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On The Level - December 2006

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Majority Still See Housing as Strong Investment

November 13, 2006 - Americans remain highly confident about the nation's housing prospects, with more than four out of five home owners expecting the value of their home to appreciate over the next five years and nearly seven out of 10 calling it their most valuable investment, according to results from a new nationwide survey.

"The poll clearly debunks the more sensational media reports speculating on the demise of the housing market," said David Pressly, president of the National Association of Home Builders (NAHB) and a home builder from Statesville, N.C. "It is interesting to note that other polls conducted by major news organizations have come up with similar results, indicating that despite the current housing market downturn Americans resoundingly believe that buying a home is the best investment they can ever make."

The survey of 2,000 households, including more than 1,750 registered voters, was conducted by RT Strategies between Oct. 26-29. The polling found that 81 percent of home owners believe that the value of their homes will rise over the next five years. Only 13 percent felt their home would fall in value, while 4 percent expected no change and 3 percent were unsure.

In addition, 69 percent of the respondents listed their home as their most valuable investment. By contrast, this was followed by 401(k) and other retirement accounts, with just 11 percent of those polled citing this as their top investment.

Looking ahead, NAHB said the housing market is poised for solid and sustained growth in the future.

"We are in the midst of an inevitable adjustment following the housing boom of 2004-2005 when housing market activity soared to unsustainable levels," said NAHB Chief Economist David Seiders. "Housing demand should stabilize in short order and the downward adjustment to housing production should run its course by mid-2007.

The market that emerges from this correction will display good balance between supply and demand and move to a healthy and sustainable trend based on solid underlying fundamentals."

2007 INTERNATIONAL BUILDERS' SHOW FEATURES TIMELY ADVICE ON SUCCEEDING IN A CHANGING HOUSING MARKET

November 27, 2006 - More than 100,000 housing professionals are expected to descend on Orlando, Fla., for the 2007 International Builders' Show (IBS). With the housing market slowing from record levels, the educational sessions, networking opportunities and state-of-the-art technology and

products featured at the show make attendance critical for any professional working in the industry. Hosted by the National Association of Home Builders (NAHB), the housing industry's largest annual light construction trade show and exhibition will be held at the Orange County Convention Center, Feb. 7-10. Hailed as the "Big Show," IBS promises a wealth of educational opportunities for housing professionals, with more than 290 educational sessions on topics ranging from sales and marketing, business management and new technologies to design trends.

These sessions offer builders and associates the best opportunity to explore the latest trends and best practices and learn how to grow their businesses. New for 2007 is a "Changing Markets" education track with more than two dozen classes, including forecasts for the home building and remodeling industries, advice on penetrating new markets and sessions that address the fundamentals of today's marketplace.

- **Cut Construction Costs: 20 Proven Techniques**—Historically, land and direct construction costs have represented 78 to 85 percent of a new home's sales price. Learn the 20 ways to bring these costs down to 70 percent to improve profitability without cutting the value and quality of your homes.
- **Using the Internet in a Changing Environment**—From Web-based software to online marketing, there is a lot the Internet can do to

improve your efficiency and profitability in a changing environment. Learn what's out there and how to integrate it into your business.

- **It's a Whole New World: Make Money in 2007**—The market has returned to reality, and that reality is more competitive than ever. Now is the time to ensure that you are in the right place—the right product with the right pricing and the right sales and market
- **Selling Smart to Builders: Your Best Plays for a Changing Market** – As the market changes, associates need to understand the best ways to present their products and services to builders. Learn the latest techniques and strategies that salespeople for associate member firms are using to get builders' attention in the midst of a changing business climate.

"Changing Markets" is being offered to help building professionals stay competitive in the current economic climate and is just one of 19 different educational tracks available to IBS attendees. For more information on registering for classes and to see the full array of educational offerings, visit

www.BuildersShow.com/Seminars. Visitors can also see what the show has to offer at www.BuildersShow.com/VTS, a virtual showcase for exhibitors and their products.

The 2007 International Builders' Show is not open to the general public. Building industry professionals and their affiliates are welcome to register by visiting www.BuildersShow.com. Discounted online registration ends Jan. 5, 2007. On-site registration begins on Sunday, Feb. 4.

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As 2006 comes to a close and brings to an end my tenure as TABA President, I want to take a final opportunity to say "Thank You." This may seem like a common theme of my "letter," but I believe it is a good and important thing to do. At TABA, we are very fortunate to have so many who are willing to give of their time and resources to provide for an association that in turn provides us with opportunities to grow our businesses locally and watches out for us in making sure that our industry does not become regulated to a point that limits development in our area.

To that end, I'd like to say a big word of thanks to our members. Without our members, our voice would not be near as strong as it is today. We have a strong reputation locally and statewide because of the dedication of our membership not only to our industry, but to the betterment of our community. So thank you to members, both old and new, for your support now and in the future. It has been a true pleasure serving as your president this year.

We also have a great staff doing a fantastic job. Keep up the good work Troy and Cheryl.

TABA has also had a very willing and participatory Board of Directors and leadership team. They have been great stewards of our organization and have given considerable thought to every decision that was made this year about how their decisions would impact the Association and its membership. I believe we made good decisions on behalf of TABA—decisions that will pave the road for the associations future growth.

This month I will pass the president's gavel to Mike Pilkington, a well deserving and fully capable man. Mike has observed, participated, and learned so much over the past three years serving on the TABA Board and chairing or participating on various TABA committees. He has also been to many Texas Association of Builder meetings so he has a good handle on statewide issues as well as what is going on locally. He is ready to take the helm of this organization for 2007 and I believe he will do an outstanding job for our members. I am looking forward to seeing the continued strides this association will make in the coming years.

I hope everyone has a very Merry Christmas and a Happy New Year and strongly encourage you to attend the upcoming Christmas Luncheon scheduled for December 13th at Wildflower Country Club. We will be honoring some very deserving people who went above and beyond this year. Hope to see you there.

John Kiella

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Troy Glasson
Executive Officer

Another Year Gone By

Happy Holidays TABA members!!!

We are wrapping up what has been a great year locally. Though we've all seen the reports that our industry has been in an adjustment period throughout the nation, Central Texas continues to march forward as Temple and Belton have seen a record year as far as building permits and housing starts go.

I believe this is due largely in part to our favorable climate for building and due to our area being one of the most affordable in which to own a home anywhere in the country. We are fortunate to live in an area in which our city leaders embrace development and work hard to create an area that promotes and attracts growth.

Eye Opening Experience

After a year on the job, it is now very clear to me that TABA and our Association leaders play a large role in assuring that this remains the case. We continue to develop strong working relationships with city staff and leaders and in turn are kept aware of the major goings on in our municipal governments – which by the way, is quite a bit, but I'll get to that later.

I don't think many folks fully realize how much our leaders do to make TABA the force that it is in our local jurisdiction. Not only do our leaders take care of their personal affairs such as church and family, but they run major businesses, serve on school, city, and/or county boards; and still somehow find time to serve on multiple TABA committees. I hear that some of them even find time for golf and hunting, but I'm not sure that is true.

It makes my head spin just thinking of all the endeavors some of these folks have taken on. I don't know how they do it, but man I'm glad they do. To those that serve on TABA committees, such as the Board of Directors, the Government Affairs Committee, and Home-PAC, I want to say publicly that I appreciate everything that you do to make TABA so valuable to our members and such an asset to our community. Thank you very much for all you do!!!

The Coming Year

There are currently a number of projects developing that TABA is keeping an eye on and/or involved with. It is a very exciting time to live in this area and be a part of its growth.

In early 2007, the 80th Legislature will convene and TABA will be there to help spread the word about our industry's prohousing agenda. On February 28th, TABA members will bus down to Austin for the Texas Association of Builders Rally Day.

This event will provide us an opportunity to join builders from around the state to promote a pro-housing agenda to the Legislature. The more members we bring, the bigger the statement we make to our legislators about the significance of our industry and our expectations for the way they do their job. Please be on lookout for more information about this initiative and plan on joining us in February.

Most of our energy will be directed closer to home due to the volume of projects that the cities in our jurisdiction are currently working on.

We continue to track issues in Salado and Belton, but Temple is currently where most of our focus is, simply because they have so many irons in the fire.

For example, an initiative to create Strategic Investment Zones has been developing via numerous work groups that have been reviewing ways to make Temple the most attractive community that it can be. In doing so, the City has looked at numerous ways to provide incentives for businesses to enhance their appearance. A number of items could directly impact our industry and TABA has provided members to serve on any committee that we feel could directly or indirectly impact your business. We will keep you posted on this through our website (www.tahb.org), emails, and our newsletter as this project develops in the coming year.

Additionally, Temple will be hiring a new City Planner in the coming months and we look forward to developing a strong relationship with him or her as we strive to do with all city officials.

The City of Temple has also put out a request for proposal for a consultant to help them develop a new Comprehensive Plan that will help guide growth for the city's immediate future. That is yet another project that we can look forward to participating in. Finally, if that isn't enough, I'd like to leave you thinking about two big words — Storm Water. Though most of us are already familiar with SWP3 (StormWater Pollution Prevention Program), we will be learning even more about it in the coming year. In response to EPA requirements, the City of Temple is currently developing a municipal storm water program in which they'll have some oversight authority when it comes to the federal SWP3 program that regulates our industry. I will provide you with much more information on that as the situation develops.

Merry Christmas to All...

Have a Merry Christmas everyone! Try to get some rest over the holidays; it looks like 2007 is going to be a busy year.

Troy Glasson

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EO's Comments

Cheryl Hunka
Executive Officer

Let me begin by saying what a great year we have had at TABA. I believe our biggest accomplishment this year was the beginning of our Building Expansion Project in which so many of our members stepped up to get this building built and built without too much expense. It's been the generosity of these members that allows us the funds to furnish the new building and equip it with state of the art audio/visual equipment.

It's been so enjoyable to see those that have contributed to the project. A very special thanks goes to our very first President, Herb Blevins. Herb has donated to our Capital Campaign Fund. This is a reflection of his continued support and devotion to TABA. I was so pleased when he wanted to be a contributor. After 30+ years, TABA still holds a dear place in his heart. Thank you Herb!!

It's been a great year for the housing industry as well, especially in the Temple area. Temple officially reached 500 home starts at the end of November with still one month to go before the end of the year. Way to go Temple!!! This milestone is extremely important. It shows that Temple is in a serious growth mode with every indication of a healthy and growing market place. It's a great place to live and work.

We have great things happening around us and I hope as we enter into the holiday season that we take time to give thanks and reflect on how we got here and what is the best path to continue with our success. It's been a great year working with a great board and fantastic chairmen and I would like to thank all those who volunteered countless hours of their time and money to make it a successful year for TABA. Early indications are that 2007 will be another stellar year and I hope to see even more people attend our functions and events.

I hope to see many of our members at our Christmas Luncheon on December 13th at 11:30am at Wildflower Country Club. We will be presenting the presidential awards as well as installing our newly elected 2007 Board of Directors.

I wish everyone a joyous Holiday Season and a very prosperous New Year and look forward to 2007.

Cheryl Copeland

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2007 Calendar of Events

Here is a quick run down of the important calendar events for the upcoming new year. *Dates and locations are subject to change.*

January No TABA sponsored events scheduled

February

23 – Home & Garden Show Preview Party

24-25 – Home & Garden Show, Bell County Expo Center

28 – Rally Day, Austin, TX

March

1-3 – TAB Spring Board Meetings, Austin, TX

13 – Crawfish Boil, location to be determined

April

20 – Parade Awards BBQ, location to be determined

21-22 – Parade of Homes, Bell County

28-29 – Parade of Homes (2nd weekend)

May

10 – Annual TABA Golf Tournament, Sammons Golf Club

June

15 – TABA's Annual BBQ Cook-Off, location to be determined

July

17 – Inaugural Bowling Tournament, Action World Bowl

August

14 – Associate Appreciation Fish Fry, Overlook Pavilion, Lake Belton

September

11 – Home-PAC Skeet Shoot Tournament, Weber's Shooting Center

October

16 – Annual Elected Officials Appreciation BBQ, Cyclone Corral BBQ

November

13 – Annual TABA Awards Banquet

December

6 – TABA's Christmas Open House, TABA Office Building

**TABA Board meetings are scheduled for the 2nd Wednesday of every month.

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