

Mission Statement:

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









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 16, 2012, and concludes on Monday September 17, 2012. The cost for the League is \$ 525.00 (Less than last year), and includes 9 holes of golf, cart with GPS, 50% discount on range balls, 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 13, 2012, 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.

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blueprintMAGAZINE

president'sREPORT

Jim Miller - President

Many Events Coming Quickly



We all keep asking ourselves when winter in Des Moines going to arrive. No below zero days all winter long, looks like we will come in second to the least snow fall on record, or will we? We just ended Boys State Wrestling Meets and now come the Boys and Girls Basketball Tournaments. This always seems to bring some sort of wintery mix to the area. About 30 days remain until spring when we can all look forward to warmer weather, and equal amounts of daylight to darkness, and who doesn't need that with the business of Home Building.

Many events are coming quickly. So please get online and register as soon as possible. The Home and Remodeling Show at the Varied Industries Building in Des Moines Fairgrounds coming up March 9th thru the 11th. This committee has been working hard to make this show a success. Brandon Patterson with Peoples Company is leading the charge. He says we have over 115 booths and promises that Member Night Thursday, March 8th from 5:00 p.m. - 8:00 p.m. will not have food catered by the Fairgrounds, last year we found out the quality and quantity left some to be desired. This year's event will be prepared by The Great Caterers of Iowa with a menu that should fit anyone's pallet.

Buzz surrounds this years Home Show Expo. We still have plans for about 15 homes in the show. As of current we have one home framed and 2 foundations in the ground. It appears that many builders are going to push right at the end of the building window to get plans drawn, and save the interest carry cost. It will be pretty frantic pace to get them all completed in time, but then again this seems to always be how it is done. We builders work much better under pressure.

Thanks to Karl Chevrolet for Networking after Hours Event held February 7. A great turn out and many new faces I had not seen before. We are looking forward to having their involvement in the success of our 2012 Home Show taking a major sponsorship position. I made the mistake of not looking at the flier and went in the showroom entrance that night. Have you seen the Callaway Silverado 1500. A supercharged 540 HP truck. If you have problems always running late for your job site visits with clients, this truck is for you, go check it out.

As we have talked previously one of our major goals this year with Leadership is to pay down Association debit. Twice over the past month payments have been made on our operating credit line. This has been taken from almost 90K at the beginning of the year to current at 39K. Again our plan is to get to about 20K at the end of our 2012 cycle. If we can only carry 20K into next year this should enable us to cash flow with very little interest payment, which can and will continue to enhance member benefits.

As most of you know the 2009 State Energy Code has been adopted. Builders and Remodelers make sure you are aware of how all the changes are going to impact your current building practices. I recommend that you get with whomever you currently use as your Energy Rating Consultant and map out your program to meet the new challenges. We have been told that if we think the 2009 adoption was tough, wait until 2012 is adopted several years from now. Many different programs can be modeled to meet your business plan. What makes all this very difficult to understand is very little is black and white. It really plans on the path you decide to take. Are you going to build prescriptively to code, are you going to take the performance path, are you going to build to one of the many incentive plans offered by the Utilities, Mid American Energy, Alliant, Black Hills, ect. Also the Energy Star Program and NHAB Green. It is almost overwhelming the endless possibilities of paths that can be taken. Do what best works for your business and the clients you serve. You could always chat with Matt Connolly, Chair of the Green Building Council, or Steve Theis, Chair of the Education Committie. These guys can help lend another perspective that might help you make your decisions.

Spring is just around the corner and the start of what we all hope to be continued improvement in Des Moines area housing sales. Des Moines making it on the list in January of 76 Improving Markets according to NHAB/First American Improving Markets Index was exciting news. Just like our winter, we have to wait and see what is going to happen, but it seems to be positive.

Sincerely. Iim Miller President of Home Builders Association of Greater Des Moines •









Creighton Cox, Executive Officer

Need Article



Creighton Cox, Executive Officer



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governmentAFFAIRS

BEHN REPORT

By Senate Republican Leader, Jerry Behn

In mid-February, the Iowa House passed House File 2274, the largest and broadest property tax relief package in the history of Iowa!

This legislation is the only property tax proposal that delivers significant tax relief and genuine and permanent reform to all classes of Iowa's property tax payers.

As we know, Iowa currently has the 2nd highest commercial property taxes and the 16th highest residential property taxes in the country. In fact, our commercial property taxes are on par with downtown New York City.

Additionally, over the last ten years, school property tax collections have increased 60 percent, counties have increased 64 percent and cities have gone up 74 percent. Over the same time period, Iowans' personal income grew by only 46 percent.

If nothing is done to address our uncompetitive property tax system, Iowans will experience a \$2.5 billion property tax increase over the next 10 years, with the majority of that falling to homeowners.

This plan, passed by the Iowa House and supported by Governor Branstad and Senate Republicans, does not pick winners and losers but instead provides an added emphasis on smaller, Main Street employers. It creates predictability and stability for all businesses.

Reducing property taxes will help hardworking Iowa

taxpayers and will put more people back on the path to landing the career of their dreams right here in Iowa.

Highlights of the plan include:

- All Iowans receive tax relief and limits the shifting of the tax burden
 - Job creators receive a \$602 million property tax cut
 - Homeowners receive a \$417 million property tax cut
- Offers a total of \$1.2 billion in relief for Iowa property taxpayers

Senate Republicans remain optimistic that a common sense property tax compromise can pass this session that will help re-open Iowa for job creation and career development.

Our state is filled with unlimited potential and authentic and aggressive property tax reform would allow us to realize our opportunities sooner rather than later.

We cannot afford to be like New York City. We want to make Iowa competitive.

We need authentic and permanent property tax reform. Let's make it happen.

As always, I want to hear from you and can be reached by phone at 515-281-3560 or by e-mail at Jerry.Behn@legis. iowa.gov

Jerry Behn Senate Republican Leader www.facebook.com/JerryBehn www.twitter.com/JerryBehn



Budget Plans

Legislative Update, February 22nd Kevin McCarthy: House Democratic Leader

After the Governor outlined his budget plan last month, the House and Senate are both beginning to release their own budget plans. While I'm pleased the budget process is moving ahead, I'm deeply concerned about the initial proposal offered by House Republicans.

First, it will effectively pull the plug on our job creation efforts next year at a time when growing our economy and the middle class should be our top priority. Their budget will end the state's partnership with local officials to lure new jobs to communities small and large as well as end efforts to help Iowa businesses expand. They also want to severely reduce support for Iowa small businesses and entrepreneurs.

While state job creation efforts are often criticized, the reality is we need them to be competitive with other states. With the stakes higher than ever in a slowly recovering economy, we can't put ourselves at a competitive disadvantage right now when it comes to jobs.

There is wide spread agreement among Democrats in the House and Senate -- as well as Governor Branstad -- that our efforts to create good-paying jobs must continue. The Governor included a \$25 million annual investment for high quality jobs in his budget and Democrats have also included it in our budget plans.

I'm hopeful House Republicans will listen to their local economic development leaders and realize how critical it is for the state's job creation efforts to continue.

Second, House Republicans have proposed dramatic reductions in education that will stall our efforts to build a highly-skilled workforce. House Republicans have actually proposed an \$81 million reduction in education from the Governor's plan.

With Iowa students already paying some of the highest tuition in the country, their plan will lead to higher tuition at our community colleges and state universities. In contrast, we've offered a plan to increase support for community colleges and help more Iowans get the skills they need to land a good-paying job.

As of today, there is clearly a wide gulf to bridge on job creation and growing our skilled workforce. We can't afford to let politics – or rigid ideology – prevent us from strengthening Iowa's economy. We must work together and help Iowans get back to work.

Email: kevin.mccarthy@legis.state.ia.us

Connect: <u>www.iowahouse.org</u>

ELIMINATING JOB-KILLING RULES

February 23, 2012 Senator Brad Zaun

A Senate subcommittee unanimously passed House File 2042, which would require all rules proposed by government agencies to contain a jobs impact statement. The jobs impact statement would outline the objectives of the rule and provide details of the impact the proposed rule will have on state agencies, local governments, the public, and regulated entities, including regulated businesses and self-employed individuals.

The subcommittee unanimously passed an amendment to House File 2042, which would require an agency to conduct an ongoing review of all the agency's rules every five years. The bill's goal is to identify and eliminate outdated or redundant rules. Each agency would be required to consult with major stakeholders and constituent groups in the review process.

Requiring a jobs impact statement and review process for proposed rules makes sense. I have heard from countless small and mid-size businesses about the burden many of these rules have on their operation and growth potential. Unfortunately, this bill has not been allowed to come to the floor for debate. Iowans deserve better. I support House File 2042 and will continue to fight for Iowans as we look at the impact rules have on job creation.

I am focused on the mission of creating career opportunities for Iowans and rebuilding local economies. As we continue to look at ways to encourage job growth throughout Iowa, it is critical that we hear from you. My focus is clear and the mission of improving the job creation environment in our state is resolute. Day in and day out, I will continue to fight for legislation that improves our economy, grows our communities and puts Iowans back to work.

There are three public forums set in Urbandale with my friend, Rep. Scott Raecker. The forums are sponsored by the great Urbandale Chamber and will take place at 2900 Justin Drive, Suite L. on the following dates:

Saturday, March 31 - 10:30 am to noon

Saturday, April 28 - 10:30 am to noon

Please join me when you can.

If you cannot attend please email me at brad.zaun@le- gis.iowa.gov or call 515-281-3371. I am always interested in your opinion and it is truly an honor to serve you!



84th Iowa General Assembly **2012 IOWA LEGISLATIVE SESSION TIMETABLE***



* If rules remain unchanged; see HCR 12, SR 2, and HR 11 (2011) Note: This Session Timetable is subject to change.

| APRIL 17 | 100th calendar day of the session [Per diem expenses end - lowa Code Sec. 2.10(1)] |
|---|--|
| | Committee Bills related to delayed Administrative Rules [lowa Code Sec. 17A.8 (9)] Joint Resolutions nullifying Administrative Rules Unfinished Business |
| | Bills on the Veto Calendar (Joint Rule 23) Administrative Rules Review Committee Bills |
| | Concurrent or Simple Resolutions Bills passed by both Houses in different forms |
| | Conference Committee Reports |
| | Bills co-sponsored by Majority and Minority Leaders of one House Companion Bills sponsored by Senate and House Majority Leaders |
| | • Legalizing Acts |
| | Government Oversight Bills |
| | Ways and Means Bills |
| APRIL 2 (Beginning of the 13th week) | Only the following bills are eligible for consideration: (Joint Rule 20) - Appropriations Bills |
| | (nouse rule 31.0) |
| APRIL 2 (Beginning of the 13th week) | Amendments need not be filed on the day preceding floor debate (House Rule 31.8) |
| (12th week) | (House considers only Senate bills and unfinished business) (Joint Rule 20) |
| MARCH 26—MARCH 30 | Senate considers only House bills and unfinished business |
| (Friday of the 11th week)** | (and House bills out of Senate committees) (Joint Rule 20) |
| MARCH 23 | Final date for Senate bills to be reported out of House committees |
| (10th and 11th weeks) | • |
| MARCH 12—MARCH 23 | Debate not limited by rule |
| (9th week) | (House considers only House bills and unfinished business) (Joint Rule 20) |
| MARCH 5—MARCH 9 | Senate only considers Senate bills and unfinished business |
| (Friday of 8th week)** | (and House bills out of House committees) (Joint Rule 20) |
| MARCH 2 | Final date for Senate bills to be reported out of Senate committees |
| (Friday of 2th week) | Legislative Services Agency (Senate Rule 27 and House Rule 29) |
| JANUARY 20 | Final day for individual Senator and Representative requests for bill drafts to t |
| JANUARY 9 | First day of session (lowa Code Sec. 2.1) |

**The March 2 and March 23 committee deadlines do not apply to Appropriations Bills, Ways and Means Bills, Government Oversight Bills, Bills cosponsored by Majority and Minority Leaders of one House, Companion Bills sponsored by the Majority Leaders of both Houses after consultation with the respective Minority Leaders, Conference Committee Reports, Concurrent or Simple Resolutions, Joint Resolutions nullifying Administrative Rules, Legalizing Acts, Administrative Rules Review Committee Bills, and Committee Bills related to delayed Administrative Rules [lowa Code Sec. 17A.8(9)]. Legislative Information Office: 8/18/2011





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remodelers'COUNCIL

Rollie Clarkson

February Council Meeting was Valuable and Beneficial.



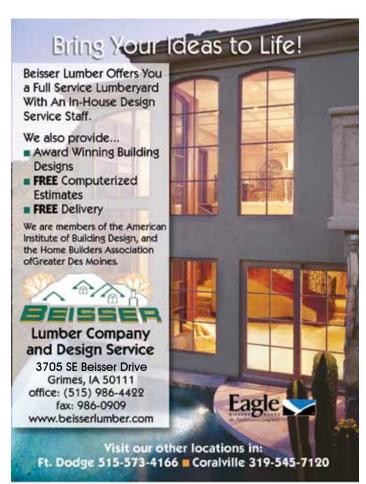
I want to start out by thanking everyone who attended our Remodelers Council meeting on February 15th. There was an incredible turnout and the program was very valuable and beneficial. We had two attorney's, Jodie McDougal with the Davis Brown Law Firm and Brian Rickert with Brown Winick Law Firm (and Creighton's college roommate) leading the discussion and answering questions. They were able to cover a broad area of topics but most of the discussion and questions centered on contracts, liens and contractor's responsibilities and liabilities. If you weren't there, you missed a great opportunity to learn about some of the changes that have and will occur in our industry in the near future. What's even greater is having two attorney's in a room for an hour and a half and not get charged for it! Beat that for value! So Jodie and Brian, if you're reading this, thanks again for sharing your time and your knowledge.

Anyone who has been involved in the Remodeler's Council for any length of time knows we are about giving back to the community. We look for needs in our communities and we see what we can to to help. Things won't be any different this year. If you have been at either of our last two meetings you have heard about the project we are undertaking this year.

Gilcrest/Jewett Lumber Company, a longtime member of our association, approached us with a special need. Janet Kauzlarich, a long time (30+ years) employee of Gilcrest/ Jewett was diagnosed with ALS, perhaps better known as Lou Gehrig's Disease. Janet's home is in need of some modifications due to debilitating effects of ALS. Our council has agreed to take on this responsibility. We will be need help widening doorways, changing out flooring, installing a vertical wheel chair lift as well as many other modification projects that will help Janet deal with the struggles she may face. So, if you're a carpenter, drywaller, electrician, HVAC, flooring installer, painter, grunt labor specialist – whatever - we need your help. As in past years Barry Elings, chairman of our Community Service committee, will be calling on you to help. Be ready to step forward and do your part. You can reach Barry at 278-1343 to volunteer or answer any questions you may have. Remember, you are the one who benefits when you help others.

And finally! Our next Remodelors Council meeting is scheduled for March 21st. You all know someone in our industry who can benefit from what the HBA/Remodelers Council has to offer them. I would like everyone to bring a guest, i.e.: potential member. It's the easiest way for our council to grow.

God Bless America Rollie Clarkson Chairman







greenBUILDING COUNCIL

Matt Connolly CGP, CGB office 515.453.6196

Happy 2012!

We are off to a good start because of a light winter and descent real estate market. New construction foreclosures are long gone hopefully although not forgotten as times have been tough. Lenders are offering loan packages, it just seems more at a conservative rate and with plenty of skin in the game type attitudes. For customs, it seems like construction to permanent loans are the safest bet for Builders and lenders, cheapest for the buyers too. We are all on the rebound and we love seeing some of this activity. The home and garden show downtown brought out some great numbers as our own show I'm sure will do the same. The home show should be great this summer as well and 2012 should be a good year to be in our industry.

About the green thing:

Please remember that going green is not a political statement, we just need to remind people sometimes

Government is going to do their thing one way or the other and we are welcomed to help influence their decisions

Times are changing right now as the 2009 energy code is Iowa Law. Please ask me and I'll steer you in the right direction to get a copy. Whether we like it or not, it is. We will be building better products because of it although education for us and the consumers is the underlying key factor in it all. The energy head Dave (nice guy) has no help to enforce these state codes unless the city and county officials get behind him. He is attempting to train all of them now to enforce and interpret the energy code. A couple well respected builder members at our board meeting this February mentioned that this code is very much the law of the land and can be strictly enforced if need be. Let me put it this way, we are required to start building to this state energy code now or who knows what may happen. Hello!

We can fight the government for restricting, requiring and telling us how we should be doing things. Or, we can keep learning how to build better products and beat them to the punch. Technology in our industry changes like it does in every other industry. NAHB research center and like minded research is happening all the time and all around our country improving products and improving theories to build safer more durable homes. Let's get after it!

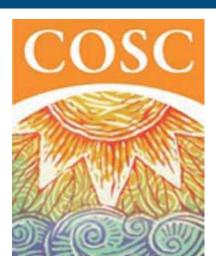
My two cents- I step back and look at our trade just like everyone does to all trades. Are these business people someone I want to do business with? Are these companies wasteful, do these companies have my families heath and well being in mind? If companies are just out to make a buck without the consumer's best interest in mind then they are holding our industry back because we are behind the times. We need to be building really awesome homes for everyone to last a long time, bigger isn't better. More efficient is what sustainable is all about! Not being wasteful and saving people money are the results. If we are indeed striving to be successful, we should always be wanting to get better. It seems like our industry has been lagging behind not ambitioning to get better, to build better, to provide better housing than anyone in the world. We have a long ways to go, it doesn't have to take us that long to get there.

Competition is good in our industry and that is the spirit behind what our green council will be doing this year. We will be putting together all of our ideas for the master plan wall section. Anyone who thinks they have some quality input on how best to build a house in central Iowa is very much welcomed to participate on the 4th Thursday 11:30 at the HBA this year as we intend to eventually share our thoughts with blueprint readers on the best building practices coming from our council free of charge. •

COSCORNE

Understanding Your Home's Energy Use Mileage

By Michael Snodgrass, February 2012



Where does our energy come from? Most of us use electricity and natural gas to run our homes. And, most people know that natural gas comes from gas wells and electricity is created at a power plant. However, many people don't know how much they use of either. We are all well trained to understand the miles per gallon of our cars but how many of us know the therms of gas or kilowatts hours of electricity per month of our homes?

A therm equals 100,000 BTU or about 100 cubic feet of natural gas. A kilowatt hour (kWh) equals 1000 watt hours or the average amount of electricity used over one hour. Therms and kWh are the most used billing units on your monthly bill. We can think of each of these like we do a gallon of gasoline. Now, you can look at your bill and see how many kWh or therms per month you are getting from your house!

Why is this important? Well, just like in a car, you want your house to perform optimally and you can notice issues if your "mileage" changes suddenly. Gas leaks can go unnoticed and be dangerous. Just like a leaky faucet can make your water bill go up, so can detect a leak in your gas system. You can also see how efficient your water heater or furnace is over time by seeing how much natural gas is used. Electricity is similar. The US Department of Energy estimates that 10% of all residential usage is considered standby power or phantom loads. This is the power that your appliances and electronics use when they are off. Yes, off! Finding the "leaks" in your house can make your whole house more efficient, thus cheaper, and safer.

On a larger scale, we in the United States in 2010 used 98.00 quadrillion BTU (Quads) of energy. Of that, 22.22 Quads or 23% was used in the residential sector (including rejected energy needed to create the electricity, but not energy needed to mine any resources). Gas (5.06 Quads) and

electricity (15.38 Quads) made up 92% of the total residential usage. Coal (19.13 Quads), natural gas (7.52 Quads) and nuclear (8.44 quads) made up 89% of the total electricity generated. Each of these energy sources are finite and have waste products that many find unfavorable. So energy efficiency does more than just help the bottom line on your bill, it helps the economic and environmental bottom lines also.(1)

In 2010, the average Iowa household used 913 kWh per month of electricity at an average price of 10.42 cents per kWh.(2) MidAmerican Energy rates per kWh for central Iowa are 9.77 cents for residential, 4.35 to 6.51 cents for commercial and 3.72 to 7.14 centers for industrial customers. (3) That means the average customer in Iowa paid about \$100 per month in electrical costs. Saving just 10% would pocket you \$120 per year! These savings can be found through using CFL light bulbs or turning off unneeded lights or using timers or power strips that can be turned off entirely. Also, for every kWh you save in your house, you save about two kWh of energy usage in the making of that one.

Energy usage is a household cost and lowering costs is helpful these days. Knowing how your house works and where your energy comes from can help you understand how to use it more efficiently. So get to know your house's "mileage" and find ways to increase it!

- (1) 2010 Estimated Energy Usage. Lawrence Livermore National Laboratory. https://flowcharts.llnl.gov/ content/energy/energy_archive/energy_flow_2010/ LLNLUSEnergy2010.png
- (2) US Energy Information Administration. http://205.254.135.7/tools/faqs/faq.cfm?id=97&t=3
- (3) Iowa South Electric Rates. MidAmerican Energy. http://www.midamericanenergy.com/econdevEG-Rates.aspx?id=ise

education & DESIGNATION

Steve Theis MCGP, GMB, CAPS, CSP, CMP, NAR green

In case you missed it!

Nearly five hundred years ago Sir Francis Bacon first observed that knowledge is power. In 1962 President John F. Kennedy reiterated this thought in a speech to Nobel Prize winners saying "In a time of turbulence and change, it is truer than ever that knowledge is power." Today the building industry is certainly experiencing turbulence and change and the need for knowledge is just as necessary to not only compete but improve the quality of our products and services. Fortunately there are many tools available to us for acquiring this knowledge and those skills necessary to implement change. The National Association of Homebuilders (NAHB) has produced several programs on different venues to achieve this knowledge and/or designations to signify your capabilities in a number of areas. You may learn through on-line courses, classroom courses or webinars.

Your Des Moines Builder's Association has scheduled several courses. Tom Stephani, a nationally renowned teacher, will be presenting two courses at in February. On February 23 he will present "Risk Management" and on February 24 "Construction Contracts & Law. Both classes will be from 8:30 a.m. to 4:00 p.m. at the Association. On March 10 and 11 a 45 minute course on "Basics of Green Building" will be offered at the Home and Remodeling Show. The association will further offer the following full day courses: "Basics of Building" on March 30. "Green Building Version 2" on April 26 and 27, "Financial Management" on May 25", "Estimating for Builders and Remodelers" on June 1, and Project Management" on September 28.

If you are interested in taking your career to the next level, consider one of NAHB's 13 professional designations in building, remodeling, green building, and sales and marketing and low-income housing tax credit. They are designed to build your skill set and as a means to differentiate yourself to customers and employers. Please contact the HBA for a additional information.

There are also several webinars available to you such as "Webinar Wednesdays" featuring discussions on industry issues and trends in five areas: Economics and Research, Policy and Finance, Design and Technology, Sales and Marketing and Business Improvement.

The tools are available to you. Take advantage of them. You won't regret the time you invest in creating a better future for yourself and our industry. •



Education: 2012

March

March 30, 8:30 a.m. – 4 p.m.: Basics of Building: Steve Theis

April

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

May

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

June

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

July, August, September: No classes Scheduled

September

September 28, 8:30 a.m. - 4 p.m.: Project Management: Steve Theis

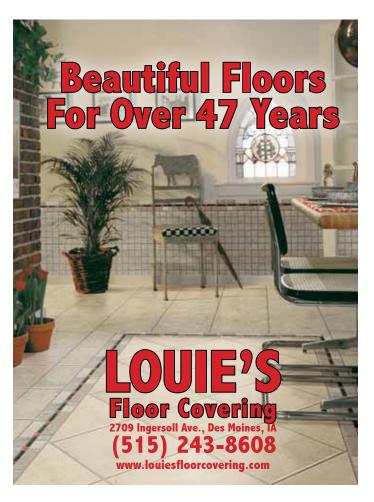
October Date TBD - OSHA

November

November 30, 8 a.m. – 12 p.m.: BAR & PREP

Please Note: We will be offering these classes to the general public.

Any one registering for class 45 days in advance will receive an additional 10% discount. Please contact Megan Fratzke Homebuilders Association of Greater Des Moines Cell: (816) 509-0184 Office: (515) 270-8500 to register.







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Gallery Karl Chevrolet After Hours





NAHB INCENTIVIZING **MEMBERSHIP GROWTH** WITH COLD HARD CASH!!!!

NAHB is stepping up and again providing support to local HBAs with the announcement of a new membership initiative – the **Beat 2011** program. Now HBAs and Spikes can "cash in" on outstanding membership performance.

Beat 2011 is a joint effort between the Executive Officers Council and the NAHB Membership Committee, and NAHB leadership has reallocated the funds earmarked for National Membership Day in support of Beat 2011.

NAHB held a webinar on March 2nd to provide details about the Beat 2011 program.

This locally-based, entrepreneurial campaign is based on rewards returned to individual local associations and Spikes according to overall membership performance, and literally, their ability to Beat 2011. To that end, iPad prizes, plaques and recognition distributed via monthly drawings will replace prizes and incentives formerly associated with National Membership Day.

The Beat 2011 campaign provides local HBAs the opportunity to receive a special one-time incentive if they grow their Builder and Associate membership by the end of 2012. Any HBA that has, as of the end of the day on Dec. 31, 2012, a higher Builder and Associate membership total than they had on Dec. 31, 2011, will receive 50% of their national dues (\$75) for every additional Builder and Associate member on their roster above the prior year end total. For example, if your association ended 2011 with 200 Builder and Associate members and finishes 2012 with 210, you will be eligible to receive the incentive and would receive \$750 (10 additional Builder and Associate members X \$75 each).

Every affiliated local association is in the running and eligible for this incentive; no opt-in is necessary.

Every month, NAHB will recognize the leading local association and Spike from each of the seven size categories. To help sweeten the deal and encourage friendly competition, these HBAs and Spikes will be put into a monthly drawing for a new iPad (one each for HBAs and Spikes) and will also become eligible for a special year-end grand prize drawing.

"Membership happens at the local level, and this pro-



gram 'gets it' perhaps better than any I've seen. I love that NAHB leadership has shown a willingness to aggressively incentivize growth, and at the same time entrust local HBAs with how best to get there," says Matt Morrow, CEO of the HBA of Greater Springfield. "Over the course of 2012, enterprising local HBAs will become incubators for next-generation best practices for membership growth - and we'll get paid for our successes! It's the perfect way to put each local's strengths to work for the good of everyone."

Since it was first proposed, the response from association leadership to this program has been tremendous across all levels. "When presented at the State of Kentucky's Home Builders Association Board of Directors meeting, the members were so fired up about the program that the HBA of Kentucky sweetened the offer by also sharing one half of the state membership dues (\$25 of \$50 dues) to any local association that 'Beats 2011', " says John Miranda of the NAHB Membership Committee.

NAHB has a strong history of supporting local membership efforts. Past initiatives, such as establishing a \$500,000 Struggling HBA Support Fund, the Oliver Group partnership and Retention Rebate Program have shown this com-

Complete details and rules for the Beat 2011 campaign are forthcoming and will be made available soon.

For more information about this item, please contact William Deiss at 800-368-5242 x8231 or via email at wdeiss@ nahb.org.

National Association of Home Builders



1201 15th Street NW Washington, DC 20005 T 800 368 5242 x1234 F 202 266 1234 email@nahb.org www.nahb.org

January 27, 2012

Keith Butz K-B Builders 7114 WASHINGTON AVE WINDSOR HEIGHTS, IA 50324-1441

VIA FACSIMILE:



Congratulations on your achievement of Life Director. I would like to take this opportunity to thank you for the dedication you have shown to the National Association of Home Builders (NAHB).

The growth and scope of NAHB is largely due to involved and caring Board members, such as you. The Senior Officers recognize that your continuing contribution will help NAHB maintain the leadership position it holds in the building industry. Congratulations and thank you!

Formal recognition of your achievement will take place at the IBS Board of Directors meeting on Friday, February 10, 2012 from 8:00 am -12 noon. The meeting will take place in the Valencia Ballroom in the Orange County Convention Center. A certificate presentation and photo session will take place immediately following the conclusion of the Ben Bernanke address, at the stage podium in front of the Board room. If you are unable to attend the meeting for this special presentation, we will mail your certificate following the meeting.

Once again, thank you for your loyalty to NAHB. I look forward to serving with you for many years to come.

Best_regards,

Kevin Kefiv

Third Vice Chairman

cc: Creighton Cox, HBA of Greater Des Moines, via fax: (515)334-0165



Suilders

The Iowa Home Builder

Official E-Newsletter of the HBA of Iowa 2/24/2012

Legislative / Regulatory Updates

Flora A. Schmidt, Executive Officer

The 2012 Iowa General Assembly convened on January 9th and the HBA of Iowa continues to monitor several bills and issues including, but not limited to:

- HF 675 Mechanics Lien -hold over legislation from 2011.

 HBA IA has met numerous times with the Secretary of State's office on this bill and we are close to a compromise.
- SF 466 Storm Chaser -hold over legislation from 2011, no action in 2012.
- · SF 493 Common Interest Communities hold over legislation from 2011, amendments are being drafted.
- SF 497 Home Inspectors / Renovator Bonding -hold over legislation from 2011, no action in 2012.
- · HF 2041 Construction Contractor Registration Elimination bill will not advance.
- · HF 2043 Administrative Rules Can Not Exceed Federal Standards
- · HF 2077 Energy Star Certification & Appliance Sales provides fraud / penalties.
- HF 2078 Statute of Repose reduced from 15 yrs to 10 yrs.
- · HF 2156 Hiring of Illegal Aliens prohibits knowingly employing unauthorized aliens.
- HF 2246 Mechanics Lien mandates a \$1000 bond with lien postings.
- · HF 2272 & SF 2105 Radon Control Measures mandates State Bldg. Commissioner to adopt.
- · HF 2274 Commercial Property Tax Reform
- · SSB 3089 Sprinkler Systems in Rental Housing
- Tax Increment Financing Reform monitoring multiple bills

Your input on issues and bills is appreciated & welcome. At www.legis.iowa.gov you can track legislation and find full bill content.

Also, during session, please participate in our weekly Fridays @ 10 am issue briefing conference calls hosted at your local HBA office as we work together on housing issues with a UNITED voice.

NAHB News / Updates

- International Builders Show 2012 @ Orlando, FL 52,000 attendees. IBS 2013 will be Jan 22-25 @ Las Vegas, NV.
- · 2012 Leadership Elections
 - o Chair Barry Rutenberg, Florida
 - o 1st Vice Chair Rick Judson, North Carolina
 - o 2nd Vice Chair Kevin Kelly, Delaware
 - o 3rd Vice Chair Tom Woods, Kansas City, MO
- Membership Campaign "Beat 2011" encourages and rewards all Local HBAs with a net increase in total builder & associates members on 12.31.12 from the 2011 year ending count. Special incentives for both the HBAs and Spike members.
- Association Summit 2012 will be held in August @ New Orleans LA and will be a joint event of Membership,
 State & Local Gov't Affairs and Executive Officer Council workshops and meetings

Member Resources

Members Rebate Program - www.hbarebates.com/hbaiowa.html

Designed for builder and remodeler members and offers rebates on products from several national manufacturers.

NAHB Member Advantage Program www.nahb.org/ma will link you to a variety of member only saving programs provided via agreement with NAHB and the participating partners. Partners include, but are not limited to: GM, FedEx, Dell, HP, Lowe's, Car Rentals, Office Supplies, etc.

Between the Rivers CONGRATULATIONS

- · Greg Bemrich Fort Dodge HBA EO Service Award 5 years;
- · Nancy Narciso Siouxland HBA EO Service Award 20 years;
- · Mike Farr Cedar Rapids HBA on earning his NAHB Board Life Director status;
- · Keith Butz Des Moines HBA on earning his NAHB Board Life Director status;

washingtonUPDATE

Menendez Bill Would Help Restore the Flow of Credit for **Home Building**

Sen. Robert Menendez on Feb. 7 introduced the Home Building Lending Improvement Act of 2012 (S. 2078), legislation to help restore the flow of credit for new housing production in order to create jobs, meet rising housing demand and bolster the economic expansion.

During the past year, NAHB has worked tirelessly with lawmakers to address the issue of the ongoing credit problems for home builders. In a press release announcing the new bill, 2011 NAHB President Bob Nielsen said: "We applaud Sen. Menendez for sponsoring this bill and leading the effort in the Senate to end the severe credit crunch for home building that is needlessly idling residential construction workers and hampering the housing and economic recovery."

To build momentum for the newly unveiled legislation, NAHB launched a letter-writing campaign at the International Builders' Show encouraging our members to ask their senators to cosponsor S. 2078 and their representatives to sign on to H.R. 1755, companion legislation in the House introduced last spring by Reps. Gary Miller (R-Calif.) and Brad Miller (D-N.C.) that currently has 87 cosponsors. NAHB members attending the IBS sent more than 1,700 letters to 303 lawmakers seeking their support for the two bills.

To provide members with resources to support the AD&C legislation, NAHB sent a PRx to EOs providing them four new letters to the editor on the AD&C and appraisal issues and is urging HBAs to send them to local media and to encourage their lawmakers to support the new legislation. HBAs and members can access information about the AD&C and appraisal issues online at www.nahb.org/adc. Download the letters to the editor and talking points, and learn how to contact your lawmakers in the Be an Advocate section.

For more information, email Scott Meyer at NAHB or call him at 800-368-5242, x8144.

NAHB Helps Keep G-Fees Off the Table in Payroll Tax Cut Debate

NAHB this week helped to fend off efforts by some lawmakers who were seeking to pay for a temporary payroll tax extension through 2012 by once again increasing guaranty fees (g-fees) charged to mortgage lenders by Fannie Mae and Freddie Mac.

When Congress acted at the end of last year to extend the payroll tax cuts through February, lawmakers paid for the measure by raising the g-fees that Fannie Mae and Freddie Mac charge lenders to protect against credit-related loss-

NAHB strongly opposed this move by Congress because it penalized millions of potential middle-class home buyers by needlessly raising the cost of buying a home.

Further, NAHB stated that using g-fees to fund budget gaps sets a terrible policy precedent. These fees should only be used for their intended purpose – to protect against mortgage defaults and ensure the safety and soundness of the housing finance system.

So, as Congress sought to extend the payroll tax cut and unemployment benefits while preventing a fee cut for Medicare doctors, NAHB worked to ensure that g-fees would not be put back on the bargaining table as a means to help pay for the plan.

Our efforts were successful. Late this week, lawmakers reached a deal to extend the payroll tax holiday and unemployment benefits through the end of the year and provide a temporary fix to Medicare's payment plan for doctors without raising the g-fees. The House and Senate both passed the payroll tax cut extension legislation on Feb. 17 and it now goes to President Obama to be signed into law.

For more information, email Scott Meyer at smeyer@ NAHB.org or call him at 800-368-5242, x8144.

Tight Credit Conditions Impeding Housing and Economic Recovery, Fed Chairman Tells Home Builders

Restraints on credit for home buyers and home builders alike continue to impede the housing and economic recovery, Federal Reserve Chairman Ben Bernanke said during a Feb. 10 address to the NAHB Board of Directors in Orlando.

"Banks remain reluctant to make loans, both to mortgage borrowers and home builders," said Bernanke, who noted that current credit conditions are too tight for the financial system, for the construction industry and the economy.

The Fed chairman said that his message to regulators is for them to take a balanced approach and to urge banks to approve loans for those who meet sound underwriting standards.

"We don't want them [banks] to turn away creditworthy borrowers, and that includes home builders," he said.

The Fed chairman accepts only a small number of the speaking invitations that come his way and his decision to address the NAHB board members is another indication of the importance that he places on housing and home building.

Noting that many local markets have an overhang of empty and foreclosed homes, the current harsh lending environment, and that the weak housing market is impairing the financial health of home owners, Bernanke said that the "state of the housing market has been a key impediment to a faster recovery."

"For these reasons, and because the troubled housing market depresses construction activity and employment, we need to continue to develop and implement policies that will help the housing sector get back on its feet," the Fed chairman said. "No single solution will be sufficient. But sustained efforts to address the many interlocking factors holding back the housing market will pay dividends in the long run."

He also added that the Fannie Mae and Freddie Mac limits on investor loans are counterproductive in the current economic climate and that policy should be to encourage more loans to help ease the inventory of distressed properties.

Bernanke's remarks on the need to take more aggressive action to support a housing recovery confirms what the nation's home builders have been saying for some time and reiterates similar themes in a Jan. 4 white paper provided to Congress, in which the Federal Reserve noted that "restoring the health of the housing market is a necessary part of a broader strategy for economic recovery."

Talking Points

Editor's Note: These talking points provide a framework for NAHB's leaders to tell our story to the media, members, local/civic organizations and consumers. They lay out our central theme and values in a way that resonates with our audiences. The overarching messages will remain constant, and the top issues will change as appropriate over time. This proven approach allows us to be effective when we speak about the threats to our industry and call stakeholders to action.

Following the talking points you will find a brief synopsis of the economic outlook for housing and the latest data on starts, sales, prices and builder optimism.

This document is for use by NAHB members and HBA staff to explain our priorities. Please do not distribute outside of the NAHB federation. If you require additional assistance, contact NAHB Communications at 800-368-5242, ext. 8409.

Prepared by NAHB Communications For the Week of February 13, 2012

Overarching Messages

These two unchanging messages establish the value of what we do, providing homes and jobs across America. Always set the stage by discussing the overarching messages to remind audiences what is at stake and ensure they are receptive to the arguments that follow.

Homeownership is the Foundation of the American Dream.

- For many people, owning a home is part of their American Dream. Homeownership builds stronger communities, provides a solid foundation for family and personal achievement and improves the quality of life for millions of people. It is truly the cornerstone of the American way of life.
- Most Americans consider homeownership to be the single best long-term investment and a primary source of wealth and financial security. Countless generations of Americans have counted on their homes for their children's education, their own retirement and a personal sense of well-being.
- Yet, a home is so much more than an investment. In good times and in bad, the opportunity to own a home has been a cherished ideal and a source of pride, accomplishment, social stability and peace of mind.
- Changing housing policy now to make owning a home more expensive is unfair and would hurt those that have played by the rules and made the sacrifices to get where they are now.
- It would harm millions of Americans who are struggling to make their monthly mortgage payments and those who aspire to one day own a home of their own.

Homeownership is a Major Driver of the U.S. Economy

- · The nation's housing and homeownership policies over the last century have contributed to the growth of the middle class and helped the United States become the most dynamic economy the world has ever seen.
- · Fully 15 percent of the U.S. economy relies on housing and nothing packs a bigger local economic impact than home building.
- Constructing 100 new homes creates more than 300 full-time jobs, \$23.1 million in wage and business income and \$8.9 million in federal, state and local tax revenue.
- · A healthy housing industry means more jobs and a stronger economy. Home building increases the property tax base that supports local schools and communities.
- · Housing, like no other sector, is "Made in America." Most of the products used in home construction and remodeling are manufactured here in the United States.

Homeownership is Under Attack

Once your audience has internalized the overarching messages, explain the threats to homeownership and the economy with proof points in a context that motivates people to respond to our call to action. The issues below are listed in order of precedence to maximize voter support for mutual priorities. The list will change periodically and may be expanded to cover additional issues based on our priorities. Add personal anecdotes when you explain the threats and offer proof points so that your audience can appreciate why these issues are important.

- Today, the nation faces an unprecedented assault on housing that threatens to derail nearly 100 years of national policy promoting the value of homeownership.
- · Most Americans want change that will mend the housing market, create jobs and boost the overall economy.
- Improving consumer education to help buyers know what they can afford and avoid being taken advantage of and establishing prudent underwriting standards can move us in the right direction.
- But policymakers are proposing far more radical changes that would threaten the dream of homeownership for millions of current and future Americans. These include:

1. Eliminating the Mortgage Interest Deduction

- Abolishing or limiting the mortgage interest deduction would impose a huge tax increase on millions of middle-class home owners and send shockwaves through the economy.
- · It would further depress home values, leaving more home owners underwater and fueling even more foreclosures.
- Americans overwhelmingly oppose any action by Congress to tamper with the mortgage interest deduction, according to recent national polls from The New York Times / CBS News and the National Association of Home Builders (NAHB). [For more details on NAHB's poll, click here.]
- Lawmakers looking to tamper with the mortgage interest deduction and change a 100-year promise to the American people do so at their own peril. They are likely to face the wrath of the voters in 2012.
- To educate the public on the importance of preserving the deduction as a cornerstone of American housing policy, NAHB has created a consumer-oriented website, SaveMyMortgageInterestDeduction.

2. Abolishing Fannie Mae and Freddie Mac

- · Some members of Congress are actively pushing to abolish Fannie Mae and Freddie Mac and end the federal backstop for housing.
- This would not only create instability and uncertainty in the housing market, but would also make the 30-year, fixed-rate mortgage prohibitively expensive for most Americans.
- The 30-year, government-guaranteed fixed-rate mortgage is essential for a vibrant housing market. It makes housing costs affordable to average income Americans; it provides a sense of financial security and acts as a hedge against inflation; and it allows younger borrowers the certainty for longrange planning from college to retirement.
- · NAHB continues to encourage all congressional efforts that seek an appropriate federal role to keep home mortgages readily available and affordable for America's working families.

3. Mandating Minimum 20 Percent Downpayments

- Six federal agencies are proposing a national Qualified Residential Mortgage standard that would require a minimum 20 percent downpayment and other stricter qualifications, which would keep homeownership out of reach for most first-time home buyers and middle-class households.
- NAHB estimates it would take 12 years for the typical family to save enough money for a 20 percent downpayment on a median-priced single-family home and other research has found it would take even longer.
- Low-downpayment home loans have been originated safely for decades and are not what drove the housing lending crisis. Subprime, no-doc and other alternative mortgage products crashed our econo-
- Studies show that most of the problems can be fixed by enacting prudent underwriting standards to make sure that home buyers can actually afford their mortgage. NAHB is a strong supporter of such standards.
- The Administration and regulators must acknowledge this fact and offer a new plan that ensures a safe and healthy mortgage market and keeps lowdownpayment options readily available so that home buyers can actually afford their mortgage.

Continued on page 28

4. Denying Credit for New Housing Production

- There is pent up demand for homes in many parts of the country. Unfortunately, when lenders refuse to make loans for new home building projects, and under pressure from banking regulators, are even calling in performing loans, everyone suffers. Workers get laid off, sound projects go uncompleted and economic growth is stifled.
- This lack of credit is crippling the housing industry and preventing construction of new homes in markets that need and want them.
- The <u>latest quarterly survey</u> from NAHB shows that more than half of the single-family builders and developers indicated they had decided to put any new construction or land activity on hold until the financing climate improves.
- A full-fledged housing and economic recovery will not take hold until we resolve this ongoing credit crunch.
- Restoring the flow of credit to home builders will not only help to put America back to work, it will provide badly needed tax revenues that local governments need to fund schools, police and firefighters; and strengthen the economic health of countless communities across the land.
- NAHB is urging lawmakers to cosponsor and advance Senate and House bills that would address specific regulatory impediments to the flow of credit needed by home builders.
- Sen. Robert Menendez (D-N.J.) recently introduced S. 2078, the <u>Home Building Lending Improvement</u> Act of 2012, which offers a solution to the regulatory barriers.
- Similar legislation to resolve the ongoing credit problems for home builders was introduced last year by Reps. Gary Miller (R-Calif.) and Brad Miller (D-N.C.). H.R. 1755, the Home Construction Lending Regulatory Improvement Act, currently has more than 85 cosponsors.

5. Confronting a Faulty Appraisal Process

- Flawed appraisals remain a major problem for home buyers and home owners.
- The inappropriate use of distressed and foreclosed sales as comparables in determining new home values is needlessly driving down home prices, killing home sales, causing more workers to lose their jobs and delaying a housing and economic recovery.
- Regulators, appraisers, lenders and all of the stakeholders in this debate must come together to discuss the issue and try to find solutions.
- Major reforms in appraisal practices and oversight are needed to ensure that appraisals accurately reflect true market values and don't contribute to price volatility or harm aspiring home owners and move-up buyers.

Low Income Housing Tax Credit

- As Congress looks at tax expenditures and all programs come under review, it is important to protect the Low Income Housing Tax Credit (LIHTC).
- This is the most successful affordable rental housing production program in U.S. history.
- Eliminating the LIHTC would bring production and rehabilitation of affordable rental housing to a standstill. Since its inception, the program has produced and financed more than 2 million affordable apartments.
- The program creates approximately 95,000 new fulltime jobs, adds \$7.1 billion in income to the economy and generates approximately \$2.8 billion in federal, state and local taxes each year.
- The demand for affordable housing is acute and far exceeds the ability of LIHTC projects to keep pace.
- The solution is not to eliminate the most successful affordable housing program in the country, but to provide it with the resources necessary to address the shortage of affordable housing options in our cities and towns.

Recent Poll Highlights Benefits of Homeownership

- · By an overwhelming margin, American voters strongly value homeownership and would oppose efforts to weaken or eliminate the mortgage interest deduction or diminish a federal role to help qualified home buyers obtain affordable 30-year mortgages.
- These are among the key findings according to a <u>re-</u> cent poll of likely 2012 voters conducted on behalf of NAHB by Public Opinion Strategies and Lake Research Partners.
- The survey makes clear that voters see homeownership as fundamental to the American Dream. 74 percent say that owning a home is the best longterm investment they can make and worth the ups and downs of the market.

Summary of Key Survey Results

- · 96 percent of home owners are happy with their decision to own and 84 percent who are "underwater," or owe more on their mortgages than their home is worth, expressed the same sentiment.
- Three out of four voters both owners and renters - believe it is appropriate and reasonable for the federal government to provide tax incentives to promote homeownership.
- Two-thirds of respondents say that the federal government should help home buyers to afford a longterm or 30-year, fixed-rate mortgage.
- 68 percent of voters say they would be less likely to vote for a congressional candidate who proposed to abolish the mortgage interest deduction, a figure that was virtually identical across all party lines.
- · Nearly seven out of 10 voters who are not currently home owners (68 percent) say it is a goal of theirs to eventually buy a home.
- For more information on the poll, go to <u>www.nahb.</u> org/2012pollresources.

Builder Confidence at Four-Year High

- Builder confidence in the market for newly built, single-family homes climbed for a fifth consecutive month in February and is now at a four-year high, according to the latest NAHB/Wells Fargo Housing Market Index.
- While this is another sign of the gradual improvement that is beginning to take hold in a number of housing markets nationwide, the industry continues to face several challenges. These include tight credit conditions for both builders and buyers, a faulty appraisal process and a high rate of foreclosures.

Economic Outlook

Looking forward, there are signs that conditions in the housing market should show modest improvement in the coming months:

- · While the economic recovery has been sluggish, it continues to add jobs, a key driver for housing market recovery.
- Historically low interest rates and post-bubble house prices that have settled back to normal in most of the country means that housing affordability is very high in many markets.
- · Three years of sub-normal household formation rates have created pent-up demand that will help reduce some of the excess housing inventory.

Housing Market Snapshot

Housing Starts* (January 2012) Single: 508,000

Multi: 191,000

↑ Total: 699,000 ↑

Home Sales* (December 2011)

New: 307,000 ↓ Existing: 4.61 million ↑

Median Home Prices (December 2011) Existing: \$165,100 New: \$210,300 **↓**

*Seasonally Adjusted Annual Rate; Arrows indicate direction from previous month

NAHB/Wells Fargo Housing Market Index - The index, which measures builder confidence in the market for newly built single-family homes, rose four points to 29 in February. Any number under 50 indicates that more builders view sales conditions as poor than good.

NAHB Chief Economist David Crowe's analysis: "Builder confidence has doubled since September as measured by the HMI. Given the recent improvements in new home starts and the increasing number of markets included in the NAHB/First American Improving Markets Index, this consistency suggests that the housing market is moving toward more sustainable growth. However, it is important to remember that the HMI is still very low, and several factors continue to constrain the market. Foreclosures are still competing with new home sales, and many builders are seeing appraisals come in at less than the cost of construction. Additionally, prospective home buyers are finding it difficult to qualify for a mortgage."

FindMyHomePro.com

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

How Does It Work?

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

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

Step 1) Account Creation -

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

Step 2) Lead Generation -

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

Step 3) Account Management -

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

Go here for a quick 4-minute video that explains how the program works:

http://www.snaproi.com/find-my-home-pro-demo

Is FindMyHomePro.com For Me?

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

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

How Can I Learn More?

Fire & Smoke Restoration

Mold Services

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

Looking for new customers? Introducing FindMyHomePro.com



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



Go here for a quick 4-minute video that explains how the program works: http://www.snaproi.com/find-my-home-pro-demo



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

Appliance Repair Basement Remodeling Kitchen Remodeling **Bath Remodeling Custom Home Builder HVAC**

Alarm/Home Security Systems **Basement Waterproofing**

Cabinets Countertops Carpentry **Carpet Cleaning Maid Service** Concrete **Decks & Porches**

Doors

Windows Roofing Siding Drywall **Electrical Contracting Fences Flooring Garage Doors Gutters** Handyman Lawn Care & Landscaping

Painting

Water & Flood Restoration Fire & Smoke Restoration

Mold Services

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

Account Creation

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

Lead Generation

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

Account Management

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



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Lundy Co. Inc

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Chariton, IA 50049

P. 515-250-6755

F. 641-862-3621

Gary M Lundy

gslundy@hotmail.com

Concrete-ornamental, insulation,

lead paint removal, painting

Sponsor: Tom Stevens, TS Construction, Inc

Associate

Outdoor Recreations

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P. 515-987-7759 Rob Shoeman

rob@outdoorrecreations.net

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Bath Helper.com

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P. 515-577-7373

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www.bathhelpers.com

Bathroom, home modifications

Sponsor: Shannon Flickinger, Hammer Built, LLC

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Windows, siding, patio rooms, entry doors.

Builder

Veldkamp Construction Services

Construction and remodeling services

4532 Boulevard Place Des Moines, IA 50311 P. 515-202-1172 Marlin Veldkamp veldkampcs@hotmail.com **January 2012 Renewals**

| MidAmerican Energy Associate 196 Gilcrest Jewett Lumber Co-Waukee Associate 196 Gilcrest Jewett Lumber Co-Altoona Associate 197 Acheson Construction Builder 197 Allen Enterprises, Inc Associate 197 Nebraska Furniture Mart-Heath Bartles Affiliate 197 Waste Management of Iowa, Inc Associate 197 |
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| Waste Management of Iowa, Inc Associate 199 |
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| |
| Barnum Floors Associate 199 |
| Technology by Design, Inc Associate 199 |
| Helland Construction, Inc Builder 199 |
| Village Classic Homes Builder 199 |
| Bertini Marble & Tile, LLC Associate 200 |
| Midwest Construction Builder 200 |
| Bryan Clark Homes, LLC Builder 200 |
| Tiffin Custom Homes Builder 200 |
| Denton Homes Builder 200 |
| J. Thompson Builders, LC Builder 200 |
| Brezina Homes, Inc. Builder 200 |
| Barnum Floors Affiliate 200 |
| Hubbell Realty Company Builder 200 |
| Midwest Contracting & Construction, LLC Builder 200 |
| Nebraska Furniture Mart-Don Rench Affiliate 200 |
| Nebraska Furniture Mart-Georgette Schutte Affiliate 20 |
| Nebraska Furniture Mart-Kenney Pryce Affiliate 200 |
| Nebraska Furniture Mart-Steve Schrodt Affiliate 200 |
| Nebraska Furniture Mart-Tom Ross Affiliate 200 |
| Williams Remodeling Builder 200 |
| Chateau Homes, LLC Builder 200 |
| Classic Builders Builder 200 |
| Covenant Homes LLC Builder 200 |
| Eden Custom Homes, LLC Builder 200 |
| Meadowbrook Builders, LLC Builder 200 |
| Moehl Millwork, Inc Associate 200 |
| Nebraska Furniture Mart-Calvin Clay Affiliate 200 |
| New Horizon Homes Builder 200 |
| Restore Magic Construction Inc Builder 200 |
| First Choice Homes, LLC Builder 20: |
| Giovanti Homes LLC Builder 20: |
| Greystone Homes LC Builder 20: |
| Iowa Realty-Sue Bechtel Affiliate 20 |
| Lands of Expressions, LLC Associate 20 |
| RetroFoam of Iowa Associate 20 |

spike'sCORNER

| SPIKE CANDIDATES | | Frances Best | 1.00 | Don Beal | 219.50 |
|--------------------|--------------|---------------------|--------------|-------------------|--------|
| Spike Name | Spike Points | Al Brezina | 1.00 | Lloyd Clarke | 211.00 |
| Ralph DiCesare | 5.50 | Ron Detrick | 1.00 | Keith Butz | 193.00 |
| Robert Jacobs | 5.00 | Gail Flagel | 1.00 | Darrel Avitt | 187.00 |
| Jeffrey Grubb | 4.50 | Zachary Fleming | 1.00 | LaDonna Gratias | 166.25 |
| Amy Kimberley | 4.50 | Rachel Flint | 1.00 | Rick Thompson | 163.00 |
| Kathy Barnum | 4.00 | Jon Jacobson | 1.00 | Tom Stevens | 152.50 |
| Robert Myers | 4.00 | Daniel Kealy | 1.00 | Tom Ward | 150.50 |
| Curtis Busch | 3.00 | Brad Long | 1.00 | Bill Kimberley | 148.00 |
| David Cosgriff | 3.00 | Michael Marinangeli | 1.00 | Ted Lockwood | 147.75 |
| Ted Grob | 3.00 | Rory Robson | 1.00 | Jim Paine | 129.50 |
| Eric Grubb | 3.00 | Mike Schmit | 1.00 | Rollie Clarkson | 128.25 |
| Dan Knoup | 3.00 | Joseph Smith | 1.00 | Ronald Grubb | 126.00 |
| Dick Larimer | 3.00 | David Volante | 1.00 | Colin King | 124.25 |
| Kelly Sharp | 3.00 | Sumner Worth | 1.00 | Gerald Grubb | 112.00 |
| Justin Washburn | 3.00 | Rick Bratrud | 0.50 | Polly Marean | 107.75 |
| Georgette Schutte | 2.75 | Don Dorrian | 0.50 | Rick Bach | 89.50 |
| Mark King | 2.50 | Angel Grubb | 0.50 | Steve Archer | 87.75 |
| Bret Nehring | 2.50 | Alan Rivers | 0.50 | Gene Buttrey | 82.00 |
| Joe Tollari Sr | 2.50 | Terry Wilhelm | 0.50 | Gary Scrutchfield | 70.50 |
| Cliff Anderson | 2.00 | | | Ben Harrington | 65.00 |
| Steve Bouchard | 2.00 | MEMBERS | | Tom Sheehy | 61.50 |
| Brennan Buckley | 2.00 | Spike Name | Spike Points | Brad Gannon | 56.00 |
| John Buttz | 2.00 | Matt Connolly | 24.00 | Ronald Wyckoff | 54.50 |
| Matthew Chizek | 2.00 | Eric Heikes | 20.00 | Tom Lynner | 51.50 |
| Mark Detrick | 2.00 | Chaden Halfhill | 18.25 | Gaylen Eller | 51.00 |
| Larry Goodell | 2.00 | Robert Boesen | 15.50 | Leslie Bryant | 50.25 |
| Mary Henss | 2.00 | Frank Lindsey | 13.25 | Dave Best | 47.50 |
| Char Hobson | 2.00 | Christopher Boley | 12.50 | Devan Kaufman | 44.75 |
| Brandon Klinge | 2.00 | Steve Schrodt | 11.50 | Kent Katch | 41.00 |
| Brian Meyer | 2.00 | Brad Schulte | 11.00 | Greg Marean | 41.00 |
| K Mickelsen | 2.00 | Steve Theis | 11.00 | Kim Beisser | 40.50 |
| Mark Parlee | 2.00 | Rick Laffoon II | 10.50 | Darwin Lynner | 39.00 |
| James Slife | 2.00 | Scott Cierzan | 7.50 | Charles Wasker | 39.00 |
| Oran Struecker | 2.00 | | | Terry Doling | 37.50 |
| Toby Tyler | 2.00 | LIFE MEMBERS | | Tom Gannon | 33.50 |
| Larry Webster | 2.00 | Spike Name | Spike Points | Jack Bohlender | 31.50 |
| Shannon Flickinger | 1.50 | George Mirras | 538.75 | Ralph Haskins | 31.00 |
| Gil Petersen | 1.50 | Thomas Gratias | 411.50 | Brian Donaghy | 30.00 |
| Rob Applegate | 1.00 | Don Marean | 293.50 | Jim Best | 29.50 |
| Justin Bauer | 1.00 | Doug Mayo | 226.25 | M. Dan Collins | 28.00 |
| | | | | | |

blueprintCALENDAR

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|------------------------------|-----|---|--|---|--|-----------------------|
| | | | | 1 11:30 a.m. Associates Council | 2 | 3 |
| | | | | 5 p.m. Networking After Hours – Ador Kitchens & Baths | | |
| 4 | 5 | 6 | 7 11 a.m. Community Service/Special Projects | 8 11:30 a.m. Home and Remodeling Show Mtg.* | 9 11:30 a.m. Executive Mtg. | 10 10-7 p.m. H & R |
| | | | 11:30 a.m. Tour of Remodeled Homes Mtg. | 5-8 pm. Home & Remodeling Show Member Night | 1-9 p.m. H & R | |
| 11 11-5 p.m. H & R | 12 | 13 11 a.m. Board of Directors | 14 11:30 a.m. Remodelers Exec. | 15 1 p.m. Developers Council | 11:30 a.m. Gov. Affairs | 17 |
| 8 | 19 | 20 11:00 a.m. Home Show Expo Mtg. | 21 11 a.m. Remodelers Council | 22 11:30 a.m. Green Council | 23 | 24 |
| .5 | 26 | 27 11 a.m. to 1:30 p.m. Lunch & Learn with Kinzler Companies 2 p.m. PR & Marketing | 28 11:30 a.m. Membership 12:30 p.m. Education | 29 | 30 8:30 a.m. – 4 p.m. Basics of Building: Steve Theis | 31 |

March **Networking After Hours**

Ador Kitchens & Baths Thursday, March 1

2012 HBA Networking After Hours

Kitchen & Bath Ideas Thursday, April 12

Ferguson Thursday, May 3

Sunderland Brothers Thursday, June 7

Northwest Bank Thursday, September 6

Fireplace & Stone Center Thursday, October 4

American TV & Appliance Thursday, November 1

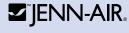
*All times are 5 - 7 p.m.



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