

# Westside Builder

*The Newsletter of the Westside Home Builders Association*



**November  
2025**

**General Membership Meeting-Tuesday, November 11, 2025 from 11:30 am to 1 pm  
at SAM & ROSCOS Restaurant, 7450 Douglas Blvd., Douglasville, GA.**

## Existing Home Sales Increase in September

Existing home sales rose to a seven-month high in September as mortgage rates eased and inventory improved, according to the National Association of Realtors (NAR). Resale inventory matched to the highest level since May 2020, though it remained below pre-pandemic levels.

Mortgage rates hovered between 6.5% and 7% earlier this year due to ongoing economic and tariff uncertainty. However, rates recently fell below 6.5% for the first time this year as the Fed resumed rate cuts at its September meeting. Last week, the average mortgage rate decreased to a nearly one-year low of 6.27%. With additional rate cuts expected in coming months, lower mortgage rates and improved inventory should bring more buyers and sellers into the market.

Total [existing home sales](#), including single-family homes, townhomes,



condominiums, and co-ops, rose 1.5% to a seasonally adjusted annual rate of 4.06 million in September. On a year-over-year basis, sales were 4.1% higher than a year ago.

The existing home inventory level was 1.55 million units in

September, up 1.3% from August and up 14.0% from a year ago. At the current sales rate, September unsold inventory sits at a 4.6-months' supply, unchanged from July and August but up from 4.2-months in September 2024. Inventory between 4.5 to 6 month's supply is generally considered a balanced market.

Homes stayed on the market for a median of 33 days in September, up from 31 days last month and 28 days in September 2024.

The September median sales price of all existing homes was \$415,200, up 2.1% from last year.

## NAHB Promotes NWP Improvements

In a recent meeting with officials from EPA and the U.S. Army Corps of Engineers, NAHB urged the agencies to pursue regulatory reforms that would improve the Clean Water Act (CWA)

### [Section 404 permitting program.](#)

NAHB asked the agencies to increase nationwide permit acreage eligibility and to raise the threshold for mandatory compensatory mitigation.

NAHB also asked that they expand the availability and lower the cost of mitigation credits.

## Substance Use Issues in Construction

Construction workers have nearly two times the rate of substance misuse (15%) as the national average (8.6%) and are more likely to be affected by opioid addiction. The nature of the work, with tight deadlines and physical demands, can lead to self-medication, potentially opening the door to abuse. NAHB and its partners – including SAFE Project, the Job-Site Safety Institute (JSI), Mind-Wise Innovations, and others – have resources to train workers on the [risks of substance misuse](#).

## USPS Cluster Mailbox Guidance

The U.S. Postal Service (USPS) recently clarified its policies on [cluster mailbox units](#) (CBUs) in new housing development. The USPS also apologized for inconsistent local guidance in recent years.

While reaffirming that all new developments should use centralized CBUs, USPS offered clarifying guidance, including: CBUs do not require awnings or lighting; CBUs do not require dedicated parking for carriers; and larger developments may have multiple CBU locations to balance resident convenience and carrier efficiency.

## New American Home Is a Model of Energy Efficiency

[The New American Home 2026](#), the must-see showcase at the upcoming NAHB International Builders' Show®, is setting a [new bar for energy efficiency](#), particularly for a home of its scale: over 9,200 square feet. Thanks to a smart integration of high-performance systems and a powerful solar array, the home is projected to achieve a Home Energy Rating System (HERS) Index of -40. To put that into perspective, a typical new home scores around 100, while a net-zero home rates at 0. The 2026 show home far exceeds both. IBS takes place Feb. 17–19 in Orlando. Register at [BuildersShow.com](#).

## Vermont Seeks to Address Builders' Top Concerns

Vermont Builders and Remodelers Association (VBRA) members stood with Gov. Phil Scott recently as he signed Executive Order No. 06-25, which addresses regulatory barriers, permitting challenges and energy code standards in the state. [The executive order](#) offers:

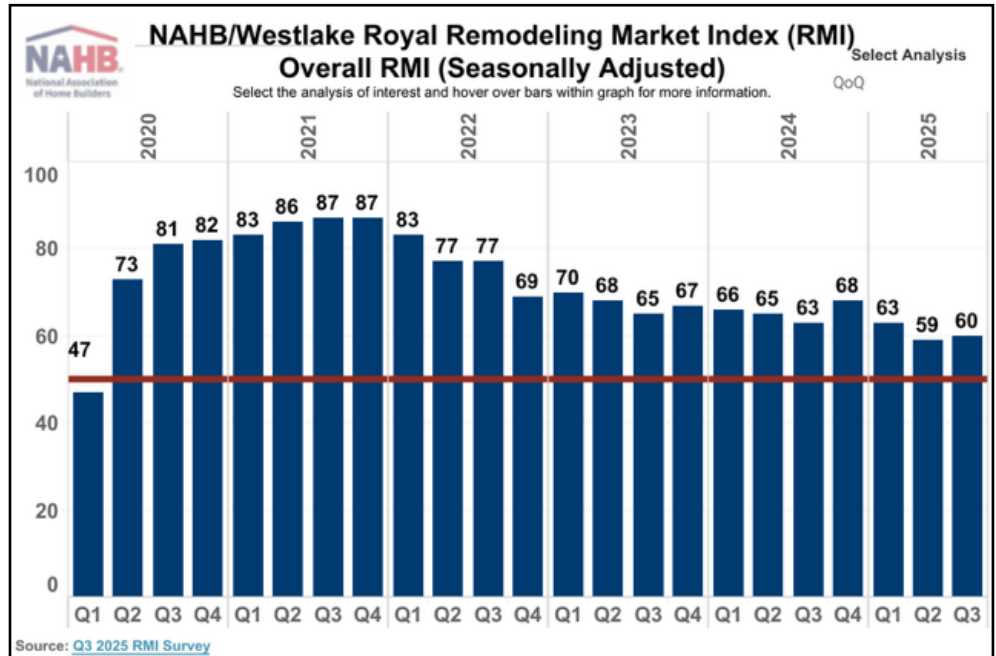
**Flexibility:** Builders can return to using the former 2020 codes when they are more practical and affordable. **Clarity:** Retroactive coverage resolves uncertainty for projects started since July 2024.

**Speed:** Shorter timelines, concurrent reviews, and deemed approvals reduce permitting delays.

# Remodeling Market Sentiment Improves in Q3

The [NAHB/Westlake Royal Remodeling Market Index](#) (RMI) posted a reading of 60 for the third quarter, up one point compared to the previous quarter. With the reading of 60, the RMI remains solidly in positive territory above 50, but lower than it had been at any time from 2021 through 2024.

The NAHB/Westlake Royal RMI survey asks remodelers to rate five components of the remodeling market as “good,” “fair” or “poor.” Each question is measured on a scale



from 0 to 100, where an index number above 50 indicates that a higher share view conditions as good than poor.

## Fed Cuts Rates, Future Uncertain

With the government shutdown limiting the quantity of economic data available to markets and policymakers, the central bank’s Federal Open Market Committee (FOMC) enacted a widely anticipated [25 basis-point cut](#) for the short-term federal funds rate. This marks the second consecutive cut this fall, and the move decreases the policy rate to an upper rate of 4.25%. Reflecting that the market anticipated this policy move, long-term rates were relatively unchanged after the FOMC announcement. There were two dissenters to the Oct. 29 decision.

Chair Powell noted that there were “strongly differing” views at this meeting with respect to December policy action, with a possibility of no further cuts before the end of the year.

## Square-Foot Prices by Region

Median square-foot prices for new single-family detached (SFD) homes started in 2024 grew modestly, according to NAHB’s analysis of Survey of Construction data.

For spec starts, after excluding record-high improved lot values, [the median price](#) was \$153 per square foot of floor area, inching up from \$150 a year earlier. The New England division registered the highest median prices at \$282 per square foot. The East South Central region had the lowest median sales price per square foot at \$140.

For custom, or contractor-built, homes, the median price was \$166 per square foot of floor space, up slightly from \$162 in 2023.



# 2025 HBA Staff Appreciation Week



## **Westside HBA (Douglasville, Ga.)**

Shout-Out for Greg Wallace, EO

Managing the 5 counties of:

Carrollton, Douglas, Haralson, Paulding & Polk

[www.westsidehba.com](http://www.westsidehba.com) (770) 652-6162

It is with great enthusiasm that I nominate Greg Wallace for national recognition. As a dedicated executive officer, Greg has consistently demonstrated bold leadership, fearless innovation, and a deep commitment to advocacy. His tireless efforts to amplify the voices of our members — whether through legislative outreach, community engagement, or strategic partnerships — have elevated our mission and made a lasting impact. Under Greg's leadership, membership growth has not only accelerated but diversified, strengthening the foundation of our organization for years to come. Perhaps most impressively, Greg is unafraid to take calculated risks, often stepping outside traditional comfort zones to pursue transformative change, that His vision, courage, and results-driven mindset make.

Claudia Cieslar, EO

HBA of Midwest Georgia (Newnan, Ga.)

**DO BUSINESS WITH**  
**AN NAHB MEMBER.**

October 31, 2025



**Westside HBA Members:**

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

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

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

**<https://thesouthernagency.com/>**



At The Southern Agency, we don't just sell insurance—we deliver peace of mind. Built on the principle "Create great policies with great carriers at competitive rates," we take the time to understand your unique risks and craft coverage that truly protects what matters most.

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.

Many agents cut corners. We don't. Our 10 P Underwriting Narrative Process uncovers key risks others miss, ensuring you're not just insured—you're truly protected. With The Southern Agency, you get a partner who advocates for you, fights for the best coverage, and makes sure you never feel lost in the fine print.

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



# Report Reveals Economic Impact of Labor Shortage

The skilled labor shortage is responsible for the lost production of thousands of newly built homes, according to the Home Builders Institute's (HBI's) [Fall 2025 Construction Labor Market Report](#).

Produced by NAHB's economics team, the report quantifies the size and impact of the skilled labor shortage at \$10.8 billion per year. The aggregate annual impact of the skilled labor shortage in the home building sector is \$2.663 billion in terms of higher carrying costs and \$8.143 billion in terms of lost single-family home building (19,000 homes). [Read the report](#).



Other key findings:

**There are currently 3.3 million** payroll residential construction workers.

**Amid a dramatic slowdown** in the job market, home builders and remodelers lost 26,100 jobs over the last 12 months.

**The percentage of Gen Z**

(those born between 1997 and 2012) participating in the construction workforce has more than doubled, increasing from 6.4% in 2019 to 14.1% in 2023.

**The impact of AI** on the home building industry is limited but is likely to evolve in the coming years.



DO  
**BUSINESS**  
WITH AN  
NAHB  
MEMBER.

## Members Save Millions

Start saving at [nahb.org/savings](https://www.nahb.org/savings)



# ORDER NOW!!!

## WESTSIDE HBA



## ANNUAL CHRISTMAS PARTY



## SUNDAY, DECEMBER 7, 2025



## CALL OR EMAIL NOW TO PURCHASE YOUR TICKETS

[WESTSIDEHBA.COM](http://WESTSIDEHBA.COM) 770-652-6162

## **Leadership List**

### **OFFICERS**

President, Joe Irons

Vice-President, Johnny  
Blankenship

Secretary/Treasurer,

Mason Tritt

Past President, Mike Lee

### **BOARD OF DIRECTORS**

Blake Wilson

John Christian

Cynthia Hall

David Barnett

Sandra Harvey

Chuck Laster

### **LIFE DIRECTORS**

Larry Boggs

Jeff Matthews

Robbie Robinson

Honorary: Cory Lord

### **EXECUTIVE OFFICER**

Greg Wallace

## **Calendar of Events**

### **November 11, 2025**

Board Of Directors Meeting

10:45 am - 11:30 am

General Membership Meeting

11:30 am - 1 pm

### **LOCATION:**

**Sam & Roscos Restaurant**  
**7450 Douglas Blvd.,**  
**Douglasville, GA. 30135**

### **WHBA Christmas Party & HOF Ceremony**

**Performance by:**  
**George Phippen**

### **December 7, 2025**

### **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**



# 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)**



# **DON'T FORGET TO BRING CASH \$\$\$ FOR OUR B-PAC RAFFLE**



**The Builders Political Action Committee is a voluntary non-profit organization affiliated with the Home Builders Association of Georgia & Westside Home Builders.**

**The purpose of B-PAC is to give aid, through campaign contributions, to those political candidates who support the goals of improving the residential construction industry.**

**B-PAC is managed by a Board of Trustees who identify deserving recipients of campaign contributions.**

**HELP US KEEP GOVERNMENT OUT OF YOUR BUSINESS!**



# Chuck Laster

Business Development Manager  
at Carter Lumber

## Westside HBA Membership Committee Chairman

I am honored to serve as the 2025 Membership Committee Chair of the Westside Home Builders Association. Our Membership serves Carroll, Douglas, Haralson, Paulding & Polk Counties. We are one of the largest Builder Associations in the State of Georgia. If you are a Builder, Supplier of building materials, Roofer, Flooring Company, Mortgage Provider, Realtor, etc., please check out our website [www.westsidehba.com](http://www.westsidehba.com) to see all the great benefits of becoming a Member. Click "**Become A Member**" to complete the Online Application. (just takes a few minutes). If you are a Builder, you will sign up under "Builder Member". The costs for your Company Membership is \$550.00 and any additional person(s) within your organization can also join as an "Affiliate Builder Member" for only \$165.00 per person. A non-builder will sign up as an "Associate Member" for \$550.00 and \$165.00 for each "Affiliate Associate Member". Our Membership meets monthly at Sam & Roscos Restaurant located at 7450 Douglas Blvd., Douglasville, Ga. Please give me a call with any questions. Chuck Laster - (678) 485-8569.

#GetInvolved

#AllBuildersNeedToBeAMember

#DontMissOut

#MembersDoBusinessWithMembers

#Save\$100PerHouseonDETesting

#MembershipBenefits

DO  
**BUSINESS**  
WITH AN  
NAHB  
MEMBER.

**CARTER**<sup>®</sup>  
*Lumber*



# Remember:

## All you have to do is "ASK"....

Invite 2 or more of your Subcontractors, Suppliers or Service Providers to become Members & attend the next WHBA General Membership Meeting. Who are your...

**Accountants, Appraisers, Attorneys, Lumber Supplier, Cabinet Co., Plumbing Supplier, Concrete Co., Granite/Marble/Tile Supplier, Dry Wall Co., Framing Contractor, Electrical Contractor, Banker/Mortgage Broker, HVAC Co., Insulation Contractor, Landscaping Co., Masonry Contractor, Paint Co., Real Estate Company, Roofing Contractor, Security Systems Provider, Grading Co., Windows/Doors Supplier, Trim Carpenters, Decking Company.....**



**GOD Bless America!!!**

# WHY SHOULD YOU JOIN WHBA?

## Membership Benefits:

- **SAVE \$100 per house for DET/Blower Door Testing**
- **Health Care Program – Up to 60% more affordable than traditional health insurance**
- **All required Continuing Education Hours (CEU) can be obtained simply by attending membership meetings**
- **HBAG Member Rebate Program – Average SAVINGS of \$1,366/year**
- **Over 50 leading Manufacturer Rebate Programs**
- **NAHB Discount Programs from Lowe's, Office Depot, Dell, General Motors, GEICO, Hertz, UPS, Ram....just to name a few**

**Go To [www.westsidehba](http://www.westsidehba) and click on "Member Benifits" to see all Programs and Savings.**

## Participating Manufacturers



**HBA  
REBATES**



[HBArebates.com](https://HBArebates.com)  
[info@HBArebates.com](mailto:info@HBArebates.com)  
 866.849.8400  
 @HBArebates





Westside HBA

Carroll Douglas Haralson Paulding Polk

**HBA  
REBATES**

# Start Getting **Money Back** For Products You Already Use

Free member benefit of your state and local HBA.



[www.HBArebates.com](http://www.HBArebates.com)

## \$1,650.24

Average rebate per builder/remodeler company who participated in 2024.

## EASY TO PARTICIPATE!

1

Register

2

Submit a Rebate Claim

3

Receive a Rebate Check

Use Any Of Our Participating Manufacturers →

