



Monthly Newsletter of the Temple Area Builders Association

February 2017

2017 Home & Garden Show Success

Our 43rd annual Home & Garden Show was this past weekend and attendance surpassed the 2016 Show. The Show would not be a success without the support of our Members and the Home & Garden Show Committee who works hard to plan and execute a great show for all our exhibitors and attendees. We look forward to improving upon the 2017 Show and putting on an even better Show in 2018!

Thanks again to all our Home & Garden Kickoff Party sponsors - make sure to check out the photos on our [Facebook Page](#)!

Upcoming Event Calendar

- April 13 TABA Crawfish Boil @ Lamar Outdoor Advertising
- May 11 TABA Parade of Homes Kickoff Party @ Dead Fish Grill
- May 12-14 & TABA Parade of Homes in Temple, Belton, & Salado
May 19-21

"TABA leaders recently travelled to Austin to meet with lawmakers on issues that are important to our industry. Our discussions focused on supporting or defeating items that affect housing affordability and the ability of TABA Members to address the future housing needs of our community."

*- Megan Kiella,
2017 TABA President*



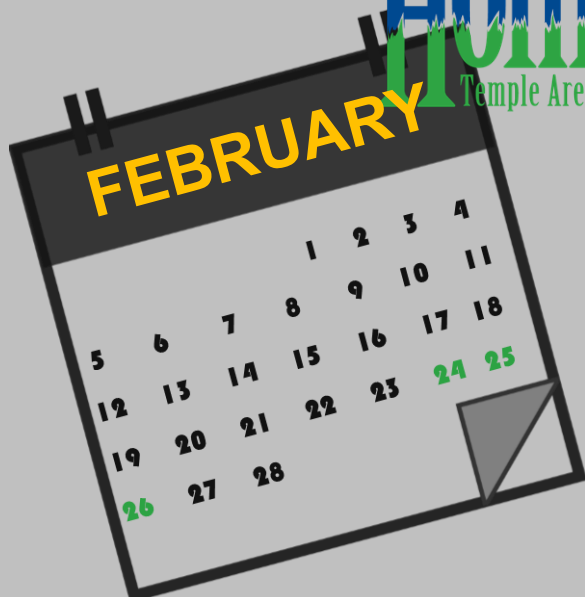
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Home & Garden

2017
Temple Area Builders Assoc. SHOW



Thanks to all of our Members, Show Partners, Sponsors, and attendees for making the 2017 Show a Success! We look forward to 2018 for another great show!

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FOR INFORMATION ON THE 2018 HOME & GARDEN SHOW,
MARKETING PARTNERSHIPS, OR BECOMING AN EXHIBITOR IN OUR 2018 SHOW
PLEASE CONTACT OUR SHOW COORDINATOR KACIE
254-773-0445 or Kacie@tahb.org



Texas Association of Builders 2017 Legislative Priorities

While top legislative priorities are outlined below and throughout [this brochure](#), we note that burdensome regulations and fees, adequate infrastructure, workforce training and the unintended consequences of otherwise well-meaning legislation are only a few of the areas in which the residential construction industry is impacted by the decisions of policymakers at the local, state and national levels. With our state's population growing at an unprecedented rate, the corresponding increase in the demand for housing, infrastructure and a workforce to meet that growth must be a top priority for decision makers at all levels. As we move forward, reasonable regulation and proven market-driven approaches will be essential in maintaining the Texas housing industry as a leading economic driver of our great state.

- Prohibit fees and taxes that are placed on all new construction in order to subsidize housing for the few.
- Strengthen Vested Property Rights by reestablishing the commonly held notion that court costs and attorney fees are available to both sides in Vested Rights actions.
- Support Legislation that protects Texans from unreasonable regulations and practices that arbitrarily diminish the value of private property by imposing overreaching restrictions or fees on its reasonable use.
- Oppose any overhaul of the mechanic's lien system that will significantly harm the construction and real estate market as a whole.
- Oppose changes that would create lengthy requirements and barriers before land owners can be granted releases from Certificates of Convenience and Necessity (CCNs).
- Oppose measures that will have the unintended consequence of limiting the ability of Municipal Utility Districts (MUDs) to cost effectively finance much needed housing infrastructure.

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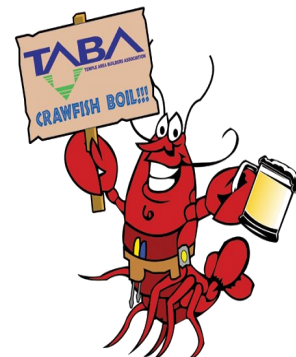
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2017 TABA Crawfish Boil

April 13 @ Lamar Outdoor Advertising



Eye On The Economy Feature Article

With Interest Rates So Low Should the Deficit be Bigger?

Elliot Eisenberg, Ph.D.

The US government can currently borrow at exceptionally low interest rates. After considering inflation, the rates are sometimes zero or even negative, meaning that the government is effectively getting paid to borrow. Under these circumstances and with GDP growth quite anemic, isn't the case for increased borrowing overwhelming? After all, the benefit of public investment in roads and bridges must surely be greater than zero, right? Maybe not!

If the economy were operating substantially below its potential -- if the unemployment rate were high -- the case for borrowing more and running larger budget deficits would be strong. The added stimulus from the increase in government spending would boost household incomes, which would increase aggregate demand and bring the economy closer to its full potential. That is why governments tend to run large deficits during recessions and why there are many counter cyclical programs like food stamps that ramp up as the economy weakens.

However, at present, the US economy is operating close to full capacity. The unemployment rate is almost the best in ten years, wages are rising faster than they have in years, and inflation, while still low, is clearly picking up. That said, GDP growth remains anemic at just 2%. Wouldn't more stimulus boost GDP? Probably not. At this point in the cycle, more stimulus would not create much more output. Rather, it would primarily create wage inflation, as too many firms looking to grow would chase too few workers, and, in the process, drive up wage growth and inflation, since firms would attempt to pass their higher costs of production to buyers.

To avoid this destructive inflationary spiral, the Fed would raise interest rates. The rise in rates would depress private investment, which would allow for non-inflationary increased public investment. However, it should now be obvious that the cost of the increased public investment is the reduction in private sector investment. Thus, the opportunity cost of the public investment is not the very low interest rate paid on government bonds; it is, rather, the loss of productivity of the private investment that would never be built, such as a new factory or warehouse. And the productivity of that private investment is certainly higher than the interest rate on government bonds!

The only case, at present, for deliberately overheating the US economy is if you believe more stimulus can undo some of the long run damage sustained by the economy during the Great Recession. The idea is that by artificially and temporarily pushing the unemployment rate way down, some discouraged workers might be enticed back into the labor force. Similarly, as firms find it harder to hire enough new workers, firms might offer existing workers more hours or convert part-time positions into permanent ones. Firms might even boost labor productivity by investing in workforce training or new equipment.

While weak GDP growth is a problem, simply running large deficits to stimulate the economy because interest rates are low is unwise given how low the unemployment rate already is. That said, there is a strong argument to be made for a short-term increase in the deficit designed to bring previously discouraged workers who left during the Great Recession and have yet to return. Lastly, rather than a simple tax cut, if deficit spending is carefully targeted to public investment that boosts the productive capacity of the economy, it would bring long lasting benefits to the economy that we would enjoy for decades -- not just today.

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.



Use the New I-9 Form

Because it wants to reduce errors and make it easier to complete the forms on a computer, the U.S. Citizenship and Immigration Services (USCIS) has published a [revised version of Form I-9](#), Employment Eligibility Verification, and all employers are now required to use it. Among the changes in the new version, Section 1 asks for “other last names used” rather than “other names used,” and streamlines certification for certain foreign nationals.

All U.S. employers must ensure proper completion of Form I-9 for each individual they hire for employment in the United States, both citizens and noncitizens. Both employees and employers (or authorized representatives of the employer) must complete the form. And while the changes make it easier to fill out online, there is also a printable version available.

The new version is dated 11/14/2016. **This date is found on the lower left hand corner of the form.** Prior versions of the form will no longer be valid for use and employers who use it may be subject to all applicable penalties under section 274A of the Immigration and Nationality Act, 8 U.S.C. 1324a, as enforced by U.S. Immigration and Customs Enforcement (ICE).

Other changes include:

- The addition of prompts to ensure information is entered correctly
- The ability to enter multiple preparers and translators
- A dedicated area for including additional information rather than having to add it in the margins
- A supplemental page for the preparer/translator

The instructions have been separated from the form, in line with other USCIS forms, and include specific instructions for completing each field.

Other enhancements include drop-down lists and calendars for filling in dates, on-screen instructions for each field, easy access to the full instructions, and an option to clear the form and start over. When the employer prints the completed form, a quick response (QR) code is automatically generated, which can be read by most QR readers.

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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!

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Conventional Financing Continues to Climb

NAHB economist David Logan examined the Census Bureau's report of quarterly sales of new homes and determined that nearly 71% of new home sales were financed with conventional loans in 2016: a nine-year high and up from 58.5% in 2010. Meanwhile, the share of new homes financed with FHA mortgages was down to 15.7%.

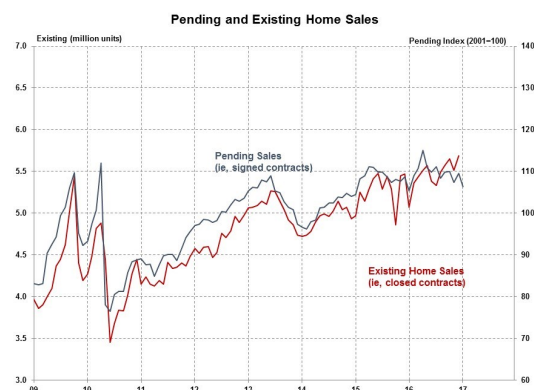
"Different sources of financing serve distinct market segments, which is revealed in part by the median new home price associated with each," Logan wrote. "For the fourth quarter [of 2016], the national median sales price of a new home was \$308,500. Split by types of financing, the median prices of new homes financed with conventional loans, FHA loans, VA loans, and cash were \$335,500, \$214,200, \$269,700, and \$344,400, respectively."

Read more analysis in this [Eye on Housing blog post](#).

Pending Sales Hampered by Insufficient Supply

The Pending Home Sales Index decreased 2.8% in January 2017 to its lowest level in a year, although it remained 0.4% above last January. The Pending Home Sales Index (PHSI), a forward-looking indicator based on signed contracts reported by the [National Association of Realtors \(NAR\)](#), decreased to 106.4 in January from an upwardly revised 109.5 the previous month.

The PHSI increased 2.3% in the Northeast and 0.4% in the South, but fell 5.0% in the South and 9.8% in the West. Year-over-year, the PHSI increased 3.6% in the Northeast and 2.0% in the South, but decreased 0.4% in the West and 3.8% in the Midwest.



January [existing sales](#) were strong to begin the year, and [new home sales](#) posted an increase as well. However, supply shortages continue to suppress sales. Higher mortgage rates lowered [housing affordability](#) and bridled sales. However, as the economy adds jobs, increased demand among first-time buyers will help fuel existing sales in 2017.

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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.

Regulatory, Supply Challenges Inhibit More Robust Housing Growth

Although employment and home price levels have returned to or exceeded normal, home construction during the fourth quarter of 2016 remained tepid in many markets due to regulatory and supply-side constraints, according to the NAHB/First American Leading Markets Index (LMI), released today.

The index's nationwide score inched up to .99, meaning that based on current permit, price and employment data, the nationwide average is running at 99% of normal economic and housing activity. However, when breaking down the three major components of the index, single-family permits are running at just 52% of normal activity, while employment is at 98% and home prices are well above normal at 147%.

Part of the reason why home prices have jumped in many metro areas is directly related to the paucity of permits, creating an imbalance between supply and demand.

"Single-family permits continue to lag behind the other components of the LMI," said NAHB Chief Economist Robert Dietz. "This is due to a number of factors, including regulatory hurdles and supply-side headwinds such as persistent shortages of lots and labor in many markets. As we address these challenges, we should see an additional increase in housing production."

A recent [survey of NAHB](#) members found that their top two concerns this year are the cost and availability of labor and developed lots.

Richard Van Osten, executive vice president of the [Builders League of South Jersey](#), summed up the problem succinctly: "It's been more difficult to find lots to build on."

Despite these challenges, the housing market continues to make gradual gains. The LMI shows that markets in 174 of the approximately 340 metro areas nationwide returned to or exceeded their last normal levels of economic and housing activity in the fourth quarter of 2016. This represents a year-over-year net gain of 60 markets. Moreover, 86% of markets have shown an improvement year over year.

Baton Rouge, La., continues to top the list of major metros on the LMI, with a score of 1.73 — or 73% better than its last normal market level. Other major metros leading the group include Austin, Texas; Honolulu; Provo, Utah; and San Jose, Calif. Rounding out the top 10 are Spokane, Wash.; Nashville, Tenn.; Charleston, S.C.; Los Angeles; and Salt Lake City.

The LMI examines metro areas to identify those that are now approaching and exceeding their previous normal levels of economic and housing activity.

About 340 metro areas are scored by taking their average permit, price and employment levels for the past 12 months and dividing each by their annual average over the last period of normal growth. For permits and employment, both the 12-month average and the annual average during the last period of normal growth are also adjusted for the underlying population count.

For single-family permits and home prices, 2000-2003 is used as the last normal period, and for employment, 2007 is the base comparison. The three components are then averaged to provide an overall score for each market; a national score is calculated based on national measures of the three metrics.

An index value above one indicates that a market has advanced beyond its previous normal level of economic activity. For historical information and charts, visit nahb.org/lmi.

NAHB Applauds Trump as WOTUS Rollback Begins

As NAHB Chairman Granger MacDonald looked on, President Donald Trump today honored a campaign promise made to home builders and signed an executive order directing EPA and U.S. Army Corps of Engineers to begin the process of rescinding or revising the controversial “waters of the United States” (WOTUS) rule.

“NAHB commends President Trump for listening to our serious concerns about the flawed WOTUS rule that goes so far as to regulate man-made ditches and isolated ponds on private property,” said MacDonald before the signing ceremony. “This is an important first step towards fixing the flawed regulation and working towards a more sensible WOTUS rulemaking.”

Speaking at the NAHB Board of Directors meeting in Miami last August, [Trump vowed to cut burdensome regulations](#), including the new WOTUS definitions, that drive up the cost of homes for hard-working Americans.

“No one other than the energy industry is regulated more than the home building industry,” Trump said during the Miami meeting. “Twenty-five percent of the cost of a home is due to regulation,” he noted, quoting a 2016 NAHB study.

[NAHB has led the effort to address industry concerns](#) with the 2015 rule on the regulatory, legislative and judicial fronts. The rule also has been legally challenged by more than 30 states and environmentalists on both procedural and substantive grounds.

The executive order provides EPA and the Corps direction to rework the rule that dramatically extended the areas in which home builders are required to get permits, blatantly usurping state and local regulatory authority. Two courts have already ruled that there is a likelihood that the rule is illegal and have issued a temporary halt.

“NAHB looks forward to working with the Administration, EPA Administrator Scott Pruitt and the Assistant Secretary of the Army for Civil Works, when approved, to develop a common-sense solution to protecting our nation’s waterways while taking into account the interests of local businesses and communities nationwide,” MacDonald said.



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2017 Parade of Homes Realtor Tour

Attention Realtors - The TABA Parade of Homes Realtor Tour is returning again in 2017 so mark your calendars now for Wednesday May 10th. TABA is organizing a bus tour of the homes entered in the 2017 Parade just for you - our area's finest Realtors! We look forward to another great tour - stay tuned for full details but mark your calendars now!

Social Hour Sponsored by:



*Additional sponsorship opportunities are
available—just contact the TABA office for more
information!*

E&M Consulting Producing 2017 TABA Membership Directory

The Temple Area Builders Association is continuing our partnership with E&M Consulting to produce the 2017 Membership Directory. E&M will be contacting all of the members in the coming weeks about advertising opportunities in the Membership Directory. This gives you the chance to promote your business or practice. E&M will be managing the ad sales, creative design, and formatting. They are extremely professional and produce a high quality publication.

If you have any questions or would like to advertise, please contact Josh with E&M Consulting at 254-230-4597, 800-572-0011, or josh@emconsultinginc.com.



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
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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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The Texas Association of Builders updated its 2015-17 Texas Residential Construction Contracts Package in July to include the following:

- New Architect/Design Professional Addendum to protect the builder when the owner hires an architect or design professional.
- New landscaping warranty exclusions in all construction/remodeling contracts, and content damage provisions in all remodeling contracts.
- The addition of a new "plan design release fee" to the existing Design-Build Agreement.

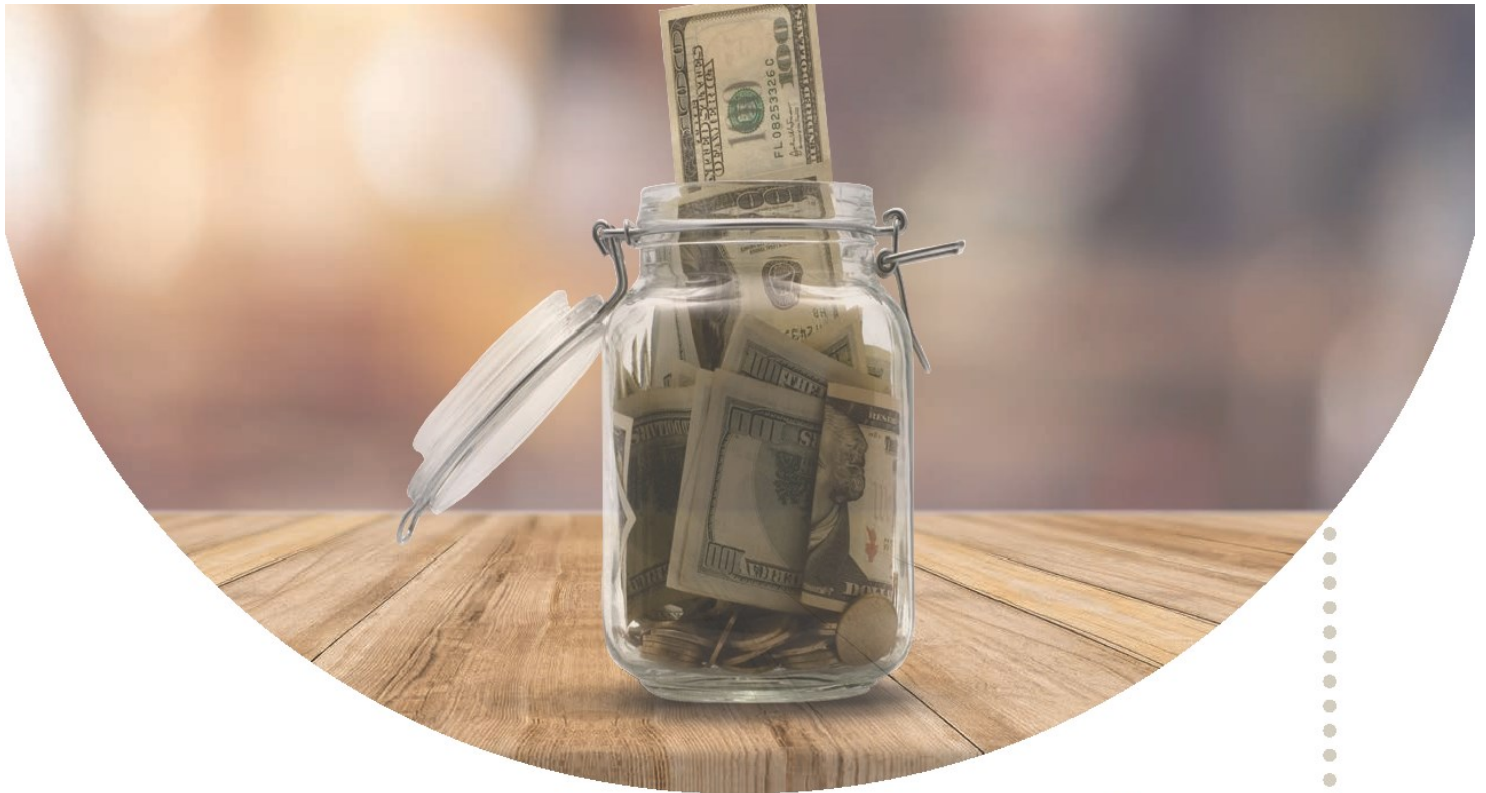


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For builder and remodeler members of the Texas Association of Builders, TAB's contracts package subscription is your blueprint for typical construction and remodeling transactions in the State of Texas.

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TABA Membership Spike Club Roster - Top 10

Jim Howe -- Omega -- 559 Credits

Christopher Butler -- Jubilee Homes -- 542 Credits

John Kiella -- Kiella Homebuilders -- 486 Credits

Jason Carothers -- Carothers Executive Homes -- 369 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

Robbie Johnson -- Stillwater Custom Homes -- 127 Credits

John Paysse -- 125 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 2015 - October 31 2016.

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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Temple, TX 76501

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Visit us on the web at www.tahb.org