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DS MEDIA

CENTRAL TEXAS HOMES

SUMMER 2021 EDITION

Seismic Shift 2021

Shortages wreak havoc on drained market



NORTH TEAM

Goodwin

Debbie Stevenson, Broker Associate REALTORS®

DS

The Home
Experience

Seismic Shift

2020-2021

Covid-19 simultaneously shut down an economy and changed the way Americans live and view their home and work lives. As Americans and Texas re-emerge, they are finding new supply challenges and an overnight change in the way real estate is bought and sold. **Page 6**

Lumber—where is it? What ultimately caused the shortage may be subject to debate, but there is one point everyone agrees, surging lumber prices are making new homes on average \$36,000 more expensive. The spike forced builders to put the brakes on breaking new ground, at least until June hit. **Page 7**

INSIDE



SHOPPING FOR AN APPLIANCE? High-end and entry grade kitchen essentials are falling victim to global computer chip shortages. **Page 9**

WINNERS AND LOSERS. Rural America is booming, thanks to an exodus of skilled labor from high-priced coastal communities. **Page 10**

Area Market Statistics **Page 8**

Sourced from residential listings in the governing Multiple Listing Services used by Realtors to market properties. Most of Central Texas falls under the Central Texas MLS. ACTRIS, the Austin Metro MLS, is used where stated. Counties listed are primary for each city. Some cities cross county lines. Listings used are from Jan. 1-Jan 28, 2021. Not all new construction sales are posted to MLS. Non-REALTOR licensed agents also cannot use MLS.

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Licensed broker in Texas 631706. This is a real estate publication. If you are working with a broker, please do not consider this to be a solicitation.

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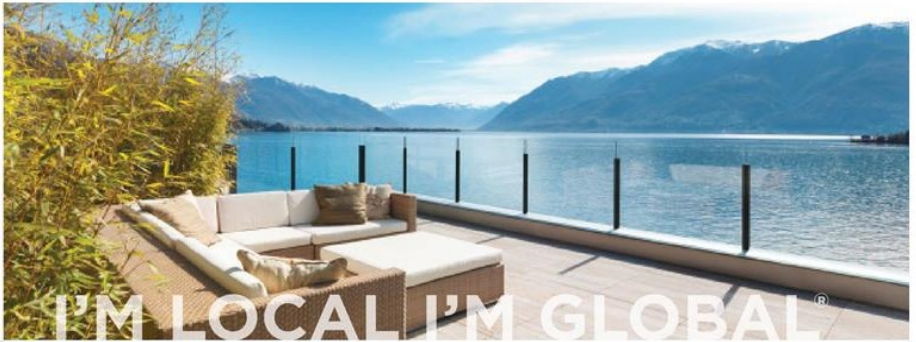
Editor and publisher Debbie Stevenson is a licensed real estate broker in the state of Texas. She and her husband, Dale, have made their home in Central Texas since 1988 after transferring with the military to Fort Hood. While on the move with the military, Stevenson spent two decades in journalism, covering the military, defense industry and business beats. She worked her way up from community newspapers to regionals and eventually an international wire service. She also was called upon to comment on major news headlines for international news media, such as the BBC, CNN and Deutsche Presse-Agentur or DPA. Stevenson is broker associate for the JB Goodwin North Team in Salado. Designations include Accredited Luxury Staging Specialist, Corporate & Military Relocation, Luxury Home Specialist, Farm & Ranch, New Home Construction and Investor Staging Consultant.



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Sources: REAL Trends National Network 2016 Totals Final Report, REALTOR Magazine 2015 Franchise Report, and various website research.

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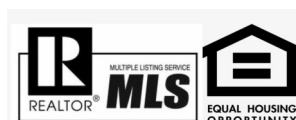
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Deborah Stevenson—Broker Associate, Team Leader

Debbie Stevenson is a longtime Central Texas resident. She was raised by her Canadian parents in Southern Africa and met her husband while completing her foreign language experience working for the U.S. Army in Germany. Debbie's studies are international, with a double major in foreign languages and economics. She spent two years in journalism before retiring to pursue her real estate career. Debbie's real estate designations and experience include, property investments, new construction, farm & ranch. She is an accredited luxury Realtor. Debbie also is a certified luxury staging professional and designer. In 2006, she was awarded the Rotary International public relations award.

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Cody Stevenson—Relocation and Marketing Agent Regional, National

Cody Stevenson offers a friendly, professional real estate experience. A Salado High School and Liberty University graduate and Marine Corps veteran, Cody offers a unique local knowledge of Central Texas coupled with experiences from around the world. This local Texas Marine has seen the nation from coast to coast, been an audience to South African history, and served his time in the Middle East. He heavily believes in the value of building trust and friendship with every client and giving the best service possible. He also has an Interdisciplinary Bachelors degree in Aviation Science and Behavioral Studies. Cody firmly believes that education is continuous and strives to implement all that he learns to provide the best service possible.

Oshin Were—Relocation and Marketing Agent National, Global

Oshin Were offers an unrivaled real estate experience. She possesses a keen attention to detail acquired from her background in marketing, home decor and investment property management. As a Jamaican native, Oshin has been afforded the opportunity to work with discerning clientele from around the globe. Her work has taken her to Canada, New York and Las Vegas. She believes strongly in honesty and integrity as the framework for every client relationship and has created and operated several successful businesses on that foundation. Oshin and her husband strongly believe in creating generational wealth; they have six rental units and are working on building two more units. She also values the acquisition of knowledge and is pursuing several real estate designations.

Support Team

Backing our team are the resources of the JB Goodwin REALTORS, an Austin-based corporate brokerage in business since 1972. James B Goodwin is the owner/broker. Corporate resources include a fully-staffed marketing department, website design team, relocation division and legal team. In addition to your North Team headquarters in Salado and Belton, JB Goodwin has offices in Round Rock, Westlake, Northwest Austin, West Lake, San Antonio, New Braunfels and Boerne. Each office has a corporate vice president, assistant manager, office manager and receptionist to enable seller and buyers' agents perform to the highest expectations.

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Interested in becoming part of our team. Call 512-468-8210 or email debbie-stevenson@jbgoodwin.com



Fresh from the confines of a year of Covid-19, Texans joined a national trend of new-found “freedom purchasing.”

Simply put, the pandemic sped up changes already in the pipeline and brought about a seismic shift in the way Americans do business and live in their homes.

Reversing the urban growth trend of the industrial revolution, Americans made a collective decision to flee cramped, expensive urban conditions for space and quality of life.

The beneficiary—rural America. From Idaho to Central Texas, once sleepy communities with very little home value appreciation, became an overnight “sellers market.”

In Central Texas, the normal “off season” went into hyper drive. By April, in parts of Austin and Killeen, the list price was the opening bid. Within hours of going to market, homes priced from \$500-1.5 million in Austin could expect to see bids over list ranging from \$50,000 to \$100,000. In Killeen, one of the few remaining markets with homes less than \$300,000, bids over list were a more conservative \$10,000 to \$20,000.

With appraisals barely keeping pace with the changing market, appraisal waivers from buyers were demanded. This meant, if you bid \$50,000 over an already aggressive list price, be prepared to bring that \$50,000 to the table in addition to your down payment and other closing costs. Even in Killeen, asking for closing costs became a buyer’s instant defeat.

The outcome—a wreaking ball for traditional loans backed by the Federal Housing Administration and the Department of Veterans Affairs.

The solution—the entry of interim purchase products and companies. One such company, Austin-based Homeward, described their process this way. “We buy the home on behalf of the buyer

with our cash. The buyer moves in as soon as we close and then, when they’re ready, they buy the home back from us.”

For the seller, the transaction means quick close, no appraisal—a deal maker in a multiple offer situation.

Perfect answer for 2021 buyers, if that were the only obstacle to purchase.

Well-publicized housing shortages became critical by summer as labor and material supplies dwindled. Builders faced skyrocketing lumber prices. “The price of the framing for this model home built this time last year for \$40,000 is now \$93,000 for this floor plan going up in the same community this year,” a Scott Felder representative said in Liberty Hill.

“And forget about brick, he added. “We are now having to do stone, which is a \$10,000 upgrade.”

By May, builders had tightened the noose, limiting or eliminating buyer selections, restricting the number of planned homes and in a final blow, started auction-style bidding for production homes “as is, no changes.”

From DR Horton and Lennar at the entry level, to Toll Brothers at the high-end semi-custom, production builders also culled their lengthy buyers lists the capitalist way.

“We are not selling in the old fashion way any more,” said Keith with Scott Felder at Rough Hollow in Southwest Austin in an April 24 text exchange. “We are releasing a couple of inventory homes and a few lots each month for a bid process now.”

To get on those buyer lists, buyers found themselves paying for coveted slots. Once making the “VIP” lists, the buyers now had to be ready with a war chest of at least \$50,000 in earnest deposits and the ability to bid over listing for the lot and then the production home—appraisal waiver required, of course.



2021's Must Haves

The market is hot overall, but if your home has one or more of these features, it is on fire!

Swimming Pool

Outdoor Kitchen

Space - 3,000' plus

Dedicated Office

High Speed Internet

View

2021's Flops

Despite a lack of inventory, lockdown weary homebuyers have taken note of this headline: 'Shortages, Shortages, Shortages,' making these a deal killer

Fixer Uppers

Appliances Needed

Condo's

Tiny Homes

Small Yards

"That's it for me," one buyer said after losing multiple bids on resales. "We're going to renovate our home and stay."

For many Austin area buyers in the same position but without homes, the next stop was further afield. Enter the Bell County boom for any home priced less than \$400,000. Larger homes with square footage exceeding 3,000 square

feet or more also were snapped up at prices topping \$60,000 to \$200,000 more than similar sales just 12 months earlier.

Eventually, everyone forecasts supply lines will normalize. However, the change in the way America buys and sells real estate, probably is here to stay.

Lumber's dizzying rise and fall

The story dominating real estate in the first six months of 2021 was lumber—its shrinking availability and soaring price hikes..

As late as May, it seemed lumber would price builders and buyers alike out of the market. Then, in June came the plunge. In a space of a few weeks, lumber plummeted 41 percent from its post pandemic all-time high of \$1,550 per 1,000 board feet on May 28.

The plunge gained stunning momentum in June, registering \$1,267.50 per 1,000 board feet on June 1. By June 30, the price was a mere \$737, according to the Nasdaq website.

On the flip side, plywood has remained stubbornly high, rising from \$9 to \$63.

However, the futures market rate for lumber hasn't resulted in lower costs for builders and home buyers yet. Stocks bought at record pricing still have to work out of the inventory and with demand slowing, that process is following suit.

So what is behind the fall in demand and will it continue?

On the consumer front, "people are stuck at home less," speculated Dustin Jalbert, a Fastmarket economist told NPR. "They can go out and travel more. They can go out to restaurants and bar. In the home centers like Home Depot, Lowe's, the wood volumes going through there have slowed substantially, especially for items like decking and fencing."

Professional homebuilders also are tapping the brakes, in part because it's taking longer to get appliances and doors and other building materials Florida Homebuilder Chuck Fowkes told NPR

Fowke ordered windows for a house he was building in November. They finally arrived six months later. "You have builders who have building permits that aren't starting the houses," said Fowke, who's also chairs of the National Association of Home Builders. "You have some that poured their slabs, and they haven't gone any further."



AUSTIN—WilCo. & Travis (AUSTIN MLS)

11,435 listings (1,220 active)

Average days on market: 30

Properties sold: 8,079

Average Home & Price:

3Bed/3bath 1,978'/\$353.32/SQFT \$677,665

Median Home & Price:

3Bed/2bath 1,750' \$311.43/SQFT \$530,000

BELTON—Bell Co.

508 listings (47 active)

Average days on market: 35

Properties sold: 311

Average Home & Price:

4Bed/2bath 2,207' \$147.32/SQFT \$320,436

Median Home & Price:

3Bed/2bath 2,118' \$142.52/SQFT \$282,400

CEDAR PARK—WilCo/Travis (AUSTIN MLS)

1,024 listings (105 active)

Average days on market: 8

Properties sold: 725

Average Home & Price:

4Bed/3bath 2,439'/\$227.13/SQFT \$542,031

Median Home & Price:

4Bed/3bath 2,356' \$227.87/SQFT \$512,000

COPPERAS COVE—Coryell/Lampasas Co.

577 listings (30 Active)

Average days on market: 32

Properties sold: 407

Average Home & Price:

4Bed/2bath 1,744' \$107.22/SQFT \$188,700

Median Home & Price:

4Bed/2bath 1,688' \$106.94/SQFT \$185,000

FLORENCE—Williamson (AUSTIN MLS)

45 listings (11 active)

Average days on market: 40

Properties sold: 23

Average Home & Price:

3Bed/2bath 1,916' \$210.38/SQFT \$404,117

Median Home & Price:

3Bed/2bath 1,682' \$180.21/SQFT \$360,000

GATESVILLE—Coryell Co.

154 listings (35 active)

Average days on market: 68

Properties sold: 86

Average Home & Price:

3Bed/2bath 1,833'/\$122.37/SQFT \$251,577

Median Home & Price:

3Bed/2bath 1,692' \$114.35/SQFT \$170,500

GEORGETOWN—Williamson (AUSTIN MLS)

2,566 listings (157 active)

Average days on market: 20

Properties sold: 1,767

Average Home & Price:

3Bed/3bath 2,286' \$203.86/SQFT \$464,938

Median Home & Price:

3Bed/3bath 2,130' \$197.40/SQFT \$406,400

Your Market

Jan-July 2021

Austin & Central TX MLS

6 month snapshot

HARKER HEIGHTS—Bell Co.

472 listings (32 active)

Average days on market: 28

Properties sold: 324

Average Home & Price:

4Bed/2bath 2,322' \$121.64/SQFT \$282,685

Median Home & Price:

4Bed/2bath 2,189' \$118.61/SQFT \$262,500

HUTTO, Williamson (AUSTIN MLS)

744 listings (72 active)

Average days on market: 10

Properties sold: 440

Average Home & Price:

4Bed/2bath 2,061' \$185.73/SQFT \$375,206

Median Home & Price:

4Bed/2bath 1,938' \$182.37/SQFT \$351,000

JARRELL—Williamson (AUSTIN MLS)

540 listings (17 active)

Average days on market: 13

Properties sold: 329

Average Home & Price:

3Bed/2bath 1,768' \$146.41/SQFT \$253,918

Median Home & Price:

3Bed/3bath 1,635' \$143.92/SQFT \$237,990

KEMPNER—Lampasas Co.

116 listings (8 active)

Average days on market: 48

Properties sold: 82

Average Home & Price:

4Bed/2bath 2,065' \$151.52/SQFT \$315,409

Median Home & Price:

4Bed/2bath 1,983' \$151.81/SQFT \$300,000

KILLEEN—Bell Co.

2,038 listings (129 active)

Average days on market: 31

Properties sold: 1368

Average Home & Price:

4Bed/2bath 1,832' \$103.46/SQFT \$190,508

Median Home & Price:

4Bed/2bath 1,744' \$104.53/SQFT \$182,250

LEANDER—WilCo.&Travis (AUSTIN MLS)

1,849 listings (155 active)

Average days on market: 14

Properties sold: 1,265

Average Home & Price:

4Bed/3bath 2,333' \$211.03/SQFT \$490,454

Median Home & Price:

4Bed/3bath 2,205' \$205.32/SQFT \$425,000

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LIBERTY HILL, Williamson (AUSTIN MLS)

770 listings (69 active)

Average days on market: 21

Properties sold: 486

Average Home & Price:

4Bed/3bath 2,389' \$190.74/SQFT \$462,415

Median Home & Price:

4Bed/3bath 2,307' \$184.81/SQFT \$409,470

NOLANVILLE—Bell Co.

125 listings (8 active)

Average days on market: 52

Properties sold: 83

Average Home & Price:

4Bed/2bath 2,163' \$134.26/SQFT \$298,971

Median Home & Price:

4Bed/2bath 2,077' \$133.71/SQFT \$304,900

MORGAN'S POINT—Bell Co.

26 listings (2 active)

Average days on market: 54

Properties sold: 17

Average Home & Price:

3Bed/2bath 1,865' \$150.42/SQFT \$284,632

Median Home & Price:

3Bed/2bath 1,568' \$156.80/SQFT \$235,000

PFLUGERVILLE—Travis (AUSTIN MLS)

1,478 listings (125 active)

Average days on market: 9

Properties sold: 142

Average Home & Price:

4Bed/3bath 2,216' \$194.24/SQFT \$415,883

Median Home & Price:

4Bed/3bath 2,110' \$191.72/SQFT \$400,000

ROUND ROCK, Williamson (AUSTIN MLS)

2,053 listings (207 active)

Average days on market: 8

Properties sold: 1,455

Average Home & Price:

4Bed/3bath 2,335' \$206.83/SQFT \$472,665

Median Home & Price:

4Bed/3bath 2,214' \$206.01/SQFT \$435,000

SALADO—Bell Co.

181 listings (10 active)

Average days on market: 55

Properties sold: 128

Average Home & Price:

4Bed/3bath 2,584' \$183.36/SQFT \$478,511

Median Home & Price:

4Bed/2bath 2,468' \$175.66/SQFT \$431,750

TEMPLE—Bell Co.

1,152 listings (79 active)

Average days on market: 34

Properties sold: 755

Average Home & Price:

3Bed/2bath 1,911' \$126.70/SQFT \$243,748

Median Home & Price:

3Bed/2bath 1,810' \$126.49/SQFT \$225,000

Got a refrigerator?

You have friends in real estate places

No matter the level, homebuyers and homebuilders are facing closing delays, one after another, due to the inability to acquire a kitchen essential— large appliances.

“This is the second house I have had to close without the built-in oven arriving on time,” said a construction supervisor for an independent custom builder in Georgetown. “Fortunately, these were secondary ovens and the slide-in gas ranges arrived, so we were able to close.”

Those delayed ovens in Georgetown were high-end Bosch smart ovens. Further north, at the entry level in Belton, another builder’s foreman scrambled to move a Frigidaire stainless steel electric range from one production home to another after thieves broke into the house that was set to close.

“Just hoping the next shipment gets here in time to replace it before this house closes,” he said, adding that building site thefts are an increasing problem.

The main reason for delivery delays is a shortage of computer chips. But that is not the only factor.

Demand for appliances amid a home improvement boom ex-

ploded as housebound Americans refocused on improving their homes during lockdown. At the same time, factories were forced to shut down in the early months of the coronavirus. The spring and summer closures of production lines halted inventory replenishment of new dishwashers, refrigerators and freezers.

To make matters worse, wealthy homeowners started snapping up extra appliances—such as freezers—to stockpile groceries. The result. Stores such as Home Depot, Lowes and Best Buy, quickly sold out of freezers by Christmas.

And yes, even Texas’ historic February storm played into the disruption. The state’s oil production shut down temporarily, delaying production of petroleum-based products such as plastics used in many appliances.

As if that wasn’t enough, just as shipping resumed, a huge cargo ship got itself stuck in the Suez Canal, blocking that critical trade route for weeks and adding three weeks voyage time to diverted ships.

The delayed state of appliances is not predicted to ease until the end of the year. Experts have this advice for new homebuyers—make that the first thing you order.

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Where should you buy?

In the Covid-19 era, mountain life has become a huge draw for Americans seeking refuge from lengthy urban restrictions.

Small wonder that Utah, Montana and Idaho reaped the benefit of the pandemic migration of the remote workforce.

“We are seeing the makings of renewed affordability migration,” Mark Vitner, senior economist at Wells Fargo, told Bankrate.com. “The beneficiaries of that shift have largely been the midsize metros in the mountain states of the West.

Topping the mountain list was Utah, which saw home values jump 19 percent from March 2020 to March 2021. South Dakota and Montana followed closely behind, each with a 15 percent hike.

Rounding off the Top Five housing economies was New Hampshire (the lone non western state) and Idaho.

Bankrate also identified the worst states for first-time homebuyers. Texas made that undesirable cut, along with California, New York, Colorado Oregon and Massachusetts. Not surprisingly, all of the states made the bad list due to their super-expensive markets.

Texas is no longer an affordable proposition, The PennyHoarder report noted. Housing affordability is measured by the ratio of median housing prices compared to median household incomes. That is where Texas fell short.

The National Low Income Housing Coalition, which publishes its Gap Report each March, noted that affordable rental homes also have become scarce in the Lone Star State.



The 2021 report also reported a 7 million shortfall nationwide of affordable homes, with Texas contributing 600,000 units to that statistic.

The recommendation by most in the housing industry, if you can work from home and work remotely, the place to buy is the rural Midwest.

If you consider the average house price by state, most of the Midwest falls on the very low end. Even Minnesota -- the most expensive of the Midwestern states -- registered below the national average with a median home value of \$266,887. In Iowa, the median home price is just \$155,781, according to the National Association of Realtors.

For the telecommuter not ready to completely leave the urban lifestyle, Tulsa could be a city to consider. The northeastern Oklahoma city has a program called Tulsa Remote, which is offering \$10,000 and co-working space to entice applicants who already have full-time remote employment. City perks include ballet, opera—and, of course, rodeo.

Fayetteville in Northwest Arkansas is perfectly situated among the Ozarks. While rural, it also offers proximity to Fortune 500 companies like Walmart and Tyson Foods, and to the University of Arkansas, the city's top employer. One perk of relocating to Fayetteville is that Eureka Springs, a local getaway where old Victorian buildings nestle against verdant hills, is only an hour's drive away.

And then there is Omaha, Nebraska, home to Warren Buffett's Berkshire Hathaway. Often called the “discreet economic powerhouse of the Midwest,” Omaha hosts an additional three Fortune 500 companies and has been ranked No. 7 on SafeHome.Org's list of best cities to raise a family.

Still, if there is no place like Texas, the most affordable ranked market in Texas is Progreso, a small town of fewer than 6,000 located near the Rio Grande and a huge lake for which it is named. Statewide, the NAR rankings for the 10 best places to live are: Austin, Dallas-Fort Worth, Houston, San Antonio, Killeen, Corpus Christi, Beaumont and El Paso.

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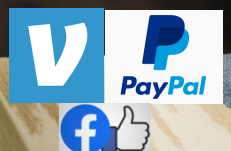
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