

INDIANA BUILDER NEWS

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Tom Mullen elected to serve as Indiana Builders Association's 2014 President

The Indiana Builders Association's Board of Directors unanimously elected Tom Mullen, MIRM, CMP, CGB, CGP to serve as President and Chairman of the Board for 2014. He becomes IBA's 62nd President.



Tom Mullen
2014 President

Mullen is President of Thomas E. Mullen & Associates, Inc. based in Indianapolis. He is a builder/developer and a consultant to builders and developers.

He left Eastern Air Lines as the Director of Advertising after 16 years to start his own business.

As President of Global Housing Group, Inc., he was a consultant to foreign governments and private organizations on residential housing matters. He was active in the Philippines for ten

years, Russia for eight years, Turkey for two years and Vietnam for one year. He also conducted seminars in China and Hungary on US housing.

He is a Past Secretary of the International Housing Association, an organization of 13 countries representing government and private housing related entities.

He is currently a Senior Life Director on the Indiana Builders Association Board.

He is very active at the national level having served as past Indiana State Representative to NAHB, NAHB Life Director, Past Chairman of the Board of the Home Builders Institute (training arm of NAHB), Past Vice Chairman of the International Oversight Group. Past Chairman of the NAHB International Committee, Past Chairman of the NAHB National Sales & Marketing Council, NAHB Past Regional Vice President, and a NAHB Executive Committee member (served 10 years).

He has recorded 62 Spike credits over the years. A Spike credit is earned for every new member recruited and member retained.

He holds four national professional designations, the Master in Residential Marketing (MIRM); Certified New Home Mar-



IBA's Board of Directors elected their 2014 leadership at their recent board meeting (left to right): State Treasurer Jim Pressel, CGB, Pressel Enterprises, LaPorte; State Vice President Linda Rogers, Nugent Builders, Granger; State President Tom Mullen, MIRM, CMP, CGB, CGP, Thomas E. Mullen & Associates, Indianapolis; and State Secretary Lance Swank, Sterling Group, Mishawaka.

keting Professional (CMP), Certified Green Professional (CGP); and Certified Graduate Builder (CGB).

As the chief spokesman for housing in 2014, he will direct the policy development for affordable housing and work for its implementation with the governor and leg-

islature.

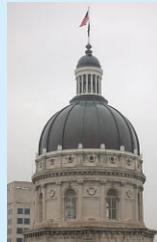
Other officers elected include: State Vice President Linda Rogers, Nugent Builders, Granger; State Treasurer Jim Pressel, CGB, Pressel Enterprises, LaPorte; and State Secretary Lance Swank, Sterling Group, Mishawaka.

IBA members to meet with state legislators in February

- IBA's Legislative, Leadership & Board Conference set for February 24-25 in Indianapolis -

The Indiana Statehouse Rotunda will be the stage for IBA members to meet with state senators and representatives on February 24, 2014.

Hundreds of members from throughout Indiana will attend IBA's Legislative, Leadership & Board Conference set for February 24-25, 2014 in downtown Indianapolis where they will meet with legislators to discuss the importance of maintaining hous-



ing affordability in Indiana.

Prior to going to the Statehouse, IBA will host a Legislative Briefing for members at the Hyatt Regency. Then the group will go to the statehouse for lunch with the legislators.

Attendees will return to the Conference, for a general session and leadership train-

ing.

Members will also honor IBA's 27 local presidents and the state president at a reception.

The following day, IBA's winter Committee and Board Session will be held.

All IBA members are encouraged to attend. Details and a complete schedule of activities are included on the registration form on page 28.

Clarke to teach principles that will double your sales immediately



Charles Clarke, III Whether you sell new homes or sell products and services to the home building industry, this seminar is for you. Internationally acclaimed speaker and consultant to the home building industry Charles Clarke III, MIRM, CSP, will keynote IBA's Legislative, Leadership and Board Conference. His presentation on Monday, February 24, from 2:30 to 4:00 p.m. at the Hyatt Regency in downtown Indianapolis will teach attendees how to double their sales immediately.

Citing clips from his newly-published book, "Lies and Myths we have been Taught in Selling", attendees will learn sales principles that will alter their selling skills forever and double their sales immediately.

Clarke, who is famous for his "Bulls, Owls, Lambs and Tigers" Personality Selling and Personality Marketing techniques, is a world-class speaker. As a consultant to the home building industry for the last 27 years, his impressive resume includes having been an Instructor at the University of Maryland and the University of Arizona while he was working toward his Ph.D. in Sociology and Psychology.

Clarke (see page 3)

NAHB Chief Lobbyist Jim Tobin to speak to IBA's Board

Jim Tobin, NAHB Chief Lobbyist, is the special guest speaker at IBA's February 25 Board of Directors meeting. His presentation will be during the Board meeting and luncheon scheduled to begin at 12:15 p.m. at the Hyatt Regency Indianapolis.

As the chief lobbyist for NAHB, Tobin oversees the entire lobbying efforts of your national home builders association. He will update attendees on housing industry legislation pending in Washington, DC. Join us for this incredibly insightful presentation that will let you know what housing related impact to expect in the coming year from your federal government.

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Indiana's National Leadership

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Your federation needs your participation

Your federation, comprised of the National Association of Home Builders, the Indiana Builders Association and your local builders association is structured to assist members by doing what is necessary to keep housing affordable.

Staffs are very effective at the local, state and national levels in implementing the policies set forth by their respective volunteer board of directors. We must keep in mind that staff is directed by us, the members. Unless Board and/or member approval is given, the staffs are not allowed to exceed the limits given to them by approved policies.

Members establish the start of policy direction at a committee level. That is why it is so important that members participate at the committee level. If there is an issue of interest or a particular problem you want to see addressed, this is the best avenue to help shape and direct policy.

The Committees address items within their scope (i.e. membership, land use, codes, etc.) Committees will create and approve policies for consideration. They will then recommend policies to the Executive Committee for consideration. The Executive Committee discusses the recommended policies, including financial implications and impact on resources and then devises a course of action.

When requests pass out of the Executive Committee, then they are considered by the



President's Message

By Tom Mullen,
MIRM, CMP, CGB CGP

Thomas E. Mullen &
Associates, Inc., Indianapolis

President
Indiana Builders Association

Board of Directors and, if approved, becomes policy. At that time, staff is given direction on implementing the policy. (Keep in mind that the Committees may also refine or eliminate existing policies.)

While budget, resources, and staff are considerations, if policy is approved it will, to the extent possible, be implemented.

The federation of local, state and national builders associations exist with the same mission, to maintain housing affordability. Locals, state and national are not in competition with one another. Members drive everything that staff does. The best way to be heard is to participate in the Committees.

As we emerge from this major down period willing members are needed to step up and serve on committees and assist in growing our industry back to its former success.

We have two dedicated individuals chairing our Membership Committee, Tim Eckert and Doug Miller. They need your participation. We have always preached

“Do business with a member”, now is the time to make it happen. Builders working with nonmembers need to convert these subs and suppliers. Their businesses suffered big time without us. Now that we are coming back so is their business. Don't be afraid to ask everyone you do business with to join our federation. It is as simple as giving their name to your local association. Staff will gladly follow up from there.

We've had a lot of discussion on builder licensing. Whether we lead the charge or not it will happen either at the state level or the local level. Too many states have suffered through major natural disasters. Crooks come out of the woodwork which pulls down the reputation of legitimate builders and remodelers. State licensing and registration could give the state a much stronger position to prosecute the “storm chasers”. We as an association can have a strong voice in how legislation is formed if we take the lead. We can assist in setting the continuing education standards using some of our programs. Without our involvement who knows how it will look. We cannot afford to accept what someone else may propose.

Thank you for your participation in 2014. A Committee Sign-Up Form is on page 12. Mark a committee of interest and forward it to IBA. Your thoughts are important and appreciated.

I can be contacted directly by e-mail at Tom.Mullen@att.net or (317)431-2365.

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Market demand gives reason for optimism in 2014

2013 is here and gone and I am excited at the prospects 2014 has in store for us engaged in the home building industry. A break out year is long overdue and there seems to be some growing optimism towards a banner year. What a difference a couple of months make!

It seems like only yesterday the economy was headed back into a recession with a government shutdown and healthcare rollout issues. While some of those issues persist, some of our government leaders at the national level appear to be listening and coming up with solutions to move our country forward. How refreshing.

I have included the attached chart titled "Perspectives of Demand" with permission from Edsel Charles. Charles is the founder and Chairman of the Board for MarketGraphics Research Group, Inc., a new home market research company headquartered in Franklin, Tennessee. The company has grown to be one of the largest privately-owned companies of its type in the United States with research in 26 markets in 20 states. Charles understands the business and has been a great resource for the industry over his tenure. He is a strong supporter of the federation and tirelessly advocates on behalf of the association and stresses the importance of being a member.

The Indiana Builders Association relies on data provided by MarketGraphics when asked by elected officials and policy makers on what is happening in the home building industry.

As you can see from the Perspectives chart, we may be headed for a strong 2014 nationally, and a good run for several years after that. If the chart proves accurate, 2022 is a year to circle and plan the business goals for your company backwards from there.

If we have learned anything from the last housing correction, we know a good run doesn't last forever, and double-digit increases in production do end at some point. How we learn from the past can help us in the future. If 2022 doesn't produce the de-



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

creasing demand that is predicted on the graph, but you as a business owner have tempered your expectations for that timeframe, you will be pleasantly surprised and hopefully, more profitable.

Indiana Single Family Building Permits (U.S. Census Bureau)		
Year	Permits	% Change
2013	12,060	12%
2012	10,781	13%
2011	9,532	-4%
2010	9,947	1%
2009	9,853	-17%
2008	11,831	-39%
2007	19,374	-19%
2006	23,949	-25%
2005	32,116	0%
2004	32,172	1%
2003	31,891	4%
2002	30,794	-5%
2001	32,376	6%
2000	30,417	-9%
1999	33,408	

On a more local level, Indiana is on target to have its best year for single family building permits since 2007. Through the first 11 months of the year, Indiana has pulled 12,060 single family

building permits according to the U.S. Census Bureau, a 19 percent increase over the first 11 months of 2012. It is not 30,000+ permits like the glory days of 2000-2005, but progress is progress. Indiana's unemployment rate is dropping, which means people are going back to work and that should translate to a rise in consumer confidence, thus increasing the demand for new housing.

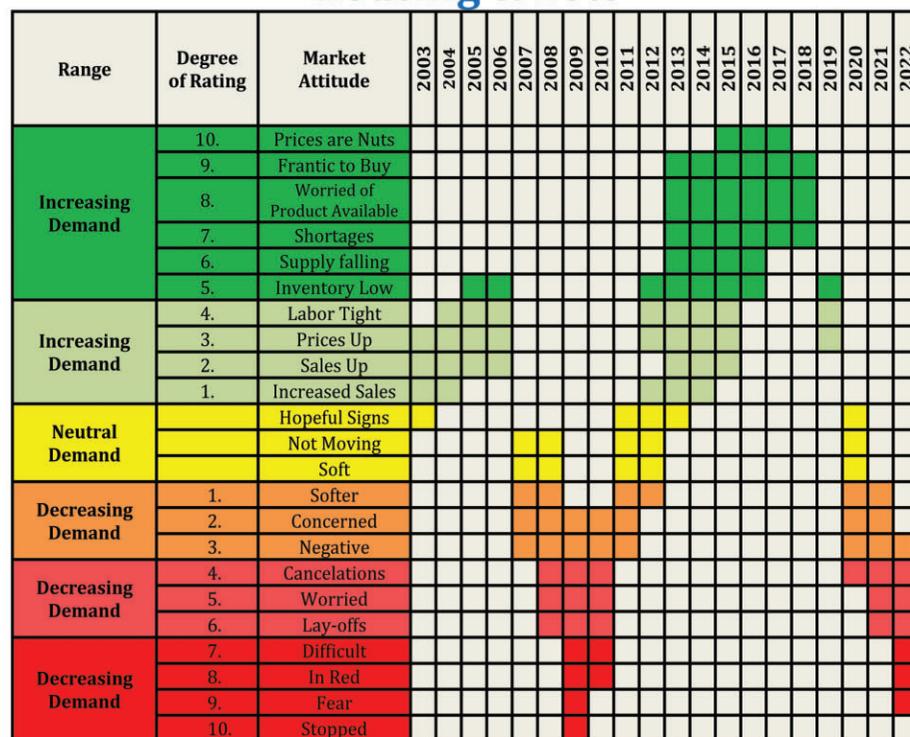
Perspectives of Demand

Increasing Demand
Neutral Demand
Decreasing Demand

Demand is simply the degree of need in the market for product, goods, or services. In this example, it is housing and lots. The 3 above perspectives of demand i.e. increasing demand, neutral demand & decreasing demand are in ranges as affected by:

1. Present Need
2. Current Supply
3. Price
4. Urgency
5. Future Need
6. Projected future supply
7. Economic Outlook

Housing & Lots



This Chart done for Housing only
Lots and Land Only
Housing and Lots Together
Prepared on _____, 20__ By: _____ Metro Area: National

V:\MG Business Notes\Perspectives of Demand Chart Doc 11-6-13 dm.docx

NAHB's Builders Show February 4-6 in Las Vegas

- IBA Networking Night Tuesday, February 4, 4:30 - 6:00 pm, Senor Frogs at Treasure Island -

Members will converge for NAHB's International Builders Show February 4-6, 2014 in Las Vegas, Nevada. On-line registration at www.BuildersShow.com is open. You can also book hotel accommodations at special discounted rates at www.BuildersShow.com.

Indiana's delegation has received discounted room rates at Treasure Island (beginning at \$89 per night) and the Venetian/Palazzo (\$209 per night). The room block is limited and will be assigned on a first-come, first-serve basis so make your reservations immediately.

What's New for 2014?

The National Association of Home Builders (NAHB) and the National Kitchen & Bath Association (NKBA) are co-locating the International Builders' Show® (IBS) and the Kitchen & Bath Industry Show (KBIS)!



NAHB International Builders' Show

This first annual Design & Construction Week™ takes place February 4-6, 2014 in Las Vegas!

Two floors, one badge! By co-locating the two events, you can see and talk with exhibitors from every aspect of the industry during the same week, all for one low price. Plus, you'll cut down on the cost of hotel and travel and you'll only be away from your business for a few days. As an added

bonus, you will also have access to the show floor of a third show, the International Window Coverings Expo.

Attendees will have access to 1,500+ exhibitors with innovative products. Design & Construction Week is expected to draw more than 75,000 builders, remodelers, developers, architects and other industry professionals from over 100 countries. It will be the one place the entire building industry comes together in North America next year.

IBA will host a networking night on Tuesday, February 4 from 4:30 to 6:00 pm at Senor Frogs at Treasure Island. Join us for appetizers supplied by IBA. Drinks are on your own.

Register Today!

Register and reserve your room today at www.BuildersShow.com.

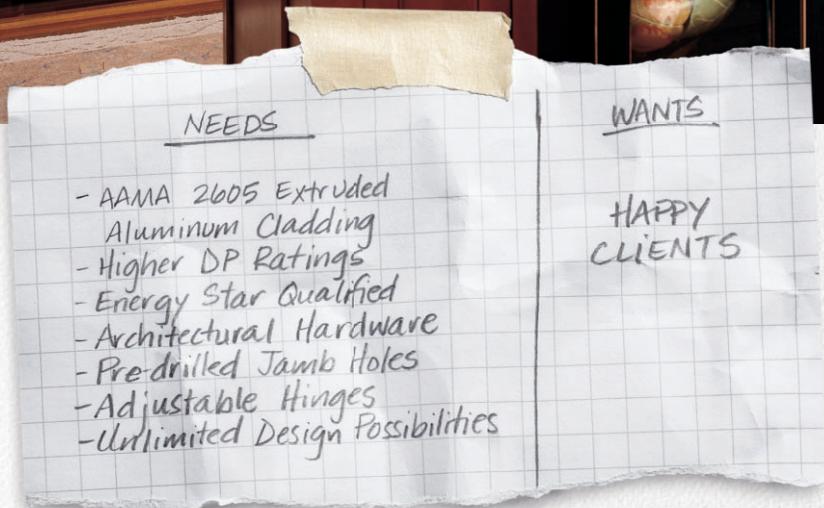
Clarke (from page 1)

Later he was professor and Department Chairman of Sociology at Mount Merry College in Cedar Rapids, Iowa.

After his Professorship, he formed Clarke Property Management, Clarke Investments, and Charles Clarke Consulting. He has spoken to most every state builders association and sales and marketing council in the United States as well as having worked with most of the top 1000 Builders in North America. He is always IBA's highest rated and attended speaker.

Charles Clarke Consulting, Inc. is a "full service" consulting firm to the home builder industry and is TOTALLY RESULTS ORIENTED.

All IBA members are invited to attend his presentation for \$25 (includes lunch at the statehouse) or the entire IBA Legislative, Leadership and Board Conference for \$50 (includes lunch at the statehouse, seminars, and Board lunch) on February 24-25, 2014 in downtown Indianapolis. Details and a complete schedule of activities are included on the registration form on page 28.



Whether it's remodeling or replacement, there's no better partner for exceeding your clients' needs. Marvin® has the broadest range of products combined with the most energy efficient options available, all backed by four generations of innovation, craftsmanship and support from local retailers. And with Marvin's selection of interactive tools, including our Product Designer, Product Finder, and new Marvin App for iPad®, you and your clients will have what you need to plan and organize projects from start to finish. See all our interactive tools at pros.myMarvin.com/Tools

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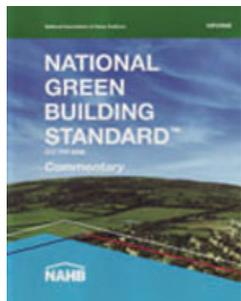
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Committee and Board involvement

Networking Opportunities



Your resource and advocate for safe and affordable housing



Legislative & Regulatory Accomplishments
Moratorium on Local Builder Licensing
Model & Spec Home Acts
Vested Property Rights
Property Tax Caps
Developers Discount
Defeated School Impact Fees for New Construction
Defeated Employee Classification



As of 1/2/2014

Benefits available to members of the Indiana Builders Association



The Indiana Builders Association, Inc. (IBA) is a resource for our members, the general public, elected officials and regulatory bodies; we exist to maintain and develop workable and affordable regulations and laws that enable the citizens of Indiana to own a home.

IBA is an advocate of safe and affordable housing for all Hoosiers. IBA members accomplish this by operating competitive businesses that serve to keep costs low while maintaining a high level of quality.

Each year presents a new opportunity for IBA and its members to maintain the success achieved in prior years, and reach for ever-increasing levels of success in the future.

By The Numbers illustrates initiatives that we have been engaged in during the recent past and the value that IBA directly provides to its members through public advocacy, political action and member services.

INDIANA BUILDERS ASSOCIATION

By The Numbers

\$5,893

The average cost of a residential fire sprinkler system in new home construction – the cost balloons to \$13,000 in rural areas not served by municipal water. Fire sprinkler advocates continue to push for mandatory fire sprinkler installation in every home. Industry experts estimate that 31,000 to 81,000 Indiana households will be priced out of the market for a new home if the price of a new home increases by \$6,000 to \$13,000. IBA has worked hard to fight the fire sprinkler mandate so homeowners continue to have the right to choose whether or not to install a system. IBA supports public health strategies to increase awareness about the installation and maintenance of smoke alarms in all homes rather than mandating fire sprinkler systems.

\$300

The minimum amount in your pocket as a result of IBA successfully supporting legislation in 2013 creating a 2+ year moratorium on any city or town ordinances that would require builders and remodelers to get a license or register before working in the city or town. Current local licensing can cost over \$300 annually per contractor in each city and town that requires it. These savings could easily reach and even exceed \$1,000 in cases where multiple licenses or registrations would have been required.

\$96,352

Cash shared by 132 IBA members in 2012 that chose to participate in IBA's Member Rebate Program. This program reimburses builders and remodelers for products they already use in their businesses.

\$557

The average amount saved in 2012 by each IBA member that participated in the SuperFleet program, which gives members a \$.05/gallon discount on fuel purchases.

3

Homebuilders that are IBA members and legislators in the Indiana General Assembly.

IBA Floor Plan of Value

\$720,000

Total amount spent from the Housing Protection Fund (HPF) since its inception. The HPF has two main purposes: The HPF is a proactive tool used to prevent measures that would harm housing affordability. The HPF is also used to protect IBA and its members from legal actions that would undermine housing affordability in the Hoosier state.

5,000

Average number of new homes that will be built as a result of the 6,000 new jobs created by 47 employers that chose to remain or move their operations to Indiana because we are a right-to-work state.

\$143

Amount saved per employee annually because of IBA's success in reducing the employer contribution rate for unemployment insurance from a proposed 2013 rate of 5.9% to a final rate of 4.0% per employee.

\$2,301

The average dollar amount saved in property taxes per unit claimed by IBA members under the Model Home and Spec. Home Acts. During the three years the law has been in effect, Indiana home builders have claimed more than 770 Model and Spec Home Act property tax deductions. Builders can claim a deduction on up to 6 homes under both of those acts.



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IBA offers new Anthem Health Insurance Program for members only



The Affordable Care Act (ACA - Obamacare) went in affect January 1, 2014 and for our membership, the effects of this new law and its associated fees (taxes) can have a significant impact on what you spend for health insurance. The IBA has partnered with Association Insurance Partners to bring a health insurance program to our membership.

The Indiana Employers Trust became operational January 1, 2014 and plans are underway to begin enrollment of interested eligible members.

This product, like the one offered to the Homebuilders Association of Kentucky for nearly 40 years, 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 anticipated Bronze-level coverage.

The Indiana Employers Trust will give



Membership Benefits

By Cindy Bussell
Chief Operating Officer
Indiana Builders Association

member firms the opportunity to 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.

Look for further details regarding this important member benefit in the coming months. To make sure you get contacted as soon as the program launches, e-mail your contact information to Cindy@BuildIndiana.org or call the IBA office with your e-mail address and phone number at (800)377-6334, ext. 203.

IBA's Housing Protection Fund works to the benefit of IBA members

I am always amazed at the level of foresight our leaders possess when it comes to direction of the association and the residential construction industry as a whole. The IBA has been a leader across the country in many areas of governmental

in the process. Their mission was clear, protection of the housing industry and keeping housing affordable for Hoosier homeowners.

As the balance on the Fund continued to grow, the demands on the Fund did as well. The Board of Trustees ultimately changed the name of the Fund to the IBA Housing Protection Fund in 2000. The Fund was now used not only to help defray the staggering litigation costs of builders and developers litigating a case of statewide significance to the housing industry or which had the potential for positive impact on an issue of particular interest to the housing industry, but it was also used to take a more proactive role in affecting legislation and public policy favorable to the housing industry.

Over the years, the Indiana Builders Association's Housing Protection Fund has provided an invaluable resource to members and the general public by helping keep housing affordable in Indiana. To date, the Fund has engaged in over 70 various causes and lawsuits, some on the reactive level, and many on a proactive front, with total expensed allocations exceeding \$650,000.

We were successful in many lawsuits including the Twin Eagles wetlands case, and Zionsville impact fee case where builders were refunded over \$350,000 in illegally collected park impact fees. The Fund has engaged on a proactive front in numerous causes as well, including the Indiana Water Quality Coalition, property tax caps, and a recent zoning ordinance rewrite in LaPorte County, among others.

The Board of Trustees meets on a quarterly basis to discuss funding requests and to review current projects. Please feel free to contact me at Rick@buildindiana.org for an application and guidelines on submitting a request for funding from the Housing Protection Fund.



Inside the Issue

By Rick Wajda
Chief Executive Officer
Indiana Builders Association

and regulatory activities. Our committee process and Board of Directors are not afraid to take on the big issues and they understand the importance of looking forward and not necessarily dwelling on the past.

The Board of Directors created the Indiana Builders Association Legal Defense Fund in the fall of 1996 to assist members and local associations dealing with increased attacks on affordable housing in Indiana. These attacks came in the form of illegal impact fees, exclusionary zoning issues, comprehensive land use planning issues, subdivision control issues, sign ordinances, and other issues negatively impacting housing affordability across the state.

A Legal Defense Fund was established and funded with a \$20 per member, per year assessment.

Trustees of the Fund in the early days saw numerous requests for assistance in combating excessive tap fees, illegal impact fees and engaging in legal action on housing related issues. The Trustees were engaged in activities in all corners of the state, and they were building a big war chest



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Up-To-Date State & Local Government Information



What is voterVoice?

voterVoice is your quick and easy means to communicate with elected officials on both your personal and industry issues.

voterVoice will select your elected officials from your business and home address information. In addition to personally contacting your officials, you will receive alerts from IBA so your voice can be heard on industry issues.

Stay up-to-date. Make your voice heard and join today. All IBA members are eligible to sign up as a FREE member service.

Who Should Register?

ALL IBA MEMBERS SHOULD REGISTER! It is likely you have employees residing and voting in areas you do business, and keeping them up-to-date and informed about candidates and issues in their communities creates a stronger voting block for the industry. After you sign up, encourage your employees to register also!

Easy 3-Step Registration

1. Visit IBA's website: <http://www.BuildIndiana.org/VoterVoice.htm> - Click on the voterVoice logo.
2. Click on 'New users click here'. Returning users can log in here, as well.



3. Fill out the short user profile and follow the instructions.

voterVoice Registration

- Yes, sign me up today to be proactive at the grassroots level.
- I want to receive future alerts from IBA.

User Information

First Name _____
Last Name _____
Suffix _____
E-mail _____

Home Information

Address _____
City _____
State _____ Zip _____

Business Information

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Phone _____
Company _____
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State _____ Zip _____

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Questions? Call Carlie at (800) 377-6334 ext. 206 or e-mail Carlie@BuildIndiana.org

Our compass is working again, but we're not out of the woods just yet

- IBA works daily on your behalf to monitor and impact legislation and regulations that could impact housing affordability in Indiana -

With the 2014 legislative session in full swing, it seems like an opportune time to reflect on where we, as an industry, have been, where we are today, and where we will go tomorrow. We don't intend this examination to be an exercise in futility; rather, it is important from a public policy standpoint to examine the factors (e.g., economic factors, policies, laws, etc.) that have led to success and failure in the past so we can try to replicate the former and avoid the latter. With that, let's take a quick look at where the home building industry has been in the recent past.

Way back in the early 2000's, our industry was booming. Between 2000 and 2005, more than 30,000 single-family permits were issued each year for the construction of new homes throughout the state of Indiana, with the peak coming in 2003 when home builders were issued 32,285 single family building permits. That momentum



Statehouse Scoop
By Tom Havens
Governmental Affairs
Director
Indiana Builders
Association

began fading in 2006 when only 23,843 permits were issued - a 24 percent decrease from the prior year. And each successive year thereafter would paint a similar story until 2011 when we hit rock bottom with only 9,532 single family permits being issued in Indiana that year. In 2012 we saw a glimmer of hope that our five-year lull was improving with 10,781 single family permits being issued. And we are poised to post even better numbers in 2013 - we hit 12,060 permits as of November and we still have one month of permit data left to collect in 2013.

As the data shows, over the past 13 years



Codes Corner
By Carlie Hopper
Regulatory Affairs
Director,
Indiana Builders
Association

we have gone from boom times to survival mode and landed where we are today - a moderate growth trend leading to cautious optimism that maybe our industry is finally navigating its way out of the dense recessionary forest in which it had been stuck for several of the past years. Make no mistake, this is a welcomed trend; however, from a public policy standpoint we have to acknowledge that the housing market, along with the economy more generally, is still finicky and has not fully recovered.

According to the National Association of Home Builders/First American Leading Markets Index (LMI) - which tracks current

permits, prices and employment data in more than 350 metro areas throughout the U.S. for the purpose of identifying those areas that are now approaching and exceeding their previous normal levels of economic and housing activity - most of Indiana still has a way to go before the housing industry returns to normal activity.

Aside from the Columbus metro area which reported an LMI of 1.09 in December (meaning they are operating at 109 percent of what the LMI index would consider normal activity), most Indiana metro areas continue their struggle to get back to pre-recessionary levels of housing activity. Indianapolis, for instance, is operating at 77 percent of its normal rate, Evansville comes in a little better at 81 percent, Lafayette is at a reasonable 84 percent, and Terre Haute is better yet at 87 percent. But then there is South Bend, Muncie, Michigan City and Elkhart all coming in at or below 72 percent, and finally Kokomo which is operating at 64 percent of normal activity. All in all, housing activity throughout the state is operating at 79 percent of normal housing activity, which is 7 points lower than the average rate for the entire U.S. which is operating at 86 percent. For more information on the LMI, see: www.nahb.org/lmi.

With this in mind, it is important that we not only pursue policies and initiatives that promote growth in the home building industry, but also avoid those that could inhibit growth or, worse yet, reverse the gains we have seen in the home building industry over the past couple years. Basic economics tells us that as prices for a good increase demand for that good will decrease - assuming a relatively elastic demand for the good. So it should come as no surprise that a sure fire way to inhibit and potentially destroy growth is to enact policies that increase the cost of constructing new homes, which ultimately leads to an increase in the price the end consumer pays (i.e., homeowners).

Public Policy Determines Growth

Given the volatility Indiana's home building industry has experienced over the last seven years, there can be little certainty about future growth patterns. As a result, the smallest change in public policy could be the difference between success and growth or failure and regression. Take, for instance, the Indiana building code. Legislation was introduced in the 2013 Indiana General Assembly that would require Indiana to adopt the most recent edition of the International Residential Code (IRC) for One and Two Family Dwellings and the International Building Code (IBC). Apart from the fact that such action results in an even stronger monopoly for the International Code Council that creates and publishes these codes every three years, there are additional implications.

In Indiana, the General Assembly created a panel of industry experts known as the Indiana Fire Prevention and Building Safety Commission and granted them with

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- It is **distributed bi-monthly** to Indiana's builders, developers, remodelers, trade contractors, and building suppliers.
- Each issue is **packed with building industry information** from the national, state, and local levels, allowing all professionals to stay up to date on building industry happenings.
- There are **4,000+ copies published** monthly. Each copy is circulated to **over 40,000 readers**.
- Each issue is also published continuously on-line at www.BuildIndiana.org.
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January/February	December 20
March/April	February 28
May/June	April 25
July/August	June 20
September/October	August 29
November/December	October 31

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Our Compass *(from page 4)*

the authority to, among other things, review Indiana's Building Code periodically. Groups that advocate for the wholesale adoption of these codes not only support circumventing one of the main reasons we have the Indiana Fire Prevention and Building Safety Commission, but also the elimination of stakeholder input through code review committees and ultimately our state's autonomy because we would essentially be relinquishing the opportunity to decide what is best for our state to a national organization (i.e., the ICC). The Commission's position as keeper of the code means that they decide when to review the available updates and begin the process of vetting which changes would be good for Indiana and which don't coincide with the goals of our state.

Indiana's process for updating its codes typically begins when the Commission authorizes the formation of a review committee for a specific code. The review committee is tasked with reviewing and, when necessary, proposing changes to that code. Similar to the members appointed to the Commission, the review committee is comprised of industry stakeholders with a recognized interest, knowledge, and experience in the field of construction, fire prevention and protection, and building safety, and includes builders, local and state building and fire officials, product suppliers and manufacturers.

Wholesale adoption of model codes, either by the legislature or the Commission, does not give the industry a chance to determine if the updates would ultimately benefit Indiana or determine if the benefits derived from a change in code would offset the cost of imposing that change (after all, the updates truly are a "model" and, as such, have a tendency to treat the circumstances and conditions in Indiana as if they were the same in every other state, which obviously is not the case).

Let's take a look at a couple examples of the problems wholesale adoption could have on our state. If Indiana adopted the 2012 International Residential Code without exception, then every new home built in Indiana would have a fire sprinkler system installed. Notwithstanding the patchy data proving the efficacy of such a policy or the potential barriers posed by water supply issues in both urban and rural areas, there is no debating the fact that requiring the installation of fire sprinklers in every new home would add a significant cost to the price of homes in Indiana. Consider the cost: according to a cost survey done by IBA in 2010, the cost of a residential fire sprinkler system ranges from \$2.66 per sq/ft to \$6.88 per sq/ft, depending on a home's location, layout, number of stories, and other factors - particularly access to water. That would add anywhere from \$5,320 to \$13,760 to the cost of a standard 2,000 sq/ft home. And that is just the initial buy-in; then there is the added annual cost incurred in hiring professionals to perform required maintenance every year thereafter. This falls into the category of issues that should be avoided if for no other reason than its likelihood of decimating any

growth we have seen over the past two years. And at the end of the day, if a homeowner believes the benefits of a residential fire sprinkler system outweigh the costs, then they can voluntarily choose to have them installed.

Beyond residential fire sprinkler mandates, newer editions of the IRC require arc-fault circuit interrupters (AFCI), expanded Ground Fault Circuit Interrupter (GFCI) protection, tamper-resistant receptacles, carbon monoxide alarms, and more stringent requirements for wind and seismic wall bracing as well as increased energy efficiency requirements including an increase in insulation thickness, a blower door test to assure that air leakage for the building is within prescribed limits, and air ducts for HVAC will be required to have a 'leakage test'. On top of the \$5,320 to \$13,760 fire sprinklers would add to the cost of housing in Indiana, these added safety and energy efficiency features would increase the cost of housing by another \$5,000. So when

new editions of code become available, it is important for the Commission to decide whether the changes in the model code warrant a formal review of Indiana's code and, if so, review each addition or change to make sure that we are only getting the parts that are good for Indiana. Given the fact that revising our state's code costs taxpayers money, the Commission only revises our code when the benefits to the public outweigh the cost to the taxpayer.

For instance, during the last review of Indiana's residential code, the IRC review committee met 17 times over 13 months to review nearly 900 pages of text and vote on nearly 500 proposed code changes to the 2009 IRC. Adopting a new code also means shelling out money for code books, referenced standards, and training in addition to the costs for compliance. So for those who say Indiana's residential code is "old," they're right, it's old...and safe...and affordable...and made in Indiana by Hoosiers. Wholesale adoption is seemingly ef-

ficient in the short-term, but would cost us dearly in the long-term. Wholesale adoption means more money and more regulation. It means revenue for the publisher through book sales. It means revenue for manufacturers through products mandated by code. It means making homes more expensive in Indiana without thought, deliberation or justification. It means giving up by letting other groups outside of our state tell us what's best for Indiana builders and homeowners.

IBA's goal has been and continues to be making sure that policies in our state strike the optimal balance between safety and affordability. Given the significant growth we need to get back to "normal" - whatever that might look like going forward - and the historic market contraction our industry has endured, it is more important now than ever that we critically consider every single dollar of cost a new policy will add to the price of a new home in the state of Indiana.



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Indiana Builders Association Legislative Guide

2014

Who We Are

The Indiana Builders Association is a statewide trade organization representing Indiana's home building, remodeling and light commercial construction industry. Established in 1952, IBA has 27 local affiliates organized into nine geographic areas across Indiana. IBA, along with its affiliates, are associated with the National Association of Home Builders in Washington, D.C.



Our Mission

The Indiana Builders Association works to educate its members, the general public, elected officials and regulatory bodies to maintain and develop workable and affordable regulations and laws that enable the citizens of Indiana to own a home.

Priority Issues Affecting Home Builders

During the 2013 Legislative Session, lawmakers will debate many issues affecting Indiana's home building industry as well as home builders' ability to provide safe and affordable housing. IBA's legislative goals help protect the men and women who provide housing for Hoosiers, and help Hoosiers in need of housing realize the American dream of homeownership. IBA's Governmental Affairs team will closely monitor the following priority issues affecting Indiana's home building industry, and urges lawmakers and their staff to contact IBA with questions and for additional information.

Land Banks

Legislation was introduced in the 2012 session that would have given local governmental officials greater flexibility in establishing land banks, which are nonprofit entities that focus on the conversion of vacant, abandoned properties into productive use. The Indiana General Assembly voted to send the topic to an interim study committee to evaluate whether the measure is needed and, if so, how much authority should be given to land banks. IBA staff and members have actively participated in these meetings and are working with legislators and private sector stakeholders to make sure that any future land bank legislation will not deprive the general public of an opportunity to purchase abandoned and vacant properties. Land banks can be a useful tool for combating neighborhood blight and for stabilizing property values; however, these properties should first be offered for sale to the general public. Governmental entities should act as a failsafe in cases where the market refuses to purchase certain properties, but they should not step in as competitive buyers on properties that have value and would otherwise be sold to private parties.

Carbon Monoxide

Legislation has been introduced in several of the past sessions of the Indiana General Assembly to mandate the use of carbon monoxide (CO) alarms in all new construction and remodeled homes. CO alarms continue to be unreliable. Either the detectors are not sensitive enough to detect dangerous levels of CO, or the detectors are too sensitive and create false alarms. If the detector is not sensitive enough, a false sense of security has been created and due diligence on the homeowner's part is diminished. The highly sensitive detector could cause the homeowner to overreact to the false alarm and the fire department could become unnecessarily involved. Additionally, the builder and remodeler responsible for the installation is not limited from liability. Since many CO problems can be traced to faulty equipment due to improper maintenance, IBA supports educating the public on the importance of properly maintaining gas-operated appliances.

TIF Districts for Age-Restricted Housing

The Indiana Builders Association is committed to providing safe and affordable housing for all Hoosiers at all price points. As the housing industry begins to reposition itself after this lengthy downturn, the baby-boomer population is one segment that has shown preliminary signs of recovering at an accelerated pace. With recent changes made to its inheritance tax laws, Indiana is positioned to become increasingly attractive to those considering locating to Indiana or to Hoosiers looking to downsize from their existing homes.

The General Assembly should explore the creation of TIF districts for age-restricted housing to help facilitate the growth of this segment of the market and potentially make many of our cities and towns vibrant again with a mix of housing choices. Age-restricted housing requires extensive up-front capital investment that can be difficult to attain in today's lending environment. Creating a TIF district for this segment of the housing industry could open up many areas across the state for additional economic development and growth opportunities.

Fire Sprinklers

When changes are proposed to the building codes, Indiana Builders Association makes sure they are necessary and cost effective so that housing remains safe and affordable. Fire sprinklers are expensive to install, can be difficult to maintain and do not represent a cost-effective safety improvement over smoke alarm systems. Almost two-thirds of home fire deaths resulted from fires in properties without working smoke alarms. The cost to install a fire sprinkler system varies significantly, ranging from \$2.66/sq. ft. to \$6.88/sq. ft., depending on a home's location, layout, number of stories and access to water - particularly in rural parts of Indiana where many homes are on wells. Between 31,000 and 81,000 Indiana households will be priced out of the market for a new home if the price of a new home increases by \$5,000 to \$13,000, which is the estimated cost of installing a sprinkler system. IBA supports programs that encourage the installation and maintenance of smoke alarm systems in all homes rather than mandated fire sprinkler systems.

Our Members

The construction industry plays a large role in keeping the economy in Indiana moving forward. The Indiana Builders Association is the country's 15th largest statewide home building trade association, representing more than 3,000 member companies. IBA members are organized into two groups: builders and associates. Builder members include: custom builders, small, medium, and large volume production builders, as well as multi-family, light commercial, remodelers and developers. Associate members provide essential home building industry services and products, and support IBA's mission and goals. Associate members include: architects, attorneys, bankers, building suppliers, engineers, interior designers, lenders, subcontractors and real estate professionals.

Overview Of Issues Affecting Home Builders

Below is a more complete listing of issues and policies that affect more than 3,000 member companies of the Indiana Builders Association. For more details, contact IBA's CEO *Rick Wajda*, Governmental Affairs Director *Tom Havens* or Regulatory Affairs Director *Carlie Hopper* at (800) 377-6334 or at InfoLeg@BuildIndiana.org.

Business Regulation

- Economic Development
- Impact Fees
- Foreclosure Issues
- Homeowners Associations
- Home Inspectors
- Mechanic's Lien
- Home Warranties

Taxation

- Property Tax Caps
- Model/Speculative Home Exemption
- Real Estate Transfer Tax
- School Funding
- Age Restricted Housing Incentives
- TIF Districts
- PACE
- Historic Preservation Tax Credit

Energy & Environment

- Onsite Sewage Systems
- Combined Sewer Overflows
- Mold Remediation
- No More Stringent Than Corresponding Federal Provisions
- Water Pollution Control Board Membership
- Wetland Mitigation
- Lead Paint
- Radon
- Carbon Monoxide

Labor

- Immigration
- Right to Work
- Workforce Training
- Employee Classification
- Unemployment Insurance Trust Fund

Land Development

- Smart Growth
- Farmland Preservation
- Retention Ponds
- Voluntary Annexation
- Private Property Rights
- Eminent Domain
- Planning & Zoning
- Archaeology
- Land Banks
- Mass Transit
- Complete Streets

Insurance

- Workers' Compensation
- Medical Insurance
- Title Insurance

Construction Codes & Standards

- Statewide Building Code
- Building Code Mandates
- Permit & Inspection Fees
- Green Building
- Fire Sprinklers
- Contractor Licensing



Building code dispute? We have a solution

The energy efficiency requirements for one-and two-family dwellings and townhouses became effective in 2012. During the past few years, home builders and building officials have struggled with compliance and enforcement. Whether it is the new energy efficiency requirements or other areas of the code that home builders and building officials may not see eye to eye on, you should know there is an avenue for settling your disagreements.

Code Interpretations by the Building Law Compliance Officer

Indiana Code 22-13-5 grants the Building Law Compliance Officer (formerly known as the Building Commissioner) in the Indiana Department of Homeland Security the authority to interpret a building law or a fire safety law.

These interpretations may be issued upon the written request of an interested person, which refers to a person that has a dispute with a county or a municipality regarding the interpretation of a building law or a fire safety law.

Further, the Building Law Compliance Officer may issue a written interpretation of a building law or fire safety law whether or not the county or municipality has taken any action to enforce the building law or fire safety law. This means a home builder does not have to wait to be red tagged before requesting a written interpretation.

Finally, a written interpretation binds the interested person and the county or municipality with whom the interested person has the dispute until the written interpretation is overruled by the Indiana Fire Prevention and Building Safety Commission. A written interpretation of a building law or fire safety law binds all counties and municipalities if the Building Law Compliance Officer publishes the written interpretation of the building law or fire safety law in the Indiana Register.

Requesting a Code Interpretation

To assure the Building Law Compliance Officer has the information necessary to issue a written interpretation, please include the following information in your written request:



Codes Corner
By Carlie Hopper
Regulatory Affairs Director,
Indiana Builders Association

* Name and contact information of the builder (or remodeler, architect, engineer, etc.);

* Name and contact information of the county or municipality in which the project is constructed;

* Problem or concern and identify the specific section(s) of the Code for which the written interpretation is requested; and

* All documents that are referenced should be included with the request, in addition to any other information that could assist the Building Law Compliance Officer in reaching a decision.

Please submit your written request to Dean Illingworth, Building Law Compliance Officer, at 302 West Washington St Room E241, Indianapolis, IN 46204 or dillingworth@dhs.in.gov. Be sure to copy me on your submission at Carlie@BuildIndiana.org.

The Building Law Compliance Officer will research the applicable codes and send a written response to the requestor. While statute does not specify the turnaround time for receiving a response, Illingworth has expressed to IBA staff that he understands the need for prompt replies to requests for a written interpretation and that he will make every effort to render such within two weeks of receipt.

View Code Interpretations

Non-rule policy documents/interpretations of the Indiana Fire Prevention and Building Safety Commission's rules are posted at: <http://www.in.gov/dhs/3780.htm> and can also be found on the Indiana Register at <http://www.in.gov/legislative/register/irtoc.htm>.

IBA members benefit from state's code variance process

There is a process that allows you to request a variance from a particular section of a fire, building or other code or standard adopted by the Indiana Fire Prevention and Building Safety Commission.

A decision made by the Commission is specific to the project. Additional projects, even those based on the same facts, require an applicant to file another application for variance.

There are costs associated with the variance application process. Members should weigh the cost of compliance with the cost of pursuing a variance. Expenses associated with a variance include a \$276 application fee, plus an additional \$69 for each unrelated code provision for the project, costs for providing documents and photographs to supplement your application, waiting up to a month to be included on the Commission's agenda, a trip to Indianapolis to appear before the Commission to answer questions about alternate design proposals or undue hardship, and, if necessary, hiring a code consultant to develop cost effective equivalencies and alternatives to the codes and to make your case to the Commission.

Each month, the Commission considers 50 or more applications for variance from its rules, and the process has provided relief for many businesses looking to locate or expand operations in Indiana. The actions taken on variance requests are public record and can be accessed by a project number, variance number or Commission action date range in the variance database at <http://www.in.gov/dhs/3543.htm>.

Here are a few examples of variances IBA members have received the last few years:

In 2011, a multifamily builder received a variance from the Commission to comply with the residential provisions of Chapter 4 of the 2009 International Energy Conservation Code instead of the requirements of the Indiana Energy Conservation Code (based on ASHRAE 90.1, 2007 Edition) for a 3-story apartment building project. The multifamily builder, with the help of a code consultant and design professional, demonstrated that the use of the 2009 International Energy Conservation Code would result in cost savings for a residential development without sacrificing energy efficiency.

In 2012, the Commission granted variance from the 2008 Indiana Building Code requirement to install a NFPA 13R fire suppression system in rental units classified as R-2 occupancies and allowed the installation of a NFPA 13D fire suppression system. In this case, the builder's design professional demonstrated that the existing waterline infrastructure would not be sufficient for the waterflow requirements of a NFPA 13R system. The design professional also argued that use of the building was identical to a one-and two-family dwelling and it was constructed like a townhouse, which requires the installation of a NFPA 13D system, but because the townhouses

would be rentals they were classified as R-2 occupancies requiring a NFPA 13R system.

In July 2013, a similar variance was granted for another multifamily builder to use a NFPA 13D fire suppression system in 6-plex, 1-story patio homes classified as R-2 occupancies.

Also in 2012, the Commission considered a variance application pertaining to Chapter 11 of the 2005 Indiana Residential Code requiring insulating ducts under a slab. The home builder, with the help of his energy efficiency consultant, his building designer, and his local building official, persuaded the Commission that the performance method of compliance, which in this case included un-insulated ducts under a slab, is an alternate method under the 2005 Indiana Residential Code, R106.1. The Commission affirmed that the local building official had the authority to make such a determination, and the builder withdrew his application for variance.

In July, a building designer represented a cabinet company that expanded its business to a second building and wanted to connect the two buildings with a corridor. In lieu of the 3-hour fire separation requirement in the 2008 Indiana Building Code, the designer proposed sheathing the inside and outside of the corridor with 5/8" Type X drywall, adding fire shutters, maintaining six exits and including an NFPA 664 dust collection system. The Commission added the condition that all exit doors swing in the direction of travel and approved the application for variance.

In August, a multifamily builder received a variance from the Commission to install a sewer line in a legally recorded easement beneath townhouses. The variance was needed since this installation conflicts with an interpretation which became effective May 15, 2010 and does not permit systems and equipment for townhouses which include, but are not limited to, gas electrical, telephone, cable, fiber optics, water, and sanitary to cross property lines. Counsel for the multifamily builder testified that they have constructed townhouses in this manner for the last 10 years without adversely impacting public health or safety, and compliance with the interpretation would result in a design overhaul since larger lots would be needed to accommodate individual infrastructure.

Variance applicants must demonstrate that imposition of the rule would result in undue hardship because of 1) physical limitations of the construction site or its utility services; 2) major operational problems in the use of the building or structure; 3) excessive costs of additional or altered construction elements, or 4) prevention of the preservation of an architecturally or a historically significant part of the building or structure and that public health, safety, and welfare will be protected.

If you are interested in applying for a variance, you can download the application for variance and instructions at <http://www.in.gov/dhs/3552.htm>.

Have a Code Question?

Call the Indiana
Builders Association

Carlie Hopper
Regulatory Affairs Director,
Indiana Builders Association
1-800-377-6334 ext. 206 or
e-mail Carlie@BuildIndiana.org

IBA introduces some of the 2014 Indiana local Builders Association Presidents

There are 27 local builders associations in Indiana. Each is led by a volunteer president who is a member of the association.



Deahl

C. Jeffrey Deahl, CGP, Four Seasons Design & Remodeling in Angola, will lead the BA of Northeast Indiana again in 2014. He has been in the housing industry for 33 years, building and designing commercial and custom homes in the price range of \$500,000 to \$750,000. He completes on average five projects annually with 120 over his career. He is an IBA Life Director. He has recorded over 90 Spike credits. His goals during his presidency are to promote professionalism of the housing industry and to educate homeowners on builder standards.

Ryan Downey, Downey Home Designs in Monticello, is President of the Mid-North Indiana BA. He has been in the housing industry for 18 years. He is owner of Downey Home Designs, a residential design, new home building, remodeling, and light commercial construction company. He has completed 50 projects during his career, averaging three to five annually in the \$200,000 to \$1 million price range. His goals include growing the new local association's membership and educating the members about the benefits and resources available through the local, state, and na-



Downey

tional builders associations.



Harter

Brett Harter, CGP, Freeman & Harter Custom Homes in Warsaw, is leading the BA of Kosciusko-Fulton Counties again this year. He is a single family home builder with 25 years in the industry. His homes range in price from \$180,000 to \$500,000. He averages four to six homes per year with over 100 during his career. He has served as an IBA State Director for the past two years and was recently elected a Builder Area Vice President. During his year as president he plans to work on building membership within his local association, to promote to consumers the honor of owning a home and to sell the importance of building with a member to consumers.

Andrew Haste, Riverside Construction in West Lafayette, is leading the BA of Greater Lafayette again in 2014. He remodels and renovates residential custom homes kitchens, baths, room additions, and basement finishes. He has been in the industry for over 20 years. He is a Spike Club member. One of his goals for 2014 is to encourage and inform builder and associate members about solid business practices that can grow their businesses.



Haste

Chris Hatfield, Hatfield Building & Remodeling in Greencastle, is the president of the Monroe County Building Association in 2014. He is a residential builder averag-



Hatfield

ing five homes a year in the \$50,000 to \$200,000 price range. He is a member of the NAHB Spike Club. He has received the local association's Builder of the Year in 2011 and the President's Award in 2012.

Lawrence Johnson, CAPS, Mustin Builders in Anderson, is leading the Madison County BA again in 2014. Lawrence is the Vice President of Mustin Builders with over 40 years service to the housing industry. Mustin Builders does single-family and multi-family building and remodeling as well as light commercial construction. They have produced over 900 units, averaging 20 per year. Their new homes range in price from \$140,000 to \$500,000. He has over 80 Spike credits. His goal for 2014 is to increase membership.



Johnson



Longest

Greg Longest, Gary Longest Construction in Sellersburg, is leading the HBA of Southern Indiana. He is a Registered Builder with 24 years experience in the industry. He is a custom residential builder and remodeler and light commercial builder. He completes an average of five projects per year, having completed over 100 during his career in the \$500,000 to \$2.5 million price range. He is a member of the NAHB Spike Club. In 2005 he was awarded his local association's Builder of the Year award. His goals in 2014 include strengthening his local association and operating as one voice in the community.



Losekamp

Anthony Losekamp, with Kaeser Losekamp in Harrison, OH, will lead the Dearborn County HBA in 2014. He has worked in the construction industry for 10 years doing residential and commercial building and remodeling as well as land development. Construction prices range from \$200,000 to \$500,000. His goals in 2014 include increasing membership in his local association and increasing attendance at local association events.

Jeff Loucks, CGB, CAPS, CGP, PJL Construction, will lead the BA of Elkhart County. During his 25 year career in residential remodeling, new construction, and light commercial construction, he has built 200 homes in the \$150,000 to \$1.5 million dollars price range, averaging six to eight annually. He is a Spike Club member and he was



Loucks

awarded the BAEC Builder of the Year in 2008.



Smith

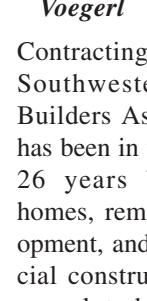
He has served as a state director for four years.

Tamra Stier, co-owner of Rockfield Development Corp., will lead the HBA of Fort Wayne in 2014. She has been in the real estate business for 20 years and in land development for 10 years. Her company does residential subdivision planning and sales. Lot prices range from \$40,000-\$50,000 and home prices range from \$250,000-\$350,000. Her goals for 2014 include increasing membership and encouraging the membership and government to work together to support items that will better our communities.



Stier

Dennis Voegerl, CAPS, Voegerl Construction of Huntingburg, will lead the Dubois County BA. Voegerl has worked in the housing industry for over 20 years and built more than 150 units in his lifetime, ranging in price from \$100,000 to \$600,000. He also develops land.



Voegerl

Mike Zehner, Zehner Contracting in Evansville, will lead the Southwestern Indiana Builders Association. He has been in the industry for 26 years building new homes, remodeling, development, and light commercial construction. He has completed hundreds of projects during his career, averaging five to 25 annually in the \$175,000 and up. He is a member of the NAHB Spike Club with over 70 credits. He has been awarded the home of the year several times in his local's parade of homes. He is a member of the local board of zoning appeals. He has served as a state director for five years. His goals for 2014 include increasing membership and making his local stronger and more active.



Zehner

The Indiana Builders Association has nearly 3,000 members in 27 local associations across the state. These associations are affiliated with the National Association of Home Builders and members are members of all three entities.

See page 12 for a map and contact information for the State Associate Area Vice Presidents.

Indiana Builders Association

2014 State Builder Area Vice Presidents

<p>Area 1 Tina Bernacchi Andrea Homes, Inc. 12761 N. 1225 W. Monticello, IN 47960 (765) 479-3667 andrea.homes@yahoo.com</p>	<p>Northwest Indiana</p> <p>1</p> <p>Jasper County</p>	<p>LaPorte County</p> <p>2</p> <p>Marshall County</p>	<p>St. Joseph Valley</p> <p>Elkhart County</p> <p>3</p> <p>Northeast Indiana</p>	<p>Area 3 Jim Klotz James R. Klotz Builders 11663 N. Ogden Point Rd. Syracuse, IN 46567 (574) 457-2406 jrklotz@mchsi.com</p>
<p>Area 2 Brett Harter Freeman & Harter Custom Homes 83 EMS B 40 Lane Leesburg, IN 46538 (574) 265-6637 brett.harter@freemanharter-customhomes.com</p>	<p>Greater Lafayette</p> <p>5</p> <p>Greater Terre Haute</p>	<p>Mid-North Indiana</p> <p>4</p> <p>Howard County</p> <p>Madison County</p>	<p>Fort Wayne</p> <p>East Central Indiana</p> <p>6</p> <p>Wayne County</p>	<p>Area 4 Heath VanNatter VanNatter Construction 2709 Seattle Slew Lane Kokomo, IN 46901 (765) 865-8172 vannatter@aol.com</p>
<p>Area 5 Pat Richard, CGP Spire Group 6990 Navigator Dr. Lafayette, IN 47909 (765) 572-2220 FAX (765) 572-2244 richard_patrick@msn.com</p>	<p>Greater Terre Haute</p> <p>7</p> <p>Vincennes</p> <p>Gibson County</p> <p>Southwestern Indiana</p>	<p>Greater Indianapolis</p> <p>8</p> <p>Monroe County</p> <p>Jackson-Jennings Counties</p> <p>Lawrence County</p>	<p>Dearborn County</p> <p>9</p> <p>Southeastern Indiana</p> <p>Dubois County</p> <p>Southern Indiana</p>	<p>Area 6 Daniel Losekamp Kaeser-Losekamp Construction 10800 New Haven Rd. Harrison, OH 45030 (513) 367-5495 FAX (513) 367-0018 kaeser-losekamp@fuse.net</p>
<p>Area 7 Ryan Baker RJ Builders 4301 S. 6th St. Terre Haute, IN 47802 (812) 299-4128 FAX (812) 232-6801 rbaker@rjbuilders.net</p>	<p>Southwestern Indiana</p>	<p>Dearborn County</p>	<p>Dearborn County</p>	<p>Area 8 Tom Fuller T.A. Fuller Homes, Inc. 8281 Mackenzie Ct. Bloomington, IN 47710 (812) 824-3300 FAX (812) 824-3305 tom@tafullerhomes.com</p>
<p>Area 9 Jeff Hatfield Core Contractors, Inc. 4401 N. 4th Avenue Evansville, IN 47710 (812) 867-2507 FAX (812) 401-2657 jeff@corecontractors.com</p>	<p>Southwestern Indiana</p>	<p>Dearborn County</p>	<p>Dearborn County</p>	<p>Area 9 Jeff Hatfield Core Contractors, Inc. 4401 N. 4th Avenue Evansville, IN 47710 (812) 867-2507 FAX (812) 401-2657 jeff@corecontractors.com</p>

Try it, you'll like it

A testimonial from Tom Slater, Timberland Lumber Company. Timberland Lumber Company is a member of the Indianapolis, Lafayette, and Terre Haute local associations. Slater is an IBA Associate



Area Vice President, member of IBA's Executive Committee, and Associate National Director for Indiana.

I've been associated with the housing industry for almost 20 years, so I have seen the good and bad times happen to our industry. The last few years have been the worst time in housing history. I'm proud to say housing is on the rebound due mainly to Builder and Associate members who refuse to be defeated!

Everyone wants to be part of the good times, myself included. It's the hard times that take its toll on us. That's when the cream rises to the top and that's when our membership needs to be strongest and work together to face the issues that affect housing.

I have the honor of working with several committees, the one committee that helps me most to understand how builders approach and handle issues that affect housing is the IBA Executive Committee. When I leave that meeting I know that these members not only care about their companies, but they care about all companies involved in housing.

If you really want to improve your knowledge of what is going on in our industry join a committee now. If you aren't sure which one, just set in on the ones of interest to you and then make your decision. All members are always welcome to attend committee meetings. If you are interested in going to a future meeting, give me a call – I would be happy to show you the ropes – 812-249-5111.

I got active about 20 years ago when I was asked by the Terre Haute Home Builders President if I would attend the IBA Board Meeting in Indianapolis. I had no clue what I needed to do other than report back to him.

I attended, reported back, and asked him if I could attend the next meeting. That meeting was the meeting I met Bill Carson the Executive Officer of IBA at the time (since passed away). After talking with Bill and telling him how interesting these meetings are, I asked him if there was anything I could do to help. His comment was "are you sure you want to ask that?" I said yes and have never looked back.

I became a State Director for Terre Haute.

The old saying "try it you'll like it" sure worked in this situation. I'm proud to be working for a company that not only believes in "safe and affordable housing," but gives the support I need to be part of it.

You cannot buy what you get from your membership. Membership is being a part of a professional team that has the resources at my fingertips to make me a top player in this industry. And with all the issues that face housing each and every day I'm proud to be a member of this team.

Energy efficiency compliance in residential construction

As a home builder or remodeler, do I have to comply with the new energy efficiency requirements for residential construction?

Yes. One- and two-family dwellings and townhouses constructed in Indiana must comply with the 2005 Indiana Residential Code (based on the 2003 International Residential Code with Indiana amendments), including the new energy efficiency requirements.

Amendments to Chapter 11 for energy efficiency became effective in 2012. The Chapter 11 amendments are based on parts of the 2009 International Residential Code (IRC), Chapter 11 and the 2009 International Energy Conservation Code (IECC), Chapter 4.

Builders demonstrate compliance with the energy efficiency requirements of the code through the prescriptive path (N1102.1.1), the component trade-off path (N1102.1.2 and N1102.1.3), or the performance path (N1106). All three paths have requirements that are consistent and address certification; air barriers and insulation; vapor barriers; windows; and HVAC systems.

How do the three compliance paths differ from one another?

The prescriptive path is the simplest, but not the most cost-effective, way for builders to meet energy efficiency requirements. Insulation and fenestration criteria for the building thermal envelope are shown in Table N1102.1 which specifies minimum R-values and maximum U-factors by climate zone. No computer software is needed.

The component trade-off path, often referred to as "the Total UA alternative", is found in sections N1102.1.2 and N1102.1.3. Builders who choose the Total UA Alternative path can choose insulation thickness and window U-factors that deviate from those in the prescriptive table, as long as the total building thermal envelope UA (the sum of each assembly U-factor times each relevant area) is not more than the total UA resulting from using the U-factors in the prescriptive table. Computer software must be used. REScheck is an example of this software and it can be downloaded for free from the U.S. Department of Energy.

Section N1106 Performance Based Calculations adopts by reference the 2009 IECC and amends Chapter 4 to provide a performance based alternative. Builders choosing the performance path must show that a proposed house design has an annual energy budget less than or equal to that of a similar house (referred to as the standard reference design) that complies with the code's prescriptive requirements. Utilizing the performance path offers the builder the greatest flexibility in design and construction and therefore is the most cost effective. Performance path calculations are usually performed by an energy consultant, HERS rater, architect, or engineer using a software program like REM/Rate.

Is an addition or alteration required to comply with the new energy efficiency requirements?

Have a Code Question? Contact the Indiana Builders Association

Carlie Hopper
Regulatory Affairs Director,
Indiana Builders Association
1-800-377-6334 ext. 206 or
e-mail Carlie@BuildIndiana.org

Yes. R105 states "Additions and alterations to any structure shall conform to that required for a new structure without requiring the existing structure to comply with all the requirements of this code. Additions and alterations shall not cause the structure to become unsafe."

Are modular and HUD homes required to comply with the 2005 Indiana Residential Code including the energy efficiency requirements?

Indiana modular homes, which have a yellow label in the shape of Indiana on electrical panel door, are inspected at the factory and must comply with the 2005 Indiana Residential Code, including the Chapter 11 Energy Efficiency requirements. HUD homes, which have a red rectangular label on the frame's tongue, are inspected to the HUD code.

Is a panel certificate required?

Yes, according to Section N1101.8 Certificate. A permanent certificate shall be posted on or in the electrical distribution panel. The certificate shall not cover or obstruct the visibility of the circuit directory label, service disconnect label or other required labels. The certificate shall be completed by the builder or registered design professional. The certificate shall list the predominant R-values of insulation installed in or on ceiling/roof, walls, foundation (slab, basement wall, crawl space wall and/or floor), ducts outside conditioned spaces, and U-factors for fenestration. Where there is more than one value for each component, the certificate shall list the value covering the largest area. The certificate shall list the types and efficiencies of heating, cooling and service water heating equipment. Where a gas-fired unvented room heater, electric furnace, and/or baseboard electric heater is installed in the residence, the certificate shall list "gas-fired unvented room heater", "electric furnace", or "baseboard electric heater" as appropriate. An efficiency shall not be listed for gas-fired unvented room heaters, electric furnaces, or electric baseboard heaters.

Is a blower door test required?

No. A blower door test can be used to demonstrate air sealing compliance. Builders have two options for demonstrating air sealing compliance: 1) Testing (Section N1102.4.2.1) or 2) Visual inspection (Section N1102.4.2.2). Additionally, Table N1102.4.2 Air Barrier and Insulation Inspection is used only with the visual inspection option (Section N1102.4.2.2).

If a builder chooses the visual inspection option (Section N1102.4.2.2), who does the field verification of the air barrier and insulation?

Unless a local ordinance requires an approved party independent from the insulation installer to inspect the air barrier and insulation, the builder may perform the field verification of the items in Table N1102.4.2.

Is a duct tightness test required?

Yes, unless the air handler and all ducts are located within conditioned space. According to Section N1103.2.2, duct tightness shall be verified by either of the following: 1) Post-construction test or 2) Rough-in test.

The requirements for each test are as follows:

Post-construction test: Leakage to outdoors shall be less than or equal to eight (8) cfm (3.78 L/s) per one hundred (100) ft² (9.29 m²) of conditioned floor area or a total leakage less than or equal to twelve (12) cfm (5.66 L/s) per one hundred (100) ft² (9.29 m²) of conditioned floor area when tested at a pressure differential of 0.1 inch w.g. (25 Pa) across the entire system, including the manufacturer's air handler end closure. All register boots shall be taped or otherwise sealed during the test.

Rough-in test: Total leakage shall be less than or equal to six (6) cfm (2.83 L/s) per one hundred (100) ft² (9.29 m²) of conditioned floor area when tested at a pressure differential of 0.1 inch w.g. (25 Pa) across the roughed in system, including the manufacturer's air handler enclosure. All register boots shall be taped or otherwise sealed during the test. If the air handler is not installed at the time of the test, total leakage shall be less than or equal to four (4) cfm (1.89 L/s) per one hundred (100) ft² (9.29 m²) of conditioned floor area.

Is the performance path, which requires the use of software and testing, the most expensive path?

No. Most home energy professionals charge \$450 to \$550 for performance compliance which includes two site visits, testing and all documentation. Please contact your local HBA for members who are home energy professionals.

Additional Resources

Purchase the 2003 International Residential Code from the NAHB Bookstore at www.builderbooks.com or from the AIA Indiana Bookstore at www.aiaindiana.org.

Indiana Amendments to the 2003 International Residential Code are available for download at <http://www.in.gov/legislative/iac/T06750/A00140.PDF>.

Download REScheck at <http://www.energycodes.gov/rescheck>.

For additional information on energy efficiency requirements in the 2005 Indiana Residential Code, please contact Carlie Hopper at Carlie@BuildIndiana.org or at (800) 377-6334 ext. 206.

What does your membership really mean?

Written by Doug Miller, GMB, CGB, CGP, CAPS, IBA Membership Co-Chairman.

Hello fellow members! What is your membership in the Indiana Builders Association really about?

IBA was established to meet the needs and the expectations of its members with one main focus, keep housing affordable.

The path to continuing our success is a healthy membership whose collective voice is "educated and loud" in keeping housing affordable for Hoosiers.

First, some 60 plus years ago a group of housing professionals gathered together to form the Indiana Builders Association. The common goal espoused was to keep housing affordable for Hoosiers while being housings lead advocate in the state. Members, whether we recognize it outright or it's hidden in some other motive, advocacy for present and future housing needs is the number one reason we are members. The course of housing cannot be left to chance. If you are reading this you have survived and thrived thru a historical down turn; you have elected not to let "chance" determine your future, so why be silent on the very industry that houses our own families.

Second, by virtue of your membership

investment, every member is involved 24/365 in advocacy. The portion of membership dues that open the door to national membership, support the efforts of leadership in Washington. The NAHB board of directors and committees work relentlessly throughout the year to key in on immediate topics that impact this industry while planning and building a foundation for continued growth in home ownership.

The very same can be said for leadership and the board of directors serving the Indiana Builders Association. What we as members often fail to recognize is the direct impact the efforts of both these associations have on home ownership (translation: jobs and business for members and non-members alike).

Third, it's ok to admit that as members we are busy multi-tasking to run our downsized businesses. For that very reason, understand that at various times every member can be involved as an advocate for issues directly impacting housing at that moment or for future planning for housing. At other times, without thought being given, another member is doing the very same thing. The net result is a better building environment in which our businesses func-

tion while improving our capacity to better house Hoosier families. The point: every member is vital to the team! Everyone has an impact!

Fourth, what does "federation" mean? *fedúerúáútion* (Noun): 1. A group of states with a central government but independence in internal affairs. 2. An organization or group within which smaller divisions have some degree of internal autonomy. This word is used to describe NAHB and IBA. In my estimation the second definition seems to be the most descriptive as to how both federations function. The reason for the discussion is this: our membership makes us part of a much larger picture. In understanding that, we begin to understand how every piece of the puzzle must be in place to get the desired result. The national, state, and local builders associations are federations with housing advocacy as their driving force; embrace this concept.

Fifth and last, history teaches and informs. We can only imagine what the state of housing might be in Indiana without the guiding wisdom and mission statement of the Indiana Builders Association. Decades of sound leadership have been a win, win for Hoosiers.

Do we have your e-mail?

When a member joins a local builders association, they automatically become members of the Indiana Builders Association (IBA) and the National Association of Home Builders (NAHB).

E-mail has become the most efficient way for all tiers of the builders associations to correspond with members.

Make sure you have an accurate e-mail on file with your local builders association so that you receive correspondence from your local, state, and national builders associations in a timely manner. Unless you opt out, your local builders association should put your e-mail into the NAHB WMS system which allows NAHB and IBA to e-mail you with important information.

Your builders associations take your privacy very seriously and only e-mail you pertinent information. You may opt out of receiving e-mails at any time.

If you are not receiving e-mails from IBA which would have a ...@BuildIndiana.org e-mail address, please e-mail Cindy @BuildIndiana.org or call the IBA office at 800-377-6334 ext. 203.

For 24 hour access to all of IBA's membership benefits and resources, visit www.BuildIndiana.org.

For Everyone



Many Indiana BA members are already saving time and money through the NPP program.

To access the discount pricing, register with NPP. Signing up is free and easy.

HOW TO REGISTER

- Go to www.mynpp.com. Click "Join Now."
- Select "Construction" from the dropdown menu.
- Select "Residential" from the Category dropdown menu.
- Select "BA- Builders Association" from the Association dropdown menu.
- Complete the registration form.

For more information about the program, feel free to contact NPP:

800.810.3909
customerservice@mynpp.com
www.mynpp.com



EXCLUSIVE PRICING FOR INDIANA BA MEMBERS

Since 2007 many HBA Chapters have partnered with NPP to offer members discount pricing on several products and services. NPP negotiates the rates, and makes them available to member firms throughout the country.

This program is entirely free, and there is no obligation to purchase. To access the savings, register with NPP at www.mynpp.com. Listed below are some of the discounts available to participating HBA Chapter members:



- Corporate Discount - 22% off all wireless calling plans \$34.99 & higher and free activation
- Employee Discount - 18% off wireless calling plans \$34.99 and higher
- Select Accessory Discount - 35% (corporate) and 25% (employee/family)
- \$20 Unlimited Wireless E-mail feature on corporate lines
- Variable discounts on phones

Verizon Eligibility Requirements: Each Member must be a construction company, heavy highway, concrete, remodeling company or other trade craftsman (e.g.: a subcontractor such as an electrician or plumber whose primary trade is within the construction industry).



- Receive money for your used phones
- Additional 10% for members



- Fleet management solution helps increase productivity, fuel efficiency, and driver accountability
- 15% discount on unique bundle of services



- Discounted, contracted prices on over 30,000 supplies and services
- Free next-day delivery on most standard orders over \$30



- High-def remote surveillance for your job site
- 25% off monthly service and cameras



- Wireless applications for data collection
- Save 50% on set-up fees per device



- Wireless routers and mobile broadband adapters for reliable 4G connection
- Up to 22% discount on various devices



- Toll-free audio conferencing for only 3 cents per minute; no contract, setup or monthly fee

HBA Member Rebate Program returns \$136,350.50 in rebates to IBA members

To date, 324 IBA members have split over \$136,350 in cash rebates. These rebates were received by members who participated in the Indiana Builders Association's HBA Rebate Program. There are a total of 832 builder and remodeler members who are eligible to participate in the program.



IBA's HBA Rebate Program is a manufacturers marketing program where builders and remodelers receive cash rebates for using certain manufacturers products in the building and remodeling of homes, apartments, and light commercial projects. There are 42 manufacturers currently participating in the program.

To begin taking advantage of the program, a builder or remodeler will register their information at www.hbarebates.com. The registration requests company name, address, phone number, fax, e-mail, type of builder, local builders association, approximate number of projects completed in a typical year, and what participating manufacturers the company currently uses.



HBA of Fort Wayne members participating in the program proudly display the HBA Rebate Program check.



IBA Board members participating in the HBA Rebate Program were recognized at a meeting. Over \$136,350 in cash rebates were returned to IBA members in the program's first year. All IBA builder and remodeler members are eligible to participate in the program by submitting information on all of their completed building and remodeling projects.

Once a member is registered then he can submit claims on a quarterly basis. A project is ready for submission once the entire project is completed. The claim form ask for the member's company name, the project's address, and the project's completion date. The member then completes the information requested per each manufacturer used.

For example, if the builder uses Owens Corning Complete System then the member will list the installer's name and how many square feet were used. Mansfield requests you list only the quantity of the bath-

tubs, toilets, lavatories, and bidets installed. Over 70 percent of the builders and remodelers, nationally, have received what they paid in annual dues plus made a profit by participating in the program.

"This is the easiest money I have ever



Members participating in the HBA Rebate Program from the BA of Greater Lafayette were recognized at a meeting. Last year 38 percent of eligible members participated in the program.

made," commented one participant. "After the job is completed, I simply walk through the home and fill the information out with a paper claim form." Another member commented that he simply prints a claim form and hangs it with his permit information at the construction site and asks each contractor to complete their part when they finish their install. Then all he has to do is take the information back to the office and fax it in.

Other builders who are too busy to do the claims personally are asking employees, parents, significant others, and even their children to fill out the claim form for them - it is simply that easy. Claims may be made on-line at www.hbarebates.com or by paper.

Get the most of your membership by taking advantage of this free member only benefit. To register and begin getting your rebates, visit www.hbarebates.com.



IBA Member Rebate Program

www.HBArebates.com



What would you think if you could get a rebate for your loyalty to many of the nation's leading housing industry Manufacturers? Well, now you can regardless of your volume!

We're happy to introduce the IBA Member Rebate Program, a free member benefit, aimed at increasing your bottom line. For the minimal effort of informing us about the products you use, and telling us when you close on a home or project, you'll be putting money back in your pocket. When you participate in the IBA Member Rebate Program, every home you build can earn you rebate checks! Remember, both Builders AND Remodelers qualify for the IBA Member Rebate Program. **Over 70% of the Builders & Remodelers who participated last year received back in rebates more than they paid in annual dues to the Association!**

& Remodelers
For Builders

OSHA hazard communication standard

Written by Greg Gerbers, IBA IOSHA Chairman, The DeHayes Group, Ft. Wayne.

In 2012, the Occupational Safety and Health Administration (OSHA) enacted the Global Harmonization Standard (GHS), which changed the 29 CFR 1910.1200 Hazard Communication Standard (HCS). OSHA's HCS is designed to ensure that information about chemical hazards and necessary safe work practices are communicated to workers since materials and chemicals used on the job site can pose a wide range of hazards.

The revised standard is being phased in from now until June 1, 2016.

The attached table summarizes the phase-in dates required under the revised HCS.

Employers were required to train employees by December 1, 2013 on label information; Safety Data Sheets (SDS) 16 section format, and pictograms.

Written hazard communication programs also were to be updated to include changes to labeling, SDS communication, and employee training.

To download a model hazard communication program and training presentation, please log-in to www.nahb.org.

You can also find information on OSHA's Hazard Communication webpage at <https://www.osha.gov/dsg/hazcom/>.

For more information, contact Greg Gerbers, IBA OSHA Committee Chairman, at greg@dehayes.com or at (260) 969-1317.

Revised Hazard Communication Standard (HCS) Phase-in Dates

Effective Completion Date	Requirement(s)	Who
December 1, 2013	Train employees on the new label elements and safety data sheet (SDS) format.	Employers
June 1, 2015 December 1, 2015	Compliance with all modified provisions of this final rule, except: The Distributor shall not ship containers labeled by the chemical manufacturer or importer unless it is a GHS label	Chemical manufacturers, importers, distributors and employers
June 1, 2016	Update alternative workplace labeling and hazard communication program as necessary, and provide additional employee training for newly identified physical or health hazards.	Employers
Transition Period to the effective completion dates noted above	May comply with either 29 CFR 1910.1200 (the final standard), or the current standard, or both	Chemical manufacturers, importers, distributors, and employers

IBA stands the test of time

First, thank you to everyone attending the Associate and Membership committee meetings this past year, the dialogue was awesome delineating the victories and challenges with maintaining membership. Tom Slater and Tim Eckert, a pleasure to serve along-side both of you....and I believe we all agree that even with an agenda this year at committee the most valuable take-away's were brought by those entrenched in the locals serving the membership creating opportunities for use and productivity. As you set your plan of action for 2014 consider joining our membership team.

2014 is here and just shy of 3000 state-wide members standing and strong. Let us remind ourselves of the rich history driven by the will and leadership of IBA that inspires us to move forward, creating affordable housing opportunities for all Hoosiers.

With the new year I remind myself to be constructive in fulfilling the mission statement of IBA while remaining open to all views and positions of IBA: recognizing only a unified voice from all members resounds loud and clear on critical issues facing this industry.

A heartfelt thanks to outgoing president



Membership Moment

By Doug Miller,
GMB, CGB, CGP, CAPS
IBA Membership
Co-Chairman

Greg Furnish for his service and dedication to housing and to incoming president Tom Mullen, we look forward to your leadership and the time and talents with which you will lead this federation.

Since IBA's inception, members come and members go...it's the ebb and flow of natural events of business and human nature. IBA has stood the test of time, based on the principals of the founding members, continuing to thrive as the face of membership usage changes. It's good to be part of this federation and its' tenants, developing relationships with like-minded individuals. This federation is truly the sum of its parts!

Best wishes for a prosperous new year and God's peace to you and your families.

Indiana Builders Association 2014 State Associate Area Vice Presidents

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trenthunt@LLHINS.com

Committees Help Build a Great Association!

Please mark the committee(s) and council(s) you are interested in joining (rank your interests if you do not wish to serve on more than one.)

<input type="checkbox"/> Associates Committee: Provides associate members with a networking tool to support, strengthen, and advance our association and the home building industry. <i>Staff: Cindy Bussell</i>	<input type="checkbox"/> OSHA Safety Committee: Consults with INSafe to develop a strategic training plan and participate in the delivery of current safety group-wide training programs. <i>Staff: Carlie Hopper</i>
<input type="checkbox"/> Codes Committee: Code experts from around the state convene to discuss the latest developments in building codes. The committee recommends policy to the Board that helps IBA to be proactive with the state building commissioner's office relative to the adoption and implementation of codes. <i>Staff: Carlie Hopper</i>	<input type="checkbox"/> Strategic Plan Committee: Develops and monitors strategic plan. <i>Staff: Cindy Bussell & Rick Wajda</i>
<input type="checkbox"/> Rural On-Site Wastewater Subcommittee: Monitors regulations concerning rural wastewater issues across the state. <i>Staff: Carlie Hopper</i>	<input type="checkbox"/> Golf Committee: Produces the annual state golf outing that is designed to raise funds for Indiana to meet its NAHB Build-PAC fund raising goal. <i>Staff: H. Sturgeon</i>
<input type="checkbox"/> Mechanic's Lien: Works on issues involving mechanic's lien. <i>Staff: Tom Havens</i>	<input type="checkbox"/> Housing Protection Fund: Protects the industry and the affordability of housing. Carefully crafts strategy for legal defense. <i>Staff: Rick Wajda</i>
<input type="checkbox"/> Green Building Committee: Encourages green building initiatives. <i>Staff: Tom Haavens</i>	<input type="checkbox"/> Land Use Committee: Land developers compare successful strategies from their projects. Competitive guards are relaxed as colleagues network with each other in this intensely regulated business. <i>Staff: Rick Wajda</i>
<input type="checkbox"/> Indiana Remodelers: Comprised of remodelers, is unified representation to serve the professional remodeler while providing information and education. <i>Staff: Tom Havens</i>	<input type="checkbox"/> Professional Designation Committee: Implements Designation program. <i>Staff: Carlie Hopper</i>
<input type="checkbox"/> Executive Committee: Conducts the affairs of the Association in accordance with the By-Laws, policies, and instructions of the Board. Policy and steering committee of the Association. <i>Staff: Rick Wajda & Cindy Bussell</i>	<input type="checkbox"/> Membership Committee: Join IBA's team of members who recruit new members into the association. <i>Staff: Cindy Bussell</i>
<input type="checkbox"/> Investment Policy Committee: Reviews the reserve funds of IBA and establishes investments to adhere to the highest possible yield at the lowest possible risk. <i>Staff: Cindy Bussell</i>	<input type="checkbox"/> IBA's Educational Scholarship Foundation: Awards scholarships and raises funds. <i>Staff: Cindy Bussell</i>
<input type="checkbox"/> Convention Exploratory Committee: Monitor and recommend, when appropriate, reinstating IBA's Convention. <i>Revised 1/6/2014.</i>	<input type="checkbox"/> Insurance Task Force: Review and recommend insurance programs as possible member benefits. <i>Staff: Cindy Bussell</i>
	<input type="checkbox"/> Finance Committee: Studies the finances of the Association, and makes recommendations of financial policy to the Executive Committee and Board of Directors. This committee also prepares the annual budget. <i>Staff: C. Bussell</i>
	<input type="checkbox"/> Multi-Family Task Force: Activate to review multi-family issues when necessary. <i>Staff: Rick Wajda</i>

2014 Committee & Council Sign-Up Form

Please submit a conflict of interest form along with your committee request.

NAME _____ PHONE _____

COMPANY _____ FAX _____

ADDRESS _____

CITY/STATE/ZIP _____

E-MAIL _____

Complete and return to: IBA, 101 W. Ohio St., Ste. 710, Indianapolis, IN 46204. FAX (317) 917-0335. Info@BuildIndiana.org. Questions? (800) 377-6334, Rick ext. 204 or Rick@BuildIndiana.org, Cindy ext. 203 or Cindy@BuildIndiana.org, Tom ext. 205 or Tom@BuildIndiana.org, Carlie ext. 206 or Carlie@BuildIndiana.org, and Heather ext. 207 or Heather@BuildIndiana.org.

Economic impact study shows significance of home building in Indiana

An economic impact study recently conducted by the National Association of Home Builders (NAHB) Housing Policy Department shows just how significant of an impact Indiana home builders have on Indiana's economy.

When residential construction occurs, it generates substantial economic activity throughout the state. The economic activity generated includes income and jobs for state residents, as well as revenue for state and local governments.

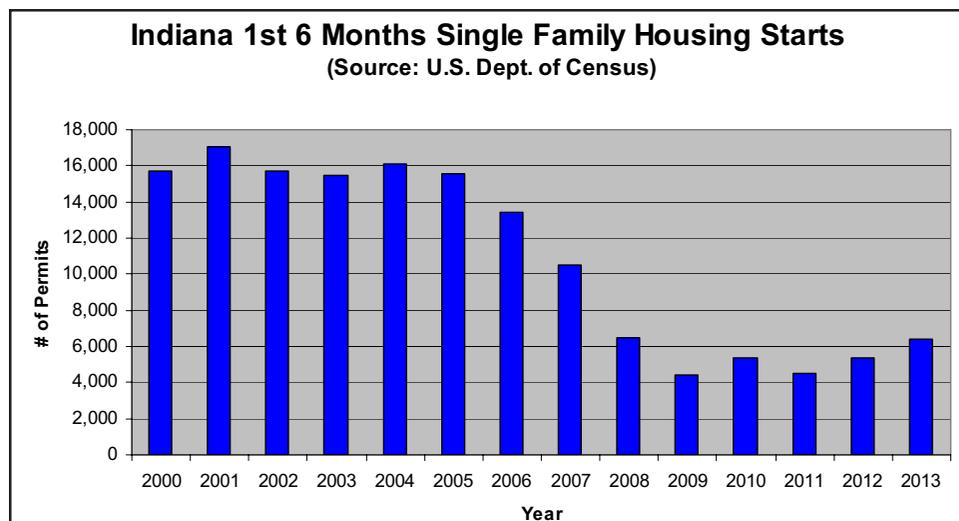
The NAHB has developed a model to estimate the economic benefits of residential construction. The model captures the effect of the construction activity itself, as well as the ripple impact that occurs when income earned from construction activity is spent and recycled in the state.

The model also estimates the ongoing impact that results from the homes becoming occupied by residents who pay taxes and buy goods and services produced in the state. In order to fully appreciate the positive impact residential construction has on our state's economy, it is important and proper to include the ripple effects and the ongoing benefits because they likely would not otherwise occur but for the residential construction activity.

The 10,781 single-family homes built in 2012 throughout the State of Indiana generated over \$1.68 billion in income for the nearly 30,000 Indiana residents employed in the residential construction sector. For those of you who like numbers, that equates to a little more than \$56,000 in annual income per person employed in our industry. In addition to the direct benefits delivered in 2012, the indirect ongoing benefits, starting in 2013 and every year thereafter, amount to an impressive 7,115 jobs and nearly \$358 million in annual income for Indiana residents.

And the benefits don't stop there. Those same 10,781 single-family homes provided state and local governments with gross revenue totaling more than \$337 million. After taking into account approximately \$217 million in expenditures by government to provide public services and capital investments for new structures and equipment, residential construction activity provided state and local governments with an operating surplus, or net income, of right around \$120 million.

"These figures are important for our industry because they show just how significant of an impact our members' businesses have on Indiana's economy, even when



we're coming off one of the worst recessions the housing industry has seen in the past 50-plus years," said Rick Wajda, IBA Chief Executive Officer. "The new report is another example of how important it is for our state to continue to pursue policies that promote economic development and housing growth. What's good for Indiana's home builders is good for the state as a whole."

The NAHB model used to determine the

economic impact of the housing industry was first developed by NAHB in 1997 and has been applied to construction in more than 525 areas of the country. The model has been utilized by numerous universities, housing authorities, and affordable housing agencies across the country.

For more information or a copy of the study, please contact the Indiana Builders Association at: infoleg@buildindiana.org or by calling (800)377-6334 ext. 205.

What does being an 'associate' member really mean?

A testimonial from Tim Eckert, Weber Concrete Construction. Weber Concrete Construction is a member of the Indianapolis, Lafayette, and Howard County builders associations. Eckert is the IBA Associates Committee Chairman, an IBA Associate Area Vice President, an IBA Membership Co-Chairman and a member of IBA's Executive Committee.



During the last few years the value of being an involved member of my local builders associations has become apparent.

In the early stages of being an associate member it seemed like every meeting was another opportunity to solicit a different builder to do business with. After all, one of the mantras is "Do business with a member" right? So it seems logical the builder wants to give the new associate an opportunity to sell to them every time they're together.

It really isn't that way. The builder wants to do business with a member they know and have a respect for their company and how the associate presents their self and their company. It may be a long time before there is ever even a need for your product.

The builder is probably working with another company that has solidified the relationship with professionalism and hard work over the long term. That company is probably a member in good standing at the local too. Why should they switch? Because you are offering a cheaper price or you are

such a nice person? If they would change to you for that why wouldn't they change again when the next nice guy shows up offering an even cheaper price? That is not a winning proposition.

It takes being there when you are needed because someone has stubbed their toe, so to speak, or because the builder has more work than the other supplier can handle right now.

It's because you have been at a committee meeting every month for a year and your personal integrity shows or you have been to a few golf outings and you did not try to sell the customer and in so doing you sold yourself.

Being a member of the builders association is a way of life and is the life blood of this industry. We all can work 60 plus hours a week and still have more to do at our real jobs. But if you have a desire to really succeed put in a few more hours per month at your local builders association and you will see some real success over time.

It took about four years before it felt like all my hard work paid off. There were sales in the beginning, I'm not saying there weren't, but as involvement turned into commitment it turned into referrals and builders wanted to do business with us because we did stay and worked at being true to our builders associations even and particularly through the lean years of recent times.

Actually now it all seems easy. It wasn't, but it feels that way now. By adopting this same attitude and role for yourself and your company you will have the same success. Get involved, become committed, be successful...just do it!

 Indiana Builders Association & National Association of Home Builders 2014 Calendar of Events 	
January 1 - March 30	Indiana General Assembly in Session
February 4-6	NAHB International Builders' Show, Las Vegas, NV
February 24	IBA Legislative Briefing, Legislative Lunch, & Leadership Conference, Hyatt Regency, Indianapolis, IN
February 25	IBA Board & Committee Session, Hyatt Regency, Indianapolis, IN
February 28	Indiana Builder News Deadline for March/April Issue
March 18-20	Certified Aging-in-Place National Professional Designation Classes, Indianapolis, IN
April 25	Indiana Builder News Deadline for May/June Issue
June 3-7	NAHB Spring Board of Directors Meeting & Legislative Conf., Washington, DC
June 20	Indiana Builder News Deadline for July/August Issue
June 23-24	IBA Board & Committee Session, TBD
Summer	IBA's Bill Carson Memorial Golf Outing
Fall	National Professional Designation Classes, Indianapolis, IN
August 6	NAHB Association Leadership Institute, St. Louis, MO
August 29	Indiana Builder News Deadline for September/October Issue
September 3-7	NAHB Fall Board of Directors Meeting, Phoenix, AZ
October 31	Indiana Builder News Deadline for November/December Issue
December 7-8	IBA Election of Officers, Board & Committee Session, Indianapolis Marriott North, Indianapolis, IN
December 19	Indiana Builder News Deadline for January/February, 2015 Issue

Save 50% on property taxes by filing and/or re-filing model home deduction

Builders must file and/or re-file applications for the Model Home Deduction to their county auditor before December 31. The Deduction provides a 50 percent deduction on the structure (not the land) for up to three models statewide for the initial partial assessment followed by three full assessments. Applications must be filed annually and the deduction terminates if the property is sold or occupied.

“Model residence” means real property that consists of a single family residence, single family townhouse, or single family condominium that has never been occupied as a principal residence, and is used for display or demonstration to prospective buyers or lessees for purposes of potential acquisition or lease of a similar type of residence, townhouse, or condominium unit on the same property or other property.

The application can be found by visiting <https://forms.in.gov/Download.aspx?id=6921> or by contacting Tom Havens,

IBA Governmental Affairs Director at (800)377-6334 ext. 205 or by e-mail at Tom@BuildIndiana.org.

Indiana Code, Article 25, gives direction on the deduction for model residences.

Purpose

Sec. 1. The purpose of this article is to establish procedures to govern the application for the deduction for model residences established under IC 6-1.1-12.6.

Sec. 2. This article applies to taxpayers applying for the deduction for model residences.

Definitions

Sec. 1. The definitions in this rule apply throughout this article.

Sec. 2. “Affiliated group” means any combination of the following in accordance with IC 6-1.1-12.6-0.5: (1) An affiliated group within the meaning provided in Section 1504 of the Internal Revenue Code except that the ownership percentage in Section

1504(a)(2) of the Internal Revenue Code must be determined using 50 percent instead of 80 percent or a relationship described in Section 267(b)(11) of the Internal Revenue Code. (2) Two or more partnerships as defined in IC 6-3-1-19, including limited liability companies and limited liability partnerships that have the same degree of mutual ownership as an affiliated group described in subdivision (1).

Sec. 3. “Model residence” has the meaning set forth in IC 6-1.1-12.6-1.

Model Residence Deduction

Sec. 1. (a) The deduction from the assessed value of a model residence described in subsection (b) is applicable only to a model residence that is first assessed as a: (1) partially completed structure; or (2) fully completed structure; for the assessment date in 2009 or a later year.

(b) An owner of a qualified model residence is entitled to a deduction from the assessed value of the model residence in the amount of 50 percent of the assessed value of the model residence for: (1) not more than one assessment date for which the model residence is assessed as a partially completed structure; (2) the assessment date for which the model residence is first assessed as a fully completed structure; and (3) the two assessment dates that immediately follow the assessment date referred to in subdivision (2).

Sec. 2. (a) A property owner who qualifies for the model residence deduction must file a claim for the deduction with the county auditor on the form prescribed by the department of local government finance for each assessment date for which the property owner wishes to receive the deduction.

(b) The form must be verified under the penalties for perjury and contain all of the following information: (1) The assessed values of the real property for which the person is claiming the model residence deduction. (2) The full name and complete business address of the person claiming the model residence deduction. (3) The complete address and a brief description of the real property for which the person is claiming the model residence deduction. (4) The name of any other county in which the person has applied for a model residence deduction for that assessment date. (5) The complete address and a brief description of any other real property for which the person has applied for a model residence deduction for that assessment date.

(c) The assessing official must verify a claim for the model residence deduction.

(d) The county auditor must make the model residence deduction and notify the county property tax assessment board of appeals of all approved deductions.

(e) The county auditor with whom the claim is filed must immediately prepare and transmit a copy of the claim to the auditor of any other county if the property owner owns or is buying a model residence in the other county.

(f) The county auditor receiving the copy of the claim described in subsection (e) must note on the copy whether the property owner

has claimed a deduction for the current year for a model residence in that county. The county auditor must then return the copy of the statement to the auditor who sent the copy.

Limitations on Model Residence Deduction

Sec. 1. (a) A property owner who is not an affiliated group as defined in 50 IAC 25-2-2 may not receive the deduction for more than three model residences in Indiana for a particular assessment date.

(b) Owners of model residences who are part of an affiliated group as defined in 50 IAC 25-2-2 may not exceed an aggregate of three model residence deductions for a particular assessment date.

Sec. 2. A property owner may not receive a model residence deduction for a model residence located in an allocation area as defined in IC 6-1.1-21.2-3.

Sec. 3. (a) A property owner that qualifies for a model residence deduction and also qualifies for a deduction under another statute with respect to the same model home for a particular assessment year may not receive a deduction under both statutes for that year.

(b) A county auditor who receives claims for more than one deduction with respect to a model residence may approve only one of the deductions. If the model residence owner is otherwise qualified, the county auditor must approve the deduction that results in the greater property tax saving for the owner of the model residence.

Change of Ownership

Sec. 1. If ownership of the model residence changes: (1) a new owner that continues to use the property as a model residence may claim the deduction under this rule; and (2) the deduction only applies for the assessment date to which the deduction would have applied had the ownership not changed.

Sec. 2. A person who owns a model residence and claims the deduction must provide the county auditor with a notice that: (1) informs the auditor of a transfer of ownership of the model residence; and (2) indicates whether the new owner is eligible to receive the model residence deduction. The notice must be submitted to the county auditor at the same time that a sales disclosure form is filed under IC 6-1.1-5.5.

Sec. 3. (a) The deduction allowed for a model residence is terminated if the model is sold after the assessment date of a particular year but before January 1 of the following year to a person who does not continue to use the property as a model residence.

(b) The county auditor must immediately mail notice of the termination of the deduction to the former owner, the current property owner, and the township assessor, if there is one, or, if not, the county assessor.

(c) The county auditor must: (1) remove the deduction from the tax duplicate; and (2) notify the county treasurer of the termination of the deduction.

APPLICANT INFORMATION		
Name of applicant	Telephone number ()	E-mail address
Business address (number and street, city, state, and ZIP code)		County
PROPERTY INFORMATION		
Address of model residence (number and street, city, state, and ZIP code)		
Brief description of residence and any other real property claimed for deduction		
Legal description	Key number	Assessed value of qualifying real property
As of March 1, 20__, the property is: <input type="checkbox"/> Partially completed <input type="checkbox"/> Fully completed	Have you received this deduction on this property in prior years? <input type="checkbox"/> Yes, as partially completed <input type="checkbox"/> Yes, as fully completed <input type="checkbox"/> No	If yes, indicate which years
Deduction claimed (50% of qualifying assessed value)	Is the property located in an allocation area as defined by IC 6-1.1-21.2-3? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are there other deductions applied to this property? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please list:	
Have you filed for this deduction on other properties located in Indiana, either alone or as a member of an affiliated group? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, please list below.
Property Address (number and street, city, state, and ZIP code)	Key Number / Legal Description of Property	County
A.		
B.		
C.		
CERTIFICATION		
I / We certify, under penalty of perjury, that the above and foregoing information is true and correct and the applicant was, to the best of our knowledge and belief, eligible for the deduction as of December 31, 20__.		
Signature of applicant or authorized representative	Printed name of applicant or authorized representative	Date signed (month, day, year)
VERIFICATION BY ASSESSING OFFICIAL		
Is property recommended for deduction? <input type="checkbox"/> Yes <input type="checkbox"/> No	Assessed value of qualifying real property	Recommended deduction (50% of qualifying real property)
Signature of Assessing Official	Printed name of Assessing Official	Date signed (month, day, year)
FINAL DETERMINATION OF COUNTY AUDITOR		
Deduction determined by County Auditor for March 1, 20__ payable in 20__:	Approved deduction \$	
Signature of County Auditor	Printed name of County Auditor	Date signed (month, day, year)
Description or reasons for change:		

Distribution on date of filing: Original – County Auditor; File stamped copy – Applicant; File stamped copy – Township Assessor, if any, or County Assessor
Distribution on date that determination is made: Original – County Auditor; Copy – Applicant; Copy – Township Assessor, if any, or County Assessor

Save 50% by filing and/or refiling residence in inventory (spec homes) deduction

As a result of legislation passed in 2011, the Residence in Inventory Deduction application is now available.

The deduction allows builders to apply for a 50 percent property tax deduction for a single family residence, townhouse, or condominium that is classified as a residence in inventory (spec home).

The deduction may be claimed on up to three homes for the first three years the spec home is fully assessed.

The application must be filed annually with the County Auditor of the county where the property is located.

The Residence in Inventory Deduction is in addition to the Model Home Deduction.

To view the Residence in Inventory application online, please visit <https://forms.in.gov/Download.aspx?id=10251>.

In a memorandum issued by Brian E. Bailey, Commissioner, Department of Local Government Finance, on June 2, 2011, he issues guidance concerning the deduction for residences in inventory added to the Indiana Code by HEA 1046-2011, as a new chapter, IC 6-1.1-12.8, effective July 1, 2011.

I. Qualification as a "Residence in Inventory" for Purposes of the Deduction

For purposes of the deduction, "residence in inventory" means real property that: 1) is not a model residence as defined in IC 6-1.1-12.6-1; 2) has never been occupied; and 3) is a single family: residence, townhouse or condominium unit.

The term "residence in inventory" does not include any of the land on which the residence, townhouse, or condominium unit is located. Moreover, the owner's regular office space may not be considered a "residence in inventory." That said, an owner cannot not lose the deduction simply by using a garage or other space in the real property to store or display promotional materials or as a space to meet with potential buyers.

II. Definition of "Residential Builder"

The term "residential builder" means a person who, in the ordinary course of the person's trade or business, builds single family residences, townhouses, or condominium units.

III. Deduction

In general, a residential builder that is the owner of a residence in inventory is entitled to a deduction in the amount of 50 percent of the assessed value of the residence in inventory. The deduction applies only to a residence in inventory that is first assessed as a partially or fully completed structure for the assessment date in 2012 or a later year. A deduction for a residence in inventory does not apply, however, for a particular assessment date if the residence in inventory is leased for any purpose for any part of the calendar year in which the assessment date occurs.

IV. Application for Deduction and County Official's Duties

A property owner who qualifies for the

deduction must file State Form 54861 with the county auditor, in the manner prescribed by the Department of Local Government Finance (Department), containing the following information, verified under penalties for perjury: 1) the assessed value of the real property for which the person is claiming the deduction; 2) the full name and business address of the person claiming the deduction; 3) the complete address and a brief description of the real property; 4) the name of any other county in which the person has applied for a deduction for that assessment date; 5) the complete address and a brief description of any other real property for which the person has applied for the deduction for that assessment date; 6) an affirmation by the owner that the owner is not receiving more than three (3) such deductions, including the deduction for which the owner is applying, either as the owner of the residence in inventory or as an owner that is part of an affiliated group; and 7) an affirmation that the real property has not been leased and will not be leased for any purpose during the term of the deduction.

The application form is available online at <https://forms.in.gov/Download.aspx?id=10251>.

The assessing official must verify each statement in the application. After the application has been verified, the county auditor must make the deductions and notify the county property tax assessment board of appeals of all approved deductions.

V. Number of Deductions for a Particular Residence

The deduction is available on a particular Residence for a total of not more than four assessment dates as follows: 1) one assessment date for which the Residence is first assessed as a partially completed structure; 2) the assessment date for which the Residence is first assessed as a fully completed structure; 3) the two assessment dates that immediately succeed the assessment date in number 2 above.

VI. Number of Residences for an Assessment Date

Except for members of an affiliated group, a property owner is entitled to a deduction for an assessment date on not more than three Residences in Indiana. The auditor of the county with whom an application for the deduction is filed must immediately prepare and transmit a copy of the application to the auditor of any other county if the property owner that claims the deduction owns or is buying a Residence located in another county. The auditor of the other county must note on the copy of the application whether the property owner has claimed a deduction for the current year for a Residence in that county. That county auditor must then return the copy of the application to the auditor who sent the copy in the first instance.

For example, Mr. Smith owns a Residence in County A and another in County B and is claiming a deduction for the Residence in County A. The Auditor of County A will send a copy of the deduction application

to the Auditor of County B, who will note whether Mr. Smith is receiving a deduction for a Residence in County B. The Auditor of County B will then return the noted application to the Auditor in County A.

The aggregate number of deductions claimed for a particular assessment date by the owners of a Residence who are part of an affiliated group may not exceed three deductions. For purposes of the deduction, the term "affiliated group" has the meaning set forth in IC 6-1.1-12.6-1 and means any combination of the following:

(1) An affiliated group within the meaning provided in Section 1504 of the Internal Revenue Code (except that the ownership percentage in Section 1504(a)(2) of the Internal Revenue Code must be determined using 50 percent instead of 80 percent) or a relationship described in Section 267(b)(11) of the Internal Revenue Code.

(2) Two or more partnerships (as defined in IC 6-3-1-19), including limited liability companies and limited liability partnerships, that have the same degree of mutual ownership as an affiliated group described in (1), as determined under the rules adopted by the department of local government finance.

For example, *Small Potatoes Builders, along with Big Time Builders, and Homes Are Us formed a business association under the name Build It, Inc. Build It, Inc. owns fifty percent (50%) of the stock of the three companies. Small Potatoes, Big Time and Homes Are Us are part of an affiliated group for determining the number of homes that qualify for the deduction.*

VII. Deduction not Permitted for Residence in Allocation Area

A property owner may not receive a deduction with respect to a Residence located in an allocation area as defined in IC 6-1.1-

21.2-3. The term "allocation area" refers to an area that is established under the authority of any of the following statutes (IC 6-1.1-39; IC 8-22-3.5; IC 36-7-14; IC 36-7-14.5; IC 36-7-15.1; IC 36-7-30; IC 36-7-30.5) and in which tax increment revenues are collected.

VIII. Limit of One Deduction Per Residence Per Year

A property owner that qualifies for the Residence deduction and another deduction with respect to the same Residence may not receive a deduction under both statutes for the Residence for that year.

IX. Change of Ownership

If the ownership of a Residence changes, and the new owner is a residential builder, the new owner may claim the deduction. The deduction, however, is limited to the assessment dates for which the prior owner qualified. In other words, the deduction assessment dates are those that would have applied had the ownership not changed. The new owner must, at the time of the filing of the sales disclosure form, inform the auditor of the transfer of ownership and of the new owner's eligibility for the deduction.

The deduction for the Residence for a particular assessment date is terminated if the residence in inventory is sold after the assessment date of that year but before January 1 of the following year to a person who does not continue to use the real property as a residence in inventory. In such case, the county auditor must immediately mail notice of the termination to the former owner, the property owner, and the township assessor or the county assessor if there is no township assessor. The county auditor must remove the deduction from the tax duplicate and must notify the county treasurer of the termination of the deduction.

APPLICATION FOR RESIDENCE IN INVENTORY DEDUCTION		March 1, 2012 payable in 2013
State Form 54861 (12-11) Prescribed by the Department of Local Government Finance		For official use only
INSTRUCTIONS: This form is to be filed annually, by mail or in person, with the County Auditor of the county where the property is located. This deduction applies to qualifying residences first assessed for the assessment date of March 1, 2012 and later. Filing Date: During the twelve (12) months before December 31 of the year the deduction is to be effective. Notice to the Taxpayer of the opportunity to appeal this determination: If a taxpayer does not agree with this determination, a Form 133 Petition for Correction of Error can be filed with the County Auditor to petition for a review of that Determination. (IC 6-1.1-15-12) See page 2 for additional instructions and qualifications.		
APPLICANT INFORMATION		
Name of applicant	Telephone number	E-mail address
Business address (number and street, city, state, and ZIP code)		County
PROPERTY INFORMATION		
Address of residence in inventory (number and street, city, state, and ZIP code)		
Brief description of residence and any other real property claimed for deduction		
Legal description	Key number	Assessed value of qualifying real property
As of March 1, the property is: <input type="checkbox"/> Partially completed <input type="checkbox"/> Fully completed		Is the owner of this property, or the owner of this property that is part of an affiliated group, receiving more than three (3) deductions in the state of Indiana? <input type="checkbox"/> Yes <input type="checkbox"/> No
Deduction claimed (50% of qualifying actual value)		Is the property located in an allocation area as defined by IC 6-1.1-21.2-3? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are there other deductions applied to this property? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, please list:
Have you filed for this deduction on other properties located in Indiana, either alone or as a member of an affiliated group? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Property Address (number and street, city, state, and ZIP code)		Key Number / Legal Description of Property
County		
CERTIFICATION		
I certify, under penalty of perjury, that I am not receiving more than three (3) deductions for a residence in inventory or that the real property has not been leased and will not be leased for any purpose during the term of the deduction. The above and foregoing information is true and correct and I, to the best of my knowledge and belief, am eligible for this deduction.		
Signature of applicant or authorized representative	Printed name of applicant or authorized representative	Date signed (month, day, year)
VERIFICATION BY ASSESSING OFFICIAL		
Is property recommended for deduction? <input type="checkbox"/> Yes <input type="checkbox"/> No	Assessed value of qualifying structure	Recommended deduction (50% of qualifying assessed value)
Signature of Assessing Official	Printed name of Assessing Official	Date signed (month, day, year)
FINAL DETERMINATION OF COUNTY AUDITOR		
Deduction determined by County Auditor for March 1, 20, payable in 20		Approved deduction \$
Signature of County Auditor	Printed name of County Auditor	Date signed (month, day, year)
Description or reasons for change:		
Distribution on date of filing: Original - County Auditor, File stamped copy - Applicant, File stamped copy - Township Assessor, if any, or County Assessor Distribution on date that determination is made: Original - County Auditor, Copy - Applicant, Copy - Township Assessor, if any, or County Assessor		

NAHB is the resource nationally - www.NAHB.org



NAHB...Representing the home building industry across America and the world, NAHB is a must for any organization involved in home building. Membership benefits include discounts, resources, educational opportunities, and representation on capitol hill.

Membership Types

NAHB serves the entire home building and remodeling industry. About one-third of NAHB's members are home builders and/or remodelers, while the remaining two-thirds work in closely related fields such as mortgage financing and building products.

Builder Members

Builders are the heart and soul of NAHB. Builder members are directly involved in building homes. They include small-volume builders, production builders, light commercial builders and remodelers.

Associate Members

Associate members provide products or services to home builders. They sell lumber, windows, appliances, etc. or offer services such as mortgage finance.

Membership Benefits

NAHB members get the very best information, advocacy, education and networking opportunities in their **Three-in-One Membership!** Members, who join at the local level, automatically become a full member at the state and national levels.

That's three memberships for the price of one. NAHB offers plenty of resources to help each member make the most of this investment and connect with the benefits they value most.

What's inside membership...

Government Services and Programs ([Advocacy](#), [Legal Services](#), [BuildPAC](#)) to help you defeat excessive regulations and defend affordable housing initiatives on Capitol Hill, in your state and in the communities where you do business. That puts money and time back in your pocket! Plus, NAHB members are kept informed with prompt regulatory and legislative alerts.

Critical News and Information through newsletters, listservs, online publications, exclusive website content, bulletins and special reports. For more than 60 years NAHB has been the nation's leading source for housing industry information. Up-to-date information, when you want it, how you want it!

Invaluable Networking Opportunities with more than 140,000 members from all areas of the industry, NAHB is a one-stop networking shop! From local networking receptions and monthly membership meetings to regional trade shows, national committees and special-interest councils, NAHB provides hundreds of ways for you to meet and build relationships with fellow professionals, future customers and suppliers.

Nationally Recognized Educational Programs that give you the tools to gain an edge in the industry.

In our competitive marketplace, differentiation is the key to success and NAHB's nationally recognized education programs offer just that. [NAHB Education](#) offers hundreds of educational programs through conferences, courses (both traditional classroom and online) and [Webinars](#). No matter what your specialty is, NAHB has the curriculum, instructors and prestige to boost your success.

Learn how to reduce costs, increase your profit margins and effectively deal with today's toughest issues through NAHB Education.

Access to NAHB's Team of Expert Advisors who can address your specific business questions. NAHB members get instant access to distinguished economists, tax experts, legal research staff, business management consultants, financial experts

and regulatory and technical specialists.

Exposure to the Latest Building Products and Services through direct contact with industry vendors. As an NAHB member, you attend NAHB's trade shows and expositions at a low member price and get a first-hand look at all the latest products and services. The [International Builders' Show™ \(IBS\)](#) is a business-building experience like no other.

Industry Publications providing current and useful knowledge. Knowledge is your best defense in this rapidly changing industry. NAHB keeps you up-to-date with targeted news summaries of the housing industry, and a free subscription to *Builder Magazine**. Plus, members have access to a variety of [publications](#) on specific industry segments such as sales and marketing, remodeling, industry economics and more.

**Builder, architect, engineer and designer members will receive BUILDER magazine automatically. Associate members must contact Hanley-Wood directly at 888-269-8410 to subscribe.*

Professional Recognition through a multitude of NAHB groups. Members can enhance their professional credibility and visibility by belonging to one of the nation's most highly respected and widely known trade associations. Not sure how to do that? Get involved. Join a committee. Join a council. Attend your membership meetings. [Become a Spike](#). [Teach a class](#). Work on a community service project. [Become a Congressional Contact](#). Do just one of these and you will see, professional recognition comes easy when you get involved!

Valuable Member Discounts through NAHB's Member Advantage Program. Your membership entitles you to discounts on vehicles, shipping, computers, car rentals, office supplies and more. Participating nationally known companies include GM, FedEx, Office Depot, Dell, and Hertz, to name a few. NAHB's purchasing power means big savings!

Additional Builder Benefits

NAHB connects you to the power of the home building industry. NAHB staff works with Capitol Hill leaders to educate federal legislators and regulators on the importance of home building and remodeling to the nation's economic well-being. NAHB has the strength in numbers to defeat excessive regulations and defend affordable housing initiatives – saving **Remodeler and Builder** members time and money.

Here are a few examples of why it pays to be an **NAHB Builder or Remodeler**

Member:

- Membership, representation, and networking at the local, state, and national levels.
- Complementary subscription to [Nation's Building News](#), NAHB's official member newspaper with the latest news on regulatory, technological, legislative, and other industry and business related issues.
- Complementary subscription to [Builder](#), the monthly magazine dedicated to the building industry.
- 10% discount on all bookstore products from [BuilderBooks.com](#).
- The latest economic forecasts, demographic studies, consumer trend analyses, and technological and management breakthroughs.
- Access to the [Sweets Network](#), the industry's leading product and service information resource.
- Member [discounts](#) on products and services relevant to your business, from payroll processing to office supplies.
- NAHB's member-only online [community](#) provides members with up-to-the-minute news reports, reference materials, and contact information.
- Access to valuable [economic and forecasting](#) information to understand current and future trends, [legal assistance](#) and individual consultation with any of NAHB's 250+ staff experts on over 500 industry subjects.
- [20 Clubs](#) for Builders, Remodelers and Developers let you find out how your financials compare with similar businesses in non-competing markets.
- [Educational](#) opportunities to advance your professionalism. Choose from one-hour workshops, three-day conferences or work towards an NAHB designation, like the Certified Graduate Builder (CGB), Certified Graduate Remodeler (CGR), Certified Aging In Place Specialist (CAPS), Certified Graduate Associate (CGA) or Certified Green Professional (CGP).

Want to get more from NAHB?

Subscribe to an RSS feed, online content subscription, sign up for an e-newsletter, or view our printable materials. NAHB provides home building information on a variety of topics – explore what we have to offer and sign up!

http://www.nahb.org/reference_list.aspx?sectionID=1880

Be one of the 140,000 industry professionals who take their dedication to the housing industry to the next level by engaging in the association. Take advantage of the many opportunities to support your business.

Whether you're a multifamily or custom builder, a remodeler or a supplier, NAHB membership provides the tools you need to succeed!

Need to Join?

Becoming a NAHB member gives you countless benefits, including building industry news and resources, networking opportunities, special events, and more.

Builders and associate members join NAHB through their [local home builders association](#).

When you join your local association, you *automatically* become a member of all three levels of the NAHB federation: local, state, and national. That's *three* memberships for the price of *one*!

To find the home builders association nearest you, call NAHB toll-free at 800-368-5242 or visit www.nahb.org.

NAHB Member Advantage offers discounts on products & services to members

Take advantage of discounts available on many products and services for members.

Go to: www.nahb.org/ma

Member Advantage at a Glance

Lowe's - Members should visit www.LoweForPros.com/NAHB or call 877.435.2440 and register to save 2% on your Lowe's Accounts Receivable (LAR) purchases and free delivery on purchases over \$500. Now Members save an additional 5% every day at the store when they mention the 5% at time of purchase and when using their LAR.

General Motors - \$500 exclusive private offer on most Buick, Chevrolet and GMC vehicles. Business Owners receive a \$1000 private offer on select vehicles and may also qualify for additional incentives, visit www.nahb.org/ma and click on the GM logo to find out more.

UPS Savings Program & YRC Freight - UPS discounts of up to 36% on a broad portfolio of shipping services including air letters & packages, ground shipments, international imports and exports. Savings of at least 70% on less-than-truckload

shipments 150 lbs. or more with UPS Freight and YRC Freight. Please visit www.1800members.com/NAHB or call 1.800.MEMBERS (1.800.636. 2377) for more information.

TransFirst (formerly Solveras) - Complete payment solutions with proven savings of 16% per year average. Web/mobile tools, credit card and eCheck processing, check services and more. Free "Savings Analysis" offered to NAHB members by calling 800.613.0148 or visit www.TransFirstAssociation.com/NAHB.

Dell - Up to 30% off on top of the line Dell computers. Call 800.695.8133 and Mention NAHB or visit www.dell.com/nahb.

Liberty Mutual - Auto and Home Insurance call 1.800.531.3398 or visit www.libertymutual.com/nahb.

Hertz - Up to 20% off on rental cars and FREE Gold Plus Rewards membership. Visit www.hertz.com/nahb or call 800.654.2200 and use CDP# 51046.

Avis - Up to 25% off rental cars and FREE Avis Preferred Service membership at www.avis.com/nahb or call 800.331.1212 and use AWD code G572900.

Budget - Up to 20% off rental cars and FREE Budget Fastbreak at www.budget.com/nahb or call 800.283.4387 and use BCD code Z536900.

Hewlett Packard - Discounts: 9% notebooks, 5% printers/scanners, 7% handhelds, 12% workstations, 16% servers, 12% storage, 6% third party options (over 10,000 items), plus free ground shipping. To place your order call 1.888.202.4488 and mention pass code "NAHB" or visit www.hp.com/go/nahb.

Office Depot - 10% off all delivery orders. Free shipping on orders of \$50 or more. Call 800.274.2753 mention NAHB membership or visit www.officedepot.com/nahb.

Omaha Steaks - Save 10% off all online promotions. This discount is in addition to any online specials. www.OSincentives.com/promo/nahb.

Endless Vacation Rentals - 25% discount on over 200,000 vacation rentals worldwide. Destinations include the US, Canada, Mexico, the Caribbean, Europe & more. Call 877.782.9387 and Mention you are a NAHB Member at time of reservation or go to www.endlessvacationrentals.com/nahb.

Wyndham Hotel Group - 15% off the best available rate at over 7,400 hotels, resorts. Mention ID 8000002688 at time of reservation. 877.670.7088. Go to www.nahb.org/ma and click on the Wyndham logo to find out more.

FTD - 20% off floral arrangements and gifts at www.ftd.com/nahb or call 800.SEND.FTD use code 17421.

NAHB Career Center www.nahb.org/careers - 20% off of standard rates for job posting & 15% off other HR services.

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IBA's voice at the Statehouse impacts laws to keep housing affordable in Indiana

The Indiana Builders Association was created over 60 years ago to give those engaged in the home building industry a voice at the Statehouse. Our leaders back in the early 1950's were visionaries for their time and began the process to create a statewide organization that could be a strong advocate for affordable housing at all price points in Indiana.

Indiana remains one of the most affordable states to own a home in the country and that has not happened by accident. It is a culmination of a dedicated group of volunteers who understand the importance of political action and elected officials who are determined to keep Indiana a great place to call home.

Over the last 60 years, the Indiana Builders Association has helped enact several laws that make Indiana a great place to build a home and own a home. Below are a few of those laws that every residential construction industry professional should be aware of.

Not only are the laws that were passed important, but maybe more important are the hundreds of pieces of legislation that were defeated that would have severely impacted housing affordability across the state of Indiana. These proposed pieces of legislation include: restrictive land use policies; mandating carbon monoxide detectors in new homes; mandating fire sprinklers in all new homes; green building mandates; employer classification mandates; school im-

acted fees; and numerous environmental regulations that would have impeded economic development and housing.

The Indiana Builders Association:

Caused enactment of legislation creating the statewide single family building code which established one standard statewide, thereby enabling builders to operate at greater efficiency and to compete with other builders under the same rule.

Caused to be passed a law that grants legal powers to the Building Law Compliance Officer to resolve disputes between builders and local inspectors over code interpretations. There does not have to be a work stoppage for this opinion.

Caused enactment of a law which prohibits local governments from implementing increases in fees on construction for at least 90 days after the enactment of the fee increases.

Caused to be passed a law that requires Indiana to observe daylight saving time throughout the state.

Caused enactment of a state law referred to as the "Right to Cure" law. The law requires the buyer of a new home to put in writing to the builder any alleged defects, allowing the builder 60 days to make repairs before the consumer can file a lawsuit. If the builder fails to respond to the written letter within 21 days, the buyer may then file a lawsuit.

Drafted and passed legislation allowing builders and consumers to disclaim the im-

plied warranty by opting for a written and insured warranty which meets minimum standards.

Caused to be passed a law restricting the statute of limitations for builders to 10 years.

Caused to be passed an "Impact Fee" law restricting how communities may assess impact fees against real estate and which mandates accountability from governments that do so.

Caused to be passed a law that focuses the responsibility for sediment control rules violations on the responsible party.

Passed legislation which allows land developers to claim exemption from state sales and use taxes for materials integrated into streets, sidewalks, sewers and storm drains.

Passed legislation making Indiana the 23rd right to work state in the nation, which forbids contract provisions that force employees to pay dues or fees to unions as a condition of employment.

Passed the model home act which gives

builders a 50 percent property tax break on up to 3 structures for 3 full assessment dates.

Passed speculative home act legislation that gives builders a 50 percent property tax break on up to 3 structures for 3 full assessment dates on any home that has never been occupied.

Passed Vested Property Rights Statute that prohibits a local unit of government from changing use of land for a period of time.

Passed Property Tax Caps - caps are based on the assessed value - property taxes may not exceed 1 percent for homes; 2 percent for rentals or other residential property and farmland; and 3 percent for businesses.

Passed Developers Discount Statute that allows the builder/developer to sell lots without triggering a new assessment until a permit is pulled or construction begins on the lot.

Passed Home Improvement Fraud Law that increases penalties on home repair scam artists across the state.

How much do IBA's accomplishments save you?

The Indiana Builders Association, Inc. (IBA) is a resource for our members, the general public, elected officials and regulatory bodies; we exist to maintain and develop workable and affordable regulations and laws that enable the citizens of Indiana to own a home. Below is a list of some of the more significant victories IBA has achieved recently in terms of monetary impact.



1. Passed Model Home Act - gives builders a 50 percent property tax break on up to 3 structures for 3 full assessment dates. (Price of structure, x .50 property tax x 3 = \$\$\$)
2. Passed Spec. Home Act - gives builders a 50 percent property tax break on up to 3 structures for 3 full assessment dates on any home that has never been occupied. (Price of structure, x .50 property tax x 3 = \$\$\$)
3. Passed Vested Property Rights Statute - law prohibits local unit of government from changing use of land for period of time.
4. Defeated Carbon Monoxide Detectors Mandate in all new homes and when any remodeling was done. (Cost of Carbon Monoxide Detector + Installation x number of homes built or remodeled = \$\$\$)
5. Passed Property Tax Caps - caps are based on the assessed value - property taxes may not exceed 1 percent for homes; 2 percent for rentals or other residential property and farmland; and 3 percent for businesses.
6. Defeated Employee Classification - bill which could have forced independent contractors to become employees of the general contractor. (Salary x payroll taxes x number of contractors used = \$\$\$)
7. Passed Developers Discount Statute - allows builder/developer to sell lots without triggering new assessment until permit is pulled or construction begins on lot. (\$\$ x number of lots = \$\$\$)
8. Defeated School Impact Fees for New Construction Legislation.
9. Defeated Property Tax Estimates for Builders Legislation - bill would have forced builders to provide estimate of property taxes in writing before signing contract.
10. Defeated mandates for Fire Sprinklers and Arc-Fault Circuit Interrupters from being inserted into the Indiana Residential Code. (\$6,000-\$13,000 per fire sprinkler x number of homes built = \$\$\$)
11. Defeated Green Building Mandate for buildings - proposed legislation would have required a remodel or retrofit of public buildings to meet LEED Silver standards for entire building.
12. Passed Home Improvement Fraud Law - law increases penalties on home repair scam artists across the state.
13. Passed Home Improvement Contract Law Change - law provides that a home improvement contract between a supplier and a consumer is subject to certain conditions and requirements if the contract is entered into as a result of damage, loss or expense: (1) that is covered, in whole or in part, by the proceeds of an insurance policy.; or (2) for which a third party is liable.
14. Defeated onerous provisions in lead-based paint legislation which would have mandated inspections on rental properties built before 1978 performed by a licensed inspector and considered the presence of lead-based paint to be a property defect and subject to the Responsibility Property Transfer Law.
15. Defeated legislation creating standards for toxic mold exposure limits.
16. Implemented a HBA Member Rebate Program that returns cash rebates to members. Offer several discount programs available to members only.



How much do NAHB's accomplishments save you?

NAHB consistently delivers real value for its members.

At any given time, NAHB is working on more than 100 complex issues – and doing its utmost to save members money – in areas including the tax code, federal housing programs, environmental laws, building codes, OSHA, building materials, qualified residential mortgages, residential appraisals and many others.

Such issues can severely impact our industry; a single win can save builders thousands of dollars on every home they build. Likewise, a single loss can cost builders thousands of dollars on every home they build.

Below is a list of some of the more significant advocacy victories NAHB has achieved recently in terms of monetary impact. Please note that the dollar values below are based on averages across the industry and that these numbers do not necessarily apply in all areas of the country.

1. NAHB challenge to EPA stormwater regulations saved builders \$1,970 on each home built.
2. NAHB advocacy on form 1099 reporting requirements saved each member \$230 per year.
3. NAHB saved Remodelers \$260 per room on lead testing requirement.
4. Flood insurance victory will preserve 10,100 new home sales in 2013.
5. Fire sprinkler victories will save \$6,316 per home in some areas in 2013.
6. Supreme Court win could save \$200,000 for those seeking wetlands permits.
7. Higher FHA loan limit saved 6,300 new home sales in 2012.
8. Elimination of visitability porch requirement will save \$1,350 per home.
9. Defeated a provision that targeted the construction industry by requiring a health coverage mandate for any employer with five or more employees, rather than the 50-employee threshold enjoyed by all other small businesses. This provision would have cost builders at least \$2,000 per employee for every employee between five and 49 beginning in 2014.
10. GM Affinity Program saved members \$2 Million. Putting members in the driver's seat, the NAHB General Motors affinity program saved members more than \$2 million on the purchase of GM vehicles in 2012. Members also saved millions on the other national affinity programs.

These represent just a fraction of the issues that NAHB addresses on an ongoing basis. More details on these and other NAHB initiatives are available www.NAHB.org.

Joining the Builders Association

Who we are: The Indiana Builders Association, Inc. (IBA), is a statewide not-for-profit trade association representing approximately 3,000 builders, remodelers, land developers and suppliers to the residential and light commercial housing industry. There are 27 local builders associations across the state of Indiana affiliated with the IBA. Members join the builders association through a local builders association. Membership in a local builders association includes membership in both the IBA and the NAHB (National Association of Home Builders). There are over 150,000 NAHB members nationwide.

Interested in becoming a member in your area? Visit www.BuildIndiana.org and go to Membership, Join a Local or call the number listed below for the local association representing the area in which you do business. Any county not listed does not have an active association. If you work in a county not listed, please find the nearest county to you for local membership.

Local Association	Counties	Contact	Phone
Dearborn County HBA	Dearborn, Ohio	Kim Reed	(812) 926-3375
BA of Dubois County	Dubois	Tracy Lee	(812) 634-0091
East Central Indiana BA	Blackford, Jay, Randolph, Delaware	Juli Wright	(765) 288-1895
BA of Elkhart County	Elkhart	Kim McKibbin	(574) 293-0997
HBA of Fort Wayne	Adams, Allen, Wells, De Kalb, Huntington, Whitley	Maurine Holle	(260) 420-2020
Gibson County BA	Gibson	Bill Ready	(812) 386-6408
HBA of Howard County	Carroll, Howard, Tipton	Brenda Bell	(765) 236-0694
BA of Greater Indianapolis	Boone, Hancock, Hamilton, Hendricks, Johnson, Marion, Morgan, Shelby	Steve Lains	(317) 236-6330
Jackson-Jennings BA	Jackson, Jennings	Ange Luedeman	(812) 569-4916
Jasper County HBA	Jasper	Debbie Ellch	(219) 718-7177
BA Kosciusko Fulton Counties	Fulton, Kosciusko	Joni Truex	(574) 267-6125
BA of Greater Lafayette	Fountain, Tippecanoe	Linda Binford	(765) 423-4347
BA of LaPorte County	LaPorte	Cindy Dangler	(219) 326-0624
Lawrence County HBA	Lawrence	LaQuita Jennings	(812) 275-7718
Madison County BA	Madison	Donna Jacobsen	(317) 786-3086
Marshall County HBA	Marshall	Janet Bixel	(574) 892-9009
Mid North Indiana BA	White, Pulaski, Cass	Cathy Gross	(765) 427-7323
Monroe County BA	Brown, Monroe, Owen	Jordyn McIntyre	(812) 332-7480
BA of Northeast Indiana	Lagrange, Noble, Steuben	Jan Garman	(877) 665-8921
HBA of Northwest Indiana	Porter, Lake	Vicky Gadd	(219) 464-2944
HBA of St. Joseph Valley	St. Joseph	Ric Oswald	(574) 258-0411
BA of Southeastern Indiana	Decatur, Ripley, Rush	Suzanne Parmer	(812) 663-2667
HBA Southern Indiana	Clark, Harrison, Floyd, Scott, Washington	Charlie Smith	(812) 280-1600
Southwestern Indiana BA	Vanderburgh, Warrick, Posey	Bill Pedtke	(812) 479-6026
HBA of Greater Terre Haute	Vigo	Marsha Doan	(812) 234-5736
Vincennes Area BA	Daviess, Knox, Pike	Shirley Rose	(812) 882-5162
Wayne County BA	Wayne	Rita Harvey	(765) 939-1696

Questions?

Contact the Indiana Builders Association
1-800-377-6334 www.BuildIndiana.org

Member Recruitment Script



Every person you do business with should be a member of the builders association.

Begin the conversation....

- 1) The builders association is committed to protecting your job and your industry on a daily basis. Are you a member?
- 2) I am a member of the builders association because I believe every Hoosier has the right to own a home they can afford and I have the right to make a reasonable profit.
- 3) Explain why you personally belong to the builders association.
- 4) The builders association works at the local, state, and national levels to keep unnecessary costs from being added to the cost of a home. We need your support.
- 5) The builders association has solutions to your housing industry business challenges. What are your biggest challenges?
- 6) The builders association can assist you with those challenges. Answers to national challenges can be found at www.nahb.org or by calling 1-800-368-5242. Answers to state challenges can be found at www.buildindiana.org or by calling 1-800-377-6334. Answers to local challenges can be found at www._____.org or by calling _____, the local builders association.
- 7) All levels of the builders association offer additional benefits, discounts, rebates, educational opportunities, publications, industry information, advertising, and networking opportunities that are available to you as a member.
- 8) When you join the builders association, your membership dues are all inclusive of the local, state, and national federation.
- 9) If we can take a moment to fill out this membership application, I can drop it and your check off for you at the association office so that your membership can start immediately.

Being a member of the builders' association means...

- Being a member of the builders' association means...Being part of a federation that works constantly to protect your job and your industry on a daily basis.
- Being a member of the builders' association means...Finding quick answers to your biggest challenges from your local, state, and national associations 250+ staff and over 100,000 building professional members.
- Being a member of the builders' association means...Carrying on the vision started over 60 years ago to keep housing affordable in Indiana.
- Being a member of the builders' association means...Advocating for present and future housing needs.
- Being a member of the builders' association means...Building relationships with other housing professionals that will enhance your business.
- Being a member of the builders' association means...Supporting the industry that you derive your livelihood from.

Indiana Builders Association

Contact: Cindy Bussell 317-917-1100 ext. 203 Toll-free 800-377-6334 ext. 203
 Web site: www.BuildIndiana.org E-mail: Cindy@BuildIndiana.org

Request for Membership Information

Name: _____ E-mail: _____

Company: _____ Phone: (_____) _____

Address: _____

City, State, Zip Code: _____

Listed below are all Indiana counties. Please circle the county(ies) that you do business in and IBA will have a representative from that corresponding local association contact you.

Adams	Franklin	Lawrence	Rush
Allen	Fulton	Madison	Saint Joseph
Bartholomew	Gibson	Marion	Scott
Benton	Grant	Marshall	Shelby
Blackford	Greene	Martin	Spencer
Boone	Hamilton	Miami	Starke
Brown	Hancock	Monroe	Steuben
Carroll	Harrison	Montgomery	Sullivan
Cass	Hendricks	Morgan	Switzerland
Clark	Henry	Newton	Tippecanoe
Clay	Howard	Noble	Tipton
Clinton	Huntington	Ohio	Union
Crawford	Jackson	Orange	Vanderburgh
Daviess	Jasper	Owen	Vermillion
De Kalb	Jay	Parke	Vigo
Dearborn	Jefferson	Perry	Wabash
Decatur	Jennings	Pike	Warren
Delaware	Johnson	Porter	Warrick
Dubois	Knox	Posey	Washington
Elkhart	Kosciusko	Pulaski	Wayne
Fayette	Lagrange	Putnam	Wells
Floyd	Lake	Randolph	White
Fountain	LaPorte	Ripley	Whitley

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IBA presidential awards

IBA's 2013 President Greg Furnish presented three Presidential Citations to IBA members at the December IBA Board of Directors meeting. Presidential Citations are awarded to members whose donation of their time and talent throughout the year is superb.



Tim Eckert (left) received a presidential citation for the second year in a row. Eckert is with Weber Concrete based in Zionsville. He received recognition for his support of IBA projects and membership efforts. Eckert serves the IBA as an Associate Area Vice President, State Membership Chairman, and Associates Committee Chairman.



Tom Bedsole (left), attorney, received a presidential citation for donation of his time and talents in support of the association. Bedsole is a partner of Frost, Brown Todd, LLC., a law firm based in Indianapolis. He serves as an Alternate State Director on the IBA Board.



Mike Bell (left), Bell Construction in Westville, received a presidential citation from the Indiana Builders Association for his commitment and service to the Indiana Builders Association. Bell serves IBA as the State Representative to the National Association of Home Builders. In this position he serves on the NAHB Executive Committee and NAHB State Representatives Council. He is a past state president of the IBA. In 2014, he will serve IBA as NAHB Area 9 Vice Chairman, a position that represents Indiana, Illinois, and Michigan on the NAHB Executive Committee and NAHB Board of Directors.

Spidel receives IBA's John C. Hart Sr. Presidential Award

IBA's 2013 President Greg Furnish presented Dennis Spidel with the IBA's highest housing award, the John C. Hart Sr. Presidential Award. The presentation was made at the December IBA Board of Directors meeting.

This year's recipient has been in the construction industry and association for over 30 years. He is a remodeler, builder, and associate member, owning Dennis Spidel Construction and Lakeshore Design Center based in Angola, IN. He is a member of the Builders Association of Northeast Indiana.

He is a past state president of the IBA and a Life Director. He serves as a National Director on the NAHB Board of Directors.



Indiana Builders Association 2013 President Greg Furnish (right) presents Dennis Spidel, Angola, with IBA's highest housing award, the John C. Hart, Sr. Presidential Award.

President Furnish recognized and thanked Spidel for implementing and participating in the IBA Home Energy Conservation Program which provided greatly needed work for members during the recent economic downturn. Many members claim their participation in this program allowed them to keep their doors open and their workers employed over the past four years.

The John C. Hart Sr. Presidential Award is named after a legend and it stands for the highest degree of long-range commitment and dedication in service to this industry. Hart, Sr. served as the only IBA member to serve as president of the National Association of Home Builders. He served Indiana as Chairman of the House Ways and Means Committee in the early 1970's.



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(800) 777-9728
FAX (317) 821-8305

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(765) 477-2575
(800) 677-2828
FAX (765) 477-6380

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MUNCIE, IN 47302
(765) 289-0264
(800) 395-6994
FAX (765) 286-4812

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NEW ALBANY, IN 47150
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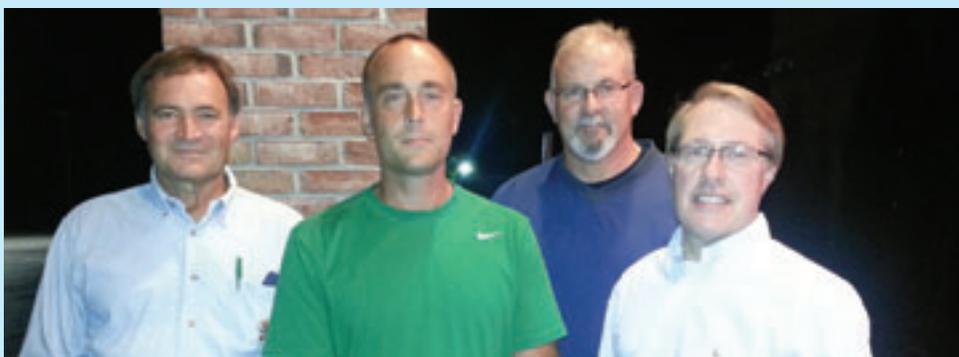
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Members participate in local association meetings and events



Representatives from Rose Brick hosted an open house to showcase their new facility (front row, left to right): Diane Keseley, Jerry Neely, Hal Kemmerer, Josh Kemmerer, and Loretta Schmidt; (back row, left to right): Fred Lorenz, Brian Smith, Boyd Harwood, Jay Harwood, and Bev Jacques.

On the Political Scene



IBA Past State President and current NAHB BUILD-PAC Trustee Andy Place, Sr. catches up with U.S. Congresswoman Jackie Walorski, (R-Indiana-2), at an event in South Bend.



State Representative Tom Dermody (right), (R-LaPorte), discusses housing issues with IBA State Secretary Jim Pressel, CGB and BA of LaPorte County Executive Officer Cindy Dangler.



State Representative Dennis Zent (right), (R-Angola), talks housing and development issues with IBA State Director Ric Zehr.



IBA members in the General Assembly, State Representative Heath VanNatter (left), (R-Kokomo), and State Representative Dale DeVon, (R-Granger), gather for a picture during a ride across the state with other members of the General Assembly.



Doug Miller (left), IBA Past State President and Candidate for Indiana House District 48, catches up with Tom Havens, IBA Governmental Affairs Director, at the State Republican Fall Dinner in Indianapolis.

IBA to offer Certified Aging-In-Place (CAPS) in 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 door-

ways 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 for Building Professionals"

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 IBA on March 18-20, 2014 in Indianapolis. Courses are \$200 each for IBA members and \$300 each for non-members. Additional information and a registration form are attached or can be obtained by calling (800) 377-6334 ext. 206 or downloading a registration form at www.BuildIndiana.org.

10,000 PEOPLE A DAY

WILL TURN 65 IN THE NEXT 19 YEARS
CREATING A NEED FOR
ACCESSIBLE HOUSING
BE READY. EARN CAPS.

What is a CAPS? The Certified Aging-in-Place Specialist (CAPS) designation program teaches the technical, business management, and customer service skills essential to competing in the fastest growing segment of the residential remodeling industry: home modifications for the aging-in-place. The program provides comprehensive, practical, market-specific information about working with older and maturing adults to remodel their homes for aging-in-place.



Certified Aging-In-Place Specialist
Houses For Living. Homes For Life.

**AGING-IN-PLACE
TRAINING
MARCH 18-20, 2014
9 AM - 5 PM ET
INDIANAPOLIS, IN**

Registration Fees & Payment Information

Registration Fee*: ___ NAHB Member-\$225/course ___ Non-Member - \$300/course
___ \$25/course discount for Indiana Builders Association members

*Registration fee includes course materials. Lunch is not included.

Courses:

- ___ Mar. 18 Marketing & Communications Strategies for Aging & Accessibility
- ___ Mar. 19 Design/Build Solutions for Aging & Accessibility
- ___ Mar. 20 Business Management for Building Professionals

___ \$30 fee/course if registering within 14 days of course

Amount Due: \$ _____
Payment Method: ___ Check Enclosed ___ MasterCard (MC)/Visa
MC/Visa Acct. # _____
Name on card: _____
Exp. Date (MM/YY) _____ 3 digits on reverse of card _____
Zip Code: _____ Signature _____

Questions: Contact Carlie Hopper at (800) 377-6334, ext. 206 or Carlie@BuildIndiana.org

Return Completed Form: IBA, 101 W. Ohio St., Ste. 710 Indianapolis, IN 46204
FAX (317) 917-0335

Registration Information (one form per attendee)

NAME			COMPANY		
ADDRESS					
CITY		STATE		ZIP	
PHONE			FAX		
E-MAIL ADDRESS			LOCAL HBA		

Course Descriptions

Marketing & Communications

Strategies for Aging & Accessibility (Mar 18)

Millions of Americans are living longer and more active lives. And with their changing lifestyles, maturing Americans are also looking to revitalize their home environments. Identifying these opportunities and developing the skills to interact with 50+ customers can help you grow your business dramatically. Learn best practices in communicating and interacting with this exciting and evolving population, and take advantage of one of the fastest growing market segments in remodeling and related industries. As a graduate of this course, you will be able to:

- Explain the three segments within the Aging in Place market that present business opportunities for building professionals.
- Implement a process for promoting new opportunities for products and services in the Aging in Place market
- Enhance your sales process with effective techniques for the Aging in Place market.

Design/Build Solutions for Aging & Accessibility (Mar 19)

The maturing of the U.S. Baby Boomer population is a huge opportunity for remodelers. As this consumer group expands, more and more are interested in remodeling their home to fit their new lifestyle and abilities. This course will help you understand the guidelines and requirements of accessibility, the importance of doing an assessment with input from occupational and physical therapists as well as qualified health care professionals, and the significance of good design in making modifications that can transform a house into a safe, attractive, and comfortable home for life. As a graduate of this course, you'll be able to:

- Consider contractual and legal concerns for building professionals providing design solutions to the Aging in Place client.
- Perform a needs assessment to identify and prioritize the needs, wants and wishes of the Aging in Place client.
- Recommend specific design solutions for the Aging in Place client.

Business Management for Building Professionals (Mar 20)

As a graduate of this course, you will be able to:

- Describe the organization and processes that a company needs to have in place to run efficiently.
- Identify methods for recruiting, interviewing, training and retaining quality personnel.
- Identify performance tools to help you achieve success.
- Identify methods for evaluating your progress.

Training Location

Indianapolis, IN

Additional Fees & Requirements

Graduation Fee: \$75 member; \$110 non-member;
Annual Renewal Fees: \$55 member; \$83 non-member;
Continuing Education Requirements: 12 hrs every three years from building industry-related educational activities.

Payment & Cancellation Policies

Registrants who fail to attend a course without 14 days prior written notification are liable for fees. A registration is not confirmed by IBA until payment is received. IBA may cancel a course with 10 days notice to paid registrants. Payment is due a minimum of 72 business hours prior to a course, otherwise a \$30 late payment fee will apply. A late registration fee of \$30/course applies to registrations within 14 days of a course. Written cancellations made prior to 14 days of a course will receive a refund less 50% administrative fee.



Indiana Builders Association

Legislative, Leadership & Board Conference

February 24-25, 2014
Downtown Indianapolis

Legislative Briefing & Lunch

Monday, February 24

Briefing - 10:00 - 11:15 am, Hyatt Regency Indpls.

Lunch - 11:30 - 1:00 pm, Indiana Statehouse

Tour - 1:00 - 2:00 pm, Indiana Statehouse

IBA's Legislative Day sets the stage for informal grassroots networking between IBA members and legislators. IBA members will learn about the state legislative process and IBA's legislative policies, as well as support IBA's lobbying efforts by talking to their respective legislators. After lunch, join your fellow members for an inside look at the Statehouse and proceedings on the tour.

General Sessions

Monday, February 24 - Hyatt Regency Indianapolis

2:30-4:00 pm - Selling Seminar

 Charles J. Clarke III, a world-class speaker and consultant to the home building industry for the last 27 years, will present his latest strategies for selling. He will give attendees a look inside his new book, "Lies and Myths We Have Been Taught in Selling". Learn how to double your sales immediately without torturing your customers. Charles Clarke Consulting, Inc. is a "full service" consulting firm to the home builder industry and is totally results oriented.

4:00-5:00 pm - Board & Leadership Training

This session is for anyone who has or may be interested in serving in a leadership role for an organization. Find out the fiduciary responsibilities you should take to every meeting you attend from Martin Birr, CPA and Professor at Indiana University.

Welcome Reception

Monday, February 24, 5:00 - 6:30 pm - Hyatt Regency

Join IBA at this welcome reception honoring the 2014 state and local presidents.

Schedule of Events

Monday, February 24, 2014

Time	Item
8:00 - 5:00 pm	Registration
8:00 - 9:00 am	Senior Officer Meeting
10:00 - 11:15 am	Legislative Briefing
11:30 - 1:00 pm	Legislative Lunch
1:00 - 2:00 pm	Statehouse Tour, Finance Committee Meeting
2:30 - 4:00 pm	Lies & Myths We Have Been Taught in Selling
4:00 - 5:00 pm	Board & Leadership Training
5:00 - 6:30 pm	Welcome Reception

Major Sponsor



Tuesday, February 25, 2014

Time	Item
7:00 - 3:00 pm	Registration
7:30 - 9:30 am	Executive Committee Meeting
9:30 - 10:45 am	Committee Meetings <i>Local Presidents/EO, Housing Protection Fund, Codes</i>
10:45 - 12:00 pm	Committee Meetings <i>Land Use/Rural, Remodelers, Membership/Associates, Codes</i>
12:00 - 12:15 pm	Executive Comm. Mtg.
12:15 - 2:30 pm	Board Mtg. & Luncheon Speaker Jim Tobin, NAHB Chief Lobbyist

Board & Committee Meetings

Tuesday, February 25, 7:30 am - 2:30 pm

IBA's Board of Directors will hold their first meeting of the year in conjunction with this event. In addition to a special guest speaker, Board members will review and pass IBA housing policy. Several committees will meet. All members are welcome and encouraged to attend any of the meetings. Attendance is mandatory for all local presidents, state, life, and senior life directors. Lunch included.

Location & Hotel Accommodations

Hyatt Regency Indianapolis, One S. Capitol Ave., Indianapolis, IN 46204. Hotel accommodations available for \$169 plus tax. Call hotel (800) 233-1234 identify Hyatt Regency Indianapolis and Indiana Builders Association group block or on-line at: <https://resweb.passkey.com/go/inbuilders>.

Indiana Statehouse, 200 W. Washington St., Indianapolis, IN 46204

Costs, Registration & Sponsorship RSVP

- Legislative Lunch at Statehouse (\$25)
- Seminars Only (\$25); free w/ paid lunch
- Committee Meetings
- Board Meeting Luncheon (\$25)
- Ambassador Sponsor & Exhibit \$2,000 (sponsor, exhibit space, sign)
- Advocate Sponsor \$1,000 (signage)
- Exhibit \$500 (exhibit space)
- Supporter Sponsor \$250 (signage)

Company _____ Must be prepaid by check, MC/VISA, or cash. \$50 additional fee for non-members.

Name _____ Phone _____

Address _____

City, State, Zip _____

E-mail _____

Total Amount Due \$ _____

MC/Visa # _____ SIC _____

Exp. Date _____ Zip _____ Signature _____

Complete and return to: IBA, 101 W. Ohio St., Ste. 710, Indianapolis, IN 46204, FAX (317) 917-0335. Heather@BuildIndiana.org. **Questions? 1-800-377-6334.**