

Newsletter of the Home Builders Association of Central Missouri

HBA News



September 2021

September HBA Membership Meeting

Wednesday September 8th

6:00 pm Social 7:00 pm Dinner

Fried Chicken and all the fix-ens

Program :

Build My Future Central Mo October 20 2021

Come find out how to be a part of the 1st annual Build My Future
Central Mo Event Careers in construction



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AGC 2020 CHAPTER OF THE YEAR

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Jeff Hoelscher

Jim Hagenhoff

Angie Laughlin

HBA of MO Rep- Jason Otke

Executive Officer- Rachel Andrews

Administrative Assistant- Open

Political Consultant- Heath Clarkston

Calendar of Events

September 7th, 4:00 p.m. - HBA Board Meeting

September 8th, 6:00 p.m. - HBA Membership Meeting at the Eagles

September 23rd, 10:30 a.m. - HBA Golf Tournament at Redfield Golf Course

September 29th- 4:00 pm HBA Home Show committee meeting

October 12th- 4:00 pm HBA Board meeting

October 13- 6:00 pm Bingo Night sponsored by Cole County Abstract

October 20th - Save the date Build My Future Central MO. More info at

<https://www.facebook.com/BuildMyFutureCentralMO>

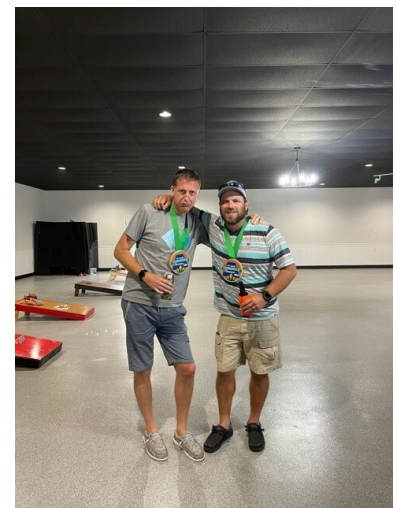
October 27th -4:00 pm HBA Home Show Committee meeting

November 7th, Noon - 4:00 p.m. - HBA Parade of Home

November 9th -4:00 pm Hba Board Meeting



The HBA Golf Tournament is currently sold out! However we are still looking for Hole Sponsors and a Happy Hour Wings Sponsor. We could use some help the day of as well. Please contact the HBA office if you would like to volunteer.



HBA Cornhole tournament 1st place winners Justin and Jayme Hunter from Cole County Industries, 2nd place Jacob Andrews and Jordan Bondurant Mike Andrews Construction, 3rd place Ralph McCasland Brady's JC Glass and Matt Allen MRA Construction, picture stand in Brice Ready. Thanks to Cole County Eastern District Commissioner Jeff Hoelscher Kathy Hendrix and Nick Haslag for all your help chairing the event. A great turnout and fun time!

New Members

Flat Branch Home Loans

573-355-5571

Amy Luebbering

Tom Shimmens

Amiee Wieberg

2021 Permit Totals

Permits Issued 2021

	Single Family		Other	
	City	Code County	City	Code County
January	1	5	40	12
February	2	5	37	
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				
Year to Date	22	89	2159	87

Permits Issued 2020

	Single Family		Other	
	City	Code County	City	Code County
January	6	6	18	5
February	3	1	35	3
March	1	13	35	13
April	1	20	420	20
May	2	8	112	8
June	6	17	487	17
July	3	12	254	12
August	3	9	222	9
September	5	12	196	12
October	2	6	102	12
November	3	12	31	5
December	5	8	52	7
Year to Date	35	127	2454	126

Click on spreadsheet for link to current permits

New Home Sales Hold Steady in July

Sales of newly built, single-family homes rose 1% in July to a 708,000 seasonally adjusted annual rate, according to newly released data by the U.S. Department of Housing and Urban Development and the U.S. Census Bureau. This data reflected an expected upward revision to the June new home sales estimate.

“While new home sales are up 6.9% on a year-to-date basis, they are down 27% in July compared to the same time last year,” said NAHB Chief Economist Robert Dietz.

“Builders will need to watch local home prices relative to incomes, given recent gains in building materials and other construction costs.”

Inventory continues to rise to more balanced market conditions of a 6.2-month supply, with 367,000 new single-family homes for sale, 26.1% higher than July 2020. While inventory is rising, a growing share is of homes that have not started construction. As of July 2021, 29% of new home inventory



consists of homes not started construction, compared to 20% a year ago.

The median sales price was \$390,500, up 18.4% from the \$329,800 median sales price posted a year earlier, due to higher development costs, including materials.

Regionally, on a year-to-date basis, new home sales rose in all four regions, up 7.5% in the Northeast, 10.6% in the Midwest, 9.1% in the South, and 0.5% in the West. These significant increases are due in part to lower sales volume during the COVID-19 crisis a year ago.

IBS Will Be In-Person, Feb. 8-10, 2022

Registration is open for the 2022 NAHB [International Builders' Show®](#) (IBS). This year's live, in-person event will be in Orlando, Feb. 8-10.

The show floor is packed with exciting new products and opportunities to connect with the industry's top manufacturers. Purchase an All-Access Pass or 1-Day Education + Expo Pass for education sessions led by top industry experts. And be sure to check out NAHB's IBS show homes, The New American Home® (TNAH) and The New American Remodel® (TNAR) to see emerging design trends and leading-edge products.

Supreme Court Strikes Down Eviction Ban

The U.S. Supreme Court issued a 6-3 decision Aug. 26 that said it was unlawful for the Centers for Disease Control and Prevention (CDC) to unilaterally extend its [eviction moratorium](#) through Oct. 3, 2021.

Before the Supreme Court issued its decision, nearly all NAHB members were exempt from the CDC eviction moratorium while all other landlords nationwide had to comply. That exemption was in place because of a successful NAHB lawsuit in October 2020 contesting an earlier federal eviction moratorium.

NAHB Opposes Revision of WOTUS Rule

NAHB Chairman Chuck Fowke spoke out against the EPA's efforts to revise the Navigable Waters Protection Rule (NWPR) that defines the "waters of the United States" (WOTUS) during a recent [roundtable discussion](#) with federal policymakers, farmers, home builders and composite makers.

NAHB is a strong proponent of the NWPR because it outlines clearly which waters fall under federal jurisdiction.

Using Rent Payment History in Underwriting

The Federal Housing Finance Agency (FHFA) has announced that Fannie Mae will consider [rent payment history](#) as part of its underwriting process so that home buyers with limited credit histories can more easily obtain home loans. This change will give qualified renters who may have limited credit history, but a strong rent payment history, new opportunities for homeownership.

Fannie Mae's Desktop Underwriter® will enable single-family lenders – with permission from mortgage applicants – to identify recurring rent payments in the applicant's bank statement data.

Register for NAHB's Fall Leadership Meetings

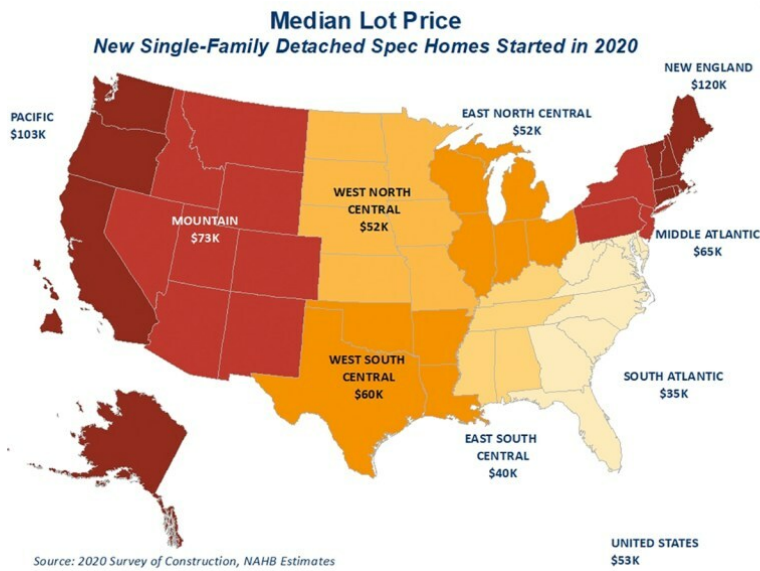
Registration and hotel reservations are open for the NAHB [Fall Leadership Meetings](#) taking place Oct. 11-15 at the Marriott Marquis in Houston.

NAHB is working closely with Marriott to ensure that the health and safety of all attendees is a priority, and that applicable government policies designed to slow the spread of COVID-19 will be followed.

Lot Values Surge at Record-Breaking Pace

Lot values for single-family detached homes started in 2020 surged 18% to a record-high median lot price of \$53,000, according to NAHB's analysis of the Census Bureau's Survey of Construction data.

Lots are most expensive in the New England region, where half of all single-family detached (SFD) spec homes started in 2020 reported



lot values of more than \$120,000. Second most expensive is the Pacific division, with a median lot value of \$103,000 in 2020. Least expensive is the South Atlantic, which includes Florida, Georgia and the Carolinas. Half the of the SFD spec

homes started in the South Atlantic region in 2020 had lot values of \$35,000 or less.

Construction Workers' Earnings

Half of payroll **workers in construction** earn more than \$50,460 and the top 25% make at least \$71,000, according to the 2020 Bureau of Labor Statistics Occupational Employment Statistics Survey data and analysis by NAHB. In comparison, the U.S. median wage is \$49,150, while the top 25% of workers make at least \$67,410.

In general, construction trades that require more years of formal education or special training tend to offer higher annual wages. Half of plumbers in construction, for example, earn more than \$55,920, with the top quarter making over \$75,640. Electricians' wages are similarly high.

Half of carpenters working in construction earn over \$49,730, with the top quarter making more than \$64,670.

Treasury Pushes Rental Assistance

The Treasury Department on Aug. 25 announced additional policies to encourage state and local governments to expedite **emergency rental assistance** to eligible renters and landlords.

Congress has appropriated \$46.5 billion for emergency rental assistance but state and local governments have only distributed less than \$6 billion to date. The guidelines announced by Treasury are designed to streamline the application process and help state and local governments get rental assistance to those in need.

In a separate letter to state and local emergency assistance rental program grantees, Treasury strongly encouraged them to provide greater protections for tenants facing evictions.

Key Distinction: Employee vs. Independent Contractor

Due to the costs businesses face if they are found to have wrongly classified their workers, it is important to make hiring decisions with a clear understanding of how the law views such workers.

The law permits the use of independent contractors, provided such workers are not “employees” under existing tax, employee benefit, and labor and employment laws. Engaging independent contractors instead of employees can result in considerable cost savings and increased workforce flexibility, and most home builders work extensively with contractors.

If an employee is classified as an independent contractor, the “employer” is not required to pay and/or withhold a variety of payroll-related taxes, fees and benefits (Social Security and Medicare taxes, local, state and federal income taxes, unemployment insurance, workers compensation, pension and health benefits, etc.). Not only are these costs shifted to the individual worker, the independent contractor is also not fully protected by various employment laws (minimum wage and overtime requirements, workers compensation protection, etc.).

But proper [classification of workers](#) as independent contractors is not as simple as a written agreement between the parties. No single test exists to evaluate independent contractor status for all purposes.



And the consequences of misclassifying individuals as independent contractors may result in large penalties or damages awards, including unpaid overtime compensation, tax and insurance obligations, liquidated damages, and civil penalties.

For more information on engaging independent contractors, consult with your local attorney or seek the services of a qualified professional experienced in labor and employment matters.

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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.







MEMBER SAVINGS PROGRAM


at a glance

nahb.org/savings




AUTO

COMPANY	SAVINGS	PRODUCTS	INFO
	Save \$500 per vehicle on select vehicles for retail customers. Save \$500 - \$1,000 per vehicle on select vehicles for fleet customers. Stackable with most national retail & fleet offers. NAHB member & household family eligible.	Chevrolet, Buick, GMC	nahb.org/gm
	Save between \$2,000 - \$9,500 per vehicle. Must be purchased in member's company name. NOT stackable with most national offers. Member's company eligible.	Nissan, Infiniti	nahb.org/nissan
	Save up to 30% off Avis PAY NOW rates when making a reservation with Avis Worldwide Discount (AWD) number 6572900.	Rental Cars	avis.com/nahb 800-331-1212 AWD #G572900
	Save up to 35% off Budget PAY NOW rates when making a reservation using Budget Customer Discount (BCD) number 2536900.	Rental Cars	budget.com/nahb 800-283-4387 BCD #Z536900
	Special discount on personal auto insurance.	Insurance	geico.com/disc/nahb 800-368-2734

BUILDING MATERIALS

COMPANY	SAVINGS	PRODUCTS	INFO
	Extra 2% off Lowe's Account Receivable or Business Account. FREE delivery of \$500 plus orders. 5% off at store using LAR or LBA.	Building Materials	lowesforpros.com/nahb 877-435-2440

SHOPPING & ENTERTAINMENT

COMPANY	SAVINGS	PRODUCTS	INFO
	MEMBER DEALS Up to 50% off.	Theme Parks, Movie Tickets, Concerts, Water Parks, Gift Cards	memberdeals.com/nahb/legim-1 (877) 579-1201
	SAM'S CLUB One-year membership for \$24.88.	Bulk Discount Retail	bit.ly/nahbsams (877) 579-1201
	HOTELPLANNER NAHB members can save up to 65% on hotel room rates at over 800,000 properties worldwide in more than 250 countries.	Hotels	nahb.hotelplanner.com 1-800-497-2175

NAHB members saved
over **\$29,000,000** last year!



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