

ON THE

LEVEL



CMBA
CENTRAL MINNESOTA BUILDERS ASSOCIATION

Central Minnesota Builders Association

May 2021



See Page 15 for details

This year we celebrate



CMBA
CENTRAL MINNESOTA BUILDERS ASSOCIATION

The Choice is Yours... *Choose the Best!*

Working with buyers, sellers, realtors, lenders
and builders throughout Central and Greater Minnesota



Tri-County Abstract
and Title Guaranty

From left - right: Melanie Walz, Mary Weis, Sue Lentner, Mary Schneider,
Jan Carlson, Brenda Roettger, Mary Jo Schepers

1-800-892-2399 / tricityabstract.com



A message from our CMBA Executive Director Wanda Schroeder



As you'll see in this publication, Nikki and I spent some early mornings and weekends doing an office makeover. We cleaned up storage areas, organized files and electronic data, removed wallpaper, textured walls and painted. Although we still have work to do, it sure feels good to have a refresh and the office is looking great. Change is good! Our goal is to continue to evolve as we go forward to ensure we are meeting your current needs. Thanks to all of you who took the time to complete the recent survey we sent out (with the last On The Level publication). We will be taking your feedback into account in our future actions and events and our door is always open to your feedback and ideas.

We are in the planning of our annual Golf and Clay Shoot events and here are a few highlights we are excited to bring you!

***FIRST annual Bean Bag Tournament "Bags for Tools" to support out Tools for Schools program.** We are excited to bring Instructors together with our membership to build these connections. Our goal is to make sure our local High School students understand the trades career opportunities that are available. We look forward to this event as we use boards built by 7 Central MN Schools as they showcase their students work and skills. The board sets will be auctioned off and the proceeds will go to the Tools for Schools Fund where it will be distributed to Central MN Schools for the 2021-22 School year class equipment.

***Membership Directory** will be created with advertising opportunities that will be sent out to Central MN targeted consumer markets. This will allow our community an easy reference to find a trusted CMBA member for their next home project – stay tuned for further information!

***Membership Drive** going on now through June 2021 where new member can save \$50 of their initial annual membership fee. If they list you as their referring member your name will go into a drawing for a prize that will be given away in July! Members using members makes us stronger and gives us a louder voice as we advocate for the building industry. *(Qualified new member must be an organization that has not been an active CMBA members since June 2020 and must be approved and activated by June 30, 2021)*

If you have interest in sponsoring and hosting an event at your location contact me at wanda@cmbaonline.org and we will add you to our list. Current COVID restrictions should always be followed.

On a side note, if you receive an email stating the you can purchase a CMBA membership directory please note that it is SPAM. As a member of the CMBA you have access, via our website, to a list of members at NO cost. If you ever question the legitimacy of something coming from the CMBA contact me directly to confirm anytime.

Stay safe everyone and know that we are here for you and always open to your feedback and ideas as we move ahead.

When you ask the question how are you getting home?



Wanda "My Scooter"

Hello CMBA members and partners

My name is Nikki Juntunen, I started with the CMBA mid November part time and full time on December 7, 2020. I worked at Reach-Up Head Start for nearly 20 years, I wore plenty of hats in my time with the organization but for the past 8 years I was the Recruitment, Enrollment and Transportation Coordinator and other duties as assigned. I love the organization but was do for a change and the CMBA has been the best decision for me. If you have not been to the office lately come and visit, the door is always open for you. I am excited about the upcoming events, over the past month we have been busy event planning. My goal is to make the CMBA the best it can be for its members and have some fun along the way. After being in a position for 20 years, I realize I need to laugh more..... so every day we try to keep things light and enjoy what is going on around us. We are good for one liners around here and Wanda Schroeder is doing an amazing job advocating for all of you. The wheels in her head are always spinning, coming up with new ways to connect, plan events and promote CMBA members.





Advertisers in this Issue

Page Number

- 2 [Tri-County Abstract and Title Guaranty](#)
- 5 [Builders Carpet Inc. dba Focal Point Flooring](#)
- 7 [Thermo-Tech Windows](#)
- 9 [BAM Member Rebate Program](#)
- 16 [Xcel Energy](#)

Contact Us

Give CMBA a call for more information regarding member services and a free list of member professionals.

CMBA 1124 W St. Germain Street, Saint Cloud, MN 56301
(320) 251-4382

CMBA STAFF emails

Wanda Schroeder
Executive Director
wanda@cmbaonline.org

Nikki Juntunen
Communications | Exec Asst
nikki@cmbaonline.org

Steve Gottwalt
Government Affairs Consultant
Steve@cmbaonline.org



On The Level Advertising

New flipbook digital newsletter | All full page ads in full color | 10 issues per year

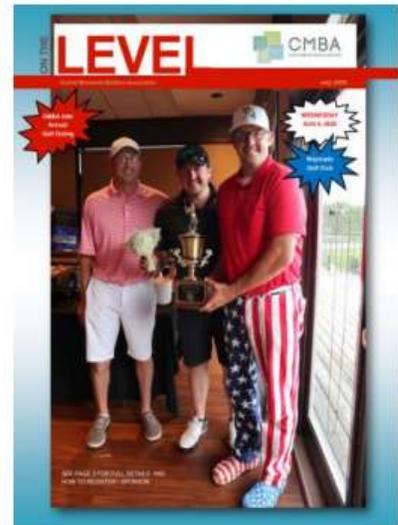
- Ad links directly to URL of your choice
- Direct to inbox - arrives on the last Monday of the month
- Increased distribution—over 800 member emails (*Owners, employees, govt officials*)
- Promoted @ cmbaonline.org/resources-members/level/
- Promoted in weekly emails

Choose month(s) to advertise, send content by the 15th.

January February April May July
 August September October November December

Advertising Rates : \$150/issue \$1350/10 issues (save \$150)

Ad size— 8.5 by 11 inches | 2625 px w by 3375 px h | 300 dpi | pdf, jpg or png format
Any questions? Contact CMBA, info@cmbaonline.org • 320.251.4382



Contact name: _____

Company name: _____

Phone and Fax: _____

Email receipt to: _____

check here to request an invoice, or return with payment.
Make checks payable to CMBA **Total \$** _____

Cardholder's Name: _____

Cardholder's Address: _____

City: _____ State: _____ Zip: _____

Card Number: _____

Exp. Date: _____ / _____ Security Code: _____

Design

that fits you... Selections for any style.

Hardwood - Tile - Vinyl - Carpet - Cabinets - Blinds - Countertops



Photo by: www.millimages.com



Be Inspired

5600 Queens Ave NE

Otsego, MN 55330

763-497-4407

&

12550 West Frontage Road

Burnsville, MN 55337

952-808-1412

FocalPointFlooringOtsego.com



FOCALPOINT

Flooring • Cabinets • Design

May 2021

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|---|---------------------------------------|--|-----|---|-----|
| | | | | | | 1 |
| 2 | 3 | 4 | 11:00 Membership Committee Mtg 12:00 Spike Mtg. | 5 | 6 | 7 |
| 9 | 10 | 7:30 Home and Lifestyle Show Meeting. | 11 | 12 | 13 | 14 |
| | | | 9:00 CMBA Board Meeting | | 10:00 Special Events Committee Meeting. 3:00 Tools for Schools | 15 |
| 16 | 12:00 Remodelers Council Mtg. | 17 | 18 | 19 | 20 | 21 |
| 23 | 24 | 25 | 1:00 Golf Committee Mtg. | 26 | 27 | 28 |
| 30 |  Memorial Day | 31 | | | | |

[View CMBA Online Calendar Here](#) Calendar subject to change—watch online



Beer with Builders

Thursday, June 3rd, 2021

Beer with Builders
Brought to you by the Commercial Builders Council and our Sponsor **BCI Construction, Inc.**

We are excited to get together and socialize with CMBA members.

Lupulin Brewery - 570 Humboldt Drive Suite 107, Big Lake, MN 55309

- 4:00 Registration & Social
- 5:00-6:00pm Message from our Sponsor & Tours
- Cost: \$15 with RSVP / \$20 walk-in price
 - Cost includes a ticket for a beverage & \$10 off food purchase
 - Food Truck will be on site with a variety of options

Thanks to our Sponsor:

BCI Construction Inc



Please abide to current COVID guidelines

Call 320.251.4382 or email nikki@cmbaonline.org



Career Central, do you have job openings, CMBA will post job openings for 30 days on the CMBA website. Please complete one form for each job posting and email posting to nikki@cmbaonline.org.

[Career Central Form](#)

[Job openings](#)



INNOVATION,
PERFORMANCE,
AND BEAUTY
BUILT INTO EVERY
WINDOW.



Thermo-Tech® Premium Windows and Doors are made to your specifications to make installation hassle-free. Our products are constructed with durable, low-maintenance vinyl and feature multiple energy-saving glass packages. From experienced manufacturing and on-time delivery, to responsive customer care and exceptional value, we're the clear choice for premium windows and doors.

 **Thermo-Tech.**
Premium Windows and Doors



Your satisfaction is reflected in everything we do.

877-565-0159 • ttwindows.com



**CMBA President
Nate Moeller,
Paramount Construction**

Competitive bidding. The competition where everyone loses. We've been conditioned to think that the best way to get a great deal on a project is to have 3 contractors bid against each other and fight to win the job. I'd love to know how this got started, but it is a system that is extremely flawed. So why do we do it? It requires the homeowner, a presumed non-professional, to sift through the bids from professionals. Professionals that are using lingo that may or may not be different along with techniques that may differ. I'll show you a true scenario that is all too common. John and Jane Doe want to build a house so they have 3 builders give them a bid. The 1st builder decides that the Doe's are a high end client with high end taste and bids the job as such. The 2nd builder bids the finishes down the middle and you guessed it, builder 3 goes basic on everything. So what builder wins the job? You guessed right again. Builder #3 wins the job with the low bid. When it comes time to pick out the finishes, the Doe's are in fact high end and pick out their finishes to their taste. The Doe's high end selections come with change orders and now they have the finishes that the 1st builder bid originally. The Doe's aren't particularly happy with their builder and they aren't happy with the price either. The low bid isn't so low anymore. Their final price is actually more than the 1st builder's price. So using this technique that we've seemed to adopt, who wins? Builder #3 is the only winner. The first 2 builders wasted their time bidding a job they didn't get. The homeowners didn't win as they awarded the job to the wrong builder. One could argue that the communication wasn't good and the builders probably didn't sell the job well enough. Even so, the system is greatly flawed. The best approach? In my opinion, the Doe's should have interviewed 3 builders and picked the builder that they are most comfortable with. Then the builder and the Doe's should establish a budget together and then see what can be done with the agreed upon budget. This is what seems to work best for me and the customer. There is a level of trust that is required by the customer. That trust is required anyway. This way, the builders don't have to do a lot of skilled work for free and the homeowner doesn't have to try and understand what it all means. I understand that everyone wants the best deal, but we go about it all wrong.

Honestly, this scenario happens so frequently that it could be about anyone. I heard this story from a sub-contractor of mine. He was the sub for all 3 builders. I don't know the builders or the Doe's. I was dying to figure it out though so I did a quick google search. The real tragedy here is that the Doe's were murdered. Tip of the cap to Nate Bargatze for that one.

**CMBA 2021
Board of Directors**



1st V/P
Jeremy Salzbrun
H&S Heating & AC.
Residential & Service LLC



2nd V/P/Treas.
Jack Brandes
Lumber One Avon



Secretary
Rachel Gruber
Dale Gruber Construction



Associate V/P
Marty Czech
Premier Real Estate Services
Residential & Service LLC



Past President
Tony Steinemann
ADS Designs LLC



April Jacques
W. Gohman
Construction Co.



Jim Alvord
Restore 24



Robin Gohman
Liberty Bank Minnesota



Alex Mastellar
Rinke-Noonan



John Muller
SB Restoration Services



Stuart Swenson
SUNCOM Development,
Constr. Management



David Werschay
Werschay Homes Inc.

NAHB DIRECTORS 2021

Jack Brandes, Lumber One Avon
Nate Moeller, Paramount Construction
Tony Steinemann, ADS Designs

BAM DIRECTORS 2021

Steve Noble, Noble Custom Homes
Tony Steinemann, ADS Designs
David Werschay, Werschay Homes
Mike Gohman, W. Gohman Const. Co.

WANT TO START GETTING MONEY BACK FOR PRODUCTS YOU ALREADY USE?



Free Member Benefit of your State & Local HBA
www.BAMrebates.com



If you use any of these **50+ participating manufacturers**, then it is easy to participate!

- 1 REGISTER
- 2 SUBMIT A REBATE CLAIM
- 3 RECEIVE A REBATE CHECK



THE AVERAGE REBATE PER BUILDER / REMODELER COMPANY WHO PARTICIPATED IN 2020 WAS:

\$1,495.13

Participating  Manufacturers



Affiliate  Partners

Businesses that provide a value-added benefit to HBA Members





Contact Information:
CMBA Government Affairs
Consultant,
Steve Gottwalt,
952-923-5265,
steve@cmbaonline.org

CMBA Optimistic About State Legislative Results - As we move into the final phase of the Minnesota Legislature's regular 2021 session, CMBA is optimistic about preventing a number of costly development fees and onerous regulations from making it into law. This is a budget year, and despite the massive disruptions of the COVID-19 pandemic, Minnesota's finances have rebounded significantly with the state projecting a growing budget surplus. That decreases the likelihood of tax increases. We are also optimistic state lawmakers will pass tax conformity exempting Payroll Protection Program (PPP) loan amounts from state taxes. CMBA continues working with BAM, Housing First MN and others to make a positive difference on issues important to our members. The Minnesota Legislature is required to pass a balanced state budget and adjourn its regular session by May 17th.

CMBA Helps Prevent New Street Impact Fees - CMBA has helped keep new and costly street impact fees out of final state legislation this session. Cities have been seeking new authority to impose street impact fees that would add an estimated \$8,000-10,000 to the cost of each new home. These would be new fees paid on a prospective basis prior to platting a new development. CMBA Board member, Mike Gohman, testified against the fees, and CMBA worked with BAM, Housing First MN and others to block the measure. "As we discuss housing affordability concerns, we cannot at the same time be piling-on with new fees," said CMBA Executive Director, Wanda Schroeder. "Cities already have the ability to cover necessary infrastructure costs through existing fee and taxing authority."

CMBA Weighs-In Against New EAW/EIS Climate Change Language - CMBA has joined other organizations in opposing proposed new climate change mitigation language the Minnesota Environmental Quality Board (EQB) wants to add to new home development Environmental Assessment Worksheets (EAW) and Environmental Impact Statements (EIS). The new climate change language has not been discussed with legislators or other regulatory agencies, and threatens to create a new opportunity for denying new housing developments.

CMBA, NAHB Seeking Federal Action On Lumber Supplies - CMBA is working with NAHB, urging the Biden Administration to take action toward improving lumber supplies and costs. Lumber prices nationally hit their highest marks ever in mid-April, and supply chain issues are seriously impacting home building. "We are trying an 'all of the above' strategy with our members to pressure the administration to look at the Canadian softwood lumber agreement," said NAHB lobbyist for our area, Julia Bogue. "The U.S. has a 9% tariff on Canadian softwood lumber, and we do not produce enough domestically to meet demand," she said. NAHB is also working with members of Congress to boost and sustain U.S. harvesting of timber in our National Forests. Watch for a new "Action Alert" from NAHB channeling your voices to our Congressional delegation on this issue.

CMBA Government Affairs Committee Meeting, April - The committee met April 20th with particular focus on state and federal activities. We also welcomed Sauk Rapids' Director of Community Development, Todd Schultz, for a conversation about the city's development goals. The committee reviewed the results of our outstanding turnout for BAM (Virtual) Builders Day At The Capitol (see article in this edition of On The Level). BAM lobbyist, Brian Halloran, noted "The good news is, with locals like CMBA, we have good relationships with some of the key legislators, especially for the housing industry." Representative Tama Theis and Senator Jeff Howe joined the meeting. Todd Schultz shared that the City of Sauk Rapids will be updating its Comprehensive Plan over the summer, has seen a drop in new single-family home starts because of materials costs and delays, is holding down taxes and fees and is "bending over backwards" to accommodate new development. Each month, CMBA invites a different area city development director to share information and help build closer relations.

Minnesota Keeps 8 Congressional Seats - Thanks to its nation-leading response to the 2020 U.S. Census, Minnesota managed to hang onto its 8 Congressional seats by a razor-thin margin of just 89 people. That was the slim margin separating Minnesota from New York, which lost a seat in Congress. The U.S. Census Bureau's "Census 2020" data shows Minnesota's resident population grew by 7.6 percent to 5,706,494, outpacing most Midwestern states and keeping pace with the national average. [Click here](#) for more information.

CMBA Partnering On Federal Reserve Construction Survey - The next Minneapolis Fed survey of current conditions in the construction sector will be from Tuesday, May 18 through Monday, May 24. Watch for a link and more details, and please make plans to participate!

Building Permit Report

| Jurisdiction | Jan-Mar 2016 | Jan-Mar 2017 | Jan-Mar 2018 | Jan-Mar 2019 | Jan-Mar 2020 | Jan-Mar 2021 | Mar-20 | Mar-21 |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|-----------|
| Cold Spring | 2 | 2 | 3 | 1 | 3 | 2 | 3 | 2 |
| Foley | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 |
| St. Augusta | 4 | 3 | 2 | 1 | 2 | 4 | 1 | 2 |
| St. Cloud | 11 | 9 | 12 | 13 | 17 | 9 | 13 | 5 |
| St. Joseph | 5 | 0 | 0 | 1 | 2 | 4 | 1 | 4 |
| Sartell | 14 | 5 | 5 | 7 | 1 | 6 | 0 | 2 |
| Sauk Rapids | 11 | 2 | 3 | 1 | 5 | 3 | 4 | 2 |
| Waite Park | 0 | 0 | 0 | 0 | 1 | 3 | 1 | 3 |
| Rice | 0 | 0 | 0 | 1 | 8 | 10 | 6 | 8 |
| Rockville | 5 | 1 | 0 | 0 | 1 | 2 | 1 | 2 |
| total | 52 | 22 | 28 | 25 | 40 | 43 | 30 | 30 |

Building Permit History Report January - March

Residential real estate activity composed of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures. Based on residential market activity in the cities of St. Cloud, St. Joseph, Sartell, Sauk Rapids and Waite Park.

Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



| Key Metrics | Historical Sparkbars | 3-2020 | 3-2021 | Percent Change | YTD 2020 | YTD 2021 | Percent Change |
|-------------------------------------|----------------------|-----------|------------------|----------------|-----------|------------------|----------------|
| New Listings | | 200 | 215 | + 7.5% | 501 | 460 | - 8.2% |
| Pending Sales | | 170 | 207 | + 21.8% | 399 | 450 | + 12.8% |
| Closed Sales | | 140 | 130 | - 7.1% | 299 | 317 | + 6.0% |
| Days on Market | | 59 | 41 | - 30.5% | 63 | 47 | - 25.4% |
| Median Sales Price | | \$198,000 | \$230,000 | + 16.2% | \$188,950 | \$216,750 | + 14.7% |
| Avg. Sales Price | | \$209,918 | \$239,262 | + 14.0% | \$200,938 | \$231,227 | + 15.1% |
| Pct. of Orig. Price Received | | 97.1% | 100.2% | + 3.2% | 96.0% | 98.7% | + 2.8% |
| Affordability Index | | 176 | 157 | - 10.8% | 184 | 166 | - 9.8% |
| Homes for Sale | | 336 | 128 | - 61.9% | -- | -- | -- |
| Months Supply | | 2.1 | 0.8 | - 61.9% | -- | -- | -- |



The CMBA is

The first board meeting was held on February 22, 1971 at the Elks Club. Thirteen companies signed up to be members at this meeting. Thirteen companies signed up to be members during this meeting. Miller Construction, Northwestern Bank & Trust Co., Koenig Construction, Neils Electric, Mathew Hall Lumber, Roverson Lumber, Northern States Power Company, Ted Merickel Construction, Buerman Homes, Honer homes, Al Karls Construction, Brutger Company, and Joe Meighen. After 50 years we have four companies who joined the CMBA in 1971 and are celebrating 50 years of membership with the CMBA this year.

BROCKWHITE
CONSTRUCTION MATERIALS

CMBA Member Since April 1971

www.brockwhite.com

**Lumber One
Cold Spring**

CMBA Member Since
February 1971

www.lumber-one.com

BREMER BANK

CMBA Member Since July 1971

www.bremer.com

Xcel Energy®

CMBA Member Since March 1971

www.xcelenergy.com

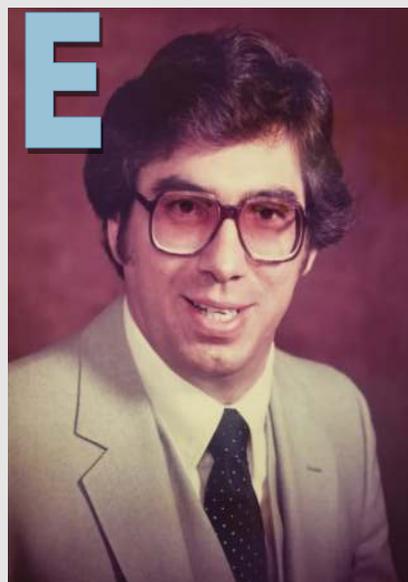
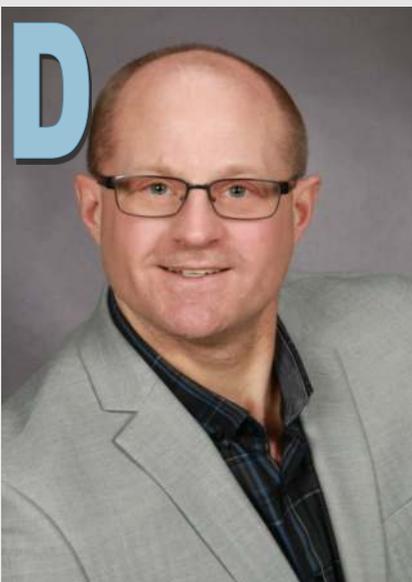
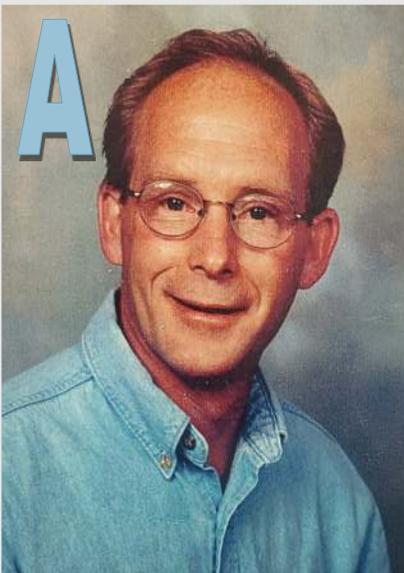
50 Years Old



CONTEST TIME

Let's see if you can name some of the past presidents, email nikki@cmbaonline.org the correct answers and you will be entered into a drawing for a comfy CMBA Blanket!

Who is it and What year were they president?



Strength in Numbers

Milestones in Membership

Thank you to all who renewed their membership in March we are highlighting the Milestone years!

**** 50 Years ****

Brock White Co.

40 Years

Thomas Tool & Supply Inc.

20 Years

**All Surface Professionals Inc.
St. Cloud Financial Credit Union**

15 Years

Krippner Tucking & Excavating Inc.

NEW MEMBER SPOTLIGHT

Keith Novak Construction

Keith Novak

Phone: 320-761-1898

keithnovakconstruction@gmail.com

AMG Promotions & Apparel

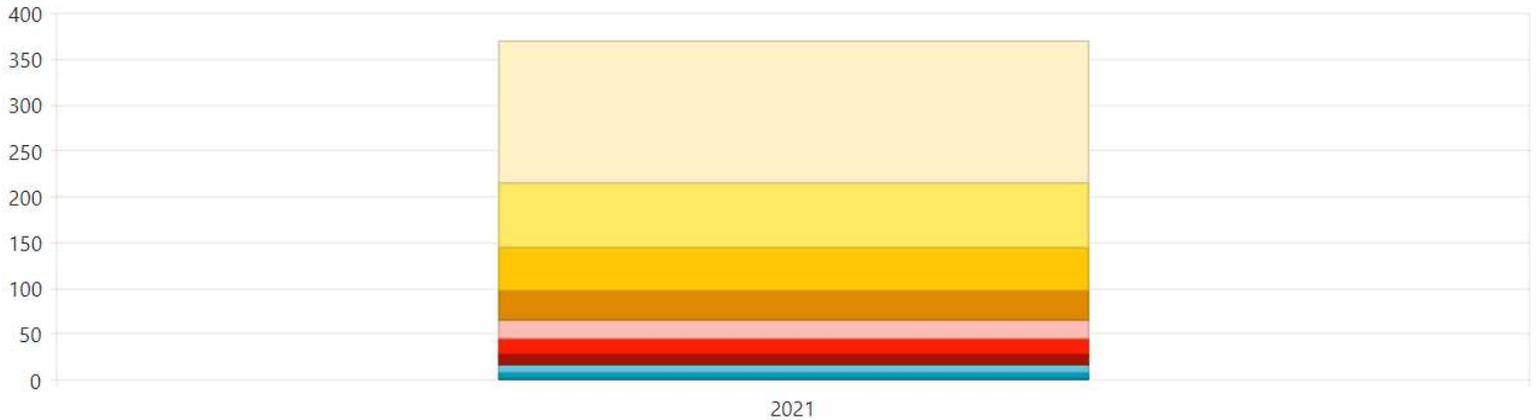
April Good

Phone: 320-654-1502

April@amgpromotions.com

www.amgpromotions.com

Current Membership is 365 Members



- Associate 1-10 employees
- Builder-under \$1 million
- Associate 26 or more employees
- Associate 11-18 employees
- Associate 19-25 employees
- Builder-\$1-\$2.5 million
- Builder- over \$5 million
- Builder-\$2.5-\$5 million
- Affiliate Member Realtor
- Builder \$1-\$2.5 million *12 Monthly Recurring Payments
- Other



Think First Do Business With a Member

Membership Drive



CMBA
CENTRAL MINNESOTA BUILDERS ASSOCIATION

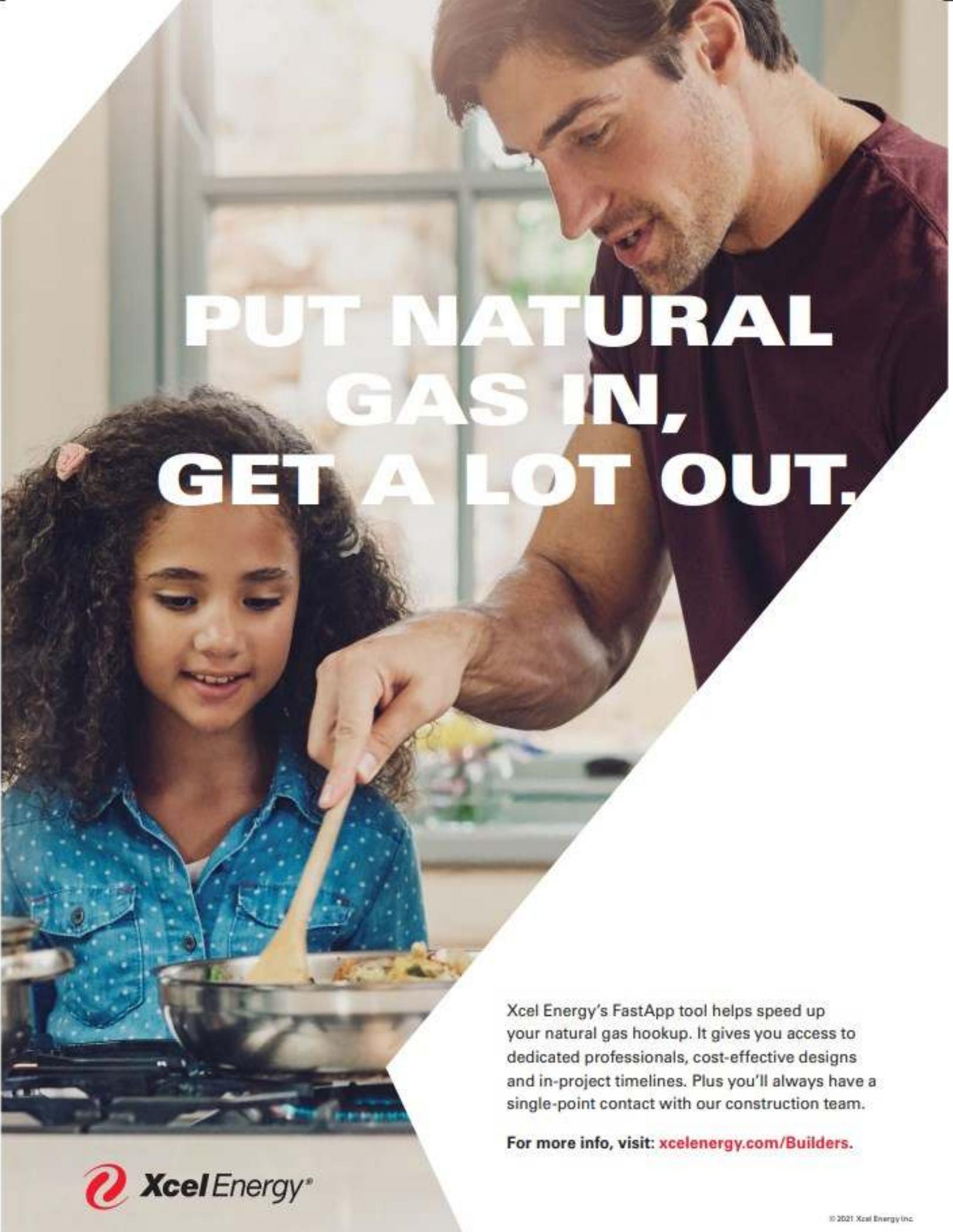
BECOME A
MEMBER
TODAY

Do your partners support the building industry? Are they currently CMBA members? Recruit them now and for a limited time they can receive \$50 off the price of membership.

Application [here](#)

Offer valid through June 30, 2021. To qualify as a “new member” the business cannot have had an active CMBA membership status since June 1, 2020.

For every new member you refer your name will be put into a drawing for a prize to be drawn the first week of July.

A man with a beard and a young girl with curly hair are in a kitchen. The man is leaning over a stove, stirring a pan with a wooden spoon. The girl is looking at the pan with a smile. The background shows a window with a view of trees.

**PUT NATURAL
GAS IN,
GET A LOT OUT.**

Xcel Energy's FastApp tool helps speed up your natural gas hookup. It gives you access to dedicated professionals, cost-effective designs and in-project timelines. Plus you'll always have a single-point contact with our construction team.

For more info, visit: xcelenergy.com/Builders.

New Home Sales Surge in March



Sales of new, single-family homes jumped more than 20% from the month prior. However, builders are still grappling with major supply chain issues and soaring material costs.





CMBA
**TOOLS FOR
SCHOOLS**
FUND

The vision of the Central Minnesota Builders Association (CMBA) is to offer increased support to schools by providing tools, supplies, grants, education and scholarships to enhance learning opportunities and to inspire more interest in the building trades as a career choice. The Tools for Schools Presidents Fund & Initiative is the brainchild of former CMBA President Craig Schoenberg of Schoenberg Construction, St. Cloud. The Tools for Schools Fund & Initiative has three primary goals:

- Enhance the learning experiences for high schools students who show interest in entering the construction trades.
- Provide information and direction on career options within the trades.
- Address the building industry's labor shortages.

To support these goals—and to build a stronger connection between the trades and future workforce members. Please help us connect with area educators and high school students to address and resolve issues that contribute to labor shortages and the downward trend in public education program supporting our industry's workforce needs.

Bags for Tools

Molitor's Quarry Grill & Bar

3571 5th Ave NE, Sauk Rapids

June 24, 2021

4:00 p.m. to 8:00 p.m.

Thank you to our Event Sponsor



Join us for a great fundraiser opportunity for the Tools for Schools Fund. Local area students have built bean bag boards which will be used in the bean bag tournament and then will be auctioned off to raise money for the Tools for Schools Fund. We will be hosting a 20 team double elimination tournament, click [here](#) to register a team. This event will be open to the public and we encourage everyone to come and support the local schools at this Tools for Schools 1st Bags for Tools event!

Participating schools are Kimball High School, Sauk Rapids-Rice High School, Becker High School, Melrose High School, North Junior High School, Sartell-St. Stephen High School, Foley High School.



Thank you to our Material Sponsor, Angie Hill from Restore 24, she delivered all the materials out to the schools so they could build the board sets!



ANNOUNCING 2021 HEALTH PLAN OPTIONS

FITTING YOUR UNIQUE NEEDS.

The home building industry requires health care solutions that fit its unique needs. High demand is driven by health reform and desire to improve turnover, absenteeism, productivity and business culture. Kunkel & Associates and the Builders Association of Minnesota have partnered to offer an exclusive, members-only pricing and solution from United Healthcare to association members statewide. United Healthcare is the only endorsed carrier of the Builders Association of Minnesota.



ELIGIBILITY REQUIREMENTS

1. Members in good standing with the Builders Association of Minnesota.
2. Member's business must have a specific SIC code in Group 15 or Group 17.
3. Member's business must be domiciled in Minnesota and have at least 2 full time employees but no more than 99 employees.

Groups can implement one of these health plans on the first of any month.

KEY FEATURES

1. Exclusive plan designs customized to fit the Builders Association of Minnesota member needs.
2. Competitive pricing and cost-saving opportunities.
3. Dental and Vision options also available.
4. Access to United Healthcare's broadest network.



VALUE ADDED BENEFITS

- *Virtual Visits allows for 24/7 access to a doctor via smart phone, tablet or computer.
- *Employee Assistance Program that allows access to confidential consultations and counseling 24/7.
- *Motion program to employees who elect a high deductible health plan option to earn rewards up to \$1,000 per year.

CONTACT US

Chad Kunkel
P: 563-585-2376
M: 563-564-0158

E: chad.kunkel@kunkel-inc.com
W: www.kunkel-inc.com

Kunkel&Associates



Hirshfield's
Paints • Wallcoverings • Window Fashions

*Family-owned
Since 1894*

Big Changes in the CMBA office, and we would like to thank Matt Coffin with Hirshfield's for helping with this big project. Matt mixed up colors to bring new life in the CMBA office. We removed all the wallpaper in the main area, there is more work to be done but it is a fresh new start to looking great!



Hirshfield's St. Cloud

store012@hirshfields.com

117 3rd St NE, Waite Park, MN 56387, US

(320) 259-6506



Sign up. Sign in. *save.*

NPP is a B2B marketplace where association members save on products and services they use every day. Join for free today.



NPP members enjoy exclusive offers and negotiated pricing from brands like these:

verizon✓

priceline®

Office DEPOT



Batteries + Bulbs

 **Staples**

UniFirst

Airgas
an Air Liquide company

Get Started

Sign up with NPP to access these discounts.

1. Visit mynpp.com/central-minnesota-ba
2. Click "Start Saving"
3. Select "Company Savings" and enter your company information
4. Click "Submit" and start saving

Virtual Day at the Capitol



CMBA members joined builders from across the state Wednesday, April 14, to connect virtually with our state legislators on current issues important to our industry. The Minnesota Legislature is considering a number of proposals impacting builders, and they have until the end of May to complete their regular session. CMBA managed to arrange meetings with every legislator representing our area (all the State Senators and Representatives from Senate Districts 13, 14 and 15). Members also heard directly from Minnesota's Commissioner of Labor and Industry (DLI), Roslyn Robertson. "We work in a highly regulated industry," said CMBA Executive Director, Wanda Schroeder. "Legislators pay attention to our members, and they appreciate hearing directly from those in the trenches." Some issues topping our list this year: Preventing new and costly development fees, stopping new paid leave mandates on employers, protecting the state's Contractor Relief Fund, prohibiting the use of zoning to block development, limiting sprinkler mandates to retrofitting old buildings and protecting "wedding barns", expanding scholarships for two-year colleges to educate more workers in construction and other high demand jobs, passing federal tax conformity to exempt Payroll Protection Program (PPP) loans from state taxes, blocking new fees on carpeting, COVID-19 relief measures, and more. CMBA members get to connect virtually with our Congressional delegation during NAHB's "Bringing Housing Home" week May 3-7. Contact: CMBA Government Affairs Consultant, Steve Gottwalt, steve@cmbaonline.org, 952-923-5265.

Members Save Millions

Put Your NAHB Membership to Work Now.

Money-saving discounts that benefit you, your business and your family

nahb.org/Savings



SAVINGS



Trade-Only Access to Houzz Shop

NAHB members are pre-approved to join the free Houzz Trade Program giving members an additional 10% off on all Trade Purchases using the coupon code, "NAHB". (Must be a valid Trade Program Member and NAHB member to participate).

[Learn More](#)



Houzz Concierge Service

Free access to Houzz Concierge Service wherein a Houzz expert will upload your photos and create a profile. For members already on Houzz, they will help you optimize and strengthen your current professional profile

[Schedule your 30 minute session now](#)

Pro+ Local Marketing Solutions

New customers get up to 5% off Pro+, Houzz's local advertising program that helps you get increased exposure in your area.

Call (800) 340-9610 or

[Fill out this form to learn more.](#)

Verified NAHB Badge

Free Houzz profile displaying the verified NAHB national badge and your state and local HBA badges (if local or state HBAs have an applicable Houzz page).

[Create your free professional profile](#)

Site Designer

Free custom, professional website optimized for desktop and mobile devices-- upon request, a Houzz expert will help any member create a free business website.

[Create my free website](#)

Houzz Events

Invitations to Houzz local and national events for all members with a Houzz professional profile.

[Create your free professional profile](#)