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A publication of the Rutherford County Home Builders Association

January 2018

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The Cost per Square Foot Fallacy

by Kevin Atwood

Is the price per square foot method a good or acceptable way to compare prices of newly constructed homes? Many people, from buyers to real estate agents and sometimes even home appraisers, regularly use this method because it is simple and appears to provide a quick and easy way to compare home prices. There is a column dedicated to price per square foot on most every CMA report to allow buyers and agents to compare home prices, but I contend it is an extremely poor way to evaluate the value of a home and should only be utilized to show general trends of home prices for different parts of a local market. There are simply way too many variables that go into the cost of building a home and its subsequent pricing to boil it all down to such a simple formula. The intent of this article is to define some of those variables and components so builders can adequately respond to buyers and agents who want to know why a home that builder built costs more per square foot than the track built house down the road.

Imagine trying to buy a new car or truck based on comparing the cost per cubic foot of interior volume. The interior volume is a statistic that almost every car manufacturer publishes so it would be possible to compare vehicle prices this way, yet it is never done. Cost comparisons of vehicles are always made based on the base price plus options. As with options on a vehicle, a variety of standard and upgraded features in a home's construction will affect the overall cost per square foot and must be considered when comparing home prices. There are too many features in a home to discuss all of them in this article, so the following list provides a brief summary of some of the more obvious features that would be easy for a buyer or agent to see:

Construction type – Is the house built on a concrete slab or a block foundation? Slab foundations are less expensive to build than crawl space foundations. Does the garage have space for three or more cars or is it the typical two car garage? Because the square footage value used in the cost per square foot method is based only on “heated” space, there is often little or no consideration given to unfinished spaces such as extra garage bays or other unfinished spaces such as basements or rooms left unfinished. It also doesn't consider areas like covered porches and outdoor living spaces which can dramatically add to the final price of a house. Also not considered are things like ceiling heights or whether the home includes a fireplace. Nine and ten foot or more ceilings cost more to build than the traditional 8' ceilings found in most homes.

Finishes – How much hardwood versus carpet is installed? Hardwood is substantially more expensive to install than carpet as are tile floors in bath and laundry areas versus linoleum. Is tile used for the master shower and/or secondary tub shower enclosures or did the builder use fiberglass inserts which are much less expensive? Is there a tile backsplash in the kitchen? Look at the trim level in the house. Are there any built-ins, wood shelving versus wire shelving, crown molding in multiple rooms, coffered or tray ceilings, etc.? Are the windows trimmed out with wood inside or did the sheetrock just get finished and painted around the windows? Did the builder use the more expensive 8' tall doors on the first level or standard height doors? Are they solid or hollow core doors? What type and quality of lighting fixtures, plumbing fixtures, and door hardware was used?

Appliances – Appliance package costs for new homes can vary significantly based on brand, type, and quality level. Are the appliances an entry level “builder grade” or are they a higher quality stainless steel level? Also, does the package include an electric range or built in double ovens with a gas cook top?

Cabinets and Counter Tops – Are the cabinets custom made with quality materials and special features like “soft close” drawers and applied crown molding or are they “stock” box cabinets with minimal features and color choices? Most builders are using granite now as a standard in the kitchen, but some will separate themselves by also using it in the secondary and master bathrooms or upgrading to quartz in the kitchen.

Exterior Siding – How much brick and stone was used (most expensive), versus Hardi plank (intermediate expense), or vinyl siding (least expensive)? Is the brick just on the front façade or does it cover the sides and rear elevation as well?

Continued on page 7.



IMPORTANT DATES

Mark Your Calendar!

2018 Installation Banquet

January 16, at the
Stones River Country
Club.
6:00pm to 8:00pm.

Interantional Builder
Show (IBS)
January 9 -11,
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for more info. visit:
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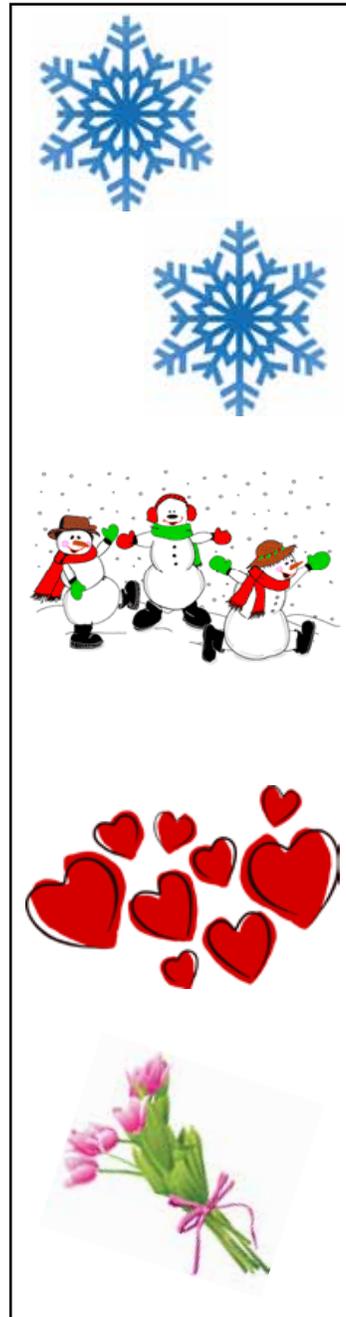
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4

Calendar of Events



January

- 1/3 - Budget Committee Meeting
9:30am - 10:30am.
- 1/4 - Associate Committee Meeting
11:00 - 12:00pm.
- 1/10 - Executive Committee Meeting
9:30am - 10:30am
- 1/16 - Government Affairs Meeting
9:30am - 10:30am.
- 1/16 - Board of Directors Meeting
10:30am - 11:30am.
- 1/16 - Installation Banquet/GMM at the Stones
River Country Club, 6:00 to 8:00pm.

February

- 2/1 - Associate Committee Meeting
9:30am - 10:30am.
- 2/5- Budget Committee Meeting
11:00 - 12:00pm.
- 2/14 - Executive Committee Meeting
9:30am -10:30am.
- 2/20- Government Affairs Meeting
9:30am - 10:30am. 2/20-
Board of Directors Meeting
10:30am - 11:30am.
- 2/20 - GMM/TBD

All meetings are held at
the RCHBA office unless
otherwise noted.

Mark your calendar!

PILLARS OF MEMBERSHIP



When you join your local home builders association, you also automatically became a member of the state association and NAHB. Your 3-in-1 membership means you have access to valuable resources that help you gain a competitive advantage. The five pillars of NAHB membership – knowledge, networking, expertise, advocacy and savings – form the foundation to build your future.



KNOWLEDGE

Knowledge NAHB's educational programs give you the tools you need to gain an edge in the industry. Programs include courses and seminars, offered by in-person and online. Plus, NAHB professional designations provide opportunities to improve your skills and advance your career. NAHB's official bookstore, BuilderBooks.com, offers members a discount on industry products and publications



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With 140,000 members from all areas of the housing industry, NAHB is a one-stop networking shop! NAHB, along with your state and local associations, provide countless ways for you to meet and build relationships with fellow professionals, future customers and suppliers



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NAHB fights for our members on Capitol Hill, in your state and in the communities where you do business. We work hard to defeat excessive regulations and to protect your business. Our advocacy efforts include educating policymakers and the Administration, building successful coalitions, and mobilizing our grassroots on a range of issues



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<https://www.nahb.org/en/industry-professionals/value-of-nahb-infographic/pillars-of-membership.aspx>

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NAHB members benefit from these special offers. Members of the National Association of Home Builders (NAHB) can now enjoy a private offer* of up to \$1,000 toward the purchase or lease of most new Chevrolet, Buick, and GMC vehicles for business use. Choose an eligible vehicle at your local dealer and present your NAHB proof of membership. You can add on incentives from the National Fleet Purchase Program² and Business Choice³ to get the best value on vehicles that run your business. For private offer details, visit nahb.org/gm.

The 2016 BUSINESS CHOICE OFFERS provide you the best value on the vehicles that run your business.³ From Upfit Cash Allowance, which now includes vehicle wraps, to GM Accessory Cash Allowance,⁴ you have more options than ever to save.

Example offer on 2016 GMC Sierra 2500HD Crew Cab for NAHB members who are business owners:

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Private Offer ¹		National Fleet Purchase Program (FVX) ²	
		Accessory Cash Allowance ⁴	=
			\$6,150
			In Potential Value

*Available at participating dealers. Private offer amount varies by model. Retail and fleet deliveries for City Express receive a \$250 offer. Retail deliveries for all other eligible vehicles receive a \$500 offer. Fleet deliveries on the following vehicles receive a \$1,000 offer: Buick Encore, Chevrolet Traverse, Silverado, Express, GMC Acadia, Sierra, Savana. All other fleet deliveries will receive a \$500 offer. Valid toward the purchase or lease of eligible 2015 and 2016 model-year vehicles. Customer must take delivery by 1/31/17. Not compatible with other private offers. Not valid on prior purchases. Compatible with many current incentives. Incentives are subject to change without notice. Excludes Buick Regal, Cascada, Chevrolet Corveta, Impala Limited, Sonic, Spark, Trax, SS, Volt; all Cadillac models. FAN required for fleet deliveries. See dealer for complete details. ²Offer eligible for non-CAP customers only through 12/31/16. See dealer for details. ³To qualify, vehicle must be used in the day-to-day operations of your business and not solely for personal/non-business-related transportation purposes. Must provide proof of business. For complete program requirements, including information regarding offers, vehicles, equipment, options, warranties, and ordering, consult your dealer or visit gmbusinesschoice.com. Take delivery by 11/30/16. ⁴Not valid with all offers. See dealer for details. Take delivery by 9/30/16. Amounts include parts and labor. ©2016 General Motors. All rights reserved. The marks appearing in this ad are the trademarks or service marks of GM, its subsidiaries, affiliates, or licensors.

The Cost per Square Foot Fallacy

(Continued from page 3.)

Exterior Features – These are features that are often undervalued by both buyers and appraisers but can be very expensive and have a significant impact on the cost per square foot. A home with a well done landscape package including a multi zone irrigation system and an outdoor living area that includes an outdoor firepit or fireplace could easily cost \$15,000 to \$20,000 more than the same plan built in the same community without those features which would account for a \$5 to \$7 per square foot difference on a 3,000 square foot house.

The features discussed above are, for the most part, visible and easy to explain to a buyer why they would command a higher price and result in a higher cost per square foot than a similar sized home that doesn't include those features. There are also however, many cost increasers that are not as apparent and therefore harder to explain to a prospective buyer or agent. The most impactful of these is lot cost and lot variation. Lot costs can vary significantly from one development to another based on the development's location and the types of amenities offered within that development. The builder could build the same plan in two different developments, but have a \$5 or more per square foot difference in price just because the lot cost more in one development over the other. Many developers are now also charging lot premiums ranging anywhere from \$5,000 to \$25,000 or more for lots that, for various reasons, make them more desirable and consequently worth more than other lots within the same development. These premium lots may have an incredible view, or be larger than other lots, or located closer to a community amenity, but whatever the reason, the bottom line is a higher cost per square foot to build the same plan on a lot with a premium than on a standard lot within that same development.

There could also be variations in the characteristics of a lot that would dramatically impact the cost of construction and ultimately need to be reflected in the price of the home. A sloping wooded lot may require significant clearing and earthwork expense to provide for driveway access and a clearing to build the house, extra foundation costs and possibly retaining walls, and multiple entry steps with handrails to access the front door. The cost to deal with these issues is real so it is unfair to expect a new home built on a lot like this to cost the same per square foot as a similar plan built on a flat clear lot elsewhere in the same development.

Finally, there is the "denominator effect" which means the cost per square foot contribution of the lot will vary depending on the size of home that ultimately gets built on it. For example, if a buyer wants to build a 3,750 square foot home on a \$75,000 lot, their cost per square foot, just for the lot, is \$20. If they only want to build a 3,000 square foot home on the same lot, their cost per square foot for the lot is now \$25; a five dollar increase just because the square footage went down while the lot price stayed the same. This effect is most dramatic with the lot cost because it is the highest fixed cost for most new home construction projects, but it is similar on a smaller scale for any fixed cost that is relatively the same regardless of a home's size. Other costs that could be subject to this effect might be the garage costs, exterior flatwork concrete costs, and taxes or fees.

(Continued on page 8.)

HBAT Member Rebate Program



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For more information:
www.hbat.org/member-rebates/

The Cost per Square Foot Fallacy

(Continued from page 8)

Another hidden cost that is very difficult to explain to buyers is the impact of the ratio of first floor finished square footage to second floor finished square footage. A home built with all or most of its finished square footage on one level will cost significantly more to build than a home that more evenly distributes the finished square footage over two levels because both the foundation and roof for a single level home must each be much larger for the same total square footage. For example, let's say two 3,300 square foot, four bedroom, three bath, two car garage homes are being built on adjacent lots and both homes have all the same options. The only difference is that Home A has all 3,300 finished square feet on one level and Home B has 1,500 square feet on the first level and 1,800 square feet on the second level which includes finished space over the garage. Most buyers will expect these two homes to cost about the same per square foot because they have the same options and are located in the same community, but they will not. Home A has more than twice as much footing, foundation and roof than Home B which means there will be extra footing labor, concrete, foundation labor, block, framing labor, lumber, and roofing costs as well as extra brick and insulation costs. Home A will need to be priced anywhere from \$15 to \$20 per square foot more than Home B to cover the additional construction costs. This example provides samples of homes at each end of the spectrum with one home having no finished space on the second level at all and the other having nearly 55% of its finished space on the second level. As the ratio of second floor finished space to the total finished square footage approaches zero, the cost per square foot for that home will increase on a sliding scale as a function of the ratio. There is currently no adjustment made for this ratio when comparing homes on a cost per square foot basis, but as you can see, there needs to be.

There are probably many more examples and points that could be made to further demonstrate the absolute fallacy of trying to compare new home pricing on a price per square foot basis, but the purpose of this article was to cover some of the most prevalent ones. To have a quick and easy way to compare home prices is understandable,

but as with most things in this life, the simplest and quickest way is not always the best or most accurate way to solve a problem. Each new home has its own unique set of variables, options, and features that determine its true value and the only real way to compare them is to take all of these factors into consideration.

Article by: Kevin Atwood
Southern Lifestyles,
RCHBA BOD



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Trump Administration Plans ESA Reform

Filed in Codes and Regulations, Environmental on December 28, 2017

The Trump administration intends to solicit comments on two new draft regulations designed to reform the Endangered Species Act (ESA) and make compliance less onerous for home builders and developers.

Proposed reforms to the ESA's Section 7 Consultation requirements and new regulations governing the designation of critical habitat would affect landowners whose projects require a federal permit because they either impact endangered species or their designated "critical habitat."

While the precise content of these regulations won't be known until they are published in the Federal Register in early 2018, the intent to reform and streamline them is a move in the right direction and, in part, the result of NAHB initiatives.

Earlier this year, NAHB submitted comments urging administration officials to rescind changes to the designation of critical habitat put in place in 2016 during the Obama administration in response to President Trump's executive order on Enforcing the Regulatory Reform Agenda. The administration's proposals are consistent with NAHB's recommendations.

These changes included a new regulatory definition of "geographical areas occupied by the species" to designate private property as critical habitat even if that property lacked the endangered species in question and was incapable of supporting the endangered species.

Once a property has been designated as critical habitat, any activity requiring a federal permit, such as a federal wetlands permit, triggers the ESA's Section 7 Consultation process, allowing federal regulators to impose restrictions or additional requirements upon developers and builders.

The Fish and Wildlife Service has already agreed to reopen a regulatory policy on compensatory mitigation under the ESA and specifically take public comment on the appropriateness of requiring mitigation to set a "net conservation benefit" for the species or habitat being impacted by the proposed activity.

NAHB had opposed this policy when it was proposed by the Obama administration as being inconsistent with existing ESA requirements. For additional information, contact Michael Mittelholzer at 800-368-5242, x 8660.

<http://nahbnow.com/2017/12/trump-administration-plans-esa-reform/>

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(Continued on page 11.)



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- Publication Date:** Last week, bi-monthly*

Distributed to association members and prospective members.
*subject to change without notice

Classic Hot Chocolate



Photograph by Levi Brown

Ingredients

- 3 cups milk
- 1 cup heavy cream
- 1/2 cup sugar
- 1/4 cup unsweetened cocoa powder
- Kosher salt
- 6 ounces milk chocolate, chopped
- 1 teaspoon pure vanilla extract
- Marshmallows or whipped cream, for topping

Hats Off To Our Spikes!

Recruiting new members to the RCHBA is an activity recognized and rewarded through the Spike Club. Those who participate are called Spikes, and they are among the most valued members of this association.



These Spikes are the membership leaders of our association, building our voice, power and influence at every level of government.

As of the 11/30/2017 NAHB report:

Life Spikes

Ken Halliburton	Miller Loughry	311.5
Joseph Swanson	Swanson Constr.	280.5
John Floyd	Ole South Properties	230.0
Steve Arnold	Skill Construction	171.5
Steve Jensen	Jensen Quality Homes	141.0
Dan Seals	Alley-Cassetty	110.0
Suzanne Slayton	Slayton Homes	99.5
Kevin Woodward	Legacy Homes, Inc.	77.5
Richard Dillon	Properties Unlimited	62.5
Sam Henley	Henley Supply	56.0
Joe Morgan	Morgan and Son	42.0
Wayne Belt	Wayne Belt Gen.	36.0
Karyn Beaty	Properties Unlimited	34.0

Spikes

Eric Parks	Bank of Nashville	18.0
Chris Jensen	Jensen Quality Homes	18.0
Keith Caywood	Caywood Homes	15.5
Roy Saylor	Ruth. Co. Habitat	7.5
Brian Wilcox	FNB of Mid TN	7.0

Spike Candidates

Curt Haynes	Haynes Brothers	5.5
Bob Slayton	Slayton Homes	5.5
Bridgett Thompson	The Jones Co.	5.0
JR Eastman	First Community	3.5
Bill Gordon	Henley Supply	3.0
James Yates	Red Realty	2.5
Howard Wilson	Blue Sky Constr.	2.5
Kelly Cearing	FNB of Mid TN	2.0
Gentry Wheat	Wilson Bank	2.0
Marti Neill	Pella Windows	2.0
Whit Marshall	Paran Homes	1.5
Tim Tipps	Farm Credit	1.5
Bradley Byrd	Bancorp South	1.0
Jason Price	ProSource	1.0
Teresa Kid	Keller Williams	1.0
Cory Arnold	Skill Construction	1.0
Jeff Brockette	MTEMC	1.0
Mitchell Bowman	Michael's Homes	1.0
Tyler Haynes	Southland Brick	1.0
David Alcorn	Southern Lifestyles	.5
George Simpson	NW Exterminators	.5
Jennifer Battle	A Clean Mess	.5



Association, a not-for-profit organization of building industry professionals who work together to promote high standards, education, and housing opportunities in our community.



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Directions

- *Combine the milk, heavy cream, sugar, cocoa powder and a pinch of salt in a medium saucepan. Cook over medium heat, whisking occasionally, until the sugar and cocoa powder dissolve and the milk is steaming; do not boil.
- *Whisk in half of the chopped chocolate until melted, then whisk in the remaining chocolate until smooth. Remove from the heat and whisk in the vanilla. Pour into mugs and top with marshmallows or whipped cream.

Recipe courtesy of Food Network Kitchen / From: Food Network Magazine

<http://www.foodnetwork.com/recipes/food-network-kitchen/classic-hot-chocolate-3364191>

Creating a Home Office that Works for You

Home offices are becoming less of a luxury and more of a necessity with more people telecommuting or running their own businesses from their homes. It is estimated that one in five Americans work from home. And with the fluctuating cost of gas and increased traffic causing longer commutes, that number is likely to grow even more every year.

Work space is no longer relegated just to the kitchen table or a corner of the guest bedroom; it has been promoted to a room of its own in the home. If you are looking to create a home office, or revamp an existing one, keep the following points in mind:

Separate Your Space

Although you are physically working in the house, it is important to set up your home office so that the lines between your home life and your work life do not get blurred. By creating a barrier, you will be less tempted to take a television break in the middle of your work day or work on spreadsheets when you are supposed to be "home from the office."

Design Your Office to Match Your Work Style

When choosing the furniture and layout of your office, make sure it fits the way you choose to work. For example, if you believe in "a place for everything and everything in its place," be sure to allot enough space for adequate storage and file cabinets. If you work on several different projects, set up separate, smaller work stations dedicated to each task.

Show Off Your Style

There is no such thing as "one design fits all." While one person may prefer the look of dark woods and rich colors, someone else may favor a more whimsical look with bright colors and clean lines. This is your chance to bring in designs and items that best reflect your personality and interests. Don't be restricted by what you think a home office should look like. Make it your own since you will be the one spending the most time there.

Make It Comfortable

When choosing the furniture and amenities for your office, make sure that you are physically comfortable and that your work space is conducive to productivity.

Your chair should be adjustable with adequate seat cushioning.

Add a couch or armchair to allow for additional seating for guests or to provide a place to read away from your desk.

Install recessed lighting which is less harsh on your eyes.

Buy smaller desktop lights focused on task areas that are used for reading and writing to reduce eye strain.

<https://www.nahb.org/en/consumers/homeownership/homeownership-highlights/creating-a-home-office-that-works-for-you.aspx>

WELCOME NEW MEMBERS

(Continued from page 9.)

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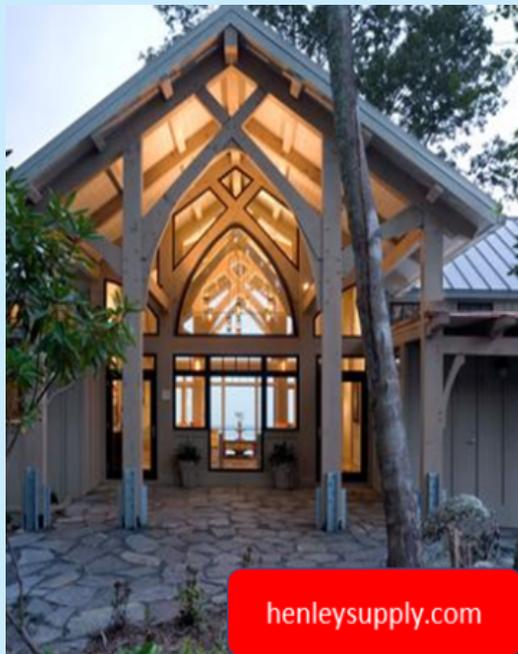
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