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Vice-President

Clay Reynolds

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Ricky Wilson
Mike Downey
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Rusty Honeycutt
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David Lamb
Todd Parson
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John Mercer
Marcy Payton
Mike Duncan
Jared Gamblin
Heath Duncan

Monthly Newsletter

Debbie Todd

For information about the Hopkins County HBA, please check out our website at www.hopkinscountyhba.com

Affiliated with



February 2016 Newsletter

This month's General Membership Meeting
of the Hopkins County Home Builders Association
is being sponsored by



On Monday February 22 at
Catering & Creations located at
3295 North Main Street, Madisonville, KY 42431

Meet & Green 6:30 p.m. Dinner 7:00 p.m.
Guest Speaker: Mayor David Jackson

From your sponsor.....

At Independence Bank, we do mortgage lending differently. We rely on our experience to provide excellent customer service and value. The end result is something you can't put a price on, "Peace of Mind."

Independence Bank is one of the leading providers of home mortgages in the area with a variety of mortgage options including fixed rate, adjustable rate, balloon, jumbo, bi-weekly, new construction, VA, FHA, and KHC loans. Our loan officers can design a mortgage to custom fit the individual needs of the home buyer along with offering sound lending advice. Independence Bank also offers the home buyer local loan decisions and local servicing of their mortgage. And we are very proud to announce our second location is underway at 629 East Center Street to help facilitate our customers.

If you are ready to join the revolution, start with a bank that puts its customers and community first. Call Kent Mills, Terry Douglas, Cheri McNary, Kathy Peyton or Buffie Brown at 270-824-1476 for all of your lending needs.

Independence Bank is a community bank with 20 locations in ten counties: Calloway, Daviess, Franklin, Hancock, Henderson, Hopkins, McCracken, McLean, Warren and Webster with assets of over \$1.8 billion!

CALENDAR OF EVENTS 2016

February 22

General Membership Meeting
sponsored by Independence Bank

February 23

Builder of the Year Applications Dues

March 28

General Membership Meeting
sponsored by Kenergy

April 22 & 23

25th Annual Home, Garden &
Outdoor Living Show
Ballard Convention Center

No General Membership meeting in April

May 2

Scholarship Application Deadline

June 27

General Membership Meeting
sponsored by R & D Electric & Noel Properties

July 14 & 15

HBAK Summer Board Meeting, Louisville

July 25

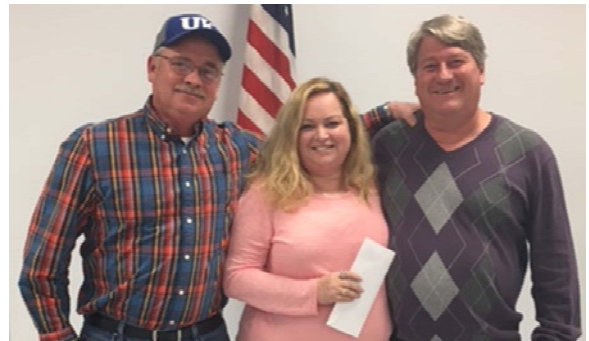
General Membership Meeting
sponsored by Coal Field Flooring

THANK YOU



for sponsoring our annual
Installation of Officers &
Reverse Raffle

Congratulations to Kim Parson
for holding the last ticket which
was worth \$1,000!!!



Pictured above is newly elected “drafted”
President Tony Caudill who presented Kim
with her cash; Kim was kind enough to share
with her hubby Todd! Pictured below is the
newly installed Board of Directors.



National Association of Home Builders

MEMBER ADVANTAGE DISCOUNTS

NAHB has launched a new affinity program that allows members to get discounts on select 2016 Chrysler, Jeep, Dodge, Ram Truck and FIAT brand vehicles. The FCA US LLC affinity program allows NAHB members, their employees and their immediate family members at the same residence to receive a \$500 cash allowance toward the purchase or lease of select 2016 Chrysler, Jeep®, Dodge, Ram truck and FIAT brand vehicles. The \$500 discount is off the final negotiated price and in most cases can be combined with other offers to increase savings. Visit nahb.org/fca for information on eligibility and how to take advantage of this discount. Learn more about the Member Advantage program, including discounts available on GM model vehicles, or contact Christy Ronaldson at NAHB for details (800-368-5242 x8273 or email: memberadvantage@nahb.mmsend.com).

Hard to believe but this will be our 25th ANNUAL SHOW and we are going to make this one the best show EVER!! We already have several first time ever exhibitors signed up! We have lined up celebrities from NAT GEO Wild Bandit Patrol TV show. They will be on hand with several birds of prey to take pictures and sign autographs! Jeff Lyons, WFIE Meteorologist will be there and, for the kids, we will be holding our first ever LEGO Building Contest.

25th Annual
HOME GARDEN & OUTDOOR LIVING SHOW

April 22 & 23, 2016
 Ballard Convention Center, Madisonville, KY
 Sponsored by the Hopkins Co. Home Builders Association

So make your plans now to participate in this extra special show! We are accepting exhibitors as well as ad sponsors. We have just a couple spaces left on our direct mailer (going out to 10,000 residential households) and a few spots left on our “goodie bags” which will be distributed at the show and any leftovers going to HBA members’ retail businesses (3,000 bags total). Just contact Debbie for more information!

ENERGY CODE SEMINAR

March 3

Brothers BBQ 1055 North Main
 Registration 8:00 a.m. Seminar 8:30 a.m.

The Code Administrators of KY, along with the Home Builders Association of KY & Office of Housing, Buildings and Construction, are putting on ten one-day seminars across the state with one being here in Madisonville. This year’s class will provide detailed information on the code requirements of the 2009 International Energy Code; Ric McNeese will be the instructor. Cost is \$85. Please call Frank Wallace at 270-824-2196 to sign up.

SCHOLARSHIP APPLICATIONS DUE MAY 2

This year, the HCHBA will be awarding three \$1,000 scholarships thanks to the generous sponsorships from our annual golf outing!

Those eligible to apply are HBA members and their children as well as employees of HBA members and their children. Deadline to submit is May 2; scholarships will be presented at the May 23 membership meeting. See attached application to apply!

THE SUPRISING REASON THAT IS HOLDING BACK THE HOUSING MARKET *from NAHB*

One reason that tight inventory continues to constrain the U.S. housing market is that homebuilders are having trouble finding enough workers to meet their needs. The cost and availability of labor is the top problem for builders going into 2016, with more than three-quarters of those polled by the National Association of Home Builders rating it as a significant problem.



More than 2 million workers left the construction industry when jobs dried up during the housing bust, and only about half of them have returned. There are many reasons for the worker shortage, including fewer immigrant workers, lower pay relative to other industries, and a decline in young people entering the field.

Nearly 90 percent of builders surveyed by American General Contractors last year said that they had trouble filling some positions. The hardest to fill positions include carpenters (cited by 73 percent of builders), sheet metal installers (65 percent) and concrete workers (63 percent).

The National Association of Realtors said last fall that the builders’ failure to keep pace with demand “is contributing to persistent housing shortages and unhealthy price growth in many markets.”

Developers broke ground on 1.1 million homes last year, up more than 10 percent from 2014, according to the U.S. Department of Housing and Urban Development. During the peak of the housing bubble in 2006, the industry was erecting more than 2 million homes a year.

Other challenges cited by builders included the cost and availability of developed lots, federal environmental regulations and policies, and regulation of banking and financial institutions.