



HBA Wins Again!

First District
Court Sides with
Home Builders

Affirm Injunction
on Santa Rosa
School Impact Fee

HOME BUILDERS ASSOCIATION OF WEST FLORIDA

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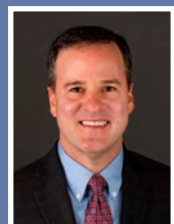
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HBA Wins Again! First District Court Sides with Home Builders Affirm Injunction on Santa Rosa School Impact Fee

As President of your Home Builders Association, I couldn't be more pleased with the outcome from the First District Court of Appeal. The Court validated what we already knew. Santa Rosa County's school impact fee was inaccurately calculated and legally flawed, the Home Builders Association of West Florida and 11 additional plaintiffs applaud the decision by the First District Court of Appeal to affirm Santa Rosa Circuit Court Judge Darlene Dickey's temporary injunction against collection of the fee. This decision is a victory for citizens who need affordable housing. This legal challenge is about accountability. Everyone deserves to know if the School Board's annual budget is being spent wisely and if there is really a need for an additional tax in the form of an impact fee.

The ordinance by the Board of County Commissioners in support of new funding for the School Board of Santa Rosa County went into effect May 1, 2020, with impact fees of \$5,000 on each new home permitted in the county, \$4,000 for each mobile home, and \$2,750 for each multi-family dwelling.

Circuit Judge Darlene F. Dickey cited the county and school board's failure to establish the state-mandated "rational nexus and proportionately" standards, which restrict the use of new impact fees to the capital facilities needed to address the impact of a new development. She also noted that the methodology used to establish the fee ignored important geographic and demographic factors distinguishing the unidentified "north" and "south" ends of the county, did not utilize the most recent and localized data, and contained numerous mathematical errors and inconsistencies.



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*"This decision
a victory for
citizens who
need affordable
housing."*

HBA Wins Again! First District Court Sides with Home Builders Affirm Injunction on Santa Rosa School Impact Fee

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First District Court of Appeal ruled: “Given this information, Appellants’ challenge to the first and third prongs of the trial court’s temporary injunction analysis fails. As the trial court properly exercised its discretion in granting Appellees’ motion for a temporary injunction, we affirm.”

“The First District Court of Appeal properly affirmed Judge Dickey’s well-reasoned decision,” said Ken Bell, counsel for Plaintiffs. Judge Dicky protected the citizens of Santa Rosa County from having to pay an unconstitutional tax disguised as an ‘impact fee’ that the former Superintendent and School Board convinced the county to impose.” In her 59-page order, Judge Dickey well-explains why the new ‘School Impact Fee’ imposed on all new residential construction is not a valid fee, but an unconstitutional tax. Forcing someone struggling to afford a new mobile home in Allentown to pay a \$4,000 ‘user fee’ so that others in Navarre or Gulf Breeze may have a new school is clearly not a ‘user fee’ but rather an unlawful tax. The School Board may need to raise additional revenue to build new schools, but it must do so legally.”

The HBA and a group of local businesses that develop residential communities and build apartments in Santa Rosa County are being represented in the legal challenge by a team of attorneys and experts, including: Ken Bell, Mike Tanner and Megan Moon of Gunster law firm, a statewide business law firm; HBA Legal Counsel Steve Moorhead of the Moorhead Real Estate Law Group; Susan Schoettle of Susan Schoettle-Gumm, PLLC of Sarasota; and impact fee specialist Carson Bise, President of Tischler Bise of Bethesda, MD.

We know will stay tuned to see what the next step will be in this process. Thank you for your continued support of the HBA.



MEMBER SAVINGS PROGRAM
at a glance
nahb.org/savings

BUSINESS MANAGEMENT				
	COMPANY	SAVINGS	PRODUCTS	INFO
	HEARTLAND	Heartland offers innovative payment & point of sale (POS) solutions to help you streamline sales, operations & increase productivity. NEW! "Heartland for Service Professionals" — the quick & easy payment solution mobile APP for service providers.	Payment & POS Solutions	go.heartlandpaymentsystems.com/nahb 800-613-0148
	DELL	Up to 40% off Dell computers, servers, electronics & accessories.	Computers & Hardware	dell.com/nahb 1-800-757-8442
	OFFICE DEPOT	Up to 75% off in-store or online. Free shipping over \$50.	Office Supplies	officedepot.com/nahb 855-337-6811 x2897
	ASCENDUM	Streamlined financing program including no down payment! Ascendum Capital makes it easy with no down payment financing* for nearly anything for your business for the construction industry. *Financing & instant decisions subject to credit parameters	Business Financing	ascendum.info/nahbad
	HOZZ	10% off Houzz Pro Ultimate, free help with best practices, 10% trade discount on Houzz Shop purchases.	Marketing Solutions, Building Products	houzz.com/nahbmembers
	CONSTRUCTIONJOBS.COM	20% discounts on standard rates.	Job Postings	nahb.org/careers 628-251-1344
	UPS SHIPPING	Flat-rate pricing, 50% discount for next day shipping, 30% for ground commercial/residential.	Business Shipping	1800members.com/nahb 1-800-MEMBERS
	YRC FREIGHT	At least 75% off Less Than Truckload (LTL) shipping over 150 lbs.	Freight Shipping	1800members.com/nahb 1-800-MEMBERS
	AMAZON BUSINESS	Additional business savings when you open an Amazon Business account.	General Business, Building Products	amazon.com/nahb
	AMERICAN EXPRESS	Eligible NAHB members can earn 125,000 Membership Rewards® points after they spend \$30,000 on eligible purchases in the first three months of card membership. Terms apply.	Business Platinum Card®	nahb.org/amex

NAHB ASSOCIATION DISCOUNTS				
	COMPANY	SAVINGS	PRODUCTS	INFO
	NAHB INTERNATIONAL BUILDERS' SHOW®	Up to \$200 off show registration. Up to \$2.75 per sq. ft. off exhibit space.	Trade Show	buildersshow.com
	NAHB CONTRACTS	Up to 30% off contract rates.	Legal	nahb.org/nahbcontracts
	HOUSING ECONOMICS	\$100 off annual subscription.	Economic & Housing Data	housingeconomics.com
	BUILDERBOOKS	30% off books. Up to 45% off research.	Books	builderbooks.com
	ONLINE EDUCATION	Up to 30% off webinars; Up to 50% off online courses.	Education	nahb.org/education

AUTO

	COMPANY	SAVINGS	PRODUCTS	INFO
	GM	Save \$500 per vehicle on select vehicles for retail customers. Save \$500 - \$1,000 per vehicle on select vehicles for fleet customers. Stackable with most national retail & fleet offers. NAHB member & household family eligible.	Chevrolet, Buick, GMC	nahb.org/gm
	NISSAN / INFINITI	Save between \$2,000 - \$9,500 per vehicle. Must be purchased in member's company name. NOT stackable with most national offers. Member's company eligible.	Nissan, Infiniti	nahb.org/nissan
	AVIS	Save up to 30% off Avis PAY NOW rates when making a reservation with Avis Worldwide Discount (AWD) number 657290.	Rental Cars	avis.com/nahb 800-331-1222 AWD #6572900
	BUDGET	Save up to 30% off Budget PAY NOW rates when making a reservation using Budget Customer Discount (BCD) number 253690.	Rental Cars	budget.com/nahb 800-283-4387 BCD #2536900
	GEICO	Special discount on personal auto insurance.	Insurance	geico.com/bsc/nahb 800-368-2734

BUILDING MATERIALS

	COMPANY	SAVINGS	PRODUCTS	INFO
	LOWE'S	Extra 2% off Lowe's Account Receivable or Business Account. FREE delivery of \$500 plus orders. 5% off at store using LAR or LBA.	Building Materials	lowespro.com/nahb 877-435-2440

SHOPPING & ENTERTAINMENT

	COMPANY	SAVINGS	PRODUCTS	INFO
	MEMBER DEALS	Up to 50% off.	Theme Parks, Movie Tickets, Concerts, Water Parks, Gift Cards	memberdeals.com/nahb/login1 (877) 579-1201
	SAM'S CLUB	One-year membership for \$24.98.	Bulk Discount Retail	bit.ly/nahbsams (877) 579-1201
	HOTEL PLANNER	NAHB members can save up to 65% on hotel room rates at over 800,000 properties worldwide in more than 250 countries.	Hotels	nahb.hotelplanner.com 1-800-497-2175

NAHB members saved
over **\$29,000,000** last year!



NEW RESOURCES EXPLORE HOW TO CHANGE COMPANY CULTURE ON MENTAL HEALTH

Before, during and after the pandemic, workers and workplaces have faced increasing stress and pressure that threaten the well-being of the workforce. Mental health has been called an invisible crisis, exacerbating existing mental health conditions and increased chronic pain, fatigue, substance misuse including overdose, post-traumatic stress, and suicide risk.

NAHB recognizes the urgent need for trade associations to take proactive roles in addressing the crisis. The Federation's member mental health and wellbeing initiative aims to destigmatize mental health issues in construction and provide members with resources to keep their workers safe and on the job.

Mental Health in the Workplace

A new resource has just been published — *Building a Caring Culture: Addressing Mental Health in the Workplace* — from mental health experts Cal Beyer, Leia Spoor and Lisa K. Desai, Pys.D. Companies looking to incorporate mental health and wellbeing into company culture will benefit from this whitepaper as it discusses in detail all facets of mental health and workplace safety.

The whitepaper includes information on:

- Why mental health is important
- How to address mental health in return to workplace strategies
- Understanding the whole health view
- The difference between behavioral vs. mental health
- Psychological safety and resilience
- Mental health myths and realities
- Comorbidities of depression

Also included are applied case studies of companies in mechanical/HVAC construction, general contracting and warehousing/distribution of medical supplies who have addressed mental health and wellbeing in their workplaces.

Mental Health as a Business Outcome

In another free resource, the 2021 Behavioral Health Guidebook, Mindwise Innovations details how to prioritize mental health issues in the workplace.

The guidebook explores the workplace mental health crisis from the perspective of company owners and top

managers, and discusses issues like balancing worker health and safety priorities with productivity and the ROI that can be realized by focusing on mental health through lower healthcare costs and absenteeism.

NAHB has made available an online screening tool for members to take an anonymous self-assessment and, depending on the outcome, guides them to a customized set of resources that can connect them with appropriate services to address mental health and/or addiction issues.

NAHB has also made available the JustFive NAHB portal, where members can learn more about substance abuse disorder in five-minute modules. Users can learn more about their risks and those around them. For other resources provided as a part of the initiative, please visit the Member Mental Health and Wellbeing page on nahb.org.

For any questions about the mental health initiative, please contact David Jaffe or Rob Matuga.



HOME BUILDERS ASSOCIATION OF WEST FLORIDA HOME & PRODUCT EXPO



NEW IDEAS AND INNOVATION ON DISPLAY AT THE 2021 HOME & PRODUCT EXPO

A much anticipated event for area homeowners and homebuyers, the Home Builders Association of West Florida presents 2021 Home & Product, the Expo, set for August 14-15, at the Pensacola Bay Center.

Over 20,000 square-feet of building, remodeling, products and services are on display from over 60 local and regional businesses.

"If you are looking to remodel or if you're thinking about building a new home, then this is the show for you," said Expo Show Manager Vicki Pelletier. "In addition, attendees can learn a lot about new products and services from knowledgeable exhibitors that will enable them to make wise decisions when it comes to buying products for their home."

The Home & Products Expo is a one-stop source for information from air conditioners, appliances, ICF construction and flooring materials to homes insulation, energy efficient windows and doors, pool and patio furniture, solar and green products and services, just to name a few.

"The Expo had built a solid reputation for providing the best in building products and services, said Expo Volunteer Chair Ron Castner of Castner Construction. "For people interested in reaching building professionals who treat you with courtesy, and will take time to answer questions, then the Expo is the place to be."

The Expo is brought to you by the Home Builders Association of West Florida and sponsored by WEAR TV 3, My 35 WFGX, COX, CAT Country 98.7, Gulf Power and Harvesters Credit Union.

For more information, contact the Home Builders Association of West Florida at 476-0318 or go to www.HomeExpoPensacola.com.

EXPO EXHIBITORS AS OF 7/27/21

1st Choice Home Improvements

Acorn Fine Homes
ADT Security
Advance Space Concepts
Alpha Closets And Company
Alpha Foundations
Alyssa's Etc
Bancorpsouth
Better Business Bureau
Cabinets and Floors
Closets by Design of the Emerald Coast
Coastal ICF
Compass Solar
Containers Inc.
Contractors Trade Goods
Cutco Cutlery
DBPR
Defined Interiors
Ecoview Windows & Doors of NW Florida
Ecua
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Escambia Building Department

Escambia County Housing Finance Authority
Extreme Pumping And Septic LLC
Farm Credit of NW Florida
Fireplace Concepts
Force 5 Walls
Forever Sticky
Garlic Grater With Love
Grays Granite
Gulf Coast Insurance
Gulf Coast Pool & Spa
Gulf Coast Shades and Blinds
Gulf Power
Horizon Improvements
John Shaffer State Farm
Kings Roofing
Leaf Filter
Legacy Insurance Brokers
Lewis Roofing
Lundsford Air Conditioning & Heating
Majors Home Improvement

Max Home LLC
MDH Foundation Repair
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Morton Buildings
Pensacola Energy
Pure Home Systems, LLC
Quality Roofing Solutions, LLC
Secured Roofing
Sherwin Williams
Simple Coat / Xiasil, Inc
Something Old Salvage
Sunfarm Energy
Superior Sleep Experience
Swift Supply
Tadlock Roofing
Vinyl Plank 4 Less
Vision Auto Glass of FL, Inc
Weather Shield Metal Roofing
Window World

MAKING THE EXPO HAPPEN



Vicki Pelletier
Expo Show Manager



Ron Casnter
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SHOW TIMES

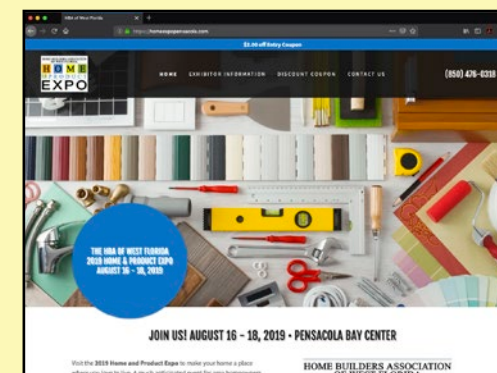
SATURDAY, AUGUST 17
10:00 a.m. – 6:00 p.m.
SUNDAY, AUGUST 18
12:00 p.m. – 5:00 p.m.

Free Parking
Free Admission

HOME BUILDERS ASSOCIATION
OF WEST FLORIDA



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Check out our Home & Product Expo website for all the latest information including downloadable forms for Sponsors and Exhibitors!

HOMEEXPOPENSACOLA.COM

MAKE THE 2021 HOME & PRODUCT EXPO A LEARNING EXPERIENCE

By RON CASTNER

Enter the exhibit area at the 2021 Home & Product Expo and look around. You'll see booth upon booth – over 95 of them. It's easy to spend your time meandering through an exhibit hall chatting with friends, and only occasionally interjecting some purposeful business with an exhibitor when you happen upon a booth of particular interest to you.

But there's another alternative. You can parlay your time in the Pensacola Bay Center (August 14-15) into a genuine learning and networking experience. With a little attention to planning, you can get a tremendous return on the time you spend there. Here's how:

- **Plan your stops.** Pick up a map of the exhibit area before you begin browsing. Then identify a selection of booths that might offer especially useful information.
- **Divvy up the work.** If you are attending the Expo with a colleague and you have a lot of booths to visit, split the booths up between the two of you, either by interest area or by section.
- **Know when to browse.** Take the tempo of the trade show. When exhibit traffic is light, make your high-priority business-oriented visits. You'll be able to spend more time with exhibitors this way. When traffic is heavier, you can browse through the lower-priority booths more casually.
- **Set goals.** Decide what you want out of each exhibit even before you start making the rounds. Do you want help with a thorny service problem? Want to learn about a new line of products? Want to save money? Keep these goals in mind as you visit each booth. You might even want to develop a list of stock questions to ask each exhibitor you visit.
- **Understand the goals of exhibitors.** They vary. Some exhibitors want to foster an image or impart positioning statements. Others want to build prospect lists. Others want to gather qualified leads. You can often discern an exhibitor's purpose with a quick glance or a brief conversation. Ask yourself: is the exhibitor's goal compatible with yours?
- **Stick to your agenda.** Approach each booth with your agenda in mind. Stop, look around, introduce yourself, and then move directly to the business at hand.
- **Look for the quick message.** When you approach a booth, look and listen for the "quick message" – the exhibitor's key points. The signs, posters or demonstrations often display this message at a glance.
- **Bring your specs.** Bring along specifications for products you'll need in the months and years ahead. Refer to them when talking to exhibitors and don't hesitate to pass copies along to exhibitors who may help to fill your product needs later on.
- **Ask for help.** Pose questions and problems – perhaps from a ready-made list to exhibitors. Specifically – ask for help with problems you're having on the job. They frequently know what's happening in your indus-

try, and can offer valuable solutions and recommendations.

• Ask for high-value materials.

What relevant brochures, magazine reprints and case studies can exhibitors give you? If an exhibitor does not have what you are looking for, ask him to place your name on a follow-up call or mailing list.

• **Ask about free seminars.** Many exhibitors offer seminars or demonstrations during the convention, or throughout the year. Ask for a schedule of events, and note topics, dates and times that are right for you.

• Learn about the competition.

Chat with exhibitors about the competition. You might discover clues about their recent successes and problems.

• **Let them sell you.** When you visit a busy trade show booth, you often have the opportunity to see the various representatives of various firms in action – giving information, answering questions, attempting sales, managing the booth – in short, juggling a myriad of details. It's a great time to test the capabilities of the exhibitors, the quality of their products, and their ability to serve you.

• **Kick the tires.** Participate in demonstrations. Try your hand at surveys, exercises or evaluations offered by exhibitors. Do you have a product or service suggestions for an exhibitor? Don't hesitate to throw in your two cents before you leave.

• **Offer advice.** Have you used an exhibitor's products in the past? If so, can you offer examples of effective and ineffective performance? Offer your insights. Exhibitors take these suggestions very seriously and often forward them to their home offices.

• **Become a customer.** If you're pretty sure you're going to be doing business with an exhibitor, give them whatever information they need to begin a successful sales relationship – right then and there. This information might include company background, credit references,

products used now, quantity information and purchasing resources available.

• **Evaluate.** Make a handwritten note after you leave each exhibit. Jot down the key points you've learned, product problems you've encountered, or issues you'd like to raise in a return conversation with the exhibitor.

• **Develop company contacts.** Exhibitors often know the companies they represent inside and out. They may be able and willing to furnish you with the names and telephone extensions of key training, accounting and technical people in the company. If you're conscientious in gathering this information, you can often leave the convention hall with a treasure trove of new contacts.

• **Organize information.** Carry a portfolio or bag with pockets so that you can sort and file printed materials as you receive it. If you indiscriminately dump everything handed to you in an oversized bag, chances are most of the material will be too heavy to carry and eventually end up in a junk pile.

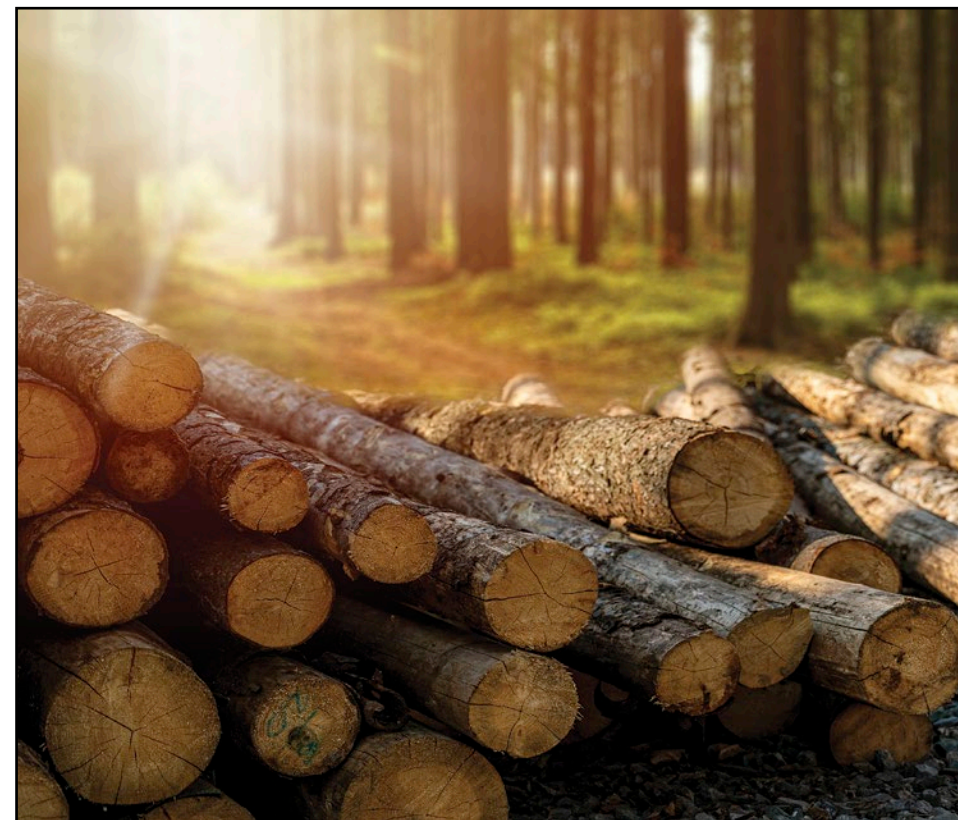
• **Talk to other visitors.** You can often learn about their needs and problems, and pick up valuable tips from them. Better yet, you can build new professional acquaintances that make your job easier over time.

• **Look for benefits.** Yes you can get free promotional items and refreshments in the convention hall. But look for benefits of lasting value such as technical literature. Literature can influence your profitability and offer lasting value long after you return home.

Ron Castner, Chair of the 2019 Home & Product Expo, is a building and remodeling professional his company, Castner Construction Company.



RON CASTNER
Expo Chairman



Top Canadian Official Tells NAHB Canada Seeks New Lumber Trade Deal

Mary Ng, Canada's top trade official, expressed a strong willingness and desire to engage in negotiations with the United States on a new softwood lumber trade agreement during a video conference meeting yesterday with NAHB CEO Jerry Howard and senior staff.

The Canadian trade minister met with her U.S. counterpart, U.S. Trade Representative Katherine Tai, on July 6 and raised the issue of U.S. tariffs on Canadian softwood lumber and the importance of keeping interconnected supply chains open.

The United States is currently imposing 9% tariffs on Canadian lumber shipments into the country and a preliminary deci-

sion by the U.S. Commerce Department could result in the tariffs doubling to 18.32% by this fall.

NAHB has been urging the Biden administration to move quickly to resume trade talks and has always opposed tariffs on Canadian lumber that exacerbate price volatility and raise housing costs.

Howard testified before Congress on July 14 and said: "Regarding the current lumber crisis, the U.S. must immediately engage with Canada to adopt a new softwood lumber agreement and stop the imposition of harmful tariffs on Canadian lumber."

NAHB's meeting with Minister Ng was a positive step forward and we will continue to urge the administration to return to the negotiating table with Canada and hammer out a new softwood lumber trade agreement that will end tariffs and help restore price stability to the lumber market.

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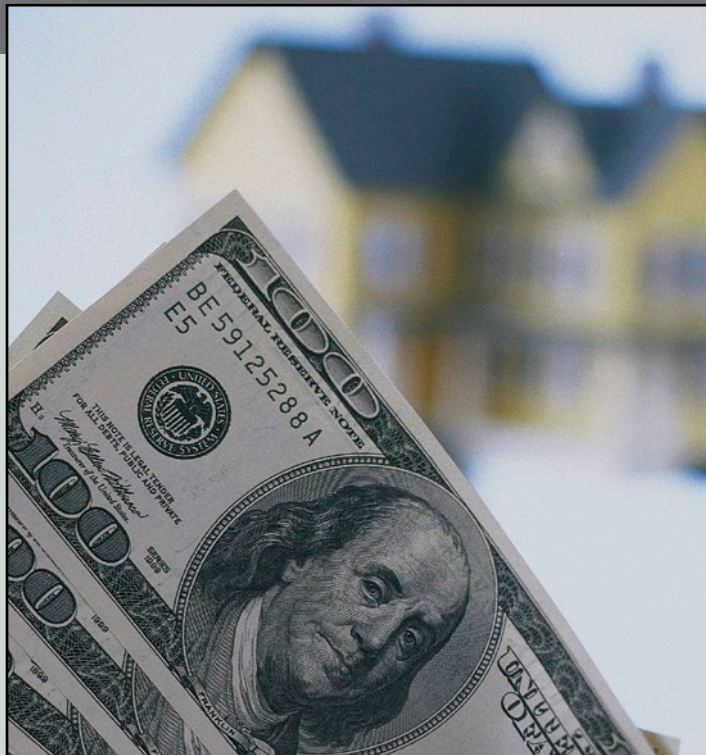
FOR FUTURE
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Federal Reserve, FDIC and OCC to Develop Joint Community Reinvestment Act Rule

The Federal Reserve Board, the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) have jointly announced that they will work together to modernize the regulations that implement the Community Reinvestment Act (CRA).

The CRA requires the federal banking regulators to encourage financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income (LMI) neighborhoods.

As part of this joint effort, the OCC has announced that it is rescinding its CRA rule issued in May 2020 and working with the Federal Reserve and FDIC on an orderly transition to a new rule.



The next step is for the three agencies to develop a joint Notice of Proposed Rulemaking.

"Joint agency action will best achieve a consistent, modernized framework across all banks to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods," the three banking regulators said in a joint statement.

CIVIL CASE OVER ADA COMPLIANCE COULD IMPACT HOME BUILDING WEBSITES

A California federal district court ruled on June 23 that Domino's Pizza violated Title III of the Americans with Disabilities Act (ADA) by offering a website that was not fully accessible to a visually impaired individual. In doing so, the court reinforced Ninth Circuit precedent holding that company websites having a "nexus" to a physical (i.e., brick-and-mortar) place of public accommodation are subject to the ADA.

The court further ruled that Domino's call-in phone line was not an acceptable web accessibility substitute because the plaintiff was unable to reach a live person for more than 45 minutes. Although the \$4,000 in damages awarded to the plaintiff was not significant, the

court further approved the recovery of attorney fees, which are likely reach into the hundreds of thousands of dollars.

The case could impact builders, multifamily developers, remodelers and other businesses that offer goods or services through a website, if the site is not

accessible to persons with disabilities. For example, if a builder's website allows a potential buyer to select finishes, carpet type/color and other home options without the need to visit a physical sales office, the website should be designed with accessibility features to enable all potential buyers this same opportunity.

If you have any questions about the implications of this case, you are advised to consult with your local attorney.

The case is *Guillermo Robles v. Domino's Pizza LLC*, United States District Court, Central District of California (Case No. CV 16-6599-JGB).



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Housing Starts Increase In June But Supply-Side Issues Linger

Overall housing starts increased 6.3% in June to a seasonally adjusted annual rate of 1.64 million units, according to a report from the U.S. Department of Housing and Urban Development and the U.S. Census Bureau. Despite the increase in housing production, there is concern over weakening permit numbers for both the single-family and multifamily markets.

The June reading of 1.64 million starts is the number of housing units builders would begin if development kept this pace for the next 12 months. Within this overall number, single-family starts increased 6.3% to a 1.16 million seasonally adjusted annual rate. The multifamily sector, which includes apartment buildings and condos, increased 6.2% to a 483,000 pace.

"While lumber prices have just recently begun to trend downward, builders continue to deal with rising prices of other building materials, such as oriented strand board, and major delays in the delivery of these goods," said NAHB Chairman Chuck

Fowke. "We are thankful that the White House recently held a meeting to seek solutions to these supply chain issues that are harming housing affordability."

"The recent weakening of single-family and multifamily permits is due to higher material costs, which have pushed new home prices higher since the end of last year," said NAHB Chief Economist Robert Dietz. "This is a troubling sign for future housing production. This is a challenge for a housing market that needs additional inventory."

On a regional and year-to-date basis (January through June of 2021 compared to that same time frame a year ago), combined single-family and multifamily starts are 41.4% higher in the Northeast, 25.5% higher in the Midwest, 21.5% higher in the South and 28.0% higher in the West.

Overall permits decreased 5.1 percent to a 1.60 million unit annualized rate in June. Single-family permits decreased 6.3% to a 1.06 million unit rate. Multifamily permits decreased 2.6% to a 535,000 pace.

Looking at regional permit data on a year-to-date basis, permits are 33.2% higher in the Northeast, 31.9% higher in the Midwest, 29.6% higher in the South

and 32.2% higher in the West.

The count of single-family homes currently under construction is 675,000—up 32% compared to a year ago. The number of multifamily units under construction is up 2% to 684,000 apartments.



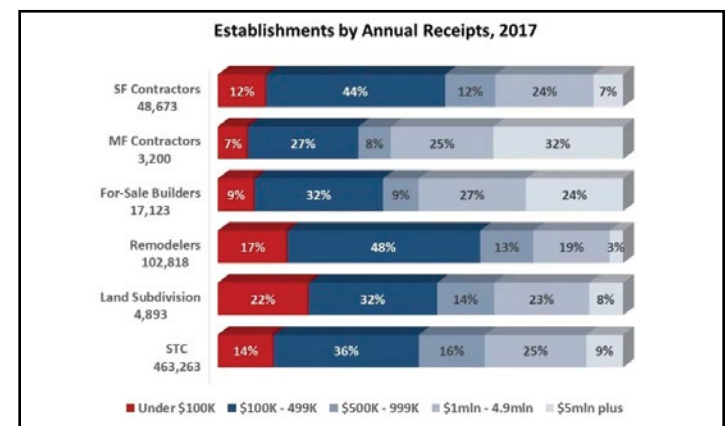
MOST HOME BUILDERS ARE SMALL BUSINESSES

New NAHB research shows that despite declining self-employment rates and the rising top builder market share, residential construction remains the industry of independent entrepreneurs. Close to 80% of home builders and specialty trade contractor firms are self-employed independent contractors.

Even among firms with paid employees, the industry continues to be dominated by small businesses, with 63% of home builders and two out of three specialty trade contractors generating less than \$1 million in total business receipts. The new estimates are based on the 2017 Economic Census data.

Among residential construction businesses with paid employees, remodeling, land subdivision and specialty trade sub-contractors (STC) companies tend to be smaller and produce less revenue. Among these groups, 78% of remodeling establishments, 68% of land developers and two out of three STC companies generate under \$1 million in receipts.

Home builders are typically somewhat larger, with about 37% of companies reporting annual sales in excess of \$1 million. Among home builders, multifamily general contractors tend to be largest, with more than 57% of companies grossing more than \$1 million and about one out of three companies generating over \$5 million in 2017. Nearly one-quarter of multifamily general con-

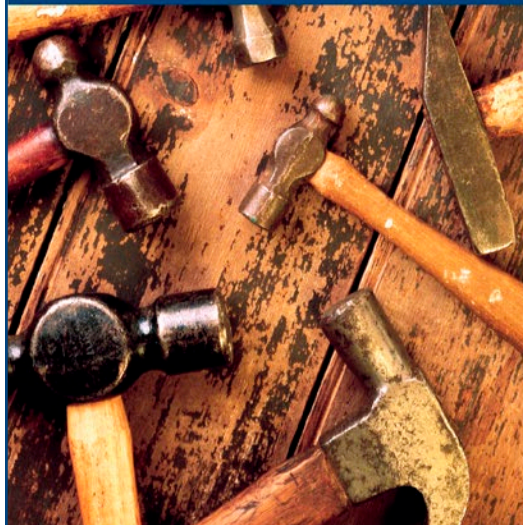


tractor establishments (23%) crossed the \$10 million mark.

Single-family contractors (SFC) are often smaller compared to for-sale builders (who build on land they own and control). Less than one-third of single-family contractors reported annual sales in excess of \$1 million while over half of for-sale builders crossed the \$1 million threshold. Focusing on the top earners shows that 15% of for-sale builders produced more than \$10 million in total business receipts in 2017 while only 3% of SFCs surpassed that figure.

Under the most recent US Small Business Administration (SBA) size standards, the vast majority of residential construction companies qualify as a small business. The most recent small business size limits is \$39.5 million for all types of builders, \$30 million for land subdivision and \$16.5 million for specialty trade contractors. By these standards, almost all remodelers and single-family contractors and at least 98% of land developers and 96% of specialty trade contractors easily qualify as a small business.

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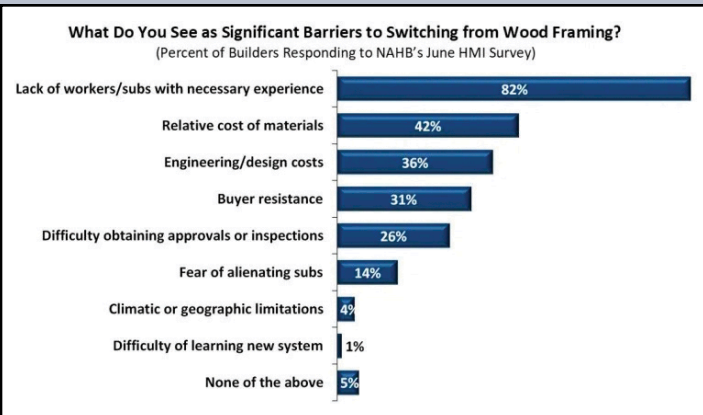
WHY BUILDERS STICK WITH LUMBER DESPITE PRICE HIKES & SHORTAGES

With builders grappling with record-high lumber prices and supply shortages over the past year, why are so few willing to switch away from traditional wood framing methods?

A June 2021 survey for the NAHB/Wells Fargo Housing Market Index (HMI) reveals several reasons, but one stands out above the rest.

More than four out of five builders (82%) cite a lack of workers and subcontractors with the necessary experience as a significant barrier to switching away from wood framing, which remains the dominant construction method for single-family homes in the United States, accounting for 91% of new homes completed in 2020. This would indicate that the typical framing crew is not ready to immediately start building homes out of concrete or steel.

After a lack of experienced workers, the No. 2 hurdle to switch from wood framing was the relative cost of materials, cited by 42% of builders. Not only have materials like steel and concrete tended to be more expensive than lumber historically, they have also



recently been subject to their own shortages and price hikes.

The costs of re-designing and re-engineering homes to conform to a new construction method, buyer resistance, and difficulty obtaining inspections and approvals from local building departments were also each cited by more than 25% of home builders as significant barriers to switching away from traditional wood framing.

Only 5% of the builders indicated that none of the potential problems listed in the survey was a significant barrier.

Given all the reasons cited in the above chart, abandoning wood framing in favor of alternate construction methods doesn't offer a quick, simple or easy solution to the problem of rising costs that are squeezing buyers with modest incomes out of the market for new homes.



At NAHB's Urging, White House Holds Supply Chain Summit

NAHB's efforts to engage the White House to convene a home building materials supply chain summit seeking out solutions to end production bottlenecks that have resulted in soaring material prices has borne fruit.

This afternoon, NAHB, along with a diverse group of stakeholders, participated in a virtual discussion hosted by the White House regarding current challenges across the home building supply chain, its implications for the broader housing market, and possible solutions. Administration officials participating in the event included Commerce Secretary Gina Raimondo, HUD Secretary Marcia Fudge, Assistant to the President and Director of the National Economic Council Brian Deese, Assistant to the President and Director of the Domestic Policy Council Ambassador Susan Rice, and Chair of the Council of Economic Advisers Cecelia Rouse.

Thanks to our ongoing efforts, the issue of rising material prices and supply shortages has been brought front and center to the Biden administration. NAHB stressed at this meeting that it is imperative that lumber mill producers boost production in order to meet rising demand.

A YEAR-LONG EFFORT

This meeting was the culmination of a year-long effort where NAHB has been in the forefront of educating the public and policymakers about how rising lumber and building material prices are harming home builders, home buyers and the economic recovery.

NAHB leaders have appeared on CBS This Morning and numerous times on Fox Business News. We have also been featured in Bloomberg, CNN Business, Fortune, CNBC and scores of local media outlets across the nation calling for action to address rising prices and supply shortages.

In the policy arena, NAHB has reached out to virtually every member of Congress on this issue and held talks with top White House officials and Cabinet leaders. Thanks to the outreach of NAHB's grassroots membership, several House

and Senate leaders have openly raised the issue of soaring lumber prices and housing affordability with Secretary Raimondo and U.S. Trade Representative Katherine Tai. These efforts helped pave the way for today's meeting. In fact, Secretary Raimondo addressed the NAHB Leadership Council on June 28 and said that "supply chain disruptions are at the top of my mind."

MOVING FORWARD

In another positive development, many in the residential construction industry may have seen media reports about the recent sharp drop in lumber prices. While this is good news, the lumber crisis is far from over. Most builders have not been able to take advantage of this development because producers are still selling off lumber that they purchased from mills when prices were at their peak.

Moreover, sawmill output continues to lag. During today's meeting, NAHB underscored that if supply does not increase fast enough to meet demand, we may find ourselves in the same situation as last November, when lumber prices posted a similar steep reduction only to reverse course and move to record-high levels.

And while lumber prices have just recently begun to move downward, the price for other building materials such as oriented strand board continue to soar.

While today's White House meeting was a step forward, we are not out of the woods yet. Looking ahead, we will remain laser-focused on not only lowering lumber prices and increasing supply, but also keeping pressure on policymakers to improve supply chains for all building materials in order to protect housing affordability. NAHB will continue to work relentlessly on all fronts to find solutions that will ensure a lasting and stable supply of lumber and other building materials for the home building industry at a competitive price.

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House Panel Votes to Increase HUD Funding by \$6.8 Billion

The House Appropriations Committee today voted to approve \$56.5 billion for the U.S. Department of Housing and Urban Development (HUD) for fiscal year 2022, an increase of \$6.8 billion above the fiscal year 2021 level.

The legislation:

- Includes \$29.2 billion for the Section 8 Tenant-based Rental Assistance program to continue to serve more than 2.3 million very low- and extremely low-income households nationwide.
- Provides \$14 billion for the Section 8 Project-based Rental Assistance program to continue to house more than 1.2 million very low- and low-income households nationwide, an increase of \$545 million above fiscal year 2021.
- Doubles funding for the Choice Neighborhoods Initiative to \$400 million, an increase of \$200 million above fiscal year 2021.
- Provides \$3.7 billion for Community Development Block Grants, an increase of \$265 million above fiscal year 2021. This also includes \$1.85 billion for the HOME Investment Partnerships Program, which has helped preserve approximately 1.33 million affordable homes.
- Includes \$50 million for a new down payment assistance program to help first-time, first-generation home buyers purchase a home.

H-2B Win

In a related development, the House Appropriations Committee also passed its fiscal year 2022 Labor, Health and Human Services, Education, and Related Agencies funding bill that will allow builders to employ workers who have H-2B guest worker visas.

The bill originally contained problematic provisions that would have prohibited construction's use of the H-2B program. NAHB sent a letter to members of the Appropriations Committee urging them to remove these provisions from the legislation, and an amendment introduced by Rep. Andy Harris (D-Md.) to do so was approved by a voice vote.

As a result, residential construction firms will be able to hire foreign workers with H-2B visas who come temporarily to the United States to perform temporary non-agricultural services or labor — including construction work — on a one-time, seasonal, peakload or intermittent basis.

For more information, contact Jessica Hall.



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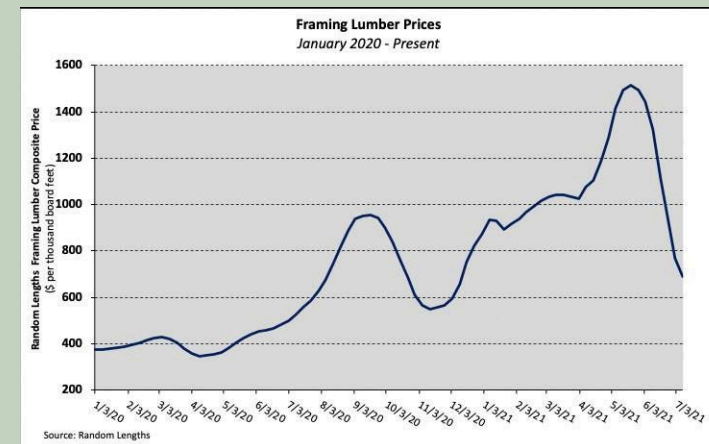
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Led by OSB, Lumber Products Now Add Nearly \$30K to the Price of a New Home, \$92 to Rent

Changes in prices for softwood lumber products that occurred between April 17, 2020 and July 8, 2021 have added \$29,833 to the price of an average new single-family home, and \$9,990 to the market value of an average new multifamily home, according to NAHB's latest estimates. The increase in multifamily value, in turn, translates to households paying \$92 a month more to rent a new apartment.

The increases are somewhat less than the April 2020-April 2021 effects NAHB reported three months ago (a \$35,872 increase in house price and \$119 increase in monthly rent). At first glance, the latest estimates might seem high relative to recent declines in framing lumber prices, but there are a couple of factors to keep in mind.

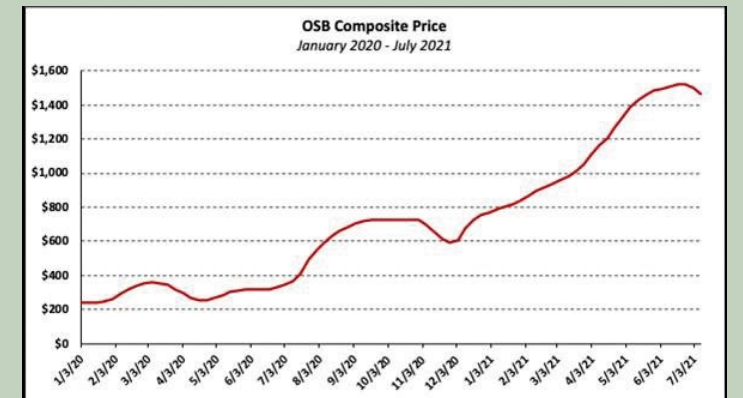


First, even after the recent declines, framing lumber prices are still roughly twice as high as they were in April 2020. Second, framing lumber is only one of the softwood lumber products used in the average home. NAHB's estimates also include plywood, oriented strand board (OSB), particleboard, fiberboard, shakes and shingles — in short, any of the products sold by U.S. sawmills and tracked on a weekly basis by Random Lengths.

Estimates developed from the Builder Practices Survey conducted by Home Innovation Research Labs show that the average new single-family home uses more than 2,200 square feet of softwood plywood, and more than 6,800 square feet of OSB.

Moreover, unlike framing lumber, prices of these items have not declined substantially in recent weeks. In fact, since April 2020,

the price of softwood plywood has increased by more than 200%, and the price of OSB has gone up by nearly 500%.



A \$30K Rise in 15 Months

At the prices reported by Random Lengths on April 17, 2020, the total cost to a builder for all the softwood lumber products going into a home was \$16,927 for the products in an average single-family home, and \$5,940 for the products in an average multifamily home.

Based on Random Lengths prices reported on July 8, 2021, the costs have risen to \$42,882 for the softwood lumber products in an average single-family home, and \$14,631 for the products in an average multifamily home. These numbers represent a 153% (\$25,955) and 146% (\$8,691) increase in single-family and multifamily builders' softwood lumber costs, respectively.

Prices to home buyers go up somewhat more than this, due to factors such as interest on construction loans, brokers' fees, and margins required to attract capital and get construction loans underwritten. As explained in NAHB's recent study on regulatory costs, for items used during the construction process, the final home price will increase by 14.94% above the builder's cost.

The bottom line is that the OSB-led changes in softwood lumber prices that occurred between April 2020 and July 2021 have added \$29,833 to the price of an average new single-family home and \$9,990 to the market value of an average new multifamily home. Based on the average rent-to-value ratio in most recent HUD/Census Rental Housing Finance Survey, the increase in builder cost and market value for a multifamily structure means tenants pay \$92 more a month to rent the average new apartment due to the change in softwood lumber prices.

Moreover, even before the latest round of increases, many households at the lower end of the spectrum were being squeezed out of the market for new homes by relatively high prices.

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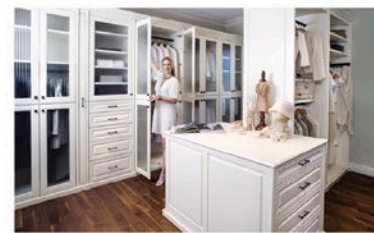
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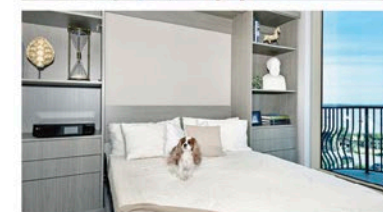
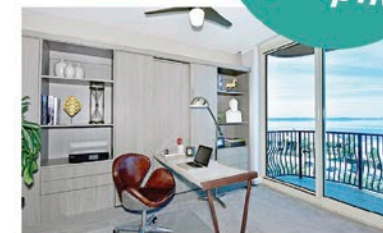
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