

Oklahoma Builder

**Oklahoma State Home
Builders Association**



Spring 2012



Marketing to the **GENERATIONS**

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This year, your potential customers will receive more than 100 million advertising impressions about Acme's partnership with Troy and with the Troy Aikman Foundation via television, billboards, and point-of-sale materials. If you aren't already a member of the Acme/Aikman team, we invite you to join us today. Please contact your local Acme representative for details and for model home point-of-sale displays.

When you build a home with Acme Brick, you're giving your homebuyer the longest lasting, most trouble-free exterior available. Your potential buyers are looking for the Acme logo. We hope that you will too.

*A survey by Fairfield Research found that 95% of American women believe that the Seal denotes a product's quality.





Oklahoma State Home Builders Association

917 N.E. 63 Oklahoma City, OK 73105
405-843-5579 • 800-256-9980

Executive Editor

Mike Means • mikem@oshba.org

OSHBA Executive Committee

President: Brandon Perkins
VP/Treasurer: Jeff Click
VP/Secretary: Todd Booze
Immediate Past President: Michael Herndon
Associates Council Chair: Terry Jennings
Executive Vice President: Mike Means

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Managing Editor..... Ryan Hanna
Graphic Designer..... Jason Gabel
Publication Coordinator..... John Bitters
Advertising Sales Manager..... Brenda Poe

Advertising Sales

Marsha Suwinski: (800) 935-1592, ext. 106
marshas@wildblue.net

Brenda Poe: (800) 935-1592, ext. 115
bpoe@printcomm.com



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Bob Kenny • Mark Priess

5600 N. May, Ste. 270
Oklahoma City, OK 73112

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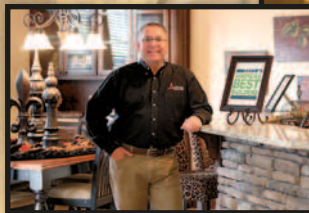
Larry Halve • Justin Wimberley

Bob Mathis • **800.375.8631**



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President's First Word

Brandon Perkins

Who's Pushing the Spaghetti?

by Brandon Perkins

"If you're a leader, you don't push wet spaghetti, you pull it."

— General George Patton

Sitting on the plane leaving the International Builders Show in Orlando.....I sure am glad to get home to see my family. Many Okies attended and represented us well in Orlando; we are fortunate to have a long list of nationally connected members. Thank you allowing me to serve you as your state president AND represent Oklahoma to NAHB as State Rep. It is not only informative, educational, eye opening, but I also get to participate in a little "fellowship."

I feel compelled to tell you that change is hard. But, sometimes change is necessary. NAHB is considering some "minor" modifications that will affect all members on some level. I encourage you to deeply consider if these changes are good or bad for the health of the organization and not if it is specifically good or bad for you. Sitting through the countless hours of the Executive and Board meetings I felt as if many were pushing the wet spaghetti. I am here to tell you though; NAHB is strong, effective, and will endure- do not perceive the 800 pound gorilla that goes on a diet as being weak. I am proud to be associated with this great federation.

The Importance of Housing

The Federal Reserve Chairman Ben Bernanke spoke to us after the Board meeting. He clearly understands the importance of housing. Washington is getting the message: home ownership IS the American Dream and getting builders back to work will pave the way toward recovery. We have logged quite a few successes on Capitol Hill recently. These successes could not have been possible without those that give to Build PAC. If you are giving to Build PAC....thank you. If you are not.....please consider making a donation: a donation that is an investment in our great industry.

I am here to serve. If your association would like me to attend a meeting to discuss the importance of Build PAC, what's happening in our State or National association, or if you have a question.....please call 918-724-5990 or email me at Brandon@MyNewLot.com. I would like to hear from you.

Start making plans for next year's International Builders Show....in Las Vegas. I'm sure it will include lots of "fellowship."

I look forward to pulling the wet spaghetti together! **OB**

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Landmark Fine Homes of Norman Named 2012 'America's Best Builder'

by Carol Hartzog, Carol Hartzog Communications

NORMAN, OK (Jan. 26, 2012) — Landmark Fine Homes of Norman has been named America's Best Builder 2012 by "Builder" magazine, the leading media brand for the residential construction industry that serves as the magazine for the National Association of Home Builders.

"The 2012 class of America's Best Builders encompasses elite companies that represent the best of the industry," said Boyce Thompson, editorial director of "Builder."

"Innovative business strategies, careful attention to customer service and a distinct approach to quality home building have led them all to succeed in today's new housing environment. There are lessons to be learned from the practices they've perfected."

America's Best Builders are selected from an open call of entries, reviewed by a panel of industry experts, and evaluated for excellence in finance/operations, design/construction, customer service/quality, community/industry service and marketing.

"I think our success is centered on a pretty simple formula and that is we build great homes for great people," said Dan Reeves, president of Landmark Fine Homes. "This award is given to homebuilders who have set up and use processes and systems that lead to happy customers, who run a profitable company, and make sound business decisions."

Continually Improving

Landmark was established 11 years ago and has 13 employees. Homes begin at 1,500 square feet, and Landmark has four model homes with one each in Norman, Moore, and in east and west



Photo courtesy of Megan Sagowitz

Dan Reeves, president of Landmark Fine Homes of Norman, in the company's model home in The Willows addition in Moore. The company has received the national 2012 Best Builder award from Builder magazine.

Edmond. An in-house design center helps customers relieve the stress that often is associated with building a home by assisting in the many decisions that accompany the process.

"We are continually improving and researching the latest trends in design, and in homebuilding, to give our customers options," Reeves said.

The company also focuses on green building, and in 2009 a Landmark home in Norman's Carrington Lakes was certified by the National Association Home Builders as a gold-level Green Home, at that time the second home in the state that had met the "gold" standards of Model Green Building developed by NAHB.

"We employ the best in products and construction science practices," Reeves said. "I am proud of this award and our company."

"Builder" award recipients are grouped according to closing numbers. Landmark was recognized in the 25-100 closing category. The award will be presented at the International Builders Show in Orlando, Fla., in early February.

Other than Landmark, the 2012 recipients are:

- Pinnacle Mountain Homes of Breckenridge, Colo., in the 1-25 closings category;
- Neal Communities of Lakewood Ranch, Fla., in the 100-500 closings category;
- The Mungo Companies of Irmo, S.C., in the 500-plus category. **OB**

Associates Council Chair Report



2012, A New Beginning!



by Terry Jennings

First, help me in thanking Casey Felix for her leadership in 2011! Casey faced many challenges last year, but headed all issues off with a positive attitude. We are grateful to have her with us again this year as advisor and auction co-chair. THANK YOU CASEY!!

Speaking of our auction...it is never too early to be seeking donations. If you have something we can put in the auction please call Casey, Vanessa, or any of our associates.

On another note...we are seeking the best way to spend our scholarship monies. We have formed a committee and any suggestions are welcome.

We are always looking for ways to better our Associates Council and we are open to all suggestions. Please contact your area representative or myself.

It is my privilege to work with our area representatives, our executive staff, and all associates in 2012.

Together we can make a difference! **OB**

Huber Engineered Woods Finds a Home in Broken Bow

Sets Safety Standards While Producing AdvanTech and ZIP System Sheathing



by Beth Straeten

In the Southeast corner of Oklahoma, the town of Broken Bow and its community of nearly 5,000 residents are responsible for producing AdvanTech® and ZIP System® sheathing, both critical components in the construction of advanced, high quality homes. In 2004, Huber Engineered Woods, a leading manufacturer of building solutions, strategically selected Broken Bow as the site for a new facility because it provided the abundant supply of yellow pine and the dedicated workforce necessary to consistently and safely produce mass quantities of AdvanTech® flooring and ZIP System® wall and roof sheathing. Huber Engineered Woods has the capacity to manufacture 630 million square feet of AdvanTech and ZIP System sheathing annually from its Broken Bow facility.

"The Broken Bow facility extends the reach and impact of our products and services to building customers across the Western United States, which is imperative to the long-term health of our business," said Larry Hawkins, Director of Field Sales. "While we feature the latest technology and equipment at Broken Bow, it's the employees that deserve all the

credit for making it one of the most productive and safest manufacturing facilities in the building industry. In fact, Huber Engineered Woods has been recognized for safety performance at Broken Bow each of the past five years highlighted by a stretch of nearly 800 days without an on-site injury."

Approximately 700 truckloads of logs weekly representing more than 1 million tons of material are processed into AdvanTech and ZIP System sheathing at the 130-acre Broken Bow site annually. Despite the demands of such high production levels, Huber Engineered Woods' commitment to occupational safety at Broken Bow has been an unquestioned priority since the company's founding. In that time, Huber Engineered Woods has been awarded dozens of accolades for developing, promoting and executing programs designed to ensure workplace health and safety at Broken Bow. The following represent a sample of the accolades and awards earned by Huber Engineered Woods during its tenure in Broken Bow.

- OSHA (Occupational Safety and Health Administration) Best Practices Awards
- OSHA VPP (Voluntary Protection Program) Super Star Among Stars Awards
- OSHA VPP (Voluntary Protection Program) Regional Administrator's Awards
- SHARP (Safety and Health Awards and Recognition Program) from the Oklahoma Department of Labor

"We've made a concerted effort to go above-and-beyond the traditional safety standards by instituting practices and procedures that arm employees with the knowledge and resources to minimize health risks at Broken Bow," said John Goding, Broken Bow, OK Plant Manager. "Those efforts range from simply having more regular safety meetings to creating a customized safety rating system for contractors that work on-site. While the safety awards and recognition help confirm our direction, ultimately, we measure safety at Broken Bow based on the number of injuries and incidents, which fall well

below the national industry average. We're extremely proud of our track record for producing best-in-class building products like AdvanTech and ZIP System sheathing at a high rate and in a manner that raises the safety standards for manufacturing facilities nationwide."

AdvanTech® Flooring and Sheathing



AdvanTech flooring and sheathing are known for moisture resistance and unsurpassed quality, as well as industry-leading strength and stiffness based on ESR-1785 (Evaluation Service Report) standards that exceed PS2 performance standards used by competitors. A combination of innovative resin technology and manufacturer engineering makes this product unique in the field of structural panels, and AdvanTech flooring is the only subflooring to hold the ESR certification. The AdvanTech® brand now features new panel graphics including the ESR-1785 certification on the front of the panel, a Sustainable Forestry Initiative (SFI) logo to showcase its environmental commitment, a new fastening guide for quicker installation, and bi-lingual instructions to ensure 1/8-inch spacing gap. The flooring is available in 19/32-inch, 23/32-inch, 7/8-inch, 1-inch and 1 1/8-inch thicknesses. AdvanTech flooring is backed by the Huber Engineered Woods 50-year fully-

transferable warranty and a 300-day no sanding guarantee. For more information on AdvanTech products, visit www.AdvanTechperforms.com.

ZIP System® Roof and Wall Sheathing



ZIP System roof and wall sheathing consists of structural panels with built-in protective barriers rendering its predecessors, like traditional housewrap, obsolete. The seams of the roof and wall panels are sealed using ZIP System tape providing moisture resistance for seams, valleys and ridges, ultimately reducing the occurrence of air leaks. ZIP System's cutting edge formula meets and exceeds industry standards set by the Seal and Insulate with the ENERGY STAR® effort, and is code recognized as window and door flashing tape when used with ZIP System wall sheathing (ESR-2227). With this innovative product, ZIP System roof and wall sheathing is faster to install than traditional methods and provides an instant 180-day rough dry-in, allowing builders to schedule subcontractors sooner and ultimately complete the house in less time. For more information about ZIP System products, visit www.zipsystem.com.

All of Huber Engineered Woods' mills are certified by the SFI, promoting sustainable forestry practices through procurement programs and research initiatives, as well as logger and landowner outreach. In addition, each plant employs state-of-the-art environmental control equipment and maintains strict control standards to ensure that the manufacturing of Huber products has a minimal impact on the environment. These factors helped Huber Engineered Woods earn the NAHB (National Association of Home Builders) Research Center Green

Approved mark in 2009, which verifies that AdvanTech panels are eligible to contribute points toward the certification of a building under the NAHB National Green Building Standard™.

To locate a retailer, or learn how to earn up to \$1,800 in rebates, contact Larry Hawkins by phone at 405-590-5868 or by e-mail at larry.hawkins@huber.com.

ZIP System and AdvanTech® products qualify for the following Green Programs: National Green Building Standard™ Energy Star®, LEED, Green Globes. Learn more at www.huberarchitectlibrary.com. **OB**

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MARKETING TO THE **GENERATIONS**

BY ROBYN BONAQUIST

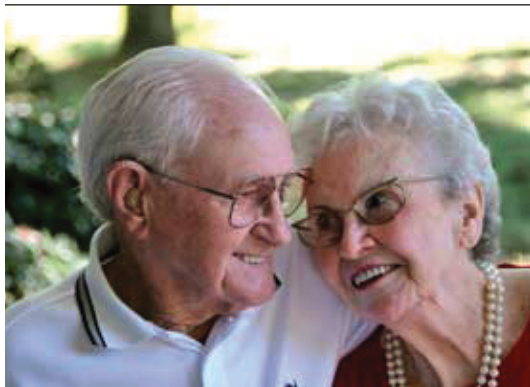
You've heard the terminology before: Silent Generation, Baby Boomers, Gen X and Y. But what do you really know about them? What makes them tick? What turns them on? And more importantly, how can you take that knowledge and make it work for you in the homebuilding industry?

Years of practice have taught us that the better we are at targeting our audience, the better we'll be not only at driving traffic, but also making sales. Therefore, it goes without saying that understanding the little nuances between the generations will make the job of selling homes and home products that much easier.

As Seen in the November/December 2012 edition of **FLORIDA HOME
BUILDER**
www.fhbmagazine.com

Silent Generation

Members of the Silent Generation comprise those folks who were born between the years of 1928 and 1945 and are the smallest generation on the planet. Let's face it: fewer people were having babies during this generally depressed era so it only stands to reason that this would be a smaller group than others.



But even if there aren't a lot of them, they were busy. Because of the war, they had a lot of time to devote to making contributions to our society, which included scores of technological advancements. And today, these advancements are still very near and dear to them. Newspapers, magazines and television are all mediums they either invented or advanced and consequently, they are very loyal to them and the advertisements they wield.

Silent Generation folks are also voracious readers. In a recent poll, it was revealed that 81% of those between 65-74 and 86% of those 75-plus said they'd read a book, magazine or newspaper within the past 24 hours. So, take note: printed, more formal means of communication bodes well for this group.

That said, however, this is not an Internet illiterate group. Nearly 50% of the Silent Generation conducts online searches, but they do so primarily for health and government information, news, retail purchases and travel arrangements. And those numbers are going up as Internet usage among the Silent Generation rose 4% over the past five years. So while this means that these people are available for online marketing, it is not the preferred means of learning about your products or services.

Additional things you should know about members of the Silent Generation:

- They are very frugal (ala the Depression) and don't like to waste money
- They like one-to-one communication like letters, personal notes and newsletters
- They prefer advertising messages delivered in respectful tones
- They like a "features and benefits" approach to advertising
- They don't like being rushed or pressed
- They respond well to testimonial advertising
- They love the fact that they are grandparents

- They respond well to lifestyle images over that of product photos
- They don't like collages in print ads. They're too confusing
- They shy away from bright colors used in advertising such as red, yellow and orange
- Simpler, less-complicated fonts are better for this group

Baby Boomers

If you can remember the Kennedy administration, the Beatles' appearance on the Ed Sullivan Show or Neil Armstrong walking on the moon, chances are you are a Baby Boomer.

The Baby Boomer Generation is the largest generation on earth and it's 80 million strong. While they currently comprise 45% of the population, by 2015, nearly 50% of the population will be Boomers.

And boy, are they rich (though perhaps not as rich as they once were) controlling 67% of the wealth and with a median net worth of \$777,517. Each and every year, they account for \$2 trillion a year worth of spending.

To say that Boomers are innovators is an understatement. New products and new technology defines this generation. Some of their technological advancements include:

Electric blankets, razors and toothbrushes, microwave ovens, safer automobiles and airplanes, personal computers, cell phones, smart phones, e-mail, voicemail, the Internet and well, you get the idea.

They are the hardest working generation and retirement is a four-letter word to most.

Many don't expect to retire by the age of 65. As a matter of fact, one in four boomers say they'll never retire. Recent reports state that Boomers are taking over the workforce and edging out younger recent college graduates. So all you active adult communities out there might want to take a good hard look at your business model.

Baby Boomers are also very egotistical. "It's all about me, baby." For this generation, the question most asked is: "What can you do for me?" You can't sell Boomers, nor can you tell them how they're going to benefit from what you have to sell.

First impressions are mightily important to this group. Therefore, you need to come across in your advertising as honest, approachable and caring. Connect with them on an emotional level then



Continued on page 13

Advertising Styles Should Target Different Generations



Beach Club. Grotto Bar. Distracting Views.

Knocking back a cool one? Stunning views dominate each luxurious residence and every on-site amenity at Moraya Bay. From the beachside service, restaurant and grotto bar to resort-style pool, lap pool and fitness center, the views are quite distracting. Residences of 4,000-4,500 square feet. Prices from \$2.5 million.

MORAYA BAY
PRIVATE. BEACH. CLUB. LIVING.

11125 Gulf Shores Blvd., Naples, FL 34108.
239.314.5550. MorayaBay.com

(Left) Baby Boomers tend to like ads with an emotional connection, even if it's slightly humorous.

(Below) Testimonial ads like this one appeal to members of the Silent Generation while the emotional appeal is designed to attract Baby Boomers



"My best friends all live at Vineyards."

Catherine, Rita, Gabrielle, Daniela and Anna Maria, Best Friends and Vineyards Residents

From the community park with playground and splash park to the elementary school and activities at the club, there is plenty to do at Vineyards for the young and the young at heart. Plus, with four new neighborhoods, 12 new designer model homes and value pricing from the \$400s to over \$3 million, families are certain to find the home of their dreams. For a limited time only, receive a Full Golf Membership with the purchase of a new home including 36 holes of championship golf, tennis, and full-service clubhouse. You'll also enjoy the community park, lakeside trails and so much more. Visit the Vineyards Sales Center for your personal guided tour.

12 New Designer Models. 4 New Neighborhoods.

Vista Pointe - 2 & 3 Bedroom Mid-rise Condominiums from the low \$400s.
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Hammock Isles - Estate Homes, Single Family Homes & Luxury Villas from the \$600s.
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Directions: From Turnpike: West on Griffin Rd. Left on Pine Island Rd. Monterra on left.
From I-75: East on Sheridan St. Left on Pine Island Rd. Monterra on right.

www.MonterraFL.com

(Left) A print ad campaign for this Fort Lauderdale project resulted in over 300 sales in just 18 months despite a younger target market of Gen Xers.

Put generational advertising to work in your advertising and marketing program and watch your traffic grow.

GENERATIONS MARKETING

Continued from page 11

back up that connection with facts and figures that justify the decision to buy.

Some additional tidbits about Boomers:

- 78.2% are online representing 60 million potential customers
- 50% of those between the ages of 50-64 use social networking
- 25% of those over the age of 60 use social networking
- Don't use the words: aging, old, seniors, infirmity, decline, etc.
- Do use the following words: energy, independence, vitality, youthful, fun, etc.
- This generation has the highest divorce rate of all. So make sure your ads include single people, groups of friends and not strictly hetero couples
- Despite the recent turn of events in the economy, they react well to messaging that relates to enjoying the good things in life
- Shows, ads, music and messaging that reminds them of their youth is perceived very positively
- They are resistant to hard sell
- Don't overlook guerilla advertising (or the more unconventional means of attracting attention to your product or service) for this group

Generation X

Generation X is comprised of adults born between 1965-1981. They are the best-educated generation in United States' history as evidenced by college and university enrollments and are also the most ethnically diverse.

Gen Xers are savvy entrepreneurs with little-to-no patience. They are a generation of immediate gratification as they were the first to grow up with VCRs, video games and home computers and as such, are very technologically in-tune.

This generation is extremely loyal to brands. As a matter of fact, they'll even pay more for a

trusted brand name. Research has shown that 42% of Gen Xers will stick to a brand once they find one they like and of those people ages 30 to 49, 50% are more likely to share their opinions of brands or products with their peers.

Little known facts about Gen Xers:

- As an ethnically diverse group, they welcome and expect interracial interaction in advertising
- Don't talk down to this group. They are smart and have little time for condescending messages

Word of mouth advertising has been replaced by word-of-mouth marketing thanks to Facebook and other social media sites. Use them or risk failure with Generation X

- Engage Gen Xers in conversation via social media. Don't push your message
- TV is their No. 2 pastime behind computers. Television advertising works with this group

And despite proclamations of the death of newspaper advertising, Gen Xers still read. A recent success story in Fort Lauderdale developed by CC Devco Homes, a Codina-Carr project, is Monterra. Developers there have spent the bulk of their advertising and marketing dollars on newspaper advertising and have over 300 homes to show for it in just 18 months.

Generation Y

Anyone out there with children born between 1982 and 1998 will attest to the following: Generation Y is one of the most positive generations on earth and at times, also the most frustrating.

This is the "Be Anything. Do Anything," generation. We raised Gen Y to believe that they can do anything and be anything they want. We made their lives so easy that they now believe they deserve to live first and work second.



Generation Y is a very authentic generation. They don't waste time on people or companies that are not being real with them. They've seen it all. From televised wars and 9-11 to the hanging of Hussein and the assassination of Osama Bin Laden. They know real when they see it, and it takes them all of three seconds to pass judgment. So what does this mean to you? It means that you cannot directly market to them until you buy into them and until you value their perspective on life.

What you need to know about Generation Y:

- Very selective about whom they listen to. They get their information from one another, not from us and not from the media
- They don't email. They text ... 2,273 times a month on average
- At 75 million strong, they form 27% of the population
- They have 11% more buying power than Boomers did when they were young
- 39.6% of this group is enrolled in college
- TV is the first place they learn about new products
- They use Google and Yahoo daily. They love Facebook and Twitter
- Lifestyle is far more important than the cost of something. So don't lead with price in your advertising.

So now you have the "skinny" on generational advertising. Put it to work in your marketing program and watch your traffic grow. ■

Robyn Bonaquist is president and CEO of B-Squared Advertising, a full-service, award-winning, advertising and marketing agency located in Naples, Florida serving builders and developers throughout the country for over 10 years.





Simmons Homes

Greg Simmons achieves success by consistently tailoring his homes to needs of his clientele

by Ryan Hanna

When Greg Simmons was younger, he never suspected that he might one day venture into the home building industry. Simmons grew up in Iowa, where his family practiced the live-stock business.

Years later, he attended Oklahoma State University and lived in Tulsa, Okla. He said he dreamed about owning one of the houses in the area and that the sense of place that came with homeownership intrigued him. This passion, combined with his interest in creating things, led him to the building industry.

Now, Simmons is the head of his own building company: Simmons Homes. With almost 20 years in business and a clear agenda, Simmons Homes is on the move.

How to Be a Builder

Although Simmons now heads his own business, Simmons Homes wasn't his first foray into the industry. In 1989, he



started working for a local builder. The builder taught him that it's crucial to discover what the customer truly wants and to sincerely focus on that.

After four and a half years, he moved on and started Simmons Homes. He said his goal was to be innovative.

"I wanted to bring a product to the table that no one else was bringing," he said.

Simmons' background aided him as he forged his business. He said his college degree in economics has been a great asset because he is better able to cope with the mortgage industry and other financial aspects.

In addition, Simmons said his business has excelled year by year because of its staff. He added that his business has remained profitable every year – even during the recession – due to his employees' expertise.

"I give a lot of that credit to people in this company who know how to react," he said.

Simmons Homes mostly deals with custom residential homes. However, over the years, the company has also worked on commercial jobs and multi-family housing properties. Simmons said that in 2012 alone, his company will build 900 apartment units.

Tailored to the Customer

There is no denying that Simmons Homes has grown. Simmons said the company has survived and thrived because he and his employees focus on the average person, not those who were on the high-end or low-end.

Simmons added that he thinks customers often want a lot of features in their homes, but it's important for the home builder to narrow the home down to its



key elements so the home is financially reasonable for the customer.

To accomplish this, Simmons recreates and tweaks the designs of the homes he builds. For example, he took a design that cost \$189,000 and reorganized it to better suit the current economy. He reduced, removed or reorganized features like the fireplace, three-car garage and four bedrooms, but he allowed customers to purchase such add-ons if they desired. This brought the base price down to \$159,000.

Customer Service: a Key Point

But Simmons' business has not been without its challenges. He said his company has struggled to overcome the negative effects of the mortgage industry.

"Now new buyers are forced to pay for previous buyers' mistakes and what those mistakes have done to the industry," he said. "It's a shame because ownership in this country is one of the greatest things we've had, and until we overcome and find a formula that fits the mortgage industry, it will continue to be a struggle and something we have to work around."

Nevertheless, Simmons has made it a point to fight for the future of his company, despite the economy. To separate itself from his competition, Simmons said his company is loyal to its customers.

"We have trained service reps in-house who take care of our customers," he said. "We continually strive to be timely and let the customer know we didn't just take their check at closing and walk away. We are there for the long haul. I think a lot of industries have lost sight of that, but customer service will always be a key point for us."

He said Simmons Homes also dedicates itself to three factors – good prices, a great product and great locations – to maintain business.

Making a Difference

Although running a business might be time-consuming and difficult, Simmons still finds joy and personal growth in his occupation. He said creating things brings him happiness.

"I think it started out as the excitement of cultivating and building, and at the end of the day you had this nice, beautiful home," Simmons said. "I still think that is one of the things I enjoy, but I also enjoy the innovation and design."

For instance, he said he likes to emulate businesses like Target by trying to offer products that are unique and competitive.

Beyond the bustle of business management, Simmons also uses Simmons Homes and his building expertise to make a difference. The company has helped with several projects, such as Remodeling Tulsa Together. In addition, Simmons Homes assisted on four episodes of Extreme Makeover: Home Edition. Simmons said such projects are an essential part of his business.

"It's part of our culture, and our staff believes in it, too," he said. "They look forward to giving someone a leg up."

Simmons also volunteers his time to builder associations. For example, he has served as the president of the Tulsa Home Builders Association.

Outside of work, Simmons enjoys things like aviation and hunting with his family. He has a wife and two boys, and he said he is consistently focused on them.

"They are why I strive to do better," he said. **OB**

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News You Need to Know from NAHB



by Phil Rhees, National Area 11 Chairman

Just like a bad penny, I turn up again! Greetings to all of my fellow OSHBA members, and thank you again for the opportunity to represent you at NAHB as the National Area 11 Chairman (NAC)

for 2011 and 2012. With one year of experience under my belt, I have learned that the wheels of change grind slowly, my friends.

I spent much of the last year with some very dedicated and diligent people reviewing the national council and committee structure and recommending changes, and also working on policies and legislation that we hope will put our members back to work. We also worked on formulating a plan to battle the never-ending stream of regulation coming from EPA, OSHA, the FDIC, and others. In some cases we were successful, and in others.....not so much, but I can tell you that these agencies know who we are, and they also know that we will fight every proposed arbitrary regulation that is not backed up by hard science.

Unfortunately for the way I like to operate, these changes cannot come fast enough. The good news is that, according to NAHB's Chief Economist, Dr. David Crowe, the Tulsa and Oklahoma City areas are among the handful of metropolitan areas predicted to recover the fastest! We are expected to reach 50%

of normal production (2004 is the baseline here) by the end of this year, and 90% of normal production by the end of 2013. This is good for our entire state, and judging by the comments I am getting from many of my fellow Okies, the volume of production is indeed increasing. For more of Dr. Crowe's housing forecast, please go to www.housingeconomics.com.

Battling the Membership Decrease

One of the most difficult parts of my job as NAC has been the problems with our NAHB budget. Because of the dramatic decrease in membership (we currently stand at roughly 145,000 members, close to 100,000 less than we had in 2007), and the steady decline of booth rental and attendance at IBS, we predicted and approved a \$4 million budget deficit last September at Fall Board in Milwaukee. It turns out that our assumptions about stabilizing membership and other expected revenue were wrong, so at this writing, we are dealing with a \$12 million deficit. With the budget cuts we have already made, all of the fat in the budget is gone. Further cuts will be to the bone, and will force us to consider cutting major programs that will make some of our membership unhappy. The question I ask when facing these choices is, "How many members does this program serve?" If it only serves a small percentage, then chances are that I will vote in favor of shelving that program until we have increased revenue to consider reinstating it.

I don't have the space to go into very much detail, but the "elephant in the room" here is the idea of dues increases. I am told that NAHB hasn't increased dues in over ten years, and this is certainly a bad time to consider it. But an inter-

Don't Let Our General Liability Go to Hail

by Justin Wimberley, CFR Insurance Risk Consultant

The down-turn in the economy has changed many things in the housing market for the past couple of years. Builders scramble to do odd jobs and keep the company doors open, waiting for better times to return to our state. All the tornadoes and bad weather that Oklahoma has experienced the past few years has led some builders to do remodel work and even roof repairs. One would think that since this is still construction related that it would not mean any change to his insurance policy. However, this is not the case! Peeling off shingles and paper for a period of time leaves the homes interior open to rain. And yes, we have had claims for property damage to third party (owners of the home) for water damage. Typically the claims are very expensive to repair and replace. I would like to focus your attention on some policy language that is in all the general liability coverage forms. The Oklahoma changes – cancellation and non-renewal form letter. This endorsement changes the policy and it reads as follows:

"We may cancel this policy after coverage has been in effect for more than 45 business days or after the effective date of the renewal of this policy, no notice of cancellation will be issued by us unless it is based on at least one of the following reasons:

1. Nonpayment of premiums
2. Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted under it
3. Discovery of willful or reckless acts or omissions by you that increase any hazard insured against
4. The occurrence of a change in the risk that substantially increases any hazard insured against after insurance coverage has been issued or renewed."

We need to focus on item 4 above and agree that having an open roof substantially increases the hazard that the insurance carrier did not intend to insure against. Therefore, to protect yourself, call your agent and get a separate policy as a roofing contractor. I would recommend a new company name and hopefully set it up as a corporation or some type of Limited Liability company. Be prepared to pay higher rates for this coverage.

I know what some of you might be thinking!!! "I have been doing this for several years and everything has been just fine." Please remember the Oklahoma Change Of Conditions Agreement and most of all, don't sacrifice the best insurance program in the country for short term gain.

Don't let our Association's general liability coverage and rates go to hail!!!! **OB**

esting idea was offered at our NAC meetings at IBS. These numbers and dates are fluid and hypothetical, so don't hold me to them, but we could tie a dues increase to membership. For example, in 2014 we could require a \$15 per year dues increase if we haven't recruited enough members to reach 150,000 nationally. This could then be repeated on an increasing scale in 2015, with another \$15 addition if we don't reach, say, 165,000 members. This would incentivize us to get busy recruiting! This is a very new idea, and NAHB staff is currently studying the issue in order to help us formulate a plan. I would expect this plan to be presented at the Spring Board meeting in Washington, DC in June.

A Highly-Valued Staff

Folks, the only other area where we can reasonably cut is NAHB staff. All of the remaining staff is highly valued, and most are already doing double duty because of previous layoffs. NAHB's Executive VP Jerry Howard says that staff morale is at an all-time low. I believe it is imperative that we

stabilize our staffing levels right now and do what is necessary to retain them at current levels. Our organization relies heavily on their expertise, and we must demonstrate to them that we are drawing a line in the sand and are willing to step up on their behalf. Until this is done, they will always be looking over their shoulder, and their production will suffer. I'm sure many will leave for other, more stable jobs in other national associations, and we already see that happening. NAHB **cannot** afford to lose one more employee, so it is time for us to step up.

In closing, we were given an interesting statistic by Dr. Crowe at IBS. Because of the hard work of NAHB staff and many of our members, we were able to prevent the implementation of several regulations that would have negatively impacted our industry to the tune of \$5.735 billion in the last few years! Yes.....that's BILLION with a B! So the next time we are tempted to complain about higher dues or budget cuts, let's consider how much "bang-for-the-buck" NAHB gives us! **OB**

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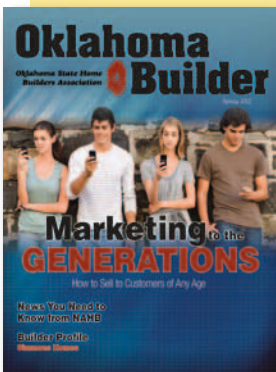
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State Home Builders Honor 'Builder of the Year'

by Carol Hartzog,

Carol Hartzog Communications

Home Builder Michael Herndon, was honored as the Oklahoma State Home Builders Association's 2011 Builder of the Year.

Herndon is president of Herndon Construction in southern Oklahoma and is one of the state's leaders in construction of certified energy-efficient homes.

The award came at the state organization's annual awards banquet at Southern Hills Country Club in Tulsa, attended by about 130 people.

Herndon, of Kingston, is a longtime home builder and outgoing president of the state home builders' organization. He was cited for his efforts not only in leading the state and his area's home builders, but in pushing for certification of home builders in a state that does not license home builders.

An advocate of energy-efficient homes, he built the first OG&E Positive Energy and Energy Star homes in Marshall County, and one of the first in Southern Oklahoma.

New Leadership

Brandon Perkins of Tulsa was installed as president of the Oklahoma State Home Builders Association Friday night, joining the five-member state leadership board which represents 2,800 of his peers statewide.

Perkins is president of Brandon Perkins Development. He was installed by Bob Jones, immediate past chairman of the National Association of Home Builders.

Todd Booze of Ideal Homes in Norman joins the leadership ladder of the association as vice president/secretary. Others installed were Jeff Click, of Jeff Click Homes, Edmond, vice president/treasurer; Herndon as immediate past president, and Terry Jennings of Oklahoma City, new chairman of the Associates Council. The Associates Council is the right arm of the

OSHBA, representing businesses that support the home building industry.

Other Associates Council officers include Donna Cullins, Norman, vice chair; Vanessa Shadix, Oklahoma City, treasurer; and Reese Wilmoth, Oklahoma City, national representative.

The Associates Council recognized Casey Felix as "Associate of the Year." Felix, of Enid, is assistant vice president and trust officer at Central National Bank of Enid.

Felix, who has been active for the past several years with the Enid Home Builders Association, chaired the OSHBA's Associates Council this past year. The Associates Council is the right arm of the OSHBA, representing businesses that support the home building industry in Oklahoma and the OSHBA's 2,500 membership.

Jack Werner of Oklahoma City was named "Member of the Year" by the Oklahoma Professional Women in Building group. Their membership includes men and women. Werner is the only National Association of Home Builders-certified trainer in the state for Certified Aging in Place certification.

An Overwhelming Honor

As the state's top builder, Herndon was cited as being instrumental several years ago in combining the Ardmore and Durant home builders' organizations as the Southern Oklahoma Home Builders Association, serving the Ardmore, Durant and Madill-Kingston areas. He also has served on the board of the state group, completing his term as president this month. He will continue serving on the organization's executive committee as immediate past president.

"I was a bit overwhelmed," Herndon said about his selection as the state's top home builder.

"It was an overwhelming honor that I didn't expect. There are so many in our group that are deserving,



Michael Herndon received the President's Award from Oklahoma State Home Builders Association executive vice president Mike Means, right. Herndon was honored as the state's top builder during the association's annual installation banquet in Tulsa. He is also outgoing president of the association.

I was very surprised that they would honor me."

Herndon, commenting on the home construction business, said he is optimistic over signs that activity is picking up as Oklahoma shakes off the effects of a slow economy.

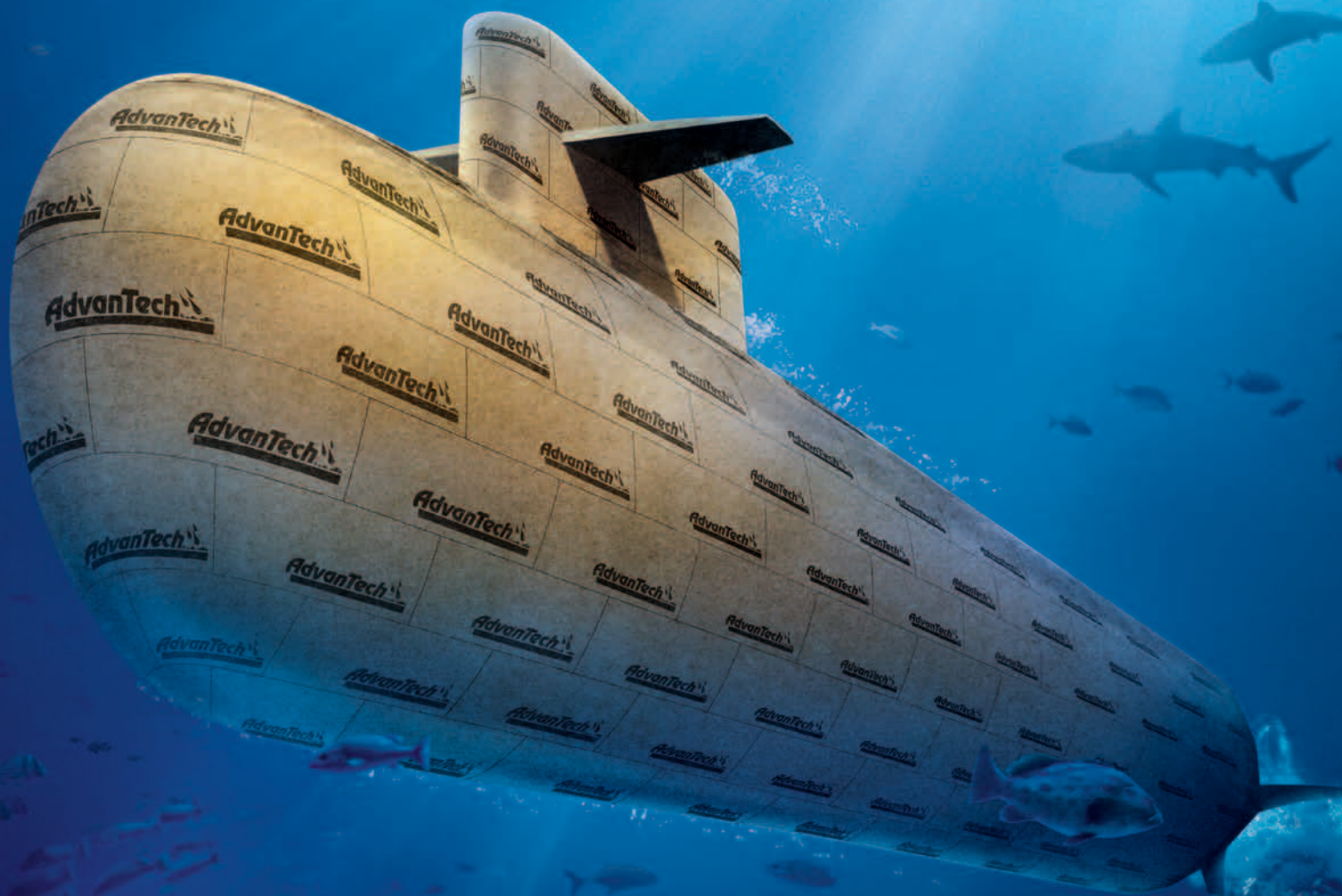
"Before Christmas, we saw people looking at land and talking about building," he said. "To see that much interest at (a generally slow) time of year gives us a lot of hope.

Pat McFerron of Oklahoma City-based political consulting firm CMA Strategies was the keynote speaker.

The Oklahoma State Home Builders Association is a not-for-profit, professional trade organization that advocates for the state's housing industry and serves some 2,500 members. The association is a corporate channel through which builders contribute time, money and services to lead community service projects and education initiatives.

Members include builders, remodelers, suppliers, manufacturers, architects, engineers, real estate brokers, lenders, attorneys and other industry professionals.

For more information about OSHBA, contact executive vice president Mike Means at (405) 843-5579 or go to www.oshba.org. **OB**



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