

# Westside Builder

*The Newsletter of the Westside Home Builders Association*



**December  
2025**

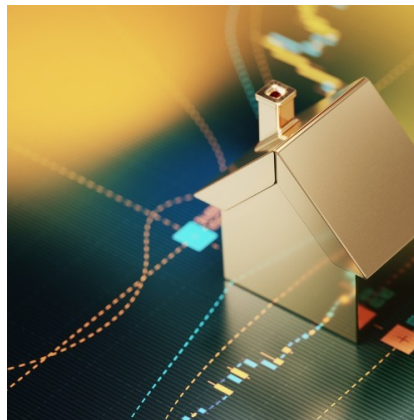
**NO GENERAL MEMBERSHIP MEETING - WHBA CHRISTMAS PARTY SUNDAY DEC. 7TH  
6PM - until - At Gabe's Downton Villa Rica - 129 Main Street Villa Rica, GA.**

## Builder Sentiment Flat in November Amid Headwinds

Market uncertainty worsened by the government shutdown along with economic uncertainty stemming from tariffs and rising construction costs kept builder confidence firmly in negative territory in November.

Builder confidence in the market for newly built single-family homes rose one point to 38 in November, according to the latest [NAHB/Wells Fargo Housing Market Index \(HMI\)](#).

In a further sign of ongoing challenges for the housing market, the latest HMI survey also revealed that 41% of builders reported cutting prices in November, a record high in the post-Covid period and the first time this measure has passed 40%. Meanwhile, the average price reduction was 6% in November, the same rate as the previous month. The use of sales incentives was 65% in November, tying the share in September and October.



Derived from a monthly survey that NAHB has been conducting for more than 40 years, the NAHB/Wells Fargo HMI gauges builder perceptions of current single-family home sales and sales expectations for the next six months as “good,” “fair” or “poor.” The survey also asks

builders to rate traffic of prospective buyers as “high to very high,” “average” or “low to very low.” Scores for each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good than poor.

The HMI index gauging current sales conditions increased two points to 41, the index measuring future sales fell three points to 51 and the gauge charting traffic of prospective buyers posted a one-point gain to 26.

## New WOTUS Rule Brings Clarity

In a move championed by NAHB, the EPA and U.S. Army Corps of Engineers have announced a proposed updated definition of “waters of the United States” (WOTUS) that would provide builders much-needed clarity by defining which waters are subject to federal jurisdiction under the Clean Water Act while continuing to protect our nation’s vital waterways. [The proposed rule](#) was published on Nov. 20 in the Federal Register for a 45-day comment period.

## NAHB Backs Proposed ESA Reforms

In a move supported by NAHB, the U.S. Interior Department has announced four proposed regulatory rules regarding reforms to the Endangered Species Act (ESA) that would rescind changes made during the Biden administration that have created regulatory barriers that hinder housing development and economic activity. Each of the [four ESA rulemakings](#) were identified by NAHB as deregulatory priorities in a letter that NAHB sent to OMB in May.

## NAHB Applauds Delay of Energy Rule

NAHB Chairman Buddy Hughes commended HUD after the agency issued a [six-month delay](#) in the implementation of mandatory energy code policy for multifamily developers. NAHB has been urging HUD to rescind the Biden administration’s determination which set the 2021 International Energy Conservation Code (IECC) and ASHRAE 90.1-2019 as the mandatory minimum energy standards for its single-family and multifamily housing programs.

## IBS Centrals: Another Great Reason to Attend IBS

Among the many great things about the International Builders’ Show® (IBS) are the centrals. [IBS centrals](#) offer a great opportunity to connect with like-minded professionals during the Show, which takes place Feb. 17–19 in Orlando. The centrals are lounge-like areas where you can explore new ideas, refine your skills and learn from experts in your industry niche. There are IBS centrals for custom building, design, international, multifamily, remodeling and sales. The Centrals are open to all IBS registrants. Register for IBS at [BuildersShow.com](#).

## Multifamily Loan Purchase Caps to Rise 20% in 2026

The Federal Housing Finance Agency (FHFA) announced on Nov. 24 that the 2026 [multifamily loan purchase caps](#) for Fannie Mae and Freddie Mac will be \$88 billion for each, for a combined total of \$176 billion to support the multifamily market. The 2026 caps represent a 20.5% increase from 2025.

As in 2025, when the cap for each Enterprise was \$73 billion, multifamily loans that finance workforce housing will be excluded from the 2026 limits. All other mission-driven loans remain subject to volume caps.

**THANK YOU to our Primary**

**\$\$\$Sponosor\$\$\$**

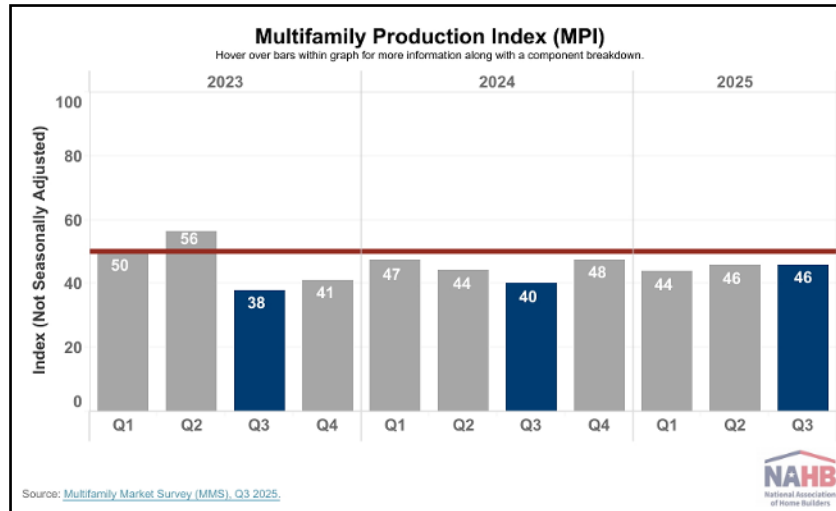
**for making a HUGE contribution to  
WHBA's Annual Christmas Party!!!**



# Multifamily Developer Confidence Increases in Q3

Confidence in the market for new multifamily housing increased year-over-year in the third quarter, according to the [Multifamily Market Survey](#) (MMS) released recently by NAHB.

The MMS produces two separate indices. The Multifamily Production Index (MPI) had a reading of 46, up six points year-over-year, while the Multifamily Occupancy Index (MOI) had a reading of 74, down one point year-over-year.



The MPI measures builder and developer sentiment about production conditions in the apartment and condo market on a scale of 0 to 100. The MOI measures the multifamily

housing industry's perception of occupancies in existing apartments on a scale of 0 to 100. The MPI and MOI are scaled so that a number below 50 indicates that more respondents report conditions are poor than report conditions are good.

## Remodeling Gains Market Share

As the nation's housing stock ages and new homes remain out of reach for many buyers, remodeling is capturing a growing share of the residential construction market.

[NAHB's recent analysis](#) of 25 years of Quarterly Census of Employment and Wages (QCEW) data suggests that the rise of remodelers is a sustained structural shift rather than a temporary post-pandemic surge.

Over the past 25 years, the number of remodeling companies has nearly doubled, from fewer than 69,000 in 2000 to more than 128,000 in the first quarter of 2025.

## Chamber Hosts Housing Summit

In partnership with NAHB, the U.S. Chamber of Commerce on Nov. 6 hosted a [daylong housing summit](#) that included discussions featuring industry leaders, members of Congress and others that looked at ways to boost the housing supply.

The event spotlighted NAHB-supported policies and initiatives, including Sens. Pete Ricketts (R-Neb.) and Tina Smith (D-Minn.) discussing the [ROAD to Housing Act](#), legislation that recently passed the Senate.

In conjunction with the event, the American Enterprise Institute and the Chamber released a report entitled ["Strong Foundations: A Playbook for Housing and Economic Growth."](#)



# NAHB Endorses Bipartisan Immigration Reform Bill

Immigration policy is shaping the U.S. labor market as home builders adapt to ever-changing employment eligibility and immigration compliance requirements. Now, NAHB has endorsed the [Dignity Act](#), a bipartisan immigration reform bill.

The bill aims to modernize America's immigration system by protecting the nation's borders and preserving critical workforces. The Dignity Act would create a new pathway for permanent work authorization for undocumented workers that meet clear criteria, including:

**Complying** with federal and state laws;

**Paying** back taxes;



**Completing** a comprehensive criminal background check;

**Beginning to pay** income taxes; and

**Paying** an annual restitution fee of \$1,000 into a training fund that will develop the next generation of skilled American labor.

As the Trump administration ramps up immigration enforcement, NAHB members can use the short publication "[When ICE Comes Calling](#): Best practices for business owners to use during ICE raids" to understand the rights and responsibilities of employers on the jobsite.



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**NAHB.**

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### **EXECUTIVE OFFICER**

Greg Wallace

## **Calendar of Events**

**December 7, 2025**

**6PM - until**

**WHBA Christmas Party &  
HOF Presentation**

**LOCATION:**

**Gabe's Restaurant  
129 Main Street  
Villa Rica, GA. 30180**

**WHBA Christmas Party & HOF  
Ceremony**

**Performance by:  
George Pippen**

**December 7, 2025**

**6PM - Until.....**

**LOCATION:**

**Gabe's Downtown  
129 Main Street  
Villa Rica, GA 30108**

**\*\*\*Please contact Denene in  
the office for tickets - 770  
652-6162 or email:  
[whbagregwallace@gmail.com](mailto:whbagregwallace@gmail.com)**

# WHBA's Christmas Party Entertainer:

## George Pippen



**George Pippen a 27-year-old country rock emerging talent from small-town Indiana, who, after starting as a tour manager in Los Angeles, is now poised to make his mark in Nashville's music scene with his debut Album, "Growing Pains." With a gritty voice and undeniable charm, George embodies the all-American boy-next-door, channeling his small-town roots and big-city dreams into anthemic and engaging lyrics and melodies that capture the essence of his journey through his growing pains and experiences.**

**Contact Denene in the office to purchase your tickets,  
Company Tables, etc. 770-652-6162 or  
[whbagregwallace@gmail.com](mailto:whbagregwallace@gmail.com)**







**Westside HBA Members:**

**Allen Davis - (912) 687-3733**

**Kyle Stephens - (423) 763-1111**

**Derek Wirz - (423) 763-1111**

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We've redefined the insurance process with The Southern Agency Underwriting Narrative—a method that ensures businesses get a "top of the stack" application, giving underwriters a clear, compelling picture of their needs. For personal insurance, we take the same meticulous approach, designing policies that respond when life hits hardest.

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**Insurance shouldn't be a guessing game. Let's get it right—together.**





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*Merry  
Christmas*



**Sandra Harvey,  
Realtor  
Tributary Real Estate**

—  —  
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**Jennifer Chadwick  
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*Merry Christmas  
& Happy New Year*



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*from our Westside HBA family  
to yours!!! God Bless You!*

*See everyone in 2026*