

The News of the Home Builders Association of West Florida

CORNERSTONE

January 2017

**Jon Pruitt Takes
the HBA Reins
To Become Its
62nd President**

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Cornerstone

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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 Thomas Westerheim and Immediate Past 2nd Vice President Gary Sluder 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



“We are responsible for creating homes for families who build memories that will last a lifetime.”

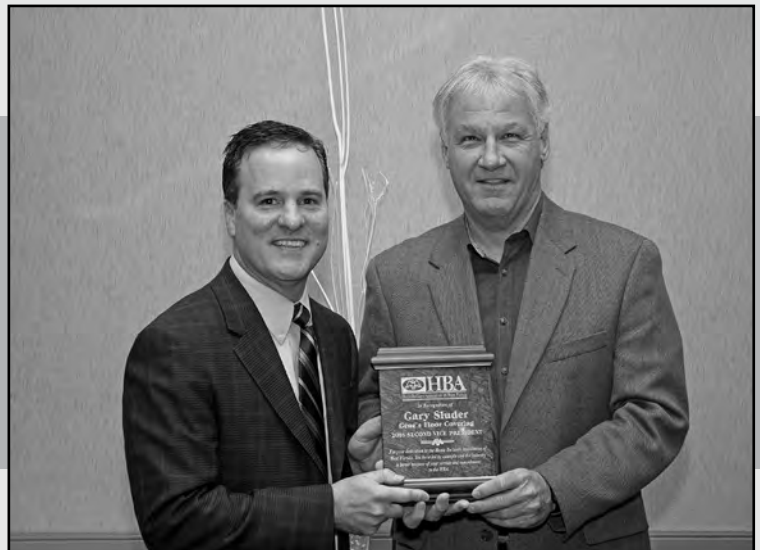
INSTALLATION BANQUET HIGHLIGHTS

The HBA Installation Banquet was held on December 8, 2016 at the Hilton Garden Inn. HBA members ushered in a new year of leadership with Jon Pruitt of Arthur Rutenberg Homes, who become the 62nd President of the Home Builders Association of West Florida.



Thomas Westerheim, of Westerheim Properties, receives his Presidential Award from HBA Executive Director David Peaden. Thomas 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 Thomas led the association through many meetings, and he's supported our councils and committees.

Gary Sluder, of Gene's Floor Covering, receives his 2nd Vice President Award from HBA Executive Director David Peaden. Gary is a tremendous part of the HBA and continues to be the HBA's official Chef at the Parade of Homes Kick Off Event and his place of business in October for the Auxiliary Council's Annual Auction.



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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.



Lindy Hurd Associate Of The Year



Lindy Hurd, of First International Title, was named 2016 HBA Associate of the Year. Hurd has been an active leader in the HBA for many years. Hurd was instrumental in developing and implanting a plan to bring back the Sales & Marketing Council and the eve-popular Sales & Marketing Tram (SAMTRA). Through her efforts, the HBA presented many programs and attendance grew as the year went along. Hurd has participated in membership drives, served on the HBA Board of Directors. She embodies the true spirit of an HBA member. It is for these reasons that the HBA selected Hurd as the 2016 Home Builders Association of West Florida's Associate of the Year.

Arthur Rutenberg Homes Builder Of The Year



Jon Pruitt



Jon Pruitt & Mike Raab, of Arthur Rutenberg Homes, were named 2016 HBA Builder of the Year. Pruitt and Raab have truly given of their time and talents for the betterment of the home building industry and the HBA. Arthur Rutenberg built the beautiful American Dream Home in Huntington Creek for the Parade of Homes. Through their collective efforts, the Dream Home sold and it was a tremendous success. Pruitt and Raab 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

Bill Daniel, of Mobile Lumber, 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. Daniel has given and given his assistance to countless American Dream Homes and has fully supported the HBA in membership drives, and golf tournaments where he can be seen driving the beverage cart! Daniel has a heart of gold and gives it his all for the betterment of the HBA.



Erin & Jason Parker have exhibited character, trust and loyalty to the Home Builders Association. They have worked extremely hard and spent countless hours working on the behalf of the HBA

to make its events better. They have taken photographs and videos for many American Dream Homes and also captured the fun of HBA golf tournaments. Erin and Jason are always willing to assist when called upon and the HBA appreciates their efforts.



Longtime HBA member Doug Wenzel of Bonded Builders Home Warranty presents a check to HBA Executive Director David Peaden. Bonded Builders has been a partner of the HBA for over 20 years and for every closing.

Pensacola Mayor Ashton Hayward address HBA members at the Installation Luncheon. Hayward spoke about economic development and the risk takers in the housing industry.





HBA Board of Directors are ready for 2017.



It was the changing of the guard as Donna Gambrell, of Brightway Insurance, took the reins from Laura Gilmore, of Fairway Independent Mortgage Corporation, as the Auxiliary Council President at the annual Holiday Party at McGuire's Irish Pub. Gilmore led the Auxiliary Council through many community service endeavors, and a very successful annual auction. Thank you, Laura, for your leadership and love for the Auxiliary and HBA. Not in photo: Mike Dolezal, Keller Williams Gulf Coast Realty; Janice Caple, Pensacola Energy; and Robin Arnold.



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GET INVOLVED IN HBA COUNCILS AND COMMITTEES!

Auxiliary Council
Meets Monthly

2nd Tuesday of each month

Sales & Marketing Council
Meets Monthly

Membership Committee
Meets Monthly
2nd Thursday of each month

Board of Directors
Meets Monthly
3rd Tuesday of each month



Building Personal Relationships For Homebuilders In The Digital Era & “The Golden Family Rule”

During recent visits to 12 communities of a leading National and South Florida New Homebuilder I was surprised to learn all of the follow-up was via email templates and not one new home sales professional ever called me back. It seems they have telephone phobia.

I announced myself as a cash buyer ready to close and made it very easy to start a relationship. Today's new home sales professionals are so “digital-ly-automated” that they think it is the customer's role to build a relationship. I received email templates or automated form emails and was never touched personally after my physical visit to their sales offices.

What happened to a telephone call within 48 hours, hand-written thank you note or some memory point from my first visit? Perhaps a telephone call with an invite to take a closer look at amenities or attend a community event?

I imagine now that the new housing market has recovered, many managers and new home sales professionals have dropped essential skills needed to

engage a customer. Instead they think the “digital age” will take care of that.

How many more sales can we make if we build more relationships and treat our physical visitors, email leads and phone calls as if they are family? At some point soon new home sales professionals will have to sharpen their skills or be trained on relationship building, since they may have begun their career during the “digital age”. Do they have the skills necessary? Have the asked questions about the buyer's dominant motivations, family, education, health or community needs?

My experience shows that they are waiting for the customer to be the one who reaches out personally. While I have seen many sales produced from digital sources, I have yet to see a new homebuyer purchase without coming to the property and building some type of relationship with the new home sales professional or the Builder.

Cheers to those who have been trained in relationship building and know how to embrace a customer in the same manner they would their family. Let's call it the “Golden Family Rule” treating customers as if they are our family.

Hopefully we are using the telephone to call our family and our communication is not restricted to texts email templates, or mobile retargeting.



BY GLEN TROTТА, PRESIDENT
WORLDWIDE REALTY NETWORK
WWW.BUYFLORIDAPROPERIES.NET

“At some point soon new home sales professionals will have to sharpen their skills or be trained on relationship building, since they may have begun their career during the digital age.”

Glen Trotta has held executive leadership roles with leading National public and private homebuilders. During his career he has managed and closed more than 20,000 new home sales in 300 communities and qualified/delivered more than 40 million square feet valued over \$4 Billion. Trotta is the owner and president of Worldwide Realty Network-- a licensed Florida Real Estate Brokerage, General Contractor and Property Management Company that serves homebuilders and private clients with these services including sales, marketing, construction and consulting services.



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WHY IS IT IMPORTANT FOR YOU TO BE A MEMBER OF THE HOME BUILDERS ASSOCIATION OF WEST FLORIDA?

I work closely with builders in my office and like to keep informed about what is important to them in their industry. My interest is the information that your organization provides and how it can help me to better serve my agents that have the more direct ties to the builder.

WHAT ARE YOUR PERSONAL INTERESTS?

I also serve on the ECUA board for District 1 and worked with HBA Executive Director David Peaden and the HBA my first term on getting new home buyer packages into the hands of buyers teaching them how to better maintain our infrastructure. I also worked with them on sensible written lift station standards. I appreciate working with your Association on matters important to both the citizens and the builders.



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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Trench Collapse Fatalities Doubled in 2016

The death of an Ohio construction worker highlights a particularly grim 2016 national stat: Trench collapse fatalities have more than doubled this year.

The Occupational Safety & Health Administration (OSHA) recently cited and fined an Ohio plumbing company more than \$270,000 after a 33-year-old employee was crushed to death in June. He is one of 23 workers killed, and 12 injured in trench collapses this year.

The young worker was digging soil out of a 12-foot trench in Washington Township, when the trench walls collapsed, burying him in thousands of pounds of dirt. Rescue workers recovered his body a few hours later.

Trench collapses are rarely survivable. One cubic yard of soil can weigh up to 3,000 lbs. – the weight of a small automobile – giving a worker in a trench little chance of survival when walls of soil collapse.

“Trench deaths have more than doubled nationwide since last year – an alarming and unacceptable trend that must be halted,”

said Dr. David Michaels, OSHA assistant secretary of labor. “There is no excuse. These fatalities are completely preventable by complying with OSHA standards that every construction contractor should know.”

The same employee was also involved in a trench collapse about a month earlier at another construction site, but escaped that incident unharmed. He wrote about the incident in a Facebook post a month before he died.

In an ensuing investigation, OSHA found that his employer failed to provide trench cave-in protection for employees. Trenching standards require protective systems on trenches deeper than five feet, and soil and other materials kept at least two feet from the edge of trench.

OSHA cited the company for two willful and two serious safety violations, proposing penalties of \$274,359.

Employers can avoid situations like these by re-examining their trenching and excavation safety procedures, and making sure to take all available precautions, like installing trench boxes, shoring, and other means to prevent un-

expected shifts in the soil that can cause walls to collapse. More detailed information on OSHA-approved trenching and excavation safety methods is available in this easy-to-read handbook.



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OUTLOOK GLOOMY FOR TAX EXTENDERS, INCLUDING ENERGY INCENTIVES

A number of temporary tax provisions, or tax extenders, are set to expire this month, and it appears unlikely that Congress will renew them.

They include energy tax incentives used by builders, as well as home owner tax benefits including the deduction for mortgage insurance premiums.

All year, House Republicans were steadfast in their opposition to extending these tax provisions, but the Senate had signaled interest in extending some or all of them. Donald Trump's victory changed that, with the tax writing committees now focusing entirely on moving tax reform in 2017.

Notably, Senate Finance Committee Chairman Orrin Hatch (R-Utah) has now said he is reluctant to push for any further extension.

Renewing this package of tax extenders had become a regular and dependable political event, but recent political developments have altered the political calculation.

Last year, Congress made a number of key tax extenders permanent: small business section 179 expensing limits, the 9% fixed credit rate for low-income housing tax credits, the R&D tax credit, and deductibility for state and local sales taxes.

Combined with an earlier bill that made a permanent fix to the AMT rules, making the most visible tax extenders permanent changed the dynamic regarding future extension efforts by removing much of the political impetus.

Despite these hurdles, NAHB continues to explore opportunities to extend the provisions and is meeting with lawmakers to push for action.

The following tax provisions will expire after Dec. 31:

Deduction for Mortgage Insurance. Allows taxpayers, subject to an income cap beginning at \$100,000, to deduct premiums paid for private mortgage insurance and FHA/RHA/VA insurance premiums.

Section 45L Tax Credit for Energy Efficient New Homes. Provides builders a \$2,000 tax credit for the construction of homes exceeding heating and cooling energy standards by 50%. The base energy code is the 2006 International Energy Conservation Code plus supplements. Builders must have tax basis in the home to claim the credit (i.e., they must own and then sell/lease the residence).

Section 25C Tax Credit for Qualified Energy Efficiency Improvements. This policy offers a credit worth up to \$500 (subject to a \$500 lifetime cap), with lower caps for certain products like windows, for consumers to install qualified energy-efficient upgrades.

Section 25D Tax Credit for Power Production Property (partial expiration). This program offers a 30% tax credit for the installation of solar panels, wind turbines, geothermal heat pumps and fuel

cells in new or existing homes. Starting Jan. 1, this credit will only be available for solar, and will remain in effect through 2021, although under a new phase-out regime. The 30% credit becomes a 26% credit in 2020, a 22% credit in 2021, and then expires.

Mortgage Forgiveness Tax Relief. The provision eliminates any taxes home owners might face due to renegotiating the terms of a home loan, which result in forgiving or canceling a portion of the outstanding mortgage, particularly in connection with short sales. It applies only to principal residences and is extended for 2015 and 2016. The exclusion is also modified to debt discharged in 2017 if the discharge is pursuant to a written agreement entered into in 2016.

Section 179D Energy Efficient Commercial Buildings Deduction. Provides a deduction up to \$1.80 per square foot for commercial and multifamily buildings that exceed specific energy efficiency requirements under ASHRAE 2007.

For additional information, contact J.P. Delmore at 800-368-5242 x8412.

Courtesy of NAHBNow.com



How to Build a More Energy-Efficient ROOF



One of the most important aspects of a home is often one of the most overlooked and underappreciated by its owner: the roof. That certainly isn't the case for The New American Remodeled Home 2017 (TNARH).

In fact, the roof is likely to be one of the first things people will notice when they arrive at TNARH, set to be unveiled and open for tours Jan. 10-12 during the 2017 International Builders' Show (IBS).

Roofers installing the white tiles on The New American Remodeled Home earlier this year.

That's because not many homes feature a white roof, but it's all part of TNARH's focus on high efficiency.

"Homes here in Florida want to reflect as much sunlight as possible, which is why we chose to make the roof white," said Phil Kean, whose company is also wrapping up construction of The New Ameri-

can Home 2017 (TNAH). "This is the most energy [efficient] roof you can get, so we're really excited about it."



Small, plastic risers on the roof battens allow for improved air flow and water drainage.

The white tiles create optimal light reflection to help lower the roof's temperature, but it's under those tiles where the weather-proofing system really shines.

Typical roof construction often mounts the battens directly to the roof which

leaves little to no room for the tiles to breathe in high-heat conditions. Their lateral position can also cause a damming effect during heavy rains, leading to increased potential for leaks.

Small, plastic risers on the roof battens allow for improved air flow and water drainage.

The TNARH roof features battens equipped with small, plastic, cup-like risers to keep them elevated off of the roof. This increases the air flow to help cool the tiles and allows rainwater to flow more easily down and off the roof.

Numerous green-building features – like these clever little batten risers – are found throughout the home. And they all add up to make it a whopping 75% more energy efficient than its original 1987 version.

Courtesy of NAHBNow.com

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Marker Released for Flood Insurance Reauthorization in 2017

Rep. Blaine Luetkemeyer (R-Mo.), chairman of the House Financial Services Subcommittee on Housing and Insurance, on Dec. 6 released a set of principles regarding reauthorization of the National Flood Insurance Program (NFIP), which expires on Sept. 30, 2017.

The chairman's draft is a broad marker that seeks to place the NFIP on more solid fiscal footing, provide stronger public/private partnerships, deliver a more open insurance rate-setting process and update and reform mitigation and mapping standards.

NAHB commends Luetkemeyer for requesting greater transparency by requiring the Federal Emergency Management Agency (FEMA) to hold public meetings and explain its premium rate structures.

NAHB also supports Luetkemeyer's call for a longer reauthorization timeframe to reduce uncertainty in the market.

The principles document provides few specifics on actual policies. However, NAHB expects the committee to move quickly in the new year with draft legislation.

Reauthorizing the NFIP will be a priority for NAHB in 2017. The association looks forward to working Chairman Luetkemeyer and members of his committee to draft a reauthorization that takes into account the concerns of the housing community, particularly as it relates to the mapping program and the current NFIP mandatory purchase requirements for residential properties with federally backed mortgages.

For more information, contact Jessica Hall at 800-368-5242 x8253.



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9. They are heavily invested in your business success: You win, they win!
10. Why wouldn't you do business with a member?



Congress Reinstates Health Reimbursement Arrangements

In a major victory for home building firms and other small businesses across the land, the Senate in December passed the 21st Century Cures Act, a comprehensive health care package which includes a provision to allow employers to provide Health Reimbursement Arrangements (HRAs) to help their employees pay for health insurance.

The House approved the bill last week and President Obama is expected to sign the measure into law shortly.

“NAHB has been spearheading efforts to reinstate the use of HRAs since the IRS issued guidance prohibiting their use,” said NAHB Chairman Ed Brady. “This bipartisan legislation is an important step forward to allow small business owners to help their workers with rising health care costs and to ensure more Americans receive affordable health coverage. At the same time, it will protect employers against outrageous fines for providing this cost-sharing option to their workers.”

HRAs allow small businesses to offer pre-tax dollars to insured employees to help pay premiums and/or other out-of-pocket costs associated with medical care and services. Most small companies do not have human resource departments or benefits specialists. HRAs offer these businesses a simpler, easier way to help their employees to obtain health coverage.

The Internal Revenue Service issued guidance in 2013 stating that employers are no longer able to use HRAs because they don't meet the requirements of the Affordable Care Act.

Not only did the IRS make HRAs illegal, the agency decreed that all employers can face fines of \$100 per day per employee if they offer this benefit to their workers. That can add up to \$36,500 per employee over the course of a year and up to \$500,000 per company. This \$100 per day penalty went into effect on July 1, 2015.

NAHB has led the charge working independently and with a coalition of other business organizations to remedy this injustice by calling on the IRS to revoke its ruling on the use of HRAs and pushing for a congressional solution.

At NAHB's urging, a section was added to the 21st Century Cures Act that would reinstate the use of HRAs and rescind the punitive IRS penalties associated with them.

“NAHB commends Congress for bringing choice and affordability to the health care marketplace by allowing small employers to once again use HRAs,” said Brady.

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

Courtesy of NAHBNow.com



The Executive Committee, Board of Directors, and Staff of the HBA of West Florida, wishes their members & families a Prosperous 2017 New Year!

*David
Vicki*

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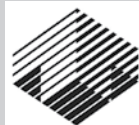
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