

# contractor

THE MONTHLY PUBLICATION OF THE BUILDING CONTRACTORS ASSOCIATION OF SOUTHWESTERN IDAHO

*"Every man owes part of his time and money to the business or industry to which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere."  
- Theodore Roosevelt -*

## Associate ~~OF THE MONTH~~



Kyle Woods  
Associated Insurance  
Services

See page 6

## Spike of the Month



Steve Martinez, RMB  
Tradewinds General  
Contracting

See page 7 for Spike list

**Membership Golf Tourney**  
**August 2, 2018**  
 Shadow Valley Golf Course  
 LIMITED TO THE FIRST 120 PLAYERS!

Registration: 7:00 a.m. - Shotgun Start: 8:00 a.m.  
 4-Person Scramble - Members Only

Net Proceeds will go to:  Ronald McDonald House Charities  
 Idaho  
*Celebrating 30 Years*

**Entry Fees**  
 \$95 per player includes: Range balls, green fees, golf cart, beverages and lunch.

**General Information**

- Important Note: Prior to starting each player must register with the Shadow Valley front desk.
- To secure a spot players must be registered and paid by July 30, 2018.
- Mulligans are available at \$5 each, limit two per person.

Questions call Heather at 208-377-3550. To register see page 9 or go to events at [www.bcaswi.org](http://www.bcaswi.org).

NEW & RENEWAL MEMBERS  
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GOVERNMENT AFFAIRS  
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PROPOSED PRIVITIZATION  
OF FANNIE MAE AND  
FREDDIE MAC

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PAC GOLF PICTURES  
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# BOARD OF DIRECTORS

## EXECUTIVE COMMITTEE OFFICERS

Craig Hammett, RMB, President '18-19'  
Dan Richter, First VP 17'-18'  
Heather Echevarria, VP/Secretary '17-18'  
Patrick R. Minegar, Associate VP  
Jason Peery, VP/Treasurer '18-19'  
Juston Hall, Immediate Past President  
Steve Weeks, Immediate Past Treasurer  
Jon Hastings, RMB, Member at Large

## BUILDER DIRECTORS

Joe Atalla, RMB '18-19'  
John Asbury, RMB '18-19'  
Dan Foutz '17-18'  
Rod Givens '17-18'  
Lance Snyder '18-19'  
Mark Tate '18-19'

## ASSOCIATE DIRECTORS

Bud Browne '18-19'  
Sam Castillo '18-19'  
Barb McDermott '17-18'  
Mark Wilkins '18-19'

## ACTIVE LIFE DIRECTORS

Todd Amyx, RMB  
Bob Barnes, Jr.  
Chris Conner, RMB  
Tracy Dixon  
Zach Evans  
Steve Martinez, RMB  
Ted Martinez  
Ted Mason  
Chuck Miller  
Patrick R. Minegar  
Dave Mortensen  
Kent Mortensen  
Dennis Schaffner  
John Seidl  
Burt Smith  
Eric Smith  
Wayne Stacy  
Jeff Thompson, RMB

Larry Van Hees  
Steve Weeks  
Ron Whitney  
Dave Yorgason  
Jon Yorgason

## LIFE DIRECTORS

Ray Behrman  
Keith Borup  
Bill Davis  
Marie Hanson  
Terry Heffner  
Jerry Nemece  
Dwayne Speegle  
Dale Sullivan  
Frank Varriale  
Ray Westmoreland  
Ramon Yorgason



## President's Perspective

by Craig Hammett, RMB, Hammett Homes

**POLITICAL ACTION COMMITTEE**  
fund raising Golf tournament is in the  
2018 books and what a success!!!

Thank you Dan Richter and Ted Martinez and of course our BCA staffer, Emily Covington. The tournament was a huge success. It is the only fund raiser we do for the PAC and supporting our candidates. Our PAC contributions were 99% right-on for the primary and we are expecting great things in the General Election.

Congratulations to the Ladies for longest drive, Kat Gray and Ladies closest to the Pin, Ronda Paffile. Also winners, Dustin Coe, Long Drive for Men and Terry Hellman, Closest to the Pin for men.

## THE BIG CASH WINNERS!



## JUB Engineering



## ProBuild

# Executive Overview

by Frankie Hickman-Rice, Executive Vice-President

## What do non-members want to know about the BCA? We have the answers!

When my oldest daughter wasn't paying attention to an assignment in elementary school, her teacher asked her if she had trouble hearing. "No ma'am," she answered, "I have trouble listening." My daughter was only seven years old at the time, and she had no idea she had zeroed in on one of the business world's biggest challenges: almost all of us hear okay, however, we don't listen well.

The irony is that listening is the most used communication skill and the least taught. It is, by far, the most valuable communication skill. Hearing is the first in a five-step hierarchical listening process, i.e., all six must be done for the message to be received the way the sender wants it to be. "Hearing" means only that your ears are absorbing sound waves.

Listening, on the other hand, also involves interpreting, evaluating, understanding, responding, and remembering! That's a lot to keep in mind when you're participating in yet another meeting when you would rather be returning phone calls or e-mails.

The following suggestions help me to listen better:

1. **Control the urge to speak (Hard for me I tend to interrupt).** Remember the old folk saying: God gave us two ears and one mouth so we could listen twice as much as we talk.
2. **Be receptive.** Be objective and willing to hear what someone else has to say. Our mind and a parachute have something in common: they only work when open.
3. **Empathize.** Strive to understand, as though you were in the person's shoes. If you are having a face-to-face conversation, listen to the words and the vocal tone and watch the body language.
4. **Take notes.** If possible write down what people are saying as they say it to make sure you capture the right words. This is especially helpful if you are a visual learner and need notes to reinforce your memory. Also, record the speaker's tone and body language to refine your interpretation as you review your notes.
5. **Eliminate distractions.** Very few people, if any, can effectively do two things at one time. While on the phone or talking to an employee, don't read materials on your desk, daydream, or think about what is going on outside your window. Put on blinders and concentrate on the task at hand!

Have you "listened" to what you read or did you just "hear" it? You may wish to ponder the advice my bartender friend gives new hires: Listen to your customers. Listen. It's the quickest way to establish loyalty. They want you to know more about them than they want to know about you. That's why they come here.

What do non-members want to know about the BCA? We have the answers ... if we are listening!

## A Look Ahead August

Members Only Meetings - For membership information call 208-377-3550.

- 2 Membership Golf Tournament, 8 a.m., Shadow Valley Golf Course
- 7 Membership Committee & Spike Club, Noon BCA, RSVP for lunch.
- 8 Associates Council, Noon, BCA, RSVP for lunch.
- 14 • Executive Committee, 11:30 a.m.
  - Builders-Codes Council/Developers Council/Government Affairs, 3 p.m., BCA
- 15 Sales & Marketing Council, 9 a.m., BCA - RSVP for Breakfast
- 16 • Board of Directors, 11 a.m., BCA
  - New Member Meet & Greet, Noon, BCA Office

All dates, times and locations are subject to change. Please call for confirmation -

208-377-3550.

### BCASWI ASSOCIATION STAFF

Frankie Hickman-Rice,  
Executive Vice-President

Autumn Gestrin-Blume,  
Communications Projects Director &  
Website Manager

Heather Hooglander, Membership Director,  
Sales/Marketing, & Associates Council

Emily Covington, Receptionist &  
Social Media Administrator



## Membership The Foundation

Heather Hooglander,  
BCASWI Membership Director

July is probably one of my most favorite months of the year.

The smell of barbeques are in the air. So many different vacation spots in Idaho are now accessible that were closed during the winter months. And because I am so frugal – YARD SALES!! Who doesn't love a great bargain or discount?

Did you know with your BCASWI membership, you're provided with discounts right at your fingertips? It's a real thing! Do you want free delivery from Lowe's? How about \$1,000.00 off your next purchase of a Chevrolet, Buick or GMC Vehicle? Could your office use an update on computers? Dells are discounted! These are just a few of the many discounts offered through NAHB's Membership Advantage Program. To find out more and to view a complete list of discounts available with your membership, go to: [www.nahb.org/ma](http://www.nahb.org/ma). Now let's get you saving!

Speaking of saving – here are a few dates to save in August. Thursday, August 2nd is the BCASWI Membership Golf Tournament, benefitting "The Ronald McDonald House". The charity is chosen by our current BCASWI president. Sign up a team today. Teams with a builder member, do receive 10% off their registration. There is also an opportunity to sponsor a hole. To put

things in perspective, this is an opportunity to network and engage with 120 other BCASWI members. Everyone who is playing at the tournament, will come to your hole. So make it as fun & memorable as possible. This will help future contacts help remember & identify who you are. And let's not forget, it is a tournament for a very worthy cause. Contact Heather to find out if there are any holes or sponsorships available!

August 16th at noon, come Meet & Greet & Eat for free lunch at the BCASWI office. The current president, Craig Hammett and Board of Directors would like to meet you! During that time, you will also be given an overview about the association. You will also learn what the different committees and councils are and the projects they are working on. And this is your opportunity to ask any questions you may have about the association. PLUS, you get to have lunch on us! Reservations are required, there is limited seating. Contact Heather by calling to reserve your spot today 208-377-3550! Or send me an email at [hsciola@heritagewifi.com](mailto:hsciola@heritagewifi.com), include all of your information and how many are attending.

Another reason why July is one of my favorite months is because baseball is in full swing!

**Q:** Why is a baseball game a good place to go on a hot day?

**A:** Because there are lots of fans!

Have a wonderful and safe July!

### *New Membership and Renewals*

The BCASWI wishes to thank the following new member companies and membership renewal companies. "Without Your Membership, We'd Be Lost!" If you have comments regarding any of these memberships, please direct them in writing to the Membership Committee, 6206 N. Discovery Way, Suite A, Boise, ID 83713. (Per the By-Laws, Art. 1, Sec. 2)

For a full list of members please go to the Classified Directory on our website at [bcaswi.org](http://bcaswi.org).

### *NEW MEMBERS*

**CONSTRUCTION UNLIMITED**  
CHRIS LATTIMER

**HAWAII CONCRETE INC.**  
DAVID MAKI

**L & W SUPPLY**  
CORY STIMPSON

**LUXX KITCHEN & BATH**  
BRYAN GRAY

**MK CUSTOM HOMES LLC**  
MATTHEW EBERHARD

**PELLA WINDOWS AND DOORS**  
BRAD SCHMIDT

**TRADITIONAL LANDSCAPING**  
RYAN RECLA

**VALLEY GLASS COMPANY**  
DAVE PEARL

**WINDERMERE POWERHOUSE GROUP**  
KRISTINE ASIN



**THE MASONRY CENTER, INC.**  
JEREMY KRINER

**SHADOW VALLEY GOLF COURSE**  
JUDY HUTT



**COST LESS CARPET**  
BRYAN WIPPEL

**TED MASON SIGNATURE HOMES**  
TED MASON

**EVERGREEN HOMES**  
CHRIS LARAWAY

**HOMESTREET BANK**  
JIM CROTTY



**WEEKS LAW, PLLC**  
STEVE WEEKS

**O2 REAL ESTATE GROUP**  
KAMI BRANT

**TRESIDIO HOMES**  
JON HASTINGS

**NINETY DEGREE CONSTRUCTION, LLC**  
MIKE LARUE

**BETTER HOMES AND GARDENS RE 43 DEGREES**  
JEFF MARTEL

**AVIMOR**  
DAN RICHTER



**COURTYARD BOISE WEST MERIDIAN**  
PATRICK MARSH

**ASHLEY GLASS CO., INC.**  
SHON ASHLEY

**SCOTT EASTMAN FRAMING**  
SCOTT EASTMAN

**PFISTER FAUCETS**  
MATT HEDLUND

## **Waters introduces bill to increase FHFA foreclosure oversight - Seeks to increase oversight of Fannie, Freddie loans**

June 18, 2018, by Kelsey Ramirez, HOUSINGWIRE

Ranking Member of the House Committee on Financial Services Maxine Waters, D-Calif., introduced a new bill that would increase oversight for mortgage servicers who work with **Fannie Mae** and **Freddie Mac**.

Waters introduced H.R. 6102, the Homeowner Mortgage Servicing Fairness Act of 2018, on Monday. She explained she is fighting “to ensure hardworking Americans can remain in their homes.”

The bill would increase oversight from the **Federal Housing Finance Agency** for all mortgage servicers who conduct business with Fannie and Freddie. This would cover about 60% of all mortgage loans. “Mortgage servicers play a critical role in determining whether homeowners experiencing financial hardships will be forced out of their homes,” Waters said. “However, despite the lessons learned during the

foreclosure crisis, we continue to uncover evidence of bad behavior by our nation’s mortgage servicers.”

“Borrowers can’t choose their servicer so it’s especially important that Congress provide strong protections to prevent servicers from taking advantage of borrowers and to protect borrowers from foreclosure,” she said. “This bill will implement common-sense reforms to ensure that servicers are giving borrowers every possible opportunity to avoid foreclosure.”

Some of the changes this bill would bring include increasing FHFA oversight of servicers who work with the GSEs, requiring documentation of servicer behavior and FHFA evaluation to be provided to borrowers and penalizing failures to meet the minimum standards established by the FHFA.

The legislation is supported by the **National Consumer Law Center** and the **National Fair Housing Alliance**.

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## ***Associate of the Month***

Kyle Woods, Associated Insurance Services

I am an independent Sales Executive/Risk Manager with Associated Insurance Services in Boise. I have over 23 years of experience in the insurance industry. My background is in Occupational Safety and Health, where I completed worksite inspections, developed and implemented safety programs/policies, and provided on-site training for the construction industry. I also worked as an Underwriter and Risk Manager for a Fortune 500 insurance company, where I learned how insurance companies review and rate accounts. Now I'm able to put this knowledge to work for my clients, benefitting their businesses by finding gaps in coverage and negotiating better rates.

No two insurance policies are exactly the same. TV commercials and some of my competitors make it sound like you can buy the same insurance product

from anyone but that couldn't be further from the truth. Like building a custom home, my team and I build an insurance program for our clients. Just like you need your clients to decide on floorplans and finishes, we rely on open communication with our clients to ensure we're covering the things they care most about and the claim scenarios they're most worried about so they aren't caught by surprise if a claim occurs. Like a home, a basic insurance policy features a foundation, but the features built on that foundation have an enormous impact on the quality and value of the product you're buying.

In my spare time I coach my daughter's basketball and softball teams. And if I have any time left after that, you can find me on "No-Tellum" Ridge, looking for a Pope & Young Elk, or on the "River with No Name," fishing for salmon and steelhead. If you know Idaho, you will know where that is.

# **BCASWI FEATURED TRADES OF THE MONTH**

## TRADE:

Insurance Companies::

Architecture:

## MEMBER COMPANIES:

Associated Insurance Services LLC  
Higgins & Rutledge Insurance Inc.  
The Leavitt Group of Boise, Inc.

AD Residential Design and Drafting  
Draftech  
Johnson Design Engineering  
Trey Hoff Architecture

Fuhriman Insurance Agency Inc.  
Pinnacle Surety Services  
Three Rivers Insurance

Architecture NW, PA  
Glancey Rockwell Architects  
Studio L Architecture

Each month the Membership Committee randomly draws BCASWI trades to list and feature on a board in the BCA conference room and in the newsletter. The goal is to show members who they can do business with as well as encourage signing up members used but not showing under the trade. For questions contact Heather Hooglander - 208-377-3550.



<i>Status</i>	<i>Name</i>	<i>Members</i>
<b>STATESMAN SPIKE - 500</b>	Larry Van Hees	613.0
	Jerry Nemece	584.0
<b>SUPER SPIKES - 250</b>	Steve Martinez	294.5
	Dave Mortensen	285.0
	Ted Martinez	268.5
	Chuck Miller	267.0
	Jay Clow	262.5
<b>ROYAL SPIKES - 150</b>	Todd Amyx	219.0
	Chris Conner	215.5
	Bob Barnes Jr.	194.5
	Burt Smith	189.0
	Kent Mortensen	177.5
	John Seidl	166.5
	Pat Minegar	158.0
<b>RED SPIKES - 100</b>	Jeni Sexton	144.0
	Juston Hall	135.5
	Wayne Stacy	127.5
	Frank Varriale	126.0
	Dave Yorgason	126.0
	Tracy Dixon	125.5
	Bill Davis	119.0
	Ron Whitney	117.5
Marie Hanson	111.0	
<b>GREEN SPIKES - 50</b>	Dale Sullivan	97.5
	Dennis Schaffner	92.5
	Billy Mahan	85.0
	Eric Smith	77.0
	Doug Keller	73.5
	Bob Barnes Sr.	70.25
	Zach Evans	69.5
	Eric Stunz	63.5
	Vicki White	60.0
	Sarah Seidl	58.5
	Milford Terrell	57.5
	Ray Rice	56.0
	Ramon Yorgason	52.5
<b>LIFE SPIKES - 25</b>	Steve Weeks	49.0
	Dale Conrad	42.5
	Joe Atalla	42.0
	Craig Groves	40.5
	Russ VanWagenen	39.5
	Ted Mason	38.0
	Jake Centers	36.0
	Erick Wadsworth	32.0
	Dwayne Speegle	31.5
	Dick Lierz	31.0
	Jon Hastings	29.0
	Trey Langford	27.5
	Karen Ellis	26.5
	Bud Fisher	26.0
	Jeff Thompson	25.0

### BLUE SPIKES - 6

Cade Coltrin	24.0
Cody Weight	23.5
Craig Hammett	18.5
Dan Richter	18.0
Steve Edwards	14.5
Barb McDermott	13.25
Shaun Urwin	13.0
Clay Conner	12.5
Thomas Coleman	12.0
Tammy Schacher	12.0
Reata Conner	11.5
Matt Knickrehm	11.5
Mike LaRue	11.0
Mark Wilkins	11.0
Bud Browne	10.5
Jason Peery	10.5
Heather Echeverria	10.0
Kirby Robertson	9.5
Dan Foutz	9.0
Clay Boyce	8.5
Jeff Martell	8.0
Lars Hansen	7.5
Daniel Cullip	7.0
Rod Givens	6.5
Kevin Howell	6.5
Don Flynn	6.0

### Candidates

Spike candidates are called "Tacks." Tacks must earn 6 credits to become a "Spike"

#### 4.5 - 5.75 Credits

Dan Clark  
Mike Brown  
Todd Campbell  
Jason Geisler  
Justin Mai  
Rob Pearce  
Alicia Rodman  
Stephen Sengelmann  
Lance Snyder  
Ray Westmoreland

#### 3 - 4.0 Credits

Chad Aland  
Corey Barton  
Corey Elitharp  
Nate Fehrenbacher  
John Flaherty  
Bryant Forrester  
Matthew Gardner  
Terry Hammens

Justin Hubble  
Jim Hunter  
Spencer Kofoed  
Christine Langhorst  
Tim Mallon  
Trudy Mallon  
Brian Morkid  
Abram Neider  
Don Newell  
Stan Ray  
Jaclyn Roberts  
Clint Rogers  
Tracy Skidmore  
Ingo Stroup  
Marvin Ward  
Steve Warren  
Roger Wilson  
David Wipper

#### 1.5 - 2.5 Credits

Dennis Baker  
Brent Belveal  
Alan Berman  
Dave Buich  
Chad Christensen  
Peggy Deffenbaugh  
Rick Garret

Terri Harvey  
Don Hubble  
Greg Johnson  
Jason Lloyd  
Jackie Metzger  
Chad Smith  
Christal Smith  
Jake Tunison

#### .5 - 1.0 Credits

Liz Amar  
Josh Anderson  
Kami Brant  
Joel Cano  
Bob DeBolt  
Aaron Doughty  
Dave Evans  
Mark Hixon  
Ryan Jennings  
Hans Lohse  
Don Massey  
Kris Miller  
Bob Moffat  
Jason Ramsey  
Brad Zollinger

According to the rules of the Spike Club program to become a Spike member, an individual must sign up 6 new members - which earns 6 Spike Credits - within two consecutive years. To retain that Spike status a minimum of one new member - which earns 1 credit (new or retention) - must be earned each year until a total of 25 credits have been earned - which triggers Life Spike status. For individuals that do not earn 6 credits by December of their second year of recruiting, all credits from the first year are forfeited.

## End of conservatorship? Trump administration proposes privatizing Fannie Mae, Freddie Mac

### *Government reveals plan to reshape country's housing finance system*

June 21, 2018 - HOUSINGWIRE by Ben Lane

Later this year, the housing industry will “celebrate” the 10-year anniversary of Fannie Mae and Freddie Mac being taken into conservatorship at the height of the housing crisis, but if the Trump administration has its way, the conservatorship of the government-sponsored enterprises could actually be ending soon.

The Trump administration on Thursday proposed a massive, sweeping overhaul of the federal government.

And while most headlines seem to focus on the administration's proposal to combine the Department of Education and the Department of Labor, the privatization of the U.S. Postal Service, and other changes, included among the proposal is a plan to would radically reshape the country's housing finance system.

In a section of the 132-page document entitled “Reform Federal Role in Mortgage Finance,” the Trump administration proposes ending the conservatorship of Fannie and Freddie and privatizing the GSEs.

According to the administration, the GSEs play an outsized role in the country's mortgage finance system and stand in the way of competition in the market.

“This proposal would transform the way the Federal Government delivers support for the U.S. housing finance system to ensure more transparency and accountability to taxpayers, and to minimize the risk of taxpayer-funded bailouts, while maintaining responsible and sustainable support for homeowners,” the proposal states in a summary section.

“Proposed changes, which would require broader policy and legislative reforms beyond restructuring Federal agencies and programs, include ending the conservatorship of Fannie Mae and Freddie Mac, reducing their role in the housing market, and providing an explicit, limited Federal backstop that is on-budget and apart from the Federal support for low- and moderate-income homebuyers,” the proposal continues.

Under the Trump administration proposal, Fannie and Freddie would be converted to “fully private entities.”

According to the proposal, competition to the “duopolistic role” of the privately owned GSEs would be an “essential” piece of the reform plan in order to “decrease moral hazard and risk to the taxpayer.”

Under the plan, Fannie, Freddie, and “other competitive entrants” would have access to an “explicit Federal guarantee” for mortgage-backed securities they issue, which is only “exposed in limited, exigent circumstances.”

According to the plan, that explicit guarantee would be “on-budget and fully paid-for.”

The administration claims that would also “ensure that the government's role is more transparent and accountable to taxpayers, minimize the risk of taxpayer-funded bailouts, and ensure that mortgage credit continues to be available in times of market stress for creditworthy borrowers.”

It appears that the plan is part of a move to increase private market competition in the mortgage finance system.

The proposal states that loans backed by Fannie, Freddie and Ginnie Mae (loans guaranteed by the Federal Housing Administration, the Department of Veterans Affairs and the Department of Agriculture) made up approximately 70% of all mortgages originated in 2017.

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# Membership Golf Tourney

Net proceeds benefitting the Ronald McDonald House



Ronald McDonald House Charities®  
Idaho

Celebrating 30 Years

**August 2, 2018 - Shadow Valley Golf Course**  
**Limited to the first 120 players!**

## Information

- Check In Time 7:00 am
- Shot Gun Start 8:00 am
- Tournament Fee \$95  
(Includes 18 holes, cart, range balls, lunch and beverages. Players must check in at the clubhouse!)
- Limit two mulligans per person @ \$5 each
- Players must be registered and paid by July 30th.

## Rules

1. Four-person scramble format
2. Team advances to best shot
3. One score per hole per team

## Registration

If you do not have a full team, we will place you on a team. Payment must accompany this form.

Member Company \_\_\_\_\_

Player 1 \_\_\_\_\_  
handicap/avg. \_\_\_\_\_

Player 2 \_\_\_\_\_  
handicap/avg. \_\_\_\_\_

Player 3 \_\_\_\_\_  
handicap/avg. \_\_\_\_\_

Player 4 \_\_\_\_\_  
handicap/avg. \_\_\_\_\_

## Golf Sponsorship

I/We wish to sponsor  
# \_\_\_\_\_

- \$175 hole only       \$500 Beverage  
 \$500 Lunch

Company name: \_\_\_\_\_

Address: \_\_\_\_\_

Contact person: \_\_\_\_\_ Ph #: \_\_\_\_\_

## Payment

**\*Make checks payable to BCASWI**

Check enclosed

Charge to my: Visa  Mastercard  Discover

Name on Card: \_\_\_\_\_

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Vcode: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Registration: \_\_\_\_\_ at \$95 each

**\*10% off per team if you have a member builder playing.**

Mulligans: \_\_\_\_\_ at \$5 each (only two per person allowed)

Sponsorship: \$ \_\_\_\_\_ (from above)

Total: \$ \_\_\_\_\_

Signature: \_\_\_\_\_

Mail your registration form to: BCASWI, 6206 N. Discovery Way, Ste. A, Boise, ID. 83713, or fax form to: (208)377-3553. For questions contact Heather at the BCA - 208-377-3550 or hsciola@heritagewifi.com.



### CONTINUED FROM PAGE 8

The prevalence of those agencies in the market is a double-edged sword, according to the Trump administration.

“All these entities, taken as a whole, form a complex and overlapping network of cross-subsidization, without clear accountability as to who is paying for, and who is receiving, housing subsidies,” the proposal states. “Although the Federal role in the housing market has helped to facilitate the availability of the 30-year fixed-rate mortgage, the current system has structural flaws that have also created distortions in home pricing that may actually hinder the goal of homeownership.”

Therefore, the proposal calls for changes that would

“increase completion” in the mortgage market.

Specifically, the proposal states that the GSEs would be fully privatized and overseen by a “federal entity with secondary mortgage market experience.”

Additionally, that unidentified “federal entity” would also “have the authority to approve guarantors, and develop a regulatory environment that is conducive to developing competition amongst new private guarantors and the incumbent GSEs.”

That would ensure that all participants would all “adequately capitalized and competing on a level playing field,” according to the proposal.

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**TruWood**<sup>®</sup>  
Collins Products LLC SIDING | TRIM

Siding: ADOBE™ Reversible Trim, 4" SMOOTH

# If the clothes make the man, what makes a house?

In a word: Siding. TruWood is more than an exterior afterthought. It's fashion for the home. An expression of personal taste. An appealing outside that hints at an amazing inside. So focus on what's on the outside. What your home wears. Be true to your vision, true to the planet, true to your style with the siding that offers character, versatility and unparalleled real-wood appeal. Visit [truwoodsiding.com](http://truwoodsiding.com) and discover what's Tru to you. **Get Tru.**



800.417.3674 | The TruWood Collection, manufactured by Collins Products LLC  
Ask us about our FSC<sup>®</sup> products | FSC-C002971

# *Builder, Developer, Government Affairs Committee Report*

## **Builder and Developer meeting with Jurisdictions:**

**ACHD:** Commissioners Sara Baker and Paul Woods spoke to us about problems with congestive roads, public transit, mobility, traffic signals, widen roads, intersections, bridges, bike ways, sidewalks etc. The ACHD is asking the BCA to be involved in the Campaign Committee to get information out there to the public about these issues.

**Meridian Building Development** has new planner. Meridian is going thru a transition in the building dept. and have job openings available. They are also discussing some changes in: Zoning Ordinance, Parking, and Open Spaces for Amenities by 18%, Multi-Families etc. Also they are in the process of a PUD, Rewriting a Comprehensive Plan. We will be kept up to date on all processes.

Residential plan review goal is 10 days and currently at 10 days. Commercial is longer. Meridian city reports single family permits in September at 115; 8 multi-family and 13 TI's and 4 commercial. The city is working on code adoption for January 1 and plan on the state minimum with a few definition changes. The City is in process of changing the Comp Plan in South Meridian by Amity area. Goes to City Council soon for review.

**Boise City** – Is also recruiting 22 employees. Currently 3 month average is 15 days for flat land lots, and more for foothills or flood plan. For Single family 55 and up is 12 days; Duplex's 6, 4-plex – 0,

apartments went up 24%.

**Ada County Building Dept.** – They are about 6 days out and Single Family 56, Remodels 28, Misc. 17.

**Ada Survey Platt's** – As of May were at 18 reviews, lots 32, garden City 41, Kuna 83, Meridian 281, Eagle 60.

## **Star Building Department**

Month	2018	2017	2016	2015	2014
May	29	16	13	17	11
Fiscal Year Totals:	176	309	208	198	204

**EPA:** Rumor has it there is a discussion on Idaho Region 10 creating a storm water policy and we are monitoring and hope to be giving comments to the rules.

Join us each on the second Tuesday at 3pm in the BCASWI Conference Room.

## CONTINUED FROM PAGE 9

The proposal also states that the plan will create increased transparency and accountability.

From the proposal:

*Under this proposal, which would also involve entities outside the Executive Branch of the Federal Government, guarantors would have access to an explicit guarantee on the MBS that they issue that is only exposed in limited, exigent circumstances. Taxpayers would be protected by virtue of the capital requirements imposed on the guarantors, maintenance of responsible loan underwriting standards, and other protections deemed appropriate by their primary regulator. The regulator would set fees to create an insurance fund designed to take effect only after substantial losses are incurred by the private market, including the guarantors, in order to ensure the continued availability of mortgage financing through shifting economic cycles. The projected cost of this guarantee and other fees charged would be on-budget and accountable, resulting in reduced implicit taxpayer exposure.*

As the proposal notes, many of these changes could not be effectuated without Congress.

As part of the plan, the GSEs mission would also shift away from lending to low- and moderate-income borrowers. Instead, the GSEs would focus only on “qualified borrowers,” while HUD would take over “primary responsibility for affordable housing objectives by providing support to low- and moderate-income families that cannot be fulfilled through traditional underwriting and other housing assistance grants and subsidies.”

According to the proposal, a separate fee on the outstanding volume of the mortgage-backed securities issued by the guarantors would go directly to affordable housing development, to be administered by HUD.

“The proposal would be designed so that the affordable housing fees transferred to HUD would enable FHA to provide more targeted subsidies to low- and moderate-income homebuyers while maintaining responsible and sustainable support for homeownership and wealth-building,” the proposal states. “Some of the fees could potentially be used to support affordable multifamily housing or other HUD activities. All of this support would be on-budget and accountable.”

What’s interesting about this proposal, in addition to what it contains obviously, is where it came from. The proposal came straight from the Office of Budget and Management, not the Department of the Treasury.

Last year, Treasury Secretary Steven Mnuchin went on the record saying GSE reform will occur during President Donald Trump’s administration. In July of last year, Mnuchin reaffirmed that GSE reform is still a priority for the Trump administration.

But earlier this year, Mnuchin said that GSE reform isn’t happening in 2018 after all.

Maybe he was wrong?

To read the Trump administration government overhaul proposal in full, [click here](#).

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## CONTINUED FROM PAGE 5

This isn’t the first time Waters has sought foreclosure protection for homeowners this year. In April, she introduced a bill that would strengthen mortgage servicers requirements for Federal **Housing Administration** borrowers in an attempt to prevent foreclosures.

However, given the current administration’s push to roll back regulations, it is unlikely that anything will come of Water’s newly introduced bills.

# 2018 PAC Golf Tournament

Thank you to all of the sponsors and players who made this event a great success!



Cuatro Amigo



I got this Gayann!



Umm . . . I think this is right.



Mr Chair, Ted Martinez.  
I remember you . . . it's ah, uhh . . .



Did you hear that? Yep & I'm not happy about it! Ugh . . .



Ready, I will give you my ticket if you will give me the bag.

## *BCASWI Mission Statement and Goals*

### **Statement**

The Building Contractors Association of Southwestern Idaho is a nonprofit organization dedicated to promoting the responsible development of our community. Utilizing the collective strengths and talents of our members, we represent the American Dream politically, economically and professionally.

### **Mission Goals**

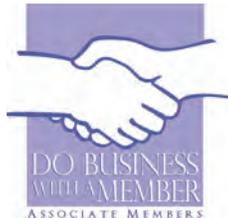
- To be the respected voice of the building industry.
- To be the deciding factor in political, legislative and regulatory matters.
- To be the leader in protecting and enhancing the quality of

life through effective stewardship of the land.

- To be the resource for members to enhance business opportunities.
- To be the leader in promoting partnerships with the community groups, related industries and governmental entities to accommodate an expanding economy.
- To provide educational opportunities for the professional advancement of its members.

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