



Housing Market Index

Special Questions on Significant Problems
Builders Faced in 2022 and Expect to face in
2023

January 2023

Economics & Housing Policy Group



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Introduction:

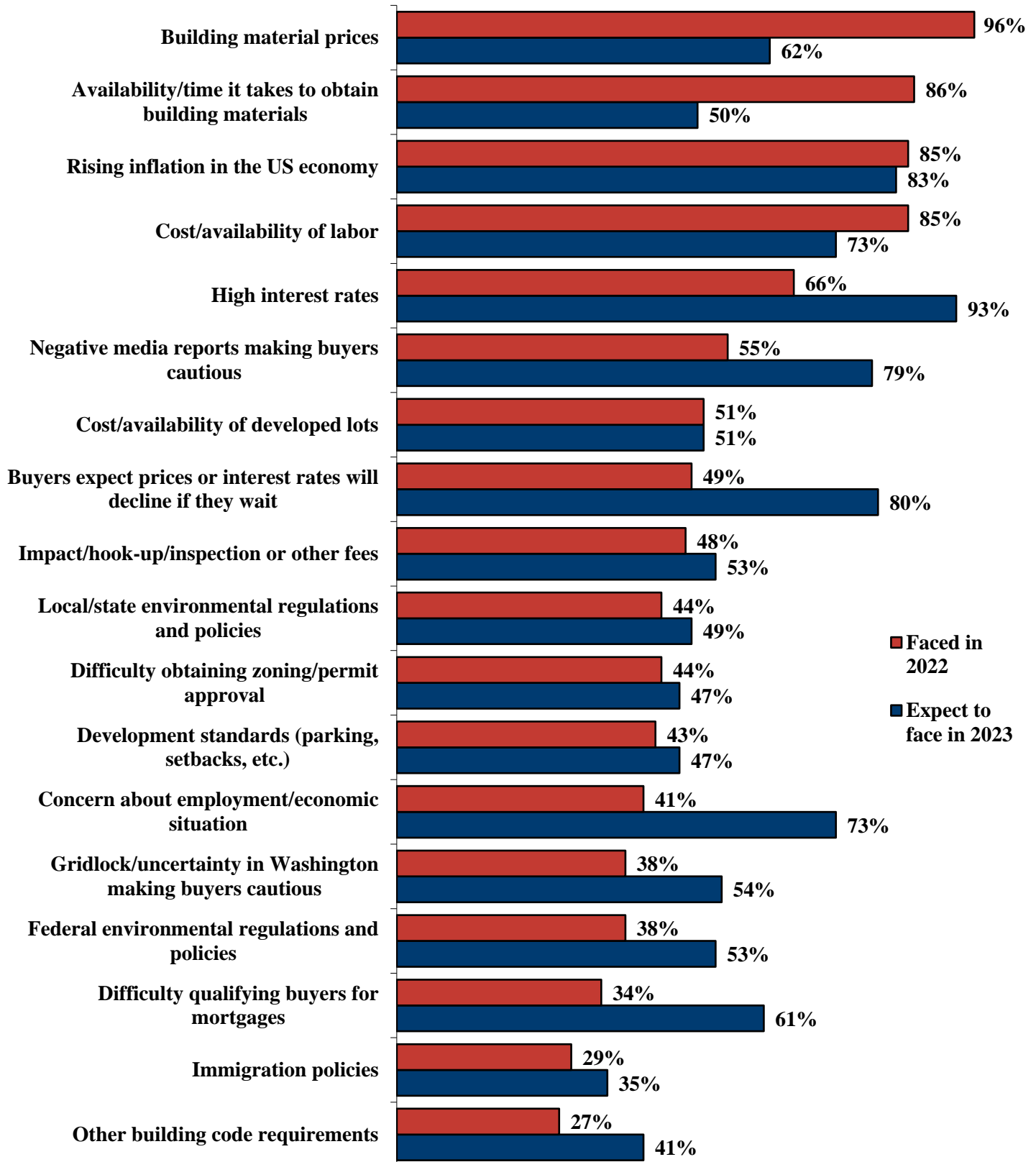
For more than 30 years, the National Association of Home Builders (NAHB) has conducted a monthly survey of single-family builder members in order to generate the NAHB/Wells Fargo Housing Market Index (HMI). The HMI survey asks builders to rate market conditions for the sale of new homes at the present time and expected over the next 6 months, as well as the traffic of prospective buyers. The results are combined into a single composite index that measures the overall strength of the market for new single-family housing. Throughout its history, the HMI has become a leading indicator of single-family housing starts and is widely reported in business media and used by the Federal Reserve Bank, government agencies, and Wall Street analysts.

The survey questionnaire (Appendix I) was sent electronically to a panel of approximately 3,100 builder members. A total of 442 builders responded to the survey, for a response rate of 14 percent. This report analyses responses by the four Census regions and by the number of for-sale units started by the builder in 2022.

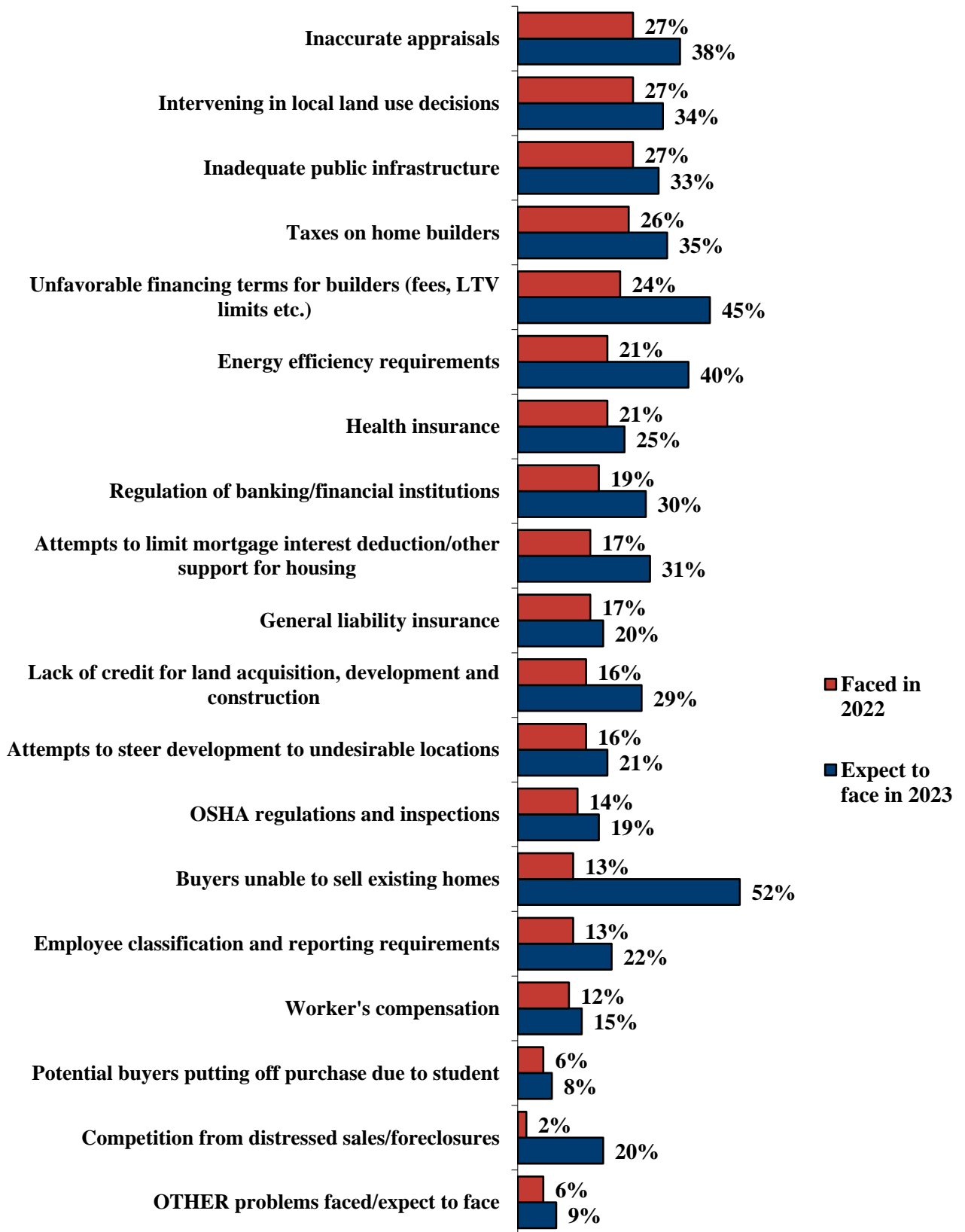
In addition to the questions that provide the data needed to compute the HMI, the survey often also includes a set of “special” questions on a topic of current interest to the housing industry. The January 2023 special questions cover issues relating to the most significant problems faced by builders during 2022, and problems they expect to face during 2023.

What, in your opinion, were the most significant problems faced by builders during 2022, and which do you expect to be most significant during 2023?

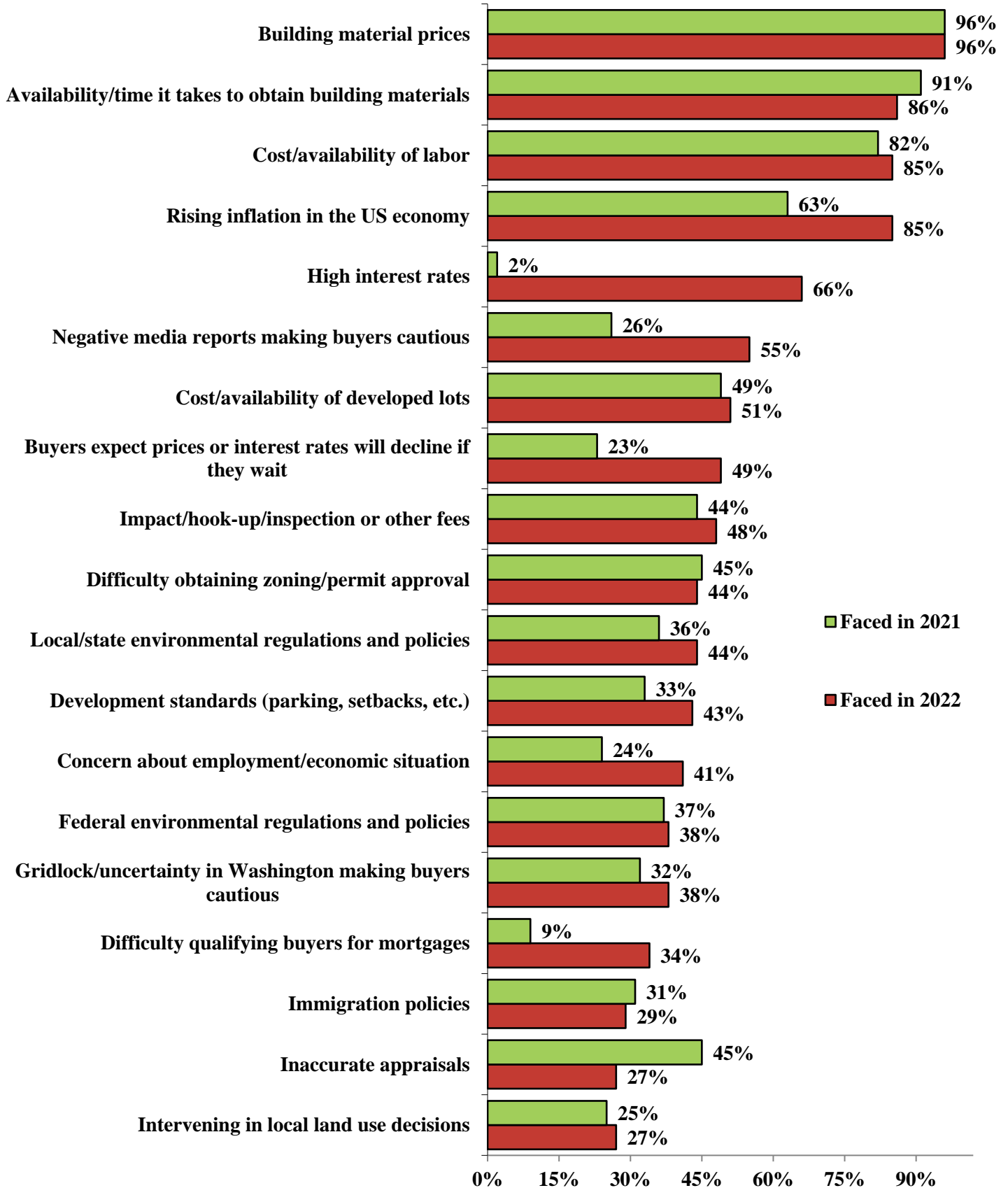
(Percent of Respondents)



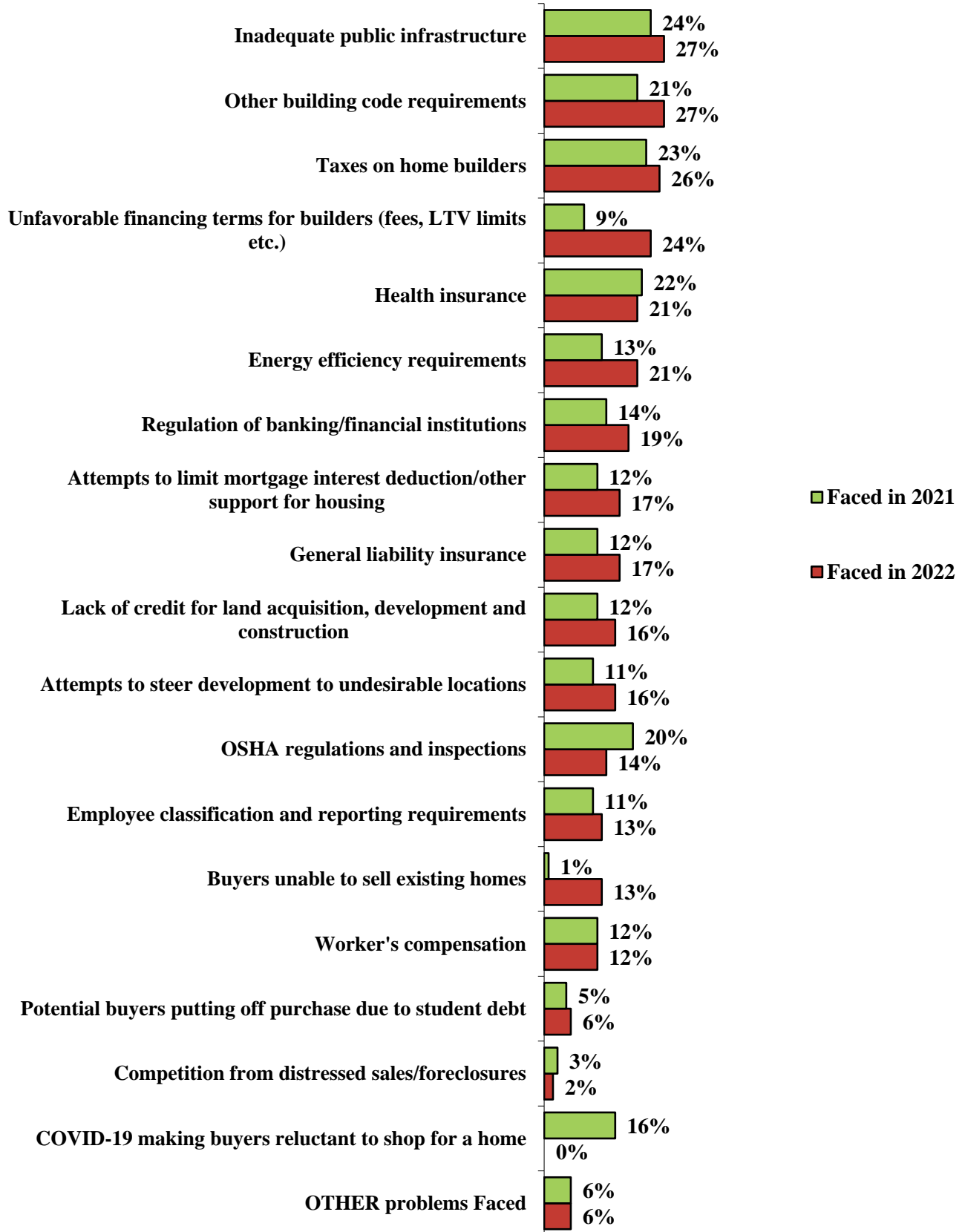
What, in your opinion, were the most significant problems faced by builders during 2022, and which do you expect to be most significant during 2023? - *continued*
(Percent of Respondents)



**Most significant problems FACED by builders during 2022 vs. 2021
(Percent of Respondents)**



Most significant problems FACED by builders during 2022 vs. 2021 - *continued*
(Percent of Respondents)



Most significant problems Builders Faced and Expect to Face - HISTORY
(Percent of Respondents)

	<i>Jan 2012</i>		<i>Jan 2013</i>		<i>Jan 2014</i>		<i>Jan 2015</i>		<i>Jan 2016</i>		<i>Dec 2016</i>		<i>Dec 2017</i>		<i>Jan 2019</i>		<i>Dec 2019</i>		<i>Dec 2020</i>		<i>Dec 2021</i>		<i>January 2023</i>	
	<i>Faced in 2011</i>	<i>Expect in 2012</i>	<i>Faced in 2012</i>	<i>Expect in 2013</i>	<i>Faced in 2013</i>	<i>Expect in 2014</i>	<i>Faced in 2014</i>	<i>Expect in 2015</i>	<i>Faced in 2015</i>	<i>Expect in 2016</i>	<i>Faced in 2016</i>	<i>Expect in 2017</i>	<i>Faced in 2017</i>	<i>Expect in 2018</i>	<i>Faced in 2018</i>	<i>Expect in 2019</i>	<i>Faced in 2019</i>	<i>Expect in 2020</i>	<i>Faced in 2020</i>	<i>Expect in 2021</i>	<i>Faced in 2021</i>	<i>Expect in 2022</i>	<i>Faced in 2022</i>	<i>Expect in 2023</i>
BUILDER COSTS																								
Building material prices	33	62	46	76	68	81	58	66	42	56	48	60	77	84	87	69	66	66	96	89	96	91	96	62
Availability/time it takes to obtain building materials	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	78	80	91	90	86	50
Cost/availability of labor	13	21	30	51	53	65	61	68	71	76	78	82	82	84	82	82	87	85	65	71	82	85	85	73
Cost/availability of developed lots	21	30	34	48	46	55	55	57	58	59	60	67	58	62	58	63	63	66	48	57	49	61	51	51
Energy efficiency requirements	29	38	25	33	26	34	25	28	20	26	24	33	17	21	13	17	20	25	13	23	13	27	21	40
Other building code requirements	33	39	27	33	31	36	30	37	28	32	32	35	23	29	21	25	24	32	17	26	21	30	27	41
Workers compensation	22	23	18	20	19	22	18	18	17	18	18	20	12	13	12	12	14	14	10	12	12	13	12	15
General liability insurance	25	26	20	24	19	21	21	22	18	19	23	25	14	15	13	14	15	15	12	15	12	15	17	20
Health insurance	37	43	30	42	33	48	34	39	34	39	42	40	37	40	28	28	34	36	18	23	22	25	21	25

Most significant problems Builders Faced and Expect to Face – HISTORY
(Percent of Respondents) – continued

	<i>Jan-12</i>		<i>Jan-13</i>		<i>Jan-14</i>		<i>Jan-15</i>		<i>Jan-16</i>		<i>Dec-16</i>		<i>Dec-17</i>		<i>Jan-19</i>		<i>Dec-19</i>		<i>Dec-20</i>		<i>Dec-21</i>		<i>Jan-23</i>	
	<i>Faced in 2011</i>	<i>Expect in 2012</i>	<i>Faced in 2012</i>	<i>Expect in 2013</i>	<i>Faced in 2013</i>	<i>Expect in 2014</i>	<i>Faced in 2014</i>	<i>Expect in 2015</i>	<i>Faced in 2015</i>	<i>Expect in 2016</i>	<i>Faced in 2016</i>	<i>Expect in 2017</i>	<i>Faced in 2017</i>	<i>Expect in 2018</i>	<i>Faced in 2018</i>	<i>Expect in 2019</i>	<i>Faced in 2019</i>	<i>Expect in 2020</i>	<i>Faced in 2020</i>	<i>Expect in 2021</i>	<i>Faced in 2021</i>	<i>Expect in 2022</i>	<i>Faced in 2022</i>	<i>Expect in 2023</i>
FINANCING PROBLEMS																								
High interest rates	5	6	3	5	5	26	3	10	4	15	3	28	4	18	27	56	3	6	1	7	2	31	66	93
Unfavorable financing terms (fees, LTV limits etc.)	43	50	33	37	33	38	28	30	25	26	28	28	23	25	20	24	21	20	14	18	9	17	24	45
Difficulty qualifying buyers for mortgages	69	69	57	58	46	48	46	43	33	35	26	29	17	21	17	26	13	16	7	14	9	23	34	61
Lack of credit for land acquisition, development and construction	42	48	42	47	36	36	37	36	26	26	27	28	23	26	21	21	19	20	20	21	12	20	16	29
Inaccurate appraisals	69	66	68	59	58	50	58	50	52	48	49	46	47	42	40	37	41	40	46	49	45	51	27	38

Most significant problems Builders Faced and Expect to Face - HISTORY
(Percent of Respondents) – continued

	Jan-12		Jan-13		Jan-14		Jan-15		Jan-16		Dec-16		Dec-17		Jan-19		Dec-19		Dec-20		Dec-21		Jan-23			
	<i>Faced in 2011</i>	<i>Expect in 2012</i>	<i>Faced in 2012</i>	<i>Expect in 2013</i>	<i>Faced in 2013</i>	<i>Expect in 2014</i>	<i>Faced in 2014</i>	<i>Expect in 2015</i>	<i>Faced in 2015</i>	<i>Expect in 2016</i>	<i>Faced in 2016</i>	<i>Expect in 2017</i>	<i>Faced in 2017</i>	<i>Expect in 2018</i>	<i>Faced in 2018</i>	<i>Expect in 2019</i>	<i>Faced in 2019</i>	<i>Expect in 2020</i>	<i>Faced in 2020</i>	<i>Expect in 2021</i>	<i>Faced in 2021</i>	<i>Expect in 2022</i>	<i>Faced in 2022</i>	<i>Expect in 2023</i>		
PROBLEMS ATTRACTING BUYERS																										
Buyers unable to sell existing homes	83	77	60	44	42	32	42	40	27	26	20	19	15	17	19	24	13	18	2	5	1	4	13	52		
Concern about employment/economic situation	79	73	71	69	60	60	51	54	47	55	44	39	25	27	28	46	25	32	48	57	24	46	41	73		
Competition from distressed sales/foreclosures	72	70	54	39	40	23	32	19	21	14	15	10	11	8	6	7	6	6	4	12	3	6	2	20		
Buyers expect prices or interest rates will decline if they wait	35	27	20	13	16	14	16	15	13	11	12	12	13	11	23	31	21	19	15	15	23	26	49	80		
Negative media reports making buyers cautious	63	56	47	37	31	29	26	30	28	35	25	30	22	28	48	62	39	44	30	34	26	38	55	79		
Gridlock/uncertainty in Washington making buyers cautious	68	72	67	70	65	62	48	45	46	53	50	26	39	42	45	53	45	56	42	44	32	50	38	54		
Potential buyers putting off purchase due to student debt	na	na	na	na	na	na	na	na	na	na	na	na	19	18	17	19	12	12	18	19	8	9	5	6	6	8
COVID-19 making buyers reluctant to shop for a home	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	43	32	16	10	na	na		

Most significant problems Builders Faced and Expect to Face - HISTORY
(Percent of Respondents) – continued

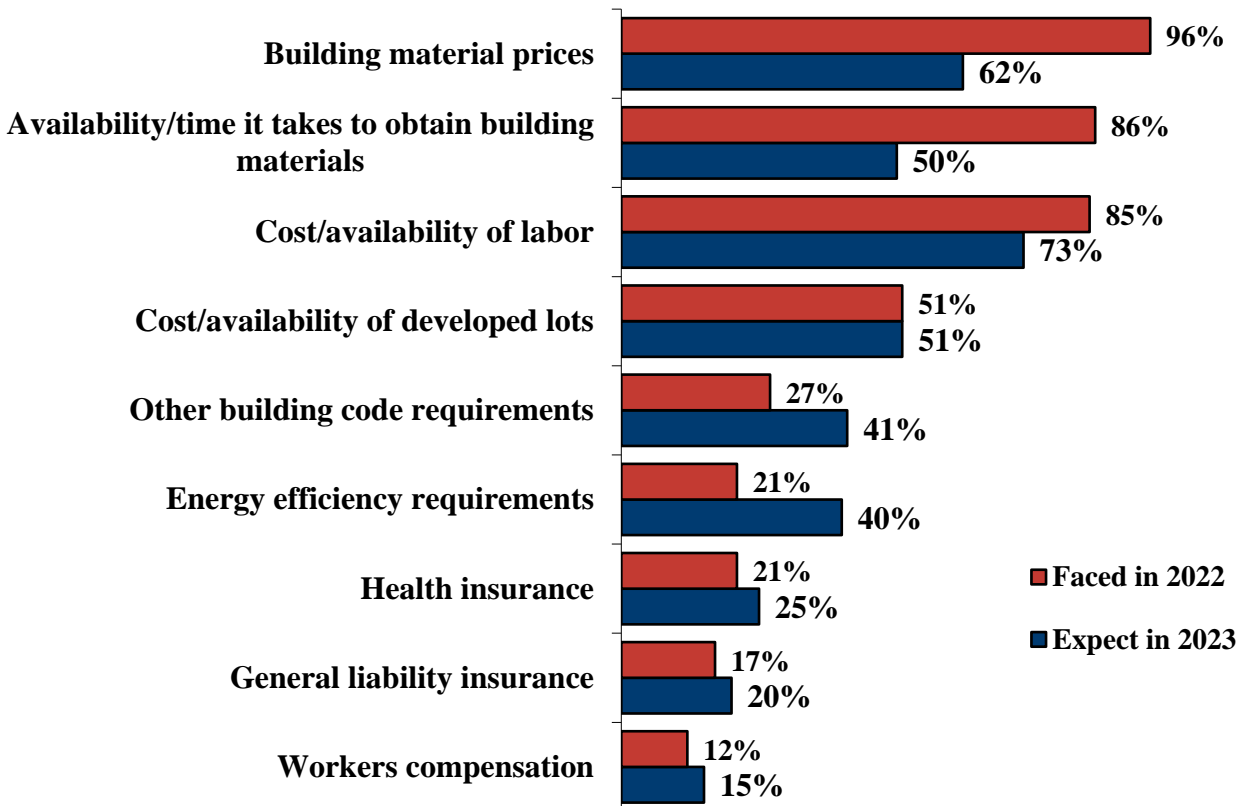
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	<i>Faced in 2011</i>	<i>Expect in 2012</i>	<i>Faced in 2012</i>	<i>Expect in 2013</i>	<i>Faced in 2013</i>	<i>Expect in 2014</i>	<i>Faced in 2014</i>	<i>Expect in 2015</i>	<i>Faced in 2015</i>	<i>Expect in 2016</i>	<i>Faced in 2016</i>	<i>Expect in 2017</i>	<i>Faced in 2017</i>	<i>Expect in 2018</i>	<i>Faced in 2018</i>	<i>Expect in 2019</i>	<i>Faced in 2019</i>	<i>Expect in 2020</i>	<i>Faced in 2020</i>	<i>Expect in 2021</i>	<i>Faced in 2021</i>	<i>Expect in 2022</i>	<i>Faced in 2022</i>	<i>Expect in 2023</i>
FEDERAL GOVERNMENT POLICIES																								
Federal environmental regulations and policies	47	53	43	49	46	54	53	57	55	57	58	52	44	42	35	38	34	36	28	48	37	52	38	53
Rising inflation in the US economy	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	63	90	85	83
OSHA regulations and inspections	40	47	34	42	39	43	34	38	36	41	39	39	31	33	23	23	24	26	18	31	20	32	14	19
Regulation of banking/ financial institutions	77	78	70	69	63	67	62	61	53	53	55	48	38	36	31	33	23	24	18	33	14	28	19	30
Attempts to limit mortgage interest deduction/other support for housing	42	60	35	55	37	50	31	40	23	32	21	30	31	49	31	38	33	36	23	36	12	30	17	31
Taxes on home builders	27	33	22	36	26	31	29	33	22	26	32	30	29	29	23	26	27	32	21	41	23	43	26	35
Employee classification and reporting requirements	17	21	12	18	16	21	13	15	19	23	24	24	12	14	12	15	12	15	12	20	11	20	13	22
Immigration policies	15	19	12	16	17	22	24	30	25	30	22	33	34	41	40	46	37	39	27	27	31	36	29	35
Intervening in local land use decisions	18	24	19	24	26	29	27	30	25	28	28	26	20	21	21	20	25	28	21	30	25	33	27	34

Most significant problems Builders Faced and Expect to Face – HISTORY
(Percent of Respondents) – continued

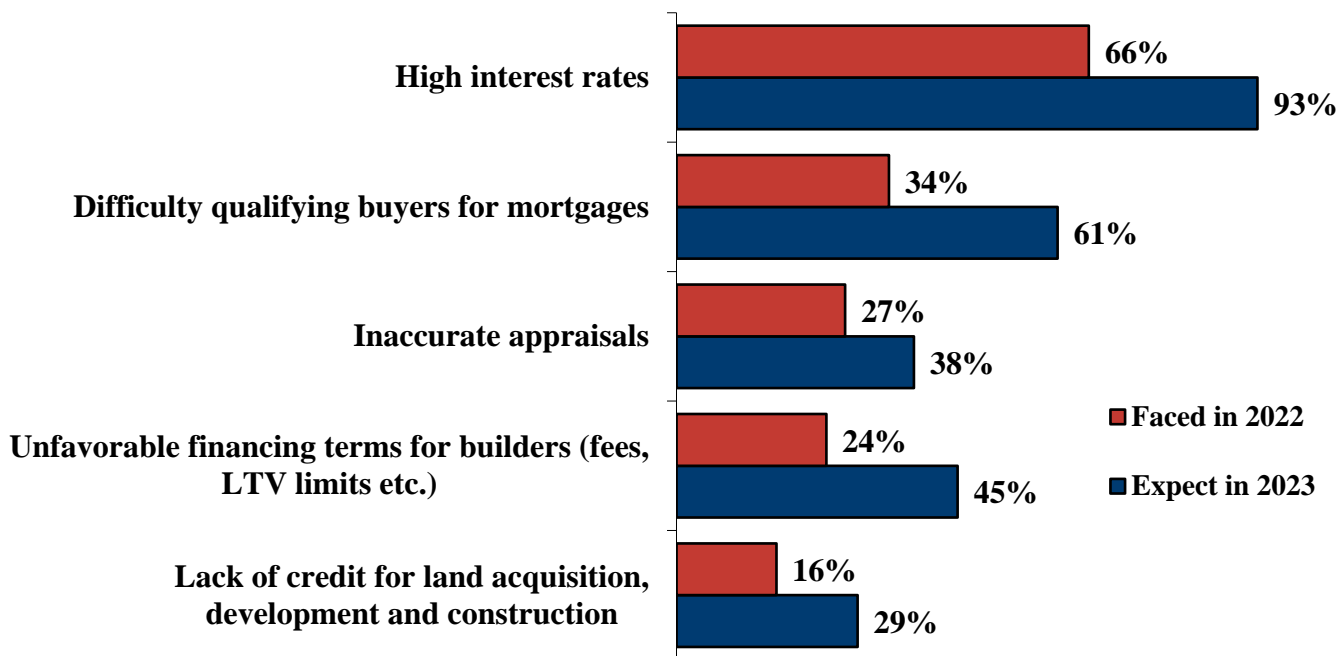
	<i>Jan-12</i>		<i>Jan-13</i>		<i>Jan-14</i>		<i>Jan-15</i>		<i>Jan-16</i>		<i>Dec-16</i>		<i>Dec-17</i>		<i>Jan-19</i>		<i>Dec-19</i>		<i>Dec-20</i>		<i>Dec-21</i>		<i>Jan-23</i>	
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LOCAL LAND USE POLICIES																								
Impact/hook-up/inspection or other fees	48	52	40	47	46	52	52	55	53	55	60	61	57	60	57	61	58	60	43	51	44	49	48	53
Inadequate public infrastructure	11	13	12	16	18	24	22	26	24	25	23	29	26	29	22	26	27	30	23	28	24	31	27	33
Difficulty obtaining zoning/permit approval	21	23	22	29	33	38	32	39	32	37	36	40	40	42	41	45	47	48	41	45	45	50	44	47
Local/state environmental regulations and policies	41	47	39	45	47	49	45	49	44	49	52	52	40	45	42	47	40	45	35	43	36	45	44	49
Attempts to steer development to undesirable locations	10	14	11	16	13	18	16	19	15	18	14	18	13	16	15	18	15	19	14	23	11	19	16	21
Development standards (parking, setbacks, etc.)	26	29	25	28	32	36	34	35	33	34	45	47	38	38	41	44	47	50	37	41	33	40	43	47
OTHER PROBLEMS	7	5	8	9	9	13	9	10	5	5	9	11	8	8	8	8	10	9	9	12	6	8	6	9

What, in your opinion, were the most significant problems faced by builders during 2022, and which do you expect to be most significant during 2023? – BY CATEGORY
(Percent of Respondents)

BUILDER COSTS

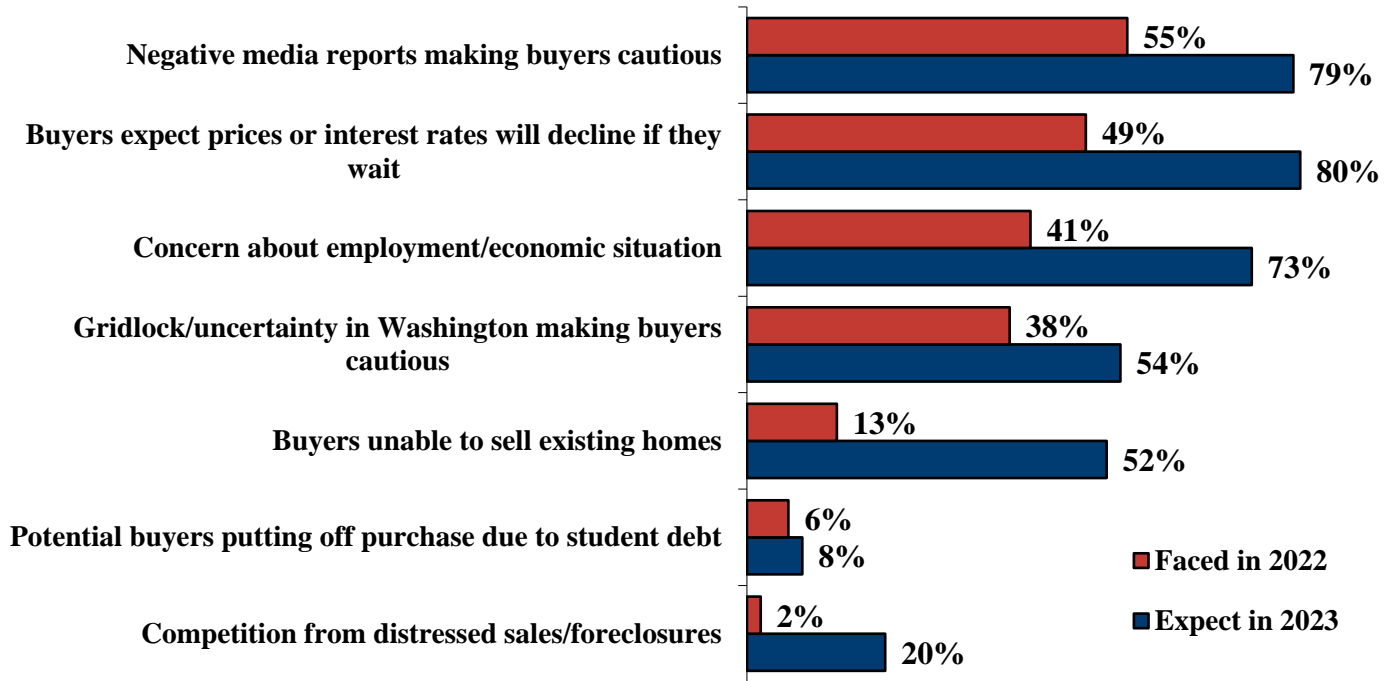


FINANCING PROBLEMS

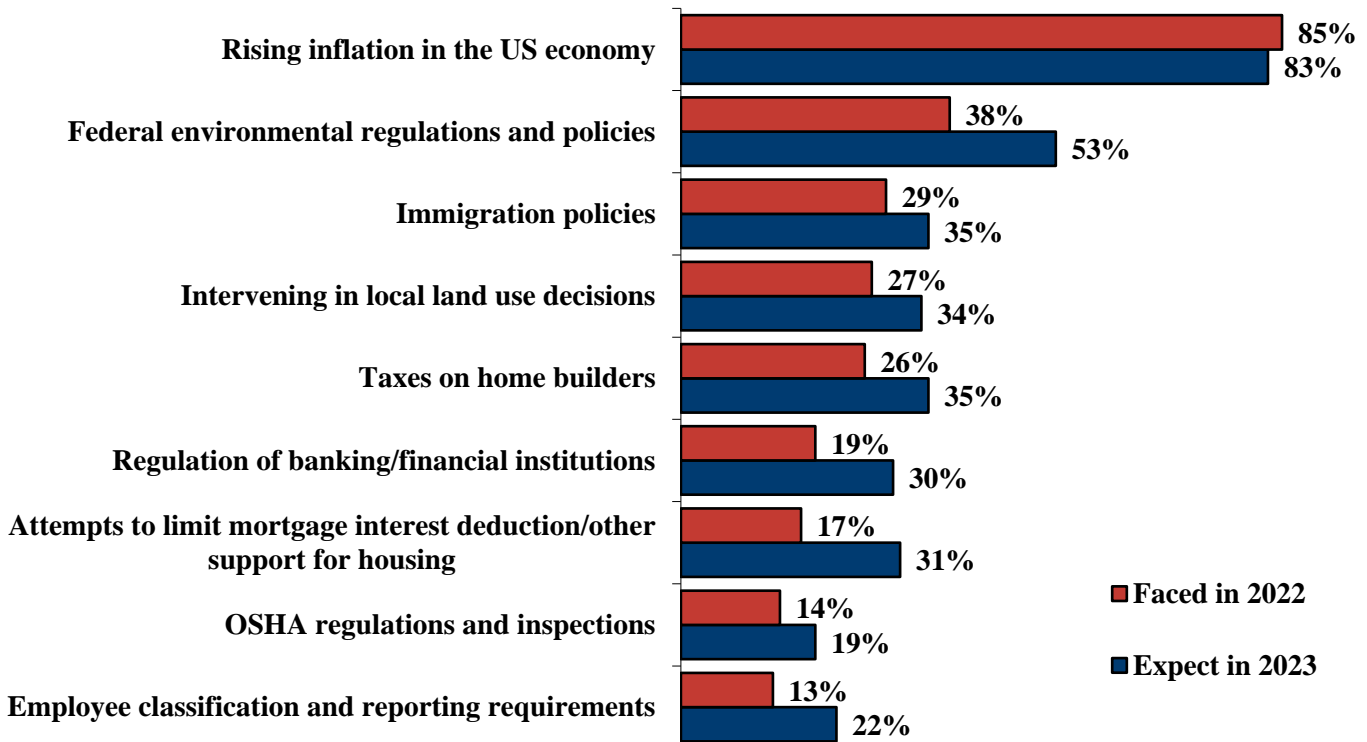


What, in your opinion, were the most significant problems faced by builders during 2022, and which do you expect to be most significant during 2023? – By Category (*continued*)
(Percent of Respondents)

PROBLEMS ATTRACTING BUYERS

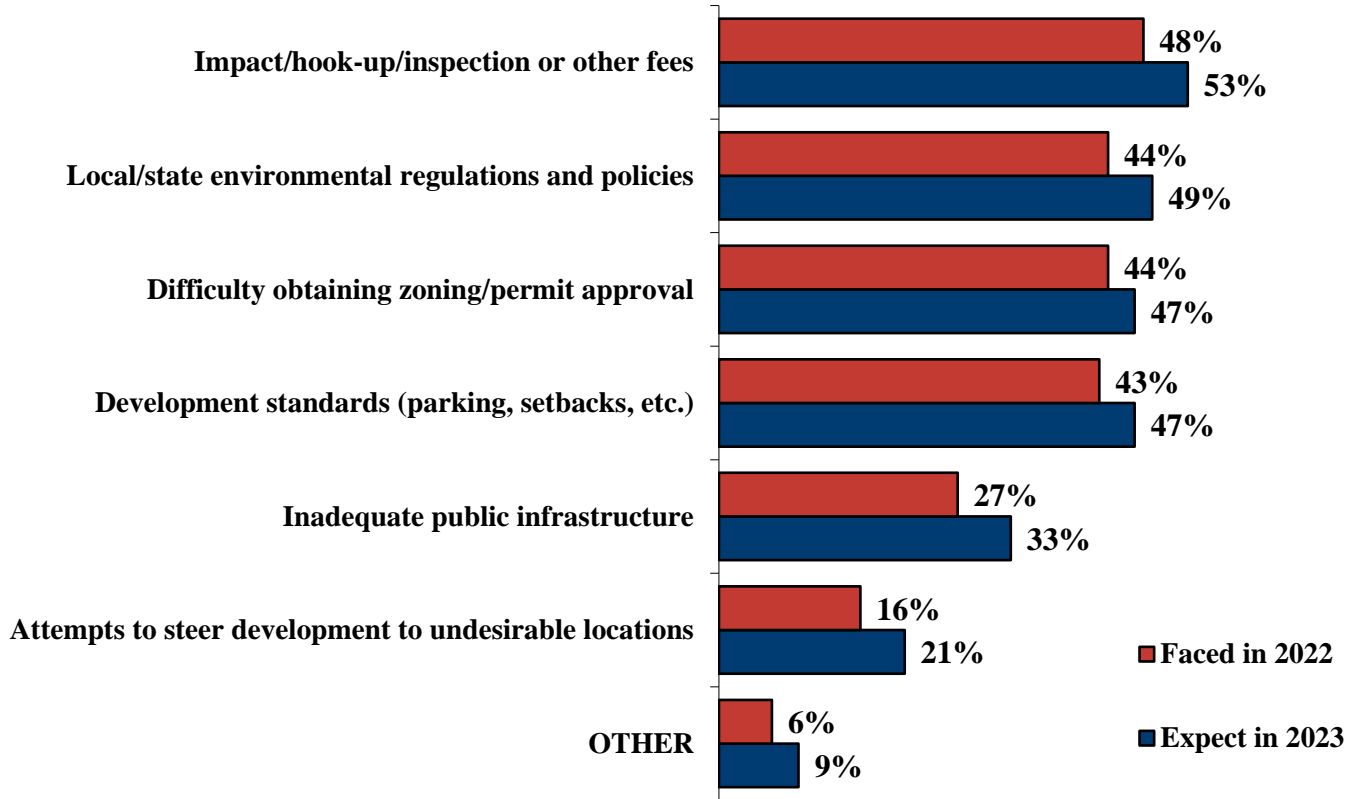


FEDERAL GOVERNMENT POLICIES



What, in your opinion, were the most significant problems faced by builders during 2022 and which do you expect to be most significant during 2023? – By Category (*continued*)
 (Percent of Respondents)

LOCAL LAND USE POLICIES



Detailed Tables

**What, in your opinion, were the most significant problems FACED by builders during 2022?
(Percent of Respondents)**

	Total	Region				Total Number of Units Started during 2022			
		NE	MW	S	W	5 or Fewer	6 to 24	25 to 99	100+
BUILDER COSTS									
Building material prices	96	93	98	97	95	97	96	97	93
Availability/time it takes to obtain building materials	86	78	81	91	84	88	83	87	85
Cost/availability of labor	85	78	88	87	80	82	85	91	85
Cost/availability of developed lots	51	53	45	49	65	48	52	56	54
Energy efficiency requirements	21	38	17	14	33	20	18	25	24
Other building code requirements	27	38	32	23	25	26	25	32	28
Worker's compensation	12	10	12	12	15	15	13	10	4
General liability insurance	17	23	17	14	20	20	13	18	17
Health insurance	21	23	21	20	20	21	17	24	24
FINANCING PROBLEMS									
High interest rates	66	63	70	60	76	55	65	78	83
Unfavorable financing terms for builders (fees, LTV limits etc.)	24	23	25	22	29	25	27	23	15
Difficulty qualifying buyers for mortgages	34	30	25	37	42	31	31	38	52
Lack of credit for land acquisition, development and construction	16	20	13	16	20	18	21	10	7
Inaccurate appraisals	27	20	37	28	15	39	22	23	9
PROBLEMS ATTRACTING BUYERS									
Buyers unable to sell existing homes	13	3	9	11	28	7	13	18	24
Concern about employment/economic situation	41	33	37	41	51	37	41	52	35
Competition from distressed sales/foreclosures	2	3	3	2	3	3	3	0	0
Buyers expect prices or interest rates will decline if they wait	49	43	51	46	57	46	46	52	63
Negative media reports making buyers cautious	55	45	58	52	66	49	54	63	65
Gridlock/uncertainty in Washington making buyers cautious	38	40	36	39	38	41	35	46	26
Potential buyers putting off purchase due to student debt	6	5	6	5	9	7	5	6	4

What, in your opinion, were the most significant problems **FACED** by builders during 2022?

(Percent of Respondents) – continued

	Total	Region				Total Number of Units Started during 2022			
		NE	MW	S	W	5 or Fewer	6 to 24	25 to 99	100+
FEDERAL GOVERNMENT POLICIES									
Federal environmental regulations and policies	38	45	39	35	39	33	38	43	43
Rising inflation in the US economy	85	83	84	86	85	80	87	85	93
OSHA regulations and inspections	14	15	17	13	13	16	10	18	13
Regulation of banking/financial institutions	19	20	18	21	18	24	19	18	11
Attempts to limit mortgage interest deduction/other support for housing	17	18	18	17	15	20	17	15	9
Taxes on home builders	26	23	26	24	35	26	28	25	24
Employee classification and reporting requirements	13	18	13	13	11	13	15	13	9
Immigration policies	29	18	20	34	30	29	28	24	37
Intervening in local land use decisions	27	35	25	26	27	21	27	38	26
LOCAL LAND USE POLICIES									
Impact/hook-up/inspection or other fees	48	45	43	46	59	43	47	58	48
Inadequate public infrastructure	27	30	24	28	30	24	25	34	35
Difficulty obtaining zoning/permit approval	44	45	40	45	47	37	43	51	59
Local/state environmental regulations and policies	44	58	42	39	51	35	42	57	57
Attempts to steer development to undesirable locations	16	10	16	17	16	14	18	15	17
Development standards (parking, setbacks, etc.)	43	35	46	39	49	35	40	53	57
OTHER problems Faced in 2022	6	5	6	7	6	6	5	5	15
Responses	428	40	106	203	79	153	150	79	46

**What, in your opinion, are problems you EXPECT to be most significant during 2023?
(Percent of Respondents)**

	Total	Region				Total Number of Units Started during 2022			
		NE	MW	S	W	5 or Fewer	6 to 24	25 to 99	100+
BUILDER COSTS									
Building material prices	62	63	68	58	61	66	65	49	57
Availability/time it takes to obtain building materials	50	55	51	51	46	58	49	46	37
Cost/availability of labor	73	70	84	72	62	73	77	70	65
Cost/availability of developed lots	51	55	43	53	54	48	53	55	46
Energy efficiency requirements	40	53	31	38	52	32	40	48	57
Other building code requirements	41	53	43	38	39	40	37	46	48
Workers compensation	15	15	13	15	15	18	15	13	9
General liability insurance	20	28	20	18	20	21	19	21	17
Health insurance	25	28	23	26	25	27	19	33	24
FINANCING PROBLEMS									
High interest rates	93	83	98	92	94	94	91	95	93
Unfavorable financing terms for builders (fees, LTV limits etc.)	45	45	42	46	48	47	46	44	37
Difficulty qualifying buyers for mortgages	61	58	60	65	54	56	58	70	74
Lack of credit for land acquisition, development and construction	29	40	26	29	29	30	30	30	22
Inaccurate appraisals	38	35	47	39	28	43	34	43	30
PROBLEMS ATTRACTING BUYERS									
Buyers unable to sell existing homes	52	38	49	56	54	49	49	59	61
Concern about employment/economic situation	73	68	70	75	73	71	68	81	78
Competition from distressed sales/foreclosures	20	10	19	22	20	21	18	20	22
Buyers expect prices or interest rates will decline if they wait	80	73	83	79	81	76	80	83	89
Negative media reports making buyers cautious	79	65	75	84	78	75	81	83	80
Gridlock/uncertainty in Washington making buyers cautious	54	50	50	56	56	63	54	53	26
Potential buyers putting off purchase due to student debt	8	8	8	7	10	7	7	13	9

**What, in your opinion, are problems you EXPECT to be most significant during 2023?
(Percent of Respondents) - *continued***

	Total	Region				Total Number of Units Started during 2022			
		NE	MW	S	W	5 or Fewer	6 to 24	25 to 99	100+
FEDERAL GOVERNMENT POLICIES									
Federal environmental regulations and policies	53	63	48	54	51	49	50	60	65
Rising inflation in the US economy	83	73	89	81	84	89	85	74	70
OSHA regulations and inspections	19	15	23	18	18	20	13	26	20
Regulation of banking/financial institutions	30	23	29	33	28	36	28	28	17
Attempts to limit mortgage interest deduction/other support for housing	31	23	28	33	35	38	30	28	20
Taxes on home builders	35	35	32	32	46	36	36	35	28
Employee classification and reporting requirements	22	30	21	22	20	25	22	20	20
Immigration policies	35	25	29	41	35	37	36	30	37
Intervening in local land use decisions	34	35	31	35	35	24	38	46	35
LOCAL LAND USE POLICIES									
Impact/hook-up/inspection or other fees	53	50	47	53	63	50	52	63	54
Inadequate public infrastructure	33	40	28	35	34	31	31	41	35
Difficulty obtaining zoning/permit approval	47	53	39	48	53	38	48	58	59
Local/state environmental regulations and policies	49	60	44	46	59	40	48	59	70
Attempts to steer development to undesirable locations	21	18	19	23	20	19	21	21	24
Development standards (parking, setbacks, etc.)	47	45	44	46	53	39	42	56	70
OTHER problems Expect to face in 2023	9	8	6	10	9	9	7	8	17
Responses	429	40	108	202	79	154	149	80	46

Appendix I: Survey Questionnaire: HMI Special Questions for January 2023

What, in your opinion, were the most significant problems faced by builders during 2022, and which do you expect to be most significant during 2023? *Check all that apply.*

Faced in 2022	<i>Expect in 2023</i>	PROBLEMS
		<i>BUILDER COSTS</i>
<input type="checkbox"/>	<input type="checkbox"/>	Building material prices
<input type="checkbox"/>	<input type="checkbox"/>	Availability/time it takes to obtain building materials
<input type="checkbox"/>	<input type="checkbox"/>	Cost/availability of labor
<input type="checkbox"/>	<input type="checkbox"/>	Cost/availability of developed lots
<input type="checkbox"/>	<input type="checkbox"/>	Energy efficiency requirements
<input type="checkbox"/>	<input type="checkbox"/>	Other building code requirements
<input type="checkbox"/>	<input type="checkbox"/>	Worker’s compensation
<input type="checkbox"/>	<input type="checkbox"/>	General liability insurance
<input type="checkbox"/>	<input type="checkbox"/>	Health insurance
		<i>FINANCING PROBLEMS</i>
<input type="checkbox"/>	<input type="checkbox"/>	High interest rates
<input type="checkbox"/>	<input type="checkbox"/>	Unfavorable financing terms for builders (fees, LTV limits etc.)
<input type="checkbox"/>	<input type="checkbox"/>	Difficulty qualifying buyers for mortgages
<input type="checkbox"/>	<input type="checkbox"/>	Lack of credit for land acquisition, development and construction
<input type="checkbox"/>	<input type="checkbox"/>	Inaccurate appraisals
		<i>PROBLEMS ATTRACTING BUYERS</i>
<input type="checkbox"/>	<input type="checkbox"/>	Buyers unable to sell existing homes
<input type="checkbox"/>	<input type="checkbox"/>	Concern about employment/economic situation
<input type="checkbox"/>	<input type="checkbox"/>	Competition from distressed sales/foreclosures
<input type="checkbox"/>	<input type="checkbox"/>	Buyers expect prices or interest rates will decline if they wait
<input type="checkbox"/>	<input type="checkbox"/>	Negative media reports making buyers cautious
<input type="checkbox"/>	<input type="checkbox"/>	Gridlock/uncertainty in Washington making buyers cautious
<input type="checkbox"/>	<input type="checkbox"/>	Potential buyers putting off purchase due to student debt
		<i>FEDERAL GOVERNMENT POLICIES</i>
<input type="checkbox"/>	<input type="checkbox"/>	Federal environmental regulations and policies
<input type="checkbox"/>	<input type="checkbox"/>	Rising inflation in the US economy
<input type="checkbox"/>	<input type="checkbox"/>	OSHA regulations and inspections
<input type="checkbox"/>	<input type="checkbox"/>	Regulation of banking/financial institutions
<input type="checkbox"/>	<input type="checkbox"/>	Attempts to limit mortgage interest deduction/other support for housing
<input type="checkbox"/>	<input type="checkbox"/>	Taxes on home builders
<input type="checkbox"/>	<input type="checkbox"/>	Employee classification and reporting requirements
<input type="checkbox"/>	<input type="checkbox"/>	Immigration policies
<input type="checkbox"/>	<input type="checkbox"/>	Intervening in local land use decisions
		<i>LOCAL LAND USE POLICIES</i>
<input type="checkbox"/>	<input type="checkbox"/>	Impact/hook-up/inspection or other fees
<input type="checkbox"/>	<input type="checkbox"/>	Inadequate public infrastructure
<input type="checkbox"/>	<input type="checkbox"/>	Difficulty obtaining zoning/permit approval
<input type="checkbox"/>	<input type="checkbox"/>	Local/state environmental regulations and policies
<input type="checkbox"/>	<input type="checkbox"/>	Attempts to steer development to undesirable locations
<input type="checkbox"/>	<input type="checkbox"/>	Development standards (parking, setbacks, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	<i>OTHER: (Specify for problems Faced in 2022):</i> _____
	<input type="checkbox"/>	<i>OTHER: (Specify for problems Expect in 2023):</i> _____

THANK YOU