

ACTION NEWS

The Official Publication of the
Southwestern Indiana Builders Association

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AUGUST, 2006
VOL. 29, NO. 8



President's Message
by **BILL KATTMANN**
Kattmann Construction, Inc.

As we enter the Dog Days of summer, it's time to remember to get tickets for the August 4 Otters Game. We will celebrate Builders and Baseball with a cookout dinner and baseball game with the Evansville Otters at Bosse Field. This is a fun evening, and great to bring the kids too. I want to know, "Will they make me throw out the first pitch?"

After such a wonderful golf outing, I want to be sure we thank the people behind the scenes - our SIBA golf committee!

Chairman Danny Davis oversaw a fine group of volunteers who met several times

See **PRESIDENT'S**, page 25

**"Those who won't read
are no better off than
those who can't."**

BUILDERS & BASEBALL **SIBA NIGHT** with the **EVANSVILLE OTTERS** Friday, August 4, 2006

"SIBA Members 'Otter' Be There!"

- Tour Koetter Woodworking pg 6**
- Lots of Laughs at Summer Golf pgs 13-17**
- Newburgh Sewer Notice pg 18**
- So, You're A SIBA Member pg 20**
- Order Your Otter Tickets pg 21**

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| Issue | Deadline |
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| January | December 16 |
| February | January 18 |
| March | February 17 |
| April | March 17 |
| May | April 14 |
| June | May 12 |
| July | June 16 |
| August | July 14 |
| September | August 18 |
| October | September 15 |
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| December | November 17 |

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Unveiling Typical Remonstrators



The Pedtke Perspective

by
Bill Pedtke

What's the worse headline of the two?

"Habitat Subdivision Declined" or "Habitat Forced to Sue APC for Approval"

I cringed, but this is what I asked myself as the Area Plan Commission listened patiently to remonstrators who threw just about anything and everything in protest of a new subdivision for Habitat Homes in the southeastern section of Evansville.

Don't get me wrong. It's typical, and goes along with the job of sitting on the APC, to hear accounts of "terrifying" drainage and traffic problems in an area where a new subdivision is proposed. But it's rare to hear actual concerns of drainage and traffic.

But subdivision approval is not necessarily the time to consider drainage and traffic issues. Those are technical issues and are appropriately reviewed, discussed and addressed by experts in their respective roles BEFORE APC considers the approval for a subdivision. Moreover, there can be many changes made by the developer to address technical needs.

So when a project comes to APC, these questions are already answered. And with regard to the subjects of drainage and traffic, APC members need to know, either the proposal meets the technical standards, or it doesn't.

As determined in case law, Indiana requires APC to approve a subdivision application if it meets all the requirements set forth in the Subdivision Ordinance.

What an important law! This prevents communities and approval boards from protesting and rejecting any socioeconomic class or subset of our population – blatant discrimination.

But this doesn't stop most remonstrators. They try anything they possibly can to stop a project from locating near them. Call them NIMBY's, or no-growthers. They'll say anything "to incriminate" a proposed subdivision. And the most common comments brought forth are traffic and drainage – which as described above – are handled not during the subdivision approval process.

This year, the well-known organization Habitat for Humanity resolved to develop a new subdivision and build its homes in it, focusing on housing the victims of the November 6 tornado.

As if automatic, remonstrators summoned drainage and traffic issues, both of which were already addressed to the satisfaction of the approval boards. Getting such approvals is not always easy, and it's almost never cheap.

However, this Habitat project piqued my interest. As one whose profit margins might not prohibit costly changes, Habitat was able to make several adjustments to their original plan, removing several lots, adding space as water retention areas, and build a park within the site. These types of concessions typically are cost-prohibitive to other developments. In addition, Habitat's design provided three entrances, and created a loop off the main road for school bus safety. As one of my fellow APC members stated at the meeting,

"you almost never see such a concession on a project as this."

But the exceptional set of adjustments to the plan didn't deter the remonstrators from protesting. In fact they came back even harder. Almost like the extra retention ponds weren't appreciated by the remonstrators – you know, the ones complaining about drainage. AND THAT'S WHEN IT WAS OBVIOUS THEY WERE UNREASONABLE.

No matter what concessions the developer made, they simply did not want the project to happen. And this means a couple of things - both bad.

First, they simply don't want people living across the street. And secondly, they were trying to control adjacent land to their own satisfaction without owning it. A community that wants to grow cannot afford this attitude to restrict where new projects locate. If this is allowed, what's next? And who?

One remonstrator went so far as to write a letter to Habitat, kindly alerting them to the fact he didn't think the soils on the site were suitable for building homes safely.

This letter was copied to various agencies that are infamous for adding costly requirements to development projects, and usually make a project too expensive to complete. However, the author must not have been very familiar with the development process. Not only was the soil issues not regarded as an environmental problem at the time of the APC meeting, it was not an issue with the subdivision approval process. If soil conditions are ever a concern, they are handled through mitigation or adjustments to the plan. Perhaps they make

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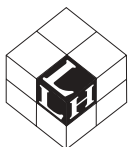
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SIBA Remodelers' Council To Tour Koetter Woodworking Plant

All SIBA Members Welcome!

Mark Tuesday, September 26th for a fantastic educational opportunity planned by the Remodelers' Council. The RC has scheduled a tour of the Koetter Woodworking manufacturing plant in Starlight, Indiana.

The Forest Discovery Center, located in Starlight, Indiana at the Koetter Woodworking manufacturing plant, provides an opportunity for the public to discover more about the wonders of wood. The facility opened to the public on September 28, 1998, with a mission to "educate, demonstrate, and create an understanding of and an appreciation for our forests and their resources for generations to come."

Attendees will learn about the manufacturing mouldings, doors, flooring

systems, and other wooden products such as blinds, etc. The Remodelers' Council has applied for Continued Education credits for licensed contractors who attend the tour.

Departure will be mid-morning, but details will be available at a later time. If interest is as strong as we hope, transportation would be arranged by the Remodelers' Council. The cost for the tour will also be covered by the Remodelers' Council. SIBA members interested in attending should call the SIBA office (479-6026) to RSVP and get details.

Also on this trip, attendees will have the option of touring the nearby Huber Winery. There will be an optional tour of the wine cellar and a tasting tour. The cost is \$10 per person, which needs to be covered by participants.

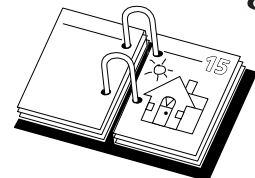
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Property Owners One Step Closer to Getting Equal Access to Justice

Private property owners yesterday moved one step closer to being able to have their claims heard in federal court in a timely manner as H.R. 4772, the "Private Property Rights Implementation Act of 2005," cleared the House Judiciary Committee by voice vote. "Moving this legislation forward represents an important victory for property owners, who will, under this bill, be able to hold government accountable when their actions violate our constitutionally-guaranteed property rights," said David Pressly, president of the National Association of Home Builders (NAHB) and a home builder from Statesville, N.C. Under current law, property owners are required to litigate their case in state court before a federal court will rule on a Fifth Amendment takings claim. However, bringing the case to state court and having a takings claim

heard (even under state law) precludes the property owner from review by the federal courts. As a result, property owners can never have their Fifth Amendment takings cases heard in federal court. By contrast, all other civil rights cases can be brought directly to federal court. For example, an adult book store owner who challenges a municipal land-use regulation based on the First Amendment's free speech protection has direct access to federal court, while a property owner challenging the same regulation but raising a Fifth Amendment takings claim does not. Introduced by Reps. Steve Chabot (R-Ohio) and Bart Gordon (D-Tenn.), the bipartisan legislation would restore the protections offered under the Fifth Amendment to property owners. Pressly noted that the legislation is sorely needed because there has been

a spate of cases where municipalities have taken advantage of the current legal system and sought to dissuade property owners from filing takings claims, even in state court. Municipalities that are sued in state court are moving takings cases to federal court, which they can do under a 1997 Supreme Court ruling in the case of *City of Chicago v. International College of Surgeons*. However, once in federal court, the municipality has the case dismissed because the property owner did not first litigate the case in state court – even though it was the municipality that transferred the case to federal court in the first place. "The Fifth Amendment of the U.S. Constitution clearly guarantees the citizens of America the right to own property and the right to receive just

See **JUSTICE** on p. 25



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Eye on the Economy: Fed May Put Future Rate Hikes on Hold

GDP growth definitely slowed down in the second quarter, and we're now estimating a below-trend 2.7% pace. Furthermore, we expect growth to hang around 3% during the second half of this year and in 2007, a modestly below-trend pace that will restore a bit of slack to resource markets, particularly the labor market. We're viewing the 2006-2007 slowdown as a healthy mid-cycle correction that should lead to more years of sustainable growth without recession.

Housing is serving as a major swing factor in the evolving economic growth saga. Residential fixed investment (RFI) was a ma-

major engine of economic growth during the 2002-2005 period. However, RFI made relatively small contributions to GDP growth in both the final quarter of 2005 and the first quarter of 2006, and RFI growth definitely swung into the negative zone in the second quarter of this year.

We expect RFI to continue to erode through early 2007, but much of the negative impact on GDP should be offset by strong growth in investment outlays by businesses as well as by improving net exports.

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New Program Teaches English to Hispanic Construction Workers

A new educational resource from Home Builders Institute (HBI), the workforce development arm of NAHB, will help home builders improve their communications with Spanish-speaking workers.

Sed de Saber™ ("Thirst for Knowledge") — Home Builders Edition is being developed in partnership with Retention Education, LLC, as an English as a Second Language (ESL) learning tool for the residential construction industry. It includes seven self-paced, interactive books that use Leap Frog Enterprise, Inc.™ technology to teach workers 500 vocabulary words and more than 340 phrases commonly used in home building.

"With an estimated 2.4 million Hispanic workers fueling the nation's home building industry, the Home Builders Edition of Sed de Saber™ represents an enormous opportunity for home builders to recruit and retain skilled workers, fortify business relationships, increase efficiency and employee loyalty and promote job site safety," said Michael Sivage, a builder/developer from Albuquerque, N.M. and HBI chairman.

"Those employees who don't speak English need something to help them un-

derstand basic construction terms," said Tommie Harendt, president of Tommie Harendt Construction Inc. in Abilene, Texas. "Anything that we do that helps break the language barrier is going to benefit our companies, the employees and the home building industry," said Harendt, who is president of the Big County Home Builders Association.

The program takes about 16 weeks to complete and includes an assessment tool to gauge progress at set intervals. Each kit is reusable and can be shared among workers and their families and friends. "This is a breakthrough ESL tool that offers our industry a tailor-made solution to language barriers typically found on residential construction job sites nationwide," added Sivage.

A team of experts from the home building industry is being consulted to ensure that the material is accurate and relevant to daily activities and interactions on the job site.

Based on proven learning methods developed and supported by the U.S. Department of Labor and the U.S. Department of Education, the program also teaches language skills to facilitate such

everyday activities as parent-teacher conferences, visiting the doctor and finding addresses.

"Retention Education has partnered with HBI to produce the most relevant, effective and specific language learning program available to the home building community," said Bill Groux, the company's founder and chief executive officer. "Sed de Saber™ — Home Builders Edition is being created by home builders, for home builders, to foster better communication on the job site and empower users to advance their fluency in English and improve their lives."

The kit also includes a Quantum Pad™, microphone learning system, data cartridges, headset, power adapter and carrying case.

HBI is now accepting pre-orders for the kits, at \$395 each, for delivery in February 2007.

For more information, e-mail Ashley Mills at HBI, or call her at 800-795-7955 x8926.

www.SIBAonline.org

Too Much Fed Tightening Could Jar Soft Housing Landing

With boom times starting to fade, the nation's housing industry appears headed for a soft landing, but the Federal Reserve could inject some unexpected turbulence into the unwinding process now underway if it becomes overly aggressive in its inflation fighting efforts, according to panelists participating in a July 11 NAHB teleconference on the mid-year economic outlook.

NAHB Chief Economist David Seiders said that he has alerted the Fed to the downside risks for housing if interest rates are pushed up too far. The Fed's mission of clamping down on inflation before it gets out of control is already having results, he said, with growth of the Gross Domestic Product slowing in the second quarter and the unemployment rate stabilizing and poised to inch upward in the period ahead.

Ironically, by helping to slow home buying demand the Fed's policies have created upward pressure on market rents and that is driving up the "owners' equivalent rent" components of the core inflation measures the central bank has been watching hawkishly.

With the federal funds rate now at a "slightly restrictive" 5.25%, Seiders said, "our hope and expectation is that the Fed has gone far enough and will stop here and eventually feel the need to ease back a bit to 5% by the end of next year," when core inflation most likely will be receding "a bit."

For the time being, at least, Seiders said that interest rates for both fixed- and adjustable-rate home mortgages "look remarkably peaceful" and won't move up much further.

David Berson, chief economist for Fannie Mae, said that he expected one more round of Fed tightening this year, bringing the federal funds rate to 5.5%. Then, if economic growth remains subpar, there could be some easing in 2007, he said. However, he also noted that there is a near-term risk of more Fed tightening.

If the Fed is at or near the end of its interest rate hikes, then interest rates on fixed-rate mortgages should remain below 7% by the end of this year, and average 6.8% this year and next, he said. Berson also noted that mortgage rates remain at relatively low levels and even if they do rise to 7%, as some are predicting, "the difference between 6.8% and 7% will only affect affordability modestly."

Berson said that he expects economic growth to fall a bit below the 3.5% trend line for the balance of this year and 2007. New home sales should decline 9% to 10% this year, he said, primarily because investors are abandoning the hot markets on the East and West coasts.

Home price appreciation is headed down this year, Berson said, and he expects to see it slow to an annual rate of 3% from the fourth quarter of 2005 to the fourth quarter of last year, which would move it down to an inflation-adjusted rate of increase of about 1%.

Seiders said he is expecting to see real increases in home prices slow to a 2% annual pace by late next year, down from about 10% at their peak in last year's third quarter, but he foresees no "national house price decline despite complications in certain markets."

"There is a risk over the next year or two that we could see real home price declines," said Berson, "but it would be a stretch to get there."

Families Face Higher Loan Payments

While rising mortgage interest rates are less of a problem for home buyers than high prices, Frank Nothaft, chief economist for Freddie Mac, said that higher financing costs will have repercussions for home owners with adjustable-rate mortgages that are being reset.

"There will be a significant number of families making higher loan payments," Nothaft said.

About \$500 billion in first lien ARMs will reset this year, he said, which is roughly 6% of all outstanding mortgage debt on single-family homes, and the amount will approach \$690 billion in 2007. Factoring in home equity lines of credit and second liens, there will be repricing on \$1.2 trillion of single-family mortgage debt this year, or 15% of the total \$9 trillion outstanding.

Whether higher loan payments for existing home owners turn problematic depends greatly on individual family circumstances, Nothaft said. Two-thirds of delinquencies stem from "something unforeseen and unfortunate," he said, such as unemployment or a death or illness in the family.

Markets in localities that are experiencing recessions have the highest default rates, and areas of the country fitting that description are currently limited to parts of

Michigan, Iowa, Ohio and Pennsylvania, he said.

The volume of single-family mortgage originations will decline 12% this year, Nothaft said, almost entirely because of a decline in refinancing. From a 50% share of originations in previous years, when the amount of lending set records, refinancings slipped to a share in the mid-40% range during the first quarter of this year; have dipped to about a 40% share now; and are headed down to about 30% by the end of this year, he said.

During this year's first half, 90% of home owners refinancing their mortgages took cash out, he said, compared to only 20% in 2003. And although levels of cash-out home equity extraction will be "solid" this year, it will be less than in 2005, "reducing the impetus to consumer spending."

Single-family mortgage debt is well protected in relation to the total value of the housing stock, he pointed out, with home owners having \$11.4 trillion in equity on housing worth a total of \$20.4 trillion.

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|---|------------|
| Ron McGillem | 147 |
| <i>R.A. McGillem Custom Homes</i> | |
| Alan Bosma, CGB CGR | 142 |
| <i>Bosma Construction, Inc.</i> | |
| Trent Hunt | 132 |
| <i>Logan Lavelle Hunt Ins. Agency</i> | |
| C. Frank Scholz | 131 |
| <i>Scholz Drywall & Interiors, Inc.</i> | |
| Sandy Smith Jones | 131 |
| <i>Sandy Smith Builder, Inc.</i> | |
| Jeff Hatfield | 125 |
| <i>Core Contractors</i> | |
| Dan Buck | 124 |
| <i>Dan Buck Development</i> | |
| Glenn Nurrenbern | 119 |
| <i>Nurrenbern Construction</i> | |

| | |
|---|------------|
| Brad Sterchi | 110 |
| <i>Sterchi Homes Corporation</i> | |
| Larry Koch, CGB | 109 |
| <i>Koch Construction, Inc.</i> | |
| Damien Scheessele | 108 |
| <i>Scheessele & Sons Construction</i> | |
| W.C. "Bud" Bussing | 106 |
| <i>Bussing Construction</i> | |

GREEN SPIKES

(50-99)

| | |
|------------------------------------|-----------|
| Brad Killebrew | 92 |
| <i>Killebrew Brick, Inc.</i> | |
| Al Bauer, Jr. | 87 |
| <i>Bauer Homes</i> | |
| Bill Badger, Sr. | 82 |
| <i>Badger Construction, Inc.</i> | |
| Mike Martyn | 79 |
| <i>Martyn Custom Homes</i> | |
| Danny Davis | 67 |
| <i>Davis Homes</i> | |
| Dick Zirkle | 67 |
| <i>Benthall Brothers, Inc.</i> | |
| Bill Jagoe | 55 |
| <i>Jagoe Homes, Inc.</i> | |
| John Peninger, CGB GMB CAPS | 57 |
| <i>Homes by John Peninger</i> | |
| Darrell Spears | 56 |
| <i>Spears & Norman Homes</i> | |
| Jim Muth | 52 |
| <i>Complete Lumber, Inc.</i> | |
| Jim Arvin | 52 |
| <i>Arvin Sign Services</i> | |
| Wayne Henning | 51 |
| <i>Old National Bank</i> | |

SIBA Members must earn six spike credits within two years to become a Blue Spike. Blue Spikes must then recruit two spikes per year until they reach Life Spike status with 25 Spikes.

LIFE SPIKES

(25-49)

| | |
|--|-----------|
| Herb Schumacher | 46 |
| <i>Schumacher Custom Homes</i> | |
| Walt VanZilen | 46 |
| <i>Selective Homes by Chad & Dad</i> | |
| Rick Oakley, CGR CAPS | 44 |
| <i>Creative Interiors/ReBath</i> | |
| Bert Warner | 33 |
| <i>Windows of Evansville</i> | |
| Jill Hayden | 33 |
| <i>J.H. Hatfield Homes</i> | |
| Robbie Sears | 32 |
| <i>VECTREN</i> | |
| Mike Zehner, CGB GMB | 31 |
| <i>Zehner Development Corporation</i> | |
| Rick Schapker | 28 |
| <i>Pella Windows & Doors</i> | |
| Chris Combs | 28 |
| <i>Combs Landscape & Nursery</i> | |
| Ted Ubelhor | 27 |
| <i>Fifth Third Bank</i> | |
| Mike Frank | 26 |
| <i>Insulpro, Inc.</i> | |
| Jeff Happe | 25 |
| <i>Happe & Sons Construction</i> | |

BLUE SPIKES

(6-24)

| | |
|--|-----------|
| Brent Holweger | 24 |
| <i>Holweger Development & Construction</i> | |
| Jon Newcomb | 14 |
| <i>FC Tucker Emge Realtors</i> | |
| Tony Arvin | 13 |
| <i>Arvin Construction Co., Inc.</i> | |
| David McClary | 12 |
| <i>River Valley Homes</i> | |
| Jennifer Mitchell | 11 |
| <i>Windows of Evansville</i> | |
| Bruce Miller | 10 |
| <i>Barrington Development</i> | |
| Chad Ailstock | 8 |
| <i>Ailstock Homes, Inc.</i> | |
| Chuck Murphy | 6 |
| <i>Murphy Homes, Inc.</i> | |

OTTERS REPLACE AUGUST MEETING

SIBA's Fifth Annual "Builders & Baseball" Family Night with the Otters tickets are now on sale at the SIBA office. The Otters game will take the place of SIBA's August Membership meeting and will be held at Bosse Field on FRIDAY, August 4th.

Ticket price is \$12.00 per attendee and includes general admission to the game, a BBQ/Hamburger/Hotdog dinner in SIBA's picnic area along the first base line and two drink tickets. Children 5 and under are free!

Bring the entire family to the fun-filled evening of food, baseball and friends! Watch as the Otters battle Traverse City. Gates open at 5:30 p.m. Dinner will be served at 6:00 p.m. with game time at 7:05 p.m. See PAGE 21 for the Otters Ticket order form or call the SIBA office for more details - 479-6026.

2006 MEMBERSHIP TOTALS

| As of: | 12/31/05 | 6/30/06 |
|--|----------|------------------------------------|
| Builders | 127 | 120 |
| Associates | 279 | 264 |
| Total | 406 | 384 |
| <i>Y-T-D Net Growth: -5.47%</i> | | <i>Annualized Retention: 84.3%</i> |
| <i>Total jobs represented: 18,927!</i> | | |

A Holt Same-Day Birthday!

Congratulations to the Holt Family. Shannon and husband Tony welcomed into the world Kaelyn Michelle Holt! The Holts' second child, and baby sister to Evan, was born late afternoon on July 12, 2006 - sharing birthdays with Shannon!

Kaelyn was measured at 19.5 inches and weighed in at 6 pounds, 11 ounces. Both bay and parents are doing great!

Shannon, who was hired in 2000, as SIBA's first Association Services Director, is expected to return the SIBA office late-August.



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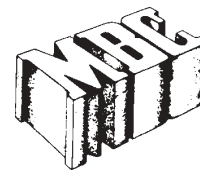
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Storm Goes North.....

..... SIBA Golf Goes Great!

Rolling Hills Country Club ~ July 10, 2006

SIBA
golfers enjoyed the best parts of a thunderstorm that never hit! A thunderstorm that blew into the area was on track for the Rolling Hills Country Club, but suddenly and kindly turned north and allowed the SIBA golf outing to finish without a drop. Temps fell, and gusty winds helped golfers reach the green, making for a pleasant second half of the SIBA Summer Golf Outing.



Left to right: Ron Smith, Rick Harris, Phil Preece and Chris Preece played as the Scholz Drywall foursome during the morning session.



Evansville Courier entered a team featuring (left - right) Scott Rosenburgh, Jaimie Reiter, Kathy Briscoe, and John Briscoe.



Teaming up here are (l-r) Jimmy Schiff, Ray Happe, Trent Hunt, and Jeff Happe



Customizing the Concrete Supply cart are Jerry Marx and Randy Edwards.



Trying to AVOID THE WATER this day were (l-r) Darrell Heisler, Duane Gilles, and Guy Hammond.



Kight Lumber's teams have too much fun. Left to right are Troy Kough, Phil Kost, Pat Martin, and Dave Campbell.



A power-game? Vectren's Doug Karl and Ann Marie Dougan play with Randy Leonard and Mike Martyn.



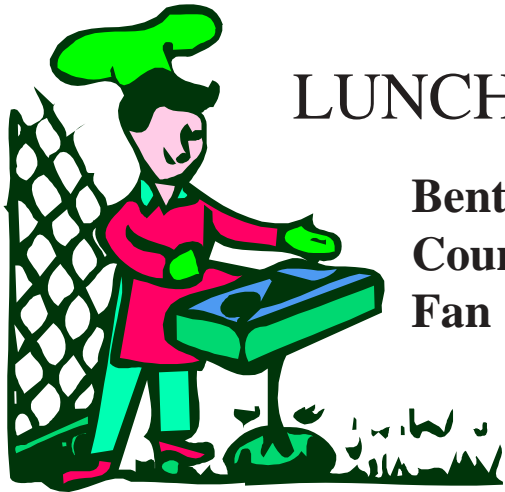
This year's runners-up gave it a terrific run, but lost by a single stroke! Left to right are Bruce Hatfield, Bob Hatfield, Gene Hahn, and Greg Charnes.

Many Thanks to the 2006 Golf Outing Sponsors



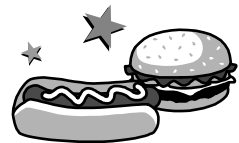
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Scenes from SIBA Golf Outing



GAF Team Selected for Prize: (l-r) Richard Scheessele, Davis, Tim Scheu, Mike Tresslar, and Mark Holsapple



Thriftway Lumber Team (l-r) David Hayes, Teresa Vandever, Jill Hayden, and Paul Hayden.



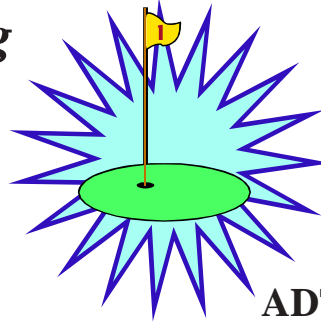
Team Scheller-Woodruff: Jeff Bosse, Mark Woodruff, Traci Horty, and Randy Scheffer.



Butch Proctor wins the 19" flat screen TV from WEHT Channel 25!



Brian Newcomb wins a golf bag for Closest to the Pin!



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Prudential Prime - Steve Thene

Sherwin Williams

Sun Windows, Inc.

Traci Horty - Fifth Third Bank



Closest-to-the-Pin (#4) to Greg Charnes.

SIBA WINNERS & AWARDS



SIBA 2006 Champs: With a score of 52, The Kight-A Team won by a single stroke! Golf Chair Danny Davis (center) congratulates Randy Braun (left) and Ron McGillem. Not pictured are Kent Bernhart and Greg Moore.



SIBA congratulated the team from SHERWIN WILLIAMS, who logged the highest score. But hey - their prize was golf lessons for each player! Davis (right) good sports Ray Brown, Jay Brown and Kelly Kennedy. (Bob Clemons not pictured.)



Davis (2nd from left) presents team prize to Lensing/Andersen Windows, starring (left to right) Fred McCrady, Kevin O'Donahue, and Jeff Lancaster.



Dennis Butcher had at least one mulligan pay off!



Davis presents Closest to the Pin (Hole #6) to sharpshooter Paul Hayden.

2006 TEAM CHAMPS

Team: Kight -A

Kent Bernhart Ron McGillem
Randy Braun Greg Moore

"BEST SPORTS"

Team: Sherwin Williams

Kelly Kennedy Ray Brown
Jay Brown Bob Clemmons

SELECT TEAM WINNERS (2)

Kight/GAF Materials
Vectren

PLAYER CHAMPS AT A GLANCE

Putting Contest: Danny Davis
Longest Drive #3: Joe Helfrich
Longest Drive #12: Paul Hayden
Straightest Drive #8: Doug Bays
Straightest Drive #13: Brent Nalley
Longest Putt #9: Scott Rosenburgh
Longest Putt #18: Danny Garness
Closest-to-the-Pin #4: Greg Charnes
Closest-to-the-Pin #6: Brian Newcomb
Closest-to-the-Pin #11: Paul Hayden
Closest-to-the-Pin #15: Trent Hunt

Contests & Drawings

Hit-the-Green #4: Mike Tresslar
Hit-the-Green #11: Butch Proctor
Mulligans Raffle: Dennis Butcher
Throws Drawing: Kevin O'Donohue
Half-Pot Raffle: Jaime Reiter

GREAT VOLUNTEERS!!

We thank all the volunteers who helped make the golf outing most enjoyable. And to their employers who allowed them the time to spend with the best Home Builders' organization.



Lensing's Margaret Montgomery sells tickets at the Hit the Green #4.



Christa Kingsbury (left) and Kelly Alexander, of Evansville Titles, meet golfers at the Hit the Green #11.



Greg Hahn won a set of new irons in the SIBA Golf Raffle!



Evansville Courier's Jamie Reiter was 100% excited about winning the half-pot!



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LEGISLATIVE & REGULATORY REPORT

from Rick Wajda, Indiana Builders Association

STATE REVENUE EXCEEDS SPENDING IN FISCAL YEAR

The state collected \$12.1 billion in sales, individual, corporate and other tax revenue in the fiscal year ended June 30, according to the Indiana State Budget Agency. Revenue beat forecasts by \$347.9 million. Revenue also outpaced expenditures by \$371.4 million, creating the first annual surplus since 1998. All three top tax categories came in over forecast, but gaming fell short by \$6.8 million, or 1.1 percent. The state's general and property tax replacement funds ended the year with a combined balance of just under \$1.1 billion, with liabilities no longer exceeding assets.

EPA PROPOSES REGULATION ON CONSTRUCTION-SITE DUST

An EPA proposal to increase regulation of construction-site dust in urban areas is meeting with strong objections from NAHB. The agency wants to establish a 24-hour "coarse particulate standard" that, if approved, would add even more complicated and contradictory mandates for builders' jobsites that are located in areas with 100,000 or more people. The EPA contends that the kind of sand and dust that is kicked up at construction sites is inherently more dangerous than dust from other sources such as farming or even windstorms. NAHB disagrees with this theory, and has already sent in comments opposing the EPA proposal. This is definitely an issue to watch for, as tougher dust control measures are certain to affect the affordability of new homes.

ECONOMIC DEVELOPMENT COALITION

The Indiana Builders Association participates with several other industry groups in an economic development coalition to

discuss emerging issues and develop ways to help bring jobs and growth to Indiana. Recent meetings have entailed discussions on Right to Work; Long Term Road Funding; State Fiscal Climate updates, as well as other issues. The Coalition will hear presentations and discuss workforce training; energy policy and tax policy at upcoming meetings.

HOUSING

The Department of Housing and Urban Development has amended its regulations that address the predatory practice of property "flipping." The agency has established time restrictions for the sale of properties financed with Federal Housing Administration mortgage insurance.

Real estate agents have argued that they should be exempt from time restrictions on resales because they make legitimate livings by buying and reconditioning distressed properties. The agency's final rule broadens a 90-day holding period by exempting sales to government-sponsored enterprises, not-for-profit organizations approved to purchase HUD-owned single-family properties, local and state governments, and sales of properties in areas designated as federal disaster areas.

CODE ISSUES

The Indiana Fire Prevention and Building Safety Commission held a public hearing on July 6, 2006 and adopted a proposed amendment to Section R602.10.5 of the 2005 Indiana Residential Code to clarify the intent and interpretation of the section. IBA supported the proposed amendment at the public hearing that states that all sheathable areas of all exterior walls are not required to be sheathed with wood structural panels in order to perform construction that complies with this section.

Newburgh Sewer Department Notice

The Newburgh Sewer Department has revised the Sanitary Sewer Design and Construction Standards as of March, 2006. You can purchase a book for \$35. Newburgh has an Excerpt Edition to its Sanitary Sewer Design and Construction manual that pertains to laterals, bedding, grease traps, materials, conduits, grinder pumps, lamphole frames, rules and requirements, etc. for \$5.00. The Excerpt serves as a quick reference guide for the construction of service laterals. If you purchased a specifications book in the past, you can exchange your old book for a new book free of charge.

For more information, contact Donna Driscoll, Office Manager at the Newburgh Sewer Department (853-7496).

PEDTKE cont'd from p. 4

the project cost-prohibitive. But they never legally prevent subdivisions from being approved by APC.

Further, APC members are charged with the duty, among others, to approve subdivisions if they meet the standards. Even projects ones we might not like – or prefer for our own families. Even no-growthers are legally obligated to vote in favor of the project.

The APC in Vanderburgh County should be regarded as pro-growth. They get it. They listen to remonstrators, but realize most comments are over the line. They ask questions. They ensure standards are met. Applicants know what to expect, as almost all votes during the past two years have been unanimous. But the APC is likely to approve a landowner's right to make the highest and best use of his property.

If you thought it is too expensive to widen roads for additional traffic, consider adding the costs of going to court, paying a denied applicant his damages, and then widening roads for additional traffic.

Habitat's subdivision passed 12-0.

**To Builders: Have you posted your "Homes for Sale" on the SIBA website?
Call SIBA to learn more about this FREE SERVICE !**

Stay on Top of Your Finances with Free Tool from NAHB

A sample worksheet page of the easy-to-use Builder's Financial Document Tool, available free to NAHB members.

All entrepreneurs, including small builders, need to be on top of their company's finances. NAHB has just made it easier for you to do that with the free, new [Builder's Financial Document Tool](#) that will help you manage your company's books and determine how well your business is performing — according to the numbers.

The tool will help you automatically complete your company's income statement and balance sheet. All you have to do is plug in your numbers.

Available to members and their staff through the NAHB Web site, the tool is a downloadable Excel model that includes three easy-to-use worksheet components that will help you calculate key financial data about your company.

Each page of the tool's workbook deals with a different financial statement or issue that you need to take into consideration when evaluating your company. These include your:

Income Statement — A statement of profit (or loss) for your company in a given period of time. This document comprises your company's revenues less

expenses for a particular period. It determines how profitable your company is over a given period of time.

Balance Sheet — A statement of the financial position of your company at a particular point in time.

Ratio Review — A list of financial ratios that relate to your company. Financial ratios restate accounting data in relative terms so that you can identify the strengths and weaknesses of your company.

How to Use the Builder's Financial Document Tool

Go to www.nahb.org/biztools and log in as an NAHB member to download your copy of the [Builder's Financial Document Tool](#). Then fill out the worksheets using [NAHB's Chart of Accounts](#) (also available free to members online) and your company's financial numbers.

Once you've determined your company's income statement and balance sheet, see how your company measures up against similar-sized companies in the industry by comparing your numbers to those in the "[Cost of Doing Business Study](#)."

PRESIDENT (cont'd from cover)

during the spring to plan the details of the summer golf outing. Others on the committee are Kelly Kennedy, Sherwin Williams; Tom McDaniel, Killebrew Brick; Kevin O'Donahue; Lensing Building Specialties; John O'Bryan, Porter Paints; Jay Titus, Business Forms Specialist; and of course, Angela Mulherin and Jamie Reiter from the Evansville Courier. We all owe these people our thanks for the effort they made this year.

Other people are regular volunteers to make the golf outing great, as well as other association events: Jennifer Mitchell, Windows of Evansville; Bruce Moreland, King's Great Buys Plus; Shelly Fox, Vectren; and Jim Arvin, Arvin Signs. Also, Margaret Montgomery of Lensing Building Specialties; and Kelly Alexander and Christa Kingsbury from Evansville Titles. I am so grateful for these volunteers, too.

The busiest building season is NOW! Many builders are reaping the rewards for entering the 2006 Parade of Homes, as we turn our leads into sales.

I also want to thank the state and national directors who attend meetings, and work on solutions to real problems, and fight the fight against the other kind! With elections coming over the horizon, it's nice to know our PAC will be meeting and interviewing candidates for offices that impact housing-related issues.

Have a great summer, and we'll meet again in September!



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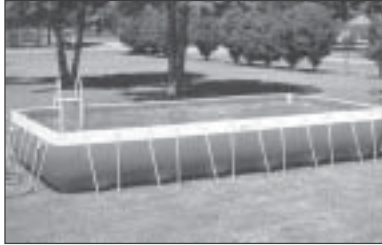
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Builders & Baseball



SIBA FAMILY NIGHT with the OTTERS!!



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Children 5 & under - FREE!

(tickets and wrist bands still required)

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**FRIDAY,
AUGUST 4, 2006
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5:30 p.m. Gates Open

6:00 - 7:00 p.m. Dinner Is Served

7:05 p.m. Game Time

“Otters Night” **replaces** the August Membership meeting. **Bring the entire family!!**

Tickets can be purchased at the SIBA office up to game day!!

Tickets: _____

Children 5 & under: _____

TICKET ORDER FORM

TOTAL: \$ _____

Company: _____

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| S | M | T | W | T | F | S |
|---|----|---|----|--|---|----|
|  August | | 1 | 2 | 3 | 4  SIBA Night w/ the Otters 6pm @ Bosse Field | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 Remodelors Council 4:30pm @ SIBA | 23 | 24 8:00 a.m. New Member Orientation | 25 | 26 |
| IBA Board & Cmte Meetings | | | | | | |
| 27 | 28 | 29 | 30 | 31 | | |
| | | | | | | |

AUGUST

| S | M | T | W | T | F | S |
|--|-------------------------------------|--|----|----|--|----|
| | | | | | 1 | 2 |
| 3 | 4 Labor Day Office Closed | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 SIBA M'ship Mtg 5:30 @ Holiday Inn | 13 | 14 | 15 | 16 |
| NAHB Fall Board Sept 13-17 @ Salt Lake City, UT | | | | | | |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 RC Tour @ Koetter | 27 | 28 | 29 | 30 |
| | | | | | October 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | |

SEPTEMBER

Mark your calendars for these SIBA meetings. Members should feel free to call the SIBA office for details on any

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Employment Growth Is Slowing Toward Trend

Three years of average above-trend GDP growth generated solid growth in employment and systematically reduced the degree of slack in U.S. labor markets — demonstrated by a falling unemployment rate from the cyclical high in mid-2003 to an expansion low of 4.6% in both May and June. The evolving (and projected) slowdown in GDP growth should prevent the unemployment rate from falling further, and NAHB's forecast shows an upward drift during the second half of this year and in 2007.

The payroll employment survey for June showed a net gain of only 121,000 jobs — there was a modest decline in construction employment — and the average monthly

gain for the second quarter came to only 108,000. That's an annualized gain of roughly 1%, a bit below sustainable trend growth, and our forecast shows payroll employment growth in that range for the next six quarters.

Growth of average hourly earnings accelerated in June, despite the slowdown in payroll employment growth, adding to concerns about gathering upward pressures on prices of goods and services produced in the U.S. economy. Indeed, average hourly earnings for June were up by 3.9% on a year-over-year basis, and the three-month annualized increase came to 4.7% — one of the largest increases in the past decade.

Keep Your Eye on the Ball!

As you can imagine, it's never an easy route to the big leagues. The scouts, whose job is to identify tomorrow's talent, aren't always correct.

Did you know St. Louis Cardinals shortstop, David Eckstein, who had to walk-on at the University of Florida, his scouting report once said "no appreciable baseball skills".

Future Hall of Fame pitcher Roger Clemens, was told by scouts that he didn't have a good enough fastball, and would never play professional baseball.

These are easy examples. But the lesson should be learned: Hear your critics, but don't lose your heart over them. When things get tough, keep your eye on the ball! Afterall, those critics aren't always correct!

Justice (Cont'd from p. 7)

compensation when that property is taken by their government," said Pressly. "Americans should not be put through the judicial wringer only to learn that the federal courts have abdicated their traditional role as guardians of the Constitution." Following last summer's Supreme Court decision in *Kelo v. City of New London*, in which the court ruled that government entities can condemn any property in the name of "eco-

nomie development," the House Judiciary Committee took decisive action by approving H.R. 4128, the "Private Property Rights Protection Act of 2005." The bill would allow the victims of eminent domain abuse to bring a private right of action in federal or state court. "Unfortunately, in the property rights arena, misuse of eminent domain powers is not the only abuse of our Fifth Amendment protections. Property

owners who are victims of an unconstitutional regulatory taking also deserve access to federal court," said Pressly. "H.R. 4772 does not provide special access to the courts for those with Fifth Amendment claims; it simply puts them on a level playing field with others who are asserting their constitutional rights," Pressly added. "We urge the full House to act promptly to pass this judicial reform bill and call on the Senate to introduce companion legislation."



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4-A Builders

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Appman Custom Carpentry Inc.
Arvin Construction Co., Inc.
Badger Construction, Inc.
Barrington Development Group
Bauer Homes Inc.
Baywood Homes, LLC
Bender Custom Homes, Inc.
Bosma Construction, Inc.
BRG Homes
Brian Stevens Homes, Inc.
W.E. Brubeck Construction LLC
Dan Buck Gen. Contractor Inc.
Bussing Construction
Carlton Construction
Choice Homes, LLC
CLGA Properties, LLC
Comfort Homes
Core Contractors, Inc.
Cravens Construction, Inc.
Creative Interiors/Re-Bath
Cust. Homes by Bob Hatfield
Danco Construction, Inc.
Dauby Construction
Davis Homes
Denton Homes, Inc.
Deutsch Homes, Inc.

Diekhoff Construction, LLC
DLR Construction Co.
Don Dubord Homes, Inc.
Dunn Building & Consulting LLC
Eagle Const. & Development
Elpers Development, Inc.
John Elpers Homes
Exquisite Homes, LLC
Faulkenburg Homes LLC
Fehrenbacher Development Inc.
Fest Construction Inc.
First Development, Inc.
Fischer Contracting, Inc.
R.D. Flowers Construction
Foster Construction
Goebel Realty & Development
H.P. West Development, LLC
Haas Construction, Inc.
Haas Homes, Inc.
Habitat of Evansville, Inc.
Happe & Sons Construction
J.H. Hatfield Homes, LLC
Head's Construction Inc.
Heidorn Construction, Inc.
Corey Hirsch Construction Co
Mike Hirsch Construction
Holweger Develop. & Const. Inc.
Home Specialties
Homes by Jimmy Kaster
Homes by John Peninger, Inc.
Homes by R.L. Brown, LLC
Homes by Robert Cook
Homes by The Talbert Group
Hornbeck Corbett Builders, Inc.

Insbrook Development
Jagoe Homes, Inc.
JD's Construction, Inc.
Kattmann Construction, Inc.
Don Keck Construction Co. Inc.
Keller Group LLC
Kensler Construction LLC
Koch Construction, Inc.
Phil Kost Construction
Kroeger Construction Co.
Kuhlman Construction, Inc.
Landmark Quality Homes, Inc.
Legacy Homes
Leosons, Inc.
LOR-RAN Corporation
MCF Construction
Maken Corporation
Martin Brothers & Co. Inc.
Martyn Custom Homes, LLC
Joe Mattingly Builders
The Mattingly Group Inc.
John Mattingly Homes, Inc.
R.A. McGillem Custom Homes
Messinger Construction, Inc.
MIB Developers, Inc.
Murphy Homes, Inc.
New Century Construction LLC
New Master EERWA Dev.
Newmaster-Martin Contracting
Nord Enterprises, Inc.
Nurrenbern Construction
Olympia Homes LLC
Popham Construction Co.
Public Ed. Foundation of Ev.

R.J.C. Inc.
Regal Homes of So. Indiana
Reinbrecht Homes
Rhoades & Curry
Riecken Construction, Inc.
River Town Homes, Inc.
River Valley Homes
Rohrscheib Construction
Scheessele & Sons Construction
Schelhorn Builders, Inc.
Schumacher Custom Homes
Selective Homes by Chad & Dad
Shepherd Construction, Inc.
Smith & Briscoe, LLC
Sandy Smith Builder, Inc.
Spears and Norman Homes
Spring Valley/TD&T LLC
Sterchi Homes Corporation
David Stevens Construction Inc.
Daniel E. Temme Architect P.C.
Thompson Homes, Inc.
Tri-State Devel. & Construction
Tri-State Restoration Contractors
Victoria Manor, LLC
Wunderlich Carpentry, Inc.
Zehner Development Corp.

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Airpros

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Allied Waste Services of Evansville
All-Weather Products, Inc.
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American Seal Coaters, LLC
American Wholesalers, Inc.
AMP Electric Services, Inc.
Appraisal Consultants, Inc.
Arab Termite & Pest Control
Arvin Sign Service
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B.M.B., Inc.
Bank of Evansville
Barbara's Bloomers
Bassett Furniture Direct
Bayer's Plumbing, Inc.

Benny's Flooring, LLC
Benthall Bros., Inc.
Berkau Masonry Inc.
BJ's Home Accents, Inc.
BLB Masonry L.L.C.
Bosse Title Company
Brackett Heating & A/C
John W. Bush Excavating
Ben Bush Landscaping
Business Forms Specialists
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Cardwell Tile & Marble, Inc.
Carpet Discount Center, Inc.
Carpet One
Carpets Unlimited Flooring Ctr
Cemex/Kosmos Cement Corp.
CertainTeed Roofing Products

Champion Window Co.
Cingular Wireless LLC
Clark Installation Co. Inc.
Coburn Ford Mercury
Combs Landscape & Nursery, Inc.
Complete Design Service
Complete Lumber, Inc.
Concrete Depot of Evansville, Inc.
Concrete Design
Concrete Supply, LLC
Contemporary Landscape Design
Michael J. Couch Landscaping
Counter Design
Countrywide Home Loans
Cox Interior Supply
Crawford Door & Dock
Culberson Poured Walls

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 Custom Recreation
 Dal Tile
 Diversified Mech & Plb Svcs
 E & B Paving, Inc.
 EA2/Systems/an Amer. Water Co
 Edwards Concrete Construction
 Bill Egli Concrete Construction
 Elaborate Tile Company
 Elements Interior Architecture Inc.
 Elliott's Excavating
 Ellis Wood Floor Service
 EMC the BOC Group
 Engler's Flashing Works
 ERA First Advantage Realty, Inc.
 Erosion Resources & Supply Inc.
 ESSROC Cement Corp.
 Euronique Inc.
 Evansville Courier Company
 Evansville Federal Credit Union
 Evansville Garage Doors, Inc.
 Evansville Teachers FCU
 Evansville Tile Distributors
 Evansville Titles
 Evansville Winnelson
 Fan & Light World
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 Farmers State Bank
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 Felts Lock Co., Inc.
 Ferguson Enterprises, Inc.
 Fifth Third Bank
 First American Title Insurance Co.
 First Federal Savings Bank
 First State Bank
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 Fredrick Hawkins Painting Co.
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 Gabe Mehringer Plumbing, Inc.
 GAF Materials Corporation
 General Shale Products Corp.
 Gerhardt Tile Contractors
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 Michael Gourley & Sons Concrete
 Graber Insealators, Inc.
 Grassmasters Sod Farm
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 Gutter Helmet of Evansville
 Guttertech, Inc.
 Hahn Bros. Drywall Corporation
 Hahn Realty Corporation
 Hall Plastering & Drywall, Inc.
 Harding Shymanski & Co.
 Harmco Sales Corp.
 Rita Heathcotte, CPA
 Heritage Federal Credit Union
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 River City Elevator Co. Inc.
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 Schenk's Sod Farm
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 Schindler Htg. & A/C, Inc.
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 Sears Contract Sales
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