

The News of the Home Builders Association of West Florida

CORNERSTONE

April 2013

**The Stakes
Couldn't
Be Higher:**

**NAHB Focuses on
Critical Housing
Priorities**

STD PRSTD
U.S. POSTAGE
PAID
PENSACOLA, FL
PERMIT NO. 451

Pensacola Dreamin'

The dream of a **greener** tomorrow
is here today.

The Home Builders Association of West Florida,
Ricky Wiggins Builders, and Pensacola Energy
present

The 2013 Parade of Homes Dream Home in Nature Trail Subdivision

The latest in home innovations are waiting to inspire you at the Parade of Homes Dream Home, sponsored by Pensacola Energy and Ricky Wiggins Builders, Inc. We built our dream from the ground up with every natural gas appliance you can imagine, and a very special one in the garage. This year we're showcasing an efficient Natural Gas Vehicle. This National Green Building Standard (NGBS) certified green home is equipped with the latest in efficient and environmentally friendly natural gas appliances.

See how Pensacola Energy makes dreams come true May 4th – 12th





ERIC WITT
President
Kenneth E. Witt Carpentry



NEWMAN RODGERS
1st Vice President
Newman Rodgers Construction



SHELBY JOHNSON
Treasurer
Johnson Construction



JUDY GUND
Financial Officer
Saltmarsh, Cleaveland & Gund



THOMAS WESTERHEIM
Secretary
Westerheim Properties



JOHN HATTAWAY
2nd Vice President
Hattaway Home Design



JILL GROVE
3rd Vice President
Pensacola Energy



ROD HURSTON
Past 2nd Vice President
Fisher Brown Bottrell Insurance



LUKE SHOWS
Immediate Past President
Shows Construction



STEPHEN MOORHEAD
Legal Counsel
McDonald, Fleming, Moorhead

2013 Leadership Board

2013 Home Builders Association of West Florida Board of Directors

Builder Members

- Brandon Edgar, *Joe-Brad Construction*
Renee Foret, *Foret and Lundy Builders*
Darrell Gooden, *Gooden Homes*
Robert Harris, *Adams Homes*
Doug Henry, *Thomas Home Corporation*
Doug Herrick, *Coastal ICF Concrete Wall Systems*
Clyde Jolly, *Southern Building Specialties*
Ron Mangum, *Residential Renovation Company*
Jeff Michaud, *Henry Company Homes*
Stephen Miller, *Old South Construction*
Billy Moore, *Southern Home & Construction*,
Bryan Moore, *BRM Residential Homes*
Russ Parris, *Parris Construction Company*
Jon Pruitt, *J.W. Dunnwright Construction*
Mark Schnoor, *Arista Builders*
Craig Stefanik, *1st Choice Home Improvements*
Ron Tuttle, *Bennat, Inc.*
David Teague, *Timberland Contractors*
Chris Vail, *Urban Infill Corporation*
Robby Williams, *Roads, Inc.*
Joseph Yoon, *DR Horton*

Associate Members

- Bill Bating, *Emerald Coast Building Materials*
Angela Carter, *Gulf Power Company*
Kim Cheney, *Mathes Electric Supply*
Bill Daniel, *Mobile Lumber, Membership Chair*
Chad Edgar, *ProBuild*
Keith Furrow, *Pensacola Association of Realtors,*
Ex Officio
Steve Geci, *Geci & Associates Engineers*
Tom Hammond, *Hammond Engineering*
Towana Henry, *Keller Williams Realty*
Wally Kader, *Superior Granite*
Pat Kozma, *Jenkins Brick & Tile Company*
William Merrill, *Rebuild Northwest Florida*
Ric Nickelsen, *Hancock Bank*
Duane Nisewonger, *Gateway Lighting*
David Redmond, *Supreme Lending*
Gary Sluder, *Gene's Floor Covering*
Wilma Shortall, *Primary Residential Mortgage*
Doug Whitfield, *Doug Whitfield Residential*
Designer, Cost & Codes Chair
Jayer Williamson, *Williamson Electrical Company*

Council Chairs:

- Linda Salter, *Surety Land Title,*
Auxiliary Council Chair
Kevin Russell, *Russell Home Builders,*
Custom Builders Council Chair
Natasha Reynolds, *Pensacola Energy,*
Green Building Council Chair
Kevin Trusler, *Emerald Coast Builders,*
Remodelor's Council Chair

CORNERSTONE

*The official magazine of the
Home Builders Association of West Florida*



4400 Bayou Blvd., Suite 45, Pensacola, Florida 32503

(850) 476-0318

www.westfloridabuilders.com

Cornerstone is published for the Home Builders Association of West Florida by Nicholson Publishing and distributed to its members. Reproduction in whole or part is prohibited without written authorization. Articles in Cornerstone do not necessarily reflect the views or policies of the HBA of West Florida. Articles are accepted from various individuals in the industry to provide a forum for our readers.

In This Issue

CORNERSTONE



David Peaden II
Executive Director
dpeaden@hbawf.com



Alecia Overman
Accounting Manager
alecia@hbawf.com



Danielle Stomp
Membership Director
danielle@hbawf.com

**Next Issue:
May 2013**

Edit: April 3, 2013

Space: April 17, 2013

Materials: April 21, 2013

Magazine Design & Layout by
warren wight creative services
www.warrenworld.com



Cover Story

Your Dues At Work 7-9

CORNERSTONE COLUMNS

President's Message: What Do Home Buyers Want
in Their Next Home 5

FEATURE STORIES

SEBC Celebrates Their 35th Year, With New Format 15
NAHB News: Will You Be Ready If OSHA Visits? 16
NAHB Remoderlers Applauds Reintroduction of Senate
Lead Paint Rule Legislation 17
Federal Roundup New Immigration Testimony and More 18, 19

ASSOCIATION NEWS

2013 HBA of West Florida Leadership 3
Mark Your Calendar 5
HBA News: March 2013 Membership Meeting
Sponsored By Ferguson 6
2013 Parade of Homes at Natures Trail May 4th-12th 6
Like Us on Facebook - HBA of West Florida 9
HBA News: HBA Member Mike Stanley is Earning a Profit from
his HBA Membership through the Florida Rebate Program 10
HBA Golf Classic: A Great Turn Out and Fun for All 12
Thanks to Our Golf Sponsors, Winners, and Photos 12-14
Habitat For Humanity Spring Cleaning - Check It Out! 20
HBA Governmental Affairs Committee 20
Top Ten Reasons To Do Busines With a HBA Member 21
Membership News, Welcome New Members, Thanks for
Renewing, Time to Renew, & Don't Lose Your Membership 21
Spike Club Update 22

DEPARTMENTS INDEX

Next Issue Deadlines 4, 9, 16 & 22
Advertisers Index, Web, & Email Addresses 22

Cornerstone, the monthly publication of the Home Builders Association of West Florida serving Escambia and Santa Rosa Counties, is published monthly, twelve (12x) per year. Send address changes to HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910. Cornerstone, is published in the interests of all segments of the home building industry and is distributed to its members and others associated with the HBA of West Florida. HBA of West Florida and Richard K. Nicholson Pub., Inc. does not accept responsibility for, or endorse any statement or claims made by advertisers or authors of any articles. Every effort has been made to assure accuracy of information, but authenticity cannot be guaranteed. No part of this publication may be reproduced without the written consent of Home Builders Association of West Florida, Copyright ©, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.

What Do Home Buyers Want in Their Next Home?

New Homes Month is coming in April, and it is a great time to think about what you want in your next new home.

We've all seen a stunning hillside mansion and dreamed what it would be like to raise our families there. Or envied the amazing renovation makeovers depicted on television shows that give the home owners a sense of pride and accomplishment. But how does your dream home compare to what home buyers across the country are looking for in their new home?

A recent study from the National Association of Homes Builders, *What Home Buyers Really Want*, shared the results of a survey of the preferences of thousands of home buyers. On average, home buyers are looking for a home that is 17 percent larger than their current home, a median of 2,226 square feet. But, likely as a result of the ongoing challenges of the economic downturn, that size is 13 percent smaller than the average size of homes started in 2012.

The layout of the home is more important than the location to most buyers. Living space and number of rooms was ranked the most influential characteristic by 65 percent of buyers, while only 33 percent ranked proximity to locations they need to go as tops. A sense of open space continues to be popular, with about three-quarters of home buyers wanting a kitchen that is open to the family room, and nearly two-thirds looking for ceilings on the

first floor that are 9 feet or more tall.

Some of the most wanted features in a home involve saving energy. Energy Star-rated appliances were rated as essential or desirable by 94 percent of respondents, and 91 percent wanted an Energy Star rating for the whole home. In fact, nine out of ten buyers would rather buy a home with energy-efficient features and permanently lower utility bills than one without those features that costs 2 percent to 3 percent less.

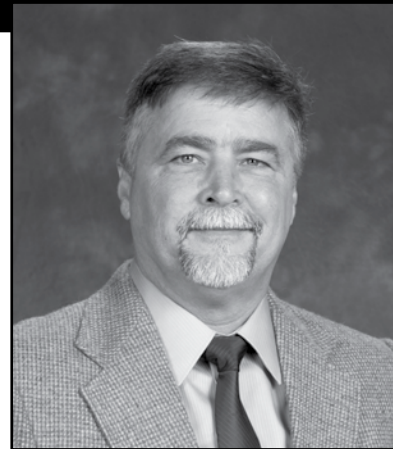
Convenient organization and storage is another home buyer favorite. More than 80 percent of the respondents said they wanted walk-in pantries and pull-out shelves in the kitchen, a laundry room and storage in the garage.

Today's home buyers want the latest technology. While only 15 percent of home owners currently have a wireless home security system, 50 percent want one. Similar gaps in "have" versus "want" occur with security cameras, lighting control and wireless audio systems, and multi-zone HVACs.

The most unwanted home features include elevators, a location in a golf course, high density or gated community, and having only a shower stall and no tub in the master bath.

So whether you're planning or dreaming about what your next new home will look like, or you're making renovations to your current home so that it will appeal to its next owner, keep these home buyer preferences in mind!

President's Message



BY ERIC WITT

"Some of the most wanted features in a home involve saving energy."

MARK YOUR CALENDAR!

Auxiliary Council

Meet Quarterly

Custom Builders Council

Meet Quarterly

Green Building Council

Meet on the last Wednesday of each month.

Membership Committee

Meet on the 3rd Wednesday of each month.

Remodelor's Council

Meet on the 1st Thursday of each month.

Board of Directors

Meet on the 3rd Tuesday of each month.

May 4-12

Parade of Homes

August 23-25

Home and Product Expo



Interested in sponsoring a General Membership Meeting?

Contact Alecia Overman at 850-476-0318 for more information!

For further event details, please visit our website:

www.westfloridabuilders.com

Please note that dates and locations are subject to change.

March Membership Meeting

What a great evening at the Ferguson Enterprises who hosted the Home Builders Association's March Membership Meeting. Attendees were treated to a delicious dinner, and great prizes were distributed. Special thanks to the fine professionals at Ferguson Enterprises for hosting the HBA.



Above: Renee Foret, of Foret and Lundy Builders with HBA Membership Chair and Mobile Lumber's Bill Daniel and his wife, Sheryl at the Membership Meeting.



Top Right: The Ferguson team, from left, Kiel Kafka, Shannon Prine, Cate Fugate, Cheryl Johnson, Janna Boyd, Jessica Leonard, David Cooper, and Thomas Huffstutler.



Right: 2013 Dream Home Builder Ricky Wiggins Builders, from left, Ricky and Becky Wiggins with Lamar Wiggins.

2013 Parade of Homes



Nature Trail
May 4-12, 2013



Your Dues Dollars at Work

Cover
Story

I. PROTECT THE MORTGAGE INTEREST DEDUCTION

Americans overwhelmingly oppose any action by Congress to tamper with the mortgage interest deduction, but it could be eliminated or scaled back as federal lawmakers and the Administration are looking at tax increases in light of deficit concerns.

The consequences would be devastating for home owners, the housing market and the nation's economy. Any attempts to tamper with the mortgage interest deduction would raise taxes on millions of home buyers and home owners and further depress home values, leaving more home owners with mortgages larger than the value of their property ("underwater") and fueling even more foreclosures. It only takes a 6 percent drop in home values to wipe out \$1 trillion in household wealth.

This cornerstone of American housing policy has been in place since the inception of the tax code 100 years ago and supports the aspirations of families at all income levels to become home buyers. More than 33 million home owners directly benefit from the mortgage interest deduction and two-thirds of the benefit goes to middle-class home owners who make less than \$200,000.

Many in Congress agree that tampering with the mortgage interest deduction would harm consumers and the economy. A House resolution in the 112th Congress that expressed a "sense of Congress that the current federal income tax deduction for interest paid on debt secured by a first or second home should not be further restricted" garnered the support of 200 House members.

It showed that lawmakers are aware of the critical role that the mortgage interest deduction plays in supporting homeownership in this country. NAHB is encouraging members of Congress to continue to stand up for the mortgage interest deduction as Congress tackles tax reform in the year ahead.

To educate the public on the importance of preserving the mortgage interest deduction as a cornerstone of American housing policy, as well as to enlist their support to urge policymakers to make sure creditworthy consumers and small businesses can get mortgages and loans and help resolve the foreclosure crisis, NAHB has created a consumer-oriented website, ProtectHomeownership.com.

2. RESOLVE FORECLOSURE AND APPRAISAL PROBLEMS

Foreclosures

Record numbers of foreclosures nationwide are driving down home values, destabilizing communities, costing jobs and preventing a full-fledged housing and economic recovery.

The lower home values caused by foreclosed homes are also forcing many home owners "underwater" to a situation where they owe more on their mortgage than their home's current market value. Preventing foreclosures and keeping people in their homes is essential to stabilize home prices, strengthen communities across the land and get the recovery up to full speed.

Appraisals

The large numbers of foreclosures in most areas have inevitably led to numerous problems in the housing market, especially regarding appraisals.

Flawed appraisals are a major problem for home buyers, owners and builders. Too often, appraisers are using distressed properties – many of which have been neglected and are in poor physical condition – as comparables in assessing the value of well-kept existing or brand new homes without accounting for major differences in condition and quality.

Many home owners seeking to refinance and take advantage of today's record low interest rates are unable to do so because their house appraisals are coming in too low. A move-up buyer is out of luck if the appraisal on their existing home comes in below what they owe on their current mortgage. Likewise, many prospective home buyers have been left out in the cold because their dream house was appraised below the sales contract price. In fact, 60 percent of builders responding to an NAHB member survey in late 2011 reported receiving appraisals on new homes that were lower than the contract sales price, and more than half of the builders reporting that they had encountered this problem said the appraisal amount was less than the cost of construction.

Such appraisal practices are not only unfair and unreasonable, they perpetuate the cycle of declining home values, drive more home owners underwater and act as an obstacle to the recovery of the housing market.

Moreover, the lower property values

triggered by foreclosed homes are shrinking the local tax base of many communities. This is putting further pressure on already cash-strapped state and local governments to keep essential services at acceptable levels.

Major reforms in appraisal practices and oversight are needed to ensure that appraisals accurately reflect true market values and don't contribute to price volatility, hold back the economic recovery or harm aspiring home owners and move-up buyers. NAHB is calling on Congress and regulators to strengthen appraiser qualifications, develop clearer and consistent appraisal standards, improve appraisal oversight and enforcement, and create an expedited appeals process.

3. MAINTAIN FEDERAL SUPPORT FOR HOUSING FINANCE SYSTEM

A sound housing finance system that provides a stable and affordable supply of credit for home buyers and rental housing is essential to ensure a healthy housing market, spur job creation and maintain a strong and durable economy.

In the wake of the financial crisis, the private market is clearly not working. The Federal Housing Administration, Fannie Mae and Freddie Mac currently guarantee or insure more than 90 percent of all home mortgage activity and private lending institutions have shown little inclination to step up to the plate. Even with the current high level of federal support, fewer mortgage products are available now than in the past, and these loans are being underwritten on much more stringent terms.

Policymakers are now looking at several proposals to wind down Fannie Mae and Freddie Mac and are weighing several options to encourage increased participation from private financial institutions. Any transition must be done in a careful and deliberate manner to avoid further disruptions to an already fragile housing finance system. The question is what will replace Fannie Mae and Freddie Mac and fill the void of their departure?

Complicating the situation, the federal government is looking to trim back the Federal Housing Administration's participation in the market, which would further limit the availability of low downpayment mortgages. As the private market assumes a greater role

more *Your Dues Dollars at Work*, page 8

in the mortgage marketplace, maintaining an appropriate level of government support is essential to preserve financial stability, promote investor confidence and ensure liquidity and stability for homeownership and rental housing.

NAHB has presented lawmakers with a detailed proposal on restructuring the housing finance system to provide a consistent supply of mortgage liquidity and retain a federal backstop while limiting taxpayer exposure. Actively involved in this issue, the association continues to encourage all congressional efforts that seek an appropriate federal role to ensure a reliable and adequate flow of affordable housing credit.

4. PRESERVE AFFORDABLE DOWNPAYMENTS AND MORTGAGES

Six federal agencies are proposing a national Qualified Residential Mortgage (QRM) standard that would require a minimum 20 percent downpayment, which would keep homeownership out of reach of most first-time home buyers and middle-class households.

In addition, the QRM plan includes several other bad ideas that would seriously impact the average family's ability to affordably obtain a home of their own. It would mandate restrictive debt-to-income ratios to qualify for a home loan and prevent 25 million current home owners from refinancing to lower mortgage rates because they lack the required 20 percent equity in their homes.

High downpayment and equity rules along with excessive underwriting requirements will not have a meaningful impact on default rates, but it will tighten lending rules to the point where millions of creditworthy home buyers won't be able to qualify for a mortgage. Responsible consumers who maintain good credit and seek safe loan products will be forced into more expensive mortgages under the terms of the proposed rule simply because they do not have 20 percent or more in downpayment or equity. In other words, the proposal unfortunately penalizes qualified, low-risk borrowers.

A 2012 study by the UNC Center for Community Capital and the Center for Responsible Lending found that the proposed rule could push as many as 60 percent of creditworthy borrowers into high-cost loans or entirely out of the market. The study also found that the provisions of the Dodd-Frank financial reform legislation that ban loans with the highest risk, such as those with prepayment penalties or no requirement to document the buyer's income, would adequately address the bad underwriting at the root of the housing crisis.

NAHB estimates that it would take 12 years for a typical family to save enough money for a 20 percent downpayment on a median-priced single-family home and other research has found it would take even longer. Borrowers unable to make a 20 percent downpayment or to obtain FHA financing would be expected to pay a premium of up to two percentage points for a loan in the private market to offset the increased risk to lenders, according to NAHB economists. This would annually disqualify about five million potential home buyers, resulting in 250,000 fewer home purchases each year. If buyers are denied access to affordable housing credit, a housing recovery will not take hold and economic growth will stall.

5. FIGHT ONEROUS REGULATIONS THAT HURT HOME BUILDERS, REMODELERS AND CONSUMERS

NAHB is in the forefront in preventing expensive, pointless regulations from impeding home building and remodeling and adding unnecessary costs to consumers. From overly broad stormwater permit requirements that would literally regulate puddles under the Clean Water Act, to far-reaching Endangered Species Act requirements, and lead paint rules that cost remodelers jobs and money, NAHB is leading the fight to rein-in unnecessary and burdensome regulations that harm the industry and consumers. Just reinstating the lead paint rule opt-out provision for homes not occupied by children or pregnant women would save \$336 million annually in compliance costs. NAHB-supported legislation introduced in Congress during the last legislative session addressed many of the concerns from NAHB Remodelers and affiliated trade groups about the EPA's Lead: Renovation, Repair, and Painting Rule. NAHB will once again urge lawmakers to address this issue in this 113th Congress.

6. ENSURE AN ADEQUATE

SUPPLY OF REASONABLY PRICED CREDIT FOR NEW HOME PRODUCTION

It is absolutely vital to get credit flowing to the housing sector again. In the current regulatory climate, lenders have drastically cut back on acquisition, development and construction (AD&C) loans that are necessary to allow builders to construct new homes. Credit is the lifeblood of housing. Home builders cannot keep their doors open and create jobs in their communities if they cannot get credit to build even pre-sold homes. And when lenders call in performing loans, everyone suffers. Workers get laid off, sound projects go uncompleted and banks take possession of unfinished property.

Federal bank regulators maintain that they are not encouraging institutions to stop making loans or to indiscriminately liquidate outstanding loans. However, NAHB members who are dealing with banks all across the country suggest that bank examiners in the field are adopting a significantly more aggressive stance on AD&C loans out of fear of the regulators coming into the banks and targeting them.

With inventories of new homes nearly depleted in many markets, builders should be gearing up to meet demand, create new jobs and keep the economic expansion moving forward. The only thing holding builders back in these locations are traditional lenders, who still aren't providing the credit needed to renew the production process.

NAHB worked with lawmakers in the last Congress to introduce legislation to address the credit issue for home builders and will seek to build on that foundation in the this 113th Congress.

7. RECOGNIZE HOUSING'S IMPORTANT ROLE TO THE ECONOMY

As policymakers begin debate on housing finance and budget issues that will impact job creation and future growth, they must understand the important role that housing plays in the U.S. economy. Considering the enormity of the total number of jobs attached to housing, a sector that normally accounts for more than 17 percent of the nation's Gross Domestic Product, now is hardly the time to step back from the nation's long-standing commitment to homeownership.

Building 100 average single-family homes generates more than 300 jobs and

Cover Story

nearly \$9 million in taxes and revenue for state, local and federal governments that supports local schools and communities across the land. Perhaps more than any other consumer product, housing is "Made in America." New homes and apartments don't arrive in this country on container ships from Europe or Asia, and most of the products used in home construction and remodeling are manufactured here in the United States.

More than 1.4 million residential construction jobs have been lost since April 2006. The pace of recovery is debatable, but based purely on population growth and demographics, the U.S. will need to build 17 million additional homes over the next decade.

8. DEFEND THE LOW INCOME HOUSING TAX CREDIT

As Congress looks at tax expenditures and all programs come under review, it is important to protect the Low Income Housing Tax Credit (LIHTC), the most successful affordable rental housing production program in U.S. history. Eliminating the LIHTC would bring production and rehabilitation of affordable rental housing to a standstill.

Since its inception, the program has made possible the production of more than two million affordable apartments. It creates approximately 95,000 new full-time jobs, adds

\$7.1 billion in income to the economy and generates approximately \$2.8 billion in federal, state and local taxes each year. In recent years, the LIHTC has produced about 75,000 new apartment homes annually.

The demand for affordable housing is acute and far exceeds the ability of LIHTC projects to keep pace. The program is essential to address the shortage of affordable housing options in our cities and towns.

For more information, see the Benefits of the Low Income Housing Tax Credit.

9. ENACT COMPREHENSIVE IMMIGRATION REFORM

The home building industry, with the contribution of a substantial immigrant workforce, plays a critical role in sustaining the national economy and meeting the nation's housing needs. It is estimated that more than 20 percent of the building industry's workforce is foreign-born, making the immigrant population key to meeting housing demand and sustaining growth in the industry. As Congress turns to a broader conversation on immigration reform, NAHB is gravely concerned about efforts to target the employer community with unreasonable verification requirements and overly aggressive penalties. NAHB also urges Congress to create an efficient, temporary guest worker program that allows employers to recruit legal

immigrant workers when there is a shortage of domestic workers and allows these immigrants to be put on the path to temporary or permanent legal residency or citizenship.

10. USE ALL LEGAL MEANS NECESSARY TO PROTECT PROPERTY RIGHTS

NAHB's proactive litigation efforts have forced governmental bodies and agencies at the state and federal levels to scale back or entirely eliminate efforts to limit or stop development on countless parcels nationwide. Fighting on behalf of property owners, NAHB on Nov. 28 filed an amicus (friend of the court) brief with the U.S. Supreme Court in *Koontz v. St. Johns River Water Management District*, a landmark case that will have major implications for land developers across the country. The U.S. Supreme Court will decide the extent to which government can tell a home builder or developer to pay money or make improvements to off-site land miles away from their own property before they can develop their own land. The Supreme Court is expected to rule on the case by June 30, 2013.

Like us on Facebook!



Home Builders Association of West Florida

Government & Community · Health · Home Improvement · Pensacola, Florida



Wall

Home Builders Association... · Top Posts

- ✓ Stay up-to-date on news and events
- ✓ Have access to exclusive promotions and giveaways
- ✓ Check out polls and fun facts on the page

**Have pictures from HBA events?
Share them with us!
Tag yourself in our photos!**

**NEXT
CORNERSTONE
ISSUE:**

May 2013

To advertise,
contact
**Richard
Nicholson**
561.843.5857
rknicholson.com

RKNICHOLSON.COM

Member News

HBA Member Mike Stanley is Earning a Profit from his HBA Membership through the FHBA Rebate Program

Mike Stanley, Owner of MSC of NWF, Inc., is a participant in the Florida Home Builders Association (FHBA) Rebate Program, a FREE benefit for HBA Members.

At the end of December 2012, Mike submitted a rebate claim for the 3rd quarter of 2012, during which time his company completed 5 houses and used 4 of the participating manufacturers' products. As a result of his claim, Mike was notified by FHBA that he will be receiving a rebate check for \$558 - for just one quarter's worth of work!

Through the FHBA Rebate Program, Mike earned back the full amount of his annual HBA Membership dues in just one quarter. Mike has submitted another rebate claim for the 4th quarter of 2012 and



Mike Stanley

will soon be receiving another check. The FHBA Rebate Program has enabled Mike to not only earn back his HBA Membership dues, but to actually earn a profit from his HBA

Membership. "Every builder and remodeler in the HBA should be participating in this program," says Mike. Mike's success with the FHBA Rebate Program is not unusual. According to FHBA, 70 percent of the builders and remodelers that participate in the program receive what they paid in annual dues AND make a profit by participating.

Registering is quick and easy - just go to www.hbarebates.com/fhba.html and click the link to register online. The current claim form can also be found there. You don't have to submit receipts (except for Progress Lighting products) and you don't have to change how you purchase products. It's easy to participate in this program, and it's a great way to put some money back in your pocket!

Complete details, including a list of participating manufacturers, can be found at www.hbarebates.com/fhba.html. If you have any questions or would like more information about the FHBA Rebate Program, please contact HBA Membership Director Danielle Stomp at (850) 476-0318 or danielle@hbawf.com.



2013 Parade of Homes

Nature Trail
May 4-12, 2013



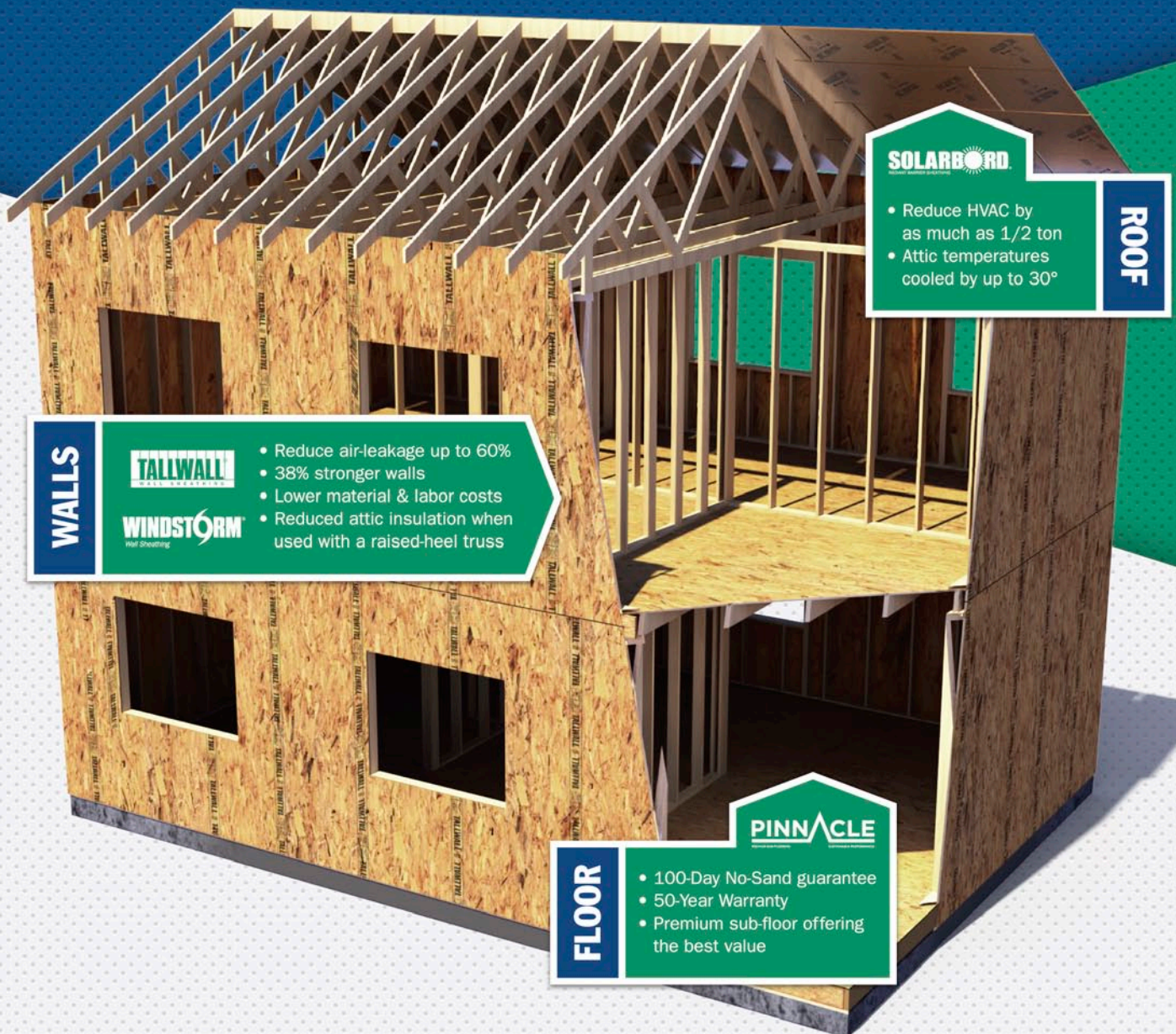
RICKY
WIGGINS
BUILDERS, INC.



**FOR FUTURE
UPCOMING EVENTS,
PLEASE CALL THE
HBA OFFICE AT
850.476.0318
AND VIEW THE
CALENDAR ON
PAGE 5.
THANK YOU!**

A WELL-FRAMED APPROACH TO PROFITABLE ENERGY EFFICIENCY

Changing codes, growth in the economy and housing starts – how's a builder to profit from it all? Well, a bottom-up switch to Norbord is a sound first move.



HBA Golf Classic

*Thanks to
our sponsors!*

PLATINUM SPONSOR



LUNCH SPONSOR



PENSACOLA READY MIX

GOLD SPONSORS



BEVERAGE CART SPONSORS



Mather Lighting & Lamp



The HBA's Golf Classic, on March 21st, was a great success thanks to HBA member Stonebrook and their fine professionals who made the HBA players feel at home.







FHBI

THE CONSTRUCTION INDUSTRY'S INSURANCE PARTNER



FHBI, Inc. builds strategic partnerships with companies and agents to customize insurance programs to meet the needs of the building industry.

FHBI services the building industry including:

- Residential & Commercial Contractors
- Trade & Artisan Contractors
- Residential & Commercial Roofers
- Land Developers
- Ground Water Contractors
- Heavy Construction
- Road & Bridge Construction

For the best combination of coverage and service, contact a FHBI-appointed agent. For a list of authorized agents, contact your local FHBA office today.

Through the following product lines:

- General Liability
- Umbrella/Excess Liability
- Commercial Automobile
- Builders Risk
- Property and Inland Marine
- Home Warranty
- Residential Wraps
- Contractor's Pollution Liability
- Architects & Engineers Professional Liability
- Miscellaneous Errors & Omissions Liability
- Workers Compensation
- Surety

www.fhbi.com

2600 Centennial Place
Tallahassee, FL 32308
888.513.1222



SEBC Celebrates 35th Year With New Venue, Format



ORLANDO – The Florida Home Builders Association-sponsored Southeast Building Conference (SEBC) will celebrate its 35th anniversary this year and is marking the occasion with changes that it hopes will keep the show vibrant and relevant for years to come.

For the first time in history, SEBC 2013 moves into the new SOUTH Hall of the Orange County Convention Center, giving exhibitors and delegates a fresh venue for the vast array of building industry products and services displayed at the July 11-13 show.

To make sure exhibitors get maximum attention, this year's show schedule has set aside designated hours (Noon to 3 pm each

day) for home builders, remodelers, and allied construction-related professionals to tour the displays.

There will be specialty pavilions featuring Hurricane Alley, Green Building, and Masonry. The Florida Department of Community Affairs sponsors the hurricane-mitigation



SEBC

SOUTHEAST BUILDING CONFERENCE

displays while the Florida Masonry Association presents exhibits as part of its co-location partnership with SEBC.

As the only major building industry trade show in the South this year, SEBC expects to draw a large audience to its world-class

educational programs, which includes all 14 hours that Florida contractors need to achieve their continuing education requirement.

Top key elements of SEBC over the years – the New Southern Home and the Aurora Awards – will remain staples of the show experience.

The New Southern Home is being built by Nathan Cross of NWC Construction, Inc., and will be a living laboratory for builders and consumers with a keen interest in Green building and energy-efficiency.

The Aurora Awards, the premier building industry design competition in the Southeast, will honor its winners on Saturday evening, July 13, 2013, at the Rosen Centre Hotel.

For more on SEBC and the Aurora Awards, visit www.sebcshow.com and www.theauroras.com.



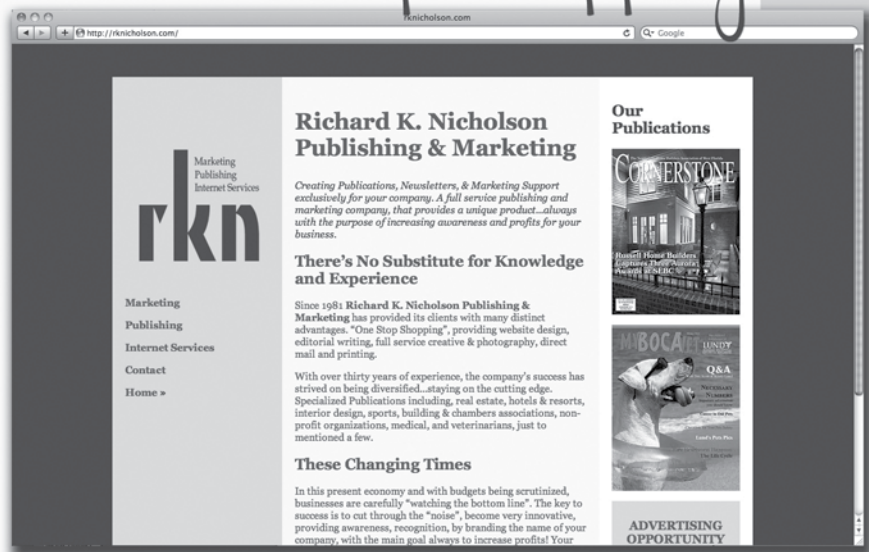
In addition to Publishing Magazines, We Offer Complete Website & Newsletter Design, Including Photography, Copywriting, Marketing, and Electronic Distribution.

Advertising Bonus

All Cornerstone advertiser's will now be featured on the RKN Pub. & Mkt. Website, with a link to their website!

Publisher of Cornerstone Magazine

RKN Pub. & Mkt. Offers One-Stop Shopping



Will You Be Ready If OSHA Visits



With the Occupational Safety and Health Administration (OSHA) enforcing new, more stringent fall protection regulations on March 15, NAHB is working diligently to ensure that builders are fully aware of the updated policy and know how to comply with the new rules in order to eliminate workplace hazards, boost worker safety and avoid costly fines.

hazard. In those cases, contractors must develop a fall protection plan that utilizes alternative fall protection measures.

All fall protection plans must be in writing and be site specific. However, the written plan developed for repeated use for a particular style/model home will be considered site specific.

The use of fall protection plans is limited to residential construction, and the home must be constructed using traditional wood frame construction materials and methods -- although the limited use of structural steel in a predominantly wood-framed home, such as a steel I-beam to help support wood framing, does not disqualify a structure from being considered residential construction.

NAHB strongly believes that the current fall protection standard can be improved and should be amended to acknowledge the unique nature of residential construction.

In a Dec. 10 letter and petition to OSHA officials, NAHB asked the agency to reopen the rulemaking and try again to create a rule that applies to home building, rather than continuing to impose a one-size-fits-all approach that is better suited to commercial contracting.

NAHB has provided its members an array of resources — including a sample fall protection plan, a residential fall protection fact sheet and an OSHA fall protection webinar replay — to help builders with this transition at www.nahb.org/fallprotection.

OSHA has also recently posted Spanish versions of its residential fall protection fact sheets online.

Federal vs. State Programs

Complicating the situation for some members, not all states follow the federal OSHA programs. Many builders/members are operating in approved state plans and will need to check with their local administrators for further information on the fall protection standards applicable in their states.

More safety resources can be found on NAHB's website at nahb.org/safety.

Since September 2011, contractors have been required to comply fully with the Compliance Guidance for Residential Construction. However, at NAHB's urging, OSHA implemented a phase-in period to provide home builders with more time to learn about the rule and get compliance assistance from OSHA. During this period, the federal agency's temporary enforcement measures allowed for penalty reductions and lengthened abatement times if a contractor was inspected.

The phase-in period has been extended twice since the Compliance Guidance went into effect, and it is unlikely that OSHA will extend it again.

What does this mean for builders and their subcontractors?

Roofing contractors must use guardrails, personal fall arrest systems (harnesses and lanyards), or safety nets on all roofs with slopes exceeding 4-in-12 when working six feet or more above a lower level.

All other trade contractors must use guardrails or personal fall arrest systems (harnesses and lanyards), or safety nets when the height from one elevation to another is greater than six feet, unless employers can demonstrate that it isn't feasible to use those fall protection systems or using the systems creates a greater

“The phase-in period has been extended twice since the Compliance Guidance went into effect, and it is unlikely that OSHA will extend it again.”

NEXT
CORNERSTONE
ISSUE:

May 2013

To advertise, call
Richard Nicholson
561.843.5857
rknicholson.com

VISIT US AT WWW.RKNICHOLSON.COM

NAHB Remodelers Applauds Reintroduction of Senate Lead Paint Rule Legislation

The National Association of Home Builders (NAHB) Remodelers applauds the reintroduction of legislation to improve the Environmental Protection Agency's (EPA) lead paint rule for home owners and remodelers who must comply with the costly work practices and recordkeeping requirements of the rule.

The bill would reinstate the opt-out provision to allow home owners without small children or pregnant women residing in the home to decide whether to require the EPA's Lead: Renovation, Repair and Painting (LRRP) compliance, allow remodelers to correct paper-work errors without facing full penalties and provide an exemption for emergency renovations. It would also eliminate the requirement that recertification training be "hands on," preventing remodelers from having to travel to training facilities out of their region.

The Lead Exposure Reduction

Amendments Act of 2013 (S. 484) was reintroduced in the U.S. Senate by Sen. Jim Inhofe (R-Okla.), Sens. David Vitter (R-La.), Chuck Grassley (R-Iowa), Roy Blunt (R-Mo.), Deb Fischer (R-Neb.), Mike Enzi (R-Wyo.) and Tom Coburn (R-Okla.) are co-sponsors.

"S. 484 will not only make the

EPA's lead paint rule more workable, but it will continue to protect pregnant women and small children against lead hazards," said NAHB Remodelers Chairman Bill Shaw, GMR, GMB, CGP, a remodeler from Houston. "We thank Sen. Inhofe and the other co-sponsors for supporting these

common-sense improvements."

The LRRP rule applies to homes built before 1978 and requires renovator training and certification, adherence to lead-safe work practices and record keeping.

By removing the opt-out provision in July 2010, EPA more than doubled the number of homes subject to the LRRP rule, adding an estimated \$336 million per year in compliance costs to the remodeling community – without making young children any safer.

For more information about remodeling, visit www.nahb.org/remodel.



DID YOU KNOW?

The "BUILDER MEMBERS" area of our web site – www.bondedbuilders.com – contains a large "MOLD INFO" section that is constantly being updated with the latest information about mold and is available free to Bonded Builders members to help keep them out of harm's way.

*This is who we are...
this is what we do!*

If you want access to this information, call me
Doug Wenzel
toll free at 800-749-0381, Ext. 800



BONDED BUILDERS WARRANTY

"**THE** 'Builder Friendly' Warranty...
Creative, Flexible &
An Inexpensive Sales Tool!"

800.749.0381

www.bondedbuilders.com

If you do business with or know anyone in the "Time To Renew" section, please give them a call and reinforce the value of membership as well as the importance of Members Doing Business with Members.



Feature Story

warren wight
creative services

*offering creative services
to the building community
and related industries*

print

•

digital

•

logos/corporate id

•

web

•

photography

warren wight
407.920.1478

warren@warrenworld.com
www.warrenworld.com

Federal Roundup: New I-9 Form, Immigration Testimony, QM and QRM Rules and More

ALERT: NEW I-9 FORM MUST BE USED AFTER MAY 7

Federal law requires employers to verify the identity and work authorization of all new hires through completion of the Employment Eligibility Verification Form I-9 within three business days after the individual is hired. The U.S. Citizenship and Immigration Services agency has issued a new Form I-9 for Employment Eligibility Verification. This form is available for immediate use, but employers may continue to use the previous version (original expiration was Aug. 31, 2012) until May 7, 2013.

After May 7, 2013, all employers must use only the newly revised Form I-9 (expiration March 31, 2016) for each new employee hired, or be subject to a civil penalty if audited. Be advised that the new form requires additional data, and expands the form from one page to two. To help employers to familiarize themselves with the new format and instructions, USCIS is offering free educational webinars that highlight the new features of the form and also include a detailed overview of how to use Form I-9. Here is the schedule of webinars. Download the new form and instructions at www.uscis.gov/files/form/i-9.pdf.

For more information, email David Crump at NAHB or call him at 800-369-5242 x8491.

E-VERIFY A KEY COMPONENT OF IMMIGRATION REFORM, UTAH HOME BUILDER TELLS CONGRESS

Christopher Gamvroulas, president of Salt Lake City-based Ivory Development, told Congress on Feb. 27 that a viable, workable and mandatory E-Verify program for all U.S. employers is an important step to address the illegal immigration issue. Testifying on behalf of NAHB before the House Judiciary Committee's Subcommittee on Immigration and Border Security, he also urged lawmakers to safeguard our nation's borders and create a guest worker program that enables construction industry employers to recruit legal immigrant workers

when there is a shortage of domestic workers.

For more information, see NAHB's press release or contact Suzanne Beall at 800-368-5242 x8407.

NAHB AND ITS COALITION MEMBERS RAISE CONCERNS ABOUT AN IMMIGRATION COMMISSION

In a related development, the Essential Worker Immigration Coalition (EWIC) issued a statement March 8 expressing its deep concern about proposals circulating in Washington that would appoint a commission to determine "worker shortages" and decide the number of foreign workers to be admitted to the United States every year. NAHB is a member of EWIC, a broad-based coalition of national businesses and trade associations that supports policies that facilitate the employment of essential workers by U.S. companies that are unable find American workers.

"A critical element of a reform package is a program to supply the U.S. economy with the workers it needs to recover from the downturn and grow in years ahead, replacing the current unlawful influx with a legal workforce," the statement said. "This visa program must give employers, not the government, the primary say in which workers they need to staff their businesses and give the labor market, not Congress or a commission, the primary say in how many workers enter the country annually in a legal program."

For more information, email Suzanne Beall at NAHB or call her at 800-368-5242 x8407.

NAHB AND OTHER GROUPS OPPOSE RESTRICTIVE DOWNPAYMENT REQUIREMENTS

As a member of the Coalition for Sensible Housing Policy, NAHB joined 48 other consumer organizations, civil rights groups, lenders, and housing and real estate professionals in sending a joint letter to federal regulators on March 4 urging them to provide sustainable mortgage credit to the broadest possible segment of qualified borrowers. The Consumer Financial Protection Bureau on Jan.



NAHB

Feature Story

10 issued its final rules on a qualified mortgage (QM) standard. The qualified mortgage rule stipulates that borrowers must be able to repay home loans issued to them and will set the parameters for all mortgage financing going forward.

A “qualified residential mortgage,” or QRM, is one that can be sold by the lender on the secondary mortgage market. The joint letter to regulators said that “synchronizing the QRM definition with the QM would ensure that strong incentives for safe and sound lending are in place, while not impairing the return of private capital to all segments of the mortgage finance market.” Further, the coalition said it “strongly opposes the addition of stringent downpayment and other restrictive requirements to the QRM definition that will ultimately limit the ability of private capital to reach lower income households and first-time buyers. QRM should not be more restrictive than QM.” Regulators are expected to issue the final QRM rules later this year.

For more information, email Jessica Lynch at NAHB or call her at 800-368-5242 x8401.

KEY LAWMAKERS RECEIVE TAX REFORM BRIEFING FROM NAHB

The House Ways and Means Committee has formed 11 working groups to focus on different sections of tax reform. The one focusing on real estate is being led by Reps. Sam Johnson (R-Texas) and Bill Pascrell (D-N.J.). On March 12, NAHB Chairman Rick Judson and NAHB staff presented the association’s views on tax reform to the real estate working group. In the week prior to the presentation, NAHB sent out a BuilderLink Alert to its members urging them to ask their member of Congress who serves on the tax-writing panel to attend this meeting. View a list of the 11 working groups, including the chair and vice chair for each group, here.

For more information, email J.P. Delmore at NAHB or call him at 800-368-5242 x8412.

HUD PROGRAMS CUT 5% UNDER SEQUESTRATION

The automatic, across-the-board budget cuts known as sequestration took effect on March 1. The Office of Management and Budget (OMB) reports that this will result in

budget cuts of 5% for several programs administered by the U.S. Department of Housing and Urban Development and the U.S. Agriculture Department – including Community Development Block Grants, HOME Investment Partnership and rental assistance for rural residents. NAHB is still waiting to receive more information from the agencies on how they will handle the possible funding cuts resulting from sequestration. The only notice that has been issued is from HUD regarding how Public Housing Agencies can operate most effectively under austere conditions. A chart offering more details on which programs are subject to the sequester, and at what amounts, can be found here. NAHB will continue to closely monitor events related to the sequestration.

For more information, email Kedrin Simms Brachman at NAHB or call her at 800-368-5242 x8413.

BUILDERS SUPPORT STRATEGIC MINERALS, METAL THEFT PREVENTION AND CONTRACT NEUTRALITY BILLS

On March 7, NAHB sent Congress three distinct letters in support of pending legislation. In the House, NAHB voiced its backing for H.R. 761, the National Strategic and Critical Minerals Production Act. This is particularly important to home builders, given that prices of oriented strand board have soared 92% from a year ago and framing lumber prices are also up 28%. At the end of 2012, the price of gypsum was running 32% above its most recent low in February of 2011. By streamlining the permitting process and attracting investment in domestic mining of critical minerals, H.R. 761 would ultimately provide consumers with more affordable housing through a wider variety of choices in building materials.

H.R. 436, the Government Neutrality in Contracting Act, would eliminate the federal preference for large public works projects to be constructed under project labor agreements, allowing private contractors to compete for public projects on a level playing field.

Finally, Senate bill S. 394, the Metal Theft Prevention Act of 2013, would help prevent the theft of copper plumbing, electrical wiring, air conditioning units and other valuable metals from construction sites. Working in tandem with existing state and local laws,

the bill would make it a federal offense to steal metal from critical infrastructure, require transactions between the sellers of copper and secondary metal recyclers to be documented and assess penalties for non-compliance.

For more information on the three bills, email Suzanne Beall at NAHB or call her at 800-368-5242 x8407.

BIPARTISAN POLICY CENTER HOUSING COMMISSION RELEASES RECOMMENDATIONS

The Bipartisan Policy Center Housing Commission on Feb. 25 announced its proposals to reform the U.S. housing finance system. Though NAHB does not agree with all of the proposals put forth, the commission’s housing report will help to advance an exchange of ideas around housing policy. The report outlines several goals worth pursuing, such as ensuring the federal government plays a proper role in backing up the nation’s housing finance system, taking necessary action to ease overly strict underwriting requirements that are preventing creditworthy borrowers from obtaining home loans and resolving problems related to inaccurate appraisals.

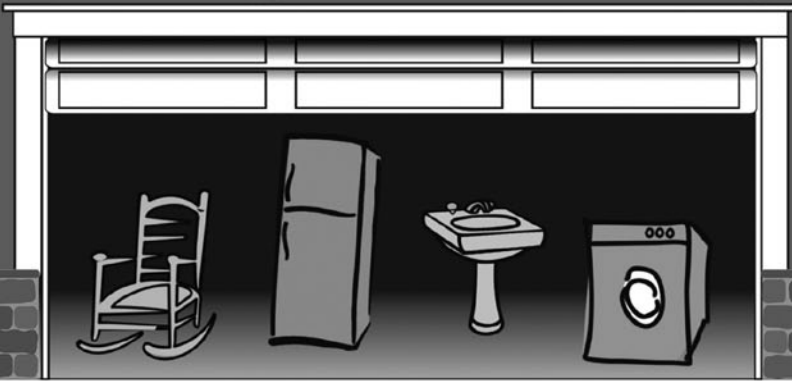
However, a number of the specific policy guidelines put forth would be of concern to NAHB members. For example, while NAHB supports efforts to protect and strengthen programs like the Low Income Housing Tax Credit that ensure the availability of safe and affordable rental housing, weakening policies and siphoning resources that support homeownership is not the right way to achieve this aim. It would be very counterproductive, particularly now when home building and homeownership are one of the few areas adding to job and economic growth.

NAHB looks forward to working with all interested parties to find solutions and enact policies that will foster a robust housing market, reform the nation’s housing finance system and provide affordable homeownership and rental opportunities for all Americans.

For more information, email David Ledford at NAHB or call him at 800-368-5242 x8265.



Spring Cleaning?



DONATE!
Appliances
Building Materials
Furniture
Cabinets
Plumbing
Lighting
& More!

All donations are **tax deductible** and better yet, we offer **free, easy pick-up!**

 **Habitat for Humanity**
ReStore

Donation Hotline: 850-332-6747
pensacola.habitatrestores.org

Pensacola
5810 N. Palafox St.

Milton
6606 Elva St.

Wednesday - Saturday, 10am - 6pm

Proceeds from the ReStore support Pensacola Habitat for Humanity's homebuilding program.



The HBA's Governmental Affairs Committee, led by Tom Hammond of Hammond Engineering and Steve Geci of Geci and Associates, met with officials from the Emerald Coast Utilities Authority on March 7th to discuss how costs of lift stations have risen over the past years to upwards of \$200,000-\$300,000. Representing ECUA was Bill Johnson, Executive Director Steve Sorrell and ECUA District 1 Board member Vicki Campbell. HBA members talked about not having options, and the one size fits all approach is making 40-50 lot subdivisions unattainable in terms of developing. Mr. Johnson said he would welcome the opportunity to meet further with HBA leaders to see what can be done to make the program better.

WELCOME NEW MEMBERS

Associate Members

None to report



Builder & Developer Members

Classic Homes of Pensacola, LLC
JBL Properties Ltd.
Walther Custom Homes, LLC
Lister Builders, LLC
Avant-Price Builders Group

Membership News

THANKS FOR RENEWING!

Builder & Developer Members

Avia Homes, Inc.
Bontrager Builders Group
Charter Development Corp.
Heaton Brothers Construction Co., Inc.
J. M. Harold Construction, Inc
Mitchell Homes
Paragon Custom Homes / CHB of NWFL
Russell Home Builders
Wible & Wible, Inc.

Associate Members

Anchor Pest Control, Inc.
Builders Specialties Supply, Inc.
Fisher Brown Bottrell Insurance, Inc.
Florida Pest Control & Chemical Co.
FoamSeal Insulation Systems, Inc.
Geci & Associates Engineers, Inc.
Gene's Floor Covering
Home Mortgage of America, Inc.
Pensacola Energy
Sears Commercial Sales
Southern Mirror Co

TIME TO RENEW

April 2013 Renewals *(Renewal invoice to be mailed 3rd week of March)*

Apple Market, Inc.	McMahon-Hadder Insurance, Inc.
Arista Builders, LLC	Pen Air Federal Credit Union
Compass Solar Energy, Inc.	Robinson's Mill Investments, LLC
Foret and Lundy Builders, Inc.	Ruston C. Rood, Inc. Building Contractor
Mayo Construction & Design, Inc.	Sprague Construction Co

FORMING NOW!

2013 HBA Membership Committee

The Membership Committee recruits new Members and also works to retain existing Members. The strength of the home building industry is fundamental to the strength of our nation. Our industry is responsible for providing shelter and comfort for our families, safety and protection for our communities, and millions of jobs for the economy. Membership is the lifeblood of the HBA!

Contact HBA Membership Director

Danielle Stomp at
(850) 476-0318 or
danielle@hbawf.com
for more information.

TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

1. They support the industry at the local, state and national levels.
2. They volunteer time, talent and treasure to help the association accomplish its goals.
3. They recruit their colleagues and business contacts to become members.
4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.
5. By doing so, you increase the value proposition for all membership in our HBA.
6. They are strong supporters of local and state PACs and BUILD-PAC.
7. They are a major source of non-dues revenue through sponsorships, advertising, etc.
8. As industry partners, they are a valuable resource for business and management tips.
9. They are heavily invested in your business success: You win, they win!
10. Why wouldn't you do business with a member?



Advertiser's Index



In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of members in addition to keeping members active with the association. Anyone is eligible for Spike status. On Spike credit is awarded for each new member recruited and an additional credit is awarded for that new member's renewal on or before their anniversary date. If you help to retain a member, you are eligible to receive a half point for each member.

Spike Club Levels

Spike Candidate	1-5 credits
Blue Spike	6-24
Life Spike	25-49
Green Spike	50-99
Red Spike	100-149
Royal Spike	150-249
Super Spike	250-499
Statesman Spike	500-999
Grand Spike	1000-1499
All-Time Big Spike	1500+

Spike Club Members and their credits as of 02/01/2013

Statesman Spike	500 Credits
Harold Logan	504

Super Spike	250 Credits
Rod Hurston	404.5
Jack McCombs	278.5

Royal Spike	150 Credits
Mike Blanton	209
Ron Anderson	199.5
Edwin Henry	194
Rick Sprague	192
Carlton Bowers	160.5
Bob Boccanfuso	160
Betty Evans	153.5

Red Spike	100 Credits
Thomas Kennedy	145
Collier Merrill	129
Alan Brock	129.5
Lee Magaha	126

William "Billy" Moore	119.5
Don Suarez	117
Dan Gilmore	113.5
Oliver Gore	111.5

Green Spike	50 Credits
Ricky Wiggins	92
Ron Tuttle	83
Doug Sprague	82
John Harold	76
David Holcomb	76
Kenneth Ellzey, Sr.	63.5
Wayne Underwood	58.5
Millie Carpenter	56.5
Chris Pate	55.5
Kevin L. Ward	55.5
Bob Price, Jr.	51

Life Spike	25 Credits
West Calhoun	48.5
Thomas Westerheim	44
Wilma Shortall	43.5
Eddie Zarahn	39
Darrell Gooden	36
Russ Parris	34
Newman Rodgers IV	32
Garrett Walton	28.5

Blue Spike	6 Credits
John Hattaway	23
Doug Whitfield	23
James Dillaha	21.5
Doug Herrick	18.5
Keith Swilley	18.5
Ed Wonders	18
Steve Moorehead	16
Todd Stafford	14.5
Brent Woody	13
Bill Daniel	13
Dean Williams	10.5
Towana (Rudd) Henry	10
Larry Hunter	9
Bernie Mostoller	9
Beth Shoemaker	7
Luke Shows	8
Doug Henry	8

If you would like to join the Spike Club or Desire Additional Information, please contact Alecia Overman
(850) 476-0318

ADVERTISER'S INDEX

Anchor Pest Control 850.435.7696 ginger@anchorpestcontrol.com www.AnchorPestControl.com	23
Bonded Builders Home Warranty 800.749.0381, ext.800 www.bondedbuilders.com	17
Containers, Inc. 850.471.2964 tim@containersincorporated.com www.containersincorporated.com	23
Florida Home Builders Insurance 888.513.1222 www.fhbi.com	14
Glenn Lubel, e-PRO Green Realtor 850.677.8040, Office 850.572.5575, Cell glen@glennlubel.com www.GlennLubel.com	23
Gulf Power 877.655.4001 850.505.5338 www.GulfPower.com	Back Cover
Norbord www.NORBORD/COM/NA	11
Pensacola Energy 850.436.5050 www.espnaturalgas.com	2
RKN Publishing & Marketing 561.843.5857 rknichent@aol.com www.rknicholson.com	15
Warren Wight Creative Services 407.920.1478 www.ww-cs.com	18

YOUR AD HERE!
Business Card Sized Ads

(ad will be actual size of this promo)

Contact Us For Special Promotional Rates

Richard Nicholson
561.843.5857 / rknichent@aol.com



**Serving Pensacola's
BEST Builders Since 1976**

**Anchor Cares..
And It Shows**

- ◆ **Quality Pre-Construction Wood & Soil Treatments**
- ◆ **Professional, Courteous and Trained Technicians**

**Quality Pest and Termite Prevention
Commitment to Service Excellence**

435-7696

**3140 S. Hwy. 95 A, Cantonment, FL 32533
For Over 35 Years**

www.AnchorPestControl.com



The Area's Quality Service Award Winner
Sentricon*
Colony Elimination System
*Trademark of Dow AgroSciences



*"Builders Know Our Quality!
Innovators of the Three-Step Pretreat Process!"*

*Lance Davis, Owner
Anchor Pest Control.*

WHEN CUSTOMER SATISFACTION IS WHAT YOU DEMAND

- ▶ **Portable Toilets Rentals - Commercial and Special Events**
- ▶ **Roll Off Dumpster**
- ▶ **On Site Ground Storage**

contact the "Can Man"

Proudly Serving Pensacola and surrounding Gulf Coast Areas

owned locally by
Tim Parker



For More Information and prompt service, call "The Can Man" 850.471.2964

Sales and Investment Consulting

Uniquely Focused Real Estate Services



UNITED, REALTORS®



**GLENN LUBEL, e-PRO®, GREEN REALTOR® / Broker Associate
LEED Green Associate
NAHB Certified Green Professional**

(850) 572-5575 CELL
(850) 677-8040 BUSINESS
(850) 677-8045 FAX

glenn@glennlubel.com

22A Via DeLuna
Pensacola Beach, FL 32561



Each Office Is Independently Owned & Operated

www.GlennLubel.com

“Team up for savings with an EarthCents Home.”

– Gulf Power Energy Coach

SCORE BIG WITH A CERTIFIED EARTHCENTS HOME

There are lots of ways an EarthCents Home can save energy and money.

- High efficient HVAC
- Increased insulation
- Low E windows
- High efficient water heater
- ENERGY STAR® appliances
- Reduced infiltration

A CERTIFIED EARTHCENTS HOME IS A TOP PERFORMER

- Up to \$2,800 in rebates
- Increased comfort and savings

To learn more, call your energy expert at 1-877-655-4001 or visit gulfpower.com

