

Doug Carr**From:** Doug Carr [lacey@glhba.ccsend.com] on behalf of Doug Carr**Sent:** Wednesday, August 05, 2009 10:42 AM**To:** Doug Carr**Subject:** The Tool Box From GLHB&RAHaving trouble viewing this email? www.glhba.org/toolbox

The Tool Box

A Weekly Publication for Members & Friends
August 5, 2009

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Benefits This Month!**

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**Don't Miss Out On
Saving Money With
These Partners!**



Dear Doug,

Lending Environment Continues to Change



The word on the street is that lending continues to tighten. Especially for loans on spec homes, construction and new developments. Builders are complaining daily about the ever decreasing availability of money. One builder I spoke with offered to put up cash equal to his loan request as collateral and his bank still said "no." In fact, the troubling part is that one bank said that the FDIC threatened to get the bank's charter pulled if they did any construction loans.

Since January '09 there have been around 69 banks that have failed nationwide. Only one was in Michigan. Yet a couple of bankers I spoke with believed that the FDIC/regulators may be informally singling Michigan banks out with tougher restrictions. Buyers and sellers are both scrambling to become creative at finding financing options. Land contracts may soon become the option of choice if things get any tighter. Stay tuned on this one.

Fed Attempting to Redefine Navigable Water

Another thing to keep an eye on is an effort by our national legislators in Senate Bill 787. The U.S. Senate is working on a bill that would change the wording in the Clean Water Restoration Act. The phrase navigable waters of the United States would be changed to: waters of the United States. The significance is that the Fed's reach would then cover storm sewers, drains, ditches etc. The Federal government would have an unlimited reach into any activity that affects the movement of any waters in the U.S. We will watch this one also.

Listen for the GLHB&RA Radio Ad Campaign

Serving Mid-Michigan
New Construction
& Replacement
All Phases of Plumbing
Lennox Heating & Air
Conditioning Equipment

Complete Geothermal
Heating & A/C Systems
Including
Earth & Pond Loops
New Tax Credits of 30%
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SAVE UP TO 75% ON
UTILITY BILLS
THINK GREEN
Licensed & Insured
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**Save 22% With
Verizon**



One very *good*
reason to be a
member of the
Greater Lansing
Home Builders
And
Remodelers
Association!
Call **Corey Fulton**
for Details
517-927-0500

**Save Money By
Choosing
Michigan
Commercial
Insurance Mutual
for Workers
Compensation**

The Association began running radio ads in mid July on WJZL, WVIC, and WQTX. The ads are funded from three sources: grant money from NAHB, member participants and a match from the radio stations. The campaign has two messages. One is about the incentives available for new first-time home buyers. The other is about the value of being a member of the Association. The campaign is now in full swing and will continue into October. Members can still sign up to participate with co-op ads. Call us for details.

Your comments are always welcome! doug@glhba.org.

Doug

CEO, GLHB&RA

Dates & Events To Remember:

Aug 1 GLHB&RA Radio Ad Campaign Continues

Aug 13 Membership Committee Meeting @ 8:30am

Sep 1 Associate Appreciation Month!

Sep 2 Wild Game Dinner Committee Meeting @ 11:30am

Sep 8 General Membership Meeting--5:30 PM Eagle Eye

Sep 23 Annual Board Planning Meeting

Renewals Can Be Paid Over 3 Months!

In an effort to help our members remain current with their membership, we are offering an option to pay your renewal dues in 3 consecutive monthly installments. The first payment is \$230, followed by \$185 for the next two months. Look for this option when you receive your renewal invoice. We offer so many great services, now is the time to make sure you are looking at everything we have to offer to help you save money.



Can You Help Recruit New Members?

Don't forget that dues for new members are \$470 until August 31. If you know someone who might be interested in joining let them know about the \$100 savings! Members recruiting members is still the most effective way to grow the organization! Any help is appreciated.

Join A Committee & Get Involved!

Are you interested in meeting new people? Are you interested in getting the most out of your membership? If you answered yes to both of the questions above then you should sign up to participate in one of our committees. "I have so much fun every year helping the association plan the annual Wild Game Dinner. I have developed some life long friends by joining a GLHB&RA committee and I encourage anyone who is not involved in a committee to sign up today!" says Stacy Schlicher of Independent Bank. Listed below are some of the Committees where you can help and have fun at the same time:

Wild Game Dinner/Big Buck

Objective: Organize and promote the annual Big Buck contest and plan a fun filled Wild Game Dinner. The Committee currently has 13 people. This is a great way to get involved.



**Earn Safety Credits
Through MCIM's
Rewards Program**



**Call The GLHB&RA
Office for the names
of endorsed agents
near you!
517-323-3254**

**Advertise
Here!**



**You can reach
hundreds of
members of
the GLHB&RA
By
Placing
Your
Ad
Here!**

**Call Doug for
details!**

323-3254!

**Or
[Click Here!](#)**

Golf Outing

Organize and coordinate annual golf outing for Association members and help sign up hole sponsors and teams.

Spring Home Building & Remodeling Show

Objective: Organize annual Spring Home Building & Remodeling show where members & non-members promote their products and services to the public. Help coordinate education seminars and sign up restaurants to participate in the Taste of Lansing.

Membership / Retention

Objective: Develop membership incentive programs to assure growth of the association through recruitment of new members; monitor membership renewals; and develop programs to encourage members to renew membership.

Parade of Homes

Objective: Promote the concept of home ownership and the purchase of new homes. Committee plans and organizes the Parade, including contracts, guidebooks, site signs, arrows, advertising and promotion of builders, associates and the association.



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