



Lumber One Avon

CMBA RISE AND SHINE SEPTEMBER 2026





ABOUT ME!



Lumber One
Avon

LUMBER ONE AVON

- Residential Builder
- Commercial Builder
- Remodeler
- Lumber Yard, Hardware Store & Showroom
- Land Developer
- Drafting and Design



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HELP MAKE YOUR DREAMS BECOME A REALITY



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PROJECT SPOTLIGHTS



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BUILDING MATERIALS

MATERIAL % CHANGES FROM JANUARY 2026 TO SEPTEMBER 2026

MATERIALS	% CHANGE FROM 2025
STYROFOAM	+6-8%
REBAR	+5%
FASTENERS	+4-10%
LVL	2%
LUMBER	+4%
PANELS	-20%
SHINGLES	+8-10%
LP SIDING	+5%
VINYL SIDING	5-7%
STEEL SIDING	5%

MATERIALS	% CHANGE FROM 2025
STONE	+3%
WINDOWS	+3-6%
SHEETROCK	+0%
MILLWORK	+5-8%
LOCKS	+6-12%
DECKING	+6%
ALUM SOFFIT	+10-20%
ALUM RAILING	10%
INSULATION	+6%
AG STEEL	+5-10%

MATERIAL COSTS ON AVERAGE HAVE INCREASED +4.5% YEAR TO DATE



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LEAD TIMES

- **LVL**: LESS THAN 2 WEEK LEAD TIME
- **VINYL SIDING**: 4 WEEK LEAD TIME ON SOME COLORS
- **WINDOWS**: 4-6 WEEK LEAD TIME
- **MILLWORK**: 1-4 WEEK LEAD TIME
- **LP SIDING**: 2 WEEK LEAD TIME
- **TRUSSES**: 2-6 WEEK LEAD TIME





MORTGAGE RATES AND HOME PRICES

MORTGAGE RATES SEPT. 2026



Primary Mortgage Market Survey®

U.S. weekly average mortgage rates as of 09/03/2026



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MORTGAGE PAYMENT

YEAR	TOAL COST OF HOME	LOAN AMOUNT (20% DOWN)	INTEREST RATE ON 30 YEAR FIXED	PRINC. + INTEREST PER MONTH
2021	\$360,937	\$288,750	2.87%	\$1,197
2022	\$415,077	\$332,062	5.55%	\$1,895
2023	\$435,832	\$348,666	7.18%	\$2,362
2024	\$448,906	\$359,125	6.35%	\$2,235
2025	\$453,395	\$362,716	6.50%	\$2,292
2026	\$473,797	\$379,002	6.71%	\$2,393

***2021-2022: 15% increase in new home costs**

***2022-2023: 5% increase in new home costs**

***2023-2024: 3% increase in new home costs**

***2024-2025: 1% increase in new home costs**

***2025-2026: 4.5% increase in new home costs**



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LET'S PLAY A GAME!



ROUND #1 - WHAT DOES IT COST?

(WITHIN \$5.00- EACH ITEM GETS MORE EXPENSIVE)

1. 2x4x92-5/8" stud
2. Sheet of 4x12 drywall
3. Bundle of Tamko Titan shingles
4. 9-1/2"x12' LVL
5. 30 yard dumpster



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ROUND #1 – ANSWERS

1. 2x4x92-5/8" stud - \$5
2. Sheet of 4x12 drywall - \$27
3. Bundle of Tamko Titan shingles - \$49
4. 9-1/2"x12' LVL - \$75
5. 30 yard dumpster - \$360



ROUND #2 – HOW MANY?

(QUANTITIES INCREASE EACH QUESTION)

1. How many gallons of paint?
2. How many cubic yards of concrete?
3. How many sheets of drywall?
4. How many pre-cut 2x4 and 2x6 studs?
5. How many nails and screws?



ROUND #2 – ANSWERS

1. How many gallons of paint? – 30 gallons
2. How many cubic yards of concrete? – 36 cubic yards
3. How many sheets of drywall? – 178 sheets
4. How many pre-cut 2x4 and 2x6 studs? – 498 pieces
5. How many nails and screws? – 38,000 quantity



ROUND #3 – CONSTRUCTION TRUE OR FALSE?

1. You can use drywall screws for siding
2. Ice-and-water shield is installed along the perimeter of the foundation
3. A 2x4 LSL stud is stronger than a 2x6 SPF stud in vertical load bearing capacity
4. A 2x4 is actually 1-1/2"x3-1/2"
5. The framing of a house can be completed without using a single nail



ROUND #3 – ANSWERS

1. You can use drywall screws for siding - **FALSE**
2. Ice-and-water shield is installed along the perimeter of the foundation - **FALSE**
3. A 2x4 LSL stud is stronger than a 2x6 SPF stud in vertical load bearing capacity - **TRUE**
4. A 2x4 is actually 1-1/2"x3-1/2" - **TRUE**
5. The framing of a house can be completed without using a single nail - **TRUE**



WHY LUMBER ONE AVON

- Lumber One Avon has been building homes in Central Minnesota for over 60 years now
- Our full-service building center includes: retail lumber yard, interior design services, drafting expertise, retail store & showroom
- We specialize in residential building (single family homes), multi-family, commercial, remodeling, and even agriculture
- No matter what the project is, we strive to bring honesty and integrity to all our interactions with customers, suppliers, and co-workers



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