

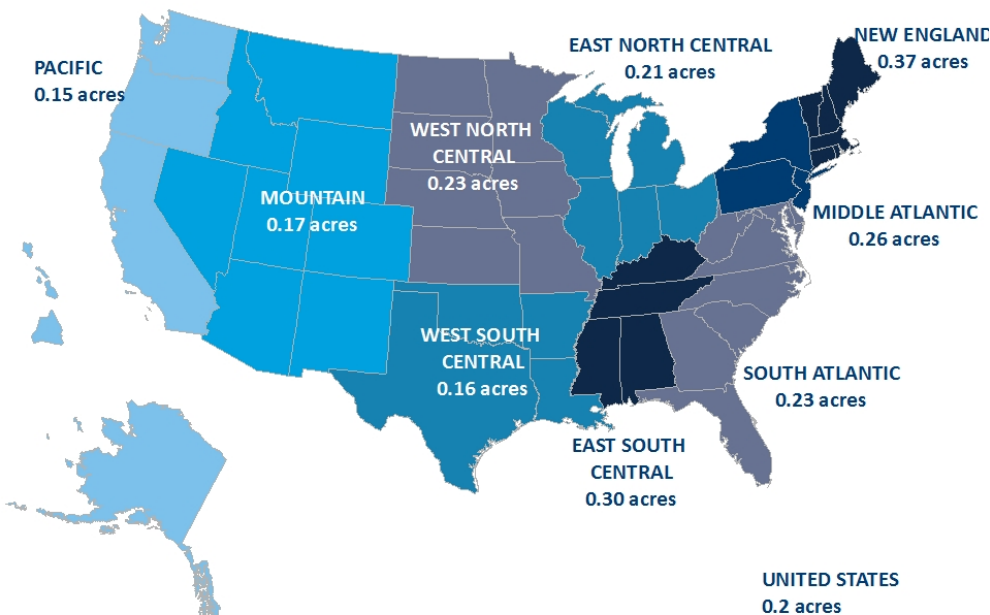
The Blueprint



October, 2017

Median Lot Size

New Single-Family Detached Spec Homes Started in 2016



Single-Family Lot Sizes at Record Low

The median lot size of a new single-family detached home sold in 2016 stands at 8,562 square feet, or just under one-fifth of an acre.

This is a record low and a slight decline since 2015, when the [median lot size](#) fell under 8,600 square feet for the first time since the Census Bureau's Survey

of Construction started tracking lot sizes of single-family detached homes in 1992.

Regional differences in lot sizes persist. Looking at single-family detached speculatively built (or spec) homes started in 2016, the median lot size in New England is 0.37 acres, almost twice as large as the national median.

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The 2017 HBA Annual Golf Tournament was a huge success!

Nearly 150 golfers turned out on a gorgeous Texas day to hit the links at Stonetree Golf Course with their fellow HBA members. Fun was had by all and the weather could not have been more perfect for a round of Golf.

Congratulations to the Winners:

1st Place: Bell County Electric

Last Place: Nancy Hennigan & Cyd West

Putting Contest Winner : Cy Long– Blackacre Title Company

Closest to the Pin #4– Dereck Allan

Closest to the Pin #12– Brandon Barger– Netco Title Company

Closest to the Pin #16– Denny Hobson– PPG Paint Company



Thank you to all of our wonderful Sponsors!

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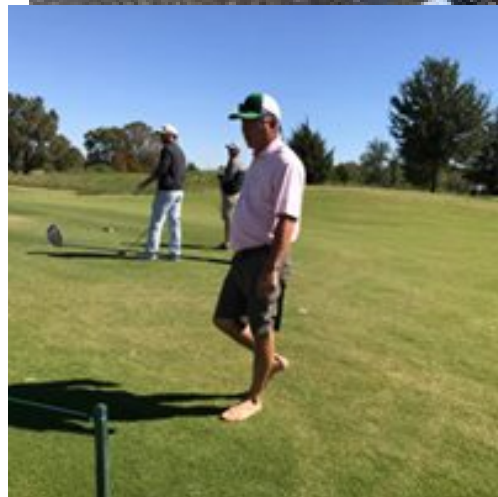
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*Thank
You*





NAHB Revises Policy on Tax Reform

NAHB's Executive Board voted unanimously Oct. 3 to revise NAHB's policy regarding the nation's tax code in light of recent discussions on tax reform between congressional leaders and the Trump administration.

The new policy gives NAHB greater flexibility as the tax debate unfolds and stakeholders seek to shape a [tax code that best serves](#) the nation's consumers and small businesses.

"This is the first time in NAHB's 75-year history that we have been open to the idea of broader options regarding housing tax incentives," said NAHB Chairman Granger MacDonald. "Now is the time to reform tax policy, and housing will not be left behind in this process."

NAHB supports a tax system that is simple and fair, and that promotes greater housing opportunity for Americans across the economic spectrum.

The tax policies that NAHB supports include:

- A homeownership tax incentive;
- The low-income housing tax credit, along with additional resources to address the affordability crisis;
- Remodeling tax incentives, such as energy efficiency tax credits;
- The exclusion of capital gains on the sale of a principal residence;
- Business interest deductions for small businesses.

"Tax policy is key to homeownership, affordable rental housing, business success and job creation," MacDonald said. "That's why NAHB will be fully engaged in this debate and pushing for innovative solutions that bring a better policy environment for American enterprise and lasting prosperity for our nation's people."

OSHA Offers Extra Time for Silica Compliance

OSHA has announced that it will consider good-faith efforts by employers to comply with the new silica rule during the first 30 days of enforcement, which began Sept. 23.

OSHA said it will offer outreach and assistance to help ensure that covered employers are fully and properly complying with the new requirements.

Employers may be cited if it appears, upon inspection, that an employer is not making any efforts to meet the new rule.

NAHB has prepared [compliance resources](#) and background information.

A legal challenge filed by NAHB on the silica rule is still pending.

Builders' Show Is One Great Value

Looking for cutting-edge, industry-specific education that will boost your business and career? Be prepared to learn, connect and grow [at IBS 2018](#). With nearly 140 Building Knowledge Sessions, five Master Sessions, Spotlight and Thought Leader Sessions, Tech Bytes and Builder Clinics, you will get industry insights and forward-thinking business strategies to give you a competitive advantage.

With full registration, you get:

Admission to 140+ IBS education sessions led by industry experts.

3-day entry to the exhibit floors.

Complimentary one-year subscription to IBS Education on Demand.

Awards Recognize Safety Champions

Applications are open for the SAFE Awards, honoring safety programs that go the extra step to protect employees.

Applications are due Oct. 30.

The NAHB/Builders Mutual [Safety Award for Excellence](#) (SAFE) program honors builders and trade contractors who have developed and implemented high-quality construction safety programs, as well as government officials and student chapters that have advanced safety in home building.

Navigating Insurance Claims Key to Rebuilding after Disaster

Hurricanes Harvey, Irma and Maria did incredible damage to several gulf coast states, as well as Puerto Rico and the U.S. Virgin Islands. The rebuilding process will be arduous, even for those who have flood insurance. Working with a seasoned builder who knows what to expect and how to collaborate with insurance adjusters is a home owner's best bet.

George "Geep" Moore, owner of Moore-Built Construction & Restoration in Elm Grove, La., has managed thousands of insurance claims over the course of his career. He [offers this advice](#):

Determine Scope and Price. Insurance estimates need to be extremely detailed: room by room, line item by line item. Moore strongly encourages builders to consistently use estimating software, which will allow them to more efficiently and clearly define the scope and calculate costs.

Negotiate. It's the home owner's job to pay the deductible and any other out-of-pocket costs. But it should be solely on the shoulders of the builder – who has the expertise in the field of construction – to negotiate with the insurance adjuster.



An Air Force pararescueman surveys damage caused by Hurricane Irma in South Florida.

Document. Thorough documentation is the most critical element of the entire process, and a lot depends on how comprehensive your photos are. Be sure to take pictures at **every** phase of the project.

Stay on Top of the Claim. If your client's insurance makes payment to the home owner and the mortgage company, the mortgage company most likely will control the cash flow. Know their rules before you start so that you receive funds in a timely manner.

Treasury to Withdraw Two Regs that Would Hinder Home Building

The U.S. Treasury Department has announced plans to withdraw two proposed regulations that NAHB has said would be costly and burdensome.

[The Treasury said](#) it plans to withdraw proposed regulations under Section 2704 that would have hurt family-owned and operated businesses by limiting valuation discounts. The regulations would have raised taxes on family businesses when an owner passes away and chooses to leave the business to the next generation. NAHB and others warned that the valuation requirements of the proposed regulations were not sensible from an economic standpoint, were unclear and could not be meaningfully applied.

Treasury also plans to withdraw proposed Section 103 regulations on the definition of political subdivision. The proposed regulations would have prohibited most development districts from issuing tax-exempt municipal bonds to finance the

construction of sewer systems, water lines and other infrastructure.

For example, community development districts in Florida, municipal utility districts in Texas, metropolitan districts in Colorado, and rural utility districts in California have been set up to issue tax-exempt bonds to finance public infrastructure for a wide array of development projects. NAHB had urged Treasury to rescind this rule that would have severely limited such districts.

The Treasury Department had identified [eight tax regulations](#) that were considered burdensome, costly and ineffective. These are two regulations from that list. NAHB backed rescinding all eight of the listed burdensome regulations, with particular concerns about the rule that would have restricted eligibility for developments that are deemed "political subdivisions."

Survey Finds Green Building Gaining Ground

Green construction is rapidly gaining traction among both single-family and multifamily home builders, according to new research published in the Green Multifamily and Single Family Homes [2017 SmartMarket Brief](#).

The latest in a series of studies conducted by Dodge Data & Analytics in partnership with NAHB, the study shows that green homes are continuing to gain market share.

At least one-third of surveyed single-family and multifamily builders said that green building is a significant portion of their overall activity (more than 60% of their portfolio). By 2022, this number should increase to nearly one-half in both sectors.

Within this group, nearly 30% of multifamily builders fall into the category of “dedicated” green builders (more than 90% of their portfolio). On the single-family side, the percentage of “dedicated” green builders is nearly 20%, and that share is expected to grow considerably by 2022.

Increasing energy efficiency continues to be the most common method of improving the performance of a green home, followed by creating a healthy indoor living environment.

Among those surveyed, 29% of single-family home builders have built a net zero, near-net zero, or net zero-ready home in the past two years, and 44% expect to do so in the next two years. Builders see increased customer demand and a competitive advantage as the top two drivers to develop net zero homes.

EPA Relaunches Collaborative Smart Sectors Program

NAHB joined EPA officials in Washington on Oct. 4 as the agency relaunched its [Smart Sectors program](#), a business community partnership to develop sensible regulations while protecting the environment and public health.

Smart Sectors originally launched in 2003 as an outgrowth of EPA’s Common Sense Initiative, which was developed during the Clinton Administration. However, it was discontinued in 2009. EPA hopes the revived program will also streamline its internal operations. “The Smart Sectors team will help address executive orders on regulatory reform, energy independence, permit streamlining and the reconsideration of major regulation,” the agency said.

As the Smart Sectors program moves forward, NAHB will continue to provide suggestions to EPA regarding commonsense solutions to help relieve regulatory burdens that often delay construction and increase the cost of housing for consumers.



CALENDAR OF EVENTS

Events List

November 7th- General Membership meeting. Elections. 12:00 pm

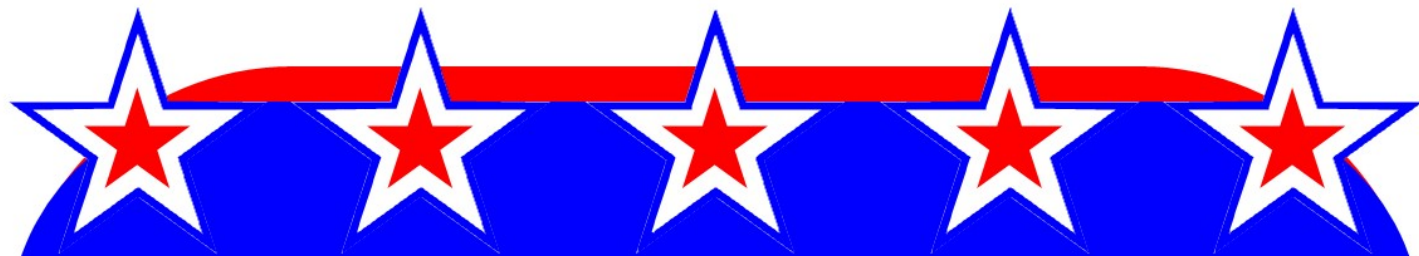
December 12th- Holiday Open House & Installation of Officers

March 23rd- Alton Heiner Annual Fish Fry & Reverse Raffle. 6:00 pm

April 26th- Real Estate Agent POH Bus Tour & Judging POH

April 27- POH Kick Off Party

April 28-29 & May 5-6- Parade of Homes



You are invited to the
Central Texas Home Builders Association
November General Membership Meeting &
Nominations Lunch

You are Invited

November 7th , 12:00 Noon

445 E. Central Texas Expressway
Harker Heights, Tx 76548

RSVP to Teri@cthba.info or call 254-699-6964





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- Tx State Rep. Scott Cospers
- JR Meza - Flintrock Builders
- Loretta Moore- Flintrock Builders
- BC Materials- Brett Rhodes





Member Advantage at a Glance

www.nahb.org/ma

Houzz – Join over 25,000 NAHB member companies and get free access to Houzz Concierge Service, special discounts on local advertising programs, and up to 10% off Houzz Shop products. Learn more at www.houzz.com/NAHBmembers or call 800-640-8061.

FCA US LLC - A \$500 cash allowance for members, employees and household family members. This offer is good toward many new models in the Chrysler, Dodge, Jeep®, Ram or FIAT® vehicle lineup and is stackable with most current local or national incentives. Visit www.nahb.org/fca to learn more.

Lowe's - Visit www.LowesForPros.com/NAHB or call 877-435-2440 and register to save 2% on your Lowe's Accounts Receivable (LAR) or Lowe's Business Accounts (LBA) purchases and free delivery on purchases over \$500. Save an additional 5% every day at the store when you mention the 5% at time of purchase and when using your LAR or LBA.

General Motors – Enjoy a Private Offer of \$250, \$500 or \$1,000 on many Chevrolet, Buick and GMC vehicles. Other offers may be available for even more savings. Visit www.nahb.org/gm to learn more.

UPS Savings Program & YRC Freight - UPS discounts of up to 36% on a broad portfolio of shipping services. Savings of at least 70% on less-than-truckload shipments 150 lbs. or more with UPS Freight and YRC Freight. Visit www.1800members.com/NAHB or call 1-800-MEMBERS (800-636-2377) for more information.

GEICO - Exclusive NAHB discounts for members on auto insurance. Visit www.geico.com/disc/nahb or call 800-368-2734. Mention NAHB for auto, homeowners, and commercial auto quotes.

2-10 Home Buyers Warranty - Visit www.2-10.com/NAHB or call 855-280-1328 to receive exclusive access to discounts on select products, including the Builder Backed Service Program and the systems and appliances warranty.

TSYS (formerly TransFirst) - Payment solutions with average savings of 16% per year. Web/mobile tools, credit card and eCheck processing and more. Free "Savings Analysis" call 800-613-0148 or visit www.tsysassociation.com/NAHB.

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