

The News of the Home Builders Association of West Florida

# CORNEDSTONE

January 2014

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*Newman Rodgers*

**Is Focused On Advocacy, Membership  
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## CORNERSTONE

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



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**It is truly an honor to be president of your Home Builders Association of West Florida.** The friendships that I have developed with HBA members will last a lifetime.

Over the past years, I have been a president-in-training. I had the opportunity to watch others lead this association as president as well as other people who I truly admire. People like Luke Shows, Russ Parris, Ron Tuttle, Billy Moore, Rod Hurston, John Hattaway, and Jill Grove, just to name a few. I've tried to learn everything I can about all the aspects of this industry and our Association so that I can be more knowledgeable and effective as your president.

In my business, I've always strived to build a quality product and stand behind it. We've all seen what happens in this industry when we hit a downturn. It's not pretty and wasn't fun to watch many lose their jobs as the industry came to a standstill. I am thankful that the industry is gaining strength and momentum once again. I am hopeful about our future.

Our HBA has a long history of taking the lead on community service projects ranging from renovating homes of families in need with our Remodeler's Council to making sure the children of the Lakeview Center are not forgotten with the efforts of our Auxiliary Council. I know that we can once again step up to the plate and make a difference in our community.

In closing, I challenge you to put membership first and be a part of our membership effort this year. Who do you know right now who is benefiting from the all-important work that we're doing and isn't supporting our Association? Ask that person to join. Tell them that their future and our future depend on it. We just recruited 22 new members last November. This recruitment was from the work of seven people who asked their colleagues to join. Just imagine if others worked to invite members to join? We also can't lose sight of our existing members. They need to know that they are appreciated for helping with the overall good of the HBA.

Everything we do at the Home Builders Association of West Florida depends on volunteers. We can't accomplish our tasks with a few people, but when we all come together with an ambitious and achievable set of goals, we can produce one of the best years this HBA has ever enjoyed.

# President's Message



NEWMAN RODGERS

*“I challenge you to put membership first and be a part of our membership effort this year.”*

## *Meet Vicki Pelletier, the HBA's New Director of Marketing and Communication In Her Own Words:*

**I grew up in a small town in Michigan where I started my family.** We Moved to Colorado after 27 years to be with the rest of my family. After 30 years of snow and cold, we took a leap of faith and packed up our belongings and moved to Florida. We have vacationed in the area for well over 10 years and decided this would be the perfect place to start a new chapter in our lives.

I am blessed to have a wonderful husband Jeff, two wonderful sons, Tracy and Tim, that have blessed me with grandchildren, 3 boys ages 10, 10 (that's right born 25 days apart) a 4 year old boy and my sweet grand-

daughter who is 7. We also have 2 extensions of our family, a 12 year old Pug (who celebrates the same birthday as I do) Milo, and a 5 year old Boston Terrier named Izziebella, who is in charge of everything.

During my 30 years in Denver, I worked at the Home Builders Association of Metro Denver, where I developed a fascination for working in this industry. I served as the Vice President of Operations, producing their Parade of Homes and all events associated with the operations.

In the hours when I'm not at HBA of West Florida, I enjoy walking, live music, reading, Motorcycle rides with hubby, baking, cooking and riding the

emotional rollercoaster that is life as fan of Denver Bronco's. As we settle in I recognize my choice of teams I support will soon change. Professional sports teams aside, I'm very excited about moving to Florida — I love the beaches the warmth of the weather and the people and the easy proximity to all types of outdoor recreation.



VICKI PELLETIER



## HBA's 59th President Newman Rodgers Is Focused On Advocacy, Membership and Governmental Affairs

**The Home Builders Association of West Florida (HBA) has been a part of Newman Rodgers' life for many years.** He's been a valuable member of the Board of Directors and worked his way up the Senior Officer ladder from Secretary to recently being installed as the HBA's 59th president.

"Newman has been a doer for a longtime in this association," said outgoing President Eric Witt of Kenneth E. Witt Carpentry. "From recruiting members to being involved in governmental affairs issues, Newman has immersed himself into the HBA, and we are all better for it."

So how did Rodgers get where he is today? He was born and

raised in Memphis, Tennessee. As a kid he was interested in sports. He played pee wee football and baseball. Later, Rodgers continued his education by attending college. He lived in Memphis until 1985 when he began to call Pensacola home. Today, he is proud to say that he has many years of hard work and experience building homes and commercial structures in Northwest Florida. He also met his wife, Sammie, in Pensacola and the happy couple have been married 18 years.

Rodgers was named the 2011 Home Builders Association of West Florida's Builder of the Year for his longtime commitment and support for the HBA and the community.

"When the Council on Aging called asking to help with a project a couple years ago, I immediately had one person in mind who I knew that would have the passion to take on a needed project, and that person was Newman," said HBA Executive Director David Peadar.

With the help of HBA members, Rodgers spearheaded the effort to expand the Council on Aging of West Florida's Adult Day Health Care Center (COA) that is the only licensed adult day health care center of its kind in the area. The 570 square foot expansion enabled the COA to expand its services up to 62 people from 48. The center provides a protective, stimulating environment for older adults with physical and cognitive impairments and respite for caregivers.

"I cannot say enough about the people in our industry who gave of their time and talents to help with the project," said Rodgers. "My dad suffered from Alzheimer's and I wanted to help make a difference for others who are going through the same things I did. The Council on Aging project allowed me to do just that."

His custom built homes as well as his service to the industry are proof of his dedication to home building. His business encompasses ICF construction, concrete, Ecospan construction, and custom home building. "The homes I build are more than just houses," Rodgers says. "They are where families spend quality moments. They are the product of hard work and dreams.

"I always do the job right, even if no one is watching," said Rodgers. "And I like to do the best job I can for my customers' investment."

Rodgers can be very proud of his accomplishments. One of which is his service to the community. He gets involved by participating in the Great Gulf Coast Arts Festival and Fiesta of Five Flags. "I enjoy giving to my community," said Rodgers.

Rodgers says that is important in this day and time to give housing renewed prominence and assure that the public, policy makers in Washington and local officials recognize its importance. "We've seen what happened during the last five years, and I believe it's important to make known the positive contributions that homeownership makes, and to warn of the barriers that can drive up housing costs and reduce affordability," said Rodgers.

Rodgers also wants a commitment from others to get involved in the HBA. "You may ask yourself, 'What's in it for me?' I'll tell you plain and simple: It is the satisfaction of knowing that you were one of the few who cared enough to make a difference," said Rodgers.

# January HBA Membership Meeting Registration Form

**DATE:** Wednesday, January 15, 2014  
**TIME:** 11:30 a.m. - 1:00 p.m.  
**PLACE:** Hilton Garden Inn—Airport Blvd. (Next to Lowe's)  
**COST:** \$15 per person  
**SPEAKER:** Edsel Charles - Founder and Chairman of MarketGraphics Research Group, Inc.

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**Attendees: (Must Pre-Pay) Deadline to RSVP and Pay is January 10th.**

1: _____	4: _____
2: _____	5: _____
3: _____	6: _____

**Submit form with payment information via fax to 850-494-9764**  
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**NEXT  
CORNERSTONE  
ISSUE:**

**February 2014**

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# INSTALLATION BANQUET HIGHLIGHTS

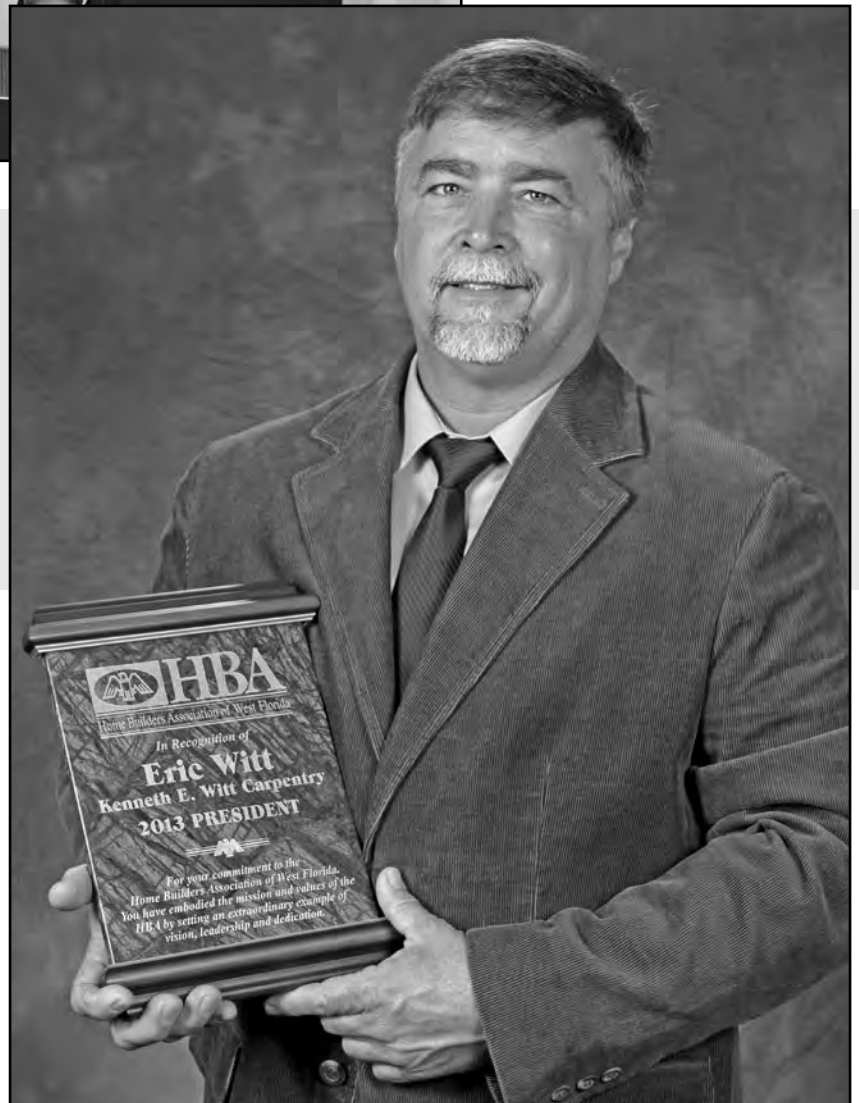
The HBA Installation Banquet was held on December 4th at the Hilton Garden Inn. HBA members ushered in a new year of leadership with Newman Rodgers, of Newman Rodgers Construction, taking the reins of the Home Builders Association of West Florida.



**Master of Ceremonies Marty Stanovich performed the swearing in of Newman Rodgers of Newman Rodgers Construction, the 59th President of the Home Builders Association of West Florida.**

**Eric Witt of Kenneth E. Witt Carpentry displays his Presidential Award.**

Eric proved to be a very good leader and listener as he made a point to visit many HBA members at their businesses throughout the year. Throughout the year Eric has led the association through many meetings, and he's supported our councils and committees.



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# Kim Cheney Associate Of The Year



**Kim Cheney of Mathes Electric Supply and Mathes Lighting and Lamp, was named 2013 HBA Associate of the Year.** Cheney has quietly worked behind the scenes on behalf of the Home Builders Association. No matter what meeting or event, she has stepped in and helped with her time whether it was lending a helping hand at the Parade of Homes or sponsoring every single event the HBA hosted this year. She has served on the membership committee, HBA Board of Directors and the Auxiliary Council. It is for these reasons that the HBA selected Cheney as the 2013 Home Builders Association of West Florida's Associate of the Year.

**Ricky Wiggins, of Ricky Wiggins Builders, was named 2013 HBA Builder of the Year.** Wiggins is a person who has truly given of his time and talents for the betterment of the home building industry and the HBA. For over 30 years, Wiggins has served on the HBA's Board of Directors, Governmental Affairs Committee, and participated in countless Membership Drives. Wiggins also built the 2013 American Dream Home in Nature Trail for the Parade of Homes. The home was showcased during the Parade of Homes and it was sold during the first weekend. Congratulations to Ricky Wiggins as the Builder of the Year.

# Ricky Wiggins Builder Of The Year



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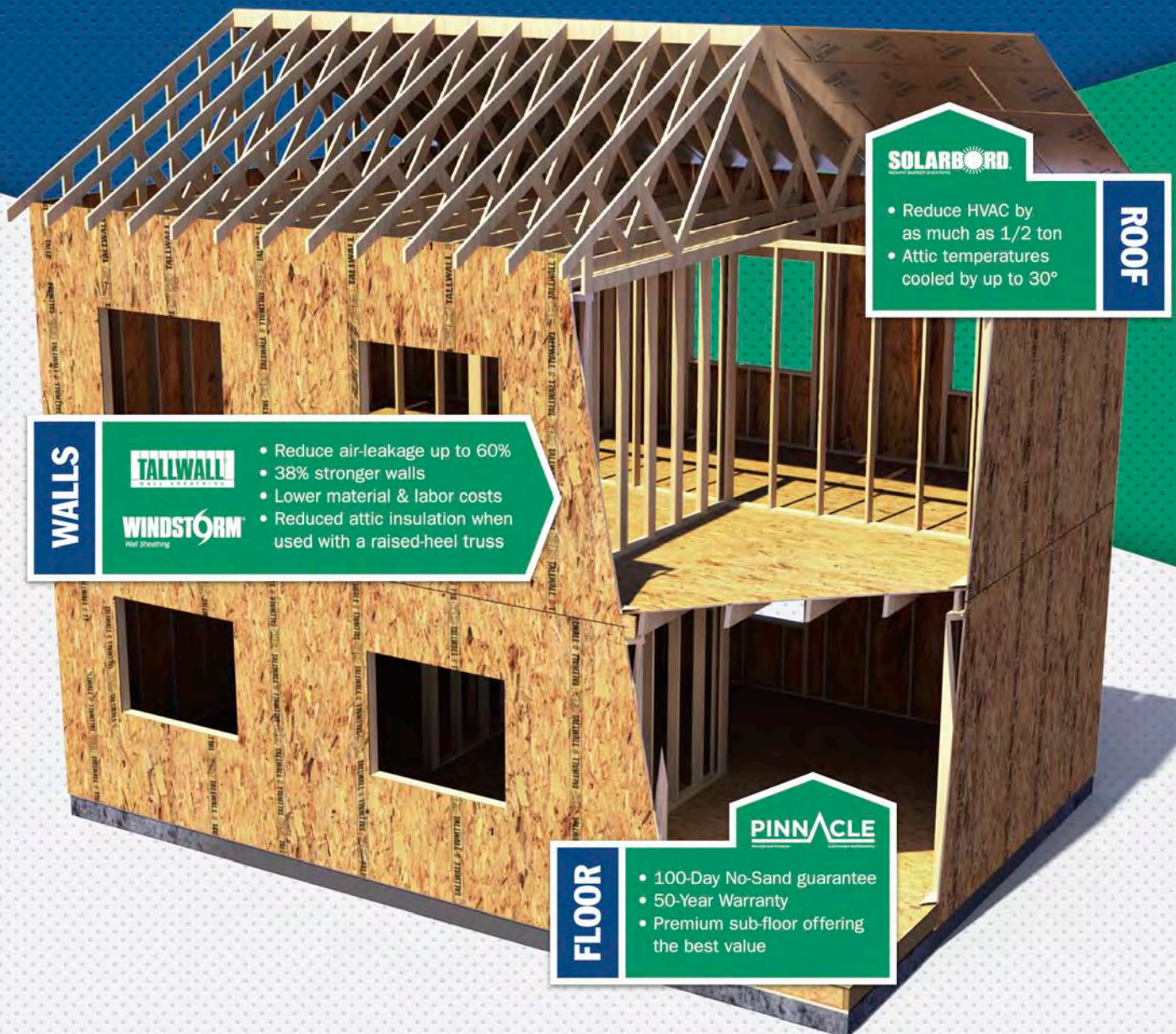
<p><b>Trained over 1,000 students</b>        in the Future Builders of America chapters to help meet your labor needs.</p>	<p><b>Waged ongoing legal and media campaigns</b>        against inclusionary zoning to preserve your property rights.</p>	<p><b>Expanded online education</b>        through Building Media's Code College Initiative, designed to link industry professionals to experts in learning current practices.</p>
<p><b>Changed the Endangered Species Act</b>        to allow for speedier, less-costly development.</p>	<p><b>Unveiled marketing tools</b>        for membership recruitment to expand business contacts and leadership opportunities.</p>	<p><b>Pushed for solutions</b> to the property and builders' risk insurance crisis while continuing to promote creation of federal and regional catastrophic loss funds.</p>
<p><b>Formed a Commercial Builders Council</b>        to help residential builders diversify into this lucrative market.</p>	<p><b>Partnered with the Florida Green Building Coalition</b> to create uniform, cost-saving green building standards.</p>	<p><b>Protected our future</b> by endorsing pro-housing, pro-business candidates for cabinet and legislative positions.</p>
<p><b>Persuaded the Corps of Engineers</b>        to issue a regional general permit for Northeast Florida, streamlining the development process.</p>	<p><b>PLENTY!</b></p>	<p><b>Supported the Florida Building Commission's</b> decision to uphold the wind-borne zone in the panhandle at 130 miles per hour instead of 120.</p>

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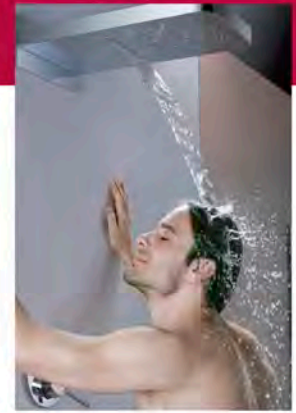
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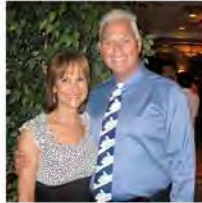
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# NAHB Joins with Industry to Raise Alarm on Large Drops in FHA Loan Limits for 2014

The Department of Housing and Urban Development (HUD) announced on Dec. 6 that the maximum mortgage for FHA-insured single-family loans will decrease by more than \$100,000 on Jan. 1 as required by the Housing and Economic Recovery Act of 2008 (HERA).

According to HUD's announcement, the current standard loan limit for areas where housing costs are relatively low will remain unchanged at \$271,050. The new national ceiling loan limit for the nation's highest cost areas will be reduced from \$729,750 to \$625,500. In addition, the formula for setting FHA loan limits in individual areas will change to 115% of the area median home price from the current 125%. Loan limits in more than 600 counties nationwide will decrease as a result. View a map that summarizes the combined effect of these changes.

Please note that the changes are effective for case number assignments between Jan. 1, 2014 and Dec. 31, 2014, so if the case number is assigned before New Year's Day, consumers can use the 2013 limits.

In a joint letter to HUD Secretary Shaun Donovan, NAHB and other housing organizations expressed deep concern about the possible adverse impact of some of the new FHA area loan limits. In particular, the apparent change in methodology for determining median area home prices could exacerbate volatility by causing many markets to suffer a disproportionate drop in mortgage loan limits.

"Our analysis shows that 300 counties face reductions in FHA loan limits which are 10% or greater and appear to be independent of the expiration of the high cost loan limits. In some counties the reduction in loan limits is over 50%," the letter stated.

NAHB and its allies are urging HUD to provide transparency in showing the methodology used to determine the new loan limits; to not lower the limit in an area beyond the amount due to the change from the temporary to permanent statutory loan limit provisions, or to phase-in reductions that are greater than that magnitude; and, to extend the Jan. 6, 2014 deadline for appeals of the new local area limits to provide additional time to present data to HUD which could result in a reevaluation of loan limits for a particular area.

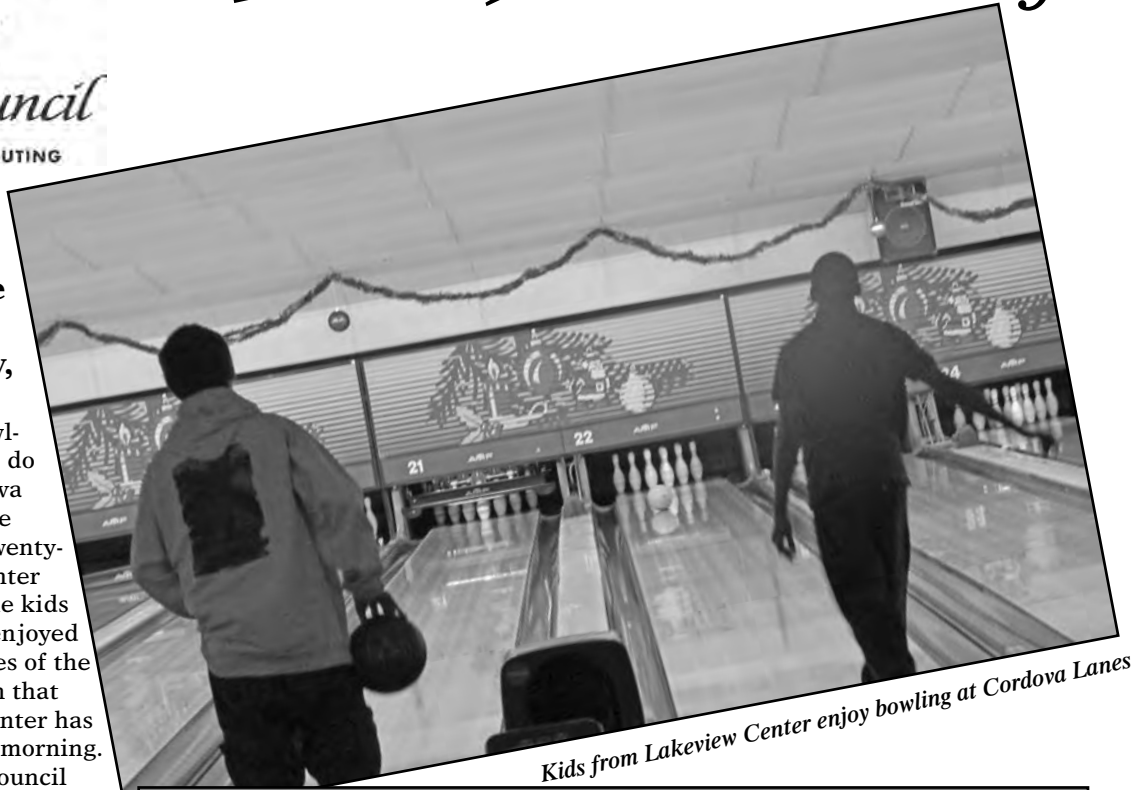
Read the FHA's mortgagee letter and see the 2014 areas where the 2014 FHA loan limit areas increase and decrease. For more information, email Chellie Hamecs at NAHB or call her at 800-368-5242 x8425.





# Lakeview Kids Christmas Party

**The Auxiliary Council hosted its annual Christmas Party for the children of the Lakeview Center on Saturday, December 14.** The party was held at Cordova Lanes bowling center in Pensacola. Please do what you can to support Cordova Lanes who deeply discounts the cost of bowling for the HBA. Twenty-six kids from the Lakeview Center attended the spirited event. The kids had a great time bowling and enjoyed pizza and cookies too. The ladies of the Auxiliary Council make certain that every child at the Lakeview Center has presents to open on Christmas morning. Every October, the Auxiliary Council has an auction in which all proceeds go towards Christmas for the kids at the Lakeview Center. The council also sells Angels each year to raise additional money for presents for the children. Without the Auxiliary Council, most of the kids at the Lakeview Center would not have a Christmas. Thank you Auxiliary Council Members, you truly make a difference!



*Kids from Lakeview Center enjoy bowling at Cordova Lanes*



*A family of seven were in need of food and Christmas gifts so Realtor Williamae Stanberry asked for help from the Auxiliary Council. Delivering the food and gifts from left, Lorraine Horan, of Bennat Homes; Laura Gilmore of Fairway Mortgage; Realtor Williamae Stanberry, Towana Henry, of Keller Williams Realty; Wilma Shortall of Primary Residential Mortgage and HBA Director of Marketing and Communication Vicki Pelletier.*





Former Auxiliary Council President Angie Cooper of Gulf Power wraps gifts for the Lakeview Kids.



Former Auxiliary Council President Beckie Mullins of Beach Community Mortgage loves helping for the kids of the Lakeview Center.



(from left) Pensacola Energy's Amiee Gray, Emily Kirchharr and former Auxiliary Council President Janice Terrell of Pensacola Energy wrap Christmas gifts for the kids of the Lakeview Center.

2014 MEMBERS

The Green Building Council, led by Jeff Hatch of Gulf Power Company, 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.

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# Clean Water Act Rulemaking Could Leave Builders High and Dry

**In a move that would have far-reaching effects on builders seeking stormwater and wetlands permits,** the Environmental Protection Agency and the U.S. Army Corps of Engineers are expected to unveil a proposed rule in the coming weeks that would greatly expand federal regulatory jurisdiction over wetlands under the Clean Water Act (CWA).

For the first time ever, the rule would specifically define ditches as jurisdictional tributaries. Moreover, any other man-made conveyance that drains or connects would also likely qualify as a tributary.

Further, the proposed rule claims jurisdiction over desert areas in the arid West that are only wet during infrequent rainfall events and asserts that wetlands can be jurisdictional even if they are many miles away from jurisdictional waters.

The rulemaking is in response to Supreme Court decisions in 2001 and 2006 limiting federal CWA permitting authority over isolated wetlands and bodies of water without a "significant nexus" to traditional navigable waters such as lakes, rivers or harbors.

The proposed rule would dramatically increase the number of isolated wetlands, ephemeral streams and "other

waters" (a term that has not been defined) that would require federal wetlands permits.

## **A Huge Economic Impact**

The regulatory consequences of this expanded jurisdiction are staggering. Allowing roadside, irrigation and stormwater ditches to be classified as waters of the United States obliterates state authority over land and water, which runs contrary to the CWA.

Under the strict terms of the CWA, any discharge into a waterbody covered under the act is illegal unless the property owner gets a permit. By expanding jurisdiction to features like ditches, EPA and the Corps will exert federal control over large tracts of state and private lands, requiring CWA permits from anyone who wants to do anything on that land.

Under the CWA, federal agencies issue permits frequently used by builders. The EPA or responsible state authorities issue permits under the Section 402 National Pollutant Discharge Elimination System program, while the Corps issues Section 404 dredge-and-fill permits for construction and other development projects.

Drastically extending the regulatory reach of the U.S. government over most bodies of water will result in a substantial economic impact.

Clean Water Act permits can take years to obtain and cost thousands of dollars or more. The proposed rule would require more permits for activities in or near wetlands and bodies of water and further strain a federal system that is already struggling with processing a backlog of permitting applications.

## **Sounding the Alarm**

NAHB continues to meet with key members of Congress and engage with the Obama Administration to convey the message that EPA and the Corps should not be allowed to contradict recent Supreme Court cases that have placed limits on CWA jurisdiction.

Only Congress reserves the authority to make such a sweeping change to the Clean Water Act.

In meetings with lawmakers, NAHB is hammering home the point that the proposed rule would impede the fragile housing recovery and dramatically increase the cost and time needed to obtain a wetlands permit prior to home construction. It would also interfere with the ability of individual landowners to use their property, and thus negatively impact economic growth.

For more information, email Courtney Flezzani at NAHB or call her at 800-368-5242 x8459.

## GM Program Offers \$1,000 Discount

**The National Association of Home Builders (NAHB) is extending to members a private offer of up to \$500 toward the purchase or lease of most new GM vehicles.** NAHB members who are business owners can now also qualify for up to \$1,000 and also add on incentives from the National Fleet Purchase Program and Business Choice to get the best value on vehicles for

your business. To get this offer just visit your local dealer, choose an eligible GM vehicle, and present your NAHB proof of membership form. You can get your NAHB proof of membership form at [www.nahb.org/ma](http://www.nahb.org/ma). For private offer details, visit [www.nahb.org/gm](http://www.nahb.org/gm).

HBA of West Florida Member Dealers Include: Pete Moore Chevrolet, Sandy Sansing Automotive Group, and Vince Whibbs Automotive Group.

NEW MEMBER PROFILE

# Don Bowen & Associates

**Don Bowen & Associates is an Independent Insurance Agency which allows them to shop for the very best price through many insurance companies.** Don Bowen & Associates provides Home, Auto, Workers' Comp and General Liability Insurance. Owner/Agent Chuck Cantwell says that he joined the HBA because he wanted to be involved with an organization that helps build the community.

Cantwell holds a B.A. in sociology from Louisiana Tech University and began working for large national companies. As a law representative at Thomson-West, he called on attorneys, judges, and district attorney offices, managing over 1,000 accounts. In his role with Don Bowen & Associates, he consults and coordinates with clients to assist in their needs. Cantwell served four years in the United States Coast Guard and was with the Presidential Honor Guard performing in Ronald Reagan's inauguration. He also served two years in the Army National Guard. Cantwell moved to the Pensacola area six years ago with his wife, Pansy, and he enjoys deep sea fishing, cooking/grilling, and boating.



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# NEW-HOME PRODUCTION TOPS ONE MILLION IN NOVEMBER



**Led by a solid increase in both single-family and multifamily starts, nationwide housing production rose 22.7 percent**

to a seasonally adjusted annual rate of 1.09 million in November, according to figures released today by the U.S. Department of Housing and Urban Development and the U.S. Census Bureau.

“This report is in line with our latest survey, which shows that builders are increasingly confident that buyers who have sat on the sidelines are feeling more secure about their economic situation and are now moving to purchase new homes,” said Rick Judson, chairman of the National Association of Home Builders (NAHB) and a home builder from Charlotte, N.C. “This upward trend could be even stronger if not for persistently tight lending conditions for buyers and builders facing rising costs for building materials, lots and labor.”

“Single-family and multifamily starts are at five-year highs, providing additional evidence that the recovery is here to stay,” said NAHB Chief Economist David Crowe. “We hit a soft spot

this fall when interest rates jumped and the government closed down, but mortgage rates still remain very affordable and pent-up demand is helping to boost the housing market. We expect a continued steady, gradual growth in starts and home sales in 2014.”

Single-family starts posted a 20.8 percent gain to a seasonally adjusted annual rate of 727,000 units in November, which was their fastest rate since December of 2007. Multifamily production was up 26 percent to 364,000 units. Regionally, combined starts activity rose 41.7 percent in the Midwest, 38.5 percent in the South and 8.8 percent in the West, but fell 29.4 percent in the Northeast.

Overall building permits, which are an indicator of future building activity, fell 3.1 percent to 1.007 million units in November. Despite the modest decline, this was the second month that new permit issuance topped the million mark.

Regionally, total permit issuance increased 7.8 percent in the Northeast and fell 7 percent in the South, 0.4 percent in the West and 0.6 percent in the Midwest.

## Silica Rule Has Potential \$2 Billion Impact: Member Feedback Requested

**On Sept. 12, 2013 the Occupational Safety and Health Administration (OSHA) proposed a rulemaking to limit and control silica exposures in general industry, maritime and construction.** This potentially very costly rule sets a new "permissible exposure limit" and requires specific work practices like wet cutting bricks and concrete, as well as conducting special training, extensive medical surveillance and recordkeeping.

OSHA estimates that 477,500 establishments and 1.85 million construction workers may be affected by the proposed rule, which OSHA anticipates to prevent nearly 700 fatalities and over 1,600 silicosis cases each year.

NAHB's Construction Safety & Health Committee is taking a very close look at this proposal and needs your help before the Jan. 27, 2014 deadline for public comments. A survey featuring questions posed directly by OSHA on this issue is now available at [nahb.org/silicasurvey](http://nahb.org/silicasurvey).

Please take a few minutes to respond to the survey. NAHB is working with a coalition of construction trade associations on this issue, and your input will help the association's efforts to ensure that the final silica rule is cost-effective, reasonable and workable on all construction sites while at the same time ensuring the highest level of worker safety.

For background information, please visit [nahb.org/silicaoverview](http://nahb.org/silicaoverview) and [nahb.org/silica](http://nahb.org/silica), or contact Robert Matuga at 800-368-5242 x8507.

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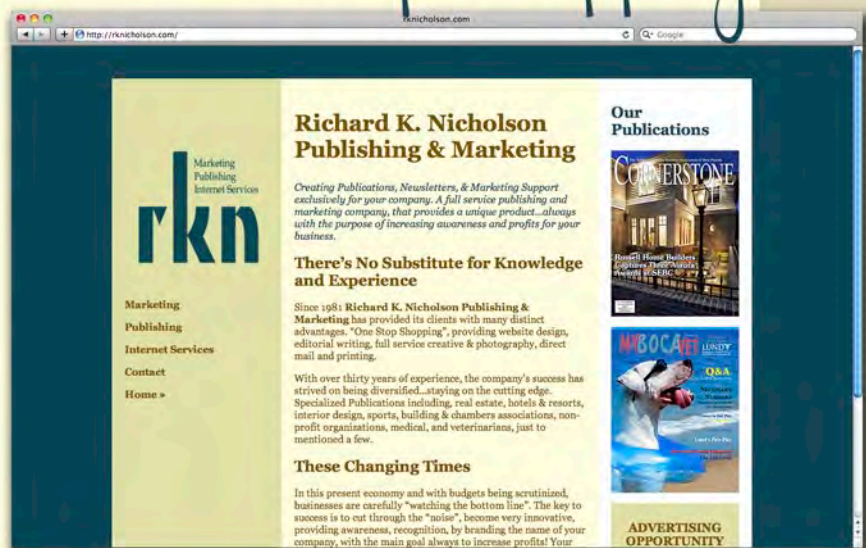
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