

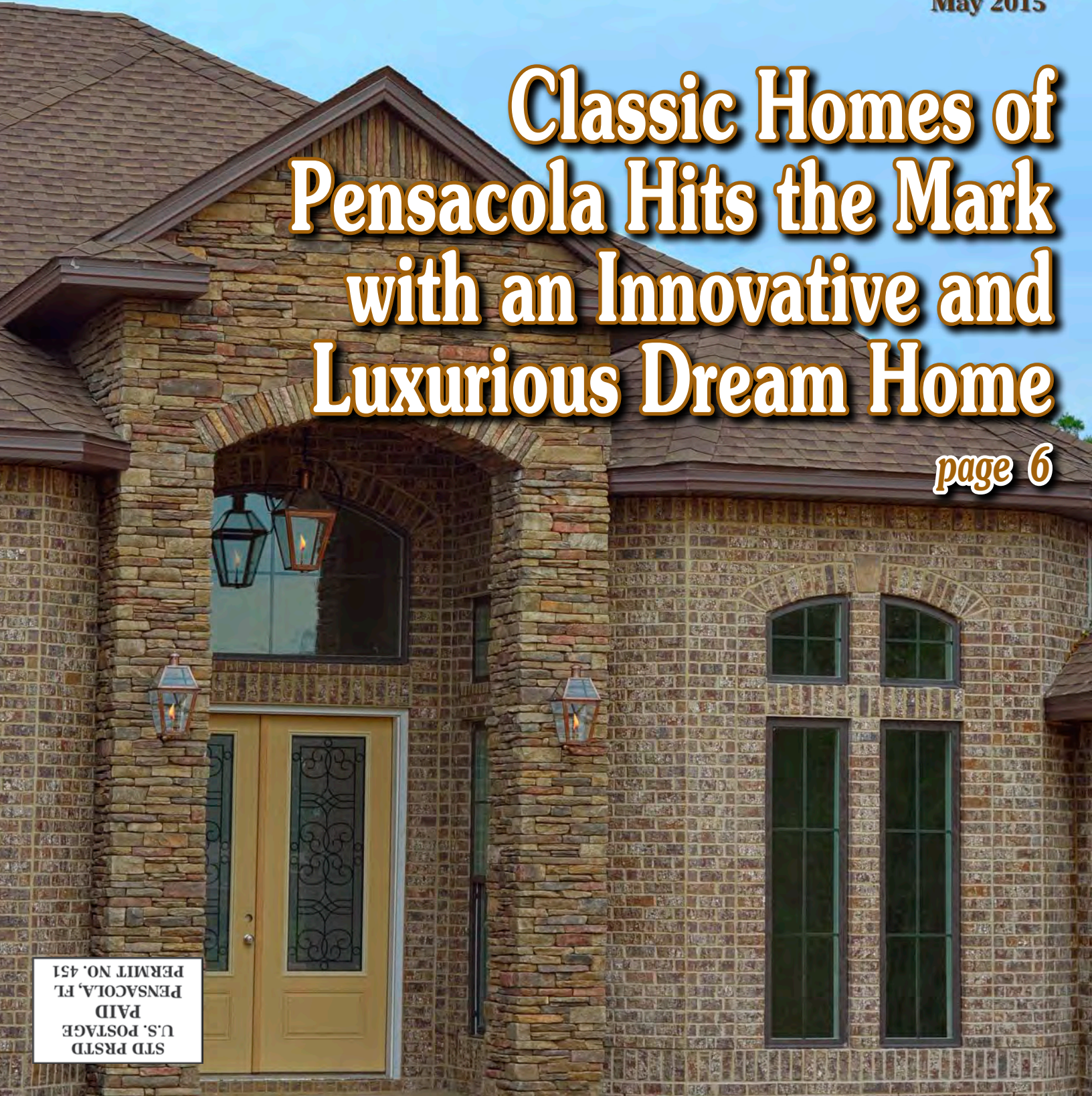
The News of the Home Builders Association of West Florida

CORNERSTONE

May 2015

Classic Homes of Pensacola Hits the Mark with an Innovative and Luxurious Dream Home

page 6



STD PRSTD
U.S. POSTAGE
PAID
PENSACOLA, FL
PERMIT NO. 451

Comfort when the power's out.

Before the Storm:

Natural gas lines require you to take no special precautions. There is no need to turn off your gas meter.

During the Storm:

Most natural gas cooking and water heating appliances will continue to operate safely without electricity. Some may require that you manually light the pilot, and this should be done according to the appliance manufacturer's instructions.

After the Storm:

When returning from evacuation, check natural gas appliances for possible damage or leaks. If you suspect a natural gas leak, leave immediately and call Pensacola Energy Emergency Services at 850-474-5300.

If no smell is present, operation of natural gas appliances should be safe. If a natural gas generator was in use for several days, the oil should be checked, and, if necessary, changed.

Natural Gas Power Generators:

In the event of power failure, the generator will return electricity to the structure within 30 seconds and continue providing electricity until the original power source has returned.

Storm Repair:

During clean-up and repair, avoid natural gas interruption and damage to the gas lines by calling 811 or 1-800-432-4770 before digging.



Call 436-5050 for more information about our conversion rebates or visit our website at www.PensacolaEnergy.com



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CORNERSTONE

*The official magazine of the
Home Builders Association of West Florida*



HBA
Home Builders Association of West Florida

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Classic Homes of Pensacola Hits the Mark with a Pensacola Energy Comfort Plus Natural Gas American Dream Home

On behalf of the Board of Directors of the Home Builders Association (HBA), it my pleasure to welcome you to the 57th annual Parade of Homes.

Every spring, Northwest Florida builders are working hard and putting the finishing touches on each Parade house. When I drive through a subdivision, it is great to see all the trades working on homes. From electricians and plumbers to framers and roofers, jobs are being created with each home.

I encourage you to visit the 59 homes scattered throughout Escambia and Santa Rosa counties. The Parade of Homes is brought to you by the HBA, Classic Homes of Pensacola, LLC, Huntington Creek, Pensacola Energy, Pensacola News Journal, Pensacola H&G Magazine, WEAR TV 3, WFGX My TV 35, and COX Communications. This year's Parade is set for May 9 – May 17, with weekend hours from 12:00 p.m. – 6:00 p.m., and weekdays 3:00 p.m. – 6:00 p.m.

Make sure to visit the Central Site of the beautiful gated community of Huntington Creek located on Mobile Highway just east of Beulah Road and minutes from shopping malls, schools, I-10, and downtown Pensacola.

Surrounded by horse trails and majestic oak trees, Huntington Creek merges luxury living with a country charm. Huntington Creek is the perfect setting for the ever-popular American Dream Home, which is a Pensacola Energy Comfort Plus Natural Gas home. I am truly thankful of the work of Rick Faciane and Danny Speranzo of Classic Homes of Pensacola, LLC. They have done a wonderful job with the coordination and construction of the Dream Home. Also, I appreciate the assistance of the fine professionals at Pensacola Energy. Pensacola Energy Marketing Manager Jill Grove and her team did a remarkable job.

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

Special thanks the home builders who have entered homes into the Parade including Acorn Fine Homes, Adams Homes, Arista Builders, Arthur Rutenberg Homes, Avant-Price Builders Group, Bill Walther Construction, Classic Homes of Pensacola, LLC, DC Homes of Pensacola, DR Horton, Flynn Built, Henry Company Homes, Heseman Builders Group, Holiday Builders, KW Homes, Mitchell Homes, Mooney Construction, Paragon Custom Home Group, Ricky Wiggins Builders, Russell Home Builders, Sessions Contractors Group, Timberland Contractors, and Westerheim Properties.

In closing, there's never been a better time to buy a home with historically low interest rates. Whether you are a potential home buyer or home builder, the Parade of Homes™ has something for everyone.

For more information go to www.ParadeofHomesPensacola.com.



President's Message



SHELBY JOHNSON



Classic Homes of Pensacola Hits the Mark with an Innovative and Luxurious Dream Home

The 57th Annual Parade of Homes, hosted by the Home Builders Association of West Florida (HBA), is an exciting event for thousands of attendees who

look forward to touring new homes throughout Escambia and Santa Rosa Counties. The Parade of Homes, open to the public May 9 - May 17, boasts 60 homes in all shapes, sizes, colors and prices ranges.

“The people of Northwest Florida look forward to the Parade of Homes every year, said HBA President Shelby Johnson of Johnson Construction. “It gives them the opportunity to see the latest in new home designs and amenities. “There’s been a lot of planning and work leading up to the Parade, and I know that the Parade attendees will see the best of what our industry has to offer.”

The ever-popular American Dream Home, which is a Pensacola Energy Comfort Plus Natural Gas home, is located in Huntington Creek, one of the newest gated communities in Northwest Florida. Surrounded by horse trails and majestic oak trees, Huntington Creek merges luxury living with a country charm. “From the beginning, my partners were excited about the possibilities of this community,” said developer Fred Hemmer of Hemmer Consulting, LLC. “It’s a beautiful property with scenic views with large wooded lots. We’ve made sure that the character of the neighborhood will be preserved with it being a deed restricted community that incorporates an active architectural review committee.”

The HBA chose longtime, award-winning home builders Rick Faciane and Danny Speranzo of Classic Homes of Pensacola, to build the ever-popular American Dream Home in Huntington Creek. Since 1983, Classic Homes of Pensacola have built custom homes in the Pensacola area including Cedar Ridge, Kingswood Estates, Cedar Brooks Estates, Hamilton’s Crossing, Chandelle and Nature Trail, to name a few.

“Danny and I have been working together for such a long time, we know what the other is thinking,” said Rick Faciane. “When we collaborated on the Dream Home, we wanted to build a memorable home that would live up to the expectation of what a Dream Home should be.”

Speranzo echoed Faciane’s comments by saying, “I believe the Dream Home captures the essence of being with family and friends, and living comfortably whether you’re entertaining inside or outside on the lanai. It has been an exciting project and I’m thankful for all the people who played key roles in making this home a reality.”

The Dream Home boasts 3,657 square-feet of spacious living with four bedrooms and three and a half bathrooms. Equally impressive is the spacious multi-purpose room



that has access to the lanai and bathroom. The Dream Home has a bold 8/12 roof pitch design with the beautiful exterior, complimented with warm brick, Hardie Board and Cultured Stone that blends nicely with three side entry carriage style steel insulated garage doors. The natural gas lanterns at the front entrance with down lighting on the exterior, offers a welcoming focal point and view.

The home, designed for family needs and gracious entertaining, features 10, 11, 12, 13, and 17 foot ceilings throughout with specialty ceilings in the kitchen, breakfast, multi-purpose room and master bedroom. Wood beam ceilings

in the great room and dining room add to the architectural dimension of the home. Designer and recessed lighting accentuates multiple areas showcasing its beautiful wood floors, ceramic tile and decorative shower tiles. Also included is a convenient wet bar complete with a wine rack and sink. Adding to the warm atmosphere is the world’s first see-thru indoor and outdoor natural gas fireplace, Heat & Glo Twilight II, with high definition logs, that provides a realistic flame and glow. The spacious lanai offers value for relaxation and entertaining with an outdoor kitchen with a stainless steel gas grill.

Professionally installed by homeNetservice, LLC, the Dream Home incorporates ClareHome, the very latest in home automation, with a cutting edge system that controls the thermostat, front door locks, security cameras, home lighting, surround sound and home wide audio system via on-site or remotely by a smart phone or tablet.

The spacious gourmet kitchen exudes elegance with Superior Granite countertops that adds to the overall functionality. It features custom made stained cabinets, soft close drawers and doors, and under-the-counter lighting for an elegant experience. The kitchen features quietness, efficiency and integrated design with Bosch kitchen appliances including a natural gas range, French door refrigerator, dishwasher, and over-the-range convection microwave which add to the overall functionality. A spacious pantry, complete with shelving from Alpha Closets, is convenient to the kitchen prep area.

For an oasis of tranquility, the master bath is complete with an inviting Whirlpool garden tub. The Delta rain showerhead, wall mounted showerhead and hand held showerhead in the walk-in shower cascades endless hot water from the tankless natural gas water heater. The master suite also has ample space with two oversized walk-in closets and select built-ins.

“The Pensacola Energy Comfort Plus features are designed to save money and reduce energy consumption, said

Marketing Manager Jill Grove, of Pensacola Energy. "This has been an exciting project for our team of professionals who were involved in the planning before construction began. We made significant recommendations to develop a customized energy-feature package that will benefit the homeowner for years to come."

Included as part of the latest advancement in energy-efficient building are two Rinnai tankless gas water heaters, and a state-of-the art 21 seer Carrier system with infinity zoning and 97 percent gas efficiency on furnace. Within seconds of an outage, a Kohler Home Standby Generator, provided by Seville Power Equipment, powers the Dream Home, including critical hard-wired systems like AC, heat, security systems and large appliances.

The home features innovative, energy efficient and aesthetically pleasing Ply Gem windows. Moreover, 5 ½ inch

open cell foam insulation adds to the energy efficiency of the home.

Huntington Creek is located on Mobile Highway just east of Beulah Road and minutes from shopping malls, schools, I-10, and downtown Pensacola.

The Parade of Homes™ has been a popular attraction since its start in 1958 and is brought to you by the Home Builders Association of West Florida and is sponsored by Classic Homes of Pensacola, Huntington Creek, Pensacola Energy, Pensacola News Journal, Pensacola H&G Magazine, WEAR TV 3, WFGX My TV 35, and COX Communications.

Dates: May 9 - 17 with weekend hours from 12:00 p.m. – 6:00 p.m., and weekdays 3:00 p.m. – 6:00 p.m. Go to www.ParadeofHomesPensacola.com for more information of maps, homes, floor plans and amenities.

UNIQUE ELEVATION

- ★ 8/12 Roof Pitch
- ★ Cultured Stone and textured Stucco to Compliment Plan Design
- ★ 3-Car Side Entry Garage w/Carriage Style Steel Insulated Garage Doors & Openers
- ★ Multi-purpose room with rear lanai access with bathroom

QUALITY CONSTRUCTION

- ★ One Year Builder/2-10 Home Buyers Warranty

ENERGY EFFICIENT

- ★ Pensacola Energy Comfort Plus Home
- ★ 5 ½ Inch Open Cell Foam Insulation to roof deck
- ★ Ply Gem Windows
- ★ 21 Seer Carrier System with infinity zoning and 97% efficiency on natural gas furnace
- ★ Two (2) Rinnai tankless natural gas water heaters
- ★ Indoor and Outdoor Natural Gas Heat & Glo Twilight II Vent Fireplaces
- ★ Ceiling Fans in Leisure Room and All Bedrooms
- ★ Kohler Home Standby Generator provided by Seville Power Equipment

AMENITIES

- ★ Floor Plan Designed for Family Needs and Gracious Indoor and Outdoor Entertaining
- ★ 3,657 Square Feet. Four Bedroom, Three and a half bathrooms and a spacious Multi-Purpose Room
- ★ Nine, 10, 11, 12 and 13 Foot Ceilings Throughout w/ Specialty Ceilings in Kitchen, breakfast, multi-purpose room and Master Bedroom. Wood beam ceilings in the great room and dining room.
- ★ Designer Lighting Package with Recessed Lighting in Multiple Areas and Under Counter Lighting in Kitchen
- ★ Six Natural Gas Lanterns throughout the home including Front Entrance. Down Lighting on Exterior of Home
- ★ ClareHome Automation System installed by homeNetservices, LLC Controlling on Site and Remotely Climate, Power Front Door Lock, Security Camera, Lights, Surround Sound and House Wide Audio System. Full HD Cable with DVR.
- ★ Outdoor Stainless Steel Built-In Natural Gas Grill
- ★ Decorator Color Choices for Interior by Sherwin Williams

- ★ Crown Molding and Cased Windows in Many Areas with Decorative Baseboard and Casing Throughout
- ★ Tile in Wet Areas and media room. Hardwood Flooring in Great Room, Kitchen, Dining Room, and Hallways with Quality Carpet in Remainder
- ★ Gourmet Kitchen with Stained Custom Cabinets, Soft Close Drawers/Doors, and Granite Counter Tops
- ★ Spacious Pantry Convenient to Kitchen Prep Area
- ★ Bosch kitchen appliances including natural gas range, French Door Refrigerator, Dishwasher, and over-the-range Convection Microwave
- ★ Wet Bar with Wine rack and sink
- ★ Master Bath with Whirlpool garden Tub, Delta Faucets, Tile Walk-In Shower with Rain Shower Head, wall mounted and Handheld Shower Heads. Traditional Style Vanity Cabinet with Linen Closet and Granite Counter Tops with Undermount Lavatories
- ★ Master Suite with Two Oversized Walk-In Closet and Built-Ins
- ★ Large Laundry Room designed for Front Load Washer and Natural Gas Dryer with a folding table and upper cabinets
- ★ Natural Gas piping to all indoor and outdoor natural gas appliances
- ★ 3 Car Garage, Fully Finished with Painted Walls, Ceilings, Base board and Floors
- ★ Alarm system
- ★ Deluxe Landscaping Package w/ Sprinkler System
- ★ Outdoor kitchen with Stainless Steel Natural Gas Grill and Natural Gas Fireplace on lanai

**Home Builders Association of West Florida
American Dream Home,
a Pensacola Energy Comfort Plus Home
Built by Classic Homes of Pensacola
Huntington Creek Development
6008 Huntington Creek Blvd.
Pensacola, FL 32526**



2015 AMERICAN DREAM HOME

Appreciates Its Donors

The Home Builders Association of West Florida and Classic Homes of Pensacola, LLC, would like to thank the business who contributed to the overall success of the Dream Home.

PLATINUM

Classic Homes of Pensacola, LLC
Rick Faciane and Danny Speranzo
8608 Eight Mile Creek Road
Pensacola, Florida 32526
850-941-2587
classichomebuildersofpensacola.com
Donation: Dream Home Builder

Huntington Creek Development Hemmer Consulting, LLC Developer
Fred Hemmer, President
1604 E. Jackson St
Pensacola, FL 32501
813-299-9855
www.huntingtoncreek.com

Pensacola Energy
Don Suarez and Jill Grove
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Donation: Garage Doors

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Pensacola, FL 32514
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www.gcbp.com
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www.luxepensacola.com
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2015 AMERICAN DREAM HOME

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 http://simplyblindsinc.com
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 www.swiftsupply.com
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 www.woernerlandscape.com
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AMERICAN DREAM HOME BUILDER

A Plan to Repair a Boat Motor Turned into a Lasting Friendship for Classic Homes of Pensacola

BY AMANDA GEROW

What do you get when you cross the mind of an engineer and a mind filled with construction, framing, and hands on experience?

The outcomes may vary, but for Classic Homes of Pensacola LLC it has added up to over thirty years of custom homebuilding and a dream that keeps on growing.

Various jobs in architectural firms and a degree in Engineering from the University of South Alabama lead Rick Faciane to a job drawing house plans for people as he prepped to take the state exam. As fate may have it, Rick had moved into a neighborhood that was also inhabited by Danny Speranzo, who was currently working in Pensacola as a framer. A conversation that started over the fixing up of an old boat motor soon lead to bigger plans.

"I said, 'Why don't I draw them and you build them,'" Rick said. From the outside, it seemed to be just that simple. The two soon had their very own 5-acre lot where they built homes for their own families.

Their first development consisted of Danny's home and then Rick's. The two started the homes thinking that in the end they'd be lucky if they ever made a dime. Today, the two have very much surpassed that initial project of two simple homes for their own families. They not only build their own subdivisions, but the business sells both the land and the homes together. The business is made up of the building and development companies as well as a reality business. Classic Homes of Pensacola has everything a homeowner could ask for and knows the process front and back.

"Our uniqueness is that we are very different people," Rick said. "Danny had hands on experience in the field. I had more of a technical and design background."

The two work with the customers every step of the way. They make sure they meet or talk every single day about the customer's needs, wants, and price points. Rick works on the contracts, permits and designs, and Danny works from the foundation up once the building starts. He meets with customers, sometimes even daily; to make sure

that everything they want to see in the home is being incorporated.

Classic Homes of Pensacola serves as a homebuilding staple in both Florida and Alabama. Almost every year since the company's beginning has been spent participating in the Home Builder's Association of West Florida Parade of Homes. This year, not only is Classic Homes of Pensacola on the list to participate, but they have also been asked to be the presenter of the Dream Home.

The Dream Home is located in the Huntington Creek subdivision. It encompasses a mix of nature and the most up-to-date technology available. A courtyard entry softens the entrance to the home and offers more greenery than Dream Homes of the past have seen.

The home is also a fully automated house-net service. This means that should a homeowner be out of town and needs to make sure that the lights have all been turned off

or they forgot to turn the air down, they can do it all through the technology of a smart phone. The house also contains automatic generators and panels. Classic Homes of Pensacola sees the opportunity to design and build the Dream Home as a real privilege and a challenge. "The Dream Home is a process of giving back to the community what we have been able to do these last thirty years," Rick said.

Classic Homes of Pensacola LLC will debut the Dream Home in the Parade of Homes beginning May 9th and lasting until May 17th, giving anyone who wishes the ability to check out the amazing craftsmanship that fills the community.

The friendship that started over small talk and big plans has been able to lead to a life full of better homes for the community. As Classic Homes of Pensacola continues to grow in business and knowledge, it seems that the dedications to craftsmanship and the homeowner will always remain the same.

Amanda Gerow, a junior at the University of West Florida, is currently majoring in Journalism and with a Political Science minor. A Pensacola native, Amanda is working to build her professional career within the area.



Rick Faciane

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AURORA AWARDS 2015 CALL FOR ENTRIES IS OPEN!



Established 35 years ago, the Aurora Awards are the most coveted symbol of building and design excellence in the home building and design industry.

The Aurora Awards program is affiliated with the Florida Home Builders Association (FHBA) and the Southeast Building Conference (SEBC), one of two regional trade shows recognized by the National Association of Home Builders (NAHB). The 2015 Aurora Awards will be presented during the 2015 SEBC on the evening of July 18, 2015 at a black tie event which will include dinner, drinks and a live band.

You don't want to miss this opportunity to shine. Aurora Awards winners will be featured on the FHBA, SEBC and Aurora Awards websites, as well as, in the Florida Home-Builder magazine and in FHBA Action News.

Head on over to www.SEBCShow.com/AuroraAwards for general requirements, categories, to your submit your entries and more.

Deadline Submission: May 12, 2015

Excel Awards 2015 Call for Entries is Open!

The Florida Home Builders Sales & Marketing Council's Excel Awards has been honoring the hippest and hottest "rock stars" in Florida's building industry for 30 years! The Excel Awards are presented for marketing, design and sales excellence. With numerous opportunities to enter, the 2015 Excel Awards is sure to have a category that matches your expertise.

The Excel Awards program is affiliated with the Florida Home Builders Association (FHBA) and the Southeast Building Conference (SEBC), one of two regional trade shows recognized by the National Association of Home Builders (NAHB). The 2015 Excel Awards will be presented during the 2015 SEBC on July 17, 2015 at the Rosen Centre Hotel in Orlando.

You don't want to miss this opportunity to shine. Excel Awards winners will be featured on the FHBA, SEBC and Excel Awards websites, as well as, in the Florida HomeBuilder magazine and in FHBA Action News.

Go to ExcelAwards.com to enter and for all the details.

Deadline Submission: May 21, 2015



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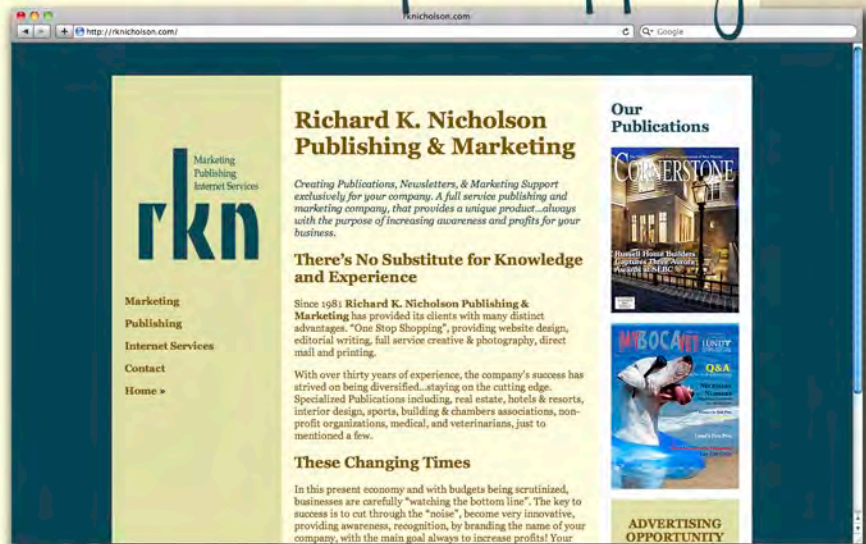
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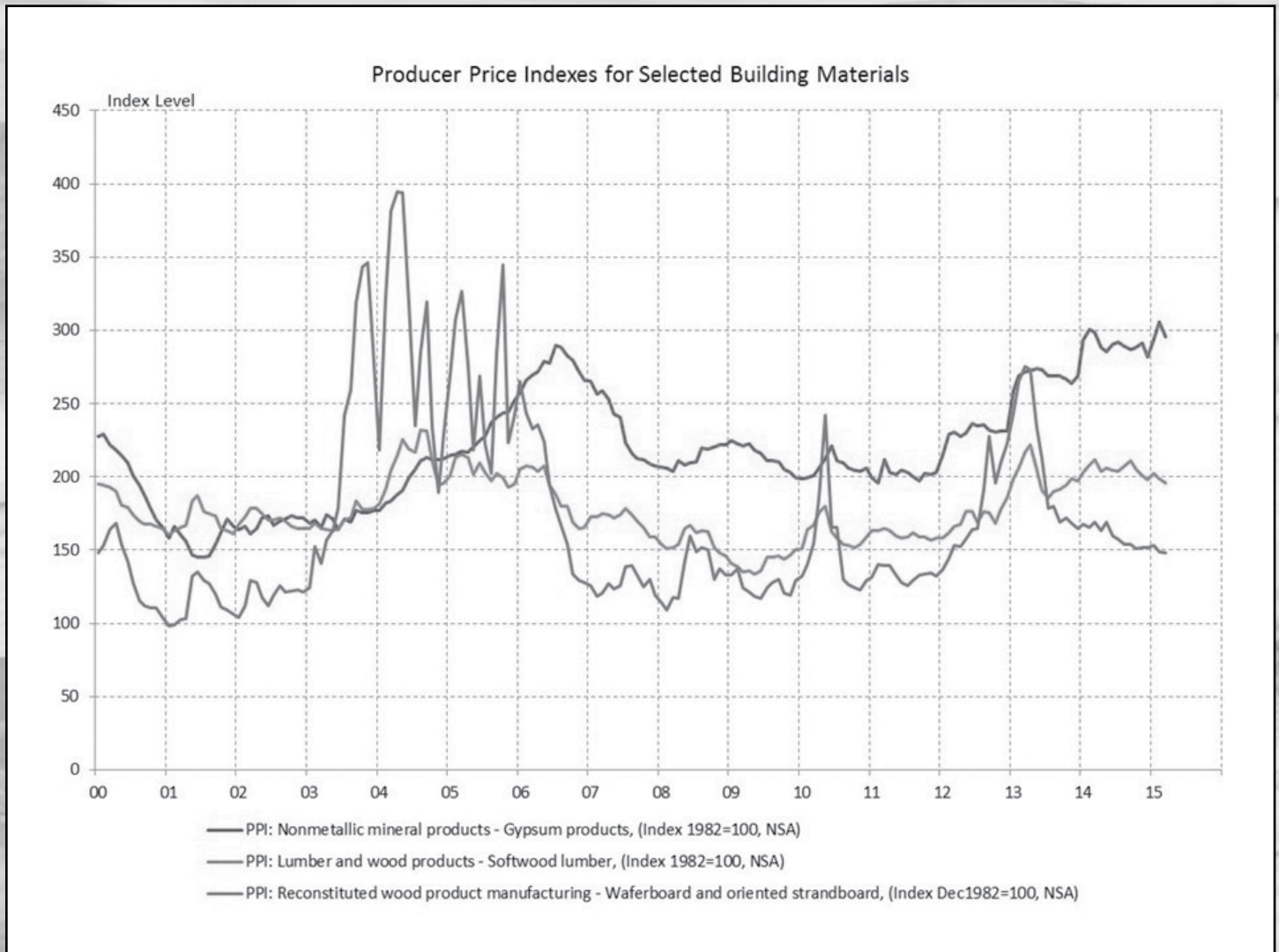
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BUILDING MATERIALS PRICES MOVE LOWER IN MARCH



The Bureau of Labor Statistics has released the Producer Price Indexes for March, reporting that inflation in prices paid by producers (prior to sales to consumers) increased 0.2% after a string of monthly declines.

The uptick was led by higher prices for energy, mainly gasoline. Prices for services rose 0.1%. Rising energy prices and any indication of positive inflation will be welcome developments at the Federal Reserve as deliberations over monetary policy continue.

As NAHB Senior Economist Robert Denk reported in a recent Eye on Housing blog post, the report was good news with respect to building materials, as prices for gypsum and wood products declined in March. Softwood lumber prices declined 1.6% in March, following the same decline in February.

Analysts at Random Lengths attribute the decline to an oversupplied market, citing a strong dollar, weak demand from China and disruptions at West Coast ports. Prices have declined enough since the beginning of 2015 to trigger the tariffs and quotas outlined in the U.S.-Canadian Softwood Lumber agreement for the first time since mid-2013. See a Random Lengths timeline of the U.S.-Canada trade dispute.

Prices for OSB continued their slide, declining 0.3% in March and contributing to the reversal of most of the sharp run-up from 2012 and early 2013. The PPI for OSB indicates a 46% decline from the price peak in March 2013.

Courtesy of NAHB Now

REMODELERS CONFIDENT IN GRADUAL MARKET IMPROVEMENT

The NAHB Remodeling Market Index (RMI) posted a reading of 57 in the first quarter of 2015, off slightly from the historically high level of 60 in the last quarter of 2014, but above the key break-even point of 50.

An RMI above 50 indicates that more remodelers report market activity is higher (compared to the previous quarter) than report it is lower. The overall RMI averages ratings of current remodeling with indicators of future remodeling activity. The RMI was 59 in the Northeast, 54 in the Midwest, 56 in the South and 62 in the West.

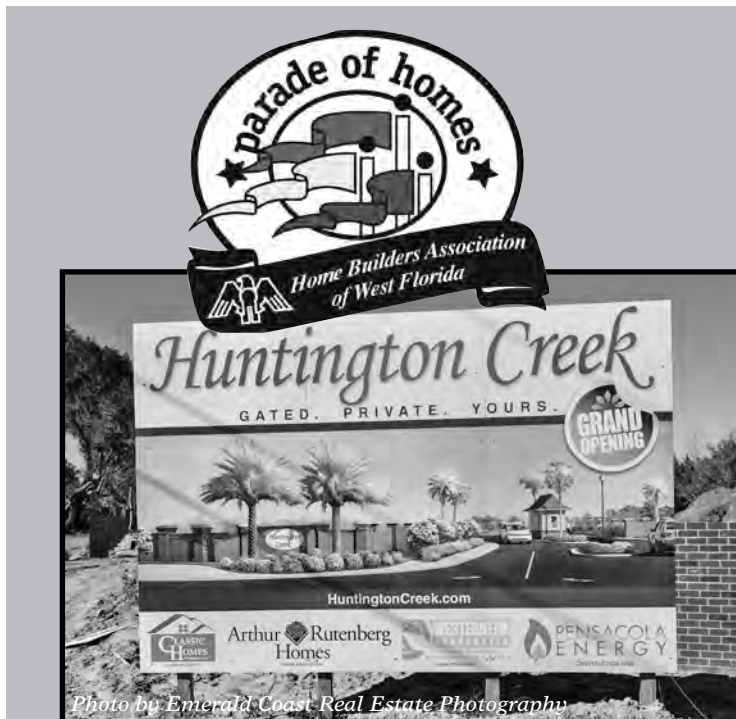
“Remodelers remain positive about the gradual pace of market improvement, but that confidence was tempered by a severe winter and continued labor shortages,” said NAHB

Remodelers Chair Robert Criner, GMR, GMB, CAPS, a remodeler from Newport News, Va. “Clients continued to call for consultations for home remodeling jobs at the beginning of 2015.”

Small renovation jobs continued to show strength. The home maintenance and repair component of the RMI increased four points to 64 in the first quarter, the highest reading on record. Overall, the current market conditions of the RMI declined two points to 58 this quarter.

The RMI’s future market conditions index fell to 55 from 60 in the previous quarter. All four of its subcomponents—calls for bids, amount of work committed for the next three months, backlog of jobs and appointments for proposals—decreased slightly from the previous quarter’s reading.

“Like the rest of the home building industry, remodelers are facing the pressure of increasing costs for labor and materials, but an RMI above 50 indicates that they still feel positive about the market on balance,” said NAHB Chief Economist David Crowe. “The strength of the RMI’s maintenance and repair component was likely due in part to the harsh weather conditions that struck many parts of the country during the first quarter and necessitated repairs.”



Kick Off Event:
Thursday, May 7th at 5:30 p.m.
Sanders Beach Community Center

Parade of Homes begins:
May 9 - 17, 2015

Central Site: Huntington Creek located on Mobil Hwy, just East of Beulah Road
www.HuntingtonCreek.com



American Dream Home Builder:
Classic Homes of Pensacola

Photo by Emerald Coast Real Estate Photography

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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.

CALL 1-800-261-9447 OR E-MAIL FHBA FOR MEMBERSHIP INFORMATION.



Goodbye HUD-1 Form. New Home Closing Rules Take Effect August 1

The Consumer Financial Protection Bureau will institute new rules Aug. 1 regarding disclosures under the Truth in Lending Act and Real Estate Settlement Procedures Act that will affect all home builders, particularly those with a real estate lending arm.

Under the new procedures as a result of the Dodd Frank Act, four documents will be merged into two. The Good Faith Estimate and Truth in Lending disclosures will be eliminated and combined into a new single Loan Estimate form, or “LE.”

In addition, the final Truth in Lending Disclosure and HUD-1 Settlement Statement are being replaced by the Closing Disclosure, or “CD.”

What does this mean?

First, the Loan Estimate must be delivered to the prospective buyer no later than three business days after receiving the application.

Currently, the HUD-1 Settlement Statement can be presented to the buyer on the day of closing and any changes to the statement can take place during the loan closing.

Under the new rule, the biggest change is that the Closing Disclosure must be provided to the consumer a full three days prior to the closing, and if there are changes during that 72-hour period, the closing could be delayed.

Be Ready a Week Before Closing

To prevent any unwanted closing delays, a good rule of thumb is to have all the paperwork in order a week before the scheduled closing date. So if you want to close Aug. 10, make sure everything is ready Aug. 3.

ment letters both individually and with coalition partners urging the CFPB to ensure that any changes that would make it easier for consumers to understand and comply with the settlement process would not place any undue



These new rules are intended to streamline the loan application process and make it easier for consumers to understand by clearly spelling out the most relevant details all on one page – the interest rate of the mortgage loan, the amount of the monthly payments and a listing of all the closing costs.

For those applying for adjustable rate mortgages, the documents will explain how their interest rate and future monthly payments could change based on certain factors.

NAHB was actively involved during the rulemaking process, submitting com-

burdens on builders, lenders and other housing professionals.

NAHB will conduct a webinar June 24 to educate and prepare our members for the impending changes and to show how builders can work proactively with lenders and settlement stakeholders to avoid unnecessary delays to closings. The webinar will also outline strategies to minimize potential issues by communicating with customers and business partners.

For more information, contact NAHB's Steve Linville at 800-368-5242 x8597.

Courtesy of NAHB Now

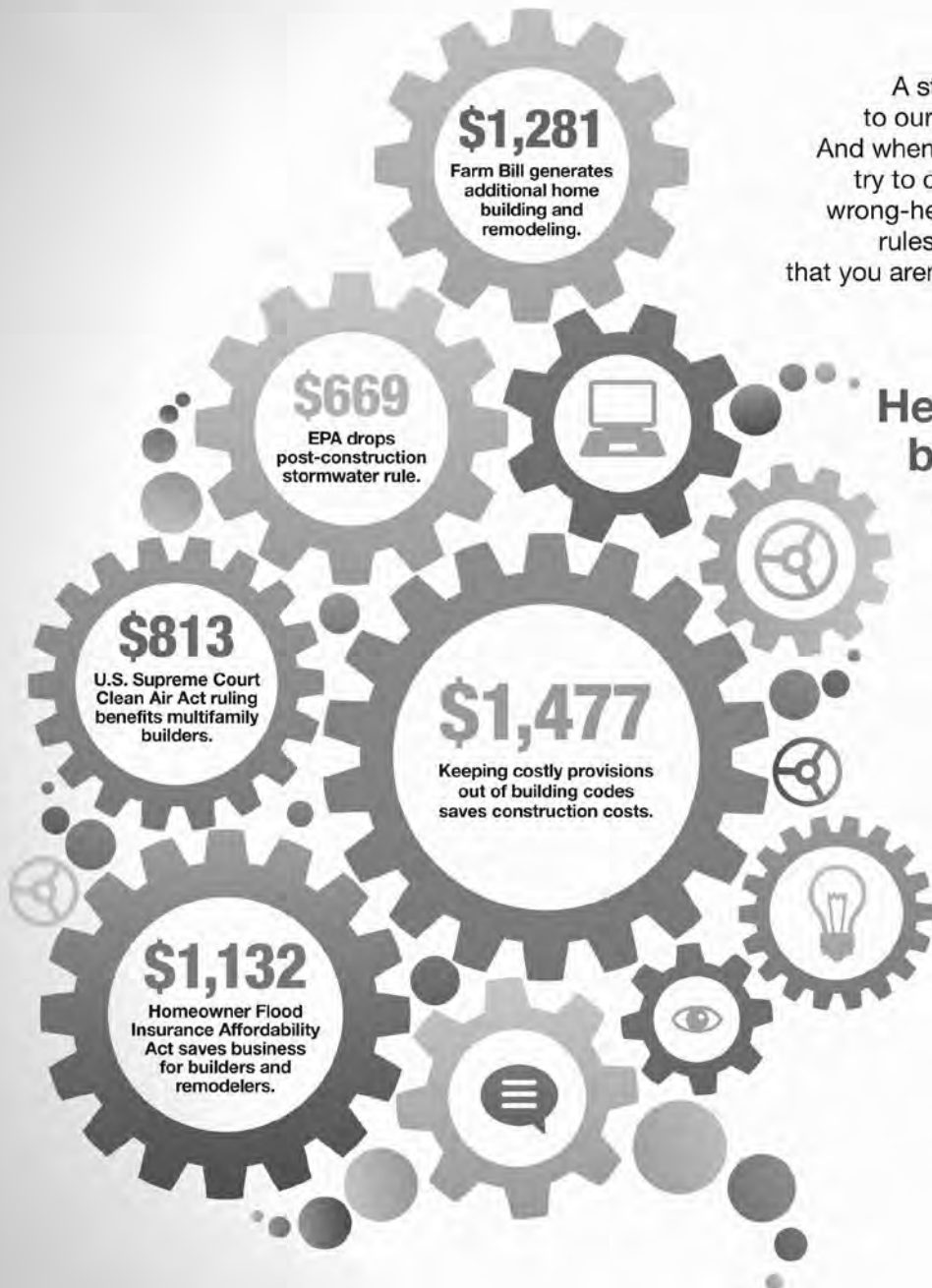
NAHB Keeps the Wheels Turning

A strong housing industry is key to our nation's economic recovery. And when lawmakers and bureaucrats try to chip away at your profits with wrong-headed or just plain expensive rules, NAHB is here to make sure that you aren't regulated out of business.

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.

Learn more at valueofnabh.org



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