

Westside Builder

The Newsletter of the Westside Home Builders Association



**January
2026**

GENERAL MEMBERSHIP MEETING - Tuesday, January 13th from 11:30am to 1pm.
At Gabe's Downton Villa Rica - 129 Main Street Villa Rica, GA.

Existing Home Sales Inch Higher in November

Existing home sales rose for the third consecutive month in November as lower mortgage rates continued to boost home sales, according to the National Association of Realtors. But the increase remained modest as mortgage rates still stayed above 6% while down from recent highs.

Total existing home sales, including single-family homes, townhomes, and condos, rose 0.5% last month to a seasonally adjusted annual rate of 4.13 million, the highest level since February. November sales were still 1% lower than a year ago.

First-time home buyers accounted for 30% of home sales in November, down from 32% in October but unchanged from a year ago. The share of all-cash sales last month was 27% of transactions, down from 29% in October but up from 25% a year ago. All-cash buyers are less affected



by changes in interest rates.

The median sales price of existing homes sold in November was \$409,200, up 1.2% from last year. This marks the 29th consecutive month of year-over-year increases. The median condominium/co-op price in

November was up 0.1% from a year ago at \$358,600.

Existing home sales in November were mixed across the four major U.S. regions. Sales rose in the Northeast (+4.1%) and South (+1.1%), fell in the Midwest (-2.0%), and remained unchanged in the West. On a year-over-year basis, home sales were unchanged in the Northeast and up in the South (2.8%), while down in the Midwest (-3.0%) and West (-1.3%).

The existing home inventory level was 1.43 million units in November, down 5.9% from October but up 7.5% from a year ago.



Homelessness Hits Record-High

In 2024, the number of people experiencing [homelessness increased](#) to the highest estimate in the history of HUD's Annual Point-in-Time (PIT) Count. Approximately 771,500 people were recorded as living in an emergency shelter, a transitional housing program, or in unsheltered locations across the country. This count increased 18% compared to 2023, a notable increase compared to previous annual increases.



Senate Confirms Two Housing Leaders

NAHB congratulates Frank Cassidy and Joseph Gormley on their [recent Senate confirmation](#) to top government posts. Cassidy was confirmed as HUD Assistant Secretary for Housing and Federal Housing Commissioner, while Gormley will lead Ginnie Mae as its new president.

NAHB supported the nominations of the two housing finance leaders and looks forward to working with them to implement policies that will expand homeownership and rental opportunities for all Americans.



FHFA Announces Higher Loan Limits

The Federal Housing Finance Agency (FHFA) has announced that the baseline [conforming loan limit](#) for mortgages acquired by Fannie Mae and Freddie Mac in 2026 will rise to \$832,750, an increase of \$26,250 from 2025. Higher loan limits will be in effect in higher-cost areas as well. The new ceiling loan limit in high-cost markets will be \$1,249,125, which is 150% of \$832,750.



Don't Miss AI & Tech Studio at IBS 2026 in Orlando

If you're heading to the 2026 IBS in Orlando, then make tech a priority, including the [AI & Tech Studio](#), a new IBS Education format. Sessions are designed to let attendees use the latest tech, compare tools and see real-world applications. Register for an Expo+Education Pass to attend AI & Tech Studio and other tech and AI-focused IBS Education sessions. The pass also gives you access to the 1,700+ exhibitors and specialty zones with the hottest new tech products on the market. Learn more and explore more education opportunities at [BuildersShow.com](#).

Judge Rules Termination of BRIC Program Unlawful

A federal judge has ruled that FEMA's termination of the Building Resilient Infrastructure and Communities (BRIC) program [was unlawful](#) and issued a permanent injunction restoring the program. BRIC provides federal grants to state and local governments for projects that reduce risks from natural disasters. NAHB has been pushing Congress to pass the Promoting Resilient Buildings Act, which would allow jurisdictions to qualify for BRIC funds if they have adopted one of the latest two code cycles. States may feel pressure to adopt the very latest codes to stay competitive for BRIC funding.

NAHB Members Recognized as 'Young Guns & Legends'

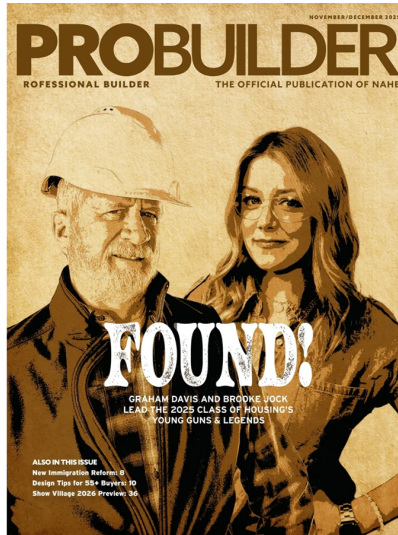
Pro Builder magazine recently released its Class of 2025 ["Young Guns & Legends"](#) list that honors up-and-coming leaders and a collection of legends who have made career contributions to the housing industry.

Pro Builder asked three of its past Forty Under 40 awardees and an industry legend to help select the Class of 2025. Meet the NAHB members who were recognized in the Pro Builder Class of 2025:

Myles Cardenas, Taylor Morrison

Jessica Corbett, J.Cor Architecture

Ugo DiBiase, DiBiase Companies



Crystal Lazar, Habitat for Humanity of East and Central Pasco County

Chase Marvil, Bay to Beach Builders

Craig Neal, Stancil Services

Erick Saks, Operation Lifeline

Chad Sanschagrin, Cannonball Moments

Nick Scroggs, Scroggs Construction Services

Gracy Weil, Graceland Research & Consulting

Alex Wolfe, Wolfe Homes

Explore the full list online at probuilder.com.

Offsite Housing for Affordability

A growing number of community-based organizations (CBOs) are turning to [offsite construction](#) as a solution to the housing affordability crisis.

[According to research](#) from Harvard University's Joint Center for Housing Studies (JCHS), offsite housing offers CBOs a quicker and less costly way to build quality affordable residential housing. The common misconception that this method – also known as “factory-built housing” – has inflexible design options is proven wrong by this research. Factory-built housing comes in a wide array of styles and can be highly adaptable, making it an appropriate option for building affordable neighborhoods.

Top Color Trends for 2026

Paint manufacturers have announced their [colors of the year](#) for 2026. Color experts at Sherwin-Williams, for example, named Universal Khaki as their color of the year.

Other top choices among the neutrals include: Dutch Boy (Melodious Ivory), Minwax (Special Walnut) and Pantone (Cloud Dancer). Selections among the more luxurious hues include: Graham & Brown (Divine Damson), Benjamin Moore (Silhouette), Krylon (Matte Coffee Bean), Clark + Kensington (Hazelnut Crunch) and Glidden (Warm Mahogany). Choices among trendy greens include: Behr (Hidden Gem), Dunn-Edwards (Midnight Garden) and Valspar (Warm Eucalyptus).

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

January 13, 2026

Board Of Directors Meeting

10:45am to 11:30am

General Membership Meeting

11:30am to 1pm

February 10, 2026

Board Of Directors Meeting

10:45am to 11:30am

General Membership Meeting

11:30am to 1pm

March 10, 2026

Board Of Directors Meeting

10:45am to 11:30am

General Membership Meeting

11:30am to 1pm

LOCATION:

Gabe's Restaurant

129 Main Street

Villa Rica, GA. 30180



Westside HBA Members:

Allen Davis - (912) 687-3733

Andy Weldon - (423) 414-5463

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.



**As we all enter this New Year, may it
bring health, happiness & prosperity
to you and yours. God Bless You, and
God Bless The United States Of
America!**

DO **BUSINESS** WITH
AN NAHB MEMBER.



NAHB Welcomes 24 New Student Chapters

NAHB is proud to welcome **24 new student chapters** in 2025 from high schools and colleges across the United States. These programs were created to enhance students' educational experiences, increase their exposure to the home building industry and connect them with their local home builders' association.

New chapters include: Atlanta Technical College, Auburn University, Bay Mills Community College, Construction Careers Academy, Front Range Community College, Holy Cross High School, Jena High School, Kansas State University, McKenzie Regional



Workforce Center, Missouri University of Science & Technology, North Alabama Homebuilding Academy, North Montco Technical Career Center, Pitt Community College, RIBA Contractor Development Program, Spearfish High School, SUNY Oswego, University of Hawaii at

Manoa, University of Missouri, University of Southern Mississippi, Virginia Commonwealth University, Wake County Schools and Wayne State University.

In total, these chapters have introduced 1,287 new students and counting to the Federation.



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NAHB
MEMBER.

Members Save Millions

Start saving at nahb.org/savings





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

\$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 →







Participating Manufacturers



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REBATES**



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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.

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!!!

