

The News of the Home Builders Association of West Florida

CORNERSTONE

August 2015

Auxiliary Council's Basketball Court is a Game Winner for Lakeview Center!

page 5



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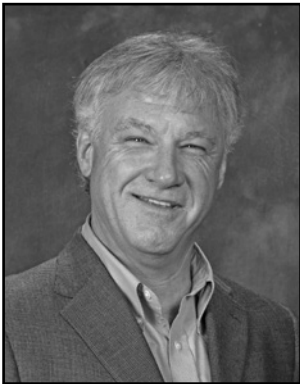
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Cornerstone
*The official magazine of the
Home Builders Association of West Florida*

 **HBA**
Home Builders Association of West Florida

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In This Issue

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President's Message



“Words can’t express how grateful we are for their support. Their fundraising efforts are commendable and their big hearts remarkable. The boys and girls in this inpatient program will be better served with such a nice facility enhancement. It’s a wonderful outlet for recreation.”

-- Gary Bemby, Senior Vice President, Baptist Health Care, and President and CEO of the Lakeview Center.

Auxiliary Council's Basketball Court is a Game Winner for Lakeview Center!

For many years the Home Builders Association of West Florida's (HBA) Auxiliary Council has captured the hearts and minds of many by supporting programs for the betterment of children in the Pensacola community.

As it has done for since 1989, the Auxiliary Council makes sure the children residing at the Lakeview Center are not forgotten. The Meridian of Lakeview Center is a residential facility, where children with severe emotional and behavioral disabilities live and undergo therapeutic residential treatment. The council is committed to making a difference for these children through various events and fundraisers.



Auxiliary Council President Angie Cooper receives a Certificate of Appreciation from Gary Bemby, Senior Vice President, Baptist Health Care, and President and CEO of the Lakeview Center.

Recently, the Auxiliary Council paid for the installation of a \$15,000 half basketball court at the Lakeview Center so the children could have an outlet for recreation. “It took many months of fundraising and planning but we were able to get the job completed,” said Auxiliary Council

President Angie Cooper of the Gulf Power Company. “We could not have completed the project without the help of Newman Rodgers, of Newman Rodgers Construction, who managed the job and made sure everything was in order, and Tom Hammond of Hammond Engineering

who was instrumental in developing the site plan.” Cooper also thanked Immediate

more, *President's Message*, page 6



Home Builders Association of West Florida's Auxiliary Council Makes A Positive Difference in the Pensacola Community

FROM PAGE 6

Past Auxiliary Council President Wilma Shortall for her leadership last year when this project was conceived. In addition, Pensacola Ready Mix USA, Heaton Brothers Construction, Allen Brothers Construction and Swift Supply all played a key role in supporting the project.

"We have very dedicated members of the HBA who want to help with great causes, especially for children, said HBA Executive Director David Peaden. "The Auxiliary Council and its members go above and beyond every year to help the children of the Lakeview Center."

"Words can't express how grateful we are for their support," said Gary Bemby, Senior Vice President, Baptist Health Care, and President and CEO of the Lakeview Center. "Their fund-raising efforts are commendable and their big hearts remarkable. The boys and girls in this inpatient program will be better served with such a nice facility enhancement. It's a wonderful outlet for recreation."

Other Auxiliary Council projects include donating over \$5,000 to Gulf Coast Kid's House Child Advocacy Center. In addition, the council gave \$1,000 to the Leadership Pensacola (LeaP) Class of 2014 for its LeaP Play project that is a renovation of the playroom at The Children's Hospital at Sacred Heart.

Our association never ceases to amaze me with it's generosity and willingness to make good things happen in our community.



Special thanks to the leadership of HBA Immediate Past President Newman Rodgers of Newman Rodgers Construction, for managing the all-important Lakeview Meridian basketball court. We appreciate you very much.



"Our association never ceases to amaze me with it's generosity and willingness to make good things happen in our community."



The U.S. Department of Labor, on July 21, 2015, issued guidance to assess whether a worker is properly classified as an independent contractor. The guidance also helps to determine who is an employee under the Fair Labor Standards Act, which determines overtime, unemployment insurance and other obligations. Independent contractors are not covered under the act.

The guidance was issued with no opportunity for notice and comment from the public. The National Association of Home Builders (NAHB) is analyzing the rule to ensure it does not place undue burdens on our members to show that subcontractors that they hire are independent contractors and not employees.

The purpose of the new guidance, according to the DOL, is to educate members and help them comply with the law so that they can clearly determine whether their workers are employees or independent contractors. NAHB plans to urge Congress to use its oversight authority to ensure DOL hasn't overstepped its boundaries.

The law permits home builders, remodelers and other businesses the use of independent contractors, provided such workers are not "employees" under existing tax, employee benefit, labor and employment laws.

Employer misclassification occurs when an employer incorrectly defines a worker as an independent contractor rather than an employee.

Responding to mounting evidence that many employers nationwide have classified some of their employees as independent contractors as a cost-savings measure, there has been increased federal and state focus on whether workers are properly designated as independent contractors or if they instead should be considered company employees.

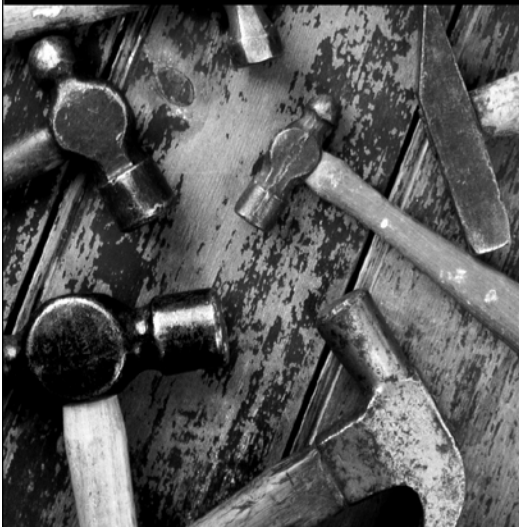
Department of Labor Issues Independent Contractor Guidance

The federal guidance outlines tests commonly used to determine worker status for purposes of unemployment insurance, workers' compensation, and revenue, or taxation.

NAHB also has a new guide to help you understand the law in your state — and any other state where you may do business. This valuable tool is the latest benefit for NAHB members, who otherwise might need to collect the information on their own or buy \$349 CDs to get it all in one place. The state-by-state guide examines the laws that determine whether a worker is an independent contractor or employee.

For more information email David Jaffe at NAHB or call him at 800-368-5242 x8317. Courtesy of NAHBNow.

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MAY 16TH

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THIS DATE ONLY

AUGUST 15TH

SEPTEMBER 19TH

OCTOBER 17TH

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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

\$1,281

Farm Bill generates additional home building and remodeling.

\$669

EPA drops post-construction stormwater rule.

\$813

U.S. Supreme Court Clean Air Act ruling benefits multifamily builders.

\$1,477

Keeping costly provisions out of building codes saves construction costs.

\$1,132

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



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

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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Longtime HBA Board Member Is Still Going Strong After Almost Three Decades in the Insurance Business

Pensacola has a way of tying history into everything the town touches. Families, businesses, and homes all have a story here. Those stories make people even more interested in doing business with locally grown and trusted companies.

Fisher Brown Bottrell Insurance Inc. stands as a solid staple in Pensacola as to what a business with history really looks like. Created after a merger between two different, yet well respected agencies in the early 1900s, the Insurance company uses its' commitment to customer satisfaction and service to keep clients happy and secure for years to come.

The company stretches through Pensacola, Destin, and Panama City and also takes up residency in Mississippi, Tennessee and Texas. With that many locations, it seems to go without saying that the employees have a lot to maintain while keeping a helpful and knowledgeable disposition.

Rod Hurston, Vice President, began working for Fisher Brown in 1986 and hasn't looked back. Hurston grew up just outside of Pensacola in Laurel Hill and spent a lot of time in town with his family. As time went on, he ended up at the University of West Florida and later started work for a construction company in the area.

When times began to change and Hur-

ston was met with a cross road between beginning his own business and finding something else, the good ole' folks of Fisher Brown came in with a simple job offer that has now turned into almost 30 years of dedication from Hurston. Hurston not only finds a livelihood from the business but also a family.

"The owners and managers are very ethical people. It was just a place I wanted to be a part of," Hurston said.

Fisher Brown has everything one could look for as far as insurance needs go. It is a full lines insurance agency with all types on insurance, bonding, and financial services for both personal and commercial needs. However, what makes it really stand out according to Hurston is the knowledge that all the employees' carry along with their goal to always do whatever it takes to help the client.

"One of the first things I was told when I started here was to do what it takes for the client and everything else will work out," Hurston says.

His work in Fisher Brown and his previous construction experience are what initially drew him into his involvement with the HBA.

He began going to HBA meetings in the late 80s and in the 90s became involved on the Board of Directors. He has been involved

on both local and state levels with the association, and because of his insurance background has even had the opportunity to serve on the state insurance advisory committee on several occasions.

Hurston calls his relationship with the Home Builders Association of West Florida a "natural fit" due to his ability to really work on local and state levels and using his knowledge of insurance and construction.

His love for the area and excitement to actually go to work each day are what make Hurston a step above the average. His commitment to what he does shines through in even the smallest of conversations, and the world could use more people like him.



Rod Hurston

HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

H O M E & P R O D U C T E X P O

NEW IDEAS AND INNOVATION ON DISPLAY AT THE 2015 HOME & PRODUCT EXPO

A much anticipated event for area homeowners and homebuyers, the 2015 West Florida Home & Product Expo, set for August 21-23, at the Pensacola Bay Center.

Over 20,000 square-feet of building, remodeling, products and services are on display from over 80 local and regional businesses.

“If you are looking to remodel or if you’re thinking about building a new home, then this is the show for you,” said Expo Show Manager Vicki Pelletier. “In addition, attendees can learn a lot about new products and services from knowledgeable exhibitors that will enable them to make wise decisions when it comes to buying products for their home.”

The Home & Products Expo is a one-stop source for information from air conditioners, ICF construction and flooring materials to homes insulation, energy efficient windows and doors, pool and patio furniture, garage doors, and green products and services, just to name a few.

“The Expo had built a solid reputation for providing the best in building products and services, said Expo Volunteer Chair Ron Castner of Castner Construction. “For people interested in reaching building professionals who treat you with courtesy, and will take time to answer questions, then the Expo is the place to be.”

The Expo is brought to you by: Gulf Power/EarthCents, Cox Communications, Pensacola News Journal, Pensacola Home & Garden, WEAR TV 3, My 35 WFGX, NASH FM 102.7, WCOA 1370, Soft Rock 94.1

For more information, contact the Home Builders Association of West Florida at 476-0318 or go to www.HomeExpoPensacola.com.



EXPO EXHIBITORS AS OF 7/20/15

1st Choice Home Improvements
ACME Brick, Tile & Stone/aka Jenkins
Acorn Fine Homes
ADT Security Services, Inc.
Advanced Concrete Supply Inc.
Advanced Space Concepts
Air Tech Filters
Alpha Closets & Murphy Beds
Alpha Foundation Specialists
American Alarm & Audio Inc
ARS
Ashley Furniture
B & C Nursery
Better Business Bureau
Cabinet Depot
Central Credit Union of Florida
Chief Purification, Inc
Compass Solar Energy, Inc.
COX Communications
DBPR Bureau of Investigations
Defined Interiors, Inc.
Direct Buy
Dirt Cheap Building Supplies
DMR Woodworks, LLC
Doodlebuggers Service Network
E P Spa Inc
Economy Appliances

EcoView Windows (A Sunbelt Company)
Edward Jones
Ferguson Enterprises, Inc.
Fireplace Concepts, Inc.
Florida Dept. of Ag and Consumer Svcs
FoamSeal Insulation Systems, Inc.
Folkers Window Company
Force 5 Walls
Fresh Coat
Graniteworx
Gulf Coast Air Care
Gulf Coast Pool & Spa, Inc.
Gulf Power
Handyman Matters
Harlow Plumbing
Home Depot
Hometown Contractors, Inc.
J.W. Dunnwright Construction, LLC
Jansen Quality Construction, Inc.
Kay's Prestige Kitchen & Bath
Kitchen Craft by Americraft
Kitchen Solvers of Emerald Coast
Lee Mechanical & Plumbing
Lumber Liquidators
Majors Home Improvement, LLC
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Pro-Tech Concrete Coatings
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Rhino Shield
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Sandcastle Real Estate
Scentsy
Scotts Lawn Care
Sears Home Services
Selectricity LLC
Seville Power Equipment
Sleep Number Pensacola
SunFarm Energy
Titan Specialty Construction, Inc.
Touch of Purple
Verizon Wireless
W. R. Taylor & Co.
Westerheim Properties
Wilserv Roof Coatings
Window World

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Vicki Pelletier
Expo Show Manager



Ron Casnter
Expo Chairman



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August General Membership Meeting

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Pensacola Bay Center

\$20.00 PER ATTENDEE

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Silent Auction and lunch.

We will also present the Outstanding
Exhibit Awards!!

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a printable RSVP form OR Email
attendee & payment information to
vicki@hbawf.com



SHOW TIMES

FRIDAY, AUGUST 21
1:00 p.m. - 6:00 p.m.
SATURDAY, AUGUST 22
10:00 a.m. - 6:00 p.m.
SUNDAY, AUGUST 23
12:00 p.m. - 5:00 p.m.

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Free Admission

MAKE THE 2015 HOME & PRODUCT EXPO A LEARNING EXPERIENCE

BY RON CASTNER

Enter the exhibit area at the 2015 Home & Product Expo and look around. You'll see booth upon booth – over 80 of them. It's easy to spend your time meandering through an exhibit hall chatting with friends, and only occasionally interjecting some purposeful business with an exhibitor when you happen upon a booth of particular interest to you.

But there's another alternative. You can parlay your time in the Pensacola Bay Center (August 21-23) into a genuine learning and networking experience. With a little attention to planning, you can get a tremendous return on the time you spend there. Here's how:

- **Plan your stops.** Pick up a map of the exhibit area before you begin browsing. Then identify a selection of booths that might offer especially useful information.
- **Divvy up the work.** If you are attending the Expo with a colleague and you have a lot of booths to visit, split the booths up between the two of you, either by interest area or by section.
- **Know when to browse.** Take the tempo of the trade show. When exhibit traffic is light, make your high-priority business-oriented visits. You'll be able to spend more time with exhibitors this way. When traffic is heavier, you can browse through the lower-priority booths more casually.
- **Set goals.** Decide what you want out of each exhibit even before you start making the rounds. Do you want help with a thorny service problem? Want to learn about a new line of products? Want to save money? Keep these goals in mind as you visit each booth. You might even want to develop a list of stock questions to ask each exhibitor you visit.
- **Understand the goals of exhibitors.** They vary. Some exhibitors want to foster an image or impart positioning statements. Others want to build prospect lists. Others want to gather qualified leads. You can often discern an exhibitor's purpose with a quick glance or a brief conversation. Ask yourself: is the exhibitor's goal compatible with yours?
- **Stick to your agenda.** Approach each booth with your agenda in mind. Stop, look around, introduce yourself, and then move directly to the business at hand.
- **Look for the quick message.** When you approach a booth, look and listen for the "quick message" – the exhibitor's key points. The signs, posters or demonstrations often display this message at a glance.
- **Bring your specs.** Bring along specifications for products you'll need in the months and years ahead. Refer to them when talking to exhibitors and don't hesitate to pass copies along to exhibitors who may help to fill your product needs later on.
- **Ask for help.** Pose questions and problems – perhaps from a ready-made list to exhibitors. Specifically – ask for help with problems you're having on the job. They frequently know what's happening in your



industry, and can offer valuable solutions and recommendations.

- **Ask for high-value materials.** What relevant brochures, magazine reprints and case studies can exhibitors give you? If an exhibitor does not have what you are looking for, ask him to place your name on a follow-up call or mailing list.

- **Ask about free seminars.** Many exhibitors offer seminars or demonstrations during the convention, or throughout the year. Ask for a schedule of events, and note topics, dates and times that are right for you.

- **Learn about the competition.** Chat with exhibitors about the competition. You might discover clues about their recent successes and problems.

- **Let them sell you.** When you visit a busy trade show booth, you often have the opportunity to see the various representatives of various firms in action – giving information, answering questions, attempting sales, managing the booth – in short, juggling a myriad of details. It's a great time to test the capabilities of the exhibitors, the quality of their products, and their ability to serve you.

- **Kick the tires.** Participate in demonstrations. Try your hand at surveys, exercises or evaluations offered by exhibitors. Do you have a product or service suggestions for an exhibitor? Don't hesitate to throw in your two cents before you leave.

- **Offer advice.** Have you used an exhibitor's products in the past? If so, can you offer examples of effective and ineffective performance? Offer your insights. Exhibitors take these suggestions very seriously and often forward them to their home offices.

- **Become a customer.** If you're pretty sure you're going to be doing business with an exhibitor, give them whatever information they need to begin a successful sales relationship – right then and there. This information might include company background, credit references, products used now, quantity information and purchasing resources available.

- **Evaluate.** Make a handwritten note after you leave each exhibit. Jot down the key points you've learned, product problems you've encountered, or issues you'd like to raise in a return conversation with the exhibitor.

- **Develop company contacts.** Exhibitors often know the companies they represent inside and out. They may be able and willing to furnish you with the names and telephone extensions of key training, accounting and technical people in the company. If you're conscientious in gathering this information, you can often leave the convention hall with a treasure trove of new contacts.

- **Organize information.** Carry a portfolio or bag with pockets so that you can sort and file printed materials as you receive it. If you indiscriminately dump everything handed to you in an oversized bag, chances are most of the material will be too heavy to carry and eventually end up in a junk pile.

- **Talk to other visitors.** You can often learn about their needs and problems, and pick up valuable tips from them. Better yet, you can build new professional acquaintances that make your job easier over time.

- **Look for benefits.** Yes you can get free promotional items and refreshments in the convention hall. But look for benefits of lasting value such as technical literature. Literature can influence your profitability and offer lasting value long after you return home.



Ron Casnter
Expo Chairman

Ron Castner, Chair of the 2015 Home & Product Expo, is a building and remodeling professional his company, Castner Construction Company.

Business Community Rallies Around Health Care Fix

The National Association of Home Builders (NAHB) and 15 other major organizations sent a joint letter to House and Senate lawmakers on July 13 urging Congress to move swiftly to pass bipartisan legislation pending in both chambers that will help small businesses provide health care for their employees.

The Small Business Healthcare Relief Act, introduced in the House (H.R. 2911) by Reps. Charles Boustany (R-La.) and Mike Thompson (D-Calif.), and in the Senate (S. 1697) by Sens. Charles Grassley

(R-Iowa) and Heidi Heitkamp (D-N.D.), would allow small businesses to provide Health Reimbursement Arrangements (HRAs) to employees with health insurance.

These HRAs allow businesses to offer pre-tax dollars to insured employees to help pay premiums and/or other out-of-pocket costs associated with medical care and services.

Under the Affordable Care Act, stand-alone HRAs are no longer allowed. As of July 1, all employers – regardless of size – could face fines of \$100 per day per employee if they offer HRAs to their employees. Over the course of a year, that \$36,500 per employee and up to \$500,000 in total.

The letter called on Congress to “move



swiftly to pass this vital legislation so that more small employers can help their workers defray the high cost of insurance premiums and/or other out-of-pocket medical expenses.”

For more information, email Suzanne Beall at NAHB or call her at 800-368-5242 x8407.

Courtesy of NAHBNow

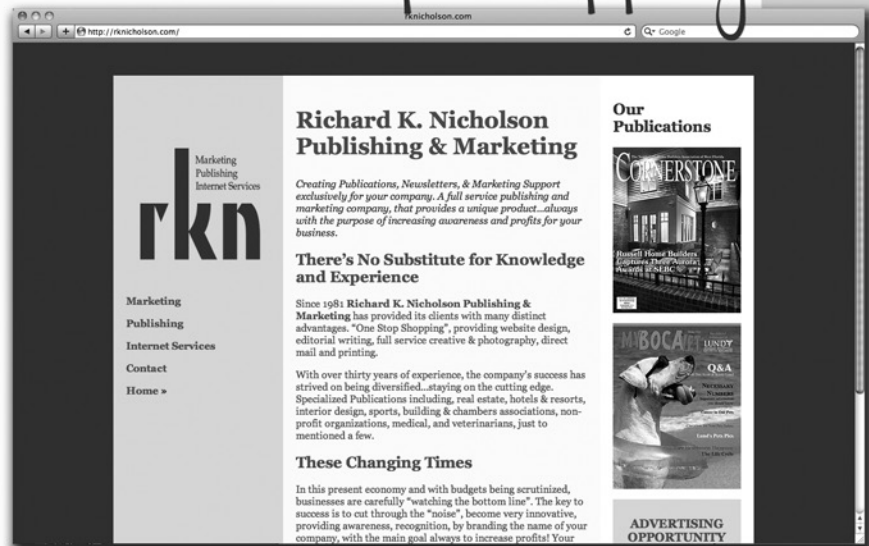


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28 Reasons (and Counting) Why EPA Water Rule Should be Rescinded

Since the end of June, 28 state attorneys general have filed lawsuits seeking to overturn a federal rule that defines the “waters of the United States” and the jurisdictional scope of the Clean Water Act.

NAHB has also filed its own lawsuit against the Environmental Protection Agency and the U.S. Army Corps of Engineers in the U.S. District Court, Southern District of Texas, charging that EPA and the Corps are “set and determined to exert jurisdiction over virtually every water feature imaginable.”

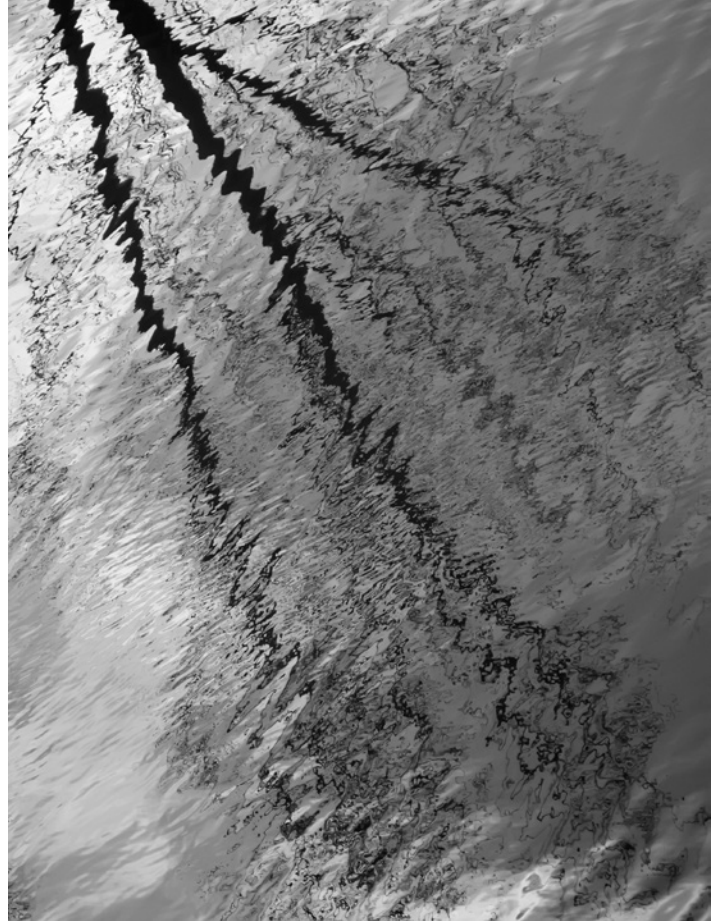
The effort by local and state home builders associations to get their state attorney generals involved is important to prevent federal overreach that could place millions of additional acres of private land and countless miles of dry stream beds under federal jurisdiction.

Mike Means, executive officer of the Oklahoma State Home Builders Association, found that social media can help move the ball forward.

“I follow my AG on Twitter and he follows me,” Means said. “I put in a call and couldn’t get straight to him. After leaving a message, I tactfully tweeted out that 27 other states have filed suit, so where’s Oklahoma? He’s always been a terrific leader in fighting federal government overreach. The next day he filed suit. I won’t say my tweet is the reason, but maybe it got his attention.”

The water rule, which will go into effect Aug. 28, is important to the home building industry because it changes what areas can be regulated by the federal government under the Clean Water Act and when builders and developers must obtain federal permits.

In addition to challenging the rule in the courts, NAHB continues to successfully engage legislators. With bipartisan support, the House recently approved H.R. 1732, the Regulatory Integrity Protection Act, which would require EPA and the



Corps to withdraw their rule and develop a new plan to safeguard America’s waterways in consultation with state and local governments and other affected stakeholders, including small businesses. NAHB is also urging the Senate to pass companion legislation, S. 1140, the Federal Water Quality Protection Act.

Builders are encouraged to contact their senators and urge them to support this bill. Use these talking points as a guide to talk to elected officials and others about why the rule should be withdrawn.

View a list of the state attorneys general who have filed suit against EPA and the Corps. If your state is not on the list, tell your local HBA to contact your state attorney general and urge them to file suit against the EPA water rule.

For more information on the litigation, contact Tom Ward at 800-368-5242 x8230; for information on NAHB’s legislative efforts, contact Courtney Briggs at x8459.

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TAKE ACTION ON LEAD TEST KITS, NAHB TELLS EPA

As a follow-up to remodeler Bob Hanbury's testimony before the Environmental Protection Agency (EPA) on June 4 regarding the lack of an affordable, reliable lead paint test kit, the National Association of Home Builders (NAHB) submitted comments to the agency July 6 reinforcing the need for action to address the shortcomings in the Lead Renovation, Repair and Painting (RRP) program.

In the letter, NAHB urged EPA to acknowledge that a test kit that meets the regulatory requirements will not be available for the foreseeable future. As a result, EPA's assumptions regarding the program have been severely undermined, given that the original economic analysis for the regulation was predicated on technology that has never been brought to market.

NAHB – once again – called on EPA to move quickly to revise its economic analysis, ensuring that all underlying environmental, health and economic impacts of the flawed RRP program are taken into account.

Without a reliable test kit or mechanism, like the opt-out provision that was removed from the RRP rule in 2010, the rule has been over-applied to units where a lead-based hazard has not been established. If the scope of coverage is narrowed to target the units where lead-based paint is most likely to be found or where children under 6 or pregnant women are known to be present, than EPA would be able to ensure that the RRP rule does the job it was intended to do, NAHB said.

NAHB also identified a number of ways to fix it. For example, EPA could limit the scope of housing stock covered by the regulation to homes built before 1960, which have a greater likelihood of containing lead-based paint.

Additionally, EPA could revisit an opt-out program or other regulatory alternatives to ensure that the rule is effectively targeting the at-risk population the rule was supposed to address, rather than the current situation, where the lack of a cost-effective, reliable test means the expensive RRP measures are applied to homes where there is no identified lead-based paint hazard.

In addition to filing these comments for the docket, NAHB joined with the Hearth, Patio & Barbecue Association, the Window and Door Manufacturers Association, the National Multifamily Housing Council, and the National Lumber and Building Material Dealers Association to request an individual follow-up meeting with EPA. Agency staff have indicated that these meetings will happen later this summer, with the expectation that EPA will report back to Congress on their findings by Sept. 30, the end of the fiscal year.

For additional information about RRP, visit nahb.org/leadpaint or contact Tamra Spielvogel at 800-368-5242 x8327.

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CFPB ANNOUNCES NEW LENDING RULES SET FOR OCTOBER 3

Consumer Financial Protection Bureau (CFPB) announced in July that it will be instituting new mortgage lending rules effective Oct. 3.

The implementation date was originally scheduled for Aug. 1 and then pushed back to Oct. 1, before being delayed an additional 48 hours due to late paper-work filings.

What does this mean for home buyers, home builders and lenders?

On Oct. 3, the Good Faith Estimate, the Truth in Lending and HUD-1 Settlement Statements will be replaced by the CFPB's new integrated disclosure forms, the "Loan Estimate" and the "Closing Disclosure."

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

NAHB, OTHERS SEEK HOLD HARMLESS PERIOD

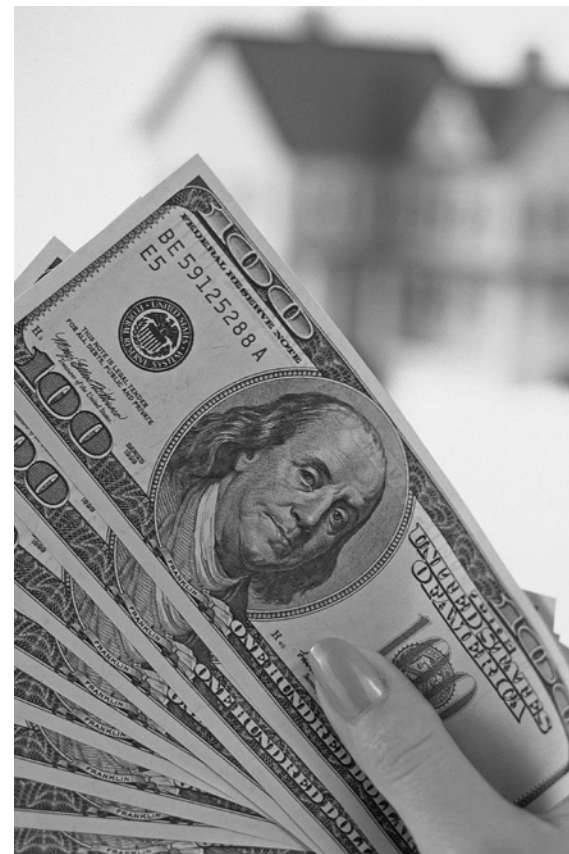
The National Association of Home Builders (NAHB) and other industry allies have urged CFPB Director Richard Cordray to provide a hold-harmless period for

the initial months of the new process so that good-faith efforts to comply with the new disclosure regime do not expose lenders, settlement service providers and others to regulatory penalties and litigation.

The American Bankers Association reported Cordray stating that his agency would be sensitive to those who are "just trying to get it right" during his appearance before the Senate Banking Committee on July 15. "And so for the first period, which may last many months, the other agencies and ourselves as we work on this, if we see errors, we will point out what they are and how they should be corrected," said Cordray. "We will not be looking to be punitive to people."

While NAHB appreciates the tone taken by Cordray, NAHB is urging Congress to pass House and Senate bills H.R. 2213 and S. 1711, which would provide a temporary safe harbor from enforcement of the new lending rules through the end of the year.

To prepare those in the residential construction field for the impending rule changes, NAHB held a webinar June 24 to explain how to work proactively with lenders and settlement stakeholders to avoid unnecessary delays to home closings. A replay of this webinar will be posted on nabh.org.



"While NAHB appreciates the tone taken by Cordray, NAHB is urging Congress to pass House & Senate bills H.R. 2213 and S. 1711..."

For more information, email Steve Linville at NAHB or call him at 800-368-5242 x8597.

Courtesy of NAHBNow

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