

Westside Builder

The Newsletter of the Westside Home Builders Association



**February
2026**

**GENERAL MEMBERSHIP MEETING - Tuesday, February 10th from 11:30am to 1pm
At Gabe's Downton Villa Rica - 129 Main Street Villa Rica, GA.**

Residential Construction Softens Amid Market Headwinds

The latest residential housing market report, delayed by the federal government shutdown last fall, indicates that builders have faced significant headwinds in recent months. Elevated mortgage rates earlier in the year have restrained buyer demand and weighed on home building activity, along with persistently high construction costs.

Overall housing starts declined 4.6% in October to a seasonally adjusted annual rate of 1.25 million units, according to HUD and the Census Bureau. This pace reflects the number of housing units builders would begin over the next 12 months if October's activity were sustained.

Within the total, single-family starts rose 5.4% to a seasonally adjusted annual rate of 874,000 units but remain 7.8% lower than a year earlier. On a year-to-date basis, single-family starts are down 7.0%. Given recent volatility, the three-month



moving average provides a clearer signal, declining to 857,000 units.

In contrast, multifamily starts, which include apartment buildings and condominiums, fell sharply, down 22.0% to an annualized pace of 372,000 units. The three-month

moving average for multifamily construction has trended lower to 424,000 units, and activity is 7.9% below year-ago levels.

The total number of housing units under construction stood at 1.3 million in October, down 10.1% from a year earlier. Single-family homes under construction fell to 596,000 units, a 7.0% year-over-year decline and the lowest level since November 2020. Multifamily units under construction declined to 790,000, down from peaks above 1 million units in December 2023 and 4.0% lower than a year ago.

NAHB Scores Advocacy Victories

[NAHB achieved several important legislative, regulatory and legal victories](#) in 2025 that resulted in an immediate and positive impact for our industry and our members.

NAHB helped secure several key housing and business provisions in the tax bill known as the One Big Beautiful Bill Act. Other milestones included important building code wins, two victories in the Supreme Court and significant advances in state and local policy. [View the full report](#) of NAHB's 2025 advocacy wins.

Key Changes that Affect 2025 Taxes

The 2026 tax season opened on Monday, Jan. 26, as the IRS began to accept and process 2025 tax returns. Tax returns are due by April 15, 2026.

This tax filing season brings several changes stemming from the One Big Beautiful Bill Act (OBBBA) that may lower your business or personal tax liability. In addition to blocking the \$4 trillion tax hike that had been set to occur starting in 2026, OBBBA includes important housing and business provisions that apply to the 2025 tax year. [Learn more](#).

NAHB Updates 3 Safety Programs

NAHB recently [updated three key safety and health programs](#) specifically designed for residential construction companies to use as model safety plans. The written safety programs were created with smaller construction companies in mind.

NAHB published a model safety program for home builders in 2017 and developed similar programs for remodelers and siding contractors a few years later.

FHA Extends Waiver for Flood Elevation Requirements

The FHA recently announced the extension of a [temporary waiver](#) for new construction in Special Flood Hazard Areas as part of the [Federal Flood Risk Management Standard](#) requirements issued by HUD.

[The waiver](#) – initially set to expire Feb. 21, 2026 – will continue to exempt new single-family construction from the elevation standard requiring that the lowest floor of new construction be at least two feet above the base flood elevation. This waiver applies to FHA-insured mortgages on new single-family construction.

The partial waiver will be in effect until Feb. 19, 2027.

NAHB Urges Congress to Ease Regulatory Burdens

The best way to ease the nation's housing affordability crisis is for policymakers to eliminate excessive regulations that are preventing builders from increasing the housing supply, [NAHB told Congress](#) recently.

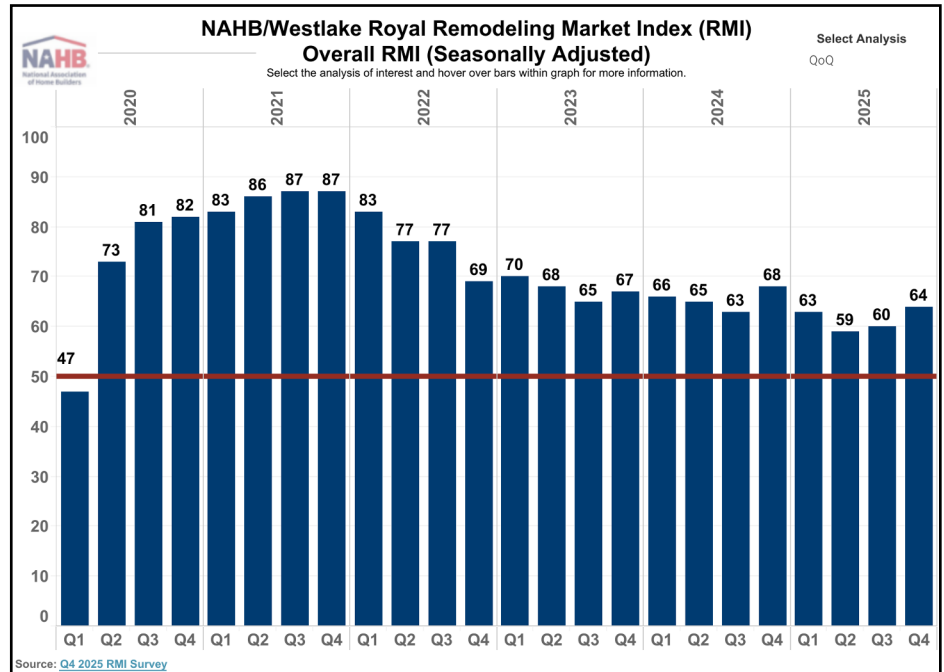
Testifying at a congressional hearing on housing affordability, Buddy Hughes, chairman of NAHB and a home builder from Lexington, N.C., said that in order to ease housing constraints for home buyers and renters, it is imperative to eliminate excessive regulations that hinder the construction of new homes and apartments.

Remodeling Market Sentiment Strengthens in Q4 of 2025

The NAHB/Westlake Royal Remodeling Market Index (RMI) posted a reading of 64 for the fourth quarter of 2025, up four points compared to the previous quarter.

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 a number above 50 indicates that a higher share view conditions as good than poor.

The Current Conditions Index is an average of three components: the market for large remodeling projects, moderately-sized



projects and small projects. The Future Indicators Index is an average of two components: the rate at which leads are coming in and the current backlog of remodeling projects.

Holding Pattern for the Fed

The Fed paused its easing cycle at the conclusion of the January meeting of the Federal Open Market Committee, the central bank’s monetary policy body. The Fed [held the short-term federal funds rate](#) at a top rate of 3.75%, the level set in December.

While reductions for the federal funds rate do not have a direct effect on mortgage interest rates, which remain slightly above 6%, federal funds rate reductions do lower interest rates on builder and developer loans, which helps the supply-side of the housing market.

Some Markets See Price Declines

Since the onset of the COVID-19 pandemic, house prices have surged nationwide. Between the first quarter of 2020 and the third quarter of 2025, national house prices climbed 54.9%. Local markets saw broad gains as well, with cumulative appreciation ranging from 18.3% to 88.4%, and 159 metro areas reached their highest recorded house prices in the third quarter of 2025.

However, this national trend masks significant [variation across local markets](#). More than half of metro areas have now experienced at least some decline from their recent price peak.

Leadership List

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Vice-President, Johnny
Blankenship

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Mason Tritt

Past President, Mike Lee

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Robbie Robinson

Honorary: Cory Lord

EXECUTIVE OFFICER

Greg Wallace

Calendar of Events

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

April 14, 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



NAHB Expands Member Savings Program in 2026

NAHB members saved a total of more than \$40 million last year through a variety of exclusive offers designed to support their businesses and everyday operations.

The [Member Savings Program](#) has added several new partners, including:

Ford Pro – Members can save up to \$5,500 on Ford Pro's trucks, vans and SUVs.

Mercedes-Benz Vans – Members receive an additional \$500 off new Cargo Vans, Crew Vans, Passenger Vans and Cab Chassis.



Ram – Members can enjoy a \$1,000 discount on trucks and vans (stackable with in-market offers).

In addition to savings programs for vehicles, NAHB also introduced two other valuable programs in 2025:

Baytek Intuit QuickBooks, offering members up to

50% off select QuickBooks Online and QuickBooks Desktop Solutions.

Best Buy Business, providing savings of up to 40% off retail on thousands of appliances, smart-home technology and whole-home audio from top brands.



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BUSINESS
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NAHB
MEMBER.

Members Save Millions

Start saving at nahb.org/savings





Westside HBA Members:

Allen Davis - (912) 687-3733

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.



Westside HBA

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\$1,650.24

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

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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!!!