

# The Tool Box



February 2025

## Single-Family Starts Finish 2024 on a High Note

Fueled by solid demand, single-family construction moved higher in December despite several headwinds facing the industry, including high mortgage rates, elevated financing costs for builders and a lack of buildable lots.



Total housing starts for 2024 were 1.36 million, a 3.9% decline from the 1.42 million total from 2023. Single-family starts in 2024 totaled 1.01 million, up 6.5% from the previous year. Multifamily starts ended the year down 25% from 2023.

Overall [housing starts](#) increased 15.8% in December to a seasonally adjusted annual rate of 1.50 million units, according to a report from HUD and the U.S. Census Bureau. This is the highest rate since February 2024.

The December reading of 1.50 million starts is the number of housing units builders would begin if development kept this pace for the next 12 months. Within this overall number, single-family starts increased 3.3% to a 1.05 million seasonally adjusted annual rate. The multifamily sector, which includes apartment buildings and condos, increased 61.5% to a 449,000 pace.

Looking at regional housing starts data for 2024, combined single-family and multifamily starts were 9.1% higher in the Northeast, 0.1% lower in the Midwest, 5.2% lower in the South and 7.7% lower in the West.

The number of single-family homes under construction was down 5.3% from a year ago, at 641,000 homes. The number of apartments under construction was down 21% from a year ago, at 790,000. The count of apartments under construction peaked in July 2023 at 1.02 million and has been trending lower since that time.

## 2025 Leadership List

**President** - Jeremy Boatman

**1st Vice President**- Andy Hovey

**2nd Vice President**- Doyle Van Dyke

**Past President**- Bruce Kalin

**Secretary**- Ashley Feste

**Treasurer**- Aaron Gehling

### Senior Life National Delegates

Gary Roan, Dan Moos

### Life National Delegates

Willie Delfs, John Gunia

### National Delegates

Darrel Bullock, Andy Hovey

### State Directors

Darrel Bullock, Andy Hovey, Bart Holles

### State Alternate Directors

Jerome Reicks III, Bob Wilcke

### HBA Directors At Large

Terry Bernhardt, Todd Hagaman,  
Dustin Estothen, Robert Dandurand,  
Tim Matasovsky, Joe Conley, Steve  
Struthers, Lorn Rogge

**Appointed Advisor** - Anthony Osborn

**Executive Officer** - Terri Schelm

## Calendar of Events

### February:

- 02/19 – State Board & HBA Iowa Capitol Visit
- 02/20 – General Membership Meeting
- 02/25 – 02/27 – IBS 2024, Las Vegas
- 02/27 - Professional Women in Building *12 PM Expo Center*
- 02/28 Siouxland Home Show

### March:

- 03/01-03/02 Siouxland Home Show
- 03/21 – General Membership Meeting
- 03/19 - Professional Women in Building

**For the latest updates, follow us on [Facebook](#) or view our website [Calendar of Events](#)**

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# WHY USE ASSESSMENTS?

## WHICH ONES, WHEN & HOW DO I USE THEM?



*Executive Coach LINDA KREI will provide hands-on learning, practical insights with multiple tools and valuable networking opportunities to help you excel in your field.*

*Gain data-driven insights to develop you and your team!*



**Friday, February 21**  
**9:00 AM-12:00 PM**



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## NAHB Promotes Housing Priorities

Even before President Trump took office, NAHB was meeting with the president's transition team to promote its policy agenda. NAHB submitted a detailed [housing policy paper](#) to the Trump team. NAHB looks forward to working with President Trump and his administration to enact policies that will enable builders to increase the supply of single-family and multifamily for-sale and for-rent housing to bring down rising housing costs and meet the needs of the American people.

## Pushing Back on DOE Gas Ban

NAHB strongly supports congressional resolutions introduced in both chambers of Congress that seek to block the Biden administration's recent attempt to ban natural gas water heaters.

The Congressional Review Act (CRA) [resolution of disapproval](#) regarding the U.S. Department of Energy's (DOE) Final Rule establishing Standards for Gas-Fired Instantaneous Water Heaters was introduced in the House by Rep. Gary Palmer (R-Ala.) and in the Senate by Sen. Ted Cruz (R-Texas).

## Conservatorship Agreements Revised

The Federal Housing Finance Agency (FHFA) and the Treasury Department on Jan. 3 [announced amendments](#) to the Preferred Stock Purchase Agreements that govern the conservatorships of Fannie Mae and Freddie Mac (the Enterprises).

The amendments set out a process meant to ensure a smooth transition from conservatorship and reassure stakeholders that the Enterprises' eventual release from conservatorship will minimize disruption to the market.

## Make Time at IBS to Watch NAHB Student Competition

The NAHB Student Competition at the [International Builders' Show](#) (IBS) features contests between the sharpest up-and-coming land developers, project managers and designers from NAHB's Student Chapters. Students present and defend professional building proposals, which are reviewed, critiqued and judged by a panel of construction company executives.

All IBS attendees are encouraged to attend the [Student Competition](#). The contest starts on Monday, Feb. 24 and ends Wednesday, Feb. 26. The full schedule [is available here](#) and open to all attendees.

## Beneficial Ownership Info Not Required at This Time

The Financial Crimes Enforcement Network (FinCEN), which oversees the implementation of the Corporate Transparency Act (CTA), on Jan. 24 [issued the following statement](#):

"In light of a recent federal court order, reporting companies are not currently required to file beneficial ownership information with FinCEN and are not subject to liability if they fail to do so while the order remains in force. However, reporting companies may continue to voluntarily submit beneficial ownership information reports."



# SIouxLAND PWB

**Who: Siouxland PWB & Any Women in the Industry  
RSVP to [Office@SiouxlandHBA.com](mailto:Office@SiouxlandHBA.com)**

**What: Light Yoga Stretches &  
Relaxing Sound Bath with Transcending Yoga**

**When: 3/19/25  
Social Time - 5:00 PM  
Meeting - 5:30 PM  
Program - 6:00 PM**



## **Bring:**

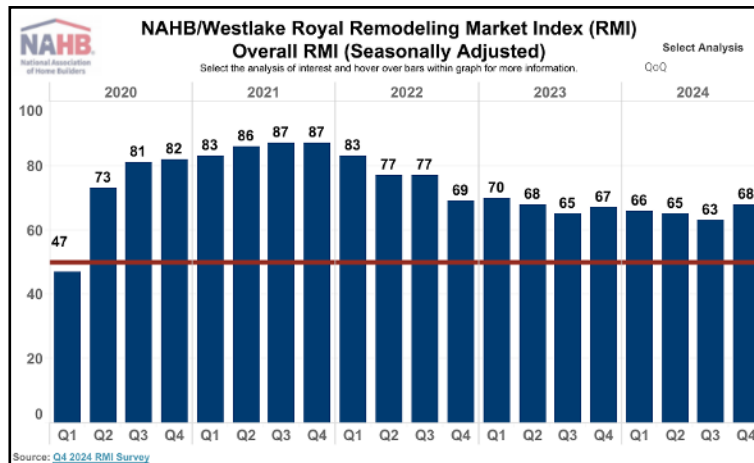
- 1. A Yoga Mat or a Thick Blanket to Lay On**
- 2. A Blanket or Sweatshirt to be Cozy**
- 3. A Friend!**

# Remodeling Market Sentiment Improves in Q4 of 2024

The NAHB/Westlake Royal Remodeling Market Index (RMI) posted a reading of 68 for the fourth quarter of 2024, up five points compared to the previous quarter.

## Remodelers are more optimistic

about the market than they were earlier in 2024, corroborated by NAHB's recent analysis of home improvement loan applications. Demand in many parts of the country was stronger than usual for the fall season, especially demand for larger



projects, with leads coming in after the uncertainty about the November elections was removed. Not only did the current conditions index for \$50,000-plus projects show the greatest increase

during the quarter, but the share of remodelers doing whole house remodeling reached a record high of 62%.

An index number above 50 indicates a higher proportion of respondents view conditions as good rather than poor.

## Top 5 Most Cited OSHA Violations

Below are the top 5 OSHA violations for fiscal year 2024, including the standard cited and the number of violations.

- 1) Fall Protection – General Requirements (1926.501): 6,307 violations
- 2) Hazard Communication (1910.1200): 2,888
- 3) Ladders (1926.1053): 2,573
- 4) Respiratory Protection (1910.134): 2,470
- 5) Lockout/Tagout (1910.147): 2,443

Builders, remodelers and others can use a variety of free safety resources from NAHB, including our Jobsite Safety mobile app, our Video Toolbox Talks and more, to help keep workers safe.

## \$40 Million in Member Savings

NAHB member benefits saw another banner year in 2024, as members saved more than \$40 million through the Member Savings Program. With an expanding lineup of exclusive offers, the program remains dedicated to delivering significant savings to NAHB members in 2025 and beyond. During the past year, the Member Savings Program introduced several exciting new partnerships with leading companies including Microsoft Office, Sam's Club, BMW, Holman Fleet & Automotive Services, and Indeed. These additions reflect NAHB's ongoing commitment to meeting members' evolving needs. NAHB is actively pursuing new partnerships to enhance the value of membership.



# AREA 10 LEADERSHIP CONFERENCE



Hosted by NAHB & Area 10 States

## DATE & LOCATION

April 16-17, 2025

Starts Apr. 16 at 1PM and concludes Apr. 17 at 12PM

**DAY 1 - Bruce L. Rastetter 4-H Exhibits Building**  
3000 E Grand Ave, Des Moines, IA 50317

**Day 2 - Hilton Garden Inn Des Moines/Urbandale**  
8600 Northpark Dr, Johnston, IA 50131

## TOPICS

Leveling Up Your Leadership  
Member Engagement & Growth  
AI Time Saving Solutions

Building Your Workforce  
Team Planning  
Advancing through Advocacy

## COST & RSVP

Event includes a Networking Reception Wednesday evening and breakfast and lunch Thursday

\$175 - Early Bird (ends March 28)

\$195 - Late Registration

Scan QR Code for  
Registration and  
Room Block



## KEYNOTE

Jim Roman

### Leveling Up Your Leadership – A Guide to Greatness

Great leaders are key to an association's culture and its ability to achieve its vision. Strategic Coach Jim Roman will share how to level up so you can grow into the great leader your association needs. He'll cover:

- The importance of asking Who am I leading?
- Casting a vision that others want to follow
- Tapping into the power of the 5 Keys to Association Success
- Going for green in your organization
- Growing from doing to delegating to leading with the EML Model™
- Cultivating a welcoming and positive culture

Jim will also offer tips on communicating between generations. You will come away with the tools and techniques you need to be a truly great leader, and the ability to help others become great leaders, too.



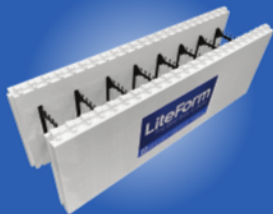
Forest Products



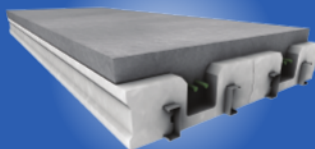




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# NAHB Commends President Trump's Order on Housing

Carl Harris, chairman of the National Association of Home Builders (NAHB) and a custom home builder from Wichita, Kan., issued the following statement after President Trump issued an [executive order on housing relief](#):

"NAHB commends President Trump for acting on day one to make housing a national priority by issuing an executive order that seeks to lower the cost and increase the supply of housing. President Trump understands that America is facing a housing affordability crisis and



the only way out of this crisis is to remove barriers like unnecessary and costly regulations that are raising housing costs and preventing builders from building more attainable, affordable housing.

"NAHB has released a 10-point housing plan to remove the impediments to increasing the nation's housing supply and we

look forward to working with the Trump administration and Congress to enact sound policies that will allow builders to boost housing production and affordability."



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## NAHB Spike Club

To become a Spike, you must earn at least six credits. The best way to earn credits is to recruit a new member to the Federation. You can also earn credits for renewals and recruiting new NAHB Council members. You can earn:

- 1 credit for each new builder or associate member you recruit
- 1 credit on the first anniversary of each new member you recruited
- ½ of a credit for each anniversary that follows for each of those members
- ½ of a credit for recruiting council members to their local association

### Spike Levels

- Candidate = < 6 Credits
- Spike Members = 6-24 Credits
- Life Spike = 25-49 Credits
- Green Spike = 50-99 Credits
- Red Spike = 100 -149 Credits
- Royal Spike = 150-249 Credits
- Super Spike = 250-499 Credits
- Statesman Spike =500-999 Credits
- Grand Spike = 1000 Credits
- All Time Big Spike = 1500 Credits

### Super Spikes

Earl Miller – 387.25  
Dennis Nelson – 370.50  
Kevin Small – 330.00  
Dan Moos – 317.00  
Gary Roan – 276.00

### Royal Spikes

Pat Boeshart – 236.00  
Willie Delfs – 234.50  
Rich Callahan – 227.00  
Duane Vanderplas – 207.50  
Tim Swanson - 196.00  
Terry Bernhardt – 156.50  
Mark Meis – 152.25

### Red Spike

Gary Johnson – 146.00  
Mark Protexter – 144.00  
John Gunia – 140.00  
Darrel Bullock – 127.50  
Jim Wolcott – 105.50

### Green Spikes

Todd Hagaman – 94.25  
Steve Struthers – 80.00  
Mike Clausen – 54.00  
Tim Bauer – 51.00

### Life Spikes

Bob Wilcke – 36.00  
Lorn Rogge – 26.75  
Bruce Kalin – 25.50  
Doug Conrad- 25.00

### Spike Members

Doyle Van Dyke – 17.00  
Nancy Moos – 17.00  
Jody Reich – 13.50  
Sandy Boeshart – 11.75  
Becky Chicoine – 11.50  
Sue Wolcott – 9.75  
Damon Lutz – 9.50  
Dave Gill – 9.50  
Matt Jaminet – 9.00  
Andy Hovey - 8.50  
Jeremy Boatman - 8.00  
Jerome Reicks III – 7.00  
Jason Schrunk – 7.00  
Chad Ingle - 6.00  
Lyle Chicoine - 6.00

\* = New Rank



**2025 YEAR-TO-DATE BUILDING PERMIT ACTIVITY**

	Sioux City, IA		So. Sioux City, NE	
<b>Single Family: New</b>	5	\$1,650,000.00	5	\$1,810,000.00
Addition/Remod	8	\$23,500.00	0	\$0.00
Repair/Replace	0	\$0.00	1	\$6,453.24
Demolition	0	\$0.00	0	\$0.00
Move	0	\$0.00	0	\$0.00
<b>Two Family: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Repair/Replace	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
<b>Multi-Family: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Repair/Replace	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
<b>Garages: New</b>	1	\$18,500.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Repair/Replace	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
Move	0	\$0.00	0	\$0.00
<b>Residential Other: New</b>	5	\$340,599.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Repair/Replace	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
Move	0	\$0.00	0	\$0.00
<b>Non-Resi Other: New</b>	1	\$50,000.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
<b>Churches/Religious: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Repair/Replace	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
<b>Commercial: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	5	\$3,700,500.00	0	\$0.00
Repair/Replace	0	\$0.00	0	\$0.00
Demolition	1	\$20,000.00	0	\$0.00
Move	0	\$0.00	0	\$0.00
<b>Towers/Antenna: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
<b>Hospitals/Institutions: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
<b>Office/Bank: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
<b>Stores/Mercantile: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
<b>Schools/Education: New</b>	0	\$0.00	0	\$0.00
Addition/Remod	0	\$0.00	0	\$0.00
Repair/Replace	0	\$0.00	0	\$0.00
Demolition	0	\$0.00	0	\$0.00
<b>Pools: New</b>	0	\$0.00	0	\$0.00
<b>TOTAL</b>	<b>26</b>	<b>\$5,803,099.00</b>	<b>6</b>	<b>\$1,816,453.24</b>