

The News of the Home Builders Association of West Florida

CORNSTONE

March 2019

Bruce Carpenter 2018 Associate of the Year

page 8



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Cornerstone

The official magazine of the Home Builders Association of West Florida

H·B·A

HOME BUILDERS ASSOCIATION OF WEST FLORIDA

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Next Issue:
April
2019

Edit: March 4, 2019
Space: March 18, 2019
Materials: March 22, 2019

*Magazine Design & Layout by
warren wight - graphic designer
www.warrenworld.com*



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Cornerstone, the monthly publication of the Home Builders Association of West Florida serving Escambia and Santa Rosa Counties, is published monthly, twelve (12x) per year. Send address changes to HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910. Cornerstone, is published in the interests of all segments of the home building industry and is distributed to its members and others associated with the HBA of West Florida. HBA of West Florida and Richard K. Nicholson Pub., Inc. does not accept responsibility for, or endorse any statement or claims made by advertisers or authors of any articles. Every effort has been made to assure accuracy of information, but authenticity cannot be guaranteed. No part of this publication may be reproduced without the written consent of Home Builders Association of West Florida, Copyright ©, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.

Membership Is Important at All Levels of Our Federation

HBA'S DAVID PEADEN HONORED BY GREATER PENSACOLA CHAMBER

Several years ago during an HBA Membership Drive, a subcontractor was discussing a project when I asked him about his membership in the Home Builders Association. After a few minutes of 'hedging,' it became apparent he was not a current member. During the ensuing conversation, it was obvious that he was not convinced enough business would be gained to offset the cost of joining the association. He was not aware of all the many facets the local Home Builders Association as well as the state and national levels contribute to the overall housing industry that effects well beyond obtaining another job.

This conversation has been repeated to me several times, and perhaps the lack of knowing about the full capacity of our association has contributed to this mindset. The National Home Builders Association has a reach much greater than the International Builders Show providing the opportunity for networking others in our industry. Since it was founded in the early 1940s, the NAHB has served as the voice of America's housing industry -- working to ensure that housing is a national priority and that all Americans have access to safe, decent and affordable housing.

continues on page 6

President's Message



ALTON LISTER

"The National Home Builders Association has a reach much greater than the International Builders Show providing the opportunity for networking others in our industry."



The PACE Awards are presented to individuals who have made significant contributions to the area's economic, educational and community progress. HBA Executive Director was name Business Leader of the Year with a PACE Award given by the Greater Pensacola Chamber of Commerce. From left, David Peaden, Pioneer Award Winner Malcolm Ballinger, of Ballinger Publishing, Emerging Leader Award Winner Keith Hoskins of Gulf Power, Professional Leader of the Year Dr. Adam Anz, of Andrews Institute, Community Leader of the Year Roy Kinsey, Founder of Veterans Flight, Leader in Education Elizabeth Eubanks of Innisfree Hotels Hive Project and Advocate Leader of the Year Shawn Salami-da of FamiliesFirst Network.

HBA'S DAVID PEADEN HONORED BY GREATER PENSACOLA CHAMBER

from page 5

Bringing this to a state level, the Florida Home Builders Association works to advocate and encourage the constant improvement of home building techniques, practices, and standardization of building codes in Florida. A major part of their work is to eliminate governmental orders improperly restricting the home building industry and to support beneficial opportunities for our industry. The superior lobbying efforts in Tallahassee cannot be overlooked in value to everyone directly and indirectly involved in home building. Both nationally and statewide, these efforts for our industry can become lost to those we work with daily when our greatest concern is to keep a company going strong.

Which brings me to our local Home Builders Association and the continued efforts in our community. We have been enriched as an industry to have the leadership of David Peaden championing the efforts on our home front for many years. While he was not onboard to a full issue honoring him for his service, we would be remiss to overlook the continued impact he has in our community on the behalf of our industry. His recent appointment to the City of Pensacola Mayoral Transition



Team speaks to the integrity and influence that has been gained from being a consistent voice in our local area. Whether it is television, printed page, or social media – when his name is mentioned, it is followed by “Executive Director of the Home Builders Association of West Florida.” He is understanding of when to follow what I call the GAGA Rule – ‘Go Along to Get Along’; and when to take a firm stand on the issue at hand. The networking that years of service has afforded him has

benefitted our local association many times over, and any awards he may receive for this effort are well deserved. And speaking of awards, David was just recognized with a PACE Award giving by the Greater Pensacola Chamber of Commerce for Business Leader of the Year. PACE stands for Pensacola Area Commitment to Excellence and I believe this fits David well. Please allow me to speak on the behalf of our many members and say “thank you” to David Peaden for your continued efforts in bettering us.

What amount of value can be placed on all the efforts put into our industry from national to local with the Home Builders Association? It may be difficult to quantify a dollar amount, but certainly the efforts save our industry much more than the cost of our annual membership dues. I haven't convinced ‘my friend’ to join just yet, but I will continue to let him and others know the association is more than an opportunity to get another job. For now, I need to respond to the email reminding me it's time to renew my membership – gotta ‘practice what you preach.’ Thanks for the opportunity to serve.

GET INVOLVED IN HBA COUNCILS AND COMMITTEES!

Auxiliary Council
Meets Monthly

Sales & Marketing Council
Meets Monthly



HOME BUILDERS ASSOCIATION OF WEST FLORIDA

Membership Committee
Meets Monthly
2nd Tuesday of each month

Board of Directors
Meets Monthly
3rd Tuesday of each month



Parade of Homes Kick-Off Party
Thursday, June 6, 2019 – 5:30 p.m.
Sanders Beach – Corinne Jones
(913 South 'I' Street, Pensacola, FL 32502)

Sponsorship Opportunities

The **Parade of Homes Kick-Off Event** is the largest Home Builders Association Membership Meeting of the year. It's an exciting time for the home building industry as **Parade of Homes Outstanding Home Award Winners** will be announced. Plus, you don't want to miss the seafood feast complete with seasoned boiled shrimp, corn and new potatoes and more. Over 300 people attended last year.

You will receive the following for your **Parade of Homes Kick-Off Event Sponsorship**
(Check appropriate Box):

☐ **\$500**

- Recognition as a sponsor on the Kick-Off Event notices that will be distributed to the HBA membership.
- Showcase your products at the event with a tabletop display.
- You will have an opportunity to hang your company banner and distribute merchandise.
- Recognition on the HBA's website as a Kick-Off Event Sponsor.
- Recognition in the HBA's magazine, *Cornerstone*, as a Kick-Off Event sponsor.
- Verbal recognition throughout the evening.

☐ **\$350**

- Recognition as a sponsor on the Kick-Off Event notices that will be distributed to the HBA membership.
- You will have an opportunity to hang a company banner.
- Recognition in the HBA's website.
- Recognition in the HBA's magazine, *Cornerstone*, as a Kick-Off Event sponsor.

☐ **\$250**

- Recognition as a sponsor on the Kick-Off Event notices that will be distributed to the HBA membership.
- Recognition in the HBA's *Cornerstone* magazine, as a Kick-Off Event sponsor.
- Recognition in the HBA's website.

Select sponsorship level above and fax to 494-9764 or e-mail: Vicki Pelletier at vicki@hbawf.com. For more information, contact 476-0318. HBA of West Florida, 4400 Bayou Blvd., Suite 45, Pensacola, FL 32503

Company Name: _____ Need receipt? _____ emailed _____ mailed _____

Contact Name: _____ E-mail or Telephone: _____

Charge my (Visa, MasterCard or AmEx) \$ _____ for selected sponsorship package.

Card Number: _____ Expiration: _____ CVV Code: _____

Signature: _____ please provide me with an invoice to pay

2018 ASSOCIATE OF THE YEAR

BRUCE CARPENTER OF HOME MORTGAGE OF AMERICA STRESSES CONSISTENT INVOLVEMENT AS KEY TO SUCCESS

It's been said "the world is run by those who show up." Bruce Carpenter has personified that maxim during his more than 20 years of involvement in the HBA of West Florida, making him the highly deserving winner of the association's coveted Associate Member of the Year Award for 2018.

"I was shocked... and truly honored," said Carpenter, branch manager for the Pensacola office of Home Mortgage of America. "I do what I do to help the association, its members and the industry I love but I have to admit it's nice to be recognized."

Carpenter is a Fort Lauderdale native who moved to Pensacola in 1982 and developed his real estate acumen selling properties and businesses. He shifted his focus to the mortgage business in 1994 and affiliated with the HBA in 1995 for the opportunity to network with builders.

His approach can serve as a model for all associate members. "I just went to work helping the association and developing relationships," says Carpenter. "Any associate member who consistently does that will likely win the respect of the builders. And if their business follows, that's fine. But getting more business should not be the primary focus of associate members."

Carpenter has served the HBA in a wide variety of ways, including on the governmental affairs committee, membership committee, and Board of Directors. He also played a role in the implementation of the Florida Home Builders Association's "Operation Rebuild," providing help and hope to the victims of Hurricane Ivan in Escambia and Santa Rosa counties. Carpenter is also well-known for his enthusiastic leadership of many successful HBA golf tournaments over the years.

"Bruce is one of our many associate members who take a totally



selfless attitude when it comes to their builders' association involvement," said HBA Executive Director David Peaden. "They work for the association not for personal gain, but for what they can do to help builders be successful, and strengthen our industry and community. Bruce has truly been a model for the very best kind of associate member leadership."

When he does – as often happens – earn the business of a builder, Carpenter envisions himself as a member of the builder's team and invests his time and talent to make that builder successful. "My experience is that builders are highly professional and want quality people on their team," says Carpenter. "I want our company to help builders achieve their goals, especially when it comes to providing the same high level of service that builders give their customers."

Carpenter's company provides builders with end loans then helps their buyers find the mortgage loan that works best in each individual case. "We run the gamut from first-time buyers to purchasers of large, luxury homes," said Carpenter, "and even though we have seen a recent rise in interest rates, home values at all price levels are holding strong, and it's still a good time to buy a home."

With an eye to 2019, Carpenter sounds a note of caution, drawn from experiencing the housing market's peaks and valleys during his career. "We may see a change in our market in the year ahead, perhaps a little softening of demand, but we work with builders who have experienced the ups and down," said Carpenter. "They know how to adjust and continue to be successful."

And they know as well that Bruce Carpenter will consistently be there to help them succeed.

"Bruce is one of our many associate members who take a totally selfless attitude when it comes to their builders' association involvement"

David Peaden, HBA Executive Director

Headwinds Will Limit Single-Family Gains in 2019

Mounting housing affordability concerns coupled with supply-side constraints will limit single-family output to modest gains in 2019,

according to economists speaking at the International Builders' Show in Las Vegas today.

"Ongoing job creation and solid household formations will keep demand firm, but builders will continue to grapple with supply-side headwinds that will dampen more vigorous growth in the single-family sector," said NAHB Chief Economist Robert Dietz.

Specifically, builders are dealing with a chronic lack of construction workers; a shortage of buildable lots; onerous regulations; tariffs on lumber and other key building materials; and a slow growth in acquisition, development and construction loan activity that is failing to keep pace with demand.

All of these factors, plus home price appreciation over the past year that has outpaced wage gains, are contributing to rising affordability woes in the housing sector.

The NAHB/Wells Fargo Housing Opportunity Index released last week shows that housing affordability continues to hover at a 10-year low, with 56% of households able to afford a median-priced home in the fourth quarter of 2018. But a closer look at the numbers reveals that the affordability rate fell to 35% when only factoring in newly-built homes.

One bright spot is townhome construction, which can serve as a useful bridge for young buyers to transition to homeownership, is expanding at a robust 24% annualized growth rate.

THE FORECAST

Interest rates are anticipated to gradually rise, as NAHB expects 30-year fixed-rate mortgages will average 4.81% in 2019 and 5.08% next year.

NAHB is projecting 1.26 million total housing starts in 2018 and expects overall production to inch up 0.8 percent this year to 1.27 million units.

Single-family starts are expected to hit 876,000 units in 2018, and rise an additional 2% to 894,000 this year. That's still well below the 1.1 to 1.2 million units that demographics would support. Some of this shortfall is being made up by increased use of accessory dwelling units.

On the multifamily side, NAHB is expecting multifamily starts to hit 386,000 units in 2018 and level off two percentage points to 379,000 this year. This rate of production is considered sustainable due to demographics and the balance between supply and demand.

Meanwhile, residential remodeling activity is projected to increase in the future, but at a softening rate of 4% growth in 2019 followed by a 2% gain in 2020.

SOUTH & WEST ARE HOT SPOTS

Delving beneath the national numbers, the South and West are the regions that will lead new-home growth in the year ahead, according to Frank Nothaft, chief economist at CoreLogic.

"Metros with good affordability, good job growth and good weather have had the highest growth in new-home sales over the last year," said Nothaft.

New-home sales are rising fastest in the South. Leading the way are Houston, Dallas, Atlanta, Phoenix and Austin, Texas, which all averaged more than 1,000 new-home sales per month between Nov. 2017 and Oct. 2018.

Lafayette, La.; Ocala, Fla.; Wilmington, Del.; Coeur d'Alene, Idaho; and Lakeland, Fla. were the metropolitan areas that posted the highest new-home growth in terms of percentage increases over the 12-month period ending on Oct. 2018.

Nothaft added that builders continue to be hampered by rising labor and construction costs.

RECESSION NOT IN THE CARDS

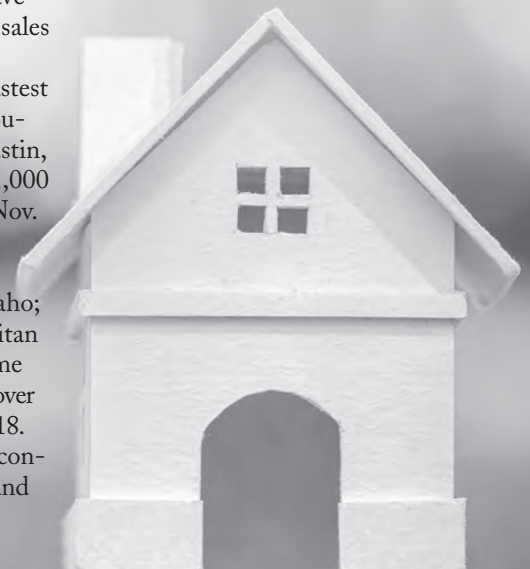
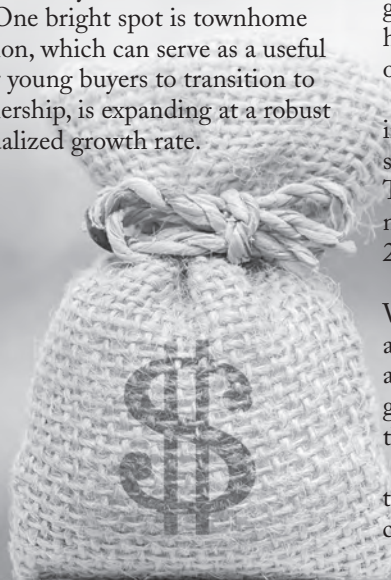
Looking at the big picture, David Berson, senior vice president and chief economist at Nationwide Insurance, said there is a low-risk of a near-term recession. However, he said that economic growth is expected to slow modestly this year in response to trade/tariff issues, higher interest rates and diminishing fiscal stimulus from the 2017 passage of the Tax Cuts and Jobs Act.

Berson expects the Federal Reserve to tighten interest rates two or three times this year, with fewer moves in future years. This anticipated action, along with inflation edging higher, should result in a modest rise in 30-year mortgage rates in 2019.

In a sign that a recession is not imminent, Berson observed that the spread between the 10-year and 1-year Treasury notes have narrowed and flattened significantly over the past year, but the yield curve is not inverted. An inverted yield curve means that the yields on bonds with a shorter duration are higher than the yields on bonds with a longer duration.

Berson noted that the best leading indicator of a recession is a yield curve that fully inverts for about three months. Even then, there is usually a lag time of 12 to 18 months following an inverted yield curve before a recession hits.

"The start date for the next recession is uncertain, but the odds rise as we look out two to three years," Berson said.





FALL GOLF CLASSIC

March 28, 2019 • Scenic Hills Country Club

Sponsorship Form | Deadline: March 5, 2019

Platinum Sponsor - \$1000

Company Logo on Golf Giveaway • Golf Package including Lunch, Cart & Green Fees • **Banner** provided by your company displayed on course • **Inclusion** of logo on all tournament related materials • **Special** sponsor recognition at the Tee off • **Representative** can assist at tournament registration • **Opportunity** to include company related items in "Goodie Bag" • **Company recognition** in Cornerstone

Gold Sponsor - \$600

Golf Package including Lunch, Cart & Green Fees • **Set up and Staff** at Hole of Your Choice • **Company Name and Logo** on event banner | **Sign Placed** at Hole • **Items in "Goodie Bag"** • **Company recognition** in Cornerstone

Silver Sponsor - \$300

Golf Package including Lunch, Cart, Green fees for **2 golfers** • **Company Name and Logo** on event banner • **Items in "Goodie Bag"** • **Company recognition** in Cornerstone

Bronze Sponsor - \$200

Golf Package including Lunch, Cart, Green fees for **1 golfer** • **Items in "Goodie Bag"** • **Company recognition** in Cornerstone

**No Sponsor Level
Will be Secured Without Payment**



Beverage Cart Sponsor - \$500 (Limited to 4)

Company Name and Logo on event banner • **Sign Placed** at Registration • **Items in "Goodie Bag"** • **Company recognition** in Cornerstone • **Beverages** provided by HBA.

Hole Sponsor - \$300

Set up and Staff at Hole of Your Choice • **Company Name and Logo** on event banner • **Sign Placed** at Hole • **Items in "Goodie Bag"** • **Company recognition** in Cornerstone

Goodie Bag Sponsor - \$150

Distribute Goodie bags to all players at registration • **You** supply bags with your company logo • **Company recognition** in Cornerstone

Mulligan Sponsor - \$150

Your Company's Name on the Mulligan Cards • **HBA Staff** will sell the cards at registration • **Company recognition** in Cornerstone

Sponsorship Level _____

Company Name _____ Need receipt? _____ emailed _____ mailed _____

Contact Name _____ Email or Telephone _____

Charge my (Visa, MasterCard or AmEx) in the amount of \$ _____ for my selected sponsorship level.

Card Number: _____ Expiration: _____ CVV Code: _____

Signature: _____

Mail Checks to: HBA of West Florida 4400 Bayou Blvd., Ste 45, Pensacola, FL 32503

For more information contact the HBA at (850) 476-0318 or vicki@hbawf.com



FALL GOLF CLASSIC

March 28, 2019 • Scenic Hills Country Club
Golfers Registration Form

Registration: 8:00 a.m.

Shotgun: 9:00 p.m.

Limited to 128 Players

4 - Person Scramble

\$90 Per Player (\$360/Foursome)

BE A SPONSOR \$100 - \$1000

Sponsors also get maximum
marketing exposure including:

Your business' name listed in all communications sent out.

Your marketing materials can be included in "Goodie Bags"

Your business represented on Banner the day of the tournament



Please print the name of each player and their handicap in the spaces provided below. Registration will be by player name. If changes occur please notify HBA prior to event.

Submit form with payment information prior to March 22, 2019

If you need an invoice for payment purposes, please contact Vicki Pelletier at Vicki@hbawf.com or 850-476-0318.

Players Names, Handicap and Email

Name: _____

Handicap (Required/ Max 30) _____

Email: _____

Name: _____

Handicap (Required/ Max 30) _____

Email: _____

Name: _____

Handicap (Required/ Max 30) _____

Email: _____

Name: _____

Handicap (Required/ Max 30) _____

Email: _____

Company Name _____ Need receipt? _____ emailed _____ mailed

Contact Name _____ Email or Telephone _____

Charge my (Visa, MasterCard or AmEx) in the amount of \$ _____ for my selected sponsorship level.

Card Number: _____ Expiration: _____ CVV Code: _____

Signature: _____

Mail Checks to: HBA of West Florida 4400 Bayou Blvd., Ste 45, Pensacola, FL 32503

For more information contact the HBA at (850) 476-0318 or vicki@hbawf.com



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PARADE OF HOMES

June 8 – 16, 2019

Central Site: The Gated Community of Carrington located Hwy. 29 at Quintette Road.

Dream Home Builder: Thomas Home Corporation

Participating Central Site Builders:



Truland Homes
 Flynn Built
 Westerheim Properties
 Thomas Home Corporation



PARADE OF HOMES

HOME BUILDERS ASSOCIATION OF WEST FLORIDA



Dr. Michelle Taylor, director of Workforce Education for Escambia County, has been a tireless advocate for workforce education. She encouraged HBA members to get involved and to let students know there are opportunities for them in the construction industry.



Ken Atkinson, Specialist of Workforce Education for Escambia County addresses the first Construction Trades Advisory meeting of the year. This advisory council is an opportunity for business professionals in the construction industry to meet with

instructors who teach in construction related academies within the district and ensure curriculum is aligned with industry requirements. The HBA sponsors the Home Builders Association of West Florida (HBA) Construction Trades Academy at Pine Forest High School.

**Join our team of solution-providers
and sell more homes, save more
energy and make more money!**

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800.749.0381 x4700
dwenzel@bondedbuilders.com



Escambia County Fire Marshal Joe Quinn, John Hattaway of Hattaway Home Design, Escambia County Building Official Tim Tolbert, HBA President Alton Lister of Lister Builders and HBA Cost and Codes Chair Doug Whitfield of Doug Whitfield Residential Designer met for a productive meeting on water pressure standards for larger homes.

**NEXT
CORNERSTONE
ISSUE:**

April 2019

**To advertise, call
Richard Nicholson
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RKNICHOLSON.COM

Membership Mixer at the Institute for Human and Machine Cognition (IHMC)

Pensacola Energy sponsored a fantastic and well-attended event at the Institute for Human and Machine Cognition (IHMC). This research institute is part of the State University System of Florida with locations in Pensacola and Ocala. If you have not seen this place, it's worth the trip. Over 100 researchers and technical staff who are leaders in their respective fields work for IHMC. Special thanks to Jill Grove and her excellent team at Pensacola Energy for putting this great night together.



HBA President Alton Lister with HBA Board member Amir Fooladi of Encore Homes enjoy the Membership Mixer at IHMC.



NAHB has weighed in on a Supreme Court case that has widespread implications for how courts handle challenges to all agency regulations.

The case, *Kisor v. Wilkie*, addresses the issue of whether courts should defer to an agency's interpretation of its own regulations, known also as Auer deference.

NAHB supported the petitioner with an amicus brief as part of a proactive strategy developed to identify cases that put this issue squarely before the Supreme Court.

The NAHB-led coalition focused its amicus brief on the real-world consequences that can result when courts defer to agencies on their interpretations of their own regulations.

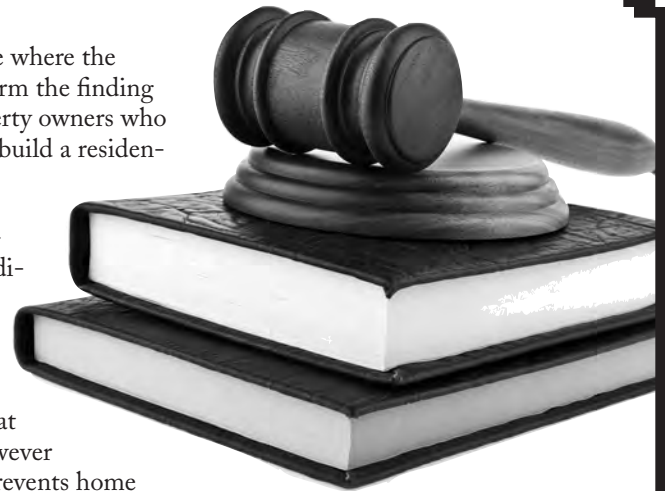
Auer deference has harmed NAHB's interest in a number of cases, includ-

ing a Clean Water Act case where the court relied on Auer to affirm the finding of a violation against property owners who had constructed a ditch to build a residential subdivision.

NAHB has long been concerned with this type of judicial deference because it can create incentives for agencies to avoid formal rulemaking processes, or create vague regulations that they can later interpret however they see fit. Either tactic prevents home builders and other industries from participating in the development of rules that govern their activities.

Along these lines, the NAHB brief stated: "With little or no notice, Auer allows agencies to drastically transform the regulatory foundation on which individuals and businesses have built their lives and livelihoods, and to do so with impunity."

The NAHB Legal Action Committee and legal staff have developed a number



of strategies to ensure that NAHB is well-positioned to influence litigation on the issues that impact NAHB members, including cross-cutting regulatory issues that influence how courts review all federal regulatory actions.

The Supreme Court will hear oral arguments on this case in March, and a decision is expected by the end of June 2019.

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A recent Eye on Housing blog post revealed that 58% of buyers actively searching for a home to buy in the fourth quarter of 2018 have been looking unsuccessfully for at least three months.

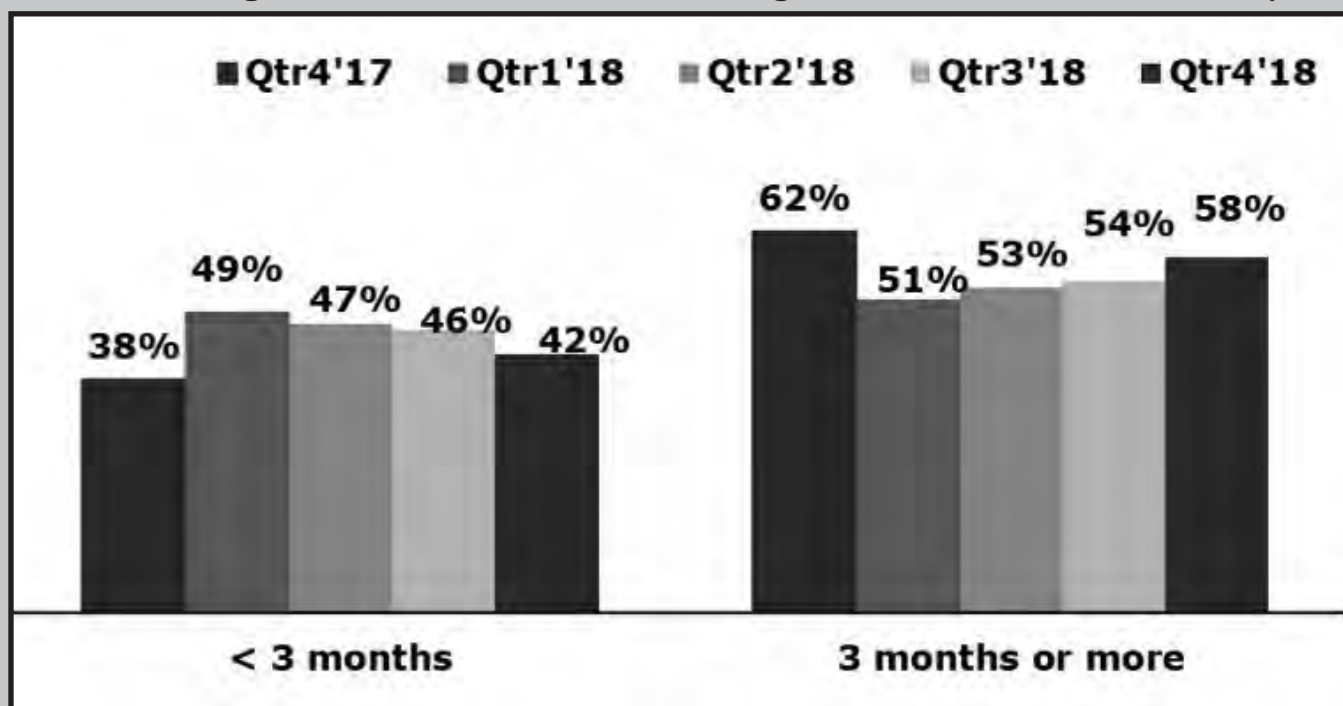
Why is it taking these buyers so long to pull the trigger?

The most important reason is they can't find a home at a price they can afford (49%), followed by not being able to find a home with the features they want (44%), and not finding a home in the neighborhood of their choice (43%).

These were the findings from the most recent Housing Trends Report (HTR), a research product created by the NAHB Economics team with the goal of measuring prospective home buyers' perceptions about the availability and affordability of homes for sale in their markets. The HTR is produced quarterly to track changes in buyers' perceptions over time.

Comparing these findings to similar data from the fourth quarter of 2017 shows that these barriers to homeownership only intensified during the year in question.

Share Looking for a Home for 3 Months or Longer (Percent of Active Home Buyers)



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3. They recruit their colleagues & business contacts to become members.
4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.
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8. As industry partners, they are a valuable resource for business and management tips.
9. They are heavily invested in your business success: You win, they win!
10. Why wouldn't you do business with a member?



LOWER INTEREST RATES, RISING CONSUMER CONFIDENCE BOOST BUILDER SENTIMENT

Builder confidence in the market for newly-built single-family homes rose four points to 62 in February, according to the latest NAHB/Wells Fargo Housing Market Index (HMI) released today in Las Vegas during the 75th annual International Builders' Show.

"Ongoing reduction in mortgage rates in recent weeks coupled with continued strength in the job market are helping to fuel builder sentiment," said NAHB Chairman Randy Noel. "In the aftermath of the fall slowdown, many builders are reporting positive expectations for the spring selling season."

February marked the second consecutive month in which all the HMI indices posted gains. The index measuring current sales conditions rose three points to 67, the component gauging expectations in the next six months increased five points

to 68 and the metric charting buyer traffic moved up four points to 48.

"Builder confidence levels moved up in tandem with growing consumer confidence and falling interest rates," said NAHB Chief Economist Robert Dietz. "The five-point jump on the six-month sales expectation for the HMI is due to mortgage interest rates dropping from about 5% in November to 4.4% this week. However, affordability remains a critical issue. Rising costs stemming from excessive regulations, a dearth of buildable lots, a persistent labor shortage and tariffs on lumber and other key building materials continue to make it increasingly difficult to produce housing at affordable price points."

Derived from a monthly survey that NAHB has been conducting for 30 years, the NAHB/Wells Fargo HMI gauges builder perceptions of current single-family home sales and sales expectations for the next six months as "good," "fair" or "poor." The survey also asks builders to rate traffic of prospective buyers as "high



to very high," "average" or "low to very low." Scores for each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good than poor.

Looking at the three-month moving averages for regional HMI scores, the South posted a one-point gain to 63 while the Northeast dropped two points to 43. The Midwest and West each remained unchanged at 52 and 67, respectively.

A Step Forward for Proposed WOTUS Rule

The Federal Register recently published a proposed new rule for "waters of the United States" (WOTUS) that will resolve years of uncertainty over where federal jurisdiction begins and ends. The Environmental Protection Agency and U.S. Army Corp of Engineers will take comments on the proposal for the next 60 days.

The proposed rule, which represents an important victory for our members, was released by the Trump administration on Dec. 11. As a result of the government shutdown that occurred 10 days later, the Federal Register delayed publication of the proposal until today.

The revised rule would address many of the serious concerns that NAHB had over the Obama-era regulation that went so far as to regulate man-made ditches and isolated ponds on private property. The proposal would exclude short-lived ponds, streams and tributaries that only flow in response to a rain event from federal regulation. It would also exclude wetlands that are not directly connected to federally-regulated bodies of water.

This new rule will help landowners to determine whether a project on their property will require a federal permit or not,

without spending tens of thousands of dollars on engineering and legal professionals. This revised rule will protect our nation's waterways and save home builders and other industries that rely on a predictable permitting process time and money.

Meanwhile, EPA has announced it will hold a hearing on the proposed new WOTUS rule on Feb. 27 and 28 in Kansas City. The hearing was originally planned for Jan. 23 but was postponed due to the partial government shutdown.

NAHB will be providing comments on the proposed rule and home builder associations and individual members are encouraged to submit comments during the 60-day period that ends April 14. NAHB will be posting template comment letters for members to use at nahb.org/wotus. The new rule is expected to be finalized and instituted in all 50 states before the end of 2019.

In the meantime, because of multiple legal challenges, the Obama-era WOTUS rule remains in effect in 22 states and the District of Columbia, and the previous regulations issued in 1986 are in effect in the remaining 28 states.

For more information, contact NAHB environmental policy analysts Michael Mittelholzer at 800-368-5242 x8660 or Evan Branosky at x8662.

FED HOLDS INTEREST RATES STEADY; WHAT DOES THIS MEAN FOR HOUSING?

The Federal Reserve ended its two-day meeting of its policymaking committee by announcing it would hold short-term interest rates steady and signaling that it will carefully evaluate future economic conditions before considering another rate hike.

NAHB Chief Economist Robert Dietz provides the following analysis of the Fed's decision and how it could affect the housing market in an Eye on Housing post:

"As expected, the Federal Reserve's monetary policy body, the Federal Open Market Committee, unanimously held steady the federal funds top rate at 2.5%. The Fed's January statement was consistent with recent policymakers comments suggesting a more flexible stance toward monetary policy at the end of last year and the start of 2019.

"In particular, the statement indicated that the Fed will 'be patient as it determines what future adjustments to the target range for the federal funds rate may be appropriate to support these outcomes.' This is a decidedly more dovish stance

for the Fed relative to commentary from the Fall of 2018, reflecting anchored inflation expectations and economic softness in some sectors, including housing, as illustrated by today's December pending home sales data from the National Association of Realtors.

"Moreover, the Fed, in an accompanying statement, noted that it could modify its ongoing balance sheet reduction, which reduces its net holding of Treasury bonds and mortgage-backed securities, leading to higher rates (quantitative tightening), if economic conditions warrant such a change. This revision notes that the Fed would 'be prepared to use its full range of tools, including altering the size and composition of its balance sheet, if future economic conditions were to warrant a more accommodative monetary policy than can be achieved solely by reducing the federal funds rate.'

"In combination, these changes to the Fed's monetary policy stance are more favorable for housing market conditions in 2019, which are currently challenged by growing concerns over housing affordability and sluggish growth for home building.

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RESIDENTIAL REMODELING SPENDING CONTINUES TO GRADUALLY GROW

Spending on residential improvements will continue to grow over the next two years at a gradual pace, according to experts at a press conference hosted by NAHB Remodelers during the International Builders' Show in Las Vegas. Professional remodelers from across the country agreed with the forecast, citing increased consumer confidence and demand.

NAHB predicts that remodeling spending for owner-occupied single-family homes will increase 1.6 percent in 2019 and another 1.1 percent in 2020.

"Remodeler confidence continues to remain at a high level, as remodeling spending reached \$172 billion in 2018," said 2018 NAHB Remodelers Chair Joanne Theunissen, CGP, CGR, a remodeler from Mt. Pleasant, Mich. "Although there is steady consumer demand in all areas of the country, the biggest challenges continue to be the costs of labor and materials to meet the interest."

"We're not only seeing more requests for proposals, but more home owners are choosing to incorporate aging-in-place design into their homes," said Thomas Ashley, Jr., CAPS, CGP, CGR, a remodeler from Denham Springs, La. "The older housing stock combined with aging home owners allow growth in that sector of the market."

"NAHB estimates that real spending on home improvements will continue to grow but at a slow pace of about 1.6



percent in 2019," said Danushka Nanayakkara-Skillington, NAHB's Assistant Vice President for Forecasting and Analysis. "Factors prohibiting stronger growth include the ongoing labor shortage and rising material prices."

7 Added Benefits for NAHB Members Through New Affinity Program

Being a member of NAHB has many perks, including access to great deals through NAHB Member Advantage programs. Members can enjoy discounts on everything from new computers to building supplies to vehicles.

Members can now add entertainment and travel to that list, thanks to a new affinity program with Entertainment Benefits Group (EBG). EBG, an e-commerce company, owns and operates the largest entertainment, sports and travel benefits program in the country. Products and services include:

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ICC 2018 Codes Changes Largely Positive Thanks to NAHB Members

The results of the ICC Group A 2018 model codes vote have been finalized, and NAHB got many of the changes it was hoping for – and blocked many undesired changes – thanks in large part to member mobilization.

Overall, NAHB saw favorable votes on 87% of the codes proposals, including 92.5% of high-priority proposals.

One notable win was a code that will allow tall buildings – up to 18 stories in height – to be built using mass timber framing. This may be a cost-effective way for builders to construct mid-rise multifamily housing.

A notable disappointing result also involved taller buildings: Mid-rise multifamily buildings will need to have commercial-type sprinkler systems (NFPA 13) installed rather than the traditional residential sprinkler systems (NFPA 13R).

NAHB produced a voting guide highlighting the proposals that were most impactful on home builders. NAHB members who signed up for the One & Done campaign were encouraged to share the guide with at least one voting code official in their area.

“On balance, we are very pleased with the ICC votes, there was a significant increase in votes on proposals identified as high priority by NAHB,” said NAHB Construction, Codes and Standards Chair David Sowders, a home builder in Kentucky. “We believe that NAHB members who participated in the One & Done campaign made a real difference changing the results on at least three proposals.”

After an impressive response from members, most votes went the way home builders wanted.

“Although we had success with the inaugural One & Done campaign, we really need more NAHB members to participate this year when the code proposals directly address many of us,” noted Sowders.

The 2019 Group B vote, slated for this fall, will include the International Energy Conservation Code (IECC), the International Existing Building Code (IEBC) and the International Residential Code (IRC). The results from Group A and B will be incorporated into the 2021 I-Codes expected to be published late summer 2020.



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