



Monthly Newsletter of the Temple Area Builders Association

January 2017

## 2017 Home & Garden Show is Right Around The Corner!

Our 42nd annual Home & Garden Show is on February 24th - 26th at the Bell County Expo Center. The Home & Garden Show is a great place for folks to get information on all the latest products for a new home or remodeling project. Exhibitors showcase appliances, cabinetry, HVAC products, windows, pools, energy efficiency products, and more. The Car Show will once again be in the Exposition Building - see page 12 for details. Booths are selling out fast so contact the TABA office if you are interested in exhibiting in this year's show!

We will kickoff the 2017 Home & Garden show with a member event on Friday night in the Special Events Room at the Expo Center. Contact TABA to RSVP now & reserve your ticket! Details are on page 3. We look forward to seeing you at the Kickoff Party and at the 2017 show!

## Upcoming Event Calendar

February 24     TABA Home & Garden Show Kickoff Party @ Bell County Expo Center

*"2017 is poised to be an outstanding year for our industry and our Association. I look forward to collaborating with our Members to further the interests of our industry and promote and enhance homeownership!"*

*- Megan Kiella,  
2017 TABA President*



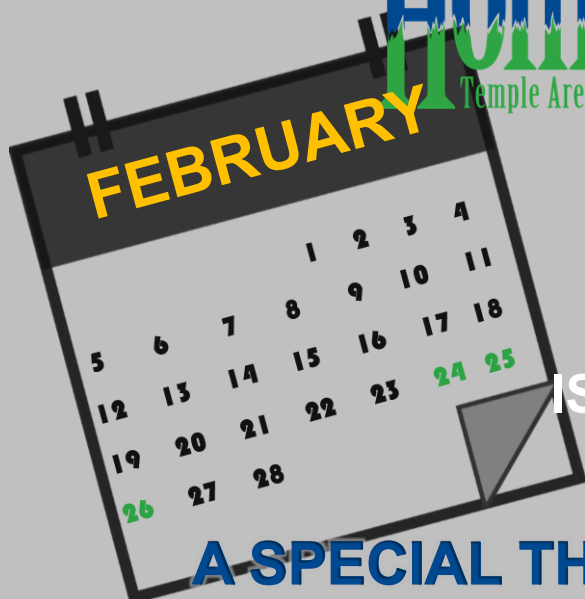
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# Home & Garden

2017  
Temple Area Builders Assoc. SHOW



MARK YOUR CALENDARS  
THE 2017  
HOME AND GARDEN SHOW  
IS RIGHT AROUND THE CORNER

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254-773-0445 or [Kacie@tahb.org](mailto:Kacie@tahb.org)





Please join the  
Temple Area Builders Association Kick Off Party

**FEBRUARY  
24**

**Bell County EXPO Center  
Special Events Room**

**5:30 PM  
to  
9:30PM**

**\$20 per person**

Please order tickets by February 17th  
RSVP to Kacie at 254.773.0445 or [KACIE@TAHB.ORG](mailto:KACIE@TAHB.ORG)

**MUST HAVE TICKET TO ENTER**

Tickets include dinner, beer, wine and margaritas. Cash Bar Available.

**KICK OFF PARTY SPONSORED BY:**



## 2017 Parade of Homes Entries Due By February 28th



The 2017 Parade of Homes is scheduled for the weekends of May 12<sup>th</sup> and May 19<sup>th</sup>, 2017.

Over the course of 6 days, you will have the ability to introduce your product, yourself and your company to hundreds of people and most importantly sell homes.

There is no other investment you can make that will bring over 2000 potential homebuyers through your homes over the course of 6 days. This does not include the word of mouth benefit of those attendees, the countless prospective buyers who contact the TABA office for Parade of Homes magazines throughout the year, or those prospective buyers who visit our website or Parade of Homes Facebook page.

Carefully review the Parade of Homes Entry Packet, [available here](#), execute and return the enclosed contract and registration form along with your entry fee of \$1,500 for your first Parade home and \$750 for each additional home. There is no limit to the number of Parade homes you can enter.

Please feel free to contact Kacie at the TABA office at [kacie@tahb.org](mailto:kacie@tahb.org) or 254-773-0445 if you have any questions regarding the 2017 Parade of Homes.

We are looking forward to another great Parade this year!

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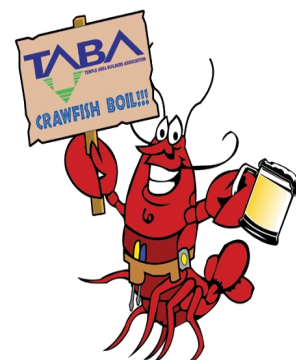
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## 2017 TABA Crawfish Boil

April TBD

Stay Tuned for Details!!





## Eye On The Economy Feature Article

### **Economic Forecast 2017: Like 2016 But Slightly Better**

Elliot Eisenberg, Ph.D.

Entering 2017, the domestic economic landscape is solid, and while there is an increased likelihood of volatility with President Trump in the White House, the risks to the forecast are slightly to the upside. This is because the proposed combination of personal and corporate tax cuts, increases in infrastructure and defense spending, reduced regulatory burdens and the likely repatriation of hundreds of billions in overseas corporate cash are all expected to boost economic activity and inflation in 2017.

However, there are also definite economic headwinds. It is highly likely that Congress will reduce the size of any tax cuts and spending increases sought by President Trump, blunting their impact. In addition, legislation takes time to pass and, after passage, there will be lengthy lags before the money begins to impact the economy. Also, the already rising dollar will hurt manufacturing activity by raising the cost of exports. Lastly, any attempt to slap tariffs on imports is fraught with the risk of precipitating a trade war, which has obvious negative growth implications.

With all this uncertainty in mind, I expect full-year 2017 GDP to come in at 2.3%, slightly higher than the 1.9% growth experienced last year and the 2% average rate of growth since the end of the Great Recession. Headline inflation looks to pick up from roughly 1.5% to near 2% in 2017, while core inflation (which excludes food and energy) will edge up, but only slightly. Because of the slow rise in inflation, the Federal Reserve will have the luxury of time to raise the federal funds rate from where they are now, at 0.625% to, at most, 1.375% by year end, with a rate increase coming roughly every three months and starting no earlier than June.

Turning our attention to the labor market, I expect net new monthly job growth to average 160,000/month, which, while down, from 188,000/month in 2016, is excellent given that we are late in the business cycle and there are relatively few potential workers still on the sidelines. Thus, the unemployment rate will probably fall from 4.6% today to 4.3% or possibly 4.2% by year end. As the labor market tightens, nominal wage growth should increase further in 2017 with average annual wage increases rising from 2.4% to as much as 3%: a healthy rise.

Because of better GDP growth and falling unemployment, 10-year Treasuries will end 2017 at 2.70%, and the rate on 30-year mortgages will be 4.6% as the yield curve rises and steepens due to faster rising long-term rates. But, continued easing of credit conditions and rising consumer spending due to continued good employment and wage growth will keep the economy and housing market on track.

Housing starts should increase by about 7.5%, to 1.25 million. Single-family starts will likely total 850,000, up from 760,000, while multifamily starts should hit 400,000, up from 390,000. New and existing home sales should collectively rise by about 3% and end the year at 6.15 million, with mortgage purchase volume advancing by \$100 billion and refinance activity falling by about \$400 billion due to the rise in mortgage rates. Housing inventories will, regrettably, remain unchanged, and combined with limited new home building, home prices will rise by 5%. Lastly, I put the chances of a recession in 2017 at a low 15% to 20%.

Elliot Eisenberg, Ph.D. is President of GraphsandLaughs, LLC and can be reached at [Elliot@graphsandlaughs.net](mailto:Elliot@graphsandlaughs.net). His daily 70 word economics and policy blog can be seen at [www.econ70.com](http://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.



## Top Concern for Builders Remains Unchanged in 2017

Topping the list of problems builders faced in 2016 and expect to face in 2017 is the *Cost/Availability of Labor*, a significant issue for 78% of builders in 2016 and one that has significantly grown in importance since 2011. That year, 13% of builders rated [labor as a significant problem](#), followed by 30% in 2012, 53% in 2013, 61% in 2014 and 71% in 2015.

The second most significant problem in 2016 was *Cost/Availability of Developed Lots*-cited by 60% of builders. In 2011, the *Cost/Availability of Lots* was rated significant by 21% of builders who responded to the survey. That share increased to 34% in 2012, 46% in 2013, 55% in 2014 and again to 58% in 2015. Both the availability of labor and [lots highlight the expected constraints](#) of a recovering housing market.

*Impact/Hook-up/Inspection or other Fees* was a significant problem for 60% of builders in 2016. In 2013, it was a problem for 46% of builders, 52% in 2014, and 53% in 2015 and is expected to be an issue by 61% in 2017. *Federal Environmental Regulations and Policies* was a significant problem for 58% of builders in 2016. In 2013, this was rated a significant problem by 46% of builders, 53% in 2014 and then 55% in 2015.

*Regulation of Banking/financial institutions* was a significant problem for 55% of builders in 2016. In 2011, it was rated a significant problem by 77% of builders. The *Local/state environmental regulations and policies* continue to be a problem for 52% of reporting builders in 2016 compared to 41% in 2011.

[Building material prices](#) was a significant problem for 48% of builders in 2016 and expected to increase to 60% in 2017. In fact, this issue experienced the largest difference between builders noting it was an issue in 2016 and builder expectations of it as a challenge in 2017. Other issues builders expect to become more significant problems in 2017: labor, lots, and rising interest rates.

The full list is available [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](mailto: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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## Key Building Materials Prices Far Surpassed Inflation in 2016

Softwood lumber, oriented strand board (OSB), ready-mix concrete and gypsum products all posted price changes in 2016 well above the 1.3% average for the Consumer Price Index, according to the latest Producer Price index released by the Bureau of Labor Statistics. OSB prices surged 13.8% in 2016, while softwood lumber rose nearly 8.7%. In November, the cost of ready-mix concrete and gypsum products rose 3.5% and 5.0%, respectively, on a year-over-year basis. In an ominous sign, the price of softwood lumber rose by 2.3% in December, which is the largest monthly increase since April 2016.

A nine-year softwood lumber agreement between the U.S. and Canada that established a system of fees and quotas on Canadian imports to the U.S. triggered in response to changes in the market price of softwood lumber expired in Oct. 2015. Negotiations on a new agreement have failed. U.S. lumber producers recently filed a petition with the International Trade Commission, reigniting a long-term trade battle between the two countries.

NAHB is fighting to ensure American consumers have access to a stable, dependable and affordable lumber supply. For more information on materials prices, view this recent [Eye on Housing blog post](#)

## A Fast Start on Regulatory Reform

The House today approved H.R. 5, the Regulatory Accountability Act, legislation that would modernize the rulemaking process under the Administrative Procedures Act and make the regulatory process more transparent, agencies more accountable and regulations more cost-effective.

The House action comes one week after the chamber passed two other NAHB-supported regulatory relief measures – [the REINS Act and the Midnight Rules Relief Act](#). The Reins Act would require Congress to approve all federal regulations that have an annual economic impact of \$100 million or more.

The Midnight Rules Relief Act would allow Congress to examine under the Congressional Review Act multiple regulations pushed through by an outgoing administration.

Due to their importance to the housing industry, NAHB designated passage of all three regulatory relief bills as “key votes” and will push for their approval in the Senate. However, the association faces an uphill battle given the 60-vote filibuster threshold needed to advance legislation in the upper chamber.

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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.

## ***Housing Will Continue Gradual Climb to Higher Ground in 2017***

Fueled by a growing economy, solid employment gains and rising household formations, single-family production will continue on a gradual, upward trajectory in 2017, according to economists speaking at the International Builders' Show in Orlando, Fla. today.

"While positive developments on the demand side will support solid growth in the single-family housing sector in 2017, builders in many markets continue to face supply-side constraints led by the three 'Ls' – lots, labor and lending," said NAHB Chief Economist Robert Dietz.

He added that 64% of builders nationwide report low or very-low lot supplies; the rate of unfilled jobs in the construction sector is now higher than the building boom; and that acquisition, development and construction loans for builders – while on the rise — needs to grow faster to meet demand.

"The industry needs to recruit more workers and get more land in the pipeline, but it will take time," Dietz said.

However, these supply-side challenges are more than offset by continued economic growth, ongoing job creation, rising wages and favorable demographics. Moreover, builder confidence is up on anticipation that the incoming Trump administration will help to lower regulatory costs going forward.

"Regulatory requirements make up nearly 25% of the cost of a new home," said Dietz. "Given those constraints, it is hard to build a \$200,000 entry-level house."

But in a sign that more millennials are getting off the sidelines and jumping into the market, Dietz noted that townhome construction, which can be a useful bridge for millennials to transition to homeownership, is showing impressive growth and now constitutes 12% of all single-family starts.

### **A Solid Outlook**

As the economy continues to grow, NAHB expects mortgage interest rates will average 4.5% in 2017 and 5.3% in 2018.

NAHB is projecting that there were 1.16 million total housing starts in 2016, up 4.9% from the previous year's total of 1.11 million units.

Single-family production is expected to rise 10% in 2017 to 855,000 units and increase an additional 12% to 961,000 next year.

Setting the 2000-2003 period as a benchmark for normal housing activity when single-family production averaged 1.3 million units annually, single-family starts are expected to steadily rise from 56% of what is considered a typical market in the third quarter of 2016 to 75% of normal by the fourth quarter of 2018.

***Continued on page 11***

## ***Continued - Housing Will Continue Gradual Climb to Higher Ground in 2017***

On the multifamily front, NAHB is anticipating multifamily starts to hold steady in 2017 at 384,000 units, which would be 1,000 units above last year's pace. While this level is slightly above trend, Dietz noted this pace is sustainable due to demographics and the balance between supply and demand.

Meanwhile, residential remodeling activity is expected to register a 1% gain this year over 2016.

### **Affordability and Demographics**

CoreLogic Chief Economist Frank Nothaft also expects mortgage rates to rise and home prices to moderate in the coming year.

"We anticipate a stronger economy will translate into higher mortgage rates," said Nothaft.

"Meanwhile, we expect moderation in 2017 for rent and home price growth, but it will still be higher than inflation, reflecting the tight inventory in the housing market."

He added that home purchase originations should rise 5.7% in 2017, and that the credit risk for home loans is substantially lower than 10-15 years ago.

The biggest housing issue in 2017 will be affordability, according to Nothaft.

"Mortgage rates are up three-quarters of a point since last summer and house prices are up. That starts to pinch a household budget," he said.

On the flip side, demographics will be very positive for housing and home sales going forward. "As millennials age from 25-to-30, that is a big potential base to expand the home buyer market," said Nothaft.

### **Supply and Demand**

David Berson, chief economist for Nationwide Mutual Insurance Co., also expects mortgage rates to rise in the coming year, but he said this should not have a negative impact on housing demand.

"Higher mortgage rates will be offset by stronger wage gains and job growth, which suggests that housing demand will increase this year," said Berson. "The question is, how much will supply go up?"

He noted that most metro areas across the nation are relatively healthy, marked by solid job growth, mortgage delinquencies down near normal levels and house price gains that are strong, but not excessive.

A major concern going into 2017, he said, is that demand will exceed supply, which will put upward pressure on home prices.

"If there aren't enough homes on the market, that will be a problem," said Berson. "Price gains need to moderate. We can't have 6%, 7% or 8% gains. That is not sustainable." He added such a situation could downgrade many markets from "healthy" to "neutral."



# HOME & GARDEN SPJST CAR SHOW



Held in conjunction with the 2017 Temple Area Builders Association  
Home & Garden Show which attracts more than 5,000 attendees annually!



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In consideration of the acceptance of the right to participate, entrants, participants, and spectators by execution of this form release and discharge the Temple Area Builders Association, SPJST, the Bell County Expo Center, the City of Belton, the State of Texas, agents, representatives, and anyone else connected with the management or presentation of the Expo Classic Car Show of and from any and all known or unknown damages, injuries, losses, judgments, and/or claims from any causes whatsoever that may be suffered by any entrants to his person or property. Further, each entrant expressly agrees to indemnify all of the foregoing entities, forms, persons, bodies of and from any and all liability occasioned or resulting from the conduct of entrants or any participants assisting or cooperating with the entrant and under the direction of the entrant.

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Gas tanks are required to be drained to 1/4 of the tank or less.

Signature of Entrant: \_\_\_\_\_ Legal Guardian (if under 18): \_\_\_\_\_

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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!

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*Additional sponsorship opportunities are  
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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](mailto:josh@emconsultinginc.com).



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Complete information is at [TexasBuilders.org/membership/benefits](http://TexasBuilders.org/membership/benefits)

<p><b>TAB Model Construction Safety Program and Jobsite Safety Standards Package©</b></p> <p>Includes a user guide, Model Safety Plan and training webinar for only \$249.99 plus tax. Purchase online at <a href="http://TexasBuilders.org">TexasBuilders.org</a></p>	<p><i>TAB members are entitled to receive the benefits of programs and services that are not available to the general public.</i></p>	<p><b>National Purchasing Partners</b></p> <p>To learn if you are eligible for discounts from some of the nation's most respected retailers, register today at <a href="http://MyNPP.com">MyNPP.com</a>. There is no obligation to purchase and it's free to register.</p>
<p><b>Contractor Marketing Pros</b></p> <p>Maximize your online visibility to new customers by using CMP to provide online advertising and lead generation through your customized website that is marketed to generate leads.</p> <p>Call (877) 532-3795 or email Ryan at <a href="mailto:rbohn@contractormarketingpros.com">rbohn@contractormarketingpros.com</a></p>	<p><i>Your membership provides you with great tools to help you do business and save money!</i></p>	<p><b>TAB Member Rebate Program</b></p> <p>Sign up today to learn if you are eligible to receive quarterly rebates from dozens of manufacturers. There is no obligation to purchase and no fee to join. Register at <a href="http://hbarebates.com/tab">hbarebates.com/tab</a> to learn more.</p>



**2015-2017**  
**UPDATED TAB CONTRACTS**  
**NOW AVAILABLE . . .**

## TEXAS RESIDENTIAL CONSTRUCTION CONTRACTS PACKAGE

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.



**TEXAS**  
**ASSOCIATION**  
**OF**  
**BUILDERS**

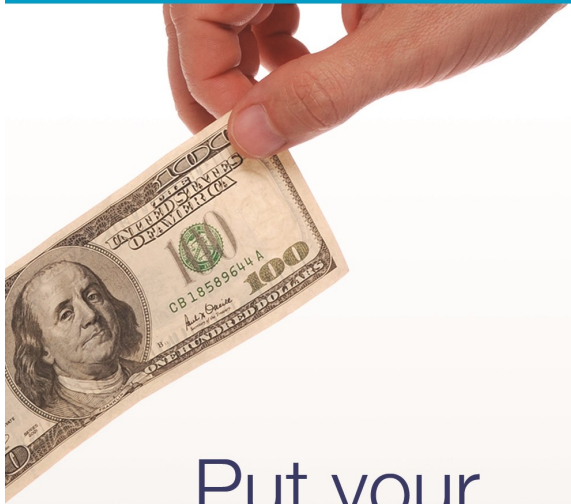
For builder and remodeler members of the Texas Association of Builders, TAB's contracts package subscription is your blueprint for typical construction and remodeling transactions in the State of Texas.

**Members that have purchased the contracts can log into their accounts at [TexasBuilders.org](http://TexasBuilders.org) to download the updated Microsoft Word and PDF documents.**

The package of contracts and related addenda is a fantastic value and can save you thousands of dollars in legal fees. To purchase your contracts for **\$399.99** +tax, visit [TexasBuilders.org/membership/contracts-package.html](http://TexasBuilders.org/membership/contracts-package.html).



## National Association of Home Builders



Put your  
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Money-saving  
discounts that benefit  
you, your business,  
and your family



NAHB Career Center



[nahb.org/MA](http://nahb.org/MA)



## TABA Membership Spike Club Roster - Top 10

Jim Howe -- Omega -- 559 Credits

Christopher Butler -- Jubilee Homes -- 542 Credits

John Kiella -- Kiella Homebuilders -- 485 Credits

Jason Carothers -- Carothers Executive Homes -- 357 Credits

Linda Strickel -- Bonded Builders Warranty Group -- 276 Credits

Charles Amos -- Amos Electrical Supply -- 270 Credits

Curtis Lockey -- Lochridge-Priest -- 214 Credits

Dean Winkler -- CRW Construction -- 166 Credits

Robbie Johnson -- Stillwater Custom Homes -- 127 Credits

John Paysse -- 124 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](mailto:kacie@tahb.org) or 254-773-0445 to share

## Membership Recruitment Contest

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

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

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

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

## Contact Us

**Temple Area Builders Association**  
12 N. 5th Street  
Temple, TX 76501

(254) 773-0445

[info@tahb.org](mailto:info@tahb.org)

Visit us on the web at [www.tahb.org](http://www.tahb.org)