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ON THE COVER

Jimmy Greene, CEO of ABC of Michigan with Bob Filka, CEO Home Builders Association of Michigan



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PRESIDENT'S MESSAGE

STATE HBA CONVENTION PROVIDES OPPORTUNITIES TO RECHARGE OURSELVES & OUR BUSINESSES



Dear Michigan Builder Readers,

I remember summers as a child - they seemed to go on and on. Yet the older I get, the faster paced the summers have become. Plenty of activities and responsibilities fill our time and seem to speed the clock as the days and weeks pass by. This summer has been no exception. I would like to thank those of you who joined us at Mission Point Resort on Mackinaw Island for our summer convention. For those who were not able to attend, it was a magnificent couple of days and we missed you.

We had a few representatives from NAHB in attendance, including Chuck Fowke (immediate past chairman of the board), Bill Owens and his wife Betsy - candidate for third vice chair, among others.

We had some tremendous speakers. Our opening ceremony keynote speaker was Sheriff Chris Swanson of Genesee County, whom many of you will remember from the news gained international notoriety in defusing a BLM riot in Flint. Sheriff Swanson gave an unbelievably inspiring talk moving many of us to take stock of our lives and ask ourselves what we are doing to set ourselves up to be the best possible leaders we can be - in our businesses, our homes, our communities, and beyond. It was awesome!

Kyle Mellin, editor of MIRS, spoke at our keynote luncheon on Thursday. He had some great insight into our state political scene. He is truly a fine and balanced journalist. He was surprisingly candid and gave us all a bit of a lesson on politics in Michigan.

Al Trellis, founder of Home Builders Network, gave a solid presentation for our Meeting of the Members and Leadership Council. Al went fairly deep, not only into the opportunities and the risks of the current and coming economic climate, but also into the psychological side of how we balance opportunity and risk. It was very interesting and many took away some great ideas and thoughts to improve their businesses.

We also had some excellent time to network and build friendships while enjoying a world class venue. I would like to personally thank all of our convention sponsors. We had a record number of sponsors step up and support us. This year's convention will be hard to top, but I have confidence that we can continue the trend. I look forward to seeing many of you again next year!

Jeremy W. Morgan
2022 HBAM President



Advocacy, Politics and Workforce Development - It's All in the Numbers

By - Dawn Crandall

Everything your government relations team does on your behalf involves numbers. From raising money (big numbers) for the Friends of Housing Political Action Committee and for Skilled to Build Michigan Foundation, to electing candidates running for office, to advocating on your behalf at the Capitol. Since this is an election year, let's begin with raising money for the Friends of Housing Political Action Committee and electing candidates.

When you vote in the November General Election you will have the opportunity to cast a vote for Governor, Attorney General, Secretary of State, two State Supreme Court Justices, a state senator and a state representative. You will need to check your ballot, because redistricting might have changed your district numbers and even potentially your current elected official. Term limits is also impacting this year's election.

Let's begin with the statewide offices. Governor Whitmer is able to run for a second, four-year term. As of this writing, Governor Whitmer has \$14M cash on hand, to Tudor Dixon's \$523,930.00 cash on hand. Attorney General Dana Nessel is also seeking her second, four-year term. Matt DePerno is challenging her for this position. Attorney General Nessel is also well funded compared to her opponent. Secretary of State Joselyn Benson is also seeking her second, two-year term. She is being challenged by Kristina Karamo. The funding issue is the same in this race, with the

incumbent having more money than the GOP opponent.

The Friends of Housing Political Action Campaign can contribute \$71,000.00 to any candidate running statewide. That includes two of the candidates running for the Michigan Supreme Court. There are a total of 4 candidates running for Supreme Court.

You will also have the opportunity to vote for your state senator, which may or may not be your current state senator based on term limits, if they won their primary, or if they chose not to seek re-election. The Friends of Housing PAC can contribute \$21,000.00 to any candidate running for state senate. Out of the 38 state senators, at a minimum there could be 14 new senators.

Rounding out your ballot, at least for candidates running for elected office at the state level, is your opportunity to vote for your state representative. The same is true here, that you may have a new name on the ballot based on term limits, if they won or lost their primary, or if they chose not to seek re-election. Out of the 110 state house members, at a minimum, almost half of the chamber will be new. The Friends of Housing PAC can contribute \$10,500.00 to any candidate running for state house.

These donations are not buying votes, and this statement takes me to our next numerical problem. When your government relations team advocates on your behalf in the legislature, we need to, at

a minimum, have the following votes. To pass, or kill, a piece of legislation in the state house, we need 56 votes. To pass, or kill a bill in the state senate, we need 20 votes. And the final, and most important vote is the one vote that either signs/approves the bill or vetoes the bill. If we are successful in stopping a piece of legislation in either chamber so it doesn't advance to the governor's office, we are done. But, if the bill passes both chambers with 56 and 20 votes, we then need the governor to either sign the bill (if we support it), or veto it (if we oppose it). [56-20-1 = House-Senate-Governor]

How do we get to those numbers? We need to make sure we support, either financially or with an endorsement, candidates in BOTH parties who support housing. Let me say that again for the people in the back: **We need to support candidates and legislators in both parties who support the housing industry and all of the issues that impact the industry.** (Think codes, regulations, taxes, workforce, assessing and zoning.) You get the picture.

In order for us to be successful in the 2023/2024 legislative session, I am asking you to make a personal donation to the Friends of Housing Political Action Committee so we have the funds to be successful politically this November.

This can be a personal check, or a check from an LLC, or it can be made on a personal charge card, or on a company charge card - as

Continued on page 7

Add Your Name to the List



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(as of September 13, 2022)



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(as of September 13, 2022)



Dear Michigan Builder Readers -

Your state association's legal action fund is used to fight local and state government overreaches—illegal zoning requirements, exorbitant permit fees, proposed energy code changes that violate payback requirements in state law or other precedent-setting battles our industry can't let stand. These fights take money and right now your state association is nearing the finish line in its most costly battle ever (Permit Fee Overcharge Case). Two Michigan Supreme Court decisions upheld our state law's prohibition on using permit fees for anything other than building department operations. In early August, a two-day trial was held in this case regarding the amount of overhead the City of Troy may allocate toward permit operations and to what extent the city owes our association a return of legal fees incurred litigating this issue. We anticipate winning a return of our legal fees in this case

HBA Legal Action Fund Needs Your Support

(more than \$500,000 to date) but the City of Troy is deploying a "die on the vine" strategy in the hope we'll give up in seeking a return of these fees. We must see this case through and your donation will help us do that.

This request is so important that your state association Senior Officers, Board of Directors and Leadership Council have all pledged to make an annual contribution to this fund. Please know we can take corporate or personal donations for our legal action fund. You can send a check to our office at 6427 Centurion, Suite 100, Lansing, Michigan 48917 (made out to the HBA of Michigan/Legal Action Fund). You can also contribute online by going to HBAofMichigan.Com.

Thank you for your consideration. Don't hesitate in contacting me or anyone on our team should you have a question about this request or ever need assistance.

Sincerely,
Bob Filka
CEO, HBA of Michigan

Continued from page 5

long as the company is an LLC. As we come into the final weeks of the campaign, it is crucial you make your donation TODAY. If you are making your donation by check, please make it out to Friends of Housing PAC and mail it to 6427 Centurion, Ste. 100, Lansing, MI 48917. I am personally asking you to make a donation in the amount of \$200.00. If you have already made your voluntary donation, thank you for being a Leader of the PAC.

Developing the workforce of tomorrow also takes funds. Skilled to Build Michigan Foundation is the non-profit arm of the Home Builders Association of Michigan. The legislature recently awarded Skilled to Build Michigan Foundation \$2M, so the book entitled, Build Your Future - The Complete Guide to a Skilled Trades Career, can be distributed to EVERY Michigan student in 8-12 grade in the early part of 2023.

In addition to receiving \$2M to raise awareness of a career

opportunity in the trades, Skilled to Build Michigan Foundation's Credential Program was recently approved to offer an industry recognized credential within the Career and Technical Education division of the Michigan Department of Education. I am asking you to help fund that credential in year one. If you are someone who believes we should focus on students in high school, I am asking you to make a donation to the Skilled to Build Michigan Foundation. We have a balance due the end of October in the amount of \$45,000.00. Please join those who have already invested in the industry by donating now.

Skilled to Build Michigan Foundation is recognized as a 501 (c)(3) under the Internal Revenue Code. This is different than our Friends of Housing PAC, which can only accept personal donations or a donation from an LLC. Skilled to Build Michigan Foundation can accept personal or corporate

funds from other non-profits. If you are age 70 ½ and you have an IRA, you can also make a donation from your IRA directly to Skilled to Build Michigan Foundation, and you will not pay income taxes on those funds.

Your state association works daily on your behalf to make the industry a better place, but just as you need tools to do your job well, we need tools to do our job well for you. You work with materials, tools, and sub-contractors. We work with legislators, candidates and educators - all of which cost money to get elected or to have our credential implanted. With your support we will have the tools we need to support you in your business success.

As always, should you have questions on any of HBAM's advocacy or foundation work, contact Dawn at dawn@hbaofmichigan.com. ●

Self-Insured Workers Comp Coverage Now Available to HBA Members

New ABC Partnership Can Save You 45% or More on WC Insurance Costs

It has been nearly three decades since the Home Builders Association of Michigan (HBAM) had a self-insured workers compensation program to offer its members. The old “Mischief” Fund as it was known got converted into a mutual insurance company called MICM and then, during the last housing recession, MCIM stopped insuring builders and contractors. Ever since, your state association has been exploring different ways to recreate a self-insured workers compensation insurance program for its members. Self-insured models allow unused premiums (those not needed to pay claims and administrative costs) to be returned to those companies that are part of the fund.

Having researched captive models and even exploring the recreation of its own fund, HBAM has finally found a pathway through its long-established partnership with the Associated Builders and Contractors (ABC) of Michigan. In making the announcement, HBAM CEO Bob Filka noted, “we have partnered with ABC on numerous policy battles in the Michigan Legislature and have partnered with them in creating a health trust, so this new joint effort is an outgrowth of the strong long-standing relationship we have with our friends in the commercial construction sector.”

In August, the Associated Builders and Contractors of Michigan Self Insured Workers’ Compensation Fund (ABC Fund) received approval from the State of Michigan to write residential contractors and builders who are members of the Home Builders Association of Michigan. “Opening our fund to HBA members will grow

\$14.7 million Record profit return in 2022	\$990 million Reported total payroll	45% Average profit return
\$104 million Total profit returned since 1995	\$29 million+ Total Premium	98% Member Retention



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and diversify the fund and help ensure that we will be able to keep returning significant dollars back to our members...and now HBA members,” noted ABC of Michigan CEO Jimmy Greene. “We’re excited

to join forces once again with HBAM on this initiative.”

This market expansion will focus on the well-established residential contractors domiciled in Michigan. The ABC Fund will provide the

FUND ADVANTAGES:

- 45% return of premium
- OWNERSHIP - increased control and members involvement
- Governed by a Board of Trustees who are participants in the fund
- Industry-specific safety programs to help reduce injuries
- Excellent claims management with dedicated adjusters who know your industry
- Underwriting guidelines designed to screen out high risk applicants
- FREE online safety platform with hundreds of topics including access to legally reviewed human resources

same benefits and cost savings currently being offered to eligible members of Associated Builders and Contractors of Michigan (ABC) and its three ABC Chapters.

HBA of Michigan contractor member eligibility guidelines:

- Have an excellent track record of low claims
- Perform more than 50% of their work in residential building as determined by revenue and current and past project lists. Contractors with more than 50% of gross revenue in the

commercial sector may be considered under an ABC Chapter membership

- \$15,000 minimum premium
- Minimum of three (3) years in business
- Residential drywall, framing, and roofing contractors are not eligible in addition to other high end exposure operations. This does not mean building companies that perform some of these tasks themselves aren't eligible. It applies to those that only do these higher-risk activities
- Current ABC Fund members who joined the fund prior to the HBA endorsement are not eligible to transfer their association membership from ABC to HBA

Established in 1995, the ABC Fund continues to provide the most cost-effective solution for workers' compensation costs with over \$104 million returned back to members. This represents a 45% average return since inception. As a member-owned program it currently represents more than 540 contractors and over \$29 million in premium. Member retention continues to be over 98%.

The ABC Fund is represented by an appointed network of independent agencies throughout the state and administered by RPS Regency. For more information contact Dawn Simmon at Dawn_Simmon@rpsins.com or 517.664.2754. ●



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State HBA Convention Draws 150 Attendees from Around the State

For the first time in nearly a decade, the Home Builders Association of Michigan (HBAM) held its annual meeting and convention during the summer on Mackinac Island. In another first, it was held at Mission Point Resort on the sunrise side of the island. The new time of year and new location for this gathering didn't disappoint. With spectacular weather and, amidst a sell-out summer of nearly every room on the island, HBA members enjoyed the cool breezes of the straits, conducted some important state association business (electing 2023 HBA leaders among other things) and were inspired by some outstanding speakers.

The opening ceremony keynote speaker was Sheriff Chris Swanson of Genesee County, who gained international notoriety in defusing a BLM riot in Flint a few years ago.

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Colin Herren presenting thank you gift to past NAHB Chair Chuck Fowke

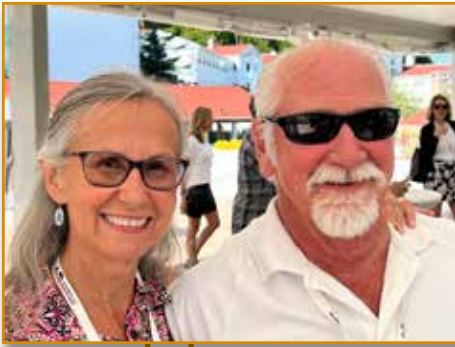
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- Schluter Systems (PROFILE OF INNOVATION)



Sheriff Swanson



Mark Your Calendars for the 2023 Annual Summer Convention – August 16–18 at Grand Traverse Resort



Continued from page 10

Sheriff Swanson gave an unbelievably inspiring talk, challenging attendees to take stock of their lives and ask what they are doing to set themselves up to be the best possible leaders they can be - in their businesses, homes, communities, local HBAs and beyond.

There were more than a dozen first-time attendees at this year's convention and they and all of the attendees got to take advantage of some great networking and learning opportunities. Al Trellis, founder of Home Builders Network, spoke about the opportunities and the risks of the current and coming economic climate, but also went into the psychological side of how those in the building industry balance opportunity and risk. His presentation provided some great ideas and thoughts to attendees on how to improve their businesses.

During its business meeting on the island, HBAM members elected Karen Schroeder, of Mayberry Homes in Lansing, as its incoming 2023 HBAM Secretary. She will ascend through the leadership chairs to be president in 2026. Saginaw member and current HBAM Associate Senior Officer, Mike Tribble, was elected as HBAM's State Representative on the National Association of Home Builders Board of Directors. He will replace HBAM's current term-limited State Representative, Carole Jones, in 2023.

The HBA gathering at this world class venue could not have been possible without strong support from sponsors. A record number of sponsors stepped up and are noted below. ●

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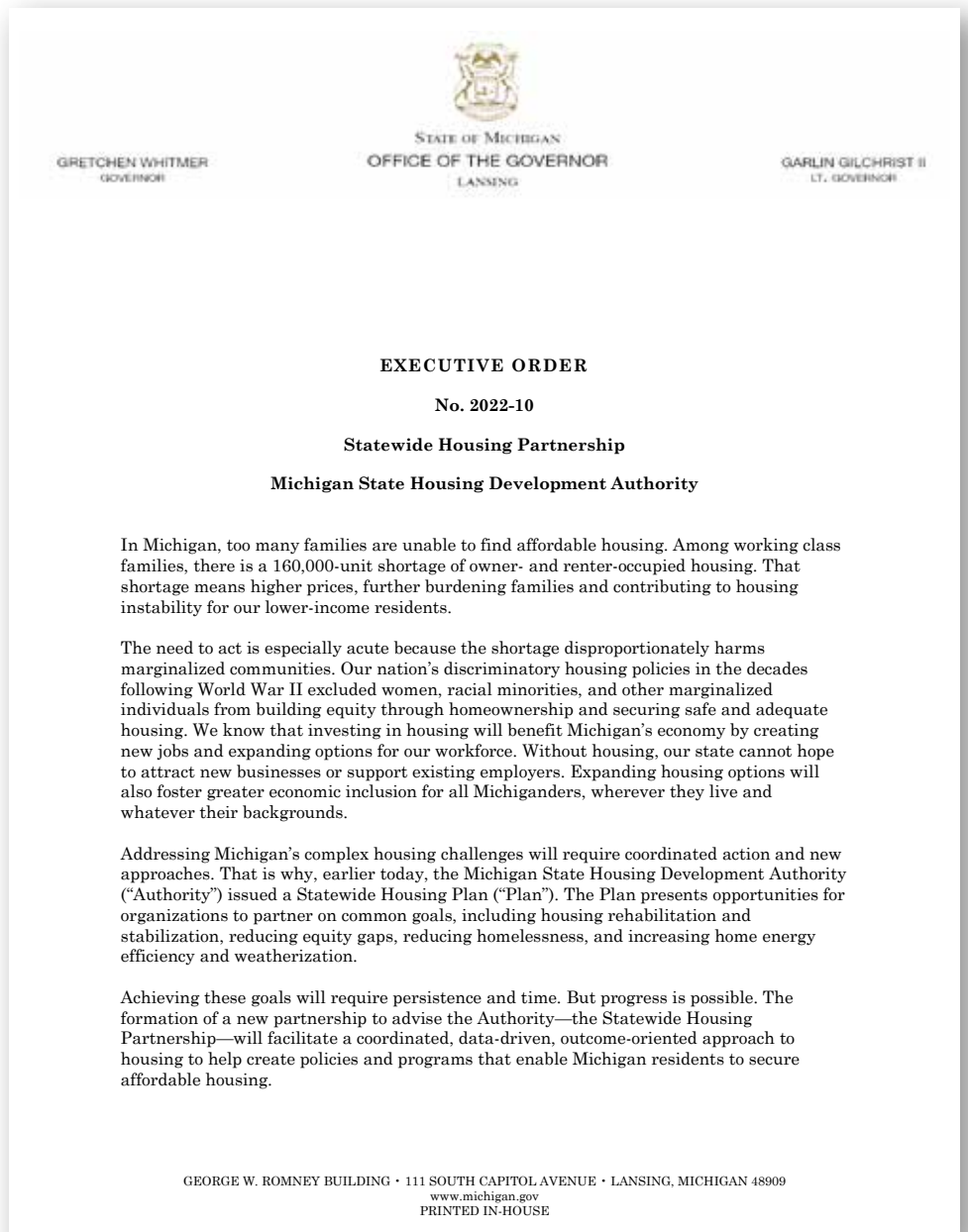
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Statewide Housing Partnership Advisory Board Created by Whitmer

In September, Governor Whitmer established the Statewide Housing Partnership as an advisory body within MSHDA. The group will include leaders from state, local, and tribal governments, advocates from nonprofit and community organizations, and representatives from the business advocacy world and finance industry. The partnership's primary responsibility is to develop a strategy to implement the Michigan Statewide Housing Plan released in May and make recommendations to MSHDA on how best to achieve its goals. The plan presented opportunities for organizations to partner on common objectives, including rehabilitating and stabilizing the housing supply, reducing equity gaps and homelessness, and increasing home energy efficiency and weatherization.



According to the announcement, this new Statewide Housing Partnership will lead a coordinated, data-driven, outcome-oriented approach to housing, ensuring that all Michiganders have a safe, affordable place to call home. Further, the Governor noted that housing that meets people's needs is critical to attract new businesses and support existing employers and it is the foundation of better education, economic, and social outcomes. Michigan faces a 160,000-unit attainable housing shortage, leading to higher prices for all and housing instability for low-income Michiganders. Housing affordability is also major barrier in Michigan. Before the pandemic, 48% of renters and 18% of homeowners paid too much for housing (over 30% of their income), a ratio that worsened after the pandemic. In addition, Michigan's housing stock is aging—47% of all housing units in the state were built before 1970. Investing in housing will grow Michigan's economy by creating good-paying construction jobs and expanding options for our workforce and small businesses. ●



State of Michigan Housing Regional Roadshows

The State of Michigan wants to hear from you! Join our events to learn how state and federal resources can support implementation of Michigan's first ever Statewide Housing Plan; offer comments on a new investment in the Michigan Housing and Community Development Fund (HCDF); and participate in a facilitated discussion with local, regional, and statewide partners about housing roles and resource needs in your region.

Event Locations

Saginaw: October 11, 9a.m. – 12p.m.

Where: Horizons 6200 State St. Saginaw, MI 48603 [Register](#)

Alpena: October 12, 9a.m. – 12p.m.

Where: Apex 701 Woodward Ave. Alpena, MI 49707 [Register](#)

Detroit: October 14, 1:30p.m. – 4:30p.m.

Where: TechTown 440 Burroughs St, Detroit, MI 48202

[Register](#)

Grand Rapids: October 24, 9a.m. – 12p.m.

Where: LINC Up1167 Madison Ave SE Grand Rapids, MI 49507

[Register](#)

Marquette: October 25, 10a.m. – 1p.m.

Where: The Northern Center 1104 Northern Center 1401

Presque Isle Ave, Marquette, MI 49855 [Register](#)

All interested parties are welcome to attend the public hearing section of the program. For additional information, please visit [Housing and Community Development Fund \(HCDF\)](#).



If you require a reasonable accommodation to participate in the meeting, please contact CEDAM 517-485-3588 ext 1927 or hunter@cedamichigan.org

Invitees

Municipalities, Developers, Land Banks, Community Development Organizations, Service Providers, Community Stakeholders, and the Public

Agenda

Welcome & Why a Collaborative Approach to Michigan's Housing Challenges?

Michigan's first Statewide Housing Plan – MSHDA Presentation

Public Hearing: Michigan Housing and Community Development Fund (HCDF) – MSHDA Presentation

Regional Housing Initiatives and Roles – Facilitated Discussion

Lead by the Office of Rural Development

- Regional Housing Landscape: Current Initiatives and Plans
- *Connecting Regional Housing Efforts*

Blight Elimination Resources - State Land Bank Presentation

Housing and Economic Development Resources – MEDC Presentation



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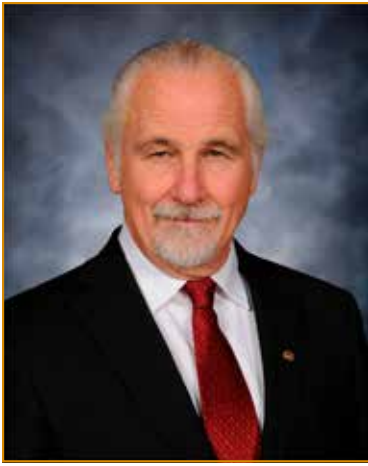
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Swadley to be Inducted into Michigan Construction Hall of Fame

October 27th in Big Rapids

Former HBAM President L.R. Swadley will be inducted into the Michigan Construction Hall of Fame. A reception, dinner and induction ceremony will occur at Ferris State University on October 27th. For ticket information, contact the HBA of Michigan at 517-322-0224.

The person who nominated LR for this honor had this to say about him: LR is a leading community developer and custom homebuilder in the Upper Peninsula and has over 40 years of experience in the construction and development field. He has developed many of the Marquette area's finest neighborhoods, such as the Summits, Huron Woods, Granite Pointe, North Bay, and Harlow Farms. He is dedicated to his profession and is a strong believer in community service, having served on dozens of state and local boards, committees and commissions. He is a Licensed Builder and Real Estate Broker in the State of Michigan and holds a CGB designation from the National Association of Home Builders. He is a past president of his local HBA and was the first, ever, president of the HBA of Michigan from the Upper Peninsula. He has also served numerous stints on the National Association of Home Builders Board of Directors.

LR is a visionary that anticipates opportunities and challenges. In 2017, long before the mass media and policy makers became focused on housing shortages and escalating building material cost increases, LR drew his state association's attention to what he saw as housing affordability headwinds and his fear that the American Dream of homeownership was starting to disappear for the average Michigander. As president of the Home Builders Association of Michigan (HBAM), he initiated a statewide listening tour to better understand the challenges facing builders across the state. Dozens of state and local policymakers participated in these sessions, as well as hundreds of builders, contractors and others involved in the residential construction sector. His effort culminated in the publication of a report, "Where Will Ten Million Michiganders Live," produced by the Home Builders Association of Michigan and presented to the Governor and policymakers. Several of the recommendations from this report have already been signed into law and others are now included in a Housing Michigan Coalition package of bills that are

expected to be signed into law later this year.

The snowball effect created by LR's leadership and insistence that his state association start sounding the alarm about housing attainability has grown dramatically. The National Association of Home Builders picked up on the concern outlined in the HBAM report and initiated efforts in 2018 at the national level to build its policy messaging around affordability and attainability. In our state, there is now a bi-partisan coalition of more than 100 organizations, through the Housing Michigan Coalition, that is now pushing for reforms and policy actions related to housing attainability. The State's Housing Authority, too, issued its first ever statewide housing plan earlier this year with a primary focus on the need to increase missing-middle housing production for first-time home buyers and others unable to find adequate housing. All of these initiatives can be traced back to LR's leadership and push to do more about preserving the American Dream. LR's role in moving the ball forward is little known, but serves as an example and a reminder that seeds of wisdom grow when cultivated by caring leaders. His leadership and professional career exemplify what the Michigan Construction Hall of Fame is all about. ●



2023 HBAM Committee Involvement Form



HBAM Committee Involvement Form

Our association depends on the efforts of our volunteer members from across the state for ideas, concerns and input on the issues that affect us at every level of our business. Please consider making a commitment to your association and your industry by participating on a committee.

Please choose the three (3) committees in which you would be willing to serve

- | | | |
|--|--|---|
| <ul style="list-style-type: none"><input type="checkbox"/> Audit and Investment Committee – Recommend specific investments as required and oversee the financial compilation.<input type="checkbox"/> Building Code Committee – Monitors, analyzes and modifies building code changes and developments.<input type="checkbox"/> Bylaws and Policy Review Committee – Reviews and develops proposed Bylaws and Policy language.<input type="checkbox"/> Convention Committee – Arranges and manages the Summer Convention. | <ul style="list-style-type: none"><input type="checkbox"/> Education Committee – Responsible for aiding in providing education programs for the members.<input type="checkbox"/> Elections Committee – Responsible for maintaining election procedures.<input type="checkbox"/> Insurance Committee – Responsible for the oversight of the insurance programs and the endorsed agents marketing those programs.<input type="checkbox"/> Legal Action Committee – Responsible for reviewing and recommending participation in legal cases and lawsuits.<input type="checkbox"/> Membership Committee – Responsible for aiding membership growth and retention efforts of the local associations. | <ul style="list-style-type: none"><input type="checkbox"/> Legislative Committee - Reviews the recommendations of each legislative task force, makes recommendations to the Board of Directors on legislative issues affecting the building industry.<input type="checkbox"/> Leadership & Diversity Task Force – Charged to identify topics and speakers for a new statewide zoom educational series.<input type="checkbox"/> Technology Task Force – Working on a new online statewide member directory and other technology advancements. <p>You may choose to join our state councils in addition to the three (3) committees:</p> <ul style="list-style-type: none"><input type="checkbox"/> Associates Council<input type="checkbox"/> Remodelers Council<input type="checkbox"/> Young Professionals |
|--|--|---|

Name: _____

Local HBA: _____

Email Address: _____

*If you have any questions, please contact Diana Dixon at 517.646.2553 or diana@hbaofmichigan.com
Return this form to: HBA of Michigan, 6427 Centurion #100, Lansing, MI 48917*



SMALL BUSINESS

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REDEEM YOUR BPA

Since 2009, SBGP has partnered with State Home Building Associations, to offer their private business planning services to builders, remodelers and HBA Associate members of select states throughout the country. We are pleased to announce that HBAM members now have access to their nationally recognized BPA and BPA Process.

Through their years of working heavily in this industry, they have built a team of builder, remodeler, and HBA Associate member specialist coaches to help members create a plan around their most challenging issues:

- ✓ **Identifying Your Vision**
- ✓ **Creating a Marketing Plan**
- ✓ **Creating a Sales Plan & Process**
- ✓ **Recruiting & Maximizing Team Engagement**
- ✓ **Increasing Gross Profits, Cashflow, & Margins**
- ✓ **Understanding & creating KPIs (Key Performance Indicators) + a Company Dashboard**
- ✓ **Creating & Documenting Overall Company Systems + Processes**

Through their six step Business Diagnostic & Plan of Actions (BPA), the SBGP Team identifies what is working, notes what is not, asks you a litany of questions, disseminate and fully documents everything that is discovered. Finally, they conduct DISC Profile and Motivational Assessments with you and up to 5 members of your management team (including a team "scatter chart") and blend the results into your BPA. These assessments are also compliments of the Michigan Builders Association, to truly personalize your plan.





See why more and more Michigan builders are warming up to propane water heaters

Choosing propane water heaters can improve your homeowner's long-term satisfaction with your work—while lowering their energy bills every single day. Propane-powered tankless heaters ensure an endless supply of instantly-hot water while saving up to 16 square feet of space. And storage tank units save on annual energy costs and last up to 20 years. Both options can easily be tied into other propane-powered systems to maximize efficiency for both you and your customers.

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