

# Top Color Trends for 2021

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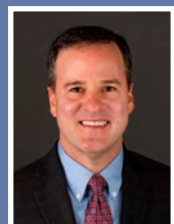
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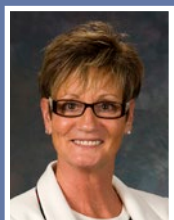




## Cornerstone



**David Peaden II**  
Executive Director  
dpeaden@hbawf.com



**Vicki Pelletier**  
Director of Marketing &  
Communication  
vicki@hbawf.com

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# Home Improvement Projects Grow in Popularity

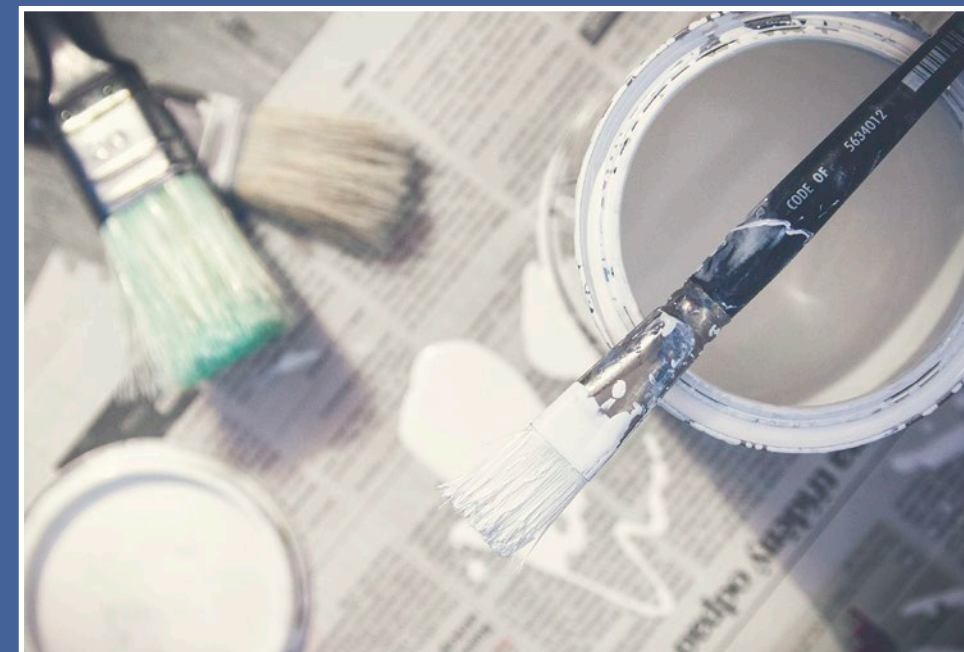
The pandemic transformed the way we live, work and spend money. If you've purchased interior paint for your home, new flooring or worked with a remodeler recently, you're not alone. Home owners have shifted their spending from entertainment and travel to home improvement projects, according to HomeAdvisor's latest "State of Home Spending" survey.

HomeAdvisor conducts a survey every year of home owners across the U.S. who have completed projects within the last 12 months. The survey revealed that home owners spent an average of \$13,138 on home-improvement projects in 2020, compared to \$9,081 in 2019. Rising costs for material and labor are contributing factors to the increase in spending. Increased home buying is also a factor, primarily driven by millennials, the oldest of whom are now at or close to the median age of first-time home buyers, according to the National Association of Home Builders.

Home maintenance projects, such as cleaning and landscaping, saw the biggest year-over-year increase, rising from \$1,105 in 2019 to \$3,192 in 2020. Contributing factors include people using their homes more, resulting in more wear and tear, and spending more time at home, making problems more noticeable.

Home improvement and home emergency spending rose \$745 and \$124, respectively, over 2019. The top home improvement projects included interior painting projects, bathroom remodels and new flooring installations. Respondents to HomeAdvisor's survey indicated that interior painting projects would remain the top project leading into 2021 — a departure from prior years, in which room remodels generally held the top spot. According to the report, "painting was one of the most popular projects across nearly all age groups, because it is relatively affordable and offers a lot of visual value in terms of the look and feel of a room."

The report also examined the way that home owners are using their homes in the wake of COVID-19. Seven in 10 respondents indicated that COVID-19 had increased their need for home cooking, 50 percent were working from home and 40 percent were incorporating more home entertaining.



*"The survey revealed that home owners spent an average of \$13,138 on home-improvement projects in 2020, compared to \$9,081 in 2019."*



# Top Color Trends for 2021

**The COVID-19 pandemic of 2020 has brought new meaning and purpose to the concept of home, as it is now not only a place to live, but a place to work and play. In looking ahead toward 2021, color can play an important role in helping to create a rejuvenating environment that improves our mood and outlook.**

“We are all craving color, and we are all actually looking for an increase in our joy and happiness quotient,” Doris Pearlman,

founder of Possibilities for Design and chair of NAHB’s Design Committee, shared during a recent NAHB Design Bites segment.

Next year’s color trends are likely to provide that much needed boost. Pearlman forecasted 12 key color palettes and materials — ranging from mixed metals to earthy clay tones to classic blues and aquatic teals — which are mirrored in the colors of the year selections by major companies and paint manufacturers.

Pantone’s 2021 Colors of the Year, for example, is a dynamic duo of Ultimate Gray — a solid, dependable shade — and Illuminating — a bright lemon yellow.

“The union of enduring Ultimate Gray with the vibrant yellow Illuminating expresses a message of positivity supported by fortitude,” shared Leatrice Eiseman, executive director of the Pantone Color Institute, in a press release. “Practical and rock solid, but at the same time warming and optimistic, this is a color combination that gives us resilience and hope.”

Sherwin Williams also opted for a more resilient tone with its strong neutral, Urbane Bronze. Rooted in nature, the hue mixes well with other biophilic elements to help bring the outdoors in and create a sense of relaxation and serenity.

“The home is now the ultimate retreat from the world, and color is an easy and effective way to create a personal haven,” said Sue Wadden, director of color marketing at Sherwin-Williams, in a press release. “Urbane Bronze encourages you to create a sanctuary space for mindful reflection and renewal.”

Reflection and renewal played a role in Benjamin Moore’s selection as well. The calming blue-green of Aegean Teal provides a sense of stability and tranquility to combat the chaos of the past year.

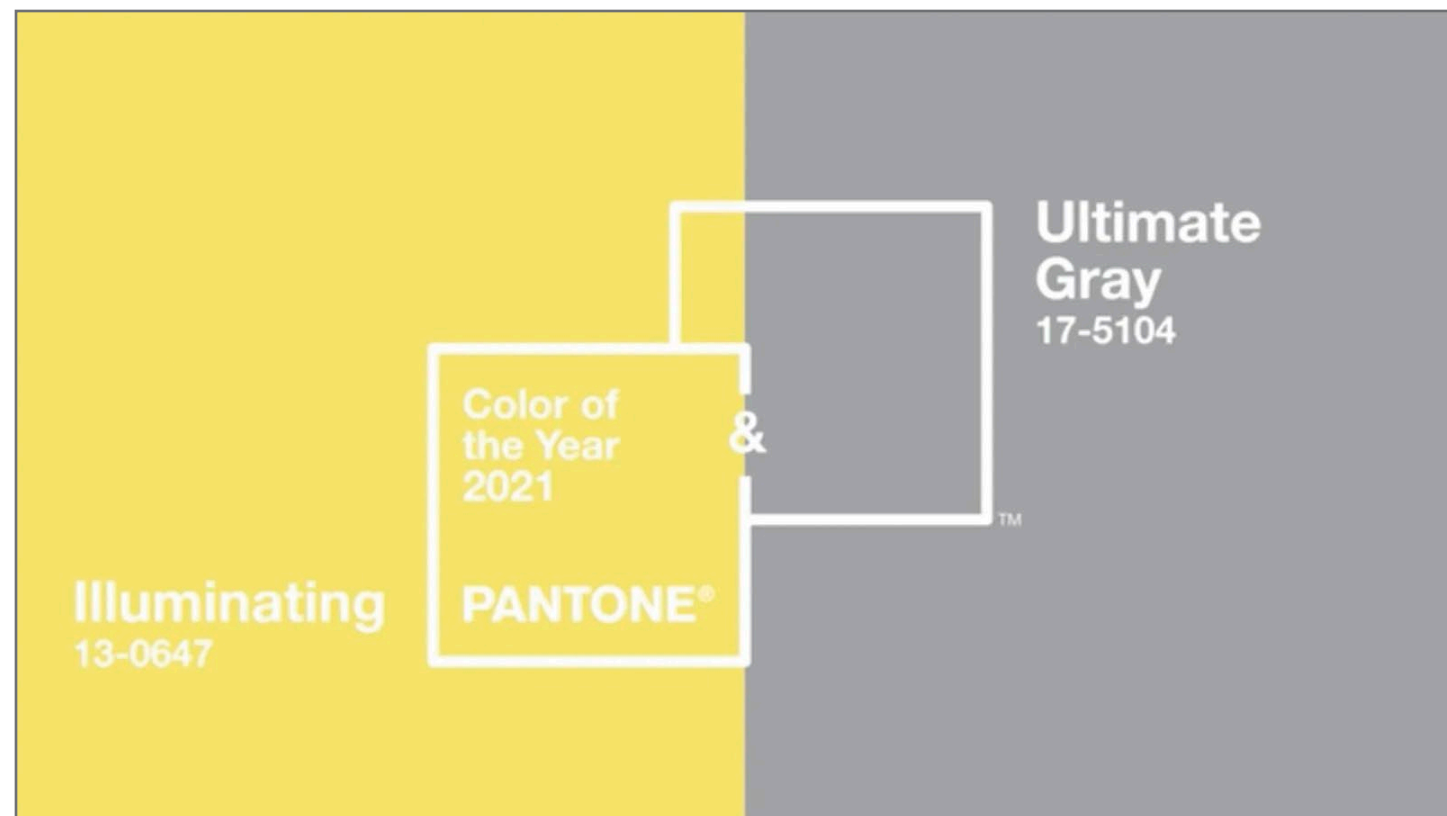


*Sherwin-Williams' Urbane Bronze*

“Aegean Teal 2136-40 and the corresponding Color Trends 2021 palette express a welcoming, lived-in quality that celebrates the connections and real moments that take place within the home,” noted Andrea Magno, the director of color marketing and development at Benjamin Moore, in the press release.

PPG combines both of these trends — earth tones and tranquil blues — with its 2021 “Be Well” color palette comprising Transcend, Misty Aqua and Big Cypress.

“With the world sheltering in place for the better half of the year, we have begun to crave human connection and embrace simple activities, including walking, hiking, baking and gardening,” said Dee Schlotter, PPG senior color marketing manager, architectural and industrial coatings, in a press release. “This organic and hopeful palette represents what we have been longing for after decades of overstimulation and overconsumption — simplicity and restfulness.”



*Benjamin Moore's Aegean Teal*



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# 2 Critical Threats to Housing Affordability in 2021

**After posting staggering growth rates for new and existing home sales in the fall, the housing market leveled off at the end of 2020.** The demand-side of the sector remains robust and inventories are lean. However, home price growth and rising construction costs threaten housing affordability heading into 2021.

The overall macroeconomic outlook is expected to improve this year, with gains for GDP growth (after an estimated 3.6% drop for 2020) and incremental labor market improvement yielding an unemployment rate approaching 5% during the second half of the year.

However, these forecasted improvements are dependent on the rollout of the COVID-19 vaccine. Thus far, more than 4 million Americans have received their initial vaccine, and millions more are expected in the coming weeks. Our forecast assumes mass deployment of the vaccine between March and September, which should allow for more normalization of the overall economy and continued strength for housing demand.

While home builder confidence remains near historic highs, single-family starts leveled off in November. Single-family home building increased only 0.4% from October to November. However, the annual rate of 1.19 million was a 10.1% gain from a year ago. For multifamily, a drop in permits suggests apartment construction declines in 2021. Recent data tracked in the NAHB Home Building Geography Index indicate that as part of the suburban shift — the changing geography of housing demand due to the rise in telecommuting and reaction to the virus — single-family construction in traditional second-home communities was up 24% on a year-over-year basis.

The gains for construction are needed to sustain growth in sales. New home sales were far outpacing actual construction in the fall, and as such, we expected that sales growth would slow. Although they were 21% higher than a year ago, new home sales in November declined to an annual rate of 841,000. Existing home sales have slowed as well, as price growth and limited inventory have held back transaction volume. Resales fell 2.5% in November, but remain almost 26% higher than a year ago.

These recent slowdowns illustrate the challenges for the housing industry in 2021. Home price growth has been strong — up 8.4% year over year in October. This exceptional gain is due to strong demand, but also a function of limited inventory. Such price gains and construction cost increases (lumber prices are on the rise again, up 60% since mid-November, adding thousands of dollars to the cost of a new home) threaten to price out hundreds of thousands of buyers in the months ahead.

While strong demand suggests continued gains for home construction in 2021, affordability declines and supply-side limitations will generate lower housing growth rates than those recorded last year.



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# Affordability and Lack of Supply Put a Dent in New Home Sales

**New home sales dipped in November, but remained at a solid level as builders struggled to meet demand and gain access to building materials.**

Sales of newly built, single-family homes in November fell 11% to an 841,000 seasonally adjusted annual rate, according to newly released data by the U.S. Department of Housing and Urban Development and the U.S. Census Bureau. Despite the monthly decline, the November rate is 20.8% higher than a year ago.

"Though the market remains strong, the pace of sales pulled back in November as inventory remains low and affordability concerns persist as builders grapple with a shortage of lots, labor and building materials," said NAHB Chairman Chuck Fowke.

"The home building industry saw a historic gap between the pace of new home sales and construction of for-sale single-family housing this fall," said

NAHB Chief Economist Robert Dietz. "As a result, the pace of new home sales was expected to slow to allow construction to catch up. This appears to have occurred in November as inventory of completed, ready to occupy new homes was down 43% compared to November 2019 at just 43,000 homes nationwide."

A new home sale occurs when a sales contract is signed or a deposit is accepted. The home can be in any stage of construction: not yet started, under construction or completed. In addition to adjusting for seasonal effects, the November reading of 841,000 units is the number of homes that would sell if this pace continued for the next 12 months.

Inventory rose slightly to a 4.1 months' supply, with 286,000 new single-family homes for sale, 11.2% lower than November 2019. Of the inventory total, just 43,000 are completed, ready to occupy.

The median sales price was \$335,300. The median price of a new home sale a year earlier was \$328,000.

Regionally, on a year-to-date



basis new home sales were up in all four regions: 28.2% in the Northeast, 24% in the Midwest, 16.9% in the South, and 20.5% in the West.



## RESIDENTIAL CONSTRUCTION NET JOB GAINS OFFSET LOSSES FROM THE PANDEMIC

**From May through December, the number of new residential construction jobs that were created offset the total amount of jobs that were lost earlier in 2020 due to the COVID-19 pandemic.**

The number of residential construction jobs rose by 22,700 in December, well above the 15,800 increase posted in November. In the past eight months, 472,500 residential construction jobs were created, offsetting all the 456,800 residential construction jobs lost in March and April due to the coronavirus outbreak.

Meanwhile, non-residential construction has recovered just 61% of the jobs that were lost in March and April.

Residential construction employment now stands at 3.0 million in December, broken down as 848,000 builders and 2.1 million residential specialty trade contractors. The six-month moving average of job gains for residential construction was 27,000 a month. Over the last 12 months, home builders and remodel-

ers added 57,200 jobs on a net basis. Since the low point following the Great Recession, residential construction has gained 999,300 positions.

In December, the unemployment rate for construction workers was unchanged at 6.7% on a seasonally adjusted basis. After hitting 14.8% in April due to the impact of the COVID-19 pandemic, the unemployment rate for construction workers has been trending downward for the past eight months.

### A Year Like No Other

On the macro level, total nonfarm payroll employment fell by 140,000 in December as virus cases surged. The unemployment rate was unchanged at 6.7% in December. This was 8.1 percentage points lower than its recent high of 14.8% in April and 3.2 percentage points higher than the rate in February. The number of unemployed persons was unchanged at 10.7 million. The labor force participation rate, the proportion of the population either looking for a job or already with a job, was unchanged at 61.5% in December.

Looking back at 2020 — a year like no other — the economy lost 1.4 million jobs in March and 20.8 million jobs in April due to the impact of the COVID-19 pandemic and efforts to contain it. The April job loss was unprecedented in the history of the data series since 1939. From May to November, 12.5 million jobs have been created. As a result, the average monthly employment growth in 2020 was a minus 781,000, compared to the average monthly job growth of 178,000 in 2019.

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# Department of Labor Releases Final Independent Contractor Rule

The U.S. Department of Labor (DOL) announced a final rule clarifying the definition of employee under the Fair Labor Standards Act (FLSA) as it relates to independent contractors. While the rule will make it easier for businesses to classify workers as independent contractors, it is still unclear if it will ultimately be implemented by the incoming Biden administration.

The final rule would provide more clarity to employers in determining whether a worker is an independent contractor or an employee under the FLSA. NAHB has called on DOL to take steps to provide greater clarity to employers and workers in light of the often conflicting federal tests that exist, and has urged further action to harmonize the definition of “employee” across all relevant statutes.

NAHB is pleased that at our request the new rule includes specific examples of how it would relate to the construction industry.

Though the rule is intended to take effect 60 days after it is published in the Federal Register, the DOL under the new Biden administration could delay the effective date and support legal challenges to keep the rule from being implemented.



The DOL’s final independent contractor rule as issued today still relies on an economic realities test to determine employment status, but adopts a more streamlined five-factor approach.

Two “core factors” are given greater weight in making this determination — the nature and degree of the employer’s control over the work, and the worker’s opportunity for profit or loss based on personal initiative and/or investment. These factors help determine if a worker is economically dependent on someone else’s business or is in business for himself or herself.

The three other factors that may serve as additional guideposts in the analysis are the amount of skill required for the work; the degree of permanence of the working relationship between the worker and the potential employer; and whether the work is part of an integrated unit of production.

The final rule will be published in the Federal Register on Jan. 7 and be effective on March 8, 2021.

For more information contact NAHB’s David Jaffe at 800-368-5242 x8317 or Alexis Moch at x8407.

# FEMA Study Shows Resilience Value of Building Codes but Understates Cost Impact

A new study by the Federal Emergency Management Agency (FEMA) argues for adopting the latest editions of building codes without amendment to provisions relating to resilience — protection from earthquakes, floods and wind — but discounts the costs associated with building to newer codes.

The *Building Codes Save: A Nationwide Losses Avoided Study* completes a multi-phase effort to quantify the benefits of adopting the International Building Code and International Residential Code in terms of economic losses avoided because of reduced damage to buildings and their contents from earthquakes, hurricanes and floods. The study estimates an annual savings of \$1.6 billion in communities that have adopted the IBC and IRC since those codes were first published in 2000.

Key findings of the study include:

- An estimated \$27 billion in losses because of earthquakes, floods and hurricanes have been avoided since 2000 in states that have adopted various editions of the IBC and IRC.
- An estimated \$132 billion to \$172 billion in losses could be avoided through 2040 through continued use of the IBC and IRC in states at high risk of earthquakes, hurricanes and floods.
- An estimated \$600 billion in losses could be avoided by 2060 if all new building construction in the United States complied with the 2015 and 2018 IBC and IRC.

Although the study focuses on adoption of the 2015 and 2018 codes, the findings support field observations by FEMA, NIST and other structural engineers suggesting buildings constructed to any edition of the IBC and IRC suffer much less damage in earthquakes, floods and hurricanes than

those constructed to legacy codes or no codes at all. An NAHB study of damage observations from Hurricanes Harvey and Irma quantified these long-standing observations.

In fact, many of the most significant improvements in home resilience in the IRC — such as increased wall bracing for wind, roof uplift connection requirements, wind-borne debris protection, freeboard in coastal flood hazard areas, and stronger foundations in high-seismic regions — are associated with the 2003-2012 editions of the codes.

Although the most recent editions (since 2015) of the IRC and IBC retain these natural hazard-resistant provisions, they contain other requirements that negatively impact housing affordability. Additionally, the natural hazard resilience provisions are not cost-effective in areas that are less prone to natural disasters. Adopting the latest model codes in these areas without significant amendments could lead to significantly higher costs to build without the monetary benefits of increased resilience touted in the FEMA study.

State and local building code adoption jurisdictions should carefully weigh the resilience needs of homes in their area when deciding on which edition of the codes to adopt. There is no need to force up the price of homes in an area where natural disaster threats are minimal.



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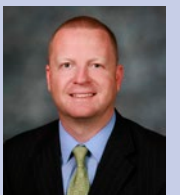
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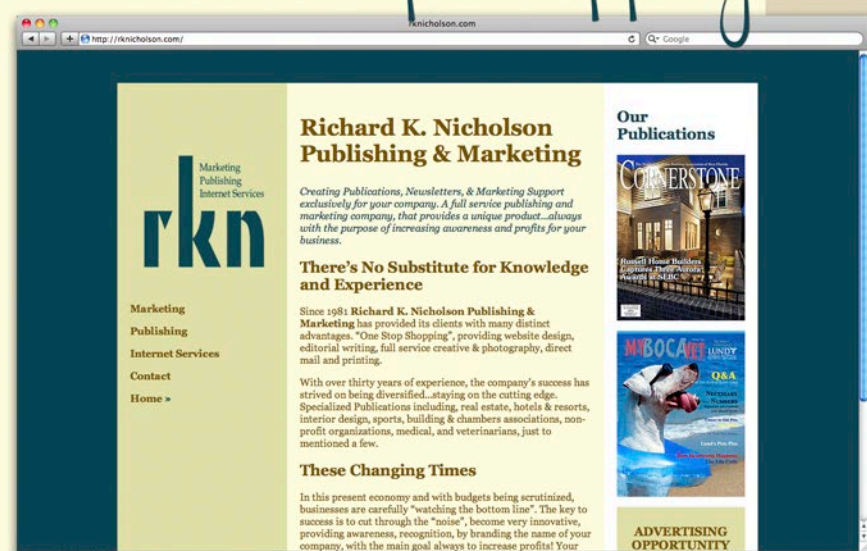
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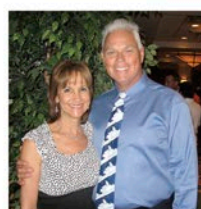
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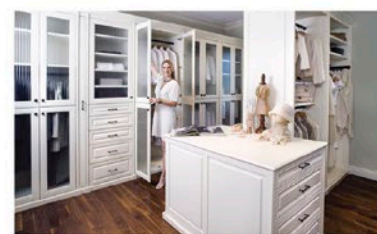
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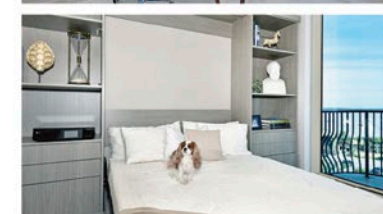
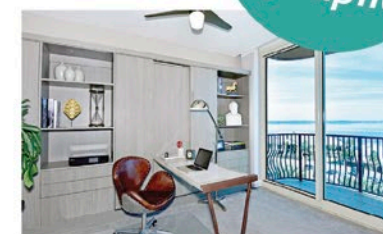
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