



1976

HOME BUILDERS ASSOCIATION
CELEBRATES 50 YEAR ANNIVERSARY

2026

This article is based on an interview conducted by high-school student, Gavin Downs, as part of his National Honor Society volunteer hours. Gavin selected the HBA of Wayne & Holmes Counties because he intends to study architecture at Ohio State University and currently works part-time when he can for family-owned, HBA member businesses — Dalton Hardware, Downs Construction, Dalton Electric Company and MD Custom Builders — giving him firsthand industry exposure to interview former HBA president Terry Pol.

A Lifetime Built on Community: Terry Pol Reflects on the Roots and Rise of the HBA

By Gavin Downs

Terry Pol's journey is like a masterclass in building communities. In a fascinating interview, he shared over fifty years of experience in the home-building industry and the creation and growth of the Home Builders Association (HBA) of Wayne & Holmes Counties. His story is all about mentorship, dedication, and a genuine love for his colleagues.

Pol's path began when he started working for Wickes Lumber in 1968. Two years later, in 1970, he transitioned to Galehouse Construction, where he found an incredible mentor in Stan Galehouse. Reflecting on their early interactions, Pol recalled, "Stan would come to Wickes Lumber and buy material. Usually, they got a number, but I would see him and I'd say, 'Stan, I'll take care of you.' So, we got to be really close friends." After about a year and a half, Stan asked Pol, "Why don't you come to work for me?" Pol remembered his hesitation, saying, "I'm a foreman here, and I make \$6 an hour."

Stan offered him a deal, saying, "You have to come with me. I'll give you \$1 an hour more if you'll come and work for me." Pol discussed it with his wife, Alice, who encouraged him to take the leap. "We talked about it, and she said, 'Go for it.' So, I gave Wickes Lumber a two-month notice that I would be leaving, and that was when I started with Stan in 1970." Though he felt a bit inexperienced, he had a background in



Dave Showers, National Director, Ed Suttle, Past President, Rich McCleery, OHBA President, Terry Pol, President, Dave Broehl, HBA EO
(Photo Provided by Terry Pol).

construction from his father and his time at Wickes, allowing him to know materials well. "If you needed something, I knew where it was at – let's go get it."

As he settled into his new role, Stan began to see potential in Pol. "Stan started talking to me about home builders, and at first, I just did whatever he wanted me to do. But he said, 'I'm going to make a salesman out of you.' I replied, 'Okay, but it's going to take time.' He insisted, 'No, no, you're going to learn fast.' Stan was a great guy." This pivotal mentorship launched Pol's career in construction and association leadership.

After attending Akron HBA meetings with Galehouse, Pol thought, "We should have



Akron HBA Board in 1980's (Photo provided by Terry Pol)



NEWSLETTER

HOME BUILDERS ASSOCIATION
OF WAYNE & HOLMES COUNTIES

something like this in Wayne County.” Stan took action, forming a local chapter and inviting Pol to help out, leading to member recruitment and official filings. Filing with the Ohio Secretary of State in 1976 as a non-profit organization. They got the charter rolling around 1980. Pol fondly remembers Galehouse, who passed away in December 2023 at age 87. Their partnership, despite a small age gap, showcased powerful mentorship and support that made their chapter thrive.

What started as casual monthly HBA meetings in a Wooster bar transformed into an office, steady membership growth, and ties to state and national HBA organizations. Pol reminisced about those Akron gatherings and how those meetings inspired the Wayne County chapter.

In the early days, building the HBA involved a lot of hands-on work: recruiting members one by one, organizing home shows, and navigating various township regulations. “Every building department had its quirks... we had to get the officials out to approve our foundations, framing, insulation, and drywall,” Pol explained.

At Galehouse Construction, Pol climbed the ranks from foreman to superintendent, managing crews and overseeing projects, which helped him gain the experience needed for a leadership role in the HBA. He served as HBA president in 1983 and 1984, and even now at 87, he recalls those key moments with clarity.

Pol emphasized how supportive Galehouse was, stating, “Stan Galehouse was like a brother to me. He treated me well.” He shared how Stan covered dues and meeting costs, gave raises, even offered a \$5,000 lot as a bonus, and consistently supported Pol’s HBA involvement. Their relationship was a great example of mentorship, showcasing a deep bond.

Several key figures helped launch and legitimize the chapter. Alongside Stan Galehouse were Ed Suttle (owner of Suttle Construction), Ben Weaver (Weaver Custom Homes), an early female executive officer who played a crucial role, and Dave Broehl, a knowledgeable Wooster lawyer who helped with organization and took over as EO for a couple of years. Other notable supporters included Dave Showers (Wayne Homes), Don Lucas, and Fred Tobin.

The chapter’s initial governance was established with sixteen trustees on March 17, 1976; the original trustees listed on the charter were Stan Galehouse, George Kelbly Sr., Robert L. Parsons, Bill Allison, Maurie Buchanan, Donald Campbell, Dwight Harrison, Harry Hunter, Wesley Martin, Gary Miller, Leroy Mullet, Bill Rogers, Al Rumburg, Leon Topovski, Ben Weaver, and Marvin Zollars — a founding leadership team that helped formalize and sustain the HBA’s growth. (State of Ohio, Department of State).



Stan Galehouse, First HBA President 1975 & 1976



HBA Board of Directors in the 1980's.
(Photo Provided by Terry Pol).



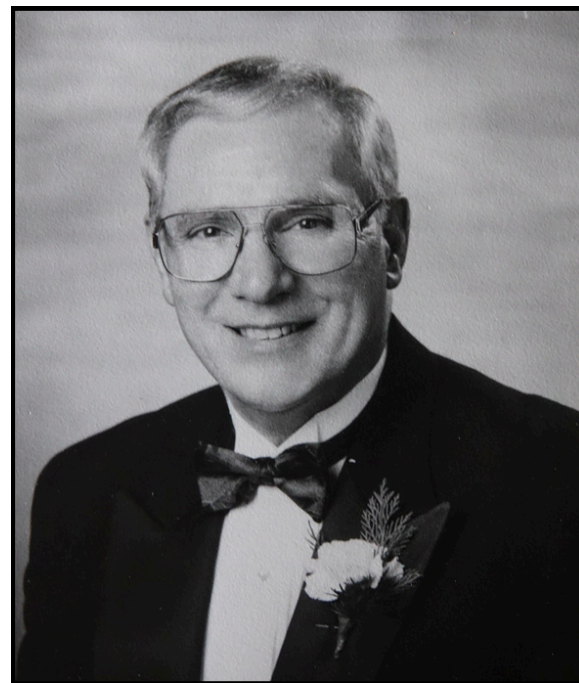
NEWSLETTER

The Role of Associate Members

“Associates are super important because they help builders a lot,” Pol remarked. Associate members—suppliers, subcontractors, tradespeople, and service providers—are the backbone of the association’s outreach. They introduce builders to the HBA, sponsor events, provide expertise for home shows, and help recruit new members. Pol views associates not just as supporters but as vital to membership growth and the HBA’s future.

Challenges and Changes

Pol is open about how the landscape has shifted: tougher permitting in some areas (like Akron and Cuyahoga Falls), rising costs, and the challenge of attracting younger builders who market online. He stressed the importance of building relationships: “You’ve got to treat [the inspectors] with respect to get what you need,” he advised. Regular meetings and mentorship are key for drawing in and keeping members.



Terry Pol, HBA President 1983 & 1984

Why Bringing in Younger Generations Matters

Engaging younger generations is crucial, Pol noted, not just for membership numbers, but because the HBA gives a collective voice on building codes and local regulations. New members ensure the association can keep advocating effectively and influence the rules that impact builders’ ability to create and sell homes.

Legacy and Advice

Reflecting on the successes of the Parade of Homes, charity efforts, and lasting friendships, Pol’s story paints him as a true steward of the industry. His advice for newcomers is simple yet powerful: build relationships, learn from experienced members, and get involved—the future of the association relies on the next generation stepping up to continue its legacy.



Terry Pol, Dave Showers and Ed Suttles (Photo Provided by Terry Pol).



NEWSLETTER

Gavin's Key Takeaways on Community and Legacy

As I wrap up this article, I feel genuinely inspired by Terry's story. From the moment my mother, Jennifer Downs, who is the HBA Executive Officer, and I stepped into his home, Terry welcomed us with such genuine kindness. His willingness to share his experiences really shows how much he values connection and community.

Listening to Terry talk about his journey made it clear just how important mentorship is—not only for personal growth but also for building strong communities. The close friendship he had with Stan Galehouse highlights how meaningful relationships can uplift everyone involved, reminding me that success is rarely a solo endeavor.

Terry's dedication to the HBA and its mission emphasizes that building homes is just one piece of the puzzle; it's about creating a supportive atmosphere where future generations can thrive. His experiences encourage me to embrace hard work, collaboration, and a commitment to my community as I look forward to my studies in architecture. I hope to carry these lessons with me, striving to make a positive difference just like Terry has throughout his impactful life.

- Gavin Downs



Terry Pol and Gavin Downs



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BIG THANK YOU AND CONGRATULATIONS ON THE 50 YEAR ANNIVERSARY OF THE HBA OF WAYNE AND HOLMES COUNTIES



February 3, 2026

Dear Members of the Board of Directors of the HBA Wayne and Holmes Counties,

On behalf of Central American Medical Outreach (CAMO), I extend our deepest gratitude to the Home Builders Association of Wayne and Holmes Counties and to the many members and non-members who so generously gave their time, expertise, and resources to the CAMO Home Project.

Because of your collective commitment, the home has now sold, and the net proceeds from this project total **\$253,000**. This is an extraordinary achievement and a testament to what is possible when skilled professionals unite around a shared purpose.

I would like to offer special recognition to **Melissa Sanford, Michael Downs, Kyle Simmons, and Dennis Horst**, each of whom went above and beyond to ensure the success of this project. Their leadership, problem-solving, and personal investment were instrumental from start to finish, and we are deeply thankful for their dedication.

Thanks to this project and the continued generosity of our supporters, CAMO has now raised **\$1.4 million** toward our capital campaign. The first phase of this effort—the construction of a new medical warehouse in Santa Rosa de Copán, Honduras—will require **\$1.8 million**. This facility is essential to expanding our ability to receive, store, and distribute donated medical supplies and equipment that directly support life-saving services in one of the most underserved regions in the Western Hemisphere.

Included with this letter are **drone photos of the project site**, which we hope will help you visualize both the scope and the long-term impact of what you have made possible. This warehouse will serve as the foundation for sustainable medical care, education, and training for generations to come.

While there are many needs here in the United States, the realities faced daily in underdeveloped countries like Honduras are far more dire. Your generosity is helping bridge that gap in a tangible, lasting way—turning craftsmanship and community spirit into hope, dignity, and access to care.

We are profoundly grateful for your partnership, your trust, and your belief in this mission. Please know that your work is already bearing fruit and will continue to do so for many years ahead.

With sincere appreciation,

Kathy Tschiegg, RN, BBA
Founder & Executive Director
Central American Medical Outreach (CAMO)



**We are deeply grateful to our donors
who have given over \$10,000.**

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- John & Jeanne Weeman
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HOME BUILDERS ASSOCIATION OF WAYNE & HOLMES COUNTIES

HBA MEMBERSHIP



Chairman of Membership

Jonathan Downs

Dalton Hardware &
Dalton Electric Company

WORDS FROM OUR MEMBERSHIP CHAIRMAN

As we start a new season, I'm excited to share updates on our local membership drive and the NAHB Blueprint to 100 initiative!

The Blueprint to 100 aims to enhance our association as we celebrate NAHB's 100th anniversary. A key component is the Industry Pulse Check, which is your opportunity to provide feedback on:

- Member benefits
- Educational resources
- Governance
- Collaboration across the Federation

Your insights are crucial for shaping our future programs. The survey opens on May 1 at www.blueprint.nahb.org. Members who complete the Pulse Check are eligible for prizes, and EOs with the highest percentage of members who complete the Pulse Check can win a business grant for their HBA. The [Industry Pulse Check Toolkit](#) has resources to help with your member promotions, along with a leaderboard of HBAs with the highest percentage of completed Pulse Checks.



Local HBA Membership Growth Initiatives

We are committed to enhancing our community with:

- Collaboration with **AOI Creative**: We're working together to produce content that showcases member experiences and highlights the value of being part of HBA, attracting new members with engaging stories and visuals.

- New Members: We're thrilled to welcome nine new members for the start of 2026! Your diverse backgrounds enrich our association.

Airport Ridge Sporting Clays
Creekside Curbing & Landscape
Gerbetz Drywall Construction
Gunton Corporation/Pella Corporation
LAM Estates
Polished2Perfection Automotive Detailing
Tower Industries
Von Almen Team-CrossCountry Mortgage
Weaver Commercial Contractor

Member Spotlight:

This month, we celebrate Weaver Custom Homes' team for their significant contributions to our events. Thank you for your hard work!

Feedback and Suggestions

We want to hear from you! Please share your thoughts on upcoming events and programs.

Thank you for being an essential part of HBA. Here's to a successful season ahead, and let's make our voices heard through the **Blueprint to 100** initiative!

Best,
Jonathan Downs

HBA BUILDERS

- 89 HOMES & BUILDING IMPROVEMENTS
- 922 CUSTOM HOMES
- A&R BUILDERS
- ASPEN BUILDING COMPANY
- AVODAH CONTRACTORS
- BAUMAN CONSTRUCTION GROUP
- BUCKEYE CONTRACTORS/BC TRIM
- CAPSTONE CUSTOM HOMES
- CLAZAK KITCHEN & BATHROOM
- DOWNS CONSTRUCTION
- FAIRVIEW LOG HOMES
- FINGERPRINT HOMES
- GASSER BUILDERS
- H&H CUSTOM HOMES & CONSTRUCTION
- HARTFORD HOMES
- HOME SWEET HOME REMODELING
- HOMES BY JDM STRUCTURES
- IVAN YODER BUILDERS
- K & M BUILDERS
- KERRICOOK CONSTRUCTION
- MD CUSTOM BUILDERS
- MILLER HOMES
- SCHLABACH BUILDERS
- SCHROCK CUSTOM HOMES
- SHROCK PREMIER CUSTOM CONSTRUCTION
- SOMMER & SWARTZENTRUBER CONTRACTORS
- SUPPES HOMES
- SUTTLE CONSTRUCTION
- WALNUT VALLEY LOG HOMES
- WAYNE HOMES
- WEAVER COMMERCIAL CONTRACTORS
- WEAVER CUSTOM HOMES
- YODER BUILDERS
- ZOLLINGER BUILDERS

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- AIRPORT RIDGE SPORTING CLAYS
- ALL CONSTRUCTION SERVICES
- ALPHA INSULATION & GUTTERS
- ALPINE HEATING, COOLING, PLUMBING & REFRIGERATION
- AO1 CREATIVE
- APPLE CREEK BANKING COMPANY
- BERKSHIRE HATHAWAY HOMESERVICES PROFESSIONAL REALTY
- BLACKHAWK BUILDING SUPPLY
- BRICK & BANISTER DESIGN
- BROOME HAULING
- BUCKEYE MOBILE POWERWASH
- CENTERLINE CABINETS
- CHIPPEWA STONE
- CKP HEATING AND COOLING
- CLEARWATER SYSTEMS
- COMMERCIAL & SAVINGS BANK
- COOPER DIGITAL
- CORNERSTONE PHOTOGRAPHY
- COUNTY LINE KITCHENS
- CREATIVE HOLMES
- CREEKSIDE CURBING & LANDSCAPE
- CROSSCOUNTY MORTGAGE- VON ALMEN TEAM
- CUSTOM SURFACES & DESIGN
- D & A PLUMBING (CROWN GROUP OHIO)
- D. MILLER ELECTRIC
- DALTON ELECTRIC COMPANY
- DALTON HARDWARE
- DECO-CRETE SUPPLY
- DENCO MARKETING COMPANY
- DOMER WATER SERVICES
- DUTCH DANNEMILLER ELECTRIC
- DUTCH COUNTRY STONE
- DUTCH CREEK KITCHEN & BATH
- EAST HOLMES CONCRETE
- ECO SEAL HOME SOLUTIONS
- ELITE FLOORING & TILE
- FANTASTIC FLOORS BY MILLER CUSTOM EXTERIORS
- FARMER'S NATIONAL BANK
- FEIKERT SAND & GRAVEL
- FERRALL POOLS & SPAS
- FIERCE CREATIVE SOLUTIONS
- FIRST FINANCIAL BANK
- FIRST MERIDIAN TITLE AGENCY
- FLINNER DRILLING
- FREASE WOODCRAFT
- G.E. BAKER CONSTRUCTION
- GALEHOUSE LUMBER COMPANY
- GENERAL RENT-ALL
- GERBER LUMBER & HARDWARE
- GERBETZ DRYWALL CONSTRUCTION
- GRANDVIEW LANDSCAPING
- GUNTON CORPORATION
- HMR PLUMBING
- HOHLER HEATING AND COOLING
- HOLMES LUMBER
- HOLMES SIDING CONTRACTORS
- HOLMES-WAYNE ELECTRIC CO-OP
- HOME APPLIANCE
- HOWMAR CARPET
- HUMMEL INSURANCE GROUP
- J & R DOOR
- JM CARPENTRY
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- TROYER ROOFING & SIDING CONSTRUCTION
- WATER - WATTS
- WAYNE COUNTY ECONOMIC DEVELOPMENT COUNCIL
- WAYNE COUNTY TITLE COMPANY
- WAYNE SAVINGS COMMUNITY BANK
- WAYNE SIDING HOME IMPROVEMENT
- WCCV FLOORING
- WHITE'S FORD
- WOOD FLOORS UNLIMITED
- WOOSTER COLOR POINT
- WOOSTER DEVELOPMENT COMPANY
- WOOSTER GLASS COMPANY
- XION THRIVE



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# OF CREDITS	LEVELS
1-5	Spike Candidate
6	Spike
25	Life Spike
50	Green Spike
100	Red Spike
150	Royal Spike
250	Super Spike
500	Statesman
1000	Grand Spike
1500	All-Time Big Spike



1-5	Spike Candidate	
	Marion Miller	1.50
	Jimmy Grantham	2.00
	Erin Downs	2.00
	Hans Bauman	2.50
	Kyle Simmons	3.00
	Tom Rafferty	3.50
	Tim Bahler	4.00
	Ryan Suppes	5.00
	Denny Frazier	5.50
	Kevin Miller	6.00

6	Spike	
	Steve Miller	6.00
	Dan Younker	6.00
	Dean Perry	7.50
	Kenneth Maibach	8.00
	Scott Morgan	8.50
	Harold Oswald	8.50
	Tony Mullet	9.00
	Donald Downs	9.50
	Dale McKee	9.50
	Uriah Hostetler	10.00
	Jennifer Downs	11.50
	Jonathan Downs	12.00
	Ivan Yoder	14.00
	Logan Stutzman	15.00
	Linda Amos	16.00
	Bill Williams	16.50
	Ben Schrock	18.50
	David LeHotan	21.50
	Richard SirLouis	23.75

25	Life Spike	
	Mark Dorffer	29.50
	Les Miller	30.00
	Steve Miller	30.50
	Jeremiah Swartzentruber	43.50
	Ken Weaver	47.50
	Wayne Yoder	48.00

50	Green Spike	
	Steve Nolletti	53.50
	Sue Williams	58.50
	Mark Zollinger	60.50
	Merle Stutzman	69.50
	Wayne Rigggenbach	72.50
	Marlin Yoder	78.50
	Robert Yoder	79.50
	Michael Downs	93.00
	Paul Miller	99.00

100	Red Spike	
	Dave Suttle	103.50
	Alan Ratliff	116.00
	Terry Eaton	128.00
	Greg Starr	144.50

150	Royal Spike	
	Edward Suttle	183.50
	Dave Schlabach	228.00
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2026

HBA

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Social Events



Hans Bauman
Bauman Construction Group
Building Maintenance
Strategic Planning



Home Builders Association of Wayne & Holmes Counties

HOME BUILDERS ASSOCIATION
OF WAYNE & HOLMES COUNTIES

2026 Events



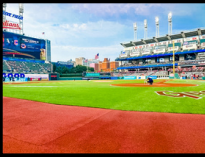
February
06

Financial Forecast
Berlin Farmstead, Millersburg



March
06

Builders' Breakfast
Connection Center, Wooster



April
16

Casino Night
Chalet at Freeland Park



June
05

Golf Scramble
The Pines Golf Club, Orrville



September
18-20 & 25-27

Parade of Homes
Location TBD



September
23

Members' Mingle
Location TBD



December
02

Inauguration
TBD



***Please note that the HBA events schedule is subject to change. By registering for an event, you acknowledge that you are responsible for the cost of your ticket, even in the event of a no-show. We appreciate your understanding and look forward to seeing you at the events!



Erin Downs
Event Coordinator

whhbaevents@gmail.com

330-465-8012



Sign Up Today!

Guardians Game
May 26, 2026



Holmes Lumber 
A Division of the Carter Lumber Company

Golf Scramble
JUNE 5, 2026



2026 HBA SOCIAL COMMITTEE



Erin Downs
Event Coordinator



Michael Downs
MD Custom Builders
Dalton Hardware
Dalton Electric Company



Ami Hammond
Commercial & Savings
Bank



Sue Williams
Weaver Custom Homes
Fingerprint Homes



Logan Stutzman
Weaver Custom Homes



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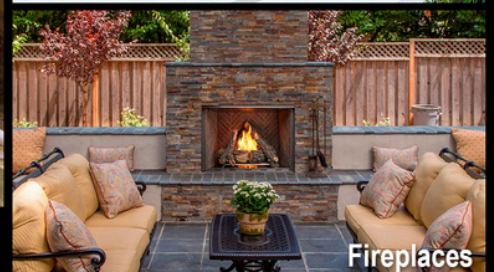
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**THE KILLBUCK
SAVINGS BANK CO.**

NMLS# 422885 



***5-Star* Killbuck Savings Bank Company Investing in the Success of People and Communities**

Killbuck, OH - January 2026: Killbuck Savings Bank Company, Killbuck, OH is proud to announce it is starting 2026 with another **5-Star Superior** rating from **BauerFinancial, the Nation's Premier Bank Rating Firm**. A 5-Star Superior rating indicates that Killbuck Savings Bank Company is one of the strongest banks in the nation, excelling in areas of capital, loan quality, stability and more. This marks the 138th consecutive quarter that Killbuck Savings Bank Company has earned this top rating, **(that's over 34 years!)**, securing it an even more elite status as a **"Best of Bauer Bank"**, a distinction reserved solely for banks that have maintained a 5-Star rating for 25 years or longer.

"Because community banks put their focus on local people and small businesses, they are perfectly positioned to provide the specialized support that is unique to their area," assures Karen L. Dorway, president of BauerFinancial. "Community banks, like Killbuck Savings Bank Company, promote local growth by investing back into the same neighborhoods their deposits come from. By fostering these local relationships, they accomplish two goals: they are highly capitalized, and they are accountable to their customers."

Established in 1900, Killbuck Savings Bank Company has been reinvesting in its local communities for 126 years. Today, its focus remains as it always has, to meet the needs of its customers, even as those needs evolve.

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Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. Since 1983, BauerFinancial has relied upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings). BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.

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2026 MEETINGS

Summer Board Meeting

June 18-19, 2026

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Lakeside Marblehead, OH 43440

Fall Board Meeting

November 17, 2026

Hilton Easton, Columbus OH

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Dear OHBA Members,

Many of you have heard about Small Business Growth Partners and the BPA (Business Plan of Actions) available to us through our OHBA Membership. However, you may not know the depth of their experience and the results they get for those who take advantage of their BPA and services.

I was pleasantly surprised that they have almost 250 straight 5-Star Reviews on Google and are the premier private business coaching company in the NAHB, now working with nearly 50% of the nation's state HBAs. They have also taken over 4,000 HBA Members through their BPA Creation Process.

Considering what all of us have been through and what we will be facing in the coming year(s), we have to take advantage of any opportunities that come our way to help our businesses prosper.

To take advantage of this opportunity, I've attached information on Growth Partners and their BPA and a handful of challenges that a Business Plan of Actions will help with...

To make it easier for you to decide, here are some additional challenges a BPA helps solve:

- You have hit a growth ceiling, where a lack of systems is starting to show in your company with mistakes, and
- miscommunication (internally, and with customers and prospects)
- You aren't clear on a strategic direction for your company (nor are your employees)
- You can't seem to find the right staff and are having team cohesion issues
- You are considering Succession Planning
- You get a lot of calls, but not many turn into sales
- You are generating great sales, but the profit is not there at the end of the month
- You are trying to drive the business forward but keep getting pulled back into the daily operations and still act as
- the chief firefighter and problem solver
- You are becoming burnt out, working more, and seeming to accomplish less

This should only take 2-3 minutes, and once you have registered, an SBGP representative will reach out to schedule an introductory call to explain the BPA and the BPA Process and answer any other questions. They want to make sure the BPA is a good fit for you before you begin the process. The SBGP Team is really good at this, and don't want you going through the BPA Creation Process as an "academic exercise". I want to make sure our local members get access to everything the OHBA has to offer, and this has proven to be the real deal.

Once again, an annual BPA is included 100% through your OHBA & HBA of Wayne & Holmes Counties' Member Benefits (A \$4,200 value).

Thank you all for your support of the HBA of Wayne & Holmes Counties and thank you again for all the positive feedback and support of this very popular Member Benefit.

Jennifer Downs
Executive Officer

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Small Business Growth Partner's services are not available to the general public. Eligibility is reserved solely for active OHBA members – for no additional cost. Developed through focusing on the issues of small business builders, remodelers, and trade companies, your BPA will include a detailed and comprehensive analysis of your business.

April 15, 2026

Iran War Adds to Economic Headwinds

A multidimensional supply shock is weakening the U.S. economy, fueled by the delayed effects of the 2025 trade wars and tariffs, elevated oil prices, and persistent policy uncertainty. These dynamics are now spilling over into the demand-side of the economy, as consumer confidence decreased significantly in April because of the Iran war and rising uncertainty.

Inflation jumped in March, with the Consumer Price Index (CPI) increasing from 2.4% to 3.3% on a year-over-year growth rate basis. This was the highest rate of consumer inflation in almost two years. Nearly three-quarters of the March increase was due to higher gas prices. In fact, overall energy prices were up almost 11%.

There was a sliver of good news in the CPI data, as core inflation (minus food and energy) was up only 2.6% year over year. However, producer prices are rising as well, with the PPI up 4% year-over-year in March, signaling higher business costs ahead. With inflation higher, the probability of a Federal Reserve rate cut at any point in 2026 has been significantly reduced. Treasury Secretary Scott Bessent noted that the Fed may have to wait for additional clarity before making future policy changes.

Further, as a result of these headline macro headwinds, economic growth will be lower in 2026 than in 2025, and inflation and unemployment will be higher. Long-term interest rates remain elevated, with mortgage rates just below 6.4%. NAHB is forecasting less than 2% GDP growth for 2026 and recession risk in the coming year has increased to 40%, perhaps higher if the already tenuous cease fire with Iran does not hold.

The March labor market data was positive, with 178,000 jobs created after 133,000 job losses in February. Nonetheless, the overall pace of job creation has slowed, with just an average of 68,000 jobs created per month over the first quarter of 2026. The number of open construction jobs remains relatively low, just 202,000 in February as the low-hire, low-fire labor market affects most industrial sectors.

With macro conditions weakened and uncertainty elevated, housing demand will decline in 2026. The housing market needs greater certainty and a reduction of headline risk to regain momentum.

April 29, 2026

Federal Reserve Leadership Change In View

Former Federal Reserve Governor Kevin Warsh is likely to be confirmed by the Senate as the next Chair of the Federal Reserve Board of Governors. Warsh is scheduled for a Senate Banking vote today, after the announcement of a pullback of a Trump administration lawsuit.

Warsh will technically take current Fed Governor Stephen Miran's seat. After leading the central bank for eight years, current Fed Chair Jerome Powell's position ends in May, while his seat as a Governor continues into 2028. Traditionally, a Fed Chair leaving his leadership role would step down as a Governor, however, Powell may remain for an additional period given the ongoing disputes between the Fed and the White House. Thus, Warsh would become Chair of the Board and the monetary policy committee, but Powell would remain for some future meetings as a voting member. Powell's possible stay is seen as a defense of the independence of the central bank and will be dependent on future executive branch decisions.

Warsh provided the Senate his views on monetary policymaking last week. A Warsh Fed will:

1. analyze and comment less frequently on areas outside monetary policy banking;
2. seek to reduce the Fed's balance sheet more quickly (placing upward pressure on long-term interest rates); and
3. target inflation differently for policymaking purposes allowing, in theory, more short-term federal funds rate cuts.

With respect to the third item, Warsh would move away from targeting the core Personal Consumption Expenditures (PCE) measure of inflation and toward favoring a trimmed average inflation gauge that would exclude high and low outliers. For current data, this would measure inflation lower, allowing more rate cuts. However, if the market thinks this change is just a mathematical sleight of hand, long-term interest rates could rise as a result.

The ongoing war with Iran continues to affect energy prices and interest rates. Oil prices remain elevated in the \$90 to \$100 barrel range. The 10-year Treasury rate remains above 4.3%, while the 30-year fixed rate mortgage averaged 6.23% last week.

These factors are affecting the home building sector. The NAHB/Wells Fargo Housing Market Index (HMI) fell back four points to a low level of 34 in April. According to the HMI, 62% of builders reported higher material costs due to increase gas/diesel prices, and 70% of builders reported challenges pricing homes due to changing cost parameters. March business price data indicated a 3.8% year-over-year increase for overall residential construction prices, with energy inputs up 21% in March alone.

The housing affordability crisis continues to affect prospective home buyers. In March, existing home sales declined 3.6% to a 3.98 million seasonally adjust annual rate — the lowest level since June 2025. On a year-over-year basis, sales were 1% lower than a year ago.

In other economic news, new NAHB research finds that the white-collar worker share of the construction industry keeps rising, a possible sign of increasing regulatory costs and burdens. The analysis reported that the share of such workers increased from 29% in 2005 to 41% in 2024.

Lastly, given the ongoing uncertainty of the future of the labor market — made more unclear by the advent of AI — a recent survey from NAHB shows that the share of young adults interested in a career in the construction trades has doubled within the last decade (from 3% to 6%). The survey suggests possible growth for the construction labor market in the years ahead.

2026 MEETINGS

Spring Leadership Meeting
June 9–13, 2026, Washington, D.C.



Association Management Conference
August 25–27, 2026, St. Louis, MO



Fall Leadership Meeting
October, 6–8, 2026, Detroit, MI




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Q2 2026 MEMBER SAVINGS PROGRAM




Building Materials

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Vehicles

COMPANY	SAVINGS	PRODUCTS	INFO
 MERCEDES-BENZ VANS	Save up to \$500 on select vans, combinable with advertised sales incentives offered by Mercedes-Benz Vans.	Mercedes	nahb.org/mbvans
 GOODYEAR	Save 15% on Goodyear Tires.	Goodyear Tires & Services	nahb.org/goodyear
 NISSAN	Save \$900 to \$11,000 on sedans, crossovers, SUVs and trucks.	Nissan	nahb.org/nissan
 RAM	Save up to \$1,000 on select vehicles, stackable with advertised discounts offered by RAM.	RAM	nahb.org/ram
 FORD	Save \$750-\$5,500 on Ford Pro trucks.	Ford	nahb.org/ford
 HOLMAN	Members can receive a free first-month lease payment.	Vehicle leasing and fleet management	nahb.org/holman

Fuel

COMPANY	SAVINGS	PRODUCTS	INFO
 VOYAGER	Save on Fuel with Voyager card for Business. Savings anywhere Mastercard is accepted.	Fuel Savings & Fleet Management	usbank.com/splash/corporate-payments/transportation/nahb.html

Wireless

COMPANY	SAVINGS	PRODUCTS	INFO
 T-MOBILE	Save 12% on wireless. Extend discount to employees with Employee Work Perks program.	Cell Phones, Internet, Plans & More	nahb.org/t-mobile

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Q2 2026 MEMBER SAVINGS PROGRAM



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DELL TECHNOLOGIES	Up to 40% off Dell computer servers, electronics & accessories. Free IT consultations for members.	Computers & Hardware	dell.com/nahb 800-757-8442
ODP BUSINESS SOLUTIONS	Up to 75% off online regular prices on their Best Value List of preferred products. Plus, free shipping over \$50.	Office Supplies	offerediscounts.org/nahb 855-337-6811 x2897
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MICROSOFT OFFICE	Up to 90% discount on a one-time purchase of Microsoft Office Home & Business 2019 and 221.	Microsoft Apps	nahb.org/office
BAYTEK INTUIT QUICKBOOKS	Save up to 50% on select new QuickBooks Online, QuickBooks Desktop Enterprise & Intuit Enterprise Solutions (IES).	Accounting and financial management	nahb.org/quickbooks
RINGCENTRAL	Save 15% off monthly on a new RingCentral Office service. Receive \$50 off the list price on any RingCentral phone. Current NAHB RingCentral users are eligible for discounts by calling and re-signing a 24 month agreement.	Message, Video & Phone	ringcentral.com/nahb 800-417 0930
UPS SHIPPING	Save 65% on domestic UPS Next Day and 42% on UPS Ground shipping.	Business Shipping	1800member.com/nahb 800-MEMBERS
TFORCE FREIGHT	At least 75% off Less Than Truckload (LTL) shipping over 150lbs.	Freight Shipping	1800member.com/nahb 800-MEMBERS

NAHB Association Discounts

COMPANY	SAVINGS	PRODUCTS	INFO
NAHB INTERNATIONAL BUILDERS' SHOW®	Up to \$200 off show registration. Up to \$3.75 per sq. ft. off exhibit space.	Trade Show	buildersshow.com
STRUCTURE PRODUCTIONS	Discounts on professional video and television production services.	Visual Media	structure-productions.com
NAHB CONTRACTS	Up to 30% off contract rates.	Legal	nahb.org/nahbcontracts
HOUSINGECONOMICS	\$100 off annual subscription.	Economic & Housing Data	housingeconomics.com
BUILDERBOOKS	10% off books. Up to 45% off research.	Books	builderbooks.com
ONLINE EDUCATION	Up to 30% off webinars; Up to 50% off online courses.	Education	nahb.org/education

*Discounts are as of 4/1/2026 & subject to change.

Q2 2026 MEMBER SAVINGS PROGRAM



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BUDGET	Save up to 35% off Budget PAY NOW rates when making a reservation using Budget Customer Discount (BCD) number Z536900.	Rental Cars	budget.com/nahb 800-283-4387 BCD #Z536900
WALT DISNEY WORLD	Explore Walt Disney World Resorts at special member discounts.	Theme Parks	nahb.org/savings Click on "Walt Disney World" button under "Personal Savings"
HERTZ	Save up to 25% on everyday base rates and additional program benefits with Hertz Gold Plus.	Rental Cars	nahb.org/hertz
HOTELPLANNER	NAHB members can save up to 65% on hotel room rates at over 800,000 properties worldwide in more than 250 countries.	Hotels	nahb.hotelplanner.com 800-497-2175
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SIRIUSXM	Get a free four-month trial to SiriusXM's Platinum streaming.	Music	nahb.org/xm

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ACTIVE & FIT DIRECT	Find your perfect gym for \$28/month.	Fitness Membership	nahb.org/AFD

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COMPANY	SAVINGS	PRODUCTS	INFO
BEST BUY BUSINESS	Instant, exclusive savings - up to 30% off - on appliances, smart home tech, TVs and Geek Squad services. Available online only through the NAHB storefront.	Appliances, smart-home technology, and whole-home audio from top brands	nahb.org/bestbuy
DELL	Up to 40% off Dell computerservers, electronics & accessories. Free ITconsultationsfor members.	Computers & Hardware	dell.com/nahb 800-757-8442
MICROSOFT OFFICE	Up to 90% discount on a one-time purchase of Microsoft Office Home & Business 2019, 2021 and 2024.	Microsoft Apps	nahb.org/office

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To learn more about Sedgwick's program, contact Dominic Potina.

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Note: For this to be a **valid** letter, the self-insured department for self-insured employers, or the employer services department for all other employers, must stamp it. Being temporary in nature, BWC will not record via computer or retain this authorization. Representative must possess a copy when requesting service relative to the authority granted therein.

This is to certify that **Sedgwick** including its agents or representatives identified to you by them, has been retained to review and perform studies on certain workers' compensation matters on our behalf.

The limited letter of authority provides access to the following types of information relating to our account:

1. Risk files;
2. Claim files;
3. Merit-rated or non-merit-rated experiences;
4. Other associated data.

This authorization does not include the authority to:

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2. File protest letters;
3. File form *Application for Handicap Reimbursement (CHP-4)*;
4. Notice of Appeal (IC-12) or Application for Permanent Partial Reconsideration (IC-88);
5. File self-insurance applications;
6. Represent the employer at hearings;
7. Pursue other similar actions on behalf of the employer.

I understand this authorization is limited and temporary in nature and will expire on _____ or automatically nine months from the date received by the employer services or self-insured departments, whichever is appropriate. In either case, the length of authorization will not exceed nine months.

Telephone Number	Fax Number	Email Address	
Print Name	Title	Signature	Date

Completion of the temporary authorization provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a third-party representative to view an employer's information regarding payroll, claims and experience modification.

Attention group rating prospects:

- Employers may complete the AC-3 for as many TPAs or group-rating sponsors they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them for the next group-rating year. The deadline for this notification is prior to the last business day in October for private employers and prior to the last business day in April for public employers.
- All potential group-rating prospects must have:
 - Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group rating year;
 - No outstanding balances;
 - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note: For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your TPA. All group-rating applicants are subject to review by the BWC employer programs unit.

HBA Membership Application

You can also apply online at:

www.whhba.com

HOME BUILDERS ASSOCIATION OF WAYNE & HOLMES COUNTIES

Phone: (330) 345-1293
 hbawayneholmes@gmail.com
 www.whhba.com

**MEMBERSHIP
APPLICATION**

P.O. Box 151
 Dalton, Ohio 44618

COMPANY INFORMATION

Company Name

Street			
City	State	Zip	
Phone			
Email			
Website			

Would you like your email & website linked to the HBA? Yes No

Representative
Title
Number of years in business
Number of employees
Primary Business
HBA Sponsor

Do you have any pending litigation against you? Yes No

Check here for a free no obligation quote on your Worker's Comp Rating Cost.

PROVIDE YOUR POLICY NUMBER



**HOME BUILDERS ASSOCIATION
OF WAYNE & HOLMES COUNTIES**

The Board of Directors of the Association shall deliberate upon application for membership in this chapter after reviewing comments received from the membership. The Directors may restrict membership to those unwilling to adhere to a reasonable code, business and professional and ability to promptly pay dues. If approved by the Board, the applicant shall be notified of the decision of the Board, and provide the applicant's representative with proper credentials and a copy of the By-Laws of the Association. Membership in this Chapter automatically carries with it membership in the Ohio Home Builders Association and the National Association of Home Builders.

X _____ MM/DD/YYYY

(Applicant's Signature)

(Date)

DUES	\$575 Per Year	Check#	Make checks payable to: Home Builders Association of Wayne & Holmes Counties
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Dues Payment to the Home Builders Association of Wayne & Holmes Counties are NOT deductible as a charitable contribution for Federal Tax purposes. However, dues payment may be deductible by members as an ordinary and necessary business expense. Our paramount responsibility is to our customers, our community and our country. Honesty is our guiding business policy.

High standards of health, safety, and sanitation shall be built into every home. Members shall deal fairly with their respective employees, subcontractors and suppliers. As members of a progressive industry, we encourage research to develop new materials, new building techniques, new building equipment and improved methods of home financing, to the end that every home purchaser may get the greatest value possible for every dollar. All sound legislative proposals affecting our industry and the people we serve shall have our informed and vigorous support. We hold inviolate the free enterprise system and the American Way of Life. We pledge our support to our associates, our local, state and national

associations and all related industries concerned with the preservation of legitimate rights and freedoms. We assume these responsibilities, freely and solemnly, mindful that they are of our obligation as members of the Home Builders Association of Wayne & Holmes Counties, Ohio Home Builders Association and the National Association of Home Builders.

IF A MEMBER LEAVES THE ASSOCIATION WITH A VIOLATION OF THE CODE OF ETHICS, CAREFUL CONSIDERATION SHALL BE GIVEN AS TO WHETHER THOSE OBLIGATIONS HAVE BEEN SATISFIED BEFORE THAT MEMBER IS ALLOWED TO REJOIN THE ASSOCIATION UNDER THE SAME OR ANOTHER COMPANY NAME.

CRITERIA FOR MEMBERSHIP

Application for membership must be accompanied by a recommendation from an existing member of the association or an affiliate Home Builder Association.

LIST TWO (2) REFERENCES FROM PREVIOUS HOMEOWNERS, CUSTOMER OR LOT PURCHASERS.	1. Name	
	Address	
CANNOT BE FAMILY, EMPLOYEES OR PRINCIPALS OF THE COMPANY APPLYING FOR MEMBERSHIP.	Phone	
	2. Name	
	Address	
<input type="checkbox"/> ALL APPLICANTS ARE REQUIRED TO PROVIDE PROOF OF INSURANCE		
	Phone	

HBA Membership Application

You can also apply online at:
www.whhba.com

HOME BUILDERS ASSOCIATION OF WAYNE & HOLMES COUNTIES

ADDITIONAL CRITERIA NEEDED FOR BUILDER MEMBER APPLICANTS

BUILDER CRITERIA ONLY

Applicants must have been engaged in their own business for one (1) year prior to application for membership and must supply evidence of completion of his own business of at least:

A) THREE (3) DWELLING UNITS OR B) DEVELOPMENT OF SIX (6) BUILDING LOTS OR C) FIVE (5) REMODELING PROJECTS OF SUSTANTIAL NATURE	1. Address	
	2. Address	
	3. Address	
Two (2) references from material suppliers who are members of the Home Builders Association of Wayne and Holmes Counties or an affiliate Home Builder Association.	4. Address	
	5. Address	
	6. Address	
ANNUAL DOLLAR AMOUNT		
<input type="checkbox"/> Under \$1 Million	1. Name	
<input type="checkbox"/> \$1-5 Million	Address	
<input type="checkbox"/> \$5-10 Million		
<input type="checkbox"/> Over \$10 Million		
ANNUAL NUMBER OF UNITS		
<input type="checkbox"/> 1-10 Units	Phone	
<input type="checkbox"/> 11-25 Units	2. Name	
<input type="checkbox"/> 26-100 Units	Address	
<input type="checkbox"/> 101-500 Units		
<input type="checkbox"/> Over 500	Phone	

MEMBERSHIP IDENTIFICATION

<input type="checkbox"/> BUILDER MEMBER		
<input type="checkbox"/> SINGLE FAMILY	<input type="checkbox"/> MULTI-FAMILY	<input type="checkbox"/> OTHER
<input type="checkbox"/> Contractor	<input type="checkbox"/> Contractor	<input type="checkbox"/> Land Developer
<input type="checkbox"/> REMODELER	<input type="checkbox"/>	<input type="checkbox"/> Mtg. Modular Homes
<input type="checkbox"/> Residential	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> ASSOCIATE MEMBER		
<input type="checkbox"/> Computer Products/Services	<input type="checkbox"/> Accounting	<input type="checkbox"/> Insurance & Title Co.
<input type="checkbox"/> Planners or Designers	<input type="checkbox"/> Engineers	<input type="checkbox"/> Marketing, Advertising
<input type="checkbox"/> Real Estate Brokers & Agents	<input type="checkbox"/> Mortgage Bankers	<input type="checkbox"/> Financial Services, all
<input type="checkbox"/> Commercial Bankers/Thrift	<input type="checkbox"/> Architects	<input type="checkbox"/> Property Management
<input type="checkbox"/> Building Materials Manufacturers	<input type="checkbox"/> Attorneys	
RETAIL DEALER/DISTRIBUTORS		
<input type="checkbox"/> Appliances	<input type="checkbox"/> Paint/Wall Coverings	<input type="checkbox"/> All Other Retail Dealers
<input type="checkbox"/> Building Materials & Lumber	<input type="checkbox"/> Floor Coverings	
SUBCONTRACTORS & SPECIALTY TRADE		
<input type="checkbox"/> Plumbing, Heating & Cooling	<input type="checkbox"/> Carpentry	<input type="checkbox"/> Concrete Work
<input type="checkbox"/> Floor Laying & Other Floor Work	<input type="checkbox"/> Electrical	<input type="checkbox"/> Excavation Work
<input type="checkbox"/> Painting & Paper Hanging	<input type="checkbox"/> Flooring	<input type="checkbox"/> All Other Subcontractors
<input type="checkbox"/> Roofing and Siding	<input type="checkbox"/> Landscaping	
WHOLESALE DEALER/DISTRIBUTORS		
<input type="checkbox"/> Appliances	<input type="checkbox"/> Utilities	
<input type="checkbox"/> Building Materials	<input type="checkbox"/> All Other Associates	
<input type="checkbox"/> Floor Coverings		
<input type="checkbox"/> Paint and Wall Coverings		
<input type="checkbox"/> All Other Wholesale Dealers	(Please Specify Other Associates)	

ANNUAL DUES PAID TO THE HBA WILL ALSO INCLUDE MEMBERSHIP IN

THE NATIONAL ASSOCIATION OF THE HOME BUILDERS & THE OHIO HOME BUILDER ASSOCIATION