



Builder's Forum Monthly

MARCH 2016

The 41st Annual Home and Garden Show!

North Dakota State Fair Center

March 5th and 6th, 2016

Saturday 9 am – 6 pm

Sunday 10 am – 4 pm

Admission \$4

Register each day for a \$500 gift card!

Home owner's seminars both days

Lawn Furniture Raffle to benefit Habitat for Humanity

Raffle Tickets - \$2.00





Credit applications
available at
www.cjlumber.com

One 6th Street SE
Surrey, ND



Taking care of "THE BUILDING" business since 1883

701-852-7474

Place your ad
HERE
for only \$120
per year!

Connole & Somerville

Plumbing, Heating & AC Inc.

839-7944



WE Integrate
Electric • Low-Voltage • Oilfield

1-800-659-4270

www.weintegrate-nd.com

The area's
most complete
flooring store

carpet • vinyl • hardwood • laminates • tile • rugs



2100 South Broadway • Minot
701-852-1296
www.carpetlandfloors.com

Best Service • Best Selection • Best Value



Ryan
FAMILY DEALERSHIPS

Ryan Chevrolet

1800 S. Broadway, Minot
852-3571 or 1-888-546-7926

Ryan GMC/Buick/Cadillac

3805 S. Broadway, Minot
852-1026 or 1-800-932-8752

Ryan Honda of Minot

1111 20th Ave SW, Minot
852-1111 or 1-800-932-8808

Minot's Largest On-Line Inventory

DriveRyan.com



Fire Equipment Company

Fire Extinguisher Sales & Services

ON SITE INSPECTION SERVICE FULLY LICENSED & INSURED

701-833-0577 Over 20 years of experience
on call for you



www.FECminot.com



Quality Amerex Products



**H
&
S**

insurance & bonds

- Auto
- Home
- Business
- Contract
- Bonds

701-852-1093

Humphreys Insurance & Surety, Inc.
415 20th Ave. SW • Minot, ND 58701

**ALL-State
Contracting, Inc.**



701-624-2175 office
701-240-2047 cell

- New Home • Remodeling
- Concrete • Siding

Place your ad
HERE
for only \$120
per year!



**MAIN &
HOLMES
ELECTRIC CO.**



RESIDENTIAL • COMMERCIAL • INDUSTRIAL • FARM
Specializing in Boiler, Control Systems, Data, and Communications

2626 Valley Street • P.O. Box 1367
Minot, North Dakota 58702

Phone 701-852-4445
Fax 701-852-0925

holmes@minot.com
www.holmeselectric.com

**mindt
Construction**

701-839-1624

11 54th Ave SE, Minot, ND

- Custom Homes • Home Improvement
- Steel & Vinyl Siding • Windows • Shingling
- Garages • Additions • Concrete • Cabinetry

Kipp's Heating & Air, Inc.

Your *comfort* is our *concern*

Kipp Jenson

#10 21st Ave. SE

838-8825

Licensed & Insured
kipp@srt.com



**norstegaard
electric, inc**

Residential • Commercial • Farm • Trenching

Brad Luck

1909 Lakeside Street
Minot, ND 58703

Phone: 701-839-6248
Cell: 701-720-2149
Email: luck@srt.com

**Bremer
Bank**

Minot 852-3361
Minot Dakota Square 857-6262 • Max 679-2697
Member FDIC

**Best Value,
Lowest Priced Lots!**

Master-Planned Community
SURREY, ND



**Silver
Springs**

Office:
701.852.2221

Sales:
701.500.3001

SilverSpringsND.com



6008 Hwy 2 East
STE 100
Minot, ND 58701

FIRE & WATER DAMAGE

- Commercial and Residential
- Trained, Uniformed Professionals
- Complete Move Outs
- Restoration Vendor for Insurance Companies Nationwide

SERVPRO®

Fire & Water - Cleanup & Restoration™

of Minot

Independently Owned and Operated



Like it
never even
happened.®

24 Hour Emergency Service

701-852-7378

**FRONT STREET
LIGHTING**

907 EAST FRONT AVENUE • BISMARCK, ND 58501

SHELLY WERNER
ALA CERTIFIED LIGHTING SPECIALIST

Phone: 223-2355 • Fax: 223-2359
Toll Free: 1-888-304-0779 • www.frontstreetlighting.com



**Minot
Lumber**
and Hardware Inc.

An Employee Owned Company

852-3151

TOLL FREE 1-800-733-3576

204 20th AVE SE • MINOT

LUMBER
BUILDING MATERIALS

YOUR COMPLETE HOME CENTER

OPEN 7:30 AM TO 5:30 PM MON-FRI
8 AM TO 1 PM SAT

**COMPLETE LINE OF BUILDING
MATERIALS FOR EVERY NEED**

**STEEN
CONSTRUCTION
COMPANY**
MINOT, ND

701.852.1816

ALPINE

FARROH ROOF TRUSS CO., INC.

Since 1957

"Trusses Are Our Business, Not A Side Line"

- * Roof Trusses
- * Floor Trusses
- * Micro-Lams
- * Glu-Lam Beams
- * Engineered I-Joist
- * Engineered Drawings
- * Engineered Layouts
- * USP & Simpson Hardware
- * Crane Service

701-852-1717 • 800-676-6680 • 701-852-3144

5-27th Street NE • Minot, ND 58701

E-mail: farroh@srt.com



**SHERWIN
WILLIAMS®**

508 20th Ave. SW
Minot, ND 58701

Phone: 701-839-3810
Fax: 701-838-0171

**NORTH
COAST**
SANITATION
ROLL-OFF DUMPSTER SERVICE
(701) 263-5500



**Niess
Impressions**

All Sources of Printing, Inc.

101 Central Ave. E.

Minot, ND

701.839.2767

Go to www.niessimpressions.com
to find ways to BUILD your business!

FERGUSON®
Bath & Kitchen Gallery

Your local supplier of
plumbing fixtures, appliances,
heating and cooling equipment
to northwest North Dakota

Call 701-852-4411 today!!



Preferred
MINOT REAL ESTATE

400 4th Street SW Minot, ND 58701
Phone 701-852-8151 Toll Free 800-954-4666
www.minotlistings.com

**NORTHWESTERN
ELECTRIC, INC.**



Ph: 701-852-0324

Fx: 701-852-0325

Email: nwelectric@srt.com

P.O. Box 1058

1314 1st St. SW

Minot, ND 58702

**We turn
your ideas
into reality.**



moore
engineering, inc.

North Dakota
Minot
West Fargo

Minnesota
Fergus Falls
Wadena

mooreengineeringinc.com



*Your #1 Truly
Committed Real
Estate Agent!*

Dawn Rasmussen
REALTOR

Cell: (701) 833-1770
Home: (701) 830-2812
Fax: (701) 839-0191
E-mail: gdaar@srt.com
www.minotsells.com

Century 21
Action Realtors

Office (701) 839-0021
1370 20th Ave. SW
Minot, ND 58701

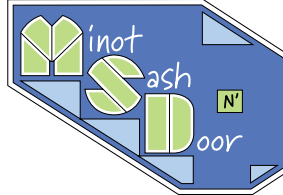
SINCE 1948



MINOT

700 20th Ave. SE
701-839-2263 • 800-247-0673
Mon. - Fri. 7:00 - 5:30 • Sat. 8:00 - 5:30

Phone: 852-2181
Fax: 852-3066



7000 Hwy 2 East
Minot, ND 58701
www.minotsash.com

- Hardwood Lumber
- Special Moldings
- Kitchen Cabinets
- China Cabinets
- Bar & Restaurant Fixtures
- Industrial Millwork
- Decorative Doors
- Staircases
- Hardwood Plywoods
- Vanities
- Cases

Century 21

Action Realtors

1370 20th Ave. SW
Minot, ND 58701
Cell (701) 720-5748
Business (701) 839-0021
Fax (701) 839-0191
gregaasmundstad@srt.com



Greg Aasmundstad
REALTOR/Consultant



SIPs

"A better way to build"

STRUCTURAL INSULATED PANELS

*Faster
Stronger
Greener*

Big Sky Insulations, Inc.
www.bigskyrcontrol.com
406.388.4146 800.766.3626

Central Trenching Inc

Trenching • Boring • Plowing

5200 7th Ave. SW • Minot, ND 58701
701-837-8378 office • 701-837-5722 fax
www.centraltrenching.com



**PEOPLE HELPING PEOPLE.
SERVING OUR COMMUNITY.
MAKING A DIFFERENCE!**

- Water Removal
- Structural Drying
- Sewer Backup
- Fire/Smoke Damage
- Odor Removal
- Thermal Imaging
- Carpet Cleaning
- Upholstery Cleaning
- Soil Protectants
- Tile & Grout Cleaning
- Ultrasonic Cleaning
- Air Duct Cleaning



701.839.8811
cleantechllc.us
info@cleantechllc.us



Becky Bertsch
701-833-3536

Joy Nelson
701-202-8795

Jody Bullinger
701-720-0533

FOR HONESTY, DEDICATION & RESULTS

Alliance Real Estate

1829 South Broadway, Suite 2, Minot, ND
701-839-2217
www.whynotbuyminot.com



852-3401 • MINOT, ND



701.837.8737

www.ackerman-estvold.com

Land Planning & Development
Architecture
Construction Engineering
Environmental & Cultural Services



ACKERMAN SURVEYING
& ASSOCIATES, INC.

701.838.0786

www.ackermansurveying.com

Lot Surveys • Subdivisions
Land Boundaries • Land Planning
Topographic & Construction Surveys
GPS Services



Call us at
701.838.1818

General Contracting - Framing - Concrete
ICF Walls & Finishing - Excavating & Backfilling

www.futurebuildersinc.com

3108 South Broadway, Suite H - Minot, ND 58701

Minot, ND / Williston, ND



Minot Association of Builders

2016 Leadership

EXECUTIVE COMMITTEE

President: Phil Risbrudt
Quality Concrete, Inc

V-President: Dawn Rasmussen
Century 21 Action Realtors

Sec/Treas: Robb Rotramel
Real Builders

Immediate Past President: Kal Larson
Northwest Contracting

Senior Life Director:
Bruce Walker
Coldwell Banker-1st Minot Realty

Life Director:
Joe Stenvold
We Integrate

DIRECTORS

Mitch Kraft ('15-'17)
Prairie Supply

Rob Orts ('16-'18)
Verendrye Electric

Bill Huber ('16-'16)
Minot Lumber

Al Schall ('14-'16)
Northstar Steel

Steve Siemieniowski ('16-'18)
Crane Johnson Lumber

Christopher Dahl ('16-'18)
United Rentals

Eric Wanner ('15-'17)
Future Builders

STAFF

Executive Officer: Open Position

NDAB STATE DIRECTORS

Kal Larson
Eric Wanner
Phil Risbrudt
Joe Stenvold
Bruce Walker

2016 Committees / Chair

Governmental Affairs:
Kal Larson

PAC: Kal Larson, Joe Stenvold

Finance: Robb Rotramel

Home & Garden Show:
Kasper Ziegler

Membership: Rob Orts

Nominating: Phil Risbrudt, Al Shall

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

MAB Past Presidents

2015	Kal Larson
2014	Eric Wanner
2013	Mitch Kraft
2012	Rob Orts
2011	Phil Olstad
2010	Mark Boespflug
2009	Joel Feist
2008	Steve Velk
2007	John Lund
2006	Larry Eidsness
2005	Dave Lebrun
2004	Mike Stenvold
2003	Boyd Sivertson
2002	Joe Stenvold
2001	Don Kainz
2000	Jim Kupfer
1999	Marvin Fettig
1998	Tim Wolf
1997	Troy D. Huber
1996	Gene Thurston
1995	Doug Kary/D Niess
1994	Dave Niess
1993	George Masters
1992	Bruce Walker
1991	Jim Crawford
1990	Ben Tollefson
1989	Jim Montgomery
1988	Ron Huber
1987	John Coughlin
1986	Andrew Freed
1985	James Froeber
1984	Les Feist
1983	Terry Woelber
1982	Doug Voeller
1981	Bruce Coughlin
1980	Brian McDaniel
1979	Clayton Johnson
1978	Don Kasper
1977	Darrel Larson
1976	Tom Assels
1975	Howard Olson
1974	Jerry Harris
1973	Gary Kramlich
1965-72	Daniel L. Feist



SPIKE REPORT

(Reported thru 09-30-15 from NAHB)
(* denotes change)

SUPER SPIKES: (250-499 Credits)

John Coughlin (480)
Todd Brady (330)
Bruce Walker (321.5)
Joe Stenvold (295)

ROYAL SPIKES: (150-249 Credits)

Gary Kramlich (199.5)
Joel Feist (162)

RED SPIKES: (100-149 Credits)

Greg Aasmundstad (103)

GREEN SPIKES: (50-99 Credits)

Rob Orts (81)
Jim Montgomery (73.5)
John Lund (59.5)

LIFE SPIKES: (25-49 Credits)

Dave Lebrun (49.5)
Karen Engle (47)
Cindy Snay (44)
Joe Kraft (39.5)
Kal Larson (37)
Mitch Kraft (25)

BLUE SPIKES: (6-24 Credits)

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

CANDIDATES: (1-5 Credits)

Leonard Niess (5.5)
Stacey Abel (5)
Carrie Montoya (5)
Rich Priesing (3.5)
Jim Christ (3)
Todd VanDusen (2.5)
Pat Bailey (2)
Christopher Dahl (1)
Sheila Melaas (1)
Dale Zarr (1)

President's Message

by
Phil Risbrudt

It is another busy month starting with the Home and Garden Show on the 5th and 6th. We have some good seminars planned and it looks like good booth rentals as we filled all the booths this year. Don't forget to get your raffle tickets for the lawn furniture raffle with proceeds going to Habitat for Humanity. We also have the NDAB Board of Directors meeting in Bismarck on the 10th and 11th.

We would like to thank everyone in advance who plans to attend the home show. We hope you find some ideas for your next home improvement project or find your next place to call home. We would also like to thank the Home and Garden Committee for all of their time and effort towards putting on a great show.

We are excited to announce the position for Executive Officer has been fulfilled. Our new EO will be joining our team on March 7. She will be a great asset to the builders association. I would like to thank Tanesha Leker for her service as interim executive officer. Her service and dedication was a great asset to the Builders Association.

In other news, Bruce Walker has achieved Senior Life Director for the National Association of Home builders. We would like to congratulate him on this achievement. It takes many years of attending meetings at the national level to receive this honor.

I would like to wish everyone a safe and successful start to the construction season.

Events Calendar

March 2016

- | | |
|-------------|---|
| March 5-6 | 41 st Annual Home and Garden Show at the State Fair Center |
| March 8 | MAB Board of Directors – 11:30
MAB Conference Room |
| March 10-11 | NDAB Board of Directors meeting in Bismarck |
| March 27 | Happy Easter! |

April 2016

- | | |
|-------------|--|
| Apr 12 | Builders after Hours hosted by Watne Realtors |
| April 14 | MAB Board of Directors – 11:30
MAB Conference Room |
| April 15 | Happy Tax Day! |
| April 15-17 | Williston Area Builders Association Home & Garden Show – Raymond Family Community Center |

Building Permits – City of Minot

TOTAL FOR 1- 31JANUARY 2016	\$625,200.00
*****' YEAR TO DATE	\$625,200.00
TOTAL FOR YEAR TO DATE 2015	\$12,955,000.0
TOTAL FOR YEAR TO DATE 2014	\$12,610,000.0

BUILDING PERMIT TYPE	NUMBER	PERMIT
SINGLE FAMILY DWELLING	1	\$117,000.00
AMUSEMENT SOCIAL &	1	\$0.00
STORES & CUSTOMER SERVICE	1	\$0.00
RESIDENTIAL REMODEL & ADDITION	7	\$242,700.00
COMMERCIAL REMODEL &	7	\$226,500.00
RELOCATE SINGLE FAMILY	1	\$39,000.00
<i>TOTAL</i>	<i>18</i>	<i>\$625,200.00</i>

Source: City of Minot – Inspection & Permit Dept.

We would greatly appreciate
your feedback on what you
would like to see in this
newsletter!

Tell us what's relevant to you!

Email us at maob@srt.com to tell us what you would like to see!

NEW MEMBERS!

Double J Construction and Snow
Removal, LLC

Integrity Outdoor Living

MEMBER RENEWALS

Border States Electric
Century 21 Action Realtors
City of Minot
Dufner Construction
Glass Doctor
Gravel Products
Gutter Topper of ND
Hebron Brick and Block Supply
Hight Construction
Kinzler Construction Services
Miller Insulation, Inc.
Moore Engineering, Inc.
Prairie Supply
Pringle Herigstad Law Firm
R & K Contractors
Rolac Contracting, Inc.
SERVPRO of Minot
Watne Realtors, Inc.

Thanks for your continued support of the Association!

MEMBER NEWS

Double J Construction & Snow Removal was established in 2010, originally providing concrete removal and installation. Double J Construction has since grown and diversified providing a range of complimenting services, which include retaining walls, drainage, landscaping, snow removal, lawn care, and fence installation. Their experience and resources facilitate sound advice and a service that can complete the job from the start to finish and to client requirements.

Integrity Outdoor Living is dedicated to providing exceptional landscape construction and snow removal services to residential and commercial clients in the Minot, ND area. Their services primarily include landscape design and hardscaping (the non-living component of the landscape - retaining walls, paver patios, and stone steps), however their services also include: dirt work, seeding, sodding, tree/shrub planting, and irrigation systems. Specialty services offered include outdoor living areas, including outdoor kitchens, which are gaining popularity around the country. During the winter months their services include snow and ice management for both residential and commercial customers.

Realtors in the News

DelRae Zimmerman was the Brokers 12, Inc. Broker of the Month for January 2016. She can be reached by calling 701-833-1375. Her email address is delrae@teamrockstars.com

Congratulations to Amber Kraft for earning the Brokers 12, Inc. Sales Person of the Month for January 2016. Building, buying or selling a home is one of the most important transactions you will make in your lifetime. You will need a professional who cares and gives you the personal attention you deserve. Let Amber help you not just find a house, but a place to call home! Call Amber Kraft today 852-3757 or 509-0763. You can also find her on the web at brokers12.com or amber@brokers12.com

Gravel Products Inc. would like to welcome Jess Francis to the staff. Jess is the new HR Representative. GPI is glad to have her as a team member.

Concrete Mobile L.L.C. would like to welcome Kal Larson to the team. Kal is the new General Manager at Concrete Mobile. Kal has had 23 years' experience in the concrete industry on the construction side. He is excited to take on a new challenge in the ready mix industry.

Are you joining us for the 41st Annual Home and Garden Show?

Here is our list of 2016 vendors!

A2 Customs, LLC
ABC Seamless
Absolute Comfort
ACME Tools
Affinity Fire and Flood
Affinity First Federal Credit Union
Amazing Life Products
B & B Insulation LLP
Big Sky Insulation, Inc.
Bison Compost
Buildings on the Move
Burdick Job Corps Center
Central City Remodelers
Century 21 Action Realtors
CHI St. Alexius Health
City of Minot
Clean Tech
Coldspring
Coldwell Banker 1st Minot Realty
Colton Lee Communities of ND
Crane Johnson Lumber
Cutco Cutlery
Dacotah Bank
Dakota Custom Homes
Dakota Fence
Double J Construction
Enercept, Inc.
Exercise Equipment Center
Farmers Insurance
Farroh Roof Truss Co.
Fire Equipment Co.

First Dakota Title
Firs' International Bank & Trust
FM Water Systems
Fog'em Mosquito
Forced Air Heating and AC
Freeze Tolerant Ball Valve
Gate City Bank
Glass Doctor
Gooseneck Implement
Gutter Topper of North Dakota
H.A. Thompson & Sons
Habitat for Humanity
Heartland Pella
Hebron Brick & Block Supply
ICF Solutions, LLC
Innovative Basement Systems
Insulated Concrete Structures
Integrity Outdoor Living
J & K Air Duct
Jost Masonry Construction
Kopper Creek Building
Landsiedel's Heating & Air Conditioning
Leingang Home Center
Lite-Form of Minot, LLC
Lowe's Garden Center
Luxury Baths
Magic City Garage Door
Maple River Winery
Martin's Decorative Stones
Meadow Lark Builders
Minot Builders Supply
Minot Lumber & Hardware
Montana-Dakota Utilities Co.
Muus Lumber & Hardware
ND Department of Health
Niess Impressions
Nodak Security
Nordaas American Homes
North Country Home Improvement
Northwest Bldg Improvement

Norwex
Organized Spaces
Outdoor Living & Spas
Pacific Sound and Video
Paint and Plaster Finishes
Paradise Spas
Parham's LLC / Artistic Floors & Lighting
Prairie Federal Credit Union
Precision Concrete Cutters Inc
Quality Dirt Works, LLC
Quality Siding & Windows
Reliable Energy Solutions, Inc.
Sam's Club
Schock's Safe & Lock Service
SERVPRO of Minot
Set In Stone
Sherwin Williams
Signal Realtors
Souris River Designs
Souris Valley Animal Shelter
SRT Communications
Structure Materials Inc.
Tastefully Simple
The Foam Depot
The Window & Door Store
Tollefson's Carpetland
Town & Country Credit Union
Vacuum & Sewing Center of Minot
Venture Electric
Verendrye Electric
Vision Systems
Watne Realtors
West Dakota Mud Jacking & insulation
Western Products
Your Home Improvement Co.

*We can't wait to see
you there!*

No Housing Bubble
Elliot Eisenberg, Ph.D.,
GraphsandLaughs, LLC
February 3, 2016

House prices are once again regularly in the news and have been rising for 43 straight months. In cities such as Boston, Denver and San Francisco, prices today are higher than they were during the peak of the housing boom. In other cities, while prices have not regained the ground they lost during the housing bust, they are rising smartly and are not far off the peak prices of last decade. That said, a housing bubble does not appear to be forming, and even if one is on the horizon, it certainly is not being credit-fueled, and thus is far less dangerous than what we recently experienced.

While in a few cities home prices are at or above the highs of the housing boom, on average, home prices are still well below their previous peaks. Depending upon the house price index used, sales prices are currently 5% to 10% below their 2006 peaks, and at levels first observed in early to middle 2005, six to 12 months before they peaked. Moreover, after adjusting for inflation, house prices are about 20% off their all-time highs. At the current rate of house price appreciation, it will take another four years for inflation-adjusted house prices to fully regain their 2006 levels. Despite the rhetoric, house prices are not nearly as high as they are being made out to be.

In addition, back in 2006, housing affordability was dismal. At that time, a family earning the median income barely had enough income to qualify for a conventional conforming mortgage for the US median-priced home. Today, that same household has almost 170% of the income needed to qualify for the median-priced US home. This is because house prices are lower and interest rates are substantially lower than they were almost a decade ago.

Two esoteric but very important financial measures reinforce the conclusions above. Both the price-to-rent ratio and the mortgage debt-to-GDP ratio have fallen precipitously. The price-to-rent ratio is similar to the price-to-earnings ratio for equities, and the higher it is, the more homebuyers are willing to pay up front to receive a flow of future rent payments. At the peak, the price-to-rent ratio was easily 50% above what it averaged between 1983 and 2000. Today it is about 10% above the 1983 to 2000 average level, and almost 30% below the 2006 peak.

The ratio of all debt (most of which is mortgage debt) to GDP has fallen from 100% of GDP to 80% of GDP. Moreover, despite the recent run up in house prices, the mortgage debt-to-GDP ratio has continued to decline. This reflects a return to prudent lending standards and reduced household leverage. Collectively the improvement in these ratios strongly suggest that we are not in the midst of a credit-induced lending bubble. In addition, housing starts remain about half of what they were during the prior peak. This means that our economy is far less dependent on residential construction activity than it was then.

To review, while house prices are up, inflation-adjusted prices are still years away from their peak levels. In addition, affordability remains high and both the price-to-rent and mortgage debt-to-GDP ratios are much lower than they were. These four indicators collectively indicate that there is probably no housing bubble, and even if there is one, it is not the result of increased household leverage, which is what primarily precipitated the last housing bust.

Elliot Eisenberg, Ph.D. is President of GraphsandLaughs, LLC and can be reached at Elliot@graphsandlaughs.net. His daily 70 word economics and policy blog can be seen at www.econ70.com.



NDAB NEWS

Volume XXIII, Issue 3 Monthly News from the North Dakota Association of Builders March 2016



Arnold Karsky
NDAB President

NDAB Advocates for Economic Growth

As home builders and remodelers we work hard and are engaged in our communities by giving back day after day, year after year. Many of us are small business owners; we create jobs in our communities and are the foundation of American Family Life. Housing and construction helps drive the economy for our local areas as well as for the state and nation. Without a healthy housing market our economy will not flourish.

The issues that are important to home builders, remodelers and others in our industry are many of the same issues that are important to a thriving economy. We need for our Local, State, and National Lawmakers to work on the areas that are affecting the housing industry. One of these issues is burdensome regulations. We must reduce burdensome regulations at all levels of government.

The list of federal, state and local agencies that regulate the housing industry is long. NAHB shows that regulations at all levels of government account for 25% of the cost of a new single-family home. Think about that and how it affects affordable housing. In 2015 more than 81,000 pages of regulations appeared in the Federal Register, which is the highest count ever, and as small businesses like home builders the effects are disproportionate on us and that is the highest count ever. U.S. Small Business Administration found that firms with 20 or fewer employees like home builders pay 40% more in compliance costs per employee than firms with more than 500 workers.

By reducing excessive regulatory burdens on small business like home builders and remodelers, it will promote economic growth and job creation while reducing the costs for consumers.

Arnold



Kim Schneider
NDAB Executive Officer

Gain a Competitive Edge with a Professional Designation

In today's evolving market, it's more important than ever for building-industry professionals to maintain their competitive edge. Earning a professional designation from NAHB Education can be a great way to distinguish yourself – and your company – from your competition. During National Designation Month in March, seize the opportunity to advance your industry knowledge and skills.

Having a designation tells clients that you have honed your business skills and have superior training, hands-on experience and in-depth knowledge of your profession. Designation holders also can take advantage of valuable networking opportunities during their enrollment, working closely with expert instructors and other professionals within their field and outside their specific areas of expertise. During National Designation Month, NAHB also educates consumers about the value of selecting a professional with a designation, so your hard work will mean even more when it comes marketing yourself and your business.

During March, builders, remodelers and other industry professionals nationwide can take advantage of the many special events local HBAs are hosting to encourage continuing education and recognize designation holders across the country. Please make sure to check with your local association about education opportunities and special events.

NDAB is proud of our Professional Builder program and those that choose to participate meet membership requirements, have held a contractor's license in the state of North Dakota for at least two years. They comply with all appropriate local, state, and national building codes, adhere to the Code of Ethics of North Dakota Association of Builders and complete seven hours of continuing education annual. Our professionals builders are listed on our website and most recently were highlighted in a ND brochure put out by US Builders Review magazine. To learn more on how to become a recognized NDAB Professional Builder, please visit our website or call or stop by our office.

2016 NDAB Professional Builders:

Eric Berg, Eric Berg Construction, Inc., **Fargo**
Charles Bon, C'est Bon Construction, **Robinson**
Michael Bullinger, Western Products Inc, **Fargo**
Don Dabbert, Jr. Dabbert Custom Homes, **Fargo**
Dale Denning, Sparling Construction, **Bismarck**
Jason Eid, Eid-Co Buildings, Inc., **Fargo**
John Gunkelman, Dakota Construction, **Fargo**
Todd Halle, T & S Custom Homes, Inc., **Fargo**
Vern Hanson, Hanson Bros., Inc., **Fargo**
Robert Leslie, Designer Homes of Fargo-Moorhead, **Fargo**
Robert Kochmann, Kochmann Brothers Homes, **Fargo**
Greg Krueger, Krueger Construction, **Fargo**
Tom Spaeth, Accent Contracting, **Fargo**
Mark Spriggs, M&J Construction, **Moorhead**
Mike Workman, Jordahl Custom Homes, **Fargo**
Charlie Zach, Zach Construction, **Wahpeton**

Back your PAC ... your PAC backs you! NDAB-PAC is the North Dakota Association of Builders' Political Action Committee. It is a non-partisan political action committee that provides support for candidates who are friends of the building industry. Contact NDAB at (800) 326-4746, (701) 222-2401 or info@ndbuild.com to contribute or learn more!

Around the State

Bismarck-Mandan Home Builders Assoc.

Dot Frank, Executive Officer

701-222-2400

bmhba.com

- The 39th Annual Home Show took place Feb. 19-20. The sold-out event featured more than 420 booths and 223 vendors.
- The BMHBA participated in the BMDA's Job Shadow Week in February hosting a University of Mary sophomore.
- Executive Officer Dot Frank attended the NDHFA's Statewide Housing Conference and is working to bring a featured speaker to the BMHBA.
- Two BMHBA members are featured in recent editions of US Builders Review – Miller Insulation and Advanced Mechanical.
- The BMHBA launched a new logo and website. Check it out at bmhba.com.

Dickinson Area Builders Assoc.

Tiffaney Dolechek, Executive Officer

701-483-0044

dickinsonareabuilders.com

- Home show plans are continuing to move forward. We currently have 75% of our available space filled. It is coming up fast and we are very excited about it!
- For our membership drive this year we are doing a fun contest. We have six different teams recruiting members and the team with the most points at the end wins. The winning team will get a steak dinner while the losing team gets beans! Our membership drive will be going on until the end of April.
- We are excited to see our members at our monthly membership meeting, where we have a speaker for the USDA grant/loan program.

Home Builders Assoc. of Fargo-Moorhead

Bryce Johnson, Executive Vice President

701-232-5846

hbafm.com

- The HBA of F-M would like to welcome the new directors to its board: Dawn Cruff and Stephanie Lindemann. Thank you to outgoing directors: Sylvia Lunski and Harry Gilbertson. Home Builders Care welcomes Grace Backman, Carlita Dietz, Kristie Eid, Perry Eidem and Ryan Johnson to its board of trustees. Thank you to outgoing trustees: Dave Anderson, Mike Anderson and Chad Maloy
- Over 130 members and city officials attended the New Year Celebration & City Night Jan. 28. The HBA welcomed special guest North Dakota Secretary of State Al Jaeger and mayors from Dilworth, Fargo, Moorhead and West Fargo with the addition of a councilperson from Horace this year.
- The Home & Garden Show was Feb. 26-

28. Over 300 exhibitors participated. This year the HBA of F-M introduced new features like local speakers, mobile application, kids treasure hunt, an expanded Lego homebuilding competition and a beer walk.

- The Spring Parade of Homes application is available at www.hbafm.com. This year the HBA of F-M will be unveiling an updated Parade-dedicated website, magazine and new mobile app.

Forx Builders Association

Betty McDonald, Executive Officer

701-746-4536

forxbuilders.com

- Sterling Carpet One Floor & Home hosted the February Builders after Hours and did an excellent job. There was a great crowd that enjoyed delicious food, cold beverages and good networking.
- The City of Grand Forks offered a stormwater pollution prevention plan workshop for residential and commercial contractors and developers.
- Structural Materials is hosting Builders after Hours on March 22nd. They moved to a new location and are anxious to show their new store to our members.
- Our Home Design & Garden Show is scheduled for April 1, 2 and 3 at the Alerus Center. We are anticipating another great show this year.

Minot Association of Builders

Executive Officer

701-852-0496

minotab.com

- Minot would like to congratulate Bruce Walker on being promoted to Senior Life Director.
- Minot will host our 41st annual Home and Garden Show on March 5th & 6th Booths are filling up.
- We look forward to training our new Executive Officer starting this month.

Williston Area Builders Association

Janna Lutz & Jackie Wieg, Executive Directors

701-572-5744

willistonbuilders.com

- WABA was thrilled to have NAHB's field representative for Region C, Michael Bezruki, attend and speak to our membership at our January GMM Sponsored by Simonson Lumber. We appreciate his making time to visit us!
- WABA's newly redesigned website is live – offering a better option for our members to be located, plus advertising opportunities as well as content for the consumer, and more detailed information on all our events. Check out: www.willistonbuilders.com
- Our March GMM will be held on the 24th sponsored by Real Estate & Rental Guide.

- We have more opportunities for our members to be involved in community projects, contact us for information on the Fire Trailer and the Builder day of Caring.
- WABA was honored to have a distinguished panel of City leaders including Williston Mayor Howard Klug, Director of Public Works David Tuan, President & CEO of Mercy Medical Matt Grimshaw and School Dist. 1 Principal and Senior Administrator Darla Ratzak speak at our Feb 18th meeting. The information given was optimistic for the future and what it could mean for the building/housing industry.



Also, Thank you to the NEW NDAB 2016 Partners! We truly appreciate your support and we are excited to serve you throughout the entire year! Opportunities are now updated and available - contact Heather at heather@ndbuild.com or 701-222-2401 to secure your choices today! *Partners listed are as of 2-20-2016

Gold Partners

**Bismarck-Mandan HBA
HBA of Fargo-Moorhead
Montana Dakota Utilities Co.
State Auto Insurance Companies**

Silver Partners

**Dickinson Area Builders Assoc.
Northern Plumbing Supply**

Bronze Partners

**Bell State Bank & Trust
Dabbert Custom Homes
Dakota Construction
Dawson Insurance
Eid-Co Homes
Forx Builders Association
Miller Insulation, Inc.
Minot Assoc. of Builders
North Dakota Guaranty & Title Co.
ND Housing Finance Agency
ProBuild
RDO Equipment Co.
Red River Drywall
Williston Area Builders Assoc.**

Butler

CAT

Butler Machinery Company

1505 Hwy 2, Bypass East

Minot, ND 58701

701.858.1100 tel . 701.858.1117 fax

www.butler-machinery.com

2219 Elk Dr.
Minot, ND 58701
701-858-8061



"THE CONTRACTOR'S HEADQUARTERS"
PRAIRIE SUPPLY INC.

DACOTAH BANK

Here for you.™

BANKING • INSURANCE • MORTGAGE • TRUST

1121 South Broadway • Minot • 585-1200

dacotahbank.com



MEMBER
FDIC

Insurance and Trust not FDIC Insured.

REAL BUILDERS, INC.

General Contractor



Residential • Commercial
Multiple • Panelization

PO Box 3092 • Minot, ND 58702

Phone: 701-839-4328 • Fax: 701-852-1185

email: realbuilders@srt.com



MONTANA-DAKOTA UTILITIES CO.

A Division of MDU Resources Group, Inc.

In the Community to Serve™

1-800-MDU-FAST 638-3278

"Larry the
Furnace Guy"

Landsiedel's

HEATING & AIR CONDITIONING Inc.

701-833-7065

627 1st Street NE, Minot



New Construction - Service
Gas Fireplace Installation



LEGACY FENCE

701.373.5361

114 5th Ave SE

Surrey, ND 58785

www.legacyfence.com

rdomres@legacyfence.com



Internet



Security



Wireless



TV

701.858.1200 / SRT.COM / f

This institution is an equal opportunity provider and employer.

We're Branching Out

First International Bank & Trust
is your one stop shop for all
your banking needs. Now with
three convenient locations.

Broadway

1600 S Broadway
701-837-1600

Arrowhead

150 16th St SW
701-839-2170

North Hill

2150 21st Ave NW
701-837-2050



**FIRST
INTERNATIONAL
BANK & TRUST**
Member FDIC

live first



www.firstintlbk.com

In the Market to Buy or Sell?
Call Aisha Vadell 833-1136



COLDWELL BANKER

1st Minot Realty & Management, Inc.

852-0136

219 S. Main St. • Minot, ND
aisha@coldwellbanker.com

OFFICE: 852-3744
FAX: 852-8693

P.O. BOX 635
MINOT, ND 58702



- General Construction
- Concrete
- Metal Roofing
- Ag Shops

- Crane Rental
- Steel Erection
- Building Retrofit
- Ag Storage

CONSTRUCTION

FIRST WESTERN BANK & TRUST

701-852-3711

900 South Broadway

www.bankfirstwestern.com

FDIC • Equal Housing Lender

Souris River Designs & Home Improvement

Phone 701-852-7605

405 4th Ave NE
Minot, ND 58703

Design/Build Construction & Remodeling



www.sourisriverdesigns.com
Minot's Kitchen & Bath Headquarters



925 20th Ave SW - Minot

member FDIC



GENERAL CONTRACTOR DESIGN/BUILD CONTRACTOR
VARCO-PRUDEN METAL BUILDING CONTRACTOR

OFF: 701.839.6525
FAX: 701.839.6581
info@rolac-nd.com

1800 VALLEY STREET
PO BOX 1872
MINOT, ND 58702

www.rolac-nd.com



Souris Valley Ready Mix, LLC
701-839-MUDD (6833)
5320 Railway Ave. Minot, ND

Keller
PAVING
& LANDSCAPING
MINOT, ND 852-5030



Minot-Stanley-Williston
701-852-4751



*Specializing in
All Types of Real Estate*
CALL ANYTIME - DAY OR NIGHT

701-852-3505

1-800-735-4065
Fax 701-852-5526

1541 South Broadway
Minot, ND 58701
signal@srt.com

www.minothomesearch.com



Right here. Right for you.
Minot | 837-5000



General Contractor
605 31st Ave. SW • Minot, ND 58701

**NEW CONSTRUCTION
REMODELING • SIDING**

Stacey Abel, Owner

Cell: 833-4920

Fax: 837-1368

Email: readybuilders@srt.com

www.readybuildersincminot.com

COMPETITIVE PRICES FOR QUALITY WORK • FREE ESTIMATES GIVEN

RESIDENTIAL • COMMERCIAL

POURED CONCRETE

Foundation Walls • Flatwork • Decorative Concrete
Featuring aluminum forms for a superior look.



*Quality
In All
We Do!*

PHIL RISBRUDT
Call Any Time - Day Or Evening

858-0543

www.qualityconcretefargo.com

Minot, ND

B & B Insulation

SPRAY IN PLACE POLYURETHANE
SPRAYED POLYURETHANE FOR FLAT ROOFS
MOBILE HOME ROOFING

WET SPRAY CELLULOSE FOR WALLS & ATTICS
Residential - Commercial - Metal Buildings

Jody Braasch, Owner

P.O. Box 605 - Minot, ND 58702

701-852-9061 Cell: 701-509-0781

Email: bandbinsulation@srt.com

**NORTHERN PRAIRIE
HOME IMPROVEMENT, INC.**

"A Local Company here to stay."

Superior Workmanship with over
35 years of combined experience.



- Specializing in:
- All Siding: Vinyl, Steel, Wood, etc.
- Windows, Soffit and Fascia
- Build Garages, Home Additions, etc.
- Interior Remodeling and Roofing
- Excellent Customer Service/Warranty and Repair

We do things your way and ensure your happiness. Your satisfaction is our guarantee.

Call: **701.720.1093**

Today for your Free Estimate.

Licensed and Insured

www.nphiminot.com

Minot, North Dakota 58703



It's the Sign
of Success™

ZOOM IN

MinotHomes.com

1. Doesn't capture your name

2. You contact us when you are ready

3. You can search for everything in Minot MLS on one site

On your phone, tablet or computer—Zoom In!



**House Hunt
On
Your Time!!**

Watne Realtors • 408 N Broadway • Minot, ND 58703 • 701-852-1156

Find your MinotHomes.com app at:





PO Box 1851
Minot, ND 58702-1851

MENARDS®

We're your supplier,
not your competitor

Minot, ND
PH 701-857-8916



**COLDWELL
BANKER**

1st Minot Realty, Inc.
852-0136

219 So. Main St. • Minot

e-mail: cb@minot.com • online: www.cbminot.com

*"Making Homeownership A Reality For Over
50 Years In The Minot Area."*

MLS



Making Real Estate Real Easy™

RESIDENTIAL • COMMERCIAL • AGRICULTURAL
FREE NATIONWIDE REFERRAL SERVICE

AN INDEPENDENTLY OWNED AND OPERATED MEMBER OF
COLDWELL BANKER REAL ESTATE CORPORATION

1st Minot Management Inc.
Professional Leasing Services

Apartments, Houses, Offices,
Retail & Industrial

Call: 701-839-7505 Toll Free: 877-839-8278
www.commercialminot.com
www.apts.minot.com

Affinity
First Federal Credit Union

811 South Broadway • Minot, ND 58701

701-857-5541 • toll free 1-800-617-2363 • email affinityfirst@srt.com

Please see us for
all your loan needs:
✓ Construction Loans
✓ Mortgage Loans
✓ SBA Loans



 **Xcel Energy®**

Stay on Schedule. Call to Connect.

It's easy to schedule the service connection for your building or remodeling project.
Simply call the Xcel Energy Builders Call Line
at **1-800-628-2121**.

