

The News of the Home Builders Association of West Florida

CORNERSTONE

July 2014



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CORNERSTONE

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On the cover, from top left, Charles Thomas, Wilma Shortall, Donna Gambrell, Sheila Billingham, Michelle Brunke, Laura Gilmore, & Connie Bryars
From bottom left, Dina Thorson, Lauren Gentry, Kim Cheney, Lorraine Horan, Chasity Brooks, Angie Cooper, & Vicki Pelletier

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CALL FOR 2015 AMERICAN DREAM HOME BUILDER AND CENTRAL SITE FOR THE 2015 PARADE OF HOMES

The Home Builders Association is seeking a builder who is interested in being the American Dream Home Builder for the 2015 Parade of Homes, tentatively set for April 25 – May 3, 2015.

As you may know, the profits from the sale of the Dream Home are critical to the financial well being of the HBA. The builder of the Dream Home will benefit from the exposure and marketing of being the Dream Home builder in advertising pertaining to the Parade.

The builder may make recommendations on a particular development to be considered as the central site for the Parade of Homes. You may also make a recommendation for a particular lot within that development without being a central site located in Escambia or Santa Rosa Counties. The final decision on the selection of the Central Site and particular lot on which to build the Dream Home will be approved by representatives of the HBA. The builder will be reimbursed for all documented construction cost to build the Dream Home including materials, labor, equipment rentals, permit fees, builders risk insurance, surveys and elevation certificates, utilities (electricity & water), sanitation services, etc. needed to complete the Dream Home. All overhead and administrative costs are to be donated by the Builder. The HBA will obtain a construction mortgage loan in the name of the HBA to pay for the construction.

If you are interested, please let Executive Director David Peaden know in writing by Thursday, August 7, 2014. If you have any questions, please feel free to call me at 476-0318 or e-mail: dpeaden@hbawf.com.



President's Message



NEWMAN RODGERS

ATTENTION DEVELOPERS: CRITERIA FOR CENTRAL SITE SELECTION

The Home Builders Association of West Florida (HBA) is soliciting proposals for the 2015 Parade of Homes Central Site. The Parade of Homes is tentatively set for April 25 - May 3, 2015. A special Parade of Homes Central Site Selection Committee will make the selection. Please note: This Central Site submission should be in completely developed or in the process of being developed. If you have any questions call HBA Executive Director David Peaden at 476-0318.

CRITERIA FOR CENTRAL SITE SELECTION

- I. Deadline for proposal submission – **Thursday, August 7, 2014**
- II. By November 2014, the subdivision shall be at that point of development which a contractor can start construction after obtaining building permit. In addition, the streets must be paved, and electricity and water must be available (hot) and in working order. Failure of the aforementioned shall result in a \$2,500 penalty, payable by the developer to the HBA of West Florida.
- III. Developer is encouraged to commit to a Parade of Homes Central Site Core and shall include: Parade lot contracts and/or recorded restricted covenants, and in fact compel,

more *CRITERIA*, page 6

Membership Advantage Breakfast

The Home Builders Association's Membership Committee, led by Lindsay Durre of Pen Air Federal Credit Union, hosted a Membership Advantage Breakfast in June. Over 55 prospective, new and current HBA members attended the breakfast where they heard a presentation from HBA Executive Director David Peaden about why it's important to be involved and a member of the HBA. The attendees also heard from key HBA Council and Committee Chairs including Governmental Affairs Chair Tom Hammond of Hammond Engineering, Green Building Council Past Chair Shelby Johnson of Johnson Construction, and Auxiliary Council Chair Wilma Shortall of Primary Residential Mortgage. Special thanks to Pen Air Federal Credit Union for sponsoring the event, and to Underwood Anderson & Associates for the great door prizes.



The Membership Committee did an awesome job of planning the breakfast. From left, Alex Niedermayer of Underwood Anderson & Associates; Michelle Brunke of the Pensacola News Journal; Shelia Billingham of Underwood Anderson & Associates, Tonya Underwood of Emerald Coast Granite Tile and Glass and Lindsay Durre of Pen Air Federal Credit Union.



Thanks to Membership Advantage Breakfast Sponsor

CRITERIA FOR CENTRAL SITE SELECTION - from page 5

IV. a specifically enforceable provision prohibiting non-Parade homes from being constructed in the core until after the 2015 Parade of Homes.

If developer doesn't want a Parade of Homes Central Site Core and only wishes to have the American Dream Home built in the subdivision, (or any other options) please specify.

The following information is needed in order for the Selection Committee to make its decision. You will find that some of the items state "if any" and the end of a sentence. Keep in mind that the more you can assist with funding issues, the better your chances. In other words, give your best shot at the time of submission because the committee does not want to get into a "bargaining" situation. It would not be fair to all participants.

- V. Proposals must include or address:
 - A. Plat of subdivision with available lots indicated
 - B. Lot prices with discount consideration for Parade builder, if any
 - C. Donation or discount of American Dream Home lot to the Home Builders Association.
 - D. Lot financing arrangements for Parade builders, if any

- E. Construction financing arrangements via bank for Parade builders, if any
- F. Availability of sewer and cost of water & sewer taps and cost of impact fees
- G. A copy of the restricted covenants and related documents
- H. Parade week parking plan (parking layout, traffic control plan)
- I. Participation in the payment of parking/traffic control costs, if any
- J. Postal delivery and Cable/TV availability
- K. Parade of Homes promotional/advertising incentives paid to HBA, if any. In the past, a developer has assisted with promotional/advertising expenses or split the expenses with the HBA. The site must be clean of trash, and the streets must be cleaned before the start of the Parade of Homes.
- L. Homes.
- M. Other considerations that you would like to convey.

Please be advised that no proposals will be accepted after the deadline, and that your proposal must be complete in order to receive consideration. The Committee's selection will be final.



Development Services
www.santarosa.fl.gov

e-Connection

6051 Old Bagdad Highway, Milton, FL 32583

Phone (850) 981-7000

Fax (850) 623-1208

Single Family Home Development Code Reminder and Request for Input June 19, 2014

Based upon continuing complaints received related to lot grading and erosion control, we have been tasked with evaluating current codes and practices and providing recommendations to the Board of Commissioners for improvements.

Specifically, implementation of the following code requirements has been problematic:

Building Code Section R401.3 Drainage

Surface drainage shall be diverted **to a storm sewer conveyance or other approved point of collection** that does not create a hazard. Lots shall be graded to drain surface water away from foundation walls. The grade shall fall a minimum of 6 inches the first 10 feet. (emphasis added)

Land Development Code Section 4.04.03.J

All single family dwelling and duplex development activities, shall maintain erosion control measures so as to prevent sediment or debris from leaving the development parcel. Any sediment or debris that leaves the development site shall be properly recovered by the building permit holder. Failure to comply with this requirement shall constitute a violation of this ordinance and shall be cause for suspension of a building permit or development order.

Reminders:

Please check all of your job sites to ensure that erosion control is in place and functioning property to avoid suspension of your building permit.

For each job, ensure that your lots are graded to ensure stormwater is diverted to a storm sewer conveyance or other approved point of collection. Adjacent lots are typically not approved points of collection. Failure to comply with this provision early in the project may result in inspection turn down until corrected.

Also for each job, ensure the approved building plans are on site for all phases of inspections, including the final. Failure to comply with this requirement may result in inspection delays.

Request for Input: If you have comments related to code requirements or how we can better ensure compliance, please share those with Rhonda Royals (rhondar@santarosa.fl.gov) and Beckie Cato (beckiec@santarosa.fl.gov).

2014 Home & Product Expo

Open Reservations for HBA Members

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Do in the three days what would take

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www.HomeExpoPensacola.com

HBA of West Florida 4400 Bayou Blvd. #45 Pensacola, FL 32503 T:(850) 476-0318 F: (850) 494-9764

FHBA Code Expert Jack Glenn Leaves a Legacy of Excellence

The Florida construction industry is mourning the June 9, 2014 passing of Florida Home Builders Association (FHBA) Technical Services Director Jack Glenn, who died at his home in Melbourne.

Glenn, 68, was a highly respected expert on the Florida Building Code and a strong voice to make the code more effective, efficient, and affordable in order to save costs for builders, their customers, and clients.

After serving for 26 years as the City of Melbourne's Building Official and Fire Marshal, Glenn joined FHBA on April 20, 1998. In addition to monitoring the building code and serving as a resource for builders and building officials, Glenn was an excellent instructor and taught numerous classes on the code around the state.

"Our industry has lost one of its best friends," said FHBA President Ron Lieberman. "Jack was totally dedicated to his job and virtually every builder I know has called on Jack one time or another with a code issue, and he always responded quickly and professionally. Jack's legacy of excellence has been and will remain a huge source of pride to FHBA."

"Jack was an integral part of the evolution of the Florida Building Code," said Richard Browdy, a Jacksonville builder and Chairman of the Florida Building Commission. "For over 22 years he enthusiastically participated in the code development process. He was an outstanding instructor in code education and a strong advocate for our consensus-building process. Jack was a colleague and a friend. His contributions to our efforts and his overwhelming presence will be sorely missed."



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GREEN HOMES SHOW GROWTH IN A RECOVERING MARKET ACCORDING TO NEW REPORT FROM MCGRAW HILL CONSTRUCTION

Residential construction is a key engine behind economic growth in the United States.

According to McGraw Hill Construction's Dodge Construction Market Forecast, single and multifamily housing projects account for about 45% of the value of all construction projects started in the United States in 2014. With that market forecasted to grow rapidly in coming years, the green activity and drivers in the market are critical. The new SmartMarket Report of the single and multifamily builder and remodeler community released today by McGraw Hill Construction (<http://www.construction.com/>) contains this critical intelligence.

The report, "Green Multifamily & Single Family Homes: Growth in a Recovering Market," surveys builder and remodeler members of the National Association of Home Builders and reveals the evolution of green building for single family homes from boom to bust to recovery through comparisons with previous studies from 2006 to 2011, and includes new data on multifamily housing to provide a comprehensive review of the sector.

According to the latest study:

- 62% of firms building new single family homes report that they are doing

more than 15% of their projects green. By 2018, 84% of them expect this level of green activity.

- 54% of firms building new multifamily projects report that they are doing more than 15% of their projects green. There is also growth expected—with 79% reporting the same level of activity anticipated by 2018.
- In the single family market, the most striking shift is in those firms dedicated to green building (doing more than 90% of their projects green). That percentage is already at 19%, and by 2018, it is expected to double (to 38%).

The study finds that builders and remodelers in both the single family and multifamily sectors report that the market is recognizing the value of green: 73% of single family builders (up from 61% since the last report) and 68% of multifamily builders say consumers will pay more for green homes.

"Greater consumer interest in green homes has contributed to the ongoing growth, leading us to anticipate that by 2016, the green single family housing market alone will represent approximately 26% to 33% of the market, translating to an \$80 billion to \$101 billion opportunity based on current forecasts. The findings also suggest that lenders and appraisers may be starting to recognize the value of green homes,

making it a factor that could help encourage the market to grow if there is more widespread awareness across the U.S.," said Harvey Bernstein, vice president, Industry Insights and Alliances for McGraw Hill Construction.

The study also examines the triggers for green building activity. "This new study demonstrates phenomenal growth in green building, with more builders engaging in sustainable building practices than ever before," said NAHB Chairman Kevin Kelly, a home builder and developer from Wilmington, Del. "While growth in green in the single family market is driven more by high quality and customer demand, the multifamily market is more driven by cost factors such as the availability of government or utility incentives, as well as enhancing their competitive position and corporate image. All are compelling reasons for the industry to engage with this continuously growing market."

The SmartMarket Report also reveals a vigorous and growing renewables market in the residential sector. 65% of the respondents – both single family and multifamily – currently use renewables on at least some of their projects, and the percentage that incorporate them in all of their projects is expected to grow from 8% in 2013 to 20% by 2016.



In Terms Of Commitment, Dedication & Enthusiasm The Auxiliary Council's Great Work Is Second to None

For many years now and many changing faces, the Auxiliary Council has remained consistent with its generosity. The Auxiliary Council has been a part of the Home Builders Association since the 1960s, and as the decades have past, the true mission of the Auxiliary Council has never wavered. "Much like it was in the beginning, the Auxiliary Council continues to make an impact in the community, especially in the lives of children and non-profits," said Auxiliary Council President Wilma Shortall of Primary Residential Mortgage.

Shortall as well as a great team of professionals that include Auxiliary Council Board members Angie Cooper of Gulf Power Company, Janice Terrell of Pensacola Energy, Towana Henry of Re/Max Infinity, Laura Gilmore of Fairway Independent Mortgage Corp, and Kim Cheney of Mathes Lighting & Lamp and Mathes Electric, forge ahead with the entire Auxiliary Council membership to do great works in the community.

"I can't say enough great things about the work of the Auxiliary Council," said HBA President Newman Rodgers of Newman Rodgers Construction. "From my involvement in the HBA, it is truly a highlight for me to see the positive energy and enthusiasm of the council as they strive to make the lives of many in our community better."

It has been a busy start to 2014 for the Auxiliary Council by assisting with the HBA's Spring Golf Classic, working at the registration desk and providing ditty bags. The council help set-up for Parade of Homes Kick-Off Party and also drove Parade of Homes judges around town. The council awarded a \$1,000 scholarship to Justine Hanson who is a Building Construction student at the University of West Florida. And, as it has done for many, many years, as far back as 1989, the council sees to it that the children residing at the Lakeview Center are not forgotten. The Lakeview Center is a residential facility, where children with severe emotional and behavioral disabilities live and undergo therapeutic residential treatment. The council is committed to making a difference for these children through various events and fundraisers.

Most families have celebrations or traditions, whether it is for Christmas, Easter or birthdays, and these children sometimes don't experience that joy. Some have never been exposed to a "normal family life" and without the council they would not know what that is like.

In order to provide for the many charities in town, the Auxiliary looks forward to its annual auction hosted by Gary, Cindy, Kevin and Kyle Sluder of Gene's Floor Covering, where thousands of dollars are raised. The council uses the funds to support its giving throughout the year such as hosting a spring picnic and Christmas bowling party for the Lakeview kids, complete with and games and food.

The council also donates \$1,000 to Gulf Coast Kid's House Child Advocacy Center every year. Kid's House serves over 2,200 kids a year who have been either sexually or physically abused in Escambia County. In addition, the council gave \$1,000 to the Leadership Pensacola (LeaP) Class of 2014 for its LeaP Play project that is a renovation of the playroom at The Children's Hospital at Sacred Heart.

Just to name a few of the Auxiliary Council past endeavors, the council served as Partner in Education with Work-

man Middle School by supplying students with newspapers once a week for the entire school year for current events and stock market information. The council also provided the school with Thanksgiving and Christmas baskets for needy families within the school. It gave 10 disadvantaged families within the school \$300 each. The council paid to have buildings at the school pressured washed, and donated \$1,800 for landscaping. And the council gave \$1,000 to pay for a new sign for the school promoting its new name.

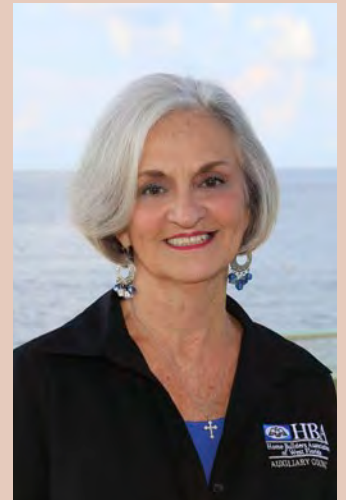
The Auxiliary Council also sponsored the American Dream Home Contest which offers area high school students the opportunity to participate in the Parade of Homes.

The top finishers received savings bonds or cash for their hard work on designing manual and CAD house plans.

With its rich history and proven past, the Auxiliary Council looks forward to a brighter future. If you are interested in getting involved with a great group of professionals, please contact HBA Director of Marketing & Communication Vicki Pelletier at (850) 476-0318. The HBA is thankful and proud to have such a wonderful council which on a daily basis makes changes in people's lives.



2007 HBA Associate of the Year and HBA Auxiliary Council President Wilma Ware Shortall, of Primary Residential Mortgage, has been involved with the HBA since 1967 when she was a loan officer for Pensacola Home & Savings Association. Back then, John Appleyard of the Appleyard Agency was the HBA Executive Officer and he handled the marketing/advertising for Pensacola Home. He encouraged corporate and personal involvement. The HBA was actually housed in the Appleyard Agency. "I became 'committed' when I joined Citizens & Builders Federal Savings Bank in 1984 at the insistence of 1978 HBA Past President Jim Cronley and F. E. Booker, both builders and founders of the Bank. They were my mentors and gave me invaluable advice and direction," said Shortall. Shortall says she got involved with the Auxiliary Council because Becky Mullins, of Beach Community Mortgage, "strong-armed" her to volunteer to help with the Lakeview Center Kids Christmas Party. "I wasn't sure what all that entailed, but soon learned that I had to first 'join' the Council, attend monthly meetings, and help with the fundraising efforts," said Shortall. She continued, "It was meaningful to shop from the Kids' Wish Lists for at least three children, wrap presents, and attend the Christmas party. It was a huge commitment of time, labor, and resources, but after being a part of the Lakeview Kids Christmas 'project' that first time, there were no unanswered questions. It was all worthwhile and has been enough reason, even if there were no other purposes of the Council, to be involved!" Wilma's fun fact: "I'm no longer a workaholic! At 70, it's time to relax and have fun," she said. Wilma is the 2007 HBA Associate of the Year.



Turn the Page For More Interesting Auxiliary Council Member Tidbits

Interesting Auxiliary Council Member Tidbits



Janice Terrell has been employed by Pensacola Energy for over 10 years. She got involved with the Auxiliary Council because of her friendship with long-time HBA member Wilma Shortall. She is a past president of the Auxiliary Council. A fun fact about Janice is she loves Blue Bell Ice Cream and claims she will not eat anything else!



Chasity Brooks of the Eddie Zarahn Agency is a new member to the Auxiliary Council. She has volunteered in many organizations and community projects throughout her career. Fun Fact: Chasity worked for Match Maker International as she puts it, "In my younger days!"



Donna Gambrell of Brightway Insurance (Pace and Pensacola) has been a member of the HBA for two years. Donna decided to get involved with the Auxiliary Council because she felt the work of the Auxiliary Council is worthwhile. The children at the Lakeview Center need someone to care about them unconditionally. It is also nice to interact with other local agencies and the hard working women in our industry. Donna's fun fact: She loves her Morkie named Chloe (cross between a purebred Yorkshire terrier and a purebred Maltese). "I am taking pet training classes at PetSmart in Pace," she says."



Lorraine Horan of Bennat Construction has been involved with the HBA, "on and off," she says, since 1984. Back in 1984, Wilma Shortall got her involved on various project through the HBA and Auxiliary Council. Lorraine says she really loves what the Auxiliary Council stands for and the good it does in the community. Lorraine's fun fact: She loves to dance!



Laura Gilmore, of Fairway Independent Mortgage Corp, has been an HBA member since October of 2013. Laura has always had a passion for helping others, "The Auxiliary Council does so many great things for organizations and people, I felt it would be a good fit for me, she said. Laura's fun fact: Laura's husband's Great Grandmother, Celia Adkinson King, was the first active female Sheriff in the State of Florida.



Connie Bryars, of Pensacola Habitat for Humanity ReStore, has been an HBA member for 2 years. Connie got involved with the Auxiliary Council to meet community leaders and to contribute to the growth and success of the community. Connie's fun fact: Connie was once a door-to-door jewelry sales person.

Turn the Page For Even More Interesting Auxiliary Council Member Tidbits 

Michelle Brunke, of the Pensacola News Journal, decided to get involved with the Auxiliary Council because she loves being involved in the community and getting to know people. She also enjoys working hard and giving a helping hand with her energy. "The Auxiliary Council is very welcoming and a great group of people that I wanted to get to know better and work with," she said. Michelle's fun fact: "My passion is travelling; I have been to over 20 countries and speak three foreign languages," she said.



Shelia Billingham, of Underwood Anderson & Associates, has been a member of the HBA for 10 years. Shelia said she was looking for a good professional organization to work with so she could give back to the community. Shelia's fun fact: "My grandparents were extras in Jaws 2 that was filmed on Navarre Beach in 1978."



Carmen Handrahan of Beach Community Mortgage has been involved with the HBA for 12 years, and she is happy to be back involved with the Auxiliary Council over the past few months. She likes the community involvement of the Auxiliary Council in the community, and the diverse programs it supports. Carmen's fun fact: She is petrified of birds!



Shellie Isakson, of Beach Community Mortgage, has been a member of the HBA for 6 years. She got involved with the Auxiliary Council to assist with the HBA's mission and work with builders in the community.



Charles Thomas, of Beach Community Mortgage, is new to the Auxiliary Council and he is looking forward to be supportive of the builder community and the progress of the area.



2010 HBA Associate of the Year Angie Cooper, of Gulf Power Company, has been a member of the Auxiliary Council for 15 years and served as its president three times. Angie got involved because she said, "It was a fun way to not only get involved with the builders I worked with, but also a way to help out the community." Angie's fun fact: "I used to speak with a British accent (raised and educated in England)," said Cooper.

Lauren Gentry, of Mathes Lighting and Lamp, has been a member of the HBA for three years participating in the Parade of Homes and Home & Product and Expo. "My mom, Kim Cheney, is a member and it sounded like a good way to help out the community and get more involved with the HBA, said Gentry. Lauren's fun fact: "I played the tenor saxophone throughout middle school and part of high school," said Gentry.



Kim Cheney, of Mathes Lighting & Lamp and Mathes Electric, has been a member of the HBA for many years, and most recently in the past four years, she has become more involved in the organization. Our company has been a member for several years. "I got more involved because I wanted to be a part of helping the community and developing friendships with the other members," said Cheney. Kim's fun fact: "I have six Chihuahuas. I love animals and have started my own non-profit to help raise funds for animals called, 400 Paws, Inc. I am also working on my interior design license so that we can offer that service to our customers at our Lighting Showroom. I guess I consider work FUN."

2009 HBA Associate of the Year Towana Henry, of Re/Max Infinity, is from a small rural town of New Hope, just northeast of De Funiak Springs. In terms of being involved with the HBA, she said, "I have to give all the credit in the world to Wilma Shortall who told me that if I was going to be successful in the construction industry, I had better get involved with the association." Henry is a longtime member and past president of the HBA's Auxiliary Council. She has worked extremely hard and spent countless hours working on behalf of the HBA from participating on many committees including membership. Henry has a wonderful approach to living and she says, "I've always believed that the path we take in life is where we are supposed to be." Towana's fun fact: By the age of 12, she played multiple musical instruments including the clarinet and bass saxophone.



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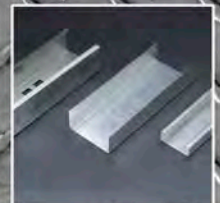
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BUILDERS, REALTORS EYE HOUSING DEMAND

Associations representing builders and Realtors agree more home construction is needed to keep pace with job growth. What they don't agree on is how much. The National Association of Realtors released a study last week finding that 32 states and the District of Columbia saw a disproportionate amount of job growth in relation to home construction in the past three years. That, the Realtors group says, will lead to housing shortages and rising home prices in those markets. Meanwhile, the National Association of Home Builders doesn't dispute more home construction is needed. After all, construction starts for single-family homes this year are at a pace of roughly 65 percent of their annual average of 1 million starts since 2000, U.S. Census Bureau data show. But David Crowe, the builder association's chief economist, noted a few issues with the Realtor data. He said the Realtor study doesn't factor in apartments and condominiums, a popular destination in recent years for young workers. He added that it is possible that a number of jobs created over the past three years went to unemployed. Finally, Crowe noted several factors have hindered the industry, including high land prices and limited availability of build-ready lots. Another factor is a conscious strategy by many builders to focus on building higher-priced homes to cater to the better-heeled borrowers who can qualify for a mortgage these days. That translates to building fewer homes, but still posting ample profit margins.

AMERICA'S HOMES BIGGER THAN EVER

CNNMoney reported last week that America's biggest homes are getting even bigger. The average size of homes built last year hit 2,600 square feet, an all-time high that surpassed even the housing bubble years when homes averaged around 2,400 square feet, according to the Census Bureau. But there is a clear difference between the days when everyone was building McMansions and what's happening now. First, the rich have gotten richer. "If you had a lot of money in the stock market, it has doubled since 2009," said Stephen Melman, director of Economic Services for the National Association of Home Builders. And many have used those riches to buy even bigger places, he said. Second, relatively few first-time homebuyers – the biggest market for smaller homes – are able to buy homes, said Melman. Many young buyers are having trouble getting mortgages or are heavily in debt with student loans. As a result, the market for smaller homes of 1,400 square-feet and less, has shrunk to just 4 percent of homes built. That compares with 9 percent in 2005. Meanwhile, extremely large homes – 4,000 square feet and up – have been making up a much larger slice of the new homes built. Last year, mega homes accounted for more than 9 percent of new homes. In 2005, they represented 6.6 percent of homes built.



Keys May Mandate Worker Housing

Monroe County officials are considering a proposal that would require or at least provide an incentive for developers of hotel and commercial retail projects to include employee housing in their project plans, according to a report in Key-news. County commissioners are concerned that these big projects will put a further burden on the county's limited affordable housing pool. The county already requires new residential developments to include an affordable housing component equal to 30 percent of the total project. Commissioners discussed expanding the requirement to resort and large commercial retail projects when it met late last month to discuss changes to the county's comprehensive land-use plan, which guides development in the unincorporated areas of the Keys. The commission's discussion came after the Key Largo Federation of Homeowners sent the county a letter asking that commercial and transient residential developments include affordable housing components. The federation acknowledged the requirement would require the county to "develop data and analysis to determine specific needs, housing values, rents, loss of workers and the need of workers generated by use, type of business and size of development." County Commissioner David Rice agreed that transporting workers from the mainland is not an option for Lower Keys businesses. He proposes that the county make affordable housing an incentive not a requirement.

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A great tool for protecting your quality workmanship against consumer complaints, a new book is available for purchase by Florida Home Builders Association (FHBA) members. It's called "The Home Book: A Complete Guide to Homeowner and Home Builder Responsibilities" authored by David E. MacLellan, George Wolfson, and Douglas Hansen. The 280-page book, which contains 380 residential workmanship guidelines, is available at www.housefixit.com or by calling 855-380-2340. FHBA members get a 20 percent discount off the price of \$49.95 when they use coupon code FL1FHBA. For a flyer on the book, go to Newsroom at www.fhba.com.

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Proposed Clean Water Act Rule is More Federal Overreach, Builders Tell Congress

A proposed rule recently released by the Environmental Protection Agency (EPA) and U.S. Army Corps of Engineers (Corps) to expand the reach of the Clean Water Act could 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) told Congress in June.

“Unfortunately, the proposed rule falls well short of providing the clarity and certainty the construction industry seeks,” NAHB Chairman Kevin Kelly, a home builder and developer from Wilmington, Del., said during a hearing before the House Transportation and Infrastructure Committee’s Subcommit-

tee on Water Resources and the Environment.

“The rule will increase federal regulatory power over private property and will lead to increased litigation, permit requirements and lengthy delays for any business trying to comply,” added Kelly. “Equally important, these changes will not significantly improve water quality because much of the rule improperly encompasses water features that are already regulated at the state level.”

Expanding federal authority under the Clean Water Act would greatly increase the number of construction sites required to obtain appropriate permits, which would also delay, impede and raise the cost of construction projects. Moreover, this would add to the exorbitant backlog of permits, which currently range from 15,000 to 20,000.

“This proposal would unnecessarily impose additional regulations that would make it more difficult for our industry to provide homes at an affordable price point,” said Kelly. “We need to find a common-sense middle ground that will protect our nation’s water resources and allow citizens to build and develop their land.”

The rule would exacerbate the current regulatory confusion by adding new, undefined terms such as “floodplain” and “riparian area” to give regulators automatic federal jurisdiction over properties that contain isolated wetlands, ephemeral streams or any land features covered under the expansive definition of “tributary.”

“For any small business trying to comply with the law, the last thing it needs

is a set of new, vague and convoluted definitions that only provide another layer of uncertainty,” said Kelly.

The proposed rulemaking also threatens to discourage the use of low-impact or green development practices like rain gardens, swales and even sediment ponds as the EPA’s language about whether developers would have to get a federal permit before installing these systems is still unclear.

Finally, Kelly said that the proposal is inconsistent with prior U.S. Supreme Court rulings that established limits to federal jurisdiction over isolated wetlands and ephemeral streams. The proposed rule to clarify protection under the Clean Water Act for streams and wetlands fails to appropriately recognize the states’ authority to regulate what have historically been deemed “state waters.”

“Clearly, this is not what Congress intended when it enacted the Clean Water Act or told the EPA and the Corps to clarify its jurisdictional reach,” said Kelly. “Rather than adding new protections for our nation’s water resources, this proposed rule inappropriately shifts the jurisdictional authority of most waters to the federal agencies. If the EPA and Corps are interested in developing a meaningful and balanced rule, they must take a more methodical and sensible approach.”

At the request of NAHB and other stakeholders, the EPA yesterday announced a 91-day extension to the proposed rule’s public comment period from July 21 until Oct. 20, 2014.





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