

The News of the Home Builders Association of West Florida

# CORNERSTONE

November 2013



## 2015 ICC Hearings: The Results

*pages 6,7*

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

# TANKLESS

## IS THE NATURAL OPTION



### **Natural gas tankless water heaters:**

- Provide hot water on demand (so you never run out).
- Save on average, up to 50% on water heating energy costs per year.
- Last almost twice as long as a conventional tank.
- Are installed by certified Pensacola Energy plumbers.

### **Rebates for installation can help you start saving immediately.**

- \$1,000** rebate for natural gas tankless water heaters (from electric tank).
- \$850** rebate for natural gas tank water heaters (from electric tank).
- \$750** rebate for natural gas tankless water heaters (from natural gas tank).
- \$350** rebate for natural gas tank water heater (from natural gas tank).

**Plus get up to \$300 in federal tax credits. Hurry! Tax credits expire December 31, 2013.**

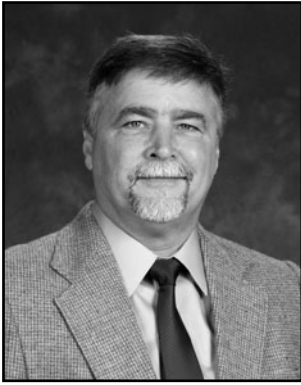


To schedule an appointment, Call Pensacola Energy marketing at (850) 436-5050 or visit [PensacolaEnergy.com](http://PensacolaEnergy.com)

### **Pensacola Energy is pleased to announce our Expert Water Heater Connection plumber partners:**

Advanced Plumbing Services • Aggressive Plumbing, Inc. • Air Design Systems, Inc. • Boyd Plumbing Residential LLC  
Certified Plumbing, Sewer & Gas • Coast Plumbing & Gas, Inc. • Commander Air • Downs Plumbing Company  
Harlow Plumbing, Inc. • Lee Mechanical and Plumbing • Shenberger Plumbing, Inc.





**ERIC WITT**  
President  
Kenneth E. Witt Carpentry



**NEWMAN RODGERS**  
1st Vice President  
Newman Rodgers Construction



**SHELBY JOHNSON**  
Treasurer  
Johnson Construction



**JUDY GUND**  
Financial Officer  
Saltmarsh, Cleaveland & Gund



**THOMAS WESTERHEIM**  
Secretary  
Westerheim Properties



**JOHN HATTAWAY**  
2nd Vice President  
Hattaway Home Design



**JILL GROVE**  
3rd Vice President  
Pensacola Energy



**ROD HURSTON**  
Past 2nd Vice President  
Fisher Brown Bottrell Insurance



**LUKE SHOWS**  
Immediate Past President  
Shows Construction



**STEPHEN MOORHEAD**  
Legal Counsel  
McDonald, Fleming, Moorhead

# 2013 Leadership Board

## 2013 Home Builders Association of West Florida Board of Directors

### Builder Members

- Brandon Edgar, *Joe-Brad Construction*  
 Renee Foret, *Foret and Lundy Builders*  
 Darrell Gooden, *Gooden Homes*  
 Robert Harris, *Adams Homes*  
 Doug Henry, *Thomas Home Corporation*  
 Doug Herrick, *Coastal ICF Concrete Wall Systems*  
 Clyde Jolly, *Southern Building Specialties*  
 Ron Mangum, *Residential Renovation Company*  
 Stephen Miller, *Old South Construction*  
 Billy Moore, *Southern Home & Construction*,  
 Bryan Moore, *BRM Residential Homes*  
 Russ Parris, *Parris Construction Company*  
 Jon Pruitt, *J.W. Dunnwright Construction*  
 Mark Schnoor, *Arista Builders*  
 Craig Stefanik, *1st Choice Home Improvements*  
 Ron Tuttle, *Bennat, Inc.*  
 David Teague, *Timberland Contractors*  
 Chris Vail, *Urban Infill Corporation*  
 Robby Williams, *Roads, Inc.*  
 Joseph Yoon, *DR Horton*

### Associate Members

- Bill Batting, *Emerald Coast Building Materials*  
 Angela Carter, *Gulf Power Company*  
 Kim Cheney, *Mathes Electric Supply*  
 Bill Daniel, *Mobile Lumber, Membership Chair*  
 Chad Edgar, *ProBuild*  
 Keith Furrow, *Pensacola Association of Realtors,*  
*Ex Officio*  
 Steve Geci, *Geci & Associates Engineers*  
 Tom Hammond, *Hammond Engineering*  
 Towana Henry, *Keller Williams Realty*  
 Wally Kader, *Superior Granite*  
 Pat Kozma, *Jenkins Brick & Tile Company*  
 William Merrill, *Rebuild Northwest Florida*  
 Duane Nisewonger, *Gateway Lighting*  
 David Redmond, *Supreme Lending*  
 Gary Sluder, *Gene's Floor Covering*  
 Charlie Sherrill, *Hancock Bank*  
 Wilma Shortall, *Primary Residential Mortgage*  
 Doug Whitfield, *Doug Whitfield Residential*  
*Designer, Cost & Codes Chair*  
 Jay William, *Williamson Electrical Company*

### Council Chairs:

- Linda Salter, *Surety Land Title,*  
*Auxiliary Council Chair*  
 Kevin Russell, *Russell Home Builders,*  
*Custom Builders Council Chair*  
 Natasha Reynolds, *Pensacola Energy,*  
*Green Building Council Chair*  
 Kevin Trusler, *Emerald Coast Builders,*  
*Remodelor's Council Chair*

## 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

Cornerstone is published for the Home Builders Association of West Florida by Nicholson Publishing and distributed to its members. Reproduction in whole or part is prohibited without written authorization. Articles in Cornerstone do not necessarily reflect the views or policies of the HBA of West Florida. Articles are accepted from various individuals in the industry to provide a forum for our readers.

# In This Issue

## CORNERSTONE



**David Peaden II**  
Executive Director  
dpeaden@hbawf.com



**Alecia Overman**  
Accounting Manager  
alecia@hbawf.com

Next Issue:  
**December**  
**2013**

Edit: Nov 4, 2013  
Space: Nov 14, 2013  
Materials: Nov 19, 2013

Magazine Design & Layout by  
warren wight creative services  
www.warrenworld.com



# Cover Story

2015 ICC Hearings: The Good, the Bad, and the Ugly ..... 6, 7

## CORNERSTONE COLUMNS

President's Message: One Member in November -  
Ask Someone to Join Today! ..... 5

## FEATURE STORIES

FHBA News: The Latest News from your State's Association ..... 7  
Housing Industry Picks Up Steam Despite  
Persistent Headwinds Industry ..... 15, 16  
NAHB News: The latest Home Building Issues on  
the National Level ..... 16, 17  
2014 International Builders' Show Registration Opens ..... 17  
What Has Florida Home Builders Association Done for You Lately? ... 19

## ASSOCIATION NEWS

2013 HBA of West Florida Leadership ..... 3  
Don't Forget the 2013 & 2014 Installation and  
Awards Banquet December 4th ..... 5, 21  
HBA Council News: Auxiliary Council Raises  
Over \$10,000 at GMM ..... 8, 9  
Pensacola Energy HBA November Membership Drive Incentive ..... 9  
HBA Green Council 2013 New Members ..... 10  
Governmental Affairs: Pictured Steve Geci and Bill Johnson ..... 10  
Pensacola Habitat for Humanity ReStore ..... 14  
Marketing Information on Escambia & Santa Rosa Counties ..... 18  
HBA News: Get Involved With Councils and Committees ..... 20  
HBA Exclusive Pricing For HBA Members ..... 20  
HBA Membership News: New Members,  
Thanks for Renewing, & More ..... 21  
HBA: Like Us on Facebook ..... 21  
Top Ten Reasons To Do Business With a Member ..... 21  
Spike Club Update ..... 22  
Special Business Card Promotions for HBA Members! ..... 22

## DEPARTMENTS INDEX

Next Issue Deadlines ..... 4, 7 & 20  
Advertisers Index, Web, & Email Addresses ..... 22

Cornerstone, the monthly publication of the Home Builders Association of West Florida serving Escambia and Santa Rosa Counties, is published monthly, twelve (12x) per year. Send address changes to HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910. Cornerstone, is published in the interests of all segments of the home building industry and is distributed to its members and others associated with the HBA of West Florida. HBA of West Florida and Richard K. Nicholson Pub., Inc. does not accept responsibility for, or endorse any statement or claims made by advertisers or authors of any articles. Every effort has been made to assure accuracy of information, but authenticity cannot be guaranteed. No part of this publication may be reproduced without the written consent of Home Builders Association of West Florida, Copyright ©, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.



# One Member in November Ask Someone to Join Today!

**You make an investment in the industry that supports your interest by paying membership dues to the Home Builders Association of West Florida, Florida Home Builders Association and the National Association of Home Builders.** Ask yourself this question, "How many people do I conduct business with who are not members of my HBA? Your dues are paying for staff members at the local, state and national level who are working on your behalf, and the non-members are benefitting.

You have continued to pay your membership dues through good and bad times. I need your help this November. I am personally asking you to bring in One Member in November. Prospective members need to understand the correlation between their business success and the work of their trade organization. If they give you the response of, "What's in it for me?" Tell them to just imagine what our industry, and your business, would be like if home builders associations did not exist. We would have no "voice" on local, state and national laws and regulations that add thousands of dollars to our operating costs.

- If there was no HBA, builders would not have the resources to fight unreasonable permit fees,

or excessive impact fees, or expensive amendments to the statewide building code.

- If there were no HBA, an equitable solution would not have been attainable for more densities for development in the new 2020-2030 rewrite of the Escambia County Comprehensive Plan. Without having a good plan, Escambia County will not have land available for the foreseeable future for development.

- If there was no HBA, land developers would not benefit from a state law that prevents environmental gadflies, competitors and extortionists from filing frivolous lawsuits against your development, and you would not be justly compensated when a local or state government action diminishes the value of your land.

- If there was no HBA, remodelers would not have had input to the state rehabilitation code and would be limited in their efforts to engage in coastal reconstruction and post-disaster work.

- If there was no HBA, associate members would miss out on hundreds of opportunities to promote their products and services to the state's leading builders and developers.

- The HBA's cornerstone is its governmental affairs and legal action programs. The governmental affairs committee carefully reviews

## President's Message



**BY ERIC WITT**

proposed legislation to determine its impact on the home building industry. HBA understands the need to defeat laws and ordinances that would negatively impact our industry.

Your HBA is deeply devoted to improving our community, and creating opportunities for young people to pursue rewarding careers in the construction trades. Membership Chair Bill Daniel of Mobile Lumber is working hard to make this a success. I am certain you know of one company who is not a member and help us in our efforts. Thank you for caring enough to make a difference.

## 2013-2014 INSTALLATION AND AWARDS BANQUET

*President Eric Witt and the 2013 Officers and Directors request the honor of your presence to share with them the Changing of the Leadership of the Home Builders Association of West Florida.*



Don't miss this opportunity to usher in a New Year of Leadership as 2014 President Newman Rodgers of Newman Rodgers Construction,

takes the reins of the HBA. Find out who will be honored with the Builder and Associate of the Year Awards. Also take a glance back at a fantastic year and look forward to great achievements in 2013.

**WHEN:** Tuesday, December 4, 2013  
**WHERE:** Hilton Garden Inn, Airport Blvd.  
**TIME:** Social - 11:00 a.m. – 11:30 am  
Lunch/Program - 11:30 am – 1:00 pm  
**COST:** \$25 per person  
**DRESS:** Business Attire



# The Good, the Bad and the Ugly

**Final actions on more than 2,000 proposed code changes for the 2015 editions of the International Code Council's International Residential Code (IRC), International Energy Conservation Code (IECC), and other I-Codes were decided following nine days of hearings earlier this month in Atlantic City,**

**N.J.** The National Association of Home Builders (NAHB) scored some impressive wins but also suffered some unfortunate setbacks.

### THE GOOD

The NAHB Construction, Codes and Standards staff and builder volunteers provided excellent testimony at the hearings, and NAHB was successful on 85 percent of the hundreds of proposals that the association supported or opposed for the 2015 IRC.

Of particular importance to the home building community are five key proposals that NAHB fought against to keep building codes flexible, cost effective and product-neutral. NAHB's success on these proposals represents total construction savings of up to \$40,000 per house:

**Additional Requirements for Exterior Foam Plastics.** A proposal was disapproved that would have required all single-family homes or townhouses with foam plastics in the wall or roof system within 10 feet of the property line to be protected on both the interior and the exterior by a thermal barrier. It also prohibited the use of any siding that includes foam insulation as a backer product.

Had this proposal been approved, it would have required builders to sheath the entire exterior of their homes in a layer of drywall or wood sheathing, or maintain a distance of 10 feet from all property lines. In some cases, this could have resulted in an additional cost of up to \$20,000 per home.

**Additional Stairs and Ramps.** A proposal that would have required all single-family homes and townhouses with multiple levels to have a stair or ramp within 50 feet of any habitable portion of the home was disapproved. The 2012 IRC requires a single stairway or ramp to connect all habitable levels. If approved, the proposal could have cost builders anywhere from \$10,000 to \$15,000 per home.

**Residential Accessibility.** A propos-

al was disapproved that would have required all one- and two-family homes to be designed so people with disabilities could enter unassisted, have a zero-clearance entrance, an elevator or lift, an accessible bathroom, bedroom and (if on the accessible level) a kitchen with 40 inches of clear floor space at all counters. If approved, the cost of compliance would have been \$2,000 to \$3,000 per house.

### Wood Deck

**General Provisions.** Expanded provisions for constructing wood decks were approved in Atlantic City. Among provisions that were considered but were ultimately disapproved were guard post, stair stringer and lateral connection requirements that would have added at least \$300 in additional hardware costs. Also, provisions that could have led to engineering being required for decks were limited in scope or defeated, saving approximately \$1,000 in engineering design costs per home.

### Foundation Walls in Flood Zones.

A proposal that would have required reinforced short stem walls in riverine flood zones (FEMA Zone A) was disapproved. Cost savings are in the range of \$300 to \$1,000 per house, depending on height and total length of walls.

"The staff members from the NAHB Construction, Codes and Standards Department fought day in and day out on behalf of everyone in the residential construction industry," said Lee Schwartz, vice president of government affairs for the HBA of Michigan. "It's not just the ICC hearings where these unsung warriors do battle; it's at the NFPA, ASHRAE, ASTM, NFRC, ANSI and IAPMO committee meetings and hearings as well. Without their hard work and support, Michigan would not have won the code victories that we achieved in our state."

### THE BAD

While NAHB posted resounding victories for the 2015 edition of the IRC, only about 60 percent of the changes proposed in favor of cost-effective, energy-efficient new homes were approved for the 2015 IECC.

Key proposals to restore mechanical equipment trade-offs, and to provide trade-offs for building tightness and window area, were soundly defeated despite testimony from dozens of builders, NAHB staff and building officials.

"To date, six states have adopted the 2012 IECC and only one state has adopted it without reduced stringency," said Pennsylvania home builder Frank Thompson.

"Clearly there is a disconnect between the model codes and what jurisdictions are willing to adopt."

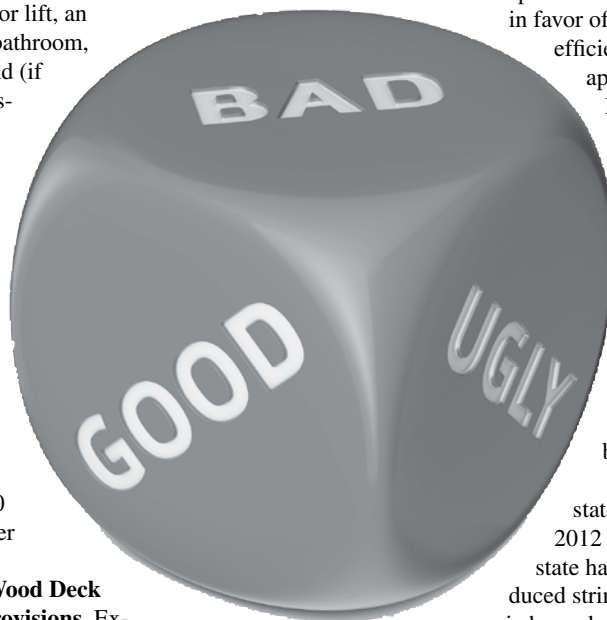
"We need to be able to determine what is the best alternative for our customers," added Michigan home builder Don Pratt, who also serves as chairman of the NAHB Construction, Codes and Standards Committee.

### THE UGLY

Trade-offs are energy-neutral by definition and allow builders and their customers to make choices based on affordability, marketability, or just plain personal preference. Unfortunately, there was concerted effort by opponents of home builders to maintain the reduced flexibility of the 2012 IECC and mandate that builders meet the stringent requirement of the energy code without exception.

For instance, another energy-neutral proposal to allow a builder to get credit in the performance path of the code when installing solar panels was disapproved, with opponents arguing that builders could possibly skimp on insulation to save money.

The idea that a builder or home owner would spend tens of thousands of dol-



## LIEBERMAN, HALL TAKE FHBA REINS

Builder Ron Lieberman of Lecanto and building supplier Cindy Hall of Jensen Beach were installed as the 2013-2014 President and Second Vice President, respectively, of the Florida Home Builders Association last Saturday during the FHBA Annual Fall Leadership Conference in Tampa. Lieberman and Hall (of Cobble Systems, Inc.) are joined on the Senior Officers team by First Vice President/Treasurer Jerry Linder of St. Augustine, Secretary Ray Puzzitiello of West Palm Beach, and Third Vice President Paul Iandoli of Orlando, along with Past President Suzanne Graham of Port Charlotte and Past Second VP Patty Wedge-Ludwig of Bonita Springs. "Ron (Lieberman) doesn't try to act like the smartest person in the room... but I'll put him up against anyone in terms of his knowledge of our business," said FHBA Past President Al Zichella of Naples. "And his loyalty to FHBA, his concern for the members, and his passion to do a great job as President are off the charts." Hall's leadership skills are also highly regarded. "What you get



## Florida Home Builders Association

with Cindy is someone who's really smart and really focused," says engineer George Cooper, like Cindy a member of the Treasure Coast Builders Association (TCBA). "I see first-hand the great work she does for TBCA and have no doubt she'll make an impact as FHBA's No. 1 associate leader."

## Gov. SCOTT HAILS HOUSING REBOUND

Speaking at the FHBA Fall Leadership Conference last week in Tampa, Florida Governor Rick Scott predicted that the state's housing industry would continue to rebound and fuel job-creation in the state. "Starts are up. Prices are up. We have added more than 350,000 private-sector jobs since I was elected in 2010," said Scott. "We've eliminated more than 2,800 regulations, including the entire Department of Community Affairs. Enterprise Florida has 350 projects that could translate into more businesses expanding or relocating to Florida." Scott this year proposed partial funding of the Sadowski Affordable Housing Act but the Legislature swept all the funds into general revenue. Scott has appointed numerous FHBA members to key positions, including Past President Len Tylka of West Palm Beach as Chair of the Florida Housing Finance Corporation and four members of the Florida Building Commission: Chairman Dick Browdy, Jacksonville; and members Jay Carlson, Punta Gorda; Tom Franz, Melbourne; and Drew Smith, Sarasota.

## FHBA News

## FHBA ELECTS NEW AREA BUILDER VPs

The Florida Home Builders Association Board of Directors elected seven new Area Builder Vice Presidents at last week's meeting in Tampa. They are Area I: Karen Koelemij, Tallahassee; Area II: Michael Bourre', Northeast Florida (repeating); Area III: Bill Wilburth, Lake-Sumter; Area IV: Jason Stanley, Brevard; Area V: Bill Paul, Hernando; Area VI: Drew Smith, Manatee-Sarasota; Area VII: Richard Horton, Florida Atlantic (repeating). The Builder VPs are joined on the FHBA Executive Committee by Associate VPs completing the second year of their two-year terms in 2014: Area I, David Perkins, Tallahassee; Area II Arlene Stewart, North Central Florida; Area III Shelley Stewart, Volusia; Area IV: Natasha Cartagena-Spencer, Brevard; Area V, Pat Spalding, Polk; Area VI, Jenny Malone, Collier; Area VII, George Buranosky, Florida Atlantic. The Board also elected three Life Directors: Jim Painter, North Central Florida; Richard Horton, Florida Atlantic; and Ken Ringe, Treasure Coast.

## The Good, the Bad and the Ugly from page 6

lars on photovoltaic panels to save money on electricity costs and not appropriately insulate is simply ludicrous.

Common-sense proposals to improve the flexibility, cost-effectiveness and product neutrality of the energy codes were too often thwarted by a coalition of energy-efficiency advocates funded by those businesses with the most to gain from more stringent codes.

Product manufacturers also sent representatives to the hearings as well, and some of them gleefully admitted that the results would enable them to sell more insulation, windows or other products. These advocates – many of whom have never even set

foot on a job site or know anything about how a home is actually built – talked in the abstract and called these code proposals "rollbacks."

Despite the best efforts of NAHB staff, home builders from across the nation who volunteered their time, and building officials who attended the hearings, they were ultimately unable to compete with those who fought against cost-effective and sensible code proposals.

Too many building officials did not have the funds or time to come to Atlantic City on a weekend to vote in favor of energy code changes that were necessary, practical and cost-effective. Consequently, eligible voters not involved with code enforcement influenced

many of the critical proposals that were meant to fix the broken 2012 IECC.

Despite these setbacks, NAHB was still able to hold its own as the 2015 residential energy requirements will not be more stringent than the 2012 and could actually turn out to be a bit less stringent.

Moreover, adoption of the 2012 IECC is facing unprecedented resistance at the local level. State and local jurisdictions adopt building codes, and performance matters. Building officials from across the nation are unlikely to implement the 2015 IECC without significant amendments because it is too difficult to put into practice and too expensive to use.

NEXT  
CORNERSTONE  
ISSUE:

# December 2013

To advertise, call  
Richard Nicholson  
561.843.5857  
rknicholson.com



# HBA Council News

## Auxiliary Council Raises Over \$10,000 at October's Membership Meeting at Gene's Floor Covering

**The October general membership meeting was held on Tuesday, October 15th at Gene's Floor Covering.** Over 200 guests attended and enjoyed the Sluder Family (Gary, Cindy, Kevin and Kyle) cooking. Over 50 items were up for the highest bidder in the Annual Auxiliary Council Silent Auction. The proceeds from the event enable the Auxiliary to support various causes in our local community throughout the year including; Lakeview Group Foster Home and Gulf Coast Kids House.

The HBA Women's Auxiliary Council would like to thank all of those that participated in their annual Auction and Angel Tree. Without your support this event would not be possible.



*Right: The Auxiliary Council, from left bottom: Brenda Calkins, (standing) Angie Cooper, of Gulf Power Company, Wilma Shortall of Primary Residential Mortgage; Auxiliary President Linda Salter of Surety Land Title; Kim Cheney of Mathis Electric Supply; Deb Harrell of Keller Williams Realty; Towana Henry of Kelly Williams Realty; Janice Terrell of Pensacola Energy and (sitting) Alecia Overman of the Home Builders Association.*



*Kay's Prestige Kitchen*



*Left: From left, Kevin, Cindy, Gary and Kyle Sluder worked very hard to make the event a tremendous success.*



*From Left, Gulf Power's Angela Carter with Ron Tuttle and Lorraine Horan of Bennat Homes.*





**MORE AUXILIARY COUNCIL PHOTOS**



*The Adams Homes crew.*



*Jack and Miller McCombs*



*Eric Witt Family.*



*Mobil Lumber group.*



***Pensacola Energy HBA November Membership Drive Incentive***

**Pensacola Energy will provide an installed tankless water heater for the November HBA 2013 membership drive based on the below criteria:**

1. The new member (builder or associate) must join HBA during the month of November 2013.
2. The installed tankless water heater is only available in Pensacola Energy's service area (Escambia County excluding Century and Pensacola Beach) and natural gas must be available to the home or business. *(Note: one unit per new member home or business)*
3. The new member installed tankless water heater incentive will expire on September 30, 2014.
4. Any applicable Pensacola Energy rebates will not apply to this promotion.
5. HBA will provide Pensacola Energy with the November new member information to verify eligibility and to arrange for installation.



*This offer is for normal installations only and excludes installations requiring excessive piping or venting, demolition, reconstruction and any other unusual conditions as defined by Pensacola Energy.*

**Pensacola Energy contact information:**

**Jill Grove, Marketing Manager | 850-474-5318 | jgrove@cityofpensacola.**



**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.

*This is who we are...  
this is what we do!*

If you want access to this information, call me  
**Doug Wenzel**  
toll free at 800-749-0381, Ext. 800



**BONDED BUILDERS WARRANTY**

**"THE 'Builder Friendly' Warranty...  
Creative, Flexible &  
An Inexpensive Sales Tool!"**

**800.749.0381**

**[www.bondedbuilders.com](http://www.bondedbuilders.com)**

# HBA Council News

*Below: The Green Building Council met at Pensacola Energy on September 25th. The program discussed Wet Heat Solutions from Rinnai. The event was well attended.*



*Above: The Governmental Affairs Committee met with representatives from the Emerald Coast Utilities Authority regarding the expense of lift stations and the timeliness of reviews. From left, HBA Governmental Affairs Vice Chair Steve Geci with ECUA's Bill Johnson.*

## 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
- ☆ Mathes Electric Supply
- ☆ Pensacola Energy
- ☆ Rock Solid Surfaces LLC
- ☆ Today's Homes of Northwest FL
- ☆ Waste Management Of NWFL



**GBC Pensacola**  
Green Building Council



[www.GBCPensacola.com](http://www.GBCPensacola.com)



# A WELL-FRAMED APPROACH TO PROFITABLE ENERGY EFFICIENCY

Changing codes, growth in the economy and housing starts – how's a builder to profit from it all? Well, a bottom-up switch to Norbord is a sound first move.





# ANCHOR

PEST CONTROL

Since 1976

 **Sentricon**  
Colony Elimination System

## FOR OVER 35 YEARS!

Quality Pre-Construction Wood & Soil Treatments  
Professional, Courteous and Trained Technicians

Commercial: Anchor Pest leader in pest prevention & elimination in and around commercial structures of all types

Residential: We provide complete protection from mice, cockroaches, silverfish, crickets, earwigs, and grasshoppers.



*"Builders Know  
Our Quality!  
Innovators of the  
Three-Step  
Pretreat Process!"*

*Lance Davis, Owner  
Anchor Pest Control.*

**\$25 OFF COUPON**

**for Initial Quality**

**Pest Control Service**

Must sign 1 year agreement (4 services per year)

Cannot be Used Towards

Annual Termite Renewal Contracts

## Quality Pest and Termite Prevention

COMMITMENT TO SERVICE EXCELLENCE

# 435-7696

3535 North Palafox Street | Pensacola, FL 32503

[www.AnchorPestControl.com](http://www.AnchorPestControl.com)



# BATH EXPERIENCE WITH FUNCTIONALITY



## DESIGNER BRANDS

- WHIRLPOOLS • AIR BATHS
- TOTO® TOILETS
- VANITIES • SHOWER DOORS
- FAUCETS • SINKS
- BIDET SEATS and more!



**YOU'RE  
GONNA LOVE  
THIS PLACE!**

Southwest Broward's Only  
Full Service Plumbing Showroom!



Doug and Jayne Johnson

**954.423.2250**  
**1.800.991.2284**



Showroom Hours Tues-Fri 8:30-5:30 / Sat. 9-5  
1387 SHOTGUN ROAD, SUNRISE (WESTON), FL

[www.dougstubs.com](http://www.dougstubs.com)



# FHBI THE CONSTRUCTION INDUSTRY'S INSURANCE PARTNER



FHBI, Inc. builds strategic partnerships with companies and agents to customize insurance programs to meet the needs of the building industry.

FHBI services the building industry including:

- Residential & Commercial Contractors
- Trade & Artisan Contractors
- Residential & Commercial Roofers
- Land Developers
- Ground Water Contractors
- Heavy Construction
- Road & Bridge Construction

Through the following product lines:

- General Liability
- Umbrella/Excess Liability
- Commercial Automobile
- Builders Risk
- Property and Inland Marine
- Home Warranty
- Residential Wraps
- Contractor's Pollution Liability
- Architects & Engineers Professional Liability
- Miscellaneous Errors & Omissions Liability
- Workers Compensation
- Surety

*For the best combination of coverage and service, contact a FHBI-appointed agent. For a list of authorized agents, contact your local FHBA office today.*

[www.fhbi.com](http://www.fhbi.com)  
2600 Centennial Place  
Tallahassee, FL 32308  
888.513.1222





warren wight  
creative services

offering creative services  
to the building community  
and related industries

print  
•  
digital  
•  
logos/corporate id  
•  
web  
•  
photography

warren wight  
407.920.1478  
warren@warrenworld.com  
www.warrenworld.com



ReStore

## Farm Market

Pensacola ReStore  
5810 N. Palafox Street  
Behind Pensacola Honda

Every Wednesday, 10am– 2pm

Habitat ReStore offers local  
produce, art and homemade  
goods!

Shop the ReStore  
Home Improvement Thrift  
Store and the ReStore Farm  
Market!

Fruits, Vegetables, Farm Raised Beef,  
Baked Goods, Chef Inspired Pastries,  
Spices, Jelly, Local Honey, Small &  
Large Garden Produce, Art, House &  
Garden plants, and More

ReStore, 850-476-0001  
Vendor Contact: ebryars@pensacolahabitat.org  
Store hrs. Wed-Sat, 10am-6pm



**YOUR AD HERE!**  
**Business Card Sized Ads**

*Contact Us For Special  
Promotional Rates*

Richard Nicholson  
561.843.5857 / rknichent@aol.com  
RKNICHOLSON.COM



Bill Batting  
Cell 850-259-7756  
bill@ecbmf.com

**Emerald Coast Building Materials**

Drywall, Metal Studs, Acoustical Ceilings, Insulation, Roofing & Stucco

QUALITY YOU CAN TRUST...SERVICE YOU CAN DEPEND ON!

8040 N Palafox St.  
Pensacola, FL 32534  
www.ecbmf.com

Phone: 850-471-6291  
Fax: 850-471-6294  
Toll Free 877-900-3226

# Housing Recovery Picks Up Steam Despite Persistent Headwinds

Feature  
Story

**With home prices and household formations rising and household balance sheets healing, the ongoing housing recovery is expected to gain momentum next year even** as several challenges remain, according to economists who participated in yesterday's National Association of Home Builders (NAHB) Fall 2013 Construction Forecast Webinar.

"The cards are in play for a decent and fairly strong recovery in 2014 and particularly in 2015," said NAHB Chief Economist David Crowe. "From the standpoint of GDP growth, housing has been a plus, growing at two, three and four times the rate of the rest of the economy in recent quarters."

Helping to spur the housing rebound was a double-digit increase in home prices over the past year, driven in part by tight inventories of new and existing homes for sale and gradual gains in employment.

"We expect to see price increases moderate in the next few years as we see additional inventory on the market and investors back away as the bargains disappear," said Crowe.

Another bright spot is rising household formations that were delayed during the downturn as college graduates and young professionals were forced to move back in with their parents or double up as roommates. At the height of the housing boom, the U.S. was producing 1.4 million additional households every year. That figure plunged to 500,000 during the depth of the recession and today is now back up to 700,000.

Meanwhile, households across the nation have been increasing their savings and shedding debt. "They've corrected a lot of excesses and feel more comfortable about moving forward," Crowe said, noting that the University of Michigan Consumer Sentiment Index shows that the percentage of consumers who believe that now is a good time to buy a house is back up to levels last seen near the housing boom.

However, Crowe cited several headwinds that are impeding the recovery.

"Credit conditions are much tighter now, builders are increasingly facing labor shortages, lot supplies are tight, building material prices are rising, and inaccurate appraisals

are hurting home sales" he said.

"You can't charge more than you can get an appraisal for," Crowe added. "Even though we are seeing price increases in labor, land and materials, 36 percent of builder recently said they had lost at least one sale over appraisals coming in below the cost of production."

## A Solid Outlook

NAHB is forecasting 924,000 total housing starts in 2013, up 18 percent from 783,000 units last year.

Single-family production is expected to rise 17 percent this year to 629,000 units, jump an additional 31 percent next year to 826,000 and surpass the 1 million mark in 2015.

NAHB is projecting that multifamily starts will increase 20 percent in 2013 to 296,000 units and rise an additional 10 percent to 326,000 units next year, which Crowe characterized as a normal level of multifamily production.

Meanwhile, residential remodeling has returned to previously normal levels of the early 2000s and remodeling activity is expected to register a modest gain this year over 2012.

"Our Remodeling Market Index has been above 50 for three of the last four quarters, indicating that remodelers feel things are going better," said Crowe. "Remodeling did not fall as much, so it does not have as much ground to make up."

## Dodging a Bullet

Regarding the uncertainties emanating out of Washington over the government shutdown and the impending Oct. 17 deadline when the government will run out of cash to pay its bills, Mark Zandi, chief economist at Moody's Analytics, expressed optimism that Congress will move quickly to resolve these critical issues.

"I truly anticipate that lawmakers will get it together, but that is definitely a challenge to my economic outlook," said Zandi. "If policymakers can't get it together by Oct. 17, we're toast, and I think we are going into recession."

Assuming the government meets these challenges, Zandi cited three reasons for optimism moving forward. First, the fiscal drag that is weighing heavily on the economy

in the form of tax increases and government spending cuts that are now being implemented will continue to fade in the coming years. This fiscal drag will shave 1.5 percent off of GDP growth this year, about 0.7 percent next year and gradually fall to zero by 2016, he said.

Second, Zandi noted that the "private economy has done a marvelous job of reducing leverage and getting their balance sheets in order. American companies are in very good shape and they will do well going forward, with continued strong export growth.

That will be a strong source of economic growth for a long time to come."

Finally, Zandi said that demographics make a compelling argument for a strengthening housing market.

"In the current housing market, supply is running around 950,000 annual units," he said. "In a normal economy, we should be producing 1.7 million units. That's a big difference. We've already made a lot of progress in working off excess inventory. We won't get housing construction up to 1.7 million quickly. The big problem in the next five years won't be too much housing, but too little housing."

## All Markets Are Local

Looking beneath the national numbers, Robert Denk, NAHB's assistant vice president for forecasting and analysis, noted a range of conditions across the country and differences among the states in the amount of distress suffered during the recession and the headway that is being made in recovery.

Housing nationwide bottomed out at an average of 27 percent of normal production in early 2009.

The hardest hit states where production soared to unsustainable levels during the boom years -- California, Nevada, Arizona and Florida -- bottomed out at 10 percent to 20 percent of normal when the housing bubble burst. In sharp contrast, better states that did not experience a huge production run up during the boom declined to 50 percent of normal production.

"We've now gotten past the point where we are digging out of holes and repairing the carnage of the housing markets," said Denk. "It's no longer about the boom and the bust. Now it's about the underlying [state and



## U.S. SUPREME COURT ACCEPTS NAHB PETITION TO HEAR GREENHOUSE GAS CASE

The U.S. Supreme Court on Oct. 15 agreed to hear a petition brought by NAHB and other organizations that would determine whether the Environmental Protection Agency (EPA) has the authority under the Clean Air Act to regulate greenhouse gas emissions from stationary sources that could include everything from factories, refineries and power plants to apartment and commercial buildings.

"Because of the way EPA has interpreted the statute, many NAHB members could be forced to obtain an expensive pre-construction permit for greenhouse gas emissions, which would bring most multifamily and mixed use development to a standstill," NAHB Chairman Rick Judson said in a press statement. "Some single-family and potentially even master-planned community development could also be affected," he said.

Based largely on EPA's own estimates, the cost of the permit alone could be about \$60,000 per multifamily property, with costs due to delays averaging about \$40,000 across all building sizes. For a property with 50 or more apartments, costs due to delays could reach up to \$200,000.

The permit cost is fixed, while the delay costs vary depending on the building size, measured by number of units.

NAHB is part of a coalition that includes the American Chemistry Council, American Petroleum Institute, National As-

sociation of Manufacturers, American Fuel and Petrochemical Manufacturers and National Oilseed Processors Association. Briefing in this case, *American Chemistry Council (ACC), et al. v. U.S. Environmental Protection Agency*, will take place during the fall and winter. The oral arguments will be held in February 2014, and a decision is expected in late spring 2014. For more information, email Amy Chai at NAHB or call her at 800-368-5242 x8232.

## NAHB AND LAWMAKERS URGE FHFA NOT TO LOWER LOAN LIMITS

NAHB has sent a letter to Edward DeMarco, acting director of the Federal Housing Finance Agency (FHFA) urging him to refrain from taking any action that would reduce the maximum loan amount that Fannie Mae and Freddie Mac can purchase. "NAHB believes FHFA would be exceeding its authority as conservator to mandate lower conforming loan limits without explicit direction from Congress," the NAHB letter said. "Further, NAHB believes that a reduction in loan limits would stifle the recovery in the housing market at a critical time." NAHB also joined with 14 other organizations in sending a joint letter to DeMarco that delivered a similar message.

Meanwhile, a bipartisan group of 66 House members also called on the FHFA acting director to drop any plans to reduce the maximum loan limits for Fannie Mae and Freddie Mac. The lawmakers sent a letter to DeMarco using the acting director's own words to suggest he does not have the authority to act on his own to reduce the conforming loan limits. "I don't intend to act unilaterally in lowering the loan limit because the Congress of the United States has been so actively and repeatedly involved in adjusting the conforming loan limit," DeMarco said during a 2011 congressional hearing. Lawmakers responded thusly in their

letter: "We could not agree more."

For more information email Becky Froass at NAHB or call her at 800-368-5242 x8529.

## EPA WON'T MOVE FORWARD ON ACCURATE LEAD PAINT TEST KITS

The U.S. Environmental Protection Agency (EPA) has confirmed that it has no plans to sponsor studies of new, more accurate kits designed to test for the presence of lead paint in homes before remodeling projects can begin.

After a group of remodelers and builders met with EPA leaders during the NAHB Spring Board of Directors meeting, the agency sent a letter to NAHB stating that it has "no plans or resources" to look for more accurate testing methods, even though test kits currently recognized by the EPA have false positive rates ranging from 22.5% to 84%.

Absent a reliable test kit, remodelers or their clients must pay for more expensive testing methods or presume the presence of lead and use lead-safe work practices during the remodeling job if the home was built before 1978. Lead-safe certified remodelers told EPA that the lack of an inexpensive kit is forcing them to lose work to uncertified and fly-by-night operators who won't tack on the additional charges.

NAHB continues its efforts on Capitol Hill to press EPA to restore the opt-out provision, especially in the absence of a reliable test kit.

Lead paint resources for remodelers and consumers are available at [nahb.org/lead-paint](http://nahb.org/lead-paint).

For additional information, email Nissa Hiatt at NAHB or call her at 800-368-5242 x8451.

## Housing Recovery Picks Up Steam Despite Persistent Headwinds

### FROM PAGE 15

regional] economies and how that is supporting the housing recovery."

For example, while Texas and Florida have roughly the same number of mortgages, Florida had nearly five times as many foreclosures during the height of the downturn and today has less than double.

Now that housing has entered a new stage in the healing process, local economic conditions are dictating the pace of recovery.

"That's why the bubble states are no longer in the bottom tier and have moved ahead of the industrial Midwest," he said.

The gradual and steady housing recovery now underway across the land will bring nationwide housing starts to 71 percent of normal by the fourth quarter of next year and 93 percent of normal by the end of 2015, Denk said.

Leading the way will be oil and gas producing states Texas, Oklahoma, North

Dakota, Louisiana, Wyoming and Montana; and Iowa, supported by agricultural commodities.

In another way of looking at the long road back to normal, by the end of 2015 the top 20 percent of states will be back to normal production levels, compared to the bottom 20 percent, which will still be below 84 percent.



## DON'T LIMIT GSE'S MULTIFAMILY ACTIVITIES, NAHB TELLS FHFA

Leading up to a Senate Banking Committee hearing on Oct. 9 regarding the future of the multifamily housing finance system, NAHB on Oct. 4 sent a letter to the Federal Housing Finance Agency (FHFA) urging it to permit the government sponsored enterprises (GSEs) Fannie Mae and Freddie Mac to retain their ability to provide broad liquidity in the market. "Targeted restrictions on loan terms, product lines and business activities will only constrain liquidity," the NAHB letter said. "Such disruptions in the market have the potential to slow down the job creation and monetary contributions to the economy that are currently fueled by multifamily construction. NAHB urges FHFA not to take unwarranted actions that will result in damage to the multifamily market now and in the future."

In a separate action, NAHB joined a coalition of 13 other real estate and banking groups to send a joint letter to the FHFA urging the agency not to limit the multifamily activities of Fannie Mae and Freddie Mac at

this time. "Potential reductions and uncertainty to the market could have negative impacts on rental housing at a time when demographic data suggest a greater need for workforce rental housing, particularly for low- and moderate-income households," the joint letter said. "FHFA, in our view, should refrain from intervention where market forces are naturally reducing the footprint of the GSEs in the multifamily market."

For more information, email Claudia Kedda at NAHB or call her at 800-368-5242 x8352.



## NAHB SUBMITS COMMENTS TO EPA ON PROPOSED FORMALDE- HYDE RULE

NAHB has submitted formal comments to the Environmental Agency (EPA) regarding a proposed rule by the agency that would set emission standards for composite wood products, including kitchen cabinets, that contain formaldehyde. The proposed rule needs

# NAHB News

clarification because it puts reporting and recordkeeping responsibilities on home builders and remodelers as retailers of these cabinets, NAHB said.

EPA's rule says that home builders and remodelers are exempt from the requirements so long as no "major modifications" are made to the cabinets, but the agency does not clarify what constitutes a major modification.

"EPA's proposed rule is over broad and should not include home builders within its defined terms or applications because they are not traditional manufacturers of composite wood products," NAHB said.

For additional information, contact Tabby Waqar at 800-368-5242 x 8327.

# 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).

# Market Info

## Escambia County

VACANT RESIDENTIAL LOT AND LAND SALES - NUMBER OF Lots FOR SEP 2013

	--- SEP 2013 ---		--- SEP 2012 ---		--- AUG 2013 ---		--- 2013 to Date ---	
	Total	%	Total	%	Total	%	Total	%
Vac Res Lot/Land Sales in Subdivisions	52	83.87	51	77.27	68	85.44	767	86.37
Vac Res Lot/Land Sales in Metes & Bounds	10	16.13	15	22.73	15	14.56	121	13.63
<b>Total</b>	<b>62</b>	<b>100.00</b>	<b>66</b>	<b>100.00</b>	<b>83</b>	<b>100.00</b>	<b>888</b>	<b>100.00</b>

VACANT RESIDENTIAL LOT AND LAND SALES - SALES VOLUME FOR SEP 2013

	--- SEP 2013 ---		--- SEP 2012 ---		--- AUG 2013 ---		--- 2013 to Date ---	
	Dollar	%	Dollar	%	Dollar	%	Dollar	%
Vac Res Lot/Land Sales in Subdivisions	2,393,500	89.62	2,297,400	87.83	3,273,800	91.92	33,080,500	90.58
Vac Res Lot/Land Sales in Metes & Bounds	277,200	10.38	1,089,400	32.17	287,600	8.08	3,439,900	9.42
<b>Total</b>	<b>2,670,700</b>	<b>100.00</b>	<b>3,386,800</b>	<b>100.00</b>	<b>3,561,200</b>	<b>100.00</b>	<b>36,520,400</b>	<b>100.00</b>

VACANT RESIDENTIAL LOT AND LAND SALES - AVERAGE SALES PRICE SEP 2013

	SEP 2013	SEP 2012	AUG 2013	2013 to Date
	Vac Res Lot/Land Sales in Subdivisions	48,029	45,047	37,200
Vac Res Lot/Land Sales in Metes & Bounds	27,720	72,627	19,173	28,429
<b>Total</b>	<b>43,076</b>	<b>51,315</b>	<b>34,575</b>	<b>41,127</b>

VACANT RESIDENTIAL LOT AND LAND SALES - MEDIAN SALES PRICE SEP 2013

	SEP 2013	SEP 2012	AUG 2013	2013 to Date
	Vac Res Lot/Land Sales in Subdivisions	27,500	27,000	28,333
Vac Res Lot/Land Sales in Metes & Bounds	8,500	10,000	17,000	7,500
<b>Total</b>	<b>20,200</b>	<b>23,950</b>	<b>28,000</b>	<b>27,500</b>

## Santa Rosa County

VACANT RESIDENTIAL LOT AND LAND SALES - NUMBER OF Lots FOR SEP 2013

	--- SEP 2013 ---		--- SEP 2012 ---		--- AUG 2013 ---		--- 2013 to Date ---	
	Total	%	Total	%	Total	%	Total	%
Vac Res Lot/Land Sales in Subdivisions	73	79.35	103	89.57	167	94.35	1,045	85.17
Vac Res Lot/Land Sales in Metes & Bounds	19	20.65	12	10.43	10	5.65	182	14.83
<b>Total</b>	<b>92</b>	<b>100.00</b>	<b>115</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>	<b>1,227</b>	<b>100.00</b>

VACANT RESIDENTIAL LOT AND LAND SALES - SALES VOLUME FOR SEP 2013

	--- SEP 2013 ---		--- SEP 2012 ---		--- AUG 2013 ---		--- 2013 to Date ---	
	Dollar	%	Dollar	%	Dollar	%	Dollar	%
Vac Res Lot/Land Sales in Subdivisions	3,102,800	86.30	3,772,200	93.34	5,993,400	90.51	40,499,300	87.91
Vac Res Lot/Land Sales in Metes & Bounds	492,400	13.70	269,000	6.66	628,500	9.49	5,568,100	12.09
<b>Total</b>	<b>3,595,000</b>	<b>100.00</b>	<b>4,041,200</b>	<b>100.00</b>	<b>6,621,900</b>	<b>100.00</b>	<b>46,067,400</b>	<b>100.00</b>

VACANT RESIDENTIAL LOT AND LAND SALES - AVERAGE SALES PRICE SEP 2013

	SEP 2013	SEP 2012	AUG 2013	2013 to Date
	Vac Res Lot/Land Sales in Subdivisions	42,501	36,623	35,889
Vac Res Lot/Land Sales in Metes & Bounds	25,916	22,417	62,850	30,594
<b>Total</b>	<b>39,076</b>	<b>35,141</b>	<b>37,412</b>	<b>37,545</b>

VACANT RESIDENTIAL LOT AND LAND SALES - MEDIAN SALES PRICE SEP 2013

	SEP 2013	SEP 2012	AUG 2013	2013 to Date
	Vac Res Lot/Land Sales in Subdivisions	30,000	25,733	38,000
Vac Res Lot/Land Sales in Metes & Bounds	15,000	12,250	25,750	14,000
<b>Total</b>	<b>27,600</b>	<b>25,733</b>	<b>38,000</b>	<b>25,000</b>

# WHAT HAS THE FLORIDA HOME BUILDERS ASSOCIATION DONE FOR YOU LATELY...

**Trained over 1,000 students**  
in the Future Builders  
of America chapters to help meet  
your labor needs.

**Waged ongoing legal and  
media campaigns**  
against inclusionary zoning to  
preserve your property rights.

**Expanded  
online education**  
through Building Media's Code  
College Initiative, designed to link  
industry professionals to experts  
in learning current practices.

**Changed the  
Endangered Species Act**  
to allow for speedier,  
less-costly development.

**Unveiled marketing tools**  
for membership recruitment to  
expand business contacts and  
leadership opportunities.

**Pushed for solutions** to  
the property and builders' risk  
insurance crisis while continuing  
to promote creation of federal and  
regional catastrophic loss funds.

**Formed a Commercial  
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  
and legislative positions.

**Persuaded the  
Corps of Engineers**  
to issue a regional  
general permit for Northeast  
Florida, streamlining the  
development process.

**PLENTY!**

**Supported the Florida  
Building Commission's**  
decision to uphold the wind-borne  
zone in the panhandle at 130  
miles per hour instead of 120.

CALL 1-800-261-9447 OR E-MAIL FHBA FOR MEMBERSHIP INFORMATION.



Florida Home Builders Association



# HBA 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.



*The Executive Committee,  
Board of Directors and Staff of the  
HBA of West Florida, wishes  
members and their families a  
Happy Thanksgiving!*



## 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](mailto: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)
- 520 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
- Additional 10% for members



- Toll-free audio conferencing for only 3 cents per minute; no contract, setup or monthly fee



- Discounted, contracted prices on over 30,000 supplies and services
- Free next-day delivery on most standard orders over \$30



- Up to 22% discount on 4G wireless routers and mobile broadband adapters



- Up to 35% discount on safety supplies and personal protective equipment



- 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

NEXT CORNERSTONE ISSUE

# December 2013

To advertise, contact Richard Nicholson  
561.843.5857 | [rknichent@aol.com](mailto:rknichent@aol.com)

**RKNICHOLSON.COM**

## WELCOME NEW MEMBERS

### Builder & Developer Members

No New Members to Report

### Associate Members

No New Members to Report

## THANKS FOR RENEWING!

### Builder & Developer Members

Acorn Fine Homes

D. R. Horton, Inc.

Eddie Bryan Builders, Inc.

J. Chandler, General Contractor, Inc.

Mack Custom Homes, LLC

Parris Construction Company, LLC

### Associate Members

A-1 Hurricane Fence

Appleyard Agency, Inc.

Boutwell's Air Masters, Inc.

Gulf Breeze Natural Gas

Merritt Glass Company, Inc.

SunTrust Mortgage, Inc.

## TIME TO RENEW

**December 2013 Renewals** (Renewal invoice to be mailed 3rd week of November)

Architectural Concrete Designs, LLC

Cantonment Building Materials, Inc.

Containers, Inc.

Ellzey Construction Co., Inc.

Flemming Builders, Inc.

Gulf Power

Habitat for Humanity - Pensacola

Logan Insurance Agency, Inc.

Omega Construction & Design, Inc.

Regions Mortgage / Regions Bank

Roads, Inc.

Saltmarsh, Cleaveland & Gund

Shows Construction, Inc

Underwood-Anderson & Associates, Inc.



# 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?

## 2013-2014 INSTALLATION AND AWARDS BANQUET

*President Eric Witt and the 2013 Officers and Directors request the honor of your presence to share with them the Changing of the Leadership of the Home Builders Association of West Florida.*

Don't miss this opportunity to usher in a New Year of Leadership as 2014 President Newman Rodgers of Newman Rodgers Construction, takes the reins of the HBA. Find out who will be honored with the Builder and Associate of the Year Awards. Also take a glance back at a fantastic year and look forward to great achievements in 2013.

**WHEN:** Tuesday, December 4, 2013

**WHERE:** Hilton Garden Inn, Airport Blvd.

**TIME:** Social - 11:00 a.m. – 11:30 am  
Lunch/Program - 11:30 am – 1:00 pm

**COST:** \$25 per person

**DRESS:** Business Attire

## Like us on Facebook!



Home Builders Association of West Florida



Government & Community · Health · Home Improvement · Pensacola, Florida



Wall

Home Builders Association... · Top Posts





# 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*

## ADVERTISER'S INDEX

<b>Anchor Pest Control</b> 850.435.7696 ginger@anchorpestcontrol.com www.AnchorPestControl.com	12
<b>Bonded Builders Home Warranty</b> 800.749.0381, ext. 800 www.bondedbuilders.com	9
<b>Containers, Inc.</b> 850.471.2964 tim@containersincorporated.com www.containersincorporated.com	23
<b>Emerald Coast Building Materials</b> 850.471.6291, Office 850.259.7756, Cell www.ecbmfl.com bill@ecbmfl.com	14
<b>Florida Home Builders Insurance</b> 888.513.1222 www.fhbi.com	13
<b>Glenn Lubel, e-PRO Green Realtor</b> 850.677.8040, Office 850.572.5575, Cell glenn@glennlubel.com www.GlennLubel.com	23
<b>Gulf Power</b> 877.655.4001 850.505.5338 www.GulfPower.com	Back Cover
<b>Norbord</b> www.NORBORD.COM/NA	11
<b>Pensacola Energy</b> 850.436.5050 www.espnaturalgas.com	2
<b>RKN Publishing &amp; Marketing</b> 561.843.5857 rknichent@aol.com www.rknicholson.com	23
<b>Tubs &amp; More</b> 954.423.2250 800.991.2284 doug@dougstubs.com www.dougstubs.com	13
<b>warren wight creative services</b> 407.920.1478 www.warrenworld.com	14

**YOUR AD HERE!**  
**Business Card Sized Ads**

*(ad will be actual size of this promo)*

**Contact Us For Special Promotional Rates**

**Richard Nicholson**  
561.843.5857 / rknichent@aol.com

WHEN CUSTOMER SATISFACTION IS WHAT YOU DEMAND

contact the "Can Man"

- ▶ Portable Toilets Rentals - Commercial and Special Events
- ▶ Roll Off Dumpster
- ▶ On Site Ground Storage

Proudly Serving Pensacola and surrounding Gulf Coast Areas

owned locally by Tim Parker



For More Information and prompt service, call "The Can Man" 850.471.2964

## Sales and Investment Consulting

Uniquely Focused Real Estate Services



**COLDWELL BANKER**

UNITED, REALTORS®

GLENN LUBEL, e-PRO®, GREEN REALTOR® / Broker Associate  
LEED Green Associate  
NAHB Certified Green Professional

(850) 572-5575 CELL  
(850) 677-8040 BUSINESS  
(850) 677-8045 FAX

glenn@glennlubel.com

22A Via DeLuna  
Pensacola Beach, FL 32561



Each Office Is Independently Owned & Operated

www.GlennLubel.com



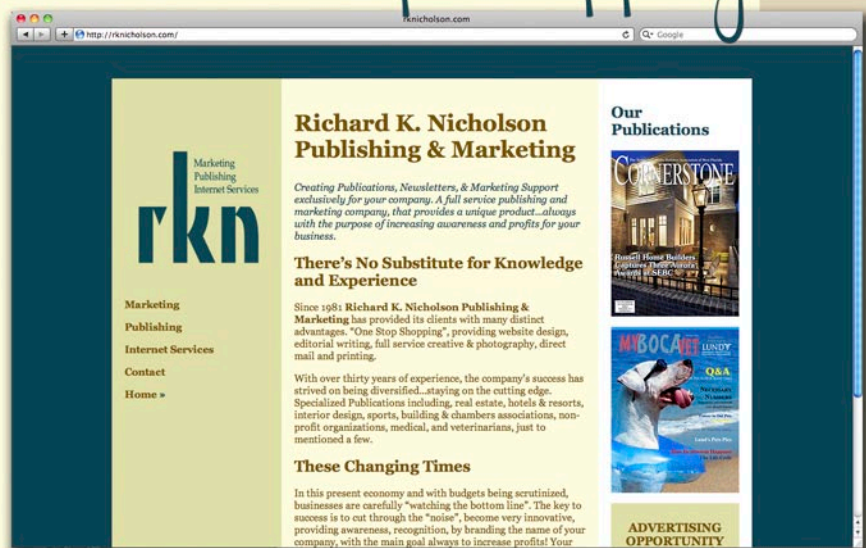
## Publisher of Cornerstone Magazine

RKN Pub. & Mkt. Offers One-Stop Shopping

In addition to Publishing Magazines, We Offer Complete Website & Newsletter Design, Including Photography, Copyrighting, Marketing, and Electronic Distribution.

### Advertising Bonus

All Cornerstone advertiser's will now be featured on the RKN Pub. & Mkt. Website, with a link to their website!



2947 SW 22nd Circle, Ste.#28-B | Delray Beach, Florida 33445 | 561.843.5857 | rknichent@aol.com

www.rknicholson.com



# “Team up for savings with an EarthCents Home.”

– Gulf Power Energy Coach

## SCORE BIG WITH A CERTIFIED EARTHCENTS HOME

There are lots of ways an EarthCents Home can save energy and money.

- High efficient HVAC
- Increased insulation
- Low E windows
- High efficient water heater
- ENERGY STAR® appliances
- Reduced infiltration

## A CERTIFIED EARTHCENTS HOME IS A TOP PERFORMER

- Increased comfort and savings

To learn more, call your energy expert at 1-877-655-4001 or visit [gulfpower.com](http://gulfpower.com)

