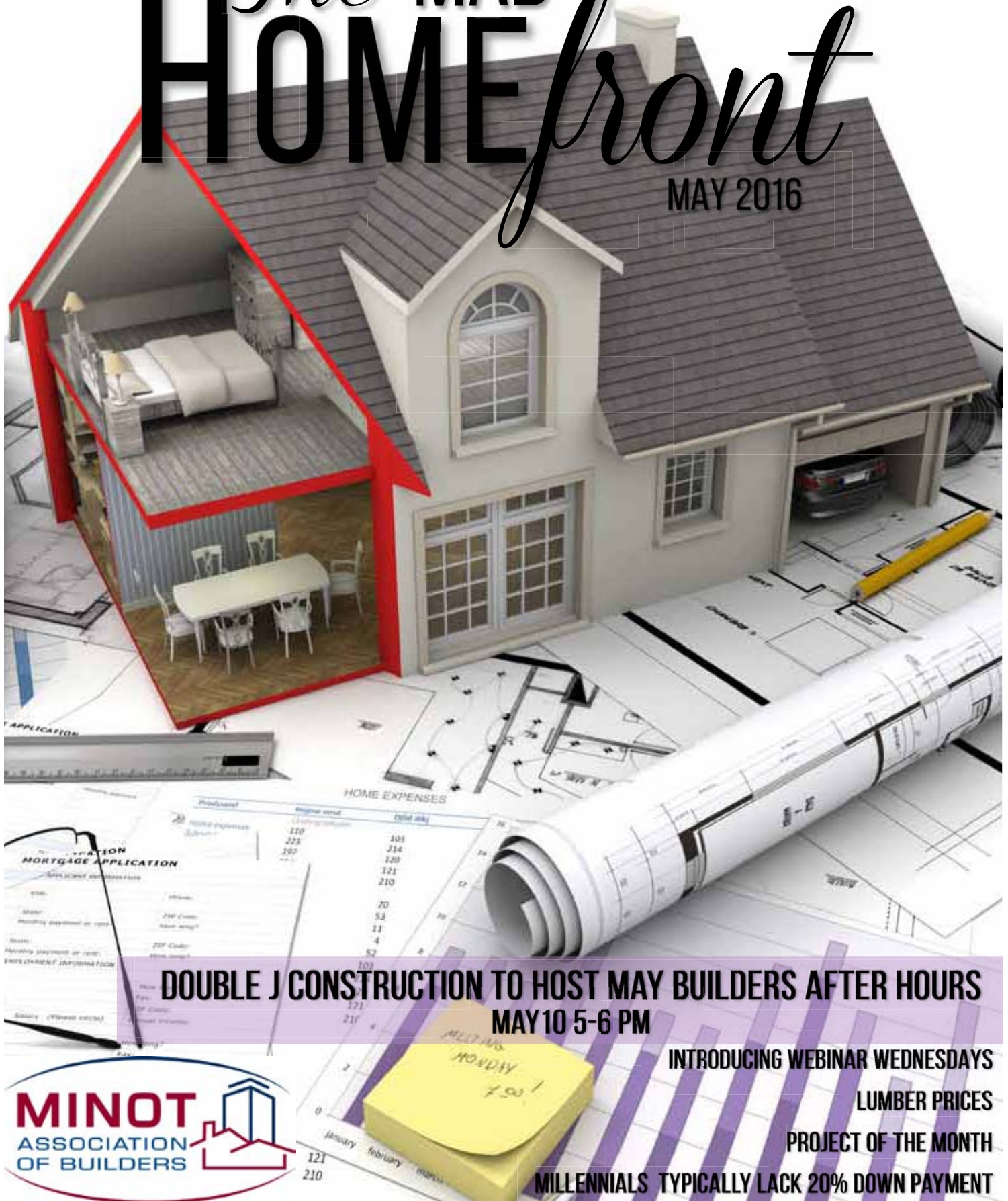


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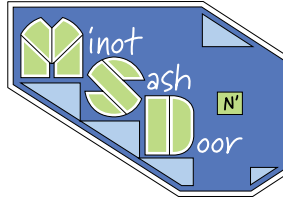


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The MAB Homefront is a publication of the
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UPCOMING EVENTS!

May 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

May 10th—Builders After Hours at 5 PM hosted by Double J Construction

May 12th—Minot Association of Builders' Board Meeting—11:30 AM

2016 COMMITTEES

Governmental Affairs: Kal Larson and Chris Dahl

PAC: Kal Larson and Joe Stenvold

Finance: Robb Rotramel

Home & Garden Show: Kasper Ziegler, Steve Siemieniowski, Loren Vannett, Sheila Melaas, Melinda Lloyd

Membership: Rob Orts

Nominating: Phil Risbrudt, Al Schall

Events: Rob Orts, Phil Risbrudt, Dawn Rasmussen, Robb Rotramel, Mary Anne Bamberger, Becky Bertsch, Joe Stenvold, Carissa Visocky

PRESIDENT'S MESSAGE

Construction season has arrived. I hope everyone is off to a good start this spring. Let's hope the weather cooperates to get projects started. It's good to see construction activity picking up in the area. Many projects are under way and more to come. I hope everyone stays safe on their job sites in May.

In the coming months be on the lookout for our new and updated website. We will be making some online changes that will make it more user friendly. We hope these changes will allow easier access to information on our website. Also like us on Facebook! Our Executive Officer, Elysha Head, is always updating our Facebook page with the most current information about our association.

We have an opening on our board of directors. If you or someone you know is interested, please contact Elysha (852-0496) with your information. We will have an interview process for all the qualified candidates.

We would like to see you at the next "Builders After Hours" at Double J Construction. We had a great turn out at last month's get together at Watne Realtors. I look forward to seeing you there. It's a great opportunity to meet new people and gain business contacts.

*Phil Risbrudt
President*

RENEWALS

All-State Contracting | Warren Anderson

Allied Products | Brian Walsh

Butler Machinery | Marty Trett

CTI - Central Trenching, Inc. | Bill Hoium

Culligan | Ed Nush

Dig It Up Backhoe Service | Travis Bohl

Edwards Gravel | Robbie Edwards

Fargo Glass and Paint | Jason Pratschner

Ferguson Enterprises, Inc. | Khrist Walz

Front Street Lighting | Shelley Werner

Future Builders | Matt Geinert

IBEW | Robert Wolf

Kipp's Heating and Air Conditioning | Kipp Jensen

Menards | Phil Graef

NextHome Legendary Properties | Scott Louser

Niess Impressions | Leonard Niess

Norstegaard Electric Inc. | Brad Luck

Northern Tier Federal Credit Union | Darrell Roos

Northwestern Electric, Inc. | Paul Bretheim

Peoples State Bank | Rick Beall

Prairie Federal Credit Union | Steve Tonneson

Quality Concrete, Inc. | Nathan Roesler

Ralph's Plumbing and Heating | Kevin Martin

Staybridge Suites | Alicia Billbrey

Steen Construction Co. | Eric Wanner

Stone Crafters | Jason Schnaible

Tolberg Homes | Wade Tollefson

MEMO FROM THE EO

Hello everyone!

We've got some great events coming up this spring and summer that I'm excited to tell you about!



In May, Double J Construction is hosting our monthly Builders After Hours event. We're optimistic that we'll have a great turnout to support this local business!

In June, we hope to have a Realtors and Lenders mixer to bring local banks and realtors together as well as local political candidates to discuss issues relevant to our community. More information to come later!

August 15th will bring our annual golf tournament at the Vardon. It's a lively event for everyone to partake in so mark it on your calendar!

Our yearly trap shoot will be held on September 8th. It's a big event for us and we always have plenty of participants. We anticipate seeing many of you again!

See you next month!

Elysha

NEW MEMBER THIS MONTH!

Birdy's Hydromulching

Hydroseeding, Landscaping, Rock and Dirt Work
<http://birdysmulching.com/>

Birdy's Hydromulching originated in Minot, ND. Birdy's Hydromulching was founded in the fall of 2011 and is dedicated to building its name and reputation to become the best in the landscaping business.

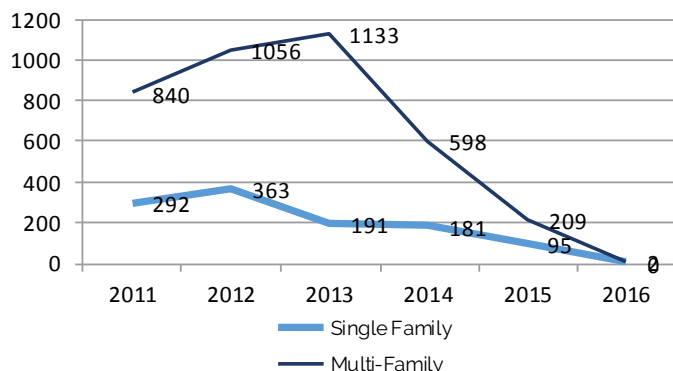
Born and raised in Minot, ND, owner Levi Bjertness gained his experience while working at Earthmovers INC. and Strata Corporation. With a fantastic track record of completing base housing projects, Levi and

his crews were chosen to tackle commercial projects around Minot, military installations, and NW ND oilfield sites, delivering quality work.

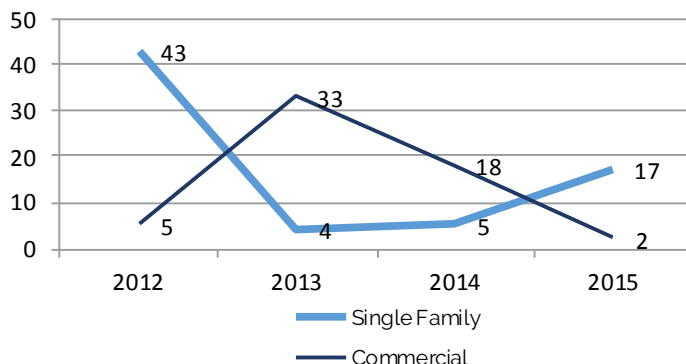


MINOT PERMIT REPORTS THROUGH APRIL 25, 2016

Minot Building Permits



Ward County Building Permits



March Building Permits

Building Permit Type	Number of Permits	Permit Valuation
Single Family Dwelling	0	\$0.00
Five or More Family Dwelling	0	\$0.00
Service Station and Repair Garage	1	\$189,000.00
Structures Other Than Buildings	1	\$1,150.00
Residential Remodel and Addition	11	\$527,200.00
Commercial Remodel and Addition	11	\$3,617,500.00
Demolition All Other Buildings	1	\$4,000.00
Total	25	\$4,338,850.00

MEMBER SPOTLIGHT

Humphreys Insurance & Surety, Inc awarded Platinum Partner agency by United Fire Group

Humphreys Insurance & Surety, Inc has recently been named as a Platinum Partner agency by United Fire Group (UFG). Agencies are awarded this honor based on UFG's high-quality standards of measurement and only the top 8% of agents will qualify for Platinum Partner status.

About United Fire Group, Inc. (UFG). Founded in 1946 as United Fire & Casualty Company, United Fire Group, Inc. (UFG), through its insurance company subsidiaries, is engaged in the business of writing property and casualty insurance and life insurance, as well as selling annuities. UFG is licensed in 45 states, plus the District of Columbia, and is represented by 1,200 independent agencies. The UFG pool is rated "A" (Excellent) by A.M. Best Company. A subsidiary, United Life Insurance Company, is licensed in 37 states, and is represented by approximately 1,200 independent life agencies. Both entities are headquartered in Cedar Rapids, Iowa. UFCS shares trade on the NASDAQ global select stock market (NASDAQ OMX/GS: UFCS). For more information about UFG, visit www.ufgins.com.

Has your company been recognized or received a distinction lately? Tell us about it and we'll make sure the rest of our members know too!



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ARE YOU LOOKING TO SERVE ON A LOCAL BOARD?

Have you been thinking about serving on a local board?

You're in luck!

The Minot Association of Builders has an opportunity for the right candidate to serve on our board!

Someone who knows the building business is encouraged to apply. We're looking for someone who sees themselves participating in community development and is passionate about seeing Minot flourish.

If you're interested please contact Elysha at 852-0496.



Introducing Webinar Wednesdays



The Minot Association of Builders will begin hosting Webinar Wednesdays on May 11th from 1-2 PM at our office. This month's webinar is entitled:

How to Identify and Qualify Your Best Customers

Participants in this webinar will be able to:

- Describe how to identify their target market.
- Explain how to identify the demographics of their best clients.
- Review what questions to ask a potential customer over the phone so time isn't wasted on an onsite sales call with an unqualified prospect.

LUNCH WILL BE SERVED!

For 15 dollars, receive lunch and continuing education to help bolster your business! Spots are limited!

Please RSVP to Elysha at maob@srt.com or 852-0496.



(Reported thru 02/29/16 from NAHB)

(* denotes change)

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Joe Stenvold (297.5)

ROYAL SPIKES: (150-249 Credits)

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Joel Feist (166.5)

RED SPIKES: (100-149 Credits)

Greg Aasmundstad (105.5)

GREEN SPIKES: (50-99 Credits)

Rob Orts (84)
Jim Montgomery (74.5)
John Lund (60.5)
Dave Lebrun (52.50)
Karen Engle (50)

LIFE SPIKES: (25-49 Credits)

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Joe Kraft (39.5)
Kal Larson (40)
Mitch Kraft (27)

BLUE SPIKES: (6-24 Credits)

Lauri Hopwood (14)
Clyde Thorne (13.5)
Eric Wanner (14)
Matt Geinert (8)
Kevin Connoles (6)

CANDIDATES: (1-5 Credits)

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Stacey Abel (5)
Carrie Montoya (5)
Rich Priesing (3.5)
Jim Christ (3)
Todd VanDusen (3)
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REALTORS IN THE NEWS

Congratulations to Sammy Herslip for earning the Brokers 12, Inc. Sales Person of the Month for March 2016. Sammy is a local expert in the Minot area as it has been her home for the past 24 years. She graduated from Minot High and went on to further her education at Minot State University with a double major in Marketing and Management! She knows buying or selling your home can be a stressful time and she would be privileged to help guide you through the process and make it a fun and rewarding experience.

Give Sammy a call today 701-340-9615 or 701-852-3757. You can also find her on the web at brokers12.com or sammy@brokers12.com

Angela Eldevik was the Brokers 12, Inc. Broker of the Month for March 2016. Angela has been a real estate professional since 2010 and truly believes when you "Choose a job you love, you will never work a day in your life." – Anonymous. Angela is a dedicated agent who will be by her client's side throughout the entire process of the transaction and beyond.

She can be reached by calling 701-720-1728. Her email address is angela@brokers12.com

Shari Anhorn REALTOR® Magazine's 2016 30 Under 30!

Congratulations to Team Rockstars Shari Anhorn for being selected as part of the Class of 2016 REALTOR® Magazine's 30 Under 30! Shari will be in the May/June issue of REALTOR® Magazine. Be sure to check it out! You can reach Shari at 701-720-8697 or at shari@teamrockstars.com

Find Shari on Facebook at www.facebook.com/teamrockstars

BUILDERS After hours

Double J Construction is hosting our May Builders After Hours!

Please join us on May 10th from 5-6 PM!

Public Works Director, Dan Jonasson, is our keynote speaker!



Double J Construction is located at 215 54th St. SW Suite 5. Head west on highway 2 & 52 past Flying J Truckstop. Take a right on 54th Street heading north. They're located in the Badger Daylighting shop alongside Landseidel's Heating and AC.

Double J Construction & Snow Removal was established in 2010 while Air Force veteran, Josh Jeffreys, was still on active duty. Although Josh has since departed the service, he continues to serve his community by providing premier lawn care and landscaping services. Josh's dedication to quality service continues to prove his greatest asset is serving his customers in Western North Dakota.

Double J provides a full list of lawn care services ranging from mowing to shrub trimming. Some of their lawn services include: mowing, power raking/dethatching, chemical applications such as weed killers and fertilizers, shrub trimming, edging, seasonal cleanups and aeration. They also install rock and hard-scapes, natural environment landscapes and offer a myriad of sprinkler services as well as commercial and residential snow removal services.

Give Double J a call at (701) 720-1381 for assistance with your outdoor needs today!

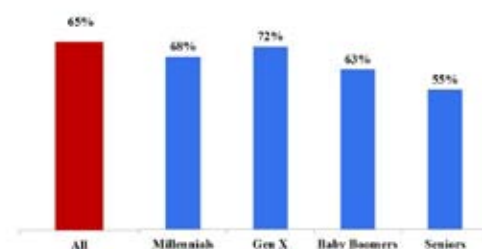
GENERATIONAL HOUSING PREFERENCES

(CONTINUED FROM APRIL NEWSLETTER)

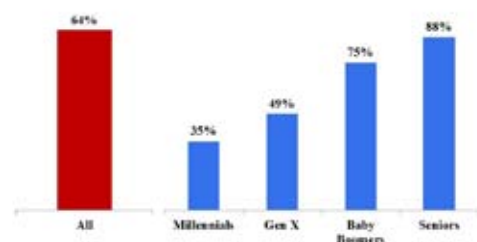
A majority of home buyers across all generations, whether Millennials, Gen X'ers, Boomers, or Seniors, want to buy a single-family detached home and most want to see the laundry equipment on the first floor. A majority of the oldest two cohorts also prefer single-story homes.

When it comes to the type of house they would like to buy, 65% of all buyers prefer a single-family detached home. Looking at the data across generations shows that a majority of each of the four groups also prefer that type of home, ranging from 72% of Gen X'ers to 55% of Seniors.

Most Buyers Want Single-Family Detached Home



64% of Buyers Prefer a Single-Story, But...
.....Trend is Driven by Older Buyers



Although a majority – 64% – of all buyers in general would prefer a single-story home, it is important to point out that this trend is driven primarily by older buyers. Whereas 75% of Boomers and 88% of Seniors want one-floor living, the share is significantly lower among Millennials (35%) and just under half among Gen X'ers (49%).

MAY MEMBERSHIP DRIVE

OPEN YOUR DOORS



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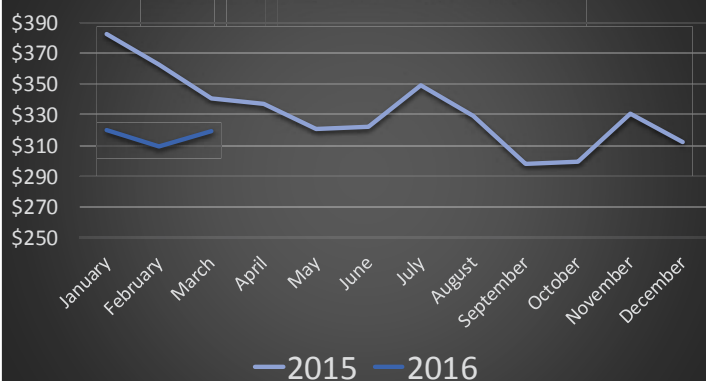
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Bring any perspective members to May's Builders After Hours to learn more!

2015-2016 Lumber Prices



LUMBER PRICES HOLD STEADY

In 2015, most trading periods came in short spurts, followed by equal or longer periods of inactivity. This year, second quarter lumber prices got off to a quiet start in most framing lumber species, after a brisk close to the first quarter. Traders attributed the slower pace to the need to digest March purchases, and assess market prospects going forward.

"Based on our estimating department activity and contractor talk, we think 2016 sales will be up 6% to 8% from 2015," a Midwest dealer said. "Won't be a banner year, but will be a good year." Those comments seem to be a common theme throughout many industries as agriculture commodity prices and the amount of building permits have slowed around our area as well.

The prices listed below provide an overview of the behaviors within the U.S. framing lumber pricing market. The information is sourced each week using the Random Lengths Framing Lumber Composite, which is comprised using prices from the highest volume-producing regions of the U.S. and Canada. Information provided by Random Lengths.

PROJECT OF THE MONTH

Have you seen what Souris River Designs can do for you? Check out this before and after of a kitchen remodel they did. Give Souris River Designs a call for a consultation (701-852-7605) or visit their website at www.sourisriverdesigns.com



Do you want one of YOUR projects to be featured as project of the month?
Send two to three pictures along with a description of your project to maob@srt.com to be considered!

NAHB URGES CONGRESS TO STOP NEW SILICIA RULES

Last week, NAHB Chairman Ed Brady urged Congress to take action to keep the Occupational Safety and Health Administration's (OSHA) new silica standards from taking effect.

Testifying before the House Education and Workforce Committee's Subcommittee on Workforce Protections, Brady said that "our members are deeply committed to taking meaningful action to provide a safe work and construction environment, including reducing exposure to silica. However, we believe the new rule will not only fail to achieve these aims, but it will also do great harm to businesses, consumers and the economy." Brady called the final regulation:

- **Technologically impracticable.** To meet the new standards, the rule would require construction firms to develop and install engineering and work practice controls to mitigate or remove silica dust that are beyond current technology.
- **Economically infeasible.** OSHA's Preliminary Economic Analysis failed to recognize the distinction between new construction and remodeling, or the relationship between a general contractor and its subcontractors. The agency's out-of-date economic data drastically underestimates the costs to the construction industry, which could run \$4.9 billion per year, an amount nearly eight times larger than OSHA's estimates. The cost of this most significant health and safety rule ever issued for the construction sector will be passed to the consumer in the form of higher prices. As the cost of housing increases and access to credit remains tight, home buyers and renters will have fewer safe, decent and affordable housing options.
- **Unworkable in terms of requiring medical surveillance of construction industry workers.** The rule offers no guidance to determine if employees may reasonably be expected to be exposed to silica dust. In the absence of such guidance, the employer's only option is to perform health screening that OSHA itself estimates will cost \$377.77 per employee. Virtually all the nation's 3.2 million construction workers will cut and drill and grind during the course of their work without knowing the silica content of the material they are working on. If each employee required only one screening per year, the tally would be roughly \$1.2 billion.
- **The wrong solution to make the workplace safer.** Though the intent of the rule is to protect workers from toxic dust particles, the final provisions display a fundamental misunderstanding of the real world of construction. This one-size-fits-all rule places restrictions on certain construction site work practices, which contradict existing safety procedures.

"We strongly urge OSHA to re-examine and reassess how its final rule will negatively harm the construction industry, job growth, consumers and the economy while doing little to improve the health and safety of industry workers," said Brady. "Given that it is unlikely the agency will change course, Congress must take the lead and act swiftly to craft legislation that will keep this fundamentally flawed rule from taking effect."

For additional information on the new rule, contact Rob Matuga at 202-266-8507.

MISSING INGREDIENT FOR MILLENIALS: DOWN PAYMENT SAVINGS

BY JOSH BOAK, AP ECONOMICS WRITER

Short of savings and burdened by debt, America's millennials are struggling to afford their first homes in the face of sharply higher prices in many of the most desirable cities.

Surveys show that most Americans under 35 lack adequate savings for down payments. The result is that many will likely be forced to delay home ownership and to absorb significant debt loads if they do eventually buy.

Nationally, 37 percent of millennial renters have saved nothing at all for a down payment, according to a survey of 30,000 renters being released by Apartment List, a company specializing in rental home searches. At the same time, 79 percent of millennial renters say they aspire to own a home, illustrating a troublesome gap between expectations and financial realities.

Even those diligent enough to set aside money are still short the cash to buy a home. Among larger metro areas, millennial renters who are saving have put aside an average of just \$5,830. This marks less than one-fifth the savings needed for the typical 20 percent down payment on a starter home costing \$175,000. The lack of savings raises doubts about whether the under-35 crowd will also delay marriage and children, said Andrew Woo, a data scientist at Apartment List.

One possibility— already evident in some markets— is that first-time buyers are making smaller down payments and paying mortgage insurance or slightly higher interest rates on mortgages. Excess housing debt roughly a decade ago inflated a housing bubble and then triggered a market crash that led to the worst economic downturn since the Great Depression more than 80 years ago.

"A lot of millennials are not saving enough for a 20 percent down payment for a home," Woo said. "What does that do for our financial system — especially since we had the financial crisis less than 10 years ago? Are we willing to let homebuyers be highly leveraged like they were before?"

Millennials not only entered a job market still healing from the downturn but arrived with high student debt burdens, with averages approaching \$30,000. Fifty-three percent of homebuyers under 35 last year said that student loans had delayed their purchases, according to a survey released last month by the National Association of Realtors.

Based on home prices, many millennials won't be able to buy homes in the next five years with their accumulated savings. Assuming a 20 percent down payment, it would take 20.5 years in San Francisco, 11.4 years in Denver, 8.2 years in Seattle and seven years in the Boston area.

Not all areas were so out of reach. In such metro areas as Philadelphia, St. Louis and Cincinnati, the required savings for those who have put aside money would take less than two years.

Some buyers are pursuing alternatives that allow substantially lower down payments. Programs such as Fannie Mae's HomeReady let buyers put down as little as 3 percent. But only buyers who earn less than 80 percent of a metro area's median income are eligible.

The program has aided first-time buyers in places such as Washington, D.C., where millennial renters with savings are still almost nine years shy, on average, of having enough money for a 20 percent down payment on a starter home in the region.

“There are loan programs out there designed specifically for those who don't have the traditional twenty percent down payment. These loan programs will require that the borrower provide additional documentation for qualifying. The most gratifying part of my job is knowing that I am making home ownership possible.”

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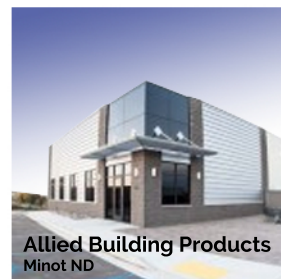
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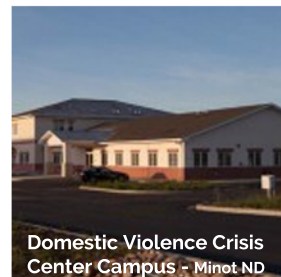
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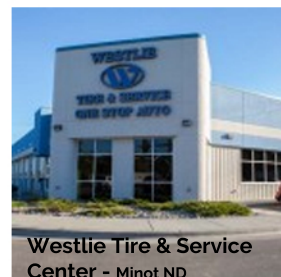
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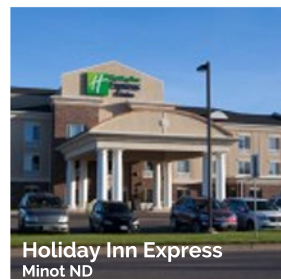
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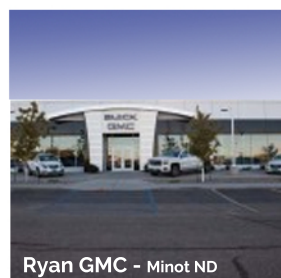
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