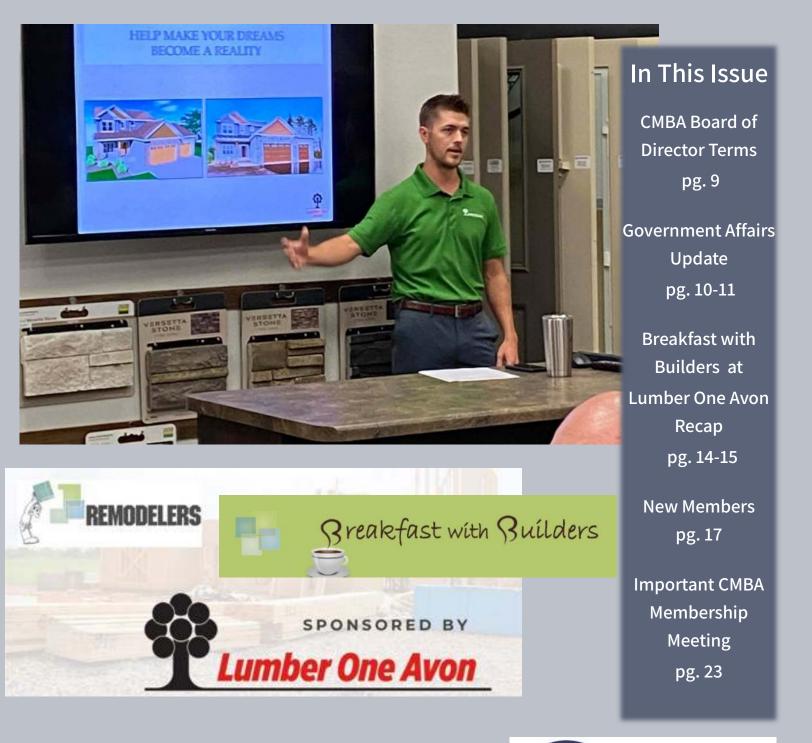


Central Minnesota Builders Association

October 2021

CENTRAL MINNESDTA BUILDERS ASSOCIATIO



This year we celebrate



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CMBA Members

With only 3 months left in the year we are already planning and prepping for our 2022 events and activities kicking it off with a January membership celebration, March Home & Lifestyle Show and Spring Tour of Homes, June Bags for Tools tournament for Tools for Schools, and much more. We are excited to share the 2022 calendar of events, what we've been up to, and what's in store for the CMBA with you on October 26th. We will be hosting several meetings throughout that day to provide you options to attend as your schedule allows – check out page 23 for further details and watch your email for the invitation.

But before we hop into 2022, we will be holding our Annual CMBA membership meeting at the Red Carpet downtown on November 10th from 4-6:30pm. This meeting will be one you won't want to miss so mark your calendar and stay tuned for further details. As we move forward, it is our goal to make sure we are bringing you social and educational events, providing industry advocating with government affairs updates, creating collaboration activities and continuing to build partnerships with Central MN Schools to help build your future workforce.

As we prepare for the new year, your feedback is vital to our success and is ALWAYS welcomed, so please do not hesitate to reach out to me ANYTIME.

Thanks for your membership and partnership with the CMBA!

abada Inhibeder



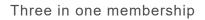
The Fall 2021 Tour of Homes was a success, thank you to all the builders and members for making the Tour possible!

Thank you to our Fall 2021 Sponsors















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**
- 22 **BAM Member Rebate Program**

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check here to request an invoice, or return with payment. Make checks payable to CMBA Total \$	Exp. Date: /	Security Code:

October 2021

Contact Us

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

CMBA Office

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

CMBA EMAILS

Wanda Schroeder Executive Director wanda@cmbaonline.org

Nikki Juntunen **Executive Assistant**

Steve Gottwalt Government Affairs Consultant Steve@cmbaonline.org





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FocalPointFlooringOtsego.com







Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	7:30 5 Remodelers - Commercial Committee Mtg.	11:00 6 Membership Committee Mtg 12:00 Spike Mtg.	7	8	9
10	11	7:00 Home and Lifestyle Show Mtg. 2:00 Special Events Committee Meeting.	13 9:00 CMBA Board Meeting	14 11:00 Tour of Homes Committee Meeting	15	16
17	18	19 8:00 Government Affairs Mtg.	20	21 2:00 Tools for Schools Meeting	22	23
24	25	26 State of the CMBA Meeting, 7:30, 11:30, 3:30, 5:30	27	28	29	30
31						

View CMBA Online Calendar Here Calendar subject to change - watch online

CMBA Office Hours

Monday - Thursday 8:00 a.m. to 4:00 p.m.

Friday we can be reached by email or phone 320.251.4382 wanda@cmbaonline.org 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





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Central MN Builders Association 2021 Board of Directors

As I enter the 4th quarter of my presidency, I'm beginning to run out of thought-provoking ideas for these notes. That changed after a recent hail storm and the subsequent flood of contractors to the area. With the abundance of damage, it is quite possible the local contractors cannot adequately provide the service to all those in need. However, by the looks of the yard signs, they haven't been given the chance. What's troubling to me are the hasty actions by our community to hire the out-of-town contractors. In what I would consider a strong community, many folks have turned their backs on their own. The people who sponsor your child's team or build the dugouts at the baseball field have been passed over for someone who comes into our community to make a quick buck and leave. Perhaps this Amazon culture is headed to a dark place where we prefer the convenience over the community. I'm not willing to accept that just yet. If I can get a job done local, I will continue to do so. A local small business needs the community, and we need them. These small businesses cannot rely on large advertising budgets or national ad campaigns, they rely on the community. If I have a friend that owns a small business, I'm going to utilize that service, and I'm paying full price. I will continue to do my part to strengthen this community, and if I see a neighbor failing in this regard, I am

going to explain the importance of utilizing a local company. I urge you to do the same; we owe it to each other.



CMBA President - Nate Moeller, Paramount Construction



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



Past President Tony Steinemann ADS Designs LLC



David Werschay Werschay Homes Inc.



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



April Jacques W. Gohman Construction Co.



Alex Mastellar Rinke-Noonan





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

Secretary Rachel Gruber Dale Gruber Construction



Jim Alvord Restore 24



Robin Gohman Liberty Bank Minnesota



John Muller SB Restoration Services



Stuart Swenson SUNCOM Development, Construction, Management

Central MN Builders Association

Nominating Report, A director can not serve more than three successive three year terms.

Three builder directors and one associate director have their terms expiring and they are noted below with a checkmark Current Board Members and Status

Builders

Jack Brandes John Muller Stuart Swenson Rachel Gruber Jim Alvord April Jacques Nate Moeller David Werschay

First Term Expiring Second Term Expiring First Term Expiring 2nd Year of 1st Term 2nd Year of 1st Term 1st Year of 1st Term 1st Year of 2nd Term, 2021 President 1st Year of 3rd Term

Associates

Alex Mastellar Tony Steinemann Marty Czech Jeremy Salzburn Robin Gohman

First Term Expiring 2nd Year of 3rd Term 2nd Year of 1st Term 1st Year of 3rd Term, 2022 President 1st Year of 3rd Term

If you are interested in participating on the Board of Directors complete this <u>form</u>, if you have any questions contact Wanda Schroeder at 320.251.4382. Nominations will be sent to voting members for the voting on November 10th.





Steve Gottwalt, CMBA Government **Affairs Consultant**

Timing uncertain for COVID-19 vaccination mandate on large employers. We still do not know



details of how and when the mandate on employers of 100 or more workers will be implemented or enforced. In early September, the Biden administration directed the Department of Labor's Occupational Safety and Health Administration (OSHA) to develop an Emergency Temporary Standard (ETS) requiring employers with at least 100 employees to ensure workers are fully vaccinated or getting weekly COVID-19 tests before coming into work. The ETS will also require employers of 100 or more to provide employees paid time off (PTO) to get vaccinated and recover from any vaccine side effects. CMBA will continue to track and share information as details become available.

CMBA Government Affairs Committee discusses new ICC codes development cycle. On September 21, the Committee received an

of Home Builders update from NAHB regarding the International Code Council's (ICC) new three-year process for updating building codes. There are two Code Groups (A and B), one reviewed each year. The ICC has just started work on Group A, and CMBA has partnered with NAHB to connect local developers and builders with Minnesota ICC code officials who can vote on changes. The program is called "One And Done", and it is simple to get involved. (Click here for the NAHB presentation slides, which also contains requirements. Click here to see CMBA's letter to MDH. names of officials who can vote on changes.) The Committee also welcomed Foley City Administrator, Sarah Brunn, who emphasized Foley is bullish on development. She shared information about wastewater treatment expansion plans, and the availability of both residential and commercial land for development. Prospects for a second special session of the Minnesota Legislature this fall appear dim. Building materials supply chain issues and costs remain top concerns for our industry, along with availability of labor.

CMBA seeks path for legislation allowing 16–17-yearolds on construction sites. CMBA recently connected with area legislators about current prospects for the

legislation designed to get more young learners engaged in the building trades. The prognosis remains challenging. CMBA joined the Greater St. Cloud Development Corporation (GSDC) in meeting with St. Cloud State Senator, Aric Putnam, who promised to connect with labor unions on the matter. State Senator Jeff Howe and State Representative Tama Theis have carried the legislation. but unions have consistently blocked it despite language emphasizing training and safety. Kevin Johnson of K. Johnson Construction, and Mike Gohman of W Gohman Construction joined the meeting and urged action to get the legislation moving. CMBA has long prioritized getting more young people connected earlier as our industry faces a critical shortage of building trades workers.

CMBA shares concerns about MDH proposed RRP Lead Paint Rule. It has taken five years, and the Minnesota



Department of Health (MDH) is still trying to takeover enforcement of the federal Environmental Protection Agency's (EPA's) rule on Renovation, Repair and Painting (RRP) concerning lead paint in homes built before 1978. MDH released an updated draft if its proposed new RRP lead paint rule in September, and CMBA joined a virtual stakeholder meeting with MDH officials. After the meeting, CMBA sent a letter outlining a series of specific concerns, including concerns about retroactive enforcement based on paperwork

CMBA continues to track proposed Minnesota EQB climate change requirements. The Minnesota Environmental Quality Board (EQB) is still trying to insert new and costly climate change mitigation requirements into Environmental Assessment Worksheets (EAW) and Environmental Impact Statements (EIS) for proposed new residential developments. The Minnesota EQB has started a pilot project for the EAW changes, and plans to hold a meeting with developers in October. CMBA submitted written concerns to the EQB earlier this year and continues monitoring the issue.

Check Out CMBA's September "Cities and Counties Update" Report providing a digest of development and building-related activity among our local units of government, and links



to pertinent documents. The Update is provided via email and online at $\underline{CMBA link}$



From NAHB: Number of women in construction edges higher. The number of women employed in the construction industry in the United States grew slightly in 2020, rising to around 1.17 million workers. The number reflects about 10.9% of the construction workforce, up

from 10.3% in 2019, a recent NAHB analysis of labor force statistics from the Current Population Survey (CPS) showed. While the upward movement is positive, the construction industry as a whole faces an ongoing labor shortage. Bringing additional women into the construction labor force represents an opportunity to fill many of those vacancies – an important goal for the industry.



Join us at The Ledge! CMBA Government Affairs Committee Meeting, Tuesday, October 19th, 8:00-9:00 a.m. We have been given special access to The Ledge amphitheater in Waite Park on October 19th - And you are invited! We will get the latest building industry regulatory and legislative updates at the local, state and national levels. Minnesota DEED Regional Labor Analyst, Luke Greiner, will give us a snapshot of our current local labor force situation. Ron Wirtz will also join us from the Federal Reserve in Minneapolis to share results of their recent Construction Sector Survey. CMBA members will discuss regulatory and legislative concerns. Afterward, we'll get a VIP tour of The Ledge. Coffee and breakfast treats provided. Get involved: RSVP to Steve Gottwalt, or respond to the CMBA calendar invitation. All are welcome, please confirm your attendance on the link.

From NAHB: The uncertain future of the \$3.5 trillion spending bill in Congress. Capitol Hill Democrats are trying to move their agenda forward in the coming weeks, but will they succeed? On the latest episode of the *Housing Developments* podcast, NAHB CEO Jerry Howard and Chief Lobbyist Jim Tobin discuss the latest movements in Washington, D.C. and NAHB's concerns with the proposed tax increases to pay for the massive spending bill. Plus, the co-hosts discuss the potential for a government shutdown on Oct. 1. Visit www.nahb.org.

Builders Association of Minnesota (BAM): 2021 Legislative Session Summary Report.







Building Permit Report

			~	1 12 ->				~ 1
Jurisdiction	Jan-Aug 2016	Jan-Aug 2017	Jan-Aug 2018	Jan-Aug 2019	Jan-Aug 2020	Jan-Aug 2021	Aug-20	Aug-21
Cold Spring	9	12	20	10	12	8	2	4
Foley	4	6	4	6	3	0	1	0
St. Augusta	16	11	10	7	12	13	3	N/A
St. Cloud	65	83	61	58	73	67	5	9
St. Joseph	12	10	16	8	5	7	1	0
Sartell	52	36	45	36	24	79	4	8
Sauk Rapids	35	21	22	19	10	12	1	1
Waite Park	3	2	3	2	3	4	0	N/A
Rice	3	5	8	16	20	21	3	N/A
Rockville	11	3	6	3	3	7	0	1
Total	210	189	195	165	165	218	20	23

5

Building Permit History Report January - August

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

St. Cloud Area Association of REALTORS

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

Key Metrics	Historical Sparkbars	8-2020	8-2021	Percent Change	YTD 2020	YTD 2021	Percent Change
New Listings	L	214	230	+ 7.5%	1,529	1,653	+ 8.1%
Pending Sales		189	196	+ 3.7%	1,341	1,480	+ 10.4%
Closed Sales	111111.11111.111	220	226	+ 2.7%	1,206	1,329	+ 10.2%
Days on Market	*2018 *2019 *200 *200	35	21	- 40.0%	46	27	- 41.3%
Median Sales Price		\$215,000	\$232,000	+ 7.9%	\$205,000	\$230,000	+ 12.2%
Avg. Sales Price		\$231,538	\$262,598	+ 13.4%	\$217,369	\$249,968	+ 15.0%
Pct. of Orig. Price Received		99.2%	101.1%	+ 1.9%	97.7%	101.4%	+ 3.8%
Affordability Index		175	160	- 8.6%	184	<mark>161</mark>	- 12.5%
Homes for Sale	ALTER B. 2019 B. 2019 B. 2019	301	218	- 27.6%			
Months Supply		2.0	1.3	- 35.0%			

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

- Members in good standing with the Builders Association of Minnesota.
- Member's business must have a specific SIC code in Group 15 or Group 17.
- 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.

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



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*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

Thank you to our host and sponsor Lumber One Avon



Bruce Bonebright giving Jack Brandes updates about what is happening at the CMBA Remodeler Meetings.



Avon gave a wonderful presentation on why you should build.





Greg Wensmann participates on a few CMBA committees, Government Affairs and Tools for School







Jason and Jenny Jacobs with Weichert Realtors Tower Properties learning about lumber trends.







A few of the slides from Jack Brandes' presentation on September 2nd.

LUMBER MARKET



MATERIAL % CHANGES FROM JANUARY 2021 TO SEPTEMBER 2021

MATERIALS	% CHANGE FROM 2020	MATERIALS	% CHANGE FROM 2020
STYROFOAM	+14%	STONE	+5%
REBAR	+33%	WINDOWS	+13%
NAILS	+56%	SHEETROCK	+28%
LVL	+55%	MILLWORK	+25%
LUMBER	-52%	LOCKS	+7%
PANELS	-41%	DECKING	+12%
Shingles	+20%	ALUM RAILING	+18%
LP SIDING	+10%	ALUM SOFFIT	+28%
VINYL SIDING	+18%	INSULATION	+16%
STEEL SIDING	+56%	METALS	+49%

MATERIAL LISTS

EXAMPLE:\$114,000 MATERIAL LIST TODAY, WHAT WOULD THAT LOOK LIKE IN PAST YEARS

COMBINED MATERIAL LIST	MATERIAL LIST % CHANGE	MATERIAL LIST COST
% CHANGE FROM 3 YEAR AGO (2018)	38%	\$82,500
% CHANGE FROM 2 YEARS AGO (2019)	42%	\$80,500
% CHANGE FROM 1 YEARS AGO (2020)	14%	\$100,000

MORTGAGE RATES



MORTGAGE PAYMENT

YEAR	TOAL COST OF HOME	LOAN AMOUNT (ASSUME 20% DOWN)	INTEREST RATE ON 30 YEAR FIXED	PRINC. + INTEREST PER MONTH
2019	\$312,500	\$250,000	3.58%	\$1,134.00
2020	\$328,125	\$262,500	2.91%	\$1,094.00
2021	\$360,937	\$288,750	2.87%	\$1,197.00

*2019-2020: 5% price increase in home costs *2020-2021: 10% increase in home costs



SO WHAT DOES THIS MEAN?



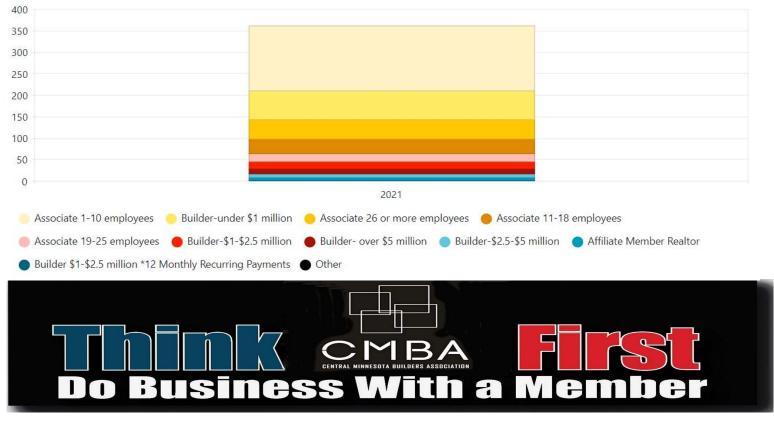


Milestones in Membership

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



Current Membership is 356 Members





In September we welcomed two Members to the CMBA membership community!



Anthony Wollak, Anthony Wollak Construction LLC.

3116 12th Avenue North Sartell, MN 56377 Phone - (320) 224-6654

Email - anthonywollakconstuction@gmail.com

Services - General and Custom Single Family Builder, Residential Remodeler

Laura Wright, Wells Fargo Home Mortgage

200 33rd Avenue South St. Cloud, MN 56301 Phone - (320) 733-9214

Email - Laura.R.Wright@wellsfargo.com

Website - www.wellsfargo.com

Services - Home Mortgage Options, Builder Programs, and Other Wells Fargo Products, Programs and Services



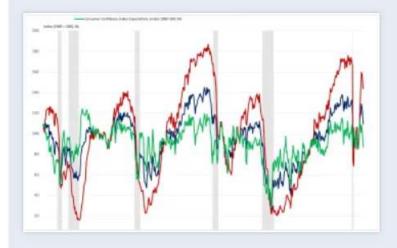


Eye On Housing

National Association of Home Builders Discusses Economics and Housing Policy

Consumer Confidence Falls to 7-month Low in September

BY FAN-YU KUO on SEPTEMBER 28, 2021 • Q(0)



Consumer confidence fell for a third consecutive month in September, as concerns about the Delta variant and higher prices continued to dampen optimism. Spending intentions for homes, cars, and major appliances all retreated. However, consumer confidence was still at a high level and the consumer price index has shown signs of easing inflation. The Consumer Confidence Index, reported by the. Read Now

NAHB's Online Courses in October Will Help You Grow, Profit and Succeed

Filed in Business Management, Education on September 28, 2021 • 0 Comments



Acquire the skills to grow your business in October with live online courses from NAHB featuring business and project management topics for home builders.

Continue Reading





Code updates, seminars, changes to asbestos rules and more news for the construction industry in the new edition of the CCLD Review newsletter. Click to view the 2021 Fall CCLD Newsletter





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Alex Mastellar



Nick Delaney



Brodie Miller



Roger Justin

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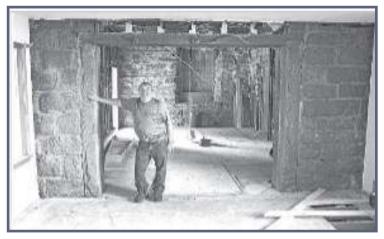




Congratulations to G&J Awning and Canvas on the ground breaking of their new location in Sauk Rapids, opening in 2022.

Beautiful Beveled Edges

Ernie Wollak, president of the Benton County Historical Society and owner of Wollak Construction, at the Robinson-Staton home in Sauk Rapids. Wollak's crew removed a portion of a wall, they uncovered an original, untouched exterior wall of a granite-built house. Read full article in Sauk Rapids Herald, click., page 5.



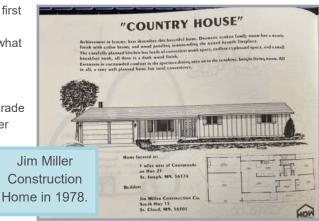


Condolences to Jim Miller's Family

In February of 1971, Jim and Jerome



Miller were one of the first of 13 companies who became members of what is known today as the CMBA. Jim Miller Construction Co. participated in the "Parade of Homes" in the earlier vears, which is now the "CMBA Tour of Homes"





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- 3. Select "Company Savings" and enter your company information
- 4. Click "Submit" and start saving

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State of the CMBA Membership Meeting

Date: Tuesday October 26, 2021

Location: CMBA Office, 1124 West Saint Germain Street, St. Cloud

Times: 7:30 a.m., 11:30 a.m., 3:30 p.m., and 5:30 p.m. (Please plan to attend one of the meetings, meeting should last 1 hour)

Topics:

• The Future of the CMBA

Where is the CMBA at, where have we been and where are we going

Proposed Amendments on Bylaws

Proposed Amendments will be available at the meeting to review before the Annual Membership Meeting on November 10th at the Red Carpet Event Center

Discuss Membership options

Levels of membership and contacts of members

Sponsorship Opportunities

Membership meetings, Education meetings, Events, Advertising

Committee Sign Up

All CMBA meetings and events are made possible with participation of committee members, join a variety of committee's, have a voice in your membership

• Nominations for Builder of the Year and Associate of the Year

• Board of Director Nominee Bio's will be available

If you have any questions, please contact Executive Director, Wanda Schroeder at the CMBA office 320.251.4382.

** Mark this Date on your Calendar, this is a very Important Meeting **



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nahb.org/Savings

NAHB

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Create my free website

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