HBA HOME BUILDERS ASSOCIATION OF CENTRAL MISSOURI | NAHB National Association of Home Builders

March 2020

March Membership Meeting

Date: March 11th

Time: Social at 6 pm Dinner at 7 pm

Fried Chicken and all the Fix-ens'

Location: Eagles on Mo Blvd

Cost: $15

Program:

Steve Ahrens, President of the Missouri Propane Education and Research Council, will discus his group's outreach to homebuilders. Propane HomePro is a partnership with Missouri builders to create a propane showplace spec or model home that is promoted through video and photo shoots, a web site and sponsored open houses. The Council offers free state compliance training to HomePro partners and is developing a web site to show off the various homes.

Sponsored By:

MOPERC
Missouri Propane Education & Research Council

Leadership List

President

Jason Otke

1st Vice President

Brice Ready

2nd Vice President

Lisa Lehman

Secretary

Donna Viessman

Treasurer

Dan Lewis

Past President

Brice Bernskoetter

Board Members

Jared Buetcher

Adam Boessen

Tim Wilbers

Ryan Classpill

Jeff Hoelscher

Jim Hagenhoff

Angie Zimmerman

HBA of MO Rep- Jason Otke

Executive Officer- Rachel Andrews

Administrative Assistant- Stacey Meyer

Political Consultant- Heath Clarkston

Calendar of Events

March 5th- 4:00 pm Build My Future Committee Meeting at the HBA office

March 10th - 4:00 pm Board Meeting at the HBA office

March 11th HBA General Membership Meeting at the Eagles on MO Blvd. Sponsored by MO Propane Association

March 12th- 4:00 pm Home Show Follow up meeting at Servicemaster by Aerodry

March 18th 11:30 am HBAM Meeting and Legislative Day at the Capital

April 1- Scholarship applications are due!!

April 6th - 4:00 pm Board Meeting at the HBA office

April 8th - 6:00 pm HBA General Membership Meeting at the Eagles on MO Blvd.

April 14th- 3:30pm Scholarship Committee meeting at HBA office

Thanks to our 2020 Home Show Committee for presenting a First Class Show!

Ralph McCasland

2020-Chairperson

Brady's Glass

Lisa Lehman

2020 Co-Chairperson

Servicemaster Restoration by Aerodry

Adam Mietzner

2020 Co-Chairperson

EcoWater Systems

Ron Lehman - ServiceMaster By Aerodry, Will Peterson - All-n-One Outdoor Solutions, Kim Baumgartner - Cole County Industries, Lynette Honse - Brady's Glass & Paint, Jeff Carr - Hawthorn Bank, Rachel Andrews, Amiee Meyer, Stacey Meyer - HBA, Jeff Hoelscher - Hoelscher Enterprises, Donna Viessman & Sandra Forbis - Imagemark Marketing & Advertising, Haze Wright & Johnny Martellaro - Martellaro Marble & Granite, Tim Wilbers - Midwest Block & Brick, Paulette Kreter-Paulette's Designs, LLC, Christy Lyon - Monarch Title Co, Karen Schaefferkoetter - Spyder Tech, Jason Leriche - Culligan Water, Jared Buechter - TSG Specialty Lawn Care, Jordyn Lowry - Align Chiropractic, Dan Klindt -Ecowater, Shelia Schneller- Mid-City Lumber, Gwynn Ready - Ready Construction/Re-Max

Home Show Sponsors Continued...

Find A Pro HBA Home Show presented by Fortified Roofing & Siding

Aisle Sponsors

Gwynn Ready
RE/MAX
JEFFERSON CITY
Direct: 573~761~3420
Cell: 573~690~4035
www.GwynnReadyHomes.com

Hy-Vee

Foundations
Footings • Flatwork

Haslag Landscape & Design
Custom Design and Construction

L.L.C. Luecke's Roofing

Quaker Windows & Doors

Find A Pro HBA Home Show presented by Fortified Roofing & Siding

Builder's Walk Sponsors

A-Built LLC
Bernskoetter Construction
Burks Construction
Ken Otke Construction
Kent Bentlage Construction
MRA Construction
Nathan Voss Construction
Ready Construction
Ryan Schrimpf Construction
Servicemaster Restoration By Aerodry

Play & Learn at the Kids Pro Zone

Sponsored by Lowe's

You could give your people Culligan Water

Parents or guardians of kids ages 4-10 can build birdhouses and play interactive games!

HBA Home Builders Association of Central Missouri
hbacentralmo.com

It's FREE at the HBA Home Show

Capital Mall

Saturday
10am -4pm
Sears Wing

Find A Pro HBA Home Show presented by Fortified Roofing & Siding

February 21 & 22

FIND A PRO HBA Home Show presented by FORTIFIED ROOFING & SIDING

The raffle will be held again this year with more HUGE PRIZES than ever before!

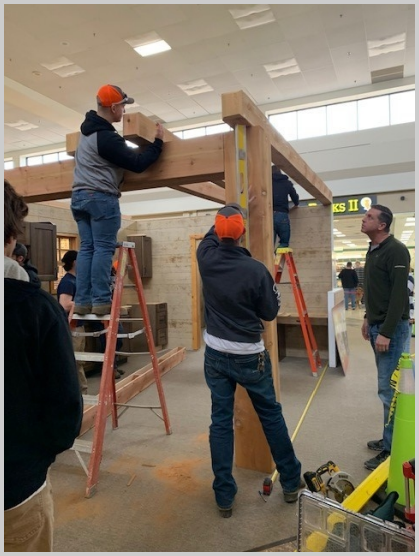
Raffle Grand Prizes:

Grill & Accessories
Cole County Industries

Pro Cart Charcoal Kettle Grill
Best Fire, Inc.

Mirror
Brady's Jefferson City's Glass Company

Plus, don't miss out on the hourly prizes valued at a minimum of $25 each. Be sure to buy your tickets at the show. The raffle is located in the HBA Booth.



Super Booth was constructed by

NICHOLS Career Center
605 Union • 659-3100

Raffle Prizes

Cole County Industries - Grill & Accessories

Best Fire - Pro Cart Charcoal Kettle Grill

Brady's Jefferson City's Glass Company - Mirror

Sommers Interiors - Area Rug (3'3" x 4'11")

Art's Pest Control - Perimeter Spraying Certificate

B&H Well Drilling & Pump Service, Inc. - Set of Corn Hole Boards

Bandanas Bar-B-Q - Gift Card $25.00

Central Bank - 4 Cardinal Tickets for 2020 Season

CenturyLink - Rocketbook Smart Reusable Notebook

Cole County Abstract & Title - $50 Downtown Gift Certificates (2)

Coleman Appliance Center - Magic Chef Stainless/Black Microwave

Crown Power - 1/16 Scale Collector SV340 Skid Steer-Rubicon Edition

Cumulus Radio - 4 Tickets to KC Royals Baseball Game

Frank Schrimpf Plumbing - 2 Lamps

Hawthorn Bank - $100.00 Visa Gift Card

Imagemark Marketing & Advertising - Seven Piece Electric Buffet Warmer

JCL Hardwood Floors - 2 Floor cleaning Kits

Knapheide Truck Equipment - Spreader

Labelle Cabinetry & Lighting - Lamp

Longfellow's Garden Center - Design Service & Product Certificate

Joe Machens - $100 Oil Change, Tire Rotation & Nitro Fill (5)

Martellaro Marble & Granite - Kansas City Chiefs Yard Sign

Maxey Heating & Cooling - Leaf Blower

Mid America Bank - Grill Set

Mid-City Lumber - 148 Piece Crescent Tool Set

Mid Missouri Surfaces - Cheese Boards (6)

Midwest Title & Escrow - $50.00 Gift Card to Ecco Lounge

Missouri American Water - $50.00 Lowes Gift Card

Monarch Title Company, Inc. - Farmhouse Clock

Phillips & Co. Electrical Testers (4)

DKB Designer Kitchens & Baths - Moen Flo Smart Faucet

Riley Chevrolet Buick, GMC, Cadillac - Free Oil Change

Riley Toyota & Scion - Oil Change & Tire Rotation Gift Certificates

River Region Credit Union - Cooler & Bluetooth Speaker

Spyder Technologies - Google Home Mini

Three Rivers Electric Cooperative - Backpack & 2 Umbrellas

U.S. Bank - Gift Basket

Vaughan Pools & Spas - 2 Pool Floats

More Home Show Thanks

Thank you Raffle Volunteers:

Christy Lyon- Monarch Title

Karen Schaeperkoetter-Spyder Technologies

Heather Hagner- Hawthorn Bank

Paulette Kreter- Paulette Designs LLC

Amiee Meyer- Meyer Construction

Donna & Gary Viessman- Imagemark

Kim Baumgartner- Cole County Industries

Brea Rieber- Best Fire

Wanda Holtmeyer- Dean Holtmeyer Construction

Dane Wilson- Mid-City Lumber

Joe Otto- Scruggs Lumber

Maisey Pape- Gilbert- Align Chiropractic Clinic

Margaret Thoenen- Ken Thoenen Homes

Shelly Schwartz- Mid America Bank

Jim and Leanna Hagenhoff- Tri-Tech Builders

Emad Faddoule PE

Thank you Load in/out Volunteers:

Ralph McCasland- Brady's Glass

Tim Wilbers- Midwest Block and Brick

John Martellaro- Martellaro Marble & Granite

Will Patterson- All-n-One Outdoor Solutions

Karen Schaeperkoetter- Spyder Technologies

Tom Distler- Tom Distler Construction

Ron & Lisa Lehman- Servicemaster Restoration by Aerodry

Joe Otto -Scruggs Lumber

Dan Lewis - Mid America Bank

Thank you Security Volunteers:

Ron Lehman- Servicemaster Restoration by Aerodry

Haze Wright- Martellaro Marble & Granite

Special Thank You

Ralph McCasland (Brady's Glass) for transporting the Super Booth set up and take down

Spyder Technologies for the use of TVs and tables

Centurylink for providing wifi

Stacey Meyer, Amiee Meyer, Steve Meyer for organizing and delivering lunch orders on Saturday

Stacey Meyer, Gwynn Ready helping at the HBA booth

Lowe's Home Improvement for the use of your carts during load in/out,for donating the Lumber for the giant Jenga exterior wall material for Superbooth

River City Habitat for the doors used as blackboards in Kids Pro Zone

Ron Lehman (ServiceMaster Restoration by Aerodry) transporting carts to and from Lowe's

Mid- City Lumber for donating the cedar beam materials for Super booth (Nicholas Career Center) for the awesome job of building the beams.

Ecowater for the coffee and donuts

Imagemark for the advertising, graphics and social media post

Mid- City Lumber for the use of the forklift

Longfellow's for the beautiful foliage at the entrances

Shelia Schneller(Mid-City Lumber) and Ralph McCasland Brady's Glass)for organizing kitchen and bath in the Super Booth

Jerry Sandbothe -Sandbothe Concrete for the shower display

Nick Haslag (Haslag Landscape and Design) for organizing the Outdoor display at Superbooth

Steve Meyer (Meyer Construction) for building the pergola

Donna Viessman (Imagemark) for taking awesome pictures

B & H Well Drilling for displaying the Home Show sign

Ryan & Grant Shrimpf (Ryan Scrimpf Construction) Tim Wilbers, John Gilmore, Kyle Noonan, Tim Otto(Midwest Block & Brick) Mike Saucier (RM Saucier) Brice Ready (Ready Construction) for putting up and taking down outdoor signs

Ralph McCasland, Lynette Honse (Bradys Glasss) Jerry Sandbothe (Sandbothe Concrete(Jeff Hoeslcher and Kathy Hendrix (Hoelscher Enterpises) Tim Wilbers Midwest Block and Brick) for the Exhibitors Social.

New Members

Mediacom

Allison Owen

Green Leaf Solar

Ryan Roe

2020 Permit Totals

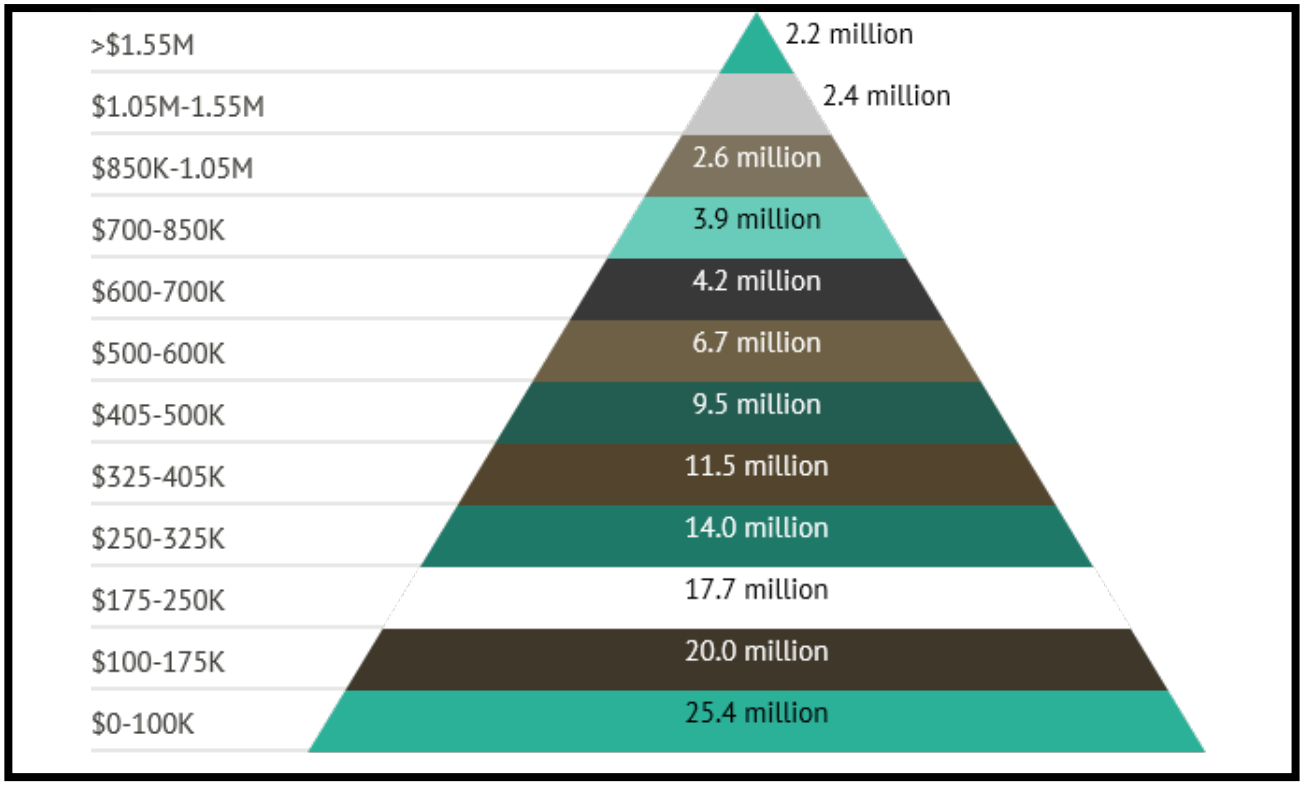
Permits Issued 2020

	Single Family		Other	
	City	Cole County	City	Cole County
January	6	6	18	5
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				
Year to Date	6	6	18	5

Permits Issued 2019

	Single Family		Other		
	City	Cole County	City	Cole County	
January	0	5	9	5	
February	3	11	23	4	
March	6	15	21	7	
April	1	6	15	15	
May	4	12	17	11	
June	5	11	18	12	
July	6	13	24	23	
August	9	9	17	6	
September	1	11	40	18	
October	3	10	35	18	
November	3	9	17	9	
December	4	5	10	7	
Year to Date	48	137	245	120	550

Housing Affordability Explained in One Graph



Applying conventional underwriting standards that the cost of a mortgage, property taxes and property insurance should not exceed 28% of household income, NAHB economists have calculated how many households have enough income to afford a home at various price thresholds. The **housing affordability pyramid** reveals that 63 million households out of a total of 120 million are unable to afford a $250,000 home.

The affordability problem is explained in NAHB's new **priced-out estimates** for 2020.

IRS Clarifies LIHTC Income Limits

The IRS has released revenue ruling 2020-4 instructing taxpayers how to calculate Low-Income Housing Tax Credit (LIHTC) **income limits** should they choose to use the income averaging minimum set-aside test to meet LIHTC eligibility and compliance requirements.

This test was created by the Consolidated Appropriations Act of 2018 to complement the existing tests established by the Tax Reform Act of 1986 and allows LIHTC projects to serve households earning as much as 80% of Area Median Gross Income in some circumstances.

Costs Up in Recent Builder Survey

The cost of constructing a typical single-family home has gone up, but builder profits have fallen slightly, according to a **recent survey** of home builders. On average, 61.1% of the sales price, goes to construction costs. Add to that finished lot costs (18.5%), overhead (4.9%), sales commissions (3.7%), financing (1.7%), and marketing (1%), and the average builder profit is 9.1%, before taxes. In separate studies, NAHB economists have found that 24.3% of the cost of a typical, new single-family home comes from regulatory compliance.

BUILD-PAC Focused on Election Success

As the 2020 BUILD-PAC chairman, Justin MacDonald has his eyes on the November prize of electing more pro-housing candidates. He knows the best way to get there is to increase the number of members involved **in BUILD-PAC**, NAHB's political action committee.

With the 2020 elections approaching, MacDonald wants a continued push for pro-housing legislation, including efforts to reduce excessive regulations that stifle growth.

Mortgage Delinquency Rates Hit Record Low

The **delinquency rate** for mortgage loans on single-family homes decreased to 3.8% of all loans outstanding in the fourth quarter of 2019, according to the Mortgage Bankers Association's National Delinquency Survey. This is the lowest it has been since the series began in 1979.

Codes Vote Could Affect Affordability

Preliminary results indicate that a number of aggressive energy efficiency proposals were approved during the **online vote** on the 2021 cycle of the International Codes Council (ICC). These proposals, known as "zombie proposals," had been defeated at ICC Committee Action Hearings and during the Public Comment Hearings and therefore required a two-thirds vote to pass. No previous proposal had ever met the threshold. But during the ICC's Online Governmental Consensus Vote, held late last year, 20 aggressive International Energy Conservation Codes passed that hurdle.

Labor Shortage Remains Top Concern for Home Builders

The cost and availability of labor continues to stand out as the most significant challenge that builders will face in 2020, according to a **recent survey** of members as part of the monthly NAHB/Wells Fargo Housing Market Index (HMI).

Roughly 85% of builders expect to face serious challenges regarding the cost and availability of labor this year.

Building material prices and the cost and availability of lots were tied as the No. 2 problem builders expect to face in 2020, with these issues cited by 66% of the survey respondents.

All three of these supply-side issues have been a growing concern for builders over the past several years. To put it into perspective, in 2011, just 13% of builders cited labor issues as an important concern, with the rate steadily rising over the ensuing years before peaking at 87% last year.

Rounding out the top five concerns for builders in 2020 are impact/hook-up/ inspection or other fees (60%) and gridlock/uncertainty in the nation's capital making buyers more cautious (56%).

LA Now Least Affordable

San Francisco, which has been the nation's least affordable major housing market for the past two years, was supplanted by Los Angeles in the fourth quarter of 2019, according to the most recent NAHB/Wells Fargo **Housing Opportunity Index** (HOI).

Indianapolis-Carmel-Anderson, Ind. was rated the nation's most affordable major housing market, defined as a metro with a population of at least 500,000. Cumberland-Md.-W.Va. was rated the nation's most affordable smaller market.

In all, 63.2% of new and existing homes sold from October through December were affordable to families earning the U.S. median income of $75,500.

Suicides in Construction Climb

Public health experts are increasingly concerned at the high level of suicides among construction workers, according to Scott Earnest, acting director of NIOSH's Office of Construction Safety and Health.

Speaking during the 2020 International Builders' Show, Earnest told the NAHB Construction Safety and Health Committee about the nationwide trend of rising suicide rates among construction workers.

A study showed that the profession with the highest **rate of suicides** was Construction and Extraction, at 52.1 suicides per 100,000 people.

NAHB has joined the Construction Industry Alliance for Suicide Prevention in an effort to raise awareness of the problem.

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.

Capital Installers, Inc.
RAYNOR Doug Kliethermes
Authorized Dealer
3012 S. 10 Mile Drive
Jefferson City, MO 65109
573-893-4998

ECOWATER SYSTEMS
Adam & Lydia
636-3800

CMP GROUP, INC.
Bob Krattli
5216A Business 50 West
Jefferson City, MO 65109
p: 573.893.6601
f: 573.893.6733
cmp@cmpjc.com
www.cmpjc.com
Vanity Tops | Tubs | Shower Bases/Walls | Kitchens

JEFF HOELSCHER
Cole County Eastern District
Commissioner
jhoelscher@colecounty.org
573-634-9112 573-619-8299
311 East High Street
Jefferson City, MO 65101

Arts Pest Control
Mike Bernskoetter
(573) 634-3299

STAMPED STAINS STENCILING
TEXTURED RESURFACING NEW OR OLD
INCRETE SYSTEMS
CONCRETE DESIGN CONCEPTS
"We Beautify Concrete"
BEAU VOSS, Owner
930 Wayside Road
Centertown, MO 65023
573-584-3897
Cell 573-619-6458
www.concretedesignconcepts.com

METAL CULVERTS INC.
P.O. Box 330, 711 Heisinger Rd.
Jefferson City, MO 65102
Office: (573) 636-7312 Fax: (573) 634-8729
www.metalculverts.com

Hawthorn BANK®
132 E. High St.
761-6100

Colecountyconcrete.com
COLE COUNTY INDUSTRIES
635-4101 Ready Mixed Concrete
1405 Industrial Drive * Jefferson City, MO 65109

HBA
HOME BUILDERS ASSOCIATION OF CENTRAL MISSOURI

MID AMERICA TRUSS

STIEFERMAN HEATING CO., INC.
Arlin Stieferman
3526 Rock Ridge Road
Jefferson City, MO 65109
phone 573.635.3547
cell 573.690.1186
Dave Lennox PREMIER DEALER
LENNOX

DeLong's INC.
P.O. Box 479
JEFFERSON CITY, MO 65102
(573) 635-6121

Action Realty 573.893.6295
MARGARET THOENEN
573.690.0113
BLAKE WERNER
573.690.4197
WWW.ACTIONREALESTATE.COM

America Building Products

MID AMERICA BANK
Member FDIC midambk.com
Equal Housing Lender

U.S. RENTS-IT
1513 Industrial Dr.-Box 125
Jefferson City 65102
Office
1-800-324-4846 or (573) 635-6171
Fax 573-635-7180

Central Bank
Strong roots. Endless possibilities.
CENTRALBANK.NET | 634.1111 | MEMBER FDIC

jobsite sanitary toilets
Construction Sites
Picnics, Special Events
Serving Central Mo. from Jefferson City
www.Jobsitetlc.com
Jason "Moon" Sullivan
Mike L. Sullivan
Fax: 573-893-7643
(573) 896-8665

Twehous Excavating Company, Inc.
Excavating Contractor
Specialized Heavy Hauling
8514 Liberty Road
Jefferson City, MO 65101
Office: 573.395.4354
Fax: 573.395.4280

MID-CITY LUMBER CO. LTD.
118 Jaycee Dr.
Jefferson City, MO

Since 1921 COLE COUNTY ABSTRACT & TITLE CO.
ABSTRACTS
TITLE INSURANCE
ESCROW CLOSING
240 E. High St.
Jefferson City, MO 65101
(573) 636-3214

Landmark Bank
Jefferson City Home Mortgage Center

Capital Sand Company
Aggregates for the Construction Industry
Matt Kliethermes
mkleithermes@capitalsandcompany.com
573-257-0302 Mobile
573-634-3020 Office
P.O. Box 104990
Jefferson City, MO 65110

PHL 893 3121
WOODMAN ENGINEERING CO
JEFFERSON CITY MO
Your Home's Comfort Keeper
217 Commerce Drive
Jefferson City, MO
573-893-3131
HEATING & COOLING

Beautiful Home Interiors
125 Scott Station Rd.
Jefferson City, MO 65109
573.893.2500 office
573.893.5132 fax
573.690.1950 cell
Darrell Reinsch
Owner
darrell@beautifulhomeinteriors.com
www.beautifulhomeinteriors.com

JEFFERSON BANK of Missouri
MEMBER FDIC
jefferson-bank.com ⊠ 573-634-0800 ⊠ 700 Southwest Blvd

Dulle Overhead Doors Inc.
2743 Merchants Dr.
Jefferson City, MO
(573) 893-2575
344 Hwy. 42
Kaiser, MO 65407
(573) 348-4399
www.dulledoors.com

CENTRAL MISSOURI PROFESSIONAL SERVICES, INC.
Engineering - Surveying
Materials Testing
(573) 634-3455

SCRUGGS LUMBER

KEMPKER
Heating & A/C LLC
573-893-8905
2804 Forest Ridge Lane

Farmer's Concrete
Jefferson City, MO
P.O. Box 543 • 826 Stadium Blvd. West
Jefferson City, MO 65102-0543
Phone 573/636-7193 • Fax: 573/636-9520
Build with Concrete

ServiceMASTER Restore
Residential/Commercial
Water Fire Smoke Mold
24-Hr. Emergency Service
Lisa Lehman
President
ServiceMaster Restoration
Services by AERODRY
1221 Creek Trail Drive
Jefferson City, MO 65109
Office: 573-634-3651
Mobile: 573-680-0677
Email: lisa@aerodry.net
www.servicemasterbyaerodry.com

CAPITAL QUARRIES
Quality Aggregates for the Construction Industry
(573) 634-4800

River Region CREDIT UNION
Lisa Wolken
VP of Real Estate Loan Origination
NMLS: 673312
3124 W Edgewood Dr
Jefferson City, MO 65109
rrcu.org

spyder technologies
Satellite TV – Internet – Security
573-644-7200
SPYDERTECH.BIZ

MIDWEST BLOCK & BRICK
A Midwest Products Group Co.

LEGENDS BANK
MEMBER FDIC
130 E McCarty St, Jefferson City
573-636-4193 • legendsbk.com

Thank You!
TO OUR NEWSLETTER SPONSORS