

Newsletter of the Home Builders Association of Central Missouri

HBANews



January 2019

January Membership Meeting

Date: January 9th

Time: Social at 6 pm Dinner at 7 pm

Fried Chicken and all the Fix-ens'

Location: Eagles on Mo Blvd

Cost: \$15

Speaker: Guy Huntley-Sr. Account Manager-CenturyLink

Learn more about CenturyLink fiber technology and how it can bring higher broadband speeds to your developments.



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Please RSVP by Noon on Monday, January 7th

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Happy New Year!

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U S Rents It



If you see one of the above Christmas Party Sponsors please thank them. The Christmas Party would not be possible without their support.

We would also like to thank the Christmas Party Chairs Tim Wilbers, Brice Ready, and Kyle Vieth as well as Joe Otto & Andy Berhorst - Scruggs Lumber, Kim Baumgartner - Cole County Industries, and Gwynn Ready for helping decorate. Brice & Gwynn Ready, Gary & Donna Viessman, James Moore, Lisa Lehman, Jennifer Gerling, Joe Otto and Tim Wilbers for helping sell raffle tickets.

Cole County Industries for sponsoring the wine

Knapheide Truck Equipment for the social hour cups

Centurylink and U.S. Bank for the door prizes



Congrats Christy Lyon, Cole County Abstract- Presidents award winner.



**February
22 & 23**

at the

Capital Mall



If you would like booth info for the 2019 Home Show please call or email the HBA office

573-635-6001 rachel@hbacentralmo.com or
admin@hbacentralmo.com

or visit www.hbacentralmo.com

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How the Fed Rate Hike Affects Housing

Housing affordability last quarter was at a 10-year low, and it appears that conditions at the start of 2019 aren't likely to improve much.

The Federal Open Market Committee recently raised its target for the federal funds rate (the interest rate at which banks lend money to each other) by 25 basis points. This was the fourth rate hike of 2018. However, experts predict interest rates will rise at a less aggressive pace next year.

NAHB Chief Economist Robert Dietz noted in a recent [Eye on Housing blog post](#) that the Fed's "policy projections suggest two rate increases in 2019 and one additional rate increase in 2020." Nevertheless, NAHB is forecasting no rate hikes in 2020, after what some, including Dietz, anticipate will be a noticeable slowdown in GDP growth in 2019.

Mortgage interest rates, however, are likely to stay the course for the time being, after a decline in December. The 10-year Treasury rate, which is the key variable for mortgage interest rates, declined recently to below 2.77%. A lower 10-year rate typically means lower mortgage interest rates.



CALENDAR OF EVENTS

January 2nd- 11:30 am

Home show Committee Meeting at Aerodry

January 8th- 3:30 pm

Board of Directors Orientation and Meeting

January 9th- 6:00 pm

General Membership Meeting @ the Eagles on MO Blvd

January 23rd- 7:00 am

Quarterly Safety Meeting
1015 Northeast Dr

January 30th- 11:30 am

Home Show Committee Meeting at Aerodry.

February 12th- 4:00 pm

Board of Directors Meeting at the HBA office.

February 13th- 6:00 pm

General Membership Meeting at the Eagles on Mo Blvd.

February 22 & 23rd- HBA

Home Show at the Capital Mall

EPA Proposes New WOTUS Definition

The Trump administration in December released its proposed new definition for “waters of the United States” (WOTUS) that will resolve years of uncertainty over where federal jurisdiction begins and ends. This represents an [important victory](#) for NAHB members.

Under the proposed rule, short-lived ponds, streams and tributaries that only flow in response to a rain event would be excluded from federal regulation. The rule would also exclude wetlands not directly connected to federally-regulated bodies of water.

The action honored a campaign promise President Trump made to the NAHB Board of Directors in 2016 when he was running for office.

NAHB Recognized for Lobbying Clout

“The Hill,” a prominent Capitol Hill publication, recently named NAHB CEO Jerry Howard to its list of elite Washington [power players](#). Although “The Hill” highlighted one person from each organization listed, Howard noted that his inclusion represents the hard work of many individuals.

“The fact that NAHB is recognized as one of the most powerful trade groups is a testament to the shared efforts of our members; the NAHB staff, most notably Chief Lobbyist Jim Tobin and his government affairs team; EOs; councils and all those who work on behalf of the association to keep housing at the forefront of the national agenda,” Howard said.

Trump Advances Opportunity Zones

President Trump on Dec. 12 signed an executive order to spur more investment in opportunity zones, a type of economic development incentive created by the Tax Cuts and Jobs Act of 2017.

[Opportunity zones](#) seek to incentivize investment and economic development in

under-served communities. Developers may use a Qualified Opportunity Zone Fund to help fund projects located within an opportunity zone. This new source of investment dollars could prove to be a powerful economic tool if properly administered.

Save Money on Nissan or Infinity

Nissan North America and NAHB are excited to present members, their employees and HBA staff with the opportunity to purchase a new Nissan or Infiniti vehicle using exclusive incentives for members through the NAHB Savings Program.

[Click here](#) to learn how to take advantage of this great member savings benefit.

FHA Publishes New Home Warranty Rule

The Federal Housing Administration (FHA) on Dec. 14 published a final rule that streamlines the [home warranty](#) requirements for FHA single-family mortgage insurance.

The rule eliminates the regulations that require borrowers to purchase 10-year protection plans in order to qualify for certain mortgages on newly-constructed single-family homes.

This final rule becomes effective March 14, 2019.

Survey Finds Most Americans See Affordability Crisis

Nearly three out of four American households believe that the nation is suffering a housing affordability crisis, and a majority of respondents reported this is a problem at their local and state level as well, according to a recent [nationwide survey](#) conducted on behalf of NAHB.

More than 2,200 adults were surveyed Nov. 27 through Nov. 30 to assess the public's attitude on whether a lack of affordable housing is a problem in their neighborhoods, cities, states and nationwide. The poll cuts across partisan, regional, demographic and socio-economic lines. Among its key findings:

73% of respondents believe that a lack of affordable housing is a problem in the U.S.

68% believe this is an issue in their state, and 54% cite housing affordability as a concern in their neighborhood.

58% said that if they decided to purchase a home in the near future, they would have trouble finding a home they could afford in their city or county.

Nearly a third of America's 119 million households are cost burdened and pay more than 30% of their income for housing, based on NAHB analysis of 2017 Census data.

Key Forestry Provisions in Farm Bill

Congress on Dec. 12 passed the 2018 farm bill that includes key NAHB-supported forestry provisions from Rep. Bruce Westerman's (R-Ark.) [forestry bill](#) to implement critical forest management reforms that will help improve the health of the nation's forest system and reduce America's reliance on foreign sources of timber.

The bill would also increase funding for the Collaborative Forest Landscape Restoration Program to empower rural communities to restore effective forest management and improve forest health. It also contains several provisions in the Timber Innovation Act that will support the development of timber products for building construction.

NAHB fought hard to ensure the farm bill contains a forestry title in order to increase the supply of domestically produced timber from federal lands.

NAHB's Meeting of the Members

Make plans to attend NAHB's annual [Meeting of the Members](#), 8:00 a.m. on Wednesday, Feb. 20, at the Westgate Hotel in Las Vegas during the International Builders' Show.

This meeting provides NAHB members an insider's view of the association's advocacy priorities and gives them a voice in setting those priorities. Attendees also learn about how to take advantage of NAHB's many membership benefits and have the opportunity to network with other professionals in the housing industry.

NAHB Chief Economist Rob Dietz will update members on the industry outlook. Randi Zuckerberg, founder and CEO of Zuckerberg Media, will be the keynote speaker.

Already registered for the International Builders' Show? [Click here to register](#) for the Meeting of the Members.

Supreme Court to Hear Agency Deference Case

The U.S. Supreme Court on Dec. 10 agreed to hear a case that has widespread implications for how courts handle challenges to federal agency regulations.



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

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

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

Patenaude Resigns as HUD Deputy Secretary

After 14 months on the job, [Pam Patenaude](#) has resigned as deputy secretary of HUD. FHA Commissioner Brian Montgomery will serve as acting deputy secretary.

NAHB had a good working relationship with Patenaude, who during her time as deputy secretary helped guide HUD through a number of challenging issues and showed strong leadership in addressing housing and community recovery in areas impacted by natural disasters.

NAHB will continue to maintain a very positive working relationship with Montgomery in his new role.

2018 Permit Totals

Permits Issued 2018						Permits Issued 2017					
Year to Date	2018	2017	2016	2015	2014	Year to Date	2017	2016	2015	2014	2013
Alaska	0	0	0	0	0	0	0	0	0	0	0
Arizona	1	1	1	1	1	1	1	1	1	1	1
Arkansas	0	0	0	0	0	0	0	0	0	0	0
California	1	1	1	1	1	1	1	1	1	1	1
Colorado	1	1	1	1	1	1	1	1	1	1	1
Connecticut	0	0	0	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0	0	0	0	0	0
Florida	1	1	1	1	1	1	1	1	1	1	1
Georgia	1	1	1	1	1	1	1	1	1	1	1
Hawaii	0	0	0	0	0	0	0	0	0	0	0
Idaho	1	1	1	1	1	1	1	1	1	1	1
Illinois	1	1	1	1	1	1	1	1	1	1	1
Indiana	1	1	1	1	1	1	1	1	1	1	1
Iowa	1	1	1	1	1	1	1	1	1	1	1
Kansas	1	1	1	1	1	1	1	1	1	1	1
Kentucky	1	1	1	1	1	1	1	1	1	1	1
Louisiana	1	1	1	1	1	1	1	1	1	1	1
Maine	1	1	1	1	1	1	1	1	1	1	1
Maryland	1	1	1	1	1	1	1	1	1	1	1
Massachusetts	1	1	1	1	1	1	1	1	1	1	1
Michigan	1	1	1	1	1	1	1	1	1	1	1
Minnesota	1	1	1	1	1	1	1	1	1	1	1
Mississippi	1	1	1	1	1	1	1	1	1	1	1
Missouri	1	1	1	1	1	1	1	1	1	1	1
Montana	1	1	1	1	1	1	1	1	1	1	1
Nebraska	1	1	1	1	1	1	1	1	1	1	1
Nevada	1	1	1	1	1	1	1	1	1	1	1
New Hampshire	1	1	1	1	1	1	1	1	1	1	1
New Jersey	1	1	1	1	1	1	1	1	1	1	1
New Mexico	1	1	1	1	1	1	1	1	1	1	1
New York	1	1	1	1	1	1	1	1	1	1	1
North Carolina	1	1	1	1	1	1	1	1	1	1	1
North Dakota	1	1	1	1	1	1	1	1	1	1	1
Ohio	1	1	1	1	1	1	1	1	1	1	1
Oklahoma	1	1	1	1	1	1	1	1	1	1	1
Oregon	1	1	1	1	1	1	1	1	1	1	1
Pennsylvania	1	1	1	1	1	1	1	1	1	1	1
Rhode Island	1	1	1	1	1	1	1	1	1	1	1
South Carolina	1	1	1	1	1	1	1	1	1	1	1
South Dakota	1	1	1	1	1	1	1	1	1	1	1
Tennessee	1	1	1	1	1	1	1	1	1	1	1
Texas	1	1	1	1	1	1	1	1	1	1	1
Utah	1	1	1	1	1	1	1	1	1	1	1
Vermont	1	1	1	1	1	1	1	1	1	1	1
Virginia	1	1	1	1	1	1	1	1	1	1	1
Washington	1	1	1	1	1	1	1	1	1	1	1
West Virginia	1	1	1	1	1	1	1	1	1	1	1
Wisconsin	1	1	1	1	1	1	1	1	1	1	1
Wyoming	1	1	1	1	1	1	1	1	1	1	1
Total Permits	183	271	336	447	547	181	310	411	547	719	719



If you have a stake in home building, then you know that every day Congress makes decisions that affect the home building industry and your bottom line.

When we reach out to members of Congress, we have an impact on the decisions they make.

BuilderLink, NAHB's national grassroots program, advances the **housing** industry by connecting members of Congress to the people who matter most - their constituents.

Register now to speak up for housing and take action through CapitolConnect™, BuilderLink's legislative activation tool.

HBA OF CENTRAL MISSOURI

MISSION STATEMENT

The Home Builders Association of Central Missouri is an organization of professional builders and related industries, dedicated to serving its members.

We strive to be a resource center and "THE" voice on building issues. We do this by educating our members, providing networking opportunities and advocating progressive growth in the communities.

Visit us at our New Website....

www.hbacentralmo.com

The screenshot shows the website's header with the HBA logo, contact information (1420 Creek Trail Dr., Jefferson City, MO, 65109), phone number (573-635-6001), and hours (Mon-Fri 9:00am-5:00pm, Sat/Sun Closed). A navigation menu includes Home, About Us, Events, Find a Pro, Become a Member, and Contact Us. The main content area features a large image of a house with the text "FIND A PRO FOR YOUR HOME" and a sub-headline: "By working with professionals who are members of the Home Builders Association of Central Missouri, you ensure a level a quality for your project that is unmatched." There are two call-to-action buttons: "SEARCH THE PROS" and "BECOME A MEMBER!". The "BECOME A MEMBER!" button is expanded to show contact details: "Call: (573) 635-6001", "Email: info@hbccentralmo.com", and "Visit: 1420 Creek Trail Dr., Jefferson City, Mo. 65109".

We're in the offering NAHB members up to \$1,000 business.

Members of the National Association of Home Builders (NAHB) can now enjoy a private offer of up to \$1,000 toward the purchase or lease of most new Chevrolet, Buick and GMC vehicles. Choose an eligible vehicle at your local dealer and present your NAHB proof of membership. You can add on incentives from the National Fleet Purchase Program and Business Choice to get the best value on vehicles that run your business. For complete offer details, visit naah.org/ma.

Logos for NAHB, Chevrolet, Buick, and GMC are displayed.



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A hand holding several US dollar bills is shown in the background.

Logos for partner companies are listed: Chevrolet/GMC, UPS, Dell, GEICO, Houzz, Lowe's ProServices, Amazon Business, Hertz, Office Depot, YRC, 24 Hour Moving, Avis, Capital One, Spark Business, TSYS, Wyndham, and Budget.

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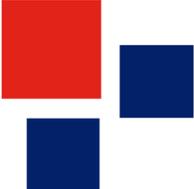

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