

# THE METRO

SUMMER 2021 ISSUE 17 VOLUME 2



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AmFed  
Builders Risk Insurance  
Centricity  
Greg McLemore  
James Swanner  
Steve Roth  
Helmut Mundt  
Sarah Freeman

## WHAT TO LOOK FOR IN THIS ISSUE

Article on HBAM & AmFed's New Agreement | Message from the President | Builders Risk Program  
2021 Calendar of Events | 2021 Permit Totals | Draw Down Crawfish Boil | Centricity Warranty Program





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Steven G. Smith  
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06	President's Message: <i>Reflections</i>
07	Gold Key Members & 2021 Board of Directors
08	Enjoli Nolen, Luckett Land Title
10	Metro Jackson Permit Totals
12	Home Show 2021 Review
14	Reeves/Thomas Draw Down Crawfish Fest
16	HBAM & AmFed Sign 10 Year Royalty Agreement
18	Sporting Clays
19	Golf Outing
20	Cornhole Tournament
22	Members in Omaha
27	Centricity Home Warranty
28	Builders Risk Program
31	Best in MS/Hall of Fame

#### **HBAJ STAFF**

Executive Officer .....	Vicky Bratton
Director of Marketing   Finance   Events .....	Brandy Martin
Membership Director .....	Lauren Odom
Permit Service Coordinator .....	Cathy McMillan
Graphic Designer .....	Jim Tomlinson

## **HOME BUILDERS**

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# REFLECTIONS

## A MESSAGE FROM OUR PRESIDENT

Half the year has flown by, I guess because all of us have been so busy! Thank goodness the rest of the world is catching up to the construction industry and things are beginning to get back to normal as far as crowds gathering. Business in 2020 wasn't what I expected it to be – we had a great year for new home sales – the construction industry didn't seem to slow down one bit. The market right now is very different than we all could have predicted. The biggest concerns for the home buyer today is lack of inventory (lots AND new homes available), growing number of prospective home buyers in the market, risks of losing a purchase due to cost hikes associated with increasingly scarce material availability and the possibility of being outbid by other offers on the same home. The positives working for prospective buyers are that low interest rates are still making new homes affordable and the time period of selling an existing home is shorter than it has been in a long time. Appraised values of new and existing homes are increasing faster than we've ever seen.

Home Builders Association of Jackson's permit service business retains information on single-family home starts each week for the tri-county area. This report is a great way to keep up with the new home construction market to compare the current year with previous years and also to compare information from month to month. Permit numbers collected for this year through June are heading to a peak year in home starts. An estimated number for 2021 would be about 1500 and 2020 numbers were around 1451. The industry hasn't seen numbers in the 1400's since 2016 and hasn't seen numbers over 1500 since 2008 when 1753 was recorded.

All in all, the market is dictating to our builders to continue to build at a rapid pace to keep up with the current demand. And, for the prospective home buyer, this is a great time to buy a new home since there is the possibility of instant equity at the rate of home sales right now as prices continue to rise.

The Association has also received benefits from a productive construction market. Membership numbers have slightly increased from last year and we're in the middle of a Membership Drive that will hopefully keep us at a positive net gain by the end of the year. Many of our members are working with the Membership Committee and special thanks goes to Wade Quin, who has been making calls from the HBAJ office to help keep those numbers up.

Another positive opportunity for the Association is Amfed's agreement with HBAM that includes a dividend structure supporting all local associations in the state. Each local will be promoting Amfed's insurance policies and will earn a percentage on new policies gained. This agreement begins July 1st of this year and should make a significant impact to HBAJ's bottom line. I'm proud that this agreement was put into effect in this year and Amfed has gone over and above with their financial and physical support of our Association. Special thanks to Billy

Roberts, Greg McLemore, Sarah Freeman and James Swanner for their work to include the local Associations.

As far as an update to other events that have been held this year, The Home Show in January had better than expected support from exhibitors, sponsors and advertisers, even though attendance was down as it was still in the midst of COVID gathering concerns. The Sporting Clay shoot in February was very well attended and it was held at Mark Dungan's (owner, Dun-Rite Gutters and Committee Chair of Clay Shoot) brand new course (Magnolia Sporting Clays) held on the Capitol Gun Club property. Mark has been a member and Chair of this event for quite a few years and Capitol Gun Club has also been a member for a long time. It's great to do business with a member. Key Connections in March was also very well attended and is a great opportunity for Associate Members to spend time with Builder Members. Our Construction Round Table events continue to provide educational opportunities about our member's products and services. The Reeves/Thomas Draw Down and Crawfish Boil was really the first event this year that seemed the most "normal" in attendance – with over 200 people at the event. All tickets were sold and the side raffle brought in more money than ever. The Spring Parade was a bit unusual due to extremely low home inventory, but thanks to our sponsors, advertisers and developers who continued to support the Parade.

The next few months bring us more events that we are looking forward to seeing you attend – After Hours events, Board of Directors and Executive Committee meetings, our Summer issue of Metro Home Builder magazine, Development Guide 2021-2022, Key Connections, Golf Outing at Patrick Farms, Fall Parade, Wade Quin Skeet Shoot, Chili Cook Off, Christmas Party and finally, Installation of Officers and Awards presentation, where I'll be passing the gavel to the 2022 President – Brent Clark.

THE MOST IMPORTANT ISSUE TO KEEP TOP OF MIND is to continue working on our membership numbers. The Association works for all businesses in construction by working on issues that affect the industry and promoting new construction sales. There is no reason NOT to be a member. All of our businesses in the industry are thriving and have not had to suffer like other businesses. Please encourage any company that you do business with to be a member. The larger the number of our Association – the louder our voices will be heard.



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- Magnolia Lighting
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As the Business Relations Manager and Marketing Director of Luckett Land Title, I appreciate what we do to protect property owners' rights. "I have been with the company for 2 years," "In that time, I've seen our staff go above and beyond, they are truly invested in our clients." The company was founded in 2004 by Cratin Luckett, who serves as our company's president, CEO, and lead attorney. With a staff of Real Estate Attorneys and Escrow Officers that specializes in Title Insurance, the company provides policies that protects the owners' property rights. "It's important to have title insurance, It protects against undetected judgments, liens, and other pending legal actions against a property.

We believe every property owner should have title insurance, it gives a sense of peace, of legal claim to your property. We work to protect the property owners' rights and deal mainly with Lenders, Builders, Brokers, Realtors, Investors, and Developers representing the Residential Market and Commercial Development. We have longstanding relationships with all in our market. Real Estate is an extremely competitive market, but with the outstanding customer service we provide at Luckett Land Title, we have a lot of loyal business. People like knowing they can find consistency and trusted commitment when working with us.

To make it easier for clients, Luckett Land Title has four locations spread out in the Central Mississippi area including, Jackson, Brandon, Madison, and Hattiesburg.

While the title insurance business is a very personal one-on-one business, COVID-19 has changed the way many are doing business. "E-closings are in our not-too-distant future. Because of that, the purchaser will not always have to come into the office. The Legislature passed an electronic notary bill as an option during the pandemic, which we believe will make it much easier for clients." We are one of the first in the state to E close and E record.

Originally from Hattiesburg, I attended Southern Miss where I majored in finance. My father was a professional athlete, my mother a retired VP Banker that has always been my lead example of a woman of faith with a servant's heart. I feel it's important to be involved in the community. I am an ambassador for Madison the City, as well as served as Ridgeland Chamber Diplomat Co Captain, serve on Ridgeland Mayor's Prayer Breakfast committee for several years, and I have chaired numerous charity golf tournaments. Former Ridgeland's Diplomat of the year, nominated as a Top 50 under 40 in business 2018. Current member of the Ridgeland Chamber's Women's Leadership Committee, and Board member for the Junior Auxiliary of Madison County, serving as co-chair of this year's annual children's benefit. I also served as chair of the annual Ridgeland Under the Stars event.

My commitment to community service has meshed well with Luckett Land Title's partnership with Make-a-Wish Mississippi. We worked with the community for several months by donating a portion of the closing proceeds from all four of our locations to the organization. It's also been a joy having the privilege to work alongside Make A Wish Honoree "Shea Luckett," Cratin's wife.

We at Luckett Land Title our proud to have this relationship with Home Builders Association of Jackson. These are such dynamic businesses with endless opportunities and growth in servicing our communities. I reside in Madison with my husband Mike of 20 years. We have two daughters,



**Enjoli Nolen**

Business Relationship Manager and Marketing Director  
601-622-8191

McKenna, who is a Law Studies major (Pre-Law) student at Ole Miss, and Isabella, who attends Germantown High School and is the 20-21 crowned Miss Madison's Outstanding Teen. We are members of Madison United Methodist Church.

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# PERMIT TOTALS

Single Family

2021

AREA	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
BRANDON	1	3	9	8	0	10
BYRAM	0	5	3	10	0	1
CLINTON	4	1	7	12	7	7
FLORENCE	5	0	11	1	3	1
FLOWOOD	5	2	1	5	24	5
HINDS CO.	1	3	4	9	6	5
MADISON	3	4	5	6	8	3
MADISON CO.	32	25	58	72	53	38
PEARL	2	6	18	20	14	0
RANKIN CO.	36	14	38	35	22	50
RESERVOIR	3	0	1	2	0	2
RICHLAND	0	3	2	0	0	0
RIDGELAND	0	4	3	1	4	1

<b>TOTALS</b>	<b>92</b>	<b>70</b>	<b>160</b>	<b>181</b>	<b>141</b>	<b>123</b>
<b>751</b>						

\* Totals as of July 29, 2021

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## HOME BUILDERS ASSOCIATION OF JACKSON

## 2021 EVENT CALENDAR

### AUGUST

- 03 ..... Construction Round Table – 12-1:30pm – Cowboy's Kitchens
- 24 ..... Executive Committee – 3:30pm – HBAJ Office
- 24 ..... After Hours – 5-8pm – The Station in Gluckstadt
- 26 ..... Board of Directors – 12pm – HBAJ Office
- TBA ..... The Development Guide Publishes

### SEPTEMBER

- 09 ..... Key Connections – 9-11am – HBAJ Office
- 23 ..... Golf Outing – 11:00am – Patrick Farms
- 28 ..... Executive Committee/Leadership Planning – 3:30pm – HBAJ Office
- 28 ..... After Hours – 5pm – McB's Bar & Grill
- 30 ..... Board of Directors – 12pm – HBAJ Office

### OCTOBER

- 05 ..... Construction Round Table – 12-1:30pm – Ferguson Bath, Kitchen & Lighting Gallery
- 15 ..... Fall Parade of Homes Awards Lunch – 11am – HBAJ Office
- 16-17 ..... Fall Parade of Homes – 10am-5pm
- 23-24 ..... Fall Parade of Homes – 10am-5pm
- 26 ..... Executive Committee – 3:30pm – HBAJ Office
- 27 ..... Wade Quin Skeet Shoot – Scheduled Times – Capitol Gun Club
- 28 ..... Board of Directors – Emailed

### NOVEMBER

- 04 ..... Key Connections – 9-11am – HBAJ Office
- 11 ..... Chili Cook Off – 5pm – HBAJ Office
- 16 ..... Executive Committee – 3:30pm – HBAJ Office
- 16 ..... After Hours – 5-8pm – The Station in Gluckstadt
- 18 ..... Board of Directors (Nov/Dec) – 12pm – HBAJ Office

### DECEMBER

- 02 ..... Foundation Sponsor Lunch – 11:30am – HBAJ Office
- 02 ..... Christmas Party After Hours – 5pm – TBA <svg id="Layer\_1" data-name="Layer 1" xmlns="http://www.w3.org/2000/svg" viewBox="0 0 313.45 134.98"><defs><style>.cls-1{fill:#fff;}</style></defs><path class="cls-1" d="M819.84,589.12L-.13,3.2a16

**Call 601-362-6501 for more information.**

\*\* All dates and times are subject to change based on the State of Mississippi's regulations or mandates.





# SHOW

**ATMOS**  
energy

2021 RECAP

The Home Show was held Saturday and Sunday, January 16 & 17 at the MS Trade Mart in Jackson, MS. Due to pandemic uncertainties, general public attendance decreased from previous years, however, home builder member and exhibitor support continued for the show. Thanks to Atmos Energy and BancorpSouth for their Corporate Sponsorships. We appreciate every exhibitor, advertiser and sponsor for the show! Details for the 2022 show will be determined in the next month or so.



Mauro Morls



Joey Diaz, Eddie Martin & Chris Allen



Teddy McRaney & Taylor Barnes



Zac Little, Bruce Kirkland, Lauren Smith  
& David Pyron



Lisa & Randy Graves



Michael Harkins & John Michael Rainey



Marilee Horn, Kelly Bell, Casey Tebo  
& Scott Horn



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# REEVES/THOMAS DRAW DOWN CRAWFISH BOIL

On Thursday, April 8th, HBAJ held the annual Reeves Thomas Draw Down and Crawfish Boil, HBAJ's signature event. There were hundreds of members and guests in attendance, all 250 tickets were sold and sales of the side raffle exceeded any other year. Irvin Ellard was the \$6,000 winner of the draw down and Ron Virden won the \$1,000 side raffle, along with many other guests winning door prizes and gifts. Thanks to everyone who bought a ticket and to all of our sponsors of the event!



Andrew White, Alan Wall, Leigh Jones & Ryan Porter



Ben Lindsey & James Swanner



Adam Woods



Debbie Williams & Tim McNair



Hubie Renfrow, Lauren Odom  
& Richard Lee Sims



Breanne & Shane McLendon  
& Matt McDonald



Terry Reeves & Bruce Kirkland



Dallas Spence, Jeff Terry  
& Allison Seymour



Bill Singleterry, Terry Reeves  
& Irvin Ellard





Keith Hammitt, Shannon Armstrong & Mitch Hall



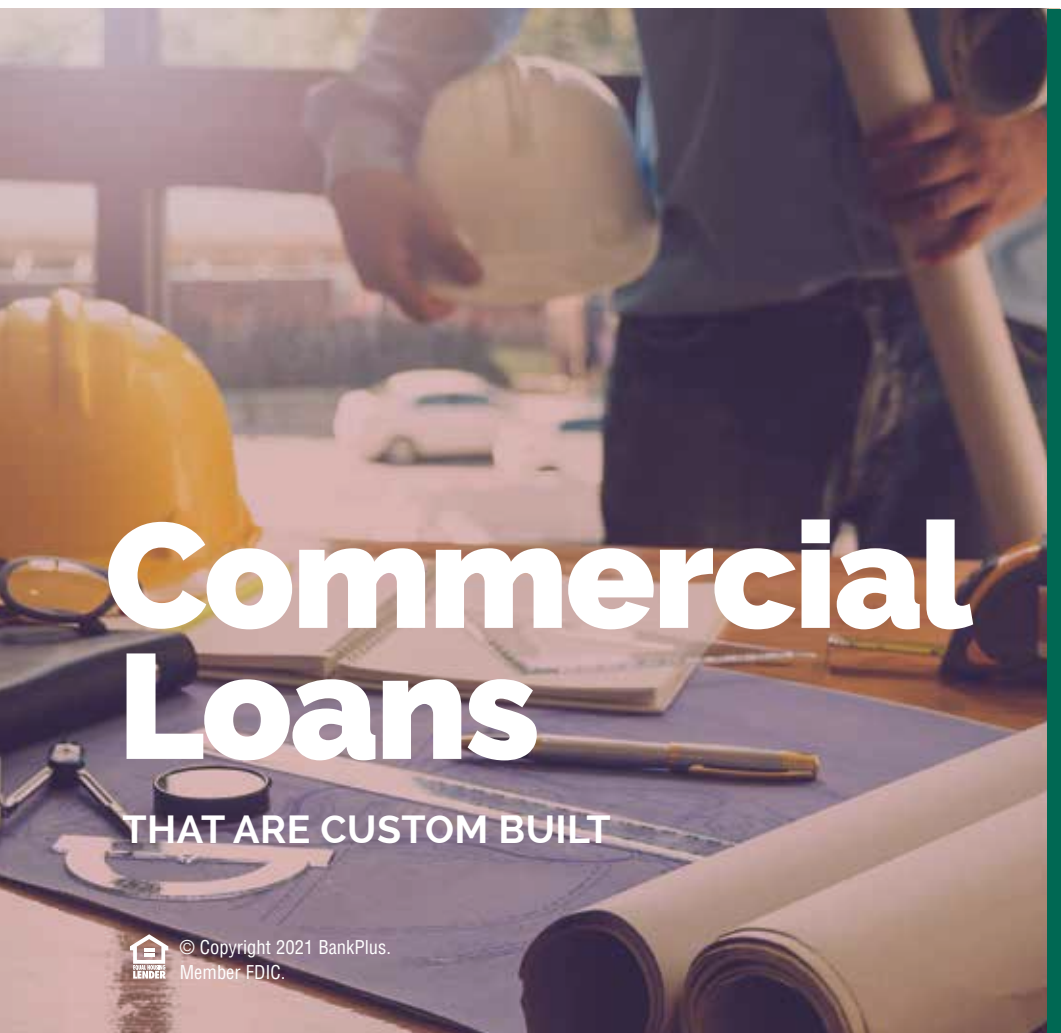
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Cynde Ray, Shari Kelly, Robyn Stevens & Rachel Williams



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# HBAM AND AMFED SIGN HISTORIC TEN YEAR ROYALTY AGREEMENT

INCLUDES FIRST EVER ROYALTY SHARING AGREEMENT WITH LOCAL ASSOCIATIONS

The present 5 year royalty agreement between HBAM and AmFed expired mid 2020 and called for an automatic 5 year renewal if both parties agreed to extend the agreement. To ensure a longer term source of income, HBAM requested a new 10 year agreement, since AmFed royalties are the major source of non-dues income for the state Association. AmFed, in return, asked for a new agreement that would not only support the state Association, but the fourteen local Associations as well. This was a win-win scenario. After several months of negotiations that began in Tim Allred's presidency and concluded in Steven Smith's, **we have a new 10 year royalty agreement which includes, for the first time ever, a 20% sharing of royalties to local Associations on new policies written after June 30, 2021.**

This new agreement was approved by the HBAM board at our recently completed state convention and executed by both parties on July 8, 2021. Existing policies will continue to have all royalties allocated to the state Association, but over the next 10-20 years, as builders retire and new builders become members, the agreement should eventually allocate 20% of all AmFed royalties to local Associations. According to HBAM's CPA, allocating 20% of AmFed royalties to the local Associations should drive an increase in written policies over the next 20 years at a rapid rate, bringing new

income to the locals and returning the state Association's royalty income to its historic levels.

The new agreement also calls for a **permanent** year to year automatic extension, effective July 1, 2031, if annual premiums increase from the present \$3.9 million to \$5 million. This is a very attainable goal that would provide a permanent source of income for the state Association, as well as for the local Associations.

A special thanks is due to AmFed President and CEO Billy Roberts, Executive Vice President and COO Greg McLemore, and Marketing and Communications Manager Sarah Freeman. Cheers to a landmark agreement in our Association's history and for AmFed's many years of support for our Industry.

**If you would like to get a quote from AmFed for your workers' compensation insurance, please contact your local independent agent. Placing your coverage and your trust in them directly supports your state and NOW your local Association too!**

*AmFed's active members in HBAI - Greg McLemore, Sarah Freeman, James Swanner & Mike Richardson.*

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# KEY CONNECTIONS

## GET NEW BUSINESS FOR 2021

Key Connections is a business to business event that HBAJ coordinates with at least 10 Associate Members and 10 Builder Members. Thanks to Old South Brick and Ferguson Bath, Kitchen & Lighting Gallery for sponsoring our March event. Builders that participated: Gary Lyles, Ryan Weaver, Bruce Kirkland, Chris Bond, Jodie Morgan, Nick Guillette, Jeff Salmons, Yves Vanderschoot, Michael Hemphill, Rebecca & Travis Brandt, Nick Bradshaw and Ben Bailey. Associate members that participated: MS Housing Institute, ProSource Wholesale Flooring, Simply Realty, NextHome Realty, BankFirst, TX Prochemical, Magnolia Lighting, Jimmie Lyles Carpet, Pyron Group and Jason Bush Law Firm.

If you're a new member company and have not participated in this event, contact Brandy or Lauren for more information. There are 2 more scheduled Key Connections events (September & November) – there is still time to reserve your spot. This is a great way to jump start new business!



Key Connections Participants



On Wednesday, February 3rd, HBAJ held their annual Sporting Clay tournament at Magnolia Sporting Clays. Committee Chair, Mark Dungan organized the event at the Magnolia Clays field located on Capitol Gun Club grounds. We had 17 teams that participated and most teams were created by Associates who asked Builder Members to participate. Winners: 1st place, 10:00 flight - MMC Materials Team – Woody Woodward, Andrew Lester and Matt McDonald AND 1st place, 2:00 flight – The Blind Lady's Team – Trip Jones, Jim Jones, Landen Prestage and John Horecky. Thanks to all of our sponsors and volunteers that help support this event – our members enjoy our shooting tournaments! Upcoming shooting event: Wade Quin Skeet & Trap Shoot, Wednesday, October 27th at Capitol Gun Club.



BancorpSouth Team



Community Bank Team



Centerpoint Team



MMC Team



AmFed Team



The Blind Lady Team





HBAJ's first golf tournament of the year was held on Thursday, April 29th at Caroline Golf Club and 28 teams participated.

**1st Place** – Builder Specialties Team

**2nd Place** – Citizen's National Bank Team

**3rd Place** – AmFed Team

Closest to the Pin #4 – Matt McDonald

Closet to the Pin #14 – DeFord Walker

Longest Drive – Gafford White

Strength Roofing & Siding's Contest – Chris Corley

Free Nest from CLEAResult – Michael Foley



Irvin Ellard, Barry Woodward, Kim Poole, Bill Singletary



David Lingle, Kevin McBrayer, Ken Graeber, Ed Burton

**Next golf tournament will be held on Thursday, September 23rd at Patrick Farms. Get your team together today!**



Andy Barksdale & Gary Lyles



Matt McDonald



DeFord Walker



Lynn Herrington & Shari Kelly



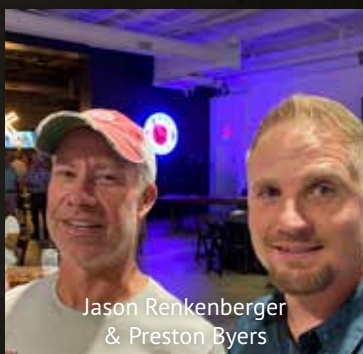
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Chris Allen

DeFord Walker



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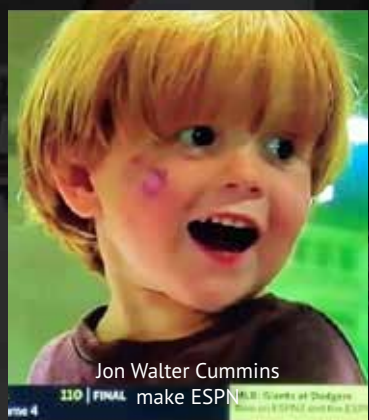
Terry Reeves, Brandy Martin & Vicky Bratton



Wally, Stephanie & Jon Walter Cummins



DeFord and Hank Walker



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# TAXATION AND THE RESIDENTIAL CONSTRUCTION INDUSTRY, WE NEED A CHANGE, BUT TO WHAT?

Article by: Clyde "Trey" Copeland, III, ESQ

---

*"The difference between death and taxes is death  
doesn't get worse every time Congress meets."*

**Will Rogers**

*"In 1790, the nation which had fought a revolution  
against taxation without representation discovered  
that some of its citizens weren't much happier  
about taxation with representation."*

**Lyndon B. Johnson**

*"You don't pay taxes - they take taxes."*

**Chris Rock**

---

We've all heard the adage "if it ain't broke, don't fix it." What happens if it's broke for some, but not for others? Do we fix the whole thing, even the unbroken parts, or do we just fix what's broken? And how do we know if the unbroken parts really aren't broken? (That last part really sounds like a lawyer question, to me). These are the essential questions surrounding the debate that is now raged for a decade relating to the taxation of residential construction projects. Like it or not, this issue is going to get addressed and it is important for our association's longevity and unity that be addressed in a way that helps the most members and does harm to the fewest members as possible.

Background would help: In the past, both commercial and residential projects were taxed on the flat "project as a whole" method until the 1980's when residential was separated and made subject to the 7% sales tax on goods and certain select "trade services" as specifically defined by §27-65-23. It is the latter that has resulted in confusion and, frankly, problems for some in the residential remodeling, HVAC, electrical and roofing trades. The problem with this is that the existing sales tax statute is ambiguous when it addresses the question of what is subject to sales tax when it relates to residential construction. The statute does not limit itself to goods only but in certain circumstances, like those enumerated above,



the Department of Revenue has interpreted the statute to treat both labor and materials as one unit for the purpose of taxation. The most egregious examples of this relate to renovations. Under the current system, any “system” added to an existing structure is taxed as if the “system” were purchased as a unit “off the shelf” and thus should be, according to the department, subject to the 7% sales tax. Let me give you an example: A roof installed on new construction is just one component of the new construction. The materials are taxed but the labor is not. However, when an old roof is removed from an existing house and a new roof installed in its place, the Department of Revenue views that new roof as a single component part, labor materials and all, and has interpreted that to all be subject to the 7% sales tax, not just the materials alone. The same goes for an HVAC system. On a new build, the HVAC system, as installed, is taxed as to the materials only, but not the labor because it is a part of the total new construction project. However, when an old HVAC system is being replaced with a new or upgraded system, in an existing house, the Department of Revenue views the entire HVAC system as that, a “system” bought off the shelf as one unit and thus is taxed, labor and materials together, under the 7% sales tax statute.

Does this affect only renovations, and not new construction? Who knows? Up until now, not really. However, an example was recently given by the Department of Revenue of the case where it might: the department views materials built off-site and transferred to the project, whether new construction or existing construction being renovated, as a taxable unit as opposed to materials fabricated on site. Let me give you an example: cabinets are fabricated by a trim carpenter off-site and brought as a unit to a new home construction site and installed. The Department of Revenue views those cabinets, labor and materials, as a taxable unit subject to the 7% sales tax. However, that same trim carpenter making those same cabinets on site would only be subject to the 7% sales tax for the raw materials purchased for the fabrication of those cabinets, as long as they are on site.

Confused? You’re not alone. So now that we define the problem what is the solution? There are four proposals or, options, for dealing with this problem:

1. Do nothing, live within the existing system, educate our members so that they are protected and that their subcontractors are properly charging sales tax for those items that must be taxed.
2. Endeavor to change the existing sales tax law found at Mississippi code §27-65-23 to specifically limit its application to goods only, and not to labor, even if there is labor involved in the fabrication of raw materials into a finished product, used in construction.
3. Amend the contractor’s tax, which is a tax on 3.5% of the entire project, taxed to the general contractor, while giving the subcontractors the ability to purchase materials for the project “tax-free”, found at Mississippi code §27-65-21, to

apply to all residential construction, including remodeling, except for new home construction.

4. Amend the contractor’s tax to apply to all residential construction, including both remodeling and new home construction.

I think everybody would agree if the goal is to benefit the most members, and do no harm to the least amount of members, and option numbers 1 and 4 do not meet that goal.

Option 1 is not practical. We have already had enough members the Jackson Association alone, confronted with audits and stiff penalties for “getting it wrong” even in good faith. This issue is a problem because nothing has been done.

Option 4 is also not practical given the objection raised by the new home builders to the added paperwork and perceived added scrutiny that their inclusion into the contractor’s tax framework would create for them. These concerns are real and should be given deference.

This leads us with Options 2 and 3. Option 2 would be wonderful, and, theoretically, would solve the problem. It is anticipated, however, that the Department of Revenue would view this option as the worst option from its standpoint, primarily because it would seek to make an ambiguous statute, less ambiguous. Department of Revenue thrives on ambiguity. Take the ambiguity away, and the Department of Revenue is limited. Option 3 would bring all of residential construction, except new home construction into the contractor’s tax, eliminating the “gotcha” risk associated with the current framework’s ambiguity. This proposal would leave new home construction out, still governed by the 7% sales tax and the provisions of Mississippi code §27-65-23. This appears to be a plan that has most of this court amongst the various groups within the homebuilders Association, but which may require some “selling” with members of the legislature.

At this time, the state organization has appointed several builder and remodeler members to a task force studying this issue. Meetings have been held and will continue to be held to find the best solution to this problem which meets the overall goal of doing the most good for the most members while doing the least amount of harm to the fewest members as possible. As the subject of taxation gets more and more play at the state capital, this issue, while not taking center stage, will become an important part of the overall taxation plan that will be brought before the legislature in the sessions to come. It is extremely important that every member of the Jackson Association as well as the other local associations get involved, let their voices be heard and constructively contribute to this effort to bring about a long-term positive solution to help our industry move forward into the next century.



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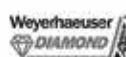
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# AFTER HOURS

MARCH 9, 2021 | 5:30PM

@ McB's



Barry Stokes, David Dye, David Pylon



Vicki Gipson, Susan Upton,  
Shari Kelly, Lynn Herrington



Andrew Lester & Matt McDonald



Allison Seymour, Kim Jent, Vicky Bratton,  
Lewis Deel



Marcel Ebner, Kevin Vess, David Boackle



Candy Whitehead, Candice Hay,  
Michelle Davis, Leigh Jones, Alan Wall



Lauren Odom & Chris Cockrell



Terry & Pam Reeves, Frankie Deel

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2021

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**CONTACT LAUREN ODOM AT 601.362.6501 OR LAUREN@HBAJACKSON.COM TO RSVP.**



Hello, my name is Helmut Mundt, and I am the Program administrator. Our Program has been the endorsed Builders Risk Insurance program working with HBAM and HBA of Jackson, MS since 2011. Currently there are over 50 Mississippi builders participating in our program statewide and we are working hard to increase that number.



Our program is currently in 12 States, and we have over 500 builders in the program. The common thread is you must be a Home Builders Association builder to participate in the program. We believe the HBA builder is a better builder.

Our Program coverage is provided by Axis Insurance, they are an AM Best A rated (Excellent), company with financial Size Category XV (\$2 billion dollars or greater). They are an admitted carrier in all the states that we offer our program in. Our program offers many

options in coverage and reporting properties to be covered, and many coverages unique to our program and its participating builder members.

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# BEST IN MISSISSIPPI AWARDS

Banquet held Thursday, May 5th Old Capitol Inn

Congratulations to HBAJ's members that were awarded for their excellence in Mississippi.

## Builder Member of the Year

John Michael Rainey

## Associate Member of the Year

Matt McDonald

## New Construction Spec Home - 2,000-2,999sf

April & Radford Fedric, CPB

## New Construction Spec Home - 3,000-4,000sf

Kayce Saik

## New Construction Custom Home - 4,500-5,500sf

Nick Bradshaw

## New Construction Kitchen

Kayce Saik

## New Construction Bath

Kayce Saik

## Single Family Remodel Renovation Bath

Chris Allen, CPB, CBR

## Multi-Family Remodel Renovation

Radford Fedric, CPB, & Jeff Salmons, CPB, CPR



Vicky Bratton, Matt McDonald, Mark Stovall, Brandy Martin



Mr. and Mrs. John Michael Rainey



Mr. and Mrs. Matt McDonald

## HALL of FAME



Leigh Shoemaker, Scott Shoemaker, Mason Shoemaker, Mackenzie Shoemaker, Belle Shoemaker



Scott Shoemaker, Greg Smith, Kenneth Estes



Kevin Shoemaker, Missy Shoemaker, Marty Martello, Sylvia Shoemaker, Belle Shoemaker, Mackenzie Shoemaker, Mason Shoemaker, Leigh Shoemaker, Scott Shoemaker, Vince Martello, Alison Martello

On Friday, June 25, 2021, Scott Shoemaker of Shoemaker Homes was inducted into the Mississippi Housing Hall of Fame due to his contributions to the construction industry. The presentation was held during the 2021 HBAM State Convention in Biloxi, MS. Scott joins an exclusive group of Hall of Fame award winners from HBAJ, including his father, Hollis Shoemaker in 2006. Other HBAJ recipients include Bill Underwood (1990), E.J. Williams (1991), Bennie Kirkland (1993), Buddy Harkins (1994), Bulldog Burton (1997), Bobby Rayburn (1999), Albert Moore (2000), Sidney David (2001), Fred Griffin (2001), Jim Carney (2003), George Edwards (2004), J.E. Carter (2005), Eddie Duran (2007), Charles Porter (2010), Wade Quin (2011), George Gun (2015), Terry Reeves (2016), Bob McKay (2018) and Joe Robertson (2019).

Scott was nominated by his fellow HBAJ members who recognize Scott's accomplishments over the years including serving as past President of both HBAJ and HBAM, as well as, past Chairman of the Mississippi Housing Institute, among many other awards and accolades. Congratulations to Scott and thanks for everything you've accomplished for the industry! We look forward to you continuing to serve on the local, state and national Board of Directors as a Life Delegate.



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