

The News of the Home Builders Association of West Florida

# CORNERSTONE

April 2014

## *What Home Buyers Really Want: Ethnic Preferences*

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## CORNERSTONE

The official magazine of the  
Home Builders Association of West Florida



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# In This Issue

## CORNERSTONE



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



**Vicki Pelletier**  
Director of Marketing & Communication  
vicki@hbawf.com

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**The Leadership Pensacola (LeaP) Class of 2014 reached out to the Home Builders Association looking for financial assistance for its LeaP Play project.** The Leap Play project is a renovation of the playroom at The Children's Hospital at Sacred Heart will create a fun, engaging and comforting environment for the young patients who receive care at Children's Hospital. The Children's Hospital at Sacred Heart, which opened in 1969, is a 106-bed pediatric hospital that was created with the total needs of children in mind. The only children's hospital in Northwest Florida, Children's serves more than 5,000 patients and their families each year from across the Panhandle and South Alabama. Children's provides a wide range of services from trauma and neonatal intensive care to specialized services for children with chronic illnesses. I was very proud of our members who contributed to the project. Because of their help, the HBA gave \$3,400 to the cause. Many of our HBA Board members are graduates of Leadership Pensacola, and our own Jon Pruitt of J.W. Dunnwright Construction is a member of this year's class.



From left, Home Builders Association of West Florida President Newman Rodgers presents \$3,200 to Megan Fry and Jon Pruitt of the 2014 Leadership Pensacola (LeaP) class for the LeaP Play project at Children's Hospital at Sacred Heart.

## **Emerald Coast Utilities Authority**

**The Emerald Coast Utilities Authority (ECUA) voted 3-2 (Lois Benson, Dale Perkins, Vicki Campbell voted yes) (Elvin McCorvey and Larry Walker voted no) to accept the ECUA's Citizens Advisory Committee's recommendation to revert to lift station rules prior to July 2013.** They directed ECUA staff to work with HBA and other stakeholders to develop a workable solution to the affordability of lift stations. Over the past year, the HBA's Governmental Affairs Committee met many times with ECUA personnel. I am pleased that three members of the ECUA Board believed it would be best to review policies that have been implemented that have raised the costs of lift stations, making it unaffordable to develop smaller subdivisions. The HBA and ECUA are continuing to work on this issue. Special thanks to Governmental Affairs Chair Tom Hammond, HBA Legal Counsel Steve Moorhead, Governmental Affairs Vice Chair Steve Geci, Jim Homyak, and Kevin Kircharr. They've put a lot of time and energy into this and our industry will benefit from their efforts.

# **President's Message**



**NEWMAN RODGERS**

*“I was very proud of our members who contributed to the project. Because of their help, the HBA gave \$3,400 to the cause.”*



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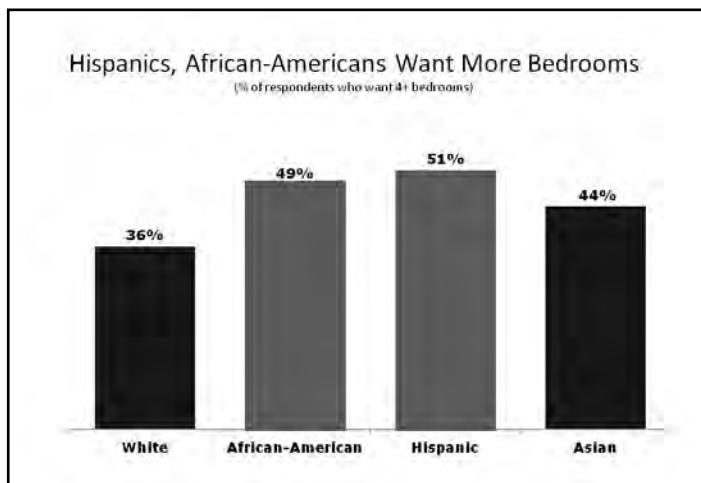
## WHAT HOME BUYERS REALLY WANT: Ethnic Preferences

Among other demographic variables, such as age, income, or stage of life, a buyer's race or ethnicity can play a significant role in how he/she evaluates the characteristics and features of a prospective home. A new study recently released by the National Association of Home Builders (NAHB), *What Home Buyers Really Want: Ethnic Preferences*, was designed to compare and contrast how housing preferences are affected—or not—by the racial/ethnic background of the home buyer, after controlling for factors such as age and income. The analysis focused on four racial/ethnic groups of buyers:

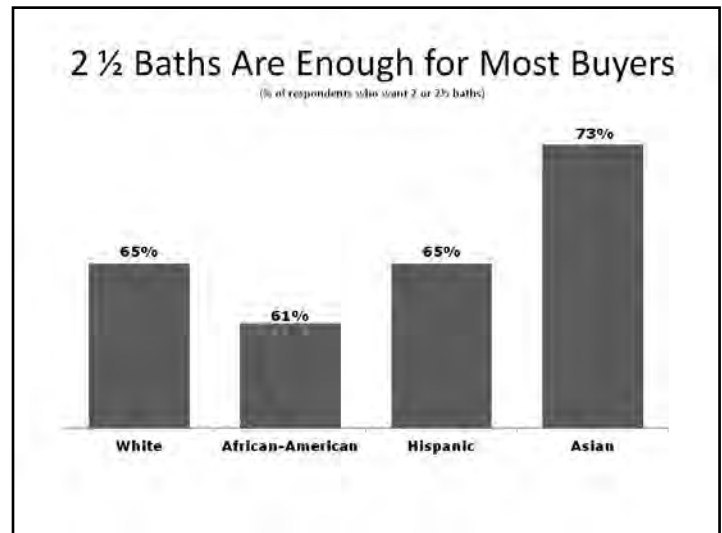
- White (Non-Hispanic),
- African-American (non-Hispanic),
- Hispanic, and
- Asian.

Survey results corroborate well-known demographic differences between these groups:

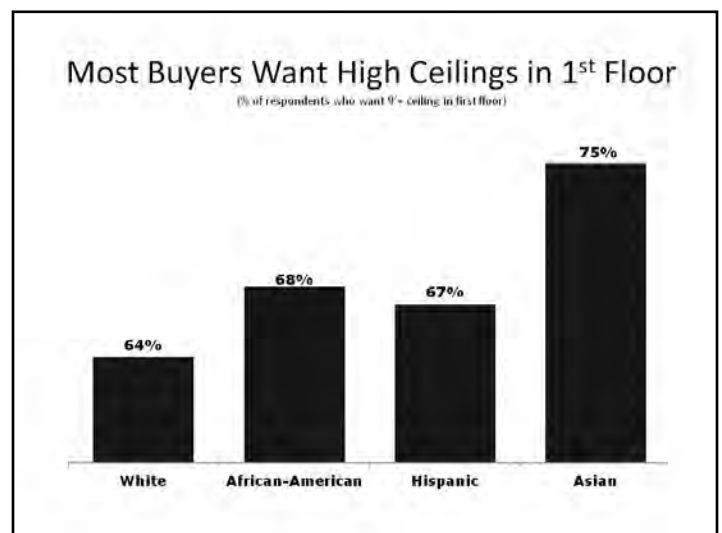
- Minority home buyers are younger than White (non-Hispanic) buyers: the median African-American buyer is 39 years old, the median Hispanic buyer is 37, and the median Asian buyer is 36. The median White buyer is 43 years old.
- Asian home buyers have the highest median household income of all four groups, \$72,797, compared with \$67,747 for Whites, \$50,221 for Hispanics, and \$43,774 for African-Americans. Asians also expect to pay the most for their next home: \$283,469, compared with \$205,775 among Whites, \$181,444 among Hispanics, and \$176,397 among African-Americans.



So what are some of the differences/similarities among these groups in terms of housing preferences? After controlling for age, income, and household type, survey findings show that Hispanics and African-Americans want more bedrooms. In fact, 51 percent of Hispanics and 49 percent of African-Americans report wanting to have at least 4 bedrooms in their home, compared to 44 percent among Asians and 36 percent among White buyers.



A majority of buyers in all four racial/ethnic groups, however, will be satisfied with up to 2½ baths: 73 percent of Asians, 65 percent of both White and Hispanic buyers, and 61 percent of African-Americans. Similarly, most buyers in all four groups prefer high ceilings (9 feet or more) in the first floor of their home: 75 percent of Asians, 68 percent of African-Americans, 67 percent of Hispanics, and 64 percent of White buyers.



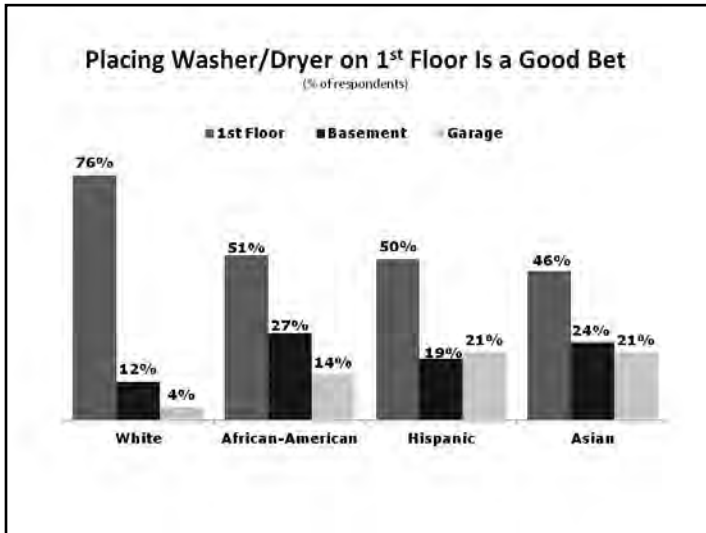
Placing the washer and dryer in the first floor of the home is a good bet, as buyers of all backgrounds strongly prefer this location for the laundry equipment: 76 percent of Whites, 51 percent of African-Americans, 50 percent of Hispanics, and 46 percent of Asians. The basement and garage are the second and third choice for about 20 percent of both Hispanics and Asians, significantly more than the share of White buyers who want to do laundry in either of these locations.

*See the Washer and Dryer graph on next page.*

WHAT HOME BUYERS REALLY WANT:

# Ethnic Preferences

FROM PAGE 7



The 2-car garage is the most popular parking facility across all groups, preferred by more than 50 percent of White, African-American, and Asian buyers as well as 47 percent of Hispanic buyers. A garage for 3 cars or more has far fewer fans, especially among minorities.

Based on an extensive list of more than 120 home and community features that buyers rated as essential, desirable, indifferent, or ‘do not want’, the table below shows the top 10 most wanted features for White, African-American, Hispanic, and Asian buyers.

Rank	White	African-American	Hispanic	Asian
1	Laundry room	Laundry room	Laundry room	Energy-Star rated appliances
2	Energy-Star rated appliances	Exterior lighting	Energy-Star rated appliances	Dining room
3	Exhaust fan	Energy-Star rated appliances	Exterior lighting	Exterior lighting
4	Linen closet in bathroom	Energy-Star rating for whole home	Patio	Energy-Star rating for whole home
5	Energy-Star rating for whole home	Both shower stall & tub in master bath	Ceiling fan	Laundry room
6	Exterior lighting	Living room	Dining room	Energy-Star rated Windows
7	Ceiling fan	Energy-Star rated Windows	Energy-Star rating for whole home	Double sink
8	Energy-Star rated Windows	Dining room	Living room	Exhaust fan
9	Garage storage	Linen closet in bathroom	Table space for eating in kitchen	Patio
10	Insulation higher than code? / Walk-in pantry/table space for eating in kitchen	Patio / Double sink/table space for eating in kitchen	Both shower stall & tub in master bath	Dining room / /water efficient features

Highlighted in the lightest grey are the four features that are common to all four lists, i.e., they are really wanted by buyers of all racial/ethnic backgrounds:

- A laundry room – the single-most wanted feature for all groups, except Asians who rank it 5th most wanted.
- Energy-star rated appliances
- Energy-star rating for the whole home
- Exterior lighting

Highlighted in medium grey are three features that are relatively more important to minority buyers than to White buyers, since they appear on the top 10 list for the minority groups but not for White buyers:

- Living room
- Dining room
- Patio

Finally, highlighted in dark grey, are the two features that make it into White buyers’ top 10 most wanted list, but are ranked lower by the three minority groups:

- Garage storage
- Insulation higher than required by code

When building homes, it is as critical to understand which features home buyers really want, as it is to know which ones they do not want and will probably not pay for. The table below shows the 10 most ‘unwanted’ features (out of the 120+ home and community features listed) for each of the racial/ethnic groups analyzed in the study.

Interestingly, there are quite a few similarities in what home buyers reject across the different groups: 7 of the 10 most unwanted features are common across the four rejection lists (highlighted in light grey):

- An elevator – the single-most unwanted feature across all four groups
- Golf course community – second most unwanted feature across the board
- High density community
- Only a shower stall in the master bath (no tub)
- Gated community (with a monthly fee of \$100 to \$200)
- Wine cooler
- Wet bar

Other features on this table, such as laminate countertops in the kitchen and a two-story family room, are among the 10 most unwanted features of three out of the four racial/ethnic groups analyzed.

Rank	White	African-American	Hispanic	Asian
1	Elevator	Elevator	Elevator	Elevator
2	Golf course community	Golf course community	Golf course community	Golf course community
3	High density community	Only a shower stall in master bath	High density community	Only a shower stall in master bath
4	Only a shower stall in master bath	High density community	Gated community (\$100-\$200 fee)	Wet bar
5	Gated community (\$100-\$200 fee)	Mudroom	Only a shower stall in master bath	Wine cooler
6	Mixed use community	Gated community (\$100-\$200 fee)	Wet bar	Gated community (\$100-\$200 fee)
7	Two story family room	Wine cooler	Mixed use community	High density community
8	Wine cooler	Outdoor kitchen	Two story family room	Laminate countertop
9	Laminate countertop	Wet bar	Laminate countertop	Two story entry foyer
10	Wet bar	Outdoor fireplace	Wine cooler	Two story family room/Mixed use community

Information is provided by the National Association of Home Builders Eye on the Economy.



# Wells Fargo Home Mortgage

**Rosa Esperanza Roberts**  
Mortgage Consultant  
NMLSR ID 269203

**Rosa Roberts is a Home Mortgage Consultant with Wells Fargo Home Mortgage.** She joined the company with over three years of experience in the lending industry. She also worked for several years as a Realtor, giving her a broad perspective of a homebuyer's needs. Rosa's greatest strengths are her ability to communicate and relate to her customers, and a vast knowledge of the lending process and industry regulations. Rosa graduated from Texas A&M University with a Bachelor of Science Degree in Interdisciplinary Studies with a minor in Business. She currently resides in Pensacola, FL with her husband.



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## Jeff Martin



# AVS Systems, Inc.

**Jeff Martin, President of AVS Systems, Inc., began his career in the security industry following his graduation from the University of Miami in 1974.** With a degree in Business Administration, he quickly secured the position of Vice President with All American Alarm. Upon the sale of All American to Honeywell in 1982, Jeff turned his focus to consulting and marketing management for smaller, independent alarm companies. Over the next four years he acquired a wealth of knowledge and experience in the security industry thereby giving him the confidence to open his first company. Alarmtec Security Corp. began servicing the entire west coast of Florida when it opened in 1987. With clients from Fort Myers to Pensacola, Alarmtec was a thriving company all the way up to Jeff's decision to sell in 2004. After a much deserved break, Mr. Martin returned to the security industry with the same enthusiasm and determination he had in 1974. In 2007, Jeff joined forces with Chris Shiver to open AVS Systems, Inc.

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CORNERSTONE  
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**MAY 2014**

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**Parade of Homes Kick-Off Party**  
**Friday, April 25, 2014 – 5:30 p.m.**  
**Nature Trail Lodge**  
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The Parade of Homes Kick-Off Event is the biggest Home Builders Association Membership Meeting of the year. It's an exciting time for the home building industry as Parade of Homes Outstanding Home Award Winners will be announced. Plus, Gary Sluder, of Gene's Floor Covering, will be cooking up a seafood feast complete with seasoned boiled shrimp, corn and new potatoes and more. Over 300 people attended last year.

You will receive the following for your **Parade of Homes Kick-Off Event Sponsorship** (Choose One):

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- Recognition on the Kick-Off Party Banner.
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- Recognition in the HBA's website and E-mails to members.
- Recognition in the HBA's magazine, *Cornerstone*, as a Kick-Off Event sponsor.

**\$500**

- Three minutes at the podium to address the attendees.
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- Showcase your products at the event with a tabletop display or other displays that you deem appropriate.
- Recognition on the Kick-Off Party Banner.
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- Recognition in the HBA's magazine, *Cornerstone*, as a Kick-Off Event sponsor.
- Two sets of HBA of West Florida Mailing Labels.
- Verbal recognition throughout the evening, and E-mails to members

---

Select sponsorship level above and fax to 494-9764 or e-mail: David Peaden at [dpeaden@hbawf.com](mailto:dpeaden@hbawf.com). For more information, contact 476-0318. HBA of West Florida, 4400 Bayou Blvd., Suite 45, Pensacola, FL 32503

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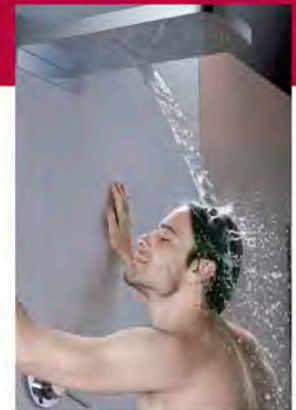


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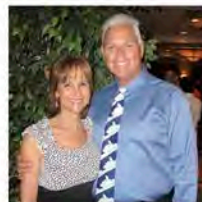
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The Annual Parade of Homes Kick of Party will be held on April 25th from 5:30 P.M. - 7:30 P.M. at the exquisite sanctuary at Nature Trail Lodge. Nature Trail is designed around the tranquility and beauty of the natural surroundings. This event is an opportunity for Home Builders and Associates to gather, to celebrate and to network with the other builders involved in the event. Its an opportunity for the Home Builders Association to say "thank you" and kick off the 2014 Parade of Homes.

Be present to witness your fellow members receive Outstanding Home Awards, enjoy a Shrimp Boil by Sluders (Gene's Floor Covering) Drinks, Music and lots of FUN!

Be the first on your block to tour the 2014 American Dream Home by Thomas Westerheim of Westerheim Properties a Pensacola Energy, Comfort Plus Home!

Nature Trail Lodge | 8775 Foxtail Loop | Pensacola, Florida 32526

**April 25, 2014**  
 5:30 P.M. - 7:30 P.M.



# ANCHOR

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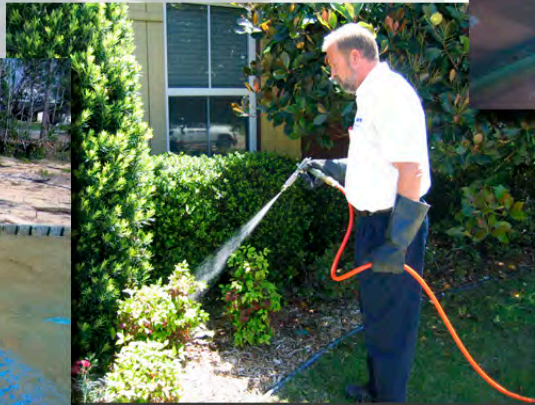
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# HBA's Spring Golf Classic

It was a beautiful day at HBA member Stonebrook Golf Club on March 20th as 132 players played in the HBA's Spring Golf Classic.

The HBA's Auxiliary Council was on hand to help at the registration table signing in all the players. The Auxiliary Council worked hard to provide the ditty bags loaded with a lot of goodies for each golfer. Pensacola Ready Mix USA provided its world famous bratwurst dogs for lunch. Platinum sponsor, Ferguson Enterprises, was a big hit with its blue Spring Golf Classic tee-shirts. Special thanks to HBA's Marketing and Communications Director Vicki Pelletier for organizing and working to make this a memorable event.



**1st Place Team**  
 Chuck Cantwell  
 Mark McDaniel  
 Marcus McDaniel  
 Brice Pelfrey

**2nd Place Team**  
 Jeffrey King  
 Finly McMullen  
 Kevin Kerley  
 Curtis Wiggins

**3rd Place Team**  
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# Why are New Homes Getting so Big? Look at Who's Buying Them

**Though the average size of new homes keeps getting bigger, there is more to this home buying trend than meets the eye,** according to Census Bureau data presented by the National Association of Home Builders (NAHB) during the International Builders' Show in Las Vegas.

"The average home size has continued to rise for the past four years, from 2,362 square feet in 2009 to 2,679 square feet in 2013," said Rose Quint, NAHB assistant vice president for survey research.

The share of new homes with at least four bedrooms has also been on an upward trend, rising from 34 percent in 2009 to 48 percent last year.

Meanwhile the percent of homes with at least three full bathrooms has gone from 23 percent in 2010 to 35 percent in 2013, and the share of homes with three-plus garages has climbed from 16 percent in 2010 to 22 percent last year.

The upward trend also applies to the percentage of two-story single-family homes started, with the share steadily rising from 51 percent in 2009 to 60 percent in 2013.

As homes get bigger, so does the average sales price, rising from \$248,000 in 2009 to \$318,000 in 2013. To find out why homes are getting so big you need to look at who is buying them.

"It requires a high credit score and a nice income to qualify for a mortgage," said Quint, who noted that the spread between the average Experian credit score of all U.S. consumers and the average home borrower's score has risen from 33 points in the early 2000s to 58 points in 2013.

The median income of new-home buyers has steadily climbed from \$91,768 in 2005 to \$107,607 in 2011.

During the same period, the number of new-home sales has dramatically declined, from 1.28 million to 306,000.

"There are not as many people who have the income that can qualify for a new home," said Quint.

## Most Popular Features in 2014 Homes

The features that builders are most likely to include in a typical single-family home this year are a walk-in closet in the master bedroom, low-e windows, a laundry room and a great room, according to the latest survey by NAHB.

Energy-efficiency is also a key theme, as Energy-Star rated appliances, programmable thermostats and Energy-Star rated windows also rank high on the list.

According to builders, granite countertops, a double-sink and a central island will likely make the cut in the kitchen as well as a linen closet and a private toilet in the bathroom.

Other features that builders are likely to include are first-floor ceilings at least nine-feet high, a front porch, exterior lighting and a patio.

Conversely, the most unlikely features to show up in 2014 homes are laminate kitchen countertops, an outdoor kitchen, an outdoor fireplace, a sunroom, a two-story family room, a media room, a two-story foyer and a whirlpool in the master bathroom.

## NAHB Applauds House Passage of Flood Insurance Bill

**The National Association of Home Builders (NAHB) today commended the House for passing flood insurance legislation that will benefit home buyers and home owners** and provide a boost to home building and remodeling, while providing certainty and financial stability to the National Flood Insurance Program (NFIP).

"By providing predictable premium increases, the Homeowner Flood Insurance Affordability Act (H.R. 3370) will prevent home values from dropping and make the NFIP stronger and more effective for years to come," said NAHB Chairman Kevin Kelly, a home builder and developer from Wilmington, Del.

H.R. 3370 will help address some of the costly and unintended consequences of the Biggert-Waters Flood Insurance Reform Act, including huge premium spikes and impacts on the sale, construction and remodeling of homes across the nation.

The Homeowner Flood Insurance Affordability Act will:

- Provide a more affordable rate structure for policyholders.

- Repeal the rate increases from the sale or transfer of homes to full actuarial rates.
- Create more accurate flood maps.
- Provide reimbursement for successful consumer map appeals.
- Return the "substantial improvement threshold" that triggers a higher flood insurance rate to the historic 50 percent level of a structure's fair market value, which would preserve significant remodeling activity.
- Reinstate an exemption in 53 communities nationwide for basements that are built in a flood-proof manner.

NAHB commends Reps. Eric Cantor (R-Va.), Michael Grimm (R-N.Y.), Maxine Waters (D-Calif.), Bill Cassidy (R-La.), Frank LoBiondo (R-N.J.), Carolyn McCarthy (D-N.Y.), Cedric Richmond (D-La.), Dennis Ross (R-Fla.) and Steve Scalise (R-La.) for their efforts to pass this bill through the House.

"H.R. 3370 provides a common-sense, bipartisan approach to flood insurance reform that won't add a dime to the federal deficit while ensuring that premium holders will not face drastic rate hikes," said Kelly. "NAHB urges the Senate to move quickly to pass this bill."

# MARCH MEMBERSHIP — AND — NETWORKING MEETING



*Ferguson Enterprises hosted HBA members in its beautiful showroom. Decorated in a St. Patrick's Day theme and green colors, the Ferguson Team made everyone feel welcomed. From left, Janna Boyd, Cheryl Johnson, Shannon Prine, Jessica Leonard, Kiel Kafka, Larry Knight of Thermador.*



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**Green Building Council**  
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1. They support the industry at the local, state and national levels.
2. They volunteer time, talent and treasure to help the association accomplish its goals.
3. They recruit their colleagues and business contacts to become members.
4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.
5. By doing so, you increase the value proposition for all membership in our HBA.
6. They are strong supporters of local and state PACs and BUILD-PAC.
7. They are a major source of non-dues revenue through sponsorships, advertising, etc.
8. As industry partners, they are a valuable resource for business and management tips.
9. They are heavily invested in your business success: You win, they win!
10. Why wouldn't you do business with a member?



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

### Spike Club Levels

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

*Spike Club Members and their credits as of 01/01/2014*

<b>Statesman Spike</b>	<b>500 Credits</b>
Harold Logan	506

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

<b>Royal Spike</b>	<b>150 Credits</b>
Ron Anderson	200
Edwin Henry	196
Rick Sprague	194
Bob Boccanfuso	160.5

<b>Red Spike</b>	<b>100 Credits</b>
William "Billy" Moore	129.5
Collier Merrill	129
Lee Magaha	126.5
Don Suarez	117
Oliver Gore	111.5

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

Ricky Wiggins	93
Ron Tuttle	88.5
Doug Sprague	83
David Holcomb	77
John Harold	76
Kenneth Ellzey, Sr.	64.5
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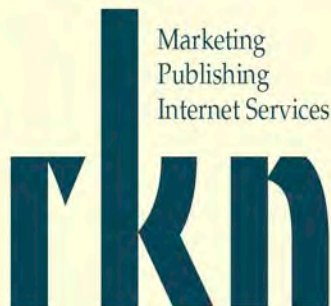
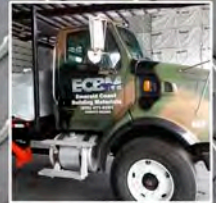
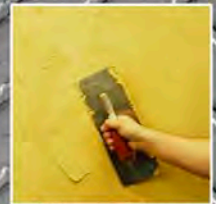
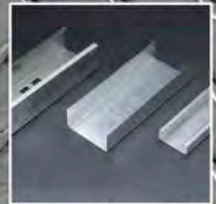
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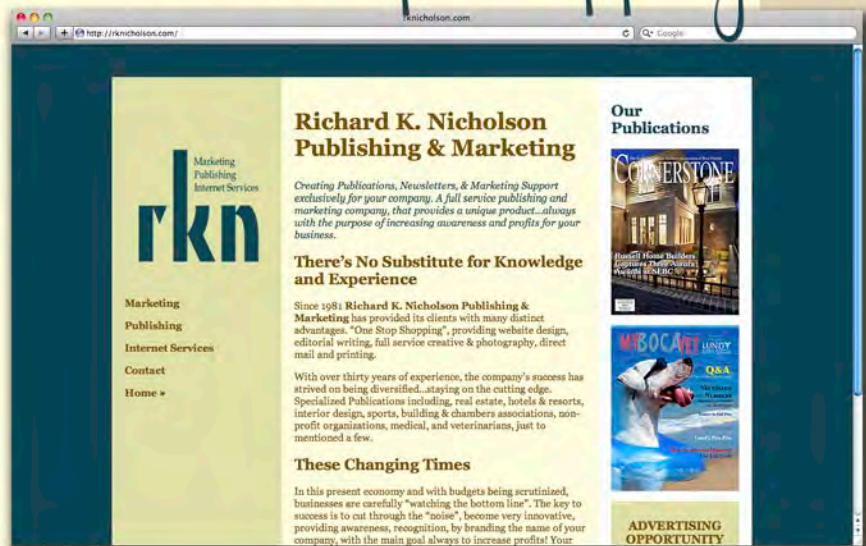
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