

The News of the Home Builders Association of West Florida

CORNERSTONE

August 2016

HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

H O M E

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E X P O

August 19-21, at the Pensacola Bay Center

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Add beauty and function to outdoor living with natural gas appliances.

Homebuyers are drawn to outdoor rooms for entertaining and recreation. Natural gas appliances and equipment provide energy-efficient and reliable cooking, space heating, and lighting while adding warmth and beauty to any outdoor living space.

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- **Gas grills.** Natural gas grills are safe, convenient, and economical to use. There is no need to mess with dirty charcoal or refill propane tanks.
- **Gas lights.** The warm, yellow glow of gas lighting adds security and ambiance to outdoor living spaces.
- **Patio heaters.** Patio heaters provide warmth and comfort, extending the outdoor living season.
- **Pool heaters.** According to the U.S. Department of Energy, gas-fired pool heaters are the most popular system for heating swimming pools.

In a competitive housing market, natural gas appliances and equipment can help to make your homes stand out by providing beautiful and functional outdoor living spaces. Since natural gas is clean burning, these appliances also appeal to homebuyers who are interested in minimizing their carbon footprint.



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Cornerstone

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



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Next Issue:
September
2016

Edit: August 2, 2016
Space: August 15, 2016
Materials: August 23, 2016

Magazine Design & Layout by
warren wight - graphic designer
www.warrenworld.com



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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.

THREE AMENITIES TOPPING HOME BUYER WISH LISTS

Preferences in home styles and features have evolved significantly over the years. But even though the wants and needs of home buyers vary widely among different demographics, a majority of buyers – regardless of their age – are looking for similar community amenities.

A recent study conducted by the National Association of Home Builders shows which community characteristics are the most sought after. The study, Housing Preferences of the Baby Boomer Generation, captured the opinions of more than 4,300 recent and prospective home buyers and compared the wants of baby boomers (born between 1946 and 1964) to those of seniors (born before 1946), Gen-Xers (born 1965 to 1979), and millennials (born after 1979).

Though the priority rankings vary slightly between generations, the study reveals these different age groups actually have very similar tastes. Among the top four most-wanted amenities, three were the same for every age group: A community that is:

- typically suburban,
- close to parks, and
- has access to walking trails.

All of the groups – except millennials – ranked “close proximity to retail space” in their top four. Millennials, instead, chose playgrounds as their fourth-most-wanted community amenity. (Gen-Xers ranked playgrounds at No. 8.) The other most desirable community amenities listed by all of the age groups included: a swimming pool, lake access and an exercise room.



When comparing the groups' lists of their top eight amenities, only two items varied:

- Playgrounds – Not surprisingly, the majority of seniors and boomers have very little interest in these kid-focused recreation areas.
- Outdoor maintenance service – Apparently, the younger two generations prefer to do their own yard work.

In addition to community amenities, the survey identified many other items, including preferences in home size and layout. Sixty-four percent of all prospective buyers said they want a single-story home, but that figure is largely driven by seniors and baby boomers. Less than half of Gen Xers and barely a third of millennials are interested in single-story living.

Across all generations, however, the majority of consumers can agree on at least one thing: Lugging laundry up and down stairs is a hassle. Most say they want the laundry room on the first floor.

President's Message



“Across all generations, however, the majority of consumers can agree on at least one thing: Lugging laundry up and down stairs is a hassle. Most say they want the laundry room on the first floor.”

Overtime Bill Would Help Businesses and Workers

NAHB today commended Rep. Kurt Schrader (D-Ore.) for introducing legislation that helps small businesses and their workers by mitigating the effects of the U.S. Department of Labor's unprecedented doubling of the overtime threshold.

"The nation's home builders applaud Rep. Schrader for sponsoring this important bill that represents a balanced approach to raise the overtime threshold for workers while minimizing the impact on small businesses," said NAHB Chairman Ed Brady. This spring, the Department of Labor issued its final overtime rule that will double the current overtime salary limit of \$23,660 to \$47,476 on Dec. 1, 2016. NAHB and others small business leaders have warned that such a huge jump in such a short time frame could actually hurt many of the workers the rule was meant to help by forcing small business owners to scale back on pay and benefits, as well as cutting workers' hours.

Many Republican leaders in Congress have expressed similar concerns, and this legislation is a sign of growing bipartisan momentum against the rule, said Brady.

The Overtime Reform and Enhancement Act would raise the overtime salary threshold to the Department of Labor's \$47,476 rate under the following timetable:

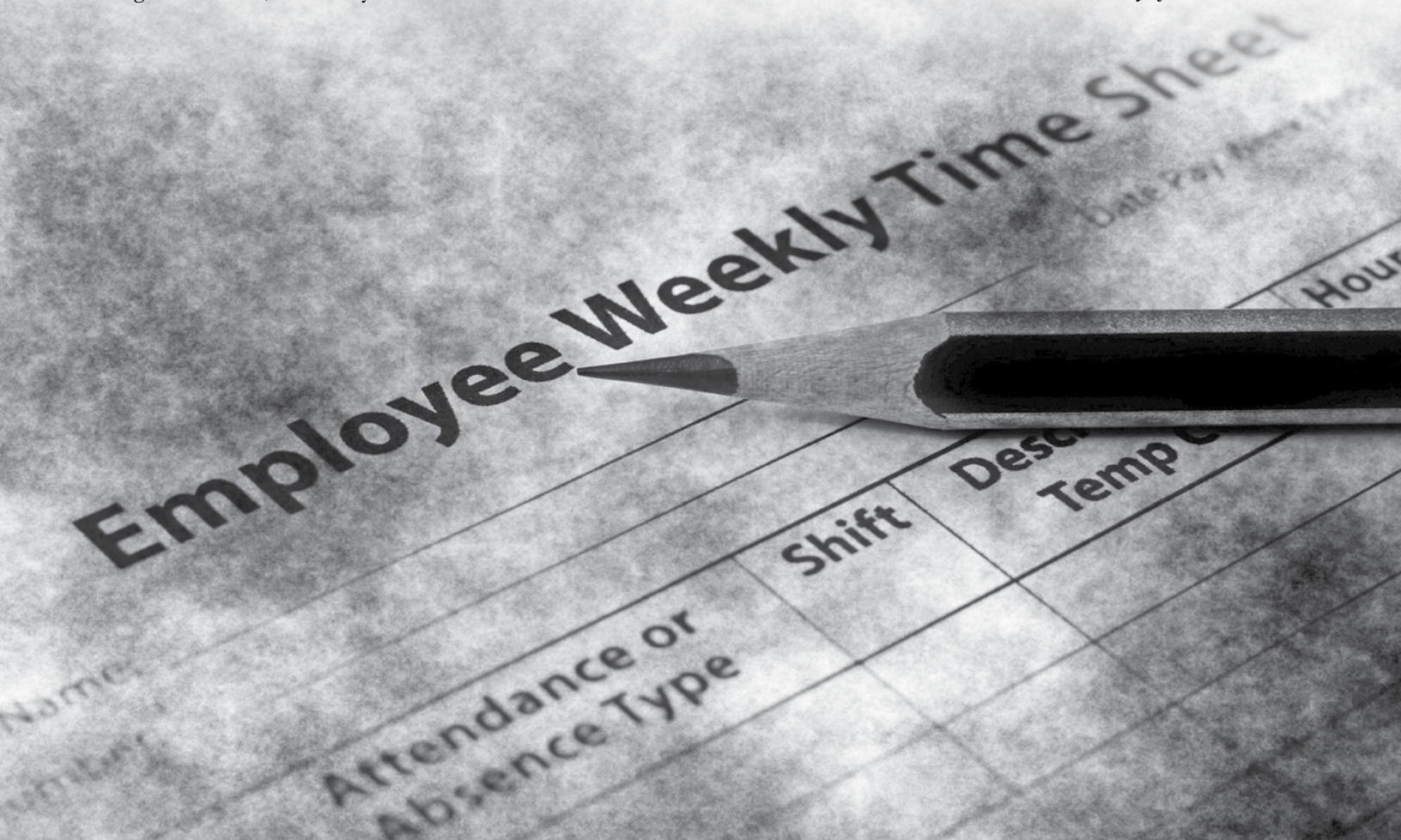
- Dec 1, 2016 — \$35,984
- Dec. 1, 2017 — \$39,814
- Dec. 1, 2018 — \$43,645
- Dec. 1, 2019 — \$47,476

Moreover, the legislation would eliminate a provision in the rule that requires automatic increases to the overtime salary threshold moving forward.

"The vast majority of home building firms are small businesses that employ fewer than 10 workers," said Brady. "By gradually ramping up the overtime salary threshold, this legislation will ensure that the law remains relevant for today's workforce. It also allows small businesses operating on tight budgets sufficient time to adjust."

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

Courtesy of NAHBNow.com



Cantwell-Hatch Bill Would Boost Low-Income Housing Tax Credit

Before adjourning for the Senate's summer recess, Sens. Maria Cantwell (D-Wash.) and Orrin Hatch (R-Utah) introduced the Affordable Housing Credit Improvement Act (S. 3237), legislation that would increase the annual housing credit allocation by 50%, in addition to a number of critical improvements to the Low-Income Housing Tax Credit. Sen. Ron Wyden (D-Ore.) is a cosponsor of the bill.

The bill would make permanent the 4% credit rate for acquisition and bond-financed existing projects. In addition, the legislation would allow energy tax incentives to be used in combination with Low-Income Housing Tax Credits and help combat local opposition to affordable housing projects by prohibiting local approval and contribution requirements.

"The Low-Income Housing Tax Credit is the most successful affordable housing program in the nation," said NAHB First Vice Chairman Granger MacDonald, a tax credit developer from Kerrville, Texas. "This bill will provide the program with the resources necessary to meet the nation's affordable housing needs."

The bill would also:

- Provide a new incentive for projects that target homeless or extremely low income individuals and families. These projects would be eligible to receive a 50% credit boost, allowing them to remain financially feasible while targeting the neediest populations.
- Repeal the Qualified Census Tract population cap, enabling properties in more areas to receive a basis boost.
- Include relocation expenses in rehabilitation expenditures.
- Allow states to determine the definition of a community revitalization plan to give them flexibility to determine local criteria.

- Increase the amount of housing credits that developments serving extremely low-income tenants can receive in order to make developments serving the lowest-income tenants more financially feasible.
- Allow states to award a basis-boost to housing bond-financed developments to provide additional equity when needed.
- Provide for a purchase option that would allow non-profit and government sponsors to acquire Low-Income Housing Tax Credit properties when the current 15 year compliance period expires.
- Require states to consider the needs of Native Americans when allocating housing credits and provide additional support to projects located in Indian areas by automatically making them eligible for an additional 30% credit boost if necessary for financial feasibility.
- Permit broader income-mixing within housing credit developments in order to preserve rigorous targeting while providing more flexibility and responsiveness to local needs, while maintaining a 60% area median income average.

NAHB will work with its coalition partners to build support for this bill.

Courtesy of NAHBNow.com

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HBA

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- Select "HBPP" from the Association dropdown menu.
- Complete the registration form.

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

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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
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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).



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HBA MEMBERS: FIRST TEE NEEDS YOUR HELP

HELP THE FIRST TEE OF NORTHWEST FLORIDA BRING BACK 3924 WEST NAVY BOULEVARD - SITE OF THE FORMER "GOOFY GOLF"

The First Tee of Northwest Florida, a 501C3 Non-Profit dedicated to teaching Golf Skills and Life Skills to kids ages 5-18, has purchased a permanent home for to provide administrative office space as well as storage space for equipment and donated clubs.

The 1.41 acre "Goofy Golf" property in Warrington was selected by our Chapter because it presents a unique opportunity to quickly move into an office and storage facilities within the ~3800 sf. under roof in the three extant on-site buildings some-time between August and October--replacing our currently rented offices and storage facilities. Our goal in the year to follow is to create a comprehensive golf and life skills education facility by building a full swing practice area by converting the four extant batting cages into full-swing netted hitting bays; to create a short game practice area at the rear-center of property by installing a nine-hole artificial practice green capable of receiving chip, pitches and bunker shots; and in the final phase to renovate and reopen all 36 holes of miniature golf. Our long-term goal is to convert the property into a first-class golf instruction and training facility while also restoring and maintaining the 1958 mini-golf courses as both a model of historic preservation and as an asset for our kids and our community.

We need your help! I am writing to ask our friends at the HBA to consider supporting this project with the donation of new and/or surplus items that we need for our Phase One short-term renovation.

For more information or to donate, please call Marty Stanovich, Executive Director at 456-7010 or mstanovich@thefirstteenwfl.org



- Two Exterior Single-Bulb House Fixtures
- Three Dual Flood Photocell Day/Night Exterior Fixtures
- Three Dual Flood Motion Exterior Fixtures
- One LED Large Exterior Area Lamp
- One Low-Profile Flush-Mount Interior Ceiling Fixture
- One 36x96 Steel Door
- ~70' of 6' Privacy Fence Segments/Boards
- ~60' of 6' Chain Link Fencing
- ~60 lf of Aluminum Gutter Spout
- Interior Primer and Paint
- Exterior Primer, Paint and Polyurethane
- Exterior Rust proofing Chemicals
- 2 ~ 24"x36" Bathroom Mirrors
- ~30 2x4 Acoustic ceiling tiles
- ~140 lf of synthetic or wooden baseboard
- ~400 SF of non-skid (Bathroom) tile
- Assistance with HVAC equipment acquisition and renovation

Additionally, funds are needed for the property acquisition & operation: Individual and Corporate sponsorships are available as well as a Commemorative Brick Program.

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

Trained over 1,000 students
 in the Future Builders of America chapters to help meet your labor needs.

Waged ongoing legal and media campaigns
 against inclusionary zoning to preserve your property rights.

Expanded online education
 through Building Media's Code College Initiative, designed to link industry professionals to experts in learning current practices.

Changed the Endangered Species Act
 to allow for speedier, less-costly development.

Unveiled marketing tools
 for membership recruitment to expand business contacts and leadership opportunities.

Pushed for solutions to the property and builders' risk insurance crisis while continuing to promote creation of federal and regional catastrophic loss funds.

Formed a Commercial Builders Council
 to help residential builders diversify into this lucrative market.

Partnered with the Florida Green Building Coalition to create uniform, cost-saving green building standards.

Protected our future by endorsing pro-housing, pro-business candidates for cabinet and legislative positions.

Persuaded the Corps of Engineers
 to issue a regional general permit for Northeast Florida, streamlining the development process.

PLENTY!

Supported the Florida Building Commission's decision to uphold the wind-borne zone in the panhandle at 130 miles per hour instead of 120.

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September 2016



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HOME BUILDERS ASSOCIATION
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H O M E
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EXPO

NEW IDEAS AND INNOVATION ON DISPLAY AT THE 2016 HOME & PRODUCT EXPO

A much anticipated event for area homeowners and homebuyers, the 2016 West Florida Home & Product Expo, set for August 19-21, at the Pensacola Bay Center.

Over 20,000 square-feet of building, remodeling, products and services are on display from over 95 local and regional businesses.

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

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

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

The Expo is brought to you by: WEAR TV 3, My 35 WFGX, Cox Communications, Pensacola News Journal, Pensacola Home & Garden, Cat Country 98.7 and News Radio 1620.

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



EXPO EXHIBITORS AS OF 7/20/16

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ACME Brick, Tile & Stone/aka Jenkins
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Advantage Security
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Better Business Bureau
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MAKING THE EXPO HAPPEN



Vicki Pelletier
Expo Show Manager



Ron Casnter
Expo Chairman



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August General Membership Meeting

Friday, August 19th
11:00 a.m. - 12:30 p.m.
Pensacola Bay Center

\$20.00 PER ATTENDEE

The first hour will be dedicated to the Silent Auction and lunch.

We will also present the Outstanding Exhibit Awards!!

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



SHOW TIMES

FRIDAY, AUGUST 19
1:00 p.m. – 6:00 p.m.
SATURDAY, AUGUST 20
10:00 a.m. – 6:00 p.m.
SUNDAY, AUGUST 21
12:00 p.m. – 5:00 p.m.

Free Parking

Entry fee: \$5.00. Kids Free.

Sunday only from 3-5 p.m.

Free Admission



MAKE THE 2016 HOME & PRODUCT EXPO A LEARNING EXPERIENCE

BY RON CASTNER

Enter the exhibit area at the 2016 Home & Product Expo and look around. You'll see booth upon booth – over 90 of them. It's easy to spend your time meandering through an exhibit hall chatting with friends, and only occasionally interjecting some purposeful business with an exhibitor when you happen upon a booth of particular interest to you.

But there's another alternative. You can parlay your time in the Pensacola Bay Center (August 19-21) into a genuine learning and networking experience. With a little attention to planning, you can get a tremendous return on the time you spend there. Here's how:

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



industry, and can offer valuable solutions and recommendations.

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

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

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

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

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

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

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

used now, quantity information and purchasing resources available.

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

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

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

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

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



Ron Casnter
Expo Chairman

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



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FHA Issues Mortgages with PACE Loans

On July 19, the Federal Housing Administration (FHA) issued Mortgagee Letter 2016-11 providing – for the first time – guidelines to allow FHA insurance of mortgages on properties with Property Assessed Clean Energy (PACE) liens, if certain requirements are met. At the same time, the Department of Veterans Affairs (VA) issued similar guidance for its Loan Guaranty Program.

At the same time, the Department of Veterans Affairs (VA) issued similar guidance for its Loan Guaranty Program.

PACE programs provide home owners financing to make energy-efficient improvements to their homes. PACE programs are available in states that have adopted specific legislation allowing local govern-

ments to fund home energy improvements and structure repayment by assessments collected through homeowners' property tax bills. The liens generally travel with the property when the home is sold and subsequent homeowners continue to pay for the improvements in their tax assessments.

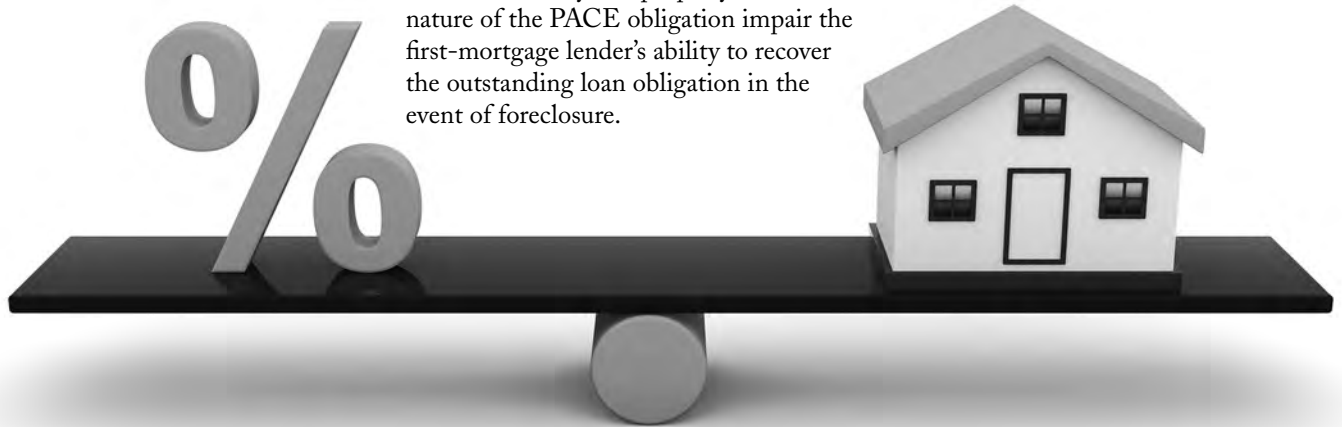
The lack of FHA and VA guidance has been an impediment to greater use of PACE programs, as has the Federal Housing Finance Agency's prohibition on the purchase by Fannie Mae and Freddie Mac of mortgage loans on properties with PACE financing where the PACE obligation has a super-lien status ahead of the Fannie Mae- or Freddie Mac-guaranteed mortgage.

The new FHA and VA guidance is intended to address mortgage underwriting and consumer disclosure issues as well as concerns that the tax lien priority and the continuation-beyond-property-transfer nature of the PACE obligation impair the first-mortgage lender's ability to recover the outstanding loan obligation in the event of foreclosure.

FHA's guidance states that the PACE assessment cannot have a superior lien status ahead of the FHA-insured mortgage. However, the guidance will allow PACE loans to retain superior lien status for delinquent payments, although this status may be waived or relinquished.

NAHB policy supports using PACE programs to finance energy retrofits as long as the programs do not impair the housing finance system. NAHB is reviewing the PACE guidelines issued by FHA and VA and will work with these agencies and housing and finance industry groups to seek any needed program modifications. For more information, contact Becky Froass at 800-368-5242 x8529.

Courtesy of NAHBNow.com



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September 2016

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Federal Fines to Jump August 1st

It always pays to follow the law. But after Aug. 1, it's going to be even more expensive not to.

NAHB already reported that penalties for non-compliance assessed by the Occupational Safety and Health Administration are slated to rise next month for the first time in 25 years. But OSHA is not the only federal agency that plans to up its fines.

Last November, President Obama signed into law the Inflation Adjustment Act to ensure federal agencies regularly update the monetary levels of

civil penalties to keep pace with inflation. The act required these agencies to raise their penalties by Aug. 1 based on guidance issued by the White House Office of Management and Budget, which looked at inflation rates and other factors affecting costs before advising the agencies.

The maximum amount civil penalties can increase is 150% of the prior amount – but moving forward, these agencies must make this adjustment annually and base it on the current Consumer Price Index.

That means builders need to pay even closer attention to how they're following the letter of the law. Here's two more examples:

- The Environmental Protection Agency's maximum civil penalty for violating the Clean Water Act's stormwater permitting requirements will increase to a maximum of \$51,570 per violation from a prior maximum civil penalty of \$37,500 per violation – an increase of nearly 40%.

- Meanwhile, the Fish and Wildlife Service has set its maximum civil penalty for violating the Endangered Species Act's "take" prohibition increases from \$25,000 to \$49,467 per violation: an increase of 98%.

Make sure to take advantage of the compliance materials NAHB maintains for its members on regulations as diverse as silica, lead paint and stormwater. For additional information, contact Tamra Spielvogel at 800-368-5242 x8327.

Courtesy of NAHBNow.com

Final Lead Paint Recertification Rule Wide of the Mark, NAHB Says

EPA needs to rethink its new requirements for remodelers and other contractors who need to renew their Lead-Safe Certifications under the Lead: Renovation, Repair and Painting Rule, according to comments NAHB sent the agency this week.

In its first draft, EPA had said its goal in recertifying experienced lead-safe remodelers was to simplify a potentially cumbersome and expensive process. Instead, the agency did a U-turn and made it worse, NAHB comments said.

Requiring different tracks depending on how the remodeler chooses to take the training is too complicated and discouraging to certified renovators who now will need to contemplate taking time away from their businesses to do hands-on training, something that EPA said was not as important for contractors who already have five years under their belts.

It's a situation that could have been avoided had the agency sought the public's input, NAHB said. "Without notice, and with an immediately effective implementation date, NAHB has scrambled to try to assist its members in deciphering EPA's intent," the comments said.

NAHB has clarified for its members the recertification process in a series of fact sheets and infographics that spell out the different paths remodelers may choose, depending on whether they think getting a longer period between recertifications is worth the extra time and expense of repeating the in-person training.

But frankly, EPA's new rules are too complicated to begin with and should be rethought all together — even if there is little chance that the agency will take up the matter again. "NAHB calls on EPA to reconsider the recertification rule and remedy [its] substantive and procedural failings," the NAHB comments said. *Courtesy of NAHBNow.com*



Housing Starts Rise 4.8% in June

Nationwide housing starts rose 4.8% in June to a seasonally adjusted annual rate of 1.19 million units, according to newly released data from HUD and the Commerce Department. Overall permit issuance increased 1.5% to a seasonally adjusted annual rate of 1.15 million.

“This month’s uptick in production is an indicator that the housing market continues to move forward,” said NAHB Chairman Ed Brady. “At the same time, builders are adding inventory at a cautious pace as they face lot shortages and regulatory hurdles.”

“The June report is consistent with our forecast for a gradual but consistent recovery of the housing market,” said NAHB Chief Economist Robert Dietz. “Single-family production should continue to strengthen throughout the year, buoyed by job growth, new household formations and low mortgage interest rates.”



Single-family housing starts rose 4.4% to a seasonally adjusted annual rate of 778,000 units in June while multifamily production ticked up 5.4% to 411,000 units.

Regionally in June, combined single- and multifamily starts increased in the Northeast and West, with respective gains of 46.3% and 17.4%. The Midwest registered a 5.2% loss and the South fell 3.4%. However, single-family production rose in all four regions.

Both sectors posted permit gains. Single-family permits edged up 1% to a rate of 738,000 while multifamily permits rose 2.5% to 415,000.

Permit issuance increased 9.4% in the Northeast and 8.3% in the South. Meanwhile, the Midwest and West registered respective losses of 2.8% and 10.1%.

Courtesy of NAHBNow.com

Our Association Works Because Our Association Works

The HBA along with FHBA sponsored Operation Rebuild: Building Florida Back Better Construction Fair in Escambia and Santa Rosa Counties to enable citizens the opportunity communicate with building officials, state officials, FEMA, and local contractors on important details involved with rebuilding after Hurricane Ivan. The HBA also donated \$100,000 to Rebuild Northwest Florida to help people who cannot afford to repair their homes in the aftermath of Hurricane Ivan.

The HBA has prudently spent over \$60,000, over the past two years, on legal and consulting fees to fight for issues that affect your business in Escambia and Santa Rosa Counties.

We engaged the Tallahassee-based accounting firm of Purvis Gray and Company to audit the Escambia County Building Inspections Fund to make certain that your building inspections fees are being spent in accordance with Florida law. The action caused the county to reimburse the Building Inspections Fund \$1,847,068 over time.

The HBA is working to find an equitable solution for

more densities for development in the MU-6 zoning district that is located in the central part of Escambia County. Without the zoning change, Escambia County will not have land available for the foreseeable future, thus putting many people out of business.

We succeeded in keeping proposed user fees down in Escambia County by forming a coalition with other allied industries such as the Associated General Contractors (AGC), American Institute of Architects (AIA), and the National Association of Industrial and Office Properties (NAIOP) to offer realistic fee increases, but the county must have better service for users of the system.

We worked with FHBA to pass a Construction Defect bill into law. The bill will ensure that home builders receive notice and have the opportunity to inspect and repair any alleged construction defect before the home buyer can take legal action and sue a builder.

We saved members thousands of dollars by supporting the adoption of the International Building Code, modified with Florida-specific amendments, as the basis for the Florida Building Code. Florida-specific amendments, as the basis for the Florida Building Code.

Friday, August 19th
1:00 p.m. - 6:00 p.m.

Saturday, August 20th
10:00 a.m. - 6:00 p.m.

Sunday, August 21st
12:00 p.m. - 5:00 p.m.

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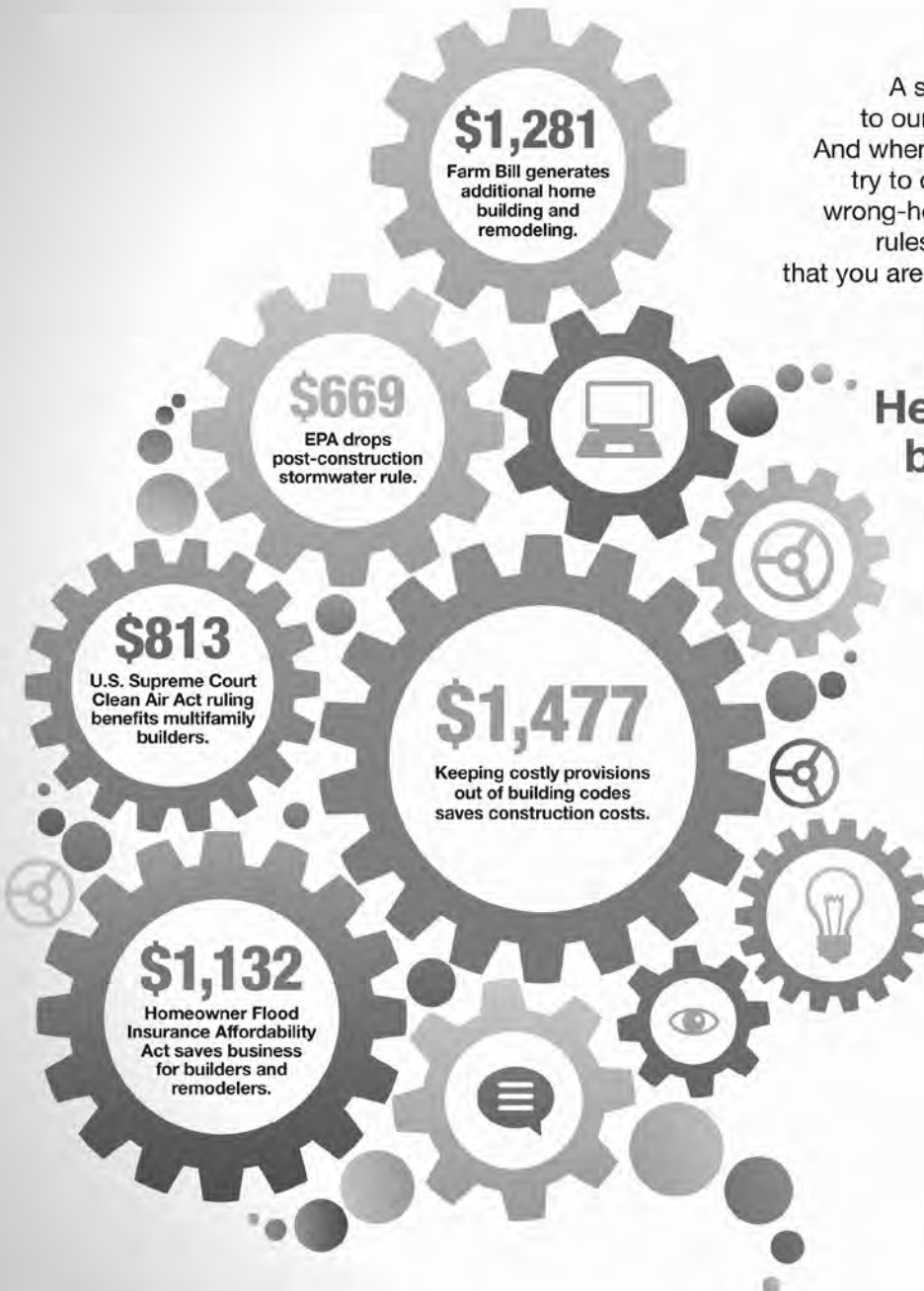
NAHB Keeps the Wheels Turning

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

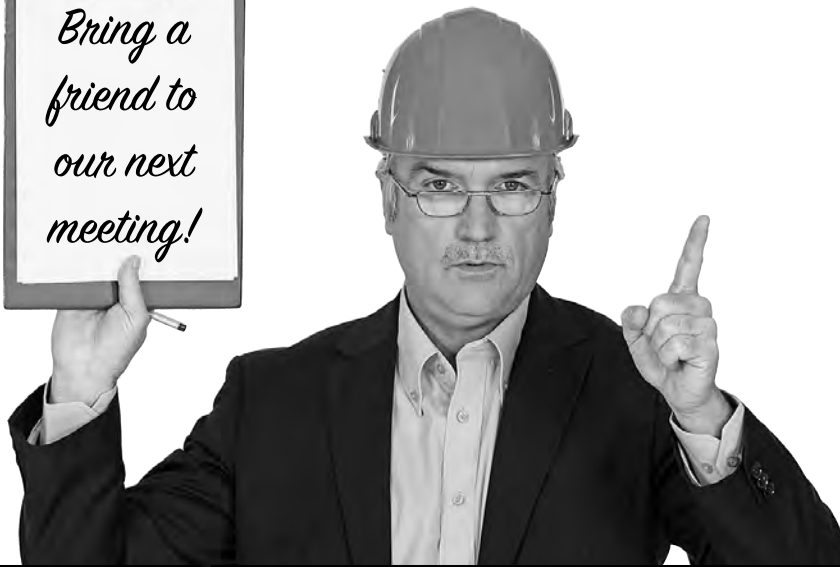
Here's what we've been working on so far this year.

These dollar values represent the **savings per housing start** a typical builder will see as a result of select NAHB advocacy victories in 2016. Some members will experience more of these benefits than others, depending on location and market segment.

Learn more at valueofnahb.org



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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?



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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

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|--------------------|-------------|
| Spike Candidate | 1-5 credits |
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| Life Spike | 25-49 |
| Green Spike | 50-99 |
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