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Bernie Mein, Jim Roberts

and Jeff Smith.



IBS Draws Big Crowds

The International Builder's Show was held last week in Las Vegas. Several local members and staffers attended the event. Look inside for several pictures of the festivities.

Housing Outlook Continues to Brighten but Recovery Still Faces Headwinds

The housing upturn that took root last year is expected to pick up momentum in 2013 but headwinds along a number of fronts could impede the pace of the recovery, according to economists speaking at the International Builders' Show in Las Vegas last week.

"Nearly every measure of housing market strength – sales, starts, prices, permits and builder confidence – has been trending upward in recent months and we expect to see gradual but steady growth along these lines in 2013," said NAHB Chief Economist David Crowe.

In particular, Crowe said that house prices are up nearly 6 percent on an annualized rate over the past 10 months, and that "this has

been a trigger for demand to return. People feel comfortable if they buy a house that it will appreciate, not depreciate, in value."

Other factors that bode well for the housing outlook include low mortgage rates, strong housing affordability, rising household formations and the fact that two-thirds of U.S. housing markets can now be considered improving, according to the NAHB/First American Improving Markets Index.

For the past five quarters,

*Continued on
Page 11*

Letter from the President

What Happens in Vegas . . .

What a busy time it is down at the Home Builders Association. Between the IBS convention and board meetings and getting ready for the Home Expo, it's about enough to make your head spin!

I just got back from the International Builders Show (IBS) in Las Vegas and what a great time I had. They say what happens in Vegas stays in Vegas, but I've got to tell you I learned a lot about our industry when I was there. There's so much happening with NAHB legislatively and educationally. I sat in on seminars and meetings that are helping guide the residential home industry into the future. It has been a tough road the last few years, but I feel better knowing we've got the staff at the NAHB working hard to keep our industry viable and vibrant.

Some changes for next year with IBS include adding a couple of opportunities to the event. The National Kitchen and Bath Show will be incorporated into IBS for the 2014 show. Also, the Floorcovering Association will be at Mandalay Bay the same week as IBS next year, Rumor has it that your IBS badge will get you into the Floorcovering Show, too. That's good, innovative thinking coming from our leadership to take advantage of every opportunity we can during these difficult times.

We just held our pre-caucus meeting in Kalamazoo for the upcoming state board meeting. I'm happy to report that our state board members are engaged and the state association is working hard to ensure our voice is loud and clear in Lansing. State EO Bob Filka came to the meeting and reported on the many activities HBAM is working on, including a membership poll on the Top Accomplishment from 2012 by your state association. You can vote by going to www.surveymonkey.com/s/RZJGD2J.

The residential housing industry has had a good year in Michigan legislatively. We saw Margaret O'Brien's House Bill 4134 become law. This has been a long-sought after tax relief for builders who build inventory homes. It eliminates the non-homestead 18-mil tax on inventory – or "spec" – homes for three years. We also saw the Freedom to Work legislation signed into law by Gov. Snyder. This was one of the top news stories of the year. One of the things you didn't read about this legislation is the successful efforts of our HBA of Michigan staff to deny the exclusion of construction workers from this bill. It was originally introduced with our industry excluded from the language. Through our legislative efforts, workers in our industry will have the same freedoms this new law provides.

Locally, the HBA office has been buzzing with activity. Plans for the 2013 Home Expo are in full swing, as more than 80 percent of the available booth space is sold. If you were thinking of exhibiting in the Home Expo, you had better give Scott McGraw a call today at (269) 375-4225 and sign up before space is sold out.

We've got Mike Holmes coming back to Kalamazoo for this year's Expo. Mike was here in 2011 for the Home Expo and his shows sold out in just a few hours. He is appearing on Saturday, March 9, at 11 a.m. and 2:30 p.m. Tickets for his shows will be available on Feb. 8. Check out our expo website as we get closer to the event for ticket information, www.KalamazooHome-Expo.com.

Even though it is cold outside and some of us are singing the winter blues, it's time to start planning for the Parade of Homes. This year's event will be held June 7 to 15 and we've got a good number of lake properties lined up already. Many members don't realize the parade is not just for new builds. We feature remodels in the final weekend of the parade. It's a great way for remodelers to showcase their skills, too. We also feature urban living in the parade for the opening weekend. Living in an urban environment is the theme and homes and apartments in the downtown are showcased. If you are interested in the parade, or know a builder who might be, please call Kristi at the HBA office and help us make this year's parade the best ever!

Well, I've rambled on long enough. One last thing I want to leave you with: I want to let you know, that as a member, this is your association. If you have an idea, a concern or just an observation, I would like to hear from you. Please feel free to call me at any time and I would be happy to talk with you. My cell number is (269) 217-2025.

Scott



Scott DeLoof

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**Building Homes,
Strengthening Communities**

Spike Report

The Spike Club is NAHB's recognition and incentive program for individuals working in membership recruitment and retention.

A Spike is an individual who has earned at least six credits within a two-year period. Spike credits are earned by recruiting and retaining NAHB and council members.

How to earn Spikes

1. Individuals earn one new member credit for each new member sponsored.
2. One retention credit is automatically assigned to the sponsor of record for first-year renewals, if the renewal occurs on or before the anniversary date. Every year after one-half credit is earned, if the renewal form lists the sponsoring member.
3. One-half credit is earned for the recruitment and retention of affiliate members.



Statesman Spike - 500 Credits

Ken Klok: 587.5

Super Spike - 250 Credits

Bernie Mein: 391
David Roberts: 306

Royal Spike - 150 Credits

Bill Dykhuis: 227
Jim Roberts: 170.5
Seth Virgo: 167
George Kibler: 162

Red Spike - 100 Credits

Troy McClure: 139
Annie Stetler: 110

Green Spike - 50 Credits

Michael Rhoades: 96
Jerry McCoy: 76
Jeff Smith: 74
Bob DeHaan: 67
Bob Visser: 67
Jeff Everts: 62.5
Mark Pulver: 57.5
Dave Holzwarth: 55.5
Andy Sims: 53.5

Life Spike - 25 Credits

DJ Burke: 49.5
John Vanderweerd: 47
Kimball Wilson: 43
Craig Wenke: 38
Jay Hoffman: 33.5
Joseph Blood: 33
Linda Drenth: 32
Jack Kindig: 31.5
Steve Roberts: 31.5
Scott Hoeksema: 30
Bill Green: 27.5

Lead Paint Class Offered at HBA Office on Thursday, Feb. 7

The U.S. Environmental Protection Agency (EPA) has enacted new regulations affecting contractors performing renovation work in residential dwellings or child-occupied facilities built before 1978. This regulation is called "Lead Safety for Renovation, Repair, and Painting" (RRP).

Since April 2010, any renovation work (including painting) done for compensation, which disturbs painted surfaces in residential dwellings or child-occupied facilities built before 1978, must be performed by an EPA certified company, using persons trained in lead-safe work practices. Each job is required to have a Certified Renovator on-site to perform specific responsibilities.

To become a Certified Renovator, a person must attend an eight-hour EPA-approved training course. The Home Builders Association of South West Michigan will offer this class from 8 a.m. to 4 p.m. on Thursday, Feb. 7, at the local office, 5700 W. Michigan Ave., Kalamazoo. Lunch will be provided.

Membership Renewals

Company	Date Joined
Allen Edwin Homes	10/01/1996
Attorneys Title Agency	12/01/2011
Carlson Realtors & Development	01/01/2011
Carr & Associates LLC	02/01/2012
Certapro Painters of Kalamazoo/Battle Creek	12/01/2011
Cole Buick GMC Cadillac	01/01/1998
Design Evolutions	01/01/1997
Energy Diagnostics, Inc.	01/01/2009
Great Lakes Waterproofing Company	01/01/1998
Hanson's	04/01/2010
Horizon Bank	11/01/2010
Jim Roberts Construction, Inc.	12/01/1990
Kalamazoo County Land Bank Authority	12/01/2011
Kenneth J. Klok Builders	12/01/1981
Loedeman's Carpet & Upholstery Cleaning	12/01/2011
Mainstone Construction	02/01/2012
Martz Home Builders, LLC	01/01/1999
Pierson-Gibbs Homes, Inc.	01/01/2000
Retractable Solutions, Inc.	01/01/2006
Sims Electric/Knolls	02/01/2012
Suburban Heating & Air Conditioning	12/01/2008
T. A. Gentry Supply, Inc.	01/01/2003
Tim Visser Construction	07/01/1990
Tishhouse Electric, Inc.	01/01/2005
Universal Property Services	11/01/2012

Membership Report

Home Builders Association of South West Michigan
As of Dec. 31, 2012 (NAHB Report)

Total Membership:

463 (Builders: 119, Associates: 331, Affiliates: 13)

Previous Annual Reports:

Dec. 31, 2011: 442 Members (115 B, 312 A, 15 Af)

Dec. 31, 2010: 419 Members (121 B, 284 A, 14 Af)

Dec. 31, 2009: 430 Members (140 B, 279 A, 11 Af)

Dec. 31, 2008: 508 Members (162 B, 331 A, 15 Af)

Dec. 31, 2007: 580 Members (200 B, 380 A, 0 Af)





Spike Night Fun

The members of the Home Builders Association gathered at the Kalamazoo Country Club on Jan. 15 to recognize members of the Spike Club, the new member recruitment and retention program sponsored by the national association. Troy McClure was given the Ken Klok Award for 2012 for recruiting the most new members for the year. Members also enjoyed the musical stylings of the band "Bittersweet" who performed for members after the program was completed. A good time was had by all.



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Battle Creek Chapter to Meet Feb. 6

Join your HBA friends from the Battle Creek Chapter for networking, dinner and special event speaker from The Miller Foundation. The Battle Creek Chapter meeting will be held on Wednesday, Feb. 6, at 6:15 p.m. at the Moonraker West, 544 Columbia Ave., Battle Creek.

RSVP to Kristi Thompson at kthompson@hbagk.org or by calling (269) 375-4225. Each company receives one complimentary meal, each additional guest is \$15.

State Association Code Committee Seeks Members

The Home Builders Association of Michigan's Building Code Committee needs an electrician, a plumber and an insulation installer to join the committee in its review of the 2012 IRC. This position is for the HBAM committee and not the state's residential code review committee.

The first meeting of the HBAM Building Code Committee was on Monday, Jan. 28, at 1:30 p.m. in the HBAM offices in Lansing. It is anticipated the committee will meet once every two weeks. The state residential code review committee is expected to begin its work in mid-February or early March.

If you know of someone who would be willing to serve on this committee, please have them contact Lee Schwartz at the HBAM office by either email at schwartz.lee@mahb.com or by phone at (517) 582-4000.

HBA's Advertising Co-op Gives You On-Line Exposure

Did you know that if you advertise with an HBA member and include the member's HBA logo in your advertisement, you're eligible to have three free months of advertising on the new HBA website?

Don't miss your chance to take advantage of this great opportunity to market your company and support a HBA member. For details on this promotion please contact Amanda at (269) 375-4225 or akuchnicki@hbagk.org.



If I Had a Hammer ...

State Rep. Margaret O'Brien, left, and Kalamazoo County Treasurer Mary Balkema show off one of the engraved hammers that were given to them in deep appreciation by the Home Builders Association of South West Michigan at Spike Night. Margaret, Mary and U.S. Congressman Fred Upton were given hammers to signify the hard work they have all done for business and building issues through their service to the public.



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- STOP competing on price
- DIFFERENTIATE your services
- Find & focus on IDEAL clients
- Follow-up effectively to CLOSE more business
- Invest in MARKETING that succeeds
- Market to past clients for REPEAT/REFERRAL work
- IMPROVE your sales skills
- Establish STRATEGIC partnerships
- Use the internet to GENERATE LEADS

Upcoming Dates & Topics

Jan. 10, 2013 2:00-2:45pm EDT	Harness the Web: Part 1 Walk away with a 'Website Checklist' that contains all of the content and features you need convert visitors into leads and provide you with clarity and clear direction on improvements you can make.
Feb. 14, 2013 2:00-2:45pm EDT	Harness the Web: Part 2 Confused by the myriad of online marketing tools? Receive practical and proven advice regarding Local Online Listings, Search Engine Optimization (SEO), Social Media, and other online marketing tools.
Mar. 14, 2013 2:00-2:45pm EST	You Have to "Date" Before You Get "Married!" Create something free and valuable to offer to your prospects (both online and offline.) Specific examples like a free report, Home Energy Audit, Homeowner Seminar, or a Kitchen Planning Guide.
Apr. 11, 2013 2:00-2:45pm EST	What Almost Everyone Doesn't Know – and Will Never Understand – About Video Marketing Videos are great for "know, like and trust" with prospects and clients, but how? See examples and learn the process for you so that you can add video to your marketing plan.
May 9, 2013 2:00-2:45pm EST	After the Project is Done ... Here's What You Do Next We all know the power of staying touch with our previous clients. Receive templates and tools to improve how you stay-in-touch with clients to generate more referrals and gain repeat business!
Jan. 24, 2013 Feb. 28, 2013 Mar. 28, 2013 Apr. 25, 2013 May 23, 2013 2:00-3:00pm EDT	You'll also have <u>direct access</u> to Kyle during the monthly "Excellence Hour Call" Every month we'll have a more open and extended Phone call for all members. This is a 1-hour Question & Answer (Q&A) phone call where you can call in and ask your questions directly to Kyle or listen to what other members are asking. This is your opportunity to ask ANY marketing, sales or business related question you have. Great, value-packed call each month.

Call-In Information

To attend the webinars or Q&A sessions simply dial-in, at the date/time listed above:

- Phone Number: **559-726-1300** Participant Code: **524986**
- Access the webinar's slides and "screen share" at: <http://www.theexcellenceclub.com/slides>

Legislative Update

From State Rep. Margaret O'Brien

Bills passed in 96th Legislature specifically relating to Home Building Industry:

House Bill 4134 (Sponsor Rep. Margaret O'Brien) – Commonly referred to as Inventory Tax Bill: Will exempt new construction from the non-homestead 18 mills on properties built after Nov. 1, 2012 or property that had not received a tax bill if that area does not have a summer tax collection. June 1st is the application deadline. Exemption applies for up to 3 years. Expect more news including the application form from Home Builders Association of Michigan once Treasury publishes it. New construction includes in definition unoccupied, for sale, not leased, not used for business or commercial purposes.

House Bill 4561 (Sponsor Rep. Joe Have-man) – Commonly referred to as Flex Code: Allows the code to be updated as needed at minimum of once every six years but not more than once every three years. The 2009 code will be amended. The new timeline takes effect in 2015 where the code may or may not be updated.

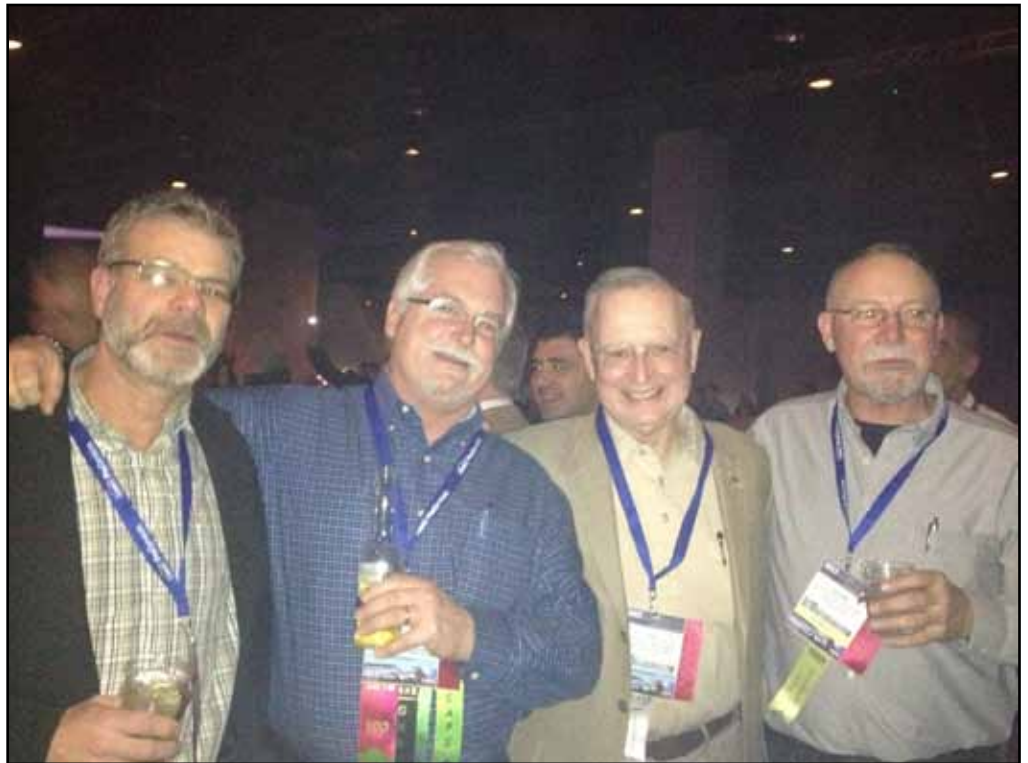
House Bill 4567 and Senate Bill 1130 (Sponsors Rep. Jon Bumstead and Sen. Arlan Meekhof) – Commonly referred to as Critical Dunes Legislation: It allows for construction in certain dunes and puts burden on DEQ or other permitting bodies to prove one cannot build on it because of endangered species or other reasons versus past rules of proving one can build with the permitting bodies rejecting the reports.

Senate Bill 570 (Sponsor Sen. Mike Green) – Commonly referred to as energy code: Allows for authentic log home construction.

House Bill 4446 and Senate Bill 349 (Sponsors Rep. Margaret O'Brien and Sen. Dave Hildebrand) – Commonly referred to as Homestead filing deadline: Moved back the Principal Residence Exemption filing deadline to June 1 and to Nov. 1 for municipalities that bill the 18 non-homestead millage in the December taxes.

Other Reforms passed into law are Workmen's Compensation Reform; Unemployment Insurance Reform; Eliminating Michigan Business Tax; and Appraisal Management Company legislation.

Likely 2013-14 Topics pertaining to real estate and home building: Assessing; Roads and Infrastructure; Access charges to property tax records when being acquired in bulk by associations; and Septic Code.



IBS Camaraderie

Several builders from the local HBA were at the International Builders Show in Las Vegas in January. From left to right, Jeff Smith, Jim Roberts, former NAHB president Bob Jones and Bill Dykhuis. The annual IBS is one of the largest trade shows of the year.

* * *

"My psychiatrist told me I was crazy and I said I want a second opinion. He said okay, you're ugly too."

—Rodney Dangerfield



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SIR Home Improvements Receives Angie's List Super Service Award

Sir Home Improvements, located in Schoolcraft, received the Angie's List 2012 Super Service Award. The home improvement company, which has been in business for over 30 years, won this honorable award in the following categories: Bathtub Refinishing and Liners, Gutter Repair and Replacement, Insulation, Roofing, Windows, Bathroom Remodeling and Sunroom and Patio Enclosures.

According to Angie's List, each year, less than five percent of thousands of businesses earn the prestigious Super Service Award. It honors excellence among service and health providers who maintain a superior service record. The award also gives business clients and prospects the confidence they need to invest in your services and members search for it when making hiring decisions.

The Super Service Award is based on businesses overall ratings and reviews from Nov. 1 through Oct. 31 of the next year and winners are notified in December. There is no fee associated with the Super Service Award.

"Winning the Angie's List Super Service Award allows Sir Home Improvements to recognize our valued employees for their accomplishments and amplifies our expertise and services to everyone in our community," said Frank Mumford, owner and founder of Sir Home Improvements. Sir Home Improvements serves the following areas: Kalamazoo, Grand Rapids, Lansing, Jackson, South Bend and Elkhart.

* * *

"Two things are infinite: the universe and human stupidity; and I'm not sure about the universe."

—Albert Einstein

HBA Board Spotlight:

Jim Roberts, Jim Roberts Construction, Inc.

Jim Roberts Involved with HBA

Jim Roberts has done a little bit of everything in his life, including working as a mechanic at his father's service station, serving in the military, working for a large pharmaceutical company and starting his own construction company.

If one word can sum up a person, that word would be "involved" when it comes to Jim Roberts. Jim started building homes in 1983 and has been involved in the residential building industry ever since.

He has been very active in the Home Builders Association at all levels: Local, state and national. He has served on the board of directors since 1993 and was president of the local association in 1997. He also serves as director of both the national and state Home Builders Associations.

In 2009, Jim was named Builder of the Year at the local association. Jim has participated in many of the Home Builder events, including the Home Expo, Fast-Built and the Parade of Homes, where he has won numerous awards for his entries.

He was also one of the participating builders in the Marketplace development, where the Kalamazoo Land Bank built new homes in the inner city and aided in the training of ex-offenders in residential construction.

The HBA's Friends of Housing Political Action Committee has had a special place in Jim's heart over the years. Along with fellow HBA member Casey Fawley, Jim pushed for an annual event to raise funds for the Friends of Housing. What was borne from those efforts is the association's annual Truck Pull, one of the largest fund-raisers in the state for the Friends of Housing.

Jim has served on our state's Model Energy Codes Committee and recently became one of only a few local builders to be nationally recognized as a Graduate Master Builder (GMB). He is also a member of Green-Built Michigan.

"I joined the HBA in 1991 to put a house in the Parade of Homes," he said. "I got roped in by Ken Klok and Bill Dykhuis to get involved in the building codes committee."

At one time, there were actually three different codes that a builder had to follow in the Kalamazoo area. "So it used to be a little more complicated for builders," Jim said. "We worked with the state association to reduce it to a single state code."



Jim Roberts

Jim utilizes green building practices through the entire design and construction process. He has utilized geothermal ground water heat pumps for heating and cooling on several recent projects. He is currently developing BentWood Shores on Crooked Lake, a green building community which will include best practices for site improvements, such as controlling storm water with rain gardens, minimal tree removal, recycled wood chip walking paths and protection of wetlands.

One of Jim's proudest accomplishments dates back to his days in the Air Force. Stationed in England, Jim was a mechanic for F-111 fighter-bombers that carried a nuclear payload and flew at 2-1/2 times the speed of sound.

"I often tell people they are sleeping on the pillow of freedom I provided through my days in the service," Jim jokes. "But my military experience gave me a greater respect for the freedom we all enjoy living in this country. We all owe the men and women serving in the military a huge thanks."

He also credits much of his success to his team of subcontractors and suppliers that keep the quality up on his jobs. "They could win the Super Bowl," Jim said.

Jim and his wife Trish also own Eagles Ridge Apartments in Battle Creek. Jim built the 108-unit community in 18 months and Trish has successfully managed it for the past 13 years. Trish is a newly elected trustee for Texas Township, where the couple resides. The couple has three grown children: Eric, Brian and LeeAnn.

Habi Hour Event to Raise Funds for Habitat

Dust off your party duds and get ready to bid on some imaginative auction items. Habi Hour, Kalamazoo Valley Habitat for Humanity's signature fund-raiser, will be held Tuesday, Feb. 26, 5:01 to 8:30 p.m. at Bell's Brewery, 355 E. Kalamazoo Ave., Kalamazoo. This official Habitat for Humanity event will raise funds to help build and renovate seven homes in 2013.

Habi Hour tickets are \$30 and are on sale at www.habitatkalamazoo.org. Tickets also can be purchased at the Habitat office, 525 East Kalamazoo Ave., Kalamazoo, Monday through Friday, 9 a.m. to 5 p.m. Bell's signature beers and "habi-tizers" will be served. Guests will receive a commemorative Habi Hour beer mug and must be 21 years old to participate. Half of the ticket cost is tax deductible.

"Habi Hour will help us raise critical funding to support our mission," said Don Jones, Habitat's executive director. "Last year we raised \$25,000 – enough to build one-quarter of a house. This year, we hope to top that number by a wide margin."

"Habi Hour sold out 10 days early last year and half the tickets to this year's event are already sold," Jones said. "We encourage everyone to buy their tickets now and join us on Feb. 26. The community's support really makes a difference and the evening is a lot of fun."

Habi Hour will feature a live auction of packages donated by Grand Traverse Resort & Spa, Pizza Vera - Kalamazoo's Mobile Wood Fired Brick Oven, EcoTrek Fitness, Traverse City's Great Wolf Lodge, Zazio's Italian Restaurant, Radisson Plaza Hotel at Kalamazoo Center, PGA Head Professional Scott Hebert

at Grand Traverse Resort & Spa, Angie Jackson - The Traveling Elixir, and more. A silent auction of items donated by local artists and businesses will complement the live auction. "The Kings of Romance" will perform.

Corporate event sponsors are: DeNooyer Automotive Family, Promotion Concepts,

Greenleaf Trust, The Perricone Group, Nancy's Fancy Treats & Sweets, Derby Financial, Susan Dennis, D.D.S., Fritz Financial and Consulting Services, Bronson, Susan Dennis, DDS, OakPoint Financial Group, Schupan & Sons, Inc., Scott Ingold Design, Nate Bailey Media, and Women's Lifestyle Magazine.



New Member Applicants

The Home Builders Association of Greater Kalamazoo has received the following applications for new members:

ECCU Credit Union
KBC Home Improvements LLC
Renew Crew of SW Michigan
Physical Therapy One

If you know of any reason these companies should not become members, please give Megan a call at (269) 375-4225.

Welcome New Members

Retractable Solutions, Inc.
Universal Property Services

When You Wish Upon a Tin Castle ...

The Kalamazoo area was represented well as a group of locals pose in front of the Beach Sheet Metal Company's display at IBS in Las Vegas last week. From left to right, Julie Riggs, Bill Dykhuis, Amanda Kuchnicki and Kristi Thompson take a moment to admire the Disney-themed castle made of sheet metal on the floor of IBS.

NAHB Outlook Continues to Brighten But Recovery Still Faces Headwinds

Continued from Page 1

housing has acted as a net contributor to the economy, steadily increasing its share to 12.8 percent of economic growth in the fourth quarter of 2012.

However, Crowe cautioned that builders continue to face several challenges, including stubbornly tight mortgage lending conditions, inaccurate appraisals, rising materials prices and a declining inventory of buildable lots.

Moreover, continuing gridlock in Washington over how much more fiscal tightening is needed to stabilize the debt-to-GDP ratio, along with calls by some policymakers for major changes to the mortgage interest deduction, threaten to negatively impact consumer confidence and future housing demand.

Setting the 2000-2003 period as baseline benchmark for normal housing activity, Crowe reported that residential remodeling has returned to previously normal levels and that remodeling activity is expected to post a 2.4 percent increase in 2013 over last year.

Meanwhile, multifamily production, which has posted a 273 percent gain from its fourth quarter trough of 82,000 units in 2009 to 306,000 units in the final quarter of 2012, is expected to reach what is considered a normal level of production by 2014.

The single-family market, which has the farthest to go, was running at 44 percent of normal production in the fourth quarter of 2012. Single-family starts are expected to steadily rise to 52 percent of what is considered a typical market by the fourth quarter of this year and 70 percent of normal by the fourth quarter of 2014.

NAHB is forecasting 949,000 total housing starts in 2013, up 21.5 percent from 781,000 units last year.

Single-family starts are anticipated to rise 22 percent from 535,000 last year to 650,000 in 2013, Crowe said. They are expected to jump an additional 30 percent in 2014 to 844,000 units.

On the multifamily side, NAHB is anticipating that starts will increase 22 percent from 246,000 units last year to 299,000 in 2013, and rise an additional 6 percent to 317,000 units in 2014.

Housing to Lead the Economy in 2013

Echoing many of the same concerns cited by Crowe regarding the spending and budget impasse in Washington, David Berson, senior vice president and chief economist at Nationwide Insurance, said it is still

too soon to completely rule out the chance that a policy stalemate will lead to an economic downturn.

However, he said a more likely scenario is that the Administration and congressional Republicans will likely reach some type of agreement that addresses the pending deadlines concerning the debt ceiling, sequestration and continued funding for the federal government.

Berson projected GDP growth of 2 to 2.5 percent this year, with slower first quarter growth in response to the unresolved spending issues before the economy picks up modestly as the year progresses. If the full spending sequester is triggered and \$85 billion in defense and non-defense cuts is implemented this year, then 2013 growth could fall to 1 to 2 percent.

If a relatively positive outcome occurs on the spending debates in Washington, Berson said this will pave the way for the housing and auto industries to lead the economy in 2013. Low mortgage rates, steady job growth, stronger household formations and widespread house price gains over the past year are all positive for home sales.

At the same time, in places where buyers are ready to go forward with a purchase, persistently tight mortgage credit standards continue to limit the number of creditworthy borrowers from entering the housing market, he said.

"The problem is mortgage lending standards are way too tight," he said. "If we were at a scale of nine or 10 in 2005-2006, we are at a two today. We want to be around a five."

Moreover, Berson noted that several federal agencies will be releasing final rules later this year on a national qualified residential mortgage standard that could further restrict mortgage lending.

Low Mortgage Rates Drive Housing Demand

Qualified buyers who gain access to credit will find affordable home loans, according to Frank Nothaft, chief economist at Freddie Mac. He said that 30-year, fixed-rate mortgages will stay below 4 percent through the end of 2013.

The refinance boom for single-family homes associated with low mortgage rates is expected to continue this year but gradually taper down. While overall mortgage originations are forecast to fall 15 percent in 2013, Nothaft said that home purchase originations will be trending higher, thanks to a projected 8 percent increase in home sales this year.

U.S. house prices increased 4 percent between September 2011 and September 2012, according to the Freddie Mac House Price Index, and this included price hikes in 42 states. By comparison, home price appreciation only occurred in a handful of states during 2010-2011.

Builder & Building Official Breakfast

February 5, 2013 8:00am - 9:30am

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Associate Members - \$10
Non-members - \$30
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Kiawah Island Residence Named Home of the Year in National Design Competition

A Kiawah Island, S.C., residence has been selected as Home of the Year in the 2012 Best in American Living Awards (BALA) by the National Association of Home Builders (NAHB).

English Angel, an Arts and Crafts style house designed by Wayne Windham Architect of Kiawah Island, and built by Buffington Homes, Johns Island, draws inspiration from the most influential English architects of the early 20th century.

Other team members include interior designer Kathryn McGowan of Charleston and the land planning firm of Sunnyside Designs of Johns Island.

Designed to be enjoyed by multiple families as a second home, this 4,900-sq. ft. home contains three identical master suites, three additional bedrooms and a total of six bathrooms. The home's bold stucco massing and steep roof pitches make a commanding presence, while flared roof lines and various detailed openings articulate the form.

"As one of the judges noted, this home is a finely crafted tribute to the Arts and Crafts tradition with beautiful oak interiors and exterior windows," said Skip Howes, 2012 chair of NAHB's design committee and president of Scott Homes Ltd. in Woodland Park, Colo.

"It's easy to get carried away with interior details, but in this house the details are done just right," Howes said. "This home embraces the most compelling trends we have seen this year."

Inside the home, neutral colored walls accentuate richly stained woodwork. The timber trusses and the intersecting peak and arch ceiling open the living room to form a dynamic gathering space. Stained glass connects the kitchen and dining room. The open floor plan allows abundant light and views to the exterior, and also provides a sense of connection and functionality. A pair of matching staircases separates the two upper master suites, trimmed with custom balusters.


Now in its 29th year, BALA recognizes outstanding achievement by builders and design professionals in all sectors of the residential housing industry including single-family production, custom, rental, affordable, interiors, remodeling, community and international, based on the principle that good design is not and should not be limited to high-priced and/

or custom homes. Even the simplest, most affordable homes can receive an award if they showcase good design.

Award winners were announced during the annual NAHB International Builders' Show in Las Vegas.



This Arts and Crafts style house draws from the most influential English architects of the early 20th century. Designed to be enjoyed by multiple families as a second home, this 4,900-sq-ft home contains three identical master suites, three bedrooms and six bathrooms.





Battle Creek Chapter Meeting

Wednesday, February 6
6:15-8:00 p.m.
Moonraker West
544 W. Columbia Ave, Battle Creek
Featuring a guest speaker from The Miller Foundation

Choose your entrée
Swiss Steak Chicken Cordon Bleu Pan Seared Tilapia

RSVP with entrée choice to Kristi at ktompson@hbagk.org
by Wednesday, January 30 at noon or
call (269) 375-4225. Additional guests \$15.





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NAHB Forecasts Improvement in 55+ Housing Market

The segment of the housing industry that caters to those home buyers and renters who are 55+ years old will continue to improve in 2013, according to industry experts at the National Association of Home Builders (NAHB) International Builders' Show in Las Vegas. This trend is expected to continue as the share of U.S. households age 55+ will increase significantly through 2020.

"We expect to see an increased demand for 55+ housing as more baby boomers turn 55 and seek homes and communities that offer the lifestyle they desire," said Paul Emrath, NAHB's vice president of survey and housing policy research. "NAHB is projecting that the number of housing starts in 55+ communities will increase 22 percent to 74,302 units in 2013, and another 20 percent to 89,071 in 2014."

Builders and developers say they have seen an uptick not only in the number of people who are generally interested in 55+ housing, but also in the number of people who are actually making the move to purchase a new home. "We are seeing more consumers overcome the inertia of waiting on the sidelines to buy a new home as they become more confident in their local market conditions," said Bob Karen of Owings Mills, Md., incoming

chairman of NAHB's 50+ Housing Council.

The reason, they say: These potential buyers are more often able to sell their existing homes. "For the longest time, there wasn't even a reason to look into 55+ housing as many consumers weren't able to sell their existing homes at a fair price," said W. Don Whyte of South Jordan, Utah, and chairman of NAHB's 50+ Housing Council. "That is beginning to change as the overall housing market continues to improve."

Karen and Whyte agreed that knowing their customer base and creating homes and communities that meet the needs of the 55+ buyer is crucial for builders' success. "We are servicing the largest growing group of buyers that we have ever seen in this age category, and it is a population that is dramatically different from what it was only a few years ago," said Whyte. "That's why it is so important to know what consumers are looking for in 55+ homes and communities."

Emrath shared results from NAHB's "What Home Buyers Really Want" survey that polled recent and prospective buyers. "Walking and jogging trails and park areas are the two community amenities most likely to attract both baby boomers and seniors," said Emrath.

"These are also the two most popular amenities among younger home buyers. The older the buyers, however, the more likely they are to prefer a community offering an outdoor maintenance service. It's also interesting to see that many of the baby boomers and seniors who buy homes prefer to live in suburbs and rural areas, rather than in central cities."

Office Furniture For Sale at HBA

The Home Builders Association has a couple of desks and a credenza available for purchase. The desks are of a modern, open design with an L shape. The credenza features two cabinets with doors and one shelf unit.

For more information, contact Scott at the HBA office at (269) 375-4225.

* * *

"When I was a boy of fourteen, my father was so ignorant I could hardly stand to have the old man around. But when I got to be twenty-one, I was astonished at how much he had learned in seven years."

—Mark Twain



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HBA Michigan Forecasts Strong Increase for Residential Home Construction in 2013

The Home Builders Association of Michigan (HBA Michigan) is forecasting that single-family home construction in 2013 will increase by 39 percent over 2012 levels. HBA Michigan attributes the positive forecast to a stronger Michigan economy and state legislation aimed at stimulating the housing industry.

“With record low new home production for the past several years, pent up demand is finally beginning to burst through in the marketplace,” noted Robert Filka, CEO of HBA Michigan. “When combined with positive tax and regulatory changes that will encourage more investment, our outlook is more optimistic

than it’s been in nearly a decade.”

The number of single-family home permits recorded year-to-date in Michigan was up 36 percent through the end of October 2012. Those are the latest numbers available from the US Census Bureau. Current projections are for some 10,000 single-family home permits to be issued in Michigan for all of 2012.

Looking ahead at single-family home permits in 2013 – and assuming a reasonable solution to the looming US “fiscal cliff” negotiations – HBA Michigan forecasts 13,928 permits to be issued in the coming year. In addition to stronger economic factors, Filka said the hous-

ing industry will be assisted next year by a new law adopted by the state legislature and recently signed by Governor Rick Snyder. Public Act 494 of 2012 reduces the tax on new inventory homes that are constructed by home builders.

“Reducing this punitive tax on inventory homes will lower risk and encourage home builders to construct more homes in the future,” said Filka. “Building inventory homes is a critical marketing tool that has proven successful in generating new home sales. Thanks to the foresight of the legislature and the Governor, home builders will now be able to invest more in our communities around the state.”

Builder Track Report – December 2012

County	Jurisdiction	Street	Type	Permit Date	Value	Sq Ft
Allegan	Douglas	Riverview	sgl. fam.	12/26/2012	250,000.00	
Allegan	Leighton	Anvil Lane	sgl. fam.	12/11/2012	125,000.00	2146
Allegan	Manlius	Green Ridge Trail	sgl. fam.	12/18/2012	261,028.00	1815
Allegan	Martin	Patterson Rd.	sgl. fam.	12/21/2012	165,000.00	2002
Allegan	Otsego Township	South Point Trails	sgl. fam.	12/3/2012	118,000.00	1451
Allegan	Saugatuck Township	Destin Ct.	sgl. fam.	12/21/2012	150,000.00	
Allegan	Saugatuck Township	Lighthouse Ct.	sgl. fam.	12/21/2012	160,000.00	2800
Barry	Middleville	Green Meadows Dr.	sgl. fam.	12/3/2012	175,000.00	2121
Calhoun	Battle Creek	Limit St.	sgl. fam.	12/6/2012		
Calhoun	Battle Creek	North McKinley Ave.	sgl. fam.	12/7/2012		2607
Calhoun	Convis Township	13 Mile Rd.	sgl. fam.	12/10/2012	135,880.00	1008
Calhoun	Emmett	Gavin Lane	sgl. fam.	12/4/2012	196,630.00	2340
Kalamazoo	Brady	Hayward Dr.	sgl. fam.	12/11/2012	350,000.00	3941
Kalamazoo	Cooper	East E Ave.	sgl. fam.	12/10/2012	264,500.00	2634
Kalamazoo	Kalamazoo City	Woodgate Lane	sgl. fam.	12/28/2012	304,609.00	3589
Kalamazoo	Kalamazoo Township	Christine	sgl. fam.	12/3/2012	260,800.00	2364
Kalamazoo	Oshtemo	Tillingsdale Dr.	sgl. fam.	12/6/2012	283,400.00	2174
Kalamazoo	Portage	Woodlawn Dr.	sgl. fam.	12/24/2012	193,499.00	
Kalamazoo	Portage	Oakland Hills Circle	duplex	12/18/2012	496,704.00	
Kalamazoo	Richland	Silver Maple St.	sgl. fam.	12/5/2012		
Kalamazoo	Richland	Silverado Lane	sgl. fam.	12/3/2012		
Kalamazoo	Ross	Gull Lake Island	sgl. fam.	12/7/2012	268,746.00	
Kalamazoo	Ross	Pin Oak Circle	sgl. fam.	12/14/2012	204,386.00	2315
Kalamazoo	Schoolcraft Township	South Portage Rd.	sgl. fam.	12/11/2012		
Kalamazoo	Texas	Mistycreek Dr.	sgl. fam.	12/27/2012	225,352.00	
Kalamazoo	Texas	Attleberry Ave.	sgl. fam.	12/27/2012	287,016.00	
Kalamazoo	Texas	South 10th St.	sgl. fam.	12/20/2012	222,055.00	
Kalamazoo	Texas	Boyne St.	sgl. fam.	12/6/2012	239,659.00	
Kalamazoo	Texas	Boyne St.	sgl. fam.	12/6/2012	239,659.00	
Kalamazoo	Vicksburg	Odell Farn Lane	sgl. fam.	12/12/2012		
Kalamazoo	Vicksburg	Ellery Grove Ct.	sgl. fam.	12/18/2012		
St. Joseph	Sherman	Rommel Rd.	sgl. fam.	12/13/2012	195,900.00	1568

Data supplied by Builder Track Reports. For current, complete information on housing starts, go to www.buildertrackreports.com for samples, subscription information, and more.

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