


The News of the Home Builders Association of West Florida

CORNERSTONE

June 2013



The Value of Home Ownership... Is An Enduring Goal

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CORNERSTONE

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Your Home Builders Association Shines During the Parade of Homes

I am so proud of my Home Builders Association and the members who make it possible for me to serve. I was so impressed by the attendance of the Parade of Homes Kick Off Party that was held at the beautiful Nature Trail Lodge. What an exciting time for our industry where we can gather and enjoy the friendships that make our industry so very special.

I would like to thank Ricky and Becky Wiggins and Lamar and Jennifer Wiggins for their leadership and help with the American Dream Home. The house is beautiful and very functional too. So much work and coordination goes into building the Dream Home, and I am truly thankful for their efforts. The Dream Home Donors can't be thanked enough also. We listed the Donors in the last issue of Cornerstone, but I think it is important to



The Pensacola Energy Team

list them again. Take a look at the impressive list of people who came together for the greater good of our industry. Every year they step up to the plate and give until it hurts! For that, the Board of Directors and the members should all be extremely appreciative of what they do on our behalf.

Pensacola Energy Marketing Manager Jill Grove and her team showed a lot of enthusiasm in showcasing the Comfort Plus features in the Dream Home. They were onsite throughout the Parade of Homes cooking with natural gas on its Coastal Cooking TV show, and handing out hundreds of cookies and sausages to attendees. They clearly enjoyed being involved in the Parade of Homes and it showed.

Did someone say Crawfish and Shrimp? Gary, Cindy, Kevin and Kyle Sluder of Gene's Floor Covering, cooked up a feast that over 300 people in attendance thoroughly enjoyed.

President's Message



BY ERIC WITT

They made the Kick Off Party a memorable event that many are still talking about. If they ever decide to get out of the flooring business, the catering business looks very promising!

Special thanks to the home builders who entered homes into the Parade including Acorn Fine Homes, Adams Homes, Arista Builders, Avant-Price Builders Group, 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, Timberland Contractors, and Walther Custom Homes. The Parade of Homes enables our industry to shine, and we thank you for your participation.



American Dream Home Donors at the Parade of Homes Kick Off Party.

THE VALUE OF HOMEOWNERSHIP

Homeownership is An Enduring Goal

“homeownership has always been – and continues to be – the single best long-term investment for most Americans.”

Since our nation’s first days as a newly-fledged republic, homeownership has been a cherished ideal. Reasons as diverse as our population have impelled generations of Americans to work hard and make the sacrifices necessary to own a home.

That’s because the benefits of homeownership are many. Perhaps most important is that owning a home provides an unparalleled sense of well-being, security and achievement.

Moreover, homeownership has always been – and continues to be – the single best long-term investment for most Americans. It is a primary source of wealth and financial security for many households, helping to provide for education, retirement and more.

Even in the wake of the Great Recession with its severe housing market crisis, Americans continue to value homeownership. Almost all (96 percent) of the people polled in a survey* conducted last year for the National Association of Home Builders (NAHB) by two nationally-known polling firms said they are happy with their decision to own a home. That sentiment held true even among people whose homes are “under water.” Eighty-four percent of those who owe more on their mortgage than their home’s current value said they are happy with their decision to own a home.

The nationwide survey also found that a significant majority – 76 percent – think owning a home is the best long-term investment they can make and is worth the ups and downs of the housing market. Among people who don’t currently own a home, 68 percent hope to own a home in the future, the poll found.

HOMEOWNERSHIP GENERATES JOBS AND STRENGTHENS THE ECONOMY

Just as homeownership provides many benefits to individual families, it also benefits the nation. Whenever new homes are built, new jobs are created and a permanent source of ongoing revenue for local, state and federal government springs to life that supports local schools and communities across the land.

Just consider: building 100 average single-family homes creates 305 jobs and generates more than \$23 million in wage and business income as well as \$8.9 million in taxes and revenue for state, local and federal governments.

The employment impacts are broad based, extending far beyond the construction workers employed directly to build the homes. Jobs are generated in the industries that manufacture and supply the many products that go into building the home. They are also created when real estate agents, lawyers and brokers provide services to home builders and home buyers.

And the benefits don’t stop there. When 100 families move into new homes, they spend \$740,000 more than usual on appliances, furnishings, and property alterations, creating a further economic stimulus.

In normal economic times, more than 17 percent of the nation’s economy relies on housing. Equally important, new homes are “Made in America.” Most of the products used in construction are manufactured right here at home in the U.S. by our countrymen.

ATTACKS ON A PRINCIPLE THAT AMERICANS HOLD DEAR

Despite the many benefits that homeownership provides for families, its potential to create millions of jobs and its value to the nation’s economy, it is under attack.

Policymakers are pushing for sweeping tax code changes that could prevent millions of families from ever setting foot on the homeownership ladder.

Some of the proposals under consideration include eliminating or reducing the mortgage interest deduction and the deductions for property taxes and the interest on home equity loans. This would hurt those who have played by the rules and sacrificed to get to where they are today, and it would send





shockwaves through the economy. Although detractors claim that the mortgage interest deduction primarily benefits the wealthy, younger households and middle income home owners are actually the biggest beneficiaries.

Abolishing or limiting the mortgage interest deduction would also inflict serious damage on millions of middle-class home owners and the struggling housing market by further depressing home values. It only takes a 6 percent drop in home values to wipe out \$1 trillion in household wealth. Any policy change that makes it harder to buy a home, or forces young families to defer home purchases, will have a significant impact on wealth accumulation and the makeup of the middle class.

INDIRECT BUT EQUALLY DAMAGING

Some of the other threats to homeownership may be less visible, but certainly are no less damaging. Some members of Congress support abolishing Fannie Mae and Freddie Mac without offering a new framework for housing finance system reform that would avoid further disruptions to an already fragile housing finance system.

Even more disturbing is a push by some policymakers to end the federal backstop for housing. This would immediately drive up the cost of long-term financing and destabilize the housing market. A reliable supply of affordable 30-year, fixed-rate mortgage financing is essential to a vibrant housing market, and Congress should ensure that the federal government plays an appropriate role in keeping conventional fixed-rate home loans and adjustable rate mortgages readily available and affordable for America's working families.

Another little known threat comes at the hands of federal regulatory agencies charged with defining a "qualified residential mortgage" for secondary market purposes. The proposed minimum 20 percent downpayment would quickly become the nationwide standard

and would put homeownership far beyond the reach of most first-time home buyers and middle-class households. NAHB estimates that it would take 12 years for the typical family to save enough money for a 20 percent downpayment on a median-priced single-family home; other research indicates that it could take even longer.

Low-downpayment mortgages have been originated safely for decades and are not what drove the housing market crisis. Irresponsible lending and subprime, no documentation and other alternative mortgage products were largely to blame.

Prudent underwriting standards that ensure that buyers can afford their mortgage – not draconian downpayment requirements – are what the market needs.

The Administration and regulators must acknowledge this fact and offer a plan that ensures a safe and healthy mortgage market and keeps low-downpayment options readily available.

THE BOTTOM LINE

Americans continue to value homeownership. That's a lesson that elected officials would do well to remember.

The NAHB poll also showed that 75 percent of all respondents – both owners and renters – believe the federal government should provide tax incentives to promote homeownership.

As the debate over housing policy unfolds, it is crucial to ensure that homeownership remains attainable and that access to safe, decent and affordable housing remains a national priority.

** Note: This national survey of 1,500 likely 2012 voters was conducted Jan. 2-5, 2012 by Public Opinion Strategies of Alexandria, Va., and Lake Research Partners of Washington, D.C. It has a margin of error of ±2.5 percent.*

Cover Story

“Americans continue to value homeownership. That’s a lesson that elected officials would do well to remember.”



NAHB Calls on Congress to Establish a Fair and Workable E-Verify System

“a system must be fair and efficient, and not impose significant burdens on employers.”

NAHB Chairman Rick Judson



As Congress debates comprehensive immigration reform, the National Association of Home Builders (NAHB) called on lawmakers to establish a fair and workable employer verification system for all businesses.

Participating in a congressional roundtable discussion on the impact of the mandatory E-Verify electronic employment verification system on America's small businesses, NAHB Chairman Rick Judson said that such a system must “be fair and efficient, and not impose significant burdens on employers.” The roundtable was held by the Senate Committee on Small Business and Entrepreneurship.

“Congress must also be mindful of the home building industry and its intricate system of general contractors and subcontractors for the system to be workable,” said Judson, who is a home builder and developer from Charlotte, N.C.

As Congress moves to advance immigration bills pending in the House and Senate, NAHB said that a fair and workable E-Verify system for all U.S. employers should:

- Maintain current law, holding U.S. employers accountable only for verifying the identity and work authorization status of their direct employees. Congress should not require employers to verify someone else's workers, such as a subcontractor's employees, as this is both unfair and infeasible.
- Maintain present law that forbids employers from knowingly hiring undocumented workers, including subcontracted workers. NAHB fully supports maintaining this

“knowing” standard to ensure employers understand their role and obligations under the law.

- Ensure that any compulsory federal E-Verify program contains a robust safe harbor for employers so that those who use the system in good faith cannot be held liable for errors in the E-Verify system by any federal agency, including the U.S. Department of Homeland Security, or by the employer's workers.
- Include a strong pre-emption clause preventing state and local governments from creating their own versions of verification requirements for employers. If employers are going to be required to use the federal E-Verify program, they must be assured that they will not also have to meet other potentially conflicting compliance standards imposed by state and local governments.
- Allow employers to begin the E-Verify process when a worker accepts a position, rather than be required to wait until after the start date. This will provide businesses more lead time to handle tentative non-confirmations for those who are ineligible to work.
- Allow employers to access the E-Verify system via telephone and the Internet so it is more workable for small employers.

In addition to calling for a fair and efficient nationwide E-Verify program, Judson said that NAHB supports comprehensive immigration reform that would protect the nation's borders and create an efficient temporary guest worker program that allows employers to recruit legal immigrant workers when there is a shortage of domestic workers.

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CORNERSTONE
ISSUE:**

**July
2013**

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Home Builders Association of West Florida Hosts SkillsUSA World of Construction



The Home Builders Association of West Florida participated in the SkillsUSA event at the Pensacola Bay Center in late April. SkillsUSA is a partnership of students, teachers and industry working together to ensure America has a skilled workforce. SkillsUSA is a national nonprofit organization serving teachers and high school and college students who are preparing for careers in trade, technical and skilled service occupations, including health occupations. It was formerly known as VICA (Vocational Industrial Clubs of America).



From left, Taylor Longworth of East Hill Building & Design; John Hattaway of Hattaway Home Design, and Jon Pruitt of J.W. Dunnwright were all integral parts in volunteering and coordinating the HBA's World of Construction. Thank you for your dedication to the industry.



Ken Odom, of Homeowners Assurance, teaches a young man how to operate a backhoe at the SkillsUSA World of Construction event. The backhoe was a big hit during the event. Special thanks to Thompson Tractor for donating the backhoe.

HBA News

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.



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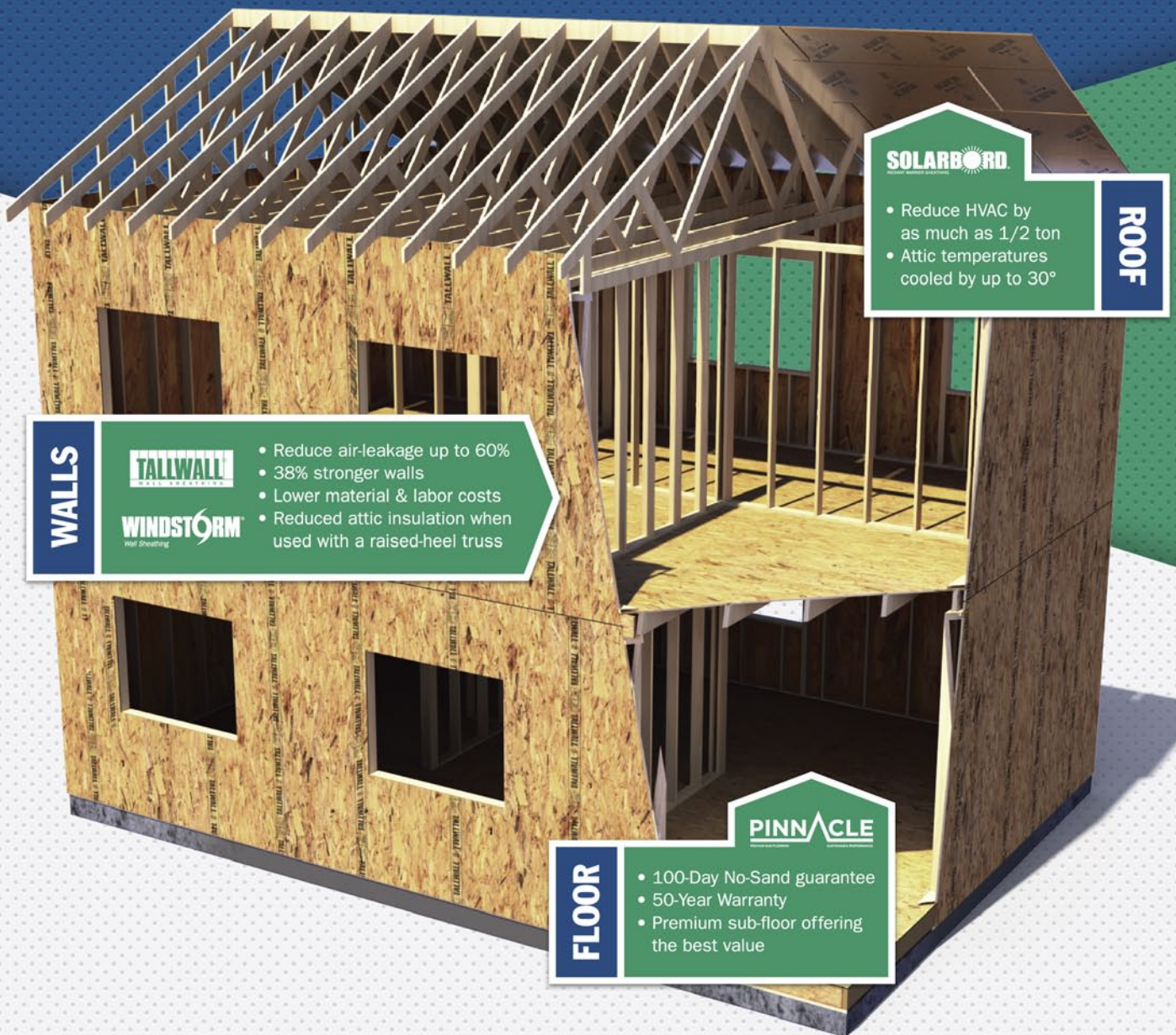
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2013 Parade of Homes

2013 Parade of Home Award Winners

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 Willow Glen



CATEGORY 2 - \$155,000 - \$165,300
 D.R. Horton
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 Rustic Ridge



CATEGORY 3 - \$174,900 - \$188,729
 Mitchell Homes
 1744 Natalie's Way
 Bentley Oaks



TIE - CATEGORY 4 - \$193,905 - 224,800
 Henry Company Homes
 5554 Buckwheat Way
 Pace Mill Creek



TIE - CATEGORY 4 - \$193,905 - 224,800
 Adams Homes of NW Florida
 2033 Larkspur Circle
 Summerfield



CATEGORY 5 - \$254,079 - \$289,900
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CATEGORY 6 - \$306,657 - \$331,465
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CATEGORY 7 - \$349,900 - \$364,900
 Classic Homes of Pensacola
 8974 Salt Grass Drive
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CATEGORY 8 - \$389,900 - 399,000
 Avant-Price Builders Group
 7129 Reef Street
 Hidden Creek



CATEGORY 9 - \$425,000 - \$450,000
 DC Homes of Pensacola
 8946 Foxtail Loop
 Nature Trail



CATEGORY 11 - \$700,000 -- \$800,000
 Acorn Fine Homes
 216 Ariola Drive
 Pensacola Beach



CATEGORY 10 - \$475,000 - \$790,000
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Nature
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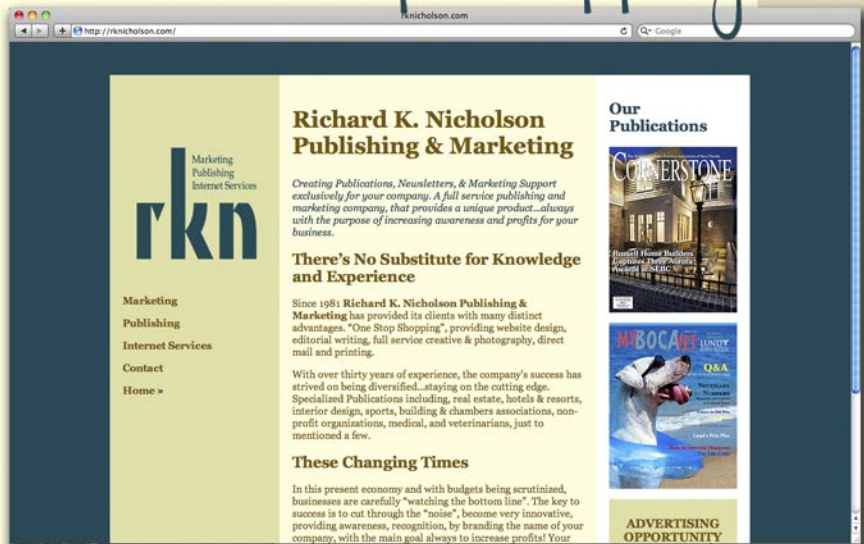
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FHBA Achieves Legislative Victories

When members of the Florida Home Builders Association calculate the return on their annual dues investment, the results of the 2013 Florida Legislative Session in Tallahassee should go a long way to proving FHBA's worth. The state association achieved almost its entire legislative agenda, including promoting the passage of bills that:

- Increase fines, penalties, and enforcement actions against **unlicensed contractors** and allocate \$250,000 to the Department of Business and Professional Regulation (DBPR) to conduct stings and sweeps in search of unlicensed activity.
- Change the state's drug re-packaging law in a way that should **save businesses about 1 percent** on their workers compensation rates.
- Save remodelers the **time and expense** related to receiving Department of Health (DOH) approval when a small remodeling job does not require expansion of a septic tank system.
- Speed up the mortgage foreclosure process, leading to a **reduced inventory of distressed properties** and a more favorable environment for new home sales.
- Preempt local "sick leave" ordinances and **relieves employers of the burden** of providing sick leave to non-fulltime employees.
- Better define the calculations for determining transportation concurrency, mobility fees, and proportionate share aspects of **growth management regulations**, allowing developers to more effectively "pay as they go."
- Prohibit local governments from passing "**Baby Hometown**" laws that would require voter referenda on comp plan and land use changes.
- Set aside \$40 million in **down payment assistance** from funds from a national mortgage fraud settlement (although the funds are limited to existing homes).
- Create new rules governing **home owners associations**.
- Fund statewide **building code education** (\$925,000) and the training for the next generation of construction professionals (\$250,000 for the **Future Builders of America program**) barring any line-item vetoes by Governor Rick Scott.

According to FHBA Governmental Affairs Committee Chair **Zac Extejt** of Port Charlotte and chief lobbyist **Doug Buck**, the session's biggest disappointment was the Legislature's annual **sweep of Sadowski Act funds** earmarked for affordable housing, an issue that could become the cornerstone of FHBA's 2014 legislative agenda.



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The Home Builders Association of West Florida and Ricky Wiggins Builders would like to thank the businesses 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.

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NAHB URGES CONGRESS TO PROCEED CAUTIOUSLY ON FHA REFORM

NAHB First Vice Chairman Kevin Kelly testified before Congress on April 10 in support of congressional efforts to reform the Federal Housing Administration (FHA), but urged lawmakers to proceed in a cautious manner to avoid any disruptions to the nation's housing finance system. "While there is no doubt that the housing finance system needs to be reformed, the contributions that the FHA made during the economic downturn underscore the need for a government backstop for both the primary and secondary mortgage markets," he told lawmakers. For more information, email Scott Meyer at NAHB or call him at 800-368-5242 x8144.

OBAMA BUDGET PLAN WOULD AFFECT HOUSING

The White House on April 10 released its budget for fiscal 2014. While the budget proposal is not a legislative proposal that the Congress will consider in full, the set of policies contained in the document do represent a wish list for the Administration. The budget blueprint contains a number of tax proposals that would affect the housing market and home builders. View NAHB's analysis of the Administration's tax proposals here and a breakdown of proposed funding for HUD and USDA Rural Development/Rural Housing Service programs here.

For more details on the Administration's tax proposals, email Rob Dietz at NAHB or call him at 800-368-5242 x8285. For information on proposed funding for housing programs, contact Kedrin Simms Brachman at x8413.

NAHB SEEKS FULL FUNDING OF SECTION 8 PBRA CONTRACTS

NAHB, along with several groups representing for-profit and nonprofit apartment owners, developers, managers and lenders sent a joint letter to members of the House Subcommittee on Transportation, Housing and Urban Development and Related Agencies on April 22 urging lawmakers to fully fund the Section 8 Project-Based Rental Assistance (PBRA) program and reject partial-year funding for renewals.

"The short funding of the Section 8 PBRA contracts may force property owners and managers to make contingency plans for paying the mortgages and continuing operations if funding is not available to renew the contracts or make housing assistance payments," the letter stated. "In addition, uncertainty about full funding raises concerns among owners, managers, lenders and residents about the ability of the federal government to honor its contractual obligations. We strongly urge the committee to support full funding for PBRA."

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

REMINDER: NEW I-9 FORM MUST BE USED

Federal law places an affirmative duty on employers to verify the identity and work authorization of all newly hired persons 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 (USCIS) agency has issued a new Form I-9 for Employment Eligibility Verification. This new form is available for immediate use, but employers may continue to use the previous version (original expiration date Aug. 31, 2012) until May 7, 2013.

After May 7, all employers must use only the newly revised Form I-9 (expiration date 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. Employers are encouraged to familiarize themselves with the new format and instructions. The USCIS is conducting several free I-9 webinars throughout the month to provide answers to any questions NAHB members may have about the new form. Download the new form and instructions at: www.uscis.gov/files/form/i-9.pdf.

Further, an updated Formulario I-9 that is written in Spanish is on the USCIS website. Please note: Only employers and employees living in Puerto Rico are permitted to fill in the Spanish-language form. Spanish speakers in the 50 states and other U.S. territories may use the Spanish version for reference, but **MUST** complete the English version of the form.

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



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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.

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