



Providing All Of Your Building Needs

In-Stock Quality Engineered Wood Products
Dimensional Lumber
Siding - Trusses - Millwork
Installed Insulation

9501 New Laredo Highway 210-623-4770 www.mgbuildingmaterials.com

NAHB Urges Congress To Act On Several Fronts To Ease Housing **Affordability Crisis**

Testifying at a Senate Finance Committee hearing today regarding the role of tax incentives in affordable housing, the National Association of Home Builders (NAHB) told Congress that the housing affordability crisis is far-reaching and will require action on several fronts, not just the tax arena.

"The housing affordability crisis is the result of failing to produce enough housing to match demand," said NAHB Chairman Jerry Konter, a home builder and developer from Savannah, Ga. "If we are going to solve this crisis, we must drive down the cost to build as well as the cost to own or rent. Well-structured housing tax incentives can help us achieve this, but Congress needs to take broader action as well."

Supply-side challenges including building material production bottlenecks, excessive regulations and labor shortages coupled with rising inflation and increased mortgage rates have exacerbated the housing affordability crisis by raising construction and home costs, particularly as they relate to the entry-level market.

"A year ago, nearly one-quarter of new homes were priced under \$300,000. Today, it's 10%," said Konter.

Recent housing data indicate the affordability crisis is worsening, as the Commerce Department reported yesterday that single-family housing starts fell below a 1 million annual pace in June and registered the lowest production level in two years. The lackluster housing report is in line with NAHB's latest Housing Market Index (HMI), which shows builder confidence in the single-family housing market plunged 12 points in July, the largest singlemonth drop in the history of the HMI, except for the 42-point drop in April 2020.

Congress can take several steps to help reverse this trend. On the tax front, the changes brought by the 2017 Tax Cuts and Jobs Act significantly reduced the number of taxpayers who itemize by doubling the standard deduction. This effectively changed the mortgage interest deduction into a tax benefit that is now geared primarily to wealthy households. "A better policy is to scrap the mortgage interest deduction in favor of a 15% tax credit claimed against mortgage interest and real estate taxes paid," said Konter. "This homeownership tax credit would offer a more effective and progressive tax incentive, help first-time home buyers and young couples with growing families, spur job and economic growth, and keep the nation's long-standing commitment to housing."

Konter also urged lawmakers to strengthen the Low-Income Housing Tax Credit by enacting the Affordable Housing Credit Improvement Act to boost production of affordable rental housing. The bill would finance more than 2 million additional multifamily units over the next decade by increasing the credits allocated to each state and expanding

-> Housing Affordability story continues on page 12



HGBA, Highlight



RICHARD LAUGHLINLaughlin Homes & Restoration

Our July Member Highlight is our Vice President of Trades, Richard Laughlin. Richard has been a member of the HCBA for over 25 years, and he is such an important component to the Board of Directors. He is one of the founding members of the Casa Uber Alles high school trades program in Fredericksburg and has given his time each year to head up this program. You may find him teaching kids on site, ensuring all safety protocols are in place or making sure that everything is compliant. He has also been known to travel the state and speak with representatives or other schools about this amazing

program. Richard is certainly the backbone to Casa Uber Alles and with the help of its founders, it has become a nationally recognized program winning numerous awards along the way.

Richard has owned Laughlin Homes + Restoration for 38 years. He is a custom home builder specializing in handcrafted custom homes along with historic restorations throughout the Hill Country. Richard enjoys doing design/build and loves the personal interaction with clients. He feels it is a true honor to build someone's home. Richard's vision is the epitome of the Texas Hill Country, and he strives to preserve the history and integrity of our area.

Richard, thank you for your hard work and dedication to the HCBA and for sharing your passion to educate the youth on our industry. We appreciate all that you do!

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.

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 for more information.

2022 | Hill Country Builders Association

PARADE of HOMES

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

15th *16th & 22nd *23rd



HILL COUNTRY BUILDERS ASSOCIATION

BOARD MEMBERS

John Akin

President

Matt Winsborough

Vice President

Ryan Fleener

Secretary & Government Affairs

Scott Streit

VP of Finance

Richard Laughlin

VP of Trades

STAFF

Melissa Eckert

Executive Officer

Colby Duke

VP of Parade of Homes

Seth Crain

VP of Fundraising

Heath Jackson

VP of Memberships

Matthew Schumann

VP of Associates

Gina Graves

Memberships / Media Coordinator



Use These New Videos From NAHB To Promote Construction Trade Careers

To help recruit the next generation of residential construction professionals, NAHB has updated its short videos promoting various trade careers and added three new ones that HBAs, home builders, and trade contractors can use to spread the word about the rewarding careers available in home building.

Many jobs in residential construction pay the equivalent - if not more - than jobs requiring similar experience levels and a college degree. Residential electricians, for example, earn an average of \$61,000+ in the United States. And these careers begin with no or minimal student loan debt.

NAHB has updated its videos promoting the six most common trades and added three more: drywall installation, welding, and building systems technician.

The home building industry needs more skilled trades professionals to meet the demand for new homes and it's up to us to get the word out about these career paths. Even as we're entering a period of economic easing, all projections show continued strong demand for new housing, making home building a stable and lucrative career choice.

Access all nine videos on the Careers in Construction Trades video page on nahb.org, or on the NAHB YouTube channel in this playlist. Watch the welding video below for an example of the videos and spread the word in your local community.

Courtesy of NAHB

HILL COUNTRY BUILDERS ASSOCIATION

Presents

THE YOUTH TRADES

Penim Pinmonds CASIM NIGHT

AUGUST



5:00-9:00PM

LAKESIDE PAVILLION | MARBLE FALLS

\$75 PER PERSON/\$500 FOR AN 8 PERSON TABLE
BEER + WINE + SPIRITS | HEAVY HORS D'OEUVRES | \$500 CASINO CHIPS

Altire - Denim & Diamonds

All proceeds benefit the HCBA's local and statewide Youth Trades initiatives!

CASINO NIGHT CHAIRMAN | RYAN FLEENER

GET YOUR TICKETS ONLINE AT HILLCOUNTRYBUILDERS. ORG

FOR QUESTIONS OR SPONSORSHIP INQUIRIES CONTACT MELISSA@HILLCOUNTRYBUILDERS.ORG | 830-798-2266

EXECUTIVE OFFICER

June and July were very eventful months for the Hill Country Builders Association. We had a great

turn out at our Annual Golf Tournament that was held at the beautiful Horseshoe Bay Resort. Thank you, Heath Jackson for chairing this spectacular event and a huge thank you to our sponsors for being such a big part of this year's tournament.

July brought us to the Sunbelt Builders Show and TAB Board Meetings. This gave us a chance to hear about what is happening within our industry and what the forecast may look like for the rest of the year. The Builders show brought the latest trends and products for us to see first-hand.

During this weeklong conference we were able to attend the Star Awards. This event highlights the best within our industry and showcases their amazing work. Sterling Creek Builders took home seven awards for their outstanding work in various categories, Brother Sun Builders won Best 2021 Parade of Homes and the Fredericksburg High School's Casa Uber Alles trades program finished out the night winning Best Tiny House. Congrats to

all the winners, we are proud to have you as members! If you haven't made it to the Sunbelt Builders Show, we hope you can join us next year!

We finished up July with an amazing Mixer at Schumann Granite in Fredericksburg. It was wonderful to catch up with some of our members and network with new individuals as well. Owners, Ransom and Ashley Rust, hosted a top-notch event with great food, drinks and tons of raffle prizes. Thank you, Schumann Granite for being such incredible hosts, we can't wait until next year!

Our next event is the Casino Night for Youth Trades on August 26th. We will be hosting a Denim & Diamonds night on the town with heavy hors'devours, open bar, great raffle prizes and some gambling! There will be twelve gambling tables including Craps, Roulette, Poker and Blackjack along with other side games! So, ladies wear your flashiest cocktail attire and gentlemen wear your best denim, this is one you don't want to miss!

MELISSA ECKERT

HCBA Executive Officer

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























Photo Courtesy of StrucSure Home Warranty Member, Artisan Creative Homes.

Give your homebuyers the security of the financially strongest 10-year insurance backed warranty in the industry.

- MIRROR IMAGING OF TAB PERFORMANCE STANDARDS
- SOIL MOVEMENT AND SETTLEMENT COVERAGE
- FAST AND FAIR CLAIMS MANAGEMENT
- ✓ REINSURED BY A-RATED LLOYD'S OF LONDON
- TAB APPROVED BUILDER'S RISK INSURANCE PROGRAM: VISIT SHWINS.COM/BUILDERSRISK FOR A QUICK & EASY RATE QUOTE



HOW THE NATION'S BEST BUILDERS PROTECT THEIR BUYERS



Vice President of Sales, Central & Southwest Texas (830) 624-4450 swhisenant@strucsure.com www.strucsure.com

REINSURED BY

LLOYD'S

GOLF TOURNAMENT

























THANKS TO OUR SPONSORS

FIRSTCAPITAL BANK OF TEXAS

MG BUILDING MATERIALS

STRUCSURE HOME WARRANTY

JACKSON CUSTOM HOMES

SECURITY STATE BANK & TRUST

HOTCHKISS INSURANCE

AKIN CONSTRUCTION CO.

SHERWIN WILLIAMS

BUILDERS FIRSTSOURCE
FOXWORTH-GALBRAITH
CLINT'S CONCRETE WORKS
ARELLANO CUSTOM DESIGNS
COSENTINO
MOORE SUPPLY / FACETS
EDUCATED ROOFING
TEX-MIX CONCRETE

STABEN BROS.
FIRST UNITED BANK
ALLEN & ALLEN
ACCENT GRANITE
GRANITE HILLS CHEVROLET & BUICK
CENTERLINE SERVICES
FLAWLESS PAINTING
WILLIAMSON ROOFING

The Hill Country



2022 ADVERTISING RATES











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 or email us at info@hillcountrybuilders.org

—> Housing Affordability story continued from page 3

the number of affordable housing projects that can be built using private activity bonds.

NAHB also supports Finance Committee Chairman Ron Wyden's proposal for a Middle-Income Housing Tax Credit, which addresses a growing need for affordable workforce rental housing. Konter also urged Congress to address the many housing tax incentives that are not indexed for inflation, such as the capital gains exclusion on the sale of a home, and asked lawmakers to reconsider the current limits on the state and local taxes deduction to help home owners ease cost burdens in high-tax states.

Outside of the tax arena, NAHB is urging Congress to take the following steps to make housing more affordable for home owners and renters alike:

- Call on the Biden administration to suspend tariffs on Canadian lumber imports into the U.S. that are contributing to unprecedented price volatility and raising housing costs and to immediately enter into negotiations with Canada on a new softwood lumber agreement.
- Reduce burdensome regulations that account for nearly 25% of the price of building a single-





GET INVOLVED!

- TRAIN THE NEXT GENERATION OF TRADESMEN.
- WORK ALONGSIDE LOCAL BUILDING **PROFESSIONALS**
- COMMUNITY INVOLVEMENT
- HELP RESTORE PRIDE AND REINVIGORATE THE BUILDING TRADES INDUSTRY

Casa Uber 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 UBER 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 HCBA | INFO@HILLCOUNTRYBUILDERS.ORG | (OFFICE) 830-798-2266



MEMBERSHIP

NEW MEMBERS & RENEWALS

NEW MEMBERS

CUSTOM POOLS

Blue Springs Pool & Construction TJ Wright 1505 Central Texas Expy Lampasas, Texas 76550 (512) 566-6009 www.bluespringspc.com

GENERAL CONSTRUCTION & REMODELING

J&J Construction Jesse Rodriguez PO BOX 1727 Marble Falls, Texas 78654 (830) 265-8274 j_irodriguez7@yahoo.com

RENEWALS

Builders First Source/BMC
Durst Homes





Providing Innovative Natural & Engineered Stone Solutions throughout the Texas Hill Country & Beyond.

Call Today for a Design Consultation! 830.997.1818



NEW CONSTRUCTION • RESIDENTIAL • MULTIFAMILY • COMMERCIAL • RENOVATION & MORE

Visit our new website at www.SchumannGraniteTX.com

10046 E US Hwy 290, Fredericksburg, TX 78624 | Sales@SchumannGraniteTX.com | 830.997.1818

MEMBERSHIP

The mountains of school supplies at Target rudely reminded me that summer is quickly coming to

a close. If you're eager to make the best of these last few weeks with your loved ones, I suggest exploring your NAHB member savings to purchase tickets to some fantastic entertainment options:

- Up to 55% off at Sea World San Antonio
- Over 30% off at Jurassic Quest
- 45%+ off at Fiesta Texas

- 20%+ off at iFly Austin
- Discounted movie tickets
- MUCH MUCH MORE

Browse these discounts and more at https://memberdeals.com/nahb/. This is just one of the many benefits you get with your membership with the

GINA GRAVES

HCBA Membership / Media Coordinator

Building a better future.

NAHB members could save with a special discount from GFICO







Some discounts, coverages, payment plans, and features are not available in all states, in all GEICO companies, or in all situations, GEICO contracts with various membership entities and other organizations, but these entities do not underwrite the offered insurance products. Discount amount varies in some states. One group discount applicable per policy, Coverage is individual. In New York a premium reduction may be available, GEICO may not be involved in a formal relationship with each organization; however, you still may qualify for a special discount based on your membership, employment or affiliation with those organizations, GEICO Gecko image ® 1999 –2020. © 2020 GEICO



-> Housing Affordability story continued from page 12

family home and more than 40% of the cost of a typical multifamily development.

• Help ease a chronic construction labor shortage that is delaying home building projects and increasing construction costs by promoting and funding job training programs to prepare individuals for careers in home building.

• Act to ease production bottlenecks that have contributed to home building material costs rising 19% year-over-year.

Courtesy of NAHB

2022 | Hill Country Builders Association

PARADE of HOMES

ABOUT THE PARADE OF HOMES

The Hill Country Parade of Home Tour welcomes visitors from all over the state and beyond for two weekends every year in October. Attendees will experience the latest in Hill Country living. Any size and style of home is welcome in the HCBA Parade of Homes, provided it is submitted by an HCBA builder member in good standing. New, showcase model and remodeled homes are welcome to enter. Each entry is featured in all Parade publications, television, signage and across HCBA social media.

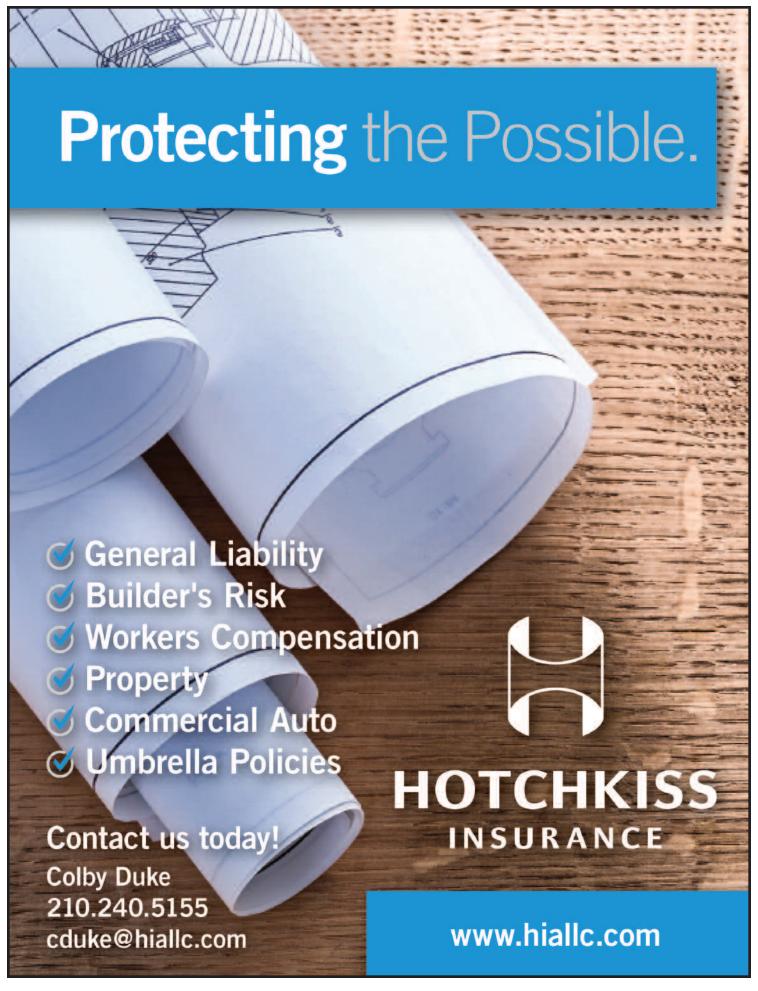
WHY BE A PART OF OUR PARADE?

- ★ Builders average 6 referrals per Parade
- ★ Featured in Parade Magazine and website
- ★ Homes are professionally judged and awarded
 - ★ Thousands of Parade attendees
- ★ Television segments / Commercials advertising for the Parade

GET LOCKED IN AT A LOWER COST!

- ★ Early Registration (Before May 1st) | \$3,000.00
- ★ Regular Registration (Before July 1st) | \$3,500.00
- ★ Late Registration (July 2nd September 1st) **\$4,000.00**

HOMES WILL NOT BE ACCEPTED AFTER SEPTEMBER 1, 2022





1401 Broadway, St B1 Marble Falls, Texas 78654

Like you, we're building this community for the better.

At FirstCapital Bank of Texas, you'll find an experienced team that puts your business - and our community above all. We're the local lender behind commercial, residential and mixed-use development big and small, and we'll be by your side, every step of the way.



FCBTexas.com | 830.798.6900 FDIC

