



**Housing Affordability
Will Remain a
Significant Challenge
in 2022**

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Longtime Member Lynn Boyett Has Auto Racing in His DNA

PAGES 06-07

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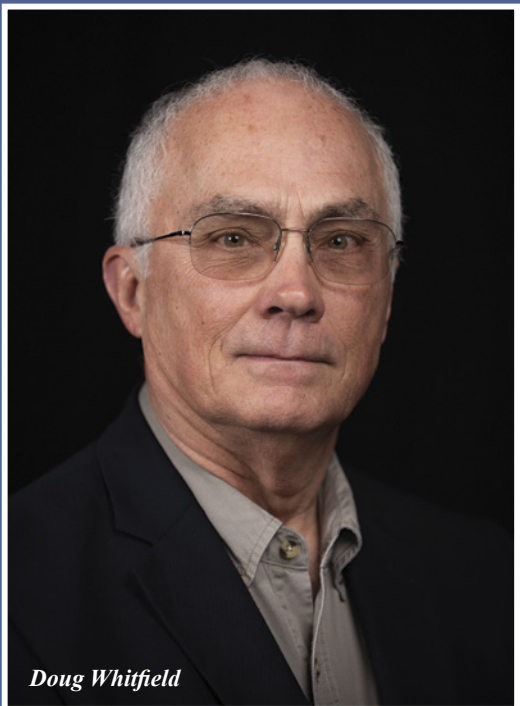
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With Decades of Service to the HBA Board of Directors Doug Whitfield Steps Down as Costs and Codes Chair

The Home Builders Association has been around for an exceptionally long time. It's been around so long, I can't recall a time that Doug Whitfield, of Doug Whitfield Residential Designer, was not a part of the HBA Board of Directors.

He's been a member of the HBA since 1984, and he served on the Board for nearly the same amount of time in the role of Cost and Codes Committee Chair. But this year, Whitfield has stepped down from full-time service on the Board, but he will serve as an Ex-Officio member. Whitfield, who was honored as the 2004 HBA Associate of the Year, has been in the design business for decades; starting out as an apprentice and employee of an architectural firm that focused on large-scale projects such as schools and businesses. He then branched out on his own and created Doug Whitfield Residential Designer, Inc. which has been widely respected and successful. He's had numerous clients that have returned for him to design of their next home. Whitfield has always taken pride in his work and speaks exuberantly about what he does.



Doug Whitfield

Whitfield says he enjoyed his time on the HBA Board and it helped keep him on his toes by providing him with a broad knowledge of the industry. Although Whitfield is enthusiastic about his work, and he is not retiring. He still has a heavy workload, but he is simply taking more time to spend with his family. He speaks highly of his wife, Taria, who plays an integral role in the business. He is also taking more time to travel and spend time with his two daughters and grandkids.

For those who know Whitfield, he continues to be the consummate professional. Although he won't be at the HBA Board meetings every month, he will certainly pick up the phone if there is something on the horizon that will impact the housing industry.

"Doug is a special person and a special friend to the Home Builders Association," said HBA Executive Director David Peaden. "I can't count the times I received a phone call from a builder, subcontractor or homeowner who had a code-related question that Doug was helpful and knew the answer. He is truly a good person and has given an awful lot to the home building industry. I will always be grateful for his longtime service to this organization."



CHAD EDGAR

“Whitfield says he enjoyed his time on the HBA Board and it helped keep him on his toes by providing him with a broad knowledge of the industry.”



Longtime Member Lynn Boyett Has Auto Racing in His DNA

When people in the Pensacola area see or hear the name “Boyett,” they immediately think about the iconic, locally-owned company Boyett Septic Tank & Portable Toilets and its clever slogan: “We’re #1 in the #2 Business.”

Founded in 1957 by his father Lenny Boyett, Lynn “Lenny” Boyett has run the family business since 1981 and guided its phenomenal growth in providing portable toilets for construction sites, septic tank services, and grease trap cleaning (for restaurants) in Escambia and Santa Rosa counties and Baldwin County in south Alabama. The company currently has annual sales volume around \$600,000 and 15 employees.

What many people may not know is that the Boyett name is also revered in the world of NASCAR racing because of Lynn’s involvement as a master tire changer for the renowned Rusty Wallace racing team.

So let’s connect the dots, especially for those who may not follow stock car racing.

First, understand that Lynn’s father (who had a career as a Navy helicopter mechanic before he started the business) raced cars for 20 years. So Lynn literally grew up in garages working on cars, and around race tracks, where he competed as a member of racing pit crews. “Cars and racing have always been passions of mine since I was ten years old,” says Lynn.

Second, Lynn developed a particular expertise with his uncanny ability to change tires quickly during the pit stops drivers make every time their cars need fuel. It’s a skill that can mean the difference between winning and losing, with millions of dollars of prize money and endorsements on the line in every major race.

Third, Lynn’s abilities came to the attention of a Louisiana man named Nickie Frazone, who had been hired by Rusty Wallace to improve his pit crew performance. Wallace broke into racing on short tracks around Florida before launching a career that included 55 NASCAR Cup victories and election into the NASCAR Hall of Fame. Through Frazone, Lynn became a member of Wallace’s pit crew, working Grand National races at famous NASCAR tracks such as Charlotte and Darlington, and playing a key role in many of Wallace’s racing team victories.

Fourth, Lynn’s reputation as a tire changer grew in the racing world, even gaining the attention of longtime NASCAR driver Roy “Buckshot” Jones (34 Top 10 finishes in NASCAR Cup and Affinity



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circuit can earn upwards of \$200,000 a year – for family: his wife of 40 years and two children, and, of course, the family business he loves. “No regrets at all,” says Lynn. “Some of my greatest joy comes from watching my son Logan race. He started with Go-Karts and now races three different types of cars and trucks. I loved the racing experience but am happy over the course I chose for my life.”

Series races). In a recent podcast on the life of racing legend Dale Earnhardt, Jr., Jones called Lynn “the best tire changer he had ever seen” and added that everything he had learned about tire changing he learned from Lynn.

Fifth, Lynn gave up what could have been a promising career in racing – master tire changers on the NASCAR

The Boyett firm has been a member of the Home Builders Association of West Florida since 1995 and has long-supported the HBA’s efforts, including donating services to the Parade of Homes® and the American Dream Home, initiatives that produce funds to support the association’s many community service activities. “Lynn has been a steadfast supporter of the Home Builders Association and the construction industry,” said HBA Executive Director David Peadar. “No matter if it’s the Parade of Homes, Dream Home or whatever the event, Lynn has always said yes to whatever was asked of him. I will always appreciate Lynn’s contribution to the industry.”

Like many companies, Boyett has been impacted by COVID. “Some of our employees contacted COVID but thankfully they recovered,” says Lynn. “But on a larger scale, COVID has taken a lot of people out of the workforce to the point where we turn down business every day because we just can’t hire enough people to get the work done. I find it very sad that even when we have a sign out offering people \$18 an hour to start, we have no takers.”

Despite the labor shortage, the Boyett brand is as strong as ever thanks to experienced and well-trained employees and a 50-year history of sterling customer service. “Repeat business is our No. 1 goal,” says Lynn.

At end of the day, it’s clear that Lynn Boyett has won the biggest race of all through a life well lived, a beautiful family, and the satisfaction that comes from knowing his business has contributed mightily to the vibrancy of the Northwest Florida economy for over 50 years.

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NAHB Identifies Top Features and Design Trends for 2022 Across Generations

Home buyer preferences have continued to reverse trends in home building as builders work to respond to new interests in the wake of COVID-19.

Increased desire for bigger homes, suburban locations and more outdoor amenities are driving new home design, resulting in a rise in the average size of a new home to 2,524 square feet, and the percentage of new homes with 4+ bedrooms and 3+ full bathrooms to 46% and 34%, respectively.

These interests vary across generations and are primarily driven by millennials and Gen Xers — 36% and 34%, respectively, of whom noted their housing preferences have changed because of the pandemic. In addition to a desire for more space and more bedrooms, millennials and Gen Xers are also looking for homes with modern or contemporary exteriors that are designed for multiple generations. Other changes include an interest in exercise rooms and home offices in their homes, as well as designated bike lanes in their communities.

“With this data, you immediately see that younger buyers have been impacted by the pandemic more than older genera-

tions,” said Rose Quint, NAHB assistant vice president of survey research during a press conference at the 2022 International Builders’ Show in Orlando.

Only 18% of baby boomers, on the other hand, noted a change in their preferences. Baby boomers are interested in smaller homes on smaller lots, preferably in the suburbs. They also have an eye toward energy efficiency; top features unique to this generation include energy-efficient lighting, and ENERGY STAR appliances and whole home certification.

Quint attributed the greater interest in energy-efficient features to prior homeownership.

“Boomers have likely owned a home before, and understand the costs of heating and cooling a home,” she noted.



Certain home features do resonate with all generations, however. The top five are:

- Laundry rooms
- Exterior lighting
- Ceiling fans
- Patios
- Walk-in pantries

The percentage of single-family homes with patios has risen to 63% as more emphasis has been placed in outdoor living in recent years. Home buyers across generations have also noted interest in exterior living, with millennials indicating a specific interest in front porches as well.

“I love the fact that styles are cyclical, and that front porches are becoming popular again,” shared Allison Paul, principal at Lessard Design. “People want to be outdoors.”

Paul highlighted numerous examples of popular features and the variety of ways builders can integrate these features into their homes. Whether it’s an open kitchen with a kitchen island as a central focus, an elaborate home office that doubles as a hobby space, or simply a corner niche for basic exercise equipment to create a make-shift home gym, there are lots of creative ways to enhance homes to meet buyers’ growing preferences.

“I think we can create communities that have a really good mix of larger single-family homes, smaller single-family homes and detached living at a variety of price points,” Paul suggested to meet these varying interests. “It creates a mixed density with the community amenities they’re looking for, like walking trails.”





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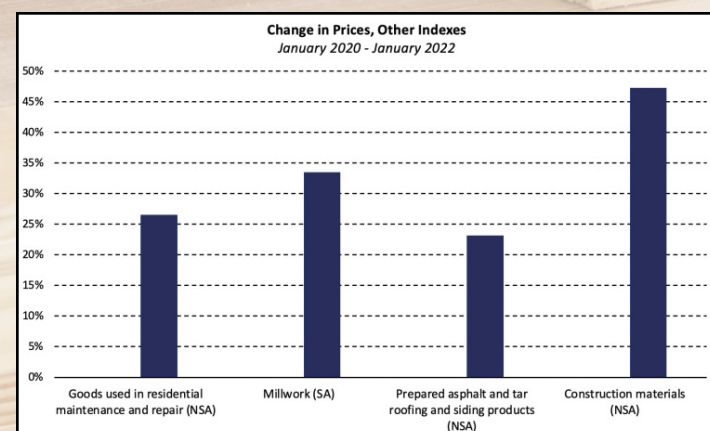


Lumber and Paint Lead Building Materials Price Increases in January

The prices of goods used in residential construction ex-energy climbed 3.6% in January (not seasonally adjusted), according to the latest Producer Price Index (PPI) report released by the Bureau of Labor Statistics. The index was led higher by a 25.4% jump in softwood lumber prices, and 9% price increases for indoor and outdoor paint.

Building materials prices increased 20.3% year over year and have risen 28.7% since January 2020. Over the past four months, the index has climbed 8.4%.

The price index of services inputs to residential construction increased 2.9% in January, following a 1.3% increase in December 2021. The index declined 13.5% between June and November last year, but has increased 4.1% in the two months since. The index is 8.9% higher than it was a year prior and 24.1% higher than the January 2020 reading.



Softwood Lumber: The PPI for softwood lumber (seasonally adjusted) increased 25.4% in January following 21.3% increase the month prior. Since reaching its most recent trough in September 2021, prices have increased 73.9%. According to Random Lengths data, the “mill price” of framing lumber has more than tripled since late August.

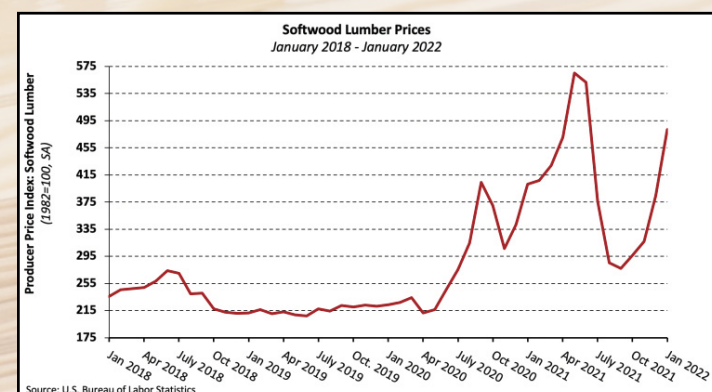
Paint: The PPIs for both exterior and interior architectural coatings (i.e., paint) increased 9% in January. Year over year, the prices of exterior and interior paint have climbed 30.3% and 21.2%, respectively. Prior to 2021, the record 12-month price increase for exterior paint was 8.5% and 10.1% for interior paint — each of which was set in March 2019.

Steel Products: Steel mill products prices declined 1.9% in January — the first decrease in nearly a year and a half. Monthly increases in the PPI for steel mill products slowed in each of the five months preceding January 2022. Prices, however, still have more than doubled over the past 12 months.

Ready-Mix Concrete: The PPI for ready-mix concrete (RMC) gained 1.4% in January after increasing 0.6% in December. The index for RMC has been relatively volatile since mid-2020 and has climbed 9.1%, year over year (YoY). Prior to January 2021, year-over-year price increases had not exceeded 8% since December 2006.

Gypsum Products: In January, the PPI for gypsum products climbed for the 11th consecutive month. Gypsum prices have risen 31.4% since August 2020, with only one decrease. Gypsum products prices have gained 23% year over year — the largest increase since data became available in 2012 and more than quadruple the 10-year average.

Other Building Materials: The chart below shows the changes in other price indices relevant to the residential construction industry since January 2020.



Townhouse Construction Surged in 2021

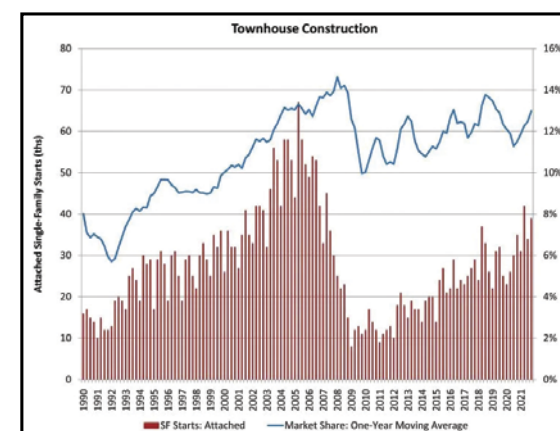
“Despite relative weakness in 2020, the long-run prospects for townhouse construction remain positive ...”

Townhouse construction jumped 28.1% in 2021, according to NAHB analysis of the most recent Census data. Medium-density construction lagged for much of 2020, with persistent affordability headwinds, and housing demand shifting to more suburban and exurban areas. However, demand for medium-density neighborhoods returned as the economy more fully reopened during the past year.

During the fourth quarter of 2021, single-family attached starts totaled 39,000, which was 11.4% higher than the final quarter of 2020. Over the last four quarters, townhouse construction

starts totaled 146,000 units — 28% higher than the prior four-quarter total (114,000). Using a one-year moving average, the market share of new townhouses increased to 13% of all single-family starts. This represents a rebound after recent declines.

Despite relative weakness in 2020, the long-run prospects for townhouse construction remain positive, given the growing numbers of home buyers looking for medium-density residential neighborhoods, such as urban villages that offer walkable environments and other amenities. This will be particularly true for prospective first-time buyers in high-cost metro areas.



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Supply Chain Issues Continue to Slow Housing

With builders continuing to report supply chain problems that are causing construction delays, overall housing starts decreased 4.1% 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. However, in a sign of strong demand, building permits increased at a solid pace in January.

The January 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 decreased 5.6% to a 1.12 million seasonally adjusted annual

rate. The multifamily sector, which includes apartment buildings and condos, decreased 0.8% to an annualized 522,000 pace.

“The market needs more housing, but chronic production bottlenecks, including ongoing price increases for lumber and OSB, continue to raise housing costs and harm housing affordability,” said NAHB Chairman Jerry Konter. “In fact, the number of single-family homes under construction continues to rise as construction cycle times increase due to delivery delays with building materials.”

“While single-family starts dropped in January, the rise in permits, along with solid builder sentiment as measured in recent monthly surveys, suggest a positive start to the year given the recent rise in mortgage rates,” said NAHB Chief Economist Robert Dietz. “The average 30-year mortgage rate increased from 3.1% to a 3.45% from December to January. Fueled by higher mortgage rates and construction costs, declining housing affordability will continue to affect the home building market in 2022.”

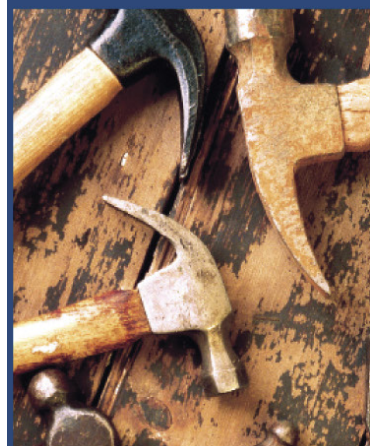
On a regional basis compared to the previous month, combined single-family and multifamily starts are 2.6% higher in the Northeast, 37.7% lower in the Midwest, 2.0% lower in the South and 17.7% higher in the West.

Overall permits increased 0.7% to a 1.90 million unit annualized rate in January. Single-family permits increased 6.8% to a 1.21 million unit rate. Multifamily permits decreased 8.3% to an annualized 694,000 pace.

Looking at regional permit data compared to the previous month, permits are 48.3% lower in the Northeast, 0.7% lower in the Midwest, 11.4% higher in the South and 13.9% higher in the West.

There are now 785,000 single-family homes under construction, a 26.8% year-over-year gain. There are 758,000 multifamily units under construction — a 14% gain.

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Nearly 7 out of 10 Households Can't Afford a New Median-Priced Home

Rising home prices and interest rates are taking a terrible toll on housing affordability, with 87.5 million households — or roughly 69% of all U.S. households — unable to afford a new median priced home.

In other words, seven out of 10 households lack the income to qualify for a mortgage under standard underwriting criteria.

The underwriting criterion used to determine affordability is that the sum of mortgage payments, property taxes, home owners and private mortgage insurance premiums (PITI) during the first year is no more than 28% of the household's income. Key assumptions include a 10% down

payment, a 30-year fixed rate mortgage at an interest rate of 3.5%, and an annual premium starting at 73 basis points for private mortgage insurance.

These staggering statistics are part of NAHB's recently released 2022 priced-out estimates, which further show that if the median new home price goes up by \$1,000, an additional 117,932 households would be priced out of the market. These 117,932 households would qualify for the mortgage before the price increase, but not afterward.

Among all the states, California registered the largest number of households that would be priced out of the market. A \$1,000 price increase would push 12,411 households out of the market in the Golden State, followed by Texas (11,108), and Florida (6,931). It should be noted that these are the country's three most populous states.

The metropolitan area with the largest priced out effect, in terms of absolute numbers, is New York-Newark-Jersey City, N.Y.-N.J.-Pa., where 4,734 households would be squeezed out of the market for a new media-priced if the price increases by \$1,000.



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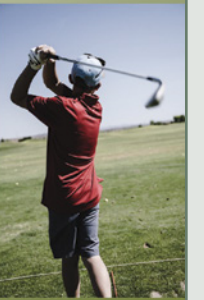
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Housing Affordability Will Remain a Significant Challenge in 2022

Low existing home inventory and strong buyer demand will keep housing moving forward in 2022, even as builders continue to grapple with ongoing building material production bottlenecks and labor shortages that will limit the pace of construction and keep upward pressure on home prices, according to economists speaking at the 2022 International Builders' Show in Orlando today.

"Building material costs are up 21% compared to a year ago," said NAHB Chief Economist Robert Dietz. "Their price and availability, along with persistent supply chain bottlenecks, remains the most urgent challenge for builders as they seek to boost production to meet rising demand."

Meanwhile, builders are contending with persistent labor shortages, with the government reporting more than 300,000 job openings in the construction industry in December. NAHB estimates that the residential construction sector will need to add 740,000 workers a year just to keep pace with the industry's growth, retirements and departures.

On the interest rate front, inflation is running well above the Federal Reserve's 2% target rate and the Fed has signaled it will begin tightening monetary policy in March, generating upward pressure on mortgage rates. NAHB anticipates the Fed will conduct four 25-basis point federal funds rate increases in 2022 and that the average 30-year fixed rate mortgage will top 4% by the end of 2022.

"Higher mortgage rates combined with rising construction costs and a lack of construction workers will increase affordability headwinds in the year ahead," said Dietz.

THE FORECAST

Given these market challenges, NAHB is anticipating modest single-family construction growth in the year ahead. Single-family starts are expected to increase 1.0% in 2022 to 1.13 million units and edge 1% lower in 2023 to a 1.12 million rate. "While single-family growth slows in 2022 and 2023 and returns to a long-term trend, production will still be 26% higher than in 2019," Dietz said.

Multifamily starts, fueled by low vacancies and rising rents, are anticipated to rise 6.3% from 2021 to about 496,000 units. Boosted by stronger multifamily growth, overall housing production is expected to rise 2.5% this year to a 1.63 million annual pace. Sales of new single-family homes are projected to total 830,000 in 2022, up 9.3% from last year.

Meanwhile, residential remodeling activity is expected to increase 6% in 2022 following a growth rate of 10% in 2021 as people continue to use their home for more purposes such as offices, schools and gyms. The surge in home equity has enabled more home owners to finance remodeling projects that meet their needs.

BUILD WHERE THE BUYERS ARE

Noting that new homes are needed where the population growth is highest, Frank Nothaft, chief economist at CoreLogic, said the states that registered the highest net population growth between 2020 and 2021 were Texas, Florida, North Carolina, Arizona and Georgia. The states with the highest net growth rate on percentage basis were Idaho, Utah, Montana, Arizona and South Carolina.

"Population growth in the South and Mountain West will drive new-home demand," said Nothaft. "Texas and Florida top the list and are the only two states to register a six-figure gain

in population growth between 2020 and 2021, at 310,000 and 211,000, respectively. The top five metro markets in terms of new home sales during this period were Dallas, Houston, Atlanta, Phoenix and Austin."

Between 2021 and 2030, Nothaft said the largest population growth is forecast in the Mountain West, Southeast and Texas.

For the critical entry-level and first-time home buyer market, Nothaft said that the states with the highest increase in population by 2030 for those between 20-to-29 years of age will be Idaho (15%), Utah (10%), Florida (9%), Arizona (8%), and Texas (8%).

HEALING SUPPLY CHAINS

While building material prices have risen sharply over the past year, David Berson, senior vice president and chief economist at Nationwide Insurance, said that Improving supply conditions should combine with solid job and income gains to propel growth forward at a strong pace over the middle of the year.

"As supply chains heal, Inflation should decelerate, but is likely to remain above-trend into 2023 as prior expansionary monetary policy continues to push services prices upward," Berson said in his Monthly Economic Dashboard released on Jan. 28. "Fed tightening will eventually slow growth, but not until next year and beyond."

Berson noted that home prices continue to rise at very high rates, with the S&P CoreLogic Case-Shiller U.S. National Home Price Index posting an 18.8% annual gain in November 2021.

"Strong demand, lack of supply and rising production costs are all acting to push house prices up at unsustainable rates," he said. "Rapid gains in prices and rents last year suggest that OER (owner's equivalent rent, which measures how much

more money a property owner would have to pay in rent to be equivalent to their cost of ownership) will climb this year – keeping the CPI from falling back to pre-Covid rates."

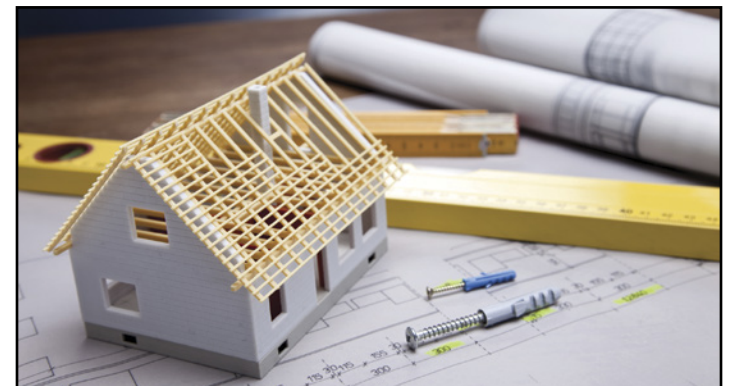
HOW HIGH WILL HOME PRICES RISE IN 2022?

While home prices averaged a record rate close to 19% in 2021, the economists differed on how high home price appreciation is headed in 2022.

"We expect the next 12 months that home prices will rise about 3.5%," said Nothaft. "Demand should moderate because of affordability concerns – prices are up and mortgage rates are up."

"The fact that home prices were up nearly 20% this year shows how much demand there is," said Berson. "There will be excess demand for housing, at least for now, and we think home prices will rise between 9-10% this year, which would be half the pace of last year."

Dietz said that NAHB's forecast is for home prices to rise about 5% in 2022.





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Remodeling Demand Remained Strong in 2021 Despite Supply Chain Problems

The remodeling industry saw strong demand throughout 2021 despite supply chain problems and rising costs, according to experts at a press conference hosted by the NAHB Remodelers at the International Builders' Show (IBS) in Orlando.

The NAHB/Royal Building Products Remodeling Market Index (RMI) showed continued year-over-year improvement in remodelers' sentiment, with index levels at well above break-even point of 50.

"Higher home equity and historically low interest rates provided resources for home owners to improve their existing homes, helping to support the high demand for remodeling projects," said NAHB Assistant Vice President for Surveys and Housing Policy Research Paul Emrath.

Lumber prices continued to move higher — up 218% in the past five months to \$1,238 per thousand board feet. Over the past 12 months, according to the Producer Price Index from the U.S. Bureau of Labor Statistics, gypsum prices increased 21%.

Another issue impacting the remodeling industry is the lack of skilled labor, which leads to delays in completing remodel-

ing projects. There were 345,000 open construction positions in November 2021, noted Emrath.

"Despite delays and higher costs due to supply chain problems, demand for remodeling remains high," said Emrath. "Looking ahead, we expect to see continued growth in the remodeling market in 2022 and 2023, although not as strong as 2021."

Steve Cunningham, CAPS, CGP, 2021 NAHB Remodelers Chair and president of Cunningham Contracting Inc. in Williamsburg, Va., said that not only is a lack of labor an issue, but so are material shortages. For example, he has seen a 6-month wait for cabinets to be delivered.

Discussing popular projects during the COVID pandemic, Cunningham said that "he expects that outdoor spaces, home offices and flex spaces will continue in the years to come, and the next wave of projects will include multi-generational living."

Matthew "Matt" Emmons, CGR, president of Emmons Construction LLC in Jenks, Okla., said he has seen "a steady flow of work in all aspects of our industry." He said that "every sub, vendor and supplier is as busy as they've ever been. I think the concern moving forward is timing for completion and keeping quality at a premium during all the chaos of supply chain issues and labor shortages."

NAHB Supports GOP Efforts to Halt WOTUS Rulemaking Pending Supreme Court Decision

In a move supported by NAHB, all 50 Republican senators have signed onto a letter to request that the Environmental Protection Agency halt its "waters of the United States" (WOTUS) rulemaking while the Supreme Court considers a case brought by Idaho couple Chantell and Mike Sackett on the Clean Water Act (CWA).

The Sackett case's focus on legality of the "significant nexus" standard used by federal regulators to assert federal jurisdiction over any non-navigable, isolated, wetlands and even intermittent and ephemeral streams and ditches could have major implications for the CWA's permitting and enforcement programs.

The letter states that "proceeding with the rulemaking at this time, despite the pending litigation and potential influential verdict, will only deepen uncertainty within the regulated community."

Like NAHB, the GOP lawmakers are also very critical of the WOTUS rule as it is currently proposed.

"Given the severe financial penalties stakeholders could face for conducting standard agricultural or other land development practices under the proposed rule, family farmers and ranchers are understandably alarmed by the administration's attempted land grab," the GOP lawmakers stated.

The EPA and the U.S. Army Corps of Engineers (Corps) announced that as of Sept. 3, the agencies have halted implementation of the Navigable Waters Pro-

tection Rule (NWPR) and are interpreting WOTUS consistent with the pre-2015 regulatory regime until further notice.

This unilateral decision by the agencies — without public input — means that landowners must immediately follow the federal definition of WOTUS that existed prior to both the Trump and Obama administration's WOTUS rules.

While the agencies reiterated their commitment to change the regulatory definition of WOTUS under the CWA announced in June, that effort is expected to take more than six months to complete.

NAHB Senior Officers, members and HBA staff testified at a series of hearings throughout last August and more recently last month to voice their support for retaining the NWPR's requirement that jurisdictional features have a direct surface water connection to a navigable water, as well as other readily identifiable landscape features upon which the scope of federal jurisdiction is based.

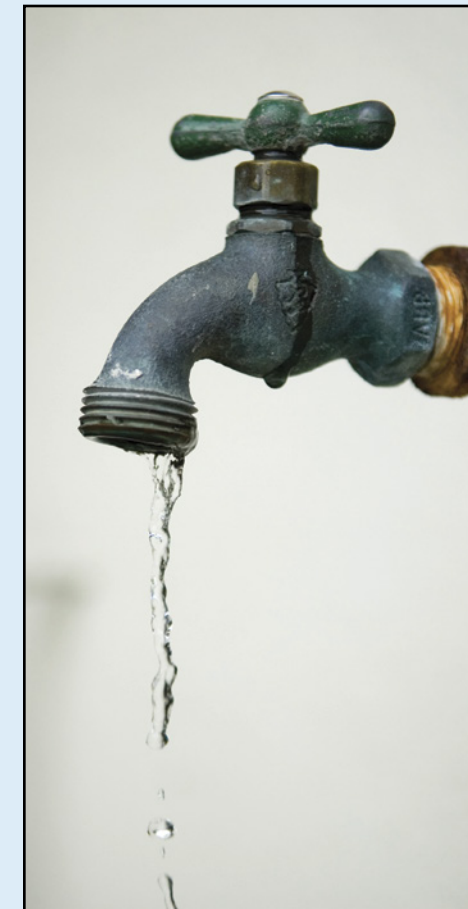
By contrast the proposed WOTUS rule would revert back using the same contro-

versial, cumbersome, and inconsistently applied "significant nexus" approach that the Supreme Court has identified as warranting legal review under the Sackett case.

The regulated community faces significant regulatory uncertainty in light of the agencies' decision, as sections of the pre-2015 rules have been found unlawful by the courts, and the guidance documents provided by the agencies have been superseded by more current guidance.

NAHB is exploring all options to limit this federal overreach, as well as the challenges the EPA's and the Corps' proposed rule's approach will create. We will continue to keep members updated on further developments and provide additional guidance once it becomes available.

Meanwhile, builders who have received, or are in the process of applying for federal wetlands permits or jurisdictional determinations, are encouraged to visit nahb.org/wotus to access NAHB's guidance to frequently asked questions to help navigate the current landscape.

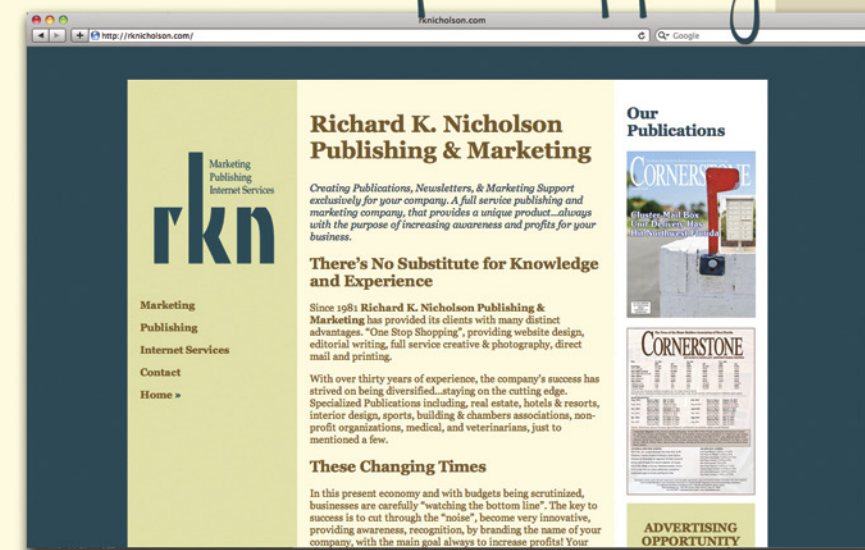


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| Wilma Shortall | 50.5 |
| Darrell Gooden | 50.5 |

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