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Official Publication of the Michigan Association of Home Builders • Summer 2011

Business Tax Reform Signed Into Law



**Rep. Haveman
Pushes Code
Adoption Reform**

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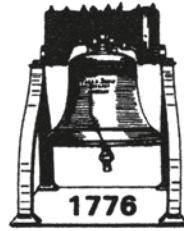
**Permit Overcharge
Lawsuit Gains Support**



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About the Cover: Appearing with the Governor Snyder on the cover at bill signing ceremony is from right to left: Lt. Governor Brian Calley, State Rep. Jud Gilbert, Speaker of the House Jase Bolger, Senate Majority Leader Randy Richardville and Senator Mark Jansen.

Cover Photo by Mike Quillinan

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Bringing Positive Change to State's Economic Environment

I am excited about this year. With what the new governor and legislature have done already to improve the business climate, has been a breath of fresh air. The new corporate income tax has made it so much easier for businesses to plan for the future. No longer will businesses pay a tax in those years where they did not make a profit. That said, as builders we still pay too many taxes: repeated transfer taxes on acreage sales, to developed lot sales and the final new home sale. The extra 18 mill property tax on non-homestead lots, new inventory homes and second homes (read cottages and vacation homes) penalizes our building industry and in addition, drives people away from Michigan and to states without the non-homestead penalty. The MAHB will be seeking a change to this in the coming months.



In the first 5 months of this year, our building company had more business, and business opportunities, than in the last three years put together. People seem to be more optimistic about the future than in the last 8 years. A foreclosed or "short sale" home is not the same as a brand new home to them. There is a tremendous pent-up demand for new, and a good number of people have more than enough money to buy. It is taking a lot more hand-holding and bidding, but the customers are moving out of the shadows and it is up to us to satisfy them.

With all this increased business, you would think that the building departments would have told the employees to be kind to their customer. It seems that their bureaucratic mentality and procedures are just as onerous as ever. In order to get approval for a whole-house generator, it cost \$600 in permit fees (5 of them) and a staked-site survey (cost \$700) all of which amounted to 20% of the cost of the unit, which was smaller than the air conditioner condenser next to it and if I might say....a lot more quiet. To build out a 1500 sq.ft. office suite with very few walls, I had to wait three weeks for the permit.

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CALENDAR OF EVENTS

Michigan Association of Home Builders Tentative Future Meeting Dates

2011

July 22, MAHB Board of Directors Meeting, 10 a.m.-12 p.m., Grand Hotel

August 24, MAHB 2012 Planning Day, 10 a.m.-2 p.m., MAHB

September 7-11, NAHB Fall Board of Directors Meeting, Milwaukee, WI

September 12, MAHB Budget Committee Meeting, 10 a.m.-12 p.m., Country Inns & Suites

September 21, MAHB Executive Board Meeting, 10 a.m.-12 p.m., MAHB

October 26-28, Michigan EOC Retreat, Crystal Mountain

November 3, MAHB Fall Board of Directors Meeting, Frankenmuth, MI

2012

January 26, MAHB Winter Board of Directors Meeting, Mt. Pleasant, MI

February 8-11, NAHB International Builders' Show, Orlando, FL

June 2-10, All NAHB Spring Board of Directors Meeting, Washington, DC

July 17-20, All MAHB Summer Convention, Dearborn Inn

September 12-16, NAHB Fall Board of Directors Meeting, Austin, TX

2013

January 22-25, All NAHB International Builders' Show Las Vegas, NV

June 1-9, NAHB Spring Board of Directors Meeting, Washington, DC

July 24-28, MAHB Summer Convention, Grand Hotel

October 9-13, NAHB Fall Board of Directors Meeting, Colorado Springs, CO

2014

February 4-7, NAHB International Builders' Show, Las Vegas, NV

May 31-June 8, NAHB Spring Board of Directors Meeting, Washington, DC

2015

January 20-23, NAHB International Builders' Show, Las Vegas, NV

May 30-June 7, NAHB Spring Board of Directors Meeting, Washington, DC

July 22-26, MAHB Summer Convention, Grand Hotel ●

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The MBT Is Dead.

Now Businesses Have Room to Grow



by Governor Rick Snyder

The Michigan Business Tax is the dumbest business tax in the United States. And it's about to be dead.

Come Jan. 1, 2012, Michigan will replace the MBT with a flat, 6-percent corporate income tax that is simple, fair and efficient. This is a positive step that will make our state a more competitive place to do business and create jobs.

But just in case anyone is suddenly nostalgic for the soon-to-be-forgotten MBT, here is a brief reminder of why it has to go. The MBT is confusing to the point that even certified public accountants have trouble understanding it, making it difficult for businesses to plan long-term. To say it is overly complex is an understatement — the tax form can run literally hundreds of pages long. The MBT is riddle with loopholes and exemptions for a few select, politically well-connected industries that are favored at the expense of everyone else. Small business owners are double taxed: a terrible disincentive for entrepreneurs and an unnecessary hurdle standing in the way of innovation.

Perhaps the dumbest thing about the MBT is that businesses are taxed on revenue, not profits, meaning a company could actually lose money and still owe taxes. In short, the MBT is a job killer.

Getting rid of the MBT is at the heart of my administration's plan to shift Michigan's economic development efforts away from the "hunting" strategy used previously to a new strategy focused on economic gardening.

Previously, we had a failed system in which bureaucrats tried to lure job providers to Michigan by giving away hundreds of millions of dollars in the form of tax incentives to a few large companies from out of state. The fact that we had to essentially pay companies to locate here was, in many respects, a reflection of our broken tax and regulatory system.

It was unsustainable.

As governor, I am focused on creating an environment where businesses already here in Michigan can grow and flourish and create jobs. Under the new plan, "C" corps will pay a flat 6 percent. Small business owners ("S" corps, LLCs and sole proprietorships) will no longer get

Continued on page 8

ASSOCIATION SPOTLIGHT

The Building Industry Association of Southeastern Michigan (BIA): Delivering Exceptional Value

Covering Macomb, Oakland, St. Clair and Wayne counties in southeastern Michigan since 1928, BIA is fortunate to have opportunities to grow and thrive despite the ongoing economic challenges nationwide, statewide and locally. Because we know each member also faces these challenges in their own business, for 2011 we have adopted the theme “Delivering Exceptional Value.”

According to President Adorno Piccinini of Walbridge, “Association membership is a partnership between BIA and each of its members. We know that since it is more challenging than ever for our members to grow their businesses, we need to provide unprecedented membership value to support them and to retain their loyalty and involvement.”

To this end, in January Michael Stoskopf, CEO, announced the immediate implementation of a new monthly dues payment option. By using a credit card, members can continue receiving all of the benefits of membership without worrying about balancing finances to make an annual dues payment. This new benefit, combined with the fact that dues are approximately 85 percent tax deductible as a business expense, makes the value of BIA membership unparalleled within business and the home building and remodeling industry.

In February, BIA continued its outreach with an All Inclusive Membership option. For this year, members have the opportunity to get more exposure and expand their networks by participating in BIA’s councils and committees at no additional cost. The option is open to new and existing BIA members. In addition, each full member is entitled to add two affiliate members at no additional charge. This offers BIA members a value of up to \$339 in additional benefits without any additional charge to them.

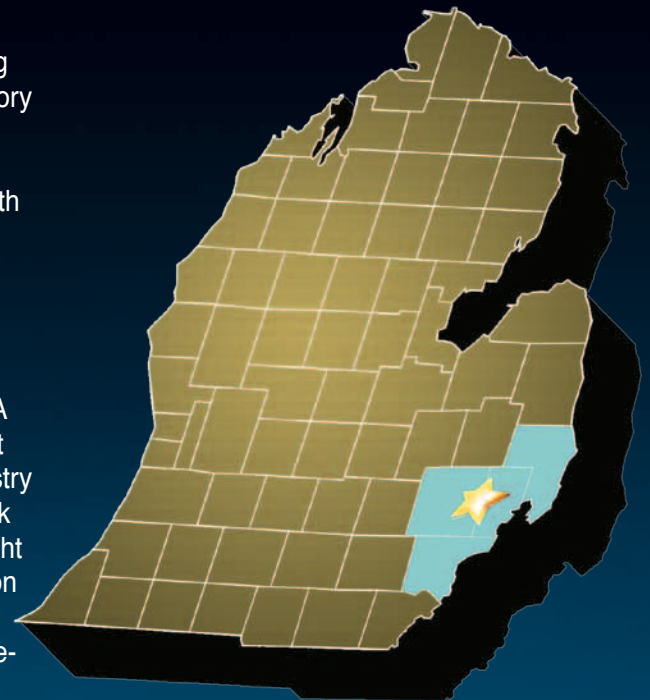
We know that one of the biggest reasons that people join BIA is an expectation that their business will benefit by networking with, and doing business for, other members. In early April, our new Membership Directory & Buyers Guide launched its year-long circulation to both members and the public. The publication makes it easier for members to reach each other and take full advantage of their membership by doing business with each other.

June will be a significant month for BIA, too, with a full-month Parade of Homes featuring 36 new homes and condominiums, an architectural judging and kick-off party and — again, delivering new and exceptional value — “Open House Party” events during the run of the program to drive additional traffic to the participating model homes. Additionally, BIA and the Construction Association of Michigan are partnering, for the first time, to present the Mid-Year Economic Forecast and State of the Industry Breakfast on June 29. This program is meant to enable members to look forward to the second half of 2011 and the start of 2012 with some insight into what is being done to re-energize our state and how the construction industry will be impacted.

As BIA continues through 2011, additional services, programs and benefits will be introduced to ensure that our members benefit from the widest scope of “exceptional value” that the association can possibly provide. ●



BIA’s 2011 President Adorno Piccinini (left) of Walbridge with 2010 President Darshan S. Grewal of Singh Development, LLC.



MICHIGAN BUSINESS TAX

Continued from page 6

double taxed — they will pay the same 4.35-percent income tax rate individuals pay. Simple. Fair. Efficient.

Fixing our broken tax structure is only one pillar in the reinvention of Michigan, and it would be foolish to assume that this one step by itself will fix our economy. But to reinvent our state, we need to bring back the spirit of innovation that once made Michigan the leader of job creation.

We need to unleash the creativity and power of our own people instead of holding them back. Government does not create jobs. Creating a positive environment where the tax burden is low and regulations are reasonable will.

Jobs will come back to Michigan when innovators and entrepreneurs are able to take their ideas and turn them into small businesses that have the freedom to grow.

Thank you Michigan Association of Home Builders for your support. ●



Born after 1952

Income taxed at 4.35 percent (4.25 percent starting Jan. 1, 2013)

Retirement income will be taxed at 4.35 percent (4.25 starting Jan. 1, 2013). "Retirement income" includes public pensions, private pensions, 401(k)s and IRAs.

Social Security will NOT be taxed.

Personal exemption of \$3,700 per person*

Military pensions will NOT be taxed.

When people born after 1952 turn 67, they qualify for a senior income exemption of \$20,000 for single filers and \$40,000 for joint filers, regardless of income source.

If the Social Security exemption plus the personal exemption is more than the senior income exemption, the filer takes the better of the two options.



Born between Jan. 1, 1946 and Dec. 31, 1952

Income taxed at 4.35 percent (4.25 percent starting Jan. 1, 2013)

Retirement income up to \$20,000 for single filers and \$40,000 for joint filers will NOT be taxed. "Retirement income" includes public pensions, private pensions, 401(k)s and IRAs.

Retirement income above these exemption levels will be taxed at 4.35 percent (4.25 starting Jan. 1, 2013)

Social Security will NOT be taxed.

Personal exemption of \$3,700 per person*

Military pensions will NOT be taxed.

When people born between Jan. 1, 1946 and Dec. 31, 1952 turn 67, they qualify for a senior income exemption of \$20,000 for a single filer and \$40,000 for joint filers, regardless of income source.

This is ON TOP OF the exemption for Social Security and personal exemption.



Born before 1946

Income taxed at 4.35 percent (4.25 percent starting Jan. 1, 2013)

Private pensions will NOT be taxed if under the current exemption threshold of \$45,120 for single filers and \$90,240 for joint filers*. Public pensions will not be taxed.

401(k)s and IRAs will be treated the same as under current law.

Social Security will NOT be taxed.

Personal exemption of \$3,700 per person*

Military pensions will NOT be taxed.

*Indexed to inflation



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National Association Pitches in on our Permit Overcharge Lawsuit

In recognition of the importance of the MAHB's Building Permit Fee Overcharge lawsuit, both within Michigan and nationally, the National Association of Home Builders has contributed \$20,000 from its legal action fund to assist in the case.

Michigan's Stille-DeRossett-Hale Single State Construction Code Act (the Act) prohibits building department from setting fees in excess of the cost of running the department. It also prohibits permit and inspection fees from being used for any other purpose than to run the department and the Construction Board of Appeals. Last year, the city of Troy signed a contract with a private company to run their building department. While the MAHB does not oppose privatization that does not confer governmental police powers to a private agency, the contract signed by Troy calls for the company to run the department and make its own profit using 80 percent of the revenue (75 percent if permit fees in any year exceed \$1 million) with the other 20-25 percent being deposited in the city's general fund for general use in running the department. This arrangement violates the Act.

The MAHB's permit overcharge lawsuit seeks injunctive relief that would require the overcharges to be deposited into a separate segregated building fund. The overcharges deposited in this fund would be applied to future expense of running the building department with a comparable reduction in permit fees.

Because this lawsuit will set precedent in Michigan, the decision of the trial court will be appealed to the Michigan Court of Appeals by the losing side. That COA decision is also expected to be appealed to the Michigan Supreme Court. NAHB's support is critical and impressively represents almost half of the total legal action funds of \$44,000 allocated for five cases at the NAHB's Spring Board meeting. The MAHB had originally applied for \$15,000 in funding, and the amount was increased to \$20,000 after committee discussion. The NAHB legal staff is also being made available for consultation and advice as the case moves forward. Among the advice already offered is that anyone who applies for a building permit in Troy mark their fee remittance as "Paid under protest."

Haveman Bill Provides Flexibility, Restores Common Sense to Code Adoption

What makes Michigan contractors and governments pay more than \$13 million for books every three years to private companies, often allows manufacturers to create a captive market for their products while blocking the use of their competitor's wares and only provides a handful of substantive improvements in residential safety? If you guessed it was updating Michigan's construction code every three years, you'd be right.

State Representative Joe Haveman (R-Holland) has set out to bring some common sense to Michigan's code promulgation process. His bill, House Bill 4561, would allow the state to update its construction code every three years or every six years on the basis of need and public safety, not simply because a private company that receives the revenue from the sale of its code books publishes a new edition.



This flexibility would bring Michigan in line with 36 other states and the District of Columbia (including the surrounding Great Lakes states of Minnesota, Wisconsin, Illinois, Indiana, and Ohio) who have the ability to update their codes as they see fit. Even though HB 4561 doesn't mandate a six-year code adoption cycle but simply allows the state to choose between updating the codes every three years or every six years, most vocal opposition to this common-sense approach has come from manufacturers.

Several of these manufacturers, including some based in Michigan, have been very upfront about their concern they would not be able to sell as many types or amounts of product if the code were updated every six years. Electrical unions have also weighed in with the spurious claim allowing the state to choose between a three-year cycle and a six-year cycle would "torpedo new technology and job creation" in Michigan as though it was how often Michigan updates its construction code that determines how attractive it is for high-tech firms to locate here.

Let's talk straight here. The "national" model codes are not published by some governmental body. They are published by private companies who profit from the sale of the code books they write. The more often they update their codes books, the more books they sell. The more books they sell, the more money they make.

That's not to say the hundreds of individuals across the county (including the MAHB and the NAHB) who voluntarily take part in the code promulgation process do so for financial reasons, because they don't. They do so because they are dedicated to improving public safety. And that's not to say the private code writing bodies are doing so solely out of some pecuniary interest. They're not. But, for these private companies who take the work product created by these individuals at no charge and publish it as their codes, there is a convenient confluence of interests between improving public safety and selling books.

While the manufacturers' concerns are understandable, it is not the intent of the code to create a market for someone's product or service. Proprietary products are not recognized in the codes. Mentioning thousands of such products would be unmanageable and certainly unfair to complying products not mentioned. The codes include minimum design/performance requirements and in some instances prescriptive guidance. They also set forth limitations and conditions of use. Products must meet performance and manufacturing requirements to "comply with the code."

As an example, although it's not specifically recognized by name in Michigan's 2009 code, Dow's revolutionary POWERHOUSE™ Solar Shingle complies with all of the 2009 code requirements and is being used across Michigan including on Michigan's first Zero Energy Home built by Cobblestone Homes in Bay City.

Given Michigan's economic climate including the state of the residential construction industry as well as the financial stress felt by hundreds of communities across the state, it only makes sense to allow Michigan the same flexibility in code adoption that nearly three quarters of the states now enjoy. That's what HB 4561 does, and that's why it should become law. Let your representative in Lansing know you agree.

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ASSOCIATION NEWS AND VIEWS

CAPITOL BEAT...LEGAL BRIEFS...ENHANCING PROFESSIONALISM...MEMBER VALUE

MAHB Leaders Meet with Michigan Congressional Delegation

Earlier this year, more than two dozen leaders from the Michigan Association of Home Builders participated in our national association's legislative conference, hitting the steps of Capitol Hill to discuss housing issues with Michigan's U.S. Representatives and Senators. Mortgage interest deduction, lending and appraisal issues, among others, were raised with the delegation.



Deferment of Assessment Bill to Begin Hearing Process

The MAHB government relations team has begun discussions with House Tax Policy Chair (Jud Gilbert) about moving legislation to end the unfair taxation of housing inventory in Michigan. Dawn Crandall has been collecting information from members on their inventory homes and the extent to which taxation is hindering new inventory homes from being built — even in today's tighter new construction marketplace. Stay tuned to the movement of this legislation and other important updates by subscribing to the MAHB Capitol Update (a brief weekly e-newsletter). To subscribe, call Dawn at (517) 646-2567.

New Federal Fall Protection Safety Rules Now in Effect

On April 4, 2011, MIOSHA and the Michigan Home Builders Association launched a Residential Fall Protection Initiative with the purpose of working together to provide training and help residential builders come into compliance with 1926.501(b)(13) and the revised instruction.

To allow the residential industry adequate time and resources to comply with the revised instruction, MIOSHA will adopt the following guidelines for an additional six (6) months, from June 16, 2011 through December 16, 2011, for alleging violations for residential fall protection:

- For inspections where employers are fully in compliance with the former CSHD-COM-04, MIOSHA will issue a Potential Hazard Alert (PHA) addressing the requirements of the revised CSHD-COM-04-1R1 and training. This will apply only to the first inspection during the additional 6 month period.
- For inspections where employers are attempting to comply with the revised CSHD-COM-04-1R1 by using conventional fall protection systems, however the systems are not fully in compliance; MIOSHA will issue a Potential Hazard Alert (PHA) addressing the requirements of the revised CSHD-COM-04-1R1 and training. This will apply only to the first inspection during the additional 6 month period.
- For inspections where employers are using a site-specific fall protection plan when conventional fall protection is feasible and does not create a greater hazard, MIOSHA will assist the employer in feasible methods of fall protection that could be used in lieu of the site-specific fall protection plan and issue a Potential Hazard Alert (PHA) addressing the requirements of the revised CSHD-COM-04-1R1 and training. This will apply only to the first inspection during the additional 6 month period.
- For inspections where conventional fall protection is not in place or employees are not in compliance with the former CSHD-COM-04 or another fall protection plan, MIOSHA will issue appropriate citations.
- No citations will be issued for inspections where employers are using site-specific fall protection plans that appropriately evaluate infeasibility or a greater hazard to use conventional fall protection systems. ●

Homeownership Investment Desire Remains Strong — New National Poll Released by NAHB

A national poll of 2,000 likely voters to be released by the National Association of Home Builders makes clear the unique position that homeownership holds in Americans' minds. The survey, conducted by the Democratic polling firm Lake Research Partners and by the GOP firm Public Opinion Strategies, found that 75 percent of voters believe "that owning a home is the best long-term investment they can make and is worth the risk of ups and downs in the housing market."

Even a high percentage of people in different financial situations felt this way, including 81 percent of those who own their homes outright, 76 percent with mortgages, 67 percent who are renters, and 65 percent with underwater mortgages. Respondents were also asked whether they would recommend buying a house to a close friend or family member just starting out. Eighty percent of all voters said yes, including 78 percent who had underwater mortgages. Seventy-three percent of the respondents who do not own a home said that their goal is to eventually buy one.

Told that "since the federal income tax was introduced in 1913, the federal government has used the tax code to encourage homeownership," respondents were then asked: "In general, do you think it is appropriate and reasonable for the federal government to provide tax incentives to promote homeownership, or do you think it is not a good idea?" Seventy-three percent of all voters thought those incentives should be provided, including 71 percent of Republicans, 68 percent of independents, 79 percent of Democrats, and even 68 percent of those who support the tea party movement.

As the National Journal opined: the clear message is that owning a home is still among the values that Americans most cherish — an important part of the American Dream. Go to NAHB.Org for more information on the survey.

PRESIDENT'S MESSAGE

Continued from page 4

The build-out took six days.....and the building departments wonder why things are done without permits! They need to take a lesson from Hong Kong and North Carolina who changed their policies to one- or two-day permitting. They saw businesses simply flourish. Keep on your city councils, board of trustees and building officials to streamline and get rid of excess bureaucratic measures and waste. Businesses will look for a softer place to beat their head against the wall rather than struggle against the bureaucracy.

It is so amazing that there is no "sense of urgency" with governmental entities. Maybe if they were paid "by the piece" or on a "completed contract basis," they would change their by-word from "it will be ready in a few weeks" to let's "git'er done".... or "how can we expedite this for you since I don't get paid until the project is on the tax rolls." Sort of like being "on commission," like builders, remodelers, suppliers, subcontractors, etc. If we don't work (produce a profit) we don't eat.

Speaking of waste, your MAHB is pushing for a six-year building code cycle to curb the wasted time that a three-year term was. And, if you need help curbing excessive regulatory intrusions, overcharged permit fees or continued growth of government, don't hesitate to call me or one of the staff at MAHB. We're here to give you the assistance you need.

Sincerely,
Dan MacLeish
President ●

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BUILDER PROFILE

Rino Soave of Infinity Homes & Co

Southeastern Michigan builder learns to get creative to stay competitive in a sluggish market.



by *Jennifer McDermitt*

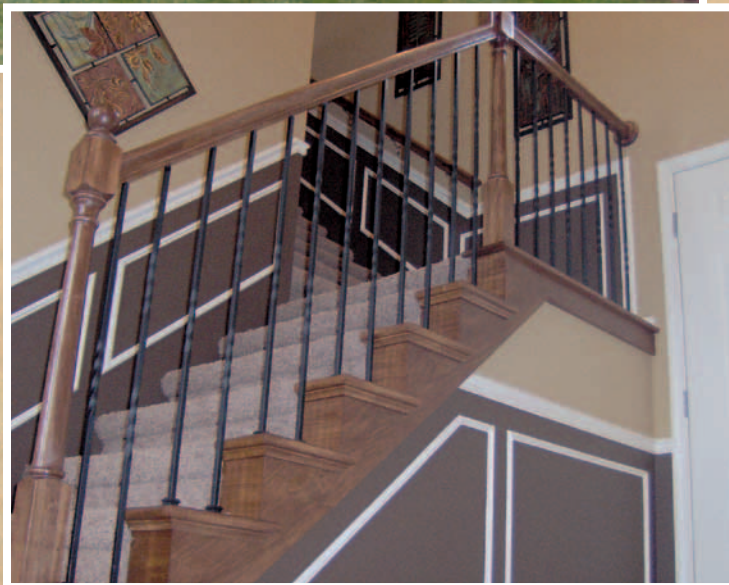
Maybe it's the fact that he has a degree in corporate finance or the fact that he's a second-generation builder/developer. Or, it could be the fact that he started his first home at such a young age. Whatever the reason, Rino Soave has a savvy mind for business, which has resulted in a successful company that beat the odds and experienced growth during one of the most difficult times in the history of this industry.

"We were maintaining conservative, steady growth before the downturn, but once it hit, we had to get creative and restructure our entire business model," he said. "I guess it paid off, too, because we continued to grow despite the odds."

It's Never Too Early to Get Started

Soave's father, Leo, has been a developer since the 1960s, which gave Soave an early introduction to the field. He started working summers with his father and older brothers at the age of 11 and continued working through his teenage years, building his first home shortly before even graduating from high school. In 2000, Soave started Infinity Homes. Eventually, Soave earned his bachelor's degree in finance from Wayne State University. Soave said he that was a tough decision for him to pass on his dream career of working on Wall Street to pursue his real estate career.

The housing market was booming at the time when Soave graduated from high school and college, and Soave's new company grew at a steady



pace. Within a few years, however, the market changed dramatically, and Soave was forced to rethink his entire business approach.

"We restructured ourselves completely," he said. "We realized at the early stages of the downturn that we needed to offer a new home at the same price as a foreclosure or we wouldn't be able to compete."

Soave started offering buyer incentives that pleasantly surprised potential customers. "They couldn't believe how many things we were offering that others would consider as upgrades," he said. Soave states that in



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most if his developments, a good majority of his buyers actually realized price appreciations over the last three years as compared to decreases.

Soave believes strongly in running his business aggressively but conservatively, in good times and bad, which is why he prefers not to employ people on a short-term basis. Soave currently employs seven staff members, which he feels are the backbone of his business. He believes in a strong approach to management, which is led by his project manager of operations of six years, Jonathan Boskovich, and controller of three years, Cheryl Neill.

“Our employees are loyal, and I am grateful they work for me,” said Soave. He is even looking to possibly add two employees in the near future.

Infinity Homes develop and builds communities in the \$150,000-300,000+ range throughout Southeastern Michigan. Currently, Infinity has several sites in areas such as Brownstown, Livonia, Northville and Howell.

The Tools for Success

Infinity Homes markets itself as a first-time to mid-level home builder but also has a separate custom home building division that specializes in building more customized homes on either infill sites that Infinity owns and acquires or sites that buyers own and hire Infinity to build.

Soave calls himself “passionate about real estate” and tries to stay diversified in the market by also owning and managing several office buildings and some boutique apartment communities. He believes in staying in tune with the ever-changing customer desires and trends.

Continued on page 14



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BUILDER PROFILE

Continued from page 13

"I've noticed a real trend toward comfortable living over the past few years," he said. "Most of our buyers in our market niche are not just simply looking for square footage anymore; they want smaller homes with more features."

Part of the reason Soave is able to stay on top of new industry trends is through his membership with the local, state and national builders' associations. Soave is serving his second term on the Building Industry Association (BIA) of Southeastern Michigan's Board of Directors.

"Being involved in the association has helped me tremendously, especially through the networking opportunities," said Soave. "We've expanded our base for suppliers and subcontractors through the connections we make at association events, and membership makes me feel more in tune with the industry. The association allows other businesses within the industry to stay in tune with the changing trends—from buyer demands to code changes."

The Benefits of Youth and Experience

Soave's reaps the benefits of being relatively young in the industry because of his ability to adapt and flexibility for change. In fact, Soave was named Young Builder of the Year in 2009 by his local association, the BIA of Southeastern Michigan.

Soave says that while his ability to embrace change is one of his biggest assets, he actually benefits most from the advice and work ethic he learned from his parents at a young age. Soave states that, "granted there are bad days and good days in any business, I love what I do and people can observe that much pride is taken into my business and how I approach it." ●



We were maintaining steady, conservative growth before the downturn, but once it hit, we had to get creative and restructure our entire business model. I guess it paid off, too, because we continued to grow despite the odds. — Rino Soave, Infinity Homes & Co.

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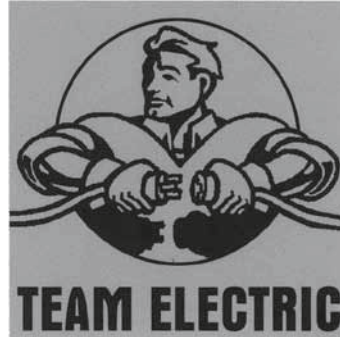
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When you join your local association, you get a three-in-one membership through the local association, the MAHB and the National Association of Home Builders (NAHB), expanding the range of benefits and services membership provides.

SuperFleet Fuel Discount

MAHB members are currently saving over \$14,000 dollars every month collectively on their fuel, netting an average savings of \$412 per year/per participant! The Superfleet card is accepted at over 1,200 locations in Michigan, including all Speedway and Rich Oil, and carries a 10-cent per-gallon discount for your first 90 days at these locations, as well as any Marathon location for 5-cents-per-gallon discount. After 90 days, you receive 5 cents per gallon at all three locations.

For more information on how to apply, please contact Tom Farnham, account manager, Superfleet, (989) 615-2736.

Manufacturer Rebates

What if you could get a rebate for your loyalty to many of the nation's leading housing industry manufacturers? Now you can with the MAHB Member Rebate Program, which is aimed at increasing your bottom line. For minimal effort of informing us of the products you use when you close a home or remodeling project, you will be putting money in your pocket. When you participate in the MAHB Member Rebate Program, you can count on receiving checks every quarter! Go to www.hbarebates.com/mahb.html or call toll-free (866) 849-8400.

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MAHB and Frankenmuth Insurance Partnership a Win-Win

For more than a decade, Frankenmuth Insurance has served members of the Michigan Association of Home Builders (MAHB)



as an endorsed provider of Property & Casualty, Business Auto and recently, Workers' Compensation insurance.

Through participation in the MAHB endorsed program, qualified association members receive an additional 10% discount (most lines) on premium rates already among the business insurance industry's most competitive.

Additionally, the Frankenmuth-MAHB partnership returns marketing support to both the state association and its local chapters. To date, nearly \$1 million in marketing reimbursement has been returned to the MAHB and its local affiliates.

A Michigan-based company, Frankenmuth Insurance has been serving policyholders' needs for more than 143 years. An A.M. Best "A" (Excellent) rating supports the financial stability sound business philosophy necessary for success in today's economic environment. The company's geographic service footprint includes 14 states and representation by more than 500 independent insurance agencies.

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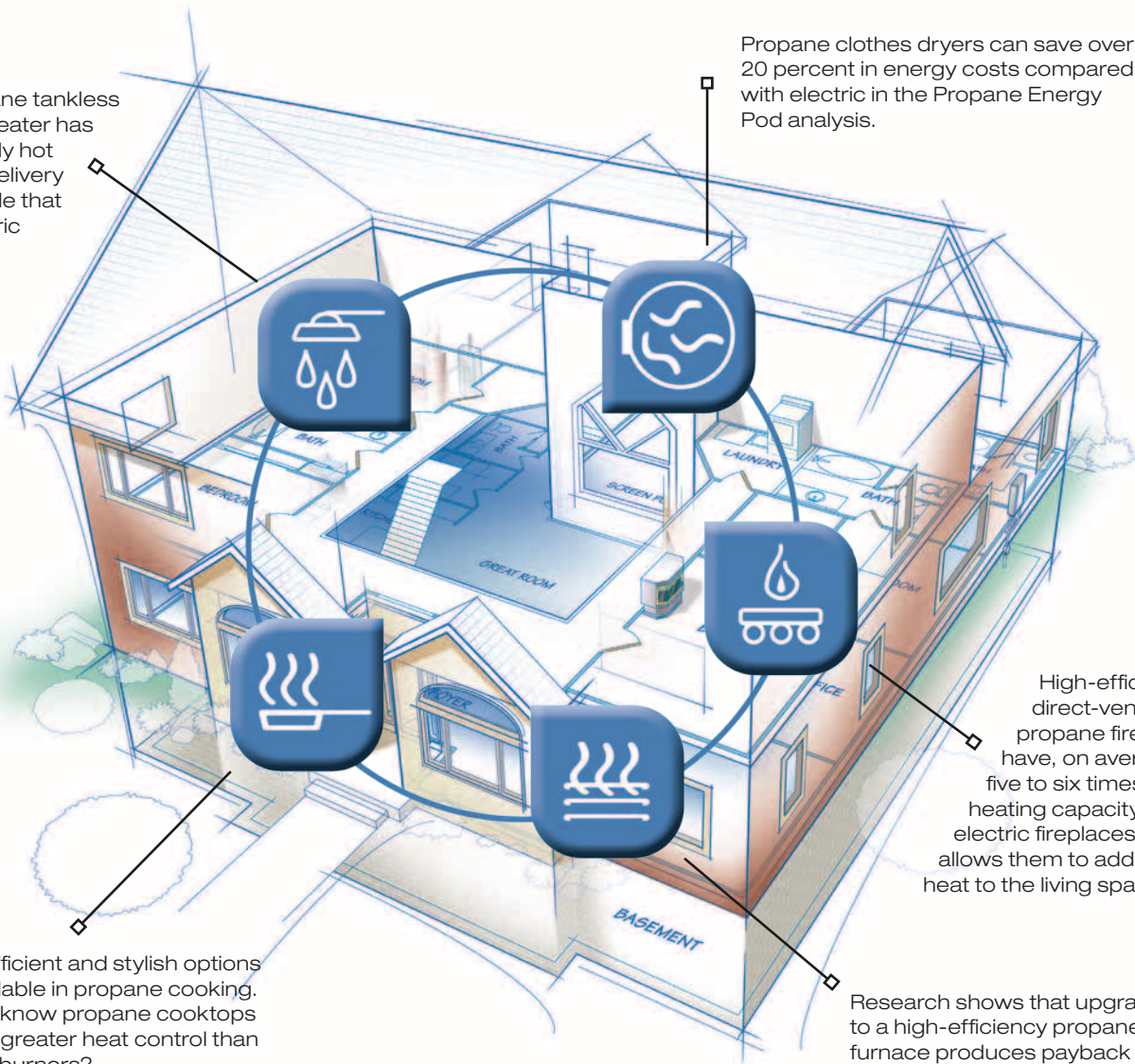
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Contact Diana Dixon at dixon.diana@mahb.com or (517) 646-2553 for more information. ●

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