



What's Going On

Monthly Happenings of the Home Builders Association of Greater Cincinnati

Issue 20
March 2020

2020 HOMERAMA® At Walworth Junction



WALWORTH JUNCTION

Sept. 12th - Sept 27th

Visit the HOMEARAMA® Website,
CincyHomearama.com, for more details!!!

2020 HBA Awards



HBA AWARDS
C I N C I N N A T I

THE SUMMIT A DOLCE HOTEL
6-10PM • THURSDAY, MARCH 12, 2020

5345 MEDPACE WAY, CINCINNATI, OH 45227

Register At CincyBuilders.com.

Attend 2nd Thursday Happy Hour Just Prior To This Event.

CHECK THESE OUT!

Ongoing HBA Connection Opportunities

Member Referral Roundtable

Every Tuesday & Thursday at
9:00 am

Contact: Melanie Meyer
mmeyer@cincybuilders.com

Second Thursday Happy Hour

Second Thursday of each month
from 4-7 pm. Locations vary so
refer to HBA calendar.

Contact: Carli Carpenter
ccarpenter@cincybuilders.com

HBA OF GREATER CINCINNATI OFFERS FREE FALL PREVENTION TRAINING

Through an OSHA-funded training grant aimed at providing safety training to the residential construction industry, the Job-Site Safety Institute (JSI) in partnership with the National Association of Home Builders and the Home Builders Association of Greater Cincinnati is conducting a 4-hour seminar for builders, trade contractors, supervisors and workers entitled **Fall Prevention in Residential Construction**.

The 4-hour seminar focuses on identifying fall hazards in residential construction, as well as, providing attendees an understanding of the OSHA fall protection regulations and safe work practices to prevent fall-related accidents. While the main focus of the seminar will be a comprehensive review of factors that contribute fall-related accidents, the course will also provide solutions to protect against and arrest falls and how to rescue of a fallen worker.

Possibly the most important part of the seminar is a review of the safe work practices that must be used to minimize the risk of workers falling during home construction operations. Special emphasis will be placed on how to protect stairways, leading edges, window/wall openings and floor holes, how to properly use a Personal Fall Arrest System (PFAS), how to provide protection from falling objects, and how to prevent falls when working at heights on ladders and scaffolding.

All participants will be encouraged to ask questions and provide examples of their own personal safety experiences on the jobsite.

The seminar will teach attendees how to:

- Recognize common fall hazards in residential construction.
- Identify when fall protection is required.
- Determine which protection system to use for a given fall hazard.
- Understand the key requirements and basic safety practices for each protection system.
- Understand the safety requirements and practices for ladders and scaffolding

For more information, visit: CincyBuilders.com.

When: Friday, March 20th from 8:00AM – 12:30PM (Registration begins at 7:30AM)

Where: HBA Conference Center, 11260 Chester Road, Suite 800, Sharonville, OH 45246

Cost: **FREE (\$135 value)**

How to Register: Click [HERE](#) or call Gabrielle at (513) 851-6300

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CHECK OUT HBA MEMBER BENEFITS & DISCOUNTS

New available healthcare options are now available to members. The HBA is working to bring you a Group Health Insurance Plan. If you receive a survey from Mercer please take a couple of minutes to participate.

Superior Dental Care
HBA open access dental plans
Sign up is easy!

Ally Health Telemedicine Module
Offering 24/7/365 access to doctors
Talk directly to a doctor within minutes by phone, video or mobile app.

Retire Med IQ

This program guides you through your transition to retirement health insurance.

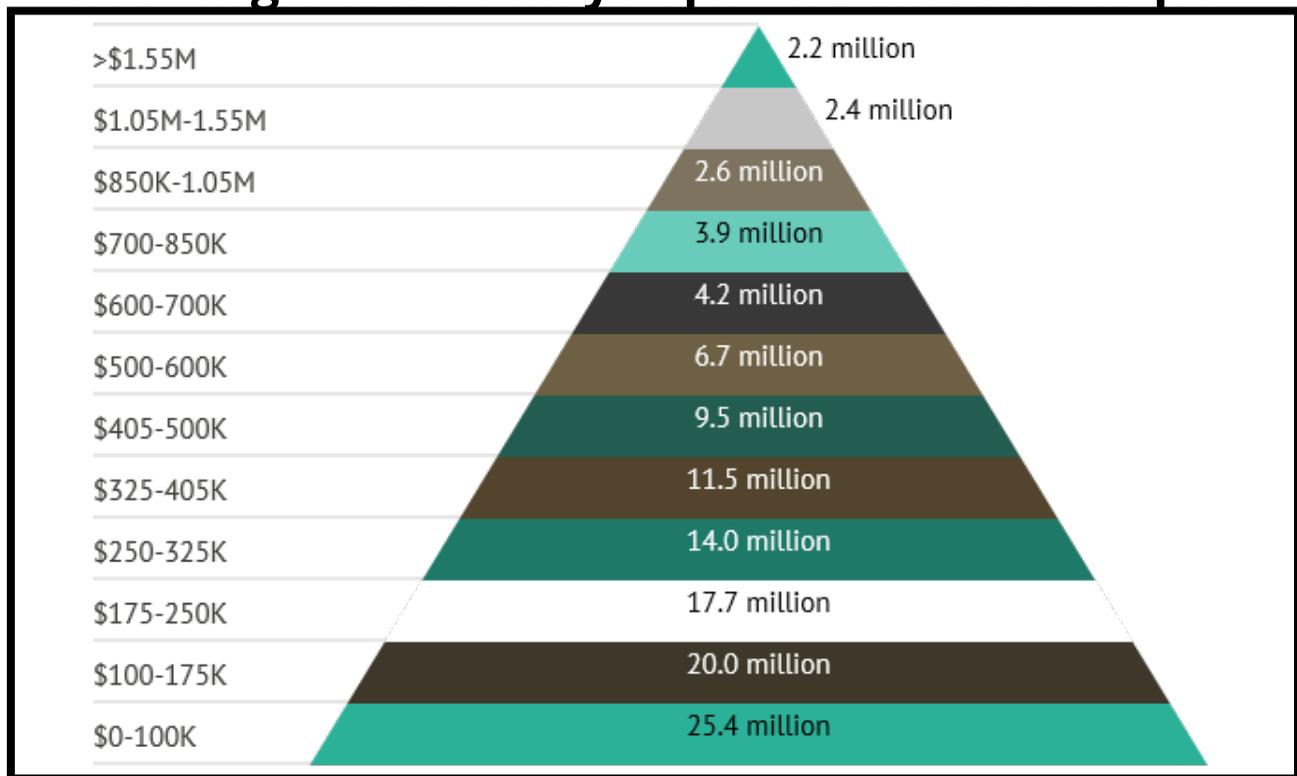
CareWorks Comp

Your Billion Back Rebate Check is Coming Soon! Click [HERE](#) For Details.

Top 5 Ways Members Can Save With CareWorks Comp. Click [HERE](#) For Details.

For more information on any items above, please contact Melanie Meyer at mmeyer@cincybuilders.com

Housing Affordability Explained in One Graph



Applying conventional underwriting standards that the cost of a mortgage, property taxes and property insurance should not exceed 28% of household income, NAHB economists have calculated how many households have enough income to afford a home at various price thresholds. The [housing affordability pyramid](#) reveals that 63 million households out of a total of 120 million are unable to afford a \$250,000 home. The affordability problem is explained in NAHB's new [priced-out estimates](#) for 2020.

IRS Clarifies LIHTC Income Limits

The IRS has released revenue ruling 2020-4 instructing taxpayers how to calculate Low-Income Housing Tax Credit (LIHTC) [income limits](#) should they choose to use the income averaging minimum set-aside test to meet LIHTC eligibility and compliance requirements.

This test was created by the Consolidated Appropriations Act of 2018 to complement the existing tests established by the Tax Reform Act of 1986 and allows LIHTC projects to serve households earning as much as 80% of Area Median Gross Income in some circumstances.

Costs Up in Recent Builder Survey

The cost of constructing a typical single-family home has gone up, but builder profits have fallen slightly, according to a [recent survey](#) of home builders. On average, 61.1% of the sales price, goes to construction costs. Add to that finished lot costs (18.5%), overhead (4.9%), sales commissions (3.7%), financing (1.7%), and marketing (1%), and the average builder profit is 9.1%, before taxes. In separate studies, NAHB economists have found that 24.3% of the cost of a typical, new single-family home comes from regulatory compliance.

BUILD-PAC Focused on Election Success

As the 2020 BUILD-PAC chairman, Justin MacDonald has his eyes on the November prize of electing more pro-housing candidates. He knows the best way to get there is to increase the number of members involved [in BUILD-PAC](#), NAHB's political action committee.

With the 2020 elections approaching, MacDonald wants a continued push for pro-housing legislation, including efforts to reduce excessive regulations that stifle growth.

Mortgage Delinquency Rates Hit Record Low

The [delinquency rate](#) for mortgage loans on single-family homes decreased to 3.8% of all loans outstanding in the fourth quarter of 2019, according to the Mortgage Bankers Association's National Delinquency Survey. This is the lowest it has been since the series began in 1979.

Codes Vote Could Affect Affordability

Preliminary results indicate that a number of aggressive energy efficiency proposals were approved during the [online vote](#) on the 2021 cycle of the International Codes Council (ICC). These proposals, known as "zombie proposals," had been defeated at ICC Committee Action Hearings and during the Public Comment Hearings and therefore required a two-thirds vote to pass. No previous proposal had ever met the threshold. But during the ICC's Online Governmental Consensus Vote, held late last year, 20 aggressive International Energy Conservation Codes passed that hurdle.

Thank You 2019 HBA Club Members!!!



Deadline To Renew/Join Is Friday, March 6th, 2020.

Labor Shortage Remains Top Concern for Home Builders

The cost and availability of labor continues to stand out as the most significant challenge that builders will face in 2020, according to a [recent survey](#) of members as part of the monthly NAHB/Wells Fargo Housing Market Index (HMI).

Roughly 85% of builders expect to face serious challenges regarding the cost and availability of labor this year.

Building material prices and the cost and availability of lots were tied as the No. 2 problem builders expect to face in 2020, with these issues cited by 66% of the survey respondents.

All three of these supply-side issues have been a growing concern for builders over the past several years. To put it into perspective, in 2011, just 13% of builders cited labor issues as an important concern, with the rate steadily rising over the ensuing years before peaking at 87% last year.

Rounding out the top five concerns for builders in 2020 are impact/hook-up/inspection or other fees (60%) and gridlock/uncertainty in the nation's capital making buyers more cautious (56%).

LA Now Least Affordable

San Francisco, which has been the nation's least affordable major housing market for the past two years, was supplanted by Los Angeles in the fourth quarter of 2019, according to the most recent NAHB/Wells Fargo [Housing Opportunity Index](#) (HOI).

Indianapolis-Carmel-Anderson, Ind. was rated the nation's most affordable major housing market, defined as a metro with a population of at least 500,000.

Cumberland-Md.-W.Va. was rated the nation's most affordable smaller market.

In all, 63.2% of new and existing homes sold from October through December were affordable to families earning the U.S. median income of \$75,500.

Suicides in Construction Climb

Public health experts are increasingly concerned at the high level of suicides among construction workers, according to Scott Earnest, acting director of NIOSH's Office of Construction Safety and Health.

Speaking during the 2020 International Builders' Show, Earnest told the NAHB Construction Safety and Health Committee about the nationwide trend of rising suicide rates among construction workers.

A study showed that the profession with the highest [rate of suicides](#) was Construction and Extraction, at 52.1 suicides per 100,000 people.

NAHB has joined the Construction Industry Alliance for Suicide Prevention in an effort to raise awareness of the problem.



HBA AWARDS

C I N C I N N A T I

THE SUMMIT A DOLCE HOTEL

6-10PM • THURSDAY, MARCH 12, 2020

5345 MEDPACE WAY, CINCINNATI, OH 45227

RSVP AT CINCYBUILDERS.COM



VOTE FOR YOUR FAVORITE!

We're excited to present our People's Choice Awards! You now have the ability to vote for your favorite homes and media ads of 2019! By simply clicking below, you can cast your vote for the best of the best!

Click [HERE](#) To Vote

Don't forget to register for the HBA Awards so you can celebrate the winners in person! Simply click the link below to join us for a heck of an event!

Click [HERE](#) To Register

2020 HBA Awards
Thursday, March 12th
6:00PM-10:00PM
The Summit A Dolce Hotel

CALENDAR OF EVENTS

[Second Thursday Happy Hour \(Overlook K+B\)](#)

March 12th

[2020 HBA Awards \(The Summit Hotel\)](#)

March 12th

[Lunch & Learn: Fair Housing \(HBA\)](#)

March 18th

[Fall Prevention in Residential Construction Training \(HBA\)](#)

March 20th

[Coffee Hour: Meet George Lang \(HBA\)](#)

March 27th

[Second Thursday Happy Hour \(David A. Millet, Inc.\)](#)

April 9th

[Lunch & Learn: Effective Leadership \(Planes Moving & Storage\)](#)

April 15th

[Coffee Hour: Meet Andy Black \(HBA\)](#)

April 24th

Register Or RSVP For HBA Events At CincyBuilders.com.

Visit CincyBuilders.com To Register Or RSVP



Make Sure To Register For The HBA Awards (Separately At CincyBuilders.com)
Following Happy Hour From 6:00PM - 10:00PM In The Summit Ballroom.



thursday **March 12th.**
HAPPY HOUR **3:00 til 6:00**

RSVP At CincyBuilders.com

Drink Specials & Complimentary Appetizers

Sponsored by
Madison House Cabinetry

Overlook Kitchen + Bar @ The Summit A Dolce Hotel
5345 Medpace Way | Cincinnati, OH 45227

Brought to you by



First Title Agency
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513-378-7237



Corney & Shepherd Realtors
Gary Gindele
garygindele@gmail.com
513-207-0007



Home Builders Association
of Greater Cincinnati
Carli Carpenter
ccarpenter@cincybuilders.com
513-589-3212

LUNCH & LEARN



FAIR HOUSING

PRESENTED BY:



SPONSORED BY:



MARCH 18, 2020 | 11:30 AM - 1:00PM

HBA CONFERENCE CENTER
11260 CHESTER ROAD, SUITE 800
CINCINNATI, OH 45246

Register At CincyBuilders.com

HBA Members FREE
Future Members \$25

How much do you think only 1 serious OSHA FALL PROTECTION violation could cost you?

\$500?
\$3,000?
\$13,260?

If you guessed \$13,260, you're absolutely right! And that's for EACH serious violation.

To help you avoid costly fines and protect workers, the Job-Site Safety Institute (JSI) in partnership with National Association of Home Builders and the Home Builders Association of Greater Cincinnati is conducting a 4-hour **Fall Prevention in Residential Construction Training** seminar for builders, trade contractors, supervisors and workers. This training program focuses on identifying fall hazards in residential construction, as well as, providing attendees an understanding of the OSHA fall protection regulations and safe work practices to prevent fall-related injuries and deaths.

Specifically, the seminar will teach you how to:

- Recognize common fall hazards in residential construction.
- Identify when fall protection is required.
- Determine which protection system to use for a given fall hazard.
- Understand the key requirements and basic safety practices for each protection system.
- Understand the safety requirements and practices for ladders and scaffolding.

Make plans to attend today—a safe jobsite protects both your company and your workers!
Visit CincyBuilders.com to learn more and register.

When: Friday, March 20, 2020, 8:00AM-12:30PM (Registration begins at 7:30AM)
Where: HBA Conference Center, 11260 Chester Road, Suite 800, Sharonville, OH 45246
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MEET GEORGE LANG



State Representative George Lang is serving his second term in the Ohio House of Representatives after being appointed in September 2017. He represents the 52nd House District, which includes West Chester Township, Liberty Township, Fairfield Township and part of Sharonville in Butler County.

Lang graduated from Southeast Missouri State University in 1985 with a major in Communications and a double minor in Marketing and Speech. He is very active in the West Chester community since moving there in 1990, including more than two decades in public service. After serving seven years on the West Chester Board of Zoning Appeals, he ran for and won the election for township trustee in 2003, where he served until being appointed to the House.

Friday, Mar. 27th
9 am – 10 am

HBA of Greater
Cincinnati
Conference
Center

Find out about
upcoming
initiatives and
projects.



Registrations are
complimentary!

CincyBuilders.com