



HOME BUILDERS ASSOCIATION
OF NORTHERN KENTUCKY

The Honorable Geoff Davis
United States House of Representatives
1108 Longworth House Office Building
Washington, D.C. 20515

Thursday, July 21, 2011

Dear Congressman Davis:

On behalf of the Home Builders Association of Northern Kentucky and the companies it represents, we are writing to express our support of H.R 10, (the REINS Act). We hope our endorsement helps to pass this critical piece of legislation.

Our industry, and many like ours, are experiencing unprecedented mandates in the form of federal regulation. These mandates, when unchecked, place a burden on businesses to thrive and citizens to prosper. The true cost of these mandates ultimately affects individuals – both in their pocketbooks and even their ability to pursue the American dream of home ownership. We strongly believe that housing is the key to growth in this country. Regulators cannot continue to devise rules without accountability of the costs to businesses and consumers.

The HBA believes that the REINS Act is an essential piece of legislation that would encourage accountability with regard to these issues. As regulators consider issues regarding health reform, our financial institutions and the transportation bill, we believe that it is of the utmost importance that these rules do not further erode the Northern Kentucky workforce and its economy. Furthermore, the personal income of the citizens is at stake as the livelihood of all of Northern Kentucky is affected by these rules. As businesses and other organizations are affected by these rules, they must pass on the cost of compliance to the citizens.

Thank you for your work in this endeavor and what you have done so far to represent Northern Kentucky.

Sincerely,

A handwritten signature in black ink that reads 'Bob Schroder'.

Bob Schroder
President

Home Builders Association of Northern Kentucky