The newsletter for the Kearney Area Builders Association

ROOFLINES

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KEARNEY AREA BUILDERS ASSOCIATION

NAHB
National Association of Home Builders

September 2026

July Housing Starts Retreat on Market Headwinds



Housing starts fell in July as economic uncertainty, rising construction costs, labor shortages and elevated financing expenses continued to challenge builders.

Overall housing starts decreased 12.4% in July to a seasonally adjusted annual rate of 1.24 million units, according to a report from HUD and the U.S. Census Bureau.

The July reading of 1.24 million starts is the number of housing units builders would begin if development kept this pace for the next 12 months. Within this overall number, single-family starts decreased 9.9% to an 808,000 seasonally adjusted annual rate and are down 15.7% compared to July 2025. The multifamily sector, which includes apartment buildings and condos, decreased 16.8% to an annualized 431,000 pace and are down 8.9% compared to July 2025.

On a regional and year-to-date basis, combined single-family and multifamily starts were 11.7% higher in the Northeast, 4.5% lower in the Midwest, 3% lower in the South and 3.8% lower in the West.

Overall permits increased 5% to a 1.44-million-unit annualized rate in July. Single-family permits increased 2.5% to an 894,000-unit rate and are up 1.1% compared to July 2025. Multifamily permits increased 9.4% to an annualized 549,000 pace and are up 6.4% compared to July 2025.

The number of single-family homes under construction is at 579,000 units, while the number of apartments under construction is at 683,000 units.

Mid-Year Remodeling Forecast

NAHB's recent Mid-Year **Remodeling Forecast webinar** reviewed how the remodeling industry has navigated changing economic conditions, homeowner priorities and market demand.

The panelists included: Danushka Nanayakkara-Skillington, NAHB AVP of Forecasting and Analysis; Rachel Bogardus Drew, director of the Remodeling Futures Program at the Joint Center for Housing Studies of Harvard University; and Eric Lynch, NAHB economist

View the webinar slide deck here.

Changes to Hazard Comms Compliance

A **deadline for compliance** with 2024 revisions to OSHA's Hazard Communication Standard (HCS) is approaching for home builders and other downstream chemical users. Employers must:

1) Comply with revised classifications or hazard information on labels for substances in their workplaces by Nov. 20, 2026.

2) Comply with any new classifications and hazard information for mixtures in their workplaces by May 19, 2028.

Deadline Looms for GFCI Outlets

A temporary exception in the National Electrical Code (NEC) is **scheduled to expire** on Sept. 1, 2026. That date could have significant consequences for builders, HVAC contractors, electricians, code officials and manufacturers, particularly in states and local jurisdictions that continue to enforce NEC Section 210.8(F), which requires ground-fault circuit interrupter (GFCI) protection for outdoor HVAC equipment. Note: This deadline may not be relevant in all places.

Registration Is Open For 2027 Builders' Show

Registration is open for the NAHB International Builders' Show® (IBS), which will take over the Las Vegas Convention Center Feb. 2-4, 2027. The Builders' Show is the premier event that connects you with the right industry professionals and lets you be part of improving the housing industry.

Discover the latest trends, new products and fresh ideas. Get a first look into what's being developed in the industry for the future. Meet, network and connect with tens of thousands of industry professionals from 100+ countries. Experience it all at the Builders' Show!

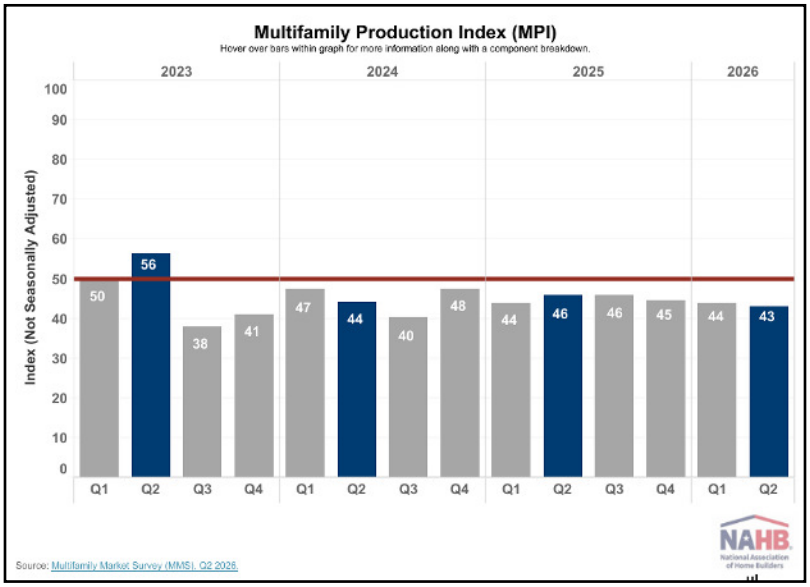
Register now at **BuildersShow.com**.

Bank Regulators Propose Changes to CRA Rules

The Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) have proposed targeted revisions to their Community Reinvestment Act (CRA) regulations. According to the OCC and FDIC, **the proposal** would help ensure community development grants reach their intended communities. It would also reduce regulatory burdens, especially for community banks and provide clearer guidance on how banks can receive CRA consideration.

Multifamily Developer Confidence Weakens in Q2

Confidence in the market for new multifamily housing weakened year-over-year in the second quarter, according to the **Multifamily Market Survey** (MMS) by NAHB. The MMS produces two separate indices. The Multifamily Production Index (MPI) had a reading of 43, down three points year-over-year, while the Multifamily Occupancy Index (MOI) had a reading of 74, down eight points year-over-year.



The sentiment is constrained by regulatory barriers and difficulty obtaining financing.

The MMS asks multifamily developers to rate the current conditions as "good", "fair", or "poor" for multifamily starts in markets where they are active. The index and all its components are scaled so that a number above 50 indicates that more respondents report conditions as good rather than poor.

Land Use in ROAD to Housing

The newly enacted 21st Century ROAD to Housing Act directs HUD to develop voluntary federal guidelines for state and local zoning best practices. Although not mandatory, the guidelines will help shape how communities are evaluated for federal grants and give states a model for developing their own enabling legislation.

These **land-use and development provisions** are especially important to NAHB members because many state and local zoning rules restrict home building and raise costs. For more information on land use, zoning and other key provisions in the 21st Century ROAD to Housing Act, visit **nahb.org/road**.

Three States Drive Remodeling

California, Texas and Florida continue to account for the largest shares (20.8% combined) of remodeling activity nationwide, according to first quarter results from NAHB's **State Projections of Remodeling** (SPR). The SPR offers a quarterly state-by-state analysis of remodeling activity based on total dollar volume, market share and changes in remodeling spending.

Developed from a proprietary NAHB model, the SPR uses national quarterly improvement spending data and estimates remodeling market share by state using multiple indicators and NAHB's annual state remodeling forecast.

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September 2026

General Membership Meeting 9-15-2026 at Fireplace Stone & Patio

1547 W 56th St Kearney

Home Show 2027

Save the date!

January 15-17

IBS Las Vegas

February 2-4

November 1, 2026

Daylight Savings Time?

Christmas Party at Younes

date to be confirmed.

Data Centers Are Outbidding Home Builders for Land



In November 2025, two of Northern Virginia's largest recent land deals closed within days of each other. Amazon paid $700 million for about 189 acres in Prince William County and a few days later, SDC Capital Partners paid $615 million for 97 acres in nearby Loudoun County.

The land deals weren't for home building. Construction on data centers began on the land almost immediately after it closed.

As AI use has grown, so has demand for the facilities that make it possible. That demand is being met with land, and much of it is land that would otherwise have become housing. And in Northern Virginia, the self-proclaimed "data center capital of the world," it has completely skewed the market for buildable land. In Loudoun County, the SDC deal came out to about $6.3 million per acre.

In Prince William County, Amazon paid a little more than $3.7 million per acre.

Similar price disruptions are occurring in Illinois, Texas, Nevada and all across the country.



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Buffalo Fair Grounds

January 15-17

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