

The News of the Home Builders Association of West Florida

# CORNERSTONE

July 2013



## Surviving the Squeeze

*Volatility of the Residential Construction Materials Has Builders "Feeling the Squeeze!" of Home Ownership*

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

# Comfort when the power's out...Naturally.

## **Before the Storm:**

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## CORNERSTONE

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

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## CORNERSTONE



**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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# HBA Members Are Businesses Who Continue to Meet the Needs of Its Customers

**I am certainly enjoying visiting with Home Builders Association members.** I have learned so much about the ins and outs of businesses that I really wasn't too familiar with. The owners and employees of these businesses have a passion for the work that they do, and it truly shows. Executive Director David Peaden and I are visiting our members to tell them that we appreciate them, and to learn more about their respective businesses. In our latest adventure, we visited Southern Mirror Company, Pioneer Foam Plastics, Dean's Kitchens & Bath, Gateway Lighting and Design, Thomas Home Corporation and Pensacola Ready Mix USA, respectively.

We found Taze Murphy, of Southern Mirror Company (*below left*), working in his warehouse where he was completing an order for one of his customers. Taze said business is a lot better than a few years ago and he's meeting the challenges of the industry. Taze, with the help of his wife, Yvone, are raising three growing children who are involved in school and sports activities. Taze has been a member of the HBA since the late 1990s and I enjoyed our visit very much.

From creating Charlie Brown to Sponge Bob, Patty Putters of Pioneer Foam Plastics (*below middle*), can do it all. During our visit, I was able to see the vast creations and incredible works of Patty. Pioneer Foam Plastics is a custom design manufacturer and regional supplier of expanded polystyrene (EPS), polyurethane, polyethylene foam products. Pioneer offers custom design products including insulation, packaging, interior & exterior architectural trim, portable platforms, and photography and theater set props. Patty's parents, Bill and Sally, are an integral part of the business. If you ever have the time, visiting Patty will open your eyes to creations that you never thought were possible. What a tremen-

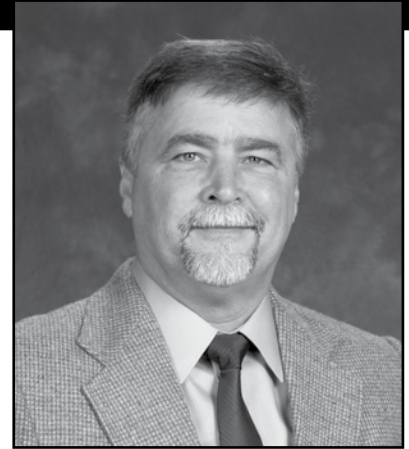
dously nice family.

Sadie and Chris O'Conner of Dean's Kitchen & Bath (*below right*) were running in different directions when I came through the door. Dean's Kitchen & Bath is a bustling business with an array of colors, textures and styles of surfaces and cabinetry. Formerly known and Dean's Solid Surfaces, the company opened its doors in 1992. Sadie and Chris have been members of the HBA for many years and always participate in the Home and Products Expo. Over the years, more competition has come into the market but it doesn't matter to them. They serve a niche market where they meet the needs of their clients, and word of mouth is still the best way to advertise. I learned a great deal about their business, and I appreciate the time they spent with me.

What an impressive showroom at Gateway Lighting and Design where we met with Duane Nisewonger who oversees the many products in the lighting industry. I was awestruck by the wide variety of lighting, ceiling fans, and LED lighting on display. Duane, who serves on the Home Builders Association Board of Directors, explained to me how the LED lighting products are getting better at producing a softer light that many people wanted. Plus, they are becoming a little more affordable. Gateway strives in customer service and the knowledge of knowing what works in certain situations. Duane and his team were very professional and I learned a lot too.

Becky Nellums of Thomas Home Corporation said she's as busy as ever during my visit. She stopped a moment at the front of the office where I had the pleasure of meeting her daughter, Kristy Hill, and Thomas Henry's daughter, Katie, who were working on two computers. Kristy said it wasn't too bad working for her mother! And Katie said the same about working for her father, too! They were delightful young ladies who represent Thomas

## President's Message



BY ERIC WITT

Home Corporation very well. Thomas Henry served as President of the HBA in 2000. He was also the Chairman of the Escambia County Planning Board at the time as well. With a very young and growing family, Thomas worked hard on behalf of the HBA for many, many years. Many of the financial policies we have in place at the HBA were from the work of Thomas during his time on the Board of Directors and Executive Committee. In the downturn we've all experienced, it is good to see Thomas Home Corporation building homes and providing jobs in our community.

The world of the concrete business is ever-changing business and longtime Executive Vice President Bobby Lindsey, of Pensacola Ready Mix USA, discussed the challenges of operating a multi-million dollar plant in Pensacola. Bobby is proud of the local jobs USA provides and the non-profit community organizations that are supported by USA's presence. Concrete companies basically sell the same products but what sets USA apart, Bobby

more *HBA Members*. page 6



Taze Murphy with Eric Witt



Eric Witt with Patty Putters, Sally and Bill Putters



Chris O'Conner with Eric Witt

## SURVIVING THE SQUEEZE

# The Volatility of the Residential Construction Materials Has Builders Feeling the Squeeze

**As escalating costs of key residential construction materials squeeze builder profit margins and some instances prevent them from meeting the demand for new homes, the National Association of Home Builders (NAHB) is working on a number of fronts to highlight this issue to policymakers and find ways to increase production of selected building components to ease rising price pressures.** In response to the prolonged housing downturn, many companies cut back on production and capacity. Prices for some items also declined. Over the past year, as residential construction showed signs of a sustained recovery, certain materials prices began to move up. For example, prices of oriented strand board (OSB), an engineered wood product, have doubled since April 2012, and framing lumber prices have gone up by 40%

over the past six months. However, the overall increase in the cost of residential construction materials has been more moderate.

### **MATERIALS PRODUCTION IS LAGGING DEMAND**

Producers of wood products and gypsum have pointed to productive capacity that was idled or eliminated during the housing downturn, resulting in higher production costs and higher prices. Lumber and OSB producers have indicated that returning or replacing that capacity to production depends on confidence that the current recovery in housing would continue. But returning that capacity to production is not as simple as flipping a switch: Labor, materials and distribution channels for both inputs and outputs need to be re-established. OSB producers have identified rebuilding supplies of raw materials (wood, waxes, resins, etc.), recruiting and retraining a labor force, as well as transportation networks (trucks and drivers) as impediments that are inhibiting a faster return of idled capacity. The current high prices are already bringing productive capacity back

online, but supply is expected to lag demand into 2014.

### **EXPECT HIGH PRICES FOR LUMBER AND OSB IN NEAR TERM**

The outlook for lumber is for continuing high prices. The two driving factors will be strong global demand and limited supply. The U.S. housing market recovery plus strong demand from China and Asia will keep upward pressure on prices. Meanwhile, the supply of available logs will be constrained by two important developments. First, the logs made available due to the mountain pine beetle infestation are reaching the end of their useful life. The harvest peaked in 2004-05, and the logs have a usable life of 8 to 10 years, so this supply is becoming unusable. Increased dust from these older, more brittle logs has been blamed for recent mill fires in Canada, and the beetle epidemic will result in a permanent reduction in lumber production in British Columbia.

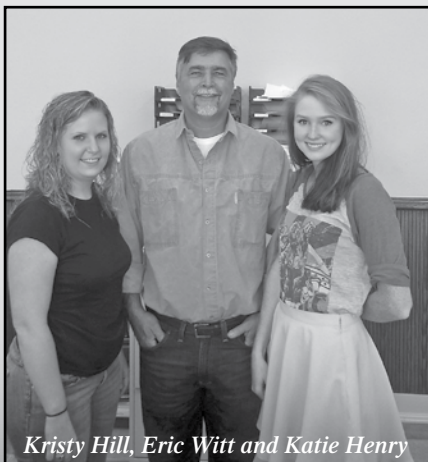
The second development is ongoing forestry management regulations in eastern Canada, where Quebec has reduced timber harvesting by 30% in the last 10 years. The outlook for OSB is similar to lumber: idled capacity and expectations for continued high prices in the near term. But with some companies bringing production back online, prices could come down in the second half of the year and in 2014. However, competing factors are at play. Strong housing demand is keeping prices elevated while a wave of new capacity in the coming months is expected to put downward pressure on prices. Buyers are taking a cautious approach, fearing overbuying just before the decline.

Gypsum producers have also pointed to productive capacity that was idled or eliminated during the housing downturn, resulting in higher production costs and higher prices. Figures from the Gypsum Association show that U.S. shipments of gypsum board rose from 23 billion square feet (bsf) in 1995 to a peak of 36 bsf in 2005 before dropping to a low of 17 bsf in 2010. Shipments rose to 19 bsf by 2012. The long drought in housing not only took its toll on home builders, but also on the network of suppliers and contractors that builders rely on. It will also take time to rebuild that infrastructure.

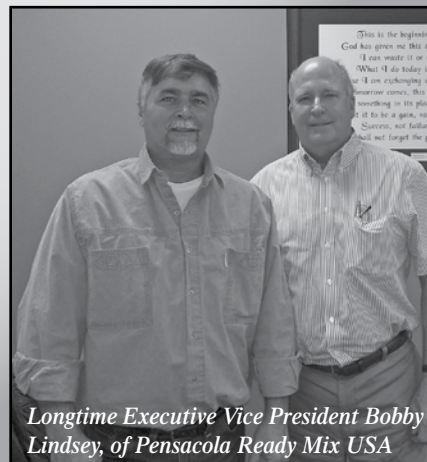
## HBA Members

*from page 5*

says, is its customer service. Hiring experienced people, focusing on safety and adhering to the local, state and federal rules are of paramount importance to the organization. As HBA President, I am extremely thankful to Bobby and his team for assisting with the HBA's Dream Home year-in and year-out. This year, they partnered with HBA member American Concrete for the Dream Home. That kind of teamwork from local competitors shows that they truly care about the home building industry.



*Kristy Hill, Eric Witt and Katie Henry*



*Longtime Executive Vice President Bobby Lindsey, of Pensacola Ready Mix USA*

*“NAHB also encourages its members to establish good working relationships with their vendors...”*

## Cover Story

### NAHB ACTIONS

To ensure a sufficient supply of building materials and expedite the housing sector's return to operating at full capacity, NAHB is acting along several fronts.

• **Testifying before Congress.** Legislation requiring the government to implement active forest management plans would benefit rural communities and boost timber harvesting on federal lands, NAHB member Justin Wood told Congress earlier this month. Testifying on behalf of the nation's home builders before the House Natural Resources Subcommittee on Public Lands and Environmental Regulation, Wood, vice president of construction for Fish Construction NW Inc. in Portland, Ore., registered NAHB's support for the "Restoring Healthy Forests for Healthy Communities Act" (H.R. 1526). The legislation was introduced by House Resources Committee Chairman Doc Hastings (R-Wash.) and would also encourage increased production on federal timber lands, Wood said.

The Washington Examiner reported on the congressional hearing and cited Wood's testimony in support of the forest bill. "This legislation will go a long way toward helping rebuild the supply chain and reviving local mills and timber companies, while ensuring the continued recovery of the housing industry," Wood said.

Meanwhile, NAHB lobbyists continue to press the issue with lawmakers, and builder members are also meeting with their members of Congress. Montana builder Eugene Graf recently broached the topic with Senate Finance Committee Chairman Max Baucus, who has been a housing supporter, during an economic roundtable with local business leaders hosted by the senator earlier this month in Bozeman, Mont. Graf told the senator that regulations and building product costs are making it more difficult to provide affordable housing.

In a related area, NAHB on April 16 sent letters to members of the Senate Energy and Natural Resources Committee and the House Natural Resources Committee in support of the Lyon County Economic Development and Conservation Act. The bill would increase the production of copper, which can add up to 4.4% to the cost of building a new home. "As the housing recovery gains momentum, build-

ers are seeing price increases and shortages in many building supplies, including copper," the letter stated. "By allowing for increased domestic development of copper, this legislation will provide American home builders and consumers with more affordable building material options."

• **Interacting with policymakers and producers.** In recent months, NAHB has met with Canadian government and U.S. Commerce Department officials on the need to ensure an adequate supply of lumber and other building materials and sent letters to Acting U.S. Commerce Secretary Rebecca Blank and former Interior Secretary Ken Salazar (who resigned recently) urging the Cabinet officials to ensure "there are no regulatory barriers or supply-chain interruptions that would increase prices or impede availability" of building materials in the market.

• **Getting the message out to the media.** Through print, broadcast, [nabh.org](http://nabh.org), social media and the blogosphere, NAHB continues to hammer home the message that higher costs for building materials are hurting consumers and builders and impeding the recovery. "Rising costs put squeeze on builder confidence in April," read the headline from the latest NAHB/Wells Fargo Housing Market Index released April 15. "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 NAHB Chairman Rick Judson. "While sales conditions are generally improving, these challenges are holding back new building and job creation."

USA Today, The Washington Post, Bloomberg, The Hill, CNBC, the Chicago Tribune, Forbes and U.S. News & World Report were among the major media outlets to report on the HMI data and quote Judson and/or Chief Economist David Crowe. The CNBC headline read: "Home Builder Confidence Hammered by Rising Costs," while the lead sentence in an Associated Press story that ran in hundreds of outlets throughout the nation stated: "U.S. home builders are concerned that limited land and rising costs for building materials and labor will slow sales in the short term."

• **Providing price escalation language.** To help members limit the damage of unpredictable price hikes for building materials, NAHB is providing price escalation language that can be included in home sales contracts. For more information about NAHB's escalation clause call David Crump at NAHB at 800-368-5242 x8491. Or go to [NAHB.org](http://NAHB.org) and search for Escalation Clause.

NAHB also encourages its members to establish good working relationships with their vendors so that during periods of price volatility, builders can work out arrangements with their suppliers to pre-pay at current (presumably lower) rates and let them handle the storage and delivery of materials for when they are needed.

It will take some time for supply chains to re-establish themselves following the recession. NAHB continues to monitor conditions in building materials markets and to work with government leaders and producers to encourage suppliers to move product to the market quickly. As the industry recovers, this will help to maintain a healthy housing market.



# Dream Home Donors

# 2013 AMERICAN DREAM HOME

## Appreciates Its Donors

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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# Dream Home Donors



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**8:00 am - 9:00 am**

Opening Sales/Leadership Program – Kimberly Mackey, New Home Solutions, Tampa, FL  
**SALES LEADERSHIP BY THE NUMBERS**



Is each and every member of your sales team selling at least 1 new home per week consistently? If not, this is the program for you. Learn the formula for success from the only Sales and Marketing Management Consultant and trainer who still walks in your shoes daily! If she can do this for multiple builders at one time, you can master this too for your team. You will learn how to stop majoring in the minors and focus only on those items that get your team the highest return on investment---SALES! And, best of all you will be able to do more with less time.

**9:00 am - 10:00 am**

Sales – Bill Herring, The Herring Institute, Ft. Myers, FL

**ENGAGE AND CONNECT**

1. Learn to develop a clear picture of your customer's "solution image."
2. Demonstrate how your product fits that image.
3. Develop a strong connection to gain information to understand your buyer.



**10:00 am - 11:00 am**

Sales – Christine Hamilton, Sales Power Solutions, Sacramento, California

**NEW HOME SALES: MASTER THE CLOSE**

The New Generation of New Home Sales Trainer, Master Salesperson and Closer, Christine Hamilton will demonstrate proven techniques to consistently close more sales today! Hamilton has Real-world experience as a front-line New Home Sales Professional and VP Sales & Marketing for a national homebuilder. Engaging and energetic, Hamilton leads by example in "How to be a more Effective Sales Professional and Closer." This is a must attend workshop for everyone in the home building industry who wants to become a "KILLER CLOSER".



Marketing – Jared Weggeland, Southern Homes, Lakeland, FL  
**SECRETS OF SELLING MORE HOMES WITH FACEBOOK**

Tired of hearing about how "social media" and Facebook should be making you more money? Have absolutely no idea what everyone is talking about? Spending time in social media but not really seeing any results, or increased commissions? Well, that's all about to change. If you are ready to make the move to increased leads, increased referrals, and increased sales, this class is for you. (This session is not for the feeble) Come enjoy a lively discussion as Jared Weggeland describes his social media and online sales journey. A journey that has yielded great results and larger pay checks for his sales team!



**9:00 am - 10:00 am**

**10:00 am - 11:00 am**

Marketing – Robyn Bonaquist, B2 Advertising, Naples, FL

**GENERATIONAL MARKETING: DO IT AND GET MORE SALES**

Your advertising dollars are precious. Get the most for your money by understanding the importance of and how to effectively target prospects through Generational Marketing. This comprehensive segment brought back by popular demand is led by Robyn Bonaquist, founder of B-Squared Advertising, and takes a hard look at the various generations you are likely targeting: Silent Generation, Baby Boomers, Generation X and Y. Discover what makes them tick, what turns them on (and off) and how the way you speak to them will translate into more sales. Plus, a fun look at "The Good, The Bad and The Ugly" in real estate and home building advertising.



Sales Rally and Luncheon Program in Sales Central – Featuring Keynote Speakers: John Palumbo and Roland Nairnsay

**WHAT DOESN'T KILL YOU MAKES YOU STRONGER**

You've survived and NOW it's time to CASH IN and turn your resilience into dollars. Main event, powerhouse speakers John Palumbo and Roland Nairnsay take the stage and go way beyond the basic fundamentals of New Home Sales. Learn how to connect emotionally with your customers, discover proven closing and follow up strategies, and uncover the hidden secrets used by today's sales masters to start making the BIG money NOW.



**11:00 am**

**\$69 per person includes:**  
Lunch & Afternoon Coffee/Dessert Bar Network Event

**Friday, July 12, 2013**

**Leadership Track & Sales Central: Room S330 EFG**  
**Sales Track: Room S330A**  
**Marketing: Room S330B**



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[pensacola.habitatrestores.org](http://pensacola.habitatrestores.org)



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HOME BUILDERS ASSOCIATION  
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**As Congress tackles issues that will greatly impact the home building industry and the businesses of countless residential construction firms across the nation, NAHB is doing its part to keep housing at the top of the congressional agenda.**

Three different members — Utah home builder and developer Christopher Gamvroulas, Kansas home builder Carl Harris (NAHB's Area 11 Area Chairman) and Oregon builder Justin Wood testified before Congress on immigration, regulatory concerns and increasing timber harvests from public land.

NAHB economist Robert Dietz testified about tax reform, and NAHB Chairman Rick Judson and First Vice Chairman Kevin Kelly testified about immigration legislation and FHA reform, respectively. Thanks to NAHB's efforts, Congress is increasing its focus on housing. On June 4, NAHB once again participated in a House hearing on "Our Nation of Builders" that spotlighted the important role that housing and remodeling play in the economy and the need to put the right policies in place to ensure the proper business climate to allow residential construction firms to thrive and put work crews back on the job.

### **HOUSING SPOTLIGHTS IMPORTANCE OF HOUSING**

"How lawmakers and regulators deal with tax reform, home energy codes and the availability of building materials could go a long way toward ensuring a robust, long-term recovery for housing and the economy," said NAHB Chairman Rick Judson, in testimony before the House Energy and Commerce Committee's Subcommittee on Commerce, Manufacturing and Trade on June 4.

NAHB supports the goals of many in Congress to reform the tax code and believes that lawmakers should maintain existing housing tax incentives because homeownership remains the major path to wealth for the middle class.

"Any policy change that makes it harder to buy a home or delays the purchase of a home until an older age, will have a significant long-term impact on household wealth accumulation and the composition of the middle class as a whole," said Judson. "Weakening the mortgage interest deduction and making homeownership less accessible is likely to diminish the financial success of future generations," he added.

### **BUILDING CODE CONCERNS**

NAHB is urging building code officials to reinstate energy-neutral equipment efficiency trade-offs in the performance path of the International Energy Conservation Code to allow builders to more cost-effectively construct energy-efficient homes.

Energy efficiency tax credits such as the Existing Home Retrofit Tax Credit (25C) that provides consumers a tax credit of up to \$500 for the purchase of qualifying energy-efficient products and the New Energy Efficient Home Tax Credit (45L) which is available to builders who construct energy efficient new homes, are important policy tools to provide home owners and builders with incentives to improve energy efficiency in homes, he added.

Meanwhile, the rising costs of building materials — most

notably for framing lumber, oriented strand board and gypsum — are decreasing affordability and preventing builders from meeting the growing demand for new homes.

"Any effort to ease escalating price pressures, help rebuild the supply chain and support a continuing housing recovery is effective economic policy," said Judson.

### **LABOR SHORTAGES HAMPER HOUSING RECOVERY**

Edward Martin, president and CEO of Tilson Home Corp. based in Austin, Texas, and president of the Texas Association of Builders, also participated in the congressional hearing. He told lawmakers that worker shortages in residential construction are impeding the housing recovery.

"My company is experiencing delays due to the lack of qualified framing crews to begin work on the structure of our homes," said Martin. "We are also struggling to find master plumbers and rough-in crews, which run the pipes in the foundation before the concrete is poured. As a result of the shortage of skilled labor, on average, it is taking my company a month longer to build a home.

"With congressional attention shifting to immigration reform, I believe strongly that this debate provides an important opportunity for the country to implement a new market-based visa system that would allow more immigrants to legally enter the construction workforce each year," added Martin. "This would complement our skills training efforts within the nation's borders, and fill the labor gaps needed to meet the nation's housing needs."

### **ONEROUS REGULATIONS HARM REMODELING, JOB GROWTH**

Houston remodeler William Shaw said the federal government's regulatory process is hampering the ability of remodeling firms to do business and impeding job growth. "Housing serves as a great example of an industry that would benefit from smarter and more sensible regulation," said Shaw, founder of William Shaw and Associates, a design and build company. Shaw urged lawmakers to support the Lead Exposure Reduction Amendments Act of 2013 (H.R. 2093), bipartisan legislation that would make much-needed improvements to the EPA's Lead: Renovation, Repair and Painting (LRRP) Rule. The bill would restore the opt-out provision for homes without children or pregnant women; allow remodelers to correct paperwork errors without facing full penalties; provide an exemption for emergency renovations; and make it easier for remodelers to obtain recertification training.

Officials from Kohler Co. and Louisiana-Pacific Corp., major suppliers and manufacturers of kitchen and bath products and building materials, also testified at the hearing. Most products in home construction and remodeling are manufactured in the United States, and home buying typically generates a positive economic ripple effect. When a family moves into a new home, they spend \$7,400 more on appliances, furnishings and remodeling than they would have spent if they had not moved.



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**August 2013**

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# HBA Council News

## American Dream Home Contest Bodes Well For Talented High School Students

**The Home Builders Association of West Florida's Auxiliary Council recently sponsored its annual American Dream Home Drafting Contest. The contest offers area high school students the opportunity to participate in the Parade of Homes by designing manual and CAD house plans for judging by HBA members.**

This year the judges were Doug Whitfield of Doug Whitfield Residential Designer, Inc., and John Hattaway of Hattaway Home Design, respectively. Students representing Washington High School submitted drawings. Taking first place honors and a prize of \$300 is Heath Barrow. Garnering second place of \$200 is Nathanael Berrian. Ronald Wiggins captured third place and \$100. And fourth place winner is Kenneth Richardson.

The Auxiliary Council, led by Chair Linda Salter of Surety Land Title, is a professional council of the Home Builders Association of West Florida that supports, aids and assists in implementing many programs and special community projects. The Auxiliary Council focuses on bettering the lives of children by providing gifts and parties for the kids of the Lakeview Center. In addition, the Auxiliary Council is a Partner in Education with Workman Middle School.

*Auxiliary Council Board Member Angie Cooper of Gulf Power Company and Washington High School Drafting Instructor Glenn Stanton with 3rd Place Drafting Contact Winner Ronald Wiggins. Ronald won \$100.*

*Not pictured: Fourth Place Kenneth Richardson who received \$50.*



*1st Place - Washington High School Drafting Instructor Glenn Stanton (right) and Auxiliary Council Board Member Angie Cooper of Gulf Power Company, with 1st Place Drafting Contact Winner Heath Barrow (left). Heath won \$300.*

*2nd Place - Auxiliary Council Board Member Angie Cooper of Gulf Power Company, Washington High School Drafting Instructor Glenn Stanton with 2nd Place Drafting Contact Winner Nathanael Berrian (left). Nathanael won \$200.*



HOME BUILDERS ASSOCIATION OF WEST FLORIDA



*Auxiliary Council*

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**The Auxiliary Council held a Spring Party for the Kids of the Lakeview Center at Blue Angel Park.** Do to confidentiality rules, we cannot show direct photos of the children. However, we do have a few shots to the kids interacting the Auxiliary Council members. Many volunteers made this event very special and the Auxiliary Council thanks you for your continued support.




**HBA GREEN  
Building Council**

**Mike McClain of Tim Morales & Mike McClain of Tim Morales & Associates gave an informative presentation on Water Efficient Fixtures at the offices of Pensacola Energy.** McClain talked about a variety of water saving features in that are new on the market that also assists with an aging population. Special thanks to Pensacola Energy for providing the lunch from Moe's Southwest Grill.



## Feature Story

# More Than 750 Builders Discuss Housing Issues in Hill Visits

**More than 750 builders from across the nation converged on Capitol Hill in June for the annual National Association of Home Builders (NAHB) Legislative Conference** to urge their lawmakers to support policies that will keep the housing recovery moving forward and increase housing opportunities for all Americans.

"We are sending a loud and clear message to members of Congress that a strong housing market is critical to create jobs and boost economic growth," said NAHB Chairman Rick Judson, a home builder and developer from Charlotte, N.C.

In 300 individual meetings with their representatives and senators, builders discussed the following key housing issues:

• **Tax reform.** To meet the nation's growing need for affordable rental housing and home-ownership opportunities, NAHB members urged Congress to maintain its support for vital housing tax incentives, including the mortgage interest deduction. Builders also emphasized that the Low Income Housing Tax Credit is essential to ensure that lower-income families have access to safe, decent and affordable housing.

• **Housing finance reform.** With Congress preparing to address the future of the nation's housing finance system and Fannie Mae and Freddie Mac, NAHB continued to advocate that any restructuring provides for a reliable and adequate flow of credit for home buyers and that the federal government plays an appropriate role in backing up the housing finance system.

• **Immigration reform.** NAHB called on Congress to enact comprehensive immigration reform that protects the nation's borders; focuses on the direct employer-employee relationship so that U.S. employers remain accountable only for the identity and work authorization status of their direct employees; and creates an efficient, temporary guest worker program that allows employers to recruit legal immigrant workers when there is a shortage of domestic workers.

• **Credit for housing production.** Despite the recent upturn in housing, builders in many markets are still unable to obtain construction loans for viable home building projects. NAHB called on lawmakers to support House bill H.R. 1255 sponsored by Reps. Gary Miller (R-Calif.) and Carolyn McCarthy (D-N.Y.) and companion Senate bill S. 1002 introduced by Sens. Robert Menendez (D-N.J.) and Johnny Isakson (R-Ga.) that would help resolve the ongoing credit problems for builders.

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## GOVERNOR SIGNS BUILDING CODE BILL

Containing language that increases enforcement, penalties and fines for unlicensed contracting, Florida Home Builders Association-endorsed House Bill 269 by Rep. Halsey Beshears (R-Monticello) was signed into law last week by Governor Rick Scott. The law, which took effect July 1, 2013, increases the maximum civil penalty that may be imposed from \$500 to \$2,000 against unlicensed contractors for both state and local certification and registration, and increases the civil penalty that may be charged per day from \$1,000 to \$2,500. The increased penalties and fines apply to both construction contractors and electrical contractors. The law also authorizes local building departments to retain 75 percent of the outstanding fines against certified or registered contractors and requires them to transmit 25 percent of the fines they collect to the state. It also modifies the applicability of the law with respect to the fines and penalties for unlicensed contractor activity to specify that they are an integral component of enforcement and compliance.

## FLORIDA RANKS #1 IN FORECLOSURES AGAIN

Florida jumped back into the top spot nationally for foreclosure activity in May, but the milestone isn't based on a surge of new cases. Increases in foreclosure sales – a signal the state is working through its housing glut – largely contributed to the first-place ranking, according to a report by Kimberly Miller of the Palm Beach Post. "If you look at Florida, last year we saw increases in new foreclosures; this year the increases are in scheduled auctions," said RealtyTrac Vice President Daren Blomquist. "I think this is a good thing because it means you are seeing a progression." RealtyTrac measures three benchmarks in the foreclosure process: the initial filing, the notice of a foreclosure sale or auction, and the final repossession. Statewide, 38.1 percent of homeowners were underwater during the beginning of the year, a decrease from 40.4 percent at the end of 2012 and down from 50.8 percent at the end of 2009. The nationwide average of underwater homes was 19.8 percent during the first quarter of the year, down from 21.7 percent.

## U.S. SENATE BILL TARGETS METAL THEFT

The U.S. Senate is moving to make metal theft a federal crime, with the Judiciary Committee poised to take action on a bill that would impose a 10-year prison sentence on anyone caught stealing metal from telephone or cell towers, highway equipment, or other critical infrastructure. The bill would also make it

tougher to fence stolen metal by requiring more record-keeping for recycling agents, and prohibiting them from paying cash for purchases larger than \$100. Sen. Amy Klobuchar (D-Minnesota) sponsored the bill and said metal theft has jumped more than 80 percent in recent years, adding that people have stolen from homes, churches and even brass stars from veterans' graves in her home state. The Insurance Journal said metal theft costs U.S. businesses about \$1 billion a year. Florida passed a metal theft bill last year.

## SCOTT APPROVES MORTGAGE RELIEF BILL

Florida Governor Rick Scott signed a bill that will distribute \$200 million in mortgage relief and vowed the new law would hold banks accountable so homeowners are better shielded from foreclosure abuses. "Banks will now be held accountable and Florida families will be protected with new protections for homeowners," said Scott. Attorney General Pam Bondi said her office has received 293 complaints of possible violations of the agreement banks signed as part of the foreclosure process. The measure earmarks \$60 million for the State Apartment Incentive Loan Program to subsidize rents or fund the construction of new units, with \$25 million of that reserved for the elderly. Other designations are \$40 million for the State Housing Initiative Program (SHIP), which goes to local governments for affordable housing assistance, and \$20 million for Habitat for Humanity for the purchase and renovation of houses to go to low-income families.

## SEBC OFFERS RADON MITIGATION COURSE

Radon contamination leading to health risks for consumers continues to be a concern to professional home builders and remodelers who will use the 35th annual Southeast Building Conference (SEBC) to deepen their understanding of the latest mitigation techniques. A one-hour course entitled "Active and Passive Radon Construction Principles and Practices" will be presented during the educational conference and trade show at the Orange County Convention Center in Orlando. For details, visit [www.sebshow.com](http://www.sebshow.com). The course, which is open to all SEBC delegates, is approved by the Florida Department of Health (DOH) and will be taught by David C. Carter, P.E., a Winter Haven-based consulting engineer and Immediate Past President of the Florida Home Builders Association. It offers Florida contractors and building officials one general hour of continuing education with the Florida Home Builders Association-Building Officials of Florida as joint providers (Provider No. 0004764, Course No. 0608241).

# FHBA News

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# HBA News

*Instructor Tim Tolbert instructs HBA members who are taking advantage of receiving 14 hours of Construction Industry Licensing Board Approved Continuing Education for free. If you're a member of the HBA, your education is free! Spread the word and help recruit a member.*



## **BILL DANIEL OF MOBILE LUMBER IS THE TOP RECRUITER OF THE 1ST QUARTER!**



**Congratulations to Bill Daniel of Mobile Lumber**, the Top Recruiter of the 1st Quarter in the 2013 Board Challenge. The Board Challenge is a year-long recruitment challenge just for the HBA Board of Directors. Bill recruited 4 new members from January through March. Thank you for your hard work, Bill!

**Kite Insurance Agency, LLC**  
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www.kiteinsuranceagency.com

#### Kraftronics, Inc.

Milton Craft  
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www.kraftronics.com

#### Pensacola Bay Stucco

Donna Weeks  
1302 East LaRua Street  
Pensacola, FL 32501  
T: 850-438-8553 F: 850-438-8553  
www.pensacolabaystucco.com

### TIME TO RENEW

**August 2013 Renewals** *(Renewal invoice to be mailed 3rd week of July)*

Bay Area Blueprint & Reprographics, Inc.  
Beggs & Lane, Attorneys  
Castner Construction Company, Inc.  
Doug Whitfield Residential Designer, Inc.  
Edwards Building & Design, Inc.  
Emmanuel, Sheppard & Condon  
Gulf Coast Community Bank  
Lindsay Builders, Inc.  
Merritt Glass Company, Inc.  
Miller & Miller Contractors, LLC  
PBrown Builders, LLC  
SunTrust Mortgage, Inc.



### Builder & Developer Members

#### Colony Homes

Mark Schlauder  
200 Rock Creek Pkwy  
Fairhope, AL 36532  
T: 251-990-8324 F: 251-990-8326

### THANKS FOR RENEWING!

### Builder & Developer Members

Arista Builders  
Emerald Coast Builders Inc.  
Holiday Builders  
Madril Builders LLC  
Robinson's Mill Investments, LLC  
Sprague Construction Co

### Associate Members

All Pro Sound  
American Alarm & Audio, Inc.  
American Concrete Supply Inc  
Blue Haven Pools  
Cotton Real Estate, Inc.  
G. Daniel Green & Associates  
Gulf Coast Pool & Spa, Inc.  
Hamby's Kitchen Center  
Hiles-McLeod Insurance  
Jenkins Brick & Tile Company, LLC  
Kay's Prestige Kitchen & Bath  
Keller Williams Realty  
Klumb Forest Products  
Lee Mechanical & Plumbing  
Lowe's Home Improvement  
Merrill Parker Shaw, Inc.  
Pensacola Ready Mix  
Rebuild Northwest Florida  
RTS All American Garage Doors, Inc.  
The Legacy Building Supply Company

# Membership News

## 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?



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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.

## 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*

<b>Statesman Spike</b>	<b>500 Credits</b>
Harold Logan	504

<b>Super Spike</b>	<b>250 Credits</b>
Rod Hurston	404.5
Jack McCombs	278.5

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

<b>Red Spike</b>	<b>100 Credits</b>
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

<b>Green Spike</b>	<b>50 Credits</b>
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

<b>Life Spike</b>	<b>25 Credits</b>
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

<b>Blue Spike</b>	<b>6 Credits</b>
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**

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<b>Florida Home Builders Insurance</b> 888.513.1222 www.fhbi.com	<b>14</b>
<b>Glenn Lubel, e-PRO Green Realtor</b> 850.677.8040, Office 850.572.5575, Cell glenn@glennlubel.com www.GlennLubel.com	<b>23</b>
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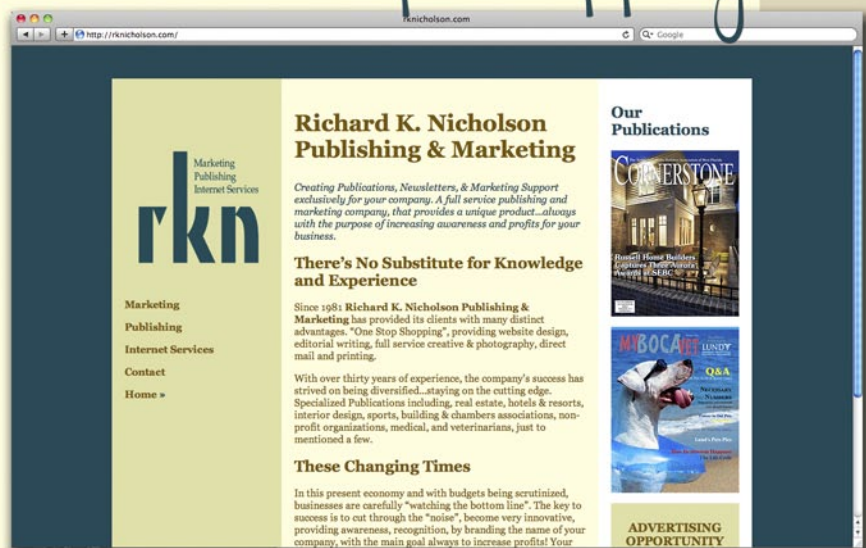
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