

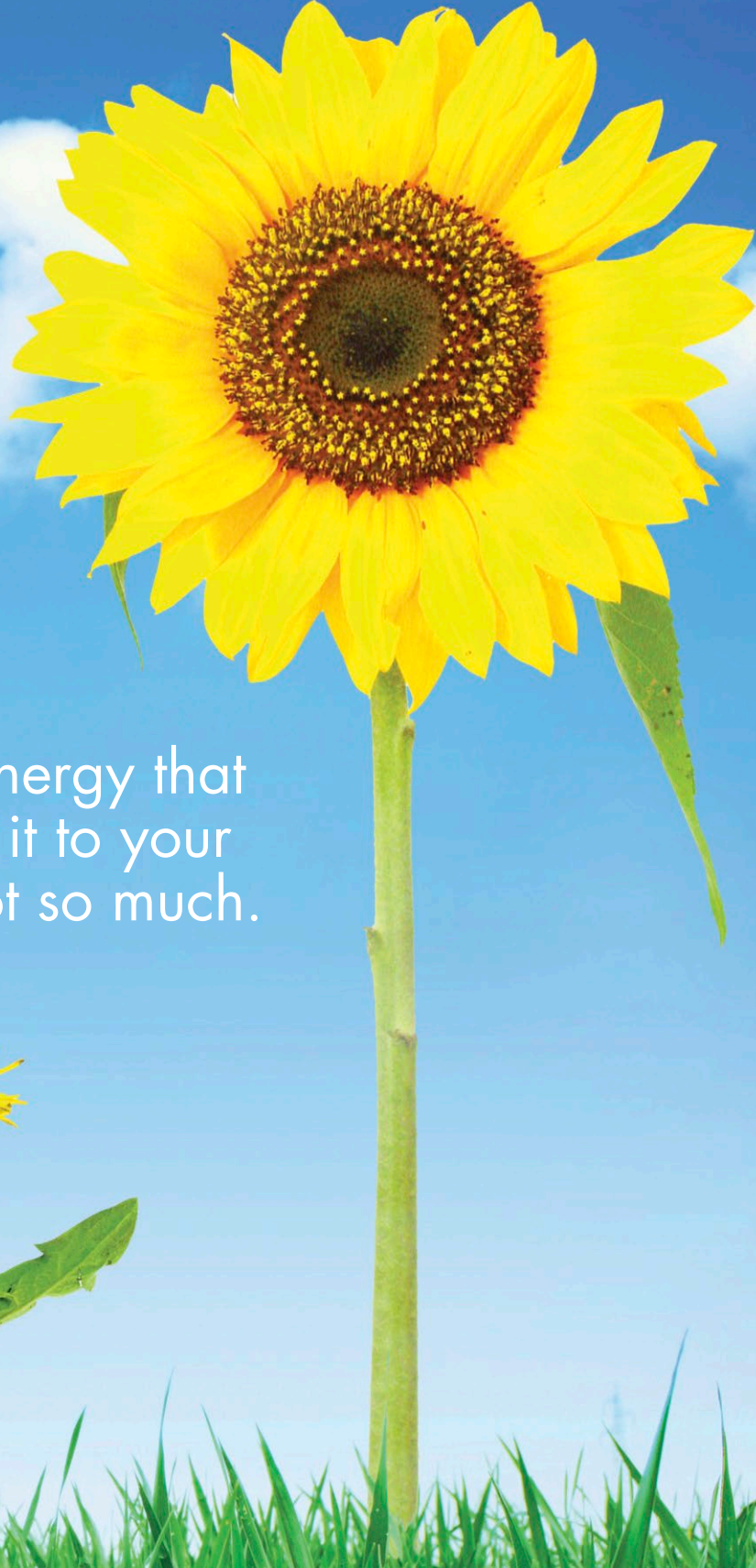
The News of the Home Builders Association of West Florida

CORNEDSTONE

October 2015

**ECONOMIC
IMPACT STUDY
SHOWS
HOME BUILDING
PAYS ITS WAY IN
SANTA ROSA COUNTY**

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



97% of the natural gas energy that leaves the ground makes it to your home. The other guys, not so much.

Make a clean break. Switch to Natural Gas today.
Natural gas is a smart choice for our homes and our planet. It's efficient, clean burning and, unlike electricity, virtually all of it survives the trip to your door. Plus, we have an abundant supply of natural gas right here in the U.S. To learn more, visit PensacolaEnergy.com or call 850-436-5050.





Shelby Johnson
President
Johnson Construction



Thomas Westerheim
1st Vice President
Westerheim Properties



Jon Pruitt
Treasurer
J.W. Dunnwright Construction



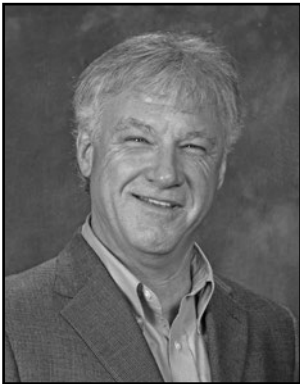
Judy Gund
Financial Officer
Saltmarsh, Cleaveland & Gund



Taylor Longworth
Secretary
East Hill Building and Design



Bill Batting
2nd Vice President
REW Building Materials, Inc.



Gary Sluder
3rd Vice President
Gene's Floor Covering



Jill Grove
Past 2nd Vice President
Pensacola Energy



Newman Rodgers
Past President
Newman Rodgers Construction



Stephen Moorhead
Legal Counsel
McDonald, Fleming, Moorhead

2015 Leadership Board

2015 Home Builders Association of West Florida Board of Directors

Builder Members

Tabitha Comis, *Casnter Construction*
Chad Edgar, *Holiday Builders*
Darrell Gooden, *Gooden Homes*
Robert Harris, *Adams Homes*
Doug Henry, *Thomas Home Corporation*
Doug Herrick, *Coastal ICF Concrete Wall Systems*
Clyde Jolly, *Southern Building Specialties*
Ron Mangum, *Residential Renovation Company*
David Mayo, *Mayo Construction & Design*
Mac McCormick, *Florida 1st Home Construction*
Stephen Miller, *Old South Construction*
Russ Parris, *Parris Construction Company*
Karen Pettinato, *Pettinato Construction*
Mark Schnoor, *Arista Builders*
Luke Shows, *Shows Construction*
Craig Stefanik, *1st Choice Home Improvements*
David Teague, *Timberland Contractors*
Chris Vail, *Urban Infill Corporation*
Lorie Reed, *DR Horton*

Associate Members

Kim Cheney, *Mathes Electric Supply*
Bill Daniel, *Mobile Lumber*
Keith Furrow, *Keith Furrow and Associates Realty*
Steve Geci, *Geci & Associates Engineers*
Lindsay Gibson, *Pen Air Federal Credit Union,*
Membership Chair
Tom Hammond, *Hammond Engineering*
John Hattaway, *Hattaway Home Design*
Towana Henry, *RE/MAX Infinity Realty*
Rod Hurston, *Fisher Brown Bottrell Insurance*
Shellie Isakson, *Beach Community Mortgage*
Pat Kozma, *ACME Brick & Tile Company*
Rick Lewis, *Swift Supply*
Noah McBride, *Pensacola Ready Mix USA*
William Merrill, *Rebuild Northwest Florida*
David Redmond, *Supreme Lending*
Charlie Sherrill, *Hancock Bank*
Wilma Shortall, *Primary Residential Mortgage*
John Stumpf, *WR Taylor Brick*
Gary Sluder, *Gene's Floor Covering*
Doug Whitfield, *Doug Whitfield Residential*
Designer, Cost & Codes Chair

Council Chairs:

Angie Cooper, *GulfPower Company,*
Auxiliary Council Chair
Jeff Hatch, *Gulf Power Company,*
Green Building Council Chair

Ex-Officio

Dennis Remesch, *Pensacola Association of Realtors*

Cornerstone

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



HBA
Home Builders Association of West Florida

4400 Bayou Blvd., Suite 45, Pensacola, Florida 32503
(850) 476-0318
www.westfloridabuilders.com

Cornerstone is published for the Home Builders Association of West Florida by Nicholson Publishing and distributed to its members. Reproduction in whole or part is prohibited without written authorization. Articles in Cornerstone do not necessarily reflect the views or policies of the HBA of West Florida. Articles are accepted from various individuals in the industry to provide a forum for our readers.

In This Issue

Cornerstone



David Peaden II
Executive Director
dpeaden@hbawf.com



Vicki Pelletier
Director of Marketing &
Communication
vicki@hbawf.com

**Next Issue:
November
2015**

Edit: October 2, 2015
Space: October 15, 2015
Materials: October 21, 2015

*Magazine Design & Layout by
warren wight creative services
www.warrenworld.com*



Cover Story

Economic Impact Study Shows Home Building Pays Its Way In Santa Rosa County 6

CORNERSTONE COLUMNS

President's Message: Do You Care Enough to Be an Involved Member Who Can Make a Difference? 5

FEATURE STORIES

Preparing for the October 3rd TRID implementation 11
NAHB News: Property Tax Collections Increase 17
NAHB News: NAHB Urges FDIC Not To Penalize Small Banks For Making A,D, & C Loans 18
A Renew Push for Housing Financing Reform 18
Office of Advocacy Sites NAHB Concerns on Proposed Overtime Rule 19
Different Buyer Preferences? New vs. Existing Homes 19

ASSOCIATION NEWS

HBA News: Exclusive Pricing for HBA Members 7
Council News: Auxiliary Council's Angel Tree 8
Thank You to Our 2015 Expo Sponsors 9
Top Ten Reasons to do Business with an Associate Member 9
Upcoming Events HBA Sept., Oct. Mark Your Calendar 9
Meet the Builder... A Hi Speed Networking Event 10
HBA Golf Registration Form 15
HBA Golf Sponsorship Form 16
Like Us on Facebook! 17
What Has FHBA Done For Me Lately 20
Future HBA Upcoming Events 21
Do Business With a HBA Members 21
HBA Membership News: New Members, Thanks for Renewing, & More 21
Spike Club Update 22

DEPARTMENTS INDEX

Next Issue Deadlines 4, 17 & 21
Advertisers Index, Web, & Email Addresses 22

Cornerstone, the monthly publication of the Home Builders Association of West Florida serving Escambia and Santa Rosa Counties, is published monthly, twelve (12x) per year. Send address changes to HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910. Cornerstone, is published in the interests of all segments of the home building industry and is distributed to its members and others associated with the HBA of West Florida. HBA of West Florida and Richard K. Nicholson Pub., Inc. does not accept responsibility for, or endorse any statement or claims made by advertisers or authors of any articles. Every effort has been made to assure accuracy of information, but authenticity cannot be guaranteed. No part of this publication may be reproduced without the written consent of Home Builders Association of West Florida, Copyright ©, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.

Do You Care Enough to Be an Involved Member Who Can Make a Difference?

Who will lead the Florida home building industry into the future? That question lies at the heart of my deepest concerns about our future. Committed industry leaders are the foundation upon which the day-to-day problems can be solved. Leadership translates into ideas, action, governmental affairs, membership growth and non-dues revenues for our Association.

Our current leaders are doing an outstanding job for our Association and I'm proud of the work they do. But they have family and work commitments like everyone else, and they'd like nothing more than for a new round of leaders to step up to the plate and help them.

What's stopping them? Probably the biggest barriers to leadership involvement are time away from business and family. Those are difficult objections to overcome. Frankly, if your business is not profitable, you really have no basis on which to lead. As for family objections, I greatly respect the men and women who honor them, and that respect far exceeds that which they could earn from me for business success.

As important as business and family are, I don't believe they are the only weapons being used to deal with death blows to involvement. By far the most lethal enemy is apathy. Which begs the personal question: If everyone contributed to the success of the Home Builders Association of West Florida to the exact level you do, would our industry be able to overcome the many obstacles to affordable housing, the threat of impact fees and sensible growth?

The fact is that our Association needs you. You can begin by attending a membership meeting. Our members go to great expense and your attendance would go a long way in showing your support for the HBA. You can also select one or two areas of interest, say the Governmental Affairs Committee or Membership Committee that we are currently working to revitalize. Work hard, learn and evolve yourself into a committee chair. Broaden your interest by learning about how your Association is governed. Then inform the President, Senior Officers or Executive Director that you'd like to serve on the Board of Directors. Continue the learning process to the point where you feel you could actually serve as President (builder) or Second Vice President (Associate member)... then make your intentions known to our leadership.

Most likely, we will welcome you with open arms. And once you've served in the top leadership positions, refocus your energies on mentoring new leaders. But remember, there remains a price to be paid. You must be willing to sacrifice your personal interests for the consensus policies of the Association. You must conduct your business and your life in a manner that inspires others to follow. This means honesty, integrity, and a solid work ethic. And you must be willing to be a bold spokesperson for the industry, carrying our message to members, potential members, government bodies, the media and public.

But most of all, you must care about our industry so deeply that your enthusiasm becomes contagious and ignites our entire Association. And where is the payoff for you? The satisfaction of knowing that you were one of the few, proud people who cared enough to make a difference.

President's Message



“The fact is that our Association needs you. You can begin by attending a membership meeting. Our members go to great expense and your dance would go a long way in showing your support for the HBA.”

ECONOMIC IMPACT STUDY SHOWS HOME BUILDING PAYS ITS WAY IN SANTA ROSA COUNTY

An economic impact study conducted by the National Association of Home Builders (NAHB) Housing Policy Department shows that the home building industry in Santa Rosa County not only pays for itself, its economic impact results in new income and jobs for Floridians and additional revenue for local governments.

Every 1,000 single-family homes built in Santa Rosa County in 2014 will generate a cumulative \$116.8 million in revenue, compared to only \$68.4 million in costs over the next 14 years. By the end of the first year the housing industry's economic impacts more than offset the fiscal costs resulting in a fiscal surplus to local governments and, the fiscal surpluses are more than enough to pay off all debt and result in a surplus available to pay for additional government services. Collectively new single-family housing produces a net income to local governments of \$6,224,900 in the first year, and \$3,026,000 each and every year thereafter.

"These results show that home building more

than pays its own way and should put to rest the notion that existing home owners subsidize new home construction here in the Pensacola area," said Dr. Elliot Eisenberg, the President of GraphsandLaughs, LLC, an economic consultancy, who reviewed the analysis of the impact of home building here in Santa Rosa County and is familiar with local economic conditions. "This is an outstanding result and it suggests that local residents should be thanking the building industry for footing the bill for a great many local services and for keeping a lid on property taxes."

The economic impact study looks at the impact of the construction industry in three phases: the construction phase; the ripple effect; and, the occupancy phase. The impact of the three phases are added up, and then compared to the cost of services such as education, fire, police, utilities, parks and recreation and roads that are required to support the new housing units.

During the construction phase, the building of every 1,000 single-family homes creates 2,296 jobs (1,764 jobs in construction alone), generates \$10.8 million in local taxes and \$130.6 million of local income in the first year. The ripple effect of those homes, which includes the wages and profits local area residents earn

during the construction period that are spent on other local goods and services, results in another 1,255 jobs, \$6.5 million in local taxes and \$61.3 million in local income, also in the first year. The ongoing annual effect of those homes, which includes local jobs, income and taxes generated as a result of the home being occupied, is 667 jobs, \$6.9 million in local taxes and \$32.3 million in local income per year.

"It is important for us to look closely at these numbers," said HBA President Shelby Johnson. "We've been saying for a long time that local home builders are doing their part to build community, and these numbers show that we are a very important player in the overall economic health of our economy."

The NAHB model used to determine the economic impact of the housing industry was first developed by NAHB in 1997 and has been applied to construction in more than 800 areas of the country. This study looks at economic impact of building 1,000 average priced single family homes across all of Santa Rosa County in 2014.



HBA

PARTICIPATING CHAPTERS

Many Home Builders Association members are already saving time and money through the NPP program.

To access the discount pricing, register with NPP. Signing up is easy.

HOW TO REGISTER

- Go to www.mynpp.com. Click "Join Now".
- Select "Construction" from the dropdown menu.
- Select "Residential" from the Category dropdown menu.
- Select "HBPP" from the Association dropdown menu.
- Complete the registration form.

For more information about the program, feel free to contact NPP:

800.810.3909
customerservice@mynpp.com
www.mynpp.com



EXCLUSIVE PRICING FOR HBA MEMBERS

Since 2007 many HBA Chapters have partnered with NPP to offer members discount pricing on several products and services. NPP negotiates the rates, and makes them available to HBA members throughout the country.

This program is entirely free, and there is no obligation to purchase. To access the savings, register with NPP at www.mynpp.com. Included among the discounts available to participating HBA Chapter members:



- Corporate Discount - 22% off all wireless calling plans \$34.99 & higher and free activation
- Employee Discount - 18% off wireless calling plans \$34.99 and higher
- Select Accessory Discount - 35% (corporate) and 25% (employee/family)
- \$20 Unlimited Wireless E-mail feature on corporate lines
- Variable discounts on phones

Verizon Eligibility Requirements: Each Member must be a construction company, heavy highway, concrete, remodeling company or other trade craftsman (e.g.: a subcontractor such as an electrician or plumber whose primary trade is within the construction industry).



- Receive money for your used phones
- Additional 10% for members



- Toll-free audio conferencing for only 3 cents per minute; no contract, setup or monthly fee

STAPLES Advantage

- Discounted, contracted prices on over 30,000 supplies and services
- Free next-day delivery on most standard orders over \$30

cradlepoint

- Up to 22% discount on 4G wireless routers and mobile broadband adapters

Airgas

- Up to 35% discount on safety supplies and personal protective equipment



- Wireless applications for data collection
- Save 50% on set-up fees per device



- Fleet management solutions that fully connects the driver to the office
- 15% discount on a unique bundle of services

warren wight

offering creative services to the building community and related industries

services



web

warren has been designing websites since the 80's ... he knows what he's doing.



logos

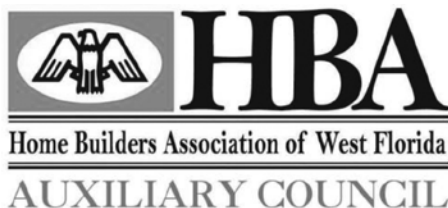
your logo is truly your company's identity ... make it a good one.



print

not everything is about the internet ... print does still exist ... all is not lost.

407.920.1478 | warren@warrenworld.com | warrenworld.com



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

Because of the growing need for support of various other worthy causes and the Council's desire to broaden their services and involvement in the Community, the Council elected to take a new approach with the 2015 Angel Tree Drive. Our initiatives have been expanded to include many other organizations and beneficiaries, such as Gulf Coast Kid's House, ARC/Gateway, Sacred Heart Children's Hospital, (LeapPlay) Workman Middle School and University of West Florida. We'll continue to support the Lakeview "Kids", but in a fashion that will provide more permanent and effective utilization of the donations. Whether it be helping abused children, people with developmental disabilities, young people who have the skills and desire to further their education but lack the resources, or simply those who are hungry and need food, the Council's mission is to make a significant, lasting difference in the lives of these, our fellow citizens, friends, and families. Our theme this year is

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

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

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

Name: _____
 Company Name: _____
 Email Address: _____
 Work Number: _____ Cell Phone: _____



I would like to make a pledge for one of the following Classifications:
 ___ Blue \$100 ___ Silver \$200 ___ Gold \$300 or more ___ White -\$500 or more

Attached is check in the amount of \$ _____
 Please charge my Visa or MasterCard in the amount of \$ _____ . Card # _____ ;
 Expiration Date: _____ Verification Code: _____
 _____ please have HBA e-mail an invoice.

_____ I would like to donate an Auction Item for the Auxiliary's Annual Fundraiser at HBA's October General Membership Meeting at Gene's Floor Covering on October 13, 2015.

TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

1. They support the industry at the local, state and national levels.
2. They volunteer time, talent and treasure to help the association accomplish its goals.
3. They recruit their colleagues and business contacts to become members.
4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.
5. By doing so, you increase the value proposition for all membership in our HBA.
6. They are strong supporters of local and state PACs and BUILD-PAC.
7. They are a major source of non-dues revenue through sponsorships, advertising, etc.
8. As industry partners, they are a valuable resource for business and management tips.
9. They are heavily invested in your business success:
You win, they win!
10. Why wouldn't you do business with a member?

MARK YOUR CALENDAR



THANK YOU TO OUR SPONSORS



Your support helped make this year's EXPO one of the best ever!

Oct. 13

Auxiliary Auction & Oct GMM
Gene's Floor Covering
5:30 - 7:30 p.m.
Fun, Food & Drinks!

Oct. 22

Fall Classic Golf Tournament
Stonebrook Golf Club, Pace FL
11:00 a.m. Registration
12:00p.m. Shotgun

Nov. 3

Meet the Builder
New World Landing
1:00 - 5:00 p.m.
WE NEED BUILDER REPS!!

Nov. 4

SAM TRAM
Sale and Marketing Committee
Bus Tour area New Construction sites
10:00 - 2:00 p.m.

Interested in sponsoring a General Membership Meeting?
Contact Vicki Pelletier at
850-476-0318 for more information!

Auxiliary Council Needs YOU!

The Council is committed to making a difference in our community by contributing to various organizations. Help us continue to make things happen.

Donations are being accepted for the following:

- Auction Items (can include gift cards/gift certificates!)
- Angel Tree \$100 Donations (any amount is accepted)

Membership Drive:
One Member in November!
Make plans to bring in at least one new member!!

For further event details, please visit our website:
www.westfloridabuilders.com



Meet the Builder

A Hi-Speed Networking Event

Tuesday, November 3rd, 2015

New World Landing

1:00 p.m. to 5:00 p.m.

WHAT IS IT?

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

HOW DOES IT WORK?

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

WHY SHOULD I ATTEND?

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

Please contact Vicki Pelletier at 476-0318 for more information.



Sponsorship Opportunities

DON'T MISS THIS OPPORTUNITY TO BE IN FRONT OF THE BUILDERS AND YOUR COMPETITION!

PLATINUM SPONSOR - \$800

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

GOLD SPONSOR-\$500

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

SILVER SPONSOR-\$250

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

FOOD SPONSOR-\$500

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

BEVERAGE SPONSOR-\$500

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

BRONZE SPONSOR-\$150

Company name on event information.
Verbal recognition during the event.
Recognition in the HBA's Cornerstone publication.
Recognition on the HBA website.

Please contact Vicki Pelletier at 476-0318 for more information.

Preparing for the October 3rd TRID implementation

By VICKI H. CAMPBELL, CLS

The new regulatory environment will present challenges to everyone involved in real estate.

The October 3, 2015 effective date of the TRID (TILA/RESPA Integrated Disclosure) rules and regulations is quickly approaching, and there is still a lot to be done in order to prepare.

Here is what you should know at the very least:

- The new TRID rules and forms will go into effect October 3, 2015
- The new Closing Disclosure (CD) is replacing the HUD-1 and final Truth-in-Lending for most types of residential transactions. The lender is responsible for the delivery of the CD. It must be received by the consumer (the borrower) three business days before consummation (interpreted as signing of the note).
- The lender must use quality service providers. This is outlined in the CFPB bulletin 2012-03, which can be found by clicking on this link: CFPB Bulletin 2012-03 (http://files.consumerfinance.gov/f/201204_cfpb_bulletin_service-providers.pdf).

As one of the focal points for real estate transactions, builders will be affected by a number of these rules and regula-

tions put forth by the Consumer Financial Protection Bureau (CFPB). You will need to be able to talk your homebuyers through the new forms resulting from the final mortgage disclosure rule – which will also affect the timing of your transactions with a mandatory three business-day notification for both the Loan Estimate form (http://files.consumerfinance.gov/f/201311_cfpb_kbyo_loan-estimate.pdf) and the Closing Disclosure form (http://files.consumerfinance.gov/f/201311_cfpb_kbyo_closing-disclosure.pdf).

So, what should you do about all of these new changes? First, learn as much as you can about the new rules and prepare for the changes in the transaction process well ahead of time. Second, meet with lenders to hear how they plan to implement the changes. Third, plan ahead by making sure your closing partners are vetted and verified by your lenders and meet with them to discuss the new disclosures and their preparations for the new regulatory environment.

Builders will quickly need to adapt to the new regulations and rules and prepare a pathway to success in the new regulatory environment.

Vicki H. Campbell, CLS is an agency representative with Stewart Title, located at 125 W. Romana St. Suite 620, Pensacola, FL 32502. For more information, contact Vicki at (850) 483-8581 main, (850) 449-1196 or email: mobilevicki.campbell@stewart.com

This article is intended to provide an overview of the CFPB and pending regulations, for the full version of the proposed rules, readers can visit www.consumerfinance.gov <<http://www.consumerfinance.gov>>

© Stewart 2015. All rights reserved.



stewart
Vetted and verified.



Vicki H. Campbell, CLS

HBA FALL GOLF CLASSIC October 22, 2015 STONEBROOK Golf Club

Sponsorship Form
page 16

Player/Team
Registration Form
page 15

Questions?
vicki@hbawf.com

Registration: 11:00 a.m.

Shotgun: 12:00 p.m.

Limited to 128 Players

4 - Person Scramble

\$80 Per Player





Quality You Can Trust
Service You Can Depend On!

At REW Materials, we have people with the technical expertise to help contractors, architects, and owners stay on top of new methods in construction. Unique to the industry, REW has a team of representatives and leading edge technology to help our customers develop the best possible solutions for today's complex applications.



REW Materials uses all of the latest innovations to meet your residential jobsite needs.



Drywall | Metal Studs | Acoustical Insulation | Roofing | Stucco

Bill Batting
 p 850.471.6291
 f 850.471.6294
 c 850.259.7756

bbatting@rewmaterials.com

REW Materials
 8040 N. Palafox Street
 Pensacola, FL 32534

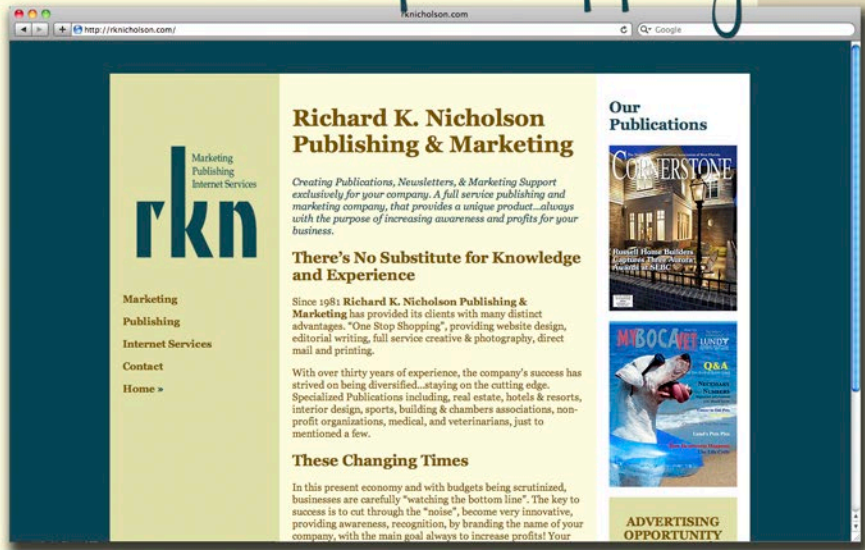


Publisher of Cornerstone Magazine

RKN Pub. & Mkt. Offers One-Stop Shopping

In addition to Publishing Magazines, We Offer Complete Website & Newsletter Design, Including Photography, Copyrighting, Marketing, and Electronic Distribution.

Advertising Bonus
All Cornerstone advertiser's will now be featured on the RKN Pub. & Mkt. Website, with a link to their website!



2947 SW 22nd Circle, Ste.#28-B | Delray Beach, Florida 33445 | 561.843.5857 | rknichent@aol.com

www.rknicholson.com



Not your Grandparent's Murphy Bed!

When you need more space, a Murphy Bed can transform a spare bedroom into a home office, man cave, workout room, craft room and store a comfortable bed to sleep. Murphy Beds with matching bookshelves, cabinets, and drawers marries function to sensational style.



**Queen Size Murphy Beds
starting at
\$1800 Installed.**

Alpha Closets has installed over 1000 Closets and Murphy beds. Let a certified designer help you transform your space, or create closets that de-clutter and organize your wardrobe. Our 3D design program lets you see your amazing space.

AlphaMurphyBeds.com



850-934-9130

Showroom Mon thru Fri 8-5 and Sat 10-3
6084 Gulf Breeze Pkwy., Gulf Breeze, FL

BATH EXPERIENCE WITH FUNCTIONALITY



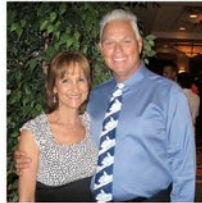
DESIGNER BRANDS

- WHIRLPOOLS • AIR BATHS
- **TOTO®** TOILETS
- VANITIES • SHOWER DOORS
- FAUCETS • SINKS
- BIDET SEATS and more!



Southwest Broward's Only
Full Service Plumbing Showroom!

**YOU'RE
GONNA LOVE
THIS PLACE!**



Doug and Jayne Johnson

954.423.2250
1.800.991.2284



Showroom Hours Tues-Fri 8:30-5:30 / Sat. 9-5
1387 SHOTGUN ROAD, SUNRISE (WESTON), FL

www.dougstubs.com



FHBI THE CONSTRUCTION INDUSTRY'S INSURANCE PARTNER



FHBI, Inc. builds strategic partnerships with companies and agents to customize insurance programs to meet the needs of the building industry.

FHBI services the building industry including:

- Residential & Commercial Contractors
- Trade & Artisan Contractors
- Residential & Commercial Roofers
- Land Developers
- Ground Water Contractors
- Heavy Construction
- Road & Bridge Construction

Through the following product lines:

- General Liability
- Umbrella/Excess Liability
- Commercial Automobile
- Builders Risk
- Property and Inland Marine
- Home Warranty
- Residential Wraps
- Contractor's Pollution Liability
- Architects & Engineers Professional Liability
- Miscellaneous Errors & Omissions Liability
- Workers Compensation
- Surety

For the best combination of coverage and service, contact a FHBI-appointed agent. For a list of authorized agents, contact your local FHBA office today.

www.fhbi.com

2600 Centennial Place
Tallahassee, FL 32308
888.513.1222





HBA of West Florida Fall Golf Classic Golfers Registration Form

October 22, 2015 Stonebrook Golf Course

Registration: 11:00 a.m.
Shotgun: 12:00 p.m.
Limited to 128 Players
4 - Person Scramble
\$80 Per Player

BE A SPONSOR \$100—\$1000
Sponsors also get maximum marketing exposure including:

- Your business' name listed in all communications sent out.
- Your marketing materials can be included in "Goodie Bags"
- Your business represented on Banner the day of the tournament

Deadline to Register is October 15, 2015

Please print the name of each player and their handicap in the spaces provided. Registration will be by player name. If changes occur please notify HBA prior to event.

Submit form with payment information prior to October 15th

If you need an invoice for payment purposes, please contact Vicki Pelletier at Vicki@hbawf.com or 850-476-0318.

| Players Names, Handicap and Email | |
|-----------------------------------|-----------------------------------|
| Name: _____ | Name: _____ |
| Handicap (Required/ Max 30) _____ | Handicap (Required/ Max 30) _____ |
| Email: _____ | Email: _____ |
| Name: _____ | Name: _____ |
| Handicap (Required/ Max 30) _____ | Handicap (Required/Max 30) _____ |
| Email: _____ | Email: _____ |

Company Name: _____ Need receipt? emailed mailed

Contact Name : _____ Email or Telephone: _____

Charge my (Visa, Mastercard or AmEx) in the amount of \$ _____

Card Number: _____ Expiration: _____ CVV Code _____



HBA of West Florida Fall Golf Classic Sponsorship Form

October 22, 2015 Stonebrook Golf Course

Platinum Sponsor.....\$1000

- ♣ Company Logo on Front of Golf T-Shirts
- ♣ Banner Provided by your company displayed on course
- ♣ Inclusion of logo on all tournament related materials
- ♣ Golf Package including Lunch, Cart & Green Fees (\$320 value)
- ♣ Special sponsor recognition at the Kick-off
- ♣ Opportunity to include written materials and company related items in "Goodie Bag"
- ♣ Company recognition in Cornerstone

*Please note that hole preference will be given in sponsorship level order (platinum, gold, silver, bronze).

Drink Cart Sponsor.....\$400

- *(only 2 more available / first come-first served)*
- ♣ Company Name and logo on Drink Cart
 - ♣ Exposure on Entire Golf Course
 - ♣ Company recognition in Cornerstone
- *Drink Carts can be driven by your staff**

Hole Sponsor.....\$300

- ♣ Set up and Staff at Hole of Your Choice*
- ♣ Company Name and Logo on event banner
- ♣ Sign Placed at Hole* items in "Goodie Bag"
- ♣ Company recognition in Cornerstone

Gold Sponsor.....\$600

- ♣ Golf Package including Lunch, Cart & Green Fees (\$320 value)
- ♣ Set up and Staff at Hole of Your Choice
- ♣ Company Name and Logo on shirt and event banner
- ♣ Company recognition in Cornerstone
- ♣ Sign Placed at Hole items in "Goodie Bag"

All Sponsors who would like to contribute items for the "Goodie bags" must deliver the items to the HBA Office prior to **October 12, 2015**

Goodie Bag Sponsor.....\$150

- *(only one available / First come-first served)*
- ♣ Distribute Goodie bags to all players at registration
 - ♣ You supply bags with your company logo.
 - ♣ Company recognition in Cornerstone

Silver Sponsor.....\$295

- ♣ Golf Package including Lunch, Cart, Green fees for 2 golfers (\$160 Value)
- ♣ Company Name and Logo on event banner
- ♣ Opportunity to put items in "Goodie Bag"
- ♣ Company recognition in Cornerstone
- ♣ Special sponsor recognition at the Kick-off

Sponsorship Deadline:
October 12, 2015

Mulligan Sponsor.....\$150

- *(only one available / first come-first served)*
- ♣ Your Company's Name on the Mulligan Cards
 - ♣ HBA Staff will sell the cards at registration
 - ♣ Company recognition in Cornerstone

Bronze Sponsor.....\$195

- ♣ Golf Package including Lunch, Cart, Green fees for 1 golfer (\$80 Value)
- ♣ Opportunity to put items in "Goodie Bag"
- ♣ Company recognition in Cornerstone

No Sponsor Level Will be Secured Without Payment.

TEE SIGN.....\$100

- ♣ Company Name on Tee Block
- ♣ Company recognition in Cornerstone

Place an "X" next to desired sponsorship level and submit with payment via fax to 494-9764.

Platinum Sponsor
 Gold Sponsor
 Silver Sponsor
 Bronze Sponsor
 Beer Cart Sponsor
 Goody Bag Sponsor
 Tee Sign Sponsor
 Mulligan Sponsor
 Hole Sponsor

Company Name: _____ Need receipt? emailed mailed

Contact Name : _____ Email or Telephone: _____

Charge my (Visa, Mastercard or AmEx) in the amount of \$ _____ for my selected sponsorship level.

Card Number: _____ Expiration: _____ CVV Code: _____

Signature: _____

For more information contact the HBA at (850) 476-0318 or vicki@hbawf.com

HBA of West Florida - 4400 Bayou Blvd., Suite #45 - Pensacola, FL 32503

Property Tax Collections Increase

By ROBERT DIETZ

According to NAHB analysis of Census Bureau's quarterly data, property taxes made up 38.9% of state and local tax receipts among major sources over the last four quarters.

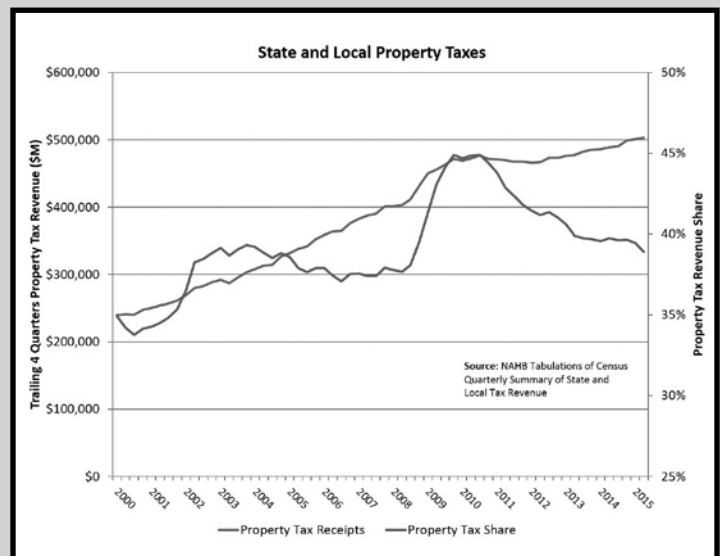
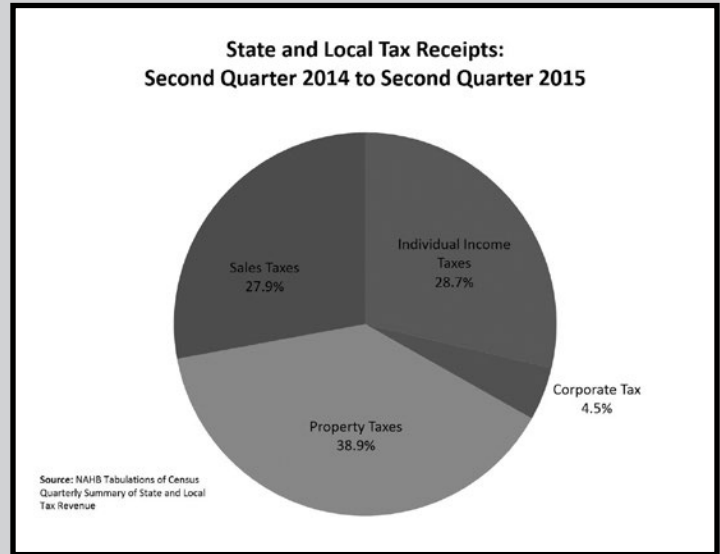
Property tax collections, including commercial real property taxes and personal property taxes, totaled more than \$503 billion over the last year. This represents an increase of almost \$13 billion, as measured on a four-quarter trailing basis, or an almost 3% gain.

From the second quarter of 2014 to the end of the second quarter of 2015, sales taxes and individual taxes were the next largest revenue sources at 27.9% and 28.7% respectively. At 4.5%, corporate income taxes held the smallest share of state and local tax receipts.

Gains for state and local non-property tax collections have outpaced increases in property tax receipts in recent years because such non-property taxes experienced the greatest declines during the recession. This impact pushed the property tax share of total receipts from the four major sources from a high of 44.9% in the third quarter of 2010 to just below 39% for the second quarter of 2015. The current share is close to the pre-housing boom average of 38% (on a four-quarter basis) for the period of 2001-2003.

Lagging property assessments and annual adjustments smooth property tax collections across business cycles, and as such nominal property tax collections are not as prone to cyclical fluctuations as other tax collections.

** Data footnote: Census data for property tax collections include taxes paid for all real estate assets (as well as personal property), including owner-occupied homes, rental housing, commercial real estate, and agriculture. However, housing's share is the largest when considering the stock of both owner-occupied and rental housing units.*



Like us on Facebook!

Home Builders Association of West Florida
Government & Community · Health · Home Improvement · Pensacola, Florida

- ✓ Stay up-to-date on news and events
- ✓ Have access to exclusive promotions and giveaways
- ✓ Check out polls and fun facts on the page

**Have pictures from HBA events?
Share them with us!
Tag yourself in our photos!**

NEXT CORNERSTONE ISSUE

November 2015

To advertise, contact
Richard Nicholson
561.843.5857
rknichent@aol.com

RKNICHOLSON.COM

NAHB URGES FDIC NOT TO PENALIZE SMALL BANKS FOR MAKING AD&C LOANS

The National Association of Home Builders (NAHB) filed comments with the Federal Deposit Insurance Corp. on Sept. 11 regarding a proposed rule by the agency that would revise how it determines deposit insurance assessments for banks with \$10 billion in assets or less, which encompasses most community banks.

FDIC's proposal could raise deposit insurance assessments for banks that carry a greater concentration of construction and development loans on their books. The agency considers these loans a greater risk because many community bank failures during the recent financial crisis were associated with a high portfolio concentration of such assets.

In its comments, NAHB said that FDIC's proposal is flawed because the agency assumes the nationwide performance of AD&C loans in the past will continue to present an increased level of risk to all small established banks in the future.

NAHB also pointed out that the proposal fails to distinguish between institutions with sound underwriting and risk management practices and those that exhibited a less rigorous approach to acquisition, development and construction (AD&C) lending.

"The proposed rule would penalize banks for future AD&C lending based on past industry events over which many had no control or involvement," NAHB stated.

NAHB is calling on FDIC to alter its proposed industrywide weighted charge-off rates for construction and development loans and calculate them based on an individual bank's actual charge-off rate for these loans.

This would provide banks with an incentive to "make good loans and implement sound risk management practices since the performance of their loans would have a direct impact on their deposit insurance assessments," NAHB said. "At the very least, charge-off rates should be calculated on a regional basis rather than on a nationwide basis in recognition of the significant impact of local economic factors on area businesses."

For more information email Becky Froass at NAHB or call her at 1-800-368-5242 x8529.

A Renewed Push for Housing Finance Reform *September 10, 2015*

In an effort to advance housing finance reform that will provide certainty and stability to the nation's financial markets and promote job and economic growth, NAHB has updated its 2012 white paper on this key housing issue.

Why Housing Matters: A Comprehensive Framework for Housing Finance System Reform reflects market developments since 2012 and retains the central tenet of NAHB's housing finance system reform policy – the creation of a new securitization system for conventional mortgages backed by private capital and a privately funded mortgage-backed insurance fund with a federal government backstop in the event of catastrophic circumstances.

NAHB supports comprehensive finance reform based on the bipartisan Johnson-Crapo bill (S. 1217) approved by the Senate Banking Committee in the last Congress that would gradually transition Fannie Mae and Freddie Mac into a private-sector-oriented system, where the federal government's role is clear, but its exposure is limited.

The home building industry's ability to meet the demand for housing and contribute significantly to the nation's economic growth depends on an efficient housing finance system. However, years after the fact, home buyers and builders continue to confront challenging credit conditions triggered by an overzealous regulatory response to the Great Recession.

While there are many reasons Congress and federal regulators must tackle housing finance reform, some stand out as compelling:

1. The Housing Act of 1949 pledged a "decent home and a suitable living environment for every American family." That principle remains a bedrock for Americans, although delivering on the promise is more difficult in 2015 and beyond.
2. Homeownership has been the most effective step on the ladder into the middle class and to create wealth for most Americans since the 1950s, and continues to fill that role while also fulfilling the promise of the Housing Act of 1949.
3. Housing is "made in America." The jobs that home building creates cannot be shipped overseas. Most of the products used in home construction are manufactured here in the U.S. and directly correlate to American manufacturing jobs at all levels.
4. A reformed national housing finance policy supports the Housing Act of 1949's goals. Equally important, fixing an inefficient housing finance system that lacks effective financial safeguards for the nation's housing and mortgage markets will markedly reduce the probability of triggering another catastrophic Great Recession.

NAHB will continue to work diligently with policymakers to advance housing finance reform that will maintain an appropriate level of government support to preserve financial stability, encourage private capital back into the marketplace and ensure liquidity and stability for homeownership and rental housing.

For more information, email Chellie Hamecs at NAHB or call her at 800-368-5242 x8425.

Office of Advocacy Cites National Association of Home Builders Concerns on Proposed Overtime Rule

The Office of Advocacy of the U.S. Small Business Administration has cited National Association of Home Builders (NAHB) concerns regarding the U.S. Department of Labor's (DOL) draft regulation that will increase the federal overtime salary threshold from the current \$23,660 to \$50,440.

In a comment letter to DOL, the Office of Advocacy charged that DOL could have taken into account the impact this proposal would have on industry sub-sectors.

“The National Association of Home Builders completed a state-by-state breakdown of the impact of this rule to first-line supervisors in the construction industry (as defined by multiple North American Industry Classification System industry codes) and the analysis showed a large variation in

the percentage of workers who would be overtime eligible making under \$50,440 depending on the state and the subsector,” the letter stated.

“It is clear from these examples that this proposal will have vastly different impacts in terms of the number of small entities affected and the extent of their regulatory burden. DOL should analyze these regional and industry subsector differences as well as consider them when constructing regulatory alternatives,” it said.

The Office of Advocacy was referring to data compiled by NAHB economists that provides a state-by-state breakdown showing that more than 110,000 construction supervisors would no longer be eligible for the exemption, and may be overtime-eligible under this new rule.

Under current law, workers who earn less than \$23,660 a year are considered non-exempt employees by the Department of Labor and employers must pay them time and a half for any hours they work over a traditional 40-hour week.

The Fair Labor Standard Act's white-collar exemptions exclude certain executive, administrative, and professional employees from federal minimum wage and overtime requirements. Certain computer professionals and outside sales employees are also excluded from these requirements.

The new proposed overtime regulations would take effect on Jan. 1, 2016.

NAHB is concerned that changes to the current overtime standard will reduce job-advancement opportunities and the hours of full-time construction supervisors, leading to construction delays, increased costs and less affordable housing options for consumers.

The Office of Advocacy represents the views of small businesses before federal agencies and Congress. It is an independent office within the U.S. Small Business Administration. As such, the views expressed by the Office of Advocacy do not necessarily reflect the views of the Small Business Administration or the Obama Administration.

For more information, contact Suzanne Beall at 800-368-5242 x8407.

Courtesy of NAHBNow

Different Buyer Preferences? New vs. Existing Homes

If you have ever wondered what drives a home buyer to select a particular home look no further. The American Housing Survey provides insight into the home buying process. The top two reasons for choosing a home were its size (cited by 76 percent of buyers) and room layout/design (74 percent). The house's price and the neighborhood were each cited by 72 percent of home buyers. For buyers of new homes, room layout/design, neighborhood, exterior appearance and construction quality tended to be even more important than for other types of buyers. Among first-time buyers, on the other hand, price was more often a consideration.

The neighborhood a home is located in, also plays a major factor in home selection. The top two reasons for choosing a neighborhood were “the house itself” (cited by 85 percent of buyers) and safety (71 percent). Safety, looks/design and to some extent good schools tended to be more important to new home buyers than to other types of buyers. Proximity to work and friends/family tended to be more important to first-time buyers.

Home buyers looked at 10 different homes before deciding which one to buy (median). About half of the buyers used their saving for a downpayment, 17 percent used the sale of a previous home, and 11 percent purchased their home without a downpayment.

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.

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



Florida Home Builders Association

WELCOME NEW MEMBERS

Builder & Developer Members
NONE TO REPORT**Associate Members****Coldwell Banker United Realtors**

Denis McKinnon
4475 Bayou Blvd.
Pensacola FL 32503
P: (850) 429-8400
F: (850) 434-6800

Good Foundations, Inc.

Keith Branch
5318 Stewart St.
Milton, CO 32570
P: (850) 377-7703

LP Building Products

Mark H. Rose
4542 Blue Berry Woods Trail
Jacksonville FL 32258
P: (904) 510-5115

THANKS FOR RENEWING:

Builder & Developer Members

D. R. Horton, Inc.
Forte Home Builders, Inc
Mack Custom Homes, LLC
Parris Construction Company
Southland Builders, Inc.

Associate Members

Appleyard Agency, Inc.
Bay Area Blueprint & Reprographics, Inc.
City Grocery
Doug Whitfield Residential Designer, Inc.
Fireplace Concepts, Inc.
Majors Home Improvement, LLC
Nationwide Payments
Stewart Title



*Bring a
friend to
our next
meeting!*

**NEXT
CORNERSTONE
ISSUE**

**November
2015**

To advertise, contact
Richard Nicholson
561.843.5857
rknichent@aol.com

RKNICHOLSON.COM

FOR FUTURE
UPCOMING
EVENTS, PLEASE
SEE PAGE 9
OR CALL THE
HBA OFFICE AT
850.476.0318

Architectural Concepts International LLC

33 SW 12th Way, Boca Raton, FL 33486
Specializing in Car Wash Designs

Licenses: NCARB, Florida
AR-0007424, ID-0003692, CGC-008183

561.613.2488

www.car-wash-architect.com | www.paintconceptsplus.com





In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of members in addition to keeping members active with the association. Anyone is eligible for Spike status. On Spike credit is awarded for each new member recruited and an additional credit is awarded for that new member's renewal on or before their anniversary date. If you help to retain a member, you are eligible to receive a half point for each member.

Spike Club Levels

| | |
|--------------------|-------------|
| Spike Candidate | 1-5 credits |
| Blue Spike | 6-24 |
| Life Spike | 25-49 |
| Green Spike | 50-99 |
| Red Spike | 100-149 |
| Royal Spike | 150-249 |
| Super Spike | 250-499 |
| Statesman Spike | 500-999 |
| Grand Spike | 1000-1499 |
| All-Time Big Spike | 1500+ |

Spike Club Members and their credits as of 07/31/2015.

Statesman Spike 500 Credits

Harold Logan 509

Super Spike 250 Credits

Rod Hurston 410.5
Jack McCombs 287.5

Royal Spike 150 Credits

Ron Anderson 201
Edwin Henry 197
Rick Sprague 197
Bob Boccanfuso 161.5

Red Spike 100 Credits

William "Billy" Moore 144.5
Lee Magaha 127.5
Oliver Gore 111.5

Green Spike 50 Credits

Ricky Wiggins 94.5
Ron Tuttle 93.5
Doug Sprague 84.5
David Holcomb 84
John Harold 76
Kenneth Ellzey, Sr. 65.5
Bob Price, Jr. 55.5
Newman Rodgers IV 50.5

Life Spike 25 Credits

West Calhoun 48.5
Thomas Westerheim 48
Wilma Shortall 47
Russ Parris 44.5
Darrell Gooden 41
Eddie Zarahn 40.5
John Hattaway 31.5
Garrett Walton 30

Blue Spike 6 Credits

Doug Whitfield 25
Bill Daniel 22.5
Keith Swilley 20
Towana Henry 19
Luke Shows 18.5
Steve Moorhead 16.5
Brent Woody 15
Doug Herrick 12.5
Larry Hunter 11.5
Dean Williams 10.5
Bernie Mostoller 10
Doug Henry 10
Kim Cheney 8.5

If you would like to join the Spike Club or Desire Additional Information, please contact Vicki Pelletier

(850) 476-0318

ADVERTISER'S INDEX

| | |
|---|------------|
| Alpha Closets Off: 850.934.9130 Cell: 850.221.8771 www.alphaclsets.com leslie@alphacloset.com | 13 |
| Architectural Concepts International, LLC 561-613-2488 jrd@paintconceptsplus.com www.car-wash-architect.com | 21 |
| Fisher Brown Insurance Off: 850.444.7613 Cell: 850.217.2737 Rod Hurston, AAI rhurston@fbbins.com | 22 |
| Florida Home Builders Insurance 888.513.1222 www.fhbi.com | 14 |
| Gulf Power 877.655.4001 850.429.2761 www.GulfPower.com | Back Cover |
| Norbord www.norbord.com/na | 23 |
| Pensacola Energy 850.436.5050 www.espnaturalgas.com | 2 |
| REW Building Materials, Inc. 850.471.6291 Office 850.259.7756 Cell www.rewmaterials.com bbatting@rewmaterials.com | 12 |
| RKN Publishing & Marketing 561.843.5857 rknichent@aol.com www.rknicholson.com | 12 |
| Tubs & More 954.423.2250 800.991.2284 www.dougstubs.com | 9 |
| warren wight creative services 407.920.1478 www.warrenworld.com | 7 |

Please Support Our Advertisers!



Fisher Brown

INSURANCE & BONDING SOLUTIONS SINCE 1911

Rod Hurston, AAI
Vice President

(850) 444-7613 PHONE
(850) 438-4678 FAX
(850) 217-2737 MOBILE
rhurston@fbbins.com

1701 W. Garden Street • P.O. Box 711, Zip 32591 • Pensacola, FL 32502

A WELL-FRAMED APPROACH TO PROFITABLE ENERGY EFFICIENCY



Changing codes, growth in the economy and housing starts – how's a builder to profit from it all? Well, a bottom-up switch to Norbord is a sound first move.



SOLARBORD
RADIANT HEATING INSULATION

- Reduce HVAC by as much as 1/2 ton
- Attic temperatures cooled by up to 30°

ROOF

WALLS

TALLWALL
WALLS REINFORCED

WINDSTORM
Wall Sheathing

- Reduce air-leakage up to 60%
- 38% stronger walls
- Lower material & labor costs
- Reduced attic insulation when used with a raised-heel truss

PINNACLE

- 100-Day No-Sand guarantee
- 50-Year Warranty
- Premium sub-floor offering the best value

FLOOR



REDUCE MISTAKES, CALLBACKS, AND COSTS.
Norbord's Onsite app helps you build a better house. Download for free today at www.Norbord.com/onsite

ENERGY SAVINGS START WITH THE FRAMING™

LEARN MORE: VISIT NORBORD.COM/NA

GET THE EARTHCENTS HOME ADVANTAGE

earth
cents
HOME

GULF
POWER
A SOUTHERN COMPANY

QUALITY. COMFORT. SAVINGS FOR A LIFETIME.

Homebuyers today are interested not only in cabinets, countertops and flooring; they're also looking for energy savings, comfort and quality construction. That's where Gulf Power's EarthCents Home gives homebuilders the selling advantage. Compared with houses built to standard building codes, EarthCents Homes can be as much as 25 percent more efficient and definitely more comfortable.

Call 1-877-655-4001 and let an energy consultant help you stand out.

