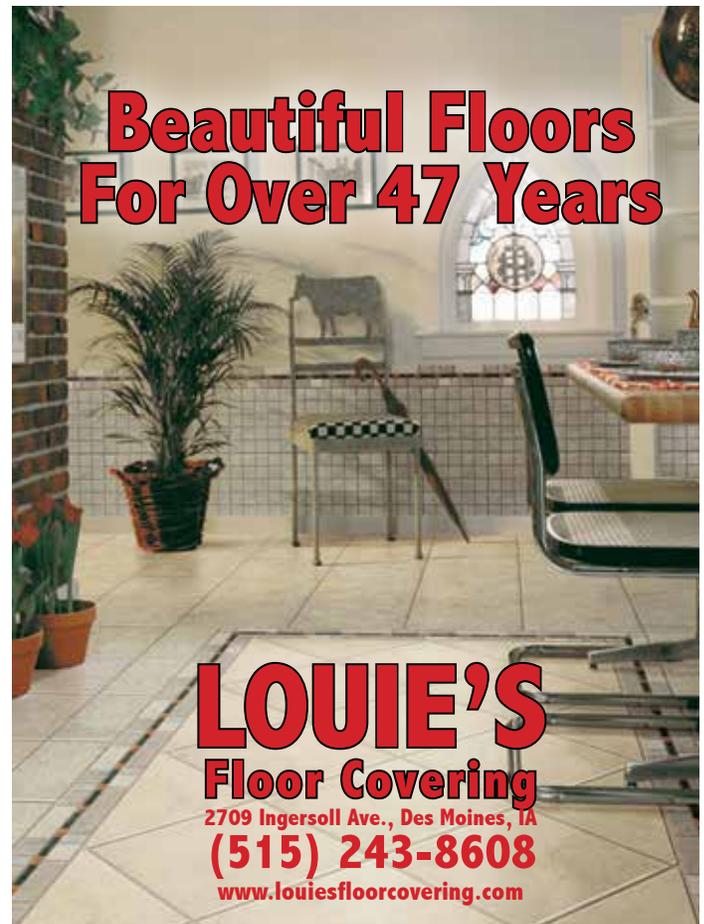
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Remodelers Council Member Spotlight

With Marc Black



Job description:

My title is General Manager at Silent Rivers. To me, that means I get to be the person to structure & implement our owner's vision for the company and provide both direction and support for our staff members so they can do their jobs effectively.

Where is your hometown?

Grew up on a farm just outside of Barnum, IA (near Ft. Dodge)

Family?

Sarah and I have been married for 10 years and have a 4 year old daughter – Avery Jane “Princess” Black.

What do you enjoy doing when not working?

Mostly spending time with my family & extended family! I also play on a slow pitch softball team in the spring & summer and joined a basketball team this past winter through my church. My “hidden” hobby is a fantasy card game called Magic The Gathering. When I do gaming weekends with my group, my wife lovingly calls them my “Geek-ends”!

First job?

Besides being a farm hand for my dad, my first job was a grocer at Jamboree Foods in Manson, IA. \$2.99/hour baby!

If you could learn any skill?

I'll use the term “skill” loosely here – I'd say developing ESP would be the most useful thing I can think of! Who wouldn't want a 6th sense and be able to anticipate/predict better?!?

Favorite Quote?

Of all time?? Depends on the setting – I love reciting one liners from movies...especially the comedies & kids movies. But as a motivational thing, I think John Ruskin has a TON of useful ones. This one resonates well with me because I work hard to try to maintain balance in life between work, family and friends. I think it's applicable in most things in life – not just work

“In order that people may be happy in their work, these three things are needed:
they must be fit for it;
they must not do too much of it;
and they must have a sense of success in it.”

One modern convenience you would not want to live without?

Too many to choose from – all powered by the one biggest modern convenience we take for granted until we don't have it...ELECTRICITY!

Favorite place to entertain clients or friends?

I don't know that I have one – I like variety and exploring new places. Just had a great dinner at Exile Brewing Company a couple weeks ago and will definitely go back there again!

Favorite super hero?

Batman all the way! Too many cool gadgets & methods of transportation on top of being dark, mysterious and fearless. Not to mention being wealthy and having a cave!

What aspect of the remodeling industry do you enjoy the most?

The fact that no matter how many projects and what type/size they are – they are all unique and different and something can be learned on each one.

What would you do if you weren't in the remodeling industry?

I would probably find a way to get into designing and/or producing extreme thrill rides. I'm a bit of an adrenaline junkie and thrill seeker, so I've always been intrigued with the science & technology behind what makes those kinds of things work.

How many years have you been a member of the Remodelers Council?

Rollie Clarkson invited me to my first luncheon in 2001. I was instantly hooked as the Council gave me a place to network and learn from my peers while starting out in this city and industry. I've been active on one committee or another every single year since 2002.

Why membership in the Remodelers Council is important to you?

I especially enjoy the camaraderie with the others in the group, and the educational opportunities that the HBA & RC provide through our luncheon speakers, and classes offered. •

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 Home Builders Association

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Hello again HBA membership and beyond...

The Green Building Council is proud to announce some changes that are under way this year. They seem to be getting some good exposure and response so far.

ReWall gave a presentation at our February meeting, and TremCo came to our March meeting. We plan to have Gilcrest/Jewett at the April meeting, touting some of their very sustainable products. They will focus on products they sell, which appear on www.greenapprovedproducts.com. This website is from our very own National Office and Research Labs. The products on the list have been through rigorous testing and have been seriously proven as durable products by our industry experts. These are the kind of product I want to use in homes I build, and I hope that you do too.

In May we plan a field trip to an American Concrete plant, as they promote their very sustainable practices when it comes to making concrete. Not only is their product something to be proud of concerning longevity, the way the plant carries on its operations is something our community can be proud of as well. Their corporate image is well respected for the manner in which they respect our environment. They are the first concrete plant in America (I believe it was their Webster city plant) to be certified green through an International designation called GreenStar.

American Concrete is a pretty impressive company all the way around, and they want to barbeque for anyone able to join us at their plant for our monthly meeting. More information will follow as details are worked out.

Many, many suppliers have sustainable products these days. How else can they stand behind products that need to be serviced or replaced after just a few years of wear and tear?

In June we look forward to hearing from Dan's Garage Doors at a monthly meeting in the HBA office. I'm wondering what the answer will be when we ask why we need an insulated door when we don't always insulate garages.

In July, Kinzler Companies, a leader in the green building circle in my opinion, will teach us a few things about how to be efficient concerning insulation, building science and beyond.

August is another possible field trip, this time to ReWall, to see how this local start-up manufacturer actually makes a homegrown product from right here in Des Moines.

If you are interested in promoting how your company does the green thing, please feel free to contact me and get on our calendar for the 4th Thursday of any month that's still available. These presentations seem to be a hit! Some suppliers and trade contractors don't even know that products they are selling might be on this very distinguished list www.greenapprovedproducts.com. Are yours...?

Finally, our Green Building Council will be forming an executive committee, which will meet quarterly. Many of our mainstays will hopefully commit to positions on this committee going forward, and we sincerely welcome newcomers to get involved as well. Later this year, we may progress to forming committees to tackle issues and causes that we are collectively concerned about within our industry. Education for healthy homes, Durability behind our brand, Energy codes and EnergyStar certified homes, Certified green homes through the NAHB, Importance of HERS ratings, and Alternative energy, are some examples.

Thanks for reading our local magazine. It's a pleasure to share with you what we are up to on the Green Building Council. Come on over and check us out, anytime.

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Updated ICC 700 National Green Building Standard Approved

In major news for green-oriented remodelers, the American National Standards Institute approved the 2012 version of the ICC 700 National Green Building Standard on Jan.10.

This is the first update of the ICC 700 since it was published in 2009 following concerted efforts by NAHB and the International Codes Council to establish a nationally recognizable standard for green building. It raises the bar on energy-efficiency requirements, and also changes how renovations and remodeling projects are treated so that it will be possible to green-certify functional areas of the home such as bathrooms or kitchens.

The latest updates also make the standard as straightforward for remodeling projects as it is for new construction, which should help perpetuate its solid momentum across the industry; to date, thousands of residential units and developed lots have been certified in compliance with the earlier version of the standard by the NAHB Research Center.

Read more about the updated standard in NAHB's press release or by visiting nahb.org/nahbgreen. For more information contact Kevin Morrow, 800-368-5242 x8375. •

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Appraisal Institute Releases Enhanced Form to Help Real Estate Appraisers Analyze 'Green' Features

CHICAGO (Mar. 7, 2013) – The nation's largest professional association of real estate appraisers today released an updated form intended to help analyze values of energy efficient home features. It remains the first of its kind intended for appraisers' use.

The Appraisal Institute originally issued its Residential Green and Energy Efficient Addendum in September 2011 as an optional addendum to Fannie Mae Form 1004, which is the valuation profession's most widely used form for mortgage lending purposes.

The Appraisal Institute's updated addendum allows appraisers to identify and describe a home's green features, from solar panels to energy-saving appliances. Form 1004 devotes limited attention to energy efficient features, so green data usually doesn't appear in the appraisal report, or it is included in a lengthy narrative that often is ignored.

The Appraisal Institute has added new energy fields to its form to help appraisers gather information on green features, removed the two columns for solar photovoltaic energy sources to align with the number found in a typical residential house, and in their place included a description of solar water heating systems because they are more prevalent in the market than solar photovoltaic sources and vary widely in their characteristics. The form also includes references to aid appraisers in completing the solar section and a glossary at the end of the addendum to assist the appraiser and other readers, such as lenders and consumers.

Used by Fannie Mae, Freddie Mac and the Federal Housing Administration, Form 1004 is completed by appraisers to uphold safe and sound lending. Currently, the contributory value of a home's green features is rarely part of the equation.

"The Appraisal Institute updated its addendum to make it easier for appraisers, lenders and consumers to use and understand," said Appraisal Institute President Richard L. Borges II, MAI, SRA. "The form also will make it easier for appraisers to determine whether recent home sales should be used as comparable sales and provide assistance for Realtors in populating MLS data fields with accurate green information."

The updated addendum reflects input from the U.S. Green Building Council and the National Association of Home Builders.

The Appraisal Institute long has been the industry leader in green valuation. In addition to the updated addendum:

- Since June 2008, the Appraisal Institute has offered nearly 280 individual courses on green and energy-efficient valuation, and nearly 5,000 attendees have participated.
- In February 2013, the Appraisal Institute added a new solar course to its Valuation of Sustainable Buildings Professional Development Program, which educates appraisers on the intricacies of valuing high-performance residential and commercial buildings, and consists of four courses: "Introduction to Green Buildings: Principles & Concepts;" "Case Studies in Appraising Residential Green Buildings;" "Case Studies in Appraising Commercial Green Buildings;" and "Residential and Commercial Value of Solar."
- In January 2012, the Appraisal Institute announced its support for PV Value, a spreadsheet developed by Solar Power Electric and Sandia National Laboratories that assists appraisers and others seeking to establish the value of a property's solar-powered features.

- The Appraisal Institute contributed to the Green MLS Tool Kit, issued in April 2010. The tool kit was created to help Realtors add a green initiative to their local multiple listing service. The tool kit provides guidance on enhancing data in the MLS, empowering appraisers to make well-supported comparisons, analyses and adjustments.
- Published by the Appraisal Institute in June 2010, "An Introduction to Green Homes" by Alan Simmons, SRPA, LEED AP, provides the appraiser with an overview of programs, organizations and products that relate to environmentally responsible building and remodeling.
- The Appraisal Institute and the Institute for Market Transformation issued guidance for green valuation – "Recognition of Energy Costs and Energy Performance in Real Property Valuation" – at a forum hosted in May 2012 by the American Council for an Energy-Efficient Economy.
- The Appraisal Institute in October 2011 sponsored a report that outlined ways to finance \$150 billion per year in energy efficiency projects that yield double-digit financial returns. "Energy Efficiency Financing: Models and Strategies" by Capital-E and partner organizations found that within 10 years, investment at this level would save U.S. businesses and households \$200 billion annually and would create more than 1 million new full-time jobs.
- In October 2011, the Appraisal Institute endorsed the federal Sensible Accounting to Value Energy (SAVE) Act, which would improve the mortgage underwriting process by ensuring energy costs are included. Sponsored by Sens. Michael Bennet, D-Colo., and Johnny Isakson, R-Ga., the SAVE Act would instruct federal loan agencies to assess a borrower's expected energy costs when financing a house. IMT also is among the bill's supporters.
- The Appraisal Institute was among the sponsors of the Vancouver Valuation Accord, an agreement to address the interrelationship of sustainability and valuation that was signed March 2007 in Vancouver, British Columbia, Canada. •

Download the Appraisal Institute's five-page green addendum: <http://www.appraisalinstitute.org/education/downloads/ai-residential-green-energy-efficient-addendum.pdf>

Subscribe to the Appraisal Institute's RSS feed to stay connected with the latest news from the Appraisal Institute, and follow us on Facebook, Twitter, LinkedIn, YouTube and our blog, Opinions of Value.

The Appraisal Institute is a global professional association of real estate appraisers, with nearly 23,000 professionals in almost 60 countries throughout the world. Its mission is to advance professionalism and ethics, global standards, methodologies, and practices through the professional development of property economics worldwide. Organized in 1932, the Appraisal Institute advocates equal opportunity and nondiscrimination in the appraisal profession and conducts its activities in accordance with applicable federal, state and local laws. Individuals of the Appraisal Institute benefit from an array of professional education and advocacy programs, and may hold the prestigious MAI, SRPA and SRA designations. Learn more at www.appraisalinstitute.org.

Chuck Becker
Belin McCormick, P.C.

It's Not Easy Being Green – Legally

The point is, ladies and gentlemen, that green, for lack of a better word, is good. Green is right, green works. Green clarifies, cuts through, and captures the essence of the evolutionary spirit . . .

Slight paraphrase of Gordon Gekko in Wall Street

The green building movement -- constructing and operating buildings in an environmentally sustainable manner -- has been with us for years, and recently we have been seeing it in the headlines for commercial construction. The success of the World Food Prize Hall of Laureates, the green roof on the Des Moines Public Library and the functional beauty of the new Iowa Utilities Board Building are a few of the local success stories.

Likewise, there is little doubt that green residential construction is upon us. At the moment it is evolving out of the novelty stage and into the early-adopter stage -- those individuals who believe that environmental protection is worth paying for as well as those who recognize that some of those crazy ideas might actually save them money (think geothermal heat pumps, solar panels or building orientation).

In its growing pains, the green movement has struggled with, and continues to struggle with, the definition of "green building." Who gets to determine what is "green" and how is it done? There are several rating services that have been developed to answer that question, the best known being ICC 700 National Green Building Certification and LEED Certification.

Regardless of what standard is used (or even when no standard is used), green construction carries with it risks that need to be addressed by any builder hoping to avoid legal problems. Two of those risks are discussed here.

First, it is important for a builder to understand what he/she can and cannot promise:

You can promise to install a low-flow toilet; but cannot promise that it will save water (what if the owner flushes it three times as much);

You can promise to install a programmable thermostat; you cannot promise it will reduce cooling costs (what if the owner chooses not to program it);



You can promise to insulate all above-grade walls to R-40; you cannot promise that this will save on heating bills (what if the owner leaves the windows open).

In short, you can promise what is under your control, i.e., the materials you will use and the installation techniques required for green building, but you cannot promise that the product will necessarily result in savings to the owner. There are simply too many variables to make that promise. Even the various forms of green certification represent only that certain products and certain building techniques are designed to achieve certain energy savings. They do not represent or even attempt to measure whether the energy savings is actually accomplished. This is an important distinction that should be recognized, and agreed upon, by everyone involved.

A second area that has been the subject of litigation is the issue of attaining promised certification. All green certifications are determined after final construction, yet contracts are entered into before construction starts. What happens if, in the end, you are unable to get the NGBS Gold Certification? And having failed to get the certification, the owner loses the federal or state tax credits available for such certification? Contract documents for green building must address the possibility that, for one reason or another, the desired certification is not possible. Is it the builder's duty to simply use her/his best efforts? Or will there be a reduction in the building price? Or can the buyer walk away? These questions must be addressed before any dirt is turned.

Green is good and it is coming to a neighborhood near you. Understanding what that means to you as a builder, and making appropriate promises to a potential customer, will become increasingly important. The best way to be sure everyone agrees on what is to be done is to write it down. And that is what the contract is for. •

gallery 2013 H&R Show Member Night





Jim Miller receives his award in appreciation of his service as 2012 HBA President



Jim Miller of Jerry's Homes, receives the 2012 Builder of the Year award



Don & Polly Marean receive their NAHB awards for 50+ years of active service to the HBA and NAHB



Ron Grubb of Jerry's Homes receives the inaugural HBA Home Builders Care Community Philanthropy award

Elliot Eisenberg, Ph.D.
GraphsandLaughs, LLC

Four Reasons to Be Optimistic

While economic growth has been lackluster since the end of the recession in summer 2009, this is likely to change, despite the sequester. Here are my top four reasons why, in rank order of their importance to the economy going forward.

The painful process of deleveraging is over. Deleveraging is, in part, what caused this recession to be so painful compared with all other post-WWII recessions. Non-financial corporations have outstanding balance sheets, and have actually begun to re-leverage. Commercial and industrial loans are once again on the rise and the banking sector is healthier than it has ever been since record keeping began. To give just one indicator, the core capital ratio of banks is 9.2%; the post WWII average is 7.5%. Households are pretty good shape too. There are now only about nine million households seriously behind on some sort of payment. At the peak of the recession, the number was 20 million, while now credit card and auto loans and personal loan defaults are all profoundly low. The surprisingly rapid rate of deleveraging is partly why the housing sector is now recovering much faster than expected.

The housing market has turned the corner and the next few years should be excellent. At their weakest, housing starts were 550,000 units/year. They are now at 900,000 and should grow by 200,000 units/year for the next three to four years, topping out at about 1.7 million units in 2016. This is being driven by a rise in household formations that were delayed due to the anemic job market. Note that each new home creates about 5 new jobs nationwide, so 200,000 new homes means a million new jobs. And while there are still

about three million first mortgages in foreclosure, that number is way down from where it was and is on its way to the 750,000 mark, which is the historic norm.

The next reason I am optimistic is because US corporations are profoundly competitive and have drastically lowered their costs. As a result, they are now able to compete with firms anywhere and win. Unit labor costs are way down. In the manufacturing sector, they are back to where they were 20 years ago, and as a result corporate profits have been setting records quarterly. Productivity is so high firms that would not have previously considered manufacturing here (like Apple) are now taking a second look.

Lastly, despite severe dysfunction on Capitol Hill, substantial progress has been made on the fiscal front. The cumulative impact of the tax increases and spending cuts enacted in spring 2011, during the debt-ceiling fiasco of late summer 2011, the recently completed New Year's Day fiscal-cliff negotiations, along with the most recent sequester have come close to stabilizing our public debt-to-GDP ratio somewhere in the 75% to 78% range. With another \$500 billion in spending cuts and or tax increases over the next decade, we will be done.

Our economy has come a long way. The worst is over and by the end of the year the economy will hopefully look a lot different than it does now. And housing will be leading the way.

Elliot Eisenberg, Ph.D. is President of GraphsandLaughs, LLC and can be reached at Elliot@graphsandlaughs.net. His daily 70 word economics and policy blog can be seen at www.econ70.com. •

“Hello, My Name is....”



There are many reasons you may have joined your local HBA. Business is one, networking with industry peers is another. One of the best aspects of being an HBA member, in my opinion, is grass roots advocacy. Uh oh, there's that word again. A dear friend of mine explained to me

once that the word advocacy may be a word that doesn't make a meaningful impact. At first I didn't believe that to be true but I have come to the realization that she is on target. For people who make politics a passion in life, it's an easy word to understand and the action that the word advocacy implies. But when you hear the word advocacy it sometimes sounds so distant, no direct tug at your heart strings. Even the definition sounds cold; according to Merriam-Webster's online dictionary, advocacy is defined as "the act or process of advocating or supporting a cause or proposal. Doesn't exactly ignite a "fire in the belly." Yet advocacy is what the end result of your membership does for our industry.

A better way to describe advocacy, when spoken in our building industry world, would be "the fight for housing." Or, to be very direct, "the fight for our careers, income, way of life." That is how I define advocacy, my own bottom line called income. In a past "Association Maximization" article that was posted in July 2011, I discussed "Political Synergy" (click here to read) and what happens at the national level of your NAHB membership. You can easily substitute national references for your state HBA's fight for housing because everything is truly about politics, particularly in our industry. When you advocate, or support a cause (your job), you are actually in the process of selling. Selling is nothing more than influencing someone to buy your product or service because they have a need for it or they see a benefit in it. Having an open ended discussion brings out questions of concern, how it applies to a better situation and who it affects.

The political process is no different and it's not complicated, but so many of our members seem to be intimidated by meeting with those in office or with those aspiring to be in office. Political discussion, and helping to create a clear vision for the cause, is no different then selling a home or selling your product (supply, service or trade). You have an item, you highlight the reason for that item, you "sell" the benefit of that item to the end user.

Your HBA most likely has scheduled visits with the legislators in your state. They can be in the form of meeting in the legislators' office in the state capitol or possibly in their private offices. Maybe even a local diner. At national level, NAHB has it's annual Legislative Conference where many of our building industry peers gather to meet in with their respective members of Congress. There are also times of the year when your members of Congress are back in their home districts and, just like your state legislators, you can meet with them to discuss your future. Some of you may want to know more and I would ask that you contact your executive officer, or local president, at your HBA. They should be able to give you are better idea of how to take part in the fight for housing at the state and national levels. Politics,

even at the national level, begin at the local HBA level because that is where they legislator was elected or will be re-elected.

Special note for associate members: becoming engaged in the fight for housing is a great way to understand what affects your business, demonstrates to builders that you care about the industry as well and you get to work shoulder to shoulder with builder members on issues that affect all of us. If it affects builders, it will affect you.

When you do decide to make it a priority to fight for housing, and you begin visiting with your state or federal representatives with groups from your local HBA there are "things" you should be aware of from the outset and remember, it's exactly like what we do to earn our income; selling.

Do:

1. Understand the reason for the meeting. Know "our" talking points. If you don't understand the talking points ask someone from your HBA government affairs staff to clearly explain the talking points meaning and how they affect you.
2. Stay on message. You will have roughly 15 minutes to get your message through to your legislator. Keep him/her focused on the issue(s) at hand for the home building industry.
3. Make sure you have at least one associate in attendance who understands the issues and can speak to how the issue(s) affects on their own businesses so the legislator(s) understand that it is a building industry issue, not just builder related.
4. Have one or two of your group's members be the key speakers in the group, but make sure that they identify all in the meeting and how they are each related to the building industry.
5. Bring updated building industry literature, specific to reason for meeting, to leave with the legislator and have HBA staff follow up with whatever you could not answer for the legislator(s).
6. Invite your legislator(s) to one of your HBA events when their calendar permits.

Don't:

1. Don't be unprepared. Shooting from the hip is great in old TV westerns but not when our industry's survival, your income, is on the line.
2. Don't discuss campaign contributions when discussing your reasons for the visit. Ever.
3. Don't allow a fellow member(s) to stray off message. It confuses the issues and the reason you set up the meeting will become lost in other discussions.
4. Don't forget to follow up with the legislator(s) on issues that were unresolved or he/she said would be taken care of (like co-sponsoring a bill).

There are probably more "do's and don'ts" that I have missed but the above are the heart of any successful legislative discussions.

My name is Michael Kurpiel, CGA, CGP, and I am a "Building Industry Advocate"

Tim Gilman
Associates Council
2013 Chair



I tried an apology. But as we just got an inch and a half of snow on March 18, I think I feel comfortable in saying that it wasn't my fault this time. How do I know you ask... because I know who is to blame. Yes, there is a culprit in this kidnapping of our spring weather. And that criminal is Punxsutawney Phil. That little, furry jerk snowed us over again. And that got me thinking, why do we even listen to him? Does he accurately predict the coming of spring each year? Has he earned the credibility he is dubiously given? NO! Not even close. According to records going back to 1867, he has only been correct 39% of the time. Heck, Ted Williams had a hit more often in his historic 1941 season where he hit .406 for the Red Sox than that ridiculous rodent has been correct about the coming weather.

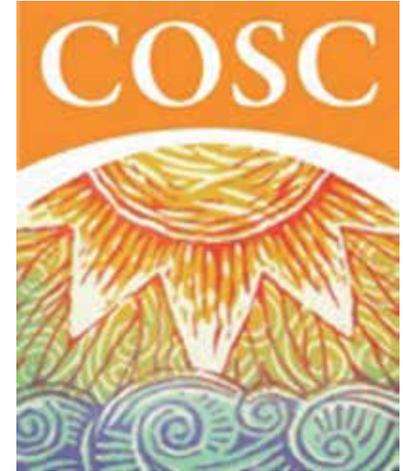
So that begs the question, why do we pay attention to the goings-on in that tiny Pennsylvania town each February? Tradition, that is why. Going back to old Celtic traditions brought to Pennsylvania by the Germans, Groundhogs Day as we know it has been happening for centuries. And in our organization, we have our traditions, too, one of which is upcoming in May, our Spring Golf Tournament (Yes, I just connected Punxsutawney Phil to our Spring Golf Tournament...don't act like you're not impressed!). We are hosting this year's event again at the Legacy in Norwalk on Friday, May 17, and you can sign up at the HBA office now. We have

sponsorships available and the committee will be contacting your business for opportunities to sponsor our great members as we enjoy a great day of golf.

Next, I would like to invite anyone interested in attending the Associates Council Meetings to make sure to come to our monthly meetings. We are trying a new format where we will have HBA members give seminars that as associates, will bring greater value to our memberships. I ask for your input as to what kinds of seminars you would like to see. Also, let me know if some days of the week and starting times work better for you than others.

Lastly I would like to acknowledge the great job that the Home & Remodeling Show committee did in putting on such a great show, as well as an incredibly fun Member Night. Rick Parrino deserves great credit in coming up with what I imagine will be a Member Night staple in the trike races. As everyone who was there can attest, it was a blast for all. Tom Stevens and Brian Myers gave quite a bit of their time and did the thankless job of putting together the booth arrangements. And Brandon Patterson gave so much of his valuable time as the Chairman of the show yet again, and has earned a well deserved vacation. Make sure you congratulate each of them when you see them and we'll see you at the next event! •

Iowa Deconstruction & Reuse Initiative



You might recall a previous COSC Corner written by Dan Oswald of Iowa Central Community College's Deconstruction and Energy Efficient Retrofits Program. He was promoting the economic and environmental benefits of deconstruction as an alternative to demolition. In his article, Oswald hoped that Iowa's future would hold an active industry where construction businesses work deconstruction services into their business model and an accessible network of salvaged material retailers and service providers is promoted to the public statewide.

With aid from an Iowa Department of Natural Resources Solid Waste Alternatives Program (SWAP) grant, Center on Sustainable Communities (COSC) is developing its Iowa Deconstruction & Reuse Initiative. Over the course of the year, COSC will be offering an Introduction to Deconstruction webinar, contractor trainings, public educational events and online resources that include a directory of deconstruction contractors, construction and demolition (C&D) recycling services, architectural salvage centers, Iowa-wood dealers and more.

The 2011 Iowa Green Deconstruction Report supports the need, stating:

Iowa has the third highest concentration of dilapidated housing stock in the nation

Over half (51%) of rural Iowa homes meet the criteria of dilapidated housing

1/3 of Iowa housing need to be rehabilitated to some extent, to make them energy efficient and truly affordable

C&D debris makes up around 16% to 30% of the waste stream tonnage going to Iowa landfills

Buildings use an astounding 40% of raw materials globally and the Environmental Protection Agency estimates that 170 Million tons of building-related C&D debris was generated in the U.S. in 2003, with 61% coming from non-

residential and 39% from residential sources.

Consider that deconstruction of a typical 2,000 square foot wood frame home can yield 6,000 board feet of reusable lumber. The University of Florida's Center for Construction and Environment has compared the total cost of deconstructing six single-family homes versus traditional demolition methods and found in each case that deconstruction was less expensive.

With proper planning, the deconstruction approach has resulted in landfill diversion rates that exceed 90% of an entire building and its contents in some cases. The International Council for Research and Innovation in Building Construction notes that in the hierarchy of actions required for closing the building materials loop to adequately protect the environment and conserve resources, deconstruction and materials reuse ranks above recycling and just below minimizing the mass of materials used in the built environment.

As a leading Iowa instructor in the field, Oswald will be conducting the Iowa Deconstruction & Reuse Initiative program's contractor trainings and advising the development of COSC's related online resources. Those interested in this statewide initiative's trainings, webinar, resources and directory listing can contact COSC at info@icosc.com or by calling 515-277-6222.

The DNR SWAP grant funds will be leveraged to attract necessary funding to fully realize COSC's Iowa Deconstruction & Reuse Initiative. Consider supporting this program by partnering with COSC today. •

COSC Corner features insights from staff, partners and members of Center on Sustainable Communities. Join us at icosc.com.

Builders Recommend Improvements to E-Verify Program in Congress

Testifying on behalf of the nation’s home builders before the House Judiciary Committee’s Subcommittee on Immigration and Border Security on Feb. 27, Salt Lake City home builder and developer **Christopher Gamvroulas** told Congress that the E-Verify program is an effective system and offered NAHB-sponsored proposals to improve it and to achieve comprehensive immigration reform. Noting that a viable, mandatory E-Verify program for all U.S. employers is an important step to address the illegal immigration issue, Chris said that Congress “must also safeguard our nation’s borders and create a guest worker program that enables construction industry employers to recruit legal immigrant workers when there is a shortage of domestic workers.” As president of Ivory Development, the largest home builder and land development firm in Utah, Chris explained that his firm uses the E-Verify employment verification system to ensure that they only employ individuals authorized to work in the U.S. “On the whole, we have found E-Verify to be an efficient system. Generally speaking, it is easy to use,” he said. However, he noted that implementation of the system has not been without problems and offered several recommendations developed by NAHB to improve E-Verify so that it works efficiently for all U.S. employers. Specifically, he urged Congress to:

1) Maintain current law as it relates to the direct employer-employee relationship, holding every U.S. employer accountable only for the identity and work authorization status of their direct employees.

2) Make sure that any compulsory federal E-Verify program contains a robust safe harbor for employers so that those who use the system in good faith will not be held liable by the U.S. Department of Homeland Security, or by the employer’s workers, for errors in the E-Verify system.

3) Ensure that any legislation that requires the use of E-Verify by all U.S. employers includes a strong pre-emption clause, preventing state and local governments from creating and enforcing their own versions of verification requirements for employers.

4) Allow employers to begin the E-Verify process when a worker accepts a position, rather than be required to wait until after their start date.

5) Permit the system to provide telephone access as well as Internet access, which will make the system more workable for small employers.

For more information, [see NAHB’s press release](#) or contact: [Suzanne Beall](#) (800-368-5242 x8407).

That Puddle on your Property Could Cost You \$270,000

The definition of a “navigable water” is at the heart of a case in which NAHB, the Southern Arizona HBA and the HBA of Central Arizona filed a lawsuit seeking an injunction against the Environmental Protection Agency and the U.S. Army Corps of Engineers on Jan. 18.

Why is this such a critical issue for home builders?

Determinations of Clean Water Act jurisdiction come with a very high price tag.

According to the U.S. Supreme Court (*Rapanos v. United States*), the average applicant for an individual Clean Water Act permit spends 788 days and \$271,596 in comply-

ing with its requirements, whereas the average applicant for a nationwide permit spends 313 days and \$28,915. And that’s not counting the substantial costs of mitigation or design changes.

This case has far-reaching implications for home buyers and property owners nationwide. By designating the waterway in question — the Santa Cruz River — as “traditionally navigable,” the federal agencies immediately gain jurisdiction over dry desert washes, arroyos and other water features within the 2.3 million-acre Santa Cruz watershed.

The lawsuit challenges a 2008 federal regulatory ruling that an Arizona riverbed fed by runoff from sewers and storm drains is in fact a traditional navigable water, and therefore is subject to federal regulation under the Clean Water Act.

These water features would not otherwise qualify as “waters of the United States” under the Clean Water Act — but they are covered by state and local regulations. Meanwhile, no water flows permanently in the Santa Cruz riverbed, and it appears to not be an “interstate highway of commerce,” which would constitute a traditional navigable water.

NAHB and the Arizona HBAs raised a similar claim in a suit filed in March 2009, but were denied review on the grounds that the Clean Water Act precludes pre-enforcement judicial review of a traditional navigable water determination and because the lawsuit failed to demonstrate an “injury” to a specific member.

The U.S. Supreme Court has since issued a ruling providing a basis for challenging a jurisdictional determination. Furthermore, the plaintiffs (home builders) have identified several members suffering specific, tangible injuries. In light of these developments, NAHB and the Arizona HBAs have reinitiated their lawsuit.

Tight Credit Posing Obstacles to Recovery, NAHB Warns

NAHB is warning Washington policymakers about numerous obstacles that are impeding the budding housing revival even as consumer demand improves.

With the peak spring home buying season just weeks away and inventories of new homes at or near record-lows in many metros, builders should be ramping up to meet demand and create new jobs in markets across the country. But as our members are well aware, numerous obstacles are impeding that recovery process -- including but not limited to tight credit conditions for builders and strained lot and building supply systems in certain markets. NAHB is warning Washington policymakers about these issues and their impacts on builders' ability to generate new jobs in places that could sorely use them. We are raising the red flag regarding creditworthy borrowers who can't obtain mortgages, inaccurate appraisals that are nixing home sales, and rising building material prices and spot labor shortages that are pushing up costs and slowing completion times. “With the severe declines in housing over the past years, many building material manufacturers such as drywall producers and lumber firms had to close plants and cut back production dramatically,” said NAHB Chief Economist David Crowe. “Now that many housing markets are on the mend, the supply chain is starting to strain. Producers are reluctant to expand while credit remains tight and the most recent result

has been skyrocketing prices. Builders have to absorb these added costs by cutting back on other areas, including hiring.” Further aggravating the situation is the long lag time for developers and builders to acquire, finance and develop lots, which is also putting a damper on residential construction employment.

To get production back on a firmer footing and meet rising demand, spur job growth and move the economy forward, NAHB is urging financial institutions and regulators to ease tight credit conditions that no longer reflect today's economic realities. We are also urging policymakers and appraisers to confront a flawed appraisal process for home buyers and home builders via our newly unveiled white paper, A Comprehensive Blueprint for Residential Appraisal Reform. “Restoring the flow of credit to home builders with viable projects and fixing the residential appraisal process will not only help to put America back to work, it will strengthen communities across the land and provide badly needed tax revenues that local governments need to fund schools, police and firefighters,” said NAHB Chairman Rick Judson •

Rigorous ICC 700 National Green Building Standard Certification

Our green certification goes well beyond saying a home is energy efficient; it provides independent, third-party verification that a home, apartment building, or land development is designed and built to achieve high performance in six key areas: Site Design, Resource Efficiency, Water Efficiency, Energy Efficiency, Indoor Environmental Quality, and Building Operation & Maintenance.

Testing Homes to the Highest Green Standards

We certify homes to the rigorous requirements of the ICC 700 National Green Building Standard™ (NGBS) – the only residential green building rating system approved by ANSI as an American National Standard. The NGBS provides practices for the design and construction of all types of green residential buildings, renovations, and land developments.

Our stringent third-party verified certification program ensures homes and apartments are built in compliance with the NGBS and focuses on three primary attributes that are highly marketable to today’s discerning consumers:

Healthy Homes

- Providing fresh air ventilation that improves indoor air quality
- Limiting pollutants and contaminants in the home
- Preventing moisture problems that can contribute to mold and attract pests

Lower Operating Costs

- Reducing utility costs through cost-effective energy and water efficiency practices
- Controlling maintenance costs through durable construction and product selection
- Providing technical and educational resources to ensure the home’s optimum performance

Sustainable Lifestyle

- Promoting walkability
- Reducing home maintenance through enhanced durability
- Preserving natural resources through responsible land development practices

Giving Products Our Green Approval

We not only certify green homes and developments – we also pre-approve products that are eligible for points toward certification of those projects. Products that carry the Home Innovation (or NAHB Research Center) “Green Approved Product” mark have been submitted by their manufacturers for evaluation and approval of point-worthiness for specific criteria within the National Green Building Standard. When installed properly and in the right quantity or manner specified by Home Innovation Labs, Green Approved Products make the verification and certification process more straightforward and streamlined for builders, remodelers, and accredited green verifiers. •

Special Pricing on the 2012 ICC 700 National Green Building Standard™

BuilderBooks is offering HBAs special bulk pricing on the The 2012 ICC National Green Building Standard so that they can provide this important resource at the best possible price to members. A collaborative effort between the ICC and NAHB, the 2012 ICC 700 National Green Building Standard defines what green practices can be incorporated into residential development and construction on a national scale and how home owners can operate and maintain their green homes.

Not only that, but the 2012 edition features a separate chapter for remodeling. Small projects such as kitchen and bathroom remodels now have their own path within the rating system. The energy efficiency chapter has been substantially revised with the new rating levels based on whole-house energy savings above the 2009 IECC. Point assignments for

water efficiency practices have been adjusted to more accurately reflect actual water savings.

HBAs are encouraged to order their copies of the Standard in bulk today to distribute or resell at upcoming meetings or conferences. The more you order, the more you save.

Retail: \$35.95

25-49 copies: 20% off retail

50-99 copies: 30% off retail

100-249 copies: 40% off retail

250-499 copies: 50% off retail

500+ copies: 60% off retail

For more information, contact Patricia Potts at 800-368-5242 x8224.

2012 - February Permit Totals				2013 - February Permit Totals				2012 - To Date Building Permit Totals				2013 - To Date Building Permit Totals			
City	SF	TH	MF	City	SF	TH	MF	City	SF	TH	MF	City	SF	TH	MF
Adel	0	0	0	Adel	5	0	0	Adel	0	0	0	Adel	5	0	0
Altoona	32	0	0	Altoona	1	0	0	Altoona	35	0	0	Altoona	6	0	0
Ames	5	0	0	Ames	4	0	0	Ames	5	0	0	Ames	9	0	0
Ankeny	20	8	0	Ankeny	27	10	96	Ankeny	39	8	0	Ankeny	46	10	96
Bondurant	6	0	0	Bondurant	1	0	0	Bondurant	7	0	0	Bondurant	8	0	0
Carlisle	0	0	0	Carlisle	1	0	0	Carlisle	0	0	0	Carlisle	1	0	0
Clive	1	0	0	Clive	7	0	0	Clive	5	0	0	Clive	11	0	0
Cumming	0	0	0	Cumming	1	0	0	Cumming	0	0	0	Cumming	1	0	0
Des Moines	2	0	0	Des Moines	2	0	63	Des Moines	7	0	0	Des Moines	7	38	63
Grimes	7	0	0	Grimes	13	0	0	Grimes	9	0	0	Grimes	21	0	0
Indianola	0	0	0	Indianola	0	2	0	Indianola	0	0	0	Indianola	0	2	0
Johnston	4	0	0	Johnston	11	0	0	Johnston	5	0	16	Johnston	15	0	24
Marshalltown	0	0	0	Marshalltown	0	0	0	Marshalltown	1	0	0	Marshalltown	0	0	0
Newton	0	0	0	Newton	0	0	0	Newton	0	0	0	Newton	0	0	0
Norwalk	1	0	0	Norwalk	1	0	0	Norwalk	1	0	0	Norwalk	3	0	0
Pella	0	0	0	Pella	0	0	0	Pella	0	0	0	Pella	0	0	0
Pleasant Hill	1	0	0	Pleasant Hill	0	0	0	Pleasant Hill	3	0	0	Pleasant Hill	1	0	0
Polk City	3	2	0	Polk City	1	0	0	Polk City	4	2	0	Polk City	2	0	0
Polk County	2	0	0	Polk County	1	0	0	Polk County	2	0	0	Polk County	1	0	0
Urbandale	12	0	0	Urbandale	19	0	0	Urbandale	17	0	0	Urbandale	38	0	0
Waukee	7	0	0	Waukee	18	0	0	Waukee	10	0	0	Waukee	24	0	0
WDM	7	0	0	WDM	11	8	0	WDM	17	2	0	WDM	21	8	0
Y-T-D Totals	110	10	0	TOTAL	124	20	159	Y-T-D Totals	167	12	16	TOTAL	220	58	183

120

303
Not including Pleasant Hill

195

461
Not including Pleasant Hill

SPRING GOLF OUTING

**FRIDAY MAY 17, 2013
THE LEGACY GOLF CLUB
FOUR PERSON BEST BALL FORMAT
12:00 PM SHOTGUN**



Cost is \$ 85.00 per player, or \$ 340.00 per team. This includes Golf Green Fees, Cart Fees, GPS, Practice Facility use including range balls, Dinner and Prizes after the Golf.

Player #1 Captain _____

Captain Contact Phone _____ **E-Mail** _____

Player #2 _____

Player #3 _____

Player #4 _____

ALL FEES must be paid prior to the event. Entries are due by Wednesday May 15, 2013.

SPONSORSHIPS ARE AVAILABLE FOR THIS EVENT. HOLE SPONSORS, \$ 300 FULL, \$ 150 HALF. BEVERAGE CART SPONSOR, (two available) \$ 500, TOURNAMENT SPONSORS (Four available) \$ 500.

MARKET PULSE

Home Inventory & Sales Statistics For The Des Moines Metro Month of February 2013

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	79	44	11	\$196,294	99	1.8
Ankeny	357	192	42	\$205,470	112	1.9
Bondurant	33	24	4	\$179,075	126	1.4
Clive	105	39	12	\$265,712	107	2.7
Des Moines East	56	22	10	\$41,175	69	2.5
Des Moines Northeast	268	73	24	\$78,436	102	3.7
Des Moines Northwest	320	118	32	\$98,881	64	2.7
Des Moines Southeast	145	58	21	\$108,579	120	2.5
Des Moines Southwest	161	66	18	\$124,315	121	2.4
Des Moines West	93	37	13	\$229,400	167	2.5
Downtown Des Moines	1	0	1	\$32,000	8	1.0
Indianola	62	33	7	\$174,467	137	1.9
Johnston	82	44	13	\$246,103	121	1.9
Norwalk/Lakewood	51	13	11	\$174,187	31	3.9
Pleasant Hill	51	21	6	\$170,666	111	2.4
Urbandale	183	102	27	\$261,042	95	1.8
Waukee	96	44	9	\$237,656	102	2.2
West Des Moines	181	120	27	\$295,459	94	1.5
Windsor Heights	14	16	2	\$161,000	29	0.9

Source: Les Sulgrave, Keller Williams Greater Des Moines - Des Moines Area Association of REALTORS® MLS

MARKET PULSE

Home Inventory & Sales Statistics For The Des Moines Metro Month of February 2013

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	41	9	2	\$175,750	380	4.6
Ankeny	113	49	11	\$123,143	99	2.3
Bondurant	7	0	0	\$0	0	7.0
Clive	23	14	1	\$202,000	238	1.6
Des Moines East	3	0	0	\$0	0	3.0
Des Moines Northeast	5	5	2	\$73,500	110	1.0
Des Moines Northwest	4	1	1	\$145,000	60	4.0
Des Moines Southeast	26	2	1	\$11,000	12	13.0
Des Moines Southwest	7	6	1	\$404,171	850	1.2
Des Moines West	31	2	1	\$71,900	604	15.5
Downtown Des Moines	53	8	3	\$137,666	94	6.6
Indianola	13	4	1	\$82,000	160	3.3
Johnston	32	11	5	\$149,992	171	2.9
Norwalk/Lakewood	26	1	6	\$154,749	260	26.0
Pleasant Hill	13	3	1	\$167,500	87	4.3
Urbandale	49	23	6	\$119,920	152	2.1
Waukee	30	8	4	\$121,125	116	3.8
West Des Moines	141	63	16	\$168,436	105	2.2
Windsor Heights	2	0	0	\$0	0	2.0

Source: Les Sulgrave, Keller Williams Greater Des Moines - Des Moines Area Association of REALTORS® MLS

HBA of Iowa Leadership Training Conference

Thursday, May 2, 2013

Who Should Attend: Local Home Builders Association Executive Officers, Committee Chairpersons, Local and State Association Board Members, and Association Staff

The conference will take place at the HBA of Greater Des Moines.

9:00 – 10:30am The Leadership Challenge

This session explores the five practices of exemplary leadership from the best seller, *The Leadership Challenge*, by Kouzes and Pozner. Participants will have an opportunity to complete the LPI instrument and find out their leadership strength area. Lively discussion and activities will take place around each of the five practices.

10:30 – 10:45am Networking Break

10:45 – 12:15pm Identifying Future Leaders and Building a Strong Board

Cultivating the “right” board is a strategic process which includes more than the traditional HBA Nominating Committee functions. This program will explore board and leadership governance responsibilities, legal and fiduciary duties of board. The board building cycle is ongoing and relevant in order to achieve overall association success.

12:15pm – 1:00pm Lunch

1:00 – 2:30pm End of Membership As We Know It

This program will explore the concepts articulated in the ASAE bestselling book *The End of Membership As We Know It*. Highlights include how niche is the new competitive advantage, why organizational culture has an enormous impact on recruitment and retention, what emerging member-prospects value and want, and how to focus on member ROI.

2:30 – 2:45pm Networking Break

2:45– 4:15pm Recruit to Retain

This session will explore how to create a compelling case for joining and remaining a member of your local HBA. We will explore ways to empower membership staff and volunteers with the necessary tools to overcome common objections for joining the HBA.

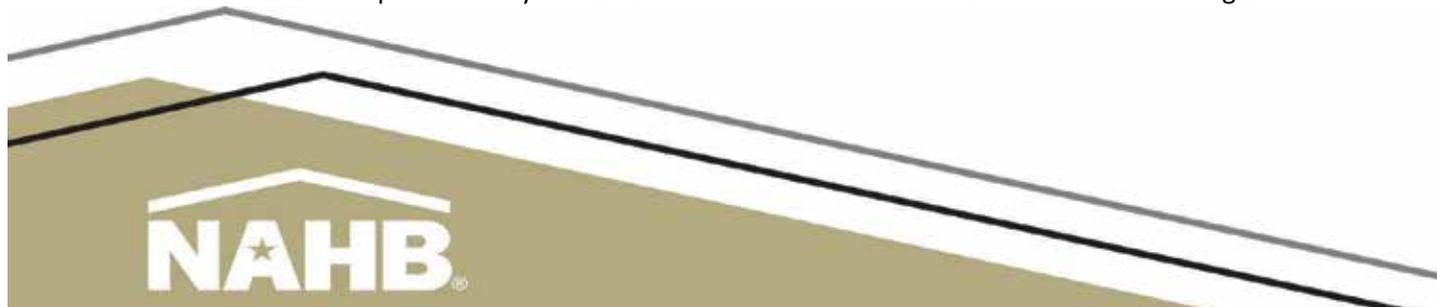
**Register TODAY by mailing this form to HBA of Iowa
3072 104th Street, Urbandale, IA 50322
Or by fax at (515)278-9626:**

Name: _____

HBA: _____

Email: _____

All content will be presented by NAHB Affiliate Services Consultants Donna Oliver and Greg Zick



Will You Be Ready If OSHA Visits?

With the Occupational Safety and Health Administration (OSHA) set to begin enforcing new, more stringent fall protection regulations on March 15, NAHB is working diligently to ensure that builders are fully aware of the updated policy and know how to comply with the new rules in order to eliminate workplace hazards, boost worker safety and avoid costly fines.

Since September 2011, contractors have been required to comply fully with the Compliance Guidance for Residential Construction. However, at NAHB's urging, OSHA implemented a phase-in period to provide home builders with more time to learn about the rule and get compliance assistance from OSHA. During this period, the federal agency's temporary enforcement measures allowed for penalty reductions and lengthened abatement times if a contractor was inspected.

The phase-in period has been extended twice since the Compliance Guidance went into effect, and it is unlikely that OSHA will extend it again.

What does this mean for builders and their subcontractors?

Roofing contractors must use guardrails, personal fall arrest systems (harnesses and lanyards), or safety nets on all roofs with slopes exceeding 4-in-12 when working six feet or more above a lower level.

All other trade contractors must use guardrails or personal fall arrest systems (harnesses and lanyards), or safety nets when the height from one elevation to another is greater than six feet, unless employers can demonstrate that it isn't feasible to use those fall protection systems or using the systems creates a greater hazard. In those cases, contractors must develop a fall protection plan that utilizes alternative fall protection measures.

All fall protection plans must be in writing and be site specific. However, the written plan developed for repeated use for a particular style/model home will be considered site specific.

The use of fall protection plans is limited to residential construction, and the home must be constructed using traditional wood frame construction materials and methods -- although the limited use of structural steel in a predomi-

nantly wood-framed home, such as a steel I-beam to help support wood framing, does not disqualify a structure from being considered residential construction.

NAHB strongly believes that the current fall protection standard can be improved and should be amended to acknowledge the unique nature of residential construction.

In a Dec. 10 letter and petition to OSHA officials, NAHB asked the agency to reopen the rulemaking and try again to create a rule that applies to home building, rather than continuing to impose a one-size-fits-all approach that is better suited to commercial contracting.

NAHB has provided its members an array of resources — including a sample fall protection plan, a residential fall protection fact sheet and an OSHA fall protection webinar replay — to help builders with this transition at www.nahb.org/fallprotection.

OSHA has also recently posted Spanish versions of its residential fall protection fact sheets online.

Federal vs. State Programs

Complicating the situation for some members, not all states follow the federal OSHA programs. Many builders/members are operating in approved state plans and will need to check with their local administrators for further information on the fall protection standards applicable in their states.

IOWA: <http://www.osha.gov/dcsp/osp/stateprogs/iowa.html>

More safety resources can be found on NAHB's website at nahb.org/safety.

Resources for Builders:

- Frequently asked questions about compliance guidance
- OSHA's main Web page on fall protection in residential construction
- Webinar: Prepare for an OSHA inspection
- Safety publications from BuilderBooks.com

March 2013 New Members

Associate

72 Degrees Comfort Co

811 SW Ordinance Rd
Ankeny, IA 50023
P. 515-965-7272
C. 515-208-1649
F. 515-965-2000
James Foth
james@72degrees.com
72degrees.com

Associate

James Hardie Building Products

26300 LaAlameda, Ste 400
Mission Viejo, CA 92091
P. 949-348-1800
C. 563-528-9156
Kyle Knapke
kyle.knapke@jameshardie.com
jameshardie.com

Associate

Iowa Stone Supply

2913 99th St
Urbandale, IA 50322
P. 515-276-6655
C. 515-210-6648
F. 515-276-6656
April Cochran
april@iowastonesupply.com
iowastonesupply.com

Associate

PDM Precast Inc

3312 E Granger
Des Moines, IA 50317
P. 515-243-5118
C. 515-559-8157
F. 515-243-5502
Mike Meyer
mmeyer@pdmprcast.com

Associate

Superior Exteriors

3076 104th St
Urbandale, IA 50322
P. 515-727-1887
C. 515-208-4116
F. 515-727-1896
Jeff Meyers
jeff@superiorexteriorsia.com
superiorexteriorsia.com

Associate

AmeriServ Radon Mitigation of Iowa

8635 NW 26th St
Ankeny, IA 50023
P. 515-240-4175
F. 515-288-8840
Randy Rupiper
ameriservradon@aol.com

Associate

IMB Railings & Fabrications

1308 2nd Ave
Des Moines, IA 50315
P. 515-243-5186
C. 515-250-9009
F. 515-883-2056
Pete Kellis
imbperformance@msn.com

Associate

Krist Insurance Svcs

6600 Westown Pkwy, Ste 250
West Des Moines, IA 50266
P. 515-270-0909
C. 515-401-0493
F. 515-270-9296
Mike Edwards
kristinsurance@kristinsurance.com
kristinsurance.com

Associate

Sunroom Escapes

4870 Andrews Pl
Pleasant Hill, IA 50327
P. 515-262-1699
C. 515-238-1142
Rick Carlson
rick@sunroomescapes.com

February 2013 Renewals

Company	Member Type	Since
Marean Construction LC	Builder	1960
Nebraska Furniture Mart	Assoc	1990
Donaghy-Kempton Insurors Inc	Assoc	1993
Mr. Workman, Inc	Builder	2002
Denton Homes LLC	Builder	2005
Keystone Homes LLC	Builder	2006
Hubbell Realty	Assoc	2007
Williams Remodeling	Builder	2008
Chateau Homes LLC	Builder	2009
Illowa Communications of DM	Assoc	2009
Meadowbrook Builders LC	Builder	2009
Moehl Millwork Inc	Assoc	2009
Clarity Construction	Builder	2010
Giovanti Homes LLC	Builder	2010
Better Business Bureau	Assoc	2011
Iowa Realty-Sharon Rooney	Affiliate	2011
Leever Homes Inc	Builder	2011
Lincoln Savings Bank	Assoc	2011
RetroFoam of Iowa	Assoc	2011
The Soho Shop	Assoc	2011
Coldwell Banker MAG-Kim Leonhardt	Affiliate	2012
Coldwell Banker MAG-Robin VonGillern	Affiliate	2012
Coldwell Banker MAG-Ted Granquist	Affiliate	2012
Marean Construction LC-Kevin Marean	Affiliate	2012

SPIKE CANDIDATES

Spike Name	Spike Points
Jeffrey Grubb	5.00
Shannon Buttz	4.00
Curtis Busch	3.50
Amy Kimberley	3.50
Ralph DiCesare	3.00
Zachary Fleming	3.00
Larry Heisler	3.00
Dick Larimer	3.00
Brian Meyer	3.00
John Sample	3.00
Kelly Sharp	3.00
David Volante	3.00
Dan Knoup	2.50
Chad Baker	2.00
Beth Bezdicek	2.00
David Cosgriff	2.00
Don Dorrian	2.00
Eric Grubb	2.00
Chaden Halfhill	2.00
Brandon Klinge	2.00
Robert Myers	2.00
Carrie Norris	2.00
Joseph Smith	2.00
Sumner Worth	2.00
Rob Applegate	1.50
Brennan Buckley	1.50
Mark Detrick	1.50
Shannon Flickinger	1.50
Michael Marinangeli	1.50
Gil Petersen	1.50
James Slife	1.50
Oran Struecker	1.50
Joe Tollari Sr	1.50
Cliff Anderson	1.00
Justin Bauer	1.00
Scott Bezdicek	1.00
John Duer	1.00
Barry Elings	1.00
Larry Goodell	1.00

Dennis Hanson	1.00
Jon Jacobson	1.00
Brad Long	1.00
Mark Parlee	1.00
Rory Robson	1.00
Mike Schmit	1.00
Georgette Schutte	1.00
Larry Webster	1.00
Frances Best	0.75
Kathy Barnum	0.50
John Buttz	0.50
Ted Grob	0.50
Mark King	0.50
Keith Kuennen	0.50
Bret Nehring	0.50
Mike VanGorp	0.50
Kevin Yoakum	0.50

MEMBERS

Spike Name	Spike Points
Eric Heikes	24.00
Steve Theis	20.50
Steve Schrodt	18.50
Robert Boesen	17.00
Frank Lindsey	15.00
Christopher Boley	13.00
Creighton Cox	12.00
Brad Schulte	12.00
Rick Laffoon II	11.50
Justin Washburn	10.00
Matt Thompson	9.00
Scott Cierzan	8.00

LIFE MEMBERS

Spike Name	Spike Points
George Mirras	564.25
Thomas Gratius	423.50
Don Marean	298.50
Doug Mayo	237.75
Don Beal	230.00
Lloyd Clarke	211.00

Keith Butz	205.00
Darrel Avitt	190.00
LaDonna Gratius	180.50
Rick Thompson	170.00
Tom Stevens	165.00
Ted Lockwood	157.25
Bill Kimberley	151.00
Tom Ward	150.50
Colin King	149.00
Rollie Clarkson	143.25
Jim Paine	129.50
Ronald Grubb	129.00
Polly Marean	115.00
Gerald Grubb	112.50
Steve Archer	103.75
Rick Bach	92.50
Gene Buttrey	84.25
Gary Scrutchfield	73.50
Ben Harrington	66.00
Brad Gannon	64.50
Tom Sheehy	64.00
Leslie Bryant-Mayo	59.75
Ronald Wyckoff	56.00
Gaylen Eller	52.50
Tom Lynner	51.50
Devan Kaufman	48.75
Dave Best	47.50
Kim Beisser	46.00
Kent Katch	41.50
Greg Marean	41.50
Terry Doling	40.00
Charles Wasker	39.00
Tom Gannon	33.50
Jack Bohlender	33.00
Brian Donaghy	32.50
Matt Connolly	32.00
Ralph Haskins	32.00
M. Dan Collins	30.50
Jim Best	30.00

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April 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2 11 a.m. Community Service – Smokey Row	3 11:30 a.m. Tour of Remodeled Homes	4 5 p.m. Networking After Hours – Pella Windows 11:30 a.m. Associates	5 10 a.m. Gov't Affairs 11:30 a.m. Exec Committee	6
7	8	9 11 a.m. Board of Directors	10 11:30 a.m. Remodelers Exec	11	12 10 a.m. Gov't Affairs	13
14	15 11 a.m. Home Show Expo	16	17 11 a.m. Remodelers Council	18 1 p.m. Developers	19 10 a.m. Gov't Affairs	20
21	22	23	24 11:30 a.m. Membership Committee	25 11:30 a.m. Green Council	26 10 a.m. Gov't Affairs	27
28	29	30				

2013 Networking After Hours Schedule:

April 4
Pella Company

May 2
Ferguson Bath, Kitchen & Lighting Gallery

June 6
First American Bank

August 1
Vista Real Estate & Investment Corp

Sep 5
A Tech/Easy Living Store

October 3
Plumb Supply Company

November 7
American TV & Appliance

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HBA GOLF LEAGUE



The Home Builders Association of Greater Des Moines Golf League plays on Mondays at 4:30 PM, at The Legacy in Norwalk. The League runs for twenty weeks beginning on Monday April 22, 2013, and concludes on Monday September 16, 2013. The cost for the League is \$ 550.00, and includes 9 holes of golf, cart with NEW GPS, 50% discount on range balls, and includes a FREE lesson from Rob Randall in The Legacy Learning center (Lesson must be taken prior to start of League), and some of the best networking and camaraderie to be found within our Association.

The League consists of Two Person teams. You may sign up as a team, or as an individual and the League will find a partner for you.

Deadline to sign up is Friday April 19, 2013, and all fees must be paid in order to play.

Questions or Information, Please call Keith Butz 202-5176, or E-Mail to kab19@aol.com.

Send Completed forms to HBA of Greater Des Moines, 6751 Corporate Drive, Johnston, IA 50131, Or e-mail to kab19@aol.com.

PAYMENT MUST BE MADE PRIOR TO START OF PLAY.

Player 1

Company Name _____
Phone # _____ Cell # _____ E-Mail _____

Payment Type; Cash _____ Check _____
Credit Card _____ Card # _____
Expiration Date _____ Security Code (on back of card) _____

Player 2

Company Name _____
Phone # _____ Cell # _____ E-Mail _____

Payment Type; Cash _____ Check _____
Credit Card _____ Card # _____
Expiration Date _____ Security Code (on back of card) _____

**Home Builders Association
of Greater Des Moines**

6751 Corporate Drive
Johnston, Iowa 50131

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