

CORNERSTONE

The News of the Home Builders Association of West Florida

December 2015



The Year in Review



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Cornerstone

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



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Cornerstone



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January HBA Membership Meeting Registration Form

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DATE: Thursday, January 22, 2016
TIME: 11:30 a.m. - 1:00 p.m.
PLACE: New World Landing (600 S. Palafox Street)
COST: \$20 per person
SPEAKER: Rob Hale - of MarketGraphics Research Group, Inc.

MarketGraphics is a provider of housing market research in 25 markets in 20 states.

Learn how to pinpoint today's best opportunity for success in home construction in the Florida Panhandle.

- How Does the Panhandle housing market compare to other markets in the Southeast?
- The 2016-2017-2018 Housing Forecast
- The Positive changes taking place in the New Home Market
- Where is the market in regard to inventories of new homes and condos?
- Don't miss this rare opportunity to gain insight that will help your company achieve its New Year's resolution to be more successful. This event is not your typical market update, but will help you specifically plan your attack for 2016.

Attendees: (Must Pre-Pay) Deadline to RSVP and Pay is January 18th.

1: _____	4: _____
2: _____	5: _____
3: _____	6: _____

**Submit form with payment information via fax to 850-494-9764
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HBA of West Florida - 4400 Bayou Blvd., Suite #45 - Pensacola, FL 32503



Thomas Westerheim



Jon Pruitt



Judy Gund



“I am very proud of the character and work ethic of the volunteers who continue to do great things for our association”

HBA Members Made 2015 An Exciting & Productive Year

My year as president of the Home Builders Association of West Florida has come to an end. For me, it has been a wonderful year and a great thrill for me to lead this association. It seems like yesterday that I was being installed as president, and now, I'm writing my last article. Like every president before me, I have to let go and make way for other fine leaders to follow. I could not be more pleased to turn the reins over Thomas Westerheim of Westerheim Properties. You can rest assured that the HBA will continue to prosper under his leadership. Thomas has a lot of great qualities including knowing a lot about building and construction. Thomas has served on the HBA Board for many years and successfully built and sold the 2014 American Dream Home.

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

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

The Governmental Affairs Committee kept a watchful eye on county government thanks to the leadership of Tom Hammond of Hammond Engineering. Tom stayed abreast of hot construction industry issues in Escambia and Santa Rosa Counties as well as statewide issues. The Governmental Affairs Committee was instrumental in working with Escambia County to re-write its Land Development Code and Comprehensive Plan. In addition, the Committee is won the battle with the Emerald Coast Utilities Authority to keep costs down on its lift station requirements thus saving developers up to \$150,000 for each lift station.



Ron Castner



Angie Cooper



Jeff Hatch

Residential Designer Doug Whitfield led the Cost & Codes Committee and conducted meetings with Escambia and Santa Rosa Counties Building Departments. Doug is a tremendous asset to our association, and he continues to help HBA members understand the massive State-wide Building Code.

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

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

The Parade of Homes was an exciting time with the Dream Home in the new gated community of Huntington Creek. Rick Faciane and Danny Speranzo of

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

Our Councils also played an important role within the association:

The Auxiliary Council, led by Angie Cooper of Gulf Power Company, has a fantastic year with the fine professionals who give their all for the council. The recently held annual auction, hosted by Gary, Cindy, Kevin and Kyle Sluder of Gene's Floor Covering, raised over \$13,000 to help with the many charities it supports. 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. The project could not have completed 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. In addition, Pensacola Ready Mix USA, Heaton Brothers Construction, Allen Brothers Construction and Swift Supply all played a key role in supporting the project.

The council also donated \$1,000 to Gulf Coast Kid's House Child Advocacy Center, and gave \$500 to help homeowner make repairs to her home. It was a great year and I appreciate the work of Angie, and her great team of council members.

The Green Building Council continued to host informative meetings thanks to the leadership of Jeff Hatch of Gulf Power.

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

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

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

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

The HBA worked on its high priority objectives:

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

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







MORE YEAR IN REVIEW HIGHLIGHTS

SAMTRAM Hits the Road To See The latest in New Home Construction

Twenty-three Realtors were treated to a day of touring 11 homes from seven different builders on the Sales & Marketing Tram (SAMTRAM) held in November.

"We wanted to bring back the SAMTRAM and I am so pleased it was so well received," said Lindy Hurd of First International Title who spearheaded the effort. "We want to get the Sales & Marketing Council up and running again in 2016 to provide educational programs for Realtors. It's also important to continue to build positive relationships between builders and Realtors."

THANKS FOR OUR



SAMTRAM SPONSORS:



Rick Faciane and Danny Speranzo of Classic Homes of Pensacola hosted the lunch for the SAMTRAM and gave away great door prizes.



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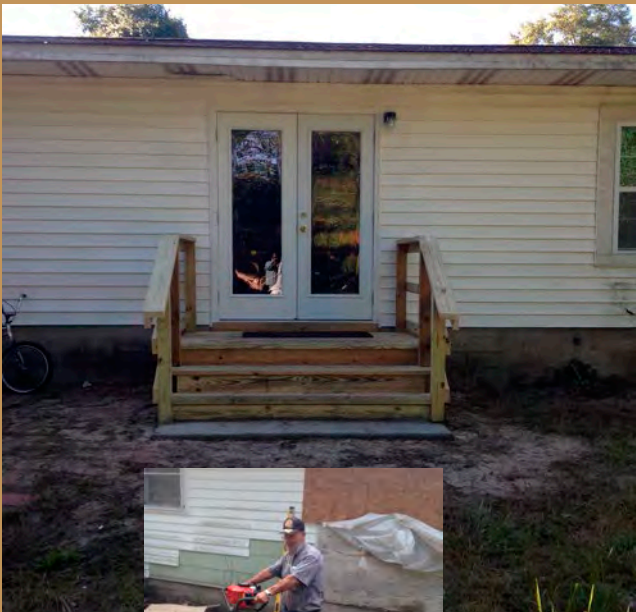
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GOOD WORKS IN THE COMMUNITY

Ron Castner Answers the Call When Asked for Help



Angela Bouzios, RN Case Manager in the cardiac unit at Baptist Hospital called HBA Executive Director David Peaden looking for help with a patient who needed repairs to her home. Peaden called Ron Castner of Castner Construction, who went out to the home and made a list of materials needed to be done to complete the job. Thankfully, HBA members stepped up and donated products to get the home repaired. Castner took a three-man crew and spent four days at the home making repairs by removing damaged siding from side of home, building a wooden deck, steps, and railing, reframed wall opening and installed a double door, made interior repairs as needed to sheetrock and interior trim. Thank you Ron, and all HBA members who donated to this special project and made a difference in our community.

Special thanks to the following HBA members for donating products:

- Ron Castner and Tabith Comis of Castner Construction for managing and working on the job.
- Brian Richardson and Steve Riggs of ProBuild supplied lumber material and the double doors.
- Rick Lewis of Swift Supply supplied lumber materials.
- Ron Robinson of Mobile Lumber provided lumber to complete the deck.
- Auxiliary Council of the Home Builders Association donated \$500 to assist with labor cost.
- Gus Uebelsteadt of Sherwin Williams donated paint and caulking.
- Bill Batting of REW Building Material donated the sheetrock material.

Top: Before the repairs.

Middle: After the repairs.

Bottom: Ron Castner of Castner Construction begins work for someone in need. Thank you, Ron!

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Rare Silver Coins Found on Jobsite Returned to Thankful Owner

The late British poet and novelist C.S. Lewis said, “Integrity is doing the right thing, even when no one is watching.” This certainly rings true for the work crew of Johnson Construction when they found seven pounds of silver coins on a jobsite.

“On a Thursday afternoon my guys show up at my office with seven pounds of silver coins, and they were so excited!” said Shelby Johnson, owner of Johnson Construction and 2015 President of the Home Builders Association of West Florida. “They exclaimed, ‘You won’t believe what happened!’ These were not just any coins. These silver coins ranged from 1914 through 1960.”

Johnson Construction was hired to gut a house and when carpenter Lenny Pederson took a big swing at the ceiling, and hundreds of coins crashed to the floor and scattered everywhere. Pederson and his fellow workers thought the coins were a lot of modern coins worth a few dollars. After picking them up, they soon realized they were old, silver, coins and had considerable worth.

After Johnson called the homeowner, they too first thought the crew found some coins with little value. After Johnson explained further, the homeowner was in disbelief and very thankful. For their honesty, each crew member received a gift card and \$100 from the homeowner.

“It’s the second time this year my crew have found coins and



From left, Homeowner Mr. Brawley, carpenter Lenny Pederson, carpenter Austan Dampier, Homeowner Mrs. Brawley and her grandson, Carpenter Japhrey Ripsam, Not present for photo helper Kevin Price.

turned them in to the homeowner,” said Johnson. “They were digging a footing and they hit a plastic bag of 14 Spanish coins. A lot of times you hear of bad things in our industry, but I am extremely proud of the honesty they displayed in both situations. They did the right thing and I couldn’t ask any more than that.”



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I like to spend time with my family on the boat and at the beach. I also enjoy quality time with friends and playing tennis with them every chance I have.

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Eva Marsach



Rosa E. Roberts



University Lending Group

After joining University Lending Group in October of 2014, Rosa E. Roberts, #269203, has been promoted from Construction Loan Specialist to the Construction Lending Sales Manager for the Emerald Coast Region. Rosa brings over eight years of mortgage experience in the mortgage, real estate, and builder industry. Becoming a dedicated specialist in construction to permanent lending has allowed Rosa to follow her passion for the construction process and working with builders.

Rosa stays involved in her community as a member of the Pensacola Women's Council of Realtors as well as a member of the Home Builders Association of West Florida where she serves as a member of the Auxiliary Board and Sales and Marketing Board.

Rosa is the proud wife of a USMC Active Duty Naval Flight Officer and is honored to be a part of the military community. Rosa and her husband, Harry, have recently welcomed their first born child. Rosa graduated from Texas A&M University and is a very proud Aggie!

Farm Credit of Northwest Florida

"It is important to be a member of the HBA of West Florida for the exposure to various builders and other members with similar interest," said Sue Pudsey of Farm Credit of Northwest Florida.

Farm Credit of Northwest Florida is headquartered in Marianna, Florida and is part of the Farm Credit nationwide system. Pudsey said they have branch locations in Marianna, Monticello, Milton and Tallahassee.

Farm Credit of Northwest Florida is committed to working with you and others in agriculture to help grow a better community. As a cooperative agricultural lending institution, our commitment is to you, the member-owners.

Our Board of Directors consists of 12 members, nine of whom are elected by the stockholders, and three who are appointed by the Board to bring greater diversity and experience to the group.

Farm Credit of Northwest Florida is part of the national Farm Credit System which was created in 1916 to form a network of banks and associations to serve agricultural and rural homeowners.

Sue Pudsey



Farm Credit of Northwest Florida

5336 Stewart Street
Milton, FL 32510

850-623-0407 office | 850-623-4993 fax
spudsey@farmcredit-fl.com

Permit Fees for Residential Construction



The Santa Rosa County Board of Commissioners recently approved a fee increase for residential construction effective Oct. 1.

Below is a summarized list of changes:

- Increase the single family detached sub permit administrative fee by \$10 to equal \$20.
- Modify fee schedule to include minimum trip counts for permits
 - o Each trip will be \$30 for single family detached construction and \$60 for all other construction.
- Charge an \$85 fee for site permits on residential lots with new construction that affects drainage.
- Charge a \$25 fee for Flood Development Permits (new construction located in A, V, or F zones).
- Charge for report generation at a rate of \$40.00/hour (calculated in 15 minute increments)
- Charge for consultation inspections or punch list inspections.
 - o Each trip will be \$30 for single family detached construction and \$60 for all other construction.

• **Increase the Single Family Detached cost per 100 square feet as follows:**

	Single Family Detached	All Other Construction*
First 5,000 sq. ft.	\$6.50 to \$9.50	\$8.75 per hundred
Each additional 100 sq. ft. up to 10,000 sq. ft.	\$5.10 to \$8.50	\$7.20 per hundred
Each additional 100 sq. ft. up to 25,000 sq. ft.	\$3.85 to \$7.00	\$6.60 per hundred
Each additional 100 sq. ft. up to 50,000 sq. ft.	\$2.75 to \$5.00	\$6.00 per hundred
Each additional 100 sq. ft. up to 100,000 sq. ft.	\$2.75 to \$3.00	\$5.40 per hundred
Each additional 100 sq. ft. over 100,000 sq. ft.	\$2.75 to \$2.00	\$2.40 per hundred

* Keeping rates the same as current fee schedule.

• **Increase the Single Family Detached cost per \$1,000 for remodels/repairs as follows:**

	Single Family Detached	All Other Construction*
Up to \$20,000 of Construction Cost	\$3.00 per thousand	\$2.50 per thousand
Additional Construction Cost over \$20,000	\$1.75 per thousand	\$2.50 per thousand

* Keeping rates the same as current fee schedule.

For a complete listing of the changes, please see the resolution documented in the back-up documents page 175, from the Sept. 10 Commissioners' Regular Meeting found here.

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January 2016

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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:

- Angel Tree \$100 Donations (any amount is accepted)

Membership Drive:
One Member in December!

Make plans to bring in at least one new member!!

Drones Could Make Housing Industry Soar

It's a bird. It's a plane. It's a... business development tool? An increasing number of businesses – including builders and land developers – are benefiting from the use of unmanned aerial vehicles, more commonly known as drones.

Anyone can fly a drone as long as it's for recreational purposes and meets certain Federal Aviation Administration (FAA) restrictions. But until recently, very few drones could legally be flown for commercial purposes.

At the start of 2015, only eight companies had been granted FAA exemptions (referred to as Section 333) to allow an operator to fly the drone commercially in low-risk, controlled environments. In the last 10 months, that number has grown to more than 2,100 companies and individuals.

This sudden growth is evidence that industry leaders are realizing these big-boy toys aren't just built for fun. They also have an array of commercial applications.

Those who might be most intrigued by these gliding gizmos include builders seeking an edge on the competition, land developers wanting to save time during site surveys, and inspectors seeking safer alternatives when examining hard-to-reach areas.

Getting a bird's-eye view of a building or development used to be much more costly and cumbersome. The recent advent of drones has since opened the door to significantly less expensive methods of aerial access.

Signature Custom Homes in Edgewood, Wash., has been increasingly using drones as part of its marketing strategy. For a mere \$99 an hour, the builder hires a local contractor who provides clients with freelance video and photography services.

Most of the images captured by the drones are used for marketing purposes of finished homes. But others are used for information gathering on spec homes to determine elevations and provide additional perspectives of potential designs. Featuring a few soaring snapshots of homes on your website sounds like a fun idea, but builders should first determine what, if any, value it would add to their business. Some, like Justin Dodge, development coordinator for Hunziker Land Development in Ames, Iowa, say there are many intangible benefits.

"Yes, there is a novelty there, but it also helps build on the perception our clients have that we're always on the cutting edge," said Dodge, who has been commercially operating Hunziker's drone since May. "It says we're not living in the past; we're thinking about tomorrow. And that's how we build – always looking to create a better and more efficient product."

Though Dodge admits operating a drone is fun, he says capturing high-quality photos and video footage can be quite challenging. It so happens that Dodge has a background in aviation and is a commercially licensed pilot – factors that

helped Hunziker obtain its FAA approval, and continue to give Dodge a leg up on efficiency.

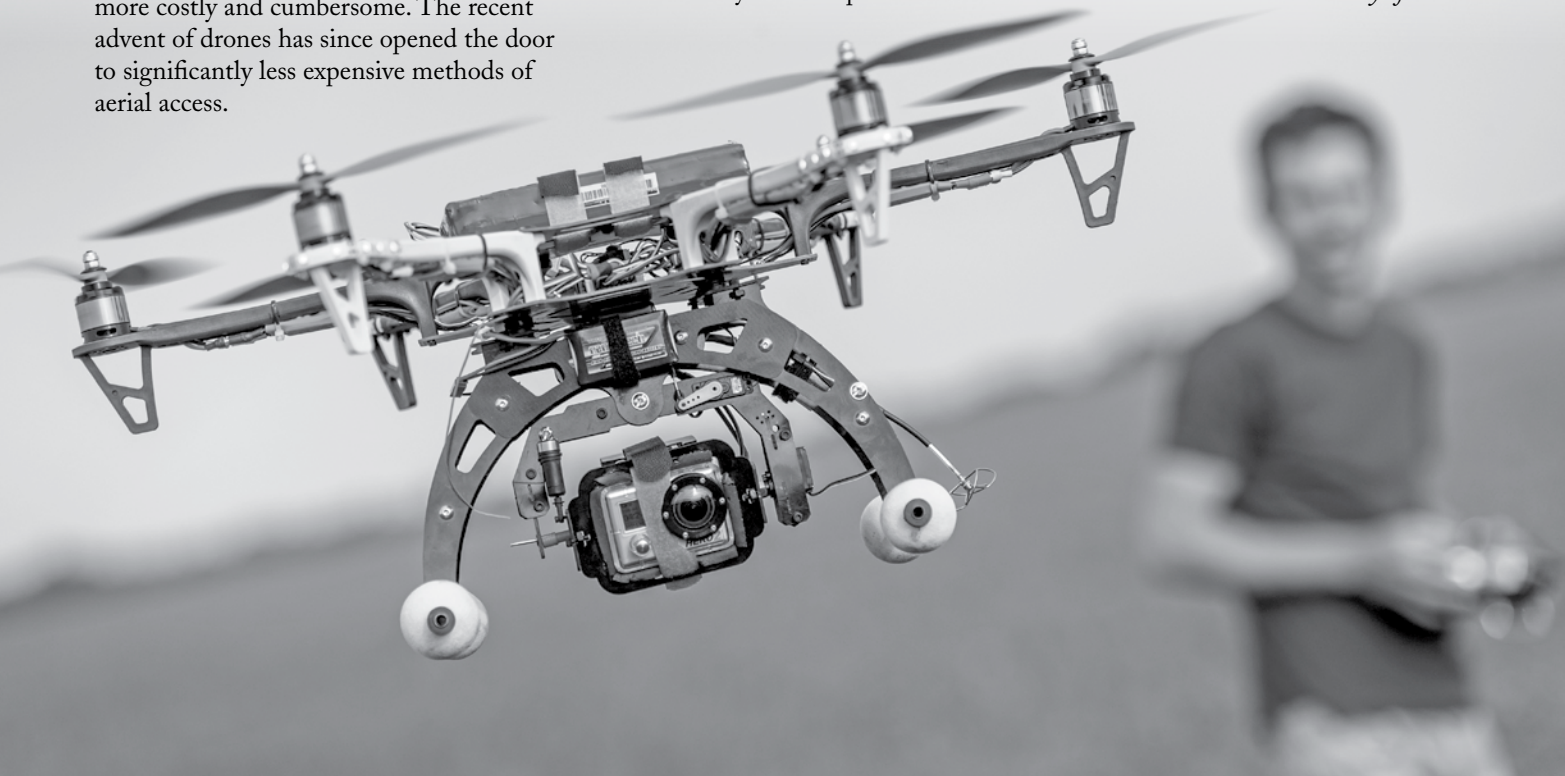
"It would take me 30-45 minutes to walk an entire subdivision that's under construction. But with [a drone], I can launch it from my pickup and fly the whole site in under 10 minutes," Dodge said. "With the video and pictures I get, I can quickly add to our archives and more easily measure progress or identify any new issues."

Hunziker has also been approached by his local municipal electric company for assistance in inspecting a potentially dangerous set of power lines. Using a drone in this situation could save time and money, while minimizing safety risks.

But like most others in the building industry who are using drones, Hunziker uses its drone primarily for marketing. And unlike photos that can be edited to hide imperfections, Dodge says aerial footage from a drone that pans the entire property and its surrounding neighborhood paints a complete picture and gives potential buyers more confidence.

In the years to come, the impact drones have on the building industry may increase significantly. With the current pace of advancing technology and evolving government regulations, additional uses such as jobsite security and transporting building materials could be next.

Courtesy of NAHBNow



EXPANDED JOINT-EMPLOYER STANDARD WILL DRIVE UP HOME PRICES

NAHB and its industry coalition partners held a series of meetings with key Senate and House appropriations leaders on Nov. 13 in a bid to turn back a recent ruling by the National Labor Relations Board (NLRB) to expand its joint-employer standard.

Charles “Chip” Bay, a multifamily member who represented NAHB during the meetings, told lawmakers how the new standard could create a centralization of the housing industry, leading to less competition among small firms and higher home prices.

“This was a great opportunity to educate lawmakers on how this new standard will harm small businesses and housing affordability. They seemed very receptive to our message,” said Bay, who is the executive managing director of Mill Creek Residential, a multifamily firm that operates in several major markets across the nation.

NAHB and its allies in the Coalition to Save Local Businesses urged the lawmakers to allow the joint- employer

appropriations rider that restores the traditional definition of joint employment to be included in the omnibus spending bill. Congress must pass the bill to fund the government in fiscal 2016.

The lawmakers with whom Bay met included Sens. Shelley Moore Capito (R-W.Va.), Barbara Mikulski (D-Md.), Mark Warner (D-Va.), Joe Manchin (D-W.Va.), Tim Kaine (D-Va.) and House Minority Whip Steny Hoyer (D-Md.). Learn more about the issue and how it could impact housing at nabh.org.

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

The Federal Housing Administration today released its annual report to Congress that shows the agency’s capital reserve ratio has reached the minimum congressional threshold for the first time since 2008.

The report shows the FHA Mutual Mortgage Insurance Fund gained \$19 billion in value over the past year, rising from \$4.8 billion in September 2014 to \$23.8 billion at the end of September. The agency’s capital ratio rose from 0.41% to 2.07%, just above the 2% minimum mandated by law.

This result is very encouraging. Last year, when FHA’s balance sheet moved back into the black for the first time since 2011, the agency predicted its capital ratio would not hit 2% until 2016.

FHA experienced strong growth in volume following the 50 basis point reduction in the annual mortgage insurance premium in January. According to HUD Secretary Julian Castro, “Today’s report demonstrates that we struck the right balance in responsibly growing the fund, reducing premiums, and doing what FHA was born to do – allowing hardworking Americans to become home owners and spurring growth in the housing market as well as the broader economy.”

Commenting on the report, NAHB Chairman Tom Woods said: “This upward trend is another indicator that the housing recovery continues to move forward and that FHA’s financial picture continues to brighten. This report should provide momentum for the agency to take additional steps to expand credit opportunities for first-time home buyers and young families seeking to enter the housing market.”

Courtesy of NAHBNow. For more information, contact Steve Linville at 800-368-5242 x8597.

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Senate T-HUD Spending Plan Would Boost Funding for Key Housing Programs

At the National Association of Home Builders (NAHB) urging, the Senate is expected to restore funding for key housing programs back to their fiscal 2015 levels.

A summary draft of transportation and HUD (T-HUD) fiscal year 2016 spending levels released by the Senate Appropriations Committee shows it includes an additional \$834 million for the Home Investment Partnerships (HOME) Program, which is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

This summer, the Senate Appropriations Committee slashed funding for

the HOME program to \$66 million in fiscal year 2016. NAHB led the charge to restore the funding for the HOME program back to its fiscal year 2015 level of \$900 million

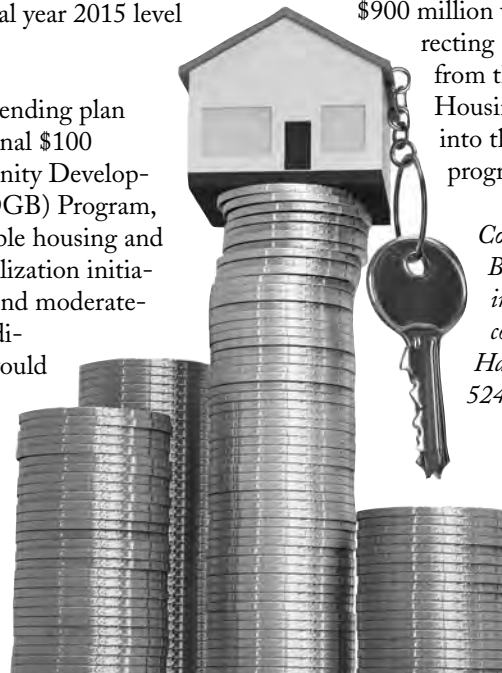
The Senate T-HUD spending plan also contains an additional \$100 million for the Community Development Block Grant (CDGB) Program, which supports affordable housing and other community revitalization initiatives that benefit low- and moderate-income families and individuals. This increase would bring funding for the CDGB program back to the fiscal year 2015 level of \$3 billion.

The House has proposed \$767 million in HOME funding,

which is \$133 million below the current fiscal year level. The House has directed the \$133 million scheduled for the National Housing Trust Fund to be transferred to the HOME program, which would eliminate funding for the trust fund.

NAHB will work with lawmakers in both chambers of Congress to ensure that the HOME program is funded at least at the fiscal 2015 level of \$900 million without redirecting any monies from the National Housing Trust Fund into the HOME program.

*Courtesy of NAHB-
BNOW. For more
information,
contact Jessica
Hall at 800-368-
5242 x8253.*



The House on Nov. 18 voted 255-174 to approve the Portfolio Lending and Mortgage Access Act (H.R. 1210), legislation that would broaden the definition of qualified mortgages by allowing residential mortgage loans held in portfolio by community banks to qualify for safe harbor protections.

In a letter of support sent to House lawmakers before the chamber voted on the measure, NAHB said that H.R. 1210 “will ensure that regulatory hurdles do not limit the ability of community financial institutions to offer mortgages to qualified applicants and service the needs of their customers.”

The Consumer Financial Protection Bureau codified the Dodd-Frank Wall Street Reform and Consumer Protection Act’s Ability to Repay rule at the beginning of 2014. The rule requires a lender to make a good faith effort to

House Approves NAHB-Supported Bill to Boost Credit

determine that a borrower has the ability to repay a mortgage, and that the loan does not include excessive upfront points and fees.

The rule established protections from liability under this requirement for loans meeting certain standards that define them as qualified mortgages or QM. The QM standard is intended to balance protecting consumers from unduly risky mortgages while providing lenders more certainty about potential liability.

NAHB Chairman Tom Woods testified before Congress earlier this year in support of H.R. 1210, noting that it is intended to ease the ability-to-repay

requirements for community lenders who may be fearful to originate non-qualified mortgage loans.

By allowing residential loans held in a community bank’s portfolio to qualify as QMs, this legislation will allow these community financial institutions to meet the credit demands of consumers with less threat of costly litigation.

Despite House passage, the outlook for this legislation is unclear, as the White House has issued a veto threat. In a statement released on Nov. 17, the White House said it “strongly opposes the bill because it would undermine critical consumer protections by exempting all depository institutions, large and small, from QM standards – including very basic standards like verifying a consumer’s income – as long as the mortgage loans in question are held in portfolio by the institution.”

Courtesy of NAHBNow. For more information, contact Scott Meyer at 800-368-5242 x8144.

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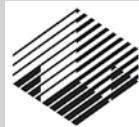
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