

Doug Carr

From: Doug Carr [lacey@glhba.ccsend.com] on behalf of Doug Carr [doug@glhba.org]
Sent: Monday, February 15, 2010 4:15 AM
To: Doug Carr
Subject: Converging Crises Creates Hope!

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The Tool Box

A Weekly Publication for Members & Friends
 February 15, 2010



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**Don't Miss
The
Building &
Remodeling
Show**

Dear Doug,

The Convergence of Four Big Crises Creates Hope for Michigan!

We are on the leading edge of what I think is the greatest hope that Michigan has ever had since we began building automobiles! Here's why. First, we have four major crises that are converging right now, both nationally and in Michigan. They are: 1) Banking/lending Crisis, 2) Energy Crisis, 3) Housing Crisis, and 4) Jobs Crisis.



At first glance we might feel quite defeated and worn down when all four are rolled together. However, the way out is to combine all four into one solution that brings Michigan back and does it quickly. The solution is one that would work with a little bit of seed money from the government that actually would create jobs. It is not a new idea. But when it was introduced in the past we didn't have any motivating crises to spur it along. Today with the four crises and a President motivated to have a success story after the healthcare debacle it could work. So, what is it? Retrofitting existing homes with energy efficient upgrades.

This is not rocket science. First, provide incentives for homeowners to install stuff that lowers their energy bills at home. Things like insulation, furnace upgrades, windows, doors, caulking would all qualify. Next, require the banks to request homeowners seeking mortgages, to sign off on an energy audit "disclosure" form. This would work similar to the truth in lending

Preview!



**Thursday
5:30 PM
February 25th
The Lansing
Center
333 E.
Michigan
Lansing**

**Appetizers At
The Nuthouse
following the
Preview!**

\$5 Members
\$15 Non-Members

[RSVP Here!](#)

**Parade Of
Homes
2010
Builder
Deadline Near**



forms that are already in place. If a borrower chooses, the bank would hire a third party qualified energy expert to quickly (within thirty days,) conduct an audit of the home and return with a list of potential upgrades and the estimated savings. The loan officer would integrate the savings into the disclosure documents to show the homeowner the lower mortgage payment from the energy savings. The bank then offers to raise the mortgage amount to cover the cost of upgrades because the bank has assurance from a government-backed program, similar to HUD guarantees.

If the homeowner says "yes" to the higher mortgage with the upgrades, the bank contacts the energy audit expert, who turns to a list of remodeling contractors who have signed up ahead of time to work in the program. The remodelers have been qualified and certified to work in the program. The contractors complete the work within a 60 day time-period following the closing of the loan.

What we have lacked in the past to make it all work is the alignment of the four crises and a motivated President. Today we have those and there are discussions going on between various parties to make such a system work. There are lots of moving parts--from the utilities, the banks, the MI Public Service Commission, MI Dept of Energy, Remodelers, Community Colleges, the Federal Housing Administration and many others.

If those discussions bring forth the right kind of fruit, Michigan could be the proving ground for the rest of the country.

If it comes to pass like I believe it can it will be the best thing that happened since the first auto assembly line. It will not only be good for Michigan, but also good for America, the homeowner, contractors, and our image around the world. We would all be pulling together to save energy on a large scale, while boosting our economic situation and stimulating jobs. Stay tuned on this. I think it can happen! What do you think? E-mail me at: Doug@glhba.org.

Doug
CEO, GLHB&RA

Upcoming Events:

(Click on the links below to RSVP!)

Feb 16 [Get More Remodeling Business](#) By taking advantage of the coming wave of energy incentives & financing. 8:30 AM - 11:30 AM, Lyman Sheets Insurance Agency, **FREE** (for members)
Feb 25 Home Show Preview, The Lansing Center 333 E. Michigan Ave, Lansing, 5:30 PM Cost \$5 (Appetizers at The Nuthouse following.) [RSVP Here](#).

Feb 26 - Feb 28 Home Building & Remodeling Show, Lansing Center

Mar 5 Parade Of Homes Builder Entry Deadline

Mar 5 Parade Of Homes Guidebook Advertising Deadline

Mar 10 Monthly Meeting "Web Based Small Business Training" MSU Federal Credit Union, 5:30 PM, Cost \$5, [RSVP Here](#)

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State Moving on Continuing Education Requirements For Builders

The State of Michigan recently announced the Continuing Education requirements for licensed builders. There are generally four main types of courses/ways that a builder can gain credits toward the continuing education requirement: 1) any approved pre-licensing classes; 2) any approved construction code update courses; 3) any approved fire/workplace safety courses; 4) serve as a lecturer/instructor in an approved course. Any course that was taken from January 2009 onward will qualify. Currently lead training classes do not qualify, however that may change. Builders who have had their license for less than six years will be required to gain 6 hours of credits in the 2011 licensing cycle. Builders with more than 6 years will be required to gain 3 hours credit toward of competency, 1 hour of codes, 1 hour of safety, and 1 hour of legal before the 2011 cycle. Builders will not be required to file any paperwork to demonstrate the fulfillment of these hours. The process is based on an honor system. However, the state will conduct random audits to assure compliance.



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



"How To Get More Remodeling Business!"

There's a whole lot of money coming from several different sources to encourage people to upgrade their homes. The goal is to boost energy efficiency in all homes--new and existing--to a level that will begin to save energy on a national scale. The sources of money vary from utility rebates to state and national governments. Some of the programs will provide sources of financing for the projects through local banks. Most will require remodelers to be "certified" in order to participate. There are several different programs that will be explained at a FREE (for



**general
Merchandise!**

GLHB&RA members) seminar on Feb 16 from 8:30 AM to 11:30 AM. Location: Lyman Sheets Insurance, 2213 E Grand River, Lansing, MI. To RSVP for the Feb 16 seminar [e-mail doug@glhba.org](mailto:doug@glhba.org).

Home Building & Remodeling Show Nearly 95% Full At Lansing Center!

The Home Building & Remodeling Show is just around the corner! Booth space is nearly gone. But if you call today you may be able to land one of the few remaining spots. There are more education sessions available to the public this year and the Show is



expecting a full crowd. Next door to the Building and Remodeling Show will be a Golf Show on Feb 26th through the 28th. Attendees will be able to purchase a combination ticket to both shows. All GLHB&RA members are invited to attend a preview of the Show on Thursday evening at 5:30 PM. After a walk through at the Lansing Center, members are invited to have an appetizer with a cash bar at the Nuthouse across the street. Each GLHB&RA member will receive two complimentary tickets to the Show in the mail. Contact [Lacey](#) for a last minute booth request. 517-323-3254.

Can You Assist?

Recently the GLHB&RA got a call from a single mother of a 10 year old son who has been diagnosed with Eosinophilic Esophagitis. This means he has an allergic reaction to foods, dust and other things. The doctors have proposed that he needs to live in an allergy free environment. His mom is looking for someone to help by replacing her carpeting with a laminate floor. If you can assist, please contact Carol Twiss who is coordinating the effort: 517-243-2234.



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