

BUILDING

December 2019



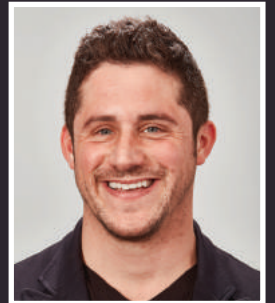
Business & Apartment Management

VOICE OF THE HOME BUILDERS ASSOCIATION OF SOUTHEASTERN MICHIGAN AND APARTMENT ASSOCIATION OF MICHIGAN

Awards & Leadership Recognition *Commemorative Issue*

**HONORING 2019 PRESIDENT
Bob Tedesco, Silverado Custom Homes**

& The Distinguished Award Honorees
READ THEIR PROFILES ON PAGES 2 – 15



From upper left:

**NORM FINKELSTEIN • DON BOSCO • JUSTIN FRIEDMAN
MARK F. GUIDOBONO • LYNNE PRATT • DON PRATT
SPENCER ROED • HELEN VELAS • BEN TEMPLETON**

**INSIDE: MEMBER SERVICE RECOGNITION
SALES & DESIGN ACHIEVEMENT COMPETITION**



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Bob Tedesco Silverado Custom Homes

Bob Tedesco, 2019 president of HBA, and president and owner of Silverado Homes in Rochester, Michigan, is the son of a residential home builder, a graduate of Michigan State University's construction program, past employee of several large Michigan building companies, the founder of a successful residential home building company, a survivor of the Great Recession and a valued supporter of HBA.

Like quite a few HBA builder and remodeler members, Bob worked on job sites as a teenager, helping his father, the founder and owner of Meridian Homes. Bob pursued his degree in Construction Management at Michigan State University and upon graduating in 1991 he began looking for a position in the industry.

"There weren't a lot of jobs available at the time, so I sent my resume to HBA and somehow it made its way to S.R. Jacobson," said Bob. "It was through HBA that I actually got my first post-college position." In addition to working at S.R. Jacobson, Bob was fortunate to gain valuable experience while working with a number of other area builders over the years.

Bob founded Silverado Homes in 2000. The company has built over 400 custom and semi-custom homes, primarily in Oakland and Macomb counties. Bob was named HBA Builder of the Year in 2009, and the company has earned four Parade of Homes Blue Ribbon Awards for excellence in architectural design. They have also garnered a 2018 Guildmaster Award from GuildQuality for demonstrating

exceptional customer service within the residential construction industry and they have been profiled in *Luxury Home Quarterly* magazine.

Bob has served on the HBA Board of Directors since 2010 and has been on the Board's Executive Committee since 2012.

There have been numerous important issues for HBA during 2019 including legislative advocacy and the workforce development initiative, to identify and support students who will enter the building trades. **The area of most importance to Bob continues to be membership growth and connection.** He has received the HBA's Membership Growth Award numerous times since 2009 for his work in recruiting new members to the Association and has served on and chaired the Membership Committee over the years. "You make time in your busy schedule for the things you believe in," said Bob. "I believe in the HBA and their ability to help members to grow their businesses."

This year alone, Bob has brought in 25 new member companies. He was the top recruiter during the spring Membership Drive, bringing in 12 new Builders and Associates and 16 Affiliates. He donated his \$250 award to Build-PAC.

He asks all HBA members to share the ways they benefit from HBA membership with their trades and other prospective members. "My company has had some great things happen by being part of the Association over the years."



During 2019, Bob helped further the work that HBA Past Presidents, especially Larry Cohen and Bill Phillips, have done to recruit young people to the industry. "Many of our tradespeople are getting up in years and we don't have an adequate supply of young people to take their place as they retire," said Bob. "For the industry to meet future demand, we have to continue to work on this challenge."

This outreach took many forms during Bob's presidency, including a grant to the Detroit Public Schools Foundation to support graduating students who will continue their education in construction related fields, fundraising for the Workforce Initiative through HBA's annual golf outing, car rally and other events.

Although his year as HBA President is drawing to a close, Bob intends to continue to focus his considerable energy and enthusiasm to the organization that has helped him grow and succeed in so many ways. ■



Todd Hallett (left), AIA, of TK Design & Associates, HBA President Bob Tedesco of Silverado Homes, Past President Norm Finkelstein of Norwood Homes, LTD. and HBA's CEO Michael Stoskopf at the Car Rally held at D.A. Alexander & Co. The event generated \$3,000 in donations to HBA's Workforce Development Initiative.



HBA received top honors and a \$500 check from HBA of Michigan for recruiting 178 new members during the spring Membership Drive. Shown here are NAHB Chairman Greg Ugalde (left), HBA President Bob Tedesco, CEO Michael Stoskopf and HBAM CEO Bob Filka. Bob brought in 12 new member companies and 16 affiliate members.

HALL OF FAME

Norm Finkelstein

Norwood Homes, Ltd.

For the past 30 years, Norman Finkelstein has developed subdivisions and condominium homes in southeastern Michigan. Norwood Homes, Ltd., based in Farmington Hills, specializes in land development, custom homes, brokerage and corporate relocation services. The company's mission is "building homes, enriching communities, changing lives."

By remaining fairly small and efficient in their activities, his company has enjoyed being able to adapt to changing times and remain a viable business through economic downturns.

"The employees I have helped develop over the years and watched grow are a great source of satisfaction," Norm notes. The greatest has been seeing my wife, Carol, become an accomplished home builder in her own right.

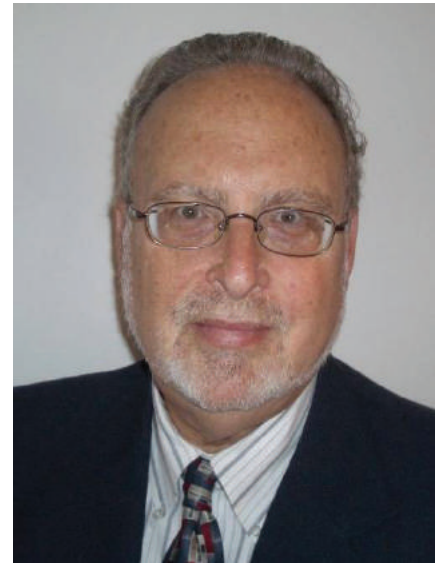
In 2015, Norm served as HBA president. One of his most impactful activities was working with CEO Michael Stoskopf to launch the Workforce Development Initiative. The ongoing program is focused on reaching the next generation of those who will pursue careers in the home building industry.

Norm knows that a successful developer needs a favorable legislative environment in order to

succeed and stresses that HBA needs involved members – and more members – to strengthen its political clout. As a Board Member of the local, state and national associations, Norm stresses how important HBA's political advocacy is for the industry. "There is no other organization that will promote our needs," he said. "HBA membership, and its resulting group strength, is the only way to protect our businesses in the legislative and codes arena at all levels of government." Norm is a Regional Vice President of the state association and serves on several committees. He has also served as President of HomeAid® Southeastern Michigan and on the Board of the HBA Charitable & Educational Foundation.

Norm credits the close friends and business contacts he has gained through networking at HBA, as well as through the many educational seminars sponsored by HBA, with helping him to learn so much about the home building and development industry.

"Learn everything you can to keep your business growing and thriving," Norm advises. "Never give up and always be ready to recognize and accept opportunity."



Norm has been married for over 22 years to Carol and they have two children in college, Eliana and Benjamin. An avid Wolverines fan, he enjoys spending time with his family and working with collector cars. He has worked on a Habitat for Humanity house and captained the building of transitional apartments for homeless veterans in conjunction with Volunteers of America. He previously served as Councilman and Mayor of the City of Orchard Lake Village and was elected to City Council again in 2019. ■

MULTIFAMILY CONSTRUCTION BUILDER OF THE YEAR

Tim O'Brien, P.E.

O'Brien Construction Co., Inc.

Tim O'Brien joined the O'Brien Construction team in 1974, working beside his father, Eddie O'Brien, who founded the company in 1962 as Waterford Construction Company. Tim is a licensed professional engineer (P.E.) and licensed builder who attended MSU then graduated from Lawrence Technical University with a Bachelor of Science in Construction Engineering in 1981. He worked his way up through the company, operating in the roles of estimator, project manager and vice president before becoming president of O'Brien Construction in 1995.

The company has completed thousands of units of housing over the years and currently has a diverse mix of multifamily projects, nearly evenly distributed between affordable housing, market rate housing, and senior housing for the affordable, market-rate and luxury markets. They also tackle historic preservation, renovation, commercial, municipal, education and religious projects, providing construction management, general contractor, pre-

construction, design/build, lean construction and energy solutions services.

Much of their work today is in the City of Detroit. "Our company worked in Detroit in the 1960s and 1970s and then we didn't have much work in the city until the mid-1990s," said Tim. "It started to pick up again in the 2000s, but then the downturn hit. We were busy through the downturn doing affordable housing for people who had lost their homes to foreclosure. I remember thinking in 2010 that I would never see Detroit come back in my lifetime. Ten years later, it's booming. It is exciting to have participated in Detroit's rebirth."

The company has received numerous awards over the years, including consistently receiving the Associated General Contractors Outstanding Safety Performance Award. They were named by *Crain's Detroit Business* in 2017 and 2018 as one of the largest general contractors. Tim was also the recipient of the 2014 HBA Distinguished Service Award for Urban Home Building and Gardenview Estates in Detroit won the 2009 Development of the



Year Award. In 2018, O'Brien Construction exceeded the company's historic best year in revenue.

Tim is a national director of the Associated General Contractors of America and a Michigan chapter board member. The Opportunity Resource Fund and Life Directions also benefit from his board involvement which in the past has included the Michigan Chamber of Commerce, EcoWorks, Fox Manor, Lourdes, Christmas in Action and the Detroit Catholic Pastoral Alliance. He has been married to his wife, Debbie, for 32 years and the couple has two grown children, Eric and Carrie. In his free time, Tim enjoys running, golf, boating, MSU football tailgate parties and resting! ■

BERT L. SMOKLER BUILDER OF THE YEAR

Donald A. Bosco

Bosco Building

Don Bosco pulled his first building permit in 1975. His company, Bosco Building, Inc., has been building sophisticated and luxurious custom residences throughout southeast Michigan for over 40 years. The company prides itself on the number of customers who have returned to Bosco to build their next home. They are even more gratified when the children, and even grandchildren, of those customers come to Bosco Building for their new homes.

Family owned and managed, Bosco Building has been entrusted by the most discerning clients to construct their exceptional homes and commercial properties for over four decades. Throughout its history, the company has built homes and developed property throughout southeastern Michigan and currently has projects ranging from Superior Township to Bloomfield Hills. "We are constantly evolving with new products and methods to meet the demands of the dynamic building market and our environment," said Don. "The result is an unmatched commitment to craftsmanship and to our customers. We use

pretty refined, high-end materials in our homes. We strive to build the best quality homes, no matter the price range of the home. All the homes we build are special."

The company partners with some of the most recognized names in architectural design and interior design. "Our extensive experience and meticulous attention to detail has allowed us to collaborate with highly regarded architectural firms, talented interior designers and skilled craftspeople," said Don. "Dedicated to continually raising our standards to new levels, we are proud to have fueled our growth exclusively through our client's and our colleagues' referrals." The company's growth can also be traced to a commitment to customer service. "Service is very important to our customers, and to us as well," said Don. "We stand behind the homes we build."

The Bosco building team includes Don's son, Anthony Bosco, who is a partner and one of the company's three project managers. A graduate of Albion College and the University of Detroit Mercy Law School, Anthony also serves as the company's



attorney. Anthony Giannola and Tim Birchmeier are senior project managers and have been with Bosco Building for over 25 years; both have had integral roles in the company's success. Don Bosco and his wife of 25 years, Gina, also have a daughter, Cara.

Bosco Building has won numerous Detroit Home Design awards over the years for everything from overall home to interior and home theatre design. "Receiving Builder of the Year honors from HBA is something we are very proud to achieve," said Don. "We were excited to be nominated, but to receive this award from our peers is very special." ■

YOUNG BUILDER OF THE YEAR

Justin Friedman

HM Homes

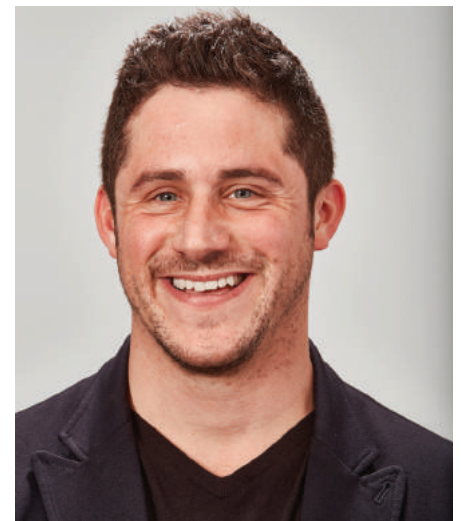
Justin Friedman, HBA's Young Builder of the Year, founded HM Homes in 2010. At the time it was a fledgling company, but it had a rock solid foundation. Justin is a third generation builder whose roots run deep in the residential home building business. His father, Steve Friedman, was co-owner of Pinnacle Homes, which last year merged with national homebuilder M/I Homes.

Justin worked at Pinnacle Homes in the early years of his career, honing his skills and gaining considerable knowledge in every aspect of homebuilding. When he set out on his own, he had a clear vision for the type of homes his company would build. "We specialize in truly unique custom and semi-custom luxury homes, always pushing the envelope with design, materials, and innovation," said Justin. The company has completed 75 new homes in the cities of Birmingham and Bloomfield in the past nine years. "We work hard to preserve the history and integrity of the established neighborhoods where

we build," said Justin. "The company also prides itself on world class craftsmanship, which makes for trusted relationships with local municipalities."

The team at HM Homes is comprised of seasoned new home building professionals. "We have a talented group of nine people and I am proud of the work they do," said Justin. "Our project manager has 30+ years of experience and we have assembled an awesome team of subcontractors. We are growing slowly and I am taking my father's advice to focus on our current projects, do them well, and not move too fast. That is how we will continue to build the solid reputation of HM Homes."

Justin built his own home, which was featured in a five-page article in the *Detroit Jewish News*. Justin shares the stunning contemporary home with his new bride, Maggie. The couple's home is clean and contemporary, but also warm and inviting with a timeless, classic feel. It is very similar in concept to the homes that HM Homes



builds, even though no two homes the company builds are the same. "When you build a luxury home, you expect the home not to look like your neighbor's down the street," said Justin.

In his limited spare time, Justin is dedicated to fitness and working out. His drive and motivation are why, in a little less than 10 years, he and his team have built a successful and thriving business which is known for innovative design, quality craftsmanship and exceptional customer service. ■

DEVELOPER OF THE YEAR

Mark F. Guidobono

Cambridge Homes, Inc.

Mark F. Guidobono launched his residential building career with a lot of hope, a lot of drive, and a lot of hard work. What he didn't have was a father or grandfather in the business to guide him through all of the things you only learn from experience and longevity. An inquisitive learner, Mark sought out and eventually found his mentors in the other members of the HBA. Years down the road, Mark would be the one that members turned to for that valuable advice and insight. He would become a leader in the residential building industry, serving on the board of the HBA for 35 years and leading the Association as president in 1998.

He succeeded even in his fledgling attempt at residential building. After graduating in 1977 with a degree in business administration and personnel management from Michigan State University, Mark bought a lot. He built a spec home on it, learning a little more with each challenge he encountered. Amazing as it was to Mark, the home sold two months after

completion – for a profit! “I must have done something right,” said Mark.

Today, Cambridge Homes is known for its expertise as a design/build company specializing in high-end custom homes and exclusive developments in Southeastern Michigan. The company has been honored with HBA Development of the Year awards for Woods of Edenderry in Northville and for Bellagio in Novi. Cambridge is now developing Terra in Novi. “We have shifted our focus to the active adult empty nesters,” said Mark. “Terra is a private, gated, custom home community of 40 units with prairie-style architecture. It fits in with the surrounding 300 acres of woodlands and has an up-north feel. With its combination of stone, brick and cedar the homes also blend with the nature surrounding them. We are getting a lot of interest in this new community.” The company is also in the planning stages of Villas at Turtle Creek, a new 62-unit development in Lyon Township.



Mark credits his team with the company's success over the years. “It is hard to get things done without exceptional employees and skilled tradespeople,” said Mark. “The company could not have succeeded without them.” Mark also credits the HBA for his success. “I wouldn't be where I am today if it wasn't for the Association,” said Mark. “The members were my mentors. We exchanged ideas and learned from each other's mistakes and successes. I would highly recommend joining the Association to anyone who wants to succeed in the industry.” ■

DEVELOPMENT OF THE YEAR

Blossom Ridge

By Mocerì

Since Dominic and Frances Mocerì began building homes for Michigan residents in the 1950s, Mocerì Companies has been known for innovation, exceptional quality and unparalleled service. The Mocerìs – partners Dominic J., Frank and Mario – have carried that same tradition into their newest development, Blossom Ridge by Mocerì, a unique and stunning 44-acre luxury senior living campus at Adams and Dutton roads in Oakland Township.

The campus offers a wide choice of living options not available in other senior living communities. “Blossom Ridge provides a neighborhood feel,” said Frank Mocerì. “We offer four distinctly unique options.” These include 21 cottage-style homes, 20 single-level duet paired homes, and 48 ranch condominiums, which all have attached garages and offer maintenance-free living. Blossom Ridge also includes 100 luxury apartment-style homes in The Grand Residence where residents are provided with planned activities, light housekeeping, linen and concierge services, as well as other resort-style amenities.

All Blossom Ridge campus residents have

access to exceptional service offerings.

“Petals, the full-service salon and spa, is a must see,” said Mario Mocerì.

“The atmosphere is so soothing and the European services make this a special place for residents and their guests to be pampered to the max.” In a pioneering collaboration, Beaumont offers on-site personal assistant services and health education programs at Blossom Ridge. Mocerì Companies also enlisted Andiamo's Restaurant Collection to provide on-site dining options including Andiamo at Blossom Ridge for fine dining, a tavern and bar, wood-fired pizza kitchen for casual dining and a chef's table and wine grotto for private parties and gatherings.

The campus also includes a 20-acre park with miles of paved trails and water features. There are pickle ball and bocce ball courts, indoor and outdoor pools and a state-of-the-art fitness studio for exercise, yoga and movement classes. Other unique community features



include a technology studio to help residents stay connected electronically with their family and friends; an art studio where residents can discover new talents and express themselves creatively with the guidance of an art instructor; a performance studio for viewing classic movies or cheering on sports teams; and a clubhouse where residents, family and friends can gather to celebrate life's special times.

“Blossom Ridge marks an important shift in the way people view independent and assisted living,” said Dominic J. Mocerì. “We are extremely proud to elevate the concept of inspired senior living by redefining the concept of personalized health and wellness. There is nothing like the feeling we get when someone enters Blossom Ridge for the first time, glances around and exclaims: ‘WOW’.” ■

SAMUEL KREIS ANNUAL AWARD FOR DISTINGUISHED SERVICE TO THE BUILDING INDUSTRY

Lynne Pratt, CGB, CSP, CAPS

Pratt Building Co.

Lynne Pratt has a long and noteworthy history of providing her time and talents to improving the residential building industry. Lynne founded Pratt Building Company in 2001 and over the years has served the industry with distinction at the local, state and national levels, bringing her leadership, innovative ideas, and boundless energy to every endeavor she has undertaken.

Pratt Building developed and built-out several sizable residential projects over the years. While managing a thriving business, Lynne earned Certified Graduate Builder (CGB), Certified Sales Professional (CSP) and Certified Aging-in-Place Specialist (CAPS) designations through the National Association of Home Builders (NAHB). She also became an active participating member of the associations. "I have always been amazed at the valuable information and resources available through the local, state and national associations, and the willingness of members to help other members grow their businesses," said Lynne. She has served on the board of directors of the local and state associations, as well as the NAHB, where

she currently serves as a voting Senior Life Director. On the national level she has served over the years on a number of committees including Budget and Finance, Convention & Meetings, Design, Education, Membership, Public Affairs, Resolutions, Government Affairs, Nominations, Business Management & Information Technologies, and the Strategic Affairs Task Force. She has chaired a number of these national committees over the years and has represented Michigan as the State Representative and is currently a National Area Chairman. Her vision, business acumen and insights have made her the ideal choice for a role as presidential advisor to three HBA senior officers over the years.

She led the state association, having served as president of the HBA of Michigan in 2018 and now immediate past president. She also served as NAHB National Council Chair in 2000, helping to transition the group into the Professional Women in Building (PWB). She received the NAHB President's Award in 2001 and was named NAHB Woman of the Year in 2007. In



2012, Lynne chaired the Convention Committee with responsibility for the International Builders Show held in Las Vegas that year.

Lynne is president of Pratt Building Company and vice president of Construction Education and Consulting Services of Michigan (CECS). She was previously honored for Distinguished Service to the HBA in 2006 and in 2011 and for her work as chair of the local PWB Council. "Getting involved is about working hard for the betterment of the entire industry," said Lynne. "Just imagine the great things that could happen if everyone contributed a small portion of their talents to improving the industry as a whole." ■

DISTINGUISHED SERVICE FOR URBAN HOME BUILDING & DISTINGUISHED SERVICE TO REMODELING INDUSTRY

Ben Templeton, CGB, CGR, CGP

Templeton Building

Ben Templeton is an active member of the Association, has been a member of the HBA Board of Directors since 2001, serves in a leadership role as Past Chair of the HBA Professional Remodelers Council and is a member of HBA's Executive Committee. Ben has achieved professional credentials as a Certified Graduate Remodeler, Certified Graduate Builder and Certified Green Professional. In 2012 Ben was named to *Professional Remodeler* magazine's prestigious 40 under 40. In 2013 he was named as HBA's Remodeler of the Year and in 2016 the HBA Young Builder of the Year.

A year after graduating from Lawrence Technological University in 2004, Ben joined the family business. Founded in 1980 by his

father, Steve Templeton, the company does residential remodeling, additions, historical restoration, and new home building. The company also operates a Service Division that provides routine home maintenance, and a Commercial Division that provides all aspects of commercial construction.

Ben's award for Urban Home Building stems from his invaluable work on HBA's Tiny Home Project which was completed in September. "Your leadership and dedication to completing the task at hand made a positive impact on all three homes as well as several other homes as part of this development phase," commented Michael Stoskopf, HBA CEO. The project is helping to provide homes that will positively impact the lives of many for years to come.



Ben credits the HBA for playing a large part in his success. "As I took professional education classes, I got to know people," says Ben. "With that networking, I became involved in the Remodelers Council. The best thing about the HBA is that there is always someone in the room that can give you a different perspective on any situation, and everyone is always willing to help." ■

DISTINGUISHED SERVICE TO THE HOUSING INDUSTRY

Don Pratt, CGB, CGR, CAPS, CGP

Construction Education and Consulting Services of Michigan - CECS

There have been many builders who have taken time away from their businesses to take on the mantle of leadership for the good of the entire residential building industry. Even among that elite group, few have done so with such dedication to elevating the industry through education and advocacy as Don Pratt.

Don and the Wake-Pratt Construction team built 500+ homes in his early career. As a busy builder, Don was still active in the industry. He is a Senior Life Director of the National Association of Home Builders (NAHB), having been on the Board of Directors since 1980. Don has a stellar record of not missing a national meeting in 30+ years! He has served on the state and local boards since the mid-1970s and was president of both the HBA of Michigan and of Southeast Michigan. Don has received numerous awards including induction into the HBA Hall of Fame in 2006 and the Michigan Construction Hall of Fame in 2017.

He has served on numerous national, state and local building industry boards and

committees and currently chairs the NAHB Building Products Issues Committee and will Chair the Home Innovation Labs Board in 2020. Don championed the Lab to study products used in the industry.

Don became a voting member of the International Code Council in 1991 and chaired the State of Michigan Construction Code Commission for 12 years. As chairman in 2000, he was instrumental in implementing the first edition of the International Residential Code and Michigan's first Single State Building Code. He has served as co-chair of the Michigan Codes & Standards Committee and has served on the NAHB Construction Codes & Standards Committee. "I am committed to being involved in drafting code and challenging code that negatively impacts the industry," said Don. He has been honored as Code Official of the Year by the Code Officials Conference of Michigan and is currently the part-time building inspector, code enforcement officer and plan reviewer for the City of Orchard Lake. Don has personally



completed over 520 hours of certifications and continuing education, has taught builder pre-license courses and currently teaches the 3-hour continuing competency course.

Don has provided expert testimony in 1000+ legal cases in his role as president of CECS of Michigan. Don's wife, Lynne, is also very involved in the building industry at all levels. Lynne is president of Pratt Building Company and VP of CECS. She, too, is an NAHB board member and past president of the HBA of Michigan. ■

DON MAILLHO MEMORIAL AWARD IN BANKING

Marty Peltier

Lake Michigan Credit Union

Don Maillho was the 2003 recipient of the HBA's Distinguished Service Award in Banking. At the time, Don was the senior vice president and new construction sales manager at Standard Federal Bank. His supervisor and longtime friend, Jack Brown, summed up Don's work ethic when he said, "He's always been a rock. If I had ten more like him, I could conquer the world." Don lost a hard-fought battle with cancer in 2008. Today, his legacy lives on in his family, coworkers and friends. One of those coworkers and friends is Marty Peltier, this year's recipient of the Don Maillho Memorial Award in Banking.

Marty is chief business development officer at Lake Michigan Credit Union (LMCU). He has been in the financial industry, serving the builders of southeast Michigan, for over 25 years. "Don Maillho introduced me to the HBA back when we both worked at LaSalle Bank. Don taught me the correct way to serve the home building industry

and all the dedicated and professional builders who do business in Michigan. Don was a very close friend of mine and truly was my mentor. That is why receiving this award means so much to me."

This is the fourth year in a row that Lake Michigan Credit Union (LMCU) or its team members have received this award. Like Don Maillho, the credit union has a history of supporting the building industry, most notably through sponsorship of major HBA events. Last year, *Money Magazine* named LMCU the best banking institution in Michigan and the magazine recently recognized the credit union for having the best high yield checking account in the nation. LMCU has over 450,000 members, assets exceeding \$6.5 billion, with a mortgage serviced portfolio of \$12+ billion. Open to all Michigan residents, LMCU provides a full range of financial services, from high interest-bearing checking accounts to personal loans, mortgages,



investments and commercial banking.

"The dedication of our team is why we are now the largest credit union in Michigan," said Eric Burgoon, LMCU's chief lending officer. "I am very proud of Marty Peltier, as he represents all of the LMCU team who work hard every day to provide outstanding service to our members. Marty deserves all the credit for LMCU's leadership in the construction lending business. Like his friend and mentor, Don Maillho, Marty is great at developing relationships with our builder partners and connecting them with the right loan officer on our team. Don would be proud of how Marty has carried on his legacy." ■

DISTINGUISHED SERVICE IN GOVERNMENT

Bob Gatt

Mayor, City of Novi

The City of Novi has a lot to celebrate as 2019 draws to a close. This year marks the 50th anniversary of the city's incorporation. Novi is still basking in the glow of being named as the 23rd Best Place to Live in the United States and the Best Place to Live in Michigan by *Money Magazine/Realtor.com*. The city is prospering, attracting new businesses and welcoming new residents and Novi's mayor, Bob Gatt, was overwhelmingly re-elected in November to his fifth term and is being recognized by the HBA for his many years of dedicated service to the City of Novi and its residents.

In 1975, after graduating with a degree in Business Administration from Wayne State, Bob became a Novi police officer. He was promoted to sergeant and shift commander in 1993 and completed a master's degree at Eastern Michigan in 1997. After retiring from the police force in 2002, he was elected to the Novi City Council, serving on the Council for eight years and as mayor pro-tem

for three of those years. "I am very proud of my 42 years serving the community of Novi," said Bob. "I love this city and care about its citizens very much. Novi is a unique, especially because of the diversity of its residents. We have the largest Japanese population in Michigan. As a community, we pride ourselves on coming together to learn about our neighbors' heritages and celebrate the various ethnic observances."

Being the Mayor of Novi is not Bob's full time job. He has been the manager of the Oakland County Animal Control and Pet Adoption Center since 2012. "It is a rewarding job that I truly enjoy," said Bob, who shares his own home with several feline friends he adopted from the Pet Adoption Center. Prior to that position, Bob was chief of field operations for Oakland County's Community Corrections Program for 10 years.

As mayor, Bob is a busy guy. "I often work seven days a week to fulfill my role as mayor,"



said Bob. "On weekdays after my regular job I usually check in with City Hall to see what needs my attention. On weekends and after hours I often speak to civic and business groups or represent the City at various functions. You are as busy as you want to be in this position." Bob has been honored for his law enforcement work, but this is the first award he's ever received for serving the community he loves. "I was very surprised and honored to be recognized by the HBA," said Bob. ■

THOMAS RICKETTS AWARD TO THE REGION'S OUTSTANDING BUILDING OFFICIAL

Tim Berger

Building Director, Charter Township of Oakland

Tim Berger's dad was a framing contractor so he grew up on job sites, first helping by picking up scrap lumber and then gradually over the years, taking on the more important work. Building homes has always been his passion, and it is an area where his experience and knowledge provide the foundation for his success as the Oakland Township Building Director.

Tim formed his own building company, Timberwood Construction, in 1993. He built custom homes and did remodeling projects in Orion, Clarkston and Rochester. He also taught carpentry to high school students at the Oakland Technical Center. In 1998, he was offered and accepted a fill-in temporary position as building inspector and plan reviewer for Auburn Hills. "My father was the building official in Orion Township at the time," said Tim. "When I took the temporary position in Auburn Hills I realized that I really enjoyed the work and eventually accepted the position on a permanent basis." Tim

moved to a position as the lead community plan review coordinator for Sterling Heights in 2002, where he worked until 2013 when he accepted his current position as Oakland Township Building Director.

In accepting the position in Oakland Township, Tim had to hit the ground running, as the township issued a record number of building permits in 2013. "It was hectic," said Tim. "The township had never seen that volume of work with over 220 homes under construction." He slowly built up the staffing to a team of 10 to meet the demand for services. Tim and his team instituted process improvements such as updating the permitting system. They also offer same-day inspection services. "If we get a call before 8:00 a.m., we will come out that same day," says Tim. "It's hard on the clerical and inspection staff but we do it because builders really appreciate that level of service. Coming from the contractor side of building, I can understand how getting a timely inspection can really help the builders and their



subcontractors out."

Tim is a board member of the Code Officials Conference of Michigan and past president and executive board member of the Oakland County Building Officials Association. He has been married to Heather for 24 years and the couple has a son, Jacob, who is a third-year commercial Carpenter's Union apprentice, and a daughter, Grace, who attends Oakland University. Tim is an avid outdoorsman, who hunts and fishes, and values family time, especially time spent camping and driving all-terrain vehicles at Silver Lake sand dunes. ■

REMODELER OF THE YEAR

Stephen Iverson

Finished Basements Plus

Like many remodelers just starting out, Steve Iverson did a lot of different projects in the early years of his career. He worked for several local builders on new home construction projects. On his own he built decks, hung siding, remodeled baths and kitchens and even took on a few home additions. But, unlike most remodelers, he began to focus on remodeling basements. Nine years after taking out his builder's license, Steve and his wife, Amy, founded Finished Basements Plus. The company celebrated being named to *Qualified Remodeler* magazine's Top 500 in 2013, an honor they have received every year since. In 2018, fifteen years after starting the company, Finished Basements Plus exceeded \$6 million in annual volume and was named to the "Big 50" by *Remodeling* magazine.

The company has built a solid reputation for taking the least aesthetically pleasing area in most homes and transforming it into bright, welcoming, usable and livable space. "We can add 1,000 sq. ft. of living space with a bathroom,

a media room, a bar for entertaining – whatever a customer can dream up, we can create," said Steve. "We focused the company on basements because we felt passionate about being able to offer customers a great product. I knew I could control the whole process, from design to completion, and do any part of the work myself. Over the years, I've refined what works best in a basement environment in terms of products and processes." The company has become the "experts" in basement remodeling with Steve always heeding the advice given to him by Larry Janeski, with Contractor Nation. "I remember Larry telling me, 'You're not in the remodeling business; you're in the arithmetic business,'" said Steve.

Steve, Amy and the team have a strong commitment to community service. "We've done things like donating 1000 rolls of toilet paper to Lighthouse of Oakland County," said Steve. "Last month, four of our employees spent a day working on the Tiny Homes Detroit project for the homeless and low income residents served by



Cass Community Social Services. Every month our employees choose a different charity to help out."

Steve and Amy have been married for 23 years and have two children, Kyle (19) and Abby (16). The family enjoys weekends at their vacation home near Cadillac where family and friends hunt, hit the ski slopes, and enjoy Steve's fantastic cooking and barbecues. ■

DISTINGUISHED SERVICE TO THE

HOME BUILDERS ASSOCIATION

Phil Seaver

ATA National Title Group

Phil Seaver is being honored for the valuable and ongoing services he provides to the Association and its members in his areas of expertise. He is a resource to HBA's Board of Directors, providing insights into the intricacies of title transactions and offering clear explanations of the legal changes that impact builders. He understands, and translates, the needs of all parties involved in real estate transfers. Phil's clients include builders, real estate professionals, attorneys, banks and mortgage companies.

Phil's belief in coalitions is evident in his work with state legislative committees. He tries to balance the needs of builders, real estate professionals and the land title association, encouraging them to work together for the common good. He has been named Associate of the Year for the North Oakland County Realtors and has been a member of the board for 42 years. He has been an HBA member since 1974. He served on the Bloomfield/Birmingham

Chamber of Commerce Board, and is a past president of the MSU Alumni Association of Oakland County.

Phil founded Seaver Title Company in 1976 when he was 27 years old. Phil attended Michigan State and then Wayne State Law School to obtain his law degree. Today he and Seaver Title Agency are part of the ATA National Title Group. The company has 34 offices in Michigan, Indiana, Ohio and Illinois.

"The best thing I've done is finding people and keeping them. Many have been with me for 10 years or more. I have a saying with our staff: If you have a problem, we have a problem. I think of our company as a family."

Phil has previously been honored by HBA with the Samuel Kreis Award for Distinguished Service to the Building Industry in 2007, both Associate of the Year and Distinguished Service in Real Estate in 2003, and Professional Services to the Building Industry in 2015.



Reflecting on his success, Phil says he has learned to delegate authority so that the business runs well whether he is there or not. His workday formerly started at 6:00 a.m.; he now begins at 8:00 a.m. but he does occasionally leave early for a round of golf at Edgewood Country Club where he is a past president.

Phil's family includes his son, Jason a practicing attorney; his daughter Stacey, who is associated with Citi Mortgage in Ann Arbor and his daughter Ashely, who is associated with North American Stamping Group. He is a proud grandfather of Eliana, Alizah, Elizabeth, Margaret, Jonathon (JJ) and Henry. ■

SUBCONTRACTOR OF THE YEAR

Charlie Tait

FiberClass Insulation

Joe Nell, Todd Barna and Charlie Tait were buddies at Lakeland High School in White Lake. Joe and Todd together founded FiberClass Insulation in 1986. Charlie took another path, going into the heating and air conditioning business. In 1998, Charlie brought his expertise to FiberClass when they started FireClass, selling and installing fireplaces. Today, the three friends, and their 125+ employees, are proud to be the leading installer of insulation in existing homes, residential new construction homes, and commercial projects in southeast Michigan. They install fiberglass, spray foam and cellulose insulation, perform air sealing and conduct energy audits, as well as install fireplaces, manufactured stone, and gutters.

“We were really surprised and humbled to receive this award,” said Charlie. “It’s really rewarding that our builder customers regard us so highly that they would honor us in this way.” This award, in part, is because of the way FiberClass serves their builder and remodeler customers. “We never strove to be the lowest

price in the industry,” said Charlie. “We strove to be the best bargain, by providing the most value to our customers. In the 1980s, the insulation business was very different than it is today. It was fairly simple. We had to be good and fast and that’s what we were. Today, we work with the whole house as a system. It’s much more complicated, with a lot of different options in getting projects done. We provide expert advice and education to our clients, and we price jobs out in multiple ways, with different options, so that our clients can make the best decisions for their situation and budget.”

The company merged with Installed Building Products (IBP) in 2003, and was subsequently bought outright by IBP. “IBP has 175 or so branches and is traded on the NYSE,” said Charlie. “It has been really great for us in terms of their level of technology and other support and the ability we now have to share best practices with other branches.” FiberClass has a separate division, FireClass, which has been installing and



Todd Barna

servicing factory built fireplaces for 20+ years. FireClass represents 6 brands and has been a Lennox Hearth Products President’s Club member multiple times. That is Lennox’s most prestigious award, and is given to their top 20 distributors nationwide. Performance Gutters is the newest division within the FiberClass family.

“It’s hard to be a builder with so many things you need to know,” said Charlie. “Builders can’t be specialists in everything. They have to rely on their trades to be the specialists, and we strive to be the best at what we do.” ■

ASSOCIATE OF THE YEAR

Spencer Roed

Multi Drywall & Partition, LLC.

When Spencer left his IT consulting job in 1996, he “figured I’d go work for this home builder for a couple years, fix a bunch of stuff, then go back to consulting. But I just found construction to be rewarding work, and I really enjoyed the people that I interacted with and met on a daily basis, so I never left.”

In 2007, he joined up with a former colleague’s company, Multi Drywall & Partition to restructure the organization during the downturn. Pivoting from the previous business model, they expanded the business through the downturn by focusing on one client at a time, and by finding great people who were knowledgeable in their craft. These formed the basis for a strong company culture that persists through today. “Our business is really all about people. We try to provide a good place where people want to work, where people are challenged, and somewhere they can be proud of where they work. I really feel very fortunate to have the opportunity to work every day with great people,” Spencer reflected.

The company has been honored over the years for its client focused efforts with prestigious awards from the HBA including the 2011 Subcontractor of the Year Award, the 2014 Distinguished Service to the Remodeling Industry Award, the 2017 Distinguished Service to the Building Industry as well as numerous awards from Angie’s List and Houzz.com.

Spencer has been an owner of Multi Drywall & Partition, and an active member of the HBA, since 2007. A certified public accountant (CPA), with an MBA from Michigan State University, he worked for years at a big three accounting firm providing manufacturing and information technology consulting services, and gaining a valuable broad view of business management. His understanding of construction was gained through 10 years as senior vice president for a major home builder.

He has actively served over the years at the local Association level. He has held both secretary and treasurer positions on the Remodelers Council, has served as vice president of the Sales



& Marketing Council, and has served as chair of the Membership Committee. Since 2013, Spencer has also served on the HBA Board of Directors. “I think attending any HBA meeting or event is helpful because, in interacting with all the other members, you learn,” said Spencer. “You always pick up something that is helpful to your business.”

Spencer has been married to his wife, Leslie, for 26 years. The couple has two children – a son who recently graduated from Vanderbilt University and is working in Charlotte and a daughter who is majoring in Business, Technology and Design at the University of Southern California. Spencer is also a “big brother” in the Big Brothers / Big Sisters program. ■

DISTINGUISHED SERVICE TO THE PROFESSIONAL WOMEN IN BUILDING COUNCIL

Kristin Andrews

N.A. Mans & Sons

Kristin Andrews has been serving the building industry for more than two decades and has been a fixture at the HBA of SE Michigan for most of her career. She is a dynamic leader and has been able to drive growth wherever she goes. This year, she took on two new challenging roles, transitioning to Mans Lumber as Divisional Leader of Kitchen, Bath, and Flooring and by accepting the Vice-Chairperson position for the Professional Women in Building Council. As anyone who knows her can tell you, it is no surprise that she has excelled in both endeavors. At Mans Lumber, she focused on supporting and mentoring her team while working diligently to refine processes resulting in enhanced sales and profitability. At the PWB this year, Kristin has started a newsletter – helping to increase engagement, spotlight events,

share successes and help members stay informed. She presented a professional development session that was well received and informative, giving attendees the information they need to improve their sales and customer service outcomes and worked tirelessly all year long to make the PWB Design Challenge successful.

While she was doing all of that, she still found time to be a resource to HBA members and was able to recruit six members at this year's membership drive. Her knowledge of the industry, from product to procedure to people, is unsurpassed, and she is always ready to help in whatever way she can. When asked "What comes next?" Kristin stated that, "While 2019 was a busy and successful year, it was simply laying the foundation for even greater 2020. My passion is



growing things, and more importantly people. I love a good puzzle and being able to discern what motivates them, and then utilize that knowledge to mentor them and experience their success with them makes my professional heart full."

Kristin has been married to Randy for eleven years and has two grown daughters, Misti and Ashley, a grandson Garrett and Grand-Twins Dewayne Jr. and Khaleesi. ■

PROFESSIONAL SERVICES TO THE BUILDING INDUSTRY

Tom Wackerman

ASTI Environmental

This year, ASTI Environmental (Applied Science & Technology, Inc.) celebrated the 34th anniversary of its founding by Thomas Wackerman and Peter Collins. The company has been serving the environmental due diligence and ecological needs of real estate developers, manufacturers, engineers, the public sector, HBA members and others since 1985, providing assessment, remediation, compliance and restoration services. With 3,500 clients and 42 associates with a combined 450+ years of technical experience, ASTI has completed over 12,500 projects nationally. Headquartered in Brighton, with offices in Detroit, Grand Rapids and Trenton, Michigan, the company celebrated the grand opening of a fifth office in Williamsburg, Kentucky, this past summer.

Tom Wackerman has been in the environmental services business for 45 years. "We've done a very broad spectrum of projects over the years from environmental site assessments, to asbestos and lead based paint clean-up, to cause of death investigations," said Tom. "Currently we are doing a fair

amount of PFAS work." Tom is also a real estate developer who has worked extensively with other developers to obtain more than \$300 million in gap financing for urban restoration and construction projects. Some of the company's signature projects in Michigan included rebuilding the Detroit River International Wildlife Refuge and the Great Lakes Marsh in Harrison Township, redevelopment of the Steelcase campus, assessment of an anthrax vaccination facility in Lansing, assessments at the iconic Michigan Central Station, and environmental services in almost every neighborhood in Detroit.

Tom taught at Wayne State University part-time for 22 years and has conducted training for the Bureau of Land Management as well as presenting at numerous national trade and technical conferences over the years, such as the National Brownfield Conference and National Urban Land Institute Conference. He serves on the board of the HBA. He also chaired the University of Michigan/Urban Land Institute Real Estate Forum for 10 years and was on the board for 25 years. He was previously chair of the Air



& Waste Management Association (formerly the Air Pollution Control Association) and was on the board of Leadership Michigan for 10 years.

In his free time he has authored a non-fictional novel about his paternal family's 100 years of living on the same street in Brooklyn and his maternal family's 100 years of living in Detroit. He is a figurative sculptor, working in bronze, who is talented enough to have had a showing in Ann Arbor. He also enjoys biking and spending time with his three children and their spouses. When asked how he defines success he said, "By my children, who are the result of an incredible wife and just maybe the right balance between work and fatherhood." ■

SPECIAL RECOGNITION FOR SUPPORT OF HBA'S CHARITABLE ENDEAVORS

Helen Velas

Eleni Interiors, Inc.

For the homeless in cities all over the country, the American Dream of owning a home is just that – a dream, never to be realized. Then Reverend Faith Fowler with Cass Community Social Services in Detroit conceived of a brilliant idea to revitalize an abandoned neighborhood on the east side by building a tiny home community for homeless and low-income residents. Faith had the idea, but a team of volunteers, including HBA members, helped turn the dream into reality. One of those volunteers was Helen Velas, with Eleni Interiors.

Helen heard about the tiny homes project while working to fight hunger as a member of the Empty Bowls-Detroit Committee. She immediately knew that the skills and resources of her HBA counterparts could help move the project forward. She brought the project to the attention of HBA leadership, championing the HBA's involvement in the project. Having been a member of the Association for 20 years, Helen

knew who she could call for help. It has taken over a year, but Helen has stuck with the project, soliciting volunteer labor, monetary donations and donations of furnishings. "We have worked on two of the 25 tiny homes," said Helen. "They have been a challenge in terms of maximizing space and storage and making these 250 to 450 sq. ft. homes multi-functional. The Eleni team really came through on this project, dedicating countless hours to designing the interiors, soliciting donations and working with me to make the homes as warm and welcoming as possible. We even created a gift registry to furnish the homes. It has been a very rewarding project for us – truly a labor of love."

Eleni Interiors is headquartered in Naperville, Illinois, just west of Chicago with a satellite office in Oakland Township. Helen founded the firm in 1993 and now employs a staff of 14. "We know the building industry, as our only customers are builders, developers and management



companies," said Helen. Their interior design work on new and renovated model homes, clubhouses, sales offices, and senior and multi-family communities has won many accolades, including over 125 design awards from housing industry associations. "We put a lot of value on being active and supporting the industry, as well as taking time out for philanthropic work," said Helen. Every week, a team member from her Chicago office delivers Meals on Wheels to a senior. "Over the years we have also furnished and designed rooms for children who are ill," said Helen. "One of the best legacies you can leave is what you have done for others." ■

DISTINGUISHED SERVICE IN ARCHITECTURE

Todd Hallett, AIA and Katie Hallett

TK Design & Associates

Todd and Katie Hallett co-founded TK Design & Architecture in 2004. Todd's unique skill set of architectural knowledge grounded in a firm understanding of the residential home building process, offers customers a unique melding of vision and practicality. Katie uses her extensive sales and marketing experience to broaden the client base for TK Design & Architecture, helping to grow their company, even when economic conditions were a challenge.

Katie earned her Bachelor of Arts degree from Michigan State University and is a licensed real estate broker. She has served on the Birmingham-Bloomfield chapter Board of Directors for its Women's Council of REALTORS®. She has also served as chair for HBA's Professional Women in Building Council and on HBA's Executive Committee.

Todd began his career when he was just 19, working under the tutelage of renowned architect Ron Mayotte of Mayotte and Associates. While working with Mayotte, Todd

studied at Lawrence Technological University, where he earned a Bachelor of Architecture degree. A desire to reinforce his architectural skills with practical "boots on the ground" knowledge of home building was the impetus for Todd to accept a position with Delcor Homes in Milford. Todd's construction solutions contributed to the company becoming, in 1999, the first home builder in the nation to achieve ISO 9000 certification. Within five years, Delcor was building 200 homes per year and nearing its goal of zero defects per home. Todd, who through the years had been involved in every aspect of the \$50 million company, was named its president in 2002.

In 2010, TK Design & Associates joined forces with Scott Sedam, president of TrueNorth, known across North America and Australia as the leading expert in applying Lean Methods to homebuilding.

TK Design & Associates has won numerous accolades for their design work including the 2018 NAHB Best in American Living Design Award, several *Detroit Home* magazine awards,



HBA Parade of Homes Blue Ribbon Awards and, this year, the Gold Award for New Home Architectural Design in HBA's Sales & Design Achievement Competition, as well as a Gold Award for Whole House Remodel. They have also been recognized by HBA with awards for Associate of the Year, Distinguished Service to the Remodeling Industry and the Professional Services award.

TK Design has projects in over 30 states and continues to design homes nationwide.

Todd and Katie, have four children, ranging in age from 17 to 26, and one grandchild. ■

HBA's Seventh Annual . . .

MEMBER SERVICE AWARDS

*Honoring Our Members For Volunteering Their
Time & Expertise As Association Leaders*



MEMBERSHIP GROWTH
Bob Tedesco
Silverado Custom Homes



MEMBERSHIP CONNECTION
Ron Stewart
George Matick Chevrolet



MEMBERSHIP CONNECTION
Emily Karlichek
Paulson's Audio & Video



MEMBERSHIP COUNCIL
Spencer Roed
Multi Drywall & Partition



PAST PRESIDENTS
Dave Kellett, Sr.
Kellett Construction



**CHARITABLE FOUNDATION
AWARDS & NOMINATING**
Peter Burton
Dominion Realty Services



LEGISLATIVE AFFAIRS
Norm Finkelstein
Norwood Homes



**NORTH OAKLAND &
BIRMINGHAM FORUMS**
Fred I. Capaldi
Capaldi Building



**ASSOCIATES
NETWORKING FORUM**
Jo Golda
Jo's Cleaning & Organizing



**NAHBR PROFESSIONAL
REMODELERS**
Randy Travis
Ramtra Remodeling



**PROFESSIONAL WOMEN
IN BUILDING**
Erika Harper
Houndly Marketing



**SALES &
MARKETING**
Todd Craft
City Life Realty



DETROIT FORUM
Aaron Rosenhaus
Uniland Corp.



MACOMB FORUM
Paul Aragona
Aragona Properties



MACOMB FORUM
Sam Palazzolo
Palazzolo Brothers



WAYNE COUNTY DEVT. FORUM
Bill Phillips
Windham Development

Sales & Design Achievement Competition

HBA's Remodelers Council and Sales & Marketing Council have joined together to create an all new competition for HBA members this year. The Sales & Design Achievement Competition offers members the opportunity to enter individual achievement and projects from 2018 or 2019 in New Home Sales, New Home Design and Remodeled Home Design categories. Seventeen member companies participated this year and we are

proud to announce the winners here.

Many thanks to our judges: Sales - **Todd Craft of City Life Realty** and **Michael Stoskopf, CEO of HBA**; New Home Design - **Ben Templeton of Templeton Building** and **Randy Travis of Ramtra Remodeling** and Remodeled Homes - **Paula Badalamente of IMAGIO Glass Design**, **Tim Capaldi of Capaldi Building** and **Barbara Burnham of BJ Burnham & Associates**.



Randy Travis
Ramtra Remodeling
Remodelers Council
Chairperson



Todd Craft
City Life Realty
Sales & Marketing Council
Chairperson

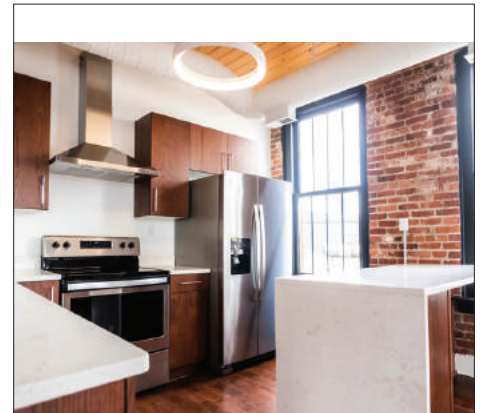
REMODELED HOMES



TK DESIGN & ASSOCIATES - WHOLE HOUSE - Gold Winner



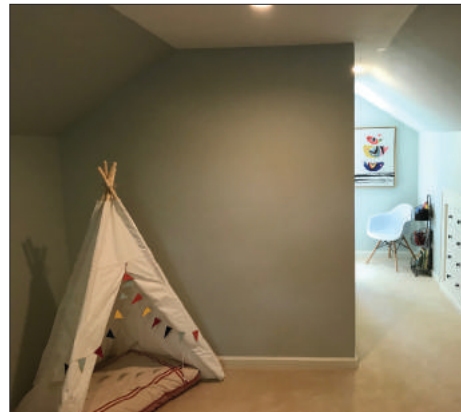
TEMPLETON BUILDING - WHOLE HOUSE AND BASEMENT Two Gold Winners



UNILAND - MULTIFAMILY Gold Winner



TR DESIGN GROUP - MULTIFAMILY WHOLE HOUSE, BATHROOM & KITCHEN Gold, Silver And Bronze Winners



RAMTRA REMODELING - SPECIALTY ROOM & KITCHEN Gold and Silver Winners



COMPO BUILDERS - BASEMENT Silver Winner



FINISHED BASEMENT PLUS - BASEMENT Bronze Winner



COLE WAGNER CABINETRY - KITCHEN & BATHROOM Gold and Silver Winners



D.A. ALEXANDER & CO. - LANDSCAPE Gold Winner

NEW HOME SALES MANAGER OF THE YEAR



KRISTIN JOHNSON
LOMBARDO HOMES
Gold Winner

Always holding herself and those around her to a high standard she has created tremendous success for her team. She works with each team member on a regular basis to drive sales and meet goals. This year and last year, she has overseen almost 400 sales. Kristin strives for the betterment of the organization and challenges the norm for improvement.



EBON PETTY
ROBERTSON HOMES
Silver Winner

Ebon has guided Robertson Homes with direction and expertise into the digital age of marketing, implemented an online sales consultant and oversaw completion of a brand new design studio. He oversees the opening of three to five new communities a year while increasing Woodland Scott customer willingness to refer rate to an all-time high of 98%.



CHRISTOPHER ARVANITES
TOLL BROTHERS
Bronze Winner

Christopher is one of the top 20 sales managers for Toll Brothers nation wide and is highly regarded among his peers in Michigan. He is truly an inspiration to all that are privileged to know and work with him, including his competitors in the new home industry. Christopher's name is synonymous with integrity and pride in new home construction in southeast Michigan.

NEW HOME SALES PROFESSIONAL OF THE YEAR



WHITNEY MCCOWAN
LOMBARDO HOMES
Gold Winner

Whitney's remarkable career with Lombardo Homes has spanned over 11 years, while her passion for selling new homes began 15 years ago. She has maintained the notable discipline, drive and self-accountability to be a consistent top performer. This year she is in position to finish as the top revenue performer with current sales totaling \$21 million and counting.



ELLEN BERNIER
MOCERI
Silver Winner

Ellen has been with Mocer Homes since 2012. She is the lead sales person for residences in Pinnacle, Kingsridge, Cloisters, Claremont, and Villa Montclair Communities. She has been involved in over \$40 million of sales, far exceeding expectations. She is very active in keeping Mocer Homes involved in the communities we build and those surrounding them.



LEAH LUJO
VITALE COMPANIES
Bronze Winner

Throughout the last three years, Leah has grown personally and professionally. She offers full-time sales support, manages all model homes, and handles the listings of all homes. In the last year, she has brought on and led a team of professionals who are eager to strive for success and build unparalleled customer relations.

ARCHITECTURAL DESIGN



TK DESIGN & ASSOCIATES
Gold Winner

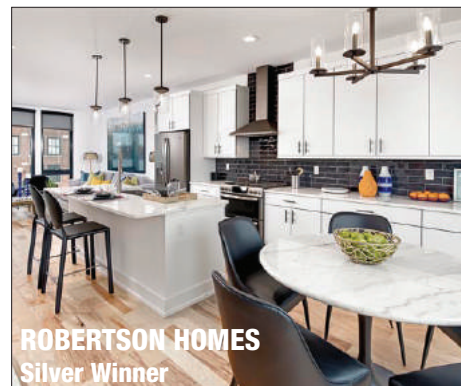


TR DESIGN GROUP
Silver Winner

INTERIOR DESIGN - Home



SAPPHIRE CUSTOM HOMES
Gold Winner



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Do Economic Recoveries Die Of Old Age?

MICHAEL C. STOSKOPF, EXECUTIVE OFFICER

After seven years of providing unique and entertaining economic insights, **Elliot Eisenberg, Ph.D** has decided to stop writing articles such as his last one below. When we've published them, I hope you have found them informative and useful. Rest assured that Elliot is not going away. In fact you will be able to enjoy his economic outlook as part of our 10th annual Mid-Year Economic event in June 2020.



The US economy is clearly slowing. After adjusting for inflation, GDP grew by 2.9% in 2018, and by an even better 3.1% in 19Q1. But growth slowed to just 2% in 19Q2, is expected to grow at a similar pace the rest of this year, and to then slow further in 2020. According to some pundits, this rapid slowing is a clear sign we are in the final stages of this economic recovery and that a recession is fast approaching. They point out that we are in the 11th year of this recovery, making it the longest one in history, and as such we are simply due for a recession. Fortunately, they are wrong, expansions do not die of old age. Let me explain.



Prior to WWII, the idea that expansions were more likely to end as they got older was very common and was frequently mentioned in business and economics textbooks. And indeed, it was justified by the data. Using a statistical technique called survival analysis, which looks at the probability of some particular event occurring given the age of the subject, be it a person or a car or sports team, it is clear that prior to WWII recessions were more likely to happen the longer the recovery.

The intuitive starting point is based on analogies to human mortality. In short, this presumption suggests that as an economic recovery ages, assorted imbalances and rigidities accumulate that hobble the economy and make it more fragile. As a result, a recovery is increasingly put at risk by smaller and smaller shocks, and it becomes increasingly likely the economic expansion will fall into recession the longer it lasts. Analogies to cars are also frequently cited. All else equal, as a car ages, the probability that it will suffer a mechanical breakdown increases. Thus, older cars are considered less reliable and generally command a lower price than new ones.

New Housing Permit Forecast

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Industry Metric	1-Month Ago	1-Year Ago
Employed <small>Bureau of Labor Standards</small>	-0.2%	1.8%
	1,939,608	
Workforce <small>Bureau of Labor Standards</small>	-1.0%	1.8%
	2,032,154	
North American Vehicle Production <small>Ward's Automotive</small>	-10.0%	-5.3%
	1,324,208	
Crude Oil Price Per Barrel <small>NYMEX</small>	0.2%	-16.3%
	\$56.34	
Average Single Family Home Sale Price <small>REALCOMP</small>	-3.6%	9.1%
	\$229,934	
Average New Single Family Permit Value <small>HBA of Southeastern Mich</small>	-16.5%	1.2%
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CONTINUED ON PAGE 30

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Advocacy Update

WRITTEN BY FORREST WALL, CAE, STAFF VICE PRESIDENT AND INDUSTRY RELATIONS

ESA Issue Active On Both State & Federal Levels

As you may have read in my October article, legislation was introduced in September in the Michigan House of Representatives to strengthen state law to help prevent the false representation of possession of an emotional support animal. This legislation is now joined by identical bills in the Michigan Senate – Senate Bills 608 and 610 – introduced by Sen. Dale Zorn (R-17th District). Both the House legislation and the Senate versions recently started the legislative process with hearings before the House Regulatory Reform Committee and the Senate Local Government Committee. AAM Board Member Karlene Lehman of Princeton Enterprises testified at both hearings in support of the legislation. Ms. Lehman provided compelling evidence of the fraudulent documentation currently available, as well as the need for better standards under the law and penalties for those who falsely represent a need for an emotional support animal. Thank you for your advocacy on this issue, Karlene!



On a federal level, U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson has requested the U.S. Federal Trade Commission (FTC) investigate websites which sell questionable assistance animal (includes

both emotional support and service animals) documentation. In a letter to FTC Chairman Joseph J. Simons, Secretary Carson stated, “These certificates are not an acceptable substitute for authentic documentation provided by medical professionals when appropriate.” This action is certainly a step in the right direction, but ultimately revised guidance from HUD is needed to further limit abuses of the law.

Amendments to Elliott-Larsen Act Introduced

Two bills have recently been introduced in the Michigan House of Representatives to amend the Elliott-Larsen Civil Rights Act. House Bill 5157 proposes to amend both the title and section 502 of the act (relating to real estate transactions) to add victims of domestic violence, sexual assault, or stalking to the protected classes under the statute. The second piece of legislation, House Bill 5224, would also amend both the title and section 502 to include military status. These bills join Senate Bill 351, introduced earlier this year, which would amend the act to include sexual orientation, gender identity or expression among the protected classes under the law. Currently, Michigan’s civil rights law prohibits discrimination in real estate transactions on the basis of religion, race, color, national origin, age, sex, familial status, and marital status. ■

AAM Owners On The Rise At The Ashley Apartments In Detroit

On October 24th, AAM held its second “Owners On The Rise” networking event geared toward multifamily rental property owners looking to grow their portfolio and established owners willing to share their experiences.

At the event, members and guests mingle and build relationships with the region’s multifamily rental property leaders while enjoying extensive appetizers and beverages in an informal atmosphere.

Watch for details on the next event and plan to join us for a valuable and enjoyable evening. ■

Special Thanks To Host AAM President Matt Lester, Princeton Enterprises, For His Generosity



AAM's 2020 MULTIFAMILY RENTAL MARKET OUTLOOK

THURSDAY, NOVEMBER 7TH



AAM 2020 Market Outlook Panelists Saab Grewal (left), of Singh Development, Derron Sanders of SG companies, Warren Rose of Edward Rose & Sons and AAM President Matthew Lester of Princeton Enterprises.



Michael Ferlito (left) of Ferlito Group and Bill Freeman of Lumberg Freeman Gleeson Hicks & Khalil, PLLC.



Jerry Amber (left) of Amber Properties, Andy Wakeland of Giffels Webster and Allen Amber of Amber Properties.



AAM President Matthew Lester of Princeton Enterprises talks to the audience of 150 at the AAM 2020 Market Outlook held on November 7 at The Reserve in Birmingham.

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Best wishes to you and all of the 2019

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News & Events

December

TUESDAY, DECEMBER 3 HOME BUILDING BUSINESS PLANS

What Is Vital To Success and Profit?

Presented by: Bill Bye, Wm. Bye & Co., LLC.



- What are the components of a home building proforma?
- Understanding all costs that are included in a proforma.
- How to avoid costly mistakes typically made during due diligence.
- The differences in direct, indirect, fixed and variable costs of homebuilding.
- How to know if your proposed venture is profitable before pulling the trigger.
- Increasing margins through Lean Building Concepts.

Time: 11:30 a.m. - 1:00 p.m.

Place: D.A. Alexander Design Center
12911 Farmington Rd., Livonia 48150

Cost: \$10 per person including lunch

THURSDAY, DECEMBER 5

State of Michigan Required CONTINUING COMPETENCY 3-HOUR CLASS

IF YOU ARE A BUILDER, REMODELER OR MAINTENANCE & ALTERATION CONTRACTOR, YOU ARE REQUIRED BY LAW TO COMPLETE AT LEAST 3 HOURS OF CONTINUING COMPETENCY TO RENEW YOUR LICENSE IN MICHIGAN. HBA is offering this class taught by Don Pratt. The course will cover one hour in each of the three required areas – legal, codes and safety issues.

Instructor:

Don Pratt, CGB, CGR, CGP, CAPS

CECS of Michigan www.CEandCS.com

Time: 9:00 a.m. - Noon

Place: Association Offices - FIRST FLOOR
CONFERENCE ROOM - EAST ENTRANCE

Cost: \$50 per person

Additional classes will be offered in 2020.

FRIDAY, DECEMBER 6

HBA BOARD OF DIRECTORS

A meeting for members of HBA's Board of Directors

Time: 9:00 a.m.

Place: Association Offices, FIRST FLOOR
CONFERENCE ROOM - EAST ENTRANCE

TUESDAY, DECEMBER 10

AAM OWNERS ROUNDTABLE

Join fellow apartment owners for a roundtable discussion of today's hot topics in multifamily rental management.



Topic: Cost Segregation Tips

Speaker: Terry Judge, CORE Solutions Group

Time: 8:30 - 9:30 a.m.

Place: Association Offices
Suite 200, NORTH ENTRANCE

Cost: Complimentary to AAM Members;
\$10 per Guest - Includes Breakfast

CONTINUED ON PAGE 29

Congratulations Hall of Fame Honoree Norm Finkelstein



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News & Events

CONTINUED FROM PAGE 24

WEDNESDAY, DECEMBER 11 AWARDS RECOGNITION & HOLIDAY CELEBRATION

Honoring President Bob Tedesco and
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Time: 6:30 p.m. - 10 p.m.

Place: Suburban Collection Showplace
Legacy Ballroom
46100 Grand River Ave.
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Cost: \$125 per person including hors d'oeuvres,
one drink ticket and full dinner



January 2020

WEDNESDAY, JANUARY 15 REMODELERS COUNCIL ROUNDTABLE

Launching the New Year - an
informal exchange of ideas on
making 2020 a success.

Time: Noon - 1:30 p.m.

Place: Association Offices, FIRST FLOOR
CONFERENCE ROOM - EAST ENTRANCE

Cost: \$10 per person, including lunch



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Happily, however, various postwar changes in the economy have contributed to more robust and longer-lived expansions! One key change has been the rise in the share of services produced in the economy and the concomitant decline in goods. This change has diminished the importance of inventory fluctuations and, as a result, has moderated the business cycle.

The role of the federal government has also drastically changed. Since WWII, government activity has, among other things, increasingly focused on stabilizing the economy. In short, the government has gone from a laissez-faire hands-off attitude towards the economy to a forceful, countercyclical policy. This approach has not only prolonged business cycles but has, importantly, eliminated the pattern of cycles becoming increasingly fragile as they age. In a sharp reversal, it is now recessions that are increasingly likely to end the longer they last as policymakers take action to revive growth, such as passing tax cuts and spending increases and lowering interest rates.

In closing, enjoy the current expansion. Treat it like a good friend or a fine glass of wine and savor every extra month together. While it is almost ten and a half years old, it might well last another year, two if we are lucky. Better yet, the recession that follows is not likely to be particularly deep, as there are no asset bubbles in the making, nor are the sectors of the economy that usually drive us into recession growing inappropriately quickly. ■

Elliot Eisenberg, Ph.D. is President of GraphsandLaughs, LLC and can be reached at Elliot@graphsandlaughs.net. His daily 70-word economics and policy blog can be seen at www.econ70.com.



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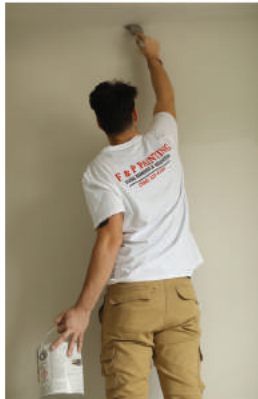
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