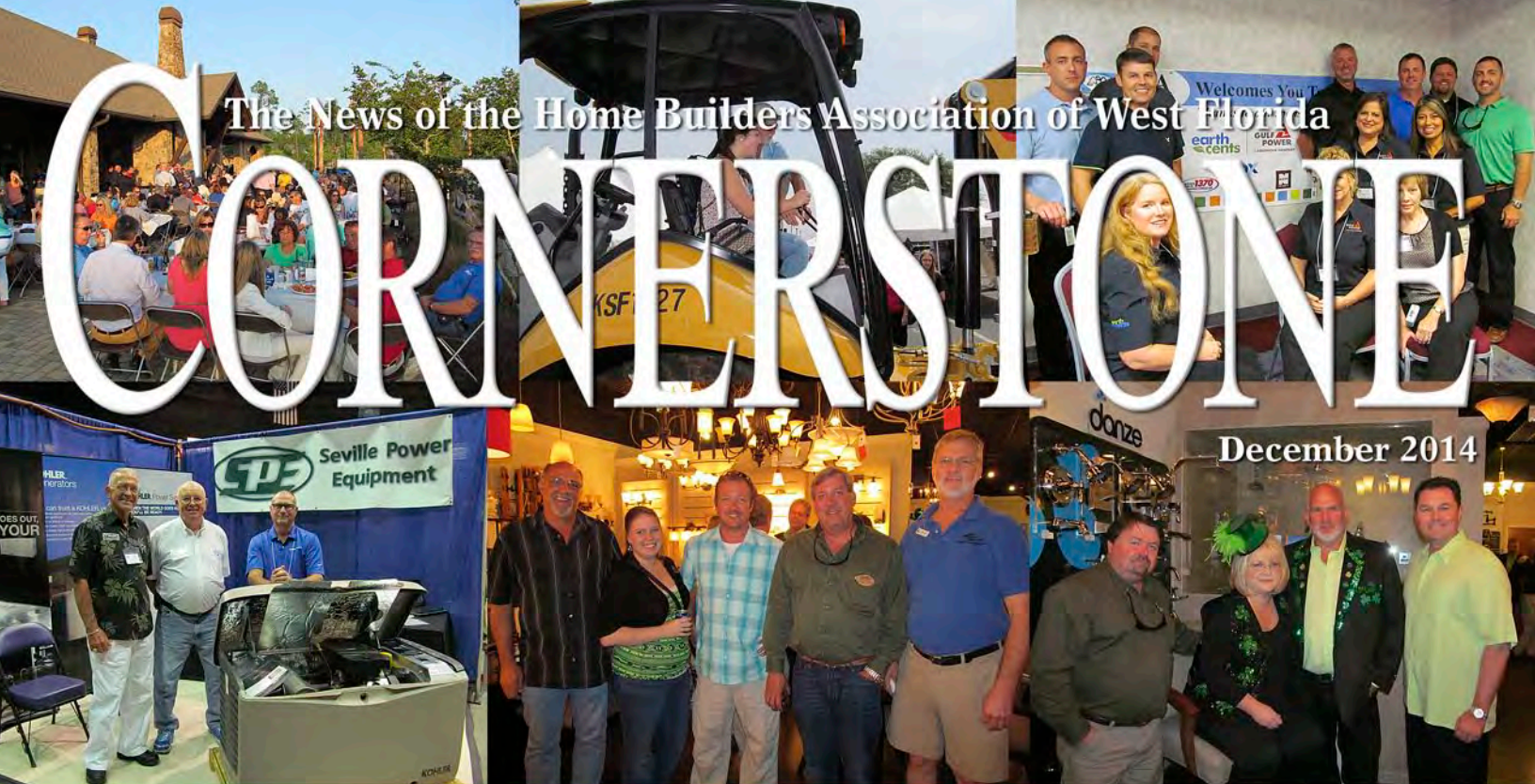


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The News of the Home Builders Association of West Florida



December 2014



The Year in Review






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David Redmond, *Supreme Lending*
Gary Sluder, *Gene's Floor Covering*
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Jeff Hatch, *Gulf Power Company Green Building Council Chair*
Keith Furrow, *Pensacola Association of Realtors Ex Officio*

CORNERSTONE

The official magazine of the
Home Builders Association of West Florida



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In This Issue

CORNERSTONE



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January
2015**

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Here's what we've been working on so far this year.

These dollar values represent the **savings per housing start** a typical builder will see as a result of select NAHB advocacy victories in 2014. Some members will experience more of these benefits than others, depending on location and market segment.

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\$1,132

Homeowner Flood Insurance Affordability Act saves business for builders and remodelers.



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Shelby Johnson



Judy Gund



NEWMAN RODGERS

“I have enjoyed my year serving you, and I wish you all the best in the future.”

HBA Members Made 2014 An Exciting & Productive Year

My year as president of the Home Builders Association of West Florida has come to an end. For me, it has been a wonderful year and a great thrill for me to lead this association.

It seems like yesterday that I was being installed as president, and now, I'm writing my last article. Like every president before me, I have to let go and make way for other fine leaders to follow. I could not be more pleased to turn the reins over Shelby Johnson of Johnson Construction. You can rest assured that the HBA will continue to prosper under Shelby's leadership. Shelby has a lot of great qualities including knowing a lot about building and construction. Also, many may not know, Shelby is a bee keeper. If you want to know something about bees and honey, ask Shelby!

It has been a busy year for our HBA. I am very proud of the character and work ethic of the volunteers who continue to do great things for our association. The year could not have been the success that

it was without the help and support of the many individuals whom contributed their time and energy on behalf of the association. I am very thankful for the leadership provided by our Committee and Council Chairs. Your work is vital to the success of this association and I thank you for your service and please allow me to touch on a few highlights:

The Governmental Affairs Committee kept a watchful eye on county government thanks to the leadership of Tom Hammond of Hammond Engineering. Tom stayed abreast of hot construction industry issues in Escambia and Santa Rosa Counties as well as state-wide issues. The Governmental Affairs Committee was instrumental in working with Escambia County to re-write its Land Development Code and Comprehensive Plan. In addition, the Committee is continuing to work with the Emerald Coast Utilities Authority to keep costs down on its lift station requirements.

Residential Designer Doug Whitfield led the Cost & Codes Committee and



Thomas Westerheim



Wilma Shortall



Jeff Hatch

conducted meetings with Escambia and Santa Rosa Counties Building Departments. Doug is a tremendous asset to our association, and he continues to help HBA members understand the massive Statewide Building Code.

Under the direction of Treasurer Thomas Westerheim of Westerheim Properties, and Financial Officer Judy Gund, of Saltmarsh, Cleaveland & Gund, they worked hard to make sure that our association ran as efficient as possible. The committee also kept a close eye on our fiscal successes of our Parade of Homes, Home & Product Expo, and the golf tournament.

The Home and Products EXPO had another banner year under the leadership of new Show Manager Vicki Pelletier. Vicki handled the vendors and every detail like the seasoned pro she is. Also, thank you to Ron Castner of Castner Construction who takes four days out of his schedule to be involved at the Pensacola Bay Center during the show. Ron does an excellent job for the HBA and we appreciate him very much.

The Membership Committee kept the association membership strong. The committee worked hard all year and thanks to the leadership of Lindsay Durre. Lindsay continues to keep the committee on track. Thank you, Lindsay.

The Parade of Homes was an exciting time with the Dream Home in Nature

Trail. Thomas and Jennifer Westerheim built a great home. The proceeds from the home cannot be underestimated in that we need every dollar to keep our HBA running. I am very pleased and thankful to the team of professionals at Westerheim Properties who understood the mission of the Dream Home and made it into a reality. We certainly could not have made an impact without the support of our members who generously give to the Dream Home. Thank you.

Our Councils also played an important role within the association:

The Auxiliary Council, led by Wilma Shortall of Primary Residential Mortgage, had a fantastic year increasing its membership to 24 members. They have been so helpful throughout the year from assisting with the HBA's Spring Golf Classic by working at the registration desk and providing ditty bags, to helping set-up for the Parade of Homes Kick-Off Party, and driving 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 recently held annual auction, hosted by Gary, Cindy, Kevin and Kyle

Sluder of Gene's Floor Covering, raised close to \$15,000 to help with the many charities it supports. The council also donated \$1,000 to Gulf Coast Kid's House Child Advocacy Center, and 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.

It was a record year and I appreciate the work of Wilma, and her great team of council members.

The Green Building Council continued to host informative meetings thanks to the leadership of Jeff Hatch of Gulf Power. We are proud of the council's efforts this year. The council, now in its 6th year, offered informative programs with tasty food! Thank you, Jeff.

Special thanks to the Senior Officer team of First Vice President Shelby Johnson, Financial Officer Judy Gund, Treasurer Thomas Westerheim, Second Vice President Jill Grove, Third Vice President Bill Batting, Immediate Past 2nd Vice President John Hattaway, and Legal Counsel Stephen Moorhead. These dedicated professionals have been a joy to work with and this association's future is in good hands.

I have enjoyed my year serving you, and I wish you all the best in the future.

Year In Review Highlights from the Home Builders Association of West Florida

It has been an eventful year for the Home Builders Association of West Florida. Through the leadership of President Newman Rodgers of Newman Rodgers Construction, the association continued to meet the needs of its members in terms of governmental affairs and community support of not-for-profit causes.

The HBA worked on its high priority objectives:

- Continuing the HBA's long-time commitment to the community in terms of service and non-profit support.
- Providing membership services, education and networking opportunities.
- Maintaining the HBA's proactive governmental affairs program designed to protect builders and associates from ordinances and regulations that would limit their ability to provide affordable housing.
- Providing informative community events like the Parade of Homes, and Home and Products Expo.
- This year, the HBA also supported such causes such as the American Heart Association, Gulf Coast Boys Scouts, Oakcrest Elementary School, Habitat for Humanity, Pensacola North Rotary Charity Golf Tournament, United Way, Seville Rotary Club, Early Learning Coalition, Sacred Heart Cathedral School, Sacred Heart Children's Hospital, The Michael E. Green Prescription Fund for the Poor, Gulf Coast Kid's House, Panhandle Charitable Open, Humane Society, and the Lakeview Center, just to name a few.

In closing, on behalf of the HBA Senior Officers, Board of Directors and Staff, we thank all members who participated in events and meetings throughout the year. The Home Builders Association is an effective part of our community, and we appreciate your continued involvement.





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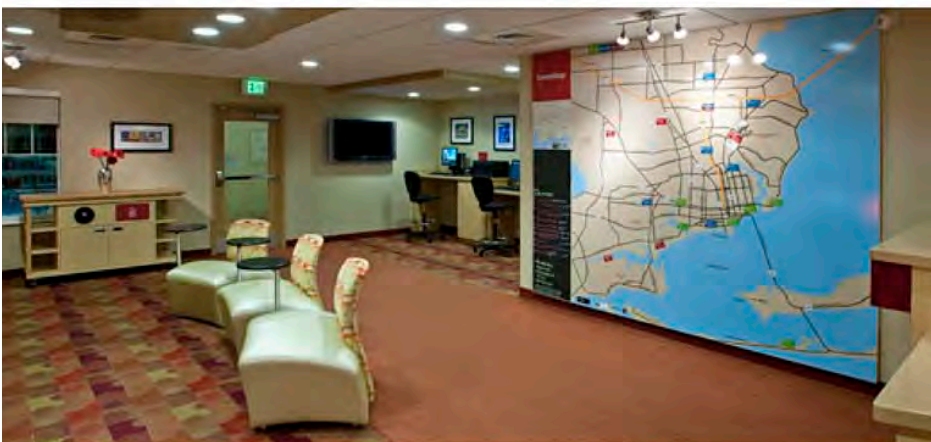
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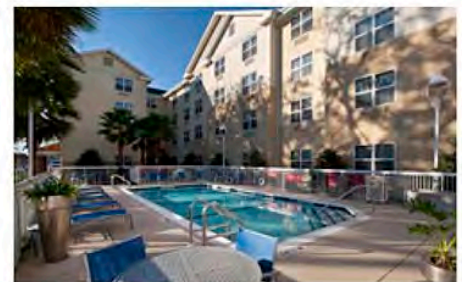
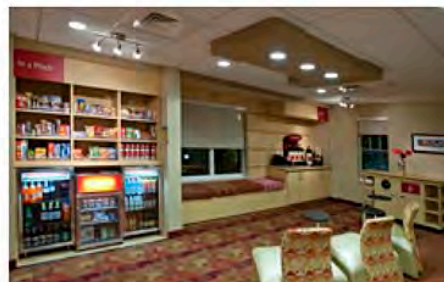
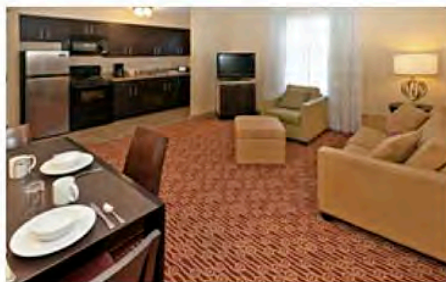
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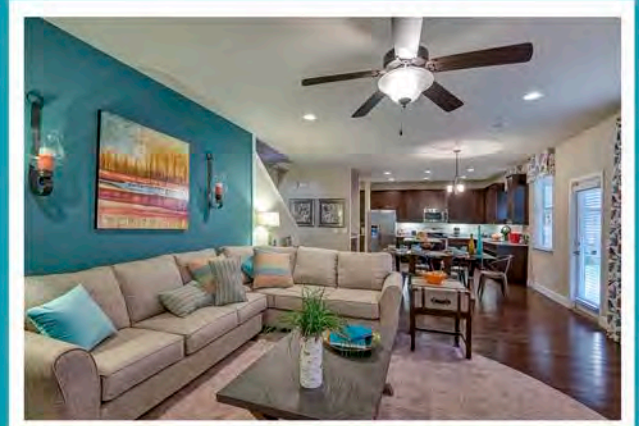


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In Memory of
Elizabeth Ferniany Peaden
1941 - 2014

On November 17th, I celebrated my 17th year with the Home Builders Association. Over the years, the HBA has been with me through many happy occasions such as my wedding to my beautiful wife, Susan, and the births of our three children. During these times, association members treated me as if I were one of their own. This was also the case with the recent passing of my mother, Elizabeth. The love and support from the HBA was phenomenal. In my time of grief, HBA members were there for me in many, many ways. They showered me with cards, notes, emails, food, and attended the visitation and funeral in masses. The HBA's Vicki Pelletier, who helped me considerably with so many odds and ends, and President Newman Rodgers, who was kind and considerate, was very touching and meaningful. I will never forget what you did for my family and me. For this, I will always be grateful.

My mother especially enjoyed attending HBA events like the Parade of Homes, Installation Banquets, and Membership Meetings over the years. She was always my biggest cheerleader. She worried about our events. She always prayed for good weather. She also worried about the economy and would always ask how everyone was doing. She was a professional worrier, I would tell her. But that's what mom's do. Her obituary captures a small part of who she was. There simply isn't enough room to write about the incredible person, friend and mother she was. I ask that you continue to keep my family and me in your thoughts and prayers as you are in mine.

Elizabeth Ferniany Peaden, a resident of Pensacola for 50 years, died peacefully surrounded by the love and warmth of her family on Sunday, November 2, 2014.

Born on December 22, 1941 in Mobile, AL, she attended Catholic schools and was a graduate of Convent of Mercy High School. She had a zest for life and especially enjoyed the Mobile Mardi Gras season. She was the 1959 Queen of the Mystics of Time Mardi Gras Organization and never missed a MOT Ball.

A happy part of her childhood was spent on Mobile Bay at her family's beach house with countless relatives and friends where they would fish and hunt for crabs. She also had fond memories of visiting her grandparents and other family members in Lockport, Louisiana. At an early age she learned the importance of faith, family and a strong work ethic. She worked in the family business, Ferniany's Dad and Lad clothing store, before working at Brookley Air Force Base.

She moved to Pensacola in the mid-1960s and started a family. She loved being a housewife and being with her children.



In the 1970s, she became a single mother with four kids under the age of 10. She didn't complain and went to work, sometimes working three jobs day and night. Her incredible strong drive and the ability to push through the roughest times were remarkable. Her children were her life and she took the time to bring them to the beach every Sunday, and also camping on the 4th of July. She enrolled the children in sports, dance and other activities. She never missed a game or event. She also made sure the family never missed church. She brought the children to visit family members on every holiday or occasion. No matter how tired after work, she always cooked a family meal.

She lived by example and in 1980, she took one class per semester at Pensacola State College until 1990 when she earned an Associate of Arts in Administration/Management. The joy of walking across the stage with her daughter, Shelley, who also earned an AA degree at the same time, was a highlight of her life. She continued at the University of West Florida over the next four years, at night, to complete her BA degree in Political Science/Pre-Law. She set an example for her children to get their education no matter the circumstances.

Although she had a lot on her plate, she always reached out to her friends and family who were in need or just to wish

them well. She was known for making and decorating hundreds of cakes for every occasion. She wrote thousands of cards and notes to people. She would write you a thank you note for sending her a thank you note!

After retirement from the Escambia County Civil Service Board after 27 years of service, she took an active role in her community by forming the Eastgate Neighborhood Association. For her determination and serving as a role model to others in the community, the Pensacola City Council named the park on her street, Elizabeth Ferniany Peaden Park. She was an active member of her community, serving on numerous boards and committees such as the U.S. Postal Ladies Auxiliary, Cedars of Lebanon Club, Pensacola Jaycees, the Daughters of the Confederacy, Grand Dames Red Hat Society, Pensacola Duplicate Bridge Club, Newcomers Club of Greater Pensacola, to name a few. For over 40 years, she enjoyed playing and hosting Bunco and Bridge games with her friends. She was also faithful at her parish for Adoration, and served as a Eucharistic minister, lector, and on the Parish and Finance Councils. She took joy in delivering communion to those who couldn't attend Mass and prayed every morning for an hour and a half for others.

There will never be another person like her who had such a strong will, contagious sense of faith, heartfelt compassion of others, an incredible moral compass, and the ability to turn adversity into triumph. She always pulled for the underdog. She touched the lives of many and will truly be missed.

She is preceded in death by her parents, Gabriel and Celima

Ferniany of Mobile, AL. She is loved and survived by her children and spouses Mrs. Ashley (Bruce) Grund, Gabriel (Pam) Peaden, David (Susan) Peaden II, Mrs. Shelley (Shang) Tehrani, and grandchildren Eric and Ashleighann Grund, Michael and Macy Peaden, Katherine, John David and Lauren Peaden, and Cassidy and Kailey Tehrani of Pensacola, and her siblings, Mrs. Theodora (Larry) Spruell of Atlanta, Mrs. Patricia (Herb) Mitchell of Perdido, and Michael Ferniany of Los Angeles and nieces Lana (Cy) Holmes, Celeste Mitchell, Chelsey (Jeremy) Edgerly. Pallbearers: Bruce Grund, Eric Grund, Michael Peaden, John David Peaden, Herb Mitchell, Larry Spruell, Shang Tehrani, and Tom Markham.

Visitation will be held on Thursday November 6, 2014 from 5-7 p.m. at the Harper-Morris Memorial Chapel.

A Funeral Mass, officiated by Rev. Dominic Phan Sa, Rev. Eugene Casserly, Rev. Eugene Pathe and Rev. Matthew Worthen, is set for Friday, November 7, 2014 at 11:00 a.m. at St. Mary Catholic Church followed by the burial at Holy Cross Cemetery.

Memorials may be given in her honor to Gulf Coast Kid's House, 3401 N. 12th Avenue, or St. Mary Catholic Church, 401 Van Pelt Lane, Pensacola, FL 32505.

Special thanks to the countless friends and family who reached out to the Peaden family during this time. Your prayers are felt. Also, thanks to the wonderful and caring professionals at Sacred Heart Hospital's ICU.

HBA

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January 2015

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NAHB MEMBERS WIN SEATS IN CONGRESS

When national election results unfolded on November 4, 2014, members of the **National Association of Home Builders (NAHB)** demonstrated that they are deeply involved in the political process by not only **supporting pro-housing candidates** but by throwing their hat in the political ring and **winning elected office** in a number of races. Led by Maryland Governor-elect **Larry Hogan (R)** and Pennsylvania Governor-elect **Tom Wolf (D)**, more than two dozen NAHB members were elected to various government posts across the nation. Also on the national stage, Republican **Steve Daines**, who literally grew up in the home building industry, was elected to the U.S. Senate seat in Montana. His father, **Clair Danes**, is an NAHB board member. In South Carolina, **Rep. Joe Wilson** won re-election to the U.S. House of Representatives. Short of running for office and **staying politically active** by helping get out the vote for housing-friendly candidates, **contributing to BUILD-PAC** is the best possible way to lay the foundation for future success that will benefit our industry and nation.

REMINDER: FHBA HEALTH EXCHANGE OPEN

Member Benefits, a national leader in private health insurance exchanges and benefits provider for associations, has been selected as the **exclusive, endorsed provider** of a private health insurance exchange for members of the **Florida Home Builders Association (FHBA)**. This unique online source offers **customized health benefit plans** for individual FHBA members and employer group members of all sizes.

With a full line of health insurance plans and other benefits, the exchange also provides an **integrated and efficient shopping experience** that utilizes decision support technology to help members choose the plan that best fits their needs. Member Benefits will work in a strategic partnership with **FHB Insurance**, the wholly-owned subsidiary of FHBA, to complement the current member insurance programs and better meet the insurance needs Florida's construction industry. To access the exchange, FHBA members should go to <https://fhba.memberbenefits.com>.

COALITION CHALLENGES WATER RULEMAKING

The **Florida Home Builders Association** is one of 13 statewide organizations in Florida that have joined the **"Florida H2O Coalition"** advocating for solutions to Florida's water challenges. Organized by **Associated Industries of Florida (AIF)**, the coalition has written a letter to federal officials expressing **concerns over the rulemaking procedures** that the **Environment Protection Agency (EPA)** are employing to revise the meaning of **"Waters of the United States"** under the Clean Air Act. "We believe the proposed rule will significantly expand federal jurisdiction over water bodies beyond that contemplated by Congress in passing the act or by the Supreme Court in interpreting its provisions," AIF President & CEO **Tom Feeney** wrote in a letter to EPA Administrator **Gina McCarthy** and Assistant Secretary of the Army (civil works) **Jo-Ellen Darcy**. The letter asked the administrators to take four specific actions before moving forward on the proposed rule, including **extending the review period** by 120 days, waiting on the completion of a study being conducted by EPA's Science Advisory Board, commissioning an **independent**

peer review of the economic impact of the proposed rules, and developing a "before and after" comparison of jurisdictional coverage. The **National Association of Home Builders (NAHB)** is also playing a lead role in this issue, including support of U.S. House-passed legislation to delay implementation.

FEDERAL RULES STILL DETERRING HOME LOANS

By most measures, the housing market should be roaring, but as **Tim Logan** reported recently in the **Los Angeles Times**, federal rules on mortgage lending are hampering lenders, borrowers and builders. Even after recent administrative actions, **the rules are still often unclear**, lenders say, which is why they're making only "bulletproof" loans. The potential penalties aren't worth the profits, said **David Stevens**, president of the **Mortgage Bankers Association**. He points to so-called **put-back rules** – which federal regulators have pledged to clarify – that can force banks to buy back mortgages they've already sold off their books if regulators find even minor errors in loan documents that run hundreds of pages. "On a \$400,000 loan, a lender might net \$1,500," Stevens said. "But you can be on the hook for hundreds of thousands of dollars. It's inconceivable." The risk has **lenders fixated on credit scores**. The average borrower getting a purchase loan today has a FICO score of about 740, said **Sam Khater**, deputy chief economist at real estate information firm **CoreLogic**. In the late 1990s and early 2000s, that number was in the mid-600s – significantly lower than the average rejected file today. The score has become a **proxy for underwriting**, Khater said, and lenders are using it to **screen out all but the very best borrowers**, trading less volume of deals for lower risk.

FHA FINANCES BACK IN BLACK

The Federal Housing Administration (FHA) today released an annual report to Congress that shows the agency's balance sheet has moved back into the black for the first time since 2011.

The report shows the FHA Mutual Mortgage Insurance Fund gained nearly \$6 billion in value over the past year and now has a net positive balance of \$4.8 billion and a capital ratio is 0.41%.

"This year's report shows that the fundamentals of the fund are strong," said HUD Secretary Juliàn Castro. "Over the past five years, FHA has taken a number of pri-

udent actions to restore the fund's fiscal health. This is positive news for the economy and the millions of American families that count on FHA."

Commenting on the report, NAHB Chairman Kevin Kelly said it is "an encouraging sign as the agency seeks to grow its capital-reserve ratio to the congressionally mandated 2% level. Stabilizing home values, falling foreclosure rates and a firming job market should keep the fund on an upward path. With FHA premiums currently at an all-time high, FHA can help to further boost the housing recovery and reduce the cost for creditworthy borrowers by lowering its insurance fees."

WHAT HAS THE
FLORIDA HOME BUILDERS ASSOCIATION
 DONE FOR **YOU** LATELY...

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

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FEDERATION UNITES TO OPPOSE NEW CWA DEFINITIONS

Dozens of state and local HBAs joined NAHB Nov. 14 in submitting comments in response to a controversial proposed rule that defines "waters of the United States" and ultimately determines the reach of federal control under the Clean Water Act.

This is the latest step in NAHB's actions to bring more common sense to wetlands regulations.

The rule is a direct result of two important NAHB legal victories before the U.S. Supreme Court: SW-ANCC in 2001 and Rapanos in 2006, which rejected the Environmental Protection Agency and U.S. Army Corps of Engineers' ability to automatically assert jurisdiction over any activity impacting an isolated wetland or water that lacked a "significant nexus" to a traditional navigable water.

Since then, EPA and Corps have struggled under a series of guidance documents on the limits of federal jurisdiction over isolated wetlands and many small streams and conveyances. That meant significant administrative delays for landowners seeking wetland jurisdictional determinations from the Corps, with NAHB members reporting delays of two years and more.

NAHB and other stakeholders had hoped the long-awaited definition could provide the regulatory certainty that landowners, states and local governments need so they know where to avoid impacts to wetlands, streams and ponds.

Unfortunately, the proposed rule instead asserts automatic federal jurisdiction over nearly any isolated wetland, ephemeral stream or roadside ditch no matter how often or how much it flows.

The proposal includes two controversial definitions for terms that were never previously defined:
Tributary – any feature that contributes flow directly or indirectly to another

water and has a bed, bank, and ordinary high-water mark. A tributary includes wetlands, ditches, ponds, and canals, even if it has a natural or man-made break.

Neighboring – any waters (pond, ditch, stream) or isolated wetlands in a floodplain or riparian areas (the area alongside river banks) or anywhere where a shallow subsurface connection or confined surface connection exists between the feature and other jurisdictional waters.

The sheer scope of these definitions raises unique problems for NAHB members.

The HBA of Central Arizona submitted comments highlighting the impact of the proposed definition of "tributary" in arid climates like Phoenix. In these dry landscapes, EPA and the Corps can automatically assert federal jurisdiction over channels even when no water is present if the channel exhibits a bed, bank and an ordinary high-water mark.

The HBA is concerned that the proposed tributary definition could sweep many common desert landscape erosional features into the federal regulatory net, even though many of these features only flow several hours or days a year.

Meanwhile, the Maryland BIA expressed concerns over the proposed definition of "neighboring," stating that the expansive definition renders many innovative green infrastructure features, including rain gardens and grassy swales designed to treat stormwater, jurisdictional.

Local governments are urging developers to install these features to help them reach water quality goals under EPA's Chesapeake Bay "pollution diet" plan (or TMDL), but the possibility of additional, expensive federal permitting for these features would create a disincentive for builders to use them.

Finally, the Texas Association of Builders echoed concerns expressed by nearly all NAHB members and HBAs: the proposed definition of tributary includes nearly all roadside ditches and thus could result in a significant expansion of federal jurisdiction.

While the public's opportunity to weigh in ended Nov. 14, the rule is not a done deal. Now that both chambers of Congress are firmly within Republican control, it is widely expected that Congress will take additional action, and NAHB is exploring potential legislative fixes.

Meanwhile, NAHB's legal advocacy team has already identified several components of the proposed rule that are in conflict with the U.S. Supreme Court's rulings.

In other words, NAHB's advocacy work on this controversial proposed rule is just getting started.

OSHA Fines Builder \$175K for Safety Compliance Issues

OSHA recently fined a southeastern custom home builder nearly \$175K for repeated fall protection violations. The agency cited the builder for failing to provide fall protection to workers on a number of residential framing projects, among other safety violations. Workers were exposed to falls of 19 feet in one instance.

OSHA stated in a press release that the builder has failed on multiple occasions to correct the issues, and that the company has shown an “inexcusable and deliberate lack of care for the safety and health of [its] employees.”

Falls remain the leading cause of death in the construction industry, and allowing construction workers to be exposed to fall hazards without fall protection is unacceptable, the release continued. OSHA cited the builder with a willful violation for failing to provide fall protection at several work sites. A willful violation is one committed with intentional, knowing or voluntary disregard for the law’s requirement, or with plain indifference to employee safety and health.

The company was also cited for seven repeat violations for failing to provide hard hats and fall protection

training, and for improper use of an extension ladder. OSHA issues repeat violations if an employer was previously cited for the same or a similar violation of any standard, regulation, rule or order at any other facility in federal enforcement states within the last five years.



Additionally, 20 serious violations that exposed workers to scaffold hazards, struck-by and electrical hazards were cited. OSHA also noted worker use of pneumatic nail guns and powered handheld circular saws while not wearing safety glasses. An OSHA violation is serious if death or serious physical harm could result from a hazard an employer knew or should have

known exists.

NAHB strives to provide members with the most up-to-date and comprehensive information on federal safety standards so that it can keep employees safe and avoid non-compliance. A comprehensive one-stop-shop toolkit on fall protection is available for free on nahb.org.

Additionally, OSHA has created an online resource on fall protection standards with fact sheets, posters and videos that illustrate various fall hazards and appropriate preventative measures. Go to: <https://www.osha.gov/stopfalls/>

NEW CODE COST REQUIREMENT BENEFITS BUILDERS AND BUYERS

In a big win for NAHB and the home buyers we represent, the International Code Council (ICC) has taken a significant step forward in ensuring that code change proposals come with price tags.

In November, it announced the opening of the 2015/2016/2017 code development cycle, ICC also announced that it will require all advocates to include the costs associated with any proposals introduced along with the paybacks, where appropriate.

It’s exactly what NAHB Chairman-elect Tom Woods asked for when he addressed the ICC board on Sept. 29 and called on code change proponents

to provide “quantitative information regarding the magnitude of the expected increase in construction costs.”

In an official statement lauding the ICC ruling on cost estimates, NAHB Chairman Kevin Kelly said:

“NAHB commends the ICC for approving this landmark ruling that will require all code change proposals to include cost estimates. By acknowledging that costs are an important factor in determining the merit of code change proposals, this will make the building codes process more cost-effective and affordable. In turn, this will help keep housing costs down, enable builders to construct more energy-efficient homes and allow more young families to enter the new home buying market.”

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