



BUILDERS ASSOCIATION OF NORTHEAST INDIANA

PROFESSIONAL MEMBERS • PROFESSIONAL RESULTS

The Higher Standard

**March
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

Big thanks to all of our sponsors of our annual Lego Building Challenge.

This event is made possible by these sponsors and everyone who help contribute legos at our annual Christmas party. Check out the event flyer in the newsletter for more info and make sure to get your kids involved!



From the President...

BANI Members,

I recently read an excerpt from Peter Drucker, one of the most prominent minds in business management and marketing of the 20th century, that stood out to me:

“The great mystery isn’t that people do things badly but that they occasionally do a few things well. The only thing that is universal is incompetence. Strength is always specific. Nobody ever commented, for example, that the great violinist Jascha Heifetz probably couldn’t play the trumpet.”

The truth of this statement is quite profound, and makes one ponder what few things they can, or should, do well. We often try to be too much, be too flexible, over multi-task. We are pulled in too many directions to be able to focus and excel at the few things we should. This same truth transfers to your business. Rather than trying to be everything to everyone, there is value in saying “No” and acknowledging that there are others out there that do have strength in areas that you may not. Declining opportunities that deep down you know will be a struggle gives you the time and energy to focus your efforts in areas that you can shine.

Last week, a couple of us from BANI traveled to Indianapolis for the annual IBA Legislative Lunch. I have attended several of these over the years, but I believe this year was the best turnout of legislators yet. We had two keynote speakers for the day – Secretary of State Holli Sullivan and Lieutenant Governor Susan Crouch. Both spoke positively of increasing opportunities for the Indiana building community by reducing governmental red tape, encouraging labor participation in the trades, and inviting the Association to the table in discussions on topics affecting our members. Although it may feel like we are constantly battling regulations and restrictions, when comparing our state to others and the difficulties our counterparts face there, I believe we are quite fortunate to work in a building-friendly state.

BANI is currently promoting our Annual Lego Build-Off! Be sure to encourage any kids age 6-15 in your life to submit their build to the competition. We are accepting entries through March 31st to ian@ba-ni.com or through private message on our Facebook page. A big “Thank You!” to our sponsors for this event – Bob Buescher Homes, J.O. Mory, Homes by JICI, and Four Seasons Design & Remodeling!

Coming up on June 8th, we will be hosting our Annual Golf Outing at Glendarin Hills Golf Club in Angola. This is one of our most fun events of the year, and one of our biggest fundraising events. So be sure to sign up your team and contact Ian or Chris regarding sponsorships! We are excited for this year’s event to be at Glendarin – one of the most beautiful courses in northeast Indiana!

If you get a chance, listen to a piece by Jascha Heifetz . . . I doubt that he cared that he couldn’t play the trumpet. Have a great month!



BUILDERS ASSOCIATION OF NORTHEAST INDIANA

PROFESSIONAL MEMBERS • PROFESSIONAL RESULTS

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

Carter Lumber
Email: jeff.parks@carterlumber.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



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!!!



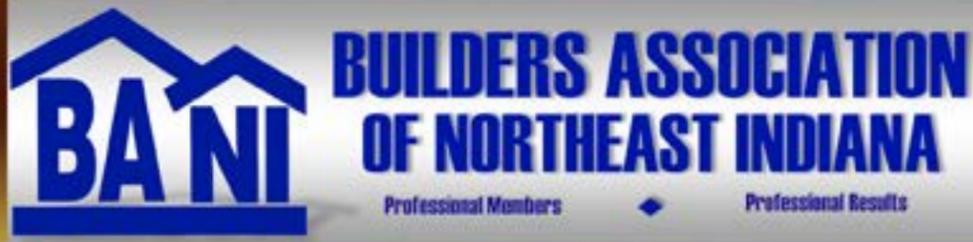
MADE POSSIBLE BY:



Homes by JICI



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



**June 8th, 2022
11:00 a.m.
Lunch and Registration**

3333 Glendarin Way, Angola, IN 46703

Annual Golf Outing

Door Prize Donations Needed!

We are in search of door prizes to be given away during dinner! Don't want to shop for a door prize? Send us a donation and we will do the shopping for you! All donors will receive social media recognition and receive recognition in the clubhouse

Team \$475

Includes

2 drinks tickets per player
Lunch and Dinner Tickets
Prize Hole Entries

**Individual Player: \$120
Dinner Only Ticket: \$50**

Company Name _____

Registration: Individual (\$120) _____ Team (\$475) _____

Players _____ Sponsorship Level: _____

1. _____

2. _____

3. _____

4. _____

Golf Outing Contacts
 Ian Garner - ian@ba-ni.com
 Chris Evans - chris@ba-ni.com
 260-665-8921

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



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

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THE AVERAGE REBATE 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

Taxation

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

Construction Codes & Standards

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

Insurance

- Worker's Compensation
- Medical Insurance
- Title Insurance

Labor

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

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



NAHB Chairman Calls for Ending Lumber Tariffs, Boosting Output at White House Event

NAHB Chairman Jerry Konter urged the Biden administration to increase domestic production of timber from federal lands and to work with Canada on a new softwood lumber agreement that will eliminate tariffs during a virtual White House listening session today on resolving the lumber and building material supply chain crisis.

“Historically high price levels for lumber and other building materials are dramatically affecting home prices and rental costs and threaten the nation’s economic stability,” said Konter.

He told administration officials that home building material costs are up 20% year-over-year. And since last August, the price of framing lumber has more than tripled and oriented strand board (OSB) prices have doubled.

“These supply chain price increases have only added to the ongoing housing affordability crisis,” Konter said.

Lumber production has not kept pace with demand despite record-high lumber prices and tariffs that are protecting domestic producers and raising costs for builders and home buyers.

In October 2021, domestic lumber production was only 0.4% higher than the previous year and today stands lower than it was in 2018, despite an increase in demand. And domestic sawmill production increased by just 500 jobs last year despite historically high lumber prices.

“If our trade protectionist policies are not creating domestic jobs or increasing domestic production, then it’s time to revisit our trade positions,” said Konter. “Few things would have a more immediate impact on lumber markets than a swift resolution to our ongoing trade dispute with Canada over softwood lumber.”

Konter also said that significant reductions in timber production from federally owned lands since the 1990s has severely constricted domestic supply. He called on policymakers to do their part to help boost domestic production by seeking higher targets for timber sales from publicly-owned lands and opening up additional federal forest lands for logging in an environmentally sustainable manner.

“Housing can do its part to create jobs and lead the economy forward, but in order to do so, we need to address skyrocketing lumber and building material prices and chronic production bottlenecks,” said Konter.



Home Lumber



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



Monetary Policy Tightening Underway

The first of many expected Federal Reserve hikes of the short-term federal funds rate was announced today. Combined with future balance sheet runoff, these monetary policy moves will lead to higher mortgage rates in 2022 and 2023 as the Fed attempts to curb elevated inflation.

As widely expected by forecasters and markets, the Fed raised the federal funds rate by 25 basis points at the conclusion of its March meeting. There was a single vote for raising by 50 basis points, as inflation readings are near 40-year highs. The "dot plot" of Federal Open Market Committee participants' future policy expectations indicates a median outlook of seven 25 basis point increases in 2022, one at each future meeting, plus an additional three 25 basis points of tightening in 2023. We continue to believe, however, that rate hikes for the end of 2022 and 2023 will be data dependent, as the Fed does not want to produce a recession. The economy will undoubtedly slow with this expected path of policy.

It is also important to note that there is not a direct connection between federal fund rate hikes and changes in long-term interest rates. Indeed, during the last tightening cycle, the federal funds target rate increased from November 2015 (with a top rate of just 0.25%) to November 2018 (2.5%), a 225 basis point expansion. However, during this time mortgage interest rates increased by a proportionately smaller amount, rising from approximately 3.9% to just under 4.9%.

The Fed has upgraded its inflation outlook to a 4.3% year-over-year gain for the PCE measure of inflation. The Fed also reduced its GDP forecast in 2022 to just 2.8%, revealing the difficult task that lies before the central bank as it attempts to reduce inflation while not being too aggressive with respect to monetary policy and producing a recession during the second half of 2022 or 2023. Given the Fed is behind the curve with respect to the build up of inflationary pressures, a so-called soft landing of moderated inflation and ongoing economic growth will be difficult to achieve.

Additionally, the Federal Reserve indicated that balance sheet reduction, after significant asset purchases to produce lower long-term rates, will begin at a future meeting. This will almost certainly start no later than the start of the third quarter of 2022 and produce additional pressure on long-term rates like mortgages.

Given this expected path of monetary policy, we reiterate our policy recommendation with respect to a soft landing. Clearly, elevated inflation readings call for a normalization of monetary policy, particularly as the economy moves beyond Covid-related impacts. However, fiscal and regulatory must complement monetary policy as part of this adjustment.

Higher inflation in housing is due to a lack of rental and for-sale inventory and cost growth for building material, lots and labor. Higher interest rates will not produce more lumber. A smaller balance sheet will not increase the production of appliances and materials. In short, while the Fed can cool the demand-side of the economy, additional output on the supply-side is required in order to tame the growth in costs that we see in housing and other sectors of the economy. And efficient regulatory policy in particular can help achieve this goal.

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

Members Save Millions
Start saving at nahb.org/savings



Contact Us
101 West Ohio Street, Ste. 710, Indianapolis, IN 46204
317-917-1100 | 800-377-6334
www.buildindiana.org

Steuben County Permit Report

2022 Building Permits (February)

Owners	Project Address	Constructing	Value	Contractor
Lobrillo, Anthony	3747 W Landis Rd	50 x 96 pole bldg	\$175,000.00	Owner/Builder
Lehnertz Thomas L	815 Ln 201 Lk George	19 x 36 shed	\$33,000.00	Owner/Builder
Kolar C Kevin & Kelly	6715 W North Lk Gage Dr	2nd floor remodel	\$110,000.00	JICI Inc
Pranger John B & Pamela	4780 S 150 W	2 story home on bsmt w/ att'd garage	\$380.00	HAUGK COMPANIES INC
Benson David W	240 Ln 100 Hogback Lk	56 x 20 barn add w/ 12 x 56 lean to	\$75,000.00	S.E. CONSTRUCTION/J & JS
Brace Steven & Susan	1585 Ln 110 W Otter Lk	26 x 39 garage w/ attic & porch	\$160,000.00	DENNIS SPIDEL
McHugh Martin J	420 Ln 305 Jimmerson Lk	1 story home on crawl w/ att'd garage	\$464,976.00	GRANITE RIDGE BUILDERS
Coil, Jeff & Tiffany	6460 W South Lk Gage Dr	add 2 windows, kitchen remodel	\$45,000.00	MANAHAN
Lakeland Storage	1735 N 200 W #7	65 x 168 w/ 35 x 36 storage bldg	\$390,000.00	MEYER BUILDING LLC
Lakeland Storage	1735 N 200 W #8	50 x 225 boat storage	\$325,000.00	MEYER BUILDING LLC
Mark & Jane Frazee	260 Ln 160 Crooked Lk	interior remodel	\$560,000.00	JICI Inc
Miller, Jeff	5110 N 450 W Lot 81	sectional w/ att'd garage & att'd shed	\$305,000.00	LEWIS QUALITY HOMES,
Mitman, Michael	3115 E US HWY 20	1 story addition on bsmt w/ patio roof	\$150,000.00	YODER CONSTRUCTION
Kelty, Nathan	6125 W South Lk Gage Dr	2 story home on slab	\$300,000.00	MANAHAN
Furney Thomas	795 Ln 275 Jimmerson Lk	14 x 28 addition	\$56,600.00	Schmucker Quality
Graham Jeffry D & Karen	245 Ln 650B Snow Lk	interior remodel	\$100,000.00	FRIES BROS BLDG &
McGuigan, Daniel	2695 S 800 E	modular on bsmt	\$273,575.00	SHERLOCK HOMES
Tiedeman Timothy A II	180 Ln 140 Little Otter Lk	2 - 5 x 20 additions to home	\$15,000.00	Owner/Builder
Baker Hay Farms Leasing	2855 S 550 E	40 x 40 barn addition	\$30,000.00	Callaway Concrete
Baileus LLC	100 LN 270 Crooked Lake	att'd garage w/ living above	\$380,000.00	GRABER BUILDING
Watkins, Daniel	280 Ln 120 Hamilton Lk	deck	\$12,000.00	Creative Design
Fleek Alan L Sr & Sandra J	35 Ln 260 Lk James	porch & roof	\$5,000.00	Owner/Builder
Rammel Family Joint Trust	175 Ln 200FA Lk James	re-doing deck	\$8,500.00	Owner/Builder
John & Barbara Choka	300 Ln 400 Lk James	room addition & deck	\$350,000.00	Owner/Builder
Tokos David M	180 Ln 230 Jimmerson Lk	interior remodel	\$10,000.00	FOUR SEASONS DESIGN

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

2022 BUILDING PERMITS ISSUED FEBRUARY

CURRENT	YEAR TO DATE	CATEGORY	CURRENT	YEAR TO DATE
1	5	NEW HOMES	390,000	1,201,000
0	0	MANUFACTURED HOMES	0	0
0	2	RESIDENTIAL ADDITIONS	0	180,000
4	6	GARAGES	130,600	174,200
1	1	INDUSTRIAL / BUSINESS	300,000	300,000
2	7	AGRICULTURAL	158,000	223,000
3	14	OTHER	75,000	491,890
11	35	TOTAL	1,053,600	2,570,090

