

Building Communities from the Mountains to the Valleys

HBA Greater Charleston NEWS



February 2026

House Passes NAHB Supported Major Housing Package

The House approved the **Housing for the 21st Century Act**, a major bipartisan housing package that takes much needed steps toward addressing our nation's critical lack of housing.

The legislation contains key provisions related to land-use and zoning, regulatory reforms and financing tools. It is the House response to the ROAD to Housing Act, separate legislation passed by the Senate that includes favorable provisions aimed at eliminating regulatory barriers and promoting pro-growth housing policies.

Of note to the housing community, the Housing for the 21st Century Act would:

- Direct the Department of Housing and Urban Development to develop best practices with key stakeholders, such as home builders and developers, to provide state and local governments with an array of options to increase housing production.



- Remove regulatory burdens for infill and mid-sized construction and eliminate time-consuming duplicative review processes under the National Environmental Policy Act.

- Raise multifamily loan limits and index them to the Price Deflator Index of Multifamily Construction.

This will better reflect the true cost of construction and help stimulate new apartment construction by making these loans more financially feasible to use

- Provide constructive and meaningful relief for community banks, which will strengthen these institutions to provide more credit for housing.

NAHB will continue to work with lawmakers to pass a bicameral, bipartisan major housing package that reduces regulatory barriers and removes obstacles to help builders build more attainable, affordable housing.

NAHB Scores Advocacy Victories

[NAHB achieved several important legislative, regulatory and legal victories](#) in 2025 that resulted in an immediate and positive impact for our industry and our members.

NAHB helped secure several key housing and business provisions in the tax bill known as the One Big Beautiful Bill Act. Other milestones included important building code wins, two victories in the Supreme Court and significant advances in state and local policy. [View the full report](#) of NAHB's 2025 advocacy wins.

Key Changes that Affect 2025 Taxes

The 2026 tax season opened on Monday, Jan. 26, as the IRS began to accept and process 2025 tax returns. Tax returns are due by April 15, 2026.

This tax filing season brings several changes stemming from the One Big Beautiful Bill Act (OBBBA) that may lower your business or personal tax liability. In addition to blocking the \$4 trillion tax hike that had been set to occur starting in 2026, OBBBA includes important housing and business provisions that apply to the 2025 tax year. [Learn more.](#)

NAHB Updates 3 Safety Programs

NAHB recently [updated three key safety and health programs](#) specifically designed for residential construction companies to use as model safety plans. The written safety programs were created with smaller construction companies in mind.

NAHB published a model safety program for home builders in 2017 and developed similar programs for remodelers and siding contractors a few years later.

FHA Extends Waiver for Flood Elevation Requirements

The FHA recently announced the extension of a [temporary waiver](#) for new construction in Special Flood Hazard Areas as part of the [Federal Flood Risk Management Standard](#) requirements issued by HUD.

[The waiver](#) – initially set to expire Feb. 21, 2026 – will continue to exempt new single-family construction from the elevation standard requiring that the lowest floor of new construction be at least two feet above the base flood elevation. This waiver applies to FHA-insured mortgages on new single-family construction.

The partial waiver will be in effect until Feb. 19, 2027.

NAHB Urges Congress to Ease Regulatory Burdens

The best way to ease the nation's housing affordability crisis is for policymakers to eliminate excessive regulations that are preventing builders from increasing the housing supply, [NAHB told Congress](#) recently.

Testifying at a congressional hearing on housing affordability, Buddy Hughes, chairman of NAHB and a home builder from Lexington, N.C., said that in order to ease housing constraints for home buyers and renters, it is imperative to eliminate excessive regulations that hinder the construction of new homes and apartments.

Welcome, New Members

Mike Means, UKV HVAC

Mike Stockett, Wardens Kitchen & Appliance Gallery



March Membership Mixer



10 March

6:00 - 7:30 PM

**3900 MacCorkle Avenue SE
Kanawha City 25304**

parking in front, side and back

Please RSVP dcrotty@hbagc.org



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5 Reasons Home Builders Are the Unsung Heroes of the American Dream

Home builders don't get parades. They don't get holidays. Yet every nail driven, every beam set, and every key handed over starts with someone willing to build — and to take on significant risk.

Behind the homes people cherish are builders quietly carrying more responsibility — and having more impact — than most Americans realize. Here's why their work matters far beyond the jobsite.

1. Builders Turn Risk Into Opportunity

Every project begins with uncertainty. Builders take on financial risk long before a family ever steps through the front door. They navigate zoning restrictions, material volatility, labor shortages, and red tape thick enough to choke a saw blade — often all at once.

Still, they show up. They problem-solve. They coordinate chaos. That willingness to step into uncertainty is what turns raw land into real opportunity.

2. Builders Create the Foundation of Family Wealth

A home isn't just shelter. It's often the single most important financial decision a family will ever make.

Builders aren't just raising walls — they're helping families build net worth, stability, and a valuable asset to pass down. As NAHB's CEO Jim Tobin recently said, "Homeownership is the gateway to the middle class in this country."

Every foundation poured gives another family a shot at a promising future.

3. Builders Shape the Identity of Communities

Neighborhoods don't happen by accident. That quiet cul-de-sac where kids ride bikes until dusk? That street where porch lights glow like lanterns at night?

Builders give communities their bones. They define how places look, feel, and function — long before anyone calls it "home."

4. Builders Create Moments That Never Appear on a Balance Sheet

Some of the most meaningful outcomes of home building don't show up in spreadsheets.

A child's first steps on hardwood floors. Christmas mornings. Family dinners. The sound of rain on a roof that finally belongs to them.

Builders create the stage for life's most personal moments — often without ever witnessing them.

5. Builders Keep the American Dream Alive — Even When It's Hard

Markets shift. Rates rise. Headlines change. But the desire for homeownership doesn't disappear. People still want a place that's theirs — a place to plant, paint, protect, and belong.

Through every cycle, builders keep showing up. Quietly. Consistently.

Not because it's easy. But because it matters.

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Donna Crotty, Executive Officer

*Life Director

Upcoming Events

March 10
Membership Mixer
Tim Hogans Design Gallery

March 17
HBAGC Board Meeting

April 10-11-12
West Virginia Home Show
Charleston Convention Center

April 25
HBAWV Spring Meeting
Cedar Lakes

April 30
Membership Mixer
Nitro Carpet Outlet & Design Center

May 19
HBAGC Board Meeting

May 21
Membership Mixer
In Stitches Embroidery

June TBD
Membership Mixer
Poca Valley Bank

July 17 - 18
HBAWV Summer Meeting
Stonewall Resort

July 21
HBAGC Board Meeting

August 27
Membership Mixer
Darin Fisher Designer Kitchens

September 15
HBAGC Board Meeting

NAHB Expands Member Savings Program in 2026

NAHB members saved a total of more than \$40 million last year through a variety of exclusive offers designed to support their businesses and everyday operations.



Ram – Members can enjoy a \$1,000 discount on trucks and vans (stackable with in-market offers).

In addition to savings programs for vehicles, NAHB also introduced two other valuable programs in 2025:

The **Member Savings Program** has added several new partners, including:

Ford Pro – Members can save up to \$5,500 on Ford Pro's trucks, vans and SUVs.

Mercedes-Benz Vans – Members receive an additional \$500 off new Cargo Vans, Crew Vans, Passenger Vans and Cab Chassis.

Baytek Intuit QuickBooks, offering members up to

50% off select QuickBooks Online and QuickBooks Desktop Solutions.

Best Buy Business, providing savings of up to 40% off retail on thousands of appliances, smart-home technology and whole-home audio from top brands.



DO
BUSINESS
WITH AN
NAHB
MEMBER.