

The News of the Home Builders Association of West Florida

CORNERSTONE

October 2014

**Appraisal
Issues
Are Still
Hindering
the Housing
Market**

***NAHB Plan of Action
Could Ease Tensions***



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Add beauty and function to outdoor living with natural gas appliances.

Homebuyers are drawn to outdoor rooms for entertaining and recreation. Natural gas appliances and equipment provide energy-efficient and reliable cooking, space heating, and lighting while adding warmth and beauty to any outdoor living space.

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CORNERSTONE

The official magazine of the
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President's Message

Since 1958, the Parade of Homes has been an exciting event for thousands of attendees throughout Northwest Florida. In preparing for 2015, the HBA Board of Directors, at its September meeting, approved the gated community of Huntington Creek as the location of the American Dream Home for the April 25 - May 3 Parade of Homes. Classic Homes of Pensacola, led by Rick Faciane and Danny Speranzo, will put their best foot forward to build a home the association and community will appreciate.

Huntington Creek, located off Mobile Hwy. is the newest upscale community in West Pensacola. It is a growing suburban area providing country living amenities while affording residents the opportunity to be in close proximity to all of life's everyday conveniences.

"We are particularly excited about Huntington Creek," said Home Builders Association of West Florida First Vice President Shelby Johnson, who will be the HBA President during next year's Parade. "I truly believe that this site will offer Parade attendees an experience of seeing this beautiful setting, and to have Rick and Danny build the Dream Home is wonderful for the HBA."

Classic Homes of Pensacola has been honored with 18 Outstanding Home Awards for showcasing its homes during the Parade of Homes. "Danny and I have been blessed to work together and to grow our business, said Rick Faciane, who partnered with Speranzo in 1983. "We are pleased to have been selected by the HBA to build the Dream Home, and we will certainly work hard to make sure it's a home that everyone will be proud of."

The people of Northwest Florida look forward to the Parade of Homes every year. It provides an opportunity to see the latest in new home designs and amenities. Attending the Parade of Homes can also afford individuals the chance to learn what to look for in home construction and know what mistakes to avoid.

Whether you are a potential home buyer or home builder, the 2015 Parade of Homes will have something for everyone.



NEWMAN RODGERS

"...the HBA Board of Directors ... approved the gated community of Huntington Creek as site where the American Dream Home will be constructed. Classic Homes of Pensacola, led by Rick Faciane and Danny Speranzo, will put their best foot forward to build a home the association and community will appreciate."

Rick Faciane (left) with HBA President Newman Rodgers and Danny Speranzo at the 2014 Parade of Homes Kick Off Event where Classic Homes of Pensacola won its 18 Outstanding Home Award.



Appraisal Issues Are Still Hindering the Housing Market

NAHB Plan of Action Could Ease Tensions

The recent turmoil in the housing and credit markets brought greater focus to the importance of fair and accurate appraisals. In response to criticism that lax appraisals contributed to the financial crisis, tighter appraisal policies have been implemented by lenders including the Federal Housing Administration (FHA), Fannie Mae and Freddie Mac (the Enterprises). However, the pendulum has now swung too far

and reports of homes failing to appraise at the sale price, or even construction cost, have become prevalent. Inaccurate appraisals remain a major impediment to the housing recovery, and therefore, finding solutions to these problems continues to be a major priority for the National Association of Home Builders (NAHB).

It is the goal of NAHB to establish an appraisal system that produces accurate values through all phases of the housing cycle.

Background

The U.S. housing finance system is operating under unprecedented uncertainty. A multitude of legislative and regulatory measures has been launched in response to the severe dislocations in financial markets here and abroad that were the result of extreme excesses in the mortgage credit process. However, there has been little progress in pursuing comprehensive housing finance reform, and the profusion of uncoordinated and sometimes conflicting piecemeal remedies has only intensified the housing market malaise.

At the center of this ongoing crisis in confidence is an appraisal system that remains dysfunctional and which is a major impediment to reestablishing a vibrant and stable housing finance framework. NAHB believes that fundamental appraisal system reform must be a principal element of efforts to rebuild the nation's housing finance system.

The current residential appraisal system is impaired due to inconsistent and conflicting standards and guidance; inadequate and uneven oversight and enforcement; a shortage of qualified and experienced residential appraisers; and the absence of a robust and standardized data system.

NAHB believes these problems must be addressed in order to restore confidence in the residential real estate market and to establish a foundation for sustainable growth of the U.S. economy. This can only be accomplished through sound valuation practices, policy, and procedures that produce more credible valuations under all economic circumstances.

NAHB Actions

NAHB has taken a number of actions to raise awareness and address the problems of restrictive appraisals on the housing industry. Some of these efforts are highlighted below.

Appraisal Working Group

In 2012, NAHB formed an Appraisal Working Group (AWG), consisting of home builders and representatives from the financial and appraisal sectors. The collaboration produced A Comprehensive Blueprint for Residential Appraisal Reform, a white paper with specific recommendations. In this process, there was extensive dialogue with all stakeholders in the residential appraisal process.

The AWG through the white paper addressed the need for reform in four areas:

- Regulatory Framework and Oversight
 - Data & Technology
 - Professional Standards
 - Practice, Process and Procedures
- NAHB's 2014 Appraisal Action Plan

The 2014 AWG is co-chaired by Barry Rutenberg, NAHB Past Chairman, and Michael Sivage and includes NAHB Immediate Past Chairman Rick Judson and members of the Housing Finance Committee. Throughout 2014, the AWG has concentrated on the targeted areas identified below as NAHB continues its efforts to improve the appraisal system. Providing NAHB members and industry stakeholders with an appraisal process in the future that is more accurate, particularly in periods of market stress, will benefit both NAHB members and their customers.

New Home Construction Data

Develop a new home construction data Request for Proposal (RFP) to improve the quantity and quality of data for new construction for NAHB Senior Officer review. NAHB is building on the knowledge learned during the Request for Information (RFI) exploratory process executed by the AWG in 2013. NAHB has retained the services of a consultant to assist the AWG in developing a RFP, identification of additional data centric companies to explore sponsorship interest in the creation of a new construction data base that could include a revenue opportunity for NAHB, solicit RFP submissions, and provide recommendations to the AWG and Senior Officers.

NAHB's consultant has attended AWG conference calls and has held individual conversations with NAHB members with different business models to best understand the builder's perspective on what would make this a successful venture. NAHB's consultant attended Spring Board to meet with the AWG and

the Single Family Finance Subcommittee to discuss the draft RFP and to determine next steps. The RFP was issued in early July with responses received August 15.

Advocate the Concept and Principles of the Collateral Risk Foundation (CRF). Monitor the pending development of the Collateral Risk Foundation (CRF) while supporting the concept through housing finance reform legislation.

Consistent with the NAHB white paper on appraisal reform, the CRF seeks appraisal reform by creating a foundation that brings confidence to the market by creating an environment that promotes safe and sound valuation practices, policies and procedures under all economic circumstances. NAHB staff, working with the White House and the Senate Banking Committee staff, was successful in getting legislative language included in S.1217, the Housing Finance Reform and Taxpayer Protection Act of 2014 (Johnson/Crapo) that would create a Collateral Valuation Advisory Committee, comprised of nine members including homebuilding professionals with the purposed of providing recommendations on residential appraisal guidelines, standards, and reporting formats. The Act passed out of the Senate Banking Committee by a vote of 13 to 9 and now awaits action by the whole Senate.

Value Appeals Process

Support the development of a prompt, fair and effective value appeals process. The AWG will initially work with the Department of Veteran Affairs (VA) to leverage experience from the VA's existing Value Appeals Process (VAP) and identify best practices and lessons learned. Working with industry stakeholders the AWG will develop a model VAP that is fact based, timely and fair to all parties involved and then seek adoption from appraisal regulators. During NAHB's Mortgage Roundtable in May, AWG Co-Chairman Barry Rutenberg raised the merits of VA's VAP program to FHA Commissioner Carol Galante who expressed interest in learning more.

Industry & Stakeholder Engagement

Continue to nurture NAHB's inroads within the appraisal industry and increase NAHB member appraisal education. NAHB continues to meet with a variety of industry stakeholders, including the Appraisal Institute (AI), Mortgage Bankers Association (MBA), National Association of Realtors (NAR), the Appraisal Subcommittee (ASC), the Association of Appraisal

building in the residential sector. One of the key challenges identified is the need for accurate and reliable data for appraisers. Other stakeholders and meeting attendees saw tremendous benefit in the aggregation of new home construction data supporting NAHB's RFP efforts.

On June 23, Steve Linville, NAHB staff and Mark Linne, NAHB's appraisal consultant, delivered a presentation to the Collateral Risk Network regarding NAHB's proposed National Home Construction Database (NHCD) to gather additional feedback on the effort prior to distributing the RFP. Responses to the effort were well received by this group of chief appraisers, collateral risk managers, and valuation experts who are focused on the challenges facing the appraisal profession.

During the first week of August, Steve Linville attended the Appraisal Institutes (AI) Annual Conference and had the opportunity to engage with AI's Senior Officers and many other appraisal and regulatory thought leaders. All were extremely interested in the NHCD process and outcome. Steve was also able to meet with the majority of the external industry members of NAHB's Appraisal Working Group (AWG) during the conference.

Member Resources

NAHB has developed several appraisal resources to assist members: (these can be accessed at www.nahb.org/appraisals)

- Appraisal Primer including FAQ's.
- Builders Guide to Improving Relationships with Appraisers.
- Webinar on Improving Relationships with Appraisers.
- Appraisal White Paper: Comprehensive Blueprint for Residential Appraisal Reform



Regulatory Officials (AARO) and the Appraisal Foundation (TAF) to discuss NAHB's appraisal white paper. The Appraisal Foundation's Appraisal Practices Board has decided to address valuation of green building and issued a scope of work document and call for subject matter experts (SME). NAHB recommended and TAF accepted Kevin Morrow, NAHB's Director Energy & Green Building to participate in this effort. On March 11, NAHB staff participated in a White House Green Mortgage Appraisal Roundtable as a follow up to a White House Green Mortgage Roundtable held in July 2013. The green appraisal roundtable explored how property valuations can accurately reflect market demand for energy efficiency and green



The Auxiliary Council's Angel Tree program originally started in conjunction with the Council's Annual Auction as a means to raise funds to provide new clothing or toys for children who were undergoing therapeutic treatment and lived at the Lakeview Center. With donations made by the Home Builders and its Associates, Council "Santa's" made sure these troubled children enjoyed the holiday fun and love their families could not support by purchasing, wrapping and distributing individual gifts for them and hosting a holiday party and other various events throughout the year.

Because of the growing need for support of various other worthy causes and the Council's desire to broaden their services and involvement in the Community, the Council elected to take a new approach with the 2014 Angel Tree Drive. Our initiatives have been expanded to include many other organizations and beneficiaries, such as Gulf Coast Kid's House, ARC/Gateway, Sacred Heart Children's Hospital, (LeapPlay) Workman Middle School and University of West Florida. We'll continue to support the Lakeview "Kids", but in a fashion that will provide more permanent and effective utilization of the donations. Whether it be helping abused children, people with developmental disabilities, young people who have the skills and desire to further their education but lack the resources, or simply those who are hungry and need food, the Council's mission is to make a significant, lasting difference in the lives of these, our fellow citizens, friends, and families. Our theme this year is

"Make it REAL; Change someone's life!"

Rather than asking for individual Angel "Sponsors" as in the past, we have established four levels of participation designated as Blue, Silver, Gold, and White. At HBA's Annual Auction, a REAL, LIVE Christmas tree will be decorated with the color and number of ornaments for the contributions and the contributors recognized. Your pledge is the ONLY way the Council can continue this wonderful tradition. Thank you for your generous support!

Please return this form with the following information to the HBA office or give to any Auxiliary Council member:

Name: _____
 Company Name : _____
 E-mail Address: _____
 Work Number: _____ Cell Phone: _____



I would like to make a pledge for one of the following Classifications:

Blue - \$100 Silver - \$200 Gold - \$300 or more White - \$500 or more

_____ Attached is check in the amount of \$ _____

_____ Please charge my Visa or Mastercard in the amount of \$ _____. Card # _____
 _____; Expiration Date: _____ Verification Code: _____

_____ Please have HBA e-mail an invoice.

_____ I would like to donate an Auction Item for the Auxiliary's Annual Fundraiser at HBA's October General Membership Meeting at Gene's Floor Covering on October 21, 2014.

Meet the Builder

A Hi-Speed Networking Event

Tuesday, November 4th, 2104
New World Landing
1:00 p.m. to 5:00 p.m.

WHAT IS IT?

Meet the Builder is a "Hi-Speed" networking event providing Associate members direct contact with you, the builder. This event allows builders to gain valuable knowledge on a variety of products and services offered by HBA members. It also lets the builder verify whether or not his current vendor prices are competitive!

HOW DOES IT WORK?

Builder Representatives will be stationed in a separate room and Associates will be divided into groups outside that room. Each group will enter the room at different times and will be allowed three minutes to discuss their products and services. A whistle will blow at the three minute mark and they will move to another station.

WHY SHOULD I ATTEND?

This is a great opportunity to support your HBA and expand your list of vendors. It will give you the opportunity to increase your industry knowledge and stay competitive. This event is FREE to all participating Builder Representatives and it's FUN!!

Please contact **David Peaden** at 476-0318 for more information.



Sponsorship Opportunities

PLATINUM SPONSOR - \$800

Four complimentary tickets to event.
 Name & Logo as Presenting Sponsor on all event information.
 5 minutes at the podium to address the attendees.
 Opportunity to do a "Table Top" display at the event.
 Your company will be in the first group to Meet The Builder.
 Verbal recognition during the event.
 Recognition in the HBA's Cornerstone publication.
 Recognition on the HBA website.

GOLD SPONSOR-\$500

Two complimentary tickets to event.
 Opportunity to do a "Table Top" display at the event.
 Your company will be in the second group to Meet The Builder.
 Company name and logo on event information.
 Verbal recognition during the event.
 Recognition in the HBA's Cornerstone publication.
 Recognition on the HBA website.

SILVER SPONSOR-\$250

One complimentary ticket to event.
 Your company will be in the third group to Meet The Builder.
 Company name on event information.
 Verbal recognition during the event.
 Recognition in the HBA's Cornerstone publication.
 Recognition on the HBA website.

FOOD SPONSOR-\$500

Two complimentary tickets to event.
 Opportunity to do a "Table Top" display at the event.
 Your company will be in the first group to Meet The Builder.
 Company name and logo on event information.
 Verbal recognition during the event.
 Recognition in the HBA's Cornerstone publication.
 Recognition on the HBA website.

BEVERAGE SPONSOR-\$500

Two complimentary tickets to event.
 Opportunity to do a "Table Top" display at the event.
 Your company will be in the second group to Meet The Builder.
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BRONZE SPONSOR-\$150

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Please contact **David Peaden** at 476-0318 for more information.

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

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

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

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

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

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

Formed a Commercial Builders Council
 to help residential builders diversify into this lucrative market.

Partnered with the Florida Green Building Coalition to create uniform, cost-saving green building standards.

Protected our future by endorsing pro-housing, pro-business candidates for cabinet and legislative positions.

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

PLENTY!

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

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Don't miss one of the best HBA events of the year at Gene's Floor Covering. Gary, Cindy, Kevin and Kyle Sluder of Gene's Floor Covering will be cooking up a feast. From seafood to beef, pork, chicken and more, the Sluder family is known for great southern cooking and entertaining.

The Auxiliary Council will again be hosting its annual auction. *With the many projects planned for the end of the year, the Auxiliary Council could really use your help in making this one of the largest events of 2014. We would like to encourage every company member to consider one of three ways to give;*

1. Donate a Themed Gift Basket for the Auction
2. Donate a Silent Auction Item in the name of your company
3. Make a Pledge for any amount of Cash

If you're interested in contributing either a Basket, Auction item or making a pledge, please contact either Vicki at the HBA at 850-476-0318 or vicki@hbawf.com or Laura Gilmore, Fairway Independent Mortgage Corporation at 850-501-4857 or laurag@fairwaymc.com

We could sure use your help in making this a great success.

Come one, come all. Please feel free to invite a guest. Just make sure to RSVP.



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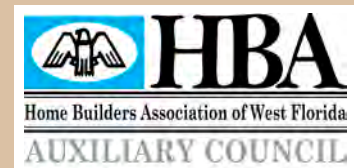
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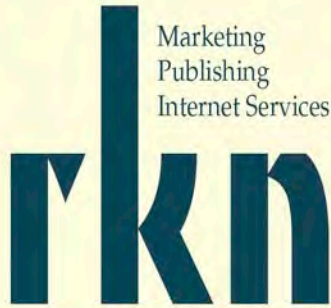
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Angie Cooper, of the Gulf Power Company, was the featured program for the Auxiliary Council's monthly meeting where she cooked up a feast including baked pasta, hash brown casserole, fresh salsa, and chocolate tri-folds, just to name a few. Cooper showcased different foods that are fast and easy to prepare for a family.





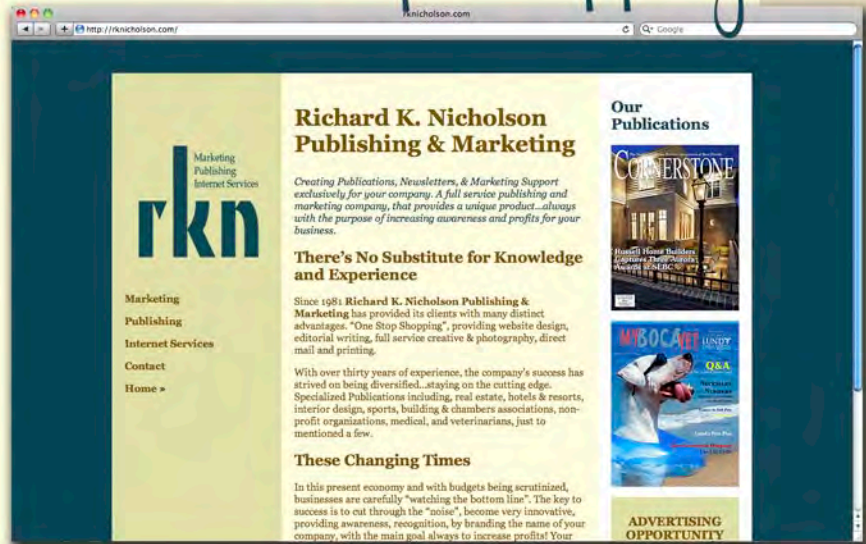
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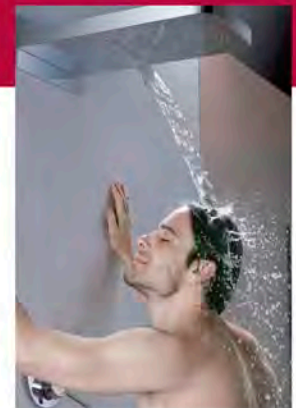
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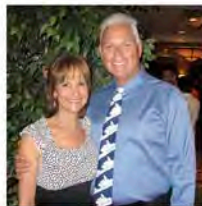
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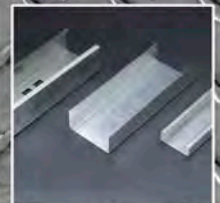
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BUILDER CONFIDENCE HITS HIGHEST LEVEL SINCE NOVEMBER OF 2005

Builder confidence in the market for newly built, single-family homes rose for a fourth consecutive month in September to a level of 59 on the National Association of Home Builders/Wells Fargo Housing Market Index (HMI), released today. This latest four-point gain brings the index to its highest reading since November of 2005.

“Since early summer, builders in many markets across the nation have been reporting that buyer interest and traffic have picked up, which is a positive sign that the housing market is moving in the right direction,” said NAHB Chairman Kevin Kelly, a home builder and developer from Wilmington, Del.

“While a firming job market is helping to unleash pent-up demand for new homes and contributing to a gradual, upward trend in builder confidence, we are still not seeing much activity from first-time home buyers,” said NAHB Chief Economist David Crowe. “Other factors impeding the pace of the housing recovery include persistently tight credit conditions for consumers and rising costs for materials, lots and labor.”

Derived from a monthly survey that NAHB has been conducting for 30 years, the NAHB/Wells Fargo Housing Market Index gauges builder perceptions of current single-family home sales and sales expectations for the next six months as “good,” “fair” or “poor.” The survey also asks builders to rate traffic of prospective buyers as “high to very high,” “average” or “low to very low.”

Scores from each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good than poor.

All three HMI components posted gains in September. The indices gauging current sales conditions and traffic of prospective buyers each rose five points to 63 and 47, respectively. The index gauging expectations for future sales increased two points to 67.

Builder confidence also rose across every region of the country in September. Looking at the three-month moving average for each region, the Midwest registered a five-point gain to 59, the South posted a four-point increase to 56, the Northeast recorded a three-point gain to 41 and the West posted a two-point increase to 58.

Editor's Note: The NAHB/Wells Fargo Housing Market Index is strictly the product of NAHB Economics, and is not seen or influenced by any outside party prior to being released to the public. HMI tables can be found at nahb.org/hmi. More information on housing statistics is also available at housingeconomics.com.

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Building With the Next Gen: Attracting and Retaining Gen X/Gen Y Employees

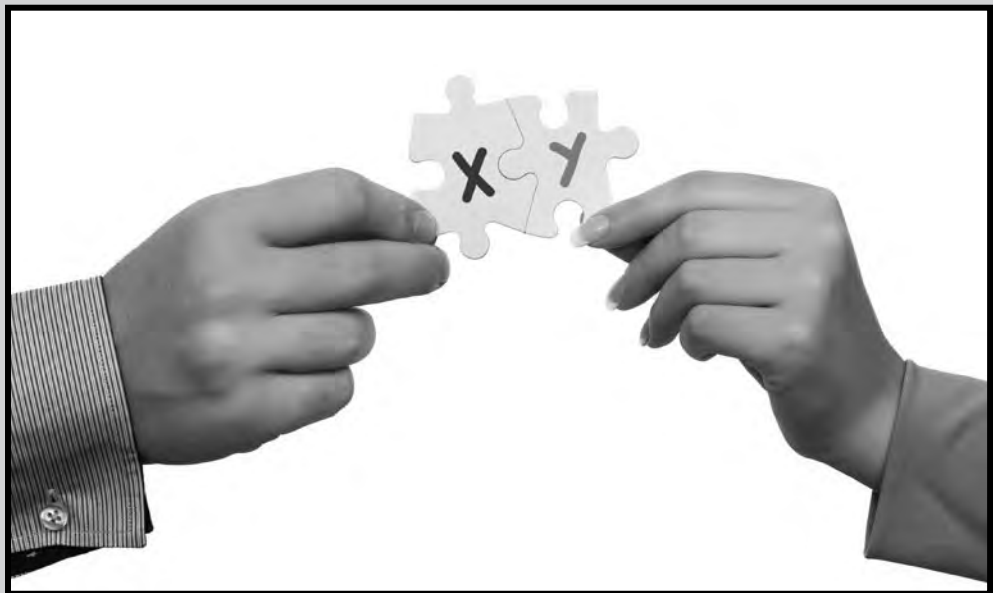
If you are used to working with your hands and using tools for your craft, you may wonder how you are going to teach the younger generation the tricks of the home-building trade.

If you are in a supporting business in the construction industry, you may have also found yourself frustrated by the new generation's constant reliance on technology. You watch them texting on their phones, checking their Facebook page, playing on their iPads and watching television all at the same time. Electronic gadgets are their tools.

Rather than think of this as a problem, think of it as an opportunity. Generation X (Gen Xers) and Generation Y (Millennials) are your new workforce. Learning to work with their unique style and tapping into their specific skills just may give you the edge on your competition as labor shortages become the norm in the construction industry.

Looking back through the generations, I imagine that we would hear some common phrases used in one form or another such as: "kids today....", "I don't know how this company will survive with the next generation", "This new generation doesn't know what work is!" The cold hard truth for current and future business owners; however, is that if you do not learn how to work with each "new" generation, your company will not survive. The construction industry can ill afford to miss an opportunity for new labor. Those who take the time to listen and learn from the Gen Xers

and Millennials will have an advantage when the labor shortage is hitting their competition. If you, as an employer, take the time to learn what drives them rather than making assumptions about their work ethics based on their



seeming desire for "wasting time" on Facebook and other technology, you will increase your chances of attracting and retaining employees.

Understanding some basic background, characteristics and traits of each generation is the first step in attracting and retaining the Gen Xers and Millennials. Of course, employers need to look at the individual and avoid stereotyping, as each person's upbringing and unique experiences shape the way he or she lives and works.

Gen X: No Hand-Holding Needed

Gen Xers, typically born between 1965 and 1977 (some say up to 1980), are the children of Baby Boomers, a generation that believes in working hard, paying your dues, and working your way to the top with or without an

education. Some Baby Boomers became teenagers in the 1960s and created their own upheaval in America with their "wild" ways. However, they were mellowed by double-digit unemployment, starting families and new responsibilities.

Gen Xers' parents typically lived to work and were defined by their work. They were dedicated to their jobs and loyal to their employers. Gen Xers were the first children to grow up with two working parents. The first latchkey kids, they came home from school to empty houses. They had to learn to be self-reliant; they did their homework without help, took care of their younger sibling(s) and cooked for themselves.

They saw their parents divorce, often more than once. Their parents' loyalty to their employers crumbled with corporate scandals that depleted their retirement accounts.

Gen Xers were shaped by myriad events that occurred while they were growing up; from the assassination of Robert Kennedy to the fall of the Berlin Wall; from the beginning of the AIDS crisis to the savings and loan crisis; from the Vietnam War to the Persian Gulf War. They saw the rise of the computer age. They remember rotary telephones, eight-track and cassette tapes and DOS-based computer systems.

more Gen X/Gen Y, page 20

**PAYTON NAMED FHBA CEO/
CHIEF LOBBYIST**

Rusty Payton, CAE, currently the Chief Operating Officer of the Florida Dental Association (FDA), has been named the CEO/Chief Lobbyist for the Florida Home Builders Association (FHBA), according to an announcement by FHBA President Ron Lieberman. Payton will join the staff of the Tallahassee-based association on October 1, 2014 and begin his official duties January 1, 2015 when he succeeds retiring CEO/Executive Vice President Paul Thompson. Payton, who was recently honored as the Florida Society of Association Executives (FSAE) Executive Member of the Year for his professionalism and leadership, won a nationwide search for the top job at the 7,000-corporate-member statewide building industry association. "We're excited about the experience and skill set Rusty brings to FHBA," said Lieberman, a Citrus County builder. "Not only is he an exceptional association manager but he's also a highly-respected lobbyist with a proven track record of getting things done in Tallahassee." Payton relishes the opportunity to lead an association that represents the state's third-largest industry and a bellwether for the Florida economy. "I see a huge upside for FHBA, its members, and their customers and clients," said Payton. "Through grass-roots organization, political action, and face-to-face lobbying efforts, I believe we can achieve an economic and regulatory environment where jobs are created, builders are successful, and housing consumers are well-served. It's exciting to be part of an industry that's so vital to Florida and its citizens."



**HOUSE PASSES MAJOR
PRO-HOUSING BILL**

The National Association of Home Builders (NAHB) won a huge victory for builders across the nation last week with the passage by the U.S. House of Representatives of H.R. 5078, the Waters of the United States Regulatory Overreach Protection Act, sponsored by Steve Southerland, a Republican Representative from the Florida Panhandle. NAHB Chairman Kevin Kelly, a Delaware home builder and developer, said "NAHB commends the House for passing bipartisan legislation that would prevent federal overreach by EPA and

the U.S. Army Corps of Engineers which would harm individual landowners and home buyers and impact economic growth." The bill prohibits the EPA and Corps from finalizing a proposed rule that would dramatically increase their authority over "waters of the U.S." to include almost any body of water, such as ditches, mudflats, prairie potholes and other water features. "Allowing these agencies to radically increase their jurisdiction under the Clean Water Act would impede the fledgling housing recovery by greatly increasing the number of construction sites required to obtain permits, which would also delay and raise the cost of home building projects," added Kelly. "Moreover, many American families would be priced out of the housing market if this rule is finalized in its current form. The House vote sends a strong message to the EPA to go back to the drawing board to find a common-sense middle ground plan that will maintain environmental safeguards and protect landowners from unnecessary regulation." The measure moves onto consideration in the Senate, where time constraints may prevent it from being heard until after the November elections.

**BUILD-PAC DESERVES
YOUR SUPPORT**

Suzanne Graham is issuing a challenge to her fellow members of the Florida Home Builders Association. FHBA's Immediate Past President from Port Charlotte asks members to connect the dots between the success of the National Association of Home Builders (NAHB)



advocacy efforts on behalf of the industry and the strength of NAHB's political action arm BUILD-PAC. "It's time for members of FHBA to step up and financially support BUILD-PAC," says Graham. "BUILD-PAC has supported the campaigns of pro-housing members of the Florida Congressional delegation far beyond what FHBA members have contributed to BUILD-PAC. It's time to change that dynamic and for Florida to take the lead." Graham pointed to last week's huge victory in the U.S. House of Representatives where a bill by Rep. Steve Southerland (R-Florida) clamped the brakes on EPA's new "waters of the U.S." restrictions. BUILD-PAC is a major contributor to Southerland's re-

election campaign. "This is the connection we must all understand," said Graham. "BUILD-PAC has been extremely effective in helping elect pro-business, pro-housing candidates who will help protect our industry from over-regulation. BUILD-PAC deserves our support." BUILD-PAC contribution levels range from a minimum of \$100 a year for Century Club members, to \$365 for Dollar-a-Day Club, \$1,000 for Gold Key Club, \$2,500 for Platinum Club, and \$5,000 for Capitol Club. Your support could also help BUILD-PAC achieve its \$2.75 million goal for the 2014 elections. To make your BUILD-PAC investment, go to www.nahbpac.com.

**NEW, EXISTING HOME
PRICE GAP NARROWS**

A persistent price gap between existing homes and newly built homes has given the former an advantage over the latter in recent months. But some economists say that gap will soon will start to narrow. The latest Commerce Department data show new-home sales in July declined 2.4 percent from a month earlier, leaving the year-to-date total slightly less than the same period of 2013. Meanwhile, sales of existing homes rose by 2.4 percent in July from June for the measure's fourth consecutive monthly gain. Several economists and builders attribute the differing trajectories to the price gap between new and existing homes. While new homes almost always are more expensive, on average, than their older brethren, that gap widened since the recession. Last month, the median new-home price of \$269,800 exceeded the median existing price by 21 percent. Compare that to July 2008, when the gap was 12.8 percent. In July 2007, it was narrower still at 7.8 percent. Many factors caused the gap to widen. In the existing-home market, resales of foreclosed homes at distressed prices pulled down median prices. In the new-home market, the sidelining of many first-time buyers since the recession led builders to focus on building larger, more expensive homes to cater to the better-heeled, move-up buyers who still are buying. The price gap has averaged 36.5 percent over the past two years as prices of both types of homes have steadily increased. Yet, with new-home prices higher to begin with, new construction lately has entered territory that many buyers can't afford. Thus, economists speculate that would-be buyers of new homes are shifting to cheaper existing homes instead.

WORKERS COMP RATES

MAY HEAD DOWN

Builders and their allied professionals in the Florida construction industry may see a reduction in their workers' compensation rates in January, 2015, if the Florida Office of Insurance Regulation (OIR) accepts the nearly three percent decrease in rates being proposed by the National Council of Compensation Insurance (NCCI). On August 22, 2014, NCCI delivered its rate filing to OIR and proposal and overall average rate decrease of 2.5 percent and a construction industry drop of 2.9 percent. The caveat is that rates could increase, perhaps dramatically, depending on decisions in a number of workers' comp-related legal cases challenging the constitutionality of the current system. Key observations in the rate filing include the fact that loss experience for the two most recently available years (2011 and 2012) have shown improvement for the first time since 2010 and claim frequency has declined (5.2 percent) for the first time since 2008. Indemnity and medical loss ratios have declined, driven in part by the decrease in claim frequency. Florida's workers' comp average cost (\$1.09 per \$100 in payroll) is slightly higher than only Tennessee and South Carolina and slightly lower than Alabama, Georgia and North Carolina.

JACKSONVILLE RANKS 3RD IN LARGER HOMES

Jacksonville is the third-best market in the nation for larger homes, according to a recent article in *BUILDER* magazine. The market had 4,718 closings in 2013 with the average lot size of just under 17,000 square feet and the average home size of 2,375 square feet. The average closing price was \$260,000 and the average price per square foot was \$233. DR Horton grabbed a 20.4 share of the market with 963 closings followed by Lennar at 8.25 percent (389 closings), Dream Finders Homes LLC at 7.4 percent (352 closings), Pulte-Del Webb-Centex at 6.8 percent (322 closings), and KB Home with 6.5 percent (311 closings). Jacksonville is a magnet

for the active adult buyers and boasts a dozen new communities, including KB Home's Victoria Preserve.

FIRST-TIME BUYERS FACE UPHILL CLIMB

The inventory of new homes available to first-time home buyers in America is dwindling. The number of U.S. homes for sale in the bottom third of the market (below \$198,000) fell 17 percent in June compared with a year earlier, according to an analysis of 31 large U.S. metropolitan areas by the Seattle-based brokerage firm Redfin. The supply was up 3 percent in the middle market and jumped 15 percent at the top, the data show. The inventory of all existing homes for sale rose 6.5 percent in June from a year earlier to 2.3 million, an increase from a 13-year low of 1.8 million in January 2013, according to the National Association of Realtors. That's a 5.5-month supply at the current sales pace, less than the six months that is considered equilibrium between buyers and sellers. Average list prices on the low-end jumped 15 percent in June from a year earlier, and increased 13 percent in the middle and 9 percent at the top, according to Redfin's analysis of large metro areas. First-time purchasers accounted for 28 percent of all sales of previously owned homes in June, down from about 40 percent historically, according to NAR. The contrast is starker in the new-housing market, where home builders are focusing on move-up buyers. In May, home builders reported that only 16 percent of new-home purchases were made by first-time buyers, the lowest in 15 years of data, according to David Crowe, chief economist for the National Association of Home Builders. That's further limiting supply as builders shift away from constructing entry-level homes. Tight credit has made it more difficult for young buyers, who have relatively high unemployment, weak wage growth and lower credit scores, Crowe said. The supply of cheaper new homes "isn't there because young people are still up against these financial barriers," Crowe said. "The builders are responding to the customer that is active in

the market. It will be at least two years before there is a measurable change in the share of sales going to first-time homebuyers."

HOME BUYER-RENTER RATIO NOW 60/40

Southwest Florida's apartment complexes are 96.2 percent occupied and Blue Rock Partners, LLC of Tampa is buying and upgrading three projects in Lee County to the tune of \$44.3 million. The activity is part of a national trend that's especially strong in Southwest Florida, said Jack McCabe, a Deerfield Beach-based real estate consultant who tracks housing markets in Southwest Florida and elsewhere. "We're in this paradigm shift right now, especially in Florida." In 2007 it was 70 percent home buyers and 30 percent renters. Now it's 60 percent home buyers and 40 percent renters." McCabe said rental demand has continued to increase due in part to "renters with no choice," meaning they had a short sale, got behind on their mortgage or had a foreclosure. "Their credit's taken a pretty good hit," said McCabe. "Banks are saying they're going to relax credit standards. I still haven't seen it happening." As a result, both builders and buyers of complexes are stepping up their game. Commercial real estate agent Jonathan Richards of CBRE, which specializes in multi-family properties, said the apartment market was made even tighter because at the height of the boom in 2004 and 2005. "We lost a lot of apartment complexes to condo conversion, or they were going to come out of the ground of apartments but they became condos," Richards said. David Cobb, regional director in the Naples-Fort Myers area for housing data provider Metrostudy, which tracks pricing and new-home construction, said another reason for apartments' current popularity is that a lot of new arrivals are prime candidates to rent. "Southwest Florida's been creating 15,000 jobs a year, most of those service jobs," he said. "They're not the sort of people who are going to be able to afford to live in a master-planned single-family community."

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Pensacola native Nathan Spitsbergen is excited to be a member of the HBA. “I want to work with the home builders in a way that helps them present and sell their homes,” said Spitsbergen, who has been employed with CORT for six years. Nathan is busy with his family of three children (with one on the way), and enjoys attend shows at the Saenger Theatre and leading music at his church.

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Ryan says he joined the HBA because it's important to be able to network with contractors as well as with others in similar businesses. Building relationships creates and healthy business model. In his spare time, Ryan enjoys saltwater fish, and attending sporting events. He also enjoys spending time with family and friends by the pool.

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Vicki Campbell



Frank Laisch



Eric Carlson



HD Supply Interior Solutions

Eric Carlson, of HD Supply, says he is excited about being a member of the Home Builders Association of West Florida, and it's a great way to keep up to date on the latest news in the building industry. Eric enjoys spending time with his family and doing anything outdoors.

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Building With the Next Gen: Attracting and Retaining Gen X/Gen Y Employees

from page 15

Generation X Characteristics and Traits

- Self-reliance, resourcefulness and working independently
- Adaptable to change
- Little patience for meetings without purpose
- Comfortable with technology
- Desire for a challenging workplace with accountability
- Emphasis placed on the quality of the work and accomplishing the work rather than the number of hours worked
- High value on family and personal time and working to live rather than living to work. Seek companies with work/life benefits.
- More likely to ask for flexible schedules to meet family needs or ask to work from home

Employers can attract and retain Gen Xers by:

1. Creating a work/ life balance in their workplaces. Employers need to set aside the idea that if they don't see the employee, they aren't working. Gen Xers have strong

work ethics, but will not sacrifice their family life for it. They like the ability to work from home if needed.

2. Challenge them with interesting projects, make sure they understand the deliverables, performance measures, and then get out of their way. They may find a faster, more efficient way of completing the task that increases production and efficiencies.
3. Invest in technology to help them complete their jobs in a timely manner; take time to ask what tools the Gen Xers would use.
4. Appoint them as team leaders and let them do the leading.
5. Allow for flexible schedules, ability to work from home as it pertains to their jobs. Reward them with additional paid time off.
6. Motivate by direct positive feedback, while providing clear direction and goals to be met. Quarterly, to annual, performance evaluations are important. However, Gen Xers will need immediate feedback on

their assigned projects to keep moving and complete their work.

Gen Xers are loyal to their employers, provided their employers allow them to work to live, but will jump ship if they feel that balance is being interfered with or being taken away from them.

Gen Y: Let's Do This Together

Millennials, born in the mid to late 1970s up to mid to late 1990s, have been referred to as the "Me" generation. Millennials are the children of late-end Baby Boomers and early Gen Xers. Their parents negotiated with them and gave them choices rather than consequences. They were told everything they did was great, and everyone on their team received a trophy. Their parents kept them busy with endless extracurricular activities and team sports. They often have good relationships with their parents and may live with their parents until they are married. They went to college and their parents paid for it.



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They don't just use technology, they embrace it. They grew up with it, use it regularly, rely on it, and seem to be unable to live without it. They often work to buy more electronic gadgets and to play. For Millennials, technology is an integral part of their lives and they use it to make their life more pleasant and to make their work easier.

Millennial Characteristics and Traits:

- Often those that are "caught" on Facebook or texting at work, but they are actually managing their workload, as well as managing their busy electronic social lives.
- Make good team players and like working in teams, but that may not be a face-to-face team. They may want to work via web-based tools such as Skype or video conferencing. They will instant message or text a colleague in the next cubicle rather than get up and meet with them face-to-face.
- Appreciate mentors that don't preach to them, but rather those that gently guide them with questions and choices.
- Need regular, and consistent, positive reinforcement on a daily, weekly, or monthly basis. They need to be told when they are doing a good job.
- They ask first about the money or benefits of a job rather than about the company.
- Lack loyalty to an employer that stifles their creativity or will not allow them the use social media or electronic devices in the workplace.

Attract and retain Millennials by:

1. Creating social media and electronic media usage policies, with generous allotment of time for personal use, provided their essential job functions are completed in a timely manner.
2. Create a team-based atmosphere and provide recognition and reward for a job well done.
3. Invest in cutting-edge technology with input from the Millennials.
4. Assign mentors to new employees, with specific instructions to the mentors on how to guide the new employee.
5. Enlist Millennials in researching new products, procedures and best practices. They may find a new

program that streamlines your production process or more accurately estimates the amount of material you use on a job.

6. Ask them for their input on new benefits and compensation plans and offer them something that allows them the freedom to "work to live".
7. Engage them in assisting with social media and other e-media marketing.
8. Motivate them with positive reinforcement and constructive correction, rather than criticism.

If you are a Baby Boomer, or an early-era Gen Xer, you are rolling your eyes about now. You are thinking that you don't have time to babysit. But this is your new workforce. Tap into their knowledge and use of technology. Teach them that the tools of your trade are as necessary to construction as their electronic "tools" are to them. Your new customers are Gen Xers and soon will be Millennials; you will need like-minded individuals to help you reach your target audience and to speak the new customers' language.

Teach them the trade skills of your business, while allowing them to put their unique spin on the execution. They can learn from you as well; for instance, there is value to staying focused on one task at a time and completing without interruption. New ideas and new approaches are crucial to the survival of any business and especially for construction. You will always need the artisans, but you need the new ideas and excitement of the current generations.

The construction industry is facing serious labor shortages. Embrace the change now and get used to it because Generation Z— as the toddlers who are playing with their parents' smart phones are called — will be entering the workforce before you know it. Who knows what challenges they will bring to the table.

This article first appeared in Building Women magazine, a publication of NAHB Professional Women in Building.





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

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Royal Spike	150-249
Super Spike	250-499
Statesman Spike	500-999
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Spike Club Members and their credits as of 07/31/2014

Statesman Spike	500 Credits
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Jack McCombs	284.5

Royal Spike	150 Credits
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Edwin Henry	196
Rick Sprague	194
Bob Boccanfuso	161

Red Spike	100 Credits
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Collier Merrill	129
Lee Magaha	127
Don Suarez	117
Oliver Gore	111.5

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Ron Tuttle	90
Doug Sprague	83
David Holcomb	80.5
John Harold	76
Kenneth Ellzey, Sr.	65
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
Thomas Westerheim	47
Wilma Shortall	45
Newman Rodgers IV	45
Russ Parris	41
Eddie Zarahn	40.5
Darrell Gooden	39
John Hattaway	29.5
Garrett Walton	28.5

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