



Housing Market Index

Special Questions on Significant Problems
Builders Faced in 2021 and Expect to face in
2022

December 2021

Economics & Housing Policy Group



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Introduction:

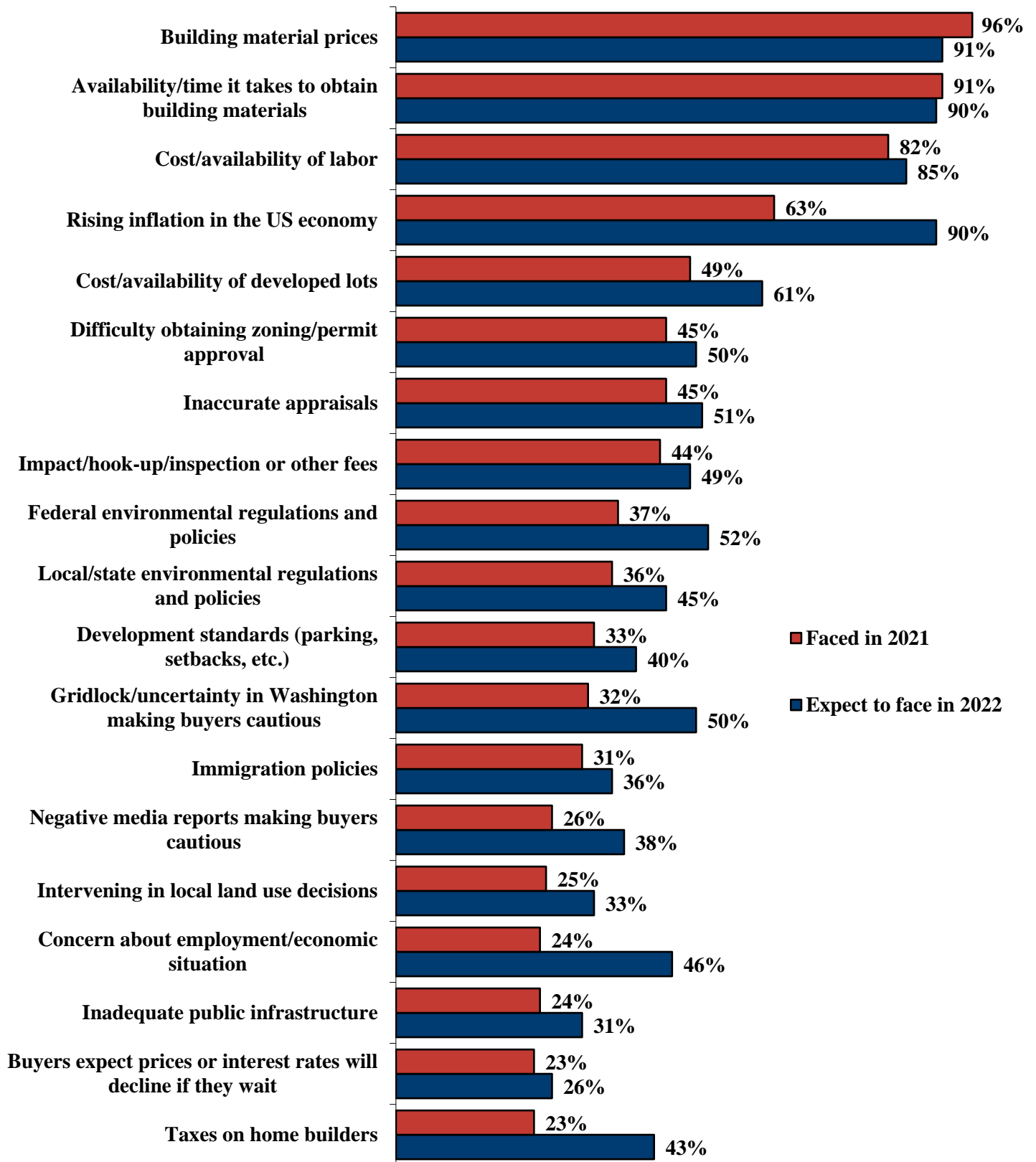
For more than 30 years, the National Association of Home Builders (NAHB) has conducted a monthly survey of single-family builder members in order to generate the NAHB/Wells Fargo Housing Market Index (HMI). The HMI survey asks builders to rate market conditions for the sale of new homes at the present 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 2,900 builder members. A total of 380 builders responded to the survey, for a response rate of 13 percent. This report analyses responses by the four Census regions and by the number of for-sale units started by the builder in 2020.

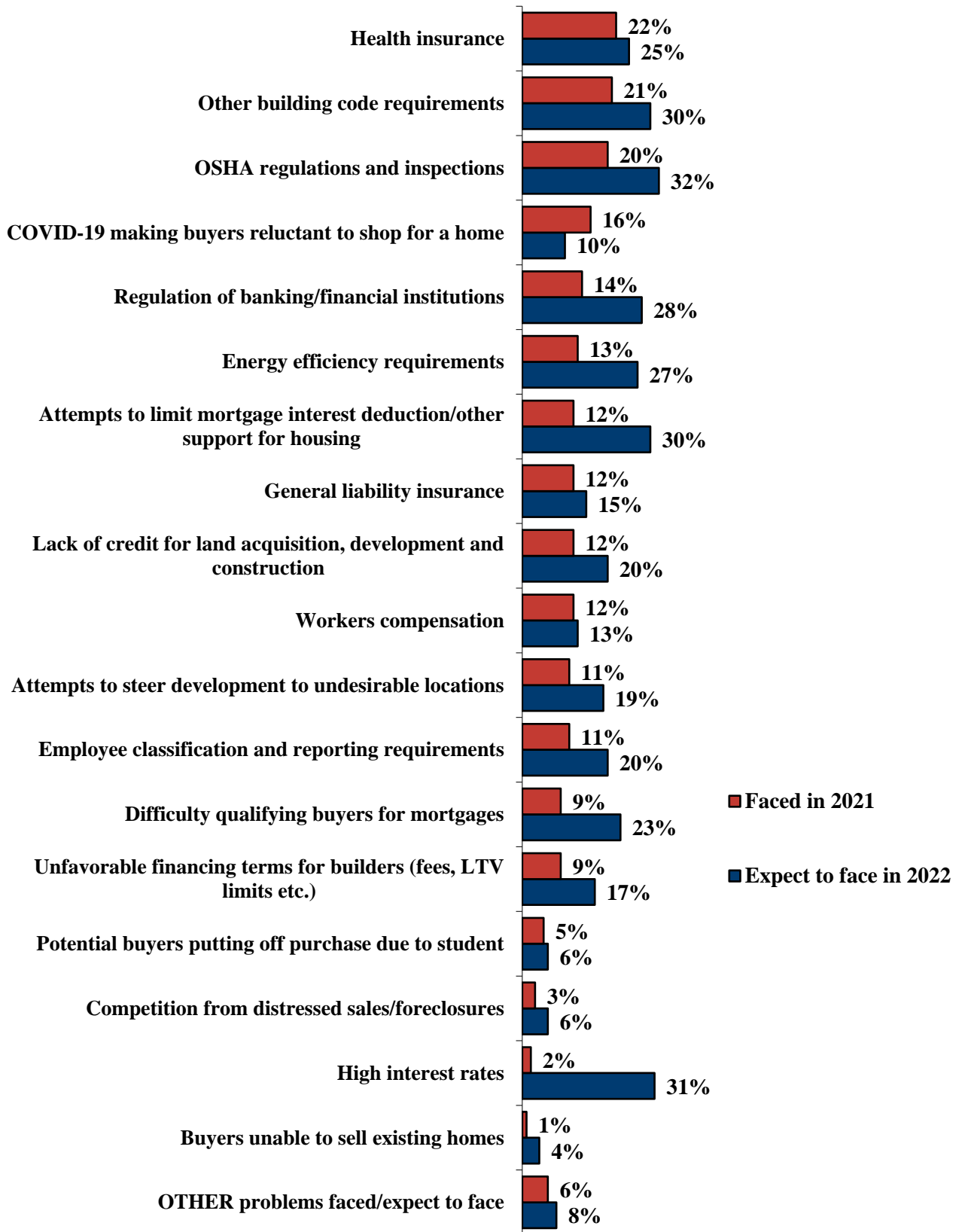
In addition to the questions that provide the data needed to compute the HMI, the survey often also includes a set of “special” questions on a topic of current interest to the housing industry. The December 2021 special questions cover issues relating to the most significant problems faced by builders during 2021, and problems they expect to face during 2022. The results in this report are based on 382 responses.

What, in your opinion, were the most significant problems faced by builders during 2021, and which do you expect to be most significant during 2022?

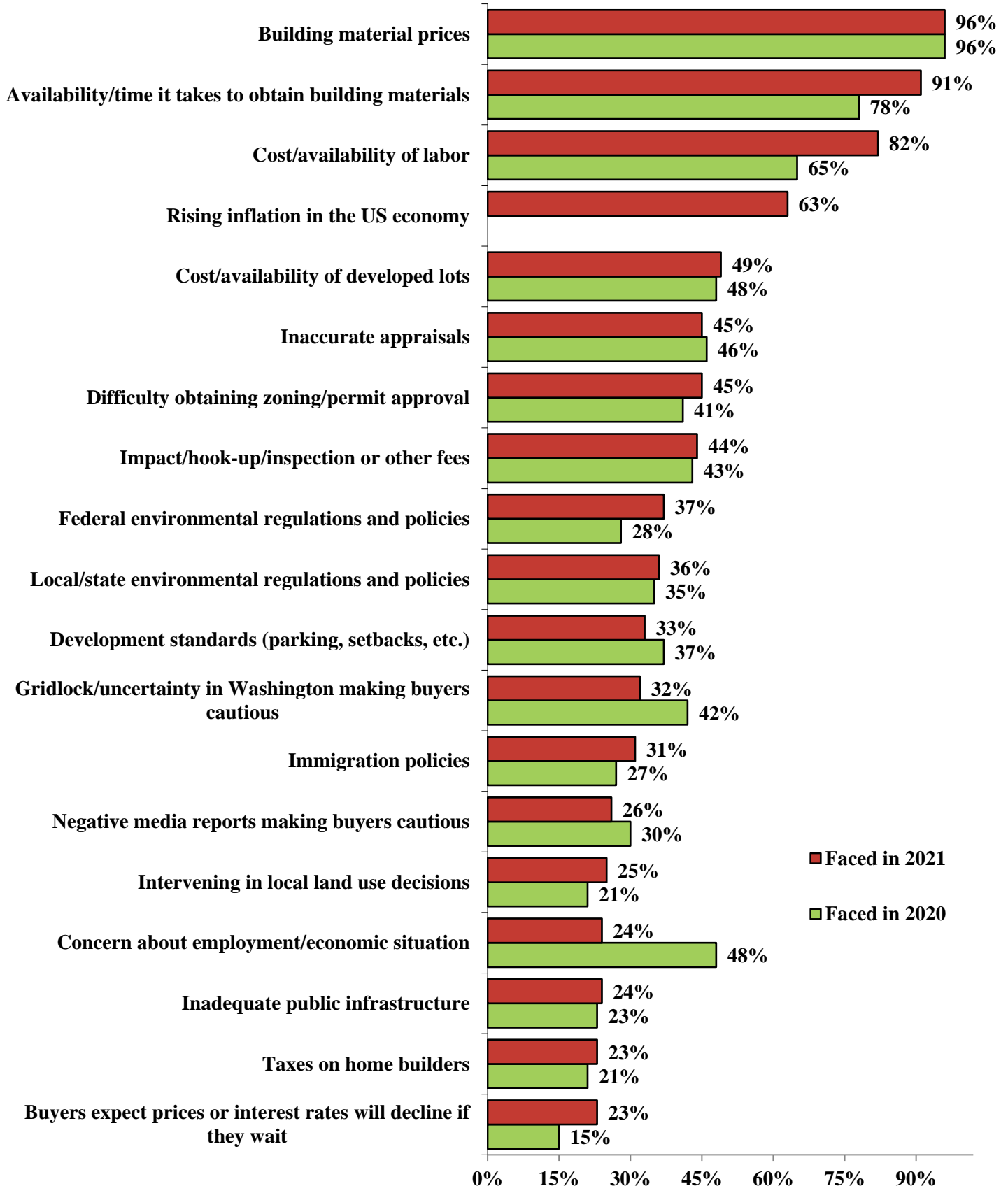
(Percent of Respondents)



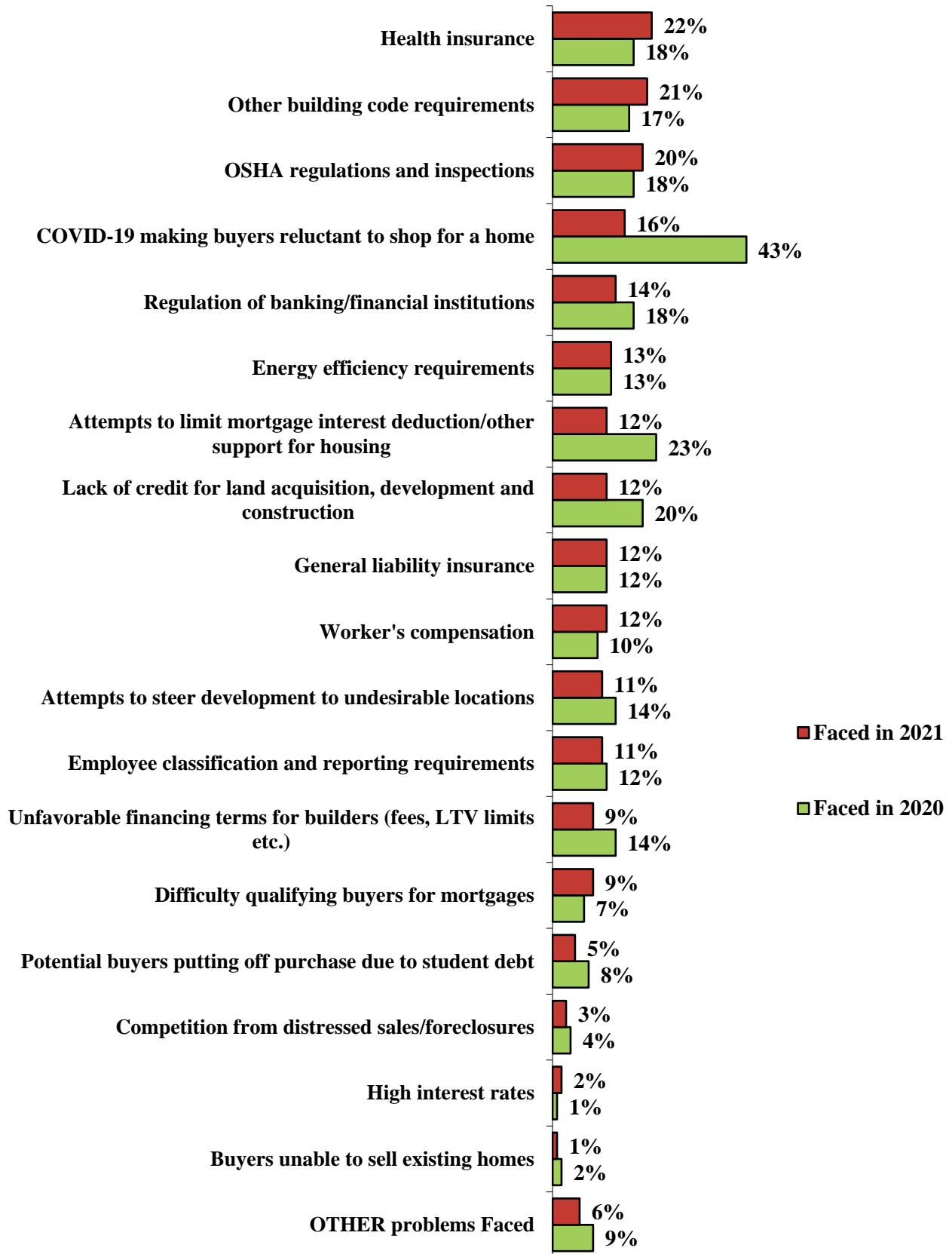
3. What, in your opinion, were the most significant problems faced by builders during 2021, and which do you expect to be most significant during 2022? - continued
(Percent of Respondents)



**Most significant problems FACED by builders during 2021 vs. 2020
(Percent of Respondents)**



Most significant problems FACED by builders during 2021 vs. 2020 - *continued*
(Percent of Respondents)



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

	<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>December 2021</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>
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
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
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
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
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
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
Workers compensation	22	23	18	20	19	22	18	18	17	18	18	20	12	13	12	12	14	14	10	12	12	13
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
Health insurance	37	43	30	42	33	48	34	39	34	39	42	40	37	40	28	28	34	36	18	23	22	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>December 2021</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>
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
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
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
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
Inaccurate appraisals	69	66	68	59	58	50	58	50	52	48	49	46	47	42	40	37	41	40	46	49	45	51

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>December 2021</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>
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
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
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
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
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
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
Potential buyers putting off purchase due to student debt	na	na	na	na	na	na	na	na	na	na	19	18	17	19	12	12	18	19	8	9	5	6
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

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

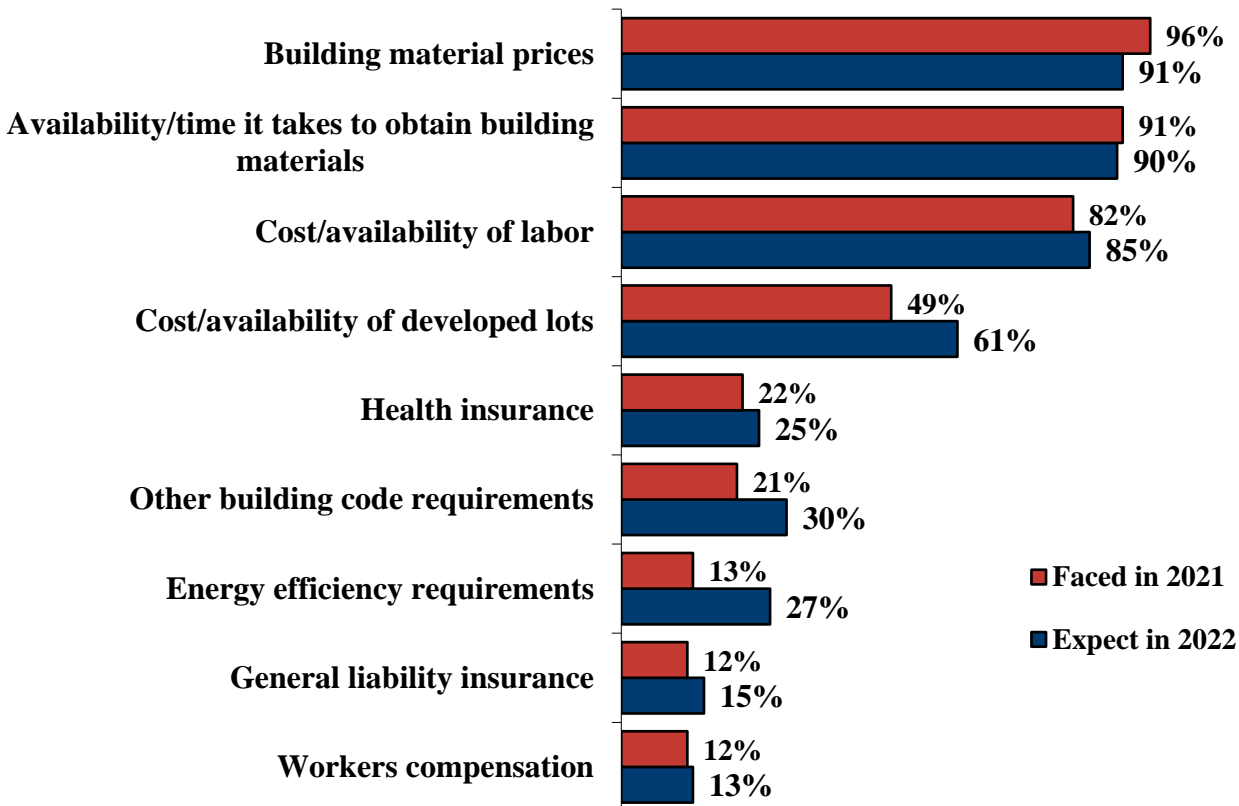
	<i>Jan-12</i>		<i>Jan-13</i>		<i>Jan-14</i>		<i>Jan-15</i>		<i>Jan-16</i>		<i>Dec-16</i>		<i>Dec-17</i>		<i>Jan-19</i>		<i>Dec-19</i>		<i>Dec-20</i>		<i>December 2021</i>	
	<i>Faced in 2011</i>	<i>Expect in 2012</i>	<i>Faced in 2012</i>	<i>Expect in 2013</i>	<i>Faced in 2013</i>	<i>Expect in 2014</i>	<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>
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
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
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
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
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
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
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
Immigration policies	15	19	12	16	17	22	24	30	25	30	22	33	34	41	40	46	37	39	27	27	31	36
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

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

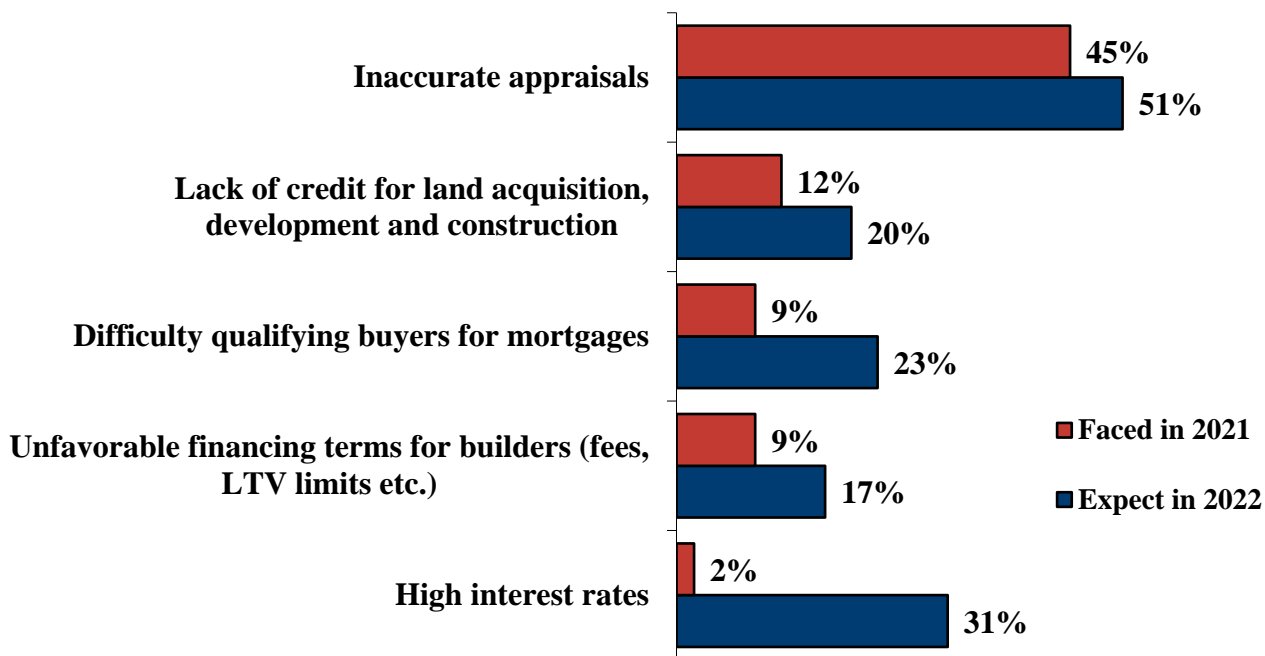
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LOCAL LAND USE POLICIES																						
Impact/hook-up/inspection or other fees	48	52	40	47	46	52	52	55	53	55	60	61	57	60	57	61	58	60	43	51	44	49
Inadequate public infrastructure	11	13	12	16	18	24	22	26	24	25	23	29	26	29	22	26	27	30	23	28	24	31
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
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
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
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
OTHER PROBLEMS	7	5	8	9	9	13	9	10	5	5	9	11	8	8	8	8	10	9	9	12	6	8

What, in your opinion, were the most significant problems faced by builders during 2021, and which do you expect to be most significant during 2022? – BY CATEGORY
(Percent of Respondents)

BUILDER COSTS

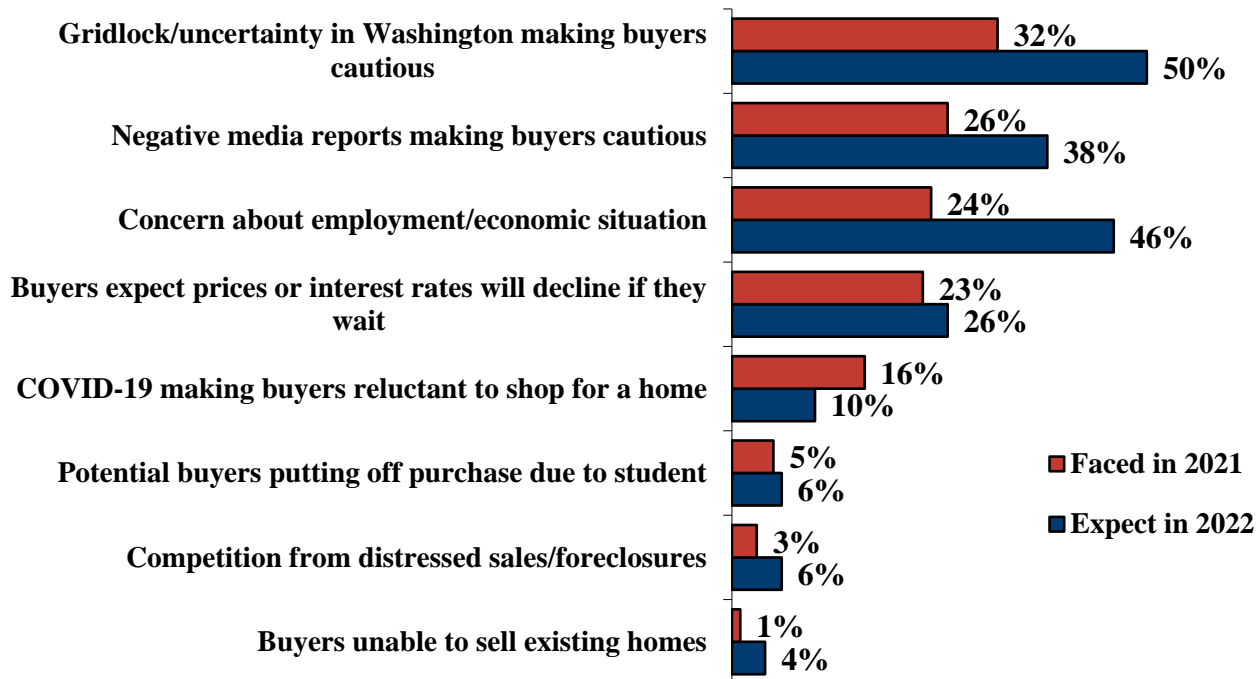


FINANCING PROBLEMS

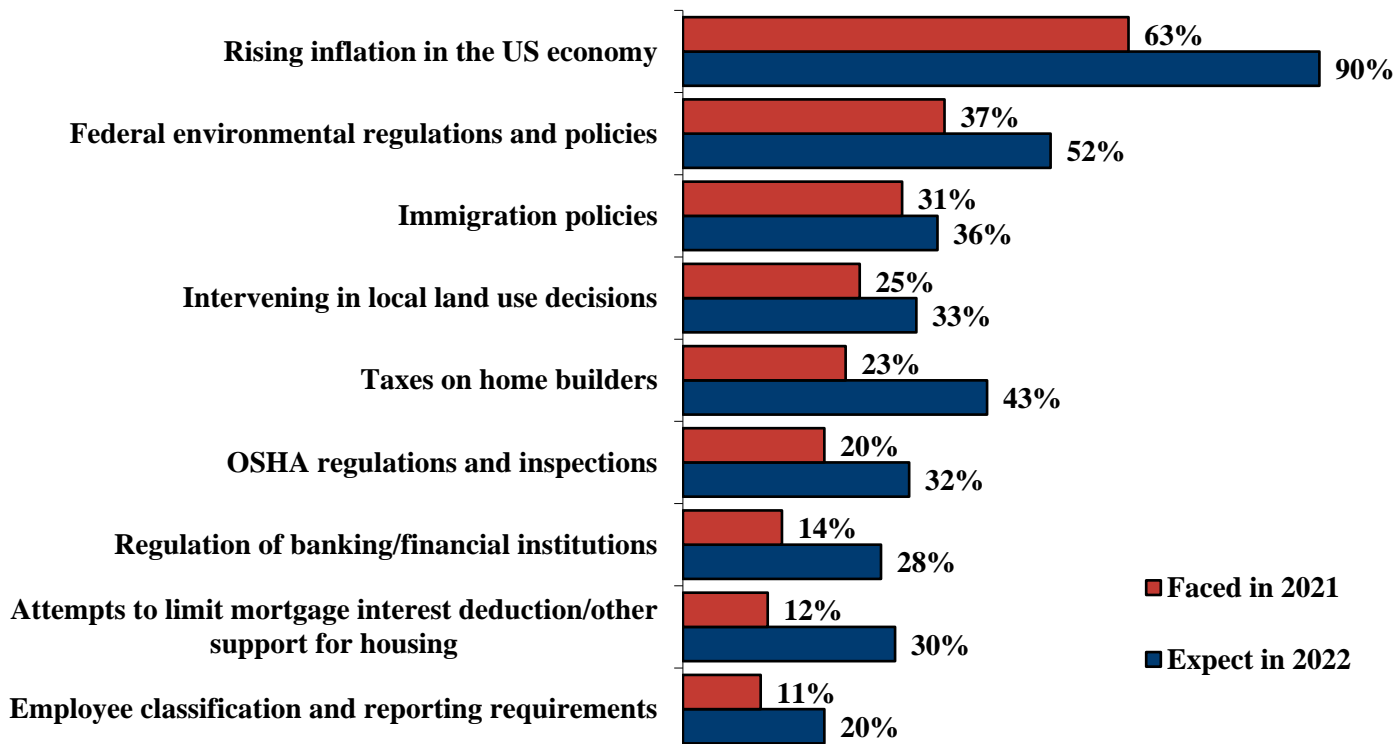


What, in your opinion, were the most significant problems faced by builders during 2021, and which do you expect to be most significant during 2022? – By Category (*continued*)
(Percent of Respondents)

PROBLEMS ATTRACTING BUYERS

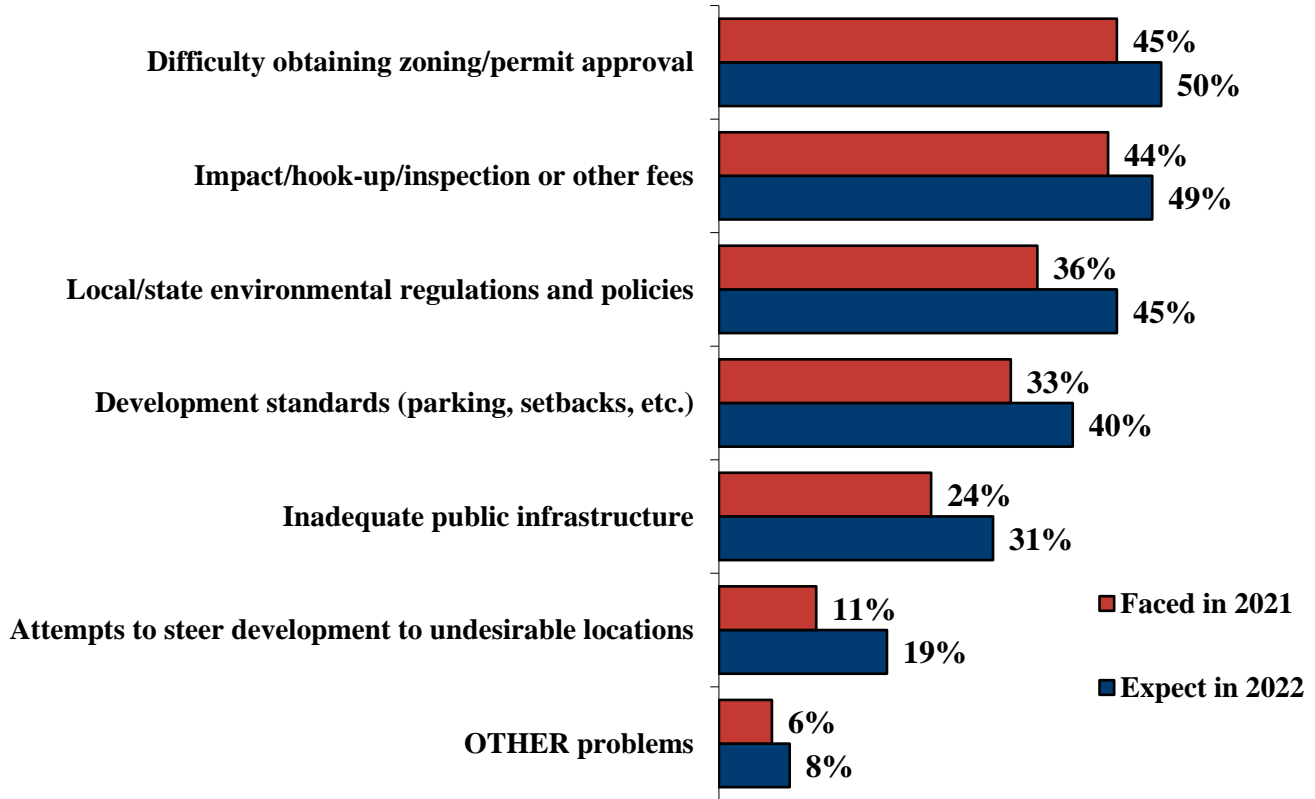


FEDERAL GOVERNMENT POLICIES



What, in your opinion, were the most significant problems faced by builders during 2021 and which do you expect to be most significant during 2022? – By Category (*continued*)
 (Percent of Respondents)

LOCAL LAND USE POLICIES



Detailed Tables

**Q3. What, in your opinion, were the most significant problems FACED by builders during 2021?
(Percent of Respondents)**

	Total	Region				Total Number of Units Started during 2020			
		NE	MW	S	W	5 or Fewer	6 to 24	25 to 99	100+
BUILDER COSTS									
Building material prices	96	97	94	96	97	93	97	97	98
Availability/time it takes to obtain building materials	91	86	90	92	90	87	92	90	90
Cost/availability of labor	82	71	87	81	84	82	80	83	83
Cost/availability of developed lots	49	49	37	53	57	50	48	46	60
Energy efficiency requirements	13	23	11	10	19	18	10	19	10
Other building code requirements	21	29	22	20	21	19	24	31	17
Worker's compensation	12	17	14	10	9	18	10	12	7
General liability insurance	12	23	11	9	15	12	14	12	10
Health insurance	22	37	25	18	18	24	26	15	14
FINANCING PROBLEMS									
High interest rates	2	3	3	1	3	4	2	0	0
Unfavorable financing terms for builders (fees, LTV limits etc.)	9	3	13	8	9	9	9	5	7
Difficulty qualifying buyers for mortgages	9	11	9	9	7	15	7	7	2
Lack of credit for land acquisition, development and construction	12	14	17	8	13	12	16	5	7
Inaccurate appraisals	45	23	48	52	33	39	47	44	55
PROBLEMS ATTRACTING BUYERS									
Buyers unable to sell existing homes	1	0	0	1	0	2	0	0	0
Concern about employment/economic situation	24	26	25	22	25	34	20	19	17
Competition from distressed sales/foreclosures	3	11	2	2	1	3	4	3	0
Buyers expect prices or interest rates will decline if they wait	23	31	17	26	21	28	20	34	10
Negative media reports making buyers cautious	26	31	29	24	25	27	29	29	21
Gridlock/uncertainty in Washington making buyers cautious	32	26	34	32	31	39	38	25	24
Potential buyers putting off purchase due to student debt	5	11	5	4	3	7	5	2	12
COVID-19 making buyers reluctant to shop for a home	16	23	25	10	15	15	17	22	12

Q3. What, in your opinion, were the most significant problems FACED by builders during 2021?

(Percent of Respondents) - *continued*

	Total	Region				Total Number of Units Started during 2020			
		NE	MW	S	W	5 or Fewer	6 to 24	25 to 99	100+
FEDERAL GOVERNMENT POLICIES									
Federal environmental regulations and policies	37	37	38	38	31	24	47	41	40
Rising inflation in the US economy	63	63	60	64	66	64	66	68	57
OSHA regulations and inspections	20	29	22	15	24	18	18	25	17
Regulation of banking/financial institutions	14	9	15	16	10	17	13	15	5
Attempts to limit mortgage interest deduction/other support for housing	12	23	11	11	10	10	13	15	5
Taxes on home builders	23	23	23	21	27	19	23	25	12
Employee classification and reporting requirements	11	14	15	9	12	10	13	14	7
Immigration policies	31	31	22	34	33	28	30	34	43
Intervening in local land use decisions	25	46	16	24	27	17	26	25	43
LOCAL LAND USE POLICIES									
Impact/hook-up/inspection or other fees	44	46	39	43	52	40	42	46	60
Inadequate public infrastructure	24	34	16	25	25	15	23	27	38
Difficulty obtaining zoning/permit approval	45	51	30	48	54	35	44	47	62
Local/state environmental regulations and policies	36	57	28	33	45	30	42	42	36
Attempts to steer development to undesirable locations	11	20	7	10	13	13	13	7	10
Development standards (parking, setbacks, etc.)	33	46	29	34	30	26	37	37	48
OTHER problems Faced in 2021	6	11	3	5	9	7	4	10	7
Responses	372	35	87	183	67	98	104	59	42

**Q3.What, in your opinion, are problems you EXPECT to be most significant during 2022?
(Percent of Respondents)**

	Total	Region				Total Number of Units Started during 2020			
		NE	MW	S	W	5 or Fewer	6 to 24	25 to 99	100+
BUILDER COSTS									
Building material prices	91	94	92	90	91	87	90	93	95
Availability/time it takes to obtain building materials	90	89	90	92	85	89	87	92	93
Cost/availability of labor	85	74	90	84	87	83	80	95	83
Cost/availability of developed lots	61	60	47	68	61	59	57	63	83
Energy efficiency requirements	27	43	24	22	34	26	27	34	29
Other building code requirements	30	46	25	30	27	26	35	36	31
Workers compensation	13	17	13	12	12	18	13	10	5
General liability insurance	15	23	16	10	21	15	18	14	14
Health insurance	25	34	28	22	22	28	26	17	21
FINANCING PROBLEMS									
High interest rates	31	31	36	28	36	26	34	29	40
Unfavorable financing terms for builders (fees, LTV limits etc.)	17	17	23	17	12	17	17	15	17
Difficulty qualifying buyers for mortgages	23	23	20	23	28	26	18	25	33
Lack of credit for land acquisition, development and construction	20	26	30	14	19	19	25	12	12
Inaccurate appraisals	51	43	55	57	34	48	51	56	57
PROBLEMS ATTRACTING BUYERS									
Buyers unable to sell existing homes	4	3	6	3	4	7	2	3	2
Concern about employment/economic situation	46	51	46	44	48	54	40	47	50
Competition from distressed sales/foreclosures	6	14	6	4	6	11	2	5	14
Buyers expect prices or interest rates will decline if they wait	26	26	25	28	21	32	23	29	21
Negative media reports making buyers cautious	38	40	37	36	43	42	37	32	57
Gridlock/uncertainty in Washington making buyers cautious	50	43	54	50	48	54	55	42	50
Potential buyers putting off purchase due to student	6	17	7	4	4	7	5	3	17
COVID-19 making buyers reluctant to shop for a home	10	20	13	6	10	11	8	17	7

Q3. What, in your opinion, are problems you EXPECT to be most significant during 2022?

(Percent of Respondents) - continued

	Total	Region				Total Number of Units Started during 2020			
		NE	MW	S	W	5 or Fewer	6 to 24	25 to 99	100+
FEDERAL GOVERNMENT POLICIES									
Federal environmental regulations and policies	52	51	54	56	42	43	62	59	55
Rising inflation in the US economy	90	89	93	89	88	89	90	93	95
OSHA regulations and inspections	32	37	33	30	31	30	33	39	31
Regulation of banking/financial institutions	28	29	24	33	18	31	22	24	33
Attempts to limit mortgage interest deduction/other support for housing	30	40	24	32	25	30	29	32	26
Taxes on home builders	43	46	41	44	42	38	47	53	36
Employee classification and reporting requirements	20	29	21	20	18	20	22	22	24
Immigration policies	36	40	25	40	36	36	36	41	45
Intervening in local land use decisions	33	51	21	33	40	24	38	36	55
LOCAL LAND USE POLICIES									
Impact/hook-up/inspection or other fees	49	51	45	50	51	45	50	53	64
Inadequate public infrastructure	31	46	21	33	31	26	30	32	50
Difficulty obtaining zoning/permit approval	50	57	36	53	58	38	54	49	76
Local/state environmental regulations and policies	45	63	41	41	49	36	50	51	57
Attempts to steer development to undesirable locations	19	17	14	21	21	20	19	15	21
Development standards (parking, setbacks, etc.)	40	46	37	39	40	33	40	44	67
OTHER problems Expect to face in 2022	8	11	6	8	9	8	7	14	10
Responses	372	35	87	183	67	98	104	59	42

Appendix I: Survey Questionnaire: HMI Special Questions for December 2021

3. What, in your opinion, were the most significant problems faced by builders during 2021, and which do you expect to be most significant during 2022? *Check all that apply.*

Faced in 2020	<i>Expect in 2021</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
<input type="checkbox"/>	<input type="checkbox"/>	COVID-19 making buyers reluctant to shop for a home
		<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 2021):</i> _____
	<input type="checkbox"/>	<i>OTHER: (Specify for problems Expect in 2022):</i> _____

THANK YOU