

HBA News

NEWSLETTER OF THE HOME BUILDERS ASSOCIATION OF CENTRAL MISSOURI



February 2026

February Membership Meeting

Date: February 11th

Time: Social at 6 pm, Dinner at 7 pm

Fried Chicken and all the Fix-ens'

Location: Eagles on MO Blvd.

Cost: \$20

Program: by:

Cole County Public Works- Eric Landwher- discusses 1/2 cent sales tax and how the county utilizes the funding and what types of projects could be done in the future if it passes.

Sponsored by:



Please RSVP by Noon on Monday, February 9th

January Membership Meeting Lake Ozark Osage Beach

Date: February 19th

Time: Social at 6 pm, Dinner at 7 pm

Location: Wilmore Lodge

Dinner- Fried Chicken, Mashed Potato, Gravy and Coleslaw

Cost: \$20

Sponsored by:

Please RSVP by Noon on Tuesday February 17th

Rachel@hbacentralmo.com

SEEKING STUDENTS LOOKING TO ENTER BUILDING-RELATED CAREERS MULTIPLE SCHOLARSHIPS TO BE AWARDED

The HBA Scholarship Fund was created in 2003 to encourage strong relationships between builders, local associations and colleges. This program provides financial assistance to local students seeking careers in the building trades.



The advertisement features a collage of images related to construction and education. On the left, there's a yellow tape measure, a pencil, and a circular saw blade. The HBA logo, "HOME BUILDERS ASSOCIATION OF CENTRAL MISSOURI", is prominently displayed with a house icon. Three smaller images show students in orange vests working on a construction site, a student in a classroom, and a student operating heavy machinery. The text "SEEKING STUDENTS LOOKING TO ENTER BUILDING-RELATED CAREERS MULTIPLE SCHOLARSHIPS TO BE AWARDED" is in large, bold, yellow capital letters. Below it, a paragraph explains the purpose of the scholarship fund. At the bottom, the text "APPLY BY APRIL 1" is in large yellow letters, followed by the website "HBACENTRALMO.COM /SCHOLARSHIP-PROGRAM" and the phone number "573-635-6001". The email "RACHEL@HBACENTRALMO.COM" is also listed.

Leadership List

President

Adam Boessen

1st Vice President

Jeff Hoelscher

2nd Vice President

Scott Perkins

Secretary

Nancy Gratz

Treasurer

Dan Lewis

Past President

Lisa Lehman

Board Members

Jennifer Gerling

Malachi Pezley

Derrick Lueckenhoff

Brice Ready

Ryan Schrimpf

Matt Allen

Tony Otto

Auxiliary Builder- Charles Cloke

HBA of MO Rep- Jason Otke

Executive Officer- Rachel Andrews

Administrative Assistant- Julie Sullivan

Political Consultant- Heath Clarkston

February 10th 4:00 pm Board Meeting at the HBA office.

February 11th 6:00 pm Membership Meeting Jefferson City at the Eagles sponsor Scruggs Lumber

February 19th 6:00 pm Membership Meeting Wilmore Lodge Lake Ozark sponsor TBD

February 20th & 21st HBA Home Show Capital Mall

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

March 11th 6:00 pm Membership Meeting Jefferson City at the Eagles sponsor Legends Bank

March 19th 6:00 pm Membership Meeting Wilmore Lodge Lake Ozark sponsor Martin Structure



2025 Permit Totals Click here for permit totals



If would like to exhibit or sponsor the 2026 Home Show, please contact the HBA office at 635-6001 or Chair person

Nick Haslag, Haslag Landscape and Design 573-301-9464 ,Tim Wilber Midwest Block and Brick, or Scott Perkins Scots Home Solutions

Contracts and forms are available on the HBA website :

<https://www.hbacentralmo.com/>

HBA Market Place open to local small business that sell and make homemade products that are somehow related to the home ie.. food and beverage, home decor, kitchen and cooking, cleaning products etc...

please contact the HBA office if you know of someone that may be interested.

Thank You to our 2026 Home Show Presenting Sponsors!



New Members

Homeworx Building Solutions LLC

Adam Borgardt

Bagnell Dam Association of Realtors

Cindy Imhoff

Scotts Concrete

Jane Martin

Mid Missouri Indoor Comfort Solutions Inc

Joe Heckemkamp

Pro Deck Works

Nathan Otto

Pella Windows & Doors of Columbia

Chris Abbey

Luebbering Irrigation Services LLC

Chris Luebbering

Carson's Custom Fence LLC

Carson Glaser

Residential Construction Softens Amid Market Headwinds

The latest residential housing market report, delayed by the federal government shutdown last fall, indicates that builders have faced significant headwinds in recent months. Elevated mortgage rates earlier in the year have restrained buyer demand and weighed on home building activity, along with persistently high construction costs.

Overall housing starts declined 4.6% in October to a seasonally adjusted annual rate of 1.25 million units, according to HUD and the Census Bureau. This pace reflects the number of housing units builders would begin over the next 12 months if October's activity were sustained.

Within the total, single-family starts rose 5.4% to a seasonally adjusted annual rate of 874,000 units but remain 7.8% lower than a year earlier. On a year-to-date basis, single-family starts are down 7.0%. Given recent volatility, the three-month



moving average provides a clearer signal, declining to 857,000 units.

In contrast, multifamily starts, which include apartment buildings and condominiums, fell sharply, down 22.0% to an annualized pace of 372,000 units. The three-month

moving average for multifamily construction has trended lower to 424,000 units, and activity is 7.9% below year-ago levels.

The total number of housing units under construction stood at 1.3 million in October, down 10.1% from a year earlier. Single-family homes under construction fell to 596,000 units, a 7.0% year-over-year decline and the lowest level since November 2020. Multifamily units under construction declined to 790,000, down from peaks above 1 million units in December 2023 and 4.0% lower than a year ago.

NAHB Scores Advocacy Victories

NAHB achieved several important legislative, regulatory and legal victories in 2025 that resulted in an immediate and positive impact for our industry and our members.

NAHB helped secure several key housing and business provisions in the tax bill known as the One Big Beautiful Bill Act. Other milestones included important building code wins, two victories in the Supreme Court and significant advances in state and local policy. [View the full report](#) of NAHB's 2025 advocacy wins.

Key Changes that Affect 2025 Taxes

The 2026 tax season opened on Monday, Jan. 26, as the IRS began to accept and process 2025 tax returns. Tax returns are due by April 15, 2026.

This tax filing season brings several changes stemming from the One Big Beautiful Bill Act (OBBBA) that may lower your business or personal tax liability. In addition to blocking the \$4 trillion tax hike that had been set to occur starting in 2026, OBBBA includes important housing and business provisions that apply to the 2025 tax year. [Learn more](#).

NAHB Updates 3 Safety Programs

NAHB recently updated three key safety and health programs specifically designed for residential construction companies to use as model safety plans. The written safety programs were created with smaller construction companies in mind.

NAHB published a model safety program for home builders in 2017 and developed similar programs for remodelers and siding contractors a few years later.

FHA Extends Waiver for Flood Elevation Requirements

The FHA recently announced the extension of a temporary waiver for new construction in Special Flood Hazard Areas as part of the Federal Flood Risk Management Standard requirements issued by HUD.

The waiver – initially set to expire Feb. 21, 2026 – will continue to exempt new single-family construction from the elevation standard requiring that the lowest floor of new construction be at least two feet above the base flood elevation. This waiver applies to FHA-insured mortgages on new single-family construction.

The partial waiver will be in effect until Feb. 19, 2027.

NAHB Urges Congress to Ease Regulatory Burdens

The best way to ease the nation's housing affordability crisis is for policymakers to eliminate excessive regulations that are preventing builders from increasing the housing supply, NAHB told Congress recently.

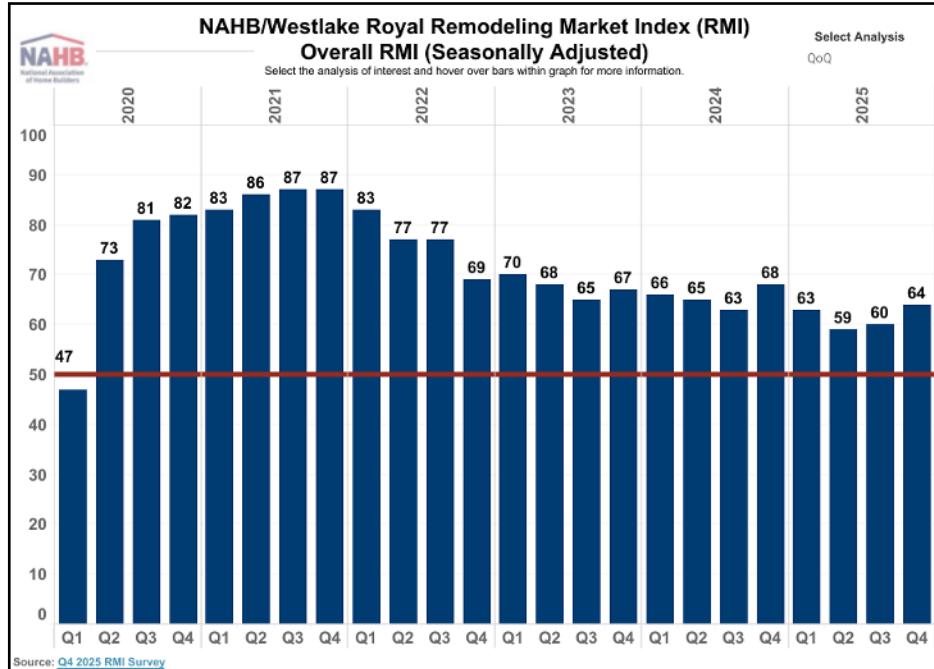
Testifying at a congressional hearing on housing affordability, Buddy Hughes, chairman of NAHB and a home builder from Lexington, N.C., said that in order to ease housing constraints for home buyers and renters, it is imperative to eliminate excessive regulations that hinder the construction of new homes and apartments.

Remodeling Market Sentiment Strengthens in Q4 of 2025

The NAHB/Westlake Royal Remodeling Market Index (RMI) posted a reading of 64 for the fourth quarter of 2025, up four points compared to the previous quarter.

The [NAHB/Westlake Royal RMI](#) survey asks remodelers to rate five components of the remodeling market as “good,” “fair” or “poor.” Each question is measured on a scale from 0 to 100, where a number above 50 indicates that a higher share view conditions as good than poor.

The Current Conditions Index is an average of three components: the market for large remodeling projects, moderately-sized



projects and small projects. The Future Indicators Index is an average of two components: the rate at which leads are coming in and the current backlog of remodeling projects.

Holding Pattern for the Fed

The Fed paused its easing cycle at the conclusion of the January meeting of the Federal Open Market Committee, the central bank’s monetary policy body. The Fed [held the short-term federal funds rate](#) at a top rate of 3.75%, the level set in December.

While reductions for the federal funds rate do not have a direct effect on mortgage interest rates, which remain slightly above 6%, federal funds rate reductions do lower interest rates on builder and developer loans, which helps the supply-side of the housing market.

Some Markets See Price Declines

Since the onset of the COVID-19 pandemic, house prices have surged nationwide. Between the first quarter of 2020 and the third quarter of 2025, national house prices climbed 54.9%. Local markets saw broad gains as well, with cumulative appreciation ranging from 18.3% to 88.4%, and 159 metro areas reached their highest recorded house prices in the third quarter of 2025.

However, this national trend masks significant [variation across local markets](#). More than half of metro areas have now experienced at least some decline from their recent price peak.

NAHB Expands Member Savings Program in 2026

NAHB members saved a total of more than \$40 million last year through a variety of exclusive offers designed to support their businesses and everyday operations.

The **Member Savings Program** has added several new partners, including:

Ford Pro – Members can save up to \$5,500 on Ford Pro's trucks, vans and SUVs.

Mercedes-Benz Vans – Members receive an additional \$500 off new Cargo Vans, Crew Vans, Passenger Vans and Cab Chassis.



Ram – Members can enjoy a \$1,000 discount on trucks and vans (stackable with in-market offers).

In addition to savings programs for vehicles, NAHB also introduced two other valuable programs in 2025:

Baytek Intuit QuickBooks, offering members up to

50% off select QuickBooks Online and QuickBooks Desktop Solutions.

Best Buy Business, providing savings of up to 40% off retail on thousands of appliances, smart-home technology and whole-home audio from top brands.



DO
BUSINESS
WITH AN
NAHB
MEMBER.

Members Save Millions

Start saving at nahb.org/savings





BOARD OF DIRECTORS

OFFICERS



NANCY GRATZ
Secretary



JEFF HOELSCHER
1st Vice President



ADAM BOESSEN
President



SCOTT PERKINS
2nd Vice President



DAN LEWIS
Treasurer

MEMBERS



BRICE READY
Builder Member



TONY OTTO
Builder Member



DERRICK LUECKENHOFF
Builder Member



MATT ALLEN
Builder Member



CHARLES CLOKE
Auxiliary Builder Member



RYAN SCHRIMPF
Builder Member



JASON OTKE
HBA of MO
Representative



JENNIFER GERLING
Associate Member



MALACHI PEZLEY
Associate Member



LISA LEHMAN
Past President

STAFF



RACHEL ANDREWS
Executive Officer



JULIE SULLIVAN
Administrative Assistant

POLITICAL CONSULTATION



HEATH CLARKSTON
Political Consultant

WE'RE MORE THAN HOMES.

We build communities.

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.



NAHB Member **SAVINGS**
Put your membership to work.

Exclusive discounts that benefit you, your business and your family
nahb.org/Savings

NAHB National Association of Home Builders

T-MOBILE
FOR BUSINESS

LOWE'S PRO



AVIS

Budget

GOOD YEAR

Heartland

DELL Technologies

ODP

HotelPlanner houzz PRO RingCentral

FARMERS
INSURANCE

VOYAGER



YRC
FREIGHT



NAHB IBS

Like us on
facebook 



<p>Capital Installers, Inc.</p> <p>RAYNOR. Doug Kliethermes AUTHORIZED DEALER 3012 S. 10 Mile Drive Jefferson City, MO 65109 573-893-4998</p>	<p>MID-MO WATER SOLUTIONS</p> <p>Adam & Lydia 636-3800</p>	<p>DONALD CAMPBELL DESIGN BUILD</p> <p>2013 BEST IN CLASS</p> <p>573.723.1003</p> <p>DJCDB.COM</p>	 <p>Commissioner Jeff Hoelscher Cole County Eastern District</p>
<p>Art's Pest Control</p> <p>Mike Bernskoetter (573) 634-3299</p>	<p>CAPITAL CITY CABINETS</p>	<p>METAL CULVERTS INC.</p> <p>P.O. Box 330, 711 Heisinger Rd. Jefferson City, MO 65102 Office: (573) 636-7312 Fax: (573) 634-8729 www.metalculverts.com</p>	<p>Hawthorn Bank</p> <p>Connecting you to what's possible.</p> <p>Member FDIC (877) 442-9846 HawthornBank.com</p>
<p> Colecountyconcrete.com</p> <p>Cole County INDUSTRIES 635-4101 Ready Mixed Concrete</p> <p>1405 Industrial Drive * Jefferson City, MO 65109</p>	<p>CAPITAL MALL</p> <p>capitalmall.com</p> <p>DeLong's INC.</p> <p>1723 INDUSTRIAL DR JEFFERSON CITY, MO 65109 573.635.6121</p>	<p>MID AMERICA TRUSS</p> <p>Margaret Thoenen Broker/Agent/Realtor, CCR, CR Cell: 573-690-0113 Office: 573-893-6295 Margaret@ActionRealEstate.com www.ActionRealEstate.com</p> <p>Action REALTY</p> <p>For Every Milestone... Action is There.</p>	<p>STIEFERMAN ARLIN STIEFERMAN HEATING CO., INC.</p> <p>3526 Rock Ridge Road Jefferson City, MO 65109 phone 573.635.3547 Dave Lennox PREMIER DEALER cell 573.690.1186 LENNOX</p> <p>Spartan Services premier environmental solutions Flood & Water Damage • Asbestos • Lead • Mold SpartanNow.com</p>
<p>MID AMERICA BANK</p> <p>Good For You and Your Community Too! midambk.com</p>	<p>U.S. RENTS-IT RENTAL-SALES-SERVICE & PARTY CENTER</p> <p>1513 Industrial Dr. Jefferson City, MO. 65109 PH: 573-635-6171</p>	<p>Central Bank Strong roots. Endless possibilities. CENTRALBANK.NET 634.1111 MEMBER FDIC</p>	<p>jobsite sanitary toilets Serving Cole & Jefferson City www.jobsiteitc.com</p> <p>Jason "Moon" Sullivan Mike L. Sullivan (573) 896-8665</p>
<p>TWEHous EXCAVATING COMPANY, INC.</p> <p>573.395.4354 8514 LIBERTY ROAD, JEFFERSON CITY</p>	<p>MID-CITY LUMBER CO. LTD.</p> <p>118 Jaycee Dr. Jefferson City, MO</p> <p>River Region CREDIT UNION</p> <p>Lisa Wolken VP of Real Estate Loan Origination 504.573.2324 lwolken@rrcu.org mva: 573-635-4895 ext. 5045 fax: 800-334-4241</p>	<p>ABSTRACTS TITLE INSURANCE ESCROW CLOSING</p> <p>240 E. High St. Jefferson City, MO 65101 (573) 636-3214</p> <p>WOODMAN ENGINEERING CO.</p> <p>217 Commerce Drive Jefferson City, MO 573-893-3131 HEATING & COOLING</p>	<p>Design • Install • Maintain • Renovate</p> <p>Haslag Landscape & Design</p> <p>Wide Range Landscape Construction All Locally Sourced Products</p> <p>573-301-9464 • HASLAGLANDSCAPE.COM</p>
<p>JEFFERSON BANK there's more.</p> <p>JEFFERSON-BANK.COM 573.634.0800 700 SOUTHWEST BLVD</p>	<p>Dulle Overhead Doors Inc.</p> <p>2743 Merchants Dr. Jefferson City, MO (573) 893-2575</p> <p>344 Hwy. 42 Kaiser, MO 65407 (573) 348-4399</p> <p>www.dulledoors.com</p>	<p>CENTRAL MISSOURI PROFESSIONAL SERVICES, INC.</p> <p>Engineering - Surveying Materials Testing (573) 634-3455</p>	<p>Beautiful Home Interiors</p> <p>125 Scott Station Rd. Jefferson City, MO 65109 573.893.2500 office 573.690.1500 cell</p> <p>Darrell Reisch Owner darrell@beautifulhomeinteriors.com www.beautifulhomeinteriors.com</p> <p>SCRUGGS LUMBER</p>
<p>KEMPKER Heating & A/C LLC</p> <p>573-893-8905 2804 Forest Ridge Lane</p>	<p>Farmer's Concrete</p> <p>P.O. Box 543 • 826 Stadium Blvd. West Jefferson City, MO 65102-0543 Phone 573/636-7193 • Fax: 573/636-9520 Build with Concrete</p>	<p>ServiceMASTER Restore</p> <p>Residential/Commercial Water Fire Smoke Mold 24-Hr. Emergency Service</p> <p>Lisa Lehman President ServiceMaster Restoration Services by AERODYNE 1291 Creek Trail Drive Jefferson City, MO 65109 Office: 573-634-3951 Mobile: 573-630-0077 Email: lisalehman@aerodyn.com</p> <p>www.servicemasterbyaerodyn.com</p>	<p>BEST BLOCK</p> <p>MIDWEST BLOCK</p>
<p>CAPITAL AGGREGATES</p> <p>CAPITAL SAND COMPANY</p> <p>CAPITAL QUARRIES</p> <p>LEGENDS BANK MEMBER FDIC</p> <p>130 E McCarty St, Jefferson City 573-636-4193 • legendsbk.com</p>	<p>STAMPED STAINS STENCILING</p> <p>TEXTURED RESURFACING NEW OR OLD</p> <p>INCRETE SYSTEMS</p> <p>CONCRETE DESIGN CONCEPTS "We Beautify Concrete"</p> <p>BEAU VOSS, Owner 830 Wayside Road CenterTown, MO 65023</p> <p>573-584-3897 Cell 573-619-6458 www.concretedesignconcepts.com</p>	<p>spyder technologies</p> <p>Satellite TV – Internet – Security 573-644-7200 SPYDERTECH.BIZ</p> <p>MEEKS THE BUILDER'S CHOICE</p> <p>A Division of U.S.</p> <p>1750 SOUTHRIDGE JC MO 65109 573.636.8165</p>	<p>Joe Schaefer BROKER/SALES</p> <p>Phone: 573-632-8503 Cell/Text: 573-619-8157 www.joeschaefer.com www.associatedrealtygroup.com</p> <p>DOING THE NUMBERS</p> <p>3218 W. Edgewood Dr. Ste. 1000 Jefferson City, MO 65109</p>