

ACTION NEWS

The Official Publication of the
Southwestern Indiana Builders Association

2175 N. Cullen Ave Evansville, IN 47715
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SEPTEMBER, 2006
VOL. 29, NO. 9



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

Fall Tour of Homes Oct. 28-29

Some may describe this event as an "Organized Open House". Others may describe it as a "skeleton" version of the Parade of Homes.

Either way, the Builders Association is embarking on a fantastic new program that will help builders sell their inventory before the holiday season.

SIBA Builders can enter the Fall Tour of Homes with 1) a completed home; 2) a house still under construction; or 3) an open

See **PRESIDENT**, page 25

"I've never seen a monument erected to a pessimist." - Paul Harvey



State Rep. Suzanne Crouch State Rep. Trent VanHaften

What do these lawmakers have in common?
See page 8 to find out!

- A Few Good Credit Hours p 6, 14*
- Home & Remodeling Expop 7*
- 2006 Fall Classic Golf p 14-15*
- Legal Victory Over the Corps p 17*
- Study Out on Local Subdivisions p 20*
- Nat'l Construction Forecast p 21*

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ACTION NEWS is the Official Publication of the Southwestern Indiana Builders Association
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**ACTION NEWS
2006 DEADLINES**

Issue	Deadline
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
November	October 13
December	November 17

EXECUTIVE OFFICES

2175 N. Cullen Avenue
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Office Hours:
8:30 a.m. to 4:30 p.m.
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www.SIBAonline.org

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1/9-Page	2 1/2" x	3 1/4"
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Full Page	7 1/2" x	9 3/4"
Insert	7 1/2" x	9 3/4"

All artwork, logos, photos and graphics must be in black and white or grayscale format.

RATES

Size	1X	3X	6X	12X
Ninth	\$30	\$90	\$180	\$360
Half	\$60	\$180	\$360	\$720
Full	\$117	\$351	\$702	\$1404
Insert	\$205	\$615	\$1230	\$2460

The information provided in this publication is for informational purposes only. Due to complexities of applicable building codes, construction applications, and facts specific to each situation, individuals should consult with a qualified contractor regarding specific construction needs or concerns.

SIBA does not guarantee acceptance by any member nor does it guarantee any products or services offered by MMIC or Logan Lavelle & Hunt. SIBA recommends that members perform their own due diligence and consult with appropriate advisors regarding all insurance products and programs.

Smart Growth, Dumb Growth and Dumber Growth



The Pedtke Perspective

by
Bill Pedtke

I love the movie Dumb & Dumber. Not the sequel – the original where Jeff Daniels and Jim Carey portray complete idiots by anyone's standards. I am amazed at how hard they must have worked to dream up some of the ideas of stupidity. I wasn't sure anyone could ever match that. Until now. Not too long ago, housing was THE engine for the entire economy. Now with rising interest rates, and increasing costs for materials, there is even greater concern for the economy. However, a group made a presentation to the County Commissioners to further regulate development in the county. Cloaked often as "Smart Growth", these typical efforts are try to push a no-growth agenda, or overly-zealous "environmental" position.

Eventually the only way to combat such proposals is with cold hard facts. (They HATE that!) Here are some facts that should be considered by governmental decision-makers whose task is to manage a successful local community:

1) A healthy community needs affordable housing. Commercial and residential construction go hand-in-hand. Housing needs workers, and companies need their employees to afford a home in the community. However, when housing is regulated at the land development stage, throughout the phases of construction, or even at the point of a purchase by someone in our community, the cost is artificially inflated to meet the agenda behind the regulation. And as the cost increases, fewer people can qualify to buy their home.

2) Studies based on the median incomes and median home prices indicate that specifically in the Evansville MSA, if the cost of a home rises \$2,000, then one thousand households can no longer afford that home. This is re-

gardless of the benefit, if any, which means a typical regulation can price out our own people.

3) The smartest growth for a community occurs in a free-market system where the citizens demand for affordable housing is met and governed only by the laws of supply and demand. The best the government can do is to provide adequate infrastructure – then remove itself from this equation, allowing the private sector to do its thing.

4) Anyone who blames a developer for buying farmland for the next subdivision is fooling themselves, not me. Farmers are among the hardest-working Americans, and have undoubtedly earned their title as "Providers of essentials in life". And none of the farmers I know are wishy-washy people. The ones I know are extremely savvy, and sell their land only when the price is right. To claim farmers don't have a role in this development process is naïve, at best. But this does shine a light on another fact: ALL property owners need to have their rights protected from "regulates" – no matter how trendy they are. Imagine the impact on a piece of ground after a regulation declares it "not for development" in the almighty name of "Smart Growth".

5) Farmland is not just abundant in Indiana. It's VERY abundant. At today's rate of development, and with no re-development, Indiana will use its last acre of farmland cur-

rently in production for homes in the year 3388. Yep, that's right - more than 1,382 years after today! Further, the Dept of Agriculture's report shows that in Indiana, land is being set aside "wildlife and parks" is being consumed faster than by urban areas. We haven't heard the alarms sound off about the sprawl of wildlife.

6) More pinpointed studies are returning verdicts in favor of growth. Crossing statistics with preference ratings, studies are finding the best places to live are the growing communities that have more to offer its constituents. Who'd think it?

I support the 1st amendment and a person's right to free speech. People can speak against growth, land development and economic development. But isn't it ironic when these engines are the same ones that fund their efforts? Not too smart.

Home Builders Grabbing Booths Exhibits Going Fast at Home & Remodeling Expo

With the added radio and promotions, the very affordable booths at this year's Expo make sense for any company trying to reach buyers in this market.

In fact, companies that are commonly known for building new homes or developing subdivisions are entering this year's Expo. They are taking advantage of the opportunity to meet the public as they peruse the exhibits during the three-day housing event.

The Home and Remodeling Expo is sponsored by the SIBA Remodelers' Council, which has partnered with the Ohio Valley Concrete Association to boost promotions for the show, in only its second year.

SIBA Builders and developers already exhibiting include:

Zehner Development
Dauby Construction
Martyn Custom Homes
Eagle Construction
Jagoe Homes
Habitat of Evansville
Barrington Development Group

Interesting Note: Some SIBA suppliers are taking advantage of the Expo in a unique fashion. They're loading up a truckload of their supplies, and parking the loaded truck at the site of the Expo - in the parking lot at Washington Square Mall. And if the price is right, find a way to deliver the truckload of supplies to a lucky buyer's home!

Contact the SIBA office for details!

Have you heard about the SIBA Business Insurance Program?

These Builder and Associate Members have!

Alan Bosma
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Shane Clements
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H.P. West Development LLC

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Topnotch southwestern Indiana builders and subcontractors are discovering the benefits of doing business with Logan Lavelle Hunt Insurance Agency, LLC, and The Motorists Insurance Group. That's because we're endorsed by the Southwestern Indiana Builders Association (SIBA) to provide coverage for its members through the SIBA Business Insurance Program.

The SIBA Business Insurance Program is the only insurance program that provides association discounts and customized coverages to SIBA members.

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- The SIBA Business Insurance Program provides customized coverages for property, general liability, builders risk, auto, umbrella, tool, equipment coverage and workers' compensation.
- You'll have peace-of-mind knowing that your unique insurance needs are being met by the *only* firm endorsed by SIBA to administer the Business Insurance Program.
- One-stop insurance shopping. One agency with all the coverages you need, including personal auto, home, employee benefits, life, and financial planning.

"Join the growing list of builder and associate members who've discovered the advantages of our SIBA endorsement. I invite you to call us today, and let us review all of your business insurance needs."

—Trent Hunt



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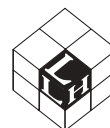
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REMODELERS COUNCIL

2006 Officers

Chairman: Larry Koch
 Vice Chairman: Nina Lance
 Secretary/Treasurer: Jeff Head

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.

2006

HOME & REMODELING EXPO

October 20, 21, 22, 2006 @ Washington Square Mall
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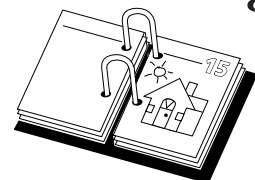
Call 479-6026 for more information!

Question: For SIBA members, what's the best bargain in the SIBA?

Answer: For only \$40 per year, join the Remodelers' Council!

Come to a meeting to be part of the open discussions with the program speakers.

Remodeling?



**Check your SIBA
Directory first!**

See the
"REMODELORS' CLASSIFIED"

Reps. Crouch and VanHaaften To Address SIBA Membership

~ September 12 ~

SIBA members are in for a "legislative treat" as Trent VanHaaften and Suzanne Crouch have agreed to address the SIBA membership at the September 12 membership meeting at Holiday Inn (US 41 and Lynch Rd). The meeting begins with Social Hour at 5:30, and dinner is served at 6:30 with the meeting to follow.

Crouch represents District #78 and VanHaaften represents District #76, and both are relatively new to their positions in the General Assembly. They also have in common they filled a vacated seat by caucus, and then were elected in a general election.

Crouch and VanHaaften are proven friends to the housing industry, and will touch on a few recent bills and laws that impact housing most. We also asked

them to shed some light on what it's like to join Indiana's lawmaking body, some behind-the-scenes action, and an perhaps anecdote - or two.

Come to hear their stories at the September 12 meeting. But first, call the SIBA office (479-6026) to make your reservation. The cost is \$18 per person with a reservation, or \$23 per person for walk-ins.

Meeting Sponsors for the evening are:

**North American Green
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Winners Named at Sept 12 Meeting:
**ASSOCIATE OF THE YEAR
REMODELER OF THE YEAR**

Fix on the fax?

Tired of getting those useless faxes advertising for "Dream Vacations" or investments? Tired of paying for the paper and toner used to generate these wasteful transmissions? There may be hope. This August, the Indianapolis Star and Attorney General Steve Carter reported on a case that went in favor of the faxee.

Indiana won a \$6.6 million judgment against former California-based Fax.com and its affiliates for "blasting" thousands of unwanted faxes.

A federal court in San Diego fined Fax.com and some of its affiliates a total of \$51 million and banned it from sending more faxes. Sharing in the judgment are the California Attorney General and U.S. Department of Justice.

Carter discovered that Fax.com lured Hoosiers into assisting the junk faxing scheme by housing faxing computers, known as "war dialers" or "faxcasters" into their homes.

www.SIBAonline.org

2006 HOME & REMODELING EXPO

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October 20-21-22

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- 2) EXPO Booths benefit local charities!
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~ Call SIBA for details ~



The Icynene® Advantage Bonus Room over the Garage



One of today's most popular home features is the bonus room over the garage. These rooms offer the homeowner desirable additional space, but are often uncomfortable – either too hot or too cold. Unfortunately, what should be a positive feature becomes a source of callbacks for the builder. Callbacks not only cost money for the builder, they are a major cause of homeowner dissatisfaction. The recently released “Housing Continuum Survey” found that 33% of homeowners who built their homes were unhappy with post-construction service – the callbacks required to fix problems.

The uncomfortable temperatures in bonus rooms occur because of significant heat transfer through the floor to/from the unconditioned space below. In theory, to maintain a comfortable and consistent room temperature, the floor in a properly insulated room should be at room temperature. In practice things are quite different. In the north, it is common to find floors that are 10° F cooler than the room. In the south, an extra cooling zone can be required just to handle the bonus room. Why? Because it is virtually impossible to install a fiber batt in a garage ceiling so that it is in contact with, and stays in contact with, the floor above. It is also impossible to install it accurately around bracing and bridging between joists.

Unfortunately, due to voids and air spaces that allow air movement, fibrous materials do not perform to their rated R-value. Because air gaps usually exist between the floor and insulation, there is room for air to infiltrate from the exterior. The cold/hot air essentially “short-circuits” the insulation material and renders it ineffective. When this happens, it means that the floor is essentially not insulated. More importantly, homeowners are left uncomfortable and customer satisfaction declines.

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SIBA Spike Club Members

(as of 7/31/06)

SUPER SPIKES

(250-499)

Tommy Thompson	329
<i>Thompson Homes, Inc.</i>	
Bob Hatfield	269
<i>Custom Homes by Bob Hatfield</i>	

ROYAL SPIKES

(150-249)

Carl Shepherd	233
<i>Shepherd Construction, Inc.</i>	
Mike Talbert	220
<i>Homes by the Talbert Group</i>	
Scott Jagoe	197
<i>Jagoe Homes, Inc.</i>	
Steve Heidorn, CGR CGB CAPS	187
<i>Heidorn Construction, Inc.</i>	
Ron Dauby	185
<i>Dauby Construction</i>	

RED SPIKES

(100-149)

Ron McGillem	147
<i>R.A. McGillem Custom Homes</i>	
Alan Bosma, CGB CGR	143
<i>Bosma Construction, Inc.</i>	
Trent Hunt	135
<i>Logan Lavelle Hunt Ins. Agency</i>	
C. Frank Scholz	133
<i>Scholz Drywall & Interiors, Inc.</i>	
Sandy Smith Jones	131
<i>Sandy Smith Builder, Inc.</i>	
Jeff Hatfield	126
<i>Core Contractors</i>	
Dan Buck	124
<i>Dan Buck Development</i>	
Glenn Nurrenbern	119
<i>Nurrenbern Construction</i>	

Brad Sterchi	111
<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>	
John Peninger, CGB GMB CAPS	57
<i>Homes by John Peninger</i>	
Darrell Spears	57
<i>Spears & Norman Homes</i>	
Bill Jagoe	55
<i>Jagoe Homes, Inc.</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>	
Mike Zehner, CGB GMB	33
<i>Zehner Development Corporation</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 Frank	32
<i>Insulpro, Inc.</i>	
Chris Combs	29
<i>Combs Landscape & Nursery</i>	
Rick Schapker	28
<i>Pella Windows & Doors</i>	
Ted Ubelhor	27
<i>Fifth Third Bank</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	13
<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>	

2006 MEMBERSHIP TOTALS

As of:	12/31/05	7/31/06	
Builders	127	122	<i>Y-T-D Net Growth: -5.4%</i>
<u>Associates</u>	<u>279</u>	<u>262</u>	<i>Annualized Retention: 83.5%</i>
Total	406	384	<i>Total jobs represented: 18,928!</i>

Additions & Changes to the SIBA Directory

The following are corrections, changes and updates to the **2006 Membership Directory and Reference Handbook**. Please make the appropriate changes to your directory to keep it up-to-date.

Electric 2000, Inc. - Pg 70

New name AMP Electric Services, Inc.
& info: PO Box 1016
Newburgh IN 47629
812-490-3801
Fax- 812-490-3878

Old National Bank - Pg 4 & 102

New contact Wade Jenkins
& info: 1 Main St, Commercial Lending
2nd Floor
Evansville IN 47706
812-464-1377
wade_jenkins@oldnational.com

Martin Brothers & Co. Inc. - Pg 35

New address 517 W Main St
& info: Newburgh IN 47630
martinbrothers@sigecom.net
www.martinbrothers.com

Re-Max First Class Realty - Pg 106

New name: First Class Realty

The Home Plan Co. - Pg 84

New email: mark@homeplanco.com



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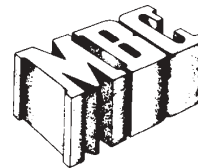
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Scenes from the Ol' BallPark

SIBA members attended the Builders and Baseball evening at Boose Field for an Otters Baseball game. Members enjoyed a BBQ-style picnic, beverages, and watched the Evansville Otters battle for the Frontier League lead.

And of course, the kids took part in America's pasttime!



BUILDERS GOLF FOR AFFORDABILITY

Builders & Developers To Step Up

The only thing more expensive than being involved in political action, is not being involved in political action.

The seventh annual Fall Classic Golf Outing has been scheduled for October 11 at Quail Crossing Golf Course. The Fall Classic is a great way for builders to support affordable housing and the

entire industry in a fun way. The net proceeds from the Fall Classic will benefit the SIBA BUILD PAC.

Getting involved in governmental affairs is critical to the home building industry. But now, SIBA builders and developers have decided they need to do more. We need to identify candidates who are good for affordable housing. Then, we need to help them get elected, and stay elected. Those candidates who fail to appreciate affordable housing and oppose community growth will be targeted for working them out of office.

And through the SIBA BUILD PAC, we can help those candidates get elected. Contributions from the SIBA BUILD PAC support only candidates who have demonstrated they support community growth, and are in favor of

policies that welcome affordable housing in our communities.

Involvement in politics requires real financial commitment. But this year, builders are acknowledging the fact that one single "no growth" or NIMBY" policy can result in thousands of dollars added to the cost of a new home.

We need to thank those who stepped up to the plate to support our industry in the past. They paved the road we're traveling today. But we need to ensure the future of our growing community and building affordable housing for tomorrow.

We need major sponsors for the Fall Classic Golf Outing. All SIBA members should get a foursome in the outing. And Builders & Developers need to do their part by buying a major sponsorship today! See registration form on page 15.

But this year, builders are acknowledging the fact that one single "no growth" or "NIMBY" policy can result in thousands of dollars added to the cost of a new home.

Cheater's Pack Qualifies for Drawings

*Golfer's Kit To Include
2 Mulligans, 1 String, and 1 Throw*

Mulligans are no stranger to most golf outings. In fact, for some golfers mulligans are the most important aspect of their game.

The newest convenience for golfers at the outing will be Cheater's Packs, which can be purchased when you register for the 2006 Fall Classic. The Cheater's Pack is a convenient option to order and pay for the most common items at this year's golf outing. The pack includes 2 mulligans, 1 throw and 1 string. The cost is \$20 per player, and Cheater's packs are limited to one per player.

Those who purchase a CHEater' Pack will be entered into a special drawing at the Golf Outing.

Remember, the Fall Classic Golf Outing is a fun way to boost the SIBA BUILD PAC. These funds are needed to support pro-growth candidates for elective offices.

This year's Fall Classic is scheduled for October 11 at Quail Crossing, Boonville, IN. Player fees are \$60 per player, and include golf, range balls, all-day refreshments, and a dinner that draws many non-golfers by featuring the famous 2-inch pork chop and fried chicken.

Concrete Seminar – Sept 21

The Ohio Valley Concrete Association (OVCA) is offering a three-hour seminar for contractors on new ideas & applications, as well as today's techniques for concrete in residential construction. This type of information is especially timely as more and more builders are committing to the Home and Remodeling Expo – scheduled for October 20-21-22.

The Expo is bound to include extra emphasis on concrete construction as the OVCA has generously partnered with SIBA's Remodelors Council to produce this year's Home and Remodeling Expo in October, where all types of construction and products are being exhibited to the general public.

The seminar is scheduled for Thursday, September 21 from 5:00 – 8:00 pm. The seminar will be held at the conference room at the SIBA building (2175 N Cullen).

The OVCA is scheduled to have the 3-hour workshop approved for continued education credits for Vanderburgh County Contractor Licensing renewals.

To register for this seminar, please call the SIBA office (479-6026).



7th Annual Fall Classic Golf Outing

Wednesday, October 11th @ Quail Crossing

10:30 a.m. Registration Opens
11:45 A.M. **SHOTGUN START** (Scramble Format)
Dinner & Prizes Following Golf



GOLF FEES: \$60/player; *(Includes: Golf, Range Balls, Beverages, & 2" Pork Chop Dinner)*
*** New! CHEATER'S PACK:** \$20 each *Limit: 1/ player (Includes 2 mulligans, 1 string, + 1 throw)*
DINNER ONLY: \$20/person *(Open to all non-players!)*

*** All net proceeds benefit SIBA BUILD PAC!**
Contributions to the SIBA BUILD PAC are not tax deductible.

TOURNAMENT SPONSOR: \$1,000
HOLE SPONSOR: \$500
REFRESHMENT SPONSOR: \$200
(Sponsorships include listing in newsletter, golf program & signage at the outing.)

REGISTRATION *(Mark all that apply)*

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_____ Registration _____ Sponsor _____ Sponsor _____ Sponsor

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ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

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PLAYERS

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- 2) _____
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- 4) _____

* Player #1 to get information to other players.

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Study: Growth Equals Livability

A syndicated real estate journalist, Lew Sichelman, recently published a column entitled "Hey NIMBY nation: Growth equals livability, study says". Sichelman's column appeared in the Los Angeles Times, Chicago Tribune, San Diego Union-Tribune and many other newspapers across the country.

Sichelman's article is based on an NAHB study, and it quotes NAHB senior staff vice

president David Crowe. The study is a joint effort of the Regulatory and Public Affairs areas within NAHB, and is a 1-page explanation and graph that the relationship between growth, as measured by housing starts, and quality of life, as measured by Bert Sperling, the author of *Best Places to Live*.

The following is Sichelman's article.

Hey, NIMBY Nation: Growth equals livability, study says

By Lew Sichelman, United Features Syndicate

WASHINGTON – Growth is good.

You won't get many people to agree with that statement. Builders and developers concur, of course. Perhaps a handful of local officials would go along, and maybe a stray resident or two.

For the most part, though, people see growth as bad. They look around and see their highways and byways choked with cars, their kids struggling to get the attention of teachers in overcrowded classrooms, and they react negatively.

They believe quality of life is made worse by growth, not better. And they rail against it. It's only natural.

But is growth really that objectionable? Not necessarily, according to an interesting and simple bit of research by the National Association of Home Builders, the Washington, D.C.-based, 225,000-member trade organization that speaks for the housing business.

By comparing two primary sources of data, NAHB's David Crowe found a positive relationship between additional houses

and the livability of the area where those houses are being built.

I know, I know. What else would you expect a builder-sponsored study to find?

But Crowe, an economist who works in the NAHB's Advocacy Group, swears he has no ax to grind other than to obtain a fair hearing for his members when they appear before local zoning boards and planning commissions.

"When builders try to make their cases at the local level, they are immediately (forced) to refute a negative because people's perception of growth is almost always negative," he explains. "All we are trying to do is raise the dialogue to a level playing field."

Another thing in the NAHB's favor: It didn't drum up any of the data, or manipulate it in any way. Rather, Crowe simply charted two independent sources of information: housing starts per capita in 260 metropolitan statistical areas, as collected by the U.S. Census Bureau, and Bert Sperling's ranking of the nation's best places to live.

See **GROWTH STUDY** p. 19



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Home Builders Hail Victory for Housing Affordability

August 4, 2006 - The U.S. Army Corps of Engineers has agreed to stop enforcing the so-called Philadelphia Ditch Rule, in which the Corps had asserted its jurisdiction to regulate common roadside ditches as "navigable waters" under the Clean Water Act. The National Association of Home Builders (NAHB), which filed suit to halt the practice, had argued that the Corps had issued the ditch rule without following appropriate administrative procedures for rulemaking. "We have been fighting for a clear, consistent definition of 'navigable waters' for years, mainly because costs and delays associated with compliance have such a significant effect on housing affordability and often result in environmentally unsound land-use decisions," said NAHB President David Pressly, a home builder in Statesville, N.C. "It sounds like the federal government is listening, and finally acting, on our repeated requests. This is a big win for housing affordability." Today, at the Corps' request, the U.S. District Court for the District

of Columbia entered an order sending the rule back to the agency for reconsideration. According to a Department of Housing and Urban Development study on factors affecting housing affordability, regulatory costs, which include the cost of complying with rules regarding wetlands, can top \$40,000 per home. Today's order is the result of the NAHB suit against the Corps that the association filed in March after the federal agency's Philadelphia regional office told its agents to treat all upland ditches as navigable waters of the United States, triggering their regulation under the federal Clean Water Act. The Corps will stop enforcing the ditch rule and await a more comprehensive policy that can be uniformly applied all over the country. This is the first significant agency action regarding the enforcement of the Clean Water Act since the Supreme Court's decision in the *Rapanos v. United States* and *Carabell v. U.S. Army Corps of Engineers* cases in June. That decision under-

scored the confusion that continues to swirl over "navigable waters," and justices urged the Corps to come up with a clearer, less broad definition that provides sensible, uniform federal guidance. "While the majority of justices in the *Rapanos* and *Carabell* cases indicated that they want to rein in the Corps' broad interpretation of its regulatory jurisdiction, it's likely that any new guidance or rule will address more than just navigable lakes and bays, rivers and the wetlands next to them," Pressly said. "And that's exactly how it should be. We need to protect these precious resources." The problem is that the Corps didn't know where to stop, but now there's a clear line drawn in the sand. With today's order, a foundation has been laid for sensible, environmentally sound, and consistent guidelines - not just in the Philadelphia region, but all over the country," Pressly said.



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MEMORANDUM

TO: Rick Wajda, Chief Executive Officer
INDIANA BUILDERS ASSOCIATION

FROM: Sandy Bickel
Beth Henkel
ICE MILLER LLP

DATE: June 5, 2006

SUBJECT: Amendment to Developer's Discount Statute (IC 6-1.1-4-12)

This memorandum is in response to your request for an explanation of the changes made to the developer's discount statute by the Indiana General Assembly during the 2006 Session.

The statute governing the assessment of rezoned and subdivided land (IC 6-1.1-4-12) contains a provision adopted in 1975 that is commonly referred to as the "developer's discount." Developers and builders interpreted the provision to require assessors to assess land held by a developer or builder at undeveloped land rates until title transferred to a person who was not a builder or a developer. Even if the land was subsequently developed or rezoned, it was to be assessed as undeveloped land, as long as a developer or builder owned the land.

The State Board of Tax Commissioners¹ ("State Board"), however, refused to interpret the statute as broadly as the developers and builders. Even though the provision contained no language supporting its interpretation, the State Board held that the provision required assessors to reassess the land as developed land on the first assessment date following the commencement of construction of a structure on the land. Developers and builders agreed not to challenge the State Board's interpretation. Because undeveloped land is assessed at a much lower value than developed land, both interpretations benefited developers. Over the years, the State Board changed its interpretation of the statute.

The 2006 Indiana General Assembly resurrected the original State Board interpretation of the statute. The General Assembly adopted language that clarifies that the State Board's original interpretation of IC 6-1.1-4-12 is current law. It is now abundantly clear that land owned by a "land developer" (a person who holds land in inventory "in the ordinary course of the person's trade or busi-

ness") is reassessed on the first assessment date following the earlier of the date:

- the land is transferred by a developer to a person who is not a developer;
- construction of a structure begins; or
- a building permit is issued for construction of a building or structure on the land. (P.L. 154-2006, Sec. 1)

Even if a developer or builder transfers land to a successor developer or builder or the land is rezoned during the time the developer or builder owns the land, the developer's discount continues to apply and the land is not reassessed as developed land until one of the three (3) above events occur.

The amended language is effective January 1, 2006 and applies to assessment dates beginning March 1, 2006.

Please feel free to call Sandy at (317) 236-2156 or Beth at (317) 236-2257, if you have any questions.

Text of the IC 6-1.1-4-12, as amended by P.L. 154-2006, SEC. 1:

SECTION 1. IC 6-1.1-4-12 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JANUARY 1, 2006 (RETRO-ACTIVE)]: Sec. 12. (a) As used in this section, "land developer" means a person that holds land for sale in the ordinary course of the person's trade or business.

(b) As used in this section, "land in inventory" means:

- (1) a lot; or
- (2) a tract that has not been subdivided into lots; to which a land developer holds title in the ordinary course of the land developer's trade or business.

(c) As used in this section, "title" refers to legal or equitable title, including the interest of a contract purchaser.

(d) Except as provided in subsections (h) and (i), if:

(1) land assessed on an acreage basis is subdivided into lots; ~~the land shall be reassessed on the basis of lots. If or~~

(2) land is rezoned for, or put to, a different use; the land shall be reassessed on the basis of its new classification.

(e) If improvements are added to real property, the improvements shall be assessed.

(f) An assessment or reassessment made under this section is effective on the next assessment date. ~~However, if land assessed on an acreage basis is subdivided into lots, the lots may not be reassessed until the next assessment date following a transaction which results in a change in legal or equitable title to that lot.~~

(g) No petition to the department of local government finance is necessary with respect to an assessment or reassessment made under this section.

(h) Subject to subsection (i), land in inventory may not be reassessed until the next assessment date following the earliest of:

(1) the date on which title to the land is transferred by:

- (A) the land developer; or
- (B) a successor land developer that acquires title to the land;

to a person that is not a land developer;

(2) the date on which construction of a structure begins on the land; or

(3) the date on which a building permit is issued for construction of a building or structure on the land.

(i) Subsection (h) applies regardless of whether the land in inventory is rezoned while a land developer holds title to the land.

(Footnotes)

¹ The General Assembly, in 2001, abolished the State Board of Tax Commissioners and replaced it with the Indiana Board of Tax Review and the Department of Local Government Finance.

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

GROWTH STUDY (cont'd from p. 16)

things. And under education, they considered academic achievement, expenditures per pupil and student/teacher ratios in the public-school system, and the number of colleges and universities.

Armed with census figures for 2000-2003 and "Cities Ranked and Rated," Crowe used a standard research technique known as "correlation analysis" to show there is a systematic and positive relation between growth and quality of life.

In other words, the places with the highest rate of growth, in terms of housing starts, tended to be the places with the highest quality of life. Conversely, those with the lowest growth rates tended to have a lesser quality of life.

"It sounds overly simplistic, but no one had ever done this before," the economist says. "So we sat down and looked for a correlation, one way or the other, and we now have an economic case to dispel the common perception that growth will kill a community."

This isn't to say growth is perfect. It does lead to overcrowding. And more people mean more cars on the roads, more kids in the schools, more lines at the supermarket. There's simply no getting away from that.

But it also means more, and perhaps better, jobs and a larger tax base to pay for a wider variety of services, better roads and public transportation, more libraries, better schools, more recreational activities, better cultural pursuits and all the other things that Bert Sperling rates as higher quality of life.

The NAHB's belief that the mere mention of growth sends shivers down the spine of the local citizenry doesn't square with another piece of research, this one by a consulting group that specializes in the politics of contested real-estate projects.

In a nationwide study of 1,000 people, Patrick Fox, president of the Saint Consulting Group in Hingham, Mass., found support for new housing "amazingly solid and consistent across all demographics and regions."

Not so for commercial development of almost any kind. People are twice as likely to resist offices, big-box retail and warehouses than to support such uses, Saint found.

In what Fox calls "a staggering number," one in five have actively opposed a project by forming neighborhood groups, raising funds, calling and writing their elected officials, signing and gathering petitions, and speaking out at hearings. Some have even hired legal counsel and engineering experts, in an effort to stop development.

Housing, on the other hand, practically gets a free pass, at least in Saint's study. Three out of four people said they would support a single-family housing project if it were proposed in their communities.

The problem is, supporters don't offer their backing for new housing, at least not in the same sense that the opposition campaigns against it. They don't carry placards saying, "Go, Builder!" They don't scream and yell and interrupt zoning hearings. They don't demand a king's ransom in exchange for their support. They don't do anything.

So who are the people who are trying to stop development? Generally, they want nothing to change. They are a vocal minority, if you believe Saint's survey, that wants everything to remain the way it was when they moved in.

But that won't happen. Unless people stop having babies who grow up to form their own families and start the cycle of life all over again, it can't happen.

These days, though, with the NAHB's analysis in hand, local officials no longer need to base their decisions on the perception that growth is bad. Now, rather than act to mitigate the consequences of growth and preserve the quality of life, maybe they can begin to get in front of all those houses that are coming, so the roads and schools are ready and waiting when the inevitable growth finally arrives.

Christmas Dance

SIBA's 2006 Christmas Dance is scheduled for December 1 at the Holiday Inn.

Many more details will be available later, but the change of venue required a slight adjustment in scheduling the association's best holiday event.

Regular attendees will agree this party is a "don't-miss" event of the Christmas season!



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Suit Over Discriminatory Building Regs Moves Forward

NAHB has standing to sue the City of Kyle, Texas over proposed development regulations that the association believes violate the Fair Housing Act, a Federal District Court judge ruled on July 31.

NAHB and the National Association for the Advancement of Colored People (NAACP) filed suit in January against Kyle, alleging that the city's development regulations are excessively stringent and are driving up the cost of housing for many low-income families, disproportionately affecting the community's African-American and Hispanic citizens.

The lawsuit is part of a groundbreaking partnership between the NAACP, the nation's oldest and largest civil right organization, and NAHB, which represents more than 225,000 professionals in the housing industry.

Seeking to dismiss the suit, the City of Kyle had challenged NAHB's standing (its right to bring a lawsuit) under the Fair Housing Act. A federal magistrate, Andrew W. Austin, determined in a June 16 ruling that the NAACP, the Texas NAACP, the Austin NAACP, NAHB and the Home Builders As-

sociation of Greater Austin (HBA) did have standing, and that recommendation was upheld at the end of last month by Lee Yeakel, a judge for the Western District of Texas.

"The court finds that plaintiffs HBA and NAHB have alleged sufficient facts to demonstrate associational standing," Austin wrote in the earlier ruling that was affirmed by the District Court.

"This is an important victory for NAHB and the HBA of Greater Austin," said Duane Desiderio, NAHB's staff vice president for legal affairs. "NAHB and the NAACP can now proceed to the merits of our Fair Housing Act claim that the Kyle ordinance is discriminatory in effect and has a disparate impact in pricing minorities out of the housing market."

The City of Kyle adopted the zoning and subdivision ordinances that are having an adverse impact on its housing costs in November of 2004. Among other things, the ordinances:

- Require a minimum garage size of 480 square feet
- Increase the minimum home size from 1,000 square feet to 1,200 square feet

- Require a masonry exterior
- Increase the lot size of single-family homes by 20%

These changes have caused the price of a new entry-level home in Kyle to rise from an average price of \$100,000 to an average of \$138,000, Desiderio said.

"Regardless of intent, the city's actions make it more difficult for builders to provide housing for disadvantaged minority families, and that is a violation of the Fair Housing Act," Desiderio said.

For more information, e-mail Blake Smith at NAHB, or call him at 800-368-5242 x8583.

Subdivision Study

SIBA entered into an agreement to purchase a study of residential subdivisions. The report, produced by Dave Matthews & Associates, is accurate through the end of 2005, and indicates the supply and absorption of developed lots and homes built per price range, county, and subdivision. A free copy is available to Builder Members. Call the SIBA office for details.



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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. It determines how profitable your company is over a given period.

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 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."

Mayor Weinzapfel Moves Water, Sewer Taps To Civic Center

In a move that will reduce a substantial cost (not to mention major headaches) of building or remodeling a home, Mayor Weinzapfel has directed Evansville's Water and Sewer Utility to make water and sewer taps available downtown at the Civic Center.

Builders were required to go to the EMC office Allens Lane office to obtain taps, then travel to the Civic Center for other permits.

As of August 1, 2006, all taps can be obtained at the Civic Center.

Processing for water and sewer line extensions will remain at Allens Lane.

Construction Forecast at SIBA – Oct 25

Interested in getting a grip on the economic and housing forecast?

The forecast is happening in Washington, DC – BUT SIBA members have the opportunity to watch and listen live – getting this information first-hand!

The SIBA and Countrywide Home Loans have agreed to partner in offering the webcast of the Fall Construction Forecast on October 25. The program begins at 8:00 am and goes through 3pm (local time). Attendees are welcome to attend all or part of the Conference.

This year, NAHB will examine the state of the current housing market and discuss if it's heading for a hard or soft landing. Other topics include:

While hot metro markets have cooled, are new winners emerging?

How long will housing be a drag on growth?

What is the role of finance in a transitioning housing market?

Are the condo and rental markets moving in different directions?

Will house prices hold their gains from recent years?

Sign up today and get the latest on economic trends, government policies and developments in the housing industry. You'll hear from top industry experts Angelo Mozilo of Countrywide Financial Corporation, David Seiders from NAHB, Mark Zandi from Moody's Economy.com, Ron Witten from Witten Advisors and many more.

There is no cost to attend, but we ask your help in preparing the handout documents for following along. To RSVP or get more information, please call the SIBA office at 479-6026.

Agenda for Oct 25

8:00 am

NAHB Economic and Housing Forecast David Seiders - NAHB

8:30 am

The National Outlook: Into the Late Innings? David Wyss
Standard and Poor's Maury Harris - UBS

9:45 am

Regional Patterns: Winners and Losers Mark Zandi
Moody's Economy.com Bernie Markstein - NAHB

11:00 noon

Lunch

12:00 pm

Emerging Issues in Housing Finance

Angelo Mozilo, Countrywide Financial Corporation
Lew Ranieri - Ranieri & Company

1:00 pm

Multifamily: Condo vs. Rental Ron Witten
Witten Advisors

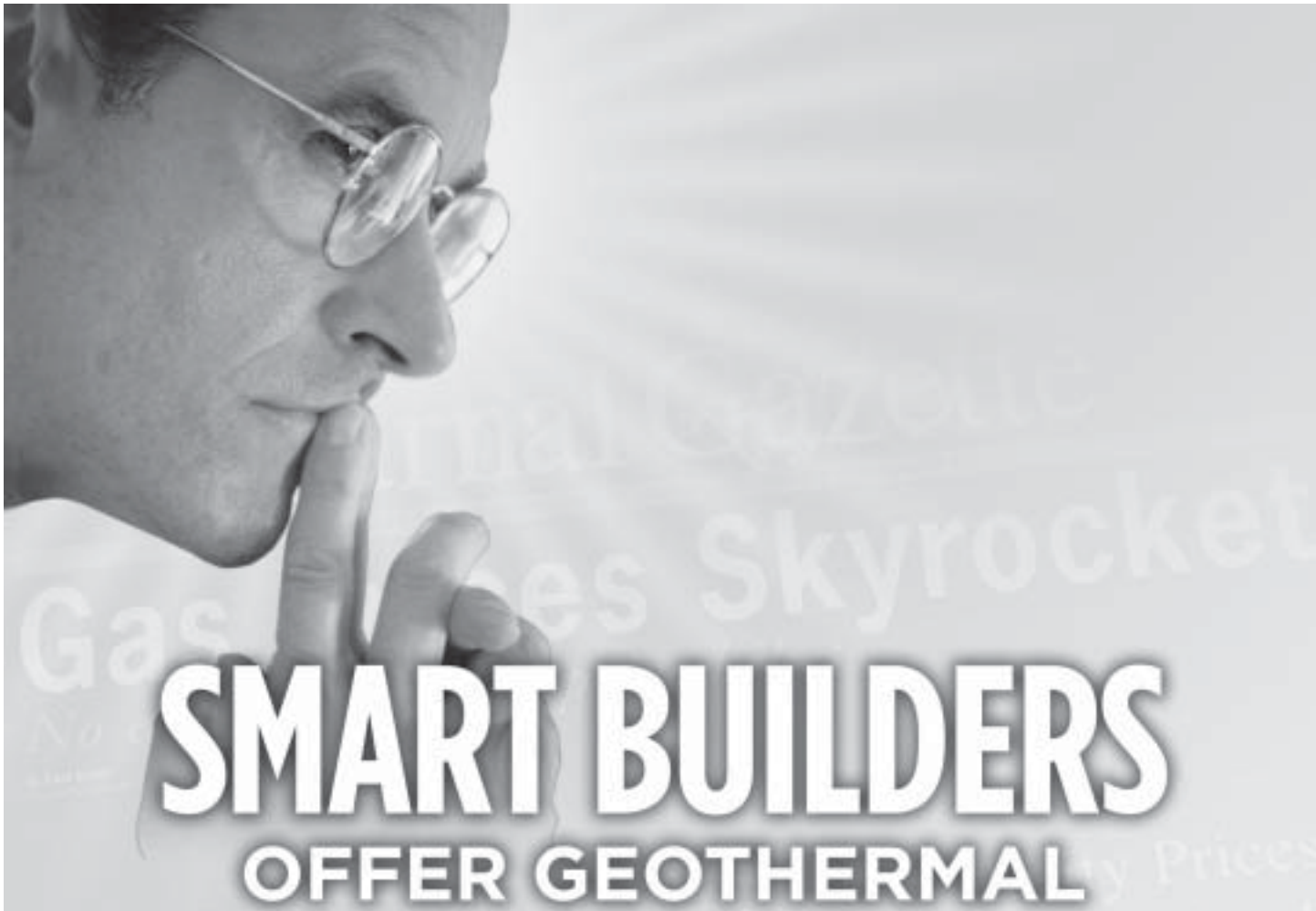
2:00 pm

House Prices: Boom or Bust?

David Berson, Fannie Mae
Richard Brown - Federal Deposit Insurance Corporation

3:00 pm

Adjournment



SMART BUILDERS OFFER GEOTHERMAL

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- No venting
- No outdoor air intake
- No outdoor air exhaust
- No outdoor air filters
- No outdoor air cleaning
- No outdoor air conditioning
- No outdoor air dehumidification
- No outdoor air humidification
- No outdoor air ionization
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- No outdoor air immunotoxicants
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- No outdoor air developmental toxins
- No outdoor air endocrine disruptors
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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 Concrete Seminar @ SIBA 5-8pm	22	23
24	25	26 RC Tour @ Koetter	27	28	29	30

SEPTEMBER

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29 Fall Tour 12 - 4	30	31 	<table border="0"> <tr> <td colspan="7" style="text-align: center;">November</td> <td colspan="7" style="text-align: center;">December</td> </tr> <tr> <td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td> <td></td><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td> </tr> <tr> <td></td><td></td><td></td><td></td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td> <td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td> </tr> <tr> <td></td><td></td><td></td><td></td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td> <td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td> </tr> <tr> <td></td><td></td><td></td><td></td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td> <td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td> </tr> <tr> <td></td><td></td><td></td><td></td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td> <td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td>31</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>				November							December											1	2	3	4							1	2					5	6	7	8	9	10	11	3	4	5	6	7	8	9					12	13	14	15	16	17	18	10	11	12	13	14	15	16					19	20	21	22	23	24	25	17	18	19	20	21	22	23					26	27	28	29	30	24	25	26	27	28	29	30										31							
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OCTOBER

Mark your calendars for these SIBA meetings. Members should feel free to call the SIBA office for details on any of the meetings listed on these calendars, or for dates of future events.

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Always
There
For You

PRESIDENT (cont'd from cover)

building lot. Multiple entries are welcome and encouraged.

Fall Tour Packets with Entry Contracts will be mailed soon to all SIBA Builders with complete details. Entry fees are expected to be \$500 per entry.

We wanted to help the builders make the most of the Parade of Homes in 2007. Stress and member involvement regarding the Tour is expected to be limited, in comparison to the Parade of Homes, which is held each June. But the committee and I realized we needed to protect the suppliers and subcontractors the craziness created by deadlines, or financial stress of ad sales.

No advertising or sponsorship opportunities are planned for the 2006 Fall Tour of Homes.

As I referenced the Fall Tour of Homes has a committee that is making tough decisions to make this the most valuable event possible for SIBA Builders. Promotions for the Fall Tour will be determined and handled directly by the committee and SIBA leadership, and supported mainly by directing traffic to the SIBA website.

I want to thank the Fall Tour Committee and their employers for allowing them to participate in the first Tour. Committee Members are:

Jeff Happe, Happe & Sons Construction
Chip Dormeyer, Jagoe Homes
Shane Clements, Eagle Construction
Jerry Nord, Nord Enterprises
John Elpers, John Elpers Homes
Mike Zehner, Zehner Development

Larry Koch, Koch Construction
Damien Scheessele, Scheessele & Sons
Steve Piper, Countrywide Home Loans
Larry Young, The Realty Group, LLC
Mark Miller, ERA First Advantage Realty, Inc.

Kathy Briscoe, F.C. Tucker Emge Realtors

The Fall Tour is going to be part of a great month for housing! The Remodelers Council is also working hard to make the Home & Remodeling Expo a huge success in only its second year. We've partnered with the Ohio Valley Concrete Association, and will be working together to promote the Expo October 20-21-22. With the added promotions, these events are sure to be important events to deliver affordable housing and improvements to our market.

The SIBA is also working to schedule and provide educational opportunities for its members. Stay tuned for new seminars and classes that deliver valuable ideas and credit hours to licensed contractors.

At the August State Board of Directors meeting we heard an interesting speech by State Representative Jerry Torr. He represents the area of Carmel, Indiana, and is known for introducing the Right to Work legislation at Indiana's General Assembly.

Torr admitted the legislation has taken much criticism in past years, but would probably be introduced in the 2007 long session for possible action. Therefore, Torr wanted to be sure we knew some things about Right to Work legislation and its effects. They seem to be in line with one of the general missions taken on by Governor Mitch

Daniels – economic development: Jobs and jobs.

First, Torr explained in general the legislation for Right to Work means a worker cannot be compelled to join a union in order to keep their jobs. He referred to the State of Oklahoma, which was the most recent state to adopt a Right to Work law. They did so by passing the law in a Democrat-controlled statehouse, and by referendum. Amazingly, Oklahoma went from 30th in job growth to first in the nation. The real income increased statewide. The health coverage increased statewide. And poverty went down.

Torr further explained criticisms unfairly try to compare state to state without taking into account the cost of living index to compare apples to apples.

SIBA Builders – and ALL people in southwestern Indiana – should take serious consideration of the next point Torr brought to our attention. That is, the beltway effect. Right to Work states incur great increases in jobs, and healthcare coverage. However, communities that enjoy a beltway, such as I-465 around Indianapolis, or even a partial beltway, experience a huge jump in job growth.

No matter what side of these types of issues you're leaning, we all agree more jobs equal more community growth, and a growing community needs more housing. As the community starts to grow, the importance of protecting affordable housing skyrockets. Companies scour areas for their location, and housing that is affordable for their workforce is a critical factor for them.

It's another great day for the Builders Association!



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(as of August 24, 2006)

BUILDERS

4-A Builders

Ailstock Homes, Inc.
Ambrose Construction, Inc.
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 General Contractor, Inc.
Bussing Construction
Carlton Construction
Choice Homes, LLC
CLGA Properties, LLC
Comfort Homes
Core Contractors, Inc.
Cravens Construction, LLC
Creative Interiors/Re-Bath
Custom Homes by Bob Hatfield LLC
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 Construction & 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
Head's Construction Inc.
Heidorn Construction, Inc.
Hinderliter & Sheffer Constr/LLC
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 LLC
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
M C F Construction
Maken Corporation
Martin Brothers & Co. Inc.
Martyn Homes of Evansville LLC
Joe Mattingly Builders
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
Scheesele & 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 Develop. & Construction
Tri-State Restoration Contractors
Victoria Manor, LLC
Wunderlich Carpentry, Inc.
Zehner Development Corp.

ASSOCIATES

2-10 Home Buyers Warranty
31 W Insulation Co
5 Star Security Systems
84 Lumber
A & D Construction
A+ Heating & Cooling
A-1 Guttering, Inc.
A-1 Seibert Cleaners
Acordia of Evansville
Action Painting LLC
Action Pest Control
ADT Security Systems
AdvantageAir, Inc.
Airpros

Airtight Insulation Co., Inc.
Allied Building Products Corp.
Allied Waste Services of Evansville
All-Weather Products, Inc.
American Home Mortgage
American Seal Coaters, LLC
American Wholesalers, Inc.
AMP Electric Services, Inc.
Appraisal Consultants, Inc.
Arab Termite & Pest Control
Arvin Sign Service
AT&T
B.M.B., Inc.
Bank of Evansville
Barbara's Bloomers
Bassett Furniture Direct
Bayer's Plumbing, Inc.

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

Champion Window Co.
chester's iron shoppe
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
Counter Design
Countrywide Home Loans
Cox Interior Supply
Crawford Door & Dock
Culberson Poured Walls

Custom Blind & Shade Co.
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 Dan Libbert
 Diversified Mech & Plb Svcs
 Don Koester Masonry, Inc.
 E & B Paving, Inc.
 EA2/Systems/an Amer. Water Co
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 Elliott's Excavating
 Ellis Wood Floor Service
 EMC the BOC Group
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 ESSROC Cement Corp.
 Euronique Inc.
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 Evansville Federal Credit Union
 Evansville Garage Doors, Inc.
 Evansville Teachers FCU
 Evansville Tile Distributors
 Evansville Titles
 Evansville Winnelson
 F.C. Tucker Emge Realtors
 Fan & Light World
 Farm Credit Services
 Farmers State Bank
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 Felts Lock Co., Inc.
 Ferguson Enterprises, Inc.
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 First American Title Insurance Co.
 First Class Realty, Inc.
 First Federal Savings Bank
 First State Bank
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 Fredrick Hawkins Painting Co.
 G.R. Freeman Htg. & A/C, Inc.
 Gabe Mehringer Plumbing, Inc.
 GAF Materials Corporation
 General Shale Products Corp.
 Gerhardt Tile Contractors
 Goodman Concrete Walls, Inc.
 Graber Insealators, Inc.
 Grassmasters Sod Farm
 Grooms Exteriors, Inc.
 Gutter Helmet of Evansville
 Guttertech, Inc.
 H. A. Lewis Htg, Clg & Plbg
 Hahn Bros. Drywall Corporation
 Hahn Realty Corporation
 Hall Plastering & Drywall, Inc.
 Harding Shymanski & Co.
 Harmco Sales Corp.
 Heritage Federal Credit Union
 Holder's Furniture, Inc.
 Hornbeck Concrete Services, Inc.
 House Hunter
 Hydromax
 ICI Paints, Inc.
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 Nunning Heating/AC/Refrigeration
 O'Daniel, Inc.
 Old National Bank
 Opus 1 Music, Inc.
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 Paint 'N Stuff, Inc.
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 Pella Windows & Doors
 Peoples Trust & Savings Bank
 Perk-A-Lawn Gardens
 Plumbers Supply
 PPG/Porter Paints
 Prof'l. Warranty Corp (PWC)
 ProSource Whls. Floor Coverings
 Prudential Prime Locations
 PVC Plastics Co., Inc.
 Ray's Heating & AC Inc.
 RE/MAX Services
 Regions Bank
 Rick's Rain Irrigation Inc.
 Risley's Audio & Video
 Rita Heathcotte, CPA
 River City Elevator Co. Inc.
 Scheller, Woodruff & Associates
 Schenk's Sod Farm
 Schiff Air Cond. & Heating, Inc.
 Schindler Htg. & A/C, Inc.
 Scholz Drywall & Interiors Inc.
 Schroeder's Landscapes
 Schultheis Insurance Agency
 Sears Contract Sales
 Self Insurance Services, LLC
 Service Glass, Inc.
 Seward Sales
 Shelter Distribution
 Sherry's Home, LLC
 Sherwin Williams
 Shively & Associates
 SIGECOM
 Sofa Express
 South Central Communications
 Southern Truss Co. Inc.
 Spa City USA
 Sprint Business Solutions
 Stemaly Excavating, Inc.
 Sticks & Stones Landsc. Materials
 Stolz Structural, Inc.
 Suburban Landscape Nursery
 Sugarbaker's Home Fashion
 Sun Windows, Inc.
 Sunrise Carpets
 Superior Deck & Fence Co.
 Swat Pest & Lawn Mgmt.
 Synthetic Stone, Inc.
 The Home Plan Co.
 The Realty Group, LLC
 The Video Security Co.
 ThermalCell Insulation LLC
 Thriftway Inc.
 Tracy Zeller Home
 Truss Systems, Inc.
 Trusses by Hobgood, Inc.
 U Build It
 United Bank
 United Dynamics, Inc.
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