

# Hammer Time

2nd Quarter 2018

## Homes Are Americans' Top Asset

With a combined total of \$24.2 trillion, the primary residence accounted for about 25% of all assets held by U.S. households in 2016, according to the Federal Reserve's most recent Survey of Consumer Finances.

[The primary residence](#) is the largest asset category on the balance sheets of American households, surpassing "other financial assets" (20%),

"business interests" (20%), "retirement accounts" (15%), "stocks and bonds" (7%) and "vehicles and other non-financial assets" (7%).

The aggregate value of assets held by households under age 35 was \$3.7 trillion, while the aggregate value of assets held by households over age 65 was \$35.6 trillion.

## Amazon Business for NAHB Members

NAHB members can now access Amazon Business by signing up for a free account that provides free shipping on eligible orders over \$25 and other features and benefits.

Designed for companies of all sizes, [Amazon Business](#) can help NAHB members gain access to multi-user accounts, business-friendly payment options, business pricing on more than 5 million products, and more.

## LEADERSHIP

**David Johnson CGB, President**  
Signature Building & Design, LLC

**Sam Beachy CGP, Vice President**  
Reliance Construction

**Byron Kauffman, Treasurer**  
Wetzel Insurance Company

**Adam Clemens, Secretary**  
Rabb Water Systems

**Brett Harter CGP CAPS**  
Past President

**John Kidd CGB CGP**  
R.W. Kidd Construction

**Gary Furniss**  
Momper Insulation

**Doug Harvey CGB CGR CGP CAPS**  
Coplen Construction

**Bruce Jackson CGP**  
Mission Contracting

**Wendell Miller CGB CGR CGP**  
Renewal Homes, LLC

**Julia Moore**  
First Federal Savings Bank Rochester

**Frank Rhoades CGA**  
Cottage Watchman/EF Rhoades & Sons

**Daniel Schlatter CGB CGP CAPS CPBD**  
Inglenook LLC

**Deb Paton-Showley**  
Coldwell Banker Roth Wehrly Graber

**Rick Mylin**  
Safe-Way Garage Door

**Trisha Steger, Executive Officer**

## Residential Construction Employs Millions

Roughly 3.8 million people – or 2.5% of the U.S. employed civilian labor force – worked in residential construction in 2016, according to [NAHB analysis](#) of data from the most recent American Community Survey. These numbers include individuals identified as self-employed.

NAHB analysis also estimates the distribution of home building jobs across states and congressional districts. These estimates highlight the importance of residential construction to voting constituents living in the district.

They show that more than 8,800 residents work in home building in the average congressional district.

## How the Tax Law Affects Pass-Through Entities

One aspect of the recently revised tax code is the 20% deduction available to “pass-through” businesses, such as LLPs, LLCs and S-corps. It is a centerpiece of the new law, one that most small business owners have heard about.

But what does it mean for you and your business?

NAHB has created a Tax Reform Toolkit to help members better understand key provisions in the tax law, including the treatment of [pass-through income](#).

Be sure to consult a tax professional before taking action.

## HBI Gets \$50 Million Grant for Skills Training

The Home Depot Foundation has announced a \$50 million commitment to [partner with HBI](#) to train 20,000 new skilled workers over the next 10 years.

The grant will significantly increase the number of workers trained through the

HBI curriculum and help address the home building industry’s labor shortage.

HBI, which is NAHB’s education arm, trains separating military members, high school students and at-risk youth for careers in the skilled trades.

## Plan to Participate in Bringing Housing Home

This year, NAHB will conduct Bringing Housing Home™ featuring in-district meetings with members of Congress to discuss critical issues affecting the home building industry. [Bringing Housing Home™](#) is scheduled for April 30 to May 5, 2018.

For more information, contact Karl Eckhart, NAHB vice president of inter-governmental affairs, at 800-368-5242, x8319, or [keckhart@nahb.org](mailto:keckhart@nahb.org).

## Nominations Open for National Associate Chair

Do you know an Associate member who is a leader and actively engaged with NAHB? Submit their name for consideration for the National Associate Chairman (NAC) position. The Associate Members Committee will meet at the Midyear Meeting in Portland, Ore., to put forth names to the Nominations Committee for the [National Associate Chair](#) for the 2019-2020 term.

# Virginia Firm Tells Lawmakers Regulatory Horror Story

A Virginia development firm's [regulatory nightmare](#) is an excellent example of how costly and frustrating federal rules can be.

Valerie Wilkinson, vice president and chief financial officer of the ESG Companies in Virginia Beach, Va., recently told lawmakers on the House Subcommittee on Interior, Energy and the Environment how her firm has been denied a Section 404 Clean Water Act permit to develop its property for close to 30 years.

Wilkinson explained that over the course of decades the company repeatedly went through proper channels and put forth state-approved plans that would result in zero net loss of wetlands. But an ongoing regulatory quagmire has prevented her firm from devel-

oping a multi-use community to meet local housing needs on land her company purchased in the mid-1980s.

"Throughout every step of the process, the rules have changed and new requirements have been added," Wilkinson said. "After 30 years, we've spent more than \$4.5 million and are still not close to obtaining the required federal Clean Water Act 404 permit."

Throughout the ordeal, the firm has hired specialists with extensive expertise in environmental geology and wetlands hydrology, scores of environmental consultants to conduct wetland functional assessments, and consultants suggested by the U.S. Army Corps of Engineers.

## EPA Clarifies Lead Paint Rule

The Environmental Protection Agency has provided needed clarification to information it previously posted regarding emergency renovations under the lead paint Renovation, Repair, and Painting (RRP) Rule.

After hurricanes devastated parts of Texas, Florida and Puerto Rico last fall, NAHB met with EPA to discuss uncertainties that remodelers faced regarding how the agency planned to implement the RRP Rule's emergency repair provisions.

To address NAHB's concerns, the agency has added two new entries to the lead paint FAQ:

- [Application of Recordkeeping](#) for emergency renovation.
- [Whole house gut rehabilitation](#) project clarification.

Contact: [Tamra Spielvogel](#) at 202-266-8327.

## IBS Education Recordings Available

If you missed the 2018 International Builders' Show or attended but couldn't make it to all of your must-see sessions, you're in luck: You can get the maximum benefit from your IBS investment by viewing more than 140 Show sessions through IBS Education On Demand.

The session recordings are easy to access and searchable by speaker name, session title or keyword.

With IBS Education On Demand, you'll get:

- A year of access to the Streaming Video Library, which includes all 2018 recorded sessions.
- Full download access for all video and audio versions of the 143 sessions.
- Individual sessions in either the MP4 video or MP4 audio-only formats.

Visit [BuildersShow.com/OnDemand](http://BuildersShow.com/OnDemand) to learn more.

## Accurate Appraisals for High-Performance Homes

Getting accurate valuations on [high-performance homes](#) can be a challenge. The sustainability and efficiency built into the building envelope and measures taken to improve indoor air quality, water efficiency and HVACR system performance are often not visible to the untrained eye.

Fortunately, there are steps builders can take to protect their investment and realize the full market potential of the homes they build.

Some builders add a contract clause that requires the lender to hire an Accredited Green Appraiser with expertise in high-performance buildings. Accredited Green Appraisers can be found through the Appraisal Institute Green Registry or EarthAdvantage.

It is also important to make sure the Accredited Green Appraiser is using the Appraisal Institute's Residential Green and Energy Efficient Adden-



dum. This addendum to Fannie Mae Form 1004 is a reporting method that highlights the high-performance aspects of a home. The institute also has a Commercial Green and Energy Efficient Addendum for multifamily properties.

Single-family builders certifying their homes through the [National Green Building Standard Certification Program](#) receive a pre-populated version of the addendum with each certificate, as well as a [guide](#) on completing and distributing the addendum.

## Build a Successful Social Media Marketing Plan

Social media is increasingly important to home builders and remodelers as a marketing and sales tool.

In [Social Media Marketing for Your Business](#), the latest title released by [BuilderBooks](#), NAHB's publishing arm, industry professionals can learn how a long-term approach to social media can benefit their businesses.

NAHB members receive a \$2 discount off the cover price.

## B.A.K.F.C CALENDAR OF EVENTS

### Q2 2018 GM MEETINGS

APRIL 24, 2018

MAY 22, 2018

AT THE WYNDHAM GARDEN  
HOTEL IN THE CENTER/PIKE  
MEETING ROOM(S)

**Social Time: 6:00 - 6:30 pm**  
**Meeting: 6:30 - 8:00 pm**

COST: \$16.00

\*

### COATS FOR KIDS COMMUNITY OUTREACH GOLF OUTING

JUNE 26, 2018

At Stonehenge Golf & Country Club

2850 East Pierceton Road  
Winona Lake, IN

Registration & Lunch 11:00 a.m.

Tee-off 12:00 p.m.

Awards & Dinner: 5:30 p.m.

#### Member Reminder:

The golf outing takes the place of the June Membership Meeting.

A Golf registration form is provided within the following pages for your convenience!

Get your team together and join us for a much needed /well deserved day off on the course!

**We want to see you there!**

## FROM THE DESK OF RICK WAJDA — CEO OF THE IBA

Be a part of an exciting IBA Offering and Pilot Program!

LEARN ABOUT THIS OFFERING AT THE BAKFC GENERAL MEMBERSHIP MEETING APRIL 24TH



The IBA has recently started participating in a Pilot Program with a cutting-edge small business growth firm, referred to us by the Wisconsin Builders Association.

They specialize in helping builders, remodelers, and trade businesses systematically grow their businesses, utilizing a proprietary process they have developed through concentrating on our industry.

The benefits also include this monthly educational newsletter, and will include valuable ebooks, blogs and articles on marketing, hiring, sales, strategic planning, and other educational topics critical to the building, remodeling and trade industry.

***The results and feedback from Wisconsin Builders Association members has been incredible.***

This firm is completely private, and does not work with the general public.

**Small Business Growth Partners' CEO, Christopher J. Penasa, will present the IBA Pilot Program to members in attendance at the BAKFC's General Membership Meeting on April 24th.**

**RSVP Required. Call (574) 267-6125 for meeting information and reservations today.**



*"These BPA's are in limited supply, so if you would like more information on how to participate, please reach out to me directly or simply go to the link below to start your BPA process. We expect the BPA's to go fast, so if you truly want to grow your business I urge you now to take advantage of this offer."*

*Thank you for your support of this initiative, and thank you for your trust and support of your Indiana Builders Association."*

**Rick Wajda,  
CEO, Indiana Builders Association**

**[Click Here For Your IBA Provided BPA](#)**

# WHAT'S HAPPENING.

## The NAHB Membership Drive is Under Way...

**BAKFC Builders and Associate Members are encouraged to get involved in the 2018 Membership Drive!** Spikes will earn triple Spike Credits for each new member recruited during the month of May and be entered to win a trip to the 2019 NAHB International Builders' Show® (IBS)! Trip packages include a four-night hotel stay, one round trip economy airfare ticket to Las Vegas (up to \$600) and an IBS 2019 full registration (includes education). BAKFC builders can also earn \$100 Builder Activity Credits per each new member against the cost of entry for the 2019 Homes on Parade.

Know a builder or vendor who could benefit from becoming a member of the BAKFC, IBA and NAHB?

Contact BAKFC EO Trisha Steger for Sponsor Letters, Membership Applications and information or visit [www.BAKFC.com](http://www.BAKFC.com) to download membership applications and materials today.

## Affordable Workforce Housing Development

**BAKFC Builders are invited to participate in the Affordable Workforce Housing Development Project...**

Ten lots are available at discount in the Eagle Crest addition of Warsaw.

**Lot Prices:** \$17-\$28k (No upfront cost/payable at closing)

Lots are available for BAKFC Builders on a 1st come, 1st serve basis.

**City/Developer Incentives:** ~\$8k including discounted lot price, water lines, tap fees, grinder pump, curb cuts/driveways, and more

**Home Value Range:** ~\$179-\$220k

**Amenities Range:** 1,400 sq. ft., (slab or crawlspace) 3 BDRM, 2BA, 2 ½ Car Garage, hard surface flooring

**Realtor:** Deb Paton Showley, Coldwell Banker Deb Paton-Showley Group - Tel. (574) 527-6022

**Questions:** Rob Parker, CEO, Kosciusko Chamber of Commerce (574) 267-6311 x.223

# Builders Association of Kosciusko - Fulton Counties 23rd Annual Coats for Kids Community Outreach Golf Outing



## SAVE the DATE!

Tuesday, June 26, 2018

Tee off with the B.A.K.F.C. at the 23rd Annual  
**Coats for Kids Golf Outing**

**At Stonehenge Golf & Country Club**

2850 East Pierceton Road, Winona Lake, Indiana

Registration/Lunch: 11:00 a.m.

Tee-off: 12:00 p.m.

Awards/Dinner: 5:30 p.m.

**Golf Registration Forms Will Be Emailed Soon  
Get Your Team Together Now!**

### For Sponsorship Opportunities and Outing Information

Contact the Builders Association of Kosciusko - Fulton Counties

527 South Buffalo Street · Warsaw, Indiana 46580 · [www.bakfc.com](http://www.bakfc.com)

Telephone: (574) 267-6125 Or Email: [info@bakfc.com](mailto:info@bakfc.com)



Since its first Coats for Kids Golf Tournament in 1996, the **Builders Association of Kosciusko - Fulton Counties** has raised funds to provide 6,775 new winter coats to children in need from nineteen elementary schools throughout Kosciusko, Fulton and Whitley Counties.

On behalf of the children who have received winter coats, we would like to extend a very special thank you to our golfers, sponsors, and door prize donors who make this possible each year!

**For your convenience, a Golf Registration form is attached**

**Golf Registration Deadline: Tuesday, June 19th**

Sponsorship funds and Door Prizes are greatly needed!

A Coats for Kids Committee Member will contact you beginning the week of April 16th.

**Ready to give now? Call-in donations and door prizes to (574) 267-6125**

**Or email them to [info@bakfc.com](mailto:info@bakfc.com)**



**Tuesday, June 26, 2018 - 11:00 a.m. Lunch & Registration**  
**Stonehenge Golf & Country Club**  
 2850 East Pierceton Road, Winona Lake, Indiana

**Registration & Lunch at 11:00 am 144 Golfer Limit / 36 Teams of Four**  
**Tee Time at 12:00 pm \$350/Foursome OR \$90 per Individual**  
**Dinner at 5:30 pm \$16 per Individual (Non-golfer)**

Registration Include Green Fees for 18 Holes, Golf Cart,  
 Lunch, Dinner, Mulligans, Ribbons, and Prizes

Registrations accepted on a first-come basis. Entry fees accompanying registration forms will be given priority.  
 Only team members with amateur status are eligible to win prizes.

### BAKFC Coats for Kids Golf Outing Registration Form

Return this form with check payable to BAKFC – 527 South Buffalo Street, Warsaw, IN 46580

#### Golfers Information

1<sup>st</sup> Golfer (First and Last Name) \_\_\_\_\_

Company \_\_\_\_\_

2<sup>nd</sup> Golfer (First and Last Name) \_\_\_\_\_

Company \_\_\_\_\_

3<sup>rd</sup> Golfer (First and Last Name) \_\_\_\_\_

Company \_\_\_\_\_

4<sup>th</sup> Golfer (First and Last Name) \_\_\_\_\_

Company \_\_\_\_\_

#### Fees & Payments

\$ \_\_\_\_\_ for \_\_\_\_\_ Individual Golfer(s)

\$ \_\_\_\_\_ for \_\_\_\_\_ Golf Foursome Team(s)

\$ \_\_\_\_\_ for \_\_\_\_\_ Dinner Only (\$16.00 per person)

**Total Fees \$** \_\_\_\_\_

Please indicate method of payment:

Check Enclosed     Bill Me     Visa, MasterCard, Discover and Amex

Telephone Number to contact for credit card payment over the phone: (\_\_\_\_) \_\_\_\_\_

Please return this completed form with your payment to:

BAKFC at 527 South Buffalo Street, Warsaw, IN 46580  
 Phone: (574) 267-6125    Fax: (877) 491-9042    Email: [info@bakfc.com](mailto:info@bakfc.com)



# 32nd Annual Homes on Parade Dates

The 32nd Annual Homes on Parade is scheduled for September 21st, 22nd, and 23rd.

This will be a *scattered site parade* with a possible central site/starting point in the Wooded Hills addition south of Winona Lake. So far there are six possible entries - and we'd love to have more!

Builders interested in participating in this year's parade SHOULD NOT MISS the upcoming builders' meeting...

## 2018 Homes on Parade Builders Meeting

Tuesday, May 15th from Noon to 1:30 pm

In the BAKFC Training Room - 527 S. Buffalo Street, Warsaw

Lunch Provided - **RSVP REQUIRED BY MAY 14TH 5:00 P.M.**

## IMPORTANT DEADLINES:

FRIDAY, JUNE 15, 2018 5:00 P.M.

FRIDAY, JULY 6, 2018 5:00 P.M.

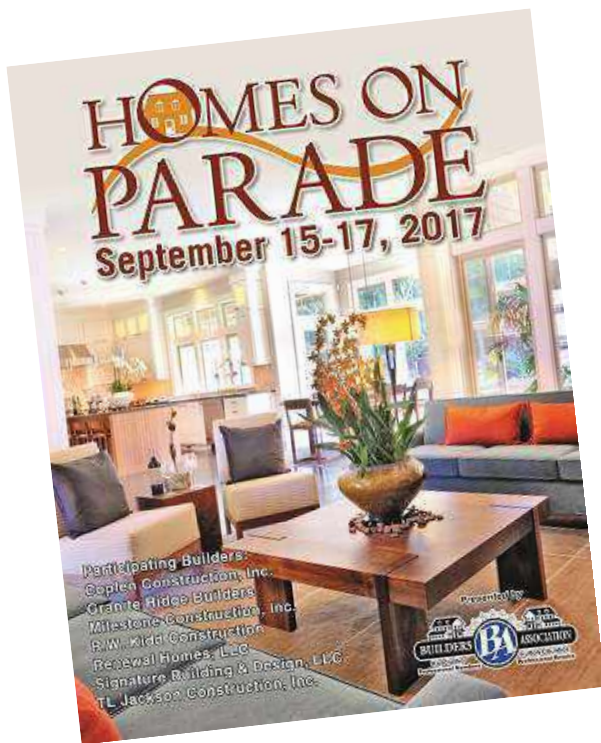
## WHAT'S DUE...

**BUILDER ENTRY FORM SUBMISSION DEADLINE**

**BUILDER DRAWING(S) DEADLINE**

(DRAWINGS ARE BUILDER PROJECT ILLUSTRATIONS, FLOOR PLANS, HOME DESCRIPTIONS, AND MAP/DIRECTIONS FOR THE PARADE BOOK AND TIMES-UNION INSERT)

Call (574) 267-6125 or email [info@bakfc.com](mailto:info@bakfc.com) for entry forms or to RSVP for this meeting



## Homes on Parade Magazine Advertising

This year's Homes on Parade magazine ad sales will be conducted *internally* by the BAKFC EO. EO, Trisha Steger, will forward advertising rates and information to BAKFC Members in mid to late May.

**Ad contract deadline: July 11th**

**Ad copy deadline: July 13th**

If you plan to advertise in this year's Parade of Homes magazine and want first dibs on ad position(s), call (574) 267-6125 or send an email to Trisha at [info@bakfc.com](mailto:info@bakfc.com).

\*\* Premium positions are reserved for members only. Current year sponsor(s) and/or prior year advertisers in premium positions shall receive first right of refusal. Premium positions refused will be sold on a first come first served basis to members only.

## BAKFC Annual Meeting Announcement

The BAKFC will hold its Annual Meeting on Tuesday, October 23rd. **PLEASE SAVE THE DATE!**

BAKFC members are encouraged to make every effort to attend the annual meeting, during which BAKFC Officer and Director nominations/elections will take place in addition to a review of financial performance, member recognition awards and more. More information will be available in the months to come.



## Q2 2018 Member Anniversaries

Anniversary Month	Years of Membership	Member of Record, Company
April	23	Scot Wolf, Salem Insurance Agency
	19	Steve Conrad, Kuert Concrete
	13	Bill Hays, Michiana House & Home
	9	Larry Yoder, Yoder Concrete LLP
	6	Aaron Miller, JayH Construction
	5	Rick Smith, Art and Sons Excavating
	5	Rustin Rumpfelt, Beyond Landscaping LLC
	4	Mike Sellers, M & D Electrical Solutions LLC
	4	Heather Marshall, Nest Furniture & Design
	1	Aaron Kosins, Lake City Rental
	1	Tyler Miller, Timber Rock Construction
	1	Jerry Yoder, Yoder Home Services
May	34	Ervin Bolt Jr., Ervin Bolt Construction
	31	Brandy Kozon, Kozon Plumbing & Heating
	21	Dan Brown, Phend & Brown
	14	Nick Yoder, Millwood Window Store
	2	Bruce Cole, Overhead Door Co Of Ft Wayne
	1	Brian Antonides, ABC Supply Company, Inc.
June	14	Brett Harter, Harter Custom Construction
	12	Gary Richard, G & R Siding Co
	11	Dan Lavitz, Air-Tite Insulation
	11	Josh Boren, Boren Builders
	11	Joe Callaghan, Fahl Manufactured Homes Inc.
	11	Jerry Long, Investors Realty
	11	Corey McCullough, LaSalle Bristol
	11	Doug Stuckey, Millers Building Supply
	11	John Warren, Old National
	11	Deric Ransbottom, Ransbottom Excavating and Trucking Inc.
	11	Joe Stump, Stump's L P Gas, Inc.
	8	Jay Shipley, Bob Buescher Homes Inc
	3	Bryan Bohnke, Budget Blinds
	3	Marvin Ramer, RAMCO Supply
	2	Geoffrey Payne, Keystone GraniteWerks, Inc.
2	Lori Parrish, Meridian Title Corporation	
2	Tavis Amundson, Quality Window & Door Inc	
1	Ben Thornburgh, Big Picture Visual Imagery Group	

***Thank you for your continued membership in the Builders Association of Kosciusko - Fulton Counties!***  
*We greatly value the relationships we've built with each of you through the years; together supporting the building industry and making our community a better place to live.*  
*We look forward to working with each of you for many years to come!*



THANK YOU FOR  
YOUR SERVICE

**Home & Outdoor Show Committee Co-Chairpersons:**

Frank Rhoades, Cottage Watchman Security Systems  
Katy Berger, D.B. Polishing

**Committee Members:**

David Johnson, Signature Building & Design  
Brett Harter, Harter Custom Construction  
Adam Clemens, Rabb Water Systems  
Trisha Steger, BAKFC

**Show Room Volunteers:**

John Goon, Lake Area Promotional Specialties  
Brett Harter CGP CAPS, Harter Custom Construction  
Adam Clemens, Rabb Water Systems  
Katy Berger, D.B. Polishing  
Kim Sheehan, O'Neil's Glass  
Luke Jackson and Mark Sproul, TL Jackson Construction  
Bill Hays, The Papers, Inc. / Michiana House & Home Magazine  
Rick Mylin and Sonny Nemitz, Safe-Way Garage Door  
Sam Yeiter, Renewal Homes, LLC  
Daniel Schlatter, Inglenook, LLC  
John Kidd, R.W. Kidd Construction

**BAKFC / Build Your Future Indiana Booth Volunteers**

Julia Moore, First National Bank of Rochester  
Deb Paton-Showley, Coldwell Banker Roth Wehrly Graber  
Sam Beachy, Reliance Construction  
Kristy Ottinger, Old National Bank  
Sonny Nemitz, Safe-Way Garage Door  
John Kidd, R.W. Kidd Construction

**Kiwanis Club of Warsaw**

**Senior Class of 2018 - Lakeland Christian Academy**