The News of the Home Builders Association of West Florida

May 2013

Ricky Wiggins Builders Captures The Essence of the Parade of Homes

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David Peaden II Executive Director dpeaden@hbawf.com



Alecia Overman Accounting Manager alecia@hbawf.com



Danielle Stomp Membership Director danielle@hbawf.com

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A Pensacola Energy Comfort Plus American Dream Home Is a Must-See Attraction for the 2013 Parade of Homes

Since its inception in 1958, the Parade of Homes[™] has continued to experience steady growth in an ever-changing

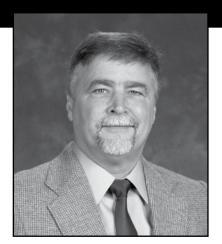
industry. Every spring, Northwest Florida builders are working hard and putting the finishing touches on each Parade house. With the tough times we've seen over the past several years, it is certainly nice to see activity once again in our market. I encourage you to visit the 44 homes scattered throughout Escambia and Santa Rosa counties. The Parade of Homes[™] is brought to you by the Home Builders Association of West Florida (HBA), Ricky Wiggins Builders, Pensacola Energy, Pensacola News Journal, Pensacola Home & Garden, Homefinder.com, WXMB Radio, WEAR TV 3, WFGX My TV 35 and Cox Communications.

This year's Parade is set for May 4–12, with weekend hours from 12p.m. – 6p.m., and weekdays 3p.m. – 6p.m.

There are over 45 home entries scattered throughout Escambia and Santa Rosa Counties, and the Central Site of the beautiful gated community of Nature Trail located on the south side of Nine Mile Road, one mile west of I-10 off exit 5. Surrounded by unspoiled and protected woodlands, Nature Trail is the perfect setting for the ever-popular American Dream Home, which is a Pensacola Energy Comfort Plus home. I am truly thankful of the work of Ricky and Becky Wiggins and Lamar Wiggins of Ricky Wiggins Builders who designed and built the Dream Home, which is Certified Green according to the National Green Building Standard. They have done a wonderful job with the coordination and construction of the Dream Home. Also, a special thanks to Parade of HomesTM Committee who worked to obtain many donations for the Dream Home. Moreover, I appreciate the assistance of the fine professionals at Pensacola Energy. Pensacola Energy Marketing Manager Jill Grove and her team did a remarkable job. Also, thank you to the many businesses who donated either services or materials to the Dream Home. We could not do this without you. Also, I am thankful for the help of our HBA Legal Counsel Steve Moorhead of McDonald, Fleming, Moorhead, LLP for his guidance during this process.

Special thanks the home builders who have entered homes into the Parade including Acorn Fine Homes, Adams Homes, Arista Builders, Avant-Price Builders Group,

President's Message



By Eric Witt

Celebrity Home Builders, Classic Home Builders, DC Homes of Pensacola, DR Horton, Henry Company Homes, JBL Homes, KW Homes, Mitchell Homes, Panhandle Homes, Paragon Custom Home Group, Ricky Wiggins Builders, Timberline Contractors, and Walther Custom Homes.

In closing, there's never been a better time to buy a home with historically low interest rates. Whether you are a potential home buyer or home builder, the Parade of HomesTM has something for everyone. For more information go to www.ParadeofHomesPensacola.com.



Have pictures from HBA events? Share them with us! Tag yourself in our photos! NEXT CORNERSTONE ISSUE:

June 2013

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Cover Story

PENSACOLA DREAMIN' An Environmentally Friendly American Dream Home Offers Design, Innovation, Luxury and Technology



"The Dream Home is 3,236 square-feet of spacious living with four bedrooms and three and a half bathrooms. It has a bold design..." The ever-popular American Dream Home, which is a Pensacola Energy Comfort Plus home, is located in Nature Trail, one of the hottest selling developments in Northwest Florida. Dream Home Builder, Ricky Wiggins, of Ricky Wiggins Builders, Inc., is pleased with the overall design and functionality of the

floor plan. "The 2013 Dream Home is packed with amenities and energy features that any home buyer would want," said Wiggins. "I am especially pleased with the focus and creativity of our team, and I am looking forward to showcasing this home."

This Dream Home is a focal point of the Parade of Homes[™], set for May 4-12, 2013, with homes throughout Escambia and Santa Rosa counties. The Dream Home is 3,236 square-feet of spacious living with four bedrooms and three and a half bathrooms. It has a bold design with an 8/12 roof pitch that incorporates a self adhering roof underlay with GAF architectural dimensional shingles. The beautiful exterior is complimented with warm brick and HardieShingle® Staggered-Edge siding that blends nicely with a side-entry carriage steel insulated garage doors. The natural gas lanterns at the front entrance with down lighting on the exterior, offers a welcoming focal point and view.

"It was a good experience making the interior design selections for the home," said Becky Wiggins, who played a key role with her husband, Ricky, and brother-in-law, Lamar Wiggins, in the construction of the Dream Home. "Not only do the selections have to complement each other and the design of the home, but they also have to be made from eco-friendly materials." The home, designed for family needs and gracious entertaining, features 10 foot ceilings throughout with

specialty ceilings in the dining room and master bedroom. Designer and recessed lighting is highlighted in multiple areas that showcase its beautiful wood floors, ceramic tile and decorative shower tiles. With a comfortable feel, a Heat Glo Direct Vent Fireplace, with high definition logs and LED accent lighting, provides a realistic flame and glow.

For the chef of the family, a gourmet kitchen that features elegant granite countertops exudes class with shaker style cabinets, soft close drawers, and under-the-counter lighting for an elegant feel. Stainless steel appliances with a natural gas range, convection microwave, Energy Star dishwasher and a counter-depth refrigerator, add to the overall functionality. A spacious pantry convenient to a kitchen prep area and a nearby wet bar with wine cooler are some of the amenities that set this modern space apart.

The Dream Home is Certified Green according to the National Green Building Standard. "The Pensacola Energy Comfort Plus features are designed to save money and reduce

energy consumption, said Marketing Manager Jill Grove, of Pensacola Energy. "This has been an exciting project for our team of professionals who were involved in the planning before construction began. We made significant recommendations to develop a customized energy-feature package that will benefit the homeowner for years to come."

Included as part of the latest advancement in energy-efficient building are two tankless gas water heaters, and a state-of-the art 15 seer air conditioning system complimented by a hydronic heating system help lower energy bills. It also has piping for a natural gas in home fueling station for a Compressed Natural Gas vehicle.

Lee's Glass installed PGT Vinyl WinGuard 500 Series impact resistant, Low E windows that reduce energy costs, protect homes against weather and intruders, enhance beauty, and eliminate noise. Majestic exterior doors with Solarban 70 XL keeps the interior cooler in the summer and warmer in winter.

Moreover, R-20 Icynene open cell foam ceiling insulation, and R-23 Owens Corning ProPink Select wall insulation add to the energy efficiency of the home.

Surrounded by unspoiled and protected woodlands, Nature Trail subdivision is located on nearly 750 acres with more than half devoted to preservation efforts. This gated community allows residents to find serenity while living conveniently close to shopping, dining and entertainment. Located on the south side of Nine Mile Road, one mile west of I-10 off exit 5, Nature Trail captures the essence of rural living while only minutes away from the thriving Pensacola area. With walking and running trails, tennis courts, residents' lodge, fitness facility and swimming pools, Nature Trail is designed around the tranquility and beauty of its natural surroundings.

The Parade of HomesTM has been a popular attraction since its start in 1958 and is brought to you by the Home Builders Association of West Florida and is sponsored by Ricky

Cover Story

Wiggins Builders, Inc., Pensacola Energy, Pensacola News Journal, Pensacola H&G Magazine, WEAR TV 3, WFGX My TV 35, and Cox Communications. Make sure to see this year's Parade of Homes[™]! This is a great opportunity for home builders and potential home buyers to learn more about new trends. Again, it will be held May 4-12, with weekend hours from 12:00 p.m. - 6:00 p.m., and weekdays 3:00 p.m. - 6:00 p.m. Go to www.ParadeofHomesPensacola.com for more information of maps, homes, floor plans and amenities.



Cover Story

2013 AMERICAN DREAM HOME Appreciates Its Donors

The Home Builders Association of West Florida and Ricky Wiggins Builders would like to thank the business who contributed to the overall success of the Dream Home. If you see something you like, just find the item on the below list and contact the donating company. Tell them you saw their product or service at the Dream Home... and you want the same for your home.

PLATINUM

Ricky Wiggins Builders Ricky and Becky Wiggins Lamar Wiggins PO Box 3263 Pensacola, FL 32516 251-962-4375 www.rickywigginsbuilders.com Donation: Dream Home Builder

Pensacola Energy

Don Suarez and Jill Grove 1625 Atwood Drive Pensacola, FL 32514 850-436-5050 www.pensacolaenergy.com *Donation: Gas Piping / Marketing*

GOLD

All Pro Sound Blake Jochum 806 Beverly Pkwy. Pensacola, FL 32505 850-432-5780 www.allprosound.com Donation: Home Automation and Audio Video System

American Concrete

Billy Campbell 2866 Hwy 95A North Cantonment, FL 32533 850-968-1515 **Donation:** Concrete, Footings Driveway, Sidewalks

Block USA

David Trull PO Box 7142 Pensacola, FL 32534 (850) 438-2415 www.specblockusa.com *Donation: Foundation Block*



Coastal Insulation Company

Bill Morrell / Mike Cannon 8006 Pittman Ave. Pensacola, FL 32534-4400 850-476-7778 www.mascocs.com/coastalpensacola **Donation:** Wall Bib & Ceiling Insulation

Lee's Glass & Window Works

Mike Farrell 1237 N. Pace Blvd. Pensacola, FL 32505 850-432-0865 www.leesglass.com **Donation:** 28 PGT Vinyl WinGuard 500 Series Impact Resistant, Low E Windows/ Labor

Pro-Build

Carlin Bennett / Buck Parker 1500 W. Main Street Pensacola, FL 32502 www.probuild.com 850-432-1421 *Donation: Framing / Trusses*

Ready Mix USA

Bobby Lindsey P.O. Box 7142 Pensacola, FL 32534 850-477-2899 www.readymixusa.com *Donation: Ready Mix Concrete*

Roofer's Mart Southeast Joey Padgett 3175 Copter Road Pensacola, FL 32514 850-266-2800 Donation: GAF Roofing

Superior Granite Wally Kader 7011 Pine Forest Road Pensacola, FL 32523 850-941-0270 www.superiorgranite.com Donation: Granite for Counter Tops & Fireplace

W. R. Taylor Chip Otwell / Dwayne Watson 17 Manresa Street Pensacola, FL 32502 850-432-6163 www.southalabamabrick.com Donation: Brick & Mortar Mix

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Ferguson Enterprises Shannon Prine 8813 Grow Dr. Pensacola, FL 32514-7057 850-484-8202 www.ferguson.com Donation: Plumbing Fixtures/Moen Faucets

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Gary Sluder 4021 Navy Blvd. Pensacola, FL 32507 850-456-3360 www.genesflooring.com *Donation: Flooring*

Mathes Electric Supply Co.

Jerry Pope 6 41st Lane Pensacola, FL 32513-9699 850-432-4161 www.mathesgroup.org *Donation: All Electrical Supplies*

Mathes Lighting & Lamp

Kim and John Cheney 1041 Creighton Road Pensacola, FL 32513-9633 850-479-4450 www.matheselectric.com *Donation: Lighting Fixtures / Material*

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Jeff King 2907 N. Davis St. Pensacola, FL 32503 850-433-4689 www.southernpipe.com *Donation: Rough-In Piping, Rinnai Hydronic Heat Air Handler*

Swift Supply Company

Rick Lewis 7405 A North Palafox Street Pensacola, FL 32503 850-477-1488 www.swiftsupply.com *Donation: Framing, Foundation Package*



BRONZE

American Alarm and Audio

Anthony Bailey 5177 Stewart Street Milton, FL 32570 (850) 626-8716 www.ameralarm.com *Donation: Security System*

Architectural Concrete Design

Neil Brown 1700 South Hwy 97, Cantonment, FL 32533 (850) 572-4687 archetecturalconcretedesignsllc.com *Donation:* Overlay Design on Front and Back Porches

Ashley Furniture

Nancy Whalls 6861 N. 9th Ave. Pensacola, FL 32504 850-494-1717 www.ashleyfurniture.com *Donation: Home Furnishings*

Capitol Materials

Bobby Boothe 1854B E I-65 Service Road, North Mobile, AL 36617 251-452-6161 *Donation: Sheetrock Finishing Materials*

Celebrations the Florist

Mary Alice Price 717 N. 12th Avenue Pensacola, FL 32501 850-433-2022 www.celebrationstheflorist.com **Donation:** Decorating Services

Eagle Electric of Pensacola

Raymond Carroll 2811 West Maxwell St Pensacola, FL 32505 850-456-7751 **Donation:** *Electrical Labor*

Emerald Coast Building Materials Bill Batting 8040 N. Palafox St. Pensacola, FL 32534 850-471-6291 www.ecbmfl.com Donation: Drywall

Fourstar Drywall Roy Lister 362 West Oakfield Road Pensacola, FL 32503 850-476-5305 Donation: Drywall Labor

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Hamby's Kitchen Center Charles Hamby P. O. Box 658 Lillian, AL 36549 251-962-7260 www.hambyskitchencenter.com *Donation: Cabinetry*

Landscape Concepts

Keith Hardiman 3403 Gulf Beach Hwy. Pensacola, FL 32507 850-453-2586 www.seelandscapeconcepts.com *Donation: Landscape Plan*

La-Z-Boy Furniture

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Merritt's Glass Company

Chip Merritt 4139 N Davis Hwy. Pensacola, FL 32503 www.merrittglass.com *Donation: Shower Enclosure, Mirrors*

McDonald Fleming Moorhead Stephen Moorhead 25 W. Government Street Pensacola, FL 32502 850-477-0660 www.pensacolalaw.com Donation: Legal and Closing Services

More Dream Home Donors

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Pinch A Penny Cyndi Delcher 8090 N. 9th Avenue Pensacola, FL 32514 850-484-3631 http://store.pinchapenny.com Donation: Home Furnishings

Pinckard Garage Doors

Keith and Kevin Pinckard 5489 Woodbine Road Pace, FL 32571 850-994-7201 *Donation:* Garage Doors, Openers, Installation

Rinnai America Corp.

Mike Peacock 103 International Dr Peachtree City, GA 30269 678-829-1700 www.rinnai.us **Donation:** Two Rinnai Tankless Water Heaters

Sherwin-Williams

Gus Uebelsteadt and Jeff Paul 313 E. Nine Mile Road Pensacola, FL 32514 850-232-0477 www.sherwin-williams.com *Donation:* All Paint / Materials

Southeastern Sash & Door Gary Weng 94 Ready Ave. Ft Walton Beach, FL 32548 850-664-5252 www.southeasternsashanddoor.com Donation: Interior Trim & Moldings

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Waste Pro

Donation: Drywall

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The Escambia County Housing Finance Authority was created in 1980 by the Escambia County Board of County Commissioners to help alleviate a shortage of affordable housing. The Authority is a special district in the State of Florida under Florida Statues, Chapter 159, Part IV. You may visit our website online at: www.escambiahfa.com

How Do I Apply?

Contact a participating lender listed on this brochure. The lender can help you determine the amount of loan you can afford. Additional help is available from a variety of other professionals such as real estate attorneys or non profit housing groups; some offer homebuyer education.



If you have questions please contact the Authority at 800-388-1970 or 850-432-7077 or a participating lender listed on the back of this brochure.

Revised 3/11/13

The Program

This program is designed to make purchasing a home more affordable for low and moderate income homebuvers by providing homebuyers with affordable interest rate mortgage loans and down payment and closing cost assistance. Mortgage loans in this program are available on a first-come, first-serve basis.

What Homes Qualify?

The single family home may be attached or detached, a condominium, townhouse/ townhome, certain manufactured homes or PUDs. Homes must be located within one of the counties listed on the front of this brochure. The total purchase price of a home within Escambia County may not exceed the following limits:

Maximum Purchase Price:

	Non-Target Areas	Target Areas
-		

New &		
Existing	\$250,200	\$305,800
Homes		



PARTICIPATING LENDERS

First Federal Bank		
Linda Hensel	(850) 433-4552	
Kim Strickler	(850) 516-1250	
Steven Cochran	(850) 433-4551	
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Bruce Carpenter	(850) 332-5221	
Dee Godwin	(850) 332-5221	
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NOLA Lending		
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Darbara Frieur	(650) 457-1655	
Supreme Lending		
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Bart Swan	(850) 678-4663	

FIRST-TIME HOMEBUYER PROGRAM 30-YEAR FIXED RATE MORTGAGES WITH DOWN PAYMENT/CLOSING COSTS ASSISTANCE (CASH GRANT OPTION) 4.00% MORTGAGE RATE WITH \$6,000 CASH GRANT OR (LOW RATE OPTION) 3.25% MORTGAGE RATE \$7,500 AT 0% 30-YEAR DEFERRED SECOND MORTGAGE PROGRAM PROVIDED BY: THE ESCAMBIA COUNTY HOUSING FINANCE AUTHORITY Serving the Counties of: Alachua, Bradford, Escambia, Gadsden, Indian River, Leon, Marion, Martin, Okaloosa, Santa Rosa St. Lucie, Wakulla and Walton

*Participating Lenders will provide specific APR information as required by lav

Who Qualifies?

- Borrowers must be first-time homebuvers who have not had a present ownership in a principal residence during the past three years.
- Borrowers must occupy the purchased home as their principal residence.
- Qualified Veterans or homebuyers purchasing a property in a designated targeted area do not need to be firsttime homebuyers.
- Borrowers must meet normal mortgage requirements to demonstrate credit worthiness. Borrowers must credit worthiness have a minimum 640 FICO score to participate.
- Home must be located in Alachua. Bradford, Escambia, Gadsden, Indian River, Leon, Marion, Martin, Okaloosa, Santa Rosa, St. Lucie, Wakulla and Walton Counties.
- Household income may not exceed the following limits within Escambia County and Santa Rosa.

Maximum Income Limits:

Family of 1-2:	\$71,040
Family of 3 or more:	\$82,880

The Mortgage

The homebuyer may choose between a VA-guaranteed, FHA-insured, or USDA-RD 30-year fixed rate mortgage.

Low	Discount	Origination
Rate Option	<u>Point</u>	<u>Fee</u>
3.25%	0%	0%
Cash Grant	Discount	Origination
<u>Option</u>	<u>Point</u>	<u>Fee</u>
4.00%	0%	0%

Down Payment Assistance

The Authority offers two options for down payment assistance (DPA) in all participating counties. DPA may provide up to 100% of the homebuyers cash to close as long as there is no cash back to borrower. (Homebuyers must choose between the Cash Grant or Second Mortgage.)

Cash Grant Option: The Cash Grant provides up to \$6,000 (not to exceed 4% of loan amount) and can only be used with the 4.00% First Mortgage. The Cash Grant never has to be repaid under any circumstances.

Low Rate Option: 0% Non-Amortizing 30-Year Deferred Second Mortgage: The second mortgage provides up to \$7,500 and can only be used with the 3.25% First Mortgage. (Second Mortgage is not forgivable and becomes due when first mortgage is satisfied or upon sale, transfer, rental or disposition of property.)



Habitat for Humanity ReStore Fresh Farm Market Every Wednesday, 10am– 2pm

ReStore

6606 Elva Street, Milton Florida, (behind Hall's Hardware)

Habitat ReStore offers home improvement and construction materials as well as local produce, art and homemade goods! Come shop the ReStore -Home Supply Thrift Store - and the ReStore Farm Market!

Fruits, Vegetables, Baked Goods, Jelly, Small & Large Garden Produce, Eggs, Milk, Fresh Flowers, Handmade Jewelry, Fresh Ground Grits, and More!

> Market Vendor Contact: cbryars@pensacolahabitat.org

Store Hours: Wed-Sat, 10am-6pm ReStore: 850-981-0009 Home Improvement Donations: 850-332-6747

pensacola.habitatrestores.org



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Home Builders Association Issues Are Poised for Productive Session

Governmental Affairs

With 2013 session of the Florida Legislature set to end on May 3rd, the Florida Home **Builders Association (FHBA)** is poised to achieve many of its major legislative priorities. FHBA received a huge boost in Mid-April when members from around the state came to Tallahassee and lobbied their legislators on key bills and issues. FHBA is well-positioned to succeed with four budget-related initiatives, including \$250,000 for the Department of Business and Professional Regulation (DBPR) to crack down on unlicensed activity; \$925,000 in grants for building code education; \$700,000 for the final phase of a study on cost-effective septic tank systems; and \$250,000 for the Future Builders of America program. FHBA also expects success on wage theft and sick leave bills as

well as new rules governing home owners associations. The biggest challenges remaining are funding for down payment assistance through the Sadowski Affordable Housing Act, drug re-packaging as it impacts workers' compensation rates, and a building code bill that took on amendments that some legislators oppose. "All in all, the timing of our members' visits last week could not have been better," said FHBA Director of Governmental Affairs Doug Buck. "Their meetings with legislators really made a difference and helped move us toward what we hope will be a very successful session."

Top: From left, Home Builders Association of West Florida Executive Director David Peaden, Northeast Florida Builders Association Executive Director and State Representative Daniel Davis (R-Jacksonville), 2017-18 Designated Speaker of the House Richard Corcoran (R-Trinity), HBA Board Member Jon Pruitt of JW Dunnwright Construction, HBA Past 2nd Vice President Rod Hurston of Fisher Brown Bottrell Insurance, and HBA President Eric Witt of Kenneth E. Witt Carpentry.

Middle: HBA members, from left, Rod Hurston, Jon Pruitt, Eric Witt pose for a photo with Florida Senate President Don Gaetz after meeting with him about housing issues and economic development.

Bottom: Clay Ingram, who Chairs the Government Operations and Subcommittee, played a key role with Home Builders Association issues most notably, cracking down on unlicensed contractors, including \$250,000 for the Department of Business and Professional Regulation (DBPR) to crack down on unlicensed activity. From left, Rod Hurston, HBA President Eric Witt, Rep. Clay Ingram, David Peaden and Jon Pruitt.





New Member Profiles



Lister Builders has been in business since October 1984, serving across the state of Florida in residential and light commercial

construction. Their primary focus is custom homes, which is reflected its our logo, "When Details Matter." Lister builds each home for the individual homeowner, therefore each of their homes has its own personality. "We have been very blessed to keep busy during the down market, and we are very thankful, said Alton Lister. "Our industry is continually changing due in part to the internet and new forms of communication that are readily available. We can use this to our benefit in the building industry."

When asked why it is important to him to be a member of the HBA of West Florida, Lister replied, "The National Association of Home Builders (NAHB) is the major player for builders in government regulations, and our local HBA carries this load for us in Northwest Florida. The HBA of West Florida is very beneficial for every builder." Alton also beliieves that the educational opportunities available to him as an



HBA Member are valuable.

When he is not working, Alton enjoys spending time on the water and being with his family. Says Alton, "I value the time that I spend with my family - they are most important."

Lister Builders, LLC J. Alton Lister, Owner 40 W. Nine Mile Road #2-129

Pensacola, FL 32534 (850) 432-5478 www.listerbuilders.com lbldr@aol.com



Advanced Space Concepts, Inc. Louisette Woodward PO Box 4475 Pensacola, FL 32507 (850) 453-0290 www.advancedspaceconcepts.com louisettemw@att.net



Advanced Space Concepts specializes in designing and constructing custom closets, home offices, entertainment centers, pantries, laundry rooms, and bookcases offering a broad range of

woodgrain melamine and solid wood from which the home-

owner can choose. Our goal is to maximize the utility of the customer's space and personalize it to fit their needs. We work with them to provide the ultimate design. We focus upon organizational needs by providing excellent service and a quality product. With 15 years experience, we have had the pleasure to improve many area homes with our creative designs. Custom closets add value to the home in the same manner as good kitchen or bathroom design does. We welcome the opportunity to help your customers with their space needs.

Louisette Woodward, owner, feels her HBA Membership is valuable in helping her to "connect with builders in a symbiotic relationship to provide the ultimate customer the highest quality fitments in the industry today." Says Louisette, "I appreciate the opportunity to be a part of the HBA of West Florida. I look forward to meeting all the members and to doing my part by joining some of the committees."

In her free time, Louisette enjoys reading, cooking, traveling, playing Scrabble and bridge, and doing creative house projects.

Walther Custom Homes, LLC Teresa & Keith Walther PO Box 2499 Gulf Shores, AL 36547 (850) 470-0005 tkwalther@yahoo.com

Teresa and Keith Walther, of Walther Custom Homes, LLC, is licensed in Alabama and Florida, and has been building

since 1997. Walther has built homes in Baldwin, Mobile, Santa Rosa and Escambia Counties. Walther developed several subdivisions in Gulf Shores, including Osprey Land-

ing, which they are currently building in. Keith has worked in construction his whole life. Teresa graduated from Florida State University with a degree in Interior Design. Walther Custom Homes can customize house plans for customers, and will build on its lots or the customer's lot. Walther Custom Homes builds everything from patio-style houses to larger, custom homes.

Keith and Teresa believe that Membership in the HBA is important to their business because they have seen repeat business and still receive calls as a result of involvement in previous years' Parade of Homes. They also believe that the exposure and

involvement with other building professionals they encounter in the HBA is valuable.

Keith and Teresa enjoy spending time with their family, including their two daughters, as well as traveling and spending time on the water. Teresa also enjoys decorating.



Classic Homes of Pensacola Danny Speranzo and Rick Faciane 6833 Cedar Ridge Drive Pensacola, FL 32526 850-944-6805 850-944-2261 fax

In 1983, Danny Speranzo and Rick Faciane joined together to build homes for their own families. With Rick's engineering ability and Danny's construction skills, Classic Homes was born. Classic Homes has been an innovator and trend-setter in the home building industry winning many Parade of Homes Awards. They have also developed many residential and commercial projects in Florida and Alabama. "The HBA allows you the platform to stay connected to all business, codes and personal relationships," said Rick Faciane. "It helps you sustain a growing business and community."

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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.

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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.

FOR FUTURE

UPCOMING EVENTS, PLEASE CALL THE HBA OFFICE AT 850.476.0318 AND VIEW THE

> CALENDAR IN Every Issue.

THANK YOU!



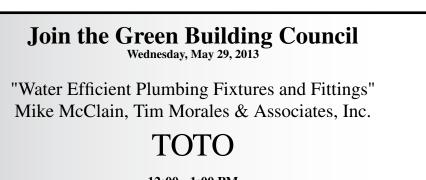
The Home Builders Association of West Florida's Green Building Council participated in the UpTown Earth Day Celebration held at Cordova Mall on Saturday, April 20th,

2013. The Council's vision is to educate and inspire home builders and members of our community to embrace and implement green, sustainable and energy efficient building practices. The Green Building Council is always seeking opportunities to educate and present information to members of



Green Building Council President Natasha Reynolds of Pensacola Energy and Green Building Council Board Member Jeff Hatch of Gulf Power enjoy the UpTown Earth Day Celebration held at Cordova Mall.

the HBA and the public to raise the level of Green Building standards in our community. Contact the Florida Home Builders Association at 850-476-0318 to find out how you can get involved with the HBAWF Green Building Council today.



12:00 - 1:00 PM Pensacola Energy 1625 Atwood Dr., Pensacola, FL 32514

Lunch provided by Tim Morales & Associates, Inc. (Fajita Bar from Moe's Southwest Grill)

PLEASE RSVP AT: 476-3294

Learning Objectives:

- Recognize the seven principles of Universal Design.
- Select the features of a bathroom that maximize an elderly or disabled person's ability to live independently with dignity.
- Distinguish between reducing the volume of water used in a building and reducing flow rates.
- Select technologies for use in designing bathrooms which meeting the need to earn green building rating system's points and will be able to pass the test of time by staying in the building.

Auxiliary Council Continues to Make a Positive Impact in the Community

For over 25 years the Auxiliary Council of the Home Builders Association of West Florida has been supporting causes and chari-

ties in our local community. Our main platform is the children that are housed in group homes at the Lakeview Center as part of the Foster home program, there are usually about 50 children in the program. These children range in age from 7-18 years and all have various levels of mental illness and/or behavioral disorders due to neglect or abuse at home. Most of them do not have any interaction with their families.

Our **Main Annual Fundraising Event** is our Silent Auction which is held at Genes Floor Covering in October as the HBA's October General Membership Meeting. It is a free event, with fabulous food catered by Gary and Cindy Sluder of Genes Floor Covering, and lots of great items to bid on.

THESE ARE SOME OF THE THINGS WE DO:

For the Lakeview children:

- Spring Picnic at Blue Angel Recreation Park May
- Shopping for Christmas Presents (\$100 per child) November/December
- Christmas Pizza and Bowling Party December
- Deliver Christmas Presents to Lakeview a few days before Christmas

Other things we do:

• Annual Dream Home Drafting Contest for local high school drafting students (\$1000 worth of cash prizes).

• Workman Middle School is our Partner in Education, in previous years we have paid for part of the main sign out front, landscaped, painted classrooms, provided newspapers for students.

• Annual donation to Gulf Coast Kids House (\$1000/year)

• Previously we have cooked dinner for 120 homeless people at Pensacola United Methodist Community Ministries (PUMCM) on "T" St.

Other fundraising events we have had or plan to have:

Tag (Yard) Sale at Cort Furniture Parking Lot (May 2012)
Fashion Show at New World Landing (discussing future plans)
Chili Cook Off for HBA members (discussing future plans)

We are a group of professional women from various areas of the home building industry, we need your help to support these worthy causes by donating some of your time and/ or money, please call the Home Builders Association office at 476-0318 for more information.







CARING . CREATING . CONTRIBUTING



Above: Linda Salter, of Surety Land Title, Auxiliary Council President

Left: Washington High School Drafting Instructor Glenn Stanton and Auxiliary Council Board Member Angie Cooper of Gulf Power Company, with 1st Place Drafting Contact Winner Saylor Davis.

NAHB News

Rising Costs Put Squeeze on Builder Confidence in April

Facing increasing costs for building materials and rising concerns about the supply of developed lots and labor, builders registered less confidence in the

market for newly built, single-fami-NAHB ly homes in April, with a two-point drop to 42 on the National Association of Home Builders/ Wells Fargo Housing

Market Index (HMI), released today.

"Many builders are expressing frustration over being unable to respond to the rising demand for new homes due to difficulties in obtaining construction credit, overly restrictive mortgage lending rules and construction costs that are increasing at a faster pace than appraised values," said Rick Judson, National Association of Home Builders (NAHB) Chairman and a home builder from Charlotte, N.C. "While sales conditions are generally improving, these challenges are holding back new building and job creation."

"Supply chains for building materials, developed lots and skilled workers will take some time to re-establish themselves following the recession, and in the meantime builders are feeling squeezed by higher costs and limited availability issues," explained NAHB Chief Economist David Crowe. "That said, builders' outlook for the next six months has improved due to the low inventory of for-KITCHEN

sale homes, rock bottom mortgage rates and rising consumer confidence."

Derived from a monthly survey that NAHB has been conducting for 25 years, the NAHB/Wells Fargo Housing Market Index gauges builder perceptions of current singlefamily home sales and sales expectations for the next six months as "good," "fair" or "poor." The survey also asks builders to rate traffic of prospective buyers as "high to very high," "average" or "low to very low." Scores for each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good than poor.

While the HMI component gauging current sales conditions declined two points to 45 and the component gauging buyer traffic declined four points to 30 in April, the component gauging sales expectations in the next six months posted a three-point gain to 53 - its highest level since February of 2007.

Looking at three-month moving averages for regional HMI scores, the Northeast was unchanged at 38 in April while the Midwest registered a two-point decline to 45, the South registered a four-point decline to 42 and the West posted a three-point decline to 55.

Editor's Note: The NAHB/Wells Fargo Housing Market Index is strictly the product of NAHB Economics, and is not seen or influenced by any outside party prior to being released to the public. HMI tables can be found at nahb.org/hmi. More information on housing statistics is also available at www.housingeconomics.com.

NEXT CORNERSTONE ISSUE:

June 2013

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DINING

0'0"×10'0"

"The House the House Built" Build

Cookie Ashby, Big Bend Habitat for Humanity's newest homeowner, participated in the dedication of her new home on Saturday, March 23rd, 9:00 am at 1433 Connecticut Street.

The three bedroom/two bath home was built on a lot donated by the City of Tallahassee, and is was privately sponsored by members of The Florida House of Representatives; Northeast Florida Builders; United States Sugar Corporation; Verizon Wireless, Habijax, Florida Habitat for Humanity SSO and others.

The construction was a Blitz Build, taking place in just one week, instead of Big Bend Habitat's traditional 12-week build schedule. Leon County Schools graciously allowed Big Bend Habitat the use of parking at Riley Elementary School for staging the construction.

Thank you to all of our Sponsors and Volunteers. Making the dream of homeownership a reality for the Ashby family would not be possible without your hard work and generosity.



SEBC—July 11-13, 2013

Orange County Convention Center SOUTH Building—Hall B1

New Member Promotion

Save Big – Register Early

New members who join their local HBA from September 2012 through July 1, 2013 can register for a 3 DAY ALL ACCESS SEBC EXPO PASS for Just \$69—a Savings of \$80 off Full Registration*

*Full Registration Includes: EARN ALL 14 CEUS PLUS Access to General Education Tracks on Architecture/Design; Codes and Construction; Green and Sustainable Building Practices; Remodeling; Multi-Family Housing; Sales & Marketing; Business Management and 3 days of Expo Hall Access that includes On Site Demonstration Stage Programs and our Welcome Reception/Business Card Exchange on Thursday, 5 pm—6 pm

This promotion is for New Members and First-Time SEBC attendees. Please note registrations will be checked for Local HBA membership and show attendance.

Register Today!

http://sebcshow2013.eventbrite.com/?discount=SEBC13NEW Visit SEBCshow.com for a complete schedule of events.

Feature Story

Top 10 Reasons To do Business With an Active Associate Member

 They support the industry at the local, state and national levels.

 They volunteer time, talent and treasure to help the association accomplish its goals.

 They recruit their colleagues and business contacts to become members.
 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.

 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?





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 Harold Logan	500 Credits 504
Super Spike Rod Hurston	250 Credits 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

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