

INDIANA BUILDER NEWS

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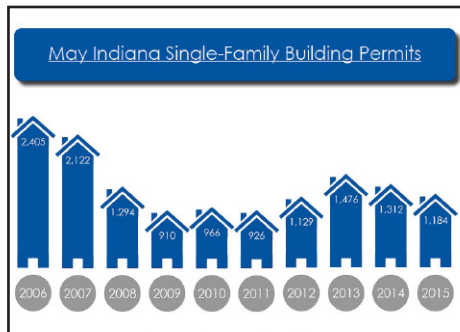
In This Issue



IBA Meets Congressional Delegation on Capitol Hill

IBA members recently spent two days on Capitol Hill meeting with eight of Indiana's 11 Congressional delegates.

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Single-Family Permits down two percent in May from April

Single-family permits for the first five months of 2015 are up one percent compared to the first five months of 2014.

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Indiana Builders Association celebrates Homeownership Month

Indiana Builders Association (IBA) Chief Executive Officer Rick Wajda and IBA members joined Lt. Gov. Sue Ellspermann at the Statehouse on Tuesday, June 16 to celebrate Homeownership Month. Also in attendance were representatives from the Indiana Housing and Community Development Authority (IHCDA), Habitat for Humanity of Indiana and the Indiana Association of REALTORS.

"Homeownership is the foundation of the American Dream, and I am pleased that Governor Pence and Lt. Gov. Ellspermann celebrate this by recognizing June as Homeownership Month," said IBA CEO Rick Wajda. "It is critical that homeownership remains attainable and that access to safe and affordable housing remains a priority."

Lt. Gov. Ellspermann presented a proclamation from Governor Pence

declaring June as Homeownership Month in Indiana. The proclamation praises home builders for their contributions to the affordable homeownership opportunities available to Hoosiers today. In addition, the proclamation recognizes the opportunity to own a home as the strength of the state and the source of the spirit of civic-mindedness.

"There are numerous benefits to homeownership including tax incentives, financial security and the peace of mind that comes from having a place to call home. Hoosiers today will find many affordable housing options available due in large part to the historically low interest rates we are seeing right now," said IBA President Linda Rogers. "It is fitting that we recognize June as Homeownership Month and celebrate the important role the housing industry plays in our local, state and national economies."



IBA member Ed Mehringer meets with Lt. Governor Sue Ellspermann at the Statehouse.



IHCDA Executive Director Jacob Sipe (left) and Lt. Governor Sue Ellspermann (center) join IBA members Brett Harter, Brad Persohn, Doug Miller, Andy Place and Ed Mehringer at the Statehouse to celebrate Homeownership Month.



IBA CEO Rick Wajda gives remarks at the Homeownership Month Event at the Statehouse.

Congresswoman Jackie Walorski to speak at August board meeting

The Indiana Builders Association Board of Directors will meet on Monday, August 17 at noon at the 502 East Event Centre in Carmel. Congresswoman Jackie Walorski will be the keynote speaker.



Committee meetings will be held on Sunday, August 16 and Monday, August 17.

For more information, please see page 13 or visit www.buildindiana.org.

Schedule of Events

Sunday, August 16

- 3:00 p.m. Registration
- 4:00-5:00 p.m. Senior Officers Meeting
- 5:00-6:00 p.m. Finance Committee Meeting
- 6:00-7:00 p.m. Housing Protection Fund Meeting
- 7:00-9:00 p.m. Executive Committee Dinner Meeting

Monday, August 17

- 8:00 a.m. Registration & Continental Breakfast
- 9:00-10:15 a.m. Codes & Safety Committee Meeting
Presidents/VPs/Exec. Officers Meeting
Remodelers Meeting
- 10:30-11:45 a.m. Land Use/Rural Committee Meeting
Membership/Associates Meeting
Green Building Committee Meeting
- 11:45 a.m.-12:00 p.m. Executive Committee Meeting
- 12:00-2:30 p.m. Board of Directors Lunch Meeting
- 2:30-3:30 p.m. Copyright Law for Builders

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“Do what is right, not what is easy”

As I worked on this article I received a text from Pat Richard, IBA Secretary. Since the first of the year Pat has sent the IBA senior officers and staff a motivational text weekly. I look forward to receiving those words of wisdom as we all experience highs and lows throughout our busy lives and these messages have helped to keep me focused on what is important.



President's Message

By Linda Rogers
Nugent Builders
Granger

President
Indiana Builders
Association

One of my favorite messages from Pat was, “Do what is right not what is easy.” While I don’t know who coined that phrase it is a good motto to always keep at the forefront of our decision making.

I know that our IBA governmental affairs team of Rick Wajda, Tom Havens and Carlie Hopper along with the rest of the IBA team of Heather Sturgeon and Kim Heffner follow that motto.

A couple of weeks ago, I was honored to be invited to an event that celebrated the

repeal the Common Construction Wage statute, HEA 1019. This repeal allows the free market to determine wage scales rather than government boards, allowing small businesses to compete for state and local publicly funded projects. The result will be a more advantageous way to utilize tax payer dollars and became effective July 1st of this year.

HEA 1019 was authored by Representative Jerry Torr (R-Carmel) and sponsored by Senator Carlin Yoder (R-Middlebury) and the Indiana Builders Association is appreciative of their work on behalf of all Hoosiers.

As I spoke to many of the folks around the room, the one thing that resonated most was what a great governmental team the IBA has and not only are they one of the most respected in the Statehouse, more importantly they do it the right way. As an association, that is exactly what we ask of our team and they are doing an outstanding job.

Now that the 2015 legislative session is concluded, I congratulate and thank our great team of Rick, Carlie, Tom, Heather and Kim for a job that’s been beyond well done.

A very special thank you goes to Pat Richard for keeping team IBA and the senior officers motivated. It takes a team to accomplish great things and working together we can continue to build a better Indiana.

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Indiana Builders Association, Inc.



@IBAHome



The BA of Elkhart County recently celebrated its 48th annual parade of homes VIP party. BAEC staff Kim McKibbin (left) and Liz Ganger (center) who welcomed IBA President Linda Rogers (right) to the festivities.



IBA President Linda Rogers visits with BAGL Vice President and State Director Andy Switzer (left) and BAGL President and State Director Andy Haste (right).

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Why political action committees are so important

Political action committees, or PACs as they are commonly referenced as, play a huge role in our system of government today. While there are those who do not philosophically agree with the existence of PAC funds, that issue is a moot one for until the Congress eliminates them (not likely to happen), they are an integral part of the political process. Given the playing field, the building industry must compete with all other spheres of influence and one effective means of doing so is to immerse itself into all pro-active means of political involvement.

The Indiana Builders Association's (IBA) PAC fund, the Association to Build a Better Indiana (ABBI), was created by progressive builders and energized into the political arena for the sole purpose of creating an affordable housing market in Indiana through public officials who support issues of housing. The fact that Indiana today is one of the premier affordable housing markets in the nation has not occurred by accident.

ABBI was created as an independent entity by IBA in 1982. It is managed by the IBA Chief Executive Officer and the four Senior Officers of IBA. Policy was passed by the IBA Board that all local associations in Indiana shall annually be responsible for raising the equivalent of at least \$30 per member per year to fund the PAC.

IBA's PAC may not legally contribute to a federal candidate. However, NAHB's BUILD-PAC contributes to federal



Inside the Issue
By Rick Wajda
Chief Executive Officer
Indiana Builders Association

candidates for elective office and IBA has several Trustees who represent the state of Indiana on that Board.

All campaign contributions are based upon candidates or incumbents history and philosophy of support for pro-growth and affordable housing as well as support of overall business issues.

PAC monies serve a two-fold purpose. The first is to network members in their locales to the candidates as they host local events. The second is to network IBA lobbyists into fundraising events held by all candidates statewide, targeted to lobbyists, and normally held in Indianapolis.

The IBA's PAC fund has produced effective results in numerous political campaigns throughout its history. It enables builders and lobbyists to develop effective networking programs with Indiana government leaders and it helps elect pro-housing candidates. It also helps keep housing and business friendly elected officials in office.

Much of IBA's success rests on ABBI's financial health and strength. Every dollar ABBI spends on electing business-friendly legislators and keeping them in office represents an investment in our future that will pay exponential dividends in the years to come. Now that the housing industry has turned the corner and is beginning to see growth again, big-government supporters will begin looking for ways to over-regulate and over-tax our businesses. We have successfully resisted such initiatives in the past and we need to be vigilant in doing so in the future. For this reason, it is imperative that we recommit to once again making ABBI one of the leading PACs in Indiana.

Over the next few months, we will begin an earnest push to rebuild our coffers for ABBI. Prudent management of the PAC has allowed us to remain solvent over the downturn, but we have not kept up with our competitors in terms of giving. I would ask that you consider joining the ranks as a donor to ABBI. Individuals, partnerships, LLCs, LLPs, sole proprietorships, a trustee or receiver of an unincorporated entity, or an unincorporated firm may make an unlimited contribution to ABBI. Corporations are limited to a maximum \$18,000 per calendar year contribution to ABBI if the contribution is "designated."

Please contact me if you have any questions regarding IBA's PAC, and I hope you will help join the fight to keep housing affordable in the state of Indiana.

How to contribute to the Association to Build a Better Indiana (ABBI)

Yes, I want to support ABBI. I pledge:

\$250 \$500
 \$1,000 Other _____

Enclosed is a check payable to ABBI.

Please charge my credit card:
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Card #: _____
 Expiration Date: _____
 Billing Zip Code: _____
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 HBA of Howard County
 BA of LaPorte County
 Southwestern Indiana BA

"The Association to Build a Better Indiana (ABBI) is crucial to the success of every home builder and remodeler in the state of Indiana. The funds we raise go directly to building relationships with elected officials who are responsible for passing laws that can either help or hurt our businesses. We need to help elect and keep business-friendly state elected officials in office. ABBI is how we accomplish that goal."

— Tim Eckert
Weber Concrete Products

COPYRIGHT INFRINGEMENT OF HOUSE PLANS: WHAT YOU NEED TO KNOW

Presented by:
 The Indiana Builders Association & The National Association of Home Builders

Monday, August 17, 2015 | 2:30-3:30 p.m.

502 East Event Centre
 502 E Carmel Dr, Carmel, IN 46032

Presenter: John Ritchie, NAHB Associate General Counsel

Topics covered

- basics of copyright law as it pertains to buildings and architectural works
- what is protected by copyright
- how copyright is enforced
- what constitutes infringement
- what remedies are available for infringement

Cost

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RSVP

Please RSVP by August 10 to Kim Heffner at 800-377-6334 ext. 203 or KimH@buildindiana.org.



RSVP by August 10

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Like the rain, code questions pour in this summer

Keeping an eye on the residential building permits filed across the state is a great way to track growth in the homebuilding industry. Another good indicator of the increased level of construction activity is the number of calls and emails IBA staff receives asking for clarification of code requirements. Here are answers to a few of the questions we've received lately that may help you through your next project.

Is a building permit required for residential construction?

The state does not require a building permit for residential construction; however, many municipalities do, and the circumstances under which a permit is required are not uniform. For example, a permit may be required for all structures (including pre-fabricated structures such as gazebos or sheds), fences, satellite dishes, decks, reroofing, covered porches, room additions, pouring concrete slabs, and any gas, electrical, plumbing or mechanical systems. Permits may also be necessary to move or demolish any structures. To determine if a building permit is required, you should contact your local building department or local unit of government.

Does a basement require a window?

No, a basement is not required to have a window; however, if the basement has a sleeping room, then "every sleeping room shall have at least one openable emergency escape and rescue opening that opens directly to the exterior", according to the 2005 Indiana Residential Code, Section R310.1. Additional requirements for



Codes Corner

By Carlie Hopper

Regulatory Affairs
Director
Indiana Builders
Association

emergency escape and rescue openings are as follows:

R310.1.1 Minimum opening area.

All emergency escape and rescue openings shall have a minimum clear opening of 5.7 square feet (0.530 m²).

Exception: Grade floor openings shall have a minimum net clear opening of 5 square feet (0.465 m²).

R310.1.2 Minimum opening height.

The minimum net clear opening height shall be 22 inches (559 mm).

R310.1.3 Minimum opening width.

The minimum net clear opening width shall be 20 inches (508 mm).

R310.1.4 Operational constraints.

Emergency escape and rescue openings shall be operational from the inside of the room without the use of keys or tools.

Does a townhouse require a fire sprinkler system?

No, one-and two-family dwellings and townhouses are Class 2 structures, regulated by the 2005 Indiana Residential Code, and do not require fire sprinkler systems. Residential occupancies, other than one-and two-family dwellings and

townhouses, are regulated by the 2014 Indiana Building Code and require fire sprinkler systems.

IC 22-12-1-5 defines a townhouse as follows:

"townhouse" means a single-family dwelling unit constructed in a group of three (3) or more attached units in which each unit:

(1) extends from foundation to roof;

(2) is not more than three (3) stories in height;

(3) is separated from each adjoining unit by:

(A) two (2) one (1) hour fire-resistance rated walls with exposure from both sides; or

(B) a common two (2) hour fire-resistance rated wall; and

(4) has open space on at least two (2) sides.

Can a plumber use the Indiana Plumbing Code or an electrician use the Indiana Electrical Code for new residential construction or residential remodeling projects?

Yes, the 2005 Indiana Residential Code, Section R106.1 states "Compliance with specific provisions of the Indiana Building Code (675 IAC 13) or the Indiana Plumbing Code (675 IAC 16) in lieu of the requirements of this code shall be permitted." Section E3301.2 states "Compliance with the Indiana Electrical Code (675 IAC 17) is allowed instead of compliance with this code."

Is the installation of Corrugated Stainless Steel Tubing (CSST) prohibited?

CSST is a flexible, stainless steel pipe used to supply natural gas and propane in residential, commercial and industrial structures. The 2005 Indiana Residential Code does not prohibit the installation of CSST. The code requires CSST to be isolated from metal piping, ducts, and structural framing as well as all electrical wiring by a space of at least 2 inches. See the text below from the gas (G) and electrical (E) sections of the code.

Section G2411.1; gas pipe bonding

All metal gas piping upstream from the equipment shutoff valve(s) shall be electrically continuous and shall be bonded to an effective ground-fault current path in accordance with Section E3509.7. Except where connected to appliances and at bonding connections, corrugated stainless steel piping shall be isolated from metal gas piping, metal water piping, metal air ducts, metal structural framing, and all electrical wiring methods by a space separation of at least 2 inches. Table E3503.1, or the piping system listing requirements, shall be used to size the bonding conductor used to bond corrugated stainless steel gas tubing (CSST) to the electrical system.

Section E3701.5; isolation from gas piping

All wiring methods shall be isolated from corrugated stainless steel tubing by a space separation of at least 2 inches.

What are the requirements for the attic access opening?

The 2005 Indiana Residential Code, Section R807.1 says "In buildings with combustible ceiling or roof construction, an attic access opening shall be provided to attic areas that exceed 30 square feet (2.8 m²) and have a vertical height of 30 inches (762 mm) or greater. The rough-framed opening shall not be less than 22 inches by 30 inches (559 mm by 762 mm) and shall be located in a hallway or other readily accessible location. A 30-inch (762 mm) minimum unobstructed headroom in the attic space shall be provided at some point above the access opening. See Section M1305.1.3 for access requirements where mechanical equipment is located in attics."

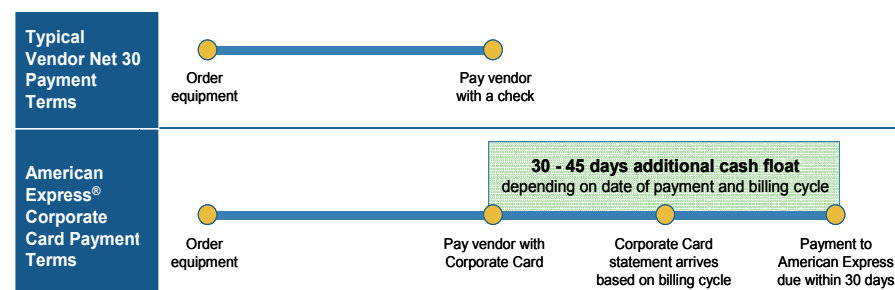
Further, N1102.2.3 states "Access hatches from conditioned spaces to unconditioned spaces (e.g., attics and crawl spaces) shall be weatherstripped and insulated to a level equivalent to the insulation on the surrounding surfaces. Access shall be provided to all equipment which prevents damaging or compressing the insulation. A wood framed or equivalent baffle or retainer is required to be provided when loose fill insulation is installed, the purpose of which is to prevent the loose fill insulation from spilling into the living space when the attic access is opened and to provide a permanent means of maintaining the installed R-value of the loose fill insulation."

Answering code questions is just one of the many services provided by IBA staff. Be sure you take advantage of it on your next project. If you have a code question, please contact Carlie Hopper at Carlie@BuildIndiana.org or at (800) 377-6334 ext. 206.

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The big whiteboard

Hanging on the wall in my office is a rather large whiteboard (also known as a dry erase board). On said whiteboard is a list. More specifically, it's a list of 16 legislative issues that we were heavily involved in lobbying during the 2015 legislative session – some of which we supported, others we opposed. While this is a good personal reminder of how hard we worked this session to keep housing in Indiana safe and affordable, it also represents the past. As Ronald Reagan once said, "while I take inspiration from the past, like most Americans, I live for the future."

impacting safe and affordable housing in the state; or you've been busy (which is great!) and haven't had a chance to call or email me or another member of IBA's Governmental Affairs team with those one or two issues that have been a thorn in the side of your business for some time now. As much as we might want choice one to be the answer, my suspicion is that choice two is the more likely culprit.

So this is where you have a chance to reserve your very own piece of real estate on my big whiteboard. Call or email me with issues that negatively impact your business, or even ones that positively impact it that may be worthwhile to look at implementing from a statewide legislative perspective. We want to hear about any issues that adversely affect or positively promote safe and affordable housing in your area. Even issues that you think may not be that big of a deal, or that only affect contractors in your area may very well be important to consider addressing on a statewide basis.

Our legislative agenda is completely member-driven. So please call or email now, or anytime for that matter, if you see an opportunity for adding an issue to the big whiteboard. That's an important way our association keeps housing safe and affordable throughout Indiana.

Contact Tom

Tom@Buildindiana.org
(800) 377-6334 ext. 205



Statehouse Scoop

By Tom Havens

Governmental Affairs Director
Indiana Builders Association

With that in mind, I put a line right down the middle of my whiteboard and went ahead and added a second list. I bet you'll never guess what's on list two? You probably guessed it: ideas for legislative proposals in 2016. There's a big problem with list two though. It's really, really short. This means one of two things: either we solved almost every single issue

State introduces HIP Link

New premium assistance program to help working Hoosiers afford health coverage

By: Indiana Family and Social Services Administration

Thousands of working Hoosiers struggle to afford health coverage, even when it's available to them through their employer. Many who have access to their employer's health plan choose not to participate due to the cost.

Whether your business is large, small or mid-sized, or you are an employer with a fully insured or self-funded health plan, you may now be able to help your employees get coverage by participating in HIP Link, the state of Indiana's new premium assistance program.

HIP Link is an optional leg of the new Healthy Indiana Plan, or "HIP 2.0," that helps low-income Hoosiers afford their employer-sponsored health insurance plans.

Employees that qualify for HIP Link must be 21 years old with a household income at or below approximately 138 percent of the federal poverty level (\$16,436 per year for an individual and \$33,865 for a family of four) and meet HIP eligibility requirements.

HIP Link works like this: Employers register their health plans to participate, then their employees who are eligible

and want to participate in HIP Link sign up with the state. Once an employee is enrolled in the employer-sponsored health plan, the employer will deduct the cost of premiums charged from the employee's pay, per normal procedures. In turn, the State will reimburse the employee directly for the amount of the deduction, minus a small contribution made by the employee.

Most types of employer plans are eligible for HIP Link, so long as the plan meets the minimum benefits requirements of the Affordable Care Act and is verified as an affordable option for employees.

So why as an employer would you want to participate in HIP Link? The answer is simple – HIP Link may enable you to enroll more employees in your insurance program, and help you meet health plan participation requirements.

Additionally, small employers using the Health Insurance Marketplace may receive tax benefits. If you offer vision and dental benefits to your employees, these benefits will also be eligible for reimbursement through HIP Link.

For more information about HIP Link, or to register your business, go to the HIP Link section of the state's website, HIP.IN.gov and click on "employers."

You can also call 1-800-457-4584 or email HIPLINK.ECT@fssa.in.gov with any questions.



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Builder-Banker Roundtable update

By: Mike Hannigan
IBA Past President

Back in 2013, I was fortunate enough to be appointed chairperson of IBA's Builder-Banker Roundtable that brought together leaders from Indiana's banking industry and IBA members from across the state. The purpose of the roundtable was to find solutions to problems that builders faced getting loans following the implementation of numerous onerous rules that were implemented in the wake of the housing crisis that fueled the Great Recession.

Roundtable members met several times in Indianapolis to discuss ideas for addressing problems related to the availability of acquisition, development, and construction loans, inconsistent and undervalued residential appraisals, and ways for optimizing the relationship between builders and their lending institutions given the heavily regulated post-recession lending environment.

At our last meeting, we were fortunate enough to have U.S. Senator Joe Donnelly speak about what steps are being taken at the federal level to improve the lending environment for builders and homeowners.

While there is still room for improvement, I can honestly say that our lending environment is by-and-large much better now than it had been from 2007-2013. While the Roundtable can't take complete credit for every positive change we've seen in the past couple years, I do believe that opening up a friendly dialogue with the banking community was an important step toward making some of the changes that led to the improved – albeit not perfect – lending environment we find ourselves in today.

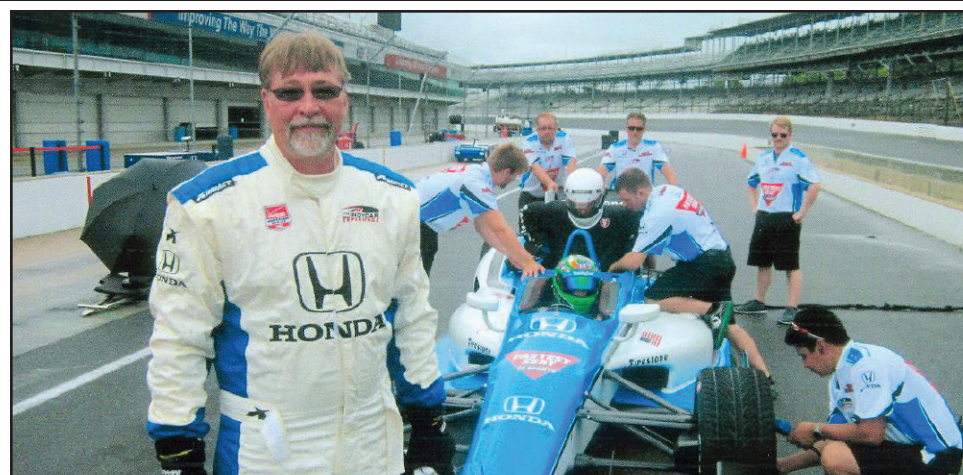
One of the most important overarching themes that I observed during our meetings is that banks want to lend money – after all, that's one of the main ways they generate revenue – but they have rules they are required to abide by when making loans. Those rules got to the point where they were overly restrictive largely due to a kneejerk reaction by federal policymakers in the months and years following the start of the housing crisis.

But that is the past, and we now find ourselves in a much better place than we were when the Roundtable first met back in July of 2013.

At this point the purpose of the Roundtable has largely been accomplished. In consulting with IBA's President, Linda Rogers, we believe that the lending environment has sufficiently improved and continues on a positive trajectory. As such, we will keep the task force in place but will no longer have regularly scheduled meetings as we do not believe it is a prudent use of our members' or the banking members' time to conduct meetings without having any substantial relevant issues needing immediate resolution. If issues arise in the future of sufficient magnitude that necessitates convening

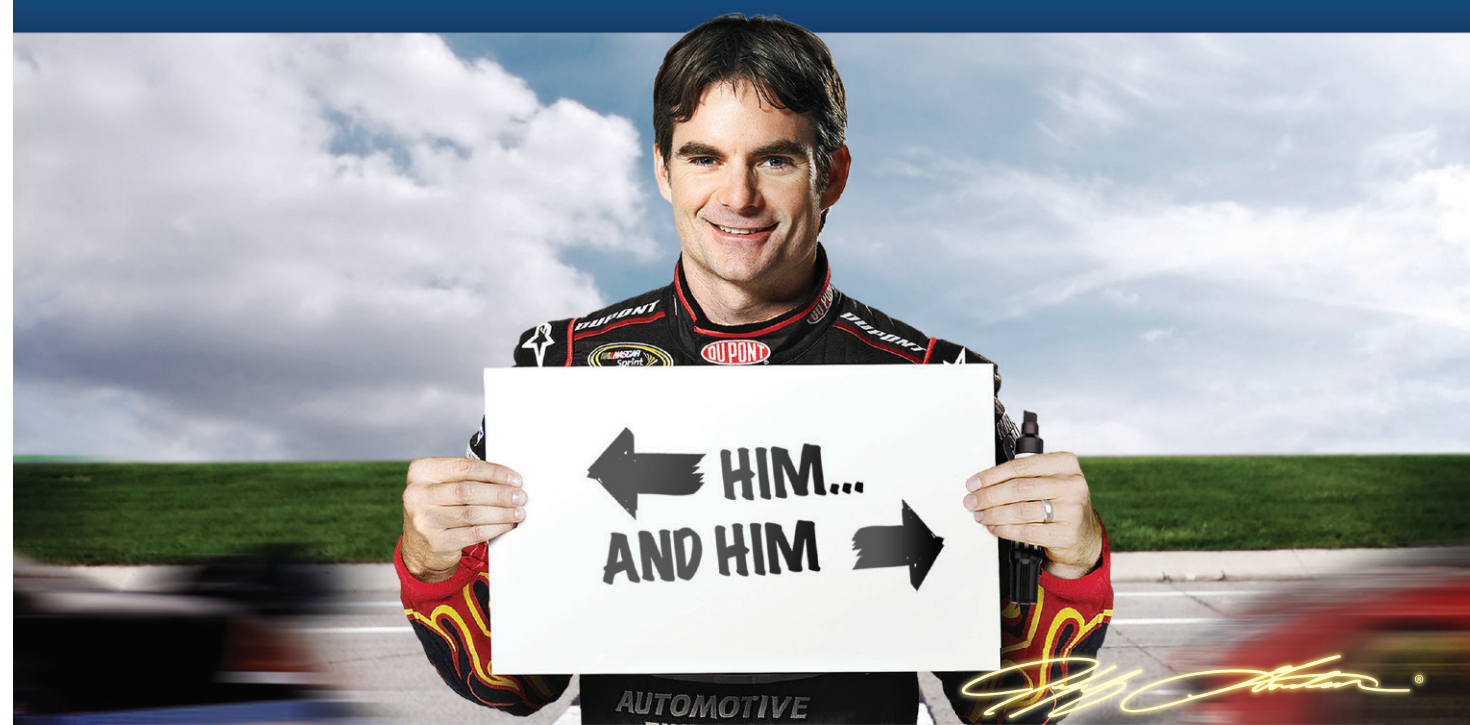
future meetings we will certainly do so, but the general sentiment amongst many IBA members with whom I speak is that we are now moving in the right direction.

On behalf of all IBA members, I want to send a sincere thanks to my Co-Chair of the Roundtable, Dan Moore, who is CEO of Home Bank in Martinsville, Indiana, and all other members of the banking and building communities who participated in Roundtable meetings. We had a lot of excellent discussions and I am extremely grateful to have had the opportunity to work with each and every one of the Roundtable members.



IBA Vice President Jim Pressel caught up with Sen. Brandt Hershman (R-Buck Creek) at an event at the Indianapolis Motor Speedway. He also rode along in an Indy Car.

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Building IBA membership brick-by-brick – 35 new members recruited in May

IBA welcomes 35 new members in May and recognizes the recruiters and new members below.

In conjunction with IBA's 2015 membership campaign "Building IBA Membership Brick By Brick," IBA President Linda Rogers has challenged all IBA Directors to recruit one new member in 2015.

For every new member recruited by an IBA Director, a brick will be added to the house at the next IBA Board of Directors meeting. The asterisk (*) below indicates IBA Directors who are new member recruiters.

Recruiting 5 New Members

Jeff Martin, Martin Brothers Contracting
 Sam Staltari, Staltari Decorating Company
 Glenn Lemmon, Halsey Tile Co.
 John & Tate Bellman, Quality Drywall Contractors LLC
 Paul Wright, Lutes Heating & Air Conditioning Inc.
 Galen Laplace, Laplace Plumbing Inc.

Recruiting 3 New Members

Edward Kelly, Kelly Construction Inc.
 Brian Kipps, Kipp's Plumbing Inc.
 Eric Hart, Nason's Appliance
 Scott Crook, Diamond Peak Homes

Kevin Yoder, K W Yoder Construction
 Dave Adkinson, Synergy Insurance Group
 Tom Kruger, Hinges & Handles
 Chad Pivarnik, Bath Fitter

Recruiting 1 New Member

Vern Heacock, Town & Country Builders of Goshen
 Diane Palmer, Palmer's Rub-R-Wall Waterproofing

Jeff Bills, LP Building Products - Nashville TN
 Tom Mulligan, National Industrial Lumber Co.

Jim Bolka, Mid City Supply Co.
 Isaac Sacks, Sacks Home Improvement

J. Douglas Chisholm, Jr., Chisholm Lumber & Supply Co
 Steve Haag, Masonite Corp.

Steve Eastman, Solidarity Community FCU
 Isaiah Baker, Baker Contracting LLC

Joe Ennis, Ennis Builders LLC
 Andy Tolch, Big C Lumber

Kurt Haas, Uebelhor & Son Motor Co
 Nancy Baldwin, Harrell-Fish Inc.

Micah Hill, Milhaus
 Jim Shinaver, Nelson & Frankenbreger P.C.

Trent Hunt, Logan Lavelle Hunt Insurance

LLC
 Jeremy Ward, Coronado Stone Inc.

Chris Kaiser, TA Kaiser Heating & Air Inc
 Nickolas Reuter, Ally Construction Services LLC

David Kovich, Komark Ltd
 Curtis Stevenson, Curt Stevenson

Matt Lohmeyer, PulteGroup Inc.
 Jamie Ford-Bowers, HWC Engineering

Wendell Miller, Renewal Homes LLC
 Marvin Ramer, RAMCO Supply

John Neff II, Neff Construction LLC
 Tom Graham, Graham Drywall & Painting

Jessica Scheurich, Keller Development Inc.
 Grant Schultz, Distinctive Property

Services LLC
 Marv Schmucker, Square 1 Builders Inc
 Bryan Barr, Square 1 Builders Inc

Chris Schrader, Drees Homes
 Mike Collins, Buckeye Power Sales

Plen Smith, Mr G Guarantee Roofing
 A J Terrell, Springer Insurance & Financial Services

Meghann Sullivan, Fidelity National Title
 Robert Sullivan, Gurley Leep Mercedes Sprinter Vans

Brad Wallace, Timberlin Homes LLC
 David Gareiss, Flow-Tech Plumbing & Heating

Bill Williams, Williams Custom Art Builders
 Mike Stone, Landscapes Development at Sagamore LLC

Bill Wilson, Ferguson Enterprises
 Tom Koken, GE Appliances

Juli Wright, Knapp Supply
 Janie Allardt, Ellie Jane Design

Mark Zimmerly, Zimmerly Development Inc
 Doug Dalton, Prairie Material Inc



Michelle Wittig, President of HBA of St. Joseph Valley, places a brick on the IBA house at the Spring Board of Directors meeting.

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IBA Meets Congressional Delegation on Capitol Hill

As part of the National Association of Home Builders Spring Board meeting, several IBA members spent two days on Capitol Hill meeting with members of Indiana's Congressional delegation. IBA members were able to meet in-person with eight of Indiana's 11 Congressional delegates.

A number of the important issues were discussed, including the Clean Water Act, immigration reform, labor shortages in the construction industry and construction-related financing.



IBA Past President Doug Miller (center) and President Linda Rogers (right) meet with Rep. Jackie Walorski to discuss housing issues.



IBA Vice President Jim Pressel, President Linda Rogers and Past President Doug Miller outside the U.S. Capitol.



IBA members meet with Rep. Marlin Stutzman to discuss ways to address the labor shortage in the construction trades.



IBA members with Rep. Jackie Walorski.



IBA Past President Doug Miller (left) and President Linda Rogers (center) meet with Rep. Marlin Stutzman.



IBA members meet with Rep. Luke Messer to discuss immigration and labor issues.



IBA President Linda Rogers (left) with Rep. Luke Messer.



IBA members meet with Rep. Susan Brooks to discuss labor shortage and worker training programs.



IBA members meet with Sen. Joe Donnelly to discuss his support for the Waters of the U.S. legislation.



Rep. Todd Rokita meets with IBA members.



Rep. Todd Rokita talks with IBA President Linda Rogers.



IBA members and staff discuss the Waters of the U.S. and legislation to fix it with Sen. Dan Coats.



IBA leaders discuss maintaining housing-related federal tax deductions and immigration reform with Rep. Todd Young.



IBA Area Vice President Heath VanNatter, Past President Doug Miller, President Linda Rogers and Vice President Jim Pressel outside the U.S. Capitol.



IBA members with Sen. Dan Coats.



IBA members with Rep. Todd Young.

Stay connected
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Designation classes in Indianapolis and Elkhart

The Indiana Builders Association and the Builders Association of Elkhart County are hosting courses for the Certified Aging-in-Place Specialist (CAPS) designation and the Certified Green Professional (CGP) designation on September 14-18 in Indianapolis and Elkhart. Participate in one or both programs and earn your letters (CAPS/CGP) this September!

Certified Aging-in-Place Specialist (CAPS) Designation Program **September 14-16 | Indianapolis**

More and more residents want to age in place in their homes and communities; however, most homes are not designed to accommodate the changing needs of people over 65. Fortunately, creative renovations using a variety of products consistent with the principals of Universal Design can make the dream to age in place a reality. Modifications for aging and accessibility have become the fastest-growing segment in residential remodeling.

Renovations to homes to allow for aging in place include installing zero-threshold showers and grab bars, widening doorways and hallways, exchanging door knobs with door levers. Other changes include lowering light switches and thermostats and enhancing the lighting.

The Certified Aging-in-Place Specialist (CAPS) program provides comprehensive, practical, market-specific information about working with older and maturing adults to remodel their homes for aging-in-place.

The CAPS designation curriculum includes the 'Marketing & Communications Strategies for Aging & Accessibility' course, the 'Design/Build Solutions for Aging & Accessibility' course, and the 'Business Management' course. The CAPS designation program teaches the technical, business management, and customer service skills essential to compete in the fastest growing segment of the residential remodeling industry - home modifications for the aging-in-place.

The CAPS designation program will be administered by the Indiana Builders Association on September 14-16, 2015 in Indianapolis. Courses are \$200 each for members and \$300 each for non-members. You may download a registration form at www.BuildIndiana.org or call 800-377-6334 ext. 206 to register.

Certified Green Professional (CGP) Designation Program **September 16-18 | Elkhart**

The Certified Green Professional (CGP) designation recognizes builders, remodelers and other industry professionals who incorporate green building principles into homes without driving up the cost of construction. The CGP designation curriculum includes the 'Business Management' course and the two-day 'Green Building' course.

The 'Business Management' course provides a solid foundation in the management of smaller businesses, planning, organizing, staffing/directing and controlling.

The two-day 'Green Building' course teaches attendees that implementing cost-effective green building into your construction practices begins with up-front planning that examines the whole house and the building science behind it. In the course you will learn how to apply the ANSI-approved National Green Building Standard(tm) in the construction of a new home, remodel, site development or multi-family project. With a focus on flexibility and a sound knowledge base, the course provides the tools for a successful green project.

The CGP designation program will be administered by the Builders Association of Elkhart County on September 16-18 in Elkhart. The 'Business Management' course is \$200 for members and \$300 for non-members.

The two-day 'Green Building' course is \$325 for members and \$425 for non-members. You may download a registration form at www.BuildIndiana.org or call 800-377-6334 ext. 206 to register.

Enjoy your barbecue this summer

Now that summer is in full swing, remember to enjoy your home to the fullest by including a barbecue out on the patio or deck. Grilling is one of America's favorite summer pastimes and can be a fun and delicious way to whip up a quick meal both on the weekends and after a long workday.

However, It's important to remember some safety precautions to take both with the equipment you use to grill and the food you are grilling.

Maintaining an adequate distance between the grill and the outside wall of the house is important to reduce the chance of fire. Gas and charcoal grills should never be used indoors, in closed garages or on enclosed patios and balconies. Not only is fire a threat in these areas, the toxins released by the charcoal can be dangerous.

Make sure the grill is placed on a level floor so it won't tip, and set it away from any potentially flammable objects like cars, lawn mowers, gas tanks or compost heaps. Keep a clear walking path from the grill to the eating area so there is no danger of tripping and knocking down the grill.

Always keep a fire extinguisher handy for any emergencies and keep an eye on children in the area. Curious little ones might be tempted to put their fingers and hands on hot grill surfaces or barbecuing utensils, or could knock over a hot grill, causing significant injury or creating a fire hazard.

Another barbecuing concern is the preparation of the food. To avoid contamination, handle raw meat carefully. Keep it separate from other foods and never reuse a plate on which raw meat has been placed. Wash your hands in warm, soapy water after handling raw meat and clean all surfaces and utensils that touch raw meat with hot, soapy water before using with other food. Meat should be thawed on a plate in the refrigerator or microwave oven, not at room temperature.

Food should be cooked to a safe internal temperature — judged by using a food

thermometer — to destroy harmful bacteria. Don't simply judge its doneness by how brown it is on the outside. According to the U.S.D.A Blog, whole poultry should reach an internal temperature of 180°F; chicken breasts, 170°F. Hamburgers made of ground beef should reach 160°F; ground poultry, 165°F. Beef, pork, veal and lamb steaks, roasts and chops can be cooked to 145°F.

Don't let food sit out for more than an hour in weather above 90°F and promptly refrigerate any leftovers in shallow containers. Discard any food that has been sitting out for more than two hours in weather cooler than 90°F.

After you've grilled the perfect hamburger you'll want to relax and enjoy eating it. That means keeping the bugs away. To help lessen insects' intrusion on your picnic, keep sweets and sodas covered and capped and eat while it is still light to avoid mosquitoes in the evening. Use spray repellent, mosquito coils or citronella-laced candles or torches to help keep the pests away. And most importantly, have a safe and fun barbecue!



IBA Governmental Affairs Director Tom Havens (right) catches up with Rep. Mike Karickhoff (R-Kokomo) at a lunch event in Indianapolis.



IBA President Linda Rogers travels throughout the state to visit with IBA members. She is pictured above catching up with members of the Madison County HBA.

IBA accepting nominations for state elective office

The Nominating Committee of the Indiana Builders Association is accepting nominations for elective office in IBA for 2016.

The Committee wishes for all qualified members who desire to hold office to actively seek such office by completing the nomination form and submitting it prior to Oct. 30, 2015.

The Committee will conduct interviews of nominees for certain offices.

The election shall be held at the State Board of Directors Meeting Monday, December 7, 2015.

The election shall be held in accordance with Article X, Sections 1, 2, 3, and 4 of the Association's By-Laws.

Nominees may request the contact information of the Directors, for the purpose of campaigning, from the IBA.

Elected offices to be filled are:

- State President
- State Vice President
- State Treasurer
- State Secretary
- State Builder Area Vice Presidents
- State Associate Area Vice Presidents

- NAHB State Representative for Indiana
- National Director for State Board
- Alternate National Director
- National Associate Director
- Alternate National Associate Director
- *Parliamentarian (4-year term)

**denotes a new position*

For a detailed description of each position or to obtain a nomination form, please contact IBA Chief Executive Officer Rick Wajda at Rick@BuildIndiana.org or 800-377-6334 ext. 204.

Indiana Attorney General joins other states in lawsuit against EPA

Indiana Attorney General Greg Zoeller announced that his office will join the multistate lawsuit filed June 30 against the U.S. Environmental Protection Agency (EPA) to challenge as unconstitutional the EPA's redefinition of the state's streams, creeks, ponds and wetlands as the "waters of the United States (WOTUS)."

The new rule leaves the identification of jurisdictional waters so vague and uncertain that it will be difficult to determine whether and when the most basic activities undertaken on their land will subject them to the Clean Water Act's permitting requirements.

With its broad definitions and expanded reach, the EPA's final rule is so extreme that it will actually regulate certain roadside ditches, isolated ponds and channels that may only flow after a heavy rainfall. This rule will needlessly raise housing costs and add more regulatory burdens to industries already struggling in a recovering economic environment.

According to the Attorney General, on June 30 nine states filed a legal challenge in the U.S. District Court for the Southern District of Georgia, alleging the WOTUS Rule exceeds Congress's Commerce Clause authority and violates the Tenth Amendment of the United States Constitution.

Zoeller said his office representing the State of Indiana will join the amended complaint that will be filed soon.



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Indiana Association of REALTORS President Bruce Bright (left), Indiana Lt. Governor Sue Ellspermann (center) and Indiana Builders Association Chief Executive Officer Rick Wajda (right) attend the Homeownership Month event at the Statehouse in June.

Single-family permits down two percent in May

Permits up one percent for first five months of 2015

Single-family building permits in Indiana decreased two percent in May over the previous month while numbers decreased 10 percent in May compared to the same time last year according to the latest data from the U.S. Census Bureau and the Department of Housing and Urban Development.

In May 2015, there were 1,184 single-family building permits issued compared to 1,312 in 2014. Single-family permits for the first five months of 2015 are up one percent compared to the first five months of 2014.

"The housing market in Indiana continues to show signs of a slow, steady recovery," said Indiana Builders Association Chief Executive Officer Rick Wajda. "It has been a tough eight years for many of our builders and we are just now seeing signs of consistent optimism amongst our members."

According to the latest National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index, 66.5 percent of new and existing homes sold between January and the end of March were affordable to families earning the U.S. median income of \$65,800.

In addition, a recent survey from NAHB reports confidence among U.S. home builders jumped to its highest level in nine months to a reading of 59 in June. A reading above 50 means most builders generally hold a favorable view of the market for newly built, single-family homes.

"Although the numbers in May were slightly lower than the previous month, it is encouraging to know that 2015 is off to a better start than 2014," said Wajda. "Historically low interest rates and low housing inventory across the state are both factors that will contribute to the continued growth of the housing industry."

IBA mourns the loss of three housing heroes

John E Smith, Jr of Lincoln, Nebraska (formerly of Lafayette, IN) died Dec 1, 2014 at his home. At the age of 19, he started his own construction business and at the age of 30 was the youngest man to be elected as President of the Home Builders Association of Indiana. He went on to become a regional Vice President and then one of the youngest Vice presidents of the National Home Builders Association and a life-time member.

John was a home builder for most of his life but also got into the service station building business in his mid-twenties building well over 100 stations throughout central Indiana for all the major oil companies.

After the wave of service stations subsided he moved on to building McDonald's restaurants and was one of their primary builders in Indiana. John also built Lafayette Square, Wabash Village and Crawfordsville Square; office complexes such as the Briars; as well as Beau Jardin, Earl Hurst, Woodcrest, and Greystone Court apartment complexes.

Other business ventures included the Stone Bull restaurant and Jerry Lewis Cinema.

However, John spent most of his time developing hundreds, if not thousands of single family lots in Lafayette and Indianapolis. From the mid 1960's up until his death there was no one who dedicated themselves to the growth of housing in Lafayette more than he did.

He was a visionary who saw where the city was growing and got out there and bought farm land when there were just gravel roads. He would patiently wait until the city expanded to his farm land, then he would develop lots and the houses would begin to spring up.

Donald Lee Cassidy, 71, passed away Tuesday, March 24, 2015. Don was a staunch supporter of the Builders Association for over 30 years. He was born in Myrtle Beach, SC, served in the U.S.



Donald Lee Cassidy

Army National Guard and was the owner of L.C. Cassidy & Son Insulation.

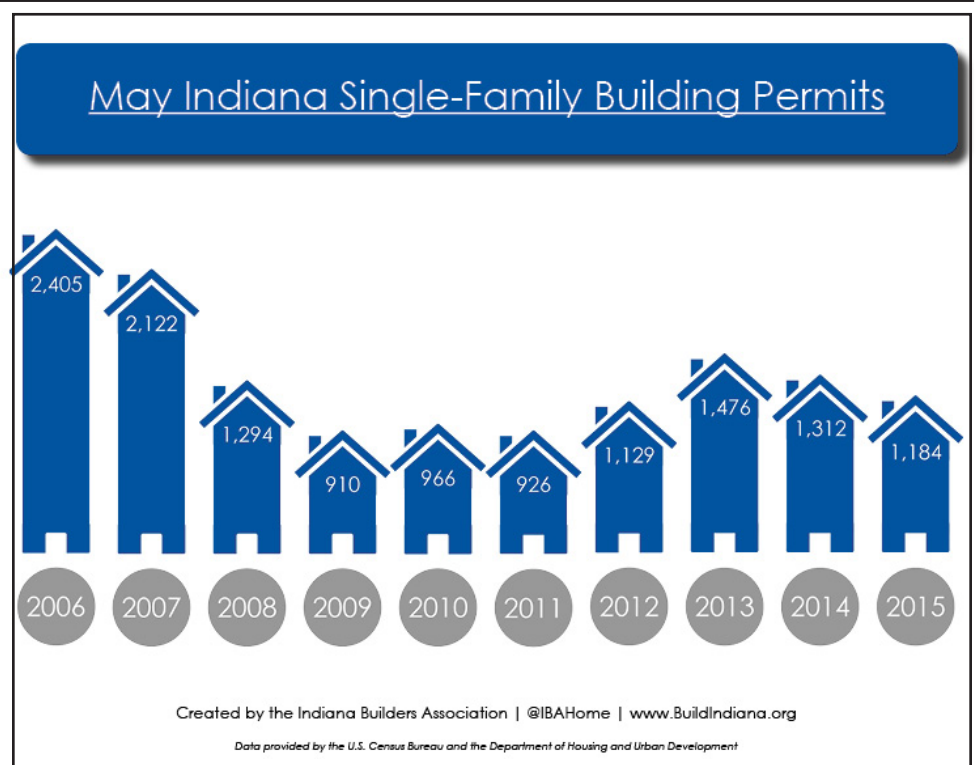
Kenneth J. Smith, Sr., 71, of Floyds Knobs, Indiana passed away on Friday, May 22, 2015. Kenny began his career with the former

Starlight Cabinet Company. He was the owner of Overview Builders and a member of the Southern Indiana Home Builder's Association.

He was the former president of the Home Builders Association of Southern Indiana, lifetime State Director of the Indiana Home Builders Association, three-time Builder of the Year, a member of the National Home Builders Association, inductee of the Home Builders Association Hall of Fame, and former president of the Floyds Knobs Lions Club.



1988 Building & Development Association of Southern Indiana (BDASI) Past President Ken Smith (left) with 2009 Past President and son Steve Smith receiving the BDASI Hall of Fame Induction Trophy at the membership meeting in February of this year.



Members affiliated with multiple Indiana local HBAs

Indiana Builders Association (IBA) appreciates the support of members who join local HBAs in the communities where they're doing business. We regret that the following members were not featured in the May/June 2015 issue of Indiana Builder News recognizing members affiliated with multiple Indiana local HBAs:

- Momper Insulation belongs to 7 Indiana local HBAs
- Old Fort Building Supply belongs to 3 Indiana local HBAs

DISCOUNT PRICING FOR INDIANA BA MEMBERS

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Indiana Builders Association

Board of Directors & Committee Meetings

Sunday, August 16 & Monday, August 17, 2015



Keynote Speaker:
Congresswoman
Jackie Walorski

Jackie Walorski is a lifelong Hoosier, born and raised in South Bend, who has dedicated her career to helping Hoosier families. She is grateful to serve the people of Indiana's Second District in the 114th Congress, where she serves on the House Armed Services, Veterans' Affairs and Agriculture Committees and Chairs the Nutrition Subcommittee. Using some Hoosier common sense, Jackie is committed to getting our fiscal house in order and creating American jobs.

Schedule of Events

Sunday, August 16

3:00 p.m. Registration

4:00-5:00 p.m. Senior Officers Meeting

5:00-6:00 p.m. Finance Committee Meeting

6:00-7:00 p.m. Housing Protection Fund Meeting

7:00-9:00 p.m. Executive Committee Dinner Meeting

Monday, August 17

8:00 a.m. Registration & Continental Breakfast

9:00-10:15 a.m. Codes & Safety Committee Meeting
Construction Safety Update presented by Indiana Department of Labor

Presidents/VPs/Exec. Officers Meeting
"Touch: Member Retention System" presented by NAHB

Remodelers Meeting

10:30-11:45 a.m. Land Use/Rural Committee Meeting
Membership/Associates Meeting
"TouchPLUS: Communications System" presented by NAHB

Green Building Committee Meeting

11:45 a.m.-12:00 p.m. Executive Committee Meeting

12:00-2:30 p.m. Board of Directors Lunch Meeting

2:30-3:30 p.m. Copyright Law for Builders

Meeting Location
502 East Event Centre
502 E Carmel Dr, Carmel, IN 46032


Hotel Accommodations
DoubleTree Suites
11355 N Meridian St, Carmel, IN 46032

Please call the hotel (317-844-7994) by July 24 and ask for the Indiana Builders Association special rate of \$99 (plus tax).

Cost
All members are invited to attend the committee meetings of their choice. The cost for the Board of Directors Lunch Meeting is \$25 per person. Payment is due at or prior to the meetings.

RSVP
Please RSVP by July 31 to Kim Heffner at 800-377-6334 ext. 203 or KimH@buildindiana.org.

Board Meeting Sponsor



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Marshall County BA
Wetzel Insurance Agency
Byron Kauffman
574-267-6183
BKauffman@wetzel1.com

HBA of Howard County
Jasper County HBA
BA of Greater Lafayette
Mid-North Indiana BA
MBAH Insurance / Heiny Insurance
765-423-5421 / 800-735-5365
Cindy Finkenbinder,
CFinkenbinder@MBAH.com
Deb Musser, DMusser@MBAH.com
Jay Spry, JSpry@MBAH.com

BA of LaPorte County
HBA of Northwest Indiana
General Insurance Services
Eric Gibson
219-510-6207
EGibson@genins.com

IBA offers fully insured health insurance program to members



Contact an insurance agent listed if you are a builder, remodeler, subcontractor or provide a product or service that is included in the certificate of occupancy and would like to find out if you can offer a quality, fully-insured health insurance program (Anthem) to your employees at a reasonable cost.

Ask the agent to consider your company for the Indiana Builders Association Health Insurance Program.

The Indiana Builders Association (IBA) has partnered with Association Insurance Partners to bring a health insurance program to our membership. The Indiana Employers Trust is operational.

This product is medically underwritten and fully insured by Anthem. It offers coverage utilizing the BlueCard network just like products currently offered by Anthem. There are 12 benefit designs across a wide range of deductibles, drug cards and high deductible health plans, all of which meet or exceed Bronze-level coverage.

The Indiana Employers Trust will give member firms the opportunity to possibly realize lower health insurance rates due to several factors, the most important of which is the aggregation of like industry companies into a larger group, creating buying power and spreading the risk of a few amongst many.

HBA of St. Joseph Valley
McCarthy Insurance Group
Schaune Johnson
574-259-5622
Schaune@McCarthyIns.com

HBA of Greater Terre Haute
Crapo Insurance Agency
Jay Crapo
812-478-3100
cinsurance@ma.rr.com

BA of Southeastern Indiana
Southeastern Insurance
Kathy Linville
812-934-3209
KLinville@southeastern-ins.com

Gibson County BA
Vincennes Area BA
ISU Meeks Insurance
Brad Bane
812-886-4000
Brad@MeeksInsurance.net

Indiana Builders Association

members have received

cash rebates totaling \$278,968

from the Member Rebate Program.

IBA builder and remodeler members are eligible for this free rebate program.

For more information, visit
www.HBArebates.com



ATTENTION BUILDERS AND REMODELERS:

Do you want to start getting money for products you already use?



The Member Rebate Program is a free member benefit of the State Home Builders Association that is available to all active Builder and Remodeler Members.



There are currently over 40 of the country's leading Manufacturer Brands participating in the Member Rebate Program.

MOST THAT YOU PROBABLY ALREADY USE!

It's as easy as 1-2-3!

- 1) Register
- 2) Submit a Rebate Claim
- 3) Receive a Rebate Check!

Visit www.HBArebates.com to Register & Claim

OVER 70% OF PARTICIPANTS RECEIVED MORE THAN THEIR ANNUAL DUES TO THEIR ASSOCIATION LAST YEAR!



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House and Senate release interim study committee assignments

The Indiana House and Senate have both released their interim study committee assignments, marking the start of the 2015 interim study committee season.

“Interim study committees give legislators the opportunity to build on the progress made during the previous legislative session while laying the groundwork for next year,” said House Speaker Brian Bosma (R-Indianapolis). “These committees are an integral part of the legislative process and allow us more time to properly vet the issues which matter most to Hoosiers.”

Members of each interim study committee are tasked with discussing issues that could potentially lead to legislation in later legislative sessions.

In years past, interim committees were

oftentimes assigned a multitude of topics that oftentimes ended up resulting in little legislative action.

In the past couple years, however, interim committees have been reconfigured to address a much more narrow list of topics with the expectation being a more thorough vetting of those select issues that are assigned.

In June, the Legislative Council met and determined the topics that will be studied this interim. Some of those topics include redistricting reform, public health and Indiana’s agricultural industry to list a few.

Most interim committees will start meeting in July with a majority of their work concluded by the end of October.

For a complete list of interim study committees topics, please visit <http://iga.in.gov/documents/c2bb0d58>.

Legislative statistics from the 2015 session:

Bills introduced: 1,258

Senate Bills: 589

House Bills: 669

Total bills passed by the General Assembly: 261

21% of bills introduced

252 (97%) received bipartisan support on Senate final passage

140 (54%) received unanimous support on Senate final passage

Remodeling right: DIY or professional?

It’s fun and inspiring to watch TV shows about home design and remodeling – everything from the latest looks in countertops to whole-house remodels. And YouTube and other online video sites are chockfull of helpful how-tos and demos to assist home owners through countless do-it-yourself projects.

There are relatively simple home projects that can be completed by DIYers, such as hanging pictures, interior painting, caulking, and changing door knobs and cabinet pulls. And, home owners with the correct tools and a higher skill level should be able to tackle some aesthetic work such as installing crown molding.

But it’s also important to know when to stop and hire a professional.

Remodelers can tell you lots of funny stories about siding installed upside down – and sometimes scary stories involving do-it-yourself electrical wiring gone awry. So before you buy the latest or trendiest gizmo for your home, ask yourself a few questions.

How much do you know?

Replacing the exhaust fan over your oven with a built-in microwave looks like a reasonably simple swap. But if you notice your kitchen lights are dimming when you zap your popcorn, you’ve probably forgotten that the microwave, unlike the exhaust fan, uses a lot more energy and likely needs a dedicated circuit. A remodeling professional knows that.

What if it doesn’t work?

That YouTube do-it-yourself video may make a tilework project look doable, but will YouTube give you your money back if you don’t lay it straight? Professional remodelers may not know everything, but they do take responsibility for everything they do.

Are there any unintended consequences?

In today’s increasingly efficient and more air-tight homes, it’s more and more important to look at the house as a system. Your new windows are keeping out drafts, but how are they affecting your home’s air quality once the “natural ventilation” of the leaky old ones are gone? Do you need to look at mechanical ventilation systems? If so, how big? A professional can tell you.

How do you know if it’s right for your home?

A professional remodeler can advise you on products, finishes and appliances that match your lifestyle, location, house size and budget and help you avoid spending money without a reasonable payback on either resource expense (energy and water, for example) or the sale of your home when you are ready to upsize or downsize.

And how do you find a professional remodeler? There’s a question with an easy answer. Contact the Indiana Builders Association or search the National Association of Home Builders’ Directory of Professional Remodelers, nabh.org/remodelerdirectory, to find a remodeler with the experience, educational qualifications and knowledge to do the job right – the first time.



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Diary of a Mad Home Builder

Editor's Note: In 1973, Bill Carson authored and copyrighted a best-selling pamphlet entitled, "Diary of a Mad Home Builder." It became a hit with orders for the pamphlet pouring in from across the U.S. and as far away as the Philippine Islands.

Builders use it as a pass out in model homes, suppliers and pass out to their customers and local associations in conjunction with Parades and Home Shows.

To order the Diary, please call 1-800-377-6334. Cannot be reproduced without permission.

April 1 (Fool's Day): My banker was very friendly. Said he wished I would get a builder because I didn't know what I was doing. Best rate I could get was four points above prime because I was too marginal with no experience. Also said I'd get the money in stages after I showed proof of payment to subs. What nerve I didn't realize there would be this much paperwork. Missed three hours of work. He gave me a calendar though.

April 26: Took 25 days to finally agree on house plans. Never dreamed there were so many details. Discovered that my wife is a very nasty person. Think I'm getting a nervous condition.

May 4: Finally swung the deal on the lot. The developer said, "Take it or leave it!" Said the builders buy several lots at a time and that's why they get discounts and that I didn't qualify. I know I paid too much but I'll easily save enough to offset it later. He didn't show me much respect.

May 6: Somebody's going to pay for this on election day. You need a Ph.D just to fill out all the forms for permits and licenses and go to all the various government offices. There was less red tape when I joined the Navy. Somebody will pay. Missed five hours of work.

May 7: Staked out my lot as best I could. I didn't have one of those tapes, so I just stepped it off. Wonder how builders square the house on the lot. I guess it's no big deal.

May 8: Met excavator early in the a.m.. He said only a fool would build a basement on that lot. Too low! I let him know in no uncertain terms that it was my money and to dig. He was grinning when I left for work.

May 10: The excavation was filled with water. I told him to fill the damn thing back up and I chalked my loss up to "experience." I'm a nervous wreck.

May 11: The foundation guys told me it would be at least three weeks before they could get to my job. They had to take care of their builders first. I hate delays.

May 12: The lumber man said that I could qualify for discounts as soon as I bought at least \$250,000 worth of materials. I told him that was discrimination. He agreed. He also would not guarantee any prices because lumber prices were fluctuating almost daily. Told him I wouldn't stand for that kind of treatment and would shop around. Missed two days of work getting

bids. Returned to original lumber man and signed up.

May 15: When the framing carpenter told me his price. I told him to go to hell. Told him there were doctors making this kind of money and that there were plenty of others where he came from. Said he dropped out of medical school to become a carpenter.

May 24: Hired original framer.

July 2: Foundation man finally showed four weeks late. Fireman called me an idiot. Said that no blocks on the site, no work, I thought they brought their own blocks. I told him if he set foot off my property it would be his last step. He beat me half to death. Missed two days of work due to stitches and bruises. Had to reschedule everything. Those subs are mean.

July 11: Lumber finally came. Called framing carpenter and he said he had to frame a house for one of his builders first. It would be about three weeks. I kicked my dog for the first time.

July 12: Most of the lumber was stolen. Insurance company very cooperative. Lumber man said it would take about four weeks to replace items. Decided not to tell the carpenter for fear he would take another job. I'm sick.

August 13: Lumber delivered. Called carpenter and said the timing was not so good. He would start in four days. An extra delay because his daughter was getting married.

August 14: Made a list of everybody who has lied to me. Got writer cramps.

August 18: Carpenter finally showed. I almost went berserk when he pointed out that I needed a sawbox from the power company or he couldn't run his power equipment. He said I'd have to pay him for as long as it took to get one or he'd have to go to another project. I mumbled, yes, I'd pay. How was I suppose to know about sawboxes? Missed more work. Decided it's not fun to build a house.

October 3: Structure looks beautiful. At least it will be closed up for the oncoming winter. Neighbor told me the house looked off-center on the lot. I told him to mind his own business and get off my property. I accused him of stealing some of my lumber.

October 6: Roofer fell off the house today and was injured. More delays. My wife just keeps nagging. Told her to leave me alone and that I never loved her anyway.

October 12: Moved family to a motel. New owners just moved into our house. Thought it would be long done before now. I have wasted a lot of money.

October 14: Noticed red tag on my house. The Building Commissioner explained that the framer had not built according to the code and some small details would have to be corrected. I told him that I was "big" in the party and I wouldn't stand for this and neither would my friends in high places. He urged me to continue my political involvement and to make the corrections or no more construction.

October 14: Had some terse words for the carpenter, but didn't know what to tell him to correct. Told him to work it out with the inspector. Felt like a fool.

October 23: Scheduled plumbing, cabinets, wiring fireplace man and heat man - all of them at the same time. I just didn't care anymore.

November 16: They all showed up on the same day and it was total chaos. I didn't care! Missed work again.

November 17: O.S.H.A. inspector closed down project. Cited 21 safety hazards. Told him someone was going to pay "big" for this because I've got strong political connections. My doctor told me I have high blood pressure.

November 22: All safety requirements met. Work is in progress and all going well. Scheduled dry wall company. I'm drinking too much now. I know it. Missed three more days of work.

December 4: Dry wall men asked me why I didn't insulate the house. To save face. I told him he showed up on the wrong date. He was very disgusted. The insulated company said it would be at least four weeks due to backlog of orders. I threatened him with physical harm and then I relented and begged.

December 5: Received certified letter that foundation man was suing me and received two irate calls from subs I hadn't had time to pay. Told the boss to "get off my case" that same day.

December 6: Discovered that the vandals had broken all the windows in the house. The insurance people said the policy did not cover broken glass. I went berserk.

December 9: Started going to an analyst. He advised that I needed to be better organized. Told him the only way his fee schedule could be any higher is for him to become a carpenter.

December 10: Painter splashed paint all over the woodwork and carpet. I smiled at him and told him that I'd see to it that he'd never get another job. I keep a flask in my glove compartment now to ward off the cold chills of winter.

December 25: Told the family the reason there was no gift exchange this year was because I had a sizeable overrun on the house. I promised next year would be better. My wife mumbled something about ignoring her advice in getting a builder in the first place. I retorted that if she was so smart why did she even stay married to me?

December 26: My wife sued me for divorce today. Said she couldn't live any longer with a man of my temperament and drinking habits. Said she was going to sue for the "house" and that she wanted it furnished. I headed for the glove compartment.

December 28: Showed up at work with an awful headache. Boss told me that I should begin the new year by utilizing my talents elsewhere. Said he'd give me a good recommendation as a builder. Smart aleck.- AND THEY TOLD ME I COULDN'T BUILD MY OWN HOUSE!

Dearborn County HBA gives back

On Saturday, June 13, a group of Dearborn County Home Builders Association members helped provide a new roof for a family in need. The funds for materials came from the Basket Raffle held during the annual Home & Garden Show.

The labor was donated by TJ & Cara Jacobs (Berco Construction), Jason & Lisa Cox (JDC Construction), Casey Knigga (Casey's Outdoor Solutions), Anthony Losekamp (Berco Construction) and Max Laugle (Max Scenes).



Pictured from left to right are Anthony Losekamp (Berco Construction), Casey Knigga (Casey's Outdoor Solutions), TJ Jacobs (Berco Construction) and Jason Cox (JDC Construction).



Pictured from left to right are Jason Cox (JDC Construction), Lisa Cox (JDC Construction), Cara Jacobs (Berco Construction), Casey Knigga (Casey's Outdoor Solutions) and TJ Jacobs (Berco Construction).



Pictured are Lisa Cox (bottom left, JDC Construction), Cara Jacobs (bottom right, Berco Construction) and Casey Knigga (top, Casey's Outdoor Solutions).

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