MID-YEAR ECONOMIC FORECAST BREAKFAST

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Registration Deadline Is June 8

Members and guests networking at the recent “After Hours” Mixer hosted by The Tile Shop: Phil Seaver (left) of Seaver Title Co., Susan Armstrong of Ceres Group LLC, Ryan Listerman of FoleyPlex, Alessandra Rose of Real Living Kee Realty, Larry Williams of Real Living Kee Realty.

Willie Bell (left) of Family Assistance for Renaissance Men sponsored HBA’s recent Board of Directors meeting. He is shown here with Board members Todd Craft of City Life Realty and HBA Past President Norm Finkelstein of Norwood Homes Ltd. The meeting was held in the first floor conference room at HBA’s new location.
As home sales swing into their seasonal high gear in Michigan, lending institutions are offering builders and their customers a host of innovative financing solutions designed to make the new home sales process easier and more customized to the needs of the client.

A few economic factors are really affecting the housing industry in southeastern Michigan including rising interest rates, the frantic pace of buying, and scarcity of good homes. In a good economy, when interest rates are predicted to rise, a draw loan can be very beneficial to both the client and the builder. "Construction draw loans are made directly to the purchaser of the home and essentially the lending institution's money is being used during the construction period," said Eric Burgoon with Lake Michigan Credit Union. "The loan closes before construction even starts, which guarantees the purchase for the builder and the mortgage for the purchaser right up front." Another factor in the market today is the quick pace at which homes can sell. Many people are reluctant to put their homes on the market, fearing their home will sell in days and then they will be unable to get into a newly constructed home for eight months or more. "A bridge loan is a good solution in this situation," said Eric. "The homeowner can use some of the equity in their current home to buy or start to build their new home. When the new home is complete, the existing home sells and the bridge loan is paid off."

Today it can be difficult to find an existing home in the area desired that meets the purchaser’s needs. That makes building new a great option, but another option is to renovate an existing home. A renovation loan allows the purchaser to buy an existing home, make significant upgrades, and have the home they desire. "A renovation loan allows them to finance the fully renovated home based upon the completed value," said Eric. This is a good way to deal with high demand and scarcity in the housing market. "The draw loan, bridge loan and renovation loan are just a few of the tools Lake Michigan Credit Union has to help our builder and renovation partners," said Eric.

"Our research has found that customers are more comfortable moving forward when they know what their house payment will be and it allows them in some cases to spend more on upgrades. That extra peace of mind and buying power is a win-win for both the builder and the homeowner. Locking in the rate also generally means that the buyer will qualify at closing," said Kelly Hayes with Wells Fargo Home Mortgage.

"We can lock in the interest rate on a spec home for 60 days at no cost to the builder," said Kelly. "This allows the builder to offer prospective buyers the lowest interest rate in the market and may make it possible for more people to qualify for that home. This program is free, so there really is no reason for builders not to take advantage of it," said Kelly.

First State Bank is a community bank, founded in Macomb County, which is celebrating its 100th anniversary this year. "We work with a lot of builders and new home buyers and have a variety of products to meet their needs," said Matt Baffo with First State Bank.

The bank offers construction loans, including jumbo construction loans. "We also offer bridge loans that will go up to 85 percent of the current value of the property with no payments for six months," said Matt. "We can tie a bridge loan into any mortgage product we offer, including a construction loan." For customers that have been told they are not eligible for a conventional loan because of their situation or property, First State Bank also offers portfolio loans. "These loans help people such as those with non-warrantable condo products, or those who need a day on a short sale or wish to buy a new home within a year of a bankruptcy or foreclosure," said Matt. "We frequently work with customers on debt consolidation and can often get financing for those with challenging situations even when they have been turned down by other lending institutions."

Chemical Bank has one of the most comprehensive offering of construction
programs in the market according to Tony Cabrera with Chemical Bank. "This means we can qualify more buyers so builders can sell more homes," said Tony. "Also, as a portfolio lender we have more flexibility because we can look at buyers on a case-by-case basis." Chemical Bank offers fixed and adjustable rate financing options for both new construction and renovation loans as well as a blanket loan program which provides bridge loan financing. "We also offer financing on land purchases," said Michael Rieser with Chemical Bank. Several special products they offer in their construction loan program include a loan which is available to physicians, including dentists and veterinarians, where they can put zero down on up to a $1 million construction loan. They also offer a similar program in the private banking area to individuals who meet certain income and asset requirements. "This assists higher net worth individuals who have their money invested and not readily accessible or those who are self-employed and want to keep the liquidity in their businesses," said Tony.

With inventory levels low and build times taking longer than anticipated due to trades shortages and other factors, Huntington Bank protects customers with creative solutions for construction financing and end loans, according to Deborah Herdman with Huntington. Huntington is not charging long-term lock fees for extended lock periods. "For construction to permanent financing for price points over $750,000, we offer a 24-month construction build term at no additional cost," she said. “It gives our customers peace of mind to know they will be able to afford their new house payment and that they will not have to pay a large loan extension fee because construction took longer than expected.” With millennials and baby boomers competing for home inventory in the $200,000 range, Huntington is still offering a 3-1/2 percent down FHA construction loan. "This loan, which is subject to FHA rules and regulations, is often more forgiving of credit score issues, and that is very helpful for some buyers, especially those first-time buyers," said Deborah.

U.S. Bank Home Mortgage also offers options for today’s consumers looking to build their dream home, or improve their current residence. "As a national lender that has been offering new construction loans for over 45 years, we are not new to the construction side of lending," said Ted Edginton with U.S. Bank Home Mortgage. "Our fixed rate, ‘one time close’ program provides a great deal of stability to clients looking to finance their new home, whether it’s their first home, or a $5 million dollar home. Clients look for stability in their lending partner, and we deliver this as U.S. Bank is recognized as one of the most stable and ethical banks in the world." When it comes to building their dream home, Ted stresses transparency, knowledge and up front planning for the "next step" in the financing part of the process. "Clients really appreciate knowing what is happening during every step of the process, as it increases their comfort level with their decisions," said Ted. "This is why continued and timely communication with a client and builder partner is a focus for us. When the client reaches out to us, they have typically discussed their dream home with their builder and have a good grasp of the expenses. We have great success when the client has worked closely with the builder or remodeler to discuss options and is very knowledgeable about what the end product will be." Ted says this helps things move smoothly and efficiently when it comes to the appraising of the “as finished” valuation of the property.

Lending institutions are offering builders and their customers a host of innovative financing solutions designed to make the new home sales process easier and more customized to the needs of the client. HBA’s FINANCE, MORTGAGE & CONSTRUCTION LENDING MEMBERS

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March Permits Rebound As Construction Season Begins

MICHAEL C. STOSKOPF, EXECUTIVE OFFICER

Based on residential permit data compiled by the Home Builders Association of Southeastern Michigan (HBA) and reported in the HBA Southeastern Michigan Residential Building Activity Report™, a total of 438 single-family permits were issued in Macomb, Oakland, St. Clair and Wayne counties in March 2018. The result was up 40 percent from February (312) and brings the year-to-date total to 976 for the third best start to a year since 2006.

To further illustrate this point, the start of 2015 was similar to what we are experiencing so far in 2018 from a weather perspective. Comparing 1Q18 to the same timeframe in 2015 (677), single family permits are up by 44 percent.

It has also been a pleasant surprise to see the increased rate of multi-family rental unit construction, totaling 414 permits thus far in 2018. Over half of these units (236) are in Macomb County. This is the best start to a year for multi-family since 1Q98 (1020).

Interest and demand for newly constructed homes remains strong, especially with existing home inventories remaining at historic lows within the region. Steady year-over-year growth in the number of people employed across the 4-county area remains a major factor in driving this demand. To this end, this year is the first time since 2006 that our econometric model is now predicting six consecutive months of single-family permit activity exceeding 500 permits each month, beginning in May.
Member News

Congratulations to TK Design & Associates on winning a First Place award for Traditional Architecture in the 2018 Detroit Home Design Awards.

It was TK Design’s DOLLHOUSE™ project that won the award. This 2800 square foot home is sited in an existing lake community in Pinckney on a very tight in-fill lot. The company was also recently awarded the Best in American Living Award for the home by the National Association of Home Builders.

Congratulations to HBA member company Pinnacle Homes which has been acquired by M/I Homes, Inc. Pinnacle Homes was founded in 2005 by Howard Fingeroot, an HBA Board Member, and Steve Friedman. The company controls more than 1,000 home sites and delivered 214 homes in 2017. Pinnacle Homes was named HBA’s Builder of the Year in 2010 and Developer of the Year in 2012.

Howard has joined the M/I Homes team in connection with the acquisition and will serve as Area President overseeing the Detroit market. The announcement was made by Robert H. Schottenstein, Chief Executive Offices and President of M/I Homes.

M/I Homes, Inc. is one of the nation’s leading builders of single-family homes, having sold over 105,600 homes through its operations in nine states.
More than 50 members and prospective members came to network and make new business contacts, as well as enjoying the refreshments provided by The Tile Shop.

We would like to acknowledge the companies who generously donated prizes valued at $50 or more that were given away at the Mixer:

- A $100 Tile Shop gift card was donated by Jason Daniel of The Tile Shop and won by Cindy Maxwell-Philips of Lighting Resources of Michigan, Inc.
- An Amazon Echo was donated by Jason Daniel of The Tile Shop and won by J. David Armstrong of Option Insurance Group, LLC.
- Lastly, a Fun in the Sun basket donated by Maurice E. Miller Jr. of MassMutual Great Lakes and won by Carole Jones of Robert R. Jones Homes.

THE BUILDER LOTTO drawing worth $250 was held at the end of the evening and regrettably, “Aaron L. Rosenhaus of Uniland Corp.” was not present to win.

The ASSOCIATE LOTTO drawing worth $300 was held at the end of the evening and regrettably, “Donald Harrison of Community Insurance Center Ltd.” was not present to win.

The ATTENDEE LOTTO drawing worth $50 was won by “Maurice E. Miller Jr. of MassMutual Great Lakes.”

At the next HBA Mixer, the BUILDER LOTTO will be $300 and the ASSOCIATE LOTTO will be $350. The ATTENDEE LOTTO will always be $50. Take advantage of this networking opportunity to make some new contacts and grow your business. Invite a prospective member to join you as your guest!

If you are interested in hosting an “After Hours” Mixer or donating a prize to be given away at an upcoming Mixer, please contact Riva Gulli at (248) 862-1002.
We continually make quick judgments based on our first impressions. It is a normal part of being human. The same thing happens when we are looking at homes. Curb appeal, or the impression we get of a home from the street, is based on the homes facade as well as the landscaping. That’s why landscaping to improve curb appeal can reap big rewards in terms of attracting customers and turning them into new home buyers.

The most widely accepted research on how much landscaping raises the value of a home was conducted years ago by researchers at Virginia Tech. The results, published in the October 14, 2014 issue of REALTOR® magazine found that upgrading a home’s landscape from average to excellent can raise its overall value by 10 to 12 percent, which translates into an additional $8,300 to $19,000 in extra profit on a modest $150,000 home. The article mentioned that Michigan homes saw the biggest difference in landscaping appeal, with a home’s value being increased by 12.7 percent. "Looking at our before and after pictures would convince most skeptics of the perceived value of landscaping and landscape maintenance," said David Alexander with D.A. Alexander & Company. "Clean lines, expertly pruned shrubs, crisp-edged walkways, and a nice fresh layer of ground cover can really enhance curb appeal. The overall appearance of a well-maintained property appeals to the kind of prospective buyers that builders wish to attract."

D.A. Alexander is a full-service landscaping company offering landscape design, installation and maintenance services for residential, commercial and industrial properties. "I am proud that we are celebrating 40 years in business this year and we keep growing based on our reputation for quality work," said David. The firm was honored by the HBA as the 2015 Subcontractor of the Year. RJR Services, Inc., a sister company to D.A. Alexander, was also founded 40 years ago and is a recognized leader in complete facilities management including parking lot and grounds maintenance.

Spring is the ideal time to spruce up a property to attract buyers. "Landscape crews will come in and re-cut bed edges, do shrub pruning, install annuals, owners and generally make the entranceways, common areas and model homes or single sites clean and beautiful," said David. "If a home is slow to sell, instead of discounting the price, builders should consider upgrading the landscape with irrigation, sod, foundation plants and larger trees." D.A. Alexander does landscape design, installation and maintenance for a number of HBA member builders. "Base landscape makes the whole community look better," said David. "We always try to create a memory point, especially with model homes. If people see how landscaping can be used to enhance the beauty of a home, they often want those koi ponds and waterfalls just like the model has. Builders can offer landscape packages as an option. Another advantage of having professional landscaping done is that our designers, arborists and master gardeners have the knowledge to design landscapes to mature correctly. We are focused on increasing the investment value of every home we landscape."
New Walking-Working Surfaces Rule

WRITTEN BY GARY SMITH, APARTMENT BUILDING MANAGEMENT WORKERS COMPENSATION SELF INSURED FUND

According to the U.S. Department of Labor, falls from heights and falls on the same level (i.e., a working surface) are among the leading causes of serious work-related injuries and deaths. As a result, OSHA issued a final ruling to update general industry (GI) walking-working surfaces and fall protection standards. The rule affects a wide range of workers, from painters to general laborers. It incorporates advances in technology, industry best practices, and national consensus standards to provide effective and cost-efficient worker protection.

MIOSHA has followed suit by adopting major changes to its GI requirements for walking-working surfaces and fall protection. These revisions follow OSHA’s updates in addressing slip, trip, and fall hazards (OSHA Subpart D, Walking-Working Surfaces) and requirements for personal fall protection systems (in OSHA Subpart I, Personal Protective Equipment).

The amended MIOSHA GI Part 2, Walking-Working Surfaces became effective on February 2, 2018, and some provisions have delayed compliance deadlines, which are listed below:

- Train workers on fall hazards. Before any employee is exposed to a fall hazard, the employer must provide training to each employee who uses personal fall protection systems or is required to be trained as specified elsewhere in Subpart D on or before June 4, 2018.
- Train workers on equipment hazards. The employer must train each employee in the proper care, inspection, storage, and use of equipment covered by Subpart D before an employee uses the equipment on or before June 4, 2018.
- Test and certify permanent anchorages for rope descent systems to ensure they can support 5,000 pounds for each employee attached on or before December 5, 2018.
- On existing fixed ladders that extend more than 24 feet above a lower level, install a personal fall arrest system, ladder safety system, cage, or well on or before November 19, 2018.
- On new fixed ladders that extend more than 24 feet above a lower level, install personal fall arrest system or ladder safety systems on or before November 19, 2018.
- On all fixed ladders that extend more than 24 feet above a lower level, replace cages and wells with ladder safety system or personal fall arrest systems on or before November 18, 2036.

Also, MIOSHA rescinded its fixed ladder (GI Part 3) and portable ladder (GI Part 4) because those ladder types are now both covered under the revised GI Part 2.

To assist in a good understanding of the effects of the Walking-Working Surfaces rule, MIOSHA has prepared a comparison document that is available online. The document has tables that name each prior rule that has been affected and identify what new rule or rules replaced it. The first column of each document contains the rescinded rule (struck through). The second column contains the corresponding, comparable new rule(s) that could be used to address the same hazard. In some cases, there may be more than one applicable rule in the new regulations.

Be sure to review MIOSHA GI Part 2, Walking-Working Surfaces and the comparison document to determine how the changes apply to your workplaces and what actions are necessary to take by each compliance deadline.

Should you require assistance with understanding or applying the new Walking-Working Surfaces rule, please contact Gary Smith, CRM, at (517) 338-3367 or gary.smith@yorkrs.org.

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Advocacy Update

WRITTEN BY FORREST WALL, CAE, STAFF VICE PRESIDENT AND INDUSTRY RELATIONS

Delinquent Property Tax Bill Introduced

A bill recently introduced in the Michigan House of Representatives proposes to add a penalty to rental property owners who are delinquent on their property taxes. The bill, HB 5710, would amend the Landlord and Tenant Relationships Act to provide that if a property tax delinquency (as defined by the General Property Tax Act) occurs, a tenant(s) may deposit rental payments in an escrow account until the taxes, interest and penalties are paid. Furthermore, the tenant would not be subject to late fees or interest by holding the payment in escrow. The landlord would need to provide the tenant and escrow agent documentation from the county treasurer to show the taxes, interest and penalties have been paid, thus releasing the rent from escrow and resuming normal tenant rent payments. The legislation also proposes that in situations where the property is foreclosed upon for unpaid property taxes the tenant’s obligation to pay rent ceases, the rent previously paid into escrow is released back to the tenant, and, if the property owner continues to collect rent from the tenant after the foreclosure then the property owner is liable to the tenant for twice the amount collected.

Inclusionary Zoning Bill Revised

A bill in the Michigan Senate originally proposing an allowance for local governments to mandate inclusionary zoning has been revised. Inclusionary zoning is a tool used in other parts of the country to require that a percentage of units in new residential developments be set aside for low or moderate-income residents. The original bill language allowed for local governments to enact “a plan designed to increase through incentives the supply of moderate or low-cost private residential property available for lease.” The bill then detailed some of the options for incentives, such as density bonuses, expedited permitting, reduced or eliminated fees, modification of site-specific requirements, and fee-in-lieu incentives. This language did not provide for a voluntary process, instead allowing for a local government to mandate terms to developers. The Senate Local Government Committee recently revised this bill to simply allow voluntary incentives and agreements.

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**News & Events**

**May**

**THURSDAY, MAY 3**
**LYON TOWNSHIP BUILDERS FORUM**
Time: 9:00 a.m.
Place: Township Offices, Board Room
New Hudson 48165
If you would like to pose a question anonymously for the building official to address, please email in advance of this meeting to: forrestw@builders.org

**TUESDAY, MAY 8**
**SALES & MARKETING COUNCIL**
**7 WAYS YOU'RE SABOTAGING SALES WITHOUT KNOWING**
- Qualifying & Negotiation mistakes most salespeople make
- Qualifying technique “musts” many don’t use, to protect margin
- Easy negotiating skills often missed

Time: Noon - 1:30 p.m.
Place: Armstrong Sales Coaching
29200 Northwestern Hwy #115,
Southfield 48034
Cost: $10 per person Including Lunch

**WEDNESDAY, MAY 9**
**NAHBR PROFESSIONAL REMODELERS COUNCIL:**
**FINDING QUALIFIED ENTRY LEVEL WORKERS**
Networking at Oakland Schools
- See what the students are accomplishing and get an overview of the program.
- How they’d like to work with our members.
- Students and faculty will be present to describe the projects they are building

Time: 3:00 - 5:00 p.m.
Place: Oakland Schools Technical Campus
5055 Delemere St., Royal Oak 48073
Cost: $10 per Member or $15 per Guest

**THURSDAY, MAY 10**
**HBA NEW MEMBER BREAKFAST**
Time: 8:00 a.m.
Place: Association Offices
FIRST FLOOR CONFERENCE ROOM
USE EAST ENTRANCE
Watch For Details!

**TUESDAY, MAY 15**
**FOUNDATION BOARD MEETING**
Time: 9:00 a.m.
Place: Association Offices

**WEDNESDAY, MAY 16**
**HBA EXECUTIVE COMMITTEE**
Time: 9:00 a.m.
Place: Association Offices

**TUESDAY, MAY 15**
**FOUN DATION BOARD MEETING**
Time: 9:00 a.m.
Place: Association Offices

**WEDNESDAY, MAY 16**
**MEMBERSHIP COUNCIL**
Time: 9:00 a.m.
Place: Association Offices

**WEDNESDAY, MAY 16**
**PROFESSIONAL WOMEN IN BUILDING COUNCIL NETWORKING@ NITE**
- Meet other HBA members and network in a casual setting
- Enjoy refreshments and beverages

Time: 6:00 - 8:00 p.m.
Place: Impact Home Staging Experts
185 Chicago Rd., Troy 48083
Cost: $10 per Member or $15 per Guest

**TUESDAY, JUNE 5**
**ABMWCSIF TRUSTEES**
Time: 8:00 a.m.
Place: Association Offices

**THURSDAY, JUNE 7**
**AFTER HOURS MIXER**
**KURTIS KITCHEN & BATH**
Mingle with industry professionals to gain new contacts. Win great prizes! Appetizers, Wine, Beer and Soft Drinks. Bring Prospective Members! THREE Lotto Drawings At Every Mixer.
New home construction and existing home remodeling are off to the best start in 2018 in over a decade. The biggest limiting factor may be FINDING THE TALENT your company needs to perform. Whether it’s finding a 10-year experienced industry veteran or simply hiring an entry-level apprentice and training them, you’ve got job openings but “getting the word” out is still a time-consuming challenge.

HBA of Southeastern Michigan has invested in a solution by a leading edge, proven provider to effectively create a job board focused solely on the residential construction industry. This fully responsive site not only looks cool, it has the necessary features to help YOUR COMPANY get noticed by interested job seekers!

It is also important to note that HBA ConstructionCAREERS has been designed to not just be a southeastern Michigan solution but to have statewide and national exposure. This broader focus ensures that search engine sites like Google and job board aggregators like Indeed.com make YOUR JOB OPENINGS appear high in any job seeker’s search results … getting your job opening filled sooner!

As a current HBA member, you have access to the exclusive Premium benefit of using HBA ConstructionCAREERS to post jobs and expand your team.

Visit www.builders.org, sign in with your member PIN and click on the ConstructionCAREERS link on the upper right. If you do not know your PIN, call Riva at 248-862-1002.

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**AGENDA:**

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9:00-10:30 A.M. – Breakfast & Presentation

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