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Cornerstone

*The official magazine of the
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Cornerstone



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Ron Castner



Jon Pruitt



Judy Gund

President's Message



“I have enjoyed my year serving you...”

HBA Members Made 2016 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 to Jon Pruitt of J.W. Dunnwright Construction. You can rest assured that the HBA will continue to prosper under his leadership. Jon has a lot of great qualities including knowing a lot about building and construction. Jon has served on the HBA Board for many years and successfully built and sold the 2016 American Dream Home.

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.

It has been a busy year for our HBA. I am

more "President's Message" page 6



Lindy Hurd



Laura Gilmore

HBA Members Made 2016 An Exciting & Productive Year from page 5

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 Statewide Building Code.

Under the direction of Taylor Longsworth, of East Hill Building Design, 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 gated community of Huntington Creek. Jon Pruitt and Mike Raab 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 Arthur Rutenberg Homes 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 Laura Gilmore of Fairway Independent Mortgage, 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 \$12,000 to help with the many charities it supports.

The Sales & Marketing Council, led by Lindy Hurd of First International Title, hosted informative seminars throughout the year and a successful SAMTRAM to see the latest in new home construction.

Special thanks to the Senior Officer team of First Vice President Jon Pruitt, Financial Officer Judy Gund, Treasurer Taylor Longsworth, Secretary Mac McCormick, Second Vice President Gary Sluder, Third Vice President Bill Daniel, Immediate Past 2nd Vice President Bill Batting, 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.

It has been an eventful year for the Home Builders Association of West Florida.

Through the leadership of President Thomas Westerheim, the association continued to meet the needs of its members in terms of governmental affairs and community support of not-for-profit causes.

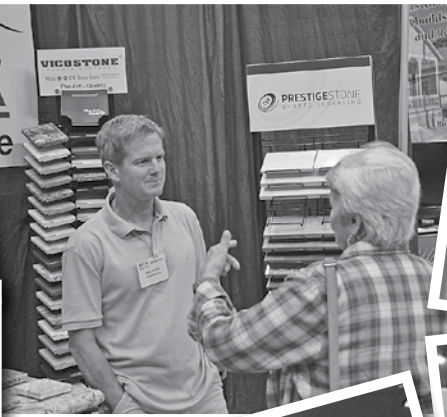
The HBA worked on its high priority objectives:

- 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 pro-active 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, Pensacola North Rotary Charity Golf Tournament, United Way, University of West Florida Foundation, Pensacola State College Foundation, Gulf Coast Kid's House, Panhandle Charitable Open, YMCA, 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.

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







MORE YEAR IN REVIEW HIGHLIGHTS



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WESTERHEIM PROPERTIES TO BUILD AMERICAN DREAM HOME FOR THE 2017 PARADE OF HOMES

Since 1958, the Parade of Homes has been an exciting event for thousands of attendees throughout Northwest Florida. In preparing for the May 6 – 14, 2017 event, the HBA Board of Directors, at its September meeting, approved the gated community of Huntington Creek as site where the American Dream Home will be constructed. The Board tapped HBA President Thomas Westerheim, of Westerheim Properties, to build the American Dream Home.

Huntington Creek, located off Mobile Hwy., hosted the last two American Dream Homes in the upscale community in West Pensacola. It is a growing suburban area providing country living amenities



while affording residents the opportunity to be in close proximity to all of life's everyday conveniences.

"Thomas brings a wealth of experience of building the Dream Home," said Home Builders Association of West Florida Executive Director David Peaden. "He did a wonderful job a few years ago in Nature Trail and he gained a lot of insight during that process. I am confident he will do a great job for the HBA."

The people of Northwest Florida look forward to the Parade of Homes every year. It gives them the opportunity to see the latest in new home designs and amenities.

Attending the Parade of Homes can also afford individuals the chance to learn what to look for in home construction and know what mistakes to avoid.



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GENE'S FLOOR COVERING HOSTS AUXILIARY AUCTION

Once again, the Sluder family opened up its doors and welcomed over 175 members to the Gene's Floor Covering / Auxiliary Council Membership Networking Meeting. The Auxiliary Council put on a show with its great auction items, and Gary, Cindy, Kyle and Kevin Sluder put on a display of culinary delights where the family motto is, "If it moves, we cook it!"

The Auxiliary Council did a great job in obtaining auction items for the event. Because of their efforts, the Council raised over \$12,000 to benefit local agencies for the betterment of children.



From left, Cindy, Kyle, Gary and Kevin Sluder of the family-owned Gene's Floor Covering.



Zillow Experts to Reveal Best Practices in Real Estate Marketing at IBS

On Jan. 11, a number of experts from online real estate database company Zillow Group will be onsite at the 2017 International Builders' Show Sales Central, sharing insight gained from listings

of both new and resale homes in every market across the country.

Eighty-five percent of people see new construction listings, for the first time, on Zillow.com. Lucy Wohltman, vice president of sales at Zillow.com, will discuss how sales and marketing professionals can attract more buyers with listings that stand out among a crowd. She will also talk about buyer preferences and give practical advice on creating strong first impressions and how to maximize on them.



Luis Poggi, senior director of product management at Zillow, will break down behavioral data gleaned from the website and reveal what home features most interest home buyers in 2017.

And since the service people expect from today's Internet shopping age has crossed over to the home buying experience, Jake Scherrer, senior director builder of inside sales at Zillow, will offer advice on how to manage today's on-demand home shopper. He'll explain how to effectively manage the process to make it easier for everyone involved.



Sue Dutcher discusses "Generational Sales – Traditional to Gen Y" to the Sales & Marketing Committee.

CORPS LETTER CLARIFIES JDS FOR WETLANDS PERMITS

The U.S. Army Corps of Engineers this week issued a Regulatory Guidance Letter in response to the U.S. Supreme Court's decision in *Hawkes v. United States*.

In that decision, the court said that a jurisdictional determination (JD)—in which the Corps decides whether a piece of land should be subject to federal oversight under the Clean Water Act—is something that a developer can take to court.

The guidance letter clarifies the differences between the two kinds of JDs and how builders and developers can obtain them.

JDs are important because developers have no way of knowing whether a feature is jurisdictional simply by looking at it. However, once the Corps issues a JD, it carries significant legal and financial consequences on everything from lending practices to state rules and regulations.

The Supreme Court said in *Hawkes* that when the Corps determines the precise boundaries of jurisdictional waters on a landowner's

property, that landowner can dispute the determination in court.

The new guidance—the first of its kind issued by the Obama Administration—accepts the Supreme Court decision and provides guidance to the Corps' staff (and public) explaining when it is appropriate to issue an approved jurisdictional determination (AJD) or preliminary jurisdictional determinations (PJD) or not make any determination at all.

The Corps guidance explains that AJDs are official determinations that jurisdictional waters exist on one's property, while PJDs are not legally binding. Finally, the guidance provides the forms that property owners are to use when requesting that the Corps conduct an ADJ or PJD.



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Housing Starts Jump 25.5% in October

Led by impressive gains in both single-family and multifamily production, nationwide housing starts surged 25.5% in October to a seasonally adjusted annual rate of 1.32 million units, according to newly released data from HUD and the Commerce Department. Single-family starts reached their highest level since October 2007 while multifamily production jumped 68.8% from the previous month.

“These robust figures correlate with strong builder optimism in the housing market,” said NAHB Chairman Ed Brady. “A firming job market, a growing economy and rising household formations will keep the housing recovery on track into next year.”

“Multifamily production bounced back after an unusually weak reading last month, while single-family starts exhibited unusually strong growth as well,” said NAHB Chief Economist Robert Dietz. “Though October’s single- and multifamily production rates are clearly unsustainable, we expect continued growth in the housing sector in the months ahead.”

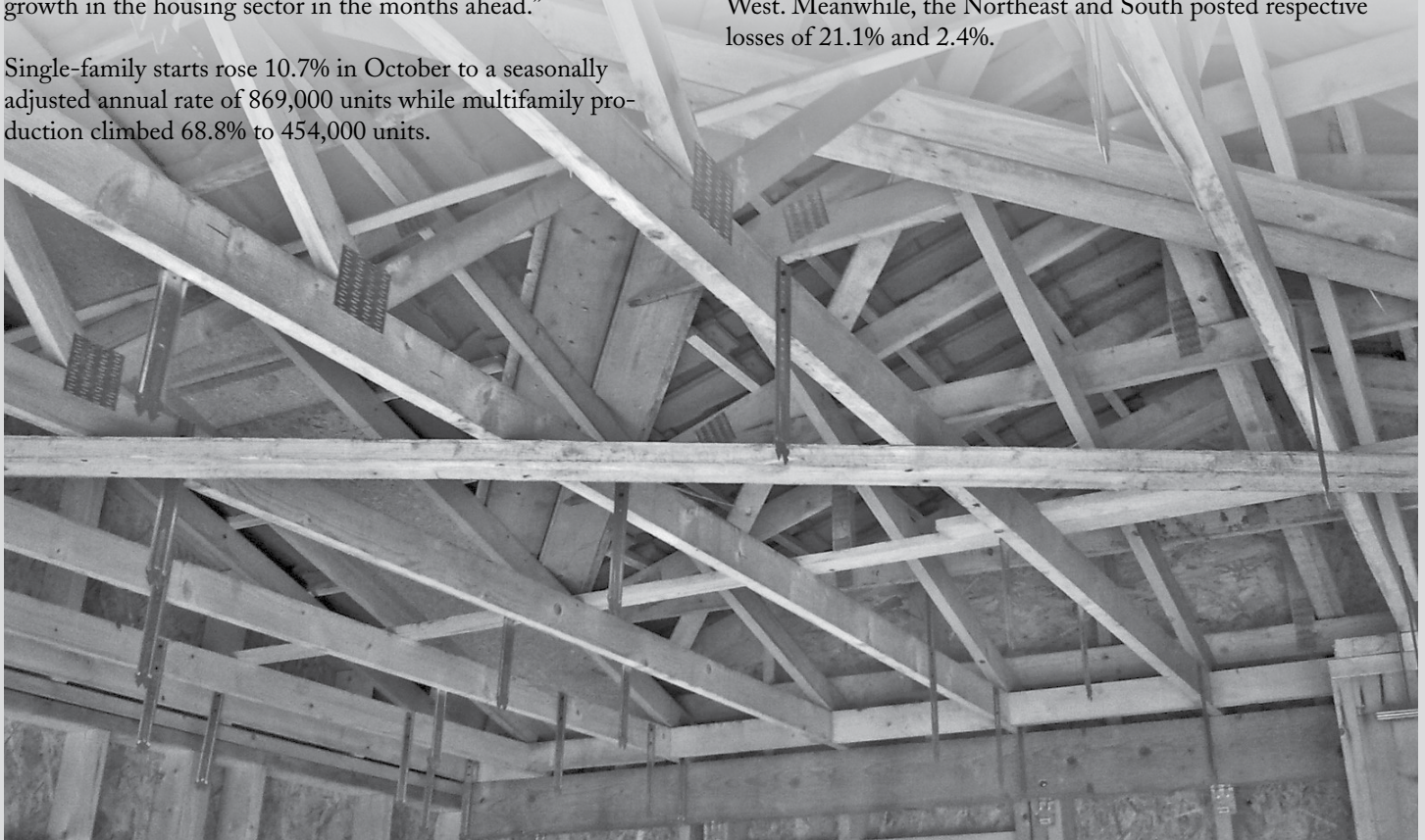
Single-family starts rose 10.7% in October to a seasonally adjusted annual rate of 869,000 units while multifamily production climbed 68.8% to 454,000 units.



Combined single- and multifamily starts posted double-digit gains in all four regions in October. The Northeast, Midwest, South and West increased 44.8%, 44.1%, 17.9% and 23.2%, respectively.

Overall permit issuance edged up 0.3% to a seasonally adjusted annual rate of 1.23 million in October. Single-family permits rose 2.7% to a rate of 762,000, while multifamily permits fell 3.3% to 467,000.

Permit issuance increased 12.1% in the Midwest and 7.5% in the West. Meanwhile, the Northeast and South posted respective losses of 21.1% and 2.4%.



The Federal Housing Administration (FHA) in November released its annual report to Congress that shows the agency’s capital reserve ratio grew by \$3.8 billion in fiscal 2016 and now stands at 2.32%.

In a sign that the housing recovery continues to make gains, the independent actuarial analysis reveals this is the second consecutive year that FHA’s reserve ratio has exceeded the congressionally mandated 2% threshold. Moreover, this is a 12% increase in the capital ratio and marks the fourth consecutive year that the net worth of FHA’s Mutual Mortgage Insurance Fund (Fund) has improved.

“Today’s report once again confirms that our steps to maintain a financially sound Fund are paying off, giving more American families the opportunity to afford a home of their own,” said HUD Secretary Julian Castro.

FHA Fund Rises Again, but HUD Officials Signal No Sign of a Premium Cut

Despite the good news, it is has been reported that HUD officials are not considering a mortgage insurance premium cut in the near term, since many factors go into such a decision other than the overall health the Fund.

The Fund’s growth was fueled by the Single Family Forward Portfolio program, which gained \$18.3 billion in value, outperforming the actuary’s projections by \$10.1 billion. These gains were offset by losses in the volatile reverse mortgage portfolio, which

was valued at minus \$7.7 billion after posting a gain of \$6.8 billion in fiscal 2015. The report indicates the losses to the reverse mortgage program resulted primarily from loans made prior to changes to make the program more sustainable and to mitigate losses that were enacted in the past couple of years.

For more info, contact Curtis Milton at 800-368-5242 x8597.

Updated Manual to Clarify Flood Insurance Incentive Program

The Federal Emergency Management Agency (FEMA) will soon release an updated CRS Coordinator’s Manual, the guidebook for the Community Rating System (CRS), an optional component of the National Flood Insurance Program that offers incentives to communities that do more than the minimum requirements to help citizens prevent or reduce flood losses.

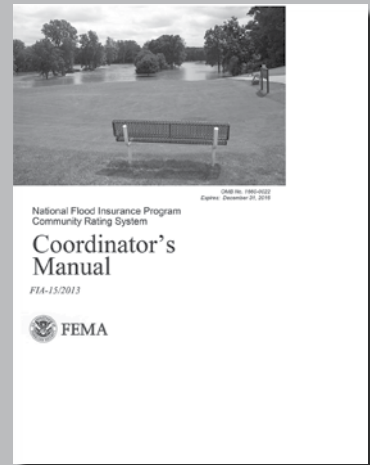
The CRS Coordinator’s Manual outlines how the program works, what activities are eligible for credits and how credits are calculated. Once earned by the communities, these credits determine a community-wide percentage-based discount on individual NFIP policy premiums.

While the manual is undergoing final review at the Office of Management and

Budget, it is expected to be finalized by Jan. 1, 2017. Once final, the manual will be available for download at CRSresources.org.

FEMA said no major changes are included in this update (unlike the most recent update to the Coordinator’s Manual in 2013). However, the agency does note some of these changes are “quite important.” For example:

- Changes will be made to the CRS repetitive loss categories impacting category definitions and management responsibilities to meet CRS requirement.
- The freeboard prerequisite for becoming a CRS Class 4 community is being clarified. New language will clarify the one-foot freeboard requirement must be implemented throughout the SFHA eliminating an unintended misconception resulting from previous edits to the provision.



- The manual will include a standard for incorporating sea level rise within several CRS elements options for watershed management planning credit for coastal communities.

For more information, see the latest edition the NFIP/CRS Update from FEMA, or contact Tamra Spielvogel at 202-266-8327.

Courtesy of NAHBNow.com

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NAHB CHAIRMAN ED BRADY TESTIFIES BEFORE CONGRESS ON APPRAISAL PROCESS

“The current appraisal system is impaired due to inconsistent and conflicting standards and guidance, inadequate and uneven oversight and enforcement, a shortage of qualified and experienced appraisers and the absence of a robust and standardized data system.”

This is the message that NAHB Chairman Ed Brady sent to Congress while testifying in November before the House Financial Services Committee’s Subcommittee on Housing and Insurance during a hearing on modernizing appraisals.

Major reforms in appraisal practices and oversight are needed to ensure that appraisals accurately reflect true market values and do not contribute to price volatility, he added.

NAHB believes in standardizing appraisal requirements throughout the housing finance system so all parties are operating under the same set of rules.

To improve the quality of valuations, NAHB told the committee it is necessary to strengthen education, training and experience requirements for appraisers of new home construction, particularly as it relates to energy-efficient, green building and other evolving new construction techniques.

Brady also called for development of a standard process to expedite appeals of inaccurate or faulty appraisals. This is the biggest flaw in the current appraisal process: Buyers, sellers, builders and real estate agents can be held hostage by the current inability to promptly address legitimate questions on a valuation.



ED BRADY

Courtesy of NAHBNow.com

EPA to Begin Surveying Remodelers, Contractors About Lead

The Environmental Protection Agency (EPA) will soon begin surveying a select group of remodelers and other contractors, as well as property managers and lessors of public and commercial buildings regarding lead-safe work practices.

The survey is part of EPA’s efforts to determine the need for potential regulation of renovation activities in those types of buildings.

Beginning this month, EPA will be sending notification letters about the

survey to potential respondents. Phone surveys will then be conducted on behalf of EPA by representatives of Abt Associates. While survey administrators might make multiple attempts to contact respondents, participation in the survey is completely voluntary.

If rules are finalized regarding renovation activities in public and commercial buildings, those new rules could also apply to many multifamily buildings.

A determination of whether EPA will issue a proposed regulation is expected by March 2017. However, the agency has repeatedly missed previous settlement deadlines to make this determination.

NAHB staff will continue to track EPA action on this issue and provide updates as they become available. For more about the potential regulation of lead paint in public and commercial buildings, contact Tamra Spielvogel at 800-368-5242 x8327.



BIG WIN FOR HOME BUILDERS – EPA PRESERVES STORMWATER FLEXIBILITY

The Environmental Protection Agency (EPA) signed new rules for municipal separate storm sewer systems (MS4s) which preserve the ability of cities to choose from a wide range of options to tackle urban water pollution.

Despite heavy lobbying by environmental groups, EPA failed to use this court-mandated rulemaking as a means to “raise the floor” of the MS4 program by adding more stormwater requirements for small cities.

Options for Cities and States

The broad impact of this rulemaking spans across the nation, as it could have restricted how cities across the nation regulate new and re-development to comply with the Clean Water Act. NAHB petitioned the agency to return the term “narrative” to the rule text, leaving no room for misinterpretation that EPA may only accept numeric post-construction limits when reviewing state-run programs. The agency agreed, reversing its initial proposal to eliminate non-numeric options from the list of approved practices.

Allowing narrative requirements (rather than numeric) for new development is especially important to builders in cities facing expensive federal mandates to upgrade their drinking water, sewer and stormwater programs all at once.

“This rule signals that EPA is open to allowing cities to address pollution by carefully crafting local programs that work with development, rather than against it,” said NAHB Environmental Program Manager Eva Birk.

However, moving forward, state permit writers must incorporate “clear, specific and measurable” permit terms to satisfy the order.

“Many cities are turning to low-cost methods such as street sweeping, lawn fertilizer reduction and flexible installation and maintenance programs to achieve better water quality results over the long term,” Birk said. “Cities are creative. Along with water quality trading and stormwater credits, this language leaves a lot of options on the table for cities to grow market-based programs that really work.”

EPA Administrator Gina McCarthy signed the final MS4 General Permit Remand Rule Nov. 17, satisfying a remand by the U.S. Court of Appeals for the Ninth Circuit in Environmental Defense Center

v. EPA, which required that a final rule addressing its remand be issued by no later than that date. The rule will become final 30 days after being published in the Federal Register – or about Dec. 17.

“As builders, we’re committed to finding common sense ways to keep our local streams clean and our communities healthy,” said Nick Cammarota, general counsel for the California Building Industry Association, the state in which the court issued the remand.

“We’re pleased EPA responded not by restricting federal mandates even further, but by preserving flexibility for states and municipalities to find solutions that work best for them,” he said.

EPA’s decision still does not clarify the definition of the “maximum extent possible” limit under this rule, nor how it applies to specific steps MS4s include in their state-mandated stormwater programs. NAHB expects EPA will continue to pressure states to adopt stricter limits for new and re-development. However, under this language, states can still make their own case for how programs will meet clean-water goals.

For additional information, contact Eva Birk at 800-368-5242 x8124.



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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.

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Spike Club Members and their credits as of 09/30/16.

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John Harold	76
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97
85
87
76
66
56.5
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27.5

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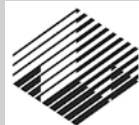
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