

January 2013

Building Homes, Strengthening Communities

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and Jeff Smith.

**Upton Talks at the HBA**

U.S. Congressman Fred Upton (R-St. Joseph), center, came to the Home Builders Association office in Kalamazoo on Dec. 14 to discuss what is going on in Washington with our members. Of particular interest with HBA members was discussion over the fiscal cliff. Upton told a group of 23 gathered at the meeting that the fiscal cliff is a great concern and he is concerned about the lack of effort from the president to prevent the country from going over the cliff.

## **HBAGK, State Association Change Names, Logos; Now Home Builders Association of South West Michigan**

The Home Builders Association of Greater Kalamazoo will no longer be known as HBAGK. The board of directors voted at last month's meeting to change the name of the organization to the Home Builders Association of South West Michigan.

The change will be made in marketing and public relations and will not affect the charter and legal status of the association. A DBA was filed with the state reflecting the change.

As part of an overall branding campaign, most of the associations around the state have changed their logo to one similar with the state's new logo.

In October, the state association announced a new logo and a name change to kick off this new branding awareness. The state is now known as the Home Builders Association of Michigan.

The local board also took the opportunity with the decision to adopt a name that better reflects the association. With the merger of the Kalamazoo and Battle Creek associations, a more regional name better identifies the jurisdiction.



tion area with favoring one location over the other.

## Letter from the Executive Vice President

# Is the Fiscal Cliff Such a Bad Thing?

These are trying times for our economy, our area, our state and our nation. With all the discussion going on in Washington about the fiscal cliff and all the posturing in Lansing during the lame duck session during the past month, it makes me glad I'm out of politics and working at the Home Builders Association.

Of course, our challenges in this industry and in this area are very demanding, as well. Appraisals, regulations, taxes, consumer financing, and other issues are daily challenges for our members as they go about the business of serving the consumers in the residential home industry.

The difference I see from the struggles our elected officials face versus our members is that our members don't think twice about rolling up their sleeves and doing the hard work necessary to get the job done right. The politicians are arguing about the structure of our tax system. What is fair and what is not? Who deserves government hand-outs and who is going to pay for it? What's actually getting done here?

The fiscal cliff is a consequence of Washington's inability to work out solutions and come to an agreement on important matters. Our nation's debt is more than \$16 trillion. That is nearly an unimaginable number. We raised the debt ceiling just last year and now we're bumping up against it again. It is projected that we have reached the ceiling this month, but we won't know for a few more weeks. The automatic triggers from debt ceiling agreement last August are pushing us over the fiscal cliff as we speak. Our legislators agreed to put a rather aggressive debt reduction package in place if we were to reach the debt ceiling again. In combination with the Bush tax cuts going off and the debt reduction kicking in, we are going to be in for a rather bumpy road in 2013.

But is going off the cliff such a bad thing? Taxes will go up for all of us, most notably the two percent federal payroll tax cut – which was part of the compromise with President Barack Obama on bring back the Bush tax cuts in 2012. Going off the cliff will also end several tax breaks for businesses and make changes to the alternative minimum tax. In addition, there will be tax increases for higher income individuals to help pay for the affordable Health Care Act (ObamaCare). And, at the same time, spending cuts will take place in more than 1,000 government programs, including cuts in the defense budget as well as social programs through 2022.

The results of this? Higher taxes and spending cuts would reduce the U.S. budget deficit by an estimated \$560 billion. Let's contrast that to the proposals being batted about by the Republicans and Democrats. O'Bama insists on increasing taxes to the top one or two percent of income earners. His proposal would generate \$160 billion per year over the next 10 years in new taxes. The Republicans countered with a plan that included tax reforms and spending cuts totaling \$80 billion per year over 10 years. Each plan would be way less severe than the fiscal cliff.

Many analysts say the fiscal cliff will likely send the still-struggling U.S. economy into a recession, if not a depression, as the financial markets would likely go into a tailspin while businesses and consumers both cut back on spending. As a result of the economic slowdown from the stilted GDP growth, the Congressional Budget Office also predicts unemployment would rise by almost a full percentage point, with a loss of about two million jobs.

We'll see the results of this in the next few days. Can the politicians come up with a compromise or will the reforms automatically kick in? In the short term, it will be chaotic – the stock market will swing wildly in both directions, depending on the mood of the television anchors that day. We'll all toss and turn a little bit more during the night.

But the deficit is the true problem here. We must have meaningful structural changes to the budget to address the looming deficit problem if we are to solve this problem. The cliff will help focus our country on the deficit and I think that may end up being the best road to take.

*Dale*



Dale Shugars

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The Builders' Voice is published monthly by the Home Builders Association of South West Michigan, 5700 W. Michigan Ave., Kalamazoo, MI 49009. Phone (269) 375-4225, fax (269) 375-6493. [www.HBASWM.com](http://www.HBASWM.com).

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## Spike Report

The Spike Club is NAHB's recognition and incentive program for individuals working in membership recruitment and retention.

A Spike is an individual who has earned at least six credits within a two-year period. Spike credits are earned by recruiting and retaining NAHB and council members.

### How to earn Spikes

1. Individuals earn one new member credit for each new member sponsored.
2. One retention credit is automatically assigned to the sponsor of record for first-year renewals, if the renewal occurs on or before the anniversary date. Every year after one-half credit is earned, if the renewal form lists the sponsoring member.
3. One-half credit is earned for the recruitment and retention of affiliate members.



#### Statesman Spike - 500 Credits

Ken Klok: 586.5

#### Super Spike - 250 Credits

Bernie Mein: 390  
David Roberts: 304

#### Royal Spike - 150 Credits

Bill Dykhuis: 227  
Jim Roberts: 170.5  
Seth Virgo: 166  
George Kibler: 160

#### Red Spike - 100 Credits

Troy McClure: 139  
Annie Stetler: 109

#### Green Spike - 50 Credits

Michael Rhoades: 96  
Jerry McCoy: 74  
Jeff Smith: 74  
Bob DeHaan: 67  
Bob Visser: 67  
Jeff Everts: 60.5  
Mark Pulver: 57.5  
Dave Holzwarth: 55.5  
Andy Sims: 53.5

#### Life Spike - 25 Credits

DJ Burke: 49.5  
John Vanderweerd: 47  
Kimball Wilson: 43  
Craig Wenke: 36  
Joseph Blood: 33  
Jay Hoffman: 31.5  
Jack Kindig: 31.5  
Steve Roberts: 31.5  
Linda Drenth: 30  
Scott Hoeksema: 30  
Bill Green: 27.5

## Membership Renewals

Company	Date Joined
Abode Building Center.....	10/01/1981
All Season Window, Inc.....	12/01/1989
Alternatives of Kalamazoo.....	11/01/2011
Belden Brick & Supply Co. ....	10/01/2010
Bosveld Inc.....	10/01/2010
Carroll Development & Property Management.....	11/01/2011
Chemical Bank.....	10/01/1998
City of Springfield.....	01/05/2010
Community Homeworks.....	10/01/2011
Concrete Works of Michigan, Inc.....	06/01/2010
Consumers Concrete Corporation.....	12/01/1954
Curbs by Design.....	11/01/2011
DeHart Development, Inc.....	10/01/2007
DesignCrete.....	11/01/2011
Farrell Audio & Video.....	07/01/2009
Granite Transformations.....	11/01/2009
Harris Flooring & Tile, LLC.....	10/01/2010
Hawks Hollow Builders.....	12/01/2007
Invisible Fence of SW Michigan.....	01/01/2003
Kalamazoo Valley Habitat for Humanity.....	12/01/1987
Kenneth J. Klok Builders.....	06/01/2010
Kerwin Electric, Inc.....	06/01/2008
Linsley Excavating.....	10/01/2007
Locey Swim & Spa.....	04/01/2006
Menards.....	12/01/2006
Metro Toyota.....	12/01/2008
Paragon Custom Homes, Inc.....	01/01/2004
Polynesian Pool & Spa.....	12/01/2011
Prudential Financial.....	12/01/2011
R & A Water Features and Landscaping.....	11/01/2011
Re-Bath of SW Michigan/Darrell Burke Construction.....	01/01/2004
Roberts Development Group, Inc.....	11/01/1997
Sackett's Fireplace.....	10/01/2010
Scheffers Construction Company, Inc.....	12/01/1986
Scholten Kitchen & Bath.....	12/01/2009
Sherwin Williams Company.....	12/01/1987
Smoker Builders, Inc.....	11/01/2008
Spartan Insulation.....	11/01/2008
Stetler Construction.....	12/01/1972
The Kitchen Shop.....	10/01/1972
United States Lumber.....	11/01/1973
Van Tuinen Painting.....	10/01/1997
Wimsatt Building Materials.....	01/05/2010
Yeo & Yeo P.C.....	10/01/1982

## Membership Report

Home Builders Association of South West Michigan  
As of Nov. 30, 2012 (NAHB Report)

Total Membership:

469 (Builders: 122, Associates: 335, Affiliates: 12)

Previous Annual Reports:

Dec. 31, 2011 442 Members (115 B, 312 A, 15 Af)

Dec. 31, 2010: 419 Members (121 B, 284 A, 14 Af)

Dec. 31, 2009: 430 Members (140 B, 279 A, 11 Af)

Dec. 31, 2008: 508 Members (162 B, 331 A, 15 Af)

Dec. 31, 2007: 580 Members (200 B, 380 A, 0 Af)



## Christmas Buffet at The Point

Home Builders Association members gathered at The Point in Kalamazoo on Thursday, Dec. 13, to celebrate the holiday season. More than 200 members, employees, contractors and associates enjoyed a wonderful lunch. Donations of food were also made during the event to the Kalamazoo Gospel Mission and The Haven of Rest Ministries in Battle



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(269) 375-4225







### Christmas Party at Yarrow

Battle Creek and Kalamazoo members spent an evening together to celebrate the holidays on Friday, Dec. 14, at Yarrow Conference Center in Augusta. From left to right are Jody Heaton, Mary McKinney, Mike McKinney, Ed Buday and Kathy Buday.

## Spike Night, GMM Set for Jan. 15 at Kalamazoo Country Club

The Home Builders Association will hold its annual Spike Night Recognition at the January General Membership Meeting, scheduled for Tuesday, Jan. 15, at the Kalamazoo Country Club, 1609 Whites Rd., Kalamazoo.

Join your friends at the HBA for networking, dinner, and recognizing our outstanding Spike Club members who recruited new members in 2012.

Relationship developing will begin at 5:45 p.m. with dinner and the awards ceremony following at 6:45 p.m. The outstanding Spike Club members and members who recruited throughout 2012 will be recognized during the program.

Come and learn why membership is so vital to the strength of the industry and your local association.

\* \* \*

*"The ones who want to achieve and win championships motivate themselves."*

—Mike Ditka

Advertisement

## Make Massage A Part of Your 2013 Health & Wellness Plan

Work. Eat. Sleep. Exercise hard on the weekends. Does this sound familiar? This type of active lifestyle can have adverse effects on your body and your mind. Persistent stress, heavy lifting, hard workouts, tense muscles and a lack of relaxation can wear you down mentally and physically. People who use their bodies hard, either through manual physical labor, exercise or sports, often find major health benefits from regular professional massage. Dr. Jordan Metzl, sports medicine physician, Ironman athlete and author of "The Athlete's Book of Home Remedies" states that he is a "huge believer in having a massage twice a month. A good massage is one more way to help keep your muscles supple and less prone to injury."

Dr. Metzl is not alone. Many physicians and other health care professionals nationwide are recognizing the very real health benefits of mas-

sage and recommending it for their patients. This year, make massage a powerful part of your overall wellness program. Don't think of it as pampering yourself. Think of it as an investment in your health. Do it for your family.

When you choose a massage provider, remember that not all massages are created equal. Your body deserves the best. SolSpring is the largest, most experienced and most respected massage and wellness center in the Kalamazoo area. We offer a personalized and integrated approach to helping you stay energized and healthy in every way.

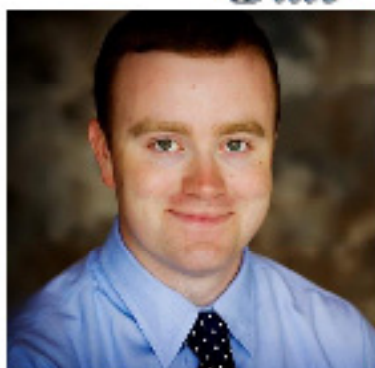
HBA members and their families receive 10% off most services plus we offer a Monday Night "Weekend Warrior" special. Massage from SolSpring is also available at the Bronson Athletic Club. Call 269-373-1000 or visit our website at [www.sol-spring.net](http://www.sol-spring.net) to find out more details.

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- Follow-up effectively to CLOSE more business
- Invest in MARKETING that succeeds
- Market to past clients for REPEAT/REFERRAL work
- IMPROVE your sales skills
- Establish STRATEGIC partnerships
- Use the internet to GENERATE LEADS

### Upcoming Dates & Topics

- |   |   |
|---|---|
| <p><b>Jan. 10, 2013</b><br/>2:00-2:45pm EDT</p> | <p><b>Harness the Web: Part 1</b><br/>Walk away with a 'Website Checklist' that contains all of the content and features you need convert visitors into leads and provide you with clarity and clear direction on improvements you can make.</p>                                      |
| <p><b>Feb. 14, 2013</b><br/>2:00-2:45pm EDT</p> | <p><b>Harness the Web: Part 2</b><br/>Confused by the myriad of online marketing tools? Receive practical and proven advice regarding Local Online Listings, Search Engine Optimization (SEO), Social Media, and other online marketing tools.</p>                                    |
| <p><b>Mar. 14, 2013</b><br/>2:00-2:45pm EST</p> | <p><b>You Have to "Date" Before You Get "Married!"</b><br/>Create something free and valuable to offer to your prospects (both online and offline.) Specific examples like a free report, Home Energy Audit, Homeowner Seminar, or a Kitchen Planning Guide.</p>                      |
| <p><b>Apr. 11, 2013</b><br/>2:00-2:45pm EST</p> | <p><b>What Almost Everyone Doesn't Know – and Will Never Understand – About Video Marketing</b><br/>Videos are great for "know, like and trust" with prospects and clients, but how? See examples and learn the process for you so that you can add video to your marketing plan.</p> |
| <p><b>May 9, 2013</b><br/>2:00-2:45pm EST</p>   | <p><b>After the Project is Done ... Here's What You Do Next</b><br/>We all know the power of staying touch with our previous clients. Receive templates and tools to improve how you stay-in-touch with clients to generate more referrals and gain repeat business!</p>              |
- 
- |  |  |
|--|--|
| <p><b>Jan. 24, 2013</b><br/><b>Feb. 28, 2013</b><br/><b>Mar. 28, 2013</b><br/><b>Apr. 25, 2013</b><br/><b>May 23, 2013</b><br/>2:00-3:00pm EDT</p> | <p><b>You'll also have <u>direct access</u> to Kyle during the monthly "Excellence Hour Call"</b><br/>Every month we'll have a more open and extended Phone call for all members. This is a 1-hour Question &amp; Answer (Q&amp;A) phone call where you can call in and ask your questions directly to Kyle or listen to what other members are asking. This is your opportunity to ask ANY marketing, sales or business related question you have. Great, value-packed call each month.</p> |
|--|--|

### Call-In Information

To attend the webinars or Q&A sessions simply dial-in, at the date/time listed above:

- Phone Number: 559-726-1300 Participant Code: 524986
- Access the webinar's slides and "screen share" at: <http://www.theexcellenceclub.com/slides>



## Builder Confidence Continues Improving

Builder confidence in the market for newly built, single-family homes rose for an eighth consecutive month in December to a level of 47 on the National Association of Home Builders/Wells Fargo Housing Market Index (HMI). This marked a two-point gain from a slightly revised November reading, and the highest level the index has attained since April of 2006.

"Builders across the country are reporting some of the best sales conditions they've seen in more than five years, with more serious buyers coming forward and a shrinking number of vacant and foreclosed properties on the market," observed NAHB Chairman Barry Rutenberg, a home builder from Gainesville, Fla. "However, one thing that is still holding back potential home sales is the difficulty that many families are encountering in getting qualified for a mortgage due to today's overly stringent lending standards."

"While there is still much room for improvement, the consistent upward trend in builder confidence over the past year is indicative of the gradual recovery that has been taking place in housing markets nationwide and that we expect to continue in 2013," noted NAHB Chief Economist David Crowe.

Derived from a monthly survey that NAHB has been conducting for the past 25 years, the NAHB/Wells Fargo Housing Market Index gauges builder perceptions of current single-family home sales and sales expectations for the next six months as "good," "fair" or "poor."

Two of the HMI's three component indexes are now above the critical midpoint of 50. The component gauging current sales expectations rose two points to 51 in December, while the component gauging sales expectations in the next six months slipped one point, to 51. The component measuring traffic of prospective buyers increased one point, to 36.

## Do You Know These Businesses?

We need our members to encourage the following businesses to join or re-join the association. Contact Megan Weller if you need any additional information to help you recruit them as a member.

Advantage Heating and Cooling, LLC  
AIM Mechanical  
Altair Engineering of W. Michigan  
Arie Gritter Builders, Inc.  
Best Insulation  
Bishop Construction, LLC  
CCR Contruction  
Chris Beeke Builders  
CT Electrical Services  
Diamond Construction  
Distinctive Impressions  
Doug Williams Construction  
Farm Bureau Insurance  
Futures Mechanical  
Glass Wood & Stone  
Gray Builders  
Gull Lake Landscaping  
Hagen Construction  
Helmus & Patterson Plumbing  
Hitchcock's Village Landscapes, LLC  
Home Siding & Roofing Co.  
Hostetler Construction Company  
Huntington Mortgage Group  
Kalamazoo Fireplace and Grill Shop  
Kalamazoo Landscape Supplies  
Kalamazoo Mortgage  
Kal-West Contracting  
L & L Construction, Inc.

Lamons Landscape  
Maxwell & Associates Inc  
Miller Davis Company  
Natural Stoneworks, LLC  
New Horizon Heating and Cooling  
Peterman Concrete  
PT One Physical Therapy  
RHC Contracting LLC  
Rick's Handyman & Woodworking  
Roofs and More  
Rose Pest Solutions  
Sable Homes  
Schering Landscaping  
Schley Architects Inc  
Scott Keyzer Roofing  
Smart Ideas, LLC  
Solar Winds Power Systems, LLC  
Southwest Mich. Federal Credit Union  
Stevens & Schafer Builders  
Stone Hedge Development  
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V-M Roofing  
Weather Shield Roofing Systems  
Whitney Electric  
Wolfe Residential Builders



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## Final Closeout on 2012

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**2013 Sierra 2500 HD 4x4-** Regular Cab work truck, camper mirrors, 9500lb GVWR, 6.0 V-8, 3.73 axle ratio, 6-speed auto transmission, 18" wheels, all terrain tires, HD auxiliary battery, snow plow prep pkg., skid plate, hitch integrated trailer brake, Eaton locking differential. MSRP \$35,115.



**Business Owner Price . . . . \$30,154\***



**2013 Sierra 1500 4WD Regular Cab** W/T - Short box, 4.8 V-8, 4-speed auto transmission, 6400 lb GVWR, Eaton locking differential, chrome wheels, AM/FM/CD, snowplow prep package, power windows-locks-mirrors. MSRP \$31,895. (Includes no charge, your choice of accessory package.)

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## NAHB Announces Best of 50-Plus Housing Finalists

The National Association of Home Builders (NAHB) has announced the finalists for NAHB's 2013 Best of 50-plus Housing Awards, the premier design and marketing competition for the 50-plus housing industry. A total of 83 entries were chosen as finalists and are eligible for either a Gold or Silver Award from NAHB's 50-plus Housing Council.

"This year's finalists showed us how important it is to incorporate features and amenities that fit the lifestyle of the buyers and residents of their properties," said NAHB 50-plus Housing Council Chairman W. Don Whyte. "The entrants supplied competitive and attractive projects for the 50-plus market, and we are excited to announce those award-winning projects at IBS."

Finalists were selected from entries in 36 categories representing active adult housing, service-enriched housing, lifestyle and marketing activity. The judges also singled out several entries for innovation awards.

From this group of finalists, Gold Award winners will be named at the Best of 50-plus Housing Awards presentation on Jan. 23, 2013, during the NAHB International Builders' Show (IBS) in Las Vegas.

NAHB's 50-plus Housing Council launched the Best of 50-plus Housing Awards to encourage quality and innovation in the 50-plus housing market. The Council provides information, education and networking opportunities for its members and provides advocacy support to NAHB on key 50-plus housing issues.

### New Member Applicants

The Home Builders Association of Greater Kalamazoo has received the following applications for new members:

Retractable Solutions, Inc.  
Universal Property Services

If you know of any reason these companies should not become members, please give Megan a call at (269) 375-4225.

### Welcome New Members

Concrete Works of Michigan, Inc.  
Encore Publications  
OIK Industries  
Sol Spring

## HBA Board Spotlight:

**Dan Martz, Martz Home Builders**

### Martz Enjoys Involvement with Home Builders Association

Dan Martz is the immediate past president of the Home Builders Association and has been involved since 1999.

"I have really enjoyed being involved with the HBA," Dan said. "It has helped me grow as a businessman and a person."

Dan established Martz Home Builders in 1996. He is a licensed builder with the State of Michigan and is a Certified Green Professional (CGP). He also has a realtor associate's license.

He established Martz Home Builders in 1996, but his building experience dates back to 1979 when he was superintendent of Four Seasons Builders, a company his dad Clarence owned with Reg Shave.

Dan's awareness for the association grew out of seeing the involvement his dad had with the HBA. Clarence served as president in 1972, while Dan was president for the association during the 2011-12 year.

"Sitting in the captain's chair gave me an opportunity to see firsthand how far reaching our local HBA is in the community, as well as state wide," Dan said. "Through our involvement in the local elections, the Marketplace development, Fast Built, Rampathon, COMPAC, Boy Scouts, and KRESA – our impact is huge."

Dan takes pride in the many accomplishments the HBA made during the year with him at the helm. The Kalamazoo and Battle Creek associations successfully completed a merger and the big events hosted by the organization grew to new levels in 2012.

"I am truly appreciative of all the board and committee members whose continued dedication makes the HBA one of the best associations in the state

Dan currently sits on the Board of Directors and Executive Committee as the immediate past president. He has also been involved with the organization's Fast-Built House, the Kalamazoo Friends of Housing and the Michigan Friends of Housing, Rampathon and the Marketplace. Dan was also the local HBA's Builder of the Year in 2010.

Martz Home Builders was recognized in 2004 and 2008 with Awards of Excellence for the HBA Parade of Homes.

Dan feels the HBA really helps his business. "My value of membership comes



Dan Martz

through education, as well as the many contacts and relationships I've made in the industry," he said. "Also feeling the pulse of the industry and being aware of the changes and challenges that face our industry have given me the knowledge to keep my business current and relevant."

Dan runs his business to the credo of treating customers with honor and respect. He listens to their needs and is quick to respond to them. Martz credits much of the success to his company's integrated use of technology.

He also feels supporting the industry together is very important. "We have very strong collective voice in the community as well as the region," he said. "We're not only trying to improve the work environment for our builders and associates, we are giving back to the community. It makes a difference; It makes us a credible organization that people look to for direction."

Dan and his wife Julie are also involved in the Portage Free Methodist Church's youth program and the Make-a-Wish Foundation. Dan is an avid bicyclist too. He participates in the Make-A-Wish 300-mile bicycle ride each year representing Team Taylor, which honors his niece who passed away in 2007 from a heart condition. Money raised goes to the Foundation to help children with life threatening diseases. He also rides with his dad on Clarence's birthday. They ride a mile for every year his dad celebrates on his birthday. Last August, Clarence turned 81.

## Housing Starts Slip, Permits Rise In November

Following an above-trend rate of production in October, nationwide housing starts slipped 3.0 percent to a seasonally adjusted annual rate of 861,000 units in November, according to newly released data from HUD and the U.S. Census Bureau. Meanwhile, permits for new construction rose to their strongest level in more than four years, with a 3.6 percent gain to 899,000 units.

"Many builders have reported improving conditions in their local housing markets and are increasingly optimistic about the spring buying season, but they are being very careful not to get ahead of demand," observed Barry Rutenberg, chairman of the National Association of Home Builders (NAHB) and a home builder from Gainesville, Fla. "Meanwhile, tight credit conditions are still the chief obstacle to a quicker recovery."

"The starts report for November reflects a readjustment to a more sustainable level of production following significant gains in the previous two months," said NAHB Chief Economist David Crowe. "That said, starts in this quarter are still running well ahead of the third quarter, and we are on track for a projected 25 percent improvement in housing production for all of 2012. Moreover, the fact that issuance of building permits hit its fastest rate since July of 2008 in November is indicative of the continued, modest growth that we expect to see in new-home construction through 2013."

Single-family housing starts declined 4.1 percent to a seasonally adjusted annual rate of 565,000 units in November, while multifamily starts edged down 1.0 percent, to 296,000 units.

Regionally, combined single- and multifamily starts activity was mixed in November. While the Midwest and South posted respective gains of 3.3 percent and 2.9 percent, the Northeast and West posted respective declines of 5.2 percent and 19.2 percent.

Permit issuance, which can be an indica-

tor of future building activity, rose 3.6 percent to a seasonally adjusted, annual rate of 899,000 units in November. This was due to a 10.6 percent gain to 334,000 units on the multifamily side, as single-family permits held virtually unchanged for the month, at 565,000 units.

Permits rose in all but one region in November. Gains of 8.1 percent, 2.9 percent and 5.9 percent were registered in the Midwest, South and West, respectively, while a 6.2 percent decline was registered in the Northeast.

\* \* \*

*"Every man owes a part of his time and money to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere."*

—Theodore Roosevelt

### Discounts Available Through NAHB

As a NAHB benefit, members have access to discounts and savings opportunities offered by many top companies. All programs, rates, and prices are subject to change without notice.

When making contact, the companies request that callers identify themselves as members of the National Association of Home Builders to receive their discounts.

For more information about this, please contact Christy Ronaldson at 800-368-5242 x8273 or via e-mail at [cronaldson@nahb.org](mailto:cronaldson@nahb.org).



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### Party On!

Andy Sims, center, longtime member of the Battle Creek Chapter, welcomes board members Linda Drenth and Jim Roberts to the Battle Creek Home Builders holiday party on Friday, Dec. 14. Several members from Kalamazoo traveled to Yarrow in Augusta to celebrate the holidays with the Battle Creek Chapter members of the Home Builders Association.

## General Membership Meeting ***SPIKE NIGHT***

Tuesday, January 15 at 5:45 p.m.

Kalamazoo Country Club, 1609 Whites Rd.

Join us to honor the outstanding SPIKE Club members and members who have recruited throughout 2012, and learn why membership is vital to the strength of the industry and the association.

**Building Homes,  
Strengthening Communities**



**5:45 p.m.**  
**Relationship Building**  
**6:45 p.m.**  
**Dinner, SPIKE Awards**

Please Register on [KalamazooHomePage.com](http://KalamazooHomePage.com) by Friday, Jan. 11 at noon.  
Additional guests and co-workers are \$20.



## Logo Use Policy of the Home Builders Association of South West Michigan



### General HBASWM Member Logo Use Guidelines

1. The Home Builders Association of South West Michigan (HBASWM) member logo (see example above) may not be altered, separated, or otherwise distorted in perspective or appearance. The member logo is exclusively for members in good standing with the HBASWM. The HBASWM logo (see example below) is used exclusively by the association.

2. The HBASWM member logo shall be reproduced in black and white or red, white and blue.

3. The association logo and HBASWM name may never be used in any manner that would imply HBASWM endorsement of a company, product, service or builder. Neither the member logo nor the HBASWM name may be used in any company name, product name, service name, domain name, web site title, or the like, except with expressed written permission by HBASWM.

4. The member logo may never be used in a manner that would disparage HBASWM, Home Builders Association of Michigan (HBAM) or National Association of Home Builders (NAHB).

5. The member logo must not be altered and must stand alone (e.g.

the logo must not be incorporated with other logo designs). Watermarks of the logo are allowed provided the usage complies with these logo use guidelines.

6. HBASWM members and other licensees are responsible for their own use of the HBASWM member logo, as well as use by their representatives, such as ad agencies and implementation contractors.

7. HBASWM prohibits the use of their name and event names in all member advertisements: HBASWM, Home Expo, Hometown Home Expo, Extreme Home Expo, Kalamazoo Home Expo, Kalamazoo Home Show, Parade of Homes, Kalamazoo Parade of Homes, Winter Parade of Homes, Fall Builders Showcase, Kalamazoo Fall Builders Showcase, Fast Built House, and Rampathon. They are HBASWM protected names and/or HBASWM received permission to use them. You may only use these names with expressed written permission from HBASWM.

### HBASWM Review Policy

1. Advertisements where the HBASWM member logo is used in advertising the HBASWM members own products or services do not need to be approved by HBASWM.

2. HBASWM reserves the right to

review all advertisements where the HBASWM member logo is used.

3. HBASWM has final decision over all matters regarding logo usage.

### Logo/Program Violations

HBASWM actively monitors proper use of the HBASWM name and member logo. The following explains the general course of action for addressing logo violations:

1. Anyone who misuses the HBASWM logo or the member logo will be contacted in writing or by telephone.

2. A reasonable amount of time will be given to correct the error(s) per HBASWM discretion. The time frame will be dependent upon the medium in which the violation appeared and the severity of the infraction.

3. Follow-up will be conducted to ensure that the error(s) has been corrected. Failure to make the required change(s) may result in expulsion from the HBASWM and/or legal action.

### Logo Distribution

To acquire a HBASWM Member Logo, please contact the office at (269) 375-4225.

### Questions About the Guidelines?

If you have questions regarding the Logo Use Policy, please call the HBA office at (269) 375-4225.



Home Builders Association of South West Michigan  
5700 W. Michigan Ave., Kalamazoo, MI 49009  
Phone: (269) 375-4225 Fax: (269) 375-6493  
[www.HBASWM.com](http://www.HBASWM.com)







5700 W. Michigan Ave.  
Kalamazoo, MI 49009  
[www.kalamazoohomepage.com](http://www.kalamazoohomepage.com)

Phone: (269) 375-4225  
Fax: (269) 375-6493  
[dshugars@hbagk.org](mailto:dshugars@hbagk.org)

Jan. 2, 2013

Dear Valued Members:

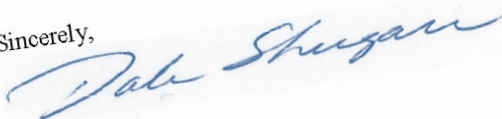
We are excited to announce a partnership that offers small custom builders the opportunity to provide long-term insured home warranties on the products they build. Professional Warranty Services Corporation (PWC) allows builders the ability to offer a 10-year home warranty on the homes they build, backed by a \$30 billion company. PWC, which is an agent of Zurich insurance, administers the highly regarded new home insured warranty plan. Noted national builders like Pulte, Toll Brothers, K. Hovnanian, Beazer and many others with the staff and resources to select any third party warranty company have all also chosen to work with PWC.

The insured warranty contains clear descriptions of what should be expected at different points in the warranty and lays out sensible pathways to bridging any possible good faith disagreement between builder and buyer. Binding arbitration is included and the builder is even given some legal defense coverage in years three through 10; the PWC program is unique in that benefit. We really liked the idea of the builder having a direct relationship with the carrier, not just the warranty company.

The program's "A+" rated carrier backing the builder's initial warranty promises and providing long term structural insurance, along with the free transferability of coverage to second owners, can give our consumers considering their home purchase options additional reasons to select a new home over existing construction, to the benefit of our members. The point of sale materials and opportunity for sales staff training also persuaded us that for those builders inclined to consider a third party warranty plan, the one from PWC/Zurich can actually help them sell homes.

Please contact Vince Chiarello at (800) 850-2799 for more information about this program. Vince and PWC have joined your local Home Builders Association of South West Michigan. We are happy to partner with PWC and make this program available to our members. For those of you going IBS, look for Vince at Booth C2241.

Sincerely,



Dale Shugars  
Executive Vice President



Building Homes,  
Strengthening Communities





### Listening to Congressman Upton

Members of the Home Builders Association listen intently to U.S. Congressman Fred Upton (R-St. Joseph) at the HBA office on Friday, Dec. 14, Upton spoke to the group about many legislative issues, including the fiscal cliff that is dominating Washington politics. Pictured are, from left to right: Larry Goostery, George Kibler, Ken Klok, Scott DeLoof and Congressman Upton.



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For more information contact Jerry Whitaker from  
Whitaker-LaChance Agency at  
(269) 274-6159





## Making It Right

Mike Holmes, from the hit shows Holmes on Homes and Holmes Inspection on HGTV, will appear at the 2013 Kalamazoo Home Expo in March. Holmes will give two performances to local audiences at the Home Expo on Saturday, March 9. Exhibit space is going fast as director Scott McGraw reports that nearly 80 percent of the booths have been sold for the Expo. For more information on securing exhibitor space at the show, contact McGraw at (269) 375-4225.

# Builder & Building Official Breakfast

February 5, 2013 8:00am - 9:30am

Come join local builders and building officials to discuss current building topics.

Location: Home Builders Association  
5700 W. Michigan Ave., Kalamazoo, MI 49009

Builder Members - \$5

Associate Members - \$10

Non-members - \$30

Building & Law Enforcement Officials - Free



To RSVP call (269) 375-4225  
by Friday, Feb. 1





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*\* Promotional Pricing available until January 25, 2013*

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