

Celebrating 27 Years! 1998-2025

The Cutting Edge



Volume 16, Issue 3

March 2025

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PRESIDENT'S MESSAGE

By Derek Fritsch, Green Hammer Construction LLC

Hello everyone,

March brings our annual SHOP TALK 2025 at the Altona Supper Club in New Holstein. Our SHOP TALK 2025 will be with Kelly Endter from CESA 6 to go over youth apprenticeships. Four High school teachers will be participating. Youth apprenticeships are a great opportunity to encourage high school students to look into the trades and hopefully secure future employment with companies like our

own. I strongly encourage your attendance, as you may light a spark in a student's future! See page 3 for more information about the speakers.

I would like to thank those who renewed their membership. We appreciate your continued support and involvement.

A quick note to any High School seniors; Get MSHBA's scholarship form filled out by April 29. MSHBA will be

giving out a \$500 scholarship to anyone continuing their education in the construction industry. Information can be found at the guidance offices.

Looking forward to seeing you all at SHOP TALK 2025 on March 11th!

Thank you,
Derek Fritsch
MSHBA President
Owner, Green Hammer Construction LLC

CALENDAR OF EVENTS:

- March 11 BOD Meeting 5:30 pm at the Altona Supper Club
- March 11—SHOP TALK 2025 6:30 pm at the Altona Supper Club
- April 7 Badger Craftsman Award Application Deadline

Attend SHOP TALK 2025

Stay Informed. Join us March 11 for **SHOP TALK 2025**.

Stay Informed. Join us on **March 11 for SHOP TALK 2025 at the Altona Supper Club.** More details to follow.

Get the latest information about Youth Apprenticeships in our area. In addition, find out about new products and launches, UDC updates and local trends from a line-up of local speakers.

JOIN US FOR SHOP TALK 2025

6:30 PM | MARCH 11
ALTONA SUPPER CLUB
TOPICS: YOUTH APPRENTICESHIPS IN OUR AREA, UDC UPDATES & TRENDS IN BUILDING MATERIALS

MSHBA Membership



2025 MSHBA OFFICERS

President: Derek Fritsch
Green Hammer Construction LLC
920-905-3513

President-Elect: Kevin Schmitz
K & J Construction and Design LLC
920-849-8811

Treasurer: Julie Schmitz
K & J Construction and Design LLC
920-849-8811

Secretary: Open Position

Past-President: Matt Lefeber
Wrightway Home Improvements
920-923-0721

2025 DIRECTORS

Jerry Mallmann
Chilton Furniture
920-849-9023

Dave Amel
Premier Properties Realty, LLC
920-980-4477

Nick Zurn
Precision Floors & Decor
920-400-1123

Jennifer Schad
Kraus Construction Inc.
920-905-2853

WBA Directors
Derek Fritsch

NAHB Delegate
Kevin Schmitz

NAHB Alternate Delegate
Open Position

MEMBERSHIP... the Ultimate Building Resource

THANK YOU FOR RENEWING YOUR MEMBERSHIP!

Jannette Trucking & Excavating Inc.—Charter Member of 27 years!

Mid-Shores HBA offers a 3-Pay Dues Payment Program...

MSHBA offers an option to pay your dues in three consecutive monthly payments of \$150.00. Your membership will take into effect on your final payment. A 3-Pay Dues payment contract will be included with your renewal statement.

MARCH BOD MEETING

March 11 at 5:30 pm

Altona Supper Club, New Holstein

Mid-Shores HBA Scholarship Opportunity

Mid-Shores Home Builders Association, Inc. (MSHBA) would like to invite graduating students to apply for our annual MSHBA scholarship award. We will again be offering a \$500 scholarship to area high school students in the Calumet area continuing their education in the trades. Contact Tena or your high school guidance department for an application.

The deadline to apply is April 29.

WBA Member Benefits...

- **Kwik Trip Rewards**
- **Contracts/Forms**
- **Member Hotline**
- **Insurance**
- **Rebate Form**
- **Continuing Education**
- **Coaching & Consulting**

Even More Benefits are available at www.wisbuild.org/member-benefits



Badger Craftsman Awards Deadline: April 7
www.wisbuild.org

Volunteer to Serve in a Leadership Position in 2025

MSHBA Directors: MSHBA's Board is looking for a member to fill an open Secretary. Terms are for 1 year. Let me know if you would be interested in this leadership opportunity. **WBA Directors:** We are looking for an Associate Member to represent MSHBA on WBA's Board of Directors. Director's will be expected to attend 3 annual meetings of which one is held virtually.

Officers & Directors Advocate for MSHBA: How do they advocate... They save member's money. They fight for sensible regulations. In the end, MSHBA along with WBA & NAHB is one of the most effective business groups in the country. Interested in representing MSHBA and your industry, let Derek or Tena know.

Area Chamber Membership

MSHBA is a member of New Holstein, Chilton and the Kiel Area Chamber of Commerce. Please feel free to represent MSHBA and attend any of their meetings or events.

- [New Holstein Area Chamber of Commerce](#)
- [Kiel Area Chamber of Commerce](#)
- [Chilton Chamber of Commerce](#)



PO Box 125
New Holstein, WI 53061
www.midshoreshomebuilders.com

Executive Officer Tena Hartwig
2104 Mary Ave.
New Holstein, WI 53061
Phone (920) 539-9014
hartwigs1@charter.net

JOIN US FOR SHOP TALK 2025

When

March 11, 2025
6:30 PM | Buffet Dinner

Where

Altona Supper Club
2306 Calumet Drive, New Holstein



TOPICS

- * **YOUTH APPRENTICESHIPS IN OUR AREA** *Review curriculum and required skills for students entering the program with area principals. Help secure a pipeline of skilled employees for your business. —Featuring Kelly Endter, Youth Apprenticeship Coordinator – Calumet Co. & Hortonville & Area Educators*
- * **UDC UPDATE** *Get answers to your questions regarding Wisconsin building codes and ordinances—Featuring Brian Witkowski, Witkowski Inspection Agency LLC*
- * **BUILDING MATERIALS 2025** *Find out what you can expect in 2025 and what Drexel Building Supply is doing to help builders. —Featuring Jason Vanderkin, Drexel Building Supply*

RSVP

HARTWIGS1@CHARTER.NET
TEXT OR CALL 920-539-9014

midshoreshomebuilders.com



BADGER CRAFTSMAN AWARDS

*Now Accepting Applications!
Due by April 7!*

*Over
20
Categories*

Associates General Building Projects



New Builds



Developments



Remodels



**VISIT
WWW.WISBUILD.ORG/BADGERCRAFTSMAN
TO APPLY**



Key Highlights of Governor Evers' state budget

On Tuesday, February 18, Governor Tony Evers introduced his 4th state budget before a joint session of the Wisconsin Legislature.

Some of the key provisions identified so are in the Evers' budget include:

- **Department of Safety and Professional Services (DSPS):** Would receive 10 additional positions for credential processing, 14 positions for occupational licensing assistance, and four new legal support staff positions.
- **Wisconsin Housing and Economic Development Authority (WHEDA):** Increases state housing tax credits from \$42 million to \$100 million and modifies recently passed workforce housing loan programs.
- **Department of Administration (DOA):** Includes \$20 million for a local zoning incentive pilot program designed to encourage zoning changes that facilitate affordable housing development. An additional \$1 million would be allocated to local programs focused on building or remodeling affordable housing.
- **Disaster Preparedness:** A new program under the Office of the Commissioner of Insurance would allow for the creation of tax-free "catastrophe savings accounts" to help homeowners cover repairs following major disasters.

- **Consumer Protection:** The Department of Agriculture, Trade, and Consumer Protection would gain new authority to prevent price gouging by residential contractors, tree trimmers, and mitigation service providers operating in storm-affected areas.

- **Department of Natural Resources (DNR):** Would require additional safety measures for retention ponds located in areas with a population density of at least 1,000 people per square mile. Historically, both the legislature and the governor have aimed to pass and sign the state budget into law before the July 1 deadline. We'll continue to monitor the process closely and keep you updated on key developments.

Crosswinds for Housing at Start of 2025

By Dr. Rob Dietz, NAHB Chief Economist

The 2024 election offers both upside and downside risks for housing and home building, given both the scale and scope of policy change now underway in Washington, D.C. Regulatory reform and cost reduction offer the most upside risk for the persistent problems that plague the housing market, namely growing construction costs and poor housing affordability due to limited inventory. Extension of the 2017 tax cuts would also be a net positive for home builders and remodelers. However, negative risks for residential construction include tariffs on imported building materials, concerns regarding

immigration and workforce availability, and general policy uncertainty given the daily headlines of proposals and executive orders. The bond market also has long-run concerns over inflation and long-term government deficits

As a result, home builder sentiment fell after a post-election gain. The NAHB/Wells Fargo HMI was 42 in February, down five points from January and the lowest level in five months. While builders hold out hope for pro-development policies, particularly for regulatory reform, policy uncertainty and cost factors created a reset for builders' 2025 outlook. Uncertainty on the tariff front helped push builders' expectations for future sales volume down to the lowest level since December 2023.

Similarly, the NAHB Multifamily Production Index (MPI) remains below the break-even level of 50, although it did show signs of improvement at the end of 2024 by increasing seven points to a level of 48. The MPI is pointing to eventual stabilization of the multifamily construction market in 2025.

Reflecting the sentiment indicators, single-family starts in January decreased 8.4% to a 993,000 seasonally adjusted annual rate; 1.8% lower than a year ago. Multifamily starts decreased 13.5% to an annualized 373,000 pace. There were 669,000 multifamily completions in January, up 11% from January 2024. For each apartment starting construction, there are 1.8 apartments completing the construction process.

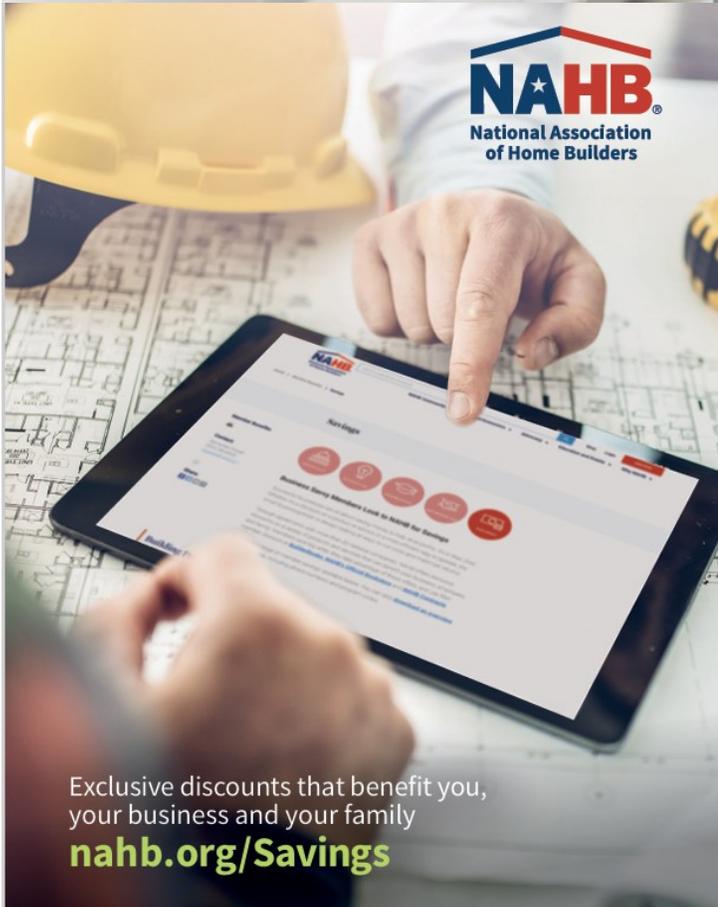
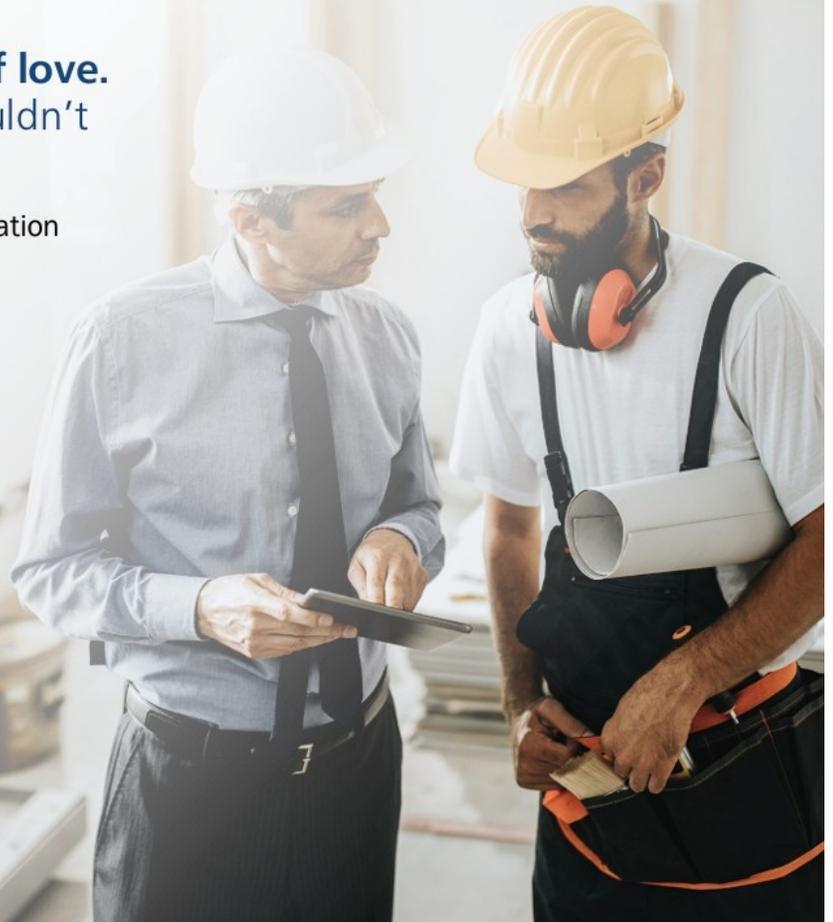
Higher construction financing costs and elevated mortgage interest rates continue to hold back the housing market, and the future of interest rates will depend on inflation data and policy change. During the past 12 months, on a non-seasonally adjusted basis, the Consumer Price Index rose by 3.0% in January. This was higher than the 2.9% rate recorded in December and is a warning that policies that increase costs on the supply side of the market, like tariffs, may push inflation higher in 2025 and keep the Federal Reserve on an extended hold.

Building a house is a labor of love.
But frankly, your insurance shouldn't make more work for you.

Members of the Wisconsin Builders Association (WBA) are eligible to save money on their insurance needs with discounts available through Frankenmuth Insurance.

Ready to have a frank conversation about your insurance? Let's talk today.

Visit us at www.fmins.com to find an independent agent near you.



Exclusive discounts that benefit you, your business and your family
nahb.org/Savings

NAHB Member SAVINGS\$

Put your membership to work.

