


The News of the Home Builders Association of West Florida

CORNERSTONE

January 2016

A portrait of Thomas Westerheim, a man with short brown hair and a slight smile, wearing a grey suit jacket, a white shirt, and a red tie with a small white pattern. An American flag pin is visible on his lapel.

Thomas Westerheim Takes the HBA Reins to Become Its 61st President

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Cornerstone

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4400 Bayou Blvd., Suite 45, Pensacola, Florida 32503

(850) 476-0318

www.westfloridabuilders.com

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In This Issue

Cornerstone



David Peaden II
Executive Director
dpeaden@hbawf.com



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

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WORKING TOGETHER WE CAN CONTINUE TO ENJOY THE BENEFITS OF A GREAT ASSOCIATION

It is truly an honor to be president of your Home Builders Association of West Florida. The friendships that I have developed with HBA members will last a lifetime.

Over the past years, I have been a president-in-training. I had the opportunity to watch others lead this association as president as well as other people who I truly admire. People like Immediate Past President Shelby Johnson and Immediate Past 2nd Vice President Bill Batting have been key leaders for our association. I've tried to learn everything I can about all the aspects of this industry and our Association so that I can be more knowledgeable and effective as your president.

- I've visited offices and job sites to recruit new members.
- I've talked to governmental officials about industry issues.
- I've pored over building codes and various rules and regulations to determine how they would affect our industry.

In my business, I've always strived to build a quality product and stand behind it. And in all this, I've never apologized for being a builder and I've never backed away from a fight when I knew that our industry was right.

What do we have to apologize for anyway? America is the best-housed nation in the world. Northwest Florida has some of the most affordable houses in the nation. Each year, over 1,600 families in Escambia and Santa Rosa Counties enjoy the benefit of owning a brand new home.

Why is this possible? Because we, the building industry, took the risk to develop the land, create the products that go into a house, and built today's new homes with care and quality.

We are responsible for creating homes for families who build memories that will last a lifetime. Because of my belief that what we are doing is important and right, I believe our Association should do the following:

- Continue to fight for sensible growth policies and affordable housing in Northwest Florida.
- Oppose regulations that add to the cost of housing but do not contribute to the health, safety and welfare of homeowners (and)
- Support candidates who believe in affordable housing for all citizens.

Ask yourself this question ... If the Home Builders Association of West Florida, the Florida Home Builders Association in Tallahassee and the National Association of Home Builders in Washington, DC didn't exist – where would we be today? I'll tell you where – out of business!

This year, I challenge you to put membership first and be a part of our membership effort. Who do you know right now who is benefiting from the all-important work that we're doing and isn't supporting our Association? Ask that person to join. Tell them that their future and our future depend on it.

I'm also asking you for a commitment to involvement in your Association. Become a leader in our industry and carry our message to other members and potential members, governmental bodies, the media and the public. You may ask yourself, "What's in it for me?" I'll tell you plain and simple: It is the satisfaction of knowing that you were one of the few who cared enough to make a difference.

Everything we do at the Home Builders Association of West Florida depends on volunteers. We can't accomplish our tasks with a few people, but when we all come together with an ambitious and achievable set of goals, we can produce one of the best years this Association has ever enjoyed.

President's Message



“If the Home Builders Association of West Florida, the Florida Home Builders Association in Tallahassee and the National Association of Home Builders in Washington, DC didn't exist – where would we be today? I'll tell you where – out of business!”

INSTALLATION BANQUET HIGHLIGHTS

The HBA Installation Banquet was held on December 3rd at the Hilton Garden Inn. HBA members ushered in a new year of leadership with Thomas Westerheim, of Westerheim Properties, who become the 61st President of the Home Builders Association of West Florida.



Thomas Westerheim gives his wife Jennifer flowers after he was sworn in as the 61st President of the Home Builders Association of West Florida.

Shelby Johnson receives his Presidential Award from HBA Executive Director David Peaden. Shelby proved to be a very good leader and listener for the HBA. He had an enthusiasm for the HBA, its members and events, and it showed. Throughout the year Shelby led the association through many meetings, and he's supported our councils and committees.



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The coveted Associate and Builder of the Year Awards are used for the purpose of honoring a person who has done a great job in the past year, and it's also used to honor a person who has consistently made a significant and lasting contribution to the Home Builders Association for over a period of time.

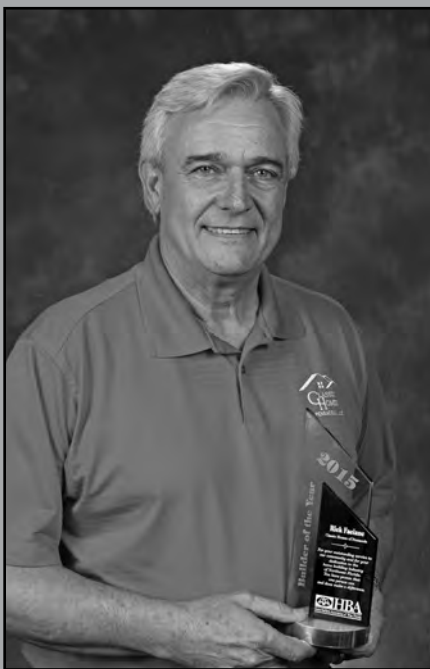


Jill Grove Associate Of The Year



Jill Grove of Pensacola Energy, was named 2015 HBA Associate of the Year. Grove has been an instrumental leader for the HBA for many years. Grove was instrumental in developing and implanting a plan to boost the marketing and advertising of the American Dream Home. Through her efforts, the HBA benefited from a competitive bid process which saved the HBA thousands of dollars. Grove has participated in membership drives, served on the Board of Directors and Senior Officers. She embodies the true spirit of an HBA member. It is for these reasons that the HBA selected Grove as the 2015 Home Builders Association of West Florida's Associate of the Year.

Classic Homes of Pensacola Builder Of The Year



Rick Faciane



Danny Speranzo

Rick Faciane and Danny Speranzo, of Classic Homes of Pensacola, were named 2015 HBA Builder of the Year. Faciane and Speranzo have truly given of their time and talents for the betterment of the home building industry and the HBA. Classic Homes of Pensacola built the beautiful American Dream Home in Huntington Creek for the Parade of Homes. Through their collective efforts, the Dream Home sold before the Parade started and it was a tremendous success. Faciane and Speranzo spent countless hours working with subcontractors to construct the home. As volunteers to build the home, they made sure that costs were kept at a minimum so the HBA could benefit from the sale. The HBA will always be grateful for their tireless efforts.

INSTALLATION BANQUET HIGHLIGHTS

Newman Rodgers, of Newman Rodgers Construction, received an Eagle Awards for his longtime service to the HBA, Senior Officers and Board of Directors. The

Eagle Award is one of the highest honors an HBA member can receive. Whenever the HBA needed something, we've gone to the well many times with Newman. From spearheading the \$55,000 addition for the Council on Aging's Adult Day Care Facility to building the half-sized basketball court for the Lakeview Center's Meridian Group Home. Newman has given and given his assistance to countless American Dream Homes and has fully supported the HBA in governmental affairs, membership drives, and golf tournaments. Newman has a heart of gold and gives it his all for the betterment of the HBA and community.



Gary Sluder was honored with a HBA Eagle Award for his longtime commitment and service to the HBA. Gary, with the help of his wife, Cindy, and sons Kevin and Kyle make it a family tradition to get involved with the association.

Gary has been a great help for many years with HBA membership drives, Parade of Homes Kick-Off Event, Auxiliary Council's Auction, donating products and services to the American Dream Home and to the HBA office building. Gary continues to do what he can to give back to the construction industry. The HBA appreciates Gary and the Sluder family for their loyalty to the HBA.

Ron Castner has exhibited character, trust and loyalty to the Home Builders Association. Ron is not the type to work quietly behind the scenes. He has

worked extremely hard and spent countless hours working on the behalf of the HBA. Most recently, Ron spearheaded a project to repair the damaged house of a Baptist Hospital patient. Thanks to the donations from HBA members, Ron made sure the house was livable again. He event spent \$1,000 of his own money to make the needed repairs. Ron also is the "King" of the Home and Product Expo where he volunteers for four days to a make sure everything is running in order. Thank you Ron for your big heart, and the work you do for the HBA.



Judy Gund Garner's J.B. Hopkins Distinguished Service Award J.B. Hopkins

served as the HBA's Legal Counsel for 47 years. At different times, the HBA has given out the J.B. Hopkins Distinguished Service Award to recognize someone who has given many years of service to the HBA with character, integrity and class. Past recipients include Stephen Moorhead of McDonald Fleming Moorhead, Garrett Walton of ReBuild Northwest Florida and John Harold of J.M. Harold Construction.

Hopkins was fond of saying, "Freedom ain't free. It is paid for with individual responsibility. Service is the rent we pay for the space we occupy on this earth. Unfortunately, too many people are late on their rent payments!" This can't be said about Judy Gund of Saltmarsh Cleaveland and Gund. Judy has been the HBA's Financial Officer since 2001. She is been the leading force behind stabilizing the HBA's finances after the economic downturn. Each month she evaluates the financial statements and works with HBA staff to ensure everything is in order. She has been a steadfast supporter of the HBA and we would not know what to do without her.





Steve Boswell and Bob Massey of Beach Community Bank



The University Lending Group Team from left: Branch Manager Jason Webber, Stacy Wright, Rosa Roberts, Regional Manager Pam Bousquet and Kimberly Strickler



From left, HBA 2015 Associate of the Year Jill Grove with her team from Pensacola Energy, Emily Kirchharr, Carmella Campbell, Jim Bouterie and Janice Terrell.



HBA Membership Chair Shelia Billingham of Fairway Independent Mortgage with Page Krisman of Keller Williams Realty and Elmira Hayes of Hancock Bank.



The Gulf Power Team: Jeff Hatch, 2015 HBA Auxiliary Council Chair Angie Cooper, Cory Booth, Karen Columbus, Justin Tyner and Heather Madison



Auxiliary Council members: Page Krismann of Keller Williams, Chasity Brooks of Brightway Insurance, Rosa Roberts of University Lending Group, Deborah Herrell, of Fairway Independent Mortgage Corp., 2016 Auxiliary Council Chair Laura Gilmore of Fairway Independent Mortgage Corp., HBA Membership Chair Sheila Billingham of Fairway Independent Mortgage Corp and Donna Gambrell of Brightway Insurance.



From Left: Team Harvesters Federal Credit Union: Clay Smith, Robin Arnold, Stanley Bruce, Wayne Briske, and Ryan Key.



From left, Home Mortgage of America Team: Dee Godwin, Bruce Carpenter, Diana Melton and Evelyn Morgan



Great American Dream Home supporters Jim and Marcia Brazil of Seville Power



Longtime HBA members Carmen Kirchharr and Crystal Leech of BB&T

The Centennial Bank Team, from left, Nicholas Redhead, Blaise Adams, Lynn Ferrie, Cindy Gulsby, and Sean Magerkorth



Home Builders Association of West Florida

AUXILIARY COUNCIL

It was the changing of the guard as Laura Gilmore of Fairway Independent Mortgage Corporation, took the reins from Angie Cooper, of Gulf Power, as the Auxiliary Council President at the annual Holiday Party at McGuire's Irish Pub. Cooper led the Auxiliary Council through many community service endeavors, and entertaining membership meetings. Thank you, Angie, for your leadership and love for the Auxiliary and HBA.



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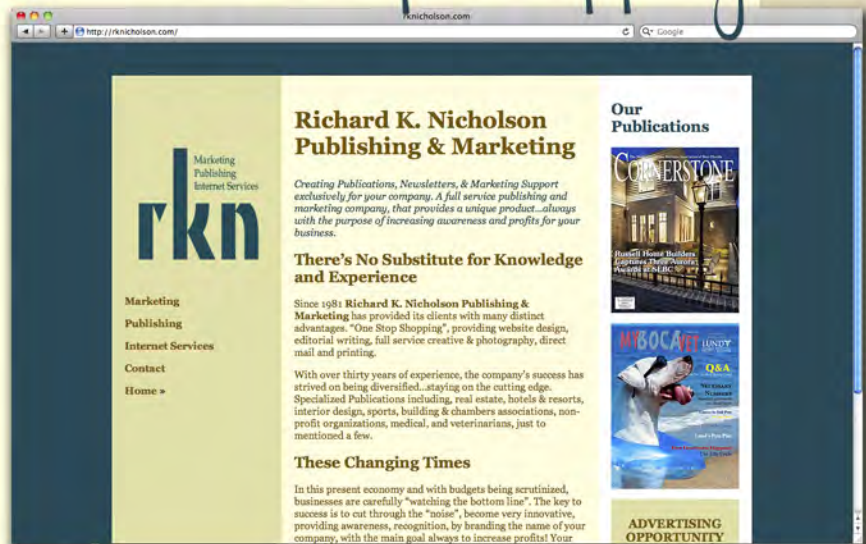
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7 STEPS TO MINIMIZE WARRANTY WOES

with a home owner if something goes wrong on a new project or repair request. But builders can take certain steps to help them avoid these types of sticky situations.

Put it in writing.

Every state has statutes and code requirements regarding warranties. However, these requirements are often open to the courts' interpretation. To minimize variation, create your own written warranty with specific language and guidelines. A clearly defined warranty allows you to con-

has been time- and court-tested, it's still a good idea to have your own attorney look it over.

Establish a formal process for service request submissions.

Accepting verbal-only requests for warranty services can lead to miscommunication and tracking issues. But by requiring the home owner to submit a simple, service request form – whether it be a hard copy, online form or even through email – you can avoid such problems. The record should include general details of the request, as well as the date and time it was received.

After the request is received, generate a work order to be delivered to the appropriate internal warranty tech or subcontractor, and follow up with the home owner as soon as possible regarding the request.

Obtain the home owner's signature once the work is completed.

The technician should always obtain a signature certifying that the job is done and that they are satisfied. If the customer is not satisfied with the work, that should be documented as well, along with explicit details for follow-up review.

Resolve disputes through a third party.

You can't please everyone. And the last thing you want to do is engage in a lengthy and expensive lawsuit. Establish a process for settling disputes that all parties understand. The process should involve an impartial third party to resolve the dispute through mediation or arbitration (in states that allow such dispute-resolution procedures). Many third-party warranty companies offer mediation and binding arbitration services prior to litigation.

Know your state laws.

Warranty terms may vary by state. In Florida, for example, a one-year warranty is defined as 13 months, which gives the home owner a one-month grace period to make a claim on a warranty issue that occurs on the 365th day of ownership.

Rely on the experts.

Your customers may appreciate you, but they also know you have a vested interest. To remain impartial and above the fray,

Warranty services are a great way to give customers peace of mind and protect them against poor-quality construction.

But what are builders to do to protect themselves from excessive liability? Even the most skilled and well-intentioned builders can see things turn ugly

when they don't control warranty costs, limit liability exposure and outline the process for dealing with warranty service issues.

Have an attorney review your warranty language.

Your warranty document is a contractual agreement between you and the home owner. Even if the document was provided by a third-party warranty company and



refer their questions on material or system performance to the Residential Construction Performance Guidelines, or have a manufacturer's representative examine the problem and talk to your customer.

Taking the time now to define liability limits and establish warranty processes will save you and your business significant time and valuable resources in the future.

Go to nahb.org for more information on how to safeguard yourself and properly address various liability and other legal issues.

Courtesy of NAHBNow

If you do business with previous members, please give them a call and reinforce the value of membership as well as the importance of Members Doing Business with Members.

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CONSTRUCTION SECTOR A LEADER FOR JOB GROWTH OVER THE NEXT DECADE

The construction industry is expected to experience a significant amount of employment growth over the next decade, according to new projections from the Bureau of Labor Statistics (BLS).

The BLS employment projections are designed to estimate labor market changes given assumptions and estimates involving structural economic factors. The estimates assume full employment and do not attempt to estimate cyclical or business cycle effects. The current edition of the BLS employment projections covers the 2014-2024 period.

According to the BLS, the construction sector is expected to add 790,400 jobs through 2024. This places the construction sector fourth among major industries. The health and social assistance sector leads with a forecasted 3.8 million job gain, followed by professional and business services (1.9 million) and the leisure and hospitality sector (941,200).

In percentage terms, the construction sector ranks second in terms of expected growth. The construction industry is expected to experience 1.2% compounded annual growth for jobs over 2014-2024. Only the health and social assistance industry (1.9%) exceeds this growth rate.

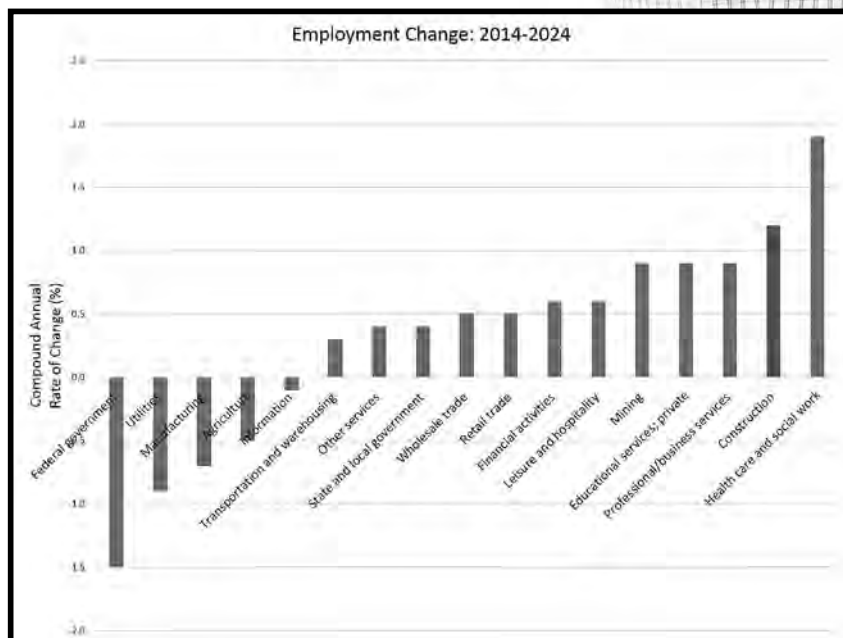
It is worth noting that the BLS projections for construction do not lift employment above the total measured for 2004.

Over the 2004-2014 period, 837,800 construction jobs were lost on

a net basis, a larger number than the expected 2014-2024 gain.

The projections utilize a number of structural variables regarding the future growth of the economy. With respect to construction activity, the BLS models residential fixed investment as growing at a 3.7% annual rate, with 7.7% for single-family and 2.2% for multifamily. Nonresidential structure investment is modeled as growing at an annual 3% rate.

The BLS report provides additional detail at the occupation level of analysis for the 2014-2024 period. Within the construction worker occupation, the top growing jobs include solar photovol-



grow by 659,000 (10.1%). However, total job openings over this period are expected to total 1,682,200 due to both net growth (the 659,000 from above) and replacement needs for workers leaving the industry.

Among other real estate-related occupations over the 2014-2024 period, the BLS

report forecasts net job growth of 349,800 (6.2%) for building and grounds maintenance occupations, 25,300 (8.1%) for property and real estate managers, 9,000 (6.7%) for architects, 2,200 (3.8%) for interior designers, and 10,900 (2.6%) for real estate brokers and sales agents...and growth of 1,200 (5.7%) for economists.

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Single-Family Starts Reach 7-Year High in November

Nationwide housing starts rose 10.5% to a seasonally adjusted annual rate of 1.173 million units in November, according to released data from the U.S. Department of Housing and Urban Development (HUD) and the Commerce Department. Single-family production increased 7.6% to a seasonally adjusted annual rate of 768,000 units, its highest reading since January 2008. Multifamily production rose 16.4% to 405,000 units.

“The November gains in both single- and multifamily starts show that the overall market continues to move forward,” said NAHB Chairman Tom Woods. “As builders anticipate more consumer demand for housing, they should continue to add inventory.”

“Single-family production this month has reached levels last seen before the Great Recession, an indicator that we are making gradual headway back to a normal housing market,” said NAHB



Chief Economist David Crowe. “As we close out the year, we can see that the housing sector has made headway in 2015, and we expect the recovery to continue at a modest pace.”

Combined single- and multifamily starts rose in the South and West, with respective gains of 21.3% and 6.3%. The Midwest was unchanged and the Northeast fell 8.5%.

Overall permit issuance rose 11% to 1.289 million units in November. Multifamily permits rose 26.9% to a rate of 566,000 while single-family permits increased 1.1% to 723,000, the highest level since December 2007.

Regionally, the Midwest, South and West posted respective permit gains of 22%, 5.6% and 21.7%. Permit levels in the Northeast held steady.

Courtesy of NAHBNow

Shortly after midnight, the House and Senate tax writing committees released the text to a bipartisan agreement on tax extenders. The 2016 Omnibus also showed HOME receiving \$950 million, \$50 million more than fiscal 2015 appropriations. After threats to significantly cut the program in the Senate, NAHB worked with Members of Congress to ensure that HOME stayed intact.

Omnibus Bill: Huge Wins for Affordable Housing

For once, the wait was worth it, as the final agreement proposed to make the 9 percent minimum floor on federal housing credits permanent. This is a significant victory for affordable housing and will provide all developers with much needed certainty when planning future projects.

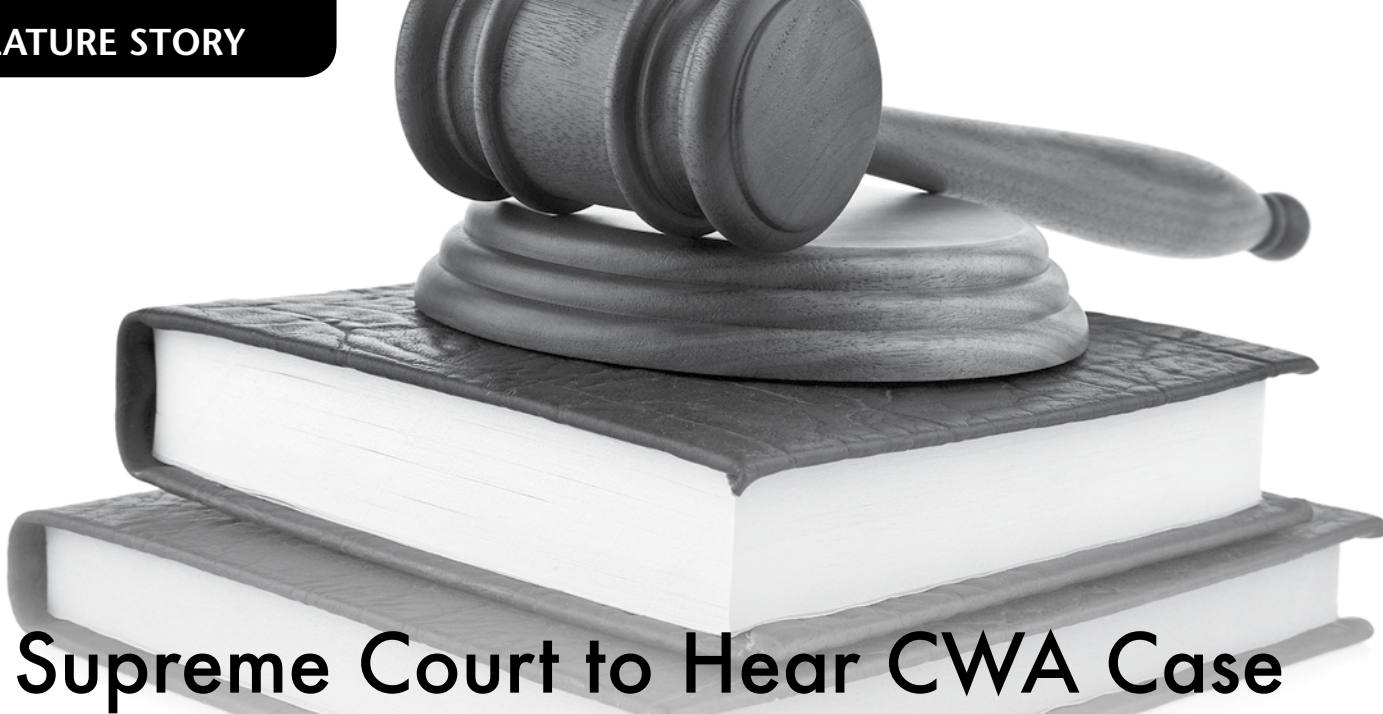
The National Association of Home Builders (NAHB) extends its appreciation to Representatives Pat Tiberi (R-Ohio) and Richie Neal (D-Mass.), along with Sen. Maria Cantwell (D-Wash.) for their many years of championing this effort in Congress.

The extenders legislation did not address the 4 percent credit used for financing the acquisition of existing properties, which will remain a top legislative priority for NAHB.

There were concerns surrounding the funding of Project Based Section 8 as HUD transitioned the program from a fiscal to calendar year funding schedule. Although Project Based Section 8 will be funded at \$10.62 billion, slightly lower than HUD's request of \$10.76 billion, Congress has taken the schedule change into account by increasing appropriations by nearly \$1 billion from fiscal 2015.

Rural Development's Section 521 Rental Assistance increased its appropriations to \$1.38 billion compared to fiscal 2015's appropriation of \$1.08 billion. Congress also changed the re-renewal language, including up to \$75 million of funds that will be available until Sept. 30, 2017 for re-renewal of rental assistance agreements within the 12-month contract period.

Courtesy of NAHBNow



Supreme Court to Hear CWA Case

NAHB's two-decade battle to right a federal regulation that can unnecessarily cost a home builder thousands of dollars is finally going to the U.S. Supreme Court.

In mid-December, the Court agreed to hear Army Corps of Engineers v. Hawkes, which concerns whether a "jurisdictional determination" (J.D.) made under the Clean Water Act is a "final agency action" under the Administrative Procedure Act. If the answer is yes, then landowners could dispute J.D.s in

court without first seeking a permit that the landowner does not think he or she needs.

NAHB was the only amicus that requested the Court to accept this case.

Builders and developers often obtain J.D.s that explain which parts of their property are wetlands or jurisdictional waters. Of course, any area that is jurisdictional requires a Corps' permit before a property owner may develop it.

The problem has always been that property owners could not dispute in court

whether a specific area is jurisdictional. The Corps and courts always required them to endure the entire permit process before they could go to court.

That, in turn, means that the property owner could spend hundreds of thousands of dollars to get a permit that may not have been necessary.

NAHB has been fighting this issue for at least 20 years.

For additional information, please contact Tom Ward at 800-368-5242 x8230.

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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
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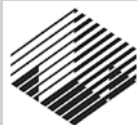
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