



ON THE LEVEL

Monthly Newsletter of the Temple Area Builders Association

April 2017

Thank you Lamar Advertising For A Great Crawfish Boil!

On April 13, Mat Naegele and the team at Lamar hosted TABA's annual Crawfish Boil. Hundreds of TABA members attended the event and enjoyed an evening of food, fun, and camaraderie. Thanks again to the Costa Pool & Spa, Sparta Crane, and Monteith Abstract & Title folks for the brisket and to Jack Hilliard & Bud Light for some refreshments.

Check out the pictures on our [Facebook page](#) & don't miss out on our next networking opportunity at the Parade of Homes Kickoff Party!

Upcoming Event Calendar

May 11	TABA Parade of Homes Kickoff Party @ Dead Fish Grill
May 12-14 & 19-21	TABA Parade of Homes in Temple, Belton, Morgan's Point Resort, & Salado
June 23	TABA Golf Tournament @ Sammons Golf Links
July 14	TABA Member Appreciation Cookout @ Overlook Pavilion, Lake Belton

"The Parade of Homes is right around the corner. This annual event is a great showcase for our Builder and Associate Members. Make plans to tour the homes and encourage your friends and family to do the same!"

*- Megan Kiella,
2017 TABA President*



12 N. 5th Temple, TX 76501 | info@tahb.org | 254-773-0445

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Early Voting Is Underway — Go Vote!

TABA Home-PAC is proud to support and endorse **Jason Carothers** for BISD School Board Trustee

TABA Home-PAC Trustees encourage you to [learn the facts](#) about the BISD School Bond and **Vote YES**

May 1-2, 2017
7:30 a.m. to 7:00 p.m.

Early Voting Locations (You can vote at any of the locations during early voting)
Belton ISD Administration Building
Belton High School
North Belton Middle School

TABA Home-PAC is the registered, non-partisan, political action committee of the Temple Area Builders Association. TABA Home-PAC promotes and financially supports candidates, issues, and causes that are in the best interest of the community TABA serves. TABA Home-PAC does not support a particular political party - it supports the best candidate for our views and goals.

Political ad paid for by Temple Area Home Builders Association Home-PAC

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2017 Parade of Homes Kickoff Party

May 11 @ Dead Fish Grill

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*Thank you 2017 Parade of Homes
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2017 Parade of Homes Realtor Tour



Attention Realtors - The TABA Parade of Homes Realtor Tour is returning again in 2017! On Wednesday May 10, please join us for an exclusive free tour of the 2017 Parade Homes. We will view homes in the morning and afternoon, breaking for lunch at noon.

Please RSVP by May 5th to 254-773-0445 or Kacie@tahb.org

Social Hour Sponsored by:



2017 Parade of Homes Kickoff Party - May 11

[RSVP Now](#) for the Parade of Homes Kickoff Party at Dead Fish Grill

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Eye On The Economy Feature Article

High Storage Levels, Low Oil Prices

Elliot Eisenberg, Ph.D.

After almost reaching \$55 per barrel (bbl), oil prices are again falling. What makes this decline particularly baffling is that in late 2016, after seeing prices languish for two years, the Organization of Oil Producing Countries (OPEC) announced that it, along with non-OPEC members such as Russia, would collectively reduce production by 1.8 million bbl/day, or 2% of global supply, starting January 1st. Many observers thought that removing that much supply would stop inventory growth and put upward pressure on prices. After the decision to curtail pumping was announced, oil prices, as expected, quickly jumped from about \$43/bbl to close to \$55/bbl. Recently, however, oil prices have again started falling. The question is why, and is this decline more likely to be temporary or permanent?

There are four main reasons why oil prices are again declining. Firstly, the decision to cut global production set off a flurry of buying by hedge funds, which pushed up prices. However, the rise in prices also encouraged American shale producers to ramp up drilling and production. To wit, the number of oil rigs in operation has more than doubled in the past 12 months. Since OPEC announced that production cuts were coming, US production has increased by almost 500,000 bbl/day. Moreover, the number of wells that are drilled but uncompleted (DUCs) has risen from 1,250 to 1,750. As oil prices recover, DUCs, which can be quickly completed, are likely to flood the market with yet more supply.

Second, several OPEC nations, including Iran, Libya, and Nigeria, were, for any number of reasons, not asked to cut production and have instead all increased production dramatically. Further complicating matters is that many of the nations that have been called upon to make cuts do not have a great history of compliance. In addition, Canada and other non-OPEC nations that are in no way involved with OPEC are also increasing production.

The third factor is that in the months leading up to January 1, 2017, when the above-mentioned production cuts were to commence, most OPEC nations sharply raised production levels and exports to maximize short-term revenues. And, after weeks of transatlantic travel, this oil is now finally reaching US shores.

The final factor is the shape of the curve of futures prices, which is closely related to inventory levels. Inventory levels continue to rise and are now at a record 540 million barrels. With inventories so large, near-term prices for oil are lower than long-term prices, a relatively infrequent situation known as a contango. When the contango is sufficiently large, such that storage costs are less than the long-term price of oil minus the short-term price, which is currently the case, investors and speculators buy oil and store it. In the process, the near-term price of oil is driven lower still.

To break this cycle, OPEC will have to convince markets that inventories will soon decline and thereby raise near-term prices. The best way to do this would be to promise to extend the current production cuts that are set to expire on June 30th and perhaps promise additional production cuts. The only problem is that as prices rise in response those actions, American shale drillers will drill more wells and the cycle will continue.

Elliot Eisenberg, Ph.D. is President of GraphsandLaughs, LLC and can be reached at Elliot@graphsandlaughs.net. His daily 70 word economics and policy blog can be seen at www.econ70.com. You can subscribe to have the blog delivered directly to your email by visiting the website or by texting the word "BOWTIE" to 22828.



NAHB Responds to White House Tax Reform Proposal

NAHB Chair Granger MacDonald today responded to the White House proposal to reform the federal income tax program. His statement follows:

“NAHB commends President Trump for tackling tax reform and keeping the mortgage interest deduction as one of two individual deductions. However, doubling the standard deduction could severely marginalize the [mortgage interest deduction](#), which would reduce housing demand and lead to lower home values.

“On the corporate side, NAHB strongly supports the provision to lower the tax rate to 15% for pass-through entities. This would provide much-needed tax relief for America’s small businesses, which generate the lion’s share of job and economic growth.

“Policymakers also need to take steps to ensure that lower corporate rates do not diminish the effectiveness of the [Low Income Housing Tax Credit](#) program, particularly given that the nation is experiencing an acute shortage of affordable housing.

“NAHB looks forward to working with the White House and Congress to craft meaningful tax reform that lowers rates for small business and hard-working families while acknowledging the special role that housing plays to foster economic growth.”

What Draws Young Adults to the Construction Trades?

Most young adults between the ages of 18 to 25 say the two most important benefits of a career in the construction trades are good pay (80%) and learning useful skills (74%), according to a recent poll of this age group conducted by NAHB. Only 15% cite seasonal work as a benefit, while a modest 37% rate it as an advantage that this field does not require a college degree. The vast majority of those surveyed, 74%, say they know the field in which they want to have a career.

Read more about the NAHB Poll [here](#) and [here](#)

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Do Business with a member!

Our current members are our most valuable recruitment tools! Are you encouraging the people that you do business with to join TABA?

There is strength in numbers!

If our industry doesn't have a strong voice, your business will be impacted one way or another. This could mean less infrastructure development or it could mean more regulation and higher fees.

Either way, your ability to grow your business could be limited if you don't have an advocate in the halls of government.

TABA not only provides networking and marketing opportunities that help you promote your business, we also navigate the political waters to help provide a pro-business environment.

We encourage you to engage your business associates, and have them join TABA so we can continue to move our industry forward!

Contact Kacie at kacie@tahb.org or 254.773.0445 for more information on how to refer your business associates, or to pass on leads regarding prospective members!



The following companies have shown their commitment to the industry by renewing their memberships. Thank you!

- ABC Supply Co - Patrick Johnson, Arnold Builders - Bird Creek Roofing - Bonded Builders Warranty - Brandon Whatley Homes - Central National Bank - Costa Pool & Spa - Durango Doors - Fast Signs - James Hardie Building Products - KCEN TV - Kelly Moore Paint - Kiella Homebuilders - Perryman & Wilson - R.T. Schneider Construction - Ryan Smith Home Selling Team - Suncoast Post Tension -

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Impact of the Duty on Canadian Lumber Announced April 25

On April 25, the Department of Commerce levied a 19.88% duty rate against Canadian softwood lumber exports to the United States. Due to “special circumstances,” the duties will be retroactive 90 days from the date that the rates are officially published in the Federal Register, likely back to the beginning of February. Five Canadian lumber producing companies will face specific duty rates, the highest of which (24.12%) will be levied on West Fraser Timber (Random Lengths Special Report 4/24/2017). NAHB estimates that the annual impact of the 19.88 percent duty, if in effect throughout 2017, would be a loss of

- **\$498.3 million** in wages and salaries for U.S. workers,
- **\$350.2 million** in taxes and other revenue for governments in the U.S., and
- **8,241** full-time U.S. jobs.

Many of the jobs are in construction, but the effects are not limited to a single industry, as wages and jobs are also lost in businesses that sell and transport building materials, provide architecture and engineering services, etc. Some jobs are gained in the U.S. sawmill industry, but this is almost entirely offset by losses in other manufacturing industries. In total, 25 or more jobs are lost in 31 different detailed (6-digit [NAICS](#) code) industries.

The losses of wages, jobs and taxes shown in the above bullets are *net* losses, that take the increases in wages, jobs and taxes in the domestic sawmill industry into account. Jobs are measured in Full Time Equivalents (enough work to keep a worker employed full-time for a year). The analysis is for calendar year 2017, assuming that some of the impacts have already occurred as markets have anticipated the Commerce Department’s announcement.

The 2017 baseline that would prevail in the absence of the duty is based on 2016 lumber production and consumptions statistics, mid-2016 prices adjusted for inflation, and construction spending in 2016 adjusted for inflation and anticipated real increase, and wages per job adjusted for inflation. The adjustment factors are taken from NAHB’s 2017 forecast for the Consumer Price Index, Residential Fixed Investment, and Housing Starts for 2017. In addition, wages per job are inflated using HUD’s estimate of Median Family Income for 2017.

Starting from this baseline and applying average measures (elasticities) of the way markets respond to price changes taken from a [2011 technical article by Baek](#) produce estimates that, in 2017, the average 19.88 percent duty would result in a

- reduction of **1.2 billion board feet** in Canadian imports,
- increase of **834.4 million board feet** in output of U.S. producers for the domestic market, and
- **6.4 percent** increase in the price paid by U.S. customers.

Read more about NAHB’s estimates and the impact [here](#).

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Members are the foundation of our association. Members provide the support, the means, and the passion to ensure that we can be successful in achieving our collective goals in promoting home ownership and ensuring the long-term stewardship of the building industry in Central Texas.

Our members strive to make the American Dream a reality by providing quality, affordable homes with superior craftsmanship.



Friday June 23, 2017 @ Sammons Golf Links – 1pm Shotgun Start

TABA Golf Tournament Marketing Partnership Packages

Official Event Partner (limit of 5) - \$1400

- Prominent recognition and logo on banner at the registration area and the dinner area. Company may hang an additional banner and provide additional signage for display if desired.
- Prominent recognition and logo on the Golf Entry Form and Golf Cart Placards and in the *TABA On the Level* Newsletter in May, June and July
- Company name and/or logo will appear across all social media platforms used by TABA
- Option to provide promotional items for goodie bags given to all golfers
- Option to have a tent/table in check-in area or tee-box
- 4 person golf team that includes all games and 4 dinner tickets

Official Tee-off Partner - \$1000

- Logo on banner at the registration area and the dinner area. Company may hang an additional banner if desired.
- Logo on the Golf Entry Form, Golf Cart Placards, and in the *TABA On the Level* Newsletter in May, June and July
- Company name and/or logo will appear across all social media platforms used by TABA
- Option to provide promotional items for goodie bags given to all golfers
- Option to have a tent/table in check-in area or tee-box
- 2 Dinner tickets

Tee Box Sponsor (limit of 18) - \$500

- Exclusive signage on assigned tee box
- Option to have company representative at tee box area with tent/table
- Recognition on the Golf Entry Form and Golf Cart Placards
- Recognition in the *TABA On the Level* Newsletter in May, June and July

Prize Sponsor - \$300

- Recognition during the prize giveaway
- Recognition in the *TABA On the Level* Newsletter in June and July

Green Sponsor - \$100

- Signage around the practice areas
- Recognition in the *TABA On the Level* Newsletter in June and July

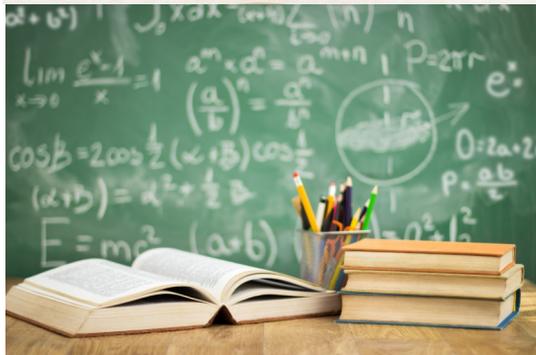
Contact the TABA office at (254) 773-0445 or kacie@tahb.org for more information!

Golf Team Registration forms will be sent later in May.



Changes in state and local laws and regulations could be detrimental to your business. Your active support and contribution to TABA Home-PAC is an investment in the future of our industry and our community. Join your friends and colleagues in assuring our area remains an attractive spot for continued development by contributing to TABA Home-PAC today!

**CAN YOU AFFORD
NOT
TO PARTICIPATE** ?



YES, I want to support TABA Home-PAC and its efforts to strengthen our collective voice by helping to support local initiatives and elect pro-housing candidates who give our industry a voice at the local and state levels of government.

- President \$1,000
- Senator \$500
- Congressman \$250
- Legislator \$100
- Constituent \$50

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Please make checks payable to TABA Home-PAC and mail to:
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Your personal and LLC contributions go directly and exclusively to fund pro-housing candidates and initiatives. Corporate funds are also accepted and can be used to help fund some PAC activities.

Programs Exclusive to Members of the Texas Association of Builders

Complete information is at TexasBuilders.org/membership/benefits



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TAB members are entitled to receive the benefits of programs and services that are not available to the general public.



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We make it easy to do business with a member! Access the Product Depot at TexasBuilders.org. TAB member and sponsor listings appear with a special symbol next to their names.

update

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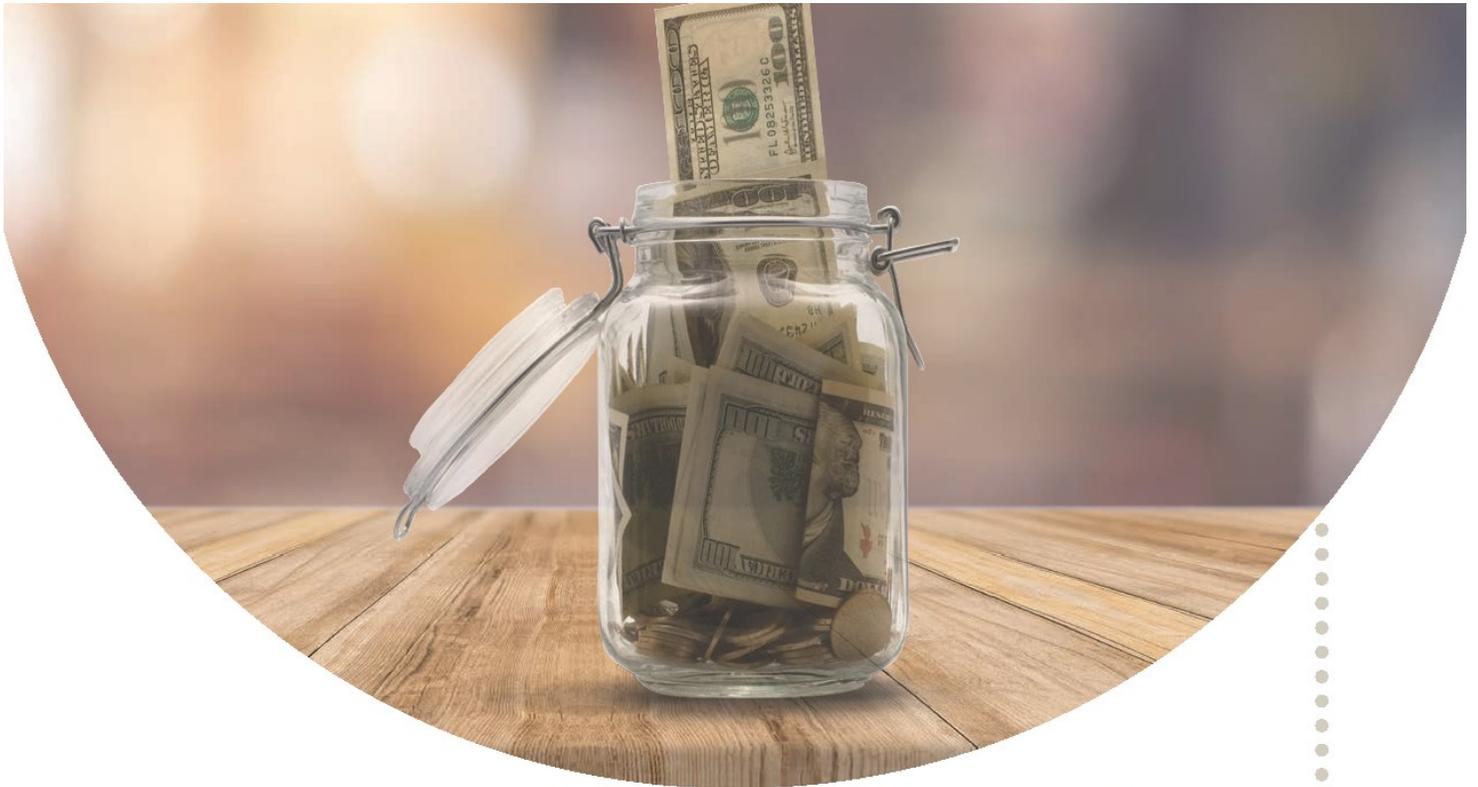
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TABA Membership Spike Club Roster - Top 10

Jim Howe -- Belfair Development -- 559 Credits
Christopher Butler -- Jubilee Homes -- 542 Credits
John Kiella -- Kiella Homebuilders -- 490 Credits
Jason Carothers -- Carothers Executive Homes -- 372 Credits
Linda Strickel -- Bonded Builders Warranty Group -- 276 Credits
Charles Amos -- Amos Electrical Supply -- 271 Credits
Curtis Lockey -- Lochridge-Priest -- 214 Credits
Dean Winkler -- CRW Construction -- 166 Credits
John Howe -- Omega Builders -- 133 Credits
Robbie Johnson -- Stillwater Custom Homes -- 128 Credits

What is the Spike Club?

The NAHB Spike Club is composed of all of the individual members and employees of members in local associations who have attained Spike status.

It is a vehicle to recognize these members for their outstanding achievements in member recruitment and retention in their local home builders association.

How do I earn Spike Credits?

Individuals earn Spike Credits by sponsoring new members, and by those new members retaining their membership.

Spike credits have the following values: 1.0 credit for new Builder or Associate members and 0.5 credit for new council members, Affiliate memberships, and Builder and Associate renewal memberships.

What is one example of a Spike Club perk?

Other than bragging rights... Spikes can attend the NAHB Spike Party & Directors' Reception held each year during the International Builders' Show. The Spike Party & Director's Reception recognizes and honors Spikes across the country for their continued commitment to membership development.

To qualify to attend the Spike Party & Director's Reception, each Spike must have a minimum of 6 credits and must earn at least one new member credit between November 1 2016 - October 31 2017.

Membership News & Announcements

Do you have an announcement about your member company that you would like to share with the broader TABA membership?

Contact TABA at kacie@tahb.org or 254-773-0445 to share

Membership Recruitment Contest

For every 2 members (Builders or Associates) you recruit between now and July, your name goes into TWO separate drawings.

One drawing will be held during the TAB Membership Committee meeting in Summer 2017.

The second drawing will be held at the TABA office at the end of July.

Winners will be notified by phone and you don't have to be present to win!

Contact Us

Temple Area Builders Association
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