



SEVIER COUNTY
HOME BUILDERS
ASSOCIATION

Constructive News

Volume 21, Issue 12

Constructive News

December 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
				SCHBA Christmas Party		
4	5	6	7	8	9	10
			Pear Harbor Day			
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
Merry Christmas	Office Closed					

Special points of interest:

SCHBA Christmas Tree

Letter from your SCHBA President

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Christmas Party

Date: Thursday
Dec 1, 2011

Time: 6 PM

Place:
Sevierville Civic Center
Gary Wade Blvd.
Sevierville, TN

ENTERTAINMENT BY:



POTLUCK Dinner.

Honey Baked Hams will be provided by **William Knight Insurance**

Sides, salads and deserts provided by **YOU**

Beverages, plates, utensils provided by **SCHBA**

RSVP Sharon at 453-4712 or Randy Robinson at 670-2990 and what dish you will provide by **Mon Nov 28, 2011**

Thank you Sponsors



2011 Board of Directors Executive Officers

President
Neal Smith

Vice President
Dewayne Cable

Associate VP
Mike Cruze

Secretary/Treasurer
Ronnie Reed

Board of Directors
Kenny Guffey
Brenda Huskey
Ken Loomis
Leslie Atchley
Randy Robinson
Alan Ruttencutter

Executive Officer
Sharon Loomis
453-4712

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Sevierville, TN 37864



Letter from the President — Neal Smith

Well, it seems as though this will be my last letter from the President. I am leaving it in the very capable hands of Dewayne Cable and our new board.

I hope that you and your family will be watched over, be protected and kept healthy in the coming year. Many of our friends have endured a lot this year, but I believe we are capable of handling a lot more. We have the ability to do so much more than we are doing right now. I might be talking more to myself, but we can handle all that is put before us.

In the coming year I would ask for your support in helping the association move back to a more normal state of friends with fellowship at meetings. We have lost several members over the years and we would like to stay in contact with all you. Meetings are a time of fellowship and getting to see one another and talk about the issues that we are all facing.

During this past year we had meetings about code changes and the energy code. At one of the meetings this last year I asked the members there if they would be willing to work in Knoxville to help with storm damage. To my surprise, all said yes, and they have all helped me in Knoxville with the hail damage. You can wonder what can I get from my membership, or you can come and see what is available and receive the opportunity.

Christmas is a time of reacquainting yourself with people you have not seen in a while. Take some time out of your busy schedule and see what you have been missing, because we have been missing you.

SCHBA News

SCHBA Christmas Party
Thursday Dec 1, 2011

Holiday Hours: Closed
Monday Dec 26, 2011;
Open Wednesday and
Friday

Office fax number has
changed to 453-4712

Remember Kenny Guffey
as he goes in for surgery
Friday December 2, 2011.

Condolences to Ronnie
Reed and family. His father-
in-law passed away recently.

Corrections — If you have
changed your address,
phone number, or email

Small Builders & Remodelers —What is Aging in Place?

www.nahb.org/remodel

How big is Aging in Place?

89% of people 50+ wish to remain in their own homes indefinitely (AARP)

68% of remodelers already perform aging-in-place remodeling (NAHB).

Over half of all 55+ households rate their current home a 9 or 10 out of 10 (American Housing Survey).

The aging population is the number two issue to affect the remodeling industry over the next five years, only behind the availability of skilled labor (NAHB).

Remodelers report that the most requested aging-in-place features include: grab bars, higher toilets, curbless showers, wider doorways, ramps or lower thresholds, and task lighting.

What should my home contain if I want to age in place?

- A master bedroom and bath on the first floor.
- A low or no-threshold entrance to the home with an overhang.
- Lever-style door handles.
- No change in levels on the main floor.
- Bright lighting in all areas, especially places like stairways.
- A low-maintenance exterior.
- Non-slip flooring at the main entryway.
- An open floor plan, especially in the kitchen/dining area.
- Handrails at all steps.

What are some techniques CAPS-trained professionals use?

Lighting from multiple directions – reduces glare and shadows.

Light sockets with more than one bulb – redundancy in case one bulb burns out.

Stacking closets for a future elevator shaft.

Contrasting colors for depth perception – use a different color counter (or edging around the counter) than the floor, staining the edge of the stairs a darker color than the rest of the steps.

Convenience shelf at an entry way to place your grocery bag while getting your keys.

Aging in Place means living in one's home independently regardless of age or ability.

To learn more about aging in place, contact Kelly Mack at 202-266-8451 or via email at kmack@nahb.org.

Nations Building News — Tips and Techniques

Helping Clients Keep Track of Their Paint Colors

Here's a simple tip that your customers will appreciate years from now.

After painting a room, write the paint brand and its color code on the back of the

light-switch plate before re-installing it.

[Creating a Simple Drying Rack for Freshly Painted Balusters](#)

[Use a Site-Built 'Peashooter' for Tight-Access Nailing](#)

Tips & Techniques provided by [Fine Homebuilding](#).

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To contact Fine Homebuilding, email [Christina Glennon](mailto:Christina.Glennon).

CGlennon@taunton.com

Congress Restores Higher Limits for FHA-Backed Mortgages

When Congress allowed conforming loan limits to revert to their lower levels and reapplied a more restrictive formula, thousands of potential home sales were put in jeopardy. NAHB and our industry allies fought for an extension of the higher limits, and achieved a preliminary victory when the Senate approved a measure aimed at accomplishing that goal. However, this faced intense

opposition from conservative forces in the House of Representatives. Many industry insiders strongly doubted that any such measure could be passed in the current climate. Earlier this week we were able to push through an agreement on both sides that would for the next two years reinstate higher limits for mortgages insured by the FHA. Not only will it re-establish FHA's mortgage ceiling to

\$729,750 to \$625,500, but it will restore the formula for determining local FHA loan ceilings to 125% of the area median home price from the current 115%.

This legislation does NOT restore the higher loan ceilings for Fannie Mae and Freddie Mac. Far more counties (620) were affected by the reduced limits on FHA loans than were impacted by the reduction in

GSE limits (204), and the realization that FHA mortgages are currently the only option for first-time buyers who do not have a hefty down payment. Many more home sales will be facilitated by the higher FHA ceilings, which in turn should help get the overall housing market and economy moving again.

Contact: Scott Meyer
(800-368-5242, X8144)

Associate Member Showcase



Serving
Sevier County
For 20 years

Associate Member and current Associate Vice-President Mike Cruze of American Fireplaces moved to Sevierville from Knoxville in 1980. He's been a faithful member of SCHBA for ten years.

Since Mike's move to Sevierville, he has been involved in many different businesses. Back in the day, Mike

was owner and operator of Millwood Campground in Pigeon Forge and the batting cage located at Wears Valley and Parkway. He also was a partner in an insulation company, sold the company, took it back and now is owner and operator of that insulation company as well as American Fireplaces.

American Fireplaces started

20 years ago on Wall Street then moved to its current location at 241 W. Main Street, Sevierville.

In addition to his love of wheeling and dealing, Mike enjoys golfing, hunting, water and snow skiing, hiking and the list goes on.

Builder Spotlight

Proud to say he
is a third
generation
builder

Neal Smith, President of T. Neal Smith Builders, Inc. is a third generation builder. Neal worked in his father's company as Vice-President for 13 years before starting his own company in 1994. Neal started building custom homes and found he had a knack for remodeling. Neal's brother Mike has worked for him from the beginning.

Neal joined the HBA of Greater Knoxville and was

awarded Remodeler of the Year in 1994. In 1995, he served on the Senior Officer Board and served as president in 1997.

After his tenure as HBAGK President. Neal joined the Sevier County Home Builders Association and has served as president several times from 1994-2011 as well as serving as State of Tennessee Board of Directors and NAHB Board of Directors. Neal believes that

being part of an association requires your support and assistance when requested to make it successful.

Neal's been on this journey with his wife Becky of 28 years. They have two married children; Ryan and Mari Smith and Jessica and Seth Baker.

Membership Stats

Total — 79

Builders — 42

Associates — 37

Renewing Members

A & W Ready Mix

American Fireplaces

Dreamhome Remodeling

Goddard Guttering

Sevier County Environmental
Health

Wayne Blalock Home Center

Wilkinson Construction

Expired Members

Adams Concrete

Rocky Top Materials

2011 Winterfest Enchanted Forest — SCHBA, First Place Winner



I would like to thank the following businesses for their support in supplying “decorations” for our Enchanted Forest entry at Sevierville’s 2011 Winterfest Kickoff.

- American Fireplaces
- Kitchen Sales
- Wayne Blalock Home Center
- Carl Ownby and Co.
- Service Plus Garage Doors
- Ken Loomis Const.



A big thank you goes to Becky Moore with Ken Loomis Construction for her creativity in putting this tree together.



SEVIER COUNTY HOME BUILDERS ASSOCIATION

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www..seviercountyhba.com

NAHB members continue to receive a valuable

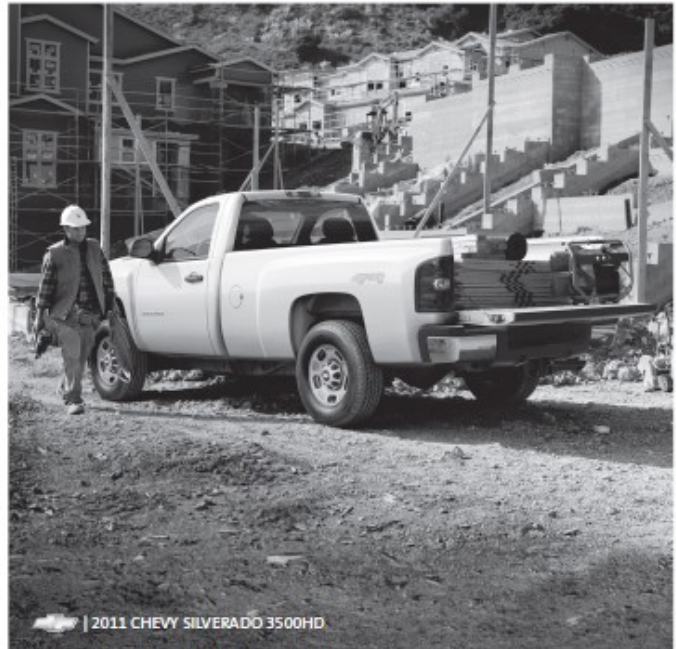
\$500*


offer from GM.

NAHB members can get a \$500* private offer toward the purchase or lease of most new GM vehicles. GM offers a wide selection of vehicles, including the 2010 Chevy Silverado 3500HD. Visit gmfleet.com/nahb for more details.

Redeeming this private offer is easy:

1. Obtain your NAHB proof of membership form at nahb.org/ma.
2. Visit your GM dealer and mention this private offer.
3. Choose an eligible vehicle(s) to purchase or lease and present your NAHB proof of membership form to your dealer.



 | 2011 CHEVY SILVERADO 3500HD



* Offer valid toward the purchase or lease of new 2009, 2010 and 2011 model year GM passenger cars and light duty trucks, excluding Chevrolet Camaro and Corvette ZR1, Cadillac, HUMMER, Pontiac, Saab, Saturn vehicles and medium duty trucks. Not available with some other offers. Not valid on prior purchases. Program subject to change without notice. See dealer for details. Take delivery by 1/3/11.

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