

The Builder



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November 2018

Home Sales Stumbled in September

New and existing [home sales](#) **stumbled** in September, as higher interest rates slowed the housing sector amid otherwise positive macroeconomic conditions — including a near 50-year low for unemployment. The average 30-year fixed-rate mortgage now stands at 4.9%, up from 3.95% a year ago.



Due to the higher cost of financing, new single-family home sales fell 5.5% in September from a downwardly revised August estimate. While new home sales remain 3.5% higher on a year-to-date basis, the September rate was the lowest since December 2016. Consequently, inventory increased to an elevated 7.1-month supply.

Meanwhile, existing home sales declined 3.4% in September, falling to the slowest pace in nearly three years — and 4.1% lower than a year ago.

Median new home sales pricing has decreased over the last year as the mix of supply has shifted. The median new home price was \$320,000 in September, compared to \$331,500 a year ago.

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Opportunity Zones Could be Knocking

The Treasury Department and IRS in October released the long-awaited proposed regulations for implementing opportunity zones, a new type of economic development incentive created by the Tax Cuts and Jobs Act of 2017.

Opportunity zones seek to incentivize investment in underserved communities. Developers may use a Qualified Opportunity Zone Fund to help fund projects located within an opportunity zone. This new source of investment could be a powerful economic tool if properly administered.

NAHB has prepared answers for [frequently asked questions](#) about opportunity zones and qualified opportunity funds. Public comments on the proposed regulations will be accepted until Dec. 28.

OSHA Memo Addresses Incentive Programs

OSHA has issued a memorandum clarifying how the policy prohibiting employers from retaliating against employees who report work-related injuries or illnesses applies to certain safety incentive programs and post-incident drug testing policies. OSHA's intent is to ensure that these programs

and policies are not disincentives for reporting work-related injuries or illnesses.

Stakeholders, including NAHB, [objected to the prohibition](#) in the rule and the preamble language; many employers have found such programs to improve workplace safety and health.

Supreme Court Hears Takings Case

The U.S. Supreme Court on Oct. 3 heard arguments in *Knick v. Township of Scott*, an important [land use case](#) that could decide whether a plaintiff can bring a Fifth Amendment "takings" claim in federal court. NAHB filed an amicus brief in June.

NAHB hopes the ruling will provide relief from the 1985 Supreme Court decision, "*Williamson County*," which requires a property owner to go through state court prior to bringing a takings case in federal court.

Reg Addresses Small Business Health Plans

The Departments of Treasury, Health and Human Services, and Labor recently proposed [a new regulation](#) that increases the effectiveness of health reimbursement arrangements (HRAs) to help employees pay for health insurance. In 2016, NAHB led the fight for Congress to reinstate HRAs, which help home building firms and other small businesses provide health benefits to employees.

Rule Would Boost Retirement Plans

The Department of Labor is working on a rule to help small businesses strengthen [retirement security](#) for employees. The proposed rule would make it easier for small businesses to offer retirement savings plans to employees through Association Retirement Plans, which would allow small businesses to band together to offer 401(k) plans to their employees. NAHB is actively engaged in promoting retirement security.

Proposed slate of HBACV Officers and Directors for 2019

The HBACV Membership will vote on the slate of officers and directors for 2019 at its Nov. 15 Hammer Time event. This meeting begins at 5 pm at First national Bank (Odd Fellows Road branch location)

Slate proposed by nominating committee

Officers & Executive Committee:

Brent Lilly - President
Joe Hepler - Vice President
Jim Minear - Secretary/Treasurer
Chris Hargis - Associates Vice President
Jeff Wiczorek - Past President

Board of Directors

Tammy Mikkelson
Mike Forren
Sandy Speck
Matt Yeatman
Barry Layne
Steve Mays
Gordon Cudd
Robert O'Brian
Matt Holley
Terry Morcom
Allen Dukes
Rosalie Richman

BUILD-PAC:

Brent Lilly, trustee
Jeff Wiczorek, trustee

HBAV Legislative Committee:

Chris Hargis, HBACV rep

HBAV Builder Committee:

Chris Mowry, HBACV rep

HBAV Associates Committee:

Rosalie Richman

NAHB National Director:

Jeff Weiczorek

HBACV By-Laws

Article IX (Elections)

Section 1 Nominating Committee shall:

Solicit and consider recommendations of the membership, both Builder and Associate, as to candidates for each office and directorship to be filled.

Prepare and send to all Members, at least four days prior to the annual meeting of the membership, a report recommending at least one nomination for each Office and Directorship to be filled, having previously obtained consent of nominees to become candidates from the Directorship.

Present their Final Report on Nominations of the Directors at the Annual Meeting of the Membership and their Final Report on Nominations of Officers at the Annual Meeting of the Board of Directors.

Section 2 Additional nominations for Directors may be made from the floor upon a motion carried by a majority vote. Otherwise the nominations shall be considered closed. If additional nomination for Directors are made from the floor, a vote shall be taken by secret ballot and the candidate receiving the most votes for Directorship shall be considered elected.

Section 3 Acceptance of the Report of the Nomination Committee by the Builder Membership shall constitute election of the Directors ... and the election of the officers so nominated.

Builder/Contractor Member of the Month

**AquaBarrier
WaterProofing**

Matt Holley

Matt Holley is president of AquaBarrier WaterProofing, a company that has been an HBACV member since opening in 2004. But Matt has been a member for more than 20 years initially joining with his first business, a landscaping firm, in 1996. Matt runs the businesses with his wife, Chris. With over 20 Years of experience of operating two construction-based businesses, Matt feels his firms have the skill and knowledge of what it takes to get the job done right the first time.

The details: Matt is a current HBACV board of director and has held leadership positions with the HBACV since 2010.



Contact: (434) 528-1911

Website: <http://www.aquabarrierwaterproofing.com>

Address: 250 Training center Road, Lynchburg, Virginia 24502



Associate Member of the Month

Tammy Mikkelson

Tammy Mikkelson is an active member of HBACV and joined the board of directors in 2017. Tammy is a Mortgage Banker with Atlantic Bay Mortgage Group. Tammy has been working in mortgage and lending for more than 15 years in the greater Lynchburg market. She previously worked with SunTrust and Union Bank & Trust. She first joined the HBACV in 2015.

The details: Tammy has been a member of the HBACV Board of Directors since 2017 and is also a member of the HBACV

Christmas Gala and Raffle Committees.

Contact: 434-665-0098

Website: <https://atlanticbay.com>

Address: 1317 Enterprise Drive, Lynchburg, VA 24502

(Firm is moving to new location at corner
of Greenville Drive and Cornerstone Drive in December)



2018 HBACV LEADERSHIP

Executive Committee:

Jeff Wieczorek - President

Brent Lilly - 1st VP

Joe Hepler - 2nd VP

Jim Minear - Sec/Trea

Chris Hargis - Assoc. VP

Chris Mowry - Past Pres.

Board of Directors

Gordon Cudd

Allen Dukes

Mike Forren

Matt Holley

Robert O'Brian

Barry Layne

Steve Mays

Tammy Mikkelson

Terry Morcom

Rosalie Richman

Sandy Speck

Matt Yeatman

HBACV BUILD-PAC:

Chris Mowry, trustee

HBACV Legislative:

Chris Hargis, HBACV rep

HBACV Associates:

Rosalie Richman, HBACV rep

NAHB National Director:

Jeff Wieczorek

HBACV Executive Officer:

Bob Morgan

CONTACT THE HBACV:

Office: (434) 385-6018

Cell: (434) 841-7588

Email: Bob@hbacv.org

Tickets On Sale Now For HBACV Christmas Gala

Event is Friday, Dec. 7 at City Views downtown

The 2018 HBACV Christmas Gala and Installation of Officers and Directors for 2019 will be held on Friday, Dec. 7 from 6:45 pm until 11 pm. Mark your calendars now and contact the HBACV to reserve your tickets!

We'll again be at City Views by the James in downtown Lynchburg. This is an evening of good food, good drink, music and dancing. We will have just 140 tickets and we expect to sell out so don't delay in reserving your tickets. Tickets are \$40 per person. The event committee is again chaired by Rosalie Richman.

The evening begins with the Installation of 2019 Officers and Directors, which will be conducted by HBAV CEO Craig Toalson, at 6:45. This is followed by cocktails and light fare, followed by heavy hors d'oeuvres with dancing commencing around 8 pm.

Sponsorships are still available, including the platinum presenting sponsor. Silver sponsors already committed are Assurance Financial, BB&T, Member One FCU, First National Bank, Select Bank, Bug Man Exterminating and Central Technology Solutions. The beverage sponsor is Lilly Construction.

Contact EO Bob Morgan if you would like to join our list of sponsors or to reserve tickets.



Last year's party was a great event for all who attended.

Gala Sponsorships Available

Platinum Event Title Sponsor: \$1,250

Platinum Level: Your business is the event NAME sponsor and your logo and name are highlighted on all event materials. Name and logo appear in color on the front of event ticket. You also receive premium banner signage (company provided) at the event, signage on all tables, pre-event and post-event social media mentions, name and logo presence on the HBACV home page. Podium and DJ mention throughout the night and a feature story in the HBACV November Newsletter. **Sponsorship includes 8 event tickets.** (*Tickets alone are a \$320 value*).

Gold Level Sponsor: \$800 (two available)

Gold Level: One is listed as the food sponsor and one as the music sponsor. You receive banner (company provided) signage at the event and shared table signage. You also receive pre-event and post-event social media mention, company logo and mention on the HBACV home page and newsletter and a podium and DJ thank you during the event. Sponsorship **includes 6 tickets to the event.** (*Tickets alone are a \$240 value*).

Silver Level Sponsor: \$375 (six available)

Silver Level: You receive banner (company provided) signage at the event and shared table signage. You also receive a pre-event social media thank you, company logo and mention on the HBACV home page and in the December newsletter and a podium and DJ thank you during the event. The sponsorship also includes 3 tickets to the event. (*Tickets alone are a \$120 value*).



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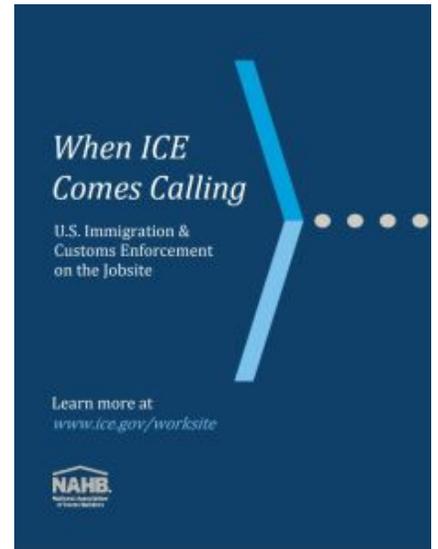
What to Do if ICE Visits Your Jobsite

NAHB has teamed up with immigration law experts to provide members with information on what to expect – and what to do – if a jobsite gets a visit from U.S. Immigration and Customs Enforcement (ICE).

ICE has ramped up oversight of employers' obligations to verify the validity of each employee's identity, and is serving up inspection notices all over the country.

The publication, **"When ICE Comes Calling: U.S. Immigration & Customs Enforcement on the Jobsite,"** offers a look at how these inspections work.

The publication is not legal advice: Employers should consult with immigration counsel and establish a response protocol in case of a raid or audit, and ensure that all field superintendents are prepared and all employees know that the first thing to do is to contact their boss.



Contact Your Local Code Official

The International Codes Council recently conducted public comment hearings on the next edition of the I-Codes.

Input the ICC received will influence changes made to its model building codes. Eligible ICC members will be voting online on the proposals in mid-November.

NAHB has launched **"One and Done,"** a campaign to spur members to contact at least one local code official before the November vote. NAHB will provide members the voting guide on critical proposals to deliver to their local building officials.

All you have to do is sign up for the program and make one contact. By engaging with code officials, home builders are more likely to see better building codes.

Interested volunteers can fill out the form at nahb.org/oneanddone. An NAHB staff member will contact respondents and explain the next steps.

Seeking Clarity on WOTUS

The definition of **Waters of the U.S.** (WOTUS) currently varies from state to state.

The number of states subject to the Obama Administration's 2015 rule, and those subject to the prior 1986 WOTUS definition, has shifted in just the past few months. On Aug. 16, the U.S. District Court for South Carolina halted the Trump Administration's Suspension Rule. As a result, the 2015 rule became applicable in 26 states, with the 1986 definition of WOTUS applicable in 24 states.

But on Sept. 12, the U.S. District Court for Southern Texas issued a temporary injunction against the 2015 rule in Texas, Mississippi and Louisiana. Then, on Sept. 18, the U.S. District Court for North Dakota added Iowa to an existing injunction. Now, the 2015 rule applies in 22 states, and the 1986 definition applies in 28 states.

The Department of Justice is seeking clarity.

Code change classes coming in January

The HBACV and area Building Inspection officials will announce in December a schedule for seminars to explain and train on the changes to the Uniform Statewide Building Code (USBC) which is being implemented through 2019.

Because of the time required for the area's building inspectors and employees to complete their training, the exact dates for the code change classes remain "up in the air."

Specific dates and times for the classes will now be announced in late December. This information will be passed on to members and area builders and trades at that time.

With the final adoption process now complete the Uniform Statewide Building Code (USBC) will begin to be implemented through 2019. Builders will have a 12-month grace period to begin fully adopting and following the changes.

Local building inspectors are currently completing training and developing teaching content on the code changes. Once the local building inspection officials have completed this process, the HBACV will schedule education seminars for our members.

Click [HERE](#) to see the recently updated Virginia Department of Housing and Community Development Website which provides copies of the updated code.



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Lesson Plans Promote Construction Careers

NAHB has partnered with the Department of Construction Science at Texas A&M University and the University of Oklahoma Construction Science Program to create lesson plans that building professionals



can use to encourage interest in construction careers among students in grades 5 through 8.

View the lesson plans on the [Skilled Workforce Development Resources page](#) under the Lesson Plans tab.

The lesson plans are intended to engage students, be consistent with the school's required curriculum, and be applicable for schools across the United States. Each lesson plan includes a hands-on activity where students apply the math and science principles being taught.

The lesson plans cover a wide range of topics including home and green building design, energy consumption in a home, the importance of communication and basic physics and engineering concepts.

NAHB is encouraging members and HBAs to review the lesson plans and reach out to local school systems to request an opportunity for a member to make a classroom presentation. The plans are detailed and include an overview, a script and handouts, as well as PowerPoint presentations where appropriate. They are structured to make it as easy as possible for a builder to teach a lesson on home building.

To facilitate a building professional entering a classroom and teaching a class, the lesson plans are written to fit within the specific curriculum that is covered in each grade and to be applicable in as many states as possible.

Since curriculum elements vary from state to state and district to district, building professionals seeking to offer a lesson should consult with the school principal or the teacher to make a lesson as effective as possible.

CALENDAR OF EVENTS

- **Nov. 13 (Tues.) HBAV Presidents Retreat at NAHB.** Current and president elect attending.

- **Nov. 15 (Thursday) HBACV Hammer Time & Full Membership Meeting (this is a week early because of Thanksgiving Holiday):** Hosted by HBACV at First National Bank's Oddfellows Road Headquarters office. Agenda includes voting on 2019 slate of officers. Starts at 5 pm. Please RSVP to bob@hbacv.org.

- **Dec. 7 (Fri.) HBACV Holiday Gala and Installation of 2019 Officers.** Hosted by HBACV at City Views atop the Bank of the James Building in downtown Lynchburg. This is a ticketed event and **we are seeking sponsors** at the Platinum, Gold and Silver levels. Contact Bob for more information.

- **Jan. 15 (Tuesday) HBACV Hammer Time:** Host to be announced. Agenda includes preview of 2019 program and events. Starts at 5 pm. Please RSVP to bob@hbacv.org.

- **Feb. 19 (Tuesday) HBACV Hammer Time:** Host to be announced. Agenda includes update on General Assembly actions impacting building and events. Starts at 5 pm. Please RSVP to bob@hbacv.org.

Readers name HBACV Members Readers' Top Choice

Several members of the Home Builders Association of Central Virginia were selected as winners in the 2018 Readers Choice Awards.



Congratulations to the HBACV members who won 37 citations in the annual News & Advance contest. Here's a listing of the HBACV winners: Aqua Barrier Waterproofing; *Wooldridge Heating Air Electrical; The Floor Show & Carpet One; Piedmont Floor Design;

Spectrum Stone Designs; *One Stop Improvement Shop; *Rempfer Construction; *Maddox Air & Electrical; Foster Fuels; Francis Oil & Propane; Watts Petroleum; LG Flint General Contractors; Craftsman Custom Home Builders; RM Gantt Construction; Custom Structures; Dodson Pest Control; Creative Edge Design; *First National Bank; Bank of the James; BB&T; Member One FCU; Atlantic Bay Mortgage; Century 21 All-Service; BHHS Dawson Ford Garbee; Central Technology Solutions.

All are great Businesses and great HBACV Members. (**winners in multiple categories*)

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October Hammer Time was solid success at Dawson Ford Garbee

Newest member Meredith Morton talks with oldest member Marshall Hamilton



Drew Sherwood with HealthWorks talks with JP Vaughan member Marshall Hamilton.



Below Matt Holley and John Hopkins chat about the wet year we've had.

DFG hosted the October event, First National hosts this month

HBACV Member BHHS Dawson Ford Garbee was a great host for our October monthly meetings and Hammer Time event at its Forest location.

Members enjoyed great food, weather, networking and fun. The HBACV is grateful for our hosting members and sponsors for the monthly events. Thank you Robert, Tiffany and the entire DFW team.

The November Hammer Time and HBACV Annual Membership Meeting will be held Nov. 15 and is hosted by First National Bank at its Odd Fellows Road location (3401 Odd Fellows Road, Lynchburg, VA 24501). Because of road construction you will need to access this location via the Lynchburg Expressway exit and NOT the new US 460 Oddfellows Rd exit. The event begins at 5 pm.



Allen Dukes gets in some networking time with the DFG staff.



HBACV switches to new credit card processor

Starting on November 1, the HBACV has switched its credit card merchant services processor to Axe Payments. This switch will eliminate credit card processing fees for the HBACV, but will add a .4% convenience fee to members paying their dues with a credit card. There are no fees for membership dues payments by check. Axe Payments' local office, headed by Sam Avello, has also joined the HBACV as an associate member. This new company is also more compatible with the processing needs when selling HBACV Touch a Truck tickets.

2018 Renewals & New Members*

Thank You for your ongoing support of the Home Builders Association of Central Virginia.

Builders/Associates:

ABC Supply Inc.
AmeriGas*
Assurance Financial
BB&T
Century 21 - All Service
Member One FCU
Dawson, Ford, Garbee
Long & Foster*
Ferguson Enterprises
Frances Oil & Propane*
Union Bank & Trust
Gillespie Plumbing*
KU Forming*
Affordable Portables
Diamond Hill Plywood*
Central Va. Construction
Lowe's (Lynchburg)
Lowe's (Bedford)*
Lowe's (Madison Hgts.)*
Hawkins-Graves
Wooldridge Heat Air Elec.
Colonial Farm Credit*
Nelligan Insulation
Morcom Building
Southern TimberCraft*
F&S Building Innovations
Fisher Drafting & Design*
Pella Window & Door
Central Tech. Solutions*
Rhino Foundations*
Atlantic Bay Mortgage
Craftsman Custom Homes
Foster Fuels
Movement Mortgage*
Select Bank

Skinner Construction
Columbia Gas
Blossman Gas & Propane*
Campbell Heat & Cooling*
AXE | Payments*
Toler Insulation*
The Floor Show
Rempfer Construction
JC Laughlin Construction
Coulson Builders, Inc.
D.S. Zechini Construction
Davis Heating & Cooling
English's Home Center
Finly Corporation
Gordon T. Cudd Const.
Long Meadows Inc.
Bug Man Exterminating
Bank of the James
Mortgage
Hajoca
HealthWorks*
David James Homes
Balzer & Associates Inc*
JCL Cable
One Stop Improvement
Shop (K Guard)
First Piedmont
84 Lumber
Sellari Enterprises
R. Moorefield Const.
Rempfer Construction
The Floor Show/Carpet One
Pinnacle Cabinetry
DeWitt Real Estate*
Creative Edge Design*
Sunburst Vinyl Supply*
First Action Systems*

Carpetland USA
Wells Fargo
Balzer & Associates*
Taylor Brothers
Yates Homes
Master Builder International*
Divine Fog Realty*
BlueStone Business Solutions*
Lynchburg Living Magazine*
Lighthouse Properties*
Mid-State Insurance
Lynchburg Garage Door
Boxley Materials
Watts Petroleum
Foxcrest Developers
First National Bank
Wellington Builders
Lilly Construction
Discount Portable Toilets
First Bank & Trust
Showerdoorsonline*
Discount Port. Restrooms
English's Home Center
Wall Construction
Frank Good Builders*
Custom Structures
Piedmont Floors
Perry & Mays

Affiliates:

Cheryl Daffner, L&F*
Ann Parker, DeWitt*
Anne Parnell, DeWitt*
Butch Jefferson, Divine Fog*

Get your message in front of hundreds and also support the HBACV

How?

Advertise in The Builder

The Builder is the official publication of the Home Builders Association of Central Virginia and is delivered monthly to current and past members of the association as well as targeted non-members in the local building industry. The newsletter is delivered via email, web and social media placement and as a print product upon request. This allows you to get your message consistently before the most influential decision-making professionals in the building, remodeling and housing industry in Central Virginia.

The Builder: produced monthly and includes 12 to 16 pages per issue.

The Builder's rates provide prices significantly lower than any other marketing avenue available to you in the greater Lynchburg area.

Get a great deal

Newsletter Sponsorship - two available. This provides a full-page ad in each issue and banner mention on the front page. Cost is \$1,250 a year.

Sponsors also receives a monthly post on the HBACV Facebook Page.

Newsletter ads (sizes and rates).

- **Full Page** - \$125 per issue. (8 x 10.5 inches)
- **Half Page** - \$75 per issue. (4 x 10.5 inches or 8 x 5.25 inches)
- **Quarter Page** - \$50 per issue. (4 x 5.25 or 2.5 x 10.5 inches)
- **Eighth of a Page** - \$25 per issue (2.5 x 2.5 inches)

All ads are discounted 10% when purchasing three months or more in a single buy.

The Small Print

Ads need to be provided to the HBACV in a digital format (300 dpi) in either PDF or JPEG format. Ads can be color or black and white. Ad deadline is the first day of each month. (Example: An ad in the Feb. 12th newsletter is due no later than Feb. 1). Ads that are an incorrect size will be adjusted to fit the purchased space. Advertising charge will be invoiced and payment must be made within 30 days.

NOTE: Get a 15% discount if you purchase ad/sponsorship in both the newsletter and the new HBACV website.

JOIN THE HBACV AND REAP THE BENEFITS

The HBACV is a vibrant, growing organization which brings together builders, remodelers, suppliers, trades, lenders, Realtors and many more to build networking, product promotion, industry lobbying and business relationships which enhance each of our businesses.

Members should think about the colleagues and customers they come into contact as part of their regular business. Are these builders members? Are these contractors members? Are these trades members? Have you spoken to them about the value of HBACV membership?

Successful recruiting is simply starting the conversation and following through. EO Bob Morgan is ready to help. If you have a new-member lead let him know so he can assist in the follow up conversations.

■ **Interested in joining the HBACV?** Contact a member, or go to our web site www.hbacv.org or contact executive director Bob Morgan at 385-6018 or bob@hbacv.org.

■ Membership growth - especially builders and trades - is the life-blood of our association. Take a moment and jot down the names of anyone who you see as a potential member. Then work with us and other HBACV members so we can bring them on board.

Veterans often active in building industry

The industry has long focused on training veterans through the Home Builders Institute, the nonprofit partner of NAHB. The [HBI Military and Veterans Program](#) operates on a number of U.S. military bases with training, certification and placement services focused on landing home building jobs for transitioning military members and veterans.

Skills learned in the military can easily transfer to the home building industry.

Marci O'Brien, a new home sales specialist in California, served in the Marine Corps from 1989 to 1994. After her duty was done, she got a real estate license and began participating in the housing boom in Southern California during the mid-90s.

"The Marines gave me such confidence that I just went around knocking on doors looking for a job," she said. She found one quickly and has been in the industry since.

She noted that the Marines' unofficial slogan "Improvise, Adapt and Overcome" helped her a great deal in 2008 and 2009 during the housing collapse. "The ability to confront challenges head-on and the thick skin I developed were invaluable," she said.

Looking to join a supportive community, O'Brien became involved in the Sales & Marketing Council of the [BIA of Southern California](#) soon after starting in the industry, eventually serving on its board.

Air Force veteran Quint Lears specializes in new home sales in New Mexico. "Continuing education and certification play a big role in military advancement," he said.

Lears also became involved with NAHB and his local [Las Cruces \(N.M.\) HBA](#) early in his career. He won the 2012 Salesperson of the Year at [The Nationals](#) and has recently published a book through Builder Books, [Partnering with Brokers to Win More Sales](#).

NEW MEMBER NEWS

- **Colonial Farm Credit** has joined the HBACV. Hilary Thompson in the Campbell County location will be the company's main participating member but other staff members will also be involved. Farm Credit also has offices in Bedford and Appomattox and offers mortgage loan, construction loans, farm loans and related products for rural properties. Its Campbell location is at 22776 Timberlake Road, Lynchburg, 24502. Office phone is (434) 237-7910.
- **Divine Fog Realty** has joined the HBACV. Owner Scottie Booker, along with Butch Jefferson and Alyssa Slaughter, will be the main participating members. Divine Fog is a full service real estate and property management firm located at 2203 Graves Mill Rd, Suite E, Lynchburg, VA 24502. Office phone is (434) 237-3777.
- **Master Builder International** has joined the HBACV. Owner David Beauregard will be the main participating member. Master Builder is a full service remodeler and home builder. The firm is located at 8665 E Lynchburg Salem Turnpike Goode, VA 24556. Office phone is (434) 333-5930.
- **Lynchburg Living Magazine** has joined the HBACV. Vice-President Paul Brannock and Sales Manager Mike Lewis will be the main participating members. Lynchburg Living, a division of VistaGraphics is a full service media and lifestyle magazine publishing firm. Its Lynchburg office is located 115 Goldrenrod Place Lynchburg, VA 24502. Office phone is (434) 818-2823.
- **Axe Payments** has joined the HBACV. Owner Sam Avello, along with Meredith Morton, will be the main participating members. Axe Payments a full service merchant services (credit card payments) processing firm located at 828 Main Street, Suite 1402, Lynchburg, VA 24504. Office phone is (434) 239-0368.
- **BlueStone Business Solutions** has joined the HBACV. Owner Shauna Parsons (also a principal in HBACV Member Rhino Foundations), will be the main participating member. BlueStone Business Solutions is a full service consulting firm offering business education, training and assistance for contractors. It is located at 108 Wyndhurst Drive, Lynchburg, VA 24502. Office phone is (434) 212-1004.

NAHB's take on Housing and the mid-term elections

The 2018 midterm elections delivered a split decision: Republicans expanded their Senate majority and Democrats flipped the House. So what does this mean for housing?

NAHB Chief Lobbyist Jim Tobin provides the following analysis:

As the smoke settles on Election Day, party intensity, electoral history and the map combined to deliver majority control of the House of Representatives to the Democrats for the first time since 2010, while expanding the Republican Senate majority.

As of Nov. 12, two seats in the Senate and a number of seats in the House remained too close to call and recounts are expected, however the GOP will retain a majority.

The storyline for the 2018 midterm elections started the day after Donald Trump's general election victory in 2016. Democrats awoke to the realization that the polls showing a Hillary Clinton victory were very wrong and that an election victory they took largely for granted had vanished. Their disappointment on election night 2016, alleged meddling by Russia, and President Trump's brash, take-no-prisoners style fueled a steep rise in energy in the Democratic base.

Electoral history was on the side of the Democrats in 2018. In all but two midterm elections since World War II, the party in the White House has lost congressional seats. A large number of retiring GOP incumbents, many in swing districts and in heavily Democratic states, forced House Republicans to defend close to 100 seats against a building Democratic wave. House Democrats had only 13 "toss-up" seats to defend.

However, the news wasn't all bad for the GOP. Judge Kavanaugh's confirmation hearings in September rallied the GOP base and provided energy in advance of the elections. And the pre-election map in the Senate favored Republicans, who were able to play offense.

Senate Democrats had to defend 26 seats in the 2018 cycle, including 10 held by incumbents trying to win in states that President Trump carried in 2016. The Senate GOP had to defend only nine seats to maintain its 51-49 seat majority.

Senate Republicans expanded their majority by picking up seats in North Dakota, Indiana and Missouri and losing only one seat, Sen. Dean Heller's seat in Nevada. Races in Arizona and Florida remained too close to call. The GOP could control as many as 54 seats when the 116th Congress convenes in 2019.

Going forward, NAHB looks to find common ground with the new Congress. Many of the members-elect and returning members who will take office in January as part of the new Democratic House majority come from swing districts or have supported NAHB in the past. The large membership of the pro-business New Democrat Coalition will be an important bloc for NAHB to engage with on policy issues.

When the 116th Congress is seated in January, we expect the new House majority to exercise its oversight authority to police the administration. Regardless, NAHB will continue its focus on workforce development, lowering the cost of regulation, investing in infrastructure, and refining tax policy and enhancing the Low Income Housing Tax Credit.



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