

*The Hill Country*

AUG | 2022

# ARTICLE

**Member Highlight**  
**HCBA Fall Mixer**

Steward Hill by Sterling Creek Builders





*Photo Courtesy of Omni Custom Homes*



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# Housing Recession Deepens

*In the bi-weekly newsletter Eye on the Economy, NAHB Chief Economist Robert Dietz provided the following overview of the nation's economy and its impact on the housing market.*

Rising mortgage rates, high inflation, low existing inventory and elevated home prices caused housing affordability to fall to its lowest point since the Great Recession in the second quarter of 2022. According to the NAHB/Wells Fargo Housing Opportunity Index, just 42.8% of new and existing homes sold were affordable to a typical family. As more households are priced out of the for-sale market, a number of key housing metrics – including existing home sales, new home sales, single-family permits and single-family starts – have experienced significant year-over-year declines, characterizing the ongoing housing recession. Some markets are now seeing price declines as well.

The volume of new home sales in July fell to the lowest level since January 2016. Sales of newly built, single-family homes came in at a 511,000 seasonally adjusted annual pace, which is a 12.6% decline from the June rate and 29.6% below the estimate from a year ago. Sales-adjusted inventory levels are at an elevated 10.9-month supply in July. However, only 45,000 of the new home inventory is completed and ready to occupy. This count has been rising in recent months and is up 40.6% compared to a year ago. New home sales are likely to continue to show weakness in the months ahead.

Total existing home sales, as estimated by the National Association of Realtors, fell 5.9% to a seasonally adjusted annual rate of 4.81 million in July, the lowest level since May 2020. On a year-over-year basis, sales were 20.2% lower than a year ago. The July median sales price of all existing homes was \$403,800, up 10.8% from a year ago, representing the 125th consecutive month of year-over-year increases – the longest-running streak on record. However, price growth is cooling quickly in most markets according to other reporting. The softening of housing demand has led to on-

going declines for home builder sentiment, per the NAHB/Wells Fargo Housing Market Index (HMI). Builder confidence fell for the eighth straight month in August, falling six points to 49 and marking the first time since May 2020 the index fell below the key break-even measure of 50. The August buyer traffic number in the builder survey was 32, the lowest level since April 2014, excluding the spring of 2020 when the pandemic first hit. Roughly one-in-five (19%) home builders in the HMI survey reported reducing prices in the past month to increase sales or limit cancellations. The median price reduction was 5% for those reporting using such incentives.

The decline in the HMI is consistent with declines for single-family construction. Single-family starts decreased 10.1% to a 916,000 seasonally adjusted annual rate and are down 2.1% on a year-to-date basis. This is the lowest reading for single-family home building since June 2020. More declines lie ahead, as single-family permits decreased 4.3% to a 928,000 annual rate, and are down 5.9% on a year-to-date basis. NAHB is forecasting 2022 will be the first year since 2011 to record an annual decline in

→ *Housing Recession story continues on page 10*

**HCBA**  
*Calendar*

**OCTOBER**

**13** **HCBA Parade of Homes Awards Gala**

**15-16** **HCBA Parade of Homes**

**22-23** **HCBA Parade of Homes**

# HCBA

## Member Highlight



### SETH CRAIN

Builders FirstSource  
of Fredericksburg

Seth Crain has and continues to be a huge part of our Board of Directors. Seth, and the BFS team, provide a huge amount of support to our Association. Whether he is donating supplies, sending manpower or helping monetarily, we can always count on him for each function. Seth is also one of the founding members of Casa Uber Alles and donates supplies, tools and time to the program. Seth, we thank you for sharing your passion for our youth tradesmen, your expertise in the building industry and exhibiting your love for our community in everything you do.

### Tell us about your current occupation/ business/industry. What is your line of work?

General Manager of Builders FirstSource of Fredericksburg, Texas. I have managed our location for the last 16 years under 5 different name changes. BFS is the largest builder supply company in the United States. I'm very proud to have the support of such a large company to help bring to the Hill Country the best materials, technology, and professional staff in the industry. I manage a team of 25 employees and we provide the income and benefits for all of them and their families to live comfortably in our beautiful community. In my position, it allows me to meet the best in the Hill Country, if not the whole state of Texas, the most talented craftsmen. The attitude and drive that they put into their product and appearance of their craft make me proud to be part of their success.

—> Member Highlight continues on page 17

Every month we will be showcasing one of our members. We are proud of our members and we would like to share with you a little bit of history, company information and community involvement on each member. If you would like to nominate a Company or Member to highlight, please email us at [info@hillcountrybuilders.org](mailto:info@hillcountrybuilders.org).

The Hill Country Builders Association (HCBA) is a local trade association that offers opportunities to its members to display their products and services. We make no representation, express or implied, regarding the qualifications of members or the quality of their products and services, but invite you to examine them for yourself.

*The Hill Country Article* is the official publication of the HCBA. It is designed and produced by VH3 Creative, LLC and published monthly by HCBA.

HCBA Address - 1401 Broadway, St B1, Marble Falls, TX 78654 | Phone - (830) 798-2266 | Email us at [info@hillcountrybuilders.org](mailto:info@hillcountrybuilders.org) for more information.



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# NAHB Members: Apply Now For 2023 Committees And Council Boards

Members interested in serving the housing industry are encouraged to apply to one of NAHB's committees or council board of trustees for the 2023 leadership year.

Committees and councils meet during the Spring and Fall Leadership Meetings and at the International Builders' Show to discuss legislative and regulatory news, business updates, and other issues of importance to the membership and to the industry. Their role is to make informed recommendations to the NAHB Board of Directors on matters of policy. The online application is now open and the deadline to apply is Nov. 20, 11:59 p.m. ET. You must be logged in to [nahb.org](http://nahb.org) to see this page or submit an application.

### **To Apply:**

- Review the criteria for serving on a committee or council. Most importantly, ensure your membership is "in good standing." If your membership expires before the deadline, contact your local association and make sure it is renewed before Oct. 31.
- Select up to six committees or councils and rank them according to your preference.
- Tell us why you are interested in serving. If someone has recommended you to serve on that committee or council, add their names.
- Let us know if you've never served on a committee or council.
- Review the application and submit. You will receive a confirmation that your application was received.

If you want to make changes to your application, simply go back to the application link and make your edits.

—> *NAHB Committees story continues on page 14*



2022 | Hill Country Builders Association

# PARADE of HOMES

Two weekends to view stunning homes  
and experience Hill Country Living!

OCTOBER  
15<sup>th</sup> ★ 16<sup>th</sup> & 22<sup>nd</sup> ★ 23<sup>rd</sup>





# EXECUTIVE OFFICER

August flew by as we prepared for our Youth Trades Casino Night at the Lakeside Pavilion in Marble Falls. We had an unbelievable turn out and the board is beyond proud of the money we raised for these programs. Alongside the raffle items, we had four projects built by students at Marble Falls High School and the two scholarship recipients from Fredericksburg's Casa Uber Alles program. Together these items sold for over \$10,000.00! This money will be given to the Ag Mechanics and Construction classes along and will add to our scholarship fund for 2022-2023 scholarship initiatives. If you missed out on this spectacular event in Marble Falls, we hope you can join us next year!

Looking ahead to October, the Parade of Homes preparation is in full swing! This year is going to be filled with beautiful homes across the Hill Country curated by the most talented and creative builders! The HCBA is excited to have a media team that will be promoting our parade across Texas through

many different avenues. We can't wait to showcase these builders and show off their works of art!

Our Parade of Homes Awards Gala will be held at The Edge in Fredericksburg, Thursday October 13th. This beautiful tasting room at The Resort at Fredericksburg, has been generously donated to us again this year. The breathtaking views paired with amazing English-Newsom wine and cottages for guests to stay, makes this the perfect venue for our event. We hope you can join us for incredible food, drinks and live acoustic music as we award the top builders on their Parade entries.

Please contact us for ways you can be involved in the 2022 Parade of Homes!

**MELISSA ECKERT**  
HCBA Executive Officer

## 2022 ANNUAL Partners

*Thank you to our Annual Partners for generously committing to sponsor multiple events throughout the year. Your continuous giving plays a huge role in the success of our Association.*

### PLATINUM



### GOLD





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The Hill Country Article is a monthly publication of the Texas Hill Country Builders Association featuring industry news, articles, member highlights and opportunities for our members to advertise to other members and the community at-large.

**For more information, visit our website at [www.hillcountrybuilders.org](http://www.hillcountrybuilders.org) or email us at [info@hillcountrybuilders.org](mailto:info@hillcountrybuilders.org)**

→ Housing Recession story continued from page 3

single-family home building.

The multifamily sector, which includes apartment buildings and condos, decreased 8.6% to an annualized 530,000 pace. Multifamily construction remains very strong given solid demand for rental housing. The number of multifamily 5+ units currently under construction is up 24.8% year-over-year. Multifamily development is being supported by a substitution effect, with frustrated or priced-out prospective home buyers seeking rental housing. Similarly, demand for single-family rental properties is rising, leading to gains for single-family built-for-rent construction. There were approximately 21,000 single-family built-for-rent starts during the second quarter of 2022. This is a 91% gain over the second

quarter 2021 total.

The outlook for the housing market is now dependent on incoming inflation data and the Federal Reserve's monetary policy. It appears, for example, that the core Personal Consumption Expenditures price index measure of inflation has peaked. And some economists are forecasting the Fed will decelerate its rate hikes, with perhaps a 50 basis-point hike in September, following the 75 basis-point hikes in both June and July. Nonetheless, the Fed will continue hiking, with the bond market pricing in the 10-year Treasury above 3.1% for the first time since late June.

Courtesy of NAHB





# PARADE OF HOMES AWARDS GALA

*Join us*

**OCTOBER 13, 2022**



Scenes from the 2021 HCBA Parade of Homes Awards Gala





# HCBA FALL MIXER



*Thanks*

Thanks to Elder Hardwoods, Inc. for hosting such an outstanding mixer!



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—> NAHB Committees story continued from page 6

Current committee and council members interested in serving another year must resubmit their applications: There are no automatic multiyear appointments. Questions? Contact Cyndi McKinley, 800-368-5242 x8346.

Courtesy of NAHB



A photograph showing several construction workers in a meeting. They are gathered around a table with architectural blueprints. One worker is pointing at a tablet computer that displays a website with several red circular icons. A yellow hard hat and safety glasses are on the table, along with a yellow and black measuring tape.

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# MEMBERSHIP

# NEWS

Our deadline for the Parade of Homes magazine is September 15. This is our biggest event of the year, with the most reach, so it's a great time to run an ad with us. Remember, these folks are coming off the Parade of Homes tour with their minds full of new home improvement ideas, project lists, and many with an eagerness to build their own dream home. Tell them who you are and how you can

help them!

If you want to grab one of the few remaining spots, I need to know quickly. Simply email me at [info@hill-countrybuilders.org](mailto:info@hill-countrybuilders.org) to reserve your spot. We can also help with ad design if you're in a time crunch.

**GINA GRAVES**

HCBA Membership / Media Coordinator

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—> Member Highlight continued from page 4

## **How long have you been in the business you're currently in?** 34 Years

### **What do you love most about your industry?**

To drive around to all the different areas that we serve and seeing the beautiful home, cabin, add-on, or commercial project, knowing we were proudly a part of that success.

### **What advice would you give to someone wanting to enter your industry?**

Be Honest. Be Fair. Be True to your word. Be consistent and make sure you have a passion to provide all that is needed for a successful conclusion to everything you put your stamp on!

## **How long have you been a member of the HCBA?** 16 Years

### **Why did you join the HCBA?**

To network at first, but now to be around what

have become dear friends and a group of folks that enjoy life and put aside all that can be negative in our lives.

### **What's your favorite part of being a member of the HCBA?**

The mixers, events, and knowing what we do to help promote the industry. Also, the various high school trades class programs to help build a desire and interest to pursue a career in the building trades.

### **How has membership with the HCBA impacted your business?**

All the networking allows for full exposure to our business and services we can offer the all builders and home owners.

### **What's one thing you can't live without?**

Jesus Christ and my Catholic Faith

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Casa Über Alles was created by the Hill Country Builders Association to the work with local area high schools' CTE Building Trades education programs to give students hands-on experience and on-the-job knowledge.

It is imperative that we enable our next generation of builders and tradesmen to pursue further education. This ensures our youth will understand all aspects of the building process and take pride in seeing a complete home project to its entirety.

To become part of the CASA ÜBER ALLES program, please reach out to Richard Laughlin, HCBA's Vice President of Trades, Ben Fuller & John Akin, Project Supervisors or the HCBA office.

Billie Pride, Über Alles!



RICHARD L. | [RL@HILLCOUNTRYBUILDER.COM](mailto:RL@HILLCOUNTRYBUILDER.COM)  
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