

Westside Builder

The Newsletter of the Westside Home Builders Association



**April
2025**

**General Membership Meeting - Tuesday, April 8, 2025 from 11:30 am to 1 pm
at SAM & ROSCOS Restaurant, 7450 Douglas Blvd., Douglasville, GA.**

February Housing Starts Solid Despite Rising Costs

Limited existing inventory helped single-family starts to post a solid gain in February, but builders are still grappling with elevated construction costs stemming from tariff issues and persistent shortages related to buildable lots and labor.



On a regional and year-to-date basis, combined single-family and multifamily starts were 4.7% lower in the Northeast, 21.5% lower in the Midwest, 8.3% lower in the South and 20.2% higher in the West.

Overall permits decreased 1.2% to a 1.46-million-unit

Overall housing starts increased 11.2% in February to a seasonally adjusted annual rate of 1.50 million units, according to a report from HUD and the Census Bureau.

The February reading of 1.50 million starts is the number of housing units builders would begin if development kept this pace for the next 12 months. Within this overall number, single-family starts increased 11.4% to a 1.11 million seasonally adjusted annual rate, the highest pace since February 2024. The multifamily sector, which includes apartment buildings and condos, increased 10.7% to an annualized 393,000 pace.

annualized rate in February and were down 6.8% compared to February 2024.

Single-family permits decreased 0.2% to a 992,000-unit rate and were down 3.4% compared to the previous year. Multifamily permits decreased 3.1% to a 464,000 pace.

The number of single-family homes under construction in February was down 6.7% from a year ago, at 640,000 homes. In February, the count of apartments under construction increased 0.3% to an annualized 772,000 pace. It marks the first gain after 18 months of consecutive declines. But it was down 20% from a year ago.

EPA to Seek New WOTUS Rule

In a move strongly supported by NAHB, EPA Administrator Lee Zeldin has announced that the EPA will work with the U.S. Army Corps of Engineers to solicit public input and [craft a new regulation](#) for the waters of the U.S. (WOTUS) rule that reduces red tape, cuts overall permitting costs and lowers the cost of business in communities across the country while protecting the nation's navigable waters from pollution.

EPA will also undertake a rulemaking process to revise the 2023 definition of WOTUS.

NAHB Warns Congress on SALT

As Congress considers extending the 2017 Tax Cuts and Jobs Act (TCJA), an area of emerging concern is a proposal to cap or eliminate the ability of a business [to deduct state and local tax \(SALT\) payments](#) – including property tax payments – from its federal taxes.

NAHB recently joined 17 real estate groups in sending a letter to Congress warning that pursuing this strategy would significantly harm the real estate industry, reduce investment and lower property values.

HUD Delays Rule on 2021 IECC

In a win for NAHB and the housing industry, the Trump administration has announced a [six-month delay](#) before the Department of Housing and Urban Development (HUD) begins enforcing the compliance dates for adopting the 2021 International Energy Conservation Code (IECC) and ASHRAE 90.1-2019 as the minimum energy-efficiency standards for certain single-family and multifamily housing programs.

Watch Video Highlights From 2025 IBS Meetings

NAHB members who were unable to join us in Las Vegas this February for the leadership meetings at the 2025 IBS [can watch the highlights](#) on [nahb.org](#), including: NAHB Chief Economist Dr. Robert Dietz provides a post-election economic outlook and Department of Housing and Urban Development (HUD) Secretary Scott Turner addresses the Leadership Council and vows to work with builders to cut regulations and boost housing supply.

60% of U.S. Households Can't Afford \$300K Home

NAHB has updated its [housing affordability graph](#) for 2025, and the latest data show that 76.4 million households — 57% out of a total of 134.3 million — are unable to afford a \$300,000 home.

The graph is based on conventional underwriting standards that assume the cost of a mortgage, property taxes and property insurance should not exceed 28% of household income. For example, the minimum income required to purchase a \$200,000 home with a mortgage rate of 6.5% is \$61,487. At the base of the graph are 52.87 million U.S. households with insufficient incomes (below \$61,487) to be able to afford a \$200,000 home.

A Look at the 2024 Best in American Living Awards

Projects and professionals in all sectors of the residential housing industry – including single-family production, multifamily development, remodeling and offsite construction – were honored at the 2024 [Best in American Living™ Awards](#) (BALA)

ceremony during the 2025 International Builders' Show. The awards are sponsored by SMEG. The winners include:

Home of the Year

Midtown Modern Tudor, Memphis, Tenn.

Best Single-Family Community

Galt Commons Garden Hamlet, Kennesaw, Ga.



HOY: Midtown Modern Tudor

Best Multifamily

Built-for-Sale/Condominium

New Talley Station, Decatur, Ga.

Best Entire Home Remodel Over \$750,000

Winterthur, Sandy Springs, Ga.

Best in Log Homes

The Colantonio Residence, Haliburton, Ontario

Remodeler of the Year

Mike Pressgrove, Topeka, Kan.

Best Multifamily Development Firm

Mill Creek Residential, Boca Raton, Fla.

Tariff Worries Weigh on Markets

The uncertain timing and scale of tariffs, combined with the last legs of the fight against inflation, have rattled financial markets. Equity markets are in correction territory as investors react to a flurry of public finance proposals, including the largest proposed tariff hikes since World War II. A special question for the March Housing Market Index revealed that builders estimate the recent tariff actions will have an average cost impact of \$9,200 per home.

At the same time, efforts to extend the 2017 tax cuts are well underway, and the administration has made moves to reform burdensome regulatory rules. Read [a full summary](#) from NAHB Chief Economist Robert Dietz.

NGBS Reaches Major Milestone

The Home Innovation Research Labs closed out 2024 by certifying its [600,000th green home](#) in the National Green Building Standard (NGBS) program. It was also the first year over 100,000 homes were certified in a year. NGBS provides home builders with a national standard to define and measure sustainable multifamily and single-family homes, developments and remodeling projects. It is administered by the Home Innovation Research Lab and gives consumers a level of confidence they are purchasing an independently verified green home. The 600,000th certified home was a renovation of a single-family residence in Baton Rouge, La, completed by Consilium Holdings.

Leadership List

OFFICERS

President, Joe Irons
Vice-President, Johnny
Blankenship
Secretary/Treasurer,
Mason Tritt
Past President, Mike Lee

BOARD OF DIRECTORS

Blake Wilson
Cynthia Hall
Cory Lord
David Barnett
Sandra Harvey
Chuck Laster

LIFE DIRECTORS

Larry Boggs
Jeff Matthews
Robbie Robinson

EXECUTIVE OFFICER

Greg Wallace

Calendar of Events

April 8, 2025

Board Of Directors Meeting
10:45am - 11:30am
General Membership Meeting
11:30am - 1 pm

May 13, 2025

Board Of Directors Meeting
10:45am - 11:30am
General Membership Meeting
11:30am - 1 pm

June 10 , 2025

Board Of Directors Meeting
10:45am - 11:30am
General Membership Meeting
11:30am - 1 pm

LOCATION:

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



Highlighting Winning Teams from Student Competition

Students from 76 schools participated in the [NAHB Student Competition](#) in February during the Builders' Show (IBS). The winners were announced during NAHB's Student Chapters Awards Ceremony at IBS on Feb. 28.



Associate Programs - Construction Management

First Place: Kirkwood Community College (IA)

Second Place: College of Southern Idaho

Third Place: North Dakota State College of Science

Four-Year College (Production Homes)

First Place: Texas A&M University

Second Place: Michigan State University

Third Place: University of Denver (Graduate)

Four-Year College (Custom/Small Build)

First Place: University of Denver

Second Place: Louisiana State University

Third Place: Purdue University (Team Black)

Secondary School Programs - Architecture

First Place: York County School of Technology (PA)

Secondary School Programs - Construction Management

First Place: Bartow High School (FL)

Second Place: Baldwin Preparatory Academy (AL)

Third Place: Green Mountain High School (CO)



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Volume of Residential Construction Loans Falls

Higher interest rates and **tight financial lending conditions** have led to a decline in loans for new home construction. The total volume of acquisition, development, and construction (AD&C) loans outstanding from FDIC-insured institutions fell 1.02% to \$490.7 billion, the third straight quarterly decline. The level of 1-4 residential construction loans, which include loans for the construction of single-family homes and townhomes, has fallen for seven consecutive quarters. Coincidentally, the volume of 1-4 family residential construction has moved to its lowest level since 2021.

Learn More At:

<https://www.nahb.org/news-and-economics/housing-economics>

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 and click on "Member Benifits" to see all Programs and Savings.



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 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
Lumber



**Simply scan this code to apply for
Membership in Westside HBA**

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!!!

2024 MEMBER SAVINGS PROGRAM | AT A GLANCE

nahb.org/savings



FUEL

COMPANY	SAVINGS	PRODUCTS	INFO
VOYAGER	VOYAGER Save on Fuel with Voyager card for Business. Savings anywhere Mastercard is accepted.	Fuel Savings & Fleet Management	usbank.com/splash/corporate-payments/transportation/nahb.html

BUSINESS MANAGEMENT

COMPANY	SAVINGS	PRODUCTS	INFO
DELL	Up to 40% off Dell computers, servers, electronics & accessories.	Computers & Hardware	dell.com/nahb 800-757-8442
ODP BUSINESS SOLUTIONS	Up to 75% off online regular prices on their Best Value List of preferred products. Plus, free shipping over \$50.	Office Supplies	offerediscounts.org/nahb 855-337-6811 x2897
UPS SHIPPING	Flat-rate pricing. 50% discount for next day shipping, 30% for ground commercial/residential.	Business Shipping	1800members.com/nahb 800-MEMBERS
FREIGHT	TFORCE FREIGHT At least 75% off Less Than Truckload (LTL) shipping over 150lbs.	Freight Shipping	1800members.com/nahb 800-MEMBERS
RINGCENTRAL	Save 15% off monthly on a new RingCentral Office service. Receive \$50 off the list price on any RingCentral phone. Current NAHB RingCentral users are eligible for discounts by calling and re-signing a 24 month agreement.	Message, Video & Phone	ringcentral.com/nahb 800-417-0930
HEARTLAND	Merchant processing and payroll solutions at reduced fees for NAHB Members	Payment & POS Solutions	go.heartlandpaymentsystems.com/nahb 800-613-0148

INSURANCE

COMPANY	SAVINGS	PRODUCTS	INFO
FARMERS INSURANCE	Choose an insurance plan that fits you and save at least 10%.	Personal & Business Insurance Needs	farmersinsurancechoice.com/nahb 888-528-0530

NAHB ASSOCIATION DISCOUNTS

COMPANY	SAVINGS	PRODUCTS	INFO
IBS	NAHB INTERNATIONAL BUILDERS' SHOW® Up to \$200 off show registration. Up to \$3.75 per sq. ft. off exhibit space.	Trade Show	buildersshow.com
STRUCTURE PRODUCTIONS	Discounts on professional video and television production services.	Visual Media	structure-productions.com
NAHB CONTRACTS	Up to 30% off contract rates.	Legal	nahb.org/nahbcontracts
HOUSINGECONOMICS	\$100 off annual subscription.	Economic & Housing Data	housingeconomics.com
BUILDERBOOKS	10% off books. Up to 45% off research.	Books	builderbooks.com
ONLINE EDUCATION	Up to 30% off webinars; Up to 50% off online courses.	Education	nahb.org/education

*Discounts are as of 2/9/24 & subject to change at any time. Visit nahb.org/savings for latest deals & limited time offers.

2024 MEMBER SAVINGS PROGRAM | AT A GLANCE

nahb.org/savings



AUTO

COMPANY	SAVINGS	PRODUCTS	INFO
BMW	Earn up to \$1,500 on a new BMW or up to \$500 on a new MINI	BMW	memberdeals.com/nahb/shopping.php?action=view&sub=BMW&login=1
GOODYEAR	Members must log into NAHB.org to save 15% on Goodyear Tires.	Goodyear Tires & Services	nahb.org/goodyear
NISSAN	Save \$450 to \$3,800 on sedans, crossovers, SUVs and trucks.	Nissan	nahb.org/nissan

BUILDING MATERIALS

COMPANY	SAVINGS	PRODUCTS	INFO
LOWE'S PRO	5% off* in store, plus 2% statement credit with Commercial Account (LCA) or Lowe's Business Advantage (LBA). 5-10% off online orders using any payment method.	Building Materials	lowes.com/nahb 877-435-2440

WIRELESS

COMPANY	SAVINGS	PRODUCTS	INFO
T-MOBILE FOR BUSINESS	Save 12% on wireless.	Cell Phones, Internet, Plans & More	nahb.org/t-mobile

TRAVEL & ENTERTAINMENT

COMPANY	SAVINGS	PRODUCTS	INFO
AVIS	Save up to 30% off Avis PAY NOW rates when making a reservation with Avis Worldwide Discount (AWD) number G572900.	Rental Cars	avis.com/nahb 800-331-1212 AWD #G572900
Budget	Save up to 35% off Budget PAY NOW rates when making a reservation using Budget Customer Discount (BCD) number Z536900.	Rental Cars	budget.com/nahb 800-283-4387 BCD #Z536900
HotelPlanner	NAHB members can save up to 65% on hotel room rates at over 800,000 properties worldwide in more than 250 countries.	Hotels	nahb.hotelplanner.com 800-497-2175
MemberDeals <small>(EXCLUSIVE MEMBER ONLY OFFERS)</small>	Up to 50% off.	Theme Parks, Movie Tickets, Concerts, Water Parks & Gift Cards	memberdeals.com/nahb/?login=1 877-579-1201
sam's club	Save over 60% on a new membership plus receive travel and entertainment credit	Club Membership	memberdeals.com/nahb/packages.php?sub=packages&action=view&id=3291&login=1

Health & Wellness

COMPANY	SAVINGS	PRODUCTS	INFO
ACTIVE & FIT DIRECT	Find your perfect gym for \$28/month.	Fitness Membership	nahb.org/AFD

NAHB Members Saved over **\$40,000,000** last year