

Builder/Architect



H.F. Payne Construction Company, Inc.

Howard F. Payne

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The Maryland State Builders Association has a new president, H.F. Payne, and he brings much experience to the position. He has previously served as the treasurer and first vice president of the state association. He has twice been president of the Frederick County Builders Association, of which he has been a very active member for more than 25 years. He is also a member of the Homebuilder Association of Washington County.

Payne is the president of H.F. Payne Construction Company, based in Monrovia, MD. The company is beginning its 32nd year of service, providing fine homes in Frederick and Washington

counties. H.F. Payne Construction Company has developed 15 subdivisions and built more than 900 single-family homes in the Frederick area.

Throughout the years, H. F. Payne's homes and communities have won many awards, such as Best Model Home, Best Custom Home \$450,000 and Best Single Family Home Community. He is probably most proud of his 115-lot Buckingham Hills community in Adamstown, MD, for which he was awarded Best Preservation and Use of Natural Environment. Payne was so moved by then Frederick County Director Jim Shaw's love for

This home, built by H.F. Payne Construction Co., Inc., affords space and elegance to its owners, all on one level. The floor plan of this home is conducive to entertaining even the largest of families.





Combining convenient location with a country feel, this H.F. Payne Construction Co., Inc. home is a model of country charm. With four huge bedrooms and a well-designed lot, this home is built for today's family.

a large rock outcropping in the subdivision, that he included the rock feature in a community park. He memorialized Jim Shaw's dedication on a bronze plaque displayed in the park.

Payne was very fortunate early in his career to gain the support of two very important people. The first is his Sales Manager Jody Gillespie. In 1974, she sold the first house he ever built.

"Having known Howard since the 1970s, I've had the opportunity to watch him build his company and build his reputation through the various Homebuilders Associations. As a colleague, I admire Howard for his insight and contributions to the building industry. As a friend, I appreciate his high morals, candor and sense of humor. Overall, he's just a superb human being."

—Ken Abrecht, Vice President of Joseph Devilbiss Construction, Inc.

She is a very low-pressure sales person who quickly earns the trust of her customers. The second is Danielle Newcomer who is in the accounting end of the business. She has also been with him more than 25 years. Their skills allowed Payne to focus on the field end of the business early on. Jody's daughter, P.J. Betson, and Payne's son, "Chip," are also key employees with the company today.

H.F. Payne Construction has earned a reputation of quality by working with proven team members, subcontractors and suppliers, many of whom he has worked with for more than a decade. He has always stood behind their work and believes that the quality of a person's work represents that person as an individual. Payne believes in the Henry Ford's philosophy, "He who strives to give the customer the most for their money will go far." Payne attributes his success to his belief that all of the people on his team treat the customer with honesty and respect. He also believes that value is remembered long after the price is forgotten.

Responding to the critical shortage of building lots in Frederick County, Payne is expanding to the multifamily market within the city of Frederick, and in the spring is starting 19



Every H.F. Payne Construction Co., Inc. home is designed for the lifestyle of its owner. The spacious family room in this home was created for comfort and relaxation. The large windows and fireplace are focal points that the owner will enjoy for years to come.

townhomes. The most upscale models overlook Baker Park, Frederick's version of Central Park, and will retail in the neighborhood of \$750,000.

Payne comes from a long line of craftsmen. His grandfather, Homer Thomas, worked for Virginia Craftsmen Company in Harrisonburg, VA. Homer replicated a secretary desk during the restoration of George Washington's home place, Mount Vernon, and is now on display there.

Payne grew up in Mount Ranier, MD, which is on the northeast border of Washington, DC. His parents did not own a car when they moved there from Virginia farm country, so his father picked that home because it was on the bus route. He likes to talk about

"To give real service, you must add something that cannot be bought or measured with money, and that is sincerity and integrity. Howard brings those qualities to each client and business relationship."

—Peg L. Nara, Homebuilders Mortgage, Frederick, MD

growing up in a family of seven living on one modest income. In talking about how tough he had it growing up, he likes to mention not having hot running water, but people who had no running water at all sometimes trump his story.

As a kid, he loved bulk trash day and would forage the area for all kinds of treasures. He built a bicycle from spare parts gathered around the neighborhood. Legend has it that the bike sported a 20-inch front wheel and a 26-inch rear wheel; it seems he was a forerunner in gas economy, as the bike was always going down hill.

During summers, he spent time at his uncle's farm. Payne helped install board fence, build cattle feeders and repair buildings on the farm, developing his handiness at an early age. There he also learned to drive tractors and farm equipment.

At age 12, Payne started his first business, mowing lawns around the neighborhood. He began with a rusty reel-type push mower. Within a year, he earned enough money to buy a gasoline-powered mower. At his peak, he had 14 customers.

In 1966, Payne graduated from Northwestern High School. He entered Prince George's Community College on academic probation, but within three semesters he had made the Dean's list. He majored in business administration.

To pay for his tuition, he worked in construction. His first real job in the trade was rigging poured concrete basements. His enthusiasm and aptitude for building earned him a position as the crew leader. After a year of wading in the mud, Payne signed on with a framing contractor to learn more and get to higher and drier ground.

During his last semester at the community college, while studying cost accounting of homogenous masses, he became disenchanted and thought about changing career paths. There was a shortage of industrial arts teachers at the time, and Payne learned that the University of Maryland was offering a program in which students could receive free tuition in exchange for teaching two years in a public school after graduation. Payne loved shop and drawing, and decided to use this program to get a bachelor's degree in industrial education.

He went on to teach Industrial Arts in Montgomery County. At PTA meetings, parents frequently asked how to do home improvement work, which led Payne into contracting

“Howard is a builder who really cares about his community and the product that he produces. He’ll proudly show you his own home as an example of the attention to detail that he strives to achieve in his projects. It’s great to have a builder who’s as ‘hands-on’ as Howard.”

—Kathleen L. McHugh, Executive Vice President,
Maryland State Builders Association

it himself. He soon found he was making more money as a part-time remodeler than as a full-time teacher. When his obligation was fulfilled, Payne decided to go into construction full-time. In 1972, H.F. Payne Construction Company was founded.

The story of Payne’s successful career is that of a self-made man in the land of opportunity. His business began as a one-man, one-truck operation, and he has built it into a multi-million dollar company. Becoming a legitimate business entity required some critical thinking, particularly when faced with overhead costs that were not a factor in his days working from the back of his pickup truck. The first year he actually netted less money than he would have from teaching.

His first speculative house sat for 18 months before going to closing. Three days after this closing though, he was contracted to build another house on the lot next door, and business began to pick up. The demand for housing in the Frederick area increased, and Payne eventually began to develop his own subdivisions. By developing his own lots, Payne found that he could give the customer a better final product by designing the whole community. Rather than individual homes piecemealed with other dissimilar homes, he could now provide an inclusive community with continuity and amenities.

By 1984, H.F. Payne Construction acquired a foreclosed-upon industrial property in Monrovia, MD. The property included several buildings, including one that was an historic all-brick structure, which had been home to a national bank in 1925. The former owner decorated the interior with trim and millwork out of an embassy in Washington, DC. The walls feature wainscoting and raised paneling, and there is a hidden door through a bookcase that would make any cabinetmaker envious.

After years of moving from model home to model home, this became the company’s permanent headquarters. Payne rehabilitated the entire site, which is now known as the Monrovia Industrial Park, and home to 15 businesses and 42 self-storage units.

Payne loves building things and seeing the tangible results of a hard day’s work. Payne’s youngest son, Craig, who just turned 24, once said, “Dad, if you died and went to hell, your torture would be to be surrounded by tools and materials and not allowed to do any work.”



H.F. Payne Construction Co., Inc. acquired this Monrovia, MD property as a foreclosure in 1984. Once a national bank, it now serves as the company’s headquarters.

Payne loves Deep Creek Lake in Western Maryland and has built numerous vacation homes there. He is also in the process of developing a golf course community atop a mountain overlooking the lake.

In addition to building, Payne also has a passion for airplanes and flying. In 1977, he earned his private pilot’s license. He built a private airport on his 300-acre farm in Ijamsville, MD. The airport is licensed by the state of Maryland and is even included in the software program “Microsoft Flight Simulator 2004.” Payne purchased a company airplane to facilitate his work at Deep Creek Lake, which is two-and-a-half hours from Frederick by car, but only 30 minutes by air. He also enjoys water skiing, snow skiing, auto racing, golf, motorcycling and spending time with his grandchildren.

Payne is an active community member. He represents the Frederick County Builders Association as an executive officer on the Committee for Frederick County, a consensus-building group of prominent leaders from government and private industry. He belongs to the Good Samaritan Group of Frederick Memorial Hospital and is a member of the Frederick Rotary Club. He serves on the advisory committee of the Career and Technology Center for Frederick County Public Schools, and he is also the chairman of Corporate Fundraising for the Big Brothers Big Sisters Frederick Division.

For more information go to www.hfpayne.com, or contact H.F. Payne Homes at (301) 831-6600. ■



Baker Park View



Recreating the feel of Frederick, MD from a bygone era, H.F. Payne Construction Co., Inc. was able to combine today's technology with historical design detail to create four spectacular new homes in the heart of Maryland's second biggest city.

Embedded within the city of Frederick, MD, rising from the ground that was once a paved parking lot, four opulent townhomes will soon add historical character to the cityscape. Unlike the typical 21st century definition of townhome, these structures will incorporate historical architecture with modern technology, creating a tantalizing new addition to the city of Frederick.

Overlooking Baker Park, Frederick's 44-acre treasure, these new homes, built by H.F. Payne Construction Co., Inc., combine convenience with elegance. The interior of each home is comprised of more than 3,000 square feet of custom designed interiors, an attached garage, Pella windows and hardwood flooring. Homeowners can add an elevator and other high-end luxuries during the building process. Each home also affords the homeowners a roof top terrace overlooking Baker Park, and a private open-air patio area for peaceful activities. The owners will be able to walk to attractions within Frederick, enjoy city convenience with a great deal

of space, yet be free of the responsibility and maintenance of yard work.

Building a new development within the historical district of the city of Frederick presented challenges that the staff of H. F. Payne Construction Co. met with excitement. Based in the county of Frederick, the company was eager to be a part of the continued renaissance of the second largest city in Maryland. The company was approached by a land developer after his initial plans for a 12-unit condominium project met with resistance from the surrounding community. The company met with the homeowners of an adjacent development to ensure that the H. F. Payne neighborhood would enhance the goals and ambience already defined for the area by the existing homes. After his initial research, Howard Payne settled on the idea of a structure complete with exterior features that met or exceeded the guidelines set for the historical district by the Historical District Commission of Frederick. Next, a rough drawing was made and presented to the Historical District Commission, and the approval process began. Proffitt & Pryor Architects, P.C. joined the H.F. Payne

team to design the homes to blend with the historical character of downtown Frederick. Following approval at the workshops, the plans next had to meet with the approval of the public. The plans were so suited for the area, that the soon-to-be neighbors of the adjacent development even attended public hearings to declare their support for the project.

Slated to begin construction in March 2004, Baker Park View Townhomes have been presold, allowing the new owners time to customize the interiors to suit their tastes and lifestyles. Like every home built by H.F. Payne, these homes will be impressive, not only for their cosmetic features, but also for the unshakeable quality that goes into every element of construction. Beyond an old stone wall that has been a landmark in Frederick, since it was built to contain flood waters in years past, four new homes will simulate the look of historic Frederick. With more than 900 homes bearing the signature of his company, Howard Payne's experience and reputation ensure that these homes will be around for generations to enjoy.