



BUILDERS ASSOCIATION OF NORTHEAST INDIANA

PROFESSIONAL MEMBERS • PROFESSIONAL RESULTS

The Higher Standard

February
2022



President Letter

Meetings & Events



News and Info



Permit Reports

**Together We Build Northeast Indiana
Do Business with a Member!**

New Member Welcome

Do you know someone that could benefit from being a member of BANI?!

Feel free to reach out to Lou, Chris or Ian for assistance in explaining the many benefits of BANI and how their involvement not only makes us stronger as an organization, but helps improve and strengthen the building industry throughout northeast Indiana.

We are always looking for new members, especially those who want to be involved! If you or someone you know would like to get involved in any of our upcoming events (Golf Outing, Parade of Homes, etc.) please reach out to Chris or Ian to see what volunteer opportunities may exist!

Member Shoutout

Thank you to our 2022 Board Members who have committed to helping BANI grow! Our board is made up of members representatives from Four Seasons Design & Remodeling, Bob Buescher Homes, Home Lumber, Urnest Construction, Pella Windows and Carter Lumber



From the President...

BANI Members,

Have you thought about your vision for your company or division lately? Is it big enough? Have you conveyed the vision to your team? Have you taken steps to implement it? Imagine the companies and organizations that we could build if we dared to create clear, audacious visions for our companies, and were able to energize our teams around them. I recently read a book called The Vision Driven Leader by Michael Hyatt. In the book, Hyatt posited that the most limiting force in businesses and organizations is a lack of vision from leaders. Rather than invigorating teams to new levels of accomplishment, most leaders are stuck managing the status quo. The past couple of years have been difficult to focus on much beyond immediate challenges –product and material delays, scheduling nightmares, rising costs, etc... Maybe that will be one of the most significant impacts of the Covid era – the hyper advancement of an environment that consumes attention in the immediate rather than promoting long-term planning and vision. However, as leaders of our businesses and organizations, we must protect the time and energy required to create, convey, and energize the overriding visions of our companies and organizations.

Here at BANI, we have several exciting opportunities coming up at the end of February and first of March. We will be headed to the State House on February 28th for the annual Legislative Lunch with Indiana state legislatures. The Indiana Builders Association will also be giving legislative updates on what they have been working on on our behalf. If you are interested in joining us, feel free to contact myself, Ian, or Chris for more information and to see if we might be able to share rides.

Another huge benefit that is coming up the first week of March is the opportunity to earn the Certified Green Professional (CGP) and the Certified Aging in Place (CAPS) designations for free! The IBA is offering free in-person classes March 2-4 for the CAPS designation, and free hybrid classes (one in person on March 1 and one on-demand online) for the CGP designation. I would strongly encourage our members to take advantage of this free educational opportunity to gain a professional designation. For more information and to register visit the IBA's website - business.buildindiana.org/events.

Locally, our 3rd Annual Lego Build-Off will be happening again in March! If you have kids, grandkids, neighbors, or friends with kids ages 6-15, be sure to have them submit their creative Lego build. We will be accepting entries until March 31st to Ian or through our BANI Facebook page. We also have sponsorships still available. This is a great event to reach our local community and create touch points with the next generation.

Have a great February, and hopefully we'll start to see some warmer weather soon!

Lou Salge



BUILDERS ASSOCIATION OF NORTHEAST INDIANA

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2022 BOARD MEETINGS

Q1 MEETING

January 11th

Q2 MEETING

April 12th

Q3 MEETING

July 12th

Q4 MEETING

October 11th

2022 EVENTS CALENDAR

FEBRUARY

Legislative Conference (28th)

MARCH

Youth Lego Build-Off Competition
(All Month)

JUNE

Golf Outing (8th)

SEPTEMBER

Builder's Parade (16th, 17th, 18th)

OCTOBER

Annual Ball Drop Fundraiser (TBD)

NOVEMBER

Chili Cook-Off (15th)

DECEMBER

Christmas Party (6th)

All members are welcome to attend board meetings to learn more about the association and the association's on-going business!



BUILDERS ASSOCIATION OF NORTHEAST INDIANA

PROFESSIONAL MEMBERS • PROFESSIONAL RESULTS

2022 Officers

Lou Salge - President

Four Seasons Design & Remodeling
Email: lou@craftsman-design.com

Jeff Wilson - Vice President

Bob Buescher Homes
Email: jeff@bobbuescherhomes.com

Chris Delagrang — Secretary

Pella Windows
Email: cdelagrang@pellani.com

Matt Moore - Treasurer

Home Lumber of New Haven
Email: mmoore@homelumberinc.com

2022 Board

Jeff Parks

Irving Materials
Email: jparks@irvmat.com

Jeff Wilson

Bob Buescher Homes
Email: jeff@bobbuescherhomes.com

Fred Kreigh

UrNest Construction, LLC
Email: urnestllc@gmail.com

Matt Moore

Home Lumber of New Haven
Email: mmoore@homelumberinc.com

Lou Salge

Four Seasons Design & Remodeling
Email: lou@craftsman-design.com

Chris Delagrang

Pella Windows
Email: cdelagrang@pellani.com

Executive Officers

Ian Garner

Email: ian@ba-ni.com
Cell: 260-316-0280

Chris Evans

Email: chris@ba-ni.com
Cell: 260-668-4973

2022 Legislative Conference & Board and Committee Meetings

February 28, 2022 - March 1, 2022

Location:

Embassy Suites Downtown
Indianapolis
110 West Washington St.
Indianapolis, IN 46204

Legislative Lunch held at the Statehouse

200 W. Washington Street,
Indianapolis, IN 46204

Fees/Admission:

\$30 if registered by February 21,
2022. \$40 after February 21.

[Register Here](#)

2022 Legislative Conference, Board & Committee Meetings
February 28 - March 1

Embassy Suites Downtown Indianapolis

Day 1: February 28

| | |
|---------------------|-----------------------------------|
| 9 am - 10 am | Senior Officers Meeting |
| 10:30 am - 11:15 am | Legislative Briefing |
| 11:30 am - 1 pm | Lunch at the Statehouse |
| 1:30 pm - 2:30 pm | Board Orientation & Housing |
| | Protection Fund Meeting |
| 2:30 pm - 4:30 pm | Board of Directors Meeting |
| 4:30 pm - 6:30 pm | Welcome Reception for Legislators |

Day 2: March 1

| | |
|---------------------|---|
| 9 am - 10:15 am | Executive Officers Meeting, Past Presidents Meeting & Codes Meeting |
| 10:30 am - 11:45 am | Association Issues Meeting & Government Affairs Meeting |
| 11:45 am - 2 pm | Executive Committee Lunch Meeting |
| 2:30 pm - 8:30 pm | Additional Educational Opportunity |

Event sponsorship available for \$1500
Contact Raelle at Raelle@buildindiana.org

Meet with state lawmakers during the legislative session in Indianapolis to discuss priority issues affecting the home building industry. Indiana Builders Association's Legislative Conference begins on February 28 with a legislative briefing followed by a short walk to the Indiana Statehouse for lunch with State Senators and Representatives. IBA's Board of Directors will meet later that day then enjoy a networking reception that evening. Members return on March 1 for committee meetings. Don't miss the opportunity to protect your business and industry and establish relationships at this 2-day, annual event.

BANI BUILDERS ASSOCIATION OF NORTHEAST INDIANA

PROFESSIONAL MEMBERS • PROFESSIONAL RESULTS

3RD ANNUAL LEGO BUILD-OFF



Our members want to see what the next generation of great home builders and trade professionals are capable of! Get out your Legos and start building!

Entries must be from kids ages 6-15 who reside in Steuben, LaGrange, Noble or DeKalb County.

There will be a 1st-3rd place winner from each age bracket (6-10) & (11-15), chosen by the BANI Board Members. There will also be a People's Choice category decided via Likes on the Lego Contest Album of our BANI Facebook page (The Album will be posted April 1st with Facebook voting taking place April 1st-11th). 1st-3rd place prizes for people's choice as well!

All entries must be submitted by March 31st to ian@ba-ni.com or via private message to BANI's Facebook Page. Entries must include the child's first name, age and county, as well as a photo of the finished project (please do not include the child within the photo).

Rules:

1. You may build anything you want, with however many pieces you want. Be creative and make your own design!
2. All entries must be received by Midnight on March 31st. Winners will be announced April 13th.
3. One entry per child: ages 6-15.
4. Give the design a name or title. If you wish to submit a brief description of your creation you may but it is not required
5. HAVE FUN!!!



4 Available Sponsorships
\$250

Your LOGO Here

EACH WINNER WILL WIN A NEW LEGO SET!
For questions on rules and how to participate please contact
Ian Garner at ian@ba-ni.com

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MONEY BACK FOR PRODUCTS
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- 3 RECEIVE A REBATE CHECK

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PER BUILDER / REMODELER
COMPANY WHO
PARTICIPATED IN 2020 WAS:

\$1,495.13



Website: www.HBArebates.com | Phone: 866-849-8400
Email: info@HBArebates.com | Facebook: /MemberRebateProgram

Priority Issues Affecting Home Builders



During the 2021 Legislative Session, state lawmakers will debate many issues affecting Indiana's home building industry. IBA's Advocacy Team will closely monitor the following priority issues to foster growth in Indiana and to protect our members' ability to provide housing that is safe and affordable for Hoosiers.

Mandated Home Aesthetics

We oppose local mandates on a home's aesthetics.

- Housing that is safe and affordable is essential to the growth of every community.
- Mandating restrictive design elements leads to more costly housing and limits consumer choice.
- Healthy housing markets offer a wide range of housing options at various price points.

Workforce Development

We support workforce development initiatives that promote and advance careers in the construction industry.

- Construction workforce shortages result in more costly and time-consuming building and infrastructure projects and are detrimental to Indiana's economic growth.
- Allocating funding to programs that promote careers in construction and offering career and technical education are essential to address the skilled labor shortage.
- The Indiana Builders Association, in partnership with the Indiana Construction Roundtable Foundation, continues to advocate for the continuation and expansion of the Build Your Future Indiana program.

Natural Gas Bans

We oppose natural gas bans.

- Nearly 70% of Hoosiers heat their homes with natural gas.
- Banning natural gas in residential and commercial buildings will have a negative impact on the economy, families, and small businesses and is a costly, inefficient means to


achieve desired climate goals.

- Mandated electrification takes away choice and raises prices for all customers.

Isolated Wetlands

We oppose state regulation of isolated wetlands that are more stringent than current federal regulations.

- Water is regulated and protected through a variety of federal, state, and local laws and regulations, as well as through the actions and initiatives of the regulated community, organizations and citizens.
- The Navigable Waters Protection Rule, which became effective on June 22, 2020, clarifies that federal jurisdiction of wetlands does not include isolated wetlands or ephemeral streams.
- Eliminating the state regulations on certain isolated wetlands provides regulatory relief for developers and property owners.



Regulations account for nearly **25%** of price of new single-family home.

For every **\$1,000** price increase, **4,768** households are priced out of the market in Indiana.

IBA takes an active role in the following issues impacting home builders:

Business Regulation

- Economic Development
- Impact Fees
- Foreclosure Issues
- Homeowners Associations
- Contractor Licensing
- Home Inspectors
- Mechanic's Lien
- Home Warranties
- Performance & Maintenance Bonds

Insurance

- Worker's Compensation
- Medical Insurance
- Title Insurance

Labor

- Workforce Training Programs
- Employee Classification
- Unemployment Insurance Trust Fund

Taxation

- Model/Speculative Home Exemption
- TIF Districts
- Historic Preservation Tax Credit

Land Development

- Private Property Rights
- Eminent Domain
- Planning & Zoning
- Complete Streets

Energy & Environment

- Onsite Sewage Systems
- Combined Sewer Overflows
- Mold Remediation
- No More Stringent Than Corresponding Federal Provisions
- Wetland Mitigation
- Lead Paint
- Radon-resistant Construction
- Water/Sewer Infrastructure

Construction Codes & Standards

- Statewide Building Codes
- Product Mandates
- Permit & Inspection Fees
- Energy Efficiency
- Fire Sprinklers



Building Materials Remain Top Challenge for Builders

Prices for building materials were a significant issue for 96% of builders in 2021, and 91% of the builders expect it to continue being a problem in 2022, according to the NAHB/Wells Fargo Housing Market Index.

Availability/time it takes to obtain building materials was also a predominant issue for the large majority (91%) of builders, and 90% expect it will remain an issue in 2022. The high incidence of builders reporting building material problems is not surprising given recent increases in material prices.

building materials - significant problem graph

For comparison, the portion of builders reporting building materials prices as a "significant problem" has been trending up for the past decade:

building materials changes over the years. Meanwhile, the cost and availability of labor was reported as a significant problem by only 13% of builders in 2011. The share increased to:

- 30% in 2012,
- 53% in 2013,
- 61% in 2014,
- 71% in 2015,
- 78% in 2016,
- 82% in both 2017 and 2018,
- 87% in 2019 and
- 65% in 2020.

Although 82% indicated it was problem in 2021, 85% expect that problem to continue in 2022. The large number of unfilled job openings in the construction industry is an indicator of this issue.

Other problems that are expected to become worse in 2022 include:

- Rising inflation in U.S. economy
- Federal environmental regulations and policies
- Gridlock/uncertainty in Washington making buyers cautious
- Concern about employment/economic situation
- Taxes on home builders
- High interest rates
- Attempts to limit mortgage interest deduction/other

[Click here to see the graphs from this article](#)



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Indiana Builders Association Value of Membership at a glance

**Savings, Discounts and Rebate Programs
Available only to IBA Members**

| COMPANY | PRODUCT | INFO |
|---------|--|--|
| | Member Rebate Program Rewards builders and remodelers for using any of the 50+ participating manufacturers. | hbarebates.com/iba.html |
| | Speedway Superfleet Fueling Program Earn rebates on fuel at thousands of Speedway locations when you use your Super-Fleet MasterCard. | superfleet.net |
| | National Purchasing Partner Offers discounts on products and services including Verizon, office supplies, tech devices and more. | mynpp.com |
| | Great American Insurance Group Offers builder's risk insurance for projects ranging from a single custom home to a subdivision. | bit.ly/2SokHqB |
| | Snazzy Traveler Free access to savings on hotels, cars and cruises with no blackout dates or travel restrictions. | snazzytraveler.com |
| | Quality Builders Warranty Get a home warranty program that holds its members to the highest standards, limits your overall liability, and lets you join a network of some of the best builders in the country. | qbwc.com |
| | Thurston Springer This 401K program offers employees a quality retirement program at a competitive cost that ensures they are ready for retirement. | bit.ly/2w9fx0r |
| | Indiana Employers Trust Members have the opportunity to choose a high-quality, affordable group health care plan administered by Anthem. | loganlavellehunt.com/associations/home-builders-indiana |
| | Logan Lavelle Hunt & The DeHayes Group Full-service insurance agencies that handle any insurance or financial need that may arise. | loganlavellehunt.com/business-insurance |
| | Small Business Growth Partners Achieve success by providing them with a one of a kind Business Plan of Action that isn't available to the general public. | smallbusinessgrowthpartners.com |



Average Loan Sizes Reach Record Highs

The Mortgage Bankers Association's (MBA) latest weekly application surveys show average loan sizes reaching consecutive record highs each week for the latest month, with a record high of \$446,000 for the week ending February 4. Accompanying the increase was a similar dramatic rise in the 30-year fixed-rate mortgage rates, reaching 3.83 percent in the latest week. These factors are obstacles for entry-level homebuyers.

The 30-year fixed-rate mortgage averaged 3.7 percent for the current month, compared to 3.4 percent the previous month. The MBA's seasonally adjusted Market Composite Index showed total mortgage activity decreasing in the latest week by 8.1 percent, consisting of a 9.6 percent decrease in Purchasing and 7.3 percent decrease in Refinancing.

The climbing rates have provided borrowers little incentive to refinance, which had been trending downward since late 2020.

Purchasing activity showed minor gains, relative to the previous month. The gains owed more to conventional loan purchases. The MBA cites slower growth in government purchase activity as being partly responsible for loan size appreciation.

On an unadjusted basis, the Purchasing Index in the latest week was 12 percent lower than what it was one year ago (year-over-year percent change for the same week) and its refinancing counterpart was 52 percent lower.

The refinance share of mortgage activity decreased to 56.2 percent of total applications from 57.3 percent the previous week. The adjustable-rate mortgage (ARM) share of activity remained unchanged at 4.5 percent of total applications.

[Click here to see the graphs from this article](#)

Members Save Millions
Start saving at nahb.org/savings



Steuben County Permit Report

2021 Building Permits (December)

| Owners | Project Address | Constructing | Value | Contractor |
|----------------------------|--------------------------|---------------------------------------|--------------|----------------------------|
| Freeburn Charles W & Julia | 606 S Broad St | 1 story home w/ att'd storage | \$170,000.00 | Owner/Builder |
| Kim Bair, Vera Wenger | 2555 W Sycamore Beach Rd | remove door | \$2,000.00 | Owner/Builder |
| Zimmerman Jeffery | 235 Ln 850 Snow Lk | deck w/ ramp | \$20,000.00 | Owner/Builder |
| High Spencer J | 10555 W 650 S | 30 x 32 pole barn | \$15,000.00 | Owner/Builder |
| Brown, Eric | 6285 E St Rd 120 | 35 x 35 pole barn (inc lean to) | \$21,000.00 | AMERICAN STEEL |
| Boyer Rocky D & Cheryl A | 7840 S St Rd 327 | 75 x 66 ag bldg | \$90,000.00 | A.E.R.S. |
| Schmucker Noah S | 3822 S 850 E | 42 x 142 calf barn w/ milk house | \$60,000.00 | Owner/Builder |
| Mendenhall, Denise & Jim | 3554 N Bayview Rd | deck; interior remodel | \$26,000.00 | Owner/Builder |
| Putt, Kyle & Hilary | 40 Ridgeview Ct | 1 story home on slab w/ att'd garage | \$320,000.00 | GRANITE RIDGE BUILDERS |
| Lake James Christian | 1860 W 275 N | 24 x 24 garage | \$18,000.00 | Owner/Builder |
| Gary & Nancy Shoup | 60 Kodak Ln | 1 story home on slab w/ bonus | \$320,000.00 | YODER |
| Arnold Home Investments | 860 Ln 275 Turkey Lk | replacing 6 windows, sliding door | \$10,200.00 | BOB BUESCHER HOMES |
| Crooks Judy M | 2880 S 390 W | 2 story modular on crawl | \$305,000.00 | Next Modular LLC |
| Sowles Jarrod L | 4550 E 200 N | interior remodel | \$20,000.00 | Owner/Builder |
| Longville Paul J | 6710 W South Lk Gage Dr | bsmt interior remodel | \$81,740.00 | BOB BUESCHER HOMES |
| Strebig Real Estate | 3615 N 300 W | 68 x 70 barn | \$60,000.00 | STREBIG CONSTRUCTION |
| Gentz Jacob | | 12 x 24 shed | \$5,000.00 | Owner/Builder |
| Ian & Hannah Miller | 10428 W 300 S | modular on bsmt w/ att'd garage | \$280,000.00 | SHERLOCK HOMES OF |
| Keiser, Dennis & Jackie | 934 South Clear Lk Dr | 3 x 18 fireplace bump out | \$20,000.00 | INTEGRITY RESTORATION |
| Behrens, Alan | 9945 W Myers Ct | 1 story home on crawl w/ att'd garage | \$185,000.00 | BEHRENS CONSTRUCTION |
| Schmucker Noah & Rebecca | 4779 S 1000 E | 80 x 160 ag bldg | \$225,000.00 | Stateline Construction LLC |

Noble County Permit Report



Noble County Building Department

2090 N. State Road 9, Suite A
 Albion, IN 46701
 Phone #: (260) 636-2215
 Fax #: (260) 636-6957

2021 BUILDING PERMITS ISSUED DECEMBER

| CURRENT | YEAR TO DATE | CATEGORY | CURRENT | YEAR TO DATE |
|-----------|--------------|-----------------------|------------------|-------------------|
| 2 | 74 | NEW HOMES | 805,000 | 23,738,425 |
| 1 | 11 | MANUFACTURED HOMES | 147,000 | 689,000 |
| 0 | 20 | RESIDENTIAL ADDITIONS | 0 | 1,413,819 |
| 5 | 42 | GARAGES | 179,100 | 1,754,935 |
| 0 | 17 | INDUSTRIAL / BUSINESS | 0 | 3,340,500 |
| 2 | 50 | AGRICULTURAL | 101,000 | 3,761,450 |
| 9 | 260 | OTHER | 174,882 | 5,450,463 |
| 19 | 474 | TOTAL | 1,406,982 | 40,452,692 |

