

The News of the Home Builders Association of West Florida

# CORNEDSTONE

October 2013



## NAHB's Recommendations on Critical 2015 ICC Code Change Proposals

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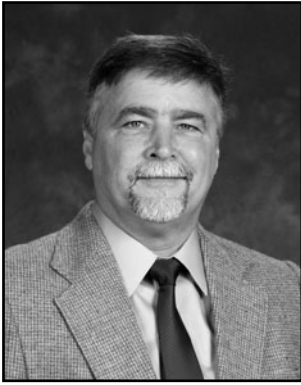
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## CORNERSTONE

*The official magazine of the  
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# Visiting HBA Members is a Thrill and a Highlight of Being HBA President

**Keeping with my quest to visit our Home Builders Association members, Executive Director David Peaden, in our latest adventure, visited Mathes Electric, Air Design Systems, Builder Specialties Supply, and Florida Tile respectively.**

Founded in 1972 by the late Jerry Mathes, Mathes Electric Supply Company started with 4 employees and \$75,000 worth of inventory. Now with over 5 million dollars in inventory, Kim Cheney has kept her father's spirit and life's work alive by keeping the same standards and systems in place.

One key factor for the overall success is the longevity of its employees who average over 20 years with the company. Mathes has six locations from Pensacola to Daphne and Foley, Alabama, that is made up of its electric supply business and its lighting and lamp showrooms.

As we toured the massive facility with Kim and John Cheney, and Jimmy Boyett, David and I were impressed by the neatness of the massive warehouse, and how everyone we met stopped and said, "Hello." Mathes Electric is a leader in the LED industry with its Energy Solutions Team. By working with Gulf Power's energy audit team, Mathes can work to save businesses thousands of dollars with LED technology. As we made our way through the building, many photos of family and employees were hanging on the walls from years gone by. Jerry Mathes built his business on the foundation of treating people with respect, and his legacy continues today.

Longtime HBA member Air Design Systems has been a leader in the air conditioning and heating industry since 1977. We

met with former HBA Remodeler's Council President Doug Kadrovich who has been with the company for many years. Doug said the company is well diverse in heating and air conditioning, plumbing, and duct cleaning systems in both residential and commercial projects. Air Design is licensed in five states. The com-



*At Mathes Electric Supply from left, Sales and Energy Solutions Team Manager Jimmy Boyett, Mathes Electric CEO Chris Cunningham, Mathes CEO, and HBA Board Member Kim Cheney, Mathes Vice President and Manager John Cheney, and HBA President Eric Witt.*



*Former HBA Remodeler's Council President Doug Kadrovich with HBA President Eric Witt.*

## President's Message



**BY ERIC WITT**

pany was founded by Bill and Jean Brown and has 135 employees and 38 trucks. Today, the company is managed by Michael Solliday who has increased the company's marketing and visibility with billboards, radio and TV shows where he is known for Mike's Tips!

Oliver Gore, owner of Builders Specialties Supply, has been in the building industry more than 43 years, and a member of the Home Builders Association of West Florida (HBA) from the organization's beginning. Builders Specialties Supply began as a family business. Gore and his wife, Virginia, have worked together in the business every day for

37 years. What started out as a small local business has grown over the years and they now have customers from Mobile to Panama City. Gore works proactively in the business. He said that they don't just sell windows and doors to home builders; they have a contracting crew that will go into homes and businesses to install the doors and windows. This way, builders don't have to hire contractors separately to do the work, and Gore's company can guarantee the finished product all the way through installation.

As long as he has been in the business, he has been a member of the Home Builders Association. Joining in 1970, Gore said the first HBA group held meetings in a house in downtown Pensacola on Spring

**more HBA Members. page 6**

## Cover Story

# NAHB's Recommendations on Critical 2015 ICC Code Change Proposals

**The National Association of Home Builders (NAHB) is urging our members to get involved locally in the ICC code development process and schedule a meeting with your state and local building code official to discuss and gain support on the following critical code change proposals.**

NAHB is calling on all members to take actions which will ensure only those code changes that are necessary, practical and

cost-effective will be approved during the ICC Final Action Hearings to be held October 2-10, 2013 in Atlantic City, NJ.

### 2015 IECC – RESIDENTIAL ENERGY CODE CHANGE PROPOSALS

**1) RE166-13 – Mechanical Equipment Trade-offs.** This code change proposal will reinstate the performance option in the International Energy Conservation Code (IECC) to reduce prescriptive energy code requirements by installing HVAC equipment with higher energy efficiency performance ratings than required by the code. *Requested Final Action: Approve As Submitted.*

**2) RE109-13 – Duct Leakage Trade-off.** This code change proposal will reinstate the performance option in the IECC to reduce prescriptive energy code requirements by installing ducts with less air leakage than required by the code. *Requested Final Action: Approve As Submitted.*

**3) RE72-13 – Building Tightness Trade-off.** This code change proposal will allow builders to trade improvements in other building energy components for less stringent building envelope pressure test results. This proposed performance option provides flexibility in meeting the air tightness requirements and provides options for recovering from an unexpected air

## Visiting HBA Members is a Thrill and a Highlight

*from page 5*



*HBA of West Florida First Associate Vice President Oliver Gore at Builders Specialties Supply.*

Street. It began as a networking opportunity for local builders, but it grew as they became involved in politics both locally and at the state level. Gore holds many “firsts” within the organization during his long history of involvement: first Associate Vice President, first associate member to receive the White Hat Award, and he helped create the first home show, the Home and Product Expo that is now in its 34th year. He also served for four years on the state Board of Directors for the Florida Home Builders Association.

David and I found Jay Norenberg, general manager of Florida Tile, in the customer service area speaking to a customer on the phone. He greeting us with a smile and took time to show us the beautiful Florida Tile showroom. Florida Tile, is a world-class manufacturer and distributor of porcelain and ceramic wall tile, as well as natural stone and decorative glass and metal tiles. Florida Tile has taken the lead as an innovator by implementing new technology, delivering high quality products and protecting our indoor and outdoor environments. The main thing that stood out to me was when Jay told me that there products are made in America. Jay spoke about how the tile industry is getting better

and improving every year. Florida Tile now has a production line to manufacture large-format through-body porcelain tiles, one of only three such factories in the U.S., as well as the technology to create High Definition Porcelain products through the most modern technology available, digital printing. Jay is also an avid car collector and showed us his pride and joy which is an early 1970s Chevy Chevelle. He frequently travels to car shows and he can't wait for the next one.



*In the Florida Tile showroom, General Manager Jay Norenberg with HBA President Eric Witt.*



tightness test failure. **Requested Final Action:** *Approve As Submitted.*

**4) RE170-13 – Window Area Trade-off.** Currently the 2012 IECC provides no incentive in the performance path to optimize the window area in order to save energy and provide day lighting, egress and views that makes for a safe and comfortable house. This code change proposal will provide the building designer the ability to reduce window area and get credit for the energy saved. **Requested Final Action:** *Approve As Submitted.*

**5) RE75-13 – Multi-Family Building Tightness Testing Correction.** This proposal will remove the current requirement to test each individual dwelling unit for building tightness in multi-family buildings and will allow builders to test the entire building as a whole, similar to commercial building air-tightness testing requirements. **Requested Final Action:** *Approve as Modified by NAHB Public Comment.*

**6) RE90-13 – Building Tightness Leakage Rate Correction.** The current 2012 IECC requires residential homes to have a leakage rate of 3 air changes per hour (3 ACH) in climate zones 3 -8. The ASHRAE Handbook of Fundamentals shows that less than 10% of homes achieve 3 ACH or less. This code change proposal modifies the requirement from 3 ACH to 4 ACH, which is still an aggressive tightness level which will provide a tight, comfortable, energy efficient home for the consumer. **Requested Final Action:** *Approve As Submitted.*

**7) RE28-13 – Ceilings Climate Zones 2, 3, 4 & 5.** This proposal reinstates the appropriate minimum ceiling R-Values in Climate Zones 2, 3, 4 & 5. The appropriate minimum values are those published in the 2009 IECC. The 2012 IECC values increased the upfront construction costs an average of \$1,342 per home yet only saves \$14/year in energy costs. This means on average it will take 99 years to offset the upfront construction costs. **Requested Final Action:** *Approve As Submitted.*

**8) RE34-13-Walls R Value/U Factor Corrections, Climate Zones 6, 7 & 8.** This proposal reinstates the appropriate minimum wall assembly R-Values/U-Factors in Climate Zones 6, 7 & 8. The appropriate minimum values are those published in the 2009 IECC. The 2012

IECC values increased the upfront construction costs an average of \$1,819 per home yet only saves \$48 year in energy costs. This means on average it will take 41 years to offset the upfront construction costs. **Requested Final Action:** *Approve As Submitted.*

**9) RE38-13 - Walls R Value/U Factor Correction Climate Zone 3.** This proposal reinstates the appropriate minimum wall assembly R-Values/U-Factors in Climate Zone 3. The appropriate minimum values are those published in the 2009 IECC. The 2012 IECC values increased the upfront construction costs an average of \$1199 per home yet only saves \$50 year in energy costs. This means on average it will take 24 years to offset the upfront construction costs. **Requested Final Action:** *Approve As Submitted.*

**10) RE8-13-Solar Ready Zone.** This proposal tries to establish the requirement to dedicate portions of the roof for access to future solar equipment. All new housing would be required set aside this space whether solar equipment was being installed or not. It also requires the construction of a chase for wiring and accommodations in the electrical box for solar relay equipment. **Requested Final Action:** *Disapprove.*

**11) RE9-13-Solar Ready Zone.** This proposal the same RE8-13, tries to establish the requirement to dedicate portions of the roof for access to future solar equipment All new housing would be required set aside this space whether solar equipment was being installed or not. It also requires the construction of a chase for wiring and accommodations in the electrical box for solar relay equipment. **Requested Final Action:** *Disapprove.*

**12) RE50-13–Adjustment of U-Factor Calculations.** The intent of this proposal is to correct the conversion from R-Value to U-Factor without changing stringency. Currently the R-Values and equivalent U-Factors do not match when applying a consistent calculation method. It is important that the U-Factors and R-Values do match when small alterations are being made to the wall assemblies selected in the R-Value table. **Requested Final Action:** *Approve As Submitted.*

**13) RE62-13-Mechanical Room Insulation.**

This proposal will require all walls of a residential mechanical room, containing combustion make-up air openings to the exterior, to be insulated according to exterior wall assembly requirements. **Requested Final Action:** *Disapprove.*

**14) RE98-13 – Additional Design Limitations for Prescriptive Path.** If approved, this proposal will not allow air handlers to be in attics, or electric resistance heating to be used, or fenestration area to exceed 15% unless specific limitations are met. **Requested Final Action:** *Disapprove.*

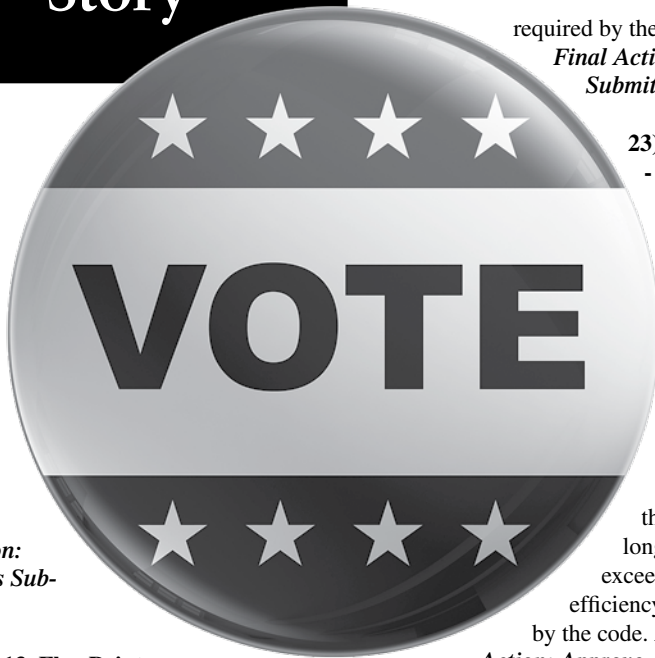
**15) RE116-13 – Duct Sealing.** This proposal allows an alternative duct tightness testing method to be utilized. The proposed change clarifies what distribution system efficiency should be applied to the Standard Referenced Design and how the ducts should be modeled in the performance path. **Requested Final Action:** *Approve As Submitted.*

**16) RE132-13 - Hot Water Pipe Insulation.** This proposal limits insulation requirements to ¾" or larger piping, underground or under slab piping, exterior piping, recirculation piping, and from the water heater to the distribution manifold. The amount of energy saved by insulating hot water pipes is very small-roughly \$3-\$7/yr for plastic piping based on a study by the Home Innovation Research Labs-results were also duplicated by NREL in a 2009 study. **Requested Final Action:** *Approve As Submitted.*

**17) CE168/171-13–Air Tightness Test - Commercial Buildings.** These proposals will require all commercial and high-rise residential buildings to be tested for air tightness. The testing industry and standards are not ready for the number of tests that will be required and the complexities of large multi-story buildings. In addition these tests are very expensive and the accuracy is dependent on a variety of factors. **Requested Final Action:** *Disapprove.*

**18) RE162-13- Renewable Energy Sources.** Currently there is no energy credit given or acknowledged in the performance path in the code for renewable energy produced at the dwelling site or on the dwelling itself. This

proposal would allow energy credits to be given for such alternate energy sources. *Requested Final Action: Approve As Submitted.*



### 19) RE186-13-Flex Points

**Based Compliance.** This proposal sets arbitrary energy conservation levels or "Flex Points" required for energy code compliance. No quantitative date was submitted to substantiate or justify these "Flex Points".

It eliminates some equipment from consideration, such as boilers. The proposal has far too many presumed ideas for whole house energy efficiency and should not become a minimum code requirement. *Requested Final Action: Disapprove.*

**20) CE29, Part I -13 – Alternate or Accredited Energy Programs (Commercial).** This proposal will allow the code official or other authority having jurisdiction to accept alternate programs which comply with the intent of the energy code provisions or accept an accredited national program that has received accreditation by an independent accreditation body. *Requested Final Action: Approve As Submitted.*

**21) CE29, Part II-13– Alternate or Accredited Energy Programs (Residential).** This proposal will allow the code official or other authority having jurisdiction to accept alternate programs which comply with the intent of the energy code provisions or accept an accredited national program that has received accreditation by an independent accreditation body. *Requested Final Action: Approve As Submitted.*

**22) CE31, Part I – 13 – Mandatory Requirements for Above Code Programs (Commercial).** This proposal eliminates the requirement to meet all "Mandatory" requirements identified by the IECC as long as the program exceeds the energy efficiency levels

required by the code. *Requested Final Action: Approve As Submitted.*

### 23) CE31, Part II - 13-Mandatory Requirements for Above Code Programs (Residential).

This proposal eliminates the requirement to meet all "Mandatory" requirements identified by the IRC/IECC as long as the program exceeds the energy efficiency levels required by the code. *Requested Final Action: Approve As Submitted.*

## 2015 IRC-BUILDING CODE CHANGE PROPOSALS

**1)RB179-13 – Residential Accessibility.** This proposal would require all one -and two-family dwellings and townhouse to be designed to allow individuals with disabilities to have the ability to enter the dwelling unassisted from the public way or driveway, have a zero clearance entrance into the dwelling or be provide with an elevator or lift, an accessible bathroom, bedroom and (if located on the accessible level) a kitchen with 40 inches of clear floor space at all counters. *Requested Final Action: Disapprove.*

**2) RB68-13 – Exterior Wall Penetrations.** This proposal would allow unlimited exterior wall penetrations for dryer vents, hose bibs, electrical boxes and junction boxes as long as the dwelling has more than three feet of fire separation distance. Currently, exterior walls are permitted to have up to 25% of unprotected openings in the wall if the fire separation distance is three to five feet. However, unprotected penetrations are not permitted when the dwelling unit has a fire separation distance of less than five feet. *Requested Final Action: Approve as Submitted*

**3) RB46-13 – Default Wind Exposure C.** This code change proposal would change the default wind exposure category to Exposure C (flat, open terrain) versus the current Exposure B (urban and suburban, or wooded areas). If approved, this change could result in many dwellings being incorrectly classified as Expo-

sure C, which would require as much as a 40% increase in design wind loads. *Requested Final Action: Disapprove.*

**4) RB94-13-Attic Draft Stopping.** This proposal will now require draft stopping in attics every 1,500 square feet in all single family homes and townhouses. Builders would need to install drywall (or another approved material) from the ceiling joist to the underside of the roof sheathing to prevent the passage of smoke. For roof systems that use open web trusses this will be labor intensive; for traditional wood framed rafters this would require additional framing to support the drywall. *Requested Final Action: Disapprove.*

**5) RB127-13-Additional Stairs & Ramps.** This proposal would require all single family homes or townhouses with multiple levels to have a stair or ramp within 50 feet of any habitable portion of the dwelling. Currently, the code only requires a single stairway or ramp to connect all habitable levels in single family dwellings and townhouses. Depending on the size and configuration of the dwelling, this proposal would require one or more additional stairways or ramps. *Requested Final Action: Disapproved.*

**6) RB9-13-New Required Inspections.** This code change proposal will add new building department inspection requirements for exterior roof and wall sheathing and fasteners in high-wind regions. *Requested Final Action: Disapprove.*

**7) RB159-13- Residential Sprinkler Monitoring.** This proposal would allow a sprinkler water-flow alarm initiating device to be connected to a multiple-station alarm or a household fire alarm system. NFPA 13D does not require a water-flow initiating device to be installed in a dwelling already equipped with smoke alarms. *Requested Final Action: Disapprove.*

**8) RB166-13 Additional Requirements for Exterior Foam Plastics.** This proposal would require all single family homes or townhouses that utilize foam plastics in the wall or roof system within ten feet of the property line to be protected on both the interior and the exterior by a thermal barrier. This proposal also prohibits the use of any siding that uses foam insulation as a backer product. The intent of the proposal is to require builders to sheath both the interior and the exterior of homes in a layer of drywall, or maintain a distance of ten feet from all property lines. *Requested Final Action: Disapprove.*



**9) RB190-13 – Flood Zone Foundation**

**Walls.** This code change proposal will remove the ability to construct unreinforced masonry foundation walls less than four feet in height in a “Zone A”, special flood hazard area. *Requested Final Action: Disapprove.*

**10) RB264-13 – Wood Deck General Provisions.** This code change proposal will expand prescriptive wood deck provisions to include joist and beam span tables, allowable post sizes and other details. A number of the proposed requirements exceed common practices and details used successfully in many jurisdictions. *Requested Final Action: Disapprove.*

**11) RB401-13 – Attic Ventilation.** This code change proposal will delete a current exception which allows the building official to waive attic ventilation requirements based on the specific climate or topography conditions at the building site. *Requested Final Action: Disapprove.*

**2015 IRC - MECHANICAL CODE CHANGE PROPOSALS**

**1) RM27-13–Makeup Air Requirement.** This code change proposal clarifies that makeup air may be provided from any livable space within a home and not just from the room where the exhaust hood is located. This change will provide consistency with makeup air requirements in the International Mechanical Code. *Requested Final Action: Approve as Modified by NAHB Public Comment*

**2) RM 33-13–Minimum Makeup Air Volume.** Both the 2009 and the 2012 IRC currently require makeup air to be provided only when a kitchen exhaust hood has an exhaust rate that exceeds 400 cfm. Kitchen exhaust hoods having an exhaust rate of less than 400 cfm do not require makeup air. This code change proposal clarifies the required volume of makeup air shall be the exhaust rate of the hood minus 400 cfm. As an example, a home which has an exhaust fan having a capacity of 600 cfm would only be required to have 200 cfm of makeup air. *Requested Final Action: Approve as Modified by NAHB Public Comment*

**2015 FIRE CODE CHANGE PROPOSALS**

**1) F223-13 and F224-13 Retrofitting Existing High - Rise with Sprinklers.** These two proposals would require an automatic sprinkler system to be retroactively installed in any existing high-rise residential building within a twelve year period. *Requested Final Action: Disapprove.*

**2015 EXISTING BUILDING CODE CHANGE PROPOSALS**

**1) EB29-13 - Level II Alteration and Fire Pumps.** This proposal would remove the longstanding exception which currently does not require a sprinkler system to be installed if there is not adequate water supply and pressure to the floor where the system would be required, if the design would require a fire pump. *Requested Final Action: Disapprove*

**2) EB57-13-Fire Sprinkler Group A.** This proposal would require a fire suppression system to be installed in all new assembly occupancies in existing structures. The proposal would further require the suppression system to be installed on all floors between the assembly occupancy and the level of discharge. This would be a significant cost to building owners and a disruption to the tenants and occupants of the building. *Requested Final Action: Disapprove.*

**2015 ADMINISTRATIVE CODE CHANGE PROPOSALS**

**1) ADM62-13 – Referenced Standards Administrative Updates.** In accordance with ICC policy, any currently referenced code or standard can be automatically updated. The problem with this proposal is a there are several standards that have been identified for an automatic update that have not completed their revision process. Some of the standards that are in the middle of the revision process are proposing significant changes, which cannot be addressed in the 2015 ICC code development cycle. *Requested Final Action: As Modified by the Committee.*



**DID YOU KNOW?**

The “BUILDER MEMBERS” area of our web site – [www.bondedbuilders.com](http://www.bondedbuilders.com) – contains a large “MOLD INFO” section that is constantly being updated with the latest information about mold and is available free to Bonded Builders members to help keep them out of harm’s way.

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**Doug Wenzel**  
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## OSHA's Proposed Silica Rule Raises Concerns for Construction Industry

**A coalition of construction industry groups is concerned about a proposed rule from the Occupational Safety and Health Administration (OSHA) that's intended to protect workers from inhaling dust containing silica, created by activities such as cutting brick or block, and sawing, grinding or drilling concrete.**

"We need practical, science-based solutions that protect workers in all facets of construction," said Rick Judson, chairman of the National Association of Home Builders (NAHB) and a builder and developer from Charlotte, N.C. "Unfortunately, OSHA's initial announcement about this proposed rule indicates we aren't there yet."

The proposed rule seems to call for one-size-fits-all measures that contradict existing safety and quality assurance practices for different types of contractors.

For instance, spraying water to reduce dust may be practical in some construction projects, but using it inside a home while cutting granite counters can cause mold. In cold weather, spraying water while cutting asphalt roof shingles could cause ice to form on the slanted surface, endangering workers. Ventilation and dust-capture systems can inhibit the safe operation of tools. And if prescribed measures are not practicable, contractors might be forced to eliminate products with silica altogether, including concrete, brick, granite, and other common construction materials.

Independent studies have estimated costs for construction industry compliance will exceed \$1 billion per year.

NAHB is part of the Construction Industry Safety Coalition, which is seeking a feasible and cost-effective crystalline silica regulation that improves safety and health protection measures for workers. The coalition represents thousands of employers working to protect hundreds of thousands of workers in home building, road repair, heavy industrial production, specialty trades and materials supply.

It was formed to encourage OSHA to develop better choices for compliance with the construction-specific silica rule: alternatives that also address costs, consistency with existing federal regulations and do not overly burden small businesses.

### **Construction Industry Safety Coalition members include:**

- Associated Builder and Contractors (ABC)
- Associated General Contractors (AGC)
- Association of the Wall and Ceiling Industry (AWCI)
- American Road and Transportation Builders Association (ARTBA)
- American Subcontractors Association (ASA)
- International Council of Employers of Bricklayers and Allied Craftworkers (ICE)
- Mason Contractors Association of America (MCAA)
- Mechanical Contractors Association of America (MCA)
- National Electrical Contractors Association (NECA)
- National Roofing Contractors Association (NRCA)

The logo for the Occupational Safety and Health Administration (OSHA). It features a large, stylized letter 'O' on the left, which is a circle with a smaller circle inside, creating a target-like appearance. To the right of the 'O' are the letters 'S', 'H', and 'A' in a bold, serif font. A registered trademark symbol (®) is located at the top right of the 'A'.



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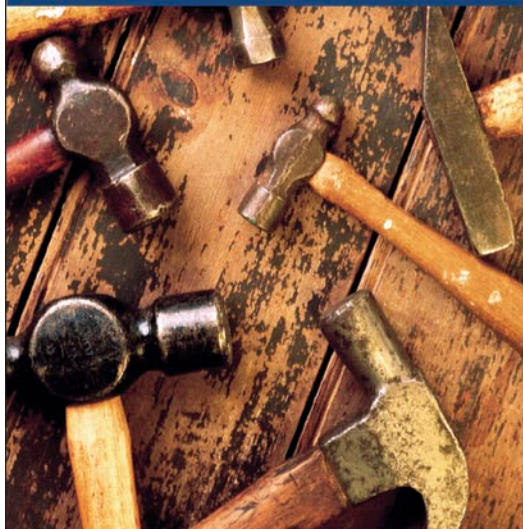


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# HBA News

## HBA Members Meet With DBPR Secretary Ken Lawson and State House Representative Clay Ingram

*From Left: HBA Executive Director David Peadar, HBA Legal Counsel Stephen Moorhead of McDonald Fleming Moorhead; HBA First Vice President Newman Rodgers of Newman Rodgers Construction; HBA Secretary Thomas Westerheim of Westerheim Properties; Florida Department of Business and Professional Regulation Secretary Ken Lawson; HBA Past President Russ Parris of Parris Construction; Florida House Representative Clay Ingram; HBA President Eric Witt of Kenneth E. Witt Carpentry; and HBA Board Member Jon Pruit of J.W. Dunnwright Construction.*

**Meeting with a group of HBA members and other community business leaders, Florida Department of Business and Professional Regulation Secretary Ken Lawson and State House Representative Clay Ingram discussed ways the DPBR can assist its license holders.**

Secretary Lawson said, "Interacting with the various groups of licensees that fall under our jurisdiction is one of my most favorite parts of being Secretary of DBPR." He continued, "It's a privilege of visiting Escambia County where Representative Clay Ingram was a gracious host. He took me on a tour of his hometown where more than 10,000 DBPR licensees reside. Having the opportunity to travel and collect feedback from customers is something that is very important to me, and I am grateful I was able to interact with so many of our stakeholders in Escambia County. Their dedication to building their businesses, providing jobs to their neighbors and helping make their community the best it can be is very evident and I am thrilled that we can help them along the way!"



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# Shortage of Lots Slows Housing Recovery

## Feature Story

**A shortage of buildable lots, especially in the most desirable locations, has emerged as one of the key factors holding back a more robust housing recovery,** according to the latest survey on the topic conducted by the National Association of Home Builders (NAHB).

"In our August 2013 survey, 59 percent of builders reported that the supply of lots in their markets was low or very low—up from 43 percent September of last year, and the largest low supply percentage we've seen since we began conducting these surveys in 1997," said NAHB Chief Economist David Crowe. "One reason is that many residential developers left the industry, abandoned certain markets or simply stopped buying land and developing lots during the downturn."

The 59 percent includes 39 percent who characterized the supply of lots simply as "low" and 20 percent who said the supply of

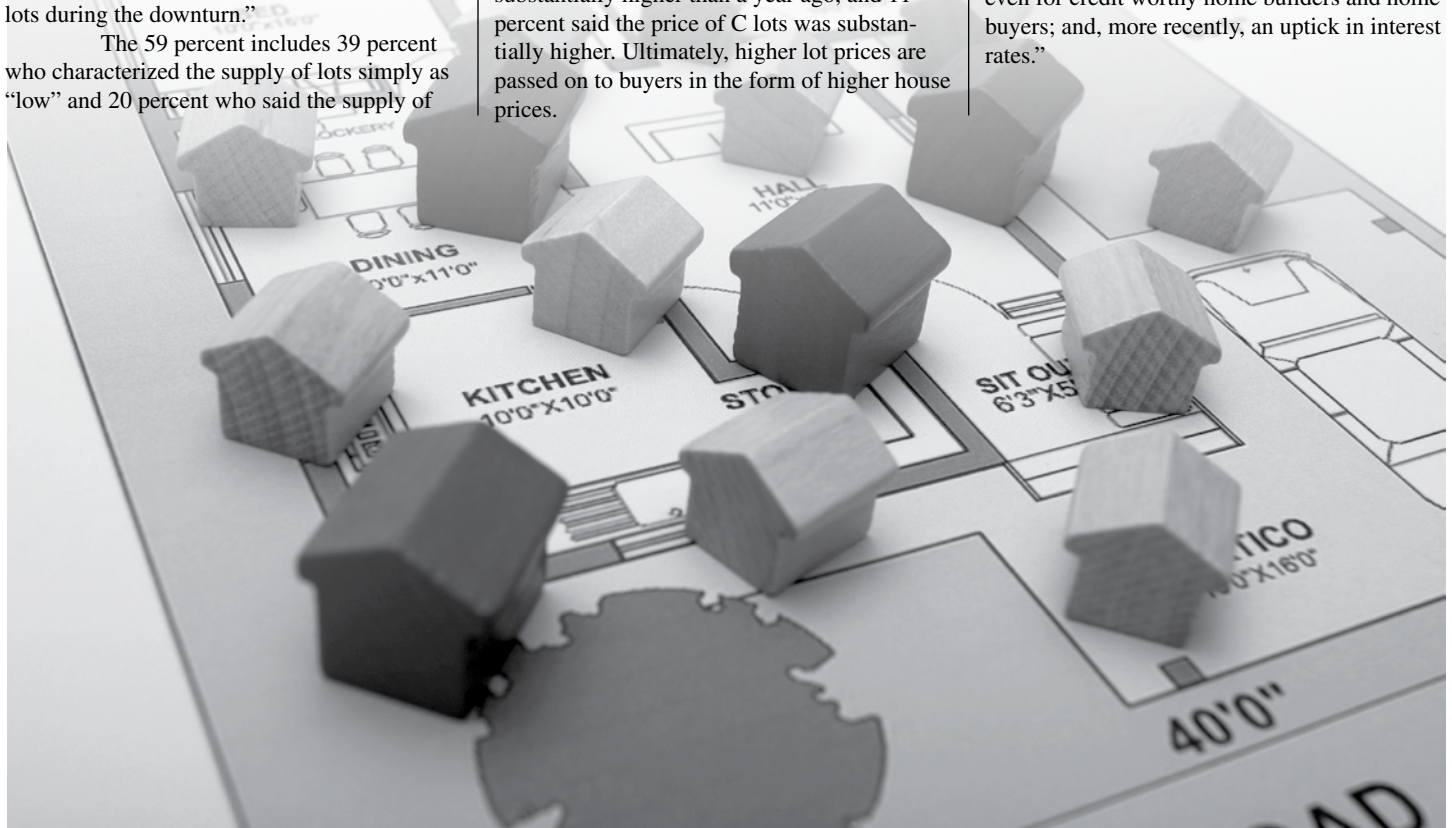
lots was "very low." Another 22 percent said the supply of lots was "normal," 10 percent said it was "high" and four percent said "very high." Six percent said they didn't know or weren't sure.

The survey found that lot shortages tended to be especially acute in the most desirable, or "A," locations. Thirty-four percent of builders said that the supply of A lots was very low, compared to 18 percent for lots in B and 12 percent for lots in C locations.

The shortages have also translated into higher prices for builders who are able to obtain developed lots to build on. In the same survey, 34 percent of home builders said the price of developed A lots was somewhat higher than it was a year ago, and 26 percent said the price was substantially higher. In comparison, 15 percent of builders said the price of B lots was substantially higher than a year ago, and 11 percent said the price of C lots was substantially higher. Ultimately, higher lot prices are passed on to buyers in the form of higher house prices.

The shortage of buildable lots has emerged against the backdrop of a housing recovery that is still modest by historical standards. To this point, housing starts have recovered from a low of 550,000 in 2009 to an annual rate of just fewer than 900,000 in the Census Bureau's latest release. Historically, starts averaged more than 1.5 million a year from 1960-2000, without ever plunging below 1 million until 2008.

"There is still a substantial pent-up demand for housing waiting to be unleashed as the overall economy and labor situation improves," said Crowe. "Lot shortages are one of several barriers that have arisen, restraining builders from responding completely to increased demand. Other barriers include a shortage of labor in carpentry and other key building trades, limited availability of loans even for credit worthy home builders and home buyers; and, more recently, an uptick in interest rates."



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## Feature Story

# 2014 International Builders' Show Registration Opens

**NEW CO-LOCATED MEGASHOW TO BE NATION'S LARGEST GATHERING OF CONSTRUCTION AND DESIGN PROFESSIONALS**

**The National Association of Home Builders (NAHB) officially opened online registration this week for the 2014 NAHB International Builders' Show® (IBS), the largest annual light construction tradeshow in the world.**

The 2014 megashow, to be held in Las Vegas, Feb. 4-6, is part of the first Design & Construction Week,™ a co-location with the Kitchen and Bath Industry Show (KBIS), hosted by the National Kitchen and Bath Association (NKBA).

With more than 70,000 anticipated attendees, 1,500 exhibitors and 600,000+ net square feet of exhibits, this new megaevent is the largest annual gathering of residential construction and design professionals. While the shows will remain separate and distinct, all registrants will have access to the exhibits of both IBS and KBIS as well as the exhibits of a third show, the International Window Coverings Expo.

"Design & Construction Week is

already generating a lot of excitement," said NAHB Chairman Rick Judson, a home builder from Charlotte, N.C. "Now more than ever, industry professionals can find everything they need under one roof from an expansive exhibit floor with the top products to comprehensive education programs, networking opportunities and special events. Attendees will not want to miss this one-of-a-kind event."

During September, IBS registrants can take advantage of several discounts and incentives, including:

- Free Expo Pass for all NAHB members or a \$100 discount for NAHB members on early full conference registration, which includes access to 100+ education sessions in addition to the expo floors of all three shows.
- A \$50 Expo Pass for nonmembers (normally \$100), or save \$100 off the early full registration fee of \$475.
- Free spouse registration for NAHB members and nonmembers. Beginning Oct. 1, the price will jump to \$20.

Show attendees will have the opportunity to learn new techniques and explore emerging trends in the more than 100 education sessions offered throughout IBS. The combined show floor will feature 1,500 of the industry's top manufacturers and suppliers showcasing the latest and most innovative products. Additional special events, speakers, awards competitions and networking opportunities are among the other major highlights for attendees.

Another of the many draws of IBS is The New American Home® (TNAH) 2014, a one-of-a-kind green show home that is being built in a nearby neighborhood and will be open to attendees to tour during IBS. The state-of-the-art home incorporates builders' best practices in energy efficiency, indoor-air quality, safety, convenience and aesthetics.

The NAHB International Builders' Show is not open to the general public. Building industry professionals and their affiliates are invited to register by visiting the show's website at [www.buildersshow.com](http://www.buildersshow.com).



## Proposed Rule Strikes 20% Downpayment Requirement

**In a victory for NAHB and home buyers, six federal agencies on Aug. 28 revised a proposed national qualified residential mortgage standard** by striking provisions that would require a minimum 20% downpayment and other onerous underwriting criteria that NAHB opposed.

This issue is extremely critical to ensure the long-term viability of the home building industry. Mandating a minimum 20% downpayment would keep homeownership out of reach for most first-time home buyers and middle-class households.

NAHB has been working nonstop to ensure that the new rules now under consideration, which will define the mortgage markets for years to come, provide long-term liquidity and stability for homeownership and rental housing.

Simply put, if qualified borrowers are denied access to financing, they can't buy homes, home builders will lose sales and the entire housing market will suffer.

### **QM and QRM Rules Would be Aligned**

The proposed federal regulations under the Dodd-Frank Act would align the definitions of a qualified residential mortgage

(QRM) and the qualified mortgage (QM), the recently established standard lenders can follow to demonstrate they have determined a borrower's ability to repay a mortgage loan. (The QM rule takes effect in January.)

The QRM definition pertains to the sale of mortgages in mortgage-backed securities, and securitization of QRMs would be exempt from the 5% credit risk retention requirement under Dodd-Frank. The QM and QRM definitions are widely expected to set the parameters for future mortgage lending. By equating QRM to QM, the regulators have provided consistent underwriting standards for the primary and secondary mortgage markets.

However, federal regulators are seeking comment on an alternative approach to the QRM, called "QM-plus," that would require lenders to retain a stake in the credit risk when mortgages to be securitized have less than a 30% downpayment. NAHB will continue to work with the regulators and its coalition partners to ensure that the QRM definition does not include a downpayment requirement in the final rule.

NAHB staff is analyzing the 500-plus page proposal to issue comments before the Oct. 30 deadline. The federal agencies will issue a final vote on the rule after the comment period closes. The new regulations go into effect one year from the date that they are finalized.



# HBA Membership Meeting and Auxiliary Council Auction

HBA  
Council  
News

Don't miss one of the best HBA events of the year! Gary Sluder of Gene's Floor Covering will be cooking up a feast for the Annual Auxiliary Council Auction. If you like great food, beverages and music, then this is the event for you.

**WHEN:** Tuesday, October 15, 2013

**WHERE:** Gene's Floor Covering  
4021 W Navy Blvd  
Pensacola, FL 32507

**TIME:** 5:30 p.m. – 7:30 p.m.

**COST: FREE**

*The Auxiliary Council provides for the kids of the Lakeview Center. Please bring an auction item to the HBA office. Any item is helpful.*



2013 MEMBERS

The Green Building Council, led by Chair Natasha Reynolds, of Pensacola Energy, would like to thank its current members. The Green Building Council is the leading source for Green Building programs and networking. If you are not a Green Building Council member, please join today by contacting the HBA at 476-0318.

- ☆ Compass Solar Energy, Inc.
- ☆ Coastal Insulation
- ☆ Doug Whitfield Residential Designer, Inc.
- ☆ Gateway Lighting and Design
- ☆ Glenn H. Lubel, LLC
- ☆ Gulf Breeze Natural Gas
- ☆ Gulf Power
- ☆ Habitat for Humanity - ReStore
- ☆ Hattaway Home Design
- ☆ Johnson Construction of Pensacola, Inc.
- ☆ Keller Williams Realty
- ☆ Lennox Industries
- ☆ Pensacola Energy
- ☆ Rock Solid Surfaces LLC
- ☆ Today's Homes of Northwest FL
- ☆ Waste Management Of NWFL



GBC Pensacola  
Green Building Council



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Southern Home and Construction  
Adams Homes  
Newman Rodgers Construction  
Shows Construction  
Westerheim Homes  
Bennat Homes  
Johnson Construction

# Meet the Builder

## A Hi-Speed Networking Event

**Wednesday, October 23, 2013**

**New World Landing**

**1:00 p.m. to 5:00 p.m.**

### **WHAT IS IT?**

Meet the Builder is a "Hi-Speed" networking event providing Associate members direct contact with you, the builder. This event allows builders to gain valuable knowledge on a variety of products and services offered by HBA members. It also lets the builder verify whether or not his current vendor prices are competitive!

### **HOW DOES IT WORK?**

Builder Representatives will be stationed in a separate room and Associates will be divided into groups outside that room. Each group will enter the room at different times and will be allowed three minutes to discuss their products and services. A whistle will blow at the three minute mark and they will move to another station.

### **WHY SHOULD I ATTEND?**

This is a great opportunity to support your HBA and expand your list of vendors. It will give you the opportunity to increase your industry knowledge and stay competitive. This event is FREE to all participating Builder Representatives and it's FUN!!

**Please contact David Peaden at 476-0318 for more information.**

### **PLATINUM SPONSOR - \$800**

Four complimentary tickets to event.  
Name & Logo as Presenting Sponsor on all event information.  
5 minutes at the podium to address the attendees.  
Opportunity to do a "Table Top" display at the event.  
Your company will be in the first group to Meet The Builder.  
Verbal recognition during the event.  
Recognition in the HBA's Cornerstone publication.  
Recognition on the HBA website.

### **GOLD SPONSOR-\$500**

Two complimentary tickets to event.  
Opportunity to do a "Table Top" display at the event.  
Your company will be in the second group to Meet The Builder.  
Company name and logo on event information.  
Verbal recognition during the event.  
Recognition in the HBA's Cornerstone publication.  
Recognition on the HBA website.

### **SILVER SPONSOR-\$250**

One complimentary ticket to event.  
Your company will be in the third group to Meet The Builder.  
Company name on event information.  
Verbal recognition during the event.  
Recognition in the HBA's Cornerstone publication.  
Recognition on the HBA website.

### **FOOD SPONSOR-\$500**

Two complimentary tickets to event.  
Opportunity to do a "Table Top" display at the event.  
Your company will be in the first group to Meet The Builder.  
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Verbal recognition during the event.  
Recognition in the HBA's Cornerstone publication.  
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### **BEVERAGE SPONSOR-\$500**

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### **BRONZE SPONSOR-\$150**

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Verbal recognition during the event.  
Recognition in the HBA's Cornerstone publication.  
Recognition on the HBA website.

**Please contact David Peaden at 476-0318 for more information.**



# State to Offer Rebates for Conversion to Natural Gas

## Governmental Affairs

**HB 579, as signed by Gov. Rick Scott in June, provides a rebate of \$25,000 per vehicle for conversion of commercial fleet vehicles to natural gas.** Supporters said the legislation would encourage the development of refueling stations for the cleaner domestically produced fuel. The proposed state rules would provide rebates for vehicles placed into service after July 1 for fleets of three or more vehicles. Applications must be filed by June 30 of each year that funding is available. The initial application period for the current fiscal year will be established during the rule-making process taking place now. The department expects to adopt the rules by Dec. 10 so they can be in place by Dec. 31 as required by the legislation.

Rebate applications will be reviewed in the order received. The rule that would cut off review of applications once the annual funding limit has been reached appears may help avoid the controversy that arose over a recent solar energy rebate program. The solar rebate program ended in 2010 with a backlog of 8,720 approved applications totaling \$47.9 million. The Legislature agreed in 2010 to pay about half of the backlog, leaving some applicants saying the state renege on its promise.

*“Supporters said the legislation would encourage the development of refueling stations for the cleaner domestically produced fuel.”*

## HBA PARTICIPATING CHAPTERS

Many Home Builders Association members are already saving time and money through the NPP program.

To access the discount pricing, register with NPP. Signing up is easy.

### HOW TO REGISTER

- Go to [www.mynpp.com](http://www.mynpp.com). Click “Join Now”.
- Select “Construction” from the dropdown menu.
- Select “Residential” from the Category dropdown menu.
- Select “HBPP” from the Association dropdown menu.
- Complete the registration form.

For more information about the program, feel free to contact NPP:

800.810.3909  
customerservice@mynpp.com  
[www.mynpp.com](http://www.mynpp.com)



## EXCLUSIVE PRICING FOR HBA MEMBERS

Since 2007 many HBA Chapters have partnered with NPP to offer members discount pricing on several products and services. NPP negotiates the rates, and makes them available to HBA members throughout the country.

This program is entirely free, and there is no obligation to purchase. To access the savings, register with NPP at [www.mynpp.com](http://www.mynpp.com). Included among the discounts available to participating HBA Chapter members:



- Corporate Discount - 22% off all wireless calling plans \$34.99 & higher and free activation
- Employee Discount - 18% off wireless calling plans \$34.99 and higher
- Select Accessory Discount - 35% (corporate) and 25% (employee/family)
- \$20 Unlimited Wireless E-mail feature on corporate lines
- Variable discounts on phones

Verizon Eligibility Requirements: Each Member must be a construction company, heavy highway, concrete, remodeling company or other trade craftsman (e.g.: a subcontractor such as an electrician or plumber whose primary trade is within the construction industry).



- Receive money for your used phones
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- Toll-free audio conferencing for only 3 cents per minute; no contract, setup or monthly fee

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- Wireless applications for data collection
- Save 50% on set-up fees per device



- Fleet management solutions that fully connects the driver to the office
- 15% discount on a unique bundle of services

## FHBA News

### GET INVOLVED IN HBA COUNCILS & COMMITTEES!

**Auxiliary Council**  
*Meet Quarterly*

**Custom Builders Council**  
*Meet Quarterly*

**Green Building Council**  
*Meet on the last Wednesday  
of each month.*

**Membership Committee**  
*Meet on the 3rd Wednesday  
of each month.*

**Remodelor's Council**  
*Meet on the 1st Thursday  
of each month.*

**Board of Directors**  
*Meet on the 3rd Tuesday  
of each month.*

**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.**



## New Foreclosure Law Slows Process

**The Florida law intended to speed foreclosures through the courts has instead led thousands of cases to lag, according to judicial data.** When the "faster foreclosures" law first took effect in July, Florida courts saw 4,386 new foreclosures, plummeting 70 percent below the state's average of 15,000 filings a month. Attorneys say the law, which was supported by banks and became the state's most prominent foreclosure shift since the housing crisis, has fallen **victim to unintended consequences**. The law requires banks to prove they own the mortgages and have the right to foreclose in return for a quicker case. But defense lawyers say **banks have struggled to abide by the strict new rules**, including tracking the ownership of millions of mortgages defaulted on during the financial meltdown. Bank representatives defend the slowdown as only a **brief breather** for their attorneys, who they said are beginning to learn the new law and are eager to do it right.

## No Return to Septic Tank Inspections?

**State Senator Bill Montford (D-Tallahassee) hasn't changed his position: he does not favor a mandatory statewide inspection program for septic tanks, according to a report last week by Bruce Ritchie, editor of the Florida Current.** Support for the program was inaccurately attributed to Montford last week at a Senate committee meeting focused on how the problem of septic tanks at **Indian River Lagoon** can be addressed. The Legislature in 2012 approved HB 1263, which **repealed a statewide septic tanks inspection requirement** adopted by the Legislature in 2010. Montford said this week he only wanted clarification on how many septic tanks are affecting Indian River Lagoon. "I believe what we passed in 2012 is sufficient local governments make that decision," Montford said. **Keith Hetrick**, a legislative consultant to the **Florida Home Builders Association**, said he doesn't think that an inspection requirement will pass the Legislature so soon after it was repealed. FHBA supported the requirement in 2010 and the repeal two years later.

## Now Available Online: Mechanics Lien Release Forms in Word Format

**Out of the hundreds of requests for legal information fielded by NAHB's Legal Research Program in the first part of this year, perhaps the largest portion related to mechanics lien release forms.** These forms, used to verify payment to subcontractors and suppliers, must be furnished to customers or their lenders under the terms of a construction contract, and state law may require their provision in some instances. These forms can also be used to release recorded liens that have been satisfied. Responding to our members' needs, NAHB's Legal Research Program has now posted a collection of these forms in Word format on the Legal Tips page of our website. The posting includes state specific forms (10 states provide form language) as well as generic forms for use in those jurisdictions or circumstances where state specific language is not required. The Legal Tips section is a regularly updated feature on [www.nahb.org](http://www.nahb.org) and is a service of NAHB's Legal Action Committee. You can access it directly at [www.nahb.org/legaltips](http://www.nahb.org/legaltips). For more information on "Legal Tips," or to obtain individualized legal information from NAHB's Legal Research Program, contact David Crump (800-368-5242 x8491).

*Note: The information posted at "Legal Tips" is provided as a service to members of the National Association of Home Builders. Any statements, cases, statutes or other materials are supplied for information purposes only, and are not intended to constitute a legal opinion or to be an exhaustive listing of all sources regarding the specific issue that is raised. The information is only intended to familiarize you with the law in a respective area. An experienced attorney should be consulted to determine how this information may apply to any particular situation.*



**TIME TO RENEW**  
**November 2013 Renewals**  
*(Renewal invoice to be mailed 3rd week of October)*

Advanced Roofing & Waterproofing, LLC  
 B & C Nursery, Inc.  
 Barnes Heating & Air Conditioning, Inc.  
 Carriage Hills Apartments  
 Coastal Bank and Trust  
 Cornerstone Mortgage Solutions, LLC  
 D. R. Horton, Inc.  
 DC Homes of Pensacola  
 Defined Interiors, Inc.  
 Dugins Services  
 Dunaway Paint & Pressure Washing, Inc.  
 Environmental Security  
 Escambia County Housing Finance Authority  
 Gateway Lighting and Design  
 Geci & Associates Engineers, Inc.  
 Graniteworx  
 Henry Company Homes, Inc.  
 Jansen Quality Construction, Inc.  
 L & W Supply Corporation  
 Lane & Hatcher Engineers, LLC  
 Milton Truss Company  
 Pensacola Association of Realtors  
 Pete Moore Automotive Team  
 Pettinato Construction, Inc.  
 Premier Termite & Pest Control, LLC  
 ProSource of Pensacola  
 Reliable Land Title Corporation  
 Roofers Mart Southeast, Inc.  
 TGI Fridays - Pensacola  
 Three Trade Consultants, Inc.  
 Vince Whibbs Automotive Group  
 West Florida Cabinets, Inc.  
 Windows Plus of Pensacola

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 www.mccormickcm.com

**Associate Members**

**Builder Blinds of NW Florida**  
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 Gulf Breeze, FL 32561  
 T: 850-736-7400  
 www.builderblindsnwf.com

**Lennox Industries**

Bryan Duvall  
 3278 Mountbatten Drive  
 Cantonment, FL 32533  
 T: 850-777-9277  
 www.lennox.com

**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?

**THANKS FOR RENEWING!**

**Builder & Developer Members**

Kenneth E Witt Carpentry  
 Miller & Miller Contractors, LLC

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Bay Area Blueprint & Reprographics, Inc.  
 Beggs & Lane, Attorneys  
 Dean's Kitchens and Bath, Inc.  
 Doug Whitfield Residential Designer, Inc.  
 Emmanuel, Sheppard & Condon  
 Energy Systems A/C Contractors  
 Gulf Coast Community Bank  
 Majors Home Improvement, LLC  
 Panhandle Grading & Paving, Inc.  
 Supreme Lending

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# Advertiser's Index



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

## Spike Club Levels

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

*Spike Club Members and their credits as of 09/01/2013*

<b>Statesman Spike</b>	<b>500 Credits</b>
Harold Logan	505.5

<b>Super Spike</b>	<b>250 Credits</b>
Rod Hurston	406.5
Jack McCombs	280.5

<b>Royal Spike</b>	<b>150 Credits</b>
Mike Blanton	213
Ron Anderson	200
Edwin Henry	195.5
Rick Sprague	193
Carlton Bowers	160.5
Bob Boccanfuso	160.5
Betty Evans	153.5

<b>Red Spike</b>	<b>100 Credits</b>
Thomas Kennedy	145
Alan Brock	131.5
Collier Merrill	129
Lee Magaha	126.5

William "Billy" Moore	126
Don Suarez	117
Dan Gilmore	113.5
Oliver Gore	111.5

<b>Green Spike</b>	<b>50 Credits</b>
Ricky Wiggins	93
Ron Tuttle	86
Doug Sprague	83
David Holcomb	77
John Harold	76
Kenneth Ellzey, Sr.	64.5
Wayne Underwood	58.5
Millie Carpenter	56.5
Chris Pate	55.5
Kevin L. Ward	55.5
Bob Price, Jr.	53

<b>Life Spike</b>	<b>25 Credits</b>
West Calhoun	48.5
Thomas Westerheim	44.5
Wilma Shortall	43.5
Eddie Zarahn	40
Darrell Gooden	37
Russ Parris	36
Newman Rodgers IV	35
Garrett Walton	28.5
John Hattaway	27

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

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

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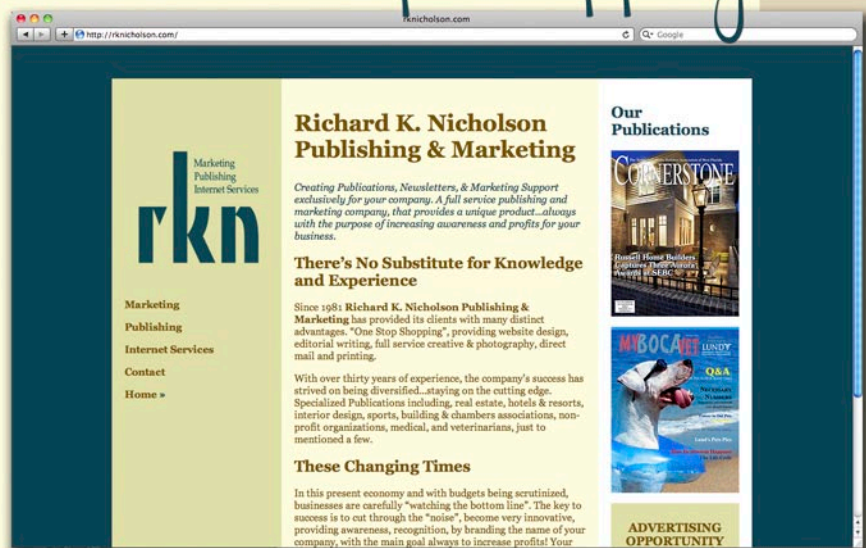
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