

# Our New CMBA President



*Who is our  
2021 CMBA  
President ?  
Nate Moeller  
and how will  
you respond  
to him, pg. 8*

*The Home  
and Lifestyle  
Show is  
going virtual,  
pg. 13*

*Congratulate  
the Builder  
and  
Associate of  
the Year, pg.  
12*

*Builder's  
Continuing  
Education  
Information  
on pg. 4  
Sponsored  
by*



## This year we celebrate



# The Choice is Yours... *Choose the Best!*

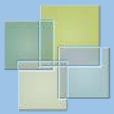
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and Title Guaranty

From left - right: Melanie Walz, Mary Weis, Sue Lentner, Mary Schneider,  
Jan Carlson, Brenda Roettger, Mary Jo Schepers

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# Congratulations.....

## *Builder of the Year - Dale Gruber,*

*Dale Gruber Construction and Home Check Plus*



We asked Rachel Gruber, Dale's daughter, to give us some history of Dale's participation in the CMBA..... Being I am "IN" the organization and he is my dad, I thought it would be helpful to have an outsider's perspective. I will say, from day 1 he has been involved with the CMBA, in so many aspects. He started DGC in 1983 and joined CMBA in 1984. Obviously with his Spike credits being so high, he is extremely passionate about the CMBA – believes in its mission and supporting the building industry. He is incredibly generous and giving with his time and willing to step up and help whenever he is asked. In a world (and especially our industry) where everyone is "too busy," he rarely uses that phrase and always makes a point to take the time. Over the years, we have had several DGC team members serve on boards and participate in events, me included. I feel incredibly lucky to work for or with someone who holds these values and not just allows but encourages me to be involved and give back. He is the best! 😊 And while he is the Builder of the Year; every year in my eyes, it is really special to see the members of the CMBA recognize his efforts and contributions to the association.



## *Associate of the Year - Jeremy Salzburn,* *H&S Heating & A/C Residential & Service LLS*



Tell us a little bit about why you got involved with the CMBA, the value of your involvement and committee's you serve on..... My goal joining the board was to make a difference in Central Minnesota mainly working towards unnecessary building codes and mandates that make it so expensive to build in Minnesota. The most rewarding feeling being on the board is Tools for Schools. Raising money for our future workforce with education and tools to encourage our youth at a young age that the trades is a great career to make a phenomenal living with your hands. I look forward to serve Central Minnesota in the future working hard and being a voice for the builders and associates. Thank you for this prestigious award.





# January 2021


Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1 2
3	4	7:30 Home and Lifestyle Show Committee Meeting	5 11:00 Membership Committee mtg 12:00 Spike Mtg.	6 11:00 Tour of Homes Committee Meeting	7	8 9
10	11		12 9:00 CMBA Board Meeting	13 8:30 Tools for Schools Committee Meeting 10:00 Special Events/Program Meeting	14 12:00 Spring Tour of Homes - <b>FINAL ENTRY DEADLINE</b>	15 16
17	18 12:00 Remodelers Council meeting	19	20	21	22	23
24	25	26	27	28	29	30
31						

[View CMBA Online Calendar Here](#) Calendar subject to change—watch online

**CMBA Builders Continuing Education is a SNAP**  
**February 18, 2021, 8 AM-3 PM**

*Presented by:*  
*Andy Schreder, Rum River Construction Consultants*

*Sponsored by Simonson Lumber*





## WE'RE HERE TO HELP

You don't have to go at it alone when it comes to working safely through COVID. All of us here at TBG share your concerns and stand ready to help. Our Safety Services Team has worked diligently to stay up-to-date on the latest CDC recommendations and best practices for working and returning to work during the COVID pandemic. We've collected and developed a library of resources that we are providing FREE to our members and partners. Just reach out to your TBG Safety Services Rep with any questions you have and they will be happy to help you obtain the resources you need to stay safe and stay on the job.

-   
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-   
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-   
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## Contact Us

Give CMBA a call for more information regarding member services and a free list of member professionals.

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# Meet your 2021 CMBA President

**CMBA President Nate Moeller, Paramount Construction**

Ah, the President's message - top of mind for the writer, and only the writer. A point of stress for myself and those before me. Which is why I am sure they all sound the same, it is the path of least resistance. Remember, we're asking someone who works on houses to put pen to paper – what do we expect? Exactly! Nothing! The expectations are certainly low. Which is why with little risk I can attempt to do something totally different. I've had a few thoughts about what should be written here for the next year. Does anything actually need to be said here? Most of the messages appear to be redundant information, some of it possibly available on the very next page. How could it go any other way? No reader does more than a skim on this one, right? We all know there are things that we need to read word for word and some things we just skim, this is definitely a skim. Then I got to thinking – what if it wasn't? What if this was actually a compelling read, not a skim, or even thought provoking perhaps. Then I thought who would write such a thing? Certainly not me. I'm just a builder, not an author. Which is why you get Happy New Year in January, Valentines in February, St. Patrick's, etc. So what will you find here over the next year? I have no clue. My hope is something you've never seen before. Maybe something to make you think, any thought will do – remember, we're starting with no expectations. I'm a bit contrarian in that regard – we don't have to do something the same way it has always been done just because that's the way it has always been done. A reflection of the CMBA perhaps. The entire staff is different than a year ago, the new president is a lunatic – ripe for change indeed. I've never been more excited for the future of the CMBA.

Maybe a little bit of standard procedure so you at least know where I'm coming from. I've been married to my wife Ashley for 11 years. We have two boys - Evan, who is 8 and Charlie, who is 4. I graduated from Sauk Rapids-Rice high school in 2004 and never attended college. For that reason, this thing will have gone through a heavy edit before you actually read it. I started Paramount Construction in 2006 and come from generations of craftsman. We tried to figure out how many generations it went back and we ran out of people that we knew. Something like 6 generations. Even that is a little silly to me. It is fun to talk about because it is so damn romantic. As if it is actually in my blood. I started framing houses with my uncle when I was 16 because I thought it would be a good job and I got to work with someone I knew. It was comfortable – the path of least resistance. That's how I got here, but that's not the way it has to stay. I am constantly looking for new ways to install a product in the field, bring more value to my customers, and run my business better. Always looking to change for the better. One last thought. Does anyone actually read this? Have you made it to the end? Have you skimmed and made it to the last paragraph? If so, send me a quick email that just says I read the message. You don't have to break down the game film and tell me it sucked, or that you printed it off and it is now prominently displayed on your refrigerator as a daily reminder to be different. [Nate@ParamountConstructionMN.com](mailto:Nate@ParamountConstructionMN.com) – Subject line – I read it.

## CMBA 2021 Board of Directors

### OFFICERS/DIRECTORS



1st V/P  
Jeremy Salzbrun  
H&S Heating & AC,  
Residential & Service LLC



2nd V/P/Treas.  
Jack Brandes  
Lumber One Avon



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John Muller  
SB Restoration Services



Stuart Swenson  
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Constr. Management



David Werschay  
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### NAHB DIRECTORS 2021

Jack Brandes, Lumber One Avon  
Nate Moeller, Paramount Construction  
Tony Steinemann, ADS Designs

### BAM DIRECTORS 2021

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Tony Steinemann, ADS Designs  
David Werschay, Werschay Homes  
Mike Gohman, W. Gohman Const. Co.



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- 2 SUBMIT A REBATE CLAIM
- 3 RECEIVE A REBATE CHECK



THE AVERAGE REBATE PER BUILDER / REMODELER COMPANY WHO PARTICIPATED IN 2019 WAS:

**\$1,472.55**





**CMBA Government Affairs – A Remarkable 2020** It was a year like none other! From COVID-19, “essential businesses” lists, required mask-wearing, “social distancing” and mandated shutdowns, to never-ending “emergency executive powers”, lumber shortages, new electrical code impacts and local ordinance changes, CMBA and its members have been right there in the thick of it, making a positive difference.

**COVID-19 and Essential Businesses** – Governor Tim Walz ushered-in the new year by declaring a public health emergency, seizing emergency executive powers, and calling the first in a series of statewide shutdowns to help “bend the curve” of COVID-19 spread. CMBA immediately contacted the Department of Labor and Industry (DOLI), successfully urging them and Governor Walz to include home builders, commercial construction, remodeling, landscaping, cabinet building and related businesses so we could continue safely serving Central Minnesotans. CMBA kept members up-to-speed on the many regulatory shifts and changes stemming from the pandemic throughout 2020, and also helped keep local development and building officials in-the-loop.

**Historic Election Year** – Every seat in the Minnesota Legislature, all eight of the state’s Congressional seats, one of our two U.S. Senate seats and the Presidency of the United States, were all on the ballot this fall. CMBA, working with BAM and NAHB, kept members in close contact with area candidates and races at every level. Former CMBA Government Affairs Director and former Minnesota State Senator, Michelle Fischbach, won Minnesota’s 7<sup>th</sup> District Congressional seat, soundly defeating long-time Congressman Collin Peterson. Here in the 6<sup>th</sup> District, Congressman Tom Emmer won a resounding reelection. The CMBA Government Affairs Committee experienced exceptional participation and engagement from candidates. In fact, many of our area lawmakers still join our monthly CMBA GA Committee meetings to hear your concerns and learn what is important to our industry.

**One Win, One Loss, One To Go:** CMBA worked with BAM and others to advocate for our industry as Minnesota considered changes to its Energy, Electrical and Plumbing codes. **Win:** We actively opposed consideration of changes to the state’s Energy Code, and the state agreed with the Administrative Law Judge (ALJ) ruling against making changes. **Loss:** CMBA also opposed changes to Minnesota’s Residential Electrical Code, but the ALJ in that matter ruled the state should go ahead with 2020 National Electrical Code changes, and DOLI quickly adopted them effective November 17<sup>th</sup> despite efforts from BAM and others to postpone and reconsider. **To Go:** DOLI is in the process of considering changes to the state’s Residential Plumbing Code. CMBA continues working with our members, BAM and others to advocate for you and our industry in these matters.

**Local Government Affairs** – CMBA kept a close eye on local community decisions impacting developers and builders. This summer, CMBA worked closely with local city and county staffs as they brought forward zoning ordinance and comprehensive plan changes, helping to “get it right” ahead of public approvals. CMBA surveyed area communities and confirmed their plans to make no changes in development and building related taxes/fees, including SAC and WAC, for 2021. We continue building solid working relationships with area building officials, helping keep members ahead of planning and changes.

**Join The CMBA Government Affairs Committee** – We need you! The committee meets once each month for an hour, and keeps members closely informed about local, state, and federal government and regulatory issues impacting our industry. It’s value-added information and engagement you won’t get anywhere else. **Contact:** Steve Gottwalt, CMBA Government Affairs Consultant, [steve@cmbaonline.org](mailto:steve@cmbaonline.org), M: (952) 923-5265.

Best wishes for a healthy and success-filled New Year!



# Building Permit Report

Jurisdiction	Jan-Nov 2015	Jan-Nov 2016	Jan-Nov 2017	Jan-Nov 2018	Jan-Nov 2019	Jan-Nov 2020	Nov-19	Nov-20
Cold Spring	10	14	20	27	13	18	0	3
Foley	5	6	7	9	6	5	0	0
St. Augusta	13	20	16	14	14	20	3	2
St. Cloud	99	97	106	84	87	109	7	10
St. Joseph	6	16	12	19	11	10	1	0
Sartell	49	80	49	55	52	38	8	3
Sauk Rapids	31	43	29	31	28	16	4	1
Waite Park	2	7	2	5	3	5	0	0
Rice	2	3	8	9	22	26	0	2
Rockville	7	11	3	6	4	3	0	0
<b>Total</b>	<b>224</b>	<b>297</b>	<b>252</b>	<b>259</b>	<b>240</b>	<b>250</b>	<b>23</b>	<b>21</b>

	2015	2016	2017	2018	2019
Cold Spring	10	14	24	28	15
Foley	6	6	7	9	6
St. Augusta	13	21	16	14	14
St. Cloud	100	113	109	86	92
St. Joseph	7	18	12	19	11
Sartell	61	81	52	61	54
Sauk Rapids	33	45	29	31	28
Waite Park	2	7	2	5	13
Rice	2	3	8	10	22
Rockville	7	11	3	6	4
<b>Total</b>	<b>241</b>	<b>319</b>	<b>262</b>	<b>269</b>	<b>259</b>

Building Permit Report Year to Date Jan - Nov

Five year building permit report Jan.—Dec.

Residential real estate activity composed of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures. Based on residential market activity in the cities of St. Cloud, St. Joseph, Sartell, Sauk Rapids and Waite Park.

## Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	11-2019	11-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
<b>New Listings</b>		109	86	- 21.1%	2,218	2,019	- 9.0%
<b>Pending Sales</b>		102	121	+ 18.6%	1,768	1,836	+ 3.8%
<b>Closed Sales</b>		160	170	+ 6.3%	1,741	1,769	+ 1.6%
<b>Days on Market</b>		57	38	- 33.3%	52	44	- 15.4%
<b>Median Sales Price</b>		\$185,000	\$220,000	+ 18.9%	\$192,000	\$209,900	+ 9.3%
<b>Avg. Sales Price</b>		\$202,745	\$237,239	+ 17.0%	\$208,351	\$222,707	+ 6.9%
<b>Pct. of Orig. Price Received</b>		95.5%	98.2%	+ 2.8%	97.2%	97.9%	+ 0.7%
<b>Affordability Index</b>		188	174	- 7.4%	181	182	+ 0.6%
<b>Homes for Sale</b>		382	204	- 46.6%	--	--	--
<b>Months Supply</b>		2.5	1.3	- 48.0%	--	--	--

# Do Not Miss Out

CMBA  
**HOME**  
& Lifestyle  
**SHOW**

**Join Us Virtually!**

**March 5-14, 2021**

CELEBRATING 50 YEARS CMBA  
CENTRAL MORTGAGE BANKERS ASSOCIATION

We are excited to announce that our CMBA Home and Lifestyle Show will be going Virtual in 2021!

***Ask us about our limited sponsorship opportunities available to provide visibility for your business on the lobby page.***

Here are a few of the great benefits you will experience in your virtual booth:

- Consumers can visit anytime day or night
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- Integrated 1 click live video chat option available on any device
- Appointment scheduling where you control your availability
- Offer drawings & prizes to attract consumers
- Stay home & stay safe while promoting your products & services



CMBA  
**HOME**  
*& Lifestyle*  
**SHOW**

March 5-14, 2021

## Virtual Home & Lifestyle Show!

We invite you to join us as an exhibitor  
at our Virtual Trade Show!

## Virtual Trade Show Benefits!



- ✓ Generate Leads
- ✓ 1-on-1 Appointments
- ✓ Live Video Chat
- ✓ Raffles & Prizes
- ✓ No Travel, Stay Safe!

10 Days, March 5-14, 2021



# The CMBA is

The Central Minnesota Builders Association began on February 22, 1971 behind the walls of Ivan's in the Park in Waite Park. Jerome Miller, CMBA's first president, called the first meeting to order for the newly formed St. Cloud area builders association. At the following general membership meeting, the members chose the name Central Minnesota Association of Home Builders for their association, which covered a 12 county area.

The association was incorporated under the Minnesota Nonprofit Corporation Act on September 27, 1973. Twelve years later the members voted to remove the "Home" from the title so the association would be considered by the area's commercial builders.



First President in 1971,  
Jerome Miller

In 1972, the association was recognized by the National Association of Home Builders for acquiring the highest percentage of new members of any area in the nation over a three-month period. Al Karls is on the left and Jerome Miller is in the center.





# 50 Years Old



## The President's Message

Dear Fellow Members:

I would like to thank everyone for placing their trust in me for the coming year. We have grown to be the largest home builders association in the State and I am proud to be a part of this continuous growth.

The December Board of Directors had voted to increase the dues of CMAHB to keep up with the spiraling increases of running an association and keep the membership services at a high level professionalism. Effective January 1st, the associate dues will be \$145.00, the builder dues will be \$145.00 with a gross annual volume of 0-\$500,000., \$200.00 with a gross of \$501,000 -\$1,000,000., and over \$1,000,000., \$300.00.

I am happy to report that our builder membership has increased by 32.8% since the first of 1977. Due to this, CMAHB is now entitled to have one more builder to represent us on the Minnesota State Board, bringing our total representation up to 4 builders. The fourth builder elected to serve for a three year term is Robert Janski. Our thanks to Bob.

Some dates for you to keep in mind are: Product & Service Convention, TUESDAY, Feb. 7<sup>th</sup> and the 1978 Home Show, Apr. 12-16.

Our January meeting and future meetings will be at the SUNWOOD INN. The outcome of a survey done recently told us that the members wanted more and better food served, so as a result the meals will be \$5.00 each plus our usual \$1.00 for the jackpot. We will have an interesting January meeting and hope to see you all there.

Best wishes for a HAPPY NEW YEAR!

Terry Mick



The first On The Level message published by President Terry Mick in January of 1978.

## Fun Finds from 1971



*\*Average Cost of a New House \$25,200*

*\*Average Income \$6,497*

*\*Gallon of Gas was 36 cents*

*\*Cost of Stamps 6 Cents*

*\*Cigarette ads are banned on TV/radio*

*\*Walt Disney World Opens*

*\*Right to Vote, the 26th Amendment lowered the voting age from 21 to 18 years old is formally certified by President Richard Nixon.*

# Strength in Numbers

## Milestones in Membership

*Thank you to all who renewed their membership in November, we are highlighting the Milestone years*

### 35 Years

Northwest Excavators, Inc.

### 20 Years

Total Recreation Inc.

### 15 years

Westwind Woodworkers Inc.

### 10 Years

Creative Catering

### 5 years

Houdek Concrete & Masonry  
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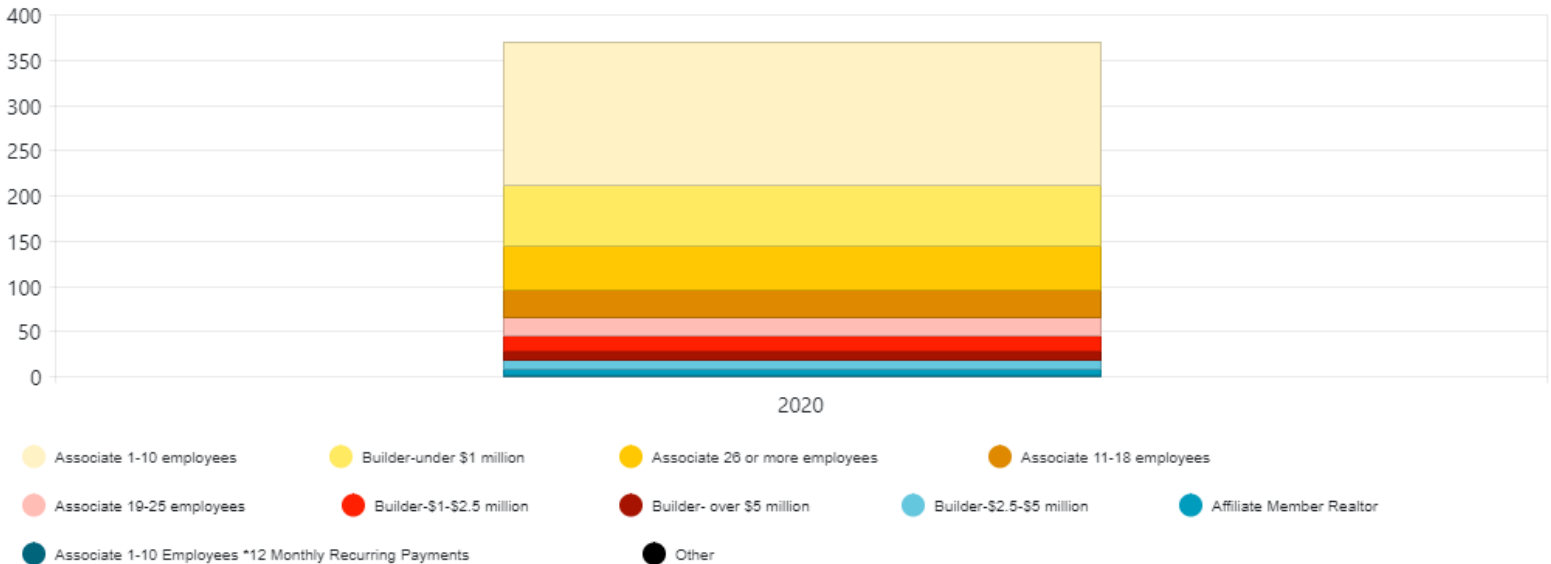
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1. Members in good standing with the Builders Association of Minnesota.
2. Member's business must have a specific SIC code in Group 15 or Group 17.
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### CONTACT US

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# Members in the Community



Chase Larson

Congratulations Chase Larson for being promoted to Vice President, SBA Lending | Regional Business Development Officer/ Lender at Falcon National Bank.



Alfred "Al" Karls

Our deepest sympathies go out to the family and friends of Alfred Karls. Al was the CMBA president in 1975, he was the 4th president at the CMBA. Al owned and operated Karls Construction for 40 years, building over 400 homes in the St. Cloud area. His signature was an octagon window



Senator Jerry Relph

Minnesota state lawmaker Jerry Relph (R) died on Friday December 18th. A great man who was an advocate for the building industry. This is a big loss for our community, please keep Jerry's family in your thoughts and prayers.



Bill Landwehr  
Goodin Company

Congratulations to Bill Landwehr on his retirement from GoodIn Company, a member of the CMBA since 1993. He was awarded Spike of the Year for 2020 and we have appreciated his devoted commitment to the CMBA over the years. He is also the chair of the Membership Committee and participates in the Spike Club. Congratulations on your retirement and we thank you for continuing your involvement at the CMBA as a volunteer.

Please send any information you would like to share with members in the On The Level to [nikki@cmbaonline.org](mailto:nikki@cmbaonline.org)





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4. Click "Submit" and start saving

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[nahb.org/Savings](http://nahb.org/Savings)



# SAVINGS



## Trade-Only Access to Houzz Shop

NAHB members are pre-approved to join the free Houzz Trade Program giving members an additional 10% off on all Trade Purchases using the coupon code, "NAHB". (Must be a valid Trade Program Member and NAHB member to participate).

[Learn More](#)



## Houzz Concierge Service

Free access to Houzz Concierge Service wherein a Houzz expert will upload your photos and create a profile. For members already on Houzz, they will help you optimize and strengthen your current professional profile

[Schedule your 30 minute session now](#)

## Pro+ Local Marketing Solutions

New customers get up to 5% off Pro+, Houzz's local advertising program that helps you get increased exposure in your area.

Call (800) 340-9610 or

[Fill out this form to learn more.](#)

## Verified NAHB Badge

Free Houzz profile displaying the verified NAHB national badge and your state and local HBA badges (if local or state HBAs have an applicable Houzz page).

[Create your free professional profile](#)

## Site Designer

Free custom, professional website optimized for desktop and mobile devices-- upon request, a Houzz expert will help any member create a free business website.

[Create my free website](#)

## Houzz Events

Invitations to Houzz local and national events for all members with a Houzz professional profile.

[Create your free professional profile](#)