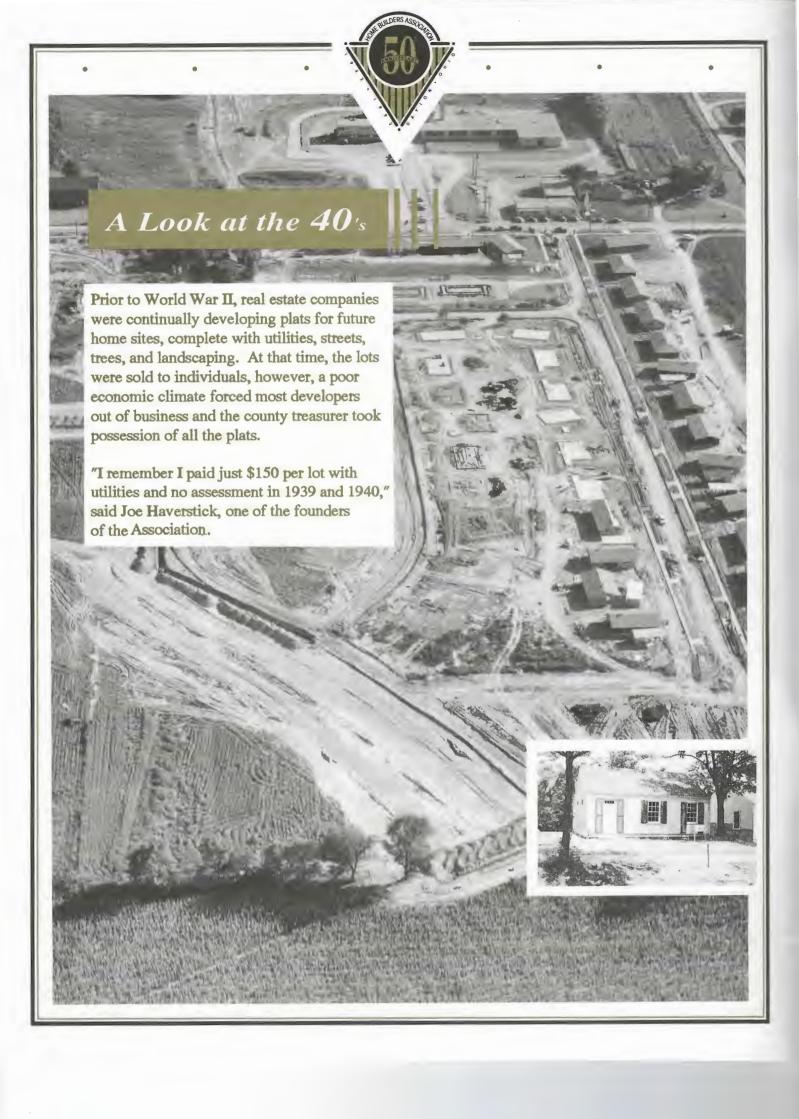


F I F T Y
Y E A R S
- OF BUILDING
AMERICA'S
D R E A M



The Home Builders Association of
Dayton and the Miami Valley's
50th Anniversary Celebration.

The Home Builders Association, now
over 1000 members strong representing
almost 20,000 local employees, is
an organization that came from
humble beginnings.





Then, in 1941, the United States entered the war, and the country saw shortages of almost everything, including building materials. In 1942, nine area builders realized the need for a united effort to lobby Congress to secure their fair share of building materials for Montgomery County. On June 3, 1942, the Home Builders Association of Montgomery County was formed. The original members were Joe Haverstick, Quentin Brenner, Paul Brunner, Tom Haines, Russell Edy, Glenn Smith, C.W. Sharp, Kenneth Dover, and George Hemeyer. In the election of officers, there was a tie for President between Paul Brunner and Joe Haverstick. They drew straws, and Joe became the first President of the Home Builders Association. And to this day, Joe has been the only local President to serve as Local, State, and National President.

During the war years, the Home Builders Association helped allocate building materials which had previously been halted by the government. Little to moderate building occurred at this time and the maximum price for any newly built home in the nation was \$6,000. Restrictions on the amount of lumber one could buy lasted until several

years after the war had ended. By 1949 all restrictions had been lifted and the building industry began to excel. Due to the post-war recession the feeling of prosperity soon ended and new home sales came to a halt.











A Look at the 50's

The early 1950's saw a tremendous housing boom. The pent-up demand for housing was so great that everything built between 1950 and 1955 was sold immediately. In 1952, Alex Simms, President of the Association began construction of a \$10,000,000 housing project in East Dayton, known as Eastview. The 800 homes in this subdivision near Kemp Road sold for approximately \$12,000 each and were patterned after Levittstown in New York and Pennslyvania.

Simms was the recipient of a national award for one of his most popular homes that featured contemporary styling and the use of light conditioning which allowed space to flow from one room to another. Seven of these homes were sold the first day they were opened, and 23 more were built before he stopped selling them.

"I couldn't deliver any more that year, and didn't want to get caught in a material cost squeeze the next year," said Simms.







During this period of unbridled growth came the Association's first Parade of Homes in 1954, a single-site new home promotion. The location was at Rahn and Mad River Roads and the migration to south of Dayton began. However, the show lost money, and another Parade of Homes would not occur until several years later.

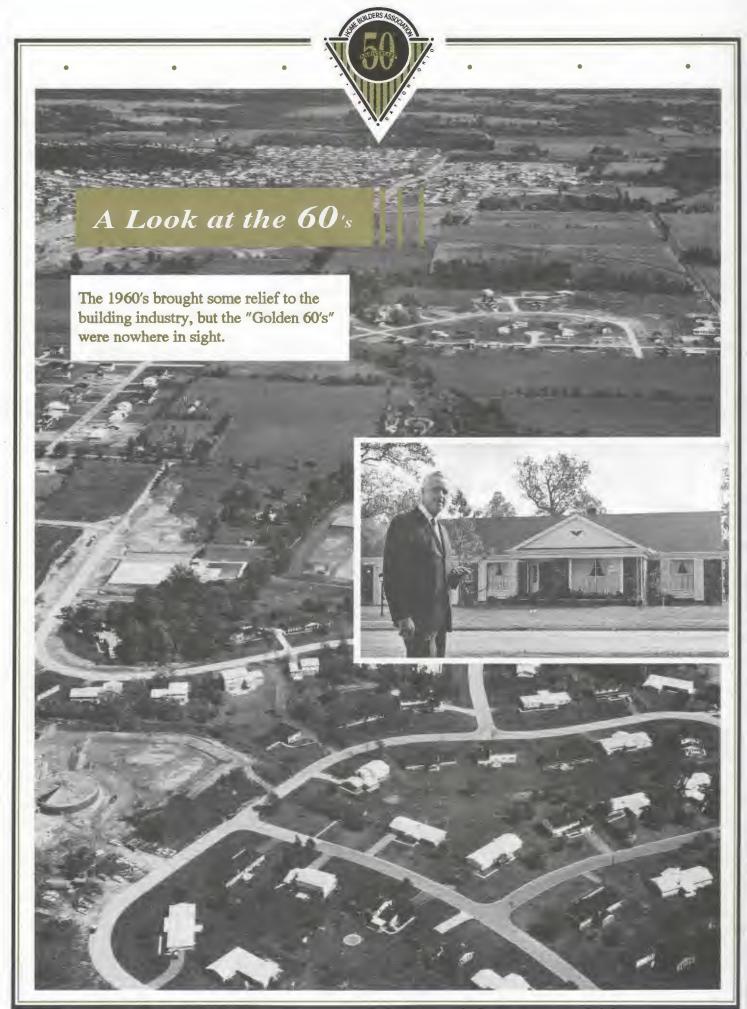
The late 1950's saw another recession and the housing market once again stood still. It was difficult to sell anything. Money was tight and mortgages for new homes were impossible to obtain. The Home Builders Association began to re-evaluate their plans for future growth.

In 1959, however, something happened that was very unique and never to be repeated again: one builder was responsible for over 1500 homes, 91% of the new homes built in the Dayton area that year. Charles Huber began what was to become the largest brick home community in the United States. Many future builders came out of the Huber organization in subsequent years.











1962 saw the beginning of the war babies coming of age and moving away from the core city. Four builders decided to pool their resources and create a new term in real estate merchandising -- "the planned community." Richard Brainard, Ralph and Ray Sharp of C.W. Sharp, Stanley Swango, Jr., and Anthony B. Wenzler formed a joint corporation, purchased four farms in Kettering, and began developing the 650 acres of land that would become known as Oak Creek.

"There were skeptics who had doubts that four builders who had been competitors could work together as a team to complete such a large project. But we did it and the success is evident in Oak Creek," stated Tony Wenzler.

When completed, Oak Creek would encompass 1000 houses, 1000 apartment units, the Oak Creek Shopping Center, two churches, and one school. This project took ten years to complete.



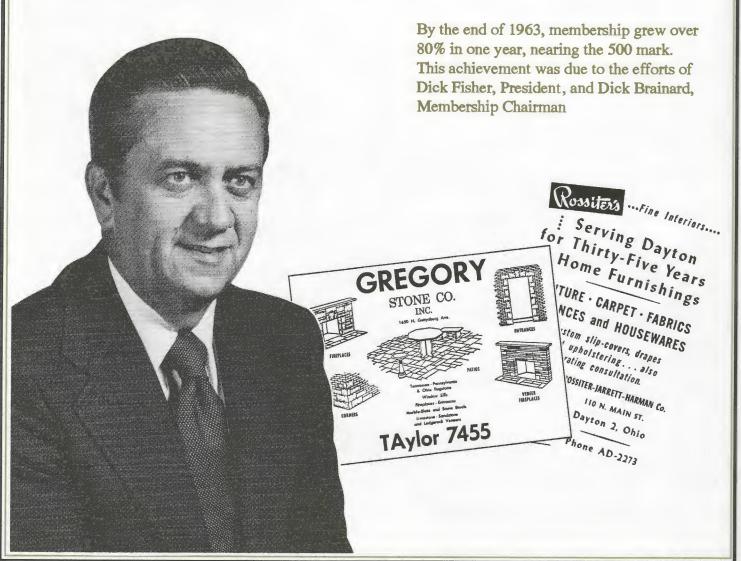




The tough economic times of the early 1960's saw a tremendous demand for apartments. Dayton at that time was strong in home ownership and had fewer apartments per capita than any other city in the Great Lakes region. But apartments were built because when money is tight, people rent apartments instead of investing in homes.

In late 1962, Clyde E. McGranahan became the Executive Director of the Home Builders Association, but he left three months later to return to his home in Sandusky. In January of 1963, the new Executive Director began his tenure which lasted for 28 years... his name was Jacque Sheley.

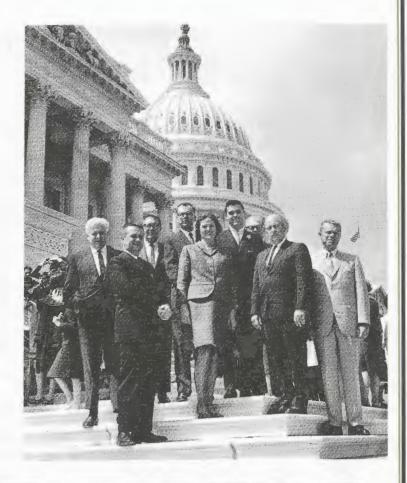
Jacque came to the Home Builders
Association at a time of extensive change
— the design factor became an important
element in the home selection process.
Buyers were becoming more sophisticated
and builders realized they had to turn to
merchandising to sell their properties.
The craftsmen and the carpenters of the
1940's became the marketers and promoters
of the 1960's.

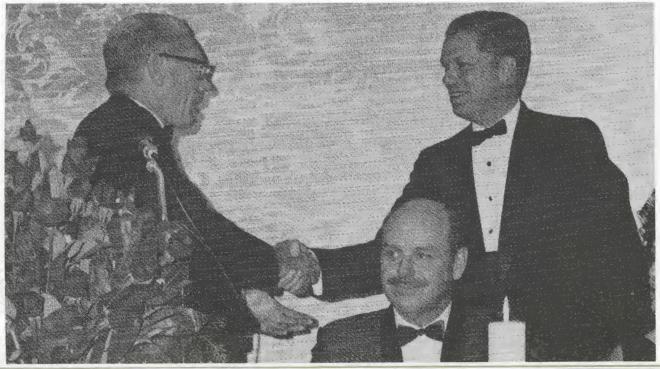




In 1964, Bob Miller was elected President of the Home Builders Association. Bob helped builders organize the first Parade of Homes in 10 years. Twelve homes were constructed at Village South, and although it was well attended, the event still lost money. The first Homearama would not be held until three years later, in 1967 at Normandy Farms. And even though this show again lost money, there was a better feel surrounding the event. The homes were expensive for that time, selling from \$41,000 to \$65,000.

Due to the recession of 1966, membership fell to 400. But thanks to the efforts of many, including Charles Simms, the 1969 President, the end of that decade saw an all-time high of 650 members and a move by the Home Builders Association to the American Building at Third and Main Streets, the geographical center of Dayton. It was a very good year.







A Look at the 70's

The early 1970's brought a downswing in the economy and the demand for apartments was heavy because many people could not afford single family homes. From the years 1970 through 1973, there were as many apartment units built as there were individual home starts.

1971 was a year of major changes. Under President Harry E. Brown, the annual Home Show was moved from Wampler's Ballarena, where it had been held for 24 years, to the Dayton Mall.

"I ran into Mr. Wampler downtown one day," remembers Jacque Sheley. "He said he was going to raise the parking fee twenty-five cents.

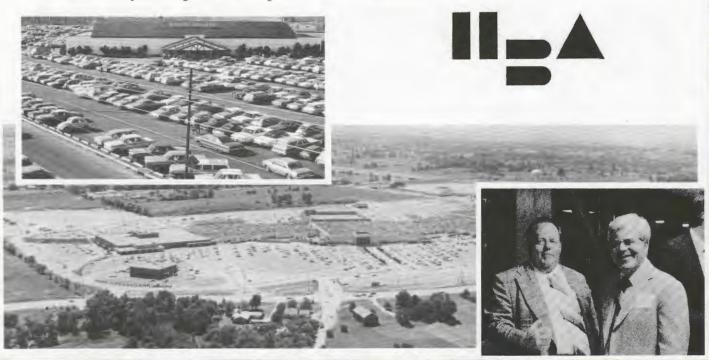
This was very upsetting to me since we paid a flat fee for everyone to park at Wampler's.

I contacted the Dayton Mall to see if they would be interested in having our show there. The rest is history."



Also during this time, the Association moved its offices to another location -- the Engineering and Science Center on Monument Avenue.

And a new logo was created -- one that is still used today and admired for its contemporary graphics.





In 1972, Joe Haverstick built the Dayton area's first luxury condominium complex, Wyth Parish in Centerville.



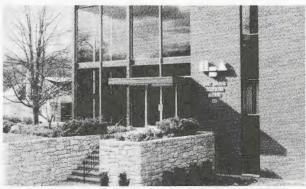


In 1973, thanks to the leadership of President Robert Booher, the Home Builders Association took steps to monitor builders and keep them responsible for the quality of their work by creating the Registered Builders Program. This program remained in effect until the HOW program began in 1976.

1975 also saw a major expansion of the geographical area the Home Builders Association would serve. By approval of both the State of Ohio and the National Association, the Dayton Association expanded to cover the upper half of Butler and Warren counties, and all of Preble and Darke counties, in addition to Greene and Montgomery counties.

With the presence of Adam Cristo as President in 1976, the Association experienced the beginning of a financial turn around. The Home Builders Association actually began to show financial gains. Tight money eased in 1977 and housing starts were up significantly. The housing market remained strong throughout the end of the decade.

The Association moved again in 1977 to their permanent home at 2211 South Dixie Drive, and that year's Homearama at Quail Run in Washington Township and Sherwood Forest in Miami Township were both successful and, for the first time, ended "in the black" financially. Due to this success, Homearama became an annual event.



Under Ned Haverstick in 1978, many firsts took place: a workable Group Health Care Plan was developed, the first lawsuit against the Association was filed (it was later dropped), and the three mile jurisdiction ended.

1979 was an enthusiastic year for the Association. Under the presidency of John E. Brainard, membership increased again to over 550. These would be viewed as good times compared to what was to come in the near future.



HOME BUILDERS



ASSOCIATION



















































Row one: Joseph B. Haverstick '42,'45, Stanley Swango '44, C.W. Sharp '47, Paul E. Lapp '48
Row two: Row two: Stanley Swango, Jr. '49, Robert Haverstick '50, Melvin E. Kimmey '51, William A. Simms, Sr. '52, Ralph T. Sharp '53
Row three: Anthony B. Wenzler '54, Eugene F. Kreusch '55, Art Rodenbeck '57, Robert L. Pine '58, George N. Leckrone '59
Row four: Burch E. Horn '60, Ralph G. Woodley '61, Donald E. Morgan '62, Richard W. Fisher '63, Robert E. Miller '64
Row five: P. Richard Brainard '65, Carter C. Willsey '66, John L. Burneson '67, Glenn R. Smith '68, Charles V. Simms '69
Not shown: Paul Brunner '43, Jack Stein '46, Orville M. Southard '56

HALL OF



PRESIDENTS















































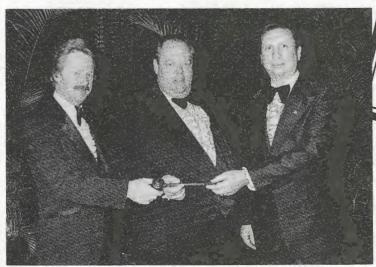


Row one: Donald L. Huber '70, Harry E. Brown '71, Don L. Nelson '72, Robert W. Booher '73, Row two: Davis J. Sprout '74, Robert E. McDaniel '75, Adam Cristo '76, Eugene E. Baumaster '77, Ned J. Haverstick '78 Row three: John E. Brainard '79, Karl L. Zengel '80, Stanley S. Swango III '81, Jack Apple '82, Gary J. Donese '83 Row four: Donald J. Strenk, '84 Robert A. Rhoads '85, J. Michael Dungan '86, Mark W. Brainard '87, Steven D. DeBord '88 Row five: Ronald L. Diorio '89, George R. Oberer, Jr. '90, Gary Thibo '91, James M. Ernst '92

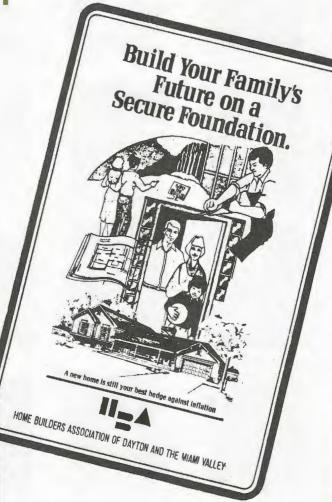


A Look at the 80's

The recession of the early 1980's hit the home-building industry hard. We were very fortunate in 1980 to have Karl Zengel as President. His calm, clear-minded approach in planning and carrying out his program held the Association together. During Karl's reign we hired an advertising agency to promote the new home industry with a newspaper and television campaign. It was successful in two ways - showing builders the Association was concerned about their operation and giving consumers reasons to buy a home now. From the years 1980 to 1983, 40% of the area builders either went out of business because of financial reasons or simply quit the housing industry.



Interest rates peaked at an all-time high of 21% for prime and 15% to 16% for mortgage rates. This was the first time in history that mortgage rates were less than prime. Financing was virtually impossible and everyone suffered.



The builders that survived, however, were stronger than ever. They were more knowledgeable about their business, extremely careful, and did very little speculating, if any. If you built a model and it sold, you'd build two more. If they sold, you would build three, but never before the others sold.



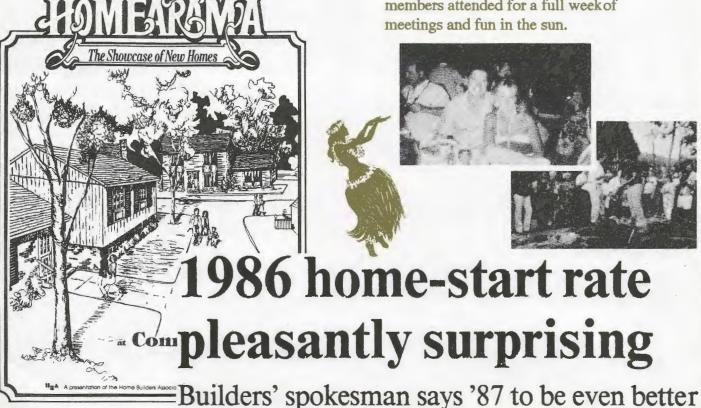
By the end of 1983, those who were still around could see signs that the economy was firming up...interests rates fell, and new construction was once again underway. The Home Show was exciting that year, and the Homearama, though made up of only seven homes, had the largest attendance to date and all the homes sold by the end of July.

The following six years were great times for both the builders and the Association. We saw a new breed of builder emerging from the ashes of a devastating recession...a more sophisticated builder, who, in order to survive, quit "flying by the seat of his pants" and became a more knowledge-hungry, computer-aged builder with a keen sense of financing, zoning, construction techniques, and marketing.

1985 saw the first Condorama, which replaced Homearama that year. Six doubles were erected at Lincoln Park in Kettering to demonstrate the usage of very small parcels of land with large houses. The show was well attended and the public was pleased.



1986 was a memorable year for two reasons: Stanley S. Swango III was made Homearama Chairman Emeritus for his work as Chairman the previous seven years... and the National Board meeting was held in Hawaii -- 99 Dayton Association members attended for a full week of meetings and fun in the sun.

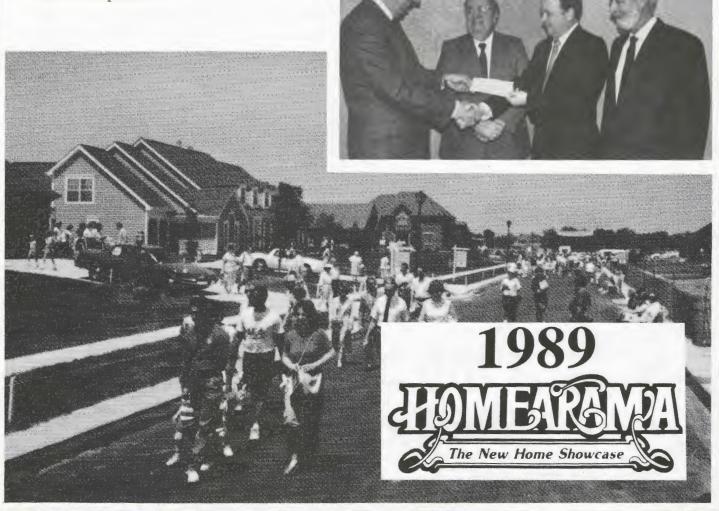




In 1987, membership reached another alltime high. And in 1988, under the leadership of Steve DeBord, membership grew to 725, the scholarship fund was created, and the Home Builders' Package Cellular Phone Plan was introduced, saving our members almost onethird on their car phone bills.

1988 was also the year, due to the efforts of Bob McDaniels, the Home Builders Association sponsored a significant activity... "the Community Growth Conference." It was well attended by over 350 elected officials and planning staff; and it highlighted land use plans, zoning, and density issues important to the overall future of our area development.

In 1989, Ron Diorio worked closely with the Building Code Committee and the Subdivisions Regulations Committee to insure uniform and fair regulations in our industry. We saw another successful Home Show, Homearama was held at Washington Township Estates, membership rose to almost 800, and the entire second floor of our office building was remodeled. The Association was in good shape.





A Look at the 90's

In 1990, under George Oberer, Jr., we had the largest audience ever at the Homearama site at Tara Falls in Beavercreek. 1990 will also be significantly remembered as the year we bid farewell to the man who was the Executive Director of the Home Builders Association for 28 years -- a beloved friend, Jacque Sheley. He would be replaced by the present Executive Director, Phil Parker.

"Our Association has come a very long way in these past 50 years. We're all proud of its accomplishments. Stepping into Jacque Sheley's shoes was a very big job, but the support we have been given since then has been tremendous. I look forward to being a part of the many future accomplishments we will make in the next 50 years," said Phil Parker.









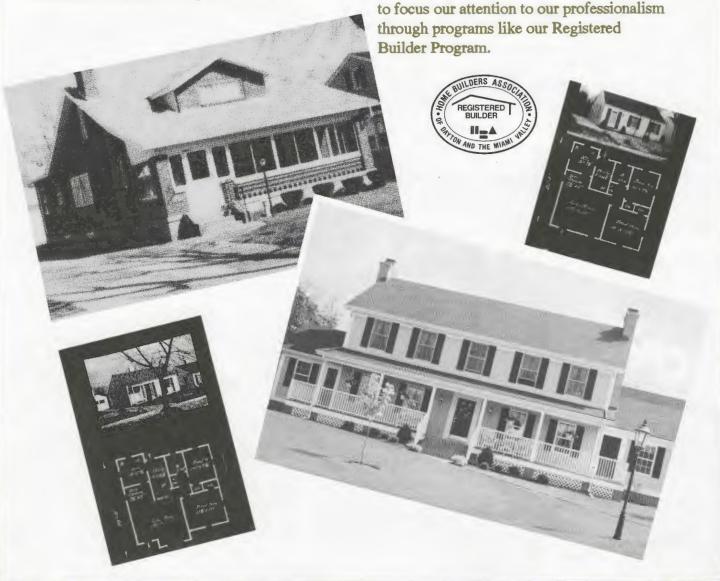
A Look at the Future

We have come a long way in these last 50 years... we've experienced phenomenal growth, and yet some things remain the same...

In 1930, Zengel Construction built a house at 243 Claranna in Oakwood and sold it to Mr. and Mrs. Fred Hubrick for \$5,000. Today, Mrs. Hubrick is still living in the same house.

The building business has changed dramatically over the last half century...it is much more complex and much more challenging than ever before. However, we are poised and ready for not only the 1990's, but also for the 21st century.

Our Association will be in as much demand tomorrow as it ever has been. We will continue to focus our attention to our professionalism through programs like our Registered





We must continue to "build" our public image and to be an integral part of the community. In the early 1960's the Association formed S.O.M.E.L. (So Others May Enjoy Living) which would go to the County Home and treat those less fortunate to a huge picnic in July and a Christmas party complete with gifts and music in December. This lasted through 1979 when the home builders fell on hard times. In 1991 we established the Home Builders Foundation as the official charitable arm of the Association. The most noticeable act of the Foundation will be seen at the 1992, Homearama at Deer Run where "The Charity House" has been constructed by Dungan Enterprises. Many of our members have donated labor, money, and materials for this home and when it is sold the proceeds from the sale will be donated to the Ronald McDonald House and Dayton Ohio Habitat for Humanity, both of which are involved in "brick and mortar" projects.





HONORARY LIFE MEMBERS

1973 ELMER F. STANSBERRY

Superintendent of Building Inspection for the City of Dayton for over 10 years. He headed up the Miami Valley Building Code Officials and was the force that developed the Uniform Building Code for all governments in Montgomery County.

1974 WILLIAM F. BRODOWSKI

Vice President of the Dayton office for the Kissell Company for 33 1/2 years. Served two two-year terms on the Home Builders Association's Board of Directors. Served 28 years on the Dayton Fund, a nonprofit group that assisted homeowners in their house repairs. He also was Chairman of the Dayton Fund Board for 18 years.

1974 CLEMENT W. COSTIGAN

Chief Underwriter for the Federal Housing Administration (now known as HUD) for 30 years. Dayton was the largest producer of FHA mortgages in the State of Ohio, and Clem Costigan was a tremendous friend to the Home Builders Association in the Dayton area.

1976 CARY MAXWELL

Chief Building Inspector in Greene County for 22 years. He was a "Builders' Inspector" in that he worked for the good of the home buyer and the home builder.

1981 BURCH E. HORN

A home builder for 23 years who then turned to building apartments for three more years. He served the Home Builders Association in many capacities and was President in 1960.

1981 C. W. SHARP

A home builder who began his career in 1939. He built single family residents and developed land for over 40 years. He was a Charter member of the Home Builders Association and served as president in 1947.

1981 HOWARD VALIQUETTE

Chief Building Inspector for Montgomery County for 20 years. He had the largest volume of inspections with the smallest number of inspectors. He earned the distinction of giving the best service to builders, a reputation that still stands today.

1982 PAUL LAPP

A builder and land developer for over 40 years. He served the Association as Chairman of several important committees and was the Association President in 1948.



1982 EUGENE F. KREUSCH

An apartment builder for 30 years. He served the Home Builders Association in many capacities and was the Association President in 1955. He also authored the Apartment Handbook, "How to Care for your Apartment," which was used all over the English speaking world.

1983 MELVIN E. KIMMEY

An apartment builder for almost 30 years. He served as NAHB Convention Chairman for three years. (NAHB Convention is the largest convention and exposition in the world). He also worked on many local activities and committees and was Association President in 1951.

1984 RALPH G. WOODLEY

A residential, apartment, and light commercial builder and land developer for over 33 years. He served the Association in many and varied capacities during these years and was the Association President in 1961.

1985 VICTOR E. GREIMANN

An "on-the-job" home builder for over 40 years, who, in his late years, became a land developer. He served two terms on the Association's Board of Directors. He also served 10 years on the Kettering Planning Commission.

1988 JOSEPH B. HAVERSTICK

A home builder and land developer for 49 years. He was a Charter member of the Association in 1942 and was its first president. He also served on the Committee that formulated the National Association of Home Builders and became its president in 1956.

1988 WILLIAM ALEX SIMMS

A land developer for 46 years. He served the Association in many capacities during his years in business and was the Association President in 1952.

1990 JACQUE R. SHELEY

The Executive Director of the Association for 28 years. He was elected National Association of Home Builders Executive Officers Council President in 1976. He was designated a Certified Association Executive (CAE) in 1974. In 1985 he was awarded the top honor for local and state Association Executives - "The Seldon Hale Award."

1991 DONALD A. AYDELOTT

A builder representitive for Dayton Power & Light Company for 39 years. He served two terms on the Association's Board of Directors. He was a tremendous assest to land developers in need of utility installation in their developed properties by the Dayton Power and Light Company.





ARTICLES OF INCORPORATION

-OF-

MONDOONSKY CHONTY BUILDING AGEOGRATION

The addressed of	a majority of	whom are citi	zens of the	United	States.	destring I	a form	a responsition.	not for	profit.	under	the
General Corporation Act	of Ohio, do h	eroby certify:										

FIRST. The name of said corporation shall be WONTERSTY 2 2279 SUITERS ASSOCIATION

SECOND. The place in this State where the principal office of the corporation is to be located in

0.01.100

County

THIRD. The purpose or purposes for which said corporation is formed are to land any statumen to unit promote Day wellow exact the members of the Association and for the furthermose of the building industry all to the serious places; in help in elever unionetandly, with all appeales that her directly o timis only commerced with the building industry, such as actured sugglers, government agencies actions to the odes, process, rest or financial, made stilling, sity, exemty or state subcritica, or bit or the initial or group; or initially who was now or will at any tr to acceptate with an effect a to the notice in another

MONTH TO SERVE

FOURTH. The following persons shall serve said corporation as trustees until the first annual meeting or other meeting callto elect troatees.

Z. W. DOWN

Depton, gain

C. L. Play

at senerty ave.

Dayton, Obio

Googal Steamer

HIS AS, Paul 954;

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I. John E. Soming Secretary of State of the State of Cl. do hardly carries that the foregoing is an exemplified copy, carefully compared by me the anglesal record now in my offerial payedly as Secretary of State, and lound to be true a correct, of the Articles of Surpreporation of

MUNICONERA COMBAN BLITTING TRECTIVATION

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of a Volume 400 Care 250 of the Records of Impromations





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