

The News of the Home Builders Association of West Florida

# CORNERSTONE

May 2014

**The American Dream Home Offers Design, Innovation, Luxury and Technology**

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The Home Builders Association of West Florida,  
Westerheim Properties, and Pensacola Energy  
*present*

# The 2014 Parade of Homes Dream Home Nature Trail Subdivision • April 26 – May 4



Our Dream Team built this impressive home  
from the ground up and we would like to recognize them for their contributions:

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Kay's Prestige Kitchen & Bath  
Lee's Glass & Window Works  
Northwest Florida A/C  
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Superior Granite  
W. R. Taylor Brick Company

## **SILVER**

Alpha Closets  
Coastal Insulation Company  
Ferguson Enterprises  
Foamseal Insulation Systems

## **SILVER**

(continued)

Hattaway Home Design  
Fireplace Concepts  
Gene's Floor Covering  
Luxe Home Interiors  
Mathes Electric Supply Co.  
Mathes Lighting & Lamp  
Moen Faucets  
Sherwin-Williams  
Southern Pipe & Supply Company  
Southern Bath & Kitchen  
Swift Supply Company  
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## **BRONZE**

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Architectural Concrete Design  
BASF Corporation - Wall Systems  
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## CORNERSTONE

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Home Builders Association of West Florida



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# Coordination, Planning & Volunteers Are Key Ingredients To A Successful Parade of Homes

I am excited about this year's Parade of Homes. Now in its 56th year, the Parade of Homes brings optimism and hope to the housing industry that has persevered through the worst recession in a generation. Every spring, Northwest Florida builders are working hard and putting the finishing touches on each Parade house. When I drive through a subdivision, it is great to see all the trades working on homes. From electricians and plumbers to framers and roofers, jobs are being created with each home.

I encourage you to visit the 54 homes scattered throughout Escambia and Santa Rosa counties. The Parade of Homes is brought to you by the Home Builders Association of West Florida, Westerheim Properties, Pensacola Energy, Pensacola News Journal, Pensacola H&G Magazine, WEAR TV 3, WFGX My TV 35, COX Communications, NASH 102.7 and Soft Rock 94.1. This year's Parade is set for April 26 – May 4, with weekend hours from 12:00 p.m. – 6:00 p.m., and weekdays 3:00 p.m. – 6:00 p.m.

Make sure to visit the Central Site of the beautiful gated community of Nature Trail located on the south side of Nine Mile Road, one mile west of I-10 off exit 5. Surrounded by unspoiled and protected woodlands, Nature Trail is the perfect setting for the ever-popular American Dream Home, which is a Pensacola Energy Comfort Plus Natural Gas home. I am truly thankful of the work of Thomas Westerheim of Westerheim Properties. Thomas has done a wonderful job with the coordination and construction of the Dream Home. Also, I appreciate the assistance of the fine professionals at Pensacola Energy. Pensacola Energy Marketing Manager Jill Grove and her team did a remarkable job. Also,

thank you to the many businesses who donated either services or materials to the Dream Home. We could not do this without you. Also, I am thankful for the help of our HBA Legal Counsel Steve Moorhead of McDonald, Fleming, Moorhead, LLP for his guidance during this process.

Special thanks the home builders who have entered homes into the Parade including Acorn Fine Homes, Adams Homes, Arista Builders, Avant-Price Builders Group, Bridgestone Construction Services, Celebrity Home Builders, Classic Home Builders, DC Home of Pensacola DR Horton, Ellzey Construction Company, Henry Company Homes, Holiday Builders, JBL Properties, KW Homes, Landmark Construction Enterprises, Mitchell Homes, Paragon Custom Home Group, Pensacola Habitat for Humanity, Ricky Wiggins Builders, Southern Home & Construction, Timberland Contractors and Westerheim Properties.

In closing, there's never been a better time to buy a home with historically low interest rates. Whether you are a potential home buyer or home builder, the Parade of Homes™ has something for everyone. For more information go to [www.ParadeofHomesPensacola.com](http://www.ParadeofHomesPensacola.com).



# President's Message



NEWMAN RODGERS





# The American Dream Home Offers Design, Innovation, Luxury and Technology

**The 56th Annual Parade of Homes, hosted by the Home Builders Association of West Florida, is an exciting event for thousands of attendees** who look forward to touring new homes throughout Escambia and Santa Rosa Counties. The Parade of Homes, open to the public April 26 - May 4, boasts 54 homes in all shapes, sizes, colors and price ranges.

"The people of Northwest Florida look forward to the Parade of Homes every year, said HBA President Newman Rodgers, of Newman Rodgers Construction. "It gives them the opportunity to see the latest in new home designs and amenities. "Our market is continuing to improve and it is certainly great to see a lot of people, who lost their jobs during the recession, back to work."

The ever-popular American Dream Home, which is a Pensacola Energy Comfort Plus Natural Gas home, is located in Nature Trail, one of the hottest selling communities in Northwest Florida. Dream Home Builder, Thomas Westerheim, of Westerheim Properties, is pleased with the overall design and functionality of the floor plan. "I truly enjoy spending time with my family and friends at home," said Westerheim. "I believe the Dream Home captures the essence of being with family and friends, and living comfortably whether you're entertaining inside or outside in the courtyard. It has been an exciting project and I'm thankful for all the people who played key roles in making this home a reality."

The Dream Home design is a collaboration between Westerheim and John Hattaway of Hattaway Home Design. The home is 3,100 square-feet of spacious living with four bedrooms and three bathrooms. Equally impressive is the spacious brick-tile multi-purpose room that easily could be converted to a family game room, or the place to be on college football Saturdays. Adjacent to this multi-purpose room is the added convenience of a wet bar. The roomy guest suite has access to an inviting New Orleans style courtyard. The courtyard is complimented with beautiful pavers that extend into the walkway allowing guest to linger a little longer in its serenity. The cozy space is brimming with amenities such as a built-in gas fireplace, natural gas lanterns, and a stainless steel gas grill on the lanai.

The Dream Home has a bold design with a 9/12 roof pitch that incorporates CertainTeed Highland Slate precision color dimensional shingles. The beautiful exterior is complimented with warm Arristcraft Stone and textured BASF stucco that blends nicely with three side entry carriage style garage doors. The natural gas lanterns at the front entrance

with down lighting on the exterior, offers a welcoming focal point and view.

The home, designed for family needs and gracious entertaining, features 10, 11 and 12 foot ceilings throughout with specialty ceilings in the dining room and master bedroom. Designer and recessed lighting accentuates multiple areas showcasing its beautiful wood floors, ceramic tile and decorative shower tiles. Adding to the warm atmosphere of the home is a natural gas Heat Glo Direct Vent Fireplace, with high definition logs, provides a realistic flame and glow.

The arched Arristcraft brick interior wall as a backdrop, the gourmet kitchen, designed by Kay's Prestige Kitchen & Bath, features elegant Superior Granite countertops that exude class and functionality. It features traditional style, raised panel, Schrock cabinets, soft close drawers, and under-the-counter lighting for an elegant experience. The home features Viking kitchen appliances, from Southern Bath & Kitchen, including a natural gas range, French door refrigerator, dishwasher, and over-the-range convection microwave which add to the overall functionality. A spacious pantry, complete with shelving from Alpha Closets, is

convenient to a kitchen prep area.

For an oasis of tranquility, the master bath is complete with an inviting garden tub. The Moen rain shower head in the walk-in shower cascades endless hot water from the tankless natural gas water heater.

"The Pensacola Energy Comfort Plus features are designed to save money and reduce energy consumption, said Marketing Manager Jill Grove, of Pensacola Energy. "This has been an exciting project for our team of professionals who were involved in the planning before construction began. We made significant recommendations to develop a customized energy-feature package that will benefit the homeowner for years to come."

Included as part of the latest advancement in energy-efficient building are two Rinnai tankless gas water heaters, and a state-of-the art 21 seer Carrier system. It also has piping for a natural gas in-home fueling station for a Compressed Natural Gas vehicle.

Lee's Glass installed PGT Vinyl WinGuard 500 Series impact resistant, Low E windows that reduce energy costs, protect homes against weather and intruders, enhance beauty, and eliminate noise. Moreover, FoamSeal's 5 1/2 inch open cell foam insulation add to the energy efficiency of the home.

Surrounded by unspoiled and protected woodlands, Nature Trail subdivision is located on nearly 750 acres with more than half devoted to preservation efforts. This gated community allows residents to find serenity while living



*The Westerheim family, from left, Thomas, Bina (2), Jennifer, William (8) and Sarah, (5)*



conveniently close to shopping, dining and entertainment. Located on the south side of Nine Mile Road, one mile west of I-10 off exit 5, Nature Trail captures the essence of rural living while only minutes away from the thriving Pensacola area. With walking and running trails, tennis courts, residents' lodge, fitness facility and swimming pools, Nature Trail is designed around the tranquility and beauty of its natural surroundings.

The Parade of Homes™ has been a popular attrac-

tion since its start in 1958 and is brought to you by the Home Builders Association of West Florida and is sponsored by Westerheim Properties, Pensacola Energy, Pensacola News Journal, Pensacola H&G Magazine, WEAR TV 3, WFGX My TV 35, COX Communications, NASH 102.7 FM and Soft Rock 94.1. Dates: April 26 – May 4 with weekend hours from 12:00 p.m. – 6:00 p.m., and weekdays 3:00 p.m. – 6:00 p.m. Go to [www.ParadeofHomesPensacola.com](http://www.ParadeofHomesPensacola.com) for more information of maps, homes, floor plans and amenities.

#### UNIQUE ELEVATION

- ★ 9/12 Roof Pitch
- ★ Arristcraft Stone and textured Stucco to Compliment Plan Design
- ★ 3-Car Side Entry Garage w/Carriage Style Steel Insulated Garage Doors & Openers
- ★ Guest Suite with Courtyard Entry
- ★ CertainTeed Highland Slate Precision Color Dimensional Shingles

#### QUALITY CONSTRUCTION

- ★ One Year Builder/Ten Year Bonded Builder Warranty

#### ENERGY EFFICIENT

- ★ Pensacola Energy Comfort Plus Home
- ★ 5 ½ Inch Open Cell Foam Insulation to roof deck
- ★ PGT Vinyl WinGuard 500 Series impact resistant, Low E Windows
- ★ 21 Seer Carrier System
- ★ Two (2) Rinnai tankless natural gas water heaters
- ★ Indoor and Outdoor Heat Glo Direct Vent Fireplaces
- ★ Ceiling Fans in Leisure Room and All Bedrooms

#### AMENITIES

- ★ Floor Plan Designed for Family Needs and Gracious Indoor and Outdoor Entertaining
- ★ 3,100 Square Feet. Four Bedroom, Three Bathrooms and a spacious Multi-Purpose Room
- ★ Nine, 10, 11 and 12 Foot Ceilings Throughout w/ Specialty Ceilings in Dining Room and Master Bedroom
- ★ Designer Lighting Package with Recessed Lighting in Multiple Areas and Under Counter Lighting in Kitchen
- ★ Seven Gas Lanterns throughout the home including Front Entrance. Down Lighting on Exterior of Home
- ★ Home Automation System Controlling on Site and Remotely Climate, Power Front Door Lock, Security Camera, Lights, Surround Sound and House Wide Audio System. Full HD Cable with DVR.
- ★ Indoor and Outdoor Natural Gas Heat Glo Direct Vent Fireplaces
- ★ Outdoor Stainless Steel Built-In Gas Grill

- ★ Decorator Color Choices for Interior by Sherwin Williams
- ★ Crown Molding and Cased Windows in Many Areas with Decorative Baseboard and Casing Throughout
- ★ Tile in Wet Areas, Hardwood Flooring in Foyer, Great Room, Kitchen, Dining Room, and Hallways with Quality Carpet in Remainder
- ★ Warm Arristcraft Arched Brick Walls in living areas and Brick Tile Multi-Purpose Room.
- ★ Gourmet Kitchen with Traditional Style Cabinets, Soft Close Drawers and Granite Counter Tops
- ★ Spacious Pantry Convenient to Kitchen Prep Area
- ★ Viking kitchen appliances including natural gas range, French Door Refrigerator, Dishwasher, and over-the-range Convection Microwave
- ★ Wet Bar with Wine Cooler
- ★ Master Bath with Garden Tub, Moen Faucets, Tile Walk-In Shower with Rain Shower Head, Traditional Style Vanity Cabinet with Linen Closet and Granite Counter Tops with Undermount Lavatories
- ★ Master Suite with Oversized Walk-In Closet and Built-Ins
- ★ Large Laundry Room designed for Front Load Washer and Gas Dryer
- ★ Gas piping to all indoor and outdoor natural gas appliances including piping for in-home CNG refueling unit
- ★ 3 Car Garage, Fully Finished with Painted Walls, Ceilings, Baseboard and Floors
- ★ Alarm system
- ★ Deluxe Landscaping Package w/ Sprinkler System
- ★ New Orleans style courtyard complete with sidewalk and courtyard pavers and Gas Fireplace on lanai

Home Builders Association of West Florida  
American Dream Home,  
a Pensacola Energy Comfort Plus Home  
Built by Thomas Westerheim of  
Westerheim Properties, Inc.  
Nature Trail  
8119 Foxtail Loop  
Pensacola, FL 32526





# 2014 AMERICAN DREAM HOME

## *Appreciates Its Donors*

The Home Builders Association of West Florida and Thomas Westerheim, of Westerheim Properties, would like to thank the business who contributed to the overall success of the Dream Home. If you see something you like, just find the item on the below list and contact the donating company. Tell them you saw their product or service at the Dream Home... and you want the same for your home.

### **PLATINUM**

#### **Westerheim Properties, Inc.**

Thomas and Jennifer Westerheim  
3108 Brittany Court  
Pensacola, FL 32504  
850) 497-2980  
www.westerheimproperties.com  
*Donation: Dream Home Builder*

#### **Pensacola Energy**

Don Suarez and Jill Grove  
1625 Atwood Drive  
Pensacola, FL 32514  
850-436-5050  
www.pensacolaenergy.com  
*Donation: Gas Piping, Marketing*

### **GOLD**

#### **All Pro Sound**

Blake Jochum  
806 Beverly Pkwy.  
Pensacola, FL 32505  
850-432-5780  
www.allprosound.com  
*Donation: Home Automation and Audio Video System*

#### **American Concrete**

Billy Campbell  
2866 Hwy 95A North  
Cantonment, FL 32533  
850-968-1515  
*Donation: Concrete, Footings Driveway, Sidewalks*

#### **Emerald Coast Building Materials**

Bill Batting  
8040 N. Palafox St.  
Pensacola, FL 32534  
850-471-6291  
www.ecbmf.com  
*Donation: Drywall, CertainTeed Highland Slate Shingles & Stucco Materials*

#### **Kay's Prestige Kitchen & Bath**

John Linn and Rachael Muller  
2901 North "E" Street  
Pensacola, FL 32501

(850) 438-1421  
www.linnskitchens.com  
*Donation: Design, Schrock Cabinetry, Custom Columns*

#### **Lee's Glass & Window Works**

Mike Farrell  
1237 N. Pace Blvd.  
Pensacola, FL 32505  
850-432-0865  
www.leesglass.com  
*Donation: PGT Vinyl WinGuard 500 Series Impact Resistant, Low E Windows*

#### **Northwest Florida A/C**

Hugh Patroni  
4532 Sauffley Field Rd.  
Pensacola, FL 32526  
(850) 455-0590  
*Donation: 21-SEER Carrier System, Labor*

#### **Pro-Build**

Carlinn Bennett / Buck Parker  
1500 W. Main Street  
Pensacola, FL 32502  
www.probuild.com  
850-432-1421  
*Donation: Framing, Trusses, Interior Doors Trim, Moldings, Exterior Doors*

#### **Superior Granite**

Wally Kader  
7011 Pine Forest Road  
Pensacola, FL 32523  
850-941-0270  
www.superiorgranite.com  
*Donation: All Granite for Home*

#### **W. R. Taylor**

Chip Otwell / Dwayne Watson  
17 Manresa Street  
Pensacola, FL 32502  
850-432-6163  
www.southalabamabrick.com  
*Donation: All Brick & Mortar Mix, Arristcraft Stone, Brick Tile*

### **SILVER**

#### **Alpha Closets**

Leslie Halsall  
6084 Gulf Breeze Parkway, Unit C  
Gulf Breeze, FL 32563  
850-934-9130  
www.alpha Closets.com  
*Donation: Closets, Pantry, Shelving*

#### **Coastal Insulation Company**

Bill Morrell  
8006 Pittman Ave.  
Pensacola, FL 32534-4400  
850-476-7778  
www.mascoocs.com/coastalpensacola  
*Donation: Garage Doors, Openers*

#### **Ferguson Enterprises**

Shannon Prine  
8813 Grow Dr.  
Pensacola, FL 32514-7057  
850-484-8202  
www.ferguson.com  
*Donation: Tubs, Toilets*

#### **Foamseal Insulation Systems**

Jimmy Burgess  
12171 Chumuckla Hwy.  
Jay, FL 32565  
850-675-3599  
www.foamseal1.com  
*Donation: Spray Foam Insulation and Labor*

#### **Hattaway Home Design**

John Hattaway  
3450 River Oaks Lane  
Pensacola, FL 32514  
(850) 324-4401  
www.hattawayhomes.com  
*Donation: Dream Home Design*

#### **Fireplace Concepts**

Jim Hamrac  
625 N New Warrington Road  
Pensacola, FL 32506  
850-456-1261  
*Donation: Fireplaces, Built-In Grill*

#### **Gene's Floor Covering**

Gary and Cindy Sluder  
4021 Navy Blvd.  
Pensacola, FL 32507  
850-456-3360  
www.genesflooring.com  
*Donation: Flooring*

#### **Luxe Home Interiors**

Michelle Spencer  
5033 N 12th Ave.  
Pensacola, FL 32504  
(850) 476-0260  
www.luxepensacola.com  
*Donation: Home Furnishing, Merchandising*



**Mathes Electric Supply Co.**  
 Jerry Pope  
 6 41st Lane  
 Pensacola, FL 32513-9699  
 850-432-4161  
 www.mathesgroup.org  
*Donation: Electrical Supplies*

**Mathes Lighting & Lamp**  
 Kim and John Cheney  
 1041 Creighton Road  
 Pensacola, FL 32513-9633  
 850-479-4450  
 www.matheselectric.com  
*Donation: Lighting Fixtures, Material*

**Moen Faucets**  
 Jason Nelson  
 800-Buy-Moen  
 www.moen.com  
*Donation: All Plumbing Fixtures*

**Sherwin-Williams**  
 Gus Uebelsteadt  
 313 E. Nine Mile Road  
 Pensacola, FL 32514  
 850-232-0477  
 www.sherwin-williams.com  
*Donation: All Paint, Materials*

**Southern Pipe & Supply Company**  
 Southern Bath & Kitchen  
 Jeff King and Anna Frank  
 2907 N. Davis St.  
 Pensacola, FL 32503  
 850-433-4689  
 www.southernpipe.com  
*Donation: Viking Kitchen Package*

**Swift Supply Company**  
 Rick Lewis  
 7405 A North Palafox Street  
 Pensacola, FL 32503  
 850-477-1488  
 www.swiftsupply.com  
*Donation: Footer, Foundation Package, Door Locks by Yale Residential*

**Williamson Electric**  
 Jayer Williamson  
 4063 Avalon Blvd.  
 Milton, FL 32583  
 (850) 623-0282  
*Donation: Electrical Labor, Materials*

**BRONZE**  
**Amore Plumbing Company**  
 Gary Johnson  
 3752 Gardenview Road  
 Pace, FL 32571  
 850-994-8814  
*Donation: Plumbing Labor*

**Architectural Concrete Design**  
 Neil Brown  
 1700 South Hwy 97,  
 Cantonment, FL 32533  
 (850) 572-4687  
 www.architecturalconcretedesignsllc.com  
*Donation: Overlay Design on Back Porch and Driveway*

**BASF Corporation - Wall Systems**  
 John Thomas, CEP, LEED Green Associate  
 Jacksonville, FL  
 904-616-8791  
*Donation: Senergy Traditional Stucco System*

**Block USA**  
 David Trull  
 PO Box 7142  
 Pensacola, FL 32534  
 (850) 438-2415  
 www.specblockusa.com  
*Donation: Foundation Block*

**Chris Ford, Inc.**  
 Chris Ford  
 3011 Wallace Lake Road  
 Pace, FL 32571  
 850-712-4522  
*Donation: Vinyl Siding Supplies*

**Containers, Inc.**  
 Tim Parker  
 P.O. Box 6115  
 Pensacola, FL 32503  
 850-471-2964  
 www.floridacontainers.com  
*Donation: Dumpster, Portable Toilet*

**Gateway Lighting and Fans**  
 Duane Nisewonger  
 3150 S. Hwy 95 A  
 Cantonment, FL 32533  
 www.gatewaylighting.com  
 (850) 478-3737  
*Donation: Gas Lights/Lanterns*

**Live Oak Landscape**  
 9570 Pine Cone Dr.  
 Pensacola, FL 32533  
 (850) 478-2323  
 www.liveoaklandscapefl.com  
*Donation: Landscape Plan, Paver Labor, Sprinkler System, SOD, Plants*

**McDonald Fleming Moorhead**  
 Stephen Moorhead  
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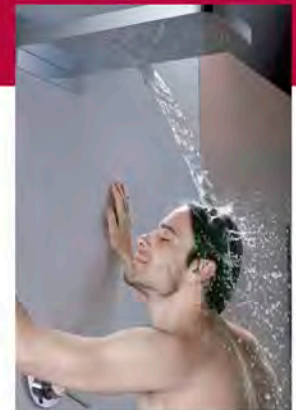


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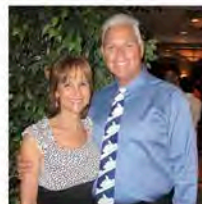
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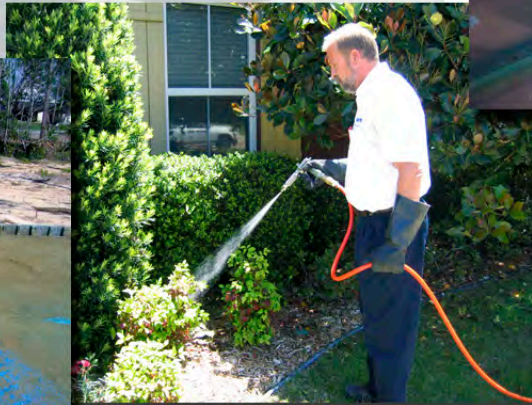
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# NAHB Supports Senate Bill that Addresses “Patent Trolls”

The National Association of Home Builders (NAHB) is calling on the Senate to advance the Patent Transparency and Improvements Act of 2013 (S. 1720), legislation that would significantly improve the U.S. patent process and stop patent abuse.

Small business owners in home building and scores of other industries across the nation are increasingly being attacked by patent trolls who are indiscriminately issuing threatening letters to companies alleging patent infringement.

“This is little more than a coercion tactic intended to force companies to enter into a licensing agreement or risk litigation,” said NAHB Chairman Kevin Kelly, a home builder and developer from Wilmington, Del. “S. 1720

would improve the patent process and protect businesses and individuals who are the target of dubious claims.”

Fighting to stop patent trolls and fix patent laws, NAHB is a member of the Main Street Patent Coalition, a national, non-partisan coalition of organizations that are dedicated to stopping patent abuse from trolls by encouraging Congress to pass comprehensive, common sense patent reform legislation. Senate bill S. 1720 would help put an end to bad-faith demand letters that are hurting jobs, stifling innovation and threatening small business owners with protracted, expensive patent infringement lawsuits.

The legislation makes clear that sending fraudulent or materially misleading demand letters in connection with the assertion of a patent is an unfair and deceptive trade practice that may be targeted by the Federal Trade Commission. The Senate Judiciary Committee is expected to consider the bill in the near future.

## Latest NAHB Publication Lets Builders Compare Financial Performance Against Industry Colleagues

**The Cost of Doing Business Study, 2014 Edition, a national study of builders’ business practices and financial performance was recently released by BuilderBooks**, the publishing arm of National Association of Home Builders (NAHB). The Cost of Doing Business Study gives builders the opportunity to see which companies earned a profit and how they did it.

This new resource provides a snapshot of builders’ profitability and expenditures by category. Home builders are given a rare glimpse at other builders’ financial books, with access to data on profitability, cost of sales and expenses from home builders across the country.

Hundreds of NAHB builder members from all regions of the country provided their past financial data using a survey instrument developed by NAHB’s Economics and Housing Policy Group. The study provides

builders the opportunity to evaluate their financial performance compared with the industry as a whole, and with builders of similar type and size.

“The latest edition of The Cost of Doing Business contains a wealth of information about the residential construction industry, including detailed financial data, as well as tips and resources for builders,” said NAHB Chairman Kevin Kelly, a home builder and developer from Wilmington, Del. “The updated study is an excellent resource, and provides builders with the chance to learn from their colleagues and compare their financial performance with others in the industry.”

Readers can see how they measure up against industry-wide averages in areas including:

- Gross margin and net profit
- Cost of goods sold
- Operating expenses
- Financial ratios

The Cost of Doing Business Study contains useful data, analysis and guidance to help builders boost profitability,

increase efficiency, set realistic budget targets and improve upon their business practices. Several categories are analyzed in the survey (volume, operation type, and land vs. no land) making it easy for builders to compare their performance against the data. More than 35 proven cost-cutting, profit-raising ideas that builders can apply to their businesses are provided.

The Cost of Doing Business Study, 2014 Edition is available only as an eBook at [ebooks.builderbooks.com](http://ebooks.builderbooks.com) for \$89.99 Retail or \$55.99 for NAHB Members. However, limited print copies are available for purchase while supplies last (\$149.95 Retail/\$79.95 NAHB Member, ISBN 978-086718-729-8) at [BuilderBooks.com](http://BuilderBooks.com) or by calling 800-223-2665.

*Editor’s Note: Editors who are interested in receiving a complimentary copy of The Cost of Doing Business Study, 2014 Edition to review for their publications should contact Patricia Potts at 202-266-8224 or [ppotts@nahb.org](mailto:ppotts@nahb.org).*



# CLEAN WATER ACT EXPANSION NOT THE RIGHT ANSWER, NAHB SAYS

**The Environmental Protection Agency's (EPA) proposal to expand the reach of the Clean Water Act will increase the cost of new homes without a corresponding benefit to America's lakes, rivers and other water bodies, the National Association of Home Builders (NAHB) said today.**

While NAHB has long asked for the rulemaking, EPA's proposal goes too far. "EPA was told to make changes to the rule so that everyone understands exactly when a builder needs a federal wetlands permit before turning the first shovel of dirt," said Kevin Kelly, NAHB president and a home builder and developer from Wilmington, Del.

"Instead, EPA has added just about everything into its jurisdiction by expanding the definition of a 'tributary' – even ditches and manmade canals, or any other feature that a regulator determines to have a bed, bank and high-water mark. It's a waste of taxpayer resources to treat a rainwater ditch with the same scrutiny as we would the Delaware Bay," Kelly said.

Expanding federal authority under the Clean Water Act would greatly increase the number of construction sites required to obtain appropriate permits,

which will also result in the delay or impede construction projects. Moreover, additional permits will burden the current exorbitant backlog of permits ranging between 15,000 to 20,000. Enacted in 1987, the Clean Water Act continues to be a source of confusion for both regulators and those subject to regulation – and just what land should fall under federal, as opposed to state or local, permitting authority. It was originally designed to provide federal protection to navigable waters and those used for interstate commerce, but the limits of that protection were never clear.

The new definition doesn't just affect home builders. Farmers and ranchers could also feel an impact on their business practices. Even home owners could need wetlands permits before doing landscaping projects if regulators determined that their land included a 'tributary' and thus subject to federal oversight.

"It's clear to us that this new proposal is not at all what Congress intended when it told EPA to clarify its jurisdictional reach," Kelly said. "The agency needs to go back to work on this. We need to protect the environment with a carefully crafted rule, not this hurried, catch-all attempt. Adding this layer of regulation makes the land development process more expensive and time consuming. That's bad news for home buyers and for the economy."

## Flood Insurance Legislation: Over \$1 Billion in Savings Due to NAHB's Hard Work

We told you previously about the **Homeowner Flood Insurance Affordability Act of 2014**, recently enacted legislation championed by NAHB that will provide a significant boost to home building and remodeling as well as certainty and financial stability to the National Flood Insurance Program.

The numbers are in on the legislation, and NAHB's experts estimate that in 2014, the new law will result in a total of more than \$1 billion of housing market activity, including:

- \$755 million in new home construction because the new law makes it easier for prospective new home buyers to sell their existing home and trade up.
- \$361 million in additional remodeling activity because the legislation eliminates insurance costs that some home owners would have been required to pay on certain remodeling jobs.

The recently enacted legislation provides a more affordable rate structure for policyholders and repeals the requirement that flood insurance premiums increase immediately to full actuarial rates when homes are sold. It also restores "grandfathering" for properties that were paying premiums applicable to their initial flood risk rating, allowing owners to pay premiums based on the original risk zone rather than updated flood risk zones.

In addition, the legislation requires the Federal Emergency Management Agency to take local flood control structures into account during the remapping process and provides reimbursement for successful consumer map appeals. It also restores the "substantial improvement threshold" that triggers a higher flood insurance rate to the historic 50 percent of a structure's fair market value, which is important for many remodelers.

**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.**





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## LEGISLATIVE PRIORITIES

### GAIN MOMENTUM

The Florida Home Builders Association is poised to achieve its 2014 Legislative Priorities, including funding for affordable housing and the Future Builders of America (FBA) program. Boosted by face-to-face lobbying by members attending last week's Spring Legislative Conference in Tallahassee, FHBA expects a House-Senate conference committee to work out final funding of the Sadowski Affordable Housing Trust Fund and for the Legislature and Governor to embrace a building code bill that contains \$250,000 for FBA, which trains young people for careers in construction. Sadowski, which funnels dollars into down payment assistance for low-to-moderate-income Floridians, is fully funded in the Senate and partially funded in the House. It's the first time in six years that the funds haven't been "swept" into general revenue. Rep. Dane Eagle (R-Cape Coral) told FHBA leaders last week that he is optimistic about the FBA funding. It appears now that water policy/springs legislation will be delayed into 2015. The Legislature is off this week for the Easter holiday.

## DEMOGRAPHICS IMPACTING

### LABOR FORCE

The unemployment rate has consistently declined faster than the Fed and most other analysts have projected in this recovery. One key reason, according to Wells Fargo economists, has been a drop in labor force participation. Since 2007, the labor force participation rate has fallen nearly three percentage points, the steepest decline in the post-World War II era. Multiple factors have played a role in the decline, including cyclical weakness in the labor market that has kept some workers from even searching for jobs. However, the participation rate began to decline in 2001, well ahead of the Great Recession, amid demographic and cultural shifts independent of the business cycle. With the baby boomers reaching ages where labor force participation tends to decline dramatically, Wells Fargo economists find that about

half of the drop in the participation rate since 2007 has been due to demographics. Demographics look likely to continue to weigh on the participation rate in the coming years. Even under a relatively optimistic scenario for a cyclical rebound in participation alongside more favorable secular trends, we see the labor force participation rate rebounding only slightly before beginning to decline again in 2016. If structural trends in place ahead of the recession continue and the cyclical recovery remains muted, the participation rate is set to fall at a pace similar to the decline experienced over the past five years.

## BANKS MOVE QUICKLY ON FORECLOSURES

Southwest Florida banks are dealing with more foreclosures than they did a year ago, even though their bad loans have fallen slightly, according to a report by Dick Hogan in the Fort Myers News-Press. Ten banks based in Lee and Collier counties had \$46.1 million worth of "Other Real Estate Owned" (OREO) compared to \$27.5 million a year earlier. Bill Valenti, president of Florida Gulf Bank in Fort Myers, said banks are being more proactive about avoiding new foreclosures because it's an expensive process. "You have the non-accruing loan only so long and it goes through the court system and it ends up as an OREO," he said. "Once a bank owns the property, your expenses are starting to go up. You're paying the cost of the electric, mowing the grass, the water. As a result, you see more and more pressure on banks to work things out with borrowers. Even the small banks realize you're much better with a piece of property with a tenant at a good rate rather than foreclosing."

## REVERSE MORTGAGES WIN SOME FAVOR

Cash-strapped baby boomers are opting for reverse mortgages in increasing numbers. Inside Mortgage Finance, a trade publication covering the housing industry, said borrowers took out some \$15.3 billion of these loans last year, an increase of 20 percent over 2012. Reverse mortgages, which let homeowners age 62 and up borrow money against the value of their homes, have become a popular way for boomers without significant assets to fund retirement. Still, most advisers are skeptical,

while others say they have clients use them but with numerous caveats. "I would only consider the reverse mortgage as a last resort. They cost a lot, and there are better ways to pay for retirement," said Charles Hughes, a financial adviser. "Gone are the days of gleefully burning the mortgage and passing the home on to the children," he adds in a client publication. There are three types of reverse mortgages: single-purpose, offered by local governments and non-profits; federally insured; and proprietary, which are private loans backed by the companies that write them. The single-purpose reverse mortgage is generally the least expensive, according to the Federal Trade Commission. And costs are one reason advisers generally say homeowners should try to avoid these loans.

## RENTERS BEAR A HEAVY COST BURDEN

For most Americans, there seem to be two types of rental housing these days: pricey and unaffordable, according to a recent report in the Wall Street Journal. Despite a sharp plunge in home prices and the conversion of many properties from "owned" to "rented," the typical family looking to rent has to pay more than 30 percent of its income for a typical apartment, according to an annual survey released last week. For the 1 in 4 renters who have very low incomes, moreover, it's common to spend more than half their earnings on rent. And, because the home-price bust left behind a wave of foreclosures and a weak job market, more American households are renting now than before the recession. "Renting in the US is on the rise, and there is simply not enough" supply of affordable units, said Althea Arnold of the National Low Income Housing Coalition. The annual report, "Out of Reach," draws its title from a rule of thumb: that households shouldn't spend more than 30 percent of their income on housing, yet in many cases they end up stretching to do so because of market conditions. U.S. Housing Secretary Shaun Donovan has called conditions in the current rental market a "silent crisis" for the economy. "We are in the midst of the worst rental affordability crisis that this country has known," he said. Builders are focused on the burgeoning rental demand. Although new units, by definition, aren't generally those labeled "affordable," a rising apartment supply is one way to put general downward pressure on rents. The question is how soon builders will keep pace with demand.



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**ReStore Farm Market:**

Join us each Wednesday during March-December, from 10am-2pm. You'll find fresh produce, local honey, music, garden & houseplants, handmade jewelry & crafts, homemade jelly, soaps, art and more! New vendors welcome.

**New Inventory just arrived!**

The ReStore received 5 pallets of new paint and paint supplies. You'll also find all the supplies you need for painting: rollers, roller frames, brushes, painters tape, drop cloths and more.

**ReStore Volunteers Needed:**

We are recruiting for customer service and donation specialist volunteers. If you enjoy working with people, are energetic and passionate about the Habitat mission and have at least one day per week to volunteer, we would love to talk to you!



▲ Handmade aprons are just one of the many unique findings at the ReStore Farm Market.



**ReStore Roadshow:**

ReStore Roadshow is on the road! The Roadshow is a traveling donation drive that also offers event attendees a free heirloom/collectible assessment in exchange for a donation to the ReStore. The next ReStore Roadshow will be at Troy University, on Navy Blvd, May 31<sup>st</sup> from 10am-2pm. Look for us on Facebook for additional information on this and other upcoming Roadshow locations.

**Call for Donations:**

The ReStore needs your gently used, good condition home improvement items. We are in need of appliances, tools, hardware, flooring, lumber, plywood, yard maintenance tools, housewares, home décor and more. If your donation is too large or heavy to bring to the ReStore call us for a pick-up: 850-476-0001.

◀ Local antiques expert, Elodie Cardon Alexander of La Maison de Elodie Antiques Inc. inspects an heirloom at a recent Roadshow.

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### Associate Members

Advanced Space Concepts  
Alpha Closets & Murphy Beds  
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Pen Air  
Premier Termite & Pest Control, LLC  
Southern Mirror Company Inc.  
Stonebrook Village Ltd.  
University Lending Group

## TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCI- ATE 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?



## GET INVOLVED IN HBA COUNCILS & COMMITTEES!



### Auxiliary Council

*Meet on the 2nd Tuesday  
of each month.*

### 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.*

### Board of Directors

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

## NEXT CORNERSTONE ISSUE

# June 2014

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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
Grand Spike	1000-1499
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
Wayne Underwood	58.5
Millie Carpenter	56.5
Chris Pate	55.5
Kevin L. Ward	55.5
Bob Price, Jr.	53

### Life Spike 25 Credits

West Calhoun	48.5
Wilma Shortall	45
Thomas Westerheim	44.5
Newman Rodgers IV	42
Eddie Zarahn	40
Russ Parris	39
Darrell Gooden	37
Garrett Walton	28.5
John Hattaway	28.5

### Blue Spike 6 Credits

Doug Whitfield	24.5
James Dillaha	21.5
Keith Swilley	19
Ed Wonders	18
Bill Daniel	17
Steve Moorehead	16.5
Todd Stafford	14.5
Brent Woody	13
Luke Shows	13
Doug Herrick	11.5
Dean Williams	10.5
Towana (Rudd) Henry	10
Larry Hunter	10
Bernie Mostoller	9.5
Doug Henry	8.5

*If you would like to join the Spike Club or Desire Additional Information, please contact Vicki Pelletier*

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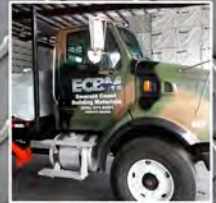
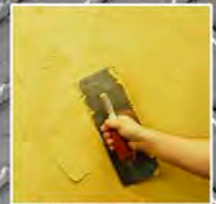
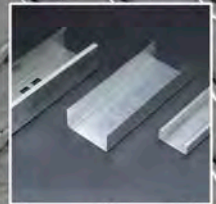
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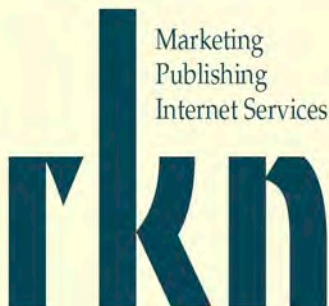
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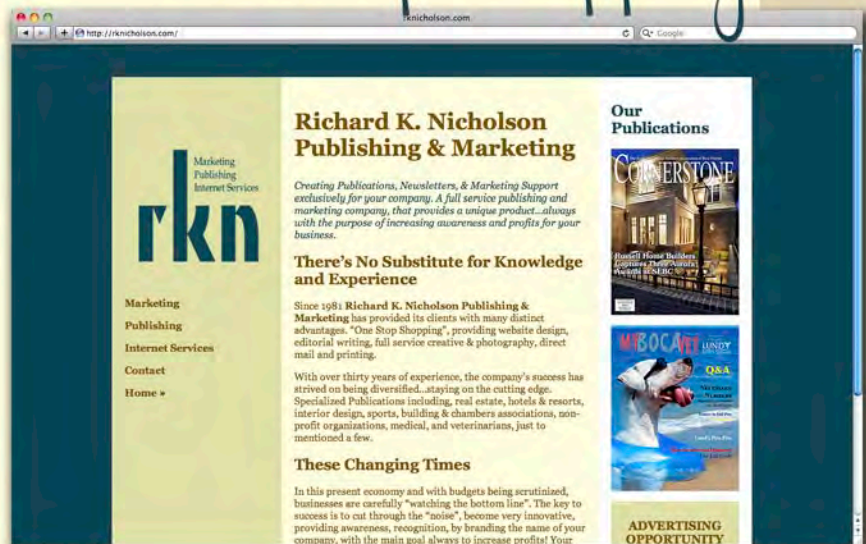
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