

THE HOMEBUILDERS blueprint

The Voice of the Greater Des Moines HBA

January 2011 • Volume 44 • Issue 1

Positive Signs For Home Builders In 2011!

**CAPS I & II and CRP
classes offered in February -
Register Now, Space Limited!**

**Message from
2011 President,
Dan Knoup**

**Congress extends Bush Tax
Credits - Tax Relief Bill
Includes More Positives Than
Negatives for Builders**

**Annual
Chili & Wing Cook-off,
January 20
at Prairie Meadows**

Mission Statement:

**Dedicated to the advancement of the building industry and the communities we serve
through advocacy, education and professionalism.**



**GET OUT YOUR POTS AND PANS
GET OUT YOUR SPOONS & TONGS**

**WE'RE WARMING UP JANUARY 2011
WITH A CHILI & WING COOK-OFF**

**GENERAL MEMBERSHIP MEETING
Prairie Meadows
JANUARY 20th, 2011**

AND WE NEED YOU!!!!

HOT MILD WILD

YOU COOK IT AND WE'LL EAT IT



All Chili & Wings should be precooked before the event.

- Anything goes for chili (vegetarian, pork, chicken, beef, wild game, etc.)
- Set up time 4:00-5:30. DINNER & JUDGING BEGINS AT 5:30 —show them your best stuff!!
- Bring your own drop cord, container, and, utensils for stirring and serving.
- Be creative! Make it fun! Decorate your table for a **SHOWMANSHIP** award.
- You must identify your chili & wings for the judges with an identification sign.
- Awards for: **Most Flavorful, Most Unusual, and Too Hot to Trot.**
- Award for Best Dessert
- A minimum of 1-2 gallons is required for Chili and 200 wings

JANUARY CHILI & WING COOK-OFF APPLICATION FORM

Contestant Name (Member Only) _____

CHILI _____ WINGS _____ DESSERT _____

Company Name _____

Address _____

Phone _____

MAIL THIS FORM TO: HBA Office
6751 Corporate Drive
Johnston, IA 50131



OR FAX TO: 334-0165 OR CALL THE HBA OFFICE AT: 270-8500

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National Alternates

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blueprintMAGAZINE

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On the Cover...

Positive signs in 2011!

Dan Knoup - President

2011 Already!



Wow! How is it possible that it is already 2011. I can remember being a kid and hearing my parents tell me that the years go by faster each year. Of course being a kid, I didn't really listen or believe my parents but they could not have been more right. How is it that many of our businesses aren't as busy as they have been in the past yet we can't find the time to do everything that needs to be done?

I should take a little time to introduce myself, my name is Dan Knoup and I own a company called DSM Homes. While my company may be fairly new to our market, I have been building and remodeling homes in Des Moines since 1994 and have been on and around job sites a good part of my life. My wife Stacy and I live in Urbandale and we have 2 daughters, Morgan is 10 and Mackenzie is 7.

You'll find a recurring theme throughout this and all of my letters this year; we need your involvement and your help. I realize that we are all busy and that we can't do everything but pick something. Choose a committee or council, monthly meeting or business after hours and attend regularly. We've been through a lot as an organization over the past several years and we still have a long way to go but I can honestly say that I am proud of where we are. We have come a long way and we have a lot to be excited about. We aren't perfect but we have made significant progress dealing with our issues and I would challenge each and every one of you to get involved to help us tackle those still in front of us. Our new EO has already surpassed our expectations and truly has a vision of how to lead and direct our organization.

Some of the challenges in front of us are daunting and will require us to rethink about how we do business. As with our younger customers, our newer generation of mem-

bers don't communicate in the same ways as was done in the past. Facebook, Twitter, texting, and emails have replaced faxes, letters and phone calls. While I am not advocating getting rid of the old, we do need to find a way to accommodate the new so we don't lose them. Our membership numbers are far less than 2 years ago but seem to have stabilized. We need to work to keep existing members and find new ways to recruit new ones.

Our HBA has a lot to look forward to on all levels. At the National and State levels they are excited to once again be working with legislatures that are more friendly with our industry and small businesses. Locally, we had great events in 2010 and the committees and councils are all determined to build on those in 2011. Our business after hours events are already being scheduled for 2012, our Home and Product Show participant levels are far exceeding last years levels and our HomeShow Expo is blazing new trails. We are excited about the Tour of Remodeled Homes, general membership meetings, education opportunities, the Professional Women in Building, Developers Council, Green Council... the list seems almost endless. We have community service projects going on and we are planning to actively market the Association in the upcoming year. There is truly something for everyone to participate in and I cannot think of a better time for each and every member reading this to become more active.

I work with some of you, I know many of you and I look forward to meeting those that I haven't. Most economists aren't expecting much of a turnaround in 2011 but I would caution you to not get so caught up in the future that you miss out on the present, join in the fight. •

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Creighton Cox, Executive Officer

2011 Projections and Predictions

I'll have a better feel for 2010 – 2011 housing trends in the Des Moines Metro area next month once each city has reported their December permit reports. Based on permits issued by the end of November, Single Family (not including townhomes) was up 5% from 2009, Townhome construction was up 150% from 2009, and Multi-Family (apartments) were up 10% in the Metro. Housing permits in total were up over 22% in 2010. I don't expect the December numbers to impact the overall percentage that much, but I like the direction Housing construction took in 2010.

There are positive signs, both at the local and national level, suggesting the Housing Industry is stabilizing, including a consistent increase in home closings and permits. I've noticed most of our HBA members busier this winter as well – always a good sign!

- **NAHB Short-term outlook:** A number of factors should help the housing market move forward in the near term. Over the past couple of years, there has been pent-up demand – people have doubled up and moved in with family and friends during the recession.

Signs that conditions in the housing market should show modest improvement in the coming months:

1. Stabilizing home prices provide a boost to consumer confidence.
2. Low mortgage interest rates keep housing affordable.
3. Three years of sub-normal household formation rates has created pent-up demand that will help reduce some of the excess housing inventory.

- **NAHB Long-term outlook:** As household formation rates return to normal, the prospects for housing are much brighter. NAHB economists project that the industry will need to deliver 16 million homes over the next decade just to keep pace with demand.

I'll end with a few predictions both in and out of the Housing Industry:

National

- **NAHB/Wells Fargo Housing Market Index** – The index, which measures builder confidence in the market for newly-built single-family homes, will rise above 35 by December 2011 (December 2010 is at 16). *Any number*



under 50 indicates that more builders view sales conditions as poor than good.

- Mortgage Interest Rates will hover around 5.5% and peak just over 6.00%
- Construction Lending will become more available in late Spring due to Congressional and Presidential action.
- Yankees will win the 2011 World Series

Des Moines Metro

- Single Family Permits will increase 12-15% over 2010
- Townhome permits will decrease by 25%
- Apartment permits will decrease by 35%
- Total Housing permits will increase 5-8% over 2010
- A shortage of affordable “First Time buyer” single family, stand alone homes and lots will impact the western suburbs, and slow their growth.
- Growth will be seen North, East & South: Grimes, Norwalk, Ankeny, Altoona, Pleasant Hill, and Bondurant
- Hawkeyes will beat the Cyclones 31-20 in Ames

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

NAHB Chief Economist David Crowe's analysis: “Builders and consumers have yet to see consistent signs that the economy is improving. The key to recovery is job growth. NAHB expects an improving job market this spring will help prospective buyers feel more confident and propel more sales activity in 2011. However, the continued problems that builders are facing in obtaining construction credit and accurate appraisal values could significantly slow the onset of a housing recovery.”

lifetime achievement AWARD WINNER

Looking at this year's Lifetime Achievement Award winner's life, you will see it filled with many years of service to the home building industry—selfless hours given to those who are truly looking to “Build the American Dream.” The HBA of Iowa congratulates Donald M. Beal, Jr. as the 2010 Lifetime Achievement Award winner.

A builder for nearly 40 years and owner of Beal Development Corporation for 17 years, Don has been very active in the housing industry. He served as president of the Greater Des Moines HBA as well as serving as president of the HBA of Iowa in 1997. Don works tirelessly to preserve the ideals of the home building federation each and every day.

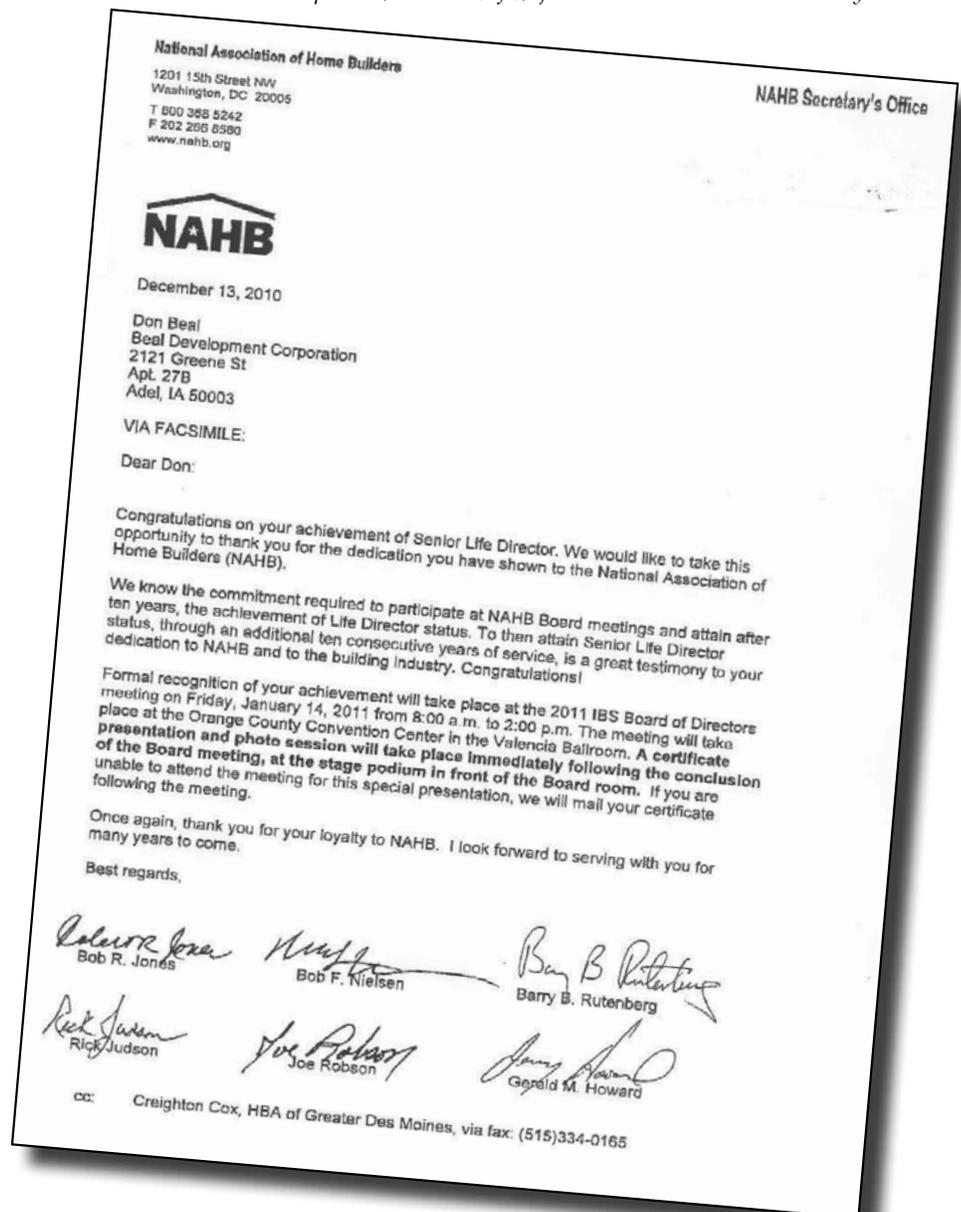
An HBA member for over 25 years, Don has been extremely active in legislative, regulatory and political issues on the local, state and national levels. He is an NAHB Life Director and has served on numerous national committees. Don was the HBA Iowa State Representative / National Representative for nine years before he stepped down to become the 2008-09 Area 10 National Area Chair. He will again serve the HBA of Iowa as State Representative in 2011-12.

The HBA of Iowa is honored to recognize Don Beal as the 2010 Lifetime Achievement Award recipient. •

Article & photo provided by the HBA of Iowa.



Don Beal receives the Lifetime Achievement Award from 2010 HBA IA President Sheila Hefel (right). Don's partner, Marsha (left), joined him at the award ceremony.



GOVERNMENT AFFAIRS COMMITTEE WILL MEET FEBRUARY 17 at 11:30

All meetings are held the third Thursday of each month at 11:30 at the HBA

Though the legislature has yet to begin, here's what House Republicans are proposing to cut general fund spending. In addition, Governor Culver has ordered \$83.7 million in budget cuts to comply with legislation last year to balance the state budget.

Iowa's voluntary preschool program, the Iowa Power Fund, the Grow Iowa Values Fund, the Iowa core curriculum and money for passenger rail would all be eliminated under a plan for \$500 million in budget savings over three years released today by Iowa House Republicans.

Here's a look at more than a dozen moves that would be made under the Taxpayers First Act:

- Eliminate voluntary preschool, direct the education committee to create a new voucher program
- Eliminate the Iowa Power Fund after current liabilities are funded
- Eliminate Office of Energy Independence, Ag & DNR budget sub decides responsibilities
- Eliminate core curriculum, education committee sets new standards as of July 1, 2011
- Cancel all Regents university sabbaticals for 18 months
- Eliminate Just Eliminate Lies, Quitline Iowa and other smoking cessation efforts
- Eliminate the state family planning waiver
- Eliminate empty shelter care beds, Health and Human Services budget subcommittee recommends new reimbursement
- Eliminate the Rebuild Iowa Office, shift responsibility to Homeland Security
- Eliminate \$8.5 million for rail project, return funds to the original source
- Eliminate the \$30 million for sustainable communities and heated sidewalks
- Eliminate the Grow Iowa Values Fund beginning July 1, 2011, freeze remaining unencumbered appropriations for FY 2011
- Eliminate the "Save our small business" fund and revert unencumbered funds
- Eliminate the Generation Iowa Commission

House Study Bill 1 will be the first bill approved this year on the floor of the Iowa House. Republicans plan to enact cost savings in the fiscal year 2011, 2012 and 2013 budgets.

State workers would be charged for health insurance, the Iowa Communications Network would be sold or leased, the state's mental health law would be repealed and the state would end all benefits to illegal immigrants under the budget-cutting plan by House Republicans.

Here are some other highlights of the bill:

- Create a Tax Relief Fund to capture any remaining general fund surplus and direct it back to the taxpayer.
- Charge all state employees a minimum \$50 monthly fee for health insurance. Charge legislators and legislative staff a health insurance premium.
- Prohibit new vehicle purchases for general use, mandate Administration and Regulation budget subcommittee to create a new system for outsourcing the fleet and leasing vehicles, eliminate all add-ons
- Reduce office supplies, service contracts, equipment purchases by 50 percent of unencumbered appropriation
- Combine all state information technology systems (exempt Homeland Security)
- Direct the Department of Administrative Services to develop a request for proposal to sell or lease the Iowa Communications Network
- Reduce funding for library acquisitions at Regents universities by 50 percent of unencumbered appropriation
- Reduce the Department of Natural Resources land acquisition for FY 2011 by 100 percent of unencumbered appropriation
- Freeze out-of-state travel funded from the general fund (allow a waiver process)
- End all state benefits to adult illegal immigrants
- Enforce residency requirements for all human services programs
- Direct the education appropriations budget subcommittee to combine the administrative functions at the Regents universities to find efficiencies
- Cut marketing efforts that are funded by the general fund by 50 percent of unencumbered appropriation, appropriations committee creates a master marketing contract
- Cut Area Education Associations by \$10 million, have them use reserves or make cuts to fund the difference
- Repeal current mental health statute, mandate new system that includes \$125 million in dollar-for-dollar property tax relief by July 1, 2013
- Withdraw Iowa from the NAFTA superhighway coalition

For questions regarding legislation during the 2011 Iowa Legislature, please contact Craig Schoenfeld, <mailto:cschoenfeld@wdwm.net>. Schoenfeld is Legal Counsel and State Lobbyist for the Home Builders Association of Iowa. •

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Cliff Anderson

Determine your path.

During the winter is a good time to take a good look at your company and determine a path for the year. We all seem to use the months of January and February to re-evaluate our personal lives and it makes sense to also look at our companies. Looking back at the last couple years—could your company use a make over? What do you need to do to make 2011 a more prosperous year than 2010?

Linda Leigh Francis in her book “Run Your Business So It Doesn’t Run You” gives the following points on things that we need to be thinking about and doing:

- **Establishing your company’s mission and direction.** Does your company have a clear mission and do your employees and customers know what it is?
- **Creating your annual strategic plan.** Do you have an annual plan and are you clear on where you are headed?
- **Effectively communicating the company mission and plan to all employees.** Are you letting your people know where you are going and how they can contribute? It is important that everyone is working together.
- **Developing and monitoring your annual budget.** Are you working from a budget and do you use it to evaluate how well financially you are doing?
- **Reviewing your financial information on a regular basis.** Are you using all your financial tools to monitor the health of your business and your cash flow?
- **Approving and making your capital expenditures.** What do you need and when can you afford to buy it?
- **Determine personnel needs to accomplish your plan.** Who do you have, and who do you need? Is everyone doing the best job for their pay and is everyone being used most effectively?
- **Making sure personnel is available to accomplish your plan.** Can you find people you need when you need them? Do you interview and hire well?
- **Creating personnel policies and benefit plans.** Are your personnel policies and practices attractive to employees, affordable for the company, and legal as well?
- **Assuring the adequacy of resources to achieve your plan.** Do you have what you need, when you need it? Do your people have the correct tools and materials to work well?



- **Determining and implementing your marketing plan.** How are you different than your competition and can you sell it? Have you created a competitive edge in the market place?
 - **Assuring there is adequate work to meet company needs.** Are you spending adequate time to find the work, find the products, and make the sale?
 - **Staying abreast of industry trends and issues.** Where is your industry headed and are you keeping up with all the trends and issues?
 - **Participating in industry associations.** Are you learning from associates in your Remodeler’s Council and are you contributing as a member?
 - **Promoting the company to the community.** Have you built relationships in your community and do people know about you and about your business?
 - **Providing motivation and leadership to your employees.** Are you a good motivator? Do you have a good team assembled to move the company forward?
- Many times we just do our business on a daily basis and we do not think about the future. We are just looking for that one sale that will get us by for a couple of months. You think that you do not have time to make your business a success, but sometimes that may be the most important thing you need to do.

Our council is in the business of providing you with resources, education, and networking to help you in your business. The Home and Product Show coming up March 11-13 is a good way that we can all promote our industry together.

We still need more people to serve on our various committees during 2011. Plan also to come to our monthly general meetings the third Wednesday of each month at 11 AM at the Homebuilders Office in Johnston. •

Cliff Anderson

Julia Fish, Fishhaus Craftsman Builders

Here We Go Again

See if this doesn't sound all too familiar...

Project Start

- New client
- New build
- Custom design
- High performance HVAC system
- Building envelope incorporating design and construction techniques to ensure energy savings and a solid long-term structure
- Renewable/sustainable finish selections
- Preliminary design
- Design modifications
- Preliminary budget
- Budget value engineering
- Design and budget approved by client

Loan Approval Process

- Process comes to a SCREEEECHing halt

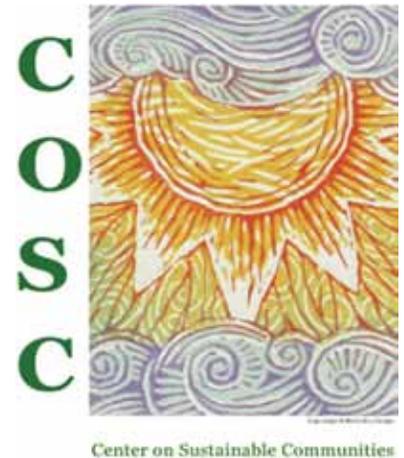
The client had pre-planning meetings with the bank, sharing their desire to build a custom home. The bank was excited to support them and the client was preapproved for a line of credit, contingent on lot selection, design and budget.

Now it was time to finalize the process and secure the loan. The loan officer hired the appraiser, providing the appraiser with the design, specs and budget. The appraiser began the challenge of determining a dollar value.

And that's where the cogs in the process started missing. There were not enough comparable properties with similar features as was necessary to establish a clear value. Some of the selections didn't have clear market use history to aid in determining value. Or maybe it was an in-fill build in an older, established neighborhood.

The work of the appraiser is complex, the risk of the bank is real, and the desire and selections of the client were carefully considered. Floor plan, structural components, HVAC system, finish selections, all labored over.

Some high performance, sustainable features have now been incorporated often enough that there is adequate criteria for placing it in the equation - for example geo-thermal systems. Other features add value but have not been implemented as much (for example solar orientation and a window and floor design for passive solar gain) and are



Center on Sustainable Communities

therefore not yet easy for the appraiser to assign value to.

Whether you have been involved with new construction or home additions/remodels, many of you have heard the "screech" when innovative, high performance, value-added components are incorporated.

To the credit of our business, everyone works together to support the client from design to finish. But the process is challenging.

The system that supports residential construction has increased resources available to improve the process and the outcome. These are helping them to quantify and qualify homes that are built with technology, techniques, supplies and systems to the end result of a more high performance, sustainable, valuable, healthy home.

Center on Sustainable Communities continues to educate individuals and suppliers. Training is offered through workshops, luncheon seminars, presentations, and open houses across Iowa. As your trusted educational resource for sustainable building, they are a 6-year-old non-profit dedicated to educating and connecting professionals and consumers on all aspects and in all sectors of the building industry marketplace. Visit their website at www.icosc.com for more information.

The Des Moines Area Association of Realtors has begun the process of working with a core group to develop continuing education training for agents regarding these features. NAHB Green, the USGBC LEED system, a Green Certified Real Estate Appraiser course that's happening in some states - all these are growing efforts to educate, support and equip all those involved in the building system. As client numbers are increasing of those desiring to incorporate high performance, sustainable features in their homes, so are the efforts to make them available and fiscally viable.

So in January, the month famous for goals and aspirations - consider if this is one of those construction scenarios you don't want to experience again. If so, how can you help yourself and your clients? Avail yourself to more education, join one of these existing efforts and support their work, and continue to educate your clients, vendors and suppliers. •

Steve Theis, CGP, GMB, CMP, NAR Green

What makes a home Green?



We are looking forward to a great year ahead for the green home building and remodeling industry in Iowa and the nation in 2011. Currently Matt Connelly of Generation Green Builders and I serve on an MLS committee developing green features for the MLS. This should be a great help to builders marketing green homes through the MLS. Give your realtors a call and get them involved in the process.

Robert Sheppard, writing in McGraw-Hill Construction magazine (MHC), forecasts that “the U.S. green building market would reach \$135 billion by 2015, up from \$71 billion in 2010.” Sheppard adds, “Riding on the tails of the green construction market, the market for green building materials also shows promise. This market will range from \$5-\$11 billion in 2011 (depending on who you talk to), with double-digit growth over the next few years. One forecast predicts the market for green building materials will reach over \$30 billion by 2014.”

At the National Level:

The Builder Tax Credit

The NAHB Insider newsletter states that Congress delivered an early holiday gift this year by reinstatement of the Builder Tax Credit for builders of energy-efficient homes. There are a couple important elements of the tax credit that National Green Building Certification Program participants should know.

The credit was reinstated retroactively so builders may be able to take advantage of the credit for Green Certified homes built this past year.

The tax credit may be enough to completely offset the cost of green certification, verification, and compliance costs with the added benefit of being able to distinguish a home as green and not simply energy efficient.

Green Building Standard

NAHB'S Research Center is in the process of updating the Green Building Standard for 2012. They have greatly increased the number of pre-approved products on the green scoring tool and spread sheet. The Research Center is constantly improving the scoring tool making it easier to certify homes under the standard. Please give me a call if you have any questions on the certification process. In 2010 four homes were certified in Des Moines three Bronze and one Gold. If you are currently meeting Five Star Energy Star requirements the cost to step up to the Bronze level is minimal.

On Jan 1 2011 the Green Building Standard has replaced the Green Building Guidelines. The first CGP studied the Guidelines in version I of the Green classes the latest CGP's studied the Guidelines under version II of the Green Classes. The Guidelines will no longer be available and all references to them have been removed.

Reminders:

Please check your CGL policy for coverage and get clarification from your insurance carrier if you are placing ridge foam on the exterior of a home. The general consensus is that the Code officials are going in the direction of requiring 2" of foam on exterior with the cladding attached to the foam with furring strips. Some CGL policies may not cover the use of exterior insulation without a special rider.

Finally, please join us on the 4th Thursday of each month for information of concern to green builders. The January meeting will be on the 27th at 11:30 at the HBA. If you would like a lunch please make a reservation with the HBA Phone 515-270-8500 with Jen Sweet – Office Administrator jsweet@desmoineshomebuilders.com •

ENERGY STAR for Homes guidelines – Version 2.5

EPA is excited about the excellent dialogue and feedback that is being generated as we continue to engage with program partners across the country in preparation for the launch of the new ENERGY STAR for Homes guidelines. In response to this feedback, EPA is issuing updates to several important implementation details for the new ENERGY STAR for Homes guidelines that were scheduled to become effective at the beginning of 2011 (i.e., Version 2.5).

First, EPA is delaying the implementation date for the v2.5 guidelines by three months. This change impacts the implementation timeline in several key ways (see chart, attached):

1) Single family homes that are permitted before April 1, 2011 can continue to be qualified under the current v2 guidelines until July 1, 2011 (previously, this applied only to single family homes permitted before January 1, 2011);

2) Condos and apartments in multi-family buildings that are permitted before April 1, 2011 can continue to be qualified under the current v2 guidelines until January 1, 2011 (previously, this applied only to units in multi-family buildings permitted before January 1, 2011); and

3) All homes both permitted and completed between April 1, 2011 and December 31, 2011 must be qualified using the new v2.5 guidelines (previously, this applied to homes permitted and completed between January 1, 2011 and December 31, 2011).

Further, EPA is expanding the application of the term 'permitted by' in determining which version of the guidelines a home must be built to earn the label. Specifically, in recognition of common practice to not pull permits until after a home is sold, the home's signed contract date will be considered equivalent to the permit date.

Additionally, EPA is introducing a v2.5 transition period for multifamily homes that are financed through low-income housing agencies. All multi-family homes financed through low-income housing agencies may earn the ENERGY STAR under the last iteration of the guidelines, Version 2, until January 1, 2013 as long as the application for funding

for those homes was received by the low-income housing agency before April 1, 2011. If the application for funding is received between April 1, 2011 and December 31, 2011, then the homes must earn the ENERGY STAR under the Version 2.5 guidelines if completed before January 1, 2012, and under the Version 3 guidelines if completed after January 1, 2012. If the application for funding is received on or after January 1, 2012 then the homes must earn the ENERGY STAR under the Version 3.0 guidelines.

Finally, to accommodate growing partner concerns about the impact of basement square footage on the ENERGY STAR HERS Index Target when the Size Adjustment Factor is applied, EPA has decided that basement areas, whether finished or not, shall not be counted as conditioned space for the purpose of determining a home's Size Adjustment Factor. To qualify for this exemption, basements must have at least half of the wall area from floor to underside of ceiling framing below grade. Note that this exemption is only for the purposes of determining a home's Size Adjustment Factor. It does not affect the Conditioned Floor Area as defined by RESNET and used in the course of rating a home or determining maximum allowable duct leakage.

EPA is continuing to revise the v3 guidelines in response to partner questions and evolving standards and expects to issue Revision 02 in early 2011. Thereafter, it is expected that the guidelines will not be updated more frequently than every three months and that after a year of implementation, the updates will slow to every six months. EPA will specify an adoption timeline for each revision to allow partners time to implement them. With each new release of the guidelines, partners will be notified by email, and the revised program documents, along with a version tracking document, will be posted to the EPA Website at www.energystar.gov/homes.

We appreciate our partners' patience as we move into the final phase of implementing these very important changes to the program. If you have any questions regarding the changes above, please contact us at energystarhomes@energystar.gov •

2010 CHILI COOK-OFF



Member Breakfast



Royal Flooring



Ador Kitchen & Bath



Home & Remodeling Show



Kitchen & Supply



Beiser Lumber



Jesse Lindsey Golf Outing



Granite Marble & Tile Solutions



Builder Potluck



Carpet One



Emmet Best



Habitat 20/10



American TV & Appliance



Professional Women in Building

Char Hobson

President's Message

When you learn, teach. When you get, give. -

Maya Angelou

The NAHB Board of Directors approved a 2011 budget that included additional expense reductions as well as council dues and education fee increases that will take effect January 1, 2011. Professional Women in Building dues will increase to \$70.00 and go into effective March 1st. Remember starting this year there is no charge to attend a PWB event (typically \$20 per month) so the membership savings will pay for itself after 2 months! If you renew before February 23, you will receive the current rate of \$45.00. When you renew this simply ADDS another year onto your current membership. Deadline is February 23rd in order for NAHB to receive the savings. I highly encourage you to take advantage of this savings window.

Scholarship deadline is approaching fast, February 15th. If you know someone who has a college bound student continuing their education in the building industry, know someone who needs continuing education credits in the building industry OR knows someone who is entering a trade associated in the building industry have them apply. This could include realtors to carpenters to high school kids.

If you missed last months lunch at Smokey Row Coffeehouse, I hope to see you February 15 at Chicago Speakeasy for a quarterly sit down dinner meeting. I'll have a lot of information to pass on and look forward to networking with some new faces. Remember – there is no cost to attend

a meeting, only the benefits of gaining some industry knowledge and networking connections.

Planning ahead, we've received request to prepare Easter baskets again this year. These baskets are typically filled with candy, bubbles, chalk, hair bows, small toys, stuffed animals, toothbrushes, band aids, etc. for children and lotions, shampoo, razors, toothbrush, hair ties, perfume, band aids, lip balm (no food items) for ladies. We can also accept cash donations to purchase items that are missing. You can bring donations with you to the monthly general meeting, leave at the HBA offices or contact me to arrange pick up. Every little bit helps! •



Char Hobson

Factory Direct Appliances

2010 Local President Professional Women in Building

char.hobson@gmail.com

515-314-5667

My picture this month was taken on New Year's Eve while eating dinner at Joe's Crab Shack – I think the bib says it all!

Introducing the 2011 Executive Board

Char Hobson
Factory Direct Appliance
President
Char.hobson@gmail.com
515.314.5667

Beth Bezdicek
McGough Glass and Mirror
Secretary
Beth.bez@hotmail.com
515-255-1550

Kathy Barnum
Barnum Quality Hardwood Floors
Past President
Kathy-barnum07@barnumfloors.com
515-440-0776

Tara Cox
Coldwell Banker Mid-America Group
Vice-President
Tara.cox@coldwellbankermag.com
515-971-1890

Denice Grove
Home Builders Association
of Greater Des Moines
Treasurer
dgrove@desmoineshomebuilders.com
515-270-8500

Looking ahead.....

Exciting changes for next year's line up includes sit down meetings, morning coffees and evening mixers! There is NEVER a charge to attend a meeting.

Save The Date!

February 15th 5:30 pm
Chicago Speakeasy Restaurant
1520 Euclid Avenue
Des Moines, IA 50313-3010
(515) 243-3141

March 3rd 5:00 pm
Digital Residence in
Urbandale (HBA After Hours)
PLEASE NOTE
DATE CHANGE FROM
REGULAR SCHEDULE

This is the first time we've made an effort to combine our monthly meeting with a HBA social event. I hope to expand networking outside of Professional Women in Building, and offer the opportunity to meet some people you wouldn't otherwise have a change to meet. Please plan to attend and let me know how you liked it.

April 19th 7:00 am
Panera Break on University

May 17th 11:00 am
Gortz Haus Gallery

June 21st 3:30 pm
Willow Creek Golf

July 19th 11:00 am
Teacups and Tiaras

August 16th 5:30 pm
Waterfront (Ankeny)

September - TBD

October 18th 7:00 am
Zanzibar Cafe

November 15th
HBA (Johnston)

December 2nd
Christmas Party –
more details to come

Craigslist

We have a few items left over from our Christmas auction we will be placing on Craigslist. They include a truck bed tool-box, kitchen sink with Delta faucet, designer light fixture and INSTALLED Pella Sliding glass door, installed closet organizer. Please feel free to contact Beth Bezdicek (Beth.bez@hotmail.com) if you would like more information.



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Professional Women in Building

Scholarship Application

We are currently accepting applications for 2011.

Please visit us online at

<http://www.desmoineshomebuilders.com>

Search for "scholarship" to be linked to the online application form. Deadline for submitting is February 15, 2011.

PROFESSIONAL WOMEN IN BUILDING
Home Builders' Association of Greater Des Moines Area
Scholarship Information

PART I - DEMOGRAPHICS

Your Name: _____ Date of Birth: _____
 Name: _____
 Contact Phone: _____ Contact e-mail address: _____
 Mailing Address: _____ State: _____ Zip: _____
 City: _____
 Social Security Number or College Student ID: _____

PART II - EDUCATION

Name of School Currently Attending: _____ Current Cumulative GPA: _____
 Classification (Senior / Junior / 1st year / etc): _____
 Name of College / Trade Program: _____ Phone: _____
 Mailing Address: _____ State: _____ Zip: _____
 City: _____
 Date of Enrollment: _____ GPA in Major (area of study): _____
 Course of Study (Major / Program / Area of Study): _____
 If currently enrolled, list number of credit hours and courses taking:

PART III - EMPLOYMENT EXPERIENCE

Company Name	Location City & State	Job Title	Dates of Employment
1. _____	_____	_____	_____
Brief description of duties performed. _____			
2. _____	_____	_____	_____
Brief description of duties performed. _____			
If not currently employed, please explain. _____			

Your Name: _____

PART IV - SHORT ANSWER

• What are your career goals?

• What is your background / involvement, thus far, in the building industry and/or related trades?

What would you like us to know about you?

Describe your financial need for this scholarship.

***** APPLICATION SUBMISSION REQUIREMENTS *****
 Applications MUST be received on or before February 15th of the year the scholarship is to be awarded.
 or late applications will NOT be accepted.
 Emailed applications to: pwbscholarshipcommittee@gmail.com

~ February 2011 ~						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 11:30 a.m. PWB Executive Meeting HBA Iowa – Winter Board Meeting 10 a.m. – 3 p.m.	2 9 a.m. Membership Committee 11 a.m. Community Service/Special Projects Committee 11:30 a.m. Tour of Remodeled Homes Committee	3 11:30 a.m. Associates Council 5 p.m. Networking After Hours – Plumb Supply	4	5
6	7	8	9 11:30 a.m. Remodelers Executive Meeting	10 11:30 a.m. Home & Remodeling Show Committee 5 p.m. General Membership Meeting	11 11:30 a.m. Executive Meeting	12
13	14	15 11 a.m. HBA Board Meeting 5:30 p.m. Professional Women in Building Council 11:30 a.m. Home Show Expo Committee	16 11 a.m. Remodelers Council	17 11:30 a.m. Governmental Affairs 1 p.m. Developers Council	18	19
20	21 8:30 a.m. – 4 p.m. CSP Class	22 8:30 a.m. – 4 p.m. CSP Class	23 8:30 a.m. – 4 p.m. CSP Class 11:30 a.m. Education Committee	24 11:30 a.m. Green Council	25 8 a.m. P/R & Marketing Committee 8:30 a.m. – 4 p.m. CAPS Class	26 8:30 a.m. – 4 p.m. CAPS Class
27	28					

2011 General Membership Meetings

January 20

Chili & Wing Cook off, Prairie Meadows, Ballroom C

February 10

Economic & State Forecast, Stoney Creek Inn

March 10

Home & Remodeling Show Member Night,
Varied Industries Building, Iowa State Fairgrounds

April 14

Green Building Month with National Speaker, Stoney Creek Inn

May 13th

Jesse Lindsay Golf , Legacy Golf Club

June 9th

Builder Appreciation Day & Builder vs. Associate Softball ,
Location TBD

July 21st

Home Show Expo Member Night, Ironwood Crossing, Altoona

August 11th

Special Member Appreciation Event - TBD

September 9th

Emmet Best Golf, Legacy Golf Club

October 13th

Metro area Candidate Night – Stoney Creek Inn

November 11th (Friday)

Election & President's Night "Formal",
Prairie Meadows Ballroom

2011 HBA Networking After Hours

Karl Chevrolet

Tuesday, January 18th

Plumb Supply

Thursday, February 3rd

Digital Residence

Thursday, March 3rd

Builders Kitchen & Supply

Friday, April 25th

Glen-Gery Brick Center

Thursday, May 5th

Wayne Dalton Garage Doors

Thursday, June 2nd

Ferguson Bath & Lighting

Thursday, August 4th

Northwest Bank

Thursday, September 8th

Rowat Stone

Thursday, October 6th

American Contract Sales

Thursday, November 3rd

*all times are 5-7pm

Tax Relief Bill Includes More Positives Than Negatives for Builders

With the two-year extension of all of the 2001 and 2003 Bush-era tax cuts as its centerpiece, Congress approved a major tax-cut package negotiated by President Obama and top Senate Republicans that is designed to provide tax relief for all working Americans and spur job growth.

H.R. 4853 — The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 — cleared the Senate by an overwhelmingly 81-to-19 margin on Dec. 15 and was approved by the House a day later by a vote of 277 to 148. President Obama signed the bill into law on December 17th.

Though imperfect, NAHB supported the legislation because it will provide a measure of stability for American working families and home builders.

The tax package — estimated to cost \$858 billion over 10 years — includes several positive provisions for NAHB members. It will:

- Extend the 10%, 15%, 25%, 28%, 33% and 35% federal income tax rates through 2012. Had no action been taken, all of the marginal tax rates would have risen in January, with the top rate jumping to 39.6%.
- Renew the expired estate taxes for two years at a rate of 35%. Adjusted for inflation, the first \$5 million of an individual's estate would be passed on to heirs tax-free and couples could exempt \$10 million of their estate's value.

While NAHB would have preferred to see the estate tax eliminated, this was the best proposal available. House Democrats failed in an attempt to lower the estate tax exemption to \$3.5 million and impose a stiffer tax rate of 45% above that level. Except for the temporary repeal of the estate tax this year, the rate has not been less than 45% since 1931. Without congressional action, the estate tax would have returned in 2011 with a top rate of 55% for estates larger than \$1 million for individuals and \$2 million for couples.

- Provide an estimated 21 million middle-class households and small businesses relief from the Alternative Minimum Tax (AMT) through 2011. In 2010, individuals can exempt \$47,470 (\$72,450 for couples filing jointly) in income from the AMT. Those exemption amounts will increase to \$48,450 and \$74,450, respectively, in 2011.
- Maintain the current long-term tax rate on dividends and capital gains through 2012. Had no action been taken, the highest capital gains rate of 15% was expected to rise to 20% next year and dividend payments could have been taxed at a rate as high as 39.6% for top earners.
- Renew the New Energy Efficient Home Tax Credit (45L credit) for 2010 and extend it through the end of 2011. The section 45L tax credit is the only federal incentive available for efficiency in new home construction; about 10% of all new homes sold in 2009 qualified. The program provides \$2,000 tax credits to builders and developers for the construction and sale of homes that achieve a 50% reduction in their energy consumption.
- Allow businesses to write off the full cost of capital investments (excluding residential and commercial buildings) after Sept. 8, 2010 and through the end of 2011. Normally, businesses would be required to depreciate those expenses over many years.
- Provide a 50% bonus depreciation in 2012. Under the American Recovery and Reinvestment Act of 2009, Congress temporarily allowed businesses to recover the costs of certain capital expenditures made in 2008 and 2009 more quickly than under ordinary depreciation schedules by permitting those businesses to immediately write off 50% of the cost of certain depreciable property (rental residential real estate, in general, is excluded) placed in service in those years. The new law extends the provision for 50% bonus depreciation through 2012.
- Extend the increased small business expensing limits through the end of 2012. Under the legislation, qualified businesses may expense up to \$125,000 of property placed in service, and this amount is reduced dollar for dollar by the amount of property placed in service that exceeds \$500,000.
- Extend the expensing of brownfields remediation costs through 2011.
- Eliminate the Pease itemized deduction phase-out through 2012. The Pease rule reduces the value of itemized deductions such as the mortgage interest deduction and the real estate tax deduction for upper adjusted gross income taxpayers.

- Extend the tax deductions in the Gulf Opportunity Zone for an additional two years beyond the placed-in-service date.
- Extend the deductibility of Private Mortgage Insurance through 2011; however the existing adjusted gross income limitation of \$110,000 remains.

The package would also:

- Extend unemployment benefits for an additional 13 months.
- Provide a temporary, one-year payroll tax holiday of 2% for all workers by cutting Social Security taxes from 6.2% to 4.2% on the first \$106,800 of wages. This tax cut applies only to employees, not employers.
- Extend the college tuition and child care tax credits for two years.
- Extend an option allowing taxpayers to deduct state and local general sales taxes in lieu of state and local income taxes for those who itemize their deductions.
- Provide a marriage penalty relief extension through 2012. The bill ensures that the standard deduction for couples is exactly twice the amount for single filers.

Low Income Housing Tax Credit

Despite an intensive push by NAHB lobbyists, the tax cut package omitted a key provision championed by the association. It failed to include an extension of the Section 1602 "exchange" provision for the Low Income Housing Tax Credit (LIHTC) program that would allow state housing finance agencies to trade in a portion of their tax credit allocation for grant dollars to support local affordable housing.

In the days leading up to the vote, NAHB was in constant contact with lawmakers from both sides of the political aisle and sent a letter to the House and Senate leadership expressing strong disappointment "that a critical program for the Low Income Housing Tax Credit, the 1602 exchange, was excluded from the bill." The letter called on Congress to restore this "job creating provision to H.R. 4853."

Smaller Tax Incentive for Energy Retrofits

At the same time, NAHB was calling on lawmakers to reverse last-minute changes to the Existing Home Retrofit Tax Credit (25C credit) that will greatly diminish its value.

Although H.R. 4853 does include an extension of the 25C credit through 2011, modifications were made reducing the credit value to its 2006-2007 levels of 10% of the installed costs with maximum credit for all qualified retrofits of \$500. The legislation also reinstates lifetime credit caps that disqualify any home owner who has claimed more than \$500 in 25C tax credits since Jan. 1, 2005, from any further credits. As a result, this offers little practical incentives for home owners or remodelers.

In its letter to lawmakers, NAHB said that the reduced benefits of the 25C tax credit for consumers who undertake certain energy efficient upgrades would "place thousands of remodeling jobs at risk" and urged lawmakers to adjust the 25C credit to its 2009-2010 levels, which allow taxpayers to claim up to \$1,500 for installing eligible energy-saving retrofits in their homes.

In the end, lawmakers acted to keep the plan agreed upon by the White House and Republicans virtually unchanged, because any moves to alter the package would have risked unraveling the tenuous deal altogether.

In the waning days of the lame duck session, NAHB continues to meet with lawmakers and explore other options for extending the LIHTC exchange and restoring the 25C tax credit to its previous levels and rules under the American Recovery and Reinvestment Act. However, as Congress looks to wrap up its work, there are likely few, if any, opportunities available to move these housing priorities forward. If not, NAHB remains committed to addressing these issues when the 112th Congress convenes in January.

For more information on the tax package, see NAHB's Eye on Housing blog.

For more information, e-mail J.P. Delmore at NAHB, or call him at 800-368-5242 x8412.

MARKET PULSE

Home Inventory & Sales Statistics For The Des Moines Metro Month of December 2010

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	95	16	17	\$158,517	125	5.9
Ankeny	447	78	51	\$219,297	165	5.7
Clive	98	10	4	\$303,750	133	9.8
Des Moines East	132	26	14	\$79,949	78	5.1
Des Moines Northeast	321	61	37	\$75,991	91	5.3
Des Moines Northwest	436	48	36	\$97,316	69	9.1
Des Moines Southeast	212	26	22	\$112,748	107	8.2
Des Moines Southwest	186	27	15	\$70,569	97	6.9
Des Moines West	185	20	26	\$172,169	111	9.3
Downtown Des Moines	5	0	0	\$0	0	5.0
Indianola	93	23	15	\$146,431	98	4.0
Johnston	118	16	19	\$252,790	100	7.4
Norwalk/Lakewood	88	8	5	\$238,166	128	11.0
Pleasant Hill	75	4	3	\$225,166	39	18.8
Urbandale	243	35	31	\$247,915	100	6.9
Waukee	111	26	14	\$198,052	112	4.3
West Des Moines	275	47	41	\$218,592	109	5.9
Windsor Heights	21	5	5	\$110,780	59	4.2

Source: Les Sulgrove, Iowa Real Estate Solutions, LLC - Des Moines Area Association of REALTORS® MLS

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MARKET PULSE

Home Inventory & Sales Statistics For The Des Moines Metro Month of December 2010

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	10	2	\$108,450	267	4.5
Ankeny	159	14	11	\$139,081	91	11.4
Clive	36	2	3	\$126,284	50	18.0
Des Moines East	1	1	0	\$0	0	1.0
Des Moines Northeast	11	3	1	\$71,000	58	3.7
Des Moines Northwest	5	2	0	\$0	0	2.5
Des Moines Southeast	25	0	0	\$0	0	25.0
Des Moines Southwest	22	4	1	\$453,427	0	5.5
Des Moines West	32	2	1	\$120,000	91	16.0
Downtown Des Moines	110	12	3	\$156,666	147	9.2
Indianola	15	3	1	\$152,000	55	5.0
Johnston	44	8	5	\$147,600	243	5.5
Norwalk/Lakewood	21	2	1	\$138,900	124	10.5
Pleasant Hill	28	2	3	\$97,733	154	14.0
Urbandale	95	15	5	\$128,835	56	6.3
Waukee	50	3	2	\$74,200	65	16.7
West Des Moines	219	37	18	\$140,516	94	5.9
Windsor Heights	3	1	0	\$0	0	3.0

Source: Les Sulgrove, Iowa Real Estate Solutions, LLC - Des Moines Area Association of REALTORS® MLS



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December 2010 Renewals

Company	Member Type	Since	Company	Member Type	Since
The Erickson Corporation	Builder	1955	Acheson Constr Inc	Builder	2005
Wasker, Dorr, Wimmer & Marcouiller, P.C.	Associate	1955	Blueprint Homes, LLC	Builder	2005
Acme Tools	Associate	1964	Dallenbach & Larson	Builder	2005
Allen Enterprises, Inc.	Associate	1983	Des Moines Steel Fence	Associate	2005
Hallett Materials	Associate	1987	Stone By Design, Inc.	Associate	2005
Stevens Drywall	Associate	1993	Stubbs & Vander Ploeg, Inc.	Associate	2005
Barnum Floors	Associate	1995	Drake Homes	Builder	2006
S J M Construction	Builder	1998	Trashout	Associate	2007
Technology By Design Inc	Associate	1998	Marble Works, Inc.	Associate	2008
Liberty Bank Constructio Lending	Associate	1999	DC Plumbing	Associate	2009
TBB LC	Builder	2001	Eden Custom Homes, LLC	Builder	2009
Ames Plumbing Service/ Ankeny Plumbing Service	Associate	2002	Fine Line Woodworks, Inc	Associate	2009
Midwest Construction	Builder	2002	Greenbuilt Projects, LLC	Builder	2009
Destination Homes	Builder	2004	K and V Properties, LLC	Builder	2009

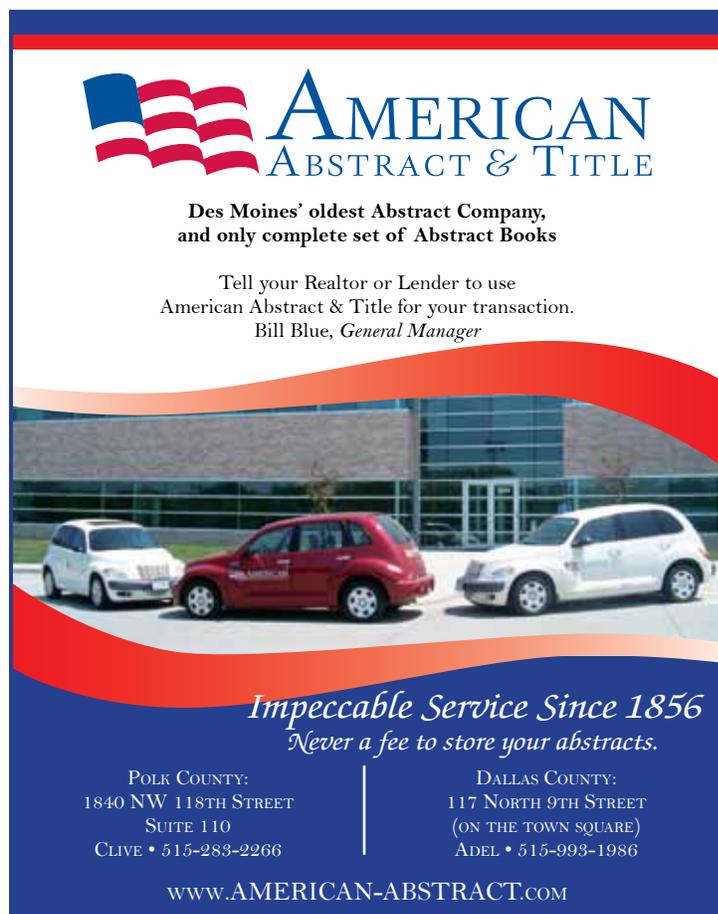


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SPIKE CANDIDATE'S

Spike Name	Spike Points
Ralph DiCesare	5
Stever Theis	5
Jennie Makovec	4.5
Kathy Barnum	3.5
Robert Myers	3
Amy Pruitt	3
Mike Van Gorp	3
Ted A. Grob	2.5
Robert Jacobs	2.5
Georgette Schutte	2.25
Steve Bouchard	2
John Buttz	2
Kitty Carstens	2
Matthew Chizek	2
David Cosgriff	2
Eric Grubb	2
Mary Henss	2
Mark King	2
Dan Knoup	2
Steve Mall	2
K. Mickelsen	2
Jim Miller	2
Bret Nehring	2
John Sample	2
Tim Schofield	2
Kelly Sharp	2
Joseph Tollari	2
Cliff Anderson	1.5
Allan Barnum	1.5
Larry Goodell	1.5
Char Hobson	1.5
Dick Larimer	1.5
Eric Munn	1.5
Mark Parlee	1.5
Jon Jacobson Schmitz	1.5
James Slife	1.5
Dan Stalzer	1.5
Oran Struecker	1.5
Larry Webster	1.5
Victoria Jean Nelson	1.25
Dennis Albaugh	1
Al Brezina	1
Brennen Buckley	1
Curtis Busch	1
Kent Card	1
Luci Crandall-Dotson	1
Mark Detrick	1
Ron Detrick	1
DaLena Feller	1
Gail Flagel	1
Shannon Flickinger	1
Rachel Flint	1
Gerold Grubb	1
Scott Haas	1
Larry Heisler	1
Allen Holsapple	1

Daniel Kealy	1
Leslie Keith	1
Mark Kiester	1
John Leachman	1
Jason Shepherd	1
Valerie Siddell	1
Scott Stebbins	1
Toby Tyler	1
David Volante	1
Dana Walters	1
William Wells	1
Frances Best	0.75
Stephanie S. Denton	0.75
Evelyn Gannon	0.75
Rob Applegate	0.5
Rick Bianchi	0.5
Rick Bratrud	0.5
Robert L. Burnett	0.5
Bill Corwin	0.5
Douglas Dehaan	0.5
Don Dorrian	0.5
Patrick Fitzpatrick	0.5
Angel M Grubb	0.5
Stephen Grubb	0.5
Jon Jacobson	0.5
Dan Kraayenbring	0.5
Brad Long	0.5
Dennis Puckett	0.5
Alan Rivers	0.5
Howard Roth	0.5
Dan Spain	0.5
Robb Spearman	0.5
Lisa Tonkinson	0.5
Justin Washburn	0.5
Terry L. Wilhelm	0.5

MEMBERS

Spike Name	Spike Points
M. Dan Collins	23.5
Matt Connolly	20
Chaden Halfhill	17.25
Eric Heikes	17
Wallace Yoho	16.25
Jon Heim	16
Randy Soper	15
Robert Boesen	14.5
John Sample	14
Frank Lindsey	12.25
Kathy Barnhill	11.5
Christopher C. Boley	11.5
Kathy Barnum	11
Patrick Cardwell	10
Brad Schulte	9.5
Rick Laffoon	8.5
Georgette Schutte	8.5
Scott R. Cierzan	6.5
Steve Schrodt	6.5
Steve Theis	6.5

LIFE MEMBERS

Spike Name	Spike Points
George Mirras	517.75
Thomas Gratias	402
Don Marean	289.5
Don M. Beal Jr.	211.5
Lloyd Clarke	211
Doug Mayo	210.5
Darrel Avitt	182.5
Keith Butz	178
La Donna Gratias	157
Rick Thompson	156
Tom Ward	150.5
Bill Kimberley	145.5
Tom Stevens	144
Ted Lockwood	140.75
Jim Paine	129.5
Ronald Grubb	123.5
Duane Vanhemert	120
Rollie Clarkson	119.5
Greg Arganbright	112.5
Gerald Grubb	110
Colin C. King	108.5
Polly Marean	99.5
Kelly Lint	88.5
Rick Bach	85.5
Steve Archer	79.25
Gene Buttrey	77.75
Gary Scrutchfield	67
Ben Harrington	64
John W. Grubb	62
Tom Sheehy	60
Heather Perry	54.5
Ronald Wyckoff	53.5
Tom Lynner	50.5
Gaylen Eller	49.5
Brad Gannon	49.5
Dave Best	47.5
Leslie Bryant	44.25
Kent Katch	40.5
Greg Marean	40
Darwin T. Lynner	39
Charles F. Wasker	39
Devan Kaufman	38.25
Kim Beisser	38
Terry Doling	34
Tom Gannon	33.5
Jack Bohlender	30.5
Craig Van Langen	30.5
Ralph Haskins	29.5
Jim Best	28.5
Brian Donaghy	28.5

BECOME CAPS CERTIFIED

February 25 – CAPS I

February 26 – CAPS II



Seventy-seven million potential customers are waiting to hire your company! Baby Boomers are approaching retirement age, while their parents have retained their own homes later in life than any previous generation.

In this series of classes, you will identify how your firm can serve the needs of the aging population. You will also learn more about guidelines and requirements of accessibility, the importance of doing an assessment with input from occupational and physical therapists as well as qualified healthcare professionals, and the significance of good design in making modifications that can transform a house into a safe, attractive and comfortable home for life.



Designation Credit:
CAPS, MCSP, CGA

Continuing Education Credit:
CAPS, CGA, CGB, CGR, GMB,
CSP, MCSP, CMP & MIRM

Registration Information

(one form per attendee)

Name

Company

Address

City

State

Zip

Phone

Fax

E-Mail

Check Each Course You Are Attending:

_____ CAPS I – February 25, 2011

_____ CAPS II – February 26, 2011

Registration Fees Per Class

\$175 Member \$225 Non Member

Discounted Rate if taking both courses

\$295 Member \$395 Non Member

Registrations not made before February 11, 2011 will be charged an additional \$50 service fee.

Payment Information

Check made payable to HBA or Greater Des Moines

Master Card Visa Discover

Credit Card Number

EXP. Date

Code on back of card

Name on Card

Signature

CAPS I
CAPS II

Instructor — Tom Stephani

Schedule:

February 25 & 26

8:30 am — 4:00 pm

HBA of Greater Des Moines
Training Room

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

Register by Email

info@desmoineshomebuilders.com

For more information contact:

Creighton Cox at 515-270-8500 or

ccox@desmoineshomebuilders.com

Cancellation Policy:

All cancellations must be made in writing by February 11, 2011 for full refund.

Registrations not made before February 11, 2011 will be charged an additional \$50 service fee.

Certified New Home Sales Professional

February 21 – 23, 2011

HBA of Greater Des Moines
6751 Corporate Drive, Johnston

Tom Stephani, Instructor

Master the craft of successful selling. This professional-level course is designed for specialists in new home sales. You will gain a broad understanding of the home building business, discuss consumer psychology and learn the advanced techniques used by real estate veterans for greeting, closing and overcoming objections.

Designations: CSP, Master CSP

Continuing Education Credit: CAPS, CGA, CGB, CGR, GMB, CSP, Master CSP, CMP, MIRM



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**No Electricity
No Adjustments**



515-277-6250
Water Water Water Inc - independent Kinetic dealer

Registration Information

(one form per registrant)

Name

Company

Address

City/State/Zip

Phone

E-mail

Registration Fees (Before February 7th)

\$385 Member Non-Member \$485

Registrations not made before Feb. 7th
Will be charged a \$50 service fee.

Payment Information

_____ Check to HBA

_____ Credit Card (Visa, MasterCard, Discover)

Card Number

_____ Exp. Date Code on back of card

Name on Card

Signature

Schedule:

Monday, February 21st
Tuesday, February 22nd
Wednesday, February 23rd

8:30 am – 4:00 pm

HBA of Greater Des Moines
Training Room
6751 Corporate Drive
Johnston, IA

Driving Directions

From I 35/I 80
Exit on 86th Street North
Right on NE 62nd Ave.
Right on Pioneer Parkway
Right on Corporate Drive

Registration

Fax to: 515-334-0165

Mail to:
HBA of Greater Des Moines
6751 Corporate Drive
Johnston, IA 50131

E-mail to:
info@desmoineshomebuilders.com

More Information

Call 515-270-8500

Cancellation Policy

All cancellations must be made in writing
by Monday, February 7th for full refund.

**Home Builders Association
of Greater Des Moines**

6751 Corporate Drive
Johnston, Iowa 50131

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