

Doug Carr

From: D.Carr And GLHB&RA [lacey@glhba.ccsend.com] on behalf of D.Carr And GLHB&RA [doug@glhba.org]
Sent: Monday, December 07, 2009 5:00 AM
To: Doug Carr
Subject: Who Cares Whether Govt Officials Pay Taxes?!

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The Tool Box

A Weekly Publication for Members & Friends
 December 7, 2009



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Dear Doug,

Hoopla Over Tina Houghton Seems Laughable...Just More of Same

Suddenly, there's been all this attention brought upon Tina Houghton, a recently elected Lansing City Council member. The debate is about whether she should have been elected because she is behind on paying her property taxes to the City of Lansing. The issue seems to have been brought to light by the Lansing City Pulse which has kept the discussion going for several weeks.



It all seems sort of laughable to me because, frankly, I'm not sure anyone out there cares. Here's why. In the last county-wide election of the Drain Commissioner in Ingham, the Lansing Chamber of Commerce brought a similar issue to the attention of County residents. Drain Commissioner Pat Lindeman was behind on his taxes to the City. In fact, he had formed a habit of paying his city taxes late every year for approximately nine years running. There is clear evidence of this and it is available to the public from the City and County web sites. At the time, neither the Lansing City Pulse nor the Lansing State Journal paid any attention to the issue. Kudos to the Lansing Chamber.

Want To Host
A
Monthly
Membership
Meeting?

Call Cindy
Today!
517-323-3254

We Are
Currently
Seeking Hosts
for 2010!

Showcase Your
Business!

Don't Miss The
Next Monthly
Meeting!



Wednesday
December 9
5:30 PM

Hear About the
New Required
Lead Training
For Remodelers!

At
RBK Building
Materials

Here are a couple of facts that are important in the discussion. First, there is no government process in place for checking before a campaign begins. Second, when someone defaults on taxes to the City, after a period of time the County buys the debt from the City and then does the collection. If the debt is not paid in three years the County can take the property. In Lindemann's case he usually pays just before the three years are up. He's been delinquent for nine years and continues to get re-elected.

The cynic in me says: 'If the Drain Commissioner can be delinquent on taxes and no one pays attention, why not a Council person also? They have less power than a Drain Commissioner.' The more serious thinking part of me questions: 'Does anyone among the electorate care?' What do you think? Do you care whether our elected officials pay their property taxes? Many of them have the power to impose taxes. When they do, they usually expect you to pay! Some days all I can do is go away laughing and shaking my head at our fickleness.

Be sure to [e-mail me](#) your thoughts.

Doug

CEO, GLHB&RA
Doug@glhba.org

Upcoming Events:

(Click on the links below to RSVP!)

Dec 9 [Monthly Member Meeting](#), RBK Building Materials, 5:30 PM Cost is Free. Please bring \$5 donation to the Food Bank.

Dec 10 Board Of Directors Lunch, Olive Garden

Dec 15 Certified Lead Renovator Training, MAHB, Time: 8 AM - 4:30 PM, Cost: \$135 Members

Jan 13 [Monthly Member Meeting](#), Ameri Pro Restoration 5:30 PM Cost: \$5 Members

Jan 27 Board Of Directors Meeting

Jan 30 [Wild Game Dinner](#), Eagle Eye, Cost: \$45

Housing Starts In Lansing Area Higher Than National Stats



For the past couple of months the housing start data has shown a slight improvement for the Lansing tri-county region. For the time period of Jan 08 through Oct 08 to Jan 09 through Oct 09 the Lansing area has been averaging a 7% increase. This is good news indicating that a bottom may have been reached. The housing start data for the the whole U.S. in the same time period shows a decrease

**1325 E. Jolly
Lansing, MI**

**\$5 Members
\$15 Non-
Members**

[RSVP Here!](#)

**Thank You
Wild Game
Dinner
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The Reverse
Mortgage Center
McQueen
Landscaping/H2O
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of 33%. It appears that the rest of the country has continued to slow and may be catching up with Michigan. You can see the housing start data compiled by GLHB&RA by [clicking here](#). It is provided by [Builder Track Reports](#).

**MSU Federal Credit Union:
" Loves Construction Loans!"**

The Parade Of Homes Builders' kick-off meeting was held last week at the new headquarters of the MSU Federal Credit Union. Over thirty builders turned out to get the details on the 2010 Parade. Bill McLeod, Mortgage Manager for this year's Parade Sponsor, MSU FCU, was quoted as saying that they "love to do construction loans." The reason is that MSU FCU holds its own paper and does not sell the loan off to a far-away investor.



Here are a few of the highlights that MSU FCU shared with the group: Construction loans only require a one-time closing and there's no need for an end loan. Loan to value is currently 80%. The loan officer is also the underwriter minimizing the number of people involved. Membership in the MSU FCU is easy with options to join through 70 or more organizations with a small fee. Up top nine months construction periods with interest-only payments. Construction/remodeling loans are also available.



Be sure to call Bill McLeod at MSU FCU for the name of a mortgage officer near you: 517-333-2230.

***Thank You MSU-FCU!
2010 Parade Of Homes
Sponsor!***



"Assessing Michigan's Vital Signs"

Two weeks ago, The Center For Michigan hosted a forum and



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 For Making
 The Wild
 Game Dinner
 Happen In
 2010!***

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**One very good
 reason to be a
 member of the
 Greater Lansing**

**Home Builders
 And
 Remodelers**

presented some statistics that assess Michigan's Vital Signs. Here a few highlights. First, **the Budget:** Michigan's tax base is eroding. Fewer people and businesses are either available or able to pay taxes. So state revenues are dropping fast. The shortfall on revenues once projected to be \$1bil has grown to close to \$4 bil. Either spending must be cut or ask those remaining to "please pay more."

Income: Michigan once one of the wealthiest states in the 1970's now ranks 38th out of 50 for income. In thirty years we have become one of the poorest states.

Unemployment: U.S. unemployment is around 9.7%. Michigan is at 15.2%, Lansing area: 11%.

Job Loss: half of all jobs lost in America since 2000 have been in Michigan. Only 25% of the Michigan losses were in the automotive sector. This means Michigan is under performing in all job sectors!

Job Creation: Michigan companies pay a 3-4 percentage point profit penalty to be here--a disincentive to set up shop here, compared to other states.

Speedway Increases Gas Discount To Five Cents--for all of 2010!

All GLHB&RA members who take advantage of the Speedway SuperFleet program will see their discounts on fuel increase another penny in 2010. "This marks a significant effort on the part of SuperFleet to help GLHB&RA members in the ever changing business climate," said Tom Farnham, SuperFleet Account Manager. GLHB&RA members who do not use SuperFleet may want to consider taking advantage of this member benefit which just got better! To learn more about how to save money on fuel, call Tom Farnham at 989-615-2736. Tell him you want the "home builder member discount." All participants must be members of the GLHB&RA.



***The Home Show Has Moved, From The
 Summit To The Lansing Center!
 Reserve Your Booth Space Today!***

Home Building & Remodeling Show Over 65% Sold At Lansing Center!

Now is the time to reserve your spot in the Home Building & Remodeling Show. The show is over 60% sold!! The GLHB&RA Home Show attracts more qualified buyers than any other show in Lansing. There is a



Association!

**Call Brenda
Hoffman
for Details
517-285-4345**

[Click Here For Details](#)

Golf Show at the Lansing Center on the same weekend. GLHB&RA will be partnering with the Golf Show to jointly promote both shows. Attendees will be able to attend both shows by purchasing a joint ticket at a discounted rate. If you didn't find a contract in your mail, you can [download it from the web](#) site along with a copy of the [floor plan and booth layout](#). Contact Lacey for more information today: 517-323-3254.

Want to Teach An Educational Session At Home Building & Remodeling Show?

Just started last year GLHB&RA invites members to host a half-hour educational session for the public on select topics. This year there are four topic areas that have not been filled. They are Fireplace Design, Interior Design, Green Building & Remodeling and Radiant Floor Heat. If you are a member, exhibiting in the show and expert in one of these areas, call or [email Lacey](#). 517-323-3254.

Certified Lead Renovator Training



Beginning in April of 2010 a new law will require Remodelers to practice lead-safe remediation if they are disturbing areas as small as six square feet in homes built prior to 1978.

To satisfy this new requirement, Remodelers are obtaining Certified training to learn how to comply with the new law.

The next class will be hosted by the Michigan Association of Home Builders on December 15th.
8:00 AM - 4:30 PM.

Cost
\$135 Members
\$200 Non-Members

To Register Contact
Pam Frankenberger
517-646-2572

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