

The News of the Home Builders Association of West Florida

CORNERSTONE

August 2013

HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

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CORNERSTONE

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



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

(850) 476-0318

www.westfloridabuilders.com

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David Peaden II
Executive Director
dpeaden@hbawf.com



Alecia Overman
Accounting Manager
alecia@hbawf.com

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Call for 2014 American Dream Home Builder and Central Site for the 2014 Parade of Homes

The Home Builders Association is seeking a builder who is interested in being the American Dream Home Builder for the 2014 Parade of Homes, set for

April 26 – May 4, 2014. As you may know, the profits from the sale of the Dream Home are critical to the financial well being of the HBA. The builder of the Dream Home will benefit from the exposure and marketing of being the Dream Home builder in advertising pertaining to the Parade.

The builder may make recommendations on a particular development to be considered as the central site for the Parade of Homes. You may also make a recommendation for a particular lot within that development without being a central site located in Escambia or Santa Rosa Counties. The final decision on the selection of the Central Site and particular lot on which to build the Dream Home will be approved by representatives of the HBA. The builder will be reimbursed for all documented construction cost to build the Dream Home including materials, labor, equipment rentals, permit fees, builders risk insurance, surveys and elevation certificates, utilities (electricity & water), sanitation services, etc. needed to complete the Dream Home. All overhead and administrative costs are to be donated by the Builder. The HBA will obtain a construction mortgage loan in the name of the HBA to pay for the construction.

If you are interested, please let Executive Director David Peaden know in writing by Thursday, August 29, 2013. If you have any questions, please feel free to call me at 476-0318 or e-mail: dpeaden@hbawf.com.

ATTENTION DEVELOPERS: CRITERIA FOR CENTRAL SITE SELECTION

The HBA is soliciting proposals for the 2014 Parade of Homes Central Site. A special Parade of Homes Central Site Selection Committee will make the selection. Please note: This Central Site submission should be in completely developed or in the process of being developed. If you have any questions call HBA Executive Director David Peaden at 476-0318.

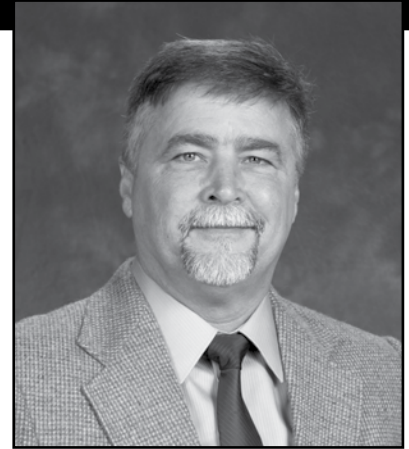
1. Deadline for proposal submission – **Thursday, August 29, 2013**

2. By November 2013, the subdivision shall be at that point of development which a contractor can start construction after obtaining building permit. In addition, the streets must be paved, and electricity and water must be available (hot) and in working order. Failure of the aforementioned shall result in a \$2,500 penalty, payable by the developer to the HBA of West Florida.
3. Developer must commit to a Parade of Homes Central Site Core and shall include: Parade lot contracts and/or recorded restricted covenants, and in fact compel, a specifically enforceable provision prohibiting non-Parade homes from being constructed in the core until after the 2014 Parade of Homes.
4. If developer doesn't want a Parade of Homes Central Site Core and only wishes to have the American Dream Home built in the subdivision, (or any other options) please specify.

The following information is needed in order for the Selection Committee to make its decision. You will find that some of the items state "if any" and the end of a sentence. Keep in mind that the more you can assist with funding issues, the better your chances. In other words, give your best shot at the time of submission because the committee does not want to get into a "bargaining" situation. It would not be fair to all participants.

5. Proposals must include or address:
 - A. Plat of subdivision with available lots indicated
 - B. Lot prices with discount consideration for Parade builder, if any
 - C. Donation or discount of American Dream Home lot to the Home Builders Association.
 - D. Lot financing arrangements for Parade builders, if any
 - E. Construction financing arrangements via bank for Parade builders, if any
 - F. Availability of sewer and cost of water & sewer taps and cost of impact fees
 - G. A copy of the restricted covenants and related documents
 - H. Parade week parking plan (parking layout, traffic control plan)

President's Message



BY ERIC WITT



- I. Participation in the payment of parking/traffic control costs, if any.
- J. Postal delivery and Cable/TV availability
- K. Parade of Homes promotional/advertising incentives paid to HBA, if any. In the past, a developer has assisted with promotional/advertising expenses or split the expenses with the HBA.
- L. The site must be clean of trash, and the streets must be cleaned before the start of the Parade of Homes.
- M. Other considerations that you would like to convey.

Please be advised that no proposals will be accepted after the deadline, and that your proposal must be complete in order to receive consideration. The Committee's selection will be final, and the Committee reserves the right not to select a particular subdivision. Meaning, the HBA may choose a subdivision to build the American Dream Home without a Central Site.

HOME & PRODUCT EXPO

New Ideas and Innovation on Display at the 2013 Home & Product Expo

A much anticipated event for area homeowners and homebuyers, the 2013 West Florida Home & Product Expo, set for August 23-25, at the Pensacola Bay Center.

Over 20,000 square-feet of building, remodeling, products and services are on display from over 80 local and regional businesses.

"If you are looking to remodel or if you're thinking about building a new home, then this is the show for you," said Expo Show Manager Alecia Overman. "In addition, attendees can learn a lot about new products and services from knowledgeable exhibitors that will enable them to make wise decisions when it comes to buying products for their home."

The Home & Products Expo is a one-stop source for information from air conditioners, ICF construction and flooring materials to homes insulation, energy efficient windows and doors,

pool and patio furniture, and green products and services, just to name a few.

"The Home & Product Expo is the show we wait for each year. We get the most qualified leads and return customers year after year," said Mary Lunt of Folkers of Window Company.

"The Expo had built a solid reputation for providing the best in building products and services," said Expo Volunteer Chair Ron Castner of Castner Construction. "For people interested in reaching building professionals who treat you with courtesy, and will take time to answer questions, then the Expo is the place to be."

The Expo is brought to you by: Gulf Power/EarthCentrs, Pen Air Federal Credit Union, Pensacola News Journal, Pensacola Home & Garden, WEAR TV 3, My 35 WFGX, Cox, WXBM 102.7, WCOA 1370, Soft Rock 94.1

For more information, contact the Home Builders Association of West Florida at 476-0318 or go to www.HomeExpoPensacola.com.



EXPO EXHIBITORS AS OF 7/19/13

RTS All American Garage Doors
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Pensacola Energy
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SunFarm Energy
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Ashley Furniture
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**MAKING THE
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**Cover
Story**



**EXPO AWARDS
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August General Membership Meeting

**Friday, August 23rd
11:00 a.m. - 12:30 p.m.
Pensacola Bay Center**

\$20.00 PER ATTENDEE

The first hour will be dedicated to the Silent Auction and lunch.

We will also present the Outstanding Booth Awards!!

Visit www.westfloridabuilders.com for a printable RSVP form OR Email attendee & payment information to RSVP@hbawf.com

Exclusive Sponsorship available for Expo Awards Luncheon! Contact the HBA office for more info!

SHOW TIMES

FRIDAY, AUGUST 23

1:00 p.m. – 6:00 p.m.

SATURDAY, AUGUST 24

10:00 a.m. – 6:00 p.m.

SUNDAY, AUGUST 25

12:00 p.m. – 5:00 p.m.

Entry fee: \$5.00. Kids Free.

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HBA Council News

For many years the Home Builders Association of West Florida's Auxiliary Council has been steadfast supporters of the children of the Lakeview Center. These kids are placed in the program because of other behavioral issues and/or drugs. The Auxiliary Council has been providing these kids with presents at Christmas for countless years. The council also hosts parties at amusement parks, skating rinks, and bowling centers throughout the year. The council built a gazebo on the Lakeview property for the kids as well.

To show its appreciation, Gary Bemby, President and CEO of the Lakeview Center, invited the members of the Auxiliary Council for an appreciation luncheon. Linda Salter, president of the Auxiliary Council, and other council members were treated to a delicious lunch and desert. Also, Edna Williams, director of Children Services, gave the group thank you letters from the kids who attended the spring picnic. The letters were very thoughtful and the council members appreciated the sentiments.



Left: From left, Jack Layfield, Director, Child and Adolescent Residential Program, Sandra Trainer, Director, Drug & Alcohol Adolescent Residential, Edna Williams, Director, Children's Services, Gary L. Bemby, President & CEO, Lakeview Center, Inc., Rita Grandberry, Unit Manager, The Meridian.

Below: From left top: Angie Cooper, Gulf Power Company; Miller McCombs, McCombs Electric; Brenda Caulkins; Wilma Shortall, Primary Residential Mortgage, Auxiliary President Linda Salter of Surety Land Title; Janice Terrell, Pensacola Energy. Bottom left; Sandra Trainer, Director, Drug & Alcohol Adolescent Residential; Gary L. Bemby, President & CEO, Lakeview Center, Inc.; Jack Layfield, Director, Child and Adolescent Residential Program; Edna Williams, Director, Children's Services; and Rita Grandberry, Unit Manager, The Meridian.



The Green Building Council learned about all types of insulation from Chip Phillips of IDI Distributors at the June meeting. The meeting was well attended and the Green Building Council continues to offer insightful and educational programs. If you would like to be involved with the Green Building Council, please contact HBA Executive Director David Peaden at 850-476-0318.



Builder Confidence Rises Six Points in July

Builder confidence in the market for newly built, single-family homes rose six points to 57 on the National Association of Home Builders/Wells Fargo Housing Market Index (HMI) for July, released today. This is the index's third consecutive monthly gain and its strongest reading since January of 2006.

"Today's report is particularly encouraging in that it shows improvement in builder confidence across every region as well as solid gains in current sales conditions, traffic of prospective buyers and sales expectations for the next six months," noted NAHB Chairman Rick Judson, a home builder from Charlotte, N.C. However, he cautioned that "This positive momentum could be disrupted by threats on the policy side, particularly with regard to the mortgage interest deduction and federal support for the housing finance system."

"Builders are seeing more motivated buyers coming through their doors as the inventory of existing homes for sale continues to tighten," noted NAHB Chief Economist David Crowe. "Meanwhile, as the infrastructure that supplies home building returns, some previously skyrocketing building material costs have begun to soften."

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 single-family 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 from 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.

All three HMI components posted gains in July. The component gauging current sales conditions rose five points to 60 – its highest level since early 2006. Meanwhile, the component gauging sales expectations in the next six months gained seven points to 67 and the component gauging traffic of prospective buyers rose five points to 45 – marking the strongest readings for each since late 2005.

All four regions also posted gains in their HMI scores' three-month moving averages. The Northeast showed a four-point gain to 40 while the Midwest reported an eight-point gain to 54, the South posted a five-point gain to 50 and the West measured a three-point gain to 51.

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 housingeconomics.com.



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leadership opportunities.

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insurance crisis while continuing
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regional catastrophic loss funds.

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Builders Council**
to help residential builders
diversify into this
lucrative market.

**Partnered with the Florida
Green Building Coalition** to
create uniform, cost-saving green
building standards.

Protected our future
by endorsing pro-housing, pro-
business candidates for cabinet
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FHBA Salutes 21 Housing Champions

By **SUZANNE GRAHAM**
FHBA President

When you have the kind of successful legislative session that the Florida Home Builders Association just enjoyed, it comes as no surprise that 21 members of the 160-member Florida Legislature earned A+ grades for their support of FHBA's Legislative

Priorities. An A+ performance earns legislators the title "Housing Champion" and puts them at the top of the list for our industry's loyalty and support.

We're pleased that our champions include House Speaker Will Weatherford as well as FHBA members Keith Perry, Steve Precourt, and Steve Crisafulli who serve with Weatherford in the Florida House. Rep. Daniel Davis earned his second A+ score and carried our building code bill again until it took on an unfavorable amendment that threatened its passage.

When a key bill goes in the ditch, that's when you really need your friends in the Legislature and we're pleased that freshman lawmaker Halsey Beshears took our building code language onto one of his bills, and helped guide it to passage.

2013 Legislative Champions

TITLE	LAST	FIRST	PARTY	DISTRICT	CITY	GRADE
Representative	Beshears	Halsey	Rep	7	Monticello	A+
Representative	Crisafulli	Steve	Rep	51	Merritt Island	A+
Representative	Davis	Daniel	Rep	15	Jacksonville	A+
Representative	Goodson	Tom	Rep	50	Titusville	A+
Representative	Hooper	Ed	Rep	67	Clearwater	A+
Representative	Hudson	Matt	Rep	80	Naples	A+
Representative	Ingram	Clay	Rep	1	Pensacola	A+
Representative	La Rosa	Mike	Rep	42	Saint Cloud	A+
Representative	Moraitis	George R.	Rep	93	Fort Lauderdale	A+
Representative	Patronis	Jimmy T.	Rep	6	Panama City	A+
Representative	Perry	W. Keith	Rep	21	Gainesville	A+
Representative	Precourt	Steve	Rep	44	Orlando	A+
Representative	Ray	Lake	Rep	12	Jacksonville	A+
Representative	Rehwinkel Vasilinda	Michelle	Dem	9	Tallahassee	A+
Representative	Weatherford	Will W.	Rep	38	Wesley Chapel	A+
Senator	Benacquisto	Lizbeth	Rep	30	Ft. Myers	A+
Senator	Bradley	Rob	Rep	7	Orange Park	A+
Senator	Hukill	Dorothy L.	Rep	8	Port Orange	A+
Senator	Latvala	Jack	Rep	20	Clearwater	A+
Senator	Simmons	David	Rep	10	Altamonte Springs	A+
Senator	Simpson	Wilton	Rep	18	New Port Richey	A++



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NAHB's Value for State and Local HBAs

NAHB
News

The NAHB Senior Officers and I are often asked to define the value that our national association brings to the table for our state and local home builders associations (HBAs).

I'm grateful for the opportunity to address that subject today, because the support that NAHB provides to its local affiliates is really a key piece of the equation in terms of quantifying the total value proposition of every HBA membership.

But where should I begin?

- I could focus on the hundreds of top-notch educational programs and professional designation opportunities that NAHB provides to our locals so that they can make world-class instructors and courses both geographically and financially accessible to members.
- I could talk about NAHB's local economic forecasting, which we offer to HBAs at a steep discount along with the analysis of top PhD economists.
- Or, I could discuss the significant support that NAHB provides for local membership recruiting efforts to ensure that every HBA represents the widest possible network of housing professionals.
- Then again, I could focus on the regular assistance that our media relations team provides to local associations and their public spokespersons.

But instead, for purposes of today's blog, I'm going to zero-in on two crucial areas of NAHB support in the advocacy arena that probably deserve greater recognition at the local level.

Local Code Adoption Process

First is the local building code adoption process, which dictates the rules by which

every builder must construct homes, every day of the week.

Keeping building codes flexible, cost-effective and product-neutral is a top NAHB priority, which is why every year, NAHB analyzes thousands of proposed codes and prevents requirements that could add tens of thousands of dollars to the cost of building a new home without any appreciable benefit to buyers.

Undoubtedly, the complex and time-consuming work that our volunteer members and staff put into reviewing the multitude of proposed code changes and attending ICC hearings as part of each development cycle is something that tremendously benefits all of our members.

But where the rubber really meets the road for our local HBAs is when their individual jurisdiction sets out to update its building codes through adoption of all or part of the latest national building codes. That's where NAHB's assistance makes all the difference at the grassroots level. (And no, you don't have to be a builder for this to matter to you. Because local building code decisions affect the kind, quality and affordability of homes that are built in a given market, they impact everyone who provides services and products to builders.) NAHB's code experts provide our HBAs with detailed toolkits full of resources for amending I-Codes as they are adopted at the state or local level. To see what I'm talking about, take a look at the 2012 I-Codes Adoption Kit on NAHB.org.

Mandated Fire Sprinklers One of the best examples of how NAHB supports local HBA efforts to adopt workable building codes pertains to mandated fire sprinklers. Since a requirement for residential fire sprinklers was adopted in the 2009 and 2012 International Residential Code, NAHB's Construction, Codes and Standards staff has worked with state and local associations to ensure that fire sprinklers remain voluntary elements in new homes (at the discretion of the home buyer) in states across the country. In those states where sprinkler mandates have been defeated, the



By Jerry Howard
CEO, National Association of Home Builders

savings amounts to an average of \$6,316 per home. Information and supporting documentation to amend residential sprinklers requirements in the latest code can be found at: www.nahb.org/sprinklers.

2012 IECC Another current example of NAHB's support on local building codes pertains to the 2012 International Energy Conservation Code (IECC). Bringing the code up the 2012 version would be tremendously difficult and expensive in states that have not updated their codes in recent years. While states often amend codes to fit their specific needs, the 2012 version adds considerably to cost, is less flexible, favors certain products and produces questionable energy savings in several areas.

NAHB's successful effort to amend or prevent adoption of this code in several states has been a victory for sensible, flexible, cost-effective regulation, as recent research has shown that it costs \$7,034 more to build a home to the 2012 IECC than to the 2006 IECC.

more NAHB's Value. page 16

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For states that may be contemplating a switch to the 2012 IECC, NAHB has proposed several amendments that HBAs can push in order to make the code more cost effective – all of which are available via our 2012 Energy Code Adoption Action Kit.

Legal Support/Local Ordinance Reviews

A second area in which NAHB

provides direct assistance to local and state HBAs is via our legal

support programs, which include our Legal Action Fund, Amicus Brief Program and Legal Ordinance Review Program, the latter of which I'd like to tell you about here.

Our affiliated HBAs frequently find themselves battling unwelcome local land use ordinances that cost our members time, money and the ability to build new projects. NAHB helps in these situations by offering free reviews of local ordinances and state legislation pertaining to planning, zoning, growth controls, development exactions, property rights and more. Specifically, our legal experts examine these ordinances' legal sufficiency, including constitutional and statutory requirements, in order to help HBAs frame an appropriate response to their state and local governments.

Square Footage Caps One example of the kind of ordinance that we've helped our locals combat is maximum square footage caps. While ordinances restricting large homes (in the 6,000-square-foot range) are not unusual, NAHB has received several inquiries from members who are facing much smaller caps, such as 3,000 square feet. NAHB data shows that this is not much larger than the average square footage of a typical new single-family home. While such caps on home sizes can be difficult to challenge, NAHB legal staff provides background information to help determine the source of a locality's authority to enact the ordinance, due process and other concerns.

Historic Overlay Districts Historic overlay districts are another example of zoning regulations that our locals may ask us to help combat. These are often used by a city council or county commission to incorporate restrictions on new development, with the stated goal

of preserving the historic character of a neighborhood. In such cases, NAHB legal staff can examine the ordinance for valid enabling and inherent authority, due process and spot zoning issues.

NAHB Advocacy: Leveling the Playing Field for Builders and Their Associates

I want to emphasize that the above examples are only the tip of the iceberg when it comes to advocacy resources and assistance that NAHB routinely provides to our state and local associations. Our integrated advocacy team including lobbyists, economists, communications professionals, and legal, regulatory and housing policy experts is constantly working to level the playing field and improve the business environment on behalf of all our members.

In the current Congress, there is no shortage of landmark, housing-related legislation being debated that could essentially change the DNA of home building for generations to come -- and I can't overstate the difference that our national association's engagement in these matters makes to home builders and their associates nationwide.

For example, in the ongoing debate over immigration reform, we are leading the charge to ensure workable and fair employer verification requirements and the creation of an appropriate guest worker program that meets the needs of our industry. In negotiations regarding the future of our nation's housing finance system, we are standing tall on the need to maintain an adequate and affordable flow of credit for home mortgages and the absolute necessity of ensuring a strong federal backstop for housing finance. And, as lawmakers float various proposals on tax reform, ours is one of the strongest voices defending the mortgage interest deduction and other housing-related incentives in the U.S. tax code.

The list goes on, but the bottom line is that NAHB's advocacy efforts -- whether on the local or national front -- greatly enhance the value of your association membership, and have a very positive impact on our members' businesses.

In conclusion, I'd like to thank readers of this blog for your continued support and active participation in our national, state and local associations. Our associates are among our most active and engaged members at every level of our federation, and are an essential factor in our industry's ongoing recovery and future success.



NAHB

“...the bottom line is that NAHB’s advocacy efforts – whether on the local or national front -- greatly enhance the value of your association membership, and have a very positive impact on our members’ businesses.”

Spill Settlement Should Help Legitimate Claimants

For the past three years, BP has worked with the people of the Gulf to help restore the region's environment and economy. It's been a big job, and we've tried to do the right thing and honor our commitments.

So far, we've paid \$14 billion in response and cleanup costs and more than 300,000

claims totaling \$11 billion for spill-related losses. And we're not done yet. Last year, we signed an agreement to

compensate the vast majority of remaining individuals and businesses with legitimate claims related to the Gulf spill.

Unfortunately, that settlement has been misinterpreted. We respectfully disagree with that interpretation, which is allowing trial lawyers to file fictitious or inflated claims that could ultimately cost billions of dollars.

The prospect of such awards has ignited a feeding frenzy among plaintiffs' lawyers. Brazen ads assure potential claimants that BP will be forced to pay them "even if your revenue increase[d]" or "even if losses are unrelated to the oil spill."

Whatever you may think about BP, we can all agree that it's wrong for anyone to take money they don't deserve. We should also be able to agree that the process for paying claims must be conducted with integrity. Anything less is a disservice to the people of the Gulf playing by the rules – commercial fishermen, restaurant and hotel owners, and other hard-working people who've filed legitimate claims for real losses. They deserve to know that the process for administering claims is fair and honest.

We are equally concerned about a troubling allegation of unethical and potentially criminal behavior within

the claims facility. We strongly believe that an independent investigation and a comprehensive and public audit of the facility by a reputable national accounting firm are needed.

A claims system that does not have assurances of integrity does a disservice to our employees and contractors, who depend on BP to support their families, and to our shareholders, who enable us to provide energy and create jobs in America. Every dollar paid for a fictitious claim is a dollar BP will no longer have available to invest in America, where we currently support nearly 250,000 jobs. BP is pursuing legal remedies to restore fairness to

Opinion



BY JOHN C. MINGE

the claims process. We have appealed the misinterpretation of the settlement agreement to the U.S. Court of Appeals for the Fifth Circuit, where oral arguments took place in early July.

Some may say we're backing away from our commitments. That is simply not true. As our actions over the past three years demonstrate, BP remains committed to paying legitimate claims. All we ask is that compensation go to people who actually suffered losses, and that the process for paying claims be conducted with integrity. That's what's called for under the law and our settlement.

Mr. Minge is chairman and president of BP America Inc.

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Bill Would Ease Regulatory Burdens on Small Businesses, Builders Tell Congress

The National Association of Home Builders (NAHB) in late June urged Congress to support bipartisan legislation introduced by Reps. Spencer Bachus (R-Ala.), John Barrow (D-Ga.), Tom Graves (R-Ga.), and Jim Matheson (D-Utah) that would ease regulatory burdens on small businesses.

Testifying on behalf of NAHB before the House Judiciary Subcommittee on Regulatory Reform, Commercial and Antitrust Law, Kansas builder Carl Harris said that the Regulatory Flexibility Improvements Act of 2013

(H.R. 2542) is critical to provide regulatory relief to small businesses burdened by onerous and excessive regulations.

"As a small businessman operating in a highly regulated industry, I know how difficult and costly it can be to comply with scores of government regulations that apply to my day-to-day work," said Harris. "In fact, in my industry, the sum total of regulations imposed by government at all levels account for 25 percent of the final price of a new single-family home. This is particularly important in an industry where margins are so thin and consumer sensitivity to price fluctuations is so acute."

H.R. 2542 requires federal agencies to identify and reduce the costs of regulations on small businesses when determining the economic benefits of a proposed rule. It also

gives small businesses more opportunities to be heard as regulations are written.

Though the Regulatory Flexibility Act already stipulates that federal agencies must consider the effect of their actions on small businesses, Harris noted that too often they circumvent the intent and the letter of a law that is intended to make the regulatory process more cost effective and less burdensome for small businesses.

"To improve federal compliance with the Regulatory Flexibility Act, assure small businesses have a voice in the regulatory process, limit unnecessary regulations and spur job growth, I urge Congress to move quickly on this legislation," said Harris.

Remodeler to EPA: Lead Paint Rule Infeasible in Multifamily Renovations

In a late meeting with EPA staff, NAHB State Representative and professional remodeler Mike Nagel, CGR, CAPS, spelled out for regulators why it is bad public policy to expand the Lead: Renovation, Repair and Painting (LRRP) rule from residential to commercial construction

— including multifamily renovation projects -- particularly until that rule is amended to restore the opt-out provision for owners of homes not occupied by pregnant women or young children.

Noting that his company is an EPA-registered firm and that he is an EPA Lead Safe Certified remodeler with considerable experience on large-scale renovation projects in high-rise buildings, Mike provided the officials specific examples of how the rule is infeasible and counter-productive in certain projects. He told them how his company recently added \$8,800 to its estimate to pay for what it thought it would cost to comply with the rule on a whole condo remodel. In the end, total compliance costs for the \$360,000 project amounted to \$16,000. "The question is," he said, "how do I take scores of cubic yards of debris

eight stories down in a 5-foot by 6-foot by 7-foot common elevator, down a 30-foot common hallway, down a ramp to the alley and up 90 feet to an enclosed truck without contaminating everything in sight along the way? The answer is that I

don't — at least not in a manner that is economically feasible." Mike noted that the rule is already causing single-family remodeling companies to be priced out by "fly-by-nighters" who won't obey the law — and the same thing is likely to happen if the rule is extended to commercial remodeling.

He also emphasized that the lack of an effective, reliable test kit for measuring the presence of lead paint — and the Government Accounting Office's own study criticizing the cost effective-

ness of the rule -- are two important reasons to fix the existing problems before increasing the scope of the LRRP program to include commercial buildings.

For more information on the status of the pending commercial renovation rule, contact Tabby Waqar at 800-368-5242 x8327.



NAHB Seeks Changes to the PATH Act to Ensure a Healthy Housing Finance System

The National Association of Home Builders (NAHB) told Congress today that it will work with lawmakers to make changes to the Protecting American Taxpayers and Homeowners (PATH) Act legislative proposal to ensure that it provides the federal support necessary to maintain a strong and liquid housing finance system.

Testifying before the House Financial Services Committee, NAHB CEO Jerry Howard urged the committee to modify the PATH Act to make sure that the federal government continues to provide a backstop for a reliable and adequate flow of affordable housing credit in all economic and financial conditions.

“NAHB believes federal support is particularly important to ensure that 30-year, fixed-rate mortgages, the bedrock of the nation’s housing finance system since the 1930s, remain available at reasonable interest rates and terms,” said Howard. “As currently drafted, the PATH Act does not provide the federal support necessary to ensure a strong and liquid housing finance system, and we urge the committee to make the necessary changes.”

There are some positive elements in the PATH Act, and NAHB agrees that private capital must be the dominant source of mortgage credit, Howard said. However, ensuring the safety and stability of the housing finance system cannot be left entirely to the private sector.

“The historical record clearly shows that the private sector is not capable of providing a consistent and adequate supply of housing credit without a

federal backstop,” he said.

NAHB has recommended to the committee that Fannie Mae and Freddie Mac be gradually phased into a private sector oriented system, where the federal government’s role is explicit but its exposure is limited. Federal support would be limited to catastrophic situations where carefully calibrated levels of private capital and insurance reserves would be depleted before any public funds were employed to shore up the mortgage market.

NAHB also urged House lawmakers to modify the sections of the bill outlining changes to the Federal Housing Administration (FHA).

“The PATH Act would drastically diminish FHA’s vital liquidity mission,” said Howard. “By simultaneously leaving all federal support for housing to FHA, and then by greatly reducing the overall scope and reach of FHA’s programs, the PATH Act would greatly limit homeownership and rental housing opportunities for many financially responsible and qualified Americans.”

Because there is currently a great deal of uncertainty among consumers and home builders due to the unresolved debate on reforming the housing finance system and the government sponsored enterprises, Howard urged the committee to move forward in a careful, prudent manner to provide needed assurance for the industry and consumers.

“At a time when housing is just starting to get back on its feet and provide job and economic growth, we don’t want to do anything that would reverse this positive momentum,” he said. “It’s definitely important that Congress be mindful of housing’s important role in the economy going forward.”

“NAHB looks forward to working with lawmakers to create a sustainable housing finance system that will ensure stability and liquidity in the financial system that supports homeownership and rental housing,” Howard added.



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BY JAIMIE ROSS
President of the Florida Housing Coalition

Legislature Missed Chance To Help With Housing Needs

By the close of the 2013 legislative session, Florida lawmakers passed Senate Bill 1852, that appropriated approximately \$200 million in Attorney General mortgage settlement funds.

The Attorney General is to be commended for her leadership role in obtaining the bank settlement and moreover, for her insistence that the discretionary portion of the settlement funds was to be used only for housing related purposes. The Legislature is to be commended for using a portion of those funds for the State Apartment Incentive Loan Program and State Housing Initiative Partnership Program.

It is a great relief that a portion of the settlement funds were appropriated for the state and local housing trust fund programs, as the recent spate of annual sweeps of housing trust fund monies into general revenue has hurt Florida's families, our most vulnerable citizens, our job market, and the economy as a whole. With the appropriation of \$40 million for SHIP and \$60 million for SAIL, a portion of Florida's housing needs can be addressed. However, due to the reduction in

The state and local housing trust fund monies collected, pursuant to a statutory dedication of a portion of the documentary stamp taxes (commonly known as the Sadowski Affordable Housing Trust Funds), had approximately \$204 million available for appropriation in the 2013 session. All those monies were swept to general revenue, and in a year flush with general revenue such as this one, this act can more accurately be described as a sweep into Florida's "rainy day fund." If the Legislature had used the housing trust funds for their intended purpose, lawmakers could have created more than 15,700 jobs and bolstered Florida's economy with more than \$1.5 billion in positive economic benefit in just one year.

Over the past four years, lawmakers claimed housing trust fund sweeps were something they needed to do, as they were faced with budget deficits and a constitutional duty to pass a balanced budget. For the first time in four years, Florida had a revenue surplus, which made this year the ideal moment for lawmakers to honor the purpose for which these tax dollars are collected.

Both SHIP at the local level, and SAIL at the state level, have a proven track record of success in assisting Floridians with critical housing needs, including the working poor, low income seniors, people with disabilities, and children. Florida's housing needs for the most vulnerable populations, such as disabled military veterans and children, are a national disgrace. We own the dubious distinction of having approximately 6,000 military veterans and more than 83,500 children who experience homelessness each year in Florida.

SHIP is a flexible program and provides funding to meet the specific needs of community residents, from the homeless to the moderate income workforce. SAIL funds can be used to create, rehabilitate, and preserve affordable apartments, which might otherwise be lost.

2013 should have been the year for no excuses when it came to using the state and local housing trust fund monies for housing. But the opportunity to camouflage the diversion of trust funds by the cover of Attorney General settlement funds proved too great. Next year, perhaps the Legislature will do the right thing. Florida will still have a critical need to assist its residents in desperate need of housing and an economy in desperate need of the jobs that are created when monies are expended on housing. We cannot afford to miss this opportunity again.

“Both SHIP at the local level, and SAIL at the state level, have a proven track record of success in assisting Floridians with critical housing needs, including the working poor, low income seniors, people with disabilities, and children.”

appropriation and the restrictions on the types of activities that these monies can be used for, Florida will see only a small portion of the job creation and positive economic benefit that it could have realized with an unfettered appropriation of the state and local housing trust funds.

The missed opportunity of using the right pot of money for funding SAIL and SHIP is glaring. The Attorney General settlement monies are one-time funds intended to supplement, not to supplant Florida's dedicated funding source for SAIL and SHIP. The Florida Legislature should have appropriated both the Attorney General settlement funds and the Sadowski Affordable Housing Trust Funds for housing.



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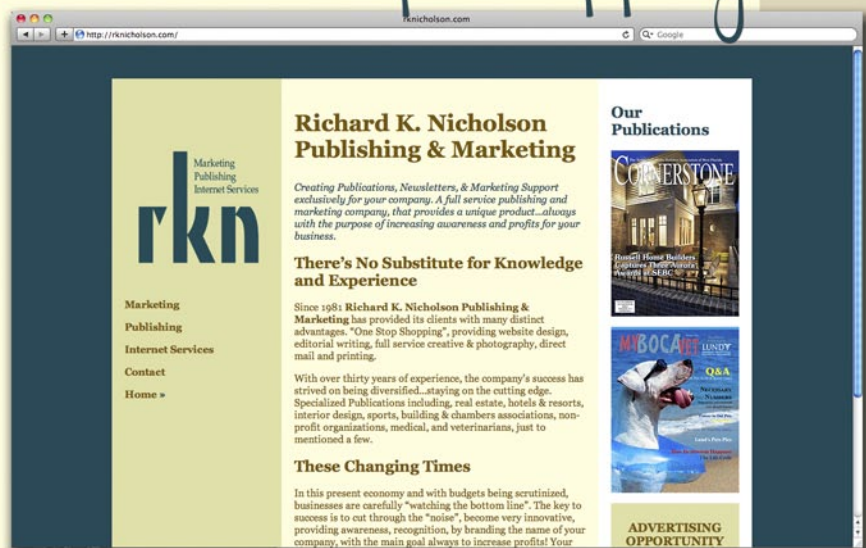
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