



# Chalkline

February 2017

## 2017 HBA Spring Sporting Clay Shoot is Scheduled - Sign Up Today

The HBA of North Georgia's Spring Sporting Clay Shoot is one of the major fundraisers of the year for our association. This shoot has become a much anticipated event for both our members, and non-members.

It is a chance for our members to get together in a relaxed environment and get to know each other a little better. There may be a little business going on, but for the most part, our members, friends, and families are out to have a fun day shooting and enjoying each others company.

After the shoot, we all come together for a BBQ lunch with all the fixin's. After lunch, we will start drawing for door prizes and have the drawing for the choice of a shotgun or high

performance cooler. This will be followed by the announcement of the top two teams and the high shooter of the day.

Even if you have never shot before, do not let that intimidate you. The staff at Etowah Valley is there to help. They have guns available to rent for the shoot and will be glad to give you pointers both before and during the shoot.

If you don't shoot, but would like to support our shoot, sponsorships are still available. We still have event, corporate, station, and t-shirt sponsorships available. We will also be needing volunteers to help make our event a success.

If you would like to participate in any way, contact Mike at the HBA office, or download a sign up form from our website at [www.hbanorthga.com](http://www.hbanorthga.com).

## Calendar of Events

February 16

Board of Directors

February 21

Legislative Day at GA State Capitol

March 2

Membership Meeting

March 16

Board of Directors

April 27

HBA Spring Clay Shoot

April 6

Membership Meeting

May 4 & 5

East Coast Builders Conference - Cobb Galleria



## Senate Resolution Would Withdraw EPA Definition of "Waters of the U.S."

Sens. Deb Fischer (R-Neb.) and Joni Ernst (R-Iowa) have introduced a [resolution to withdraw](#) the Waters of the United States rule, which contains new and expanded definitions that NAHB has long fought as a federal intrusion into state and local land-use decisions.

"Congress left to states their traditional authority over land and water, including farmers' fields, non-navigable, wholly intrastate water (including puddles and

ponds), and the allocation of water supplies," the resolution said.

On Jan. 13, 2017, the Supreme Court agreed to examine the Sixth Circuit decision after a petition by NAHB and a coalition of industry groups affected by the rule.

The Senate resolution seeks to stop EPA's encroachment once and for all, asking that the rule and its new definitions of what constitutes the waters of the United States be vacated.

## NAHB's Chief Economist Anticipates Solid Demand For New Homes in 2017

Fueled by a growing economy, employment gains and rising household formations, single-family production will continue on a gradual, upward trajectory in 2017, according to NAHB Chief Economist Robert Dietz.

"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," [Dietz said in a press conference](#) at the International Builders' Show in Orlando, Fla.

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 during the building

boom; and that the availability of acquisition, development and construction loans for builders – while on the rise – needs to increase faster to meet demand.

Builder confidence is up on anticipation that the Trump administration will help to lower regulatory costs going forward.

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

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

Single-family production is expected to rise 10% in 2017 to 855,000 units and increase an additional 12% to 961,000 units in 2018.

## Fast Start on Reg Reform

The House of Representatives on Jan. 11 approved H.R. 5, the [Regulatory Accountability Act](#), legislation that would modernize federal rulemaking under the Administrative Procedures Act and make the regulatory process more transparent, agencies more accountable and regulations more cost-effective.

This comes one week after the House passed two other NAHB-supported regulatory relief measures – the REINS Act and the Midnight Rules Relief Act.

## Congratulations President Trump

NAHB congratulated Donald Trump after he was sworn as the 45th President of the United States.

In an official statement, NAHB Chairman Granger MacDonald said: "The nation's home builders look forward to working with President Trump and bipartisan leaders of the 115th Congress to keep housing a national priority, to provide regulatory relief for the nation's small business community and to advance policies that will expand homeownership and rental housing opportunities for all Americans."

# Frank Norton Delivers the 2017 Norton Native Intelligence Report

It's become a January Tradition. In late January every year we have come to expect Frank Norton, Jr. to give us the "State of North Georgia" address. Over the years Mr. Norton has prove incredibly accurate in his outlooks.

This year, the keywords were "change" and "complicated." As most builders can attest to, in order to stay in business during the last 10 years we have all had to make dramatic changes to the way we do business.

According to Norton, highway 365/I-985 is the new "yellow brick road." If you have not made it past exit 24 if the last few months, you will not recognize the once quite pathway to Habersham County. It is the home of Hall County's newest industrial park, a new Kabota facility, and most importantly, the future home of Lanier Technical College.

Other key happenings are the new Amazon Distribution Center in Braselton, which will employ over 500 people, and the growth of North Georgia Health Systems into a regional health hub.

Norton has five key housing predictions. This first is that the baby boomers and millennials will dominate the market.

Next is the slowing of price appreciation in housing. The housing prices will continue to rise, but not at the same pace as the last couple of years.

There will also be fewer home in the market. Inventory is down 11 percent the median time a house in on the market is 68 days.

Mortgage rates will begin to rise.

Finally, FHA loan limits could rise in some metro areas.

Norton is anticipating a severe shortage of rental properties over the next few years and expects to see more rentals being built to attempt to keep up with demand.

Between the increased regulations, increased lot prices, and tighter credit standards, there is a shortage of builders building for the middle income. While \$150k-\$200k homes were a standard entry level home in 2007, they are next to impossible to find today. Most builders are geared toward the more affluent buyer.

After all is said and done, 2017 should be a good year for North Georgia and the especially for the building industry.

## Age of Housing Stock Varies Greatly by State

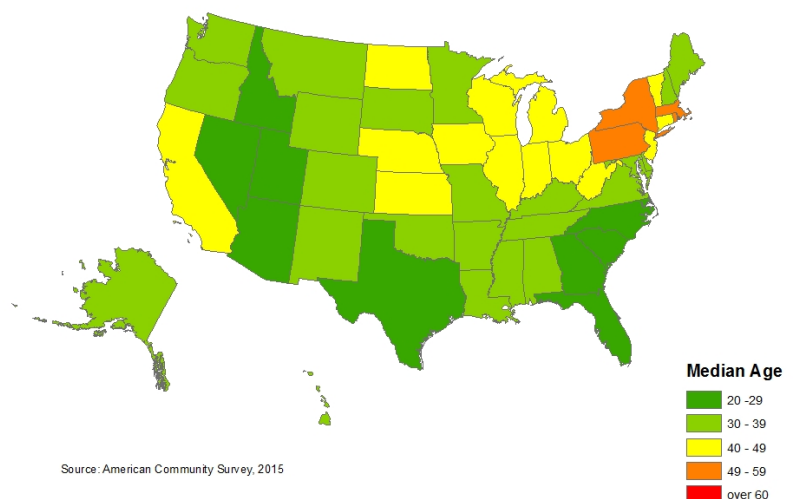
According to the latest data from the 2015 American Community Survey, the median age of owner-occupied homes nationwide is 37 years.

The **age of housing stock** is not evenly distributed across the United States. Among the states, New York has the oldest homes with a median age of 57, followed by Massachusetts at 53 years. The median age of homes in the District of Columbia, which is entirely urban, is 75 years.

The newest homes are in the West. The median age of homes in Nevada is only 20, followed by Arizona where half of all owner-occupied homes were built in the last 24 years.

Older houses are less energy-efficient than new construction and ultimately will require remodeling and renovation in the future.

Median Age of Housing Stock by State



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## Jackson EMC Foundation grants total over \$100,000 thanks to Operation Round Up

Operation Round Up is a voluntary program for Jackson EMC customers. This program allows Jackson EMC utility customers to round their bill up each month to the next dollar and that amount is put aside to be used for grants to both charities and individuals.

Since its inception in 2005, operation roundup has made almost 1500 grants and these grants have brought over \$11 million back into our local economy.

The grants are open to anyone, or group, in the 10 counties served by Jackson EMC. The recipients do not have to be a Jackson EMC customer.

The HBA of North Georgia is proud to have Jackson EMC as a member of our association and looks forward to many more years of working together.

## 2016 Was a Another Record year for construction permits inside the City of Gainesville

According to the city's Community Development Department, 434 building permits were issued for new single family homes in 2016. That compares to 408 issued in 2015 and 267 in issued in 2014, each of which set new records. In addition, 19 permits were issued last year for multi-family construction. Seven were issued in 2015 and four were issued in 2014.

Hall County, meanwhile, reports issuing permits for 410 new, single-family homes last year, compared to 352 permits a year earlier and 341 in 2014.



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## BALA Winners Highlight Design Trends

The 2016 Best in American Living Awards (BALA), which were presented during the International Builders' Show in Orlando, Fla., **showcased design trends** that home buyers can expect to see over the next several years. The trends include:

### **Benches and nooks.**

In single-family custom and production homes, architects and designers include benches and nooks because they're cozy, chic and practical, serving as places to snuggle up with the kids or a good book.



**BALA winner Lake Keowee Cottage.** Photo by Inspiro 8 Studios LLC

**Big showers and tubs.** Showers continue to get larger and free-standing tubs more luxurious. Walk-in showers feature wall-to-wall glass and universal design features.

**Board and batten.** You'll see a lot of this siding on the exteriors of this year's winners, and they also add a classic touch to today's contemporary interiors.

**Dark door and window frames.** Architects and designers are choosing dark brown or black frames around windows and doors instead of whites. These windows pop on white or light siding, and dark frames add a striking effect from the interior looking out.

**Modern farmhouse.** We're seeing farmhouse sinks, reused wood siding in interior design details and barn doors that are customized to have a more contemporary feel.

**Metal roofs.** Metal roofs are featured on many custom homes, from more traditional homes to distinctively modern homes.

**Natural wood beams and ceilings.** From remodels to new homes, wood beams left in their original state add a natural touch and create a focal point in interiors. And while hardwood floors have always been popular with home owners, many of this year's winners added warmth with natural wood ceilings.

**Under-stair storage.** Architects and designers made the most of spaces under staircases. Often, these spaces include shelves for books and works of art.

**Unique wine storage.** Wine storage is now a prominent feature in the home. Kitchens include floor-to-ceiling open or glass-enclosed wine storage.

*Our Spring Sporting Clay Shoot Would Not Be Possible Without the Following Sponsors:*

# USI

We are proud to have USI Southern Foam return as the sponsor for our BBQ Lunch Reception again this year.



Builders First Source stepped up again to sponsor our gun/cooler raffle. Many thanks to them and their continue support of our association.



Jackson EMC is an event sponsor for this year's Sporting Clay Shoot. As always we appreciate their continued support of the Home Building Industry.

We still have several sponsorships available for our Spring Shoot. If you would like to help make this event a success, please contact Mike at HBA Office.