

The News of the Home Builders Association of West Florida

CORNERSTONE

August 2017

HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

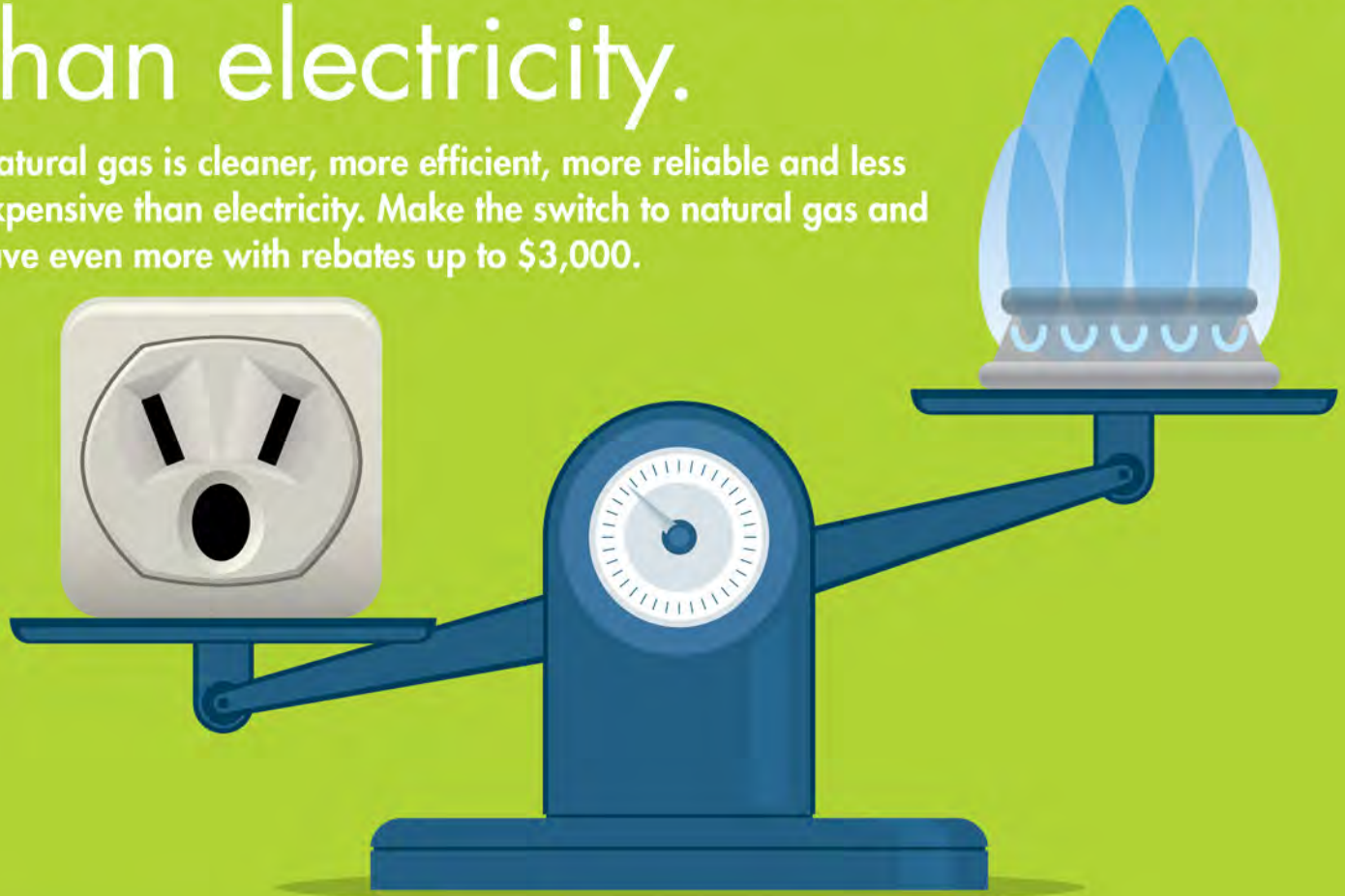
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Cornerstone

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In This Issue

Cornerstone



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Cover Story

2017 Home & Product Expo August 18 to August 20 12

CORNERSTONE COLUMNS

President's Message: Jon Pruitt Addresses
Pensacola Board of Realtors 5-7

FEATURE STORIES

Feature Story: 5 Lessons from the Savings and Loan Crisis 8
Burdensome Tax Regulations With an Eye to Repeal 15
Feature Story: Top 5 Builder Apps for Home Builders 16
Feature Story: CFB Publishes Final Before You Know Rule 17
NAHB News: NAHB and House Panel Reach Agreement
on Flood Insurance Bill 18
NAHB News: EPA Formerly Withdraws National
Post-Construction Rule 19
NAHB News: Lumber Shortages Encumber More Builders 20
FHBA News: A Houseful of Savings 23

ASSOCIATION NEWS

2017 American Dream Home Appreciates Its Donors 9-10
Expo 2017 - New Ideas and Innovation on Display
at the 2017 Home and Product Expo 12
Expo Exhibitors as of 7/24/2017 12
Making the Expo Happen 13
Thank You Expo Sponsors 13
Like Us on Facebook! 15
Membership News: New Members, Thanks for Renewing, & More 21
Spike Club Update 22

DEPARTMENTS INDEX

Next Issue Deadlines 4, 11, 15, & 21
Advertisers Index, Web, & Email Addresses 22

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JON PRUITT ADDRESSES PENSACOLA BOARD OF REALTORS

Editor's Note: HBA President Jon Pruitt was the keynote speaker at the Pensacola Association of Realtors luncheon on July 27. This is his address to the organization.

Thank you for having me today. I have tremendous respect for the Pensacola Association of Realtors and its significant role it plays in our community.

As you may know, I am the current president of the Home Builders Association of West Florida. The HBA has a long history in our community dating back to 1950 when it was formed. It was loosely put together until 1960 when Pensacola's well known historian, Mr. John Appleyard, was hired to be the director of the HBA. Mr. Appleyard ran the HBA out of his advertising agency until 1974. It was a family affair with his wife Elanor keeping the books and membership records. Mr. Appleyard will tell you that one of the first big issues the HBA fought for was to get local home builders on the base to build Navy housing. At that time, the Navy would not let civilians onto bases and this issue was important enough that HBA members traveled to Washington to lobby for work. I wish I had a happy ending to this story but I don't! The Navy said no. But it gave HBA members pride in that competitors came together for the common good of the industry.

I tell you this story because this is what the HBA is today. Competitors come together for the common good of the home building industry. We have an active board of directors and executive committee who set the policy and direction for the association. Our executive director, David Peaden, is coming up on 20 years of service in November. We've had three executive directors since 1974. That stability, coupled with the fact that we've never had the same president serve twice, speaks to the leadership we've had over the years.

While the community may know the HBA from its hosting of the annual Parade of Homes or Home and Products Expo at the Bay Center, the main mission of the HBA is 1) governmental affairs 2) governmental affairs and 3) governmental affairs. There are so many different issues that impact the construction industry that it is important to fight against unnecessary regulations that do not protect the health, safety or welfare of homebuyers.

The HBA is affiliated with the Tallahassee-based Florida Home Builders Association and the National Association of Home Builders in Washington, DC. There are 26 HBA's in Florida and over 700 across the United States. This inner connectivity helps us fight for issues at the local, state and national level.

I'll tell you a recent example of an issue that would have impacted development in Escambia County.

President's Message



"I tell you this story because this is what the HBA is today. Competitors come together for the common good of the home building industry."



more "President's Message" page 6

JON PRUITT ADDRESSES PENSACOLA BOARD OF REALTORS

FROM PAGE 5

Farm Hill Utility, a small utility located just a little north of International Paper, instituted an impact fee of \$2,000 per lot for a water tap.

Home builders usually pay for a tap fee at the time the building permit is pulled. In this case, Farm Hill was charging this fee to developers up front for each lot of a subdivision. The HBA had one member who was about to develop 320 lots in that area. This would have cost him \$640,000 up front, just to get his plat approved. Another developer had 16 lots. He paid the \$32,000 impact fee, in protest.

The HBA got involved and spent close to \$35,000 in legal and consulting fees to fight Farm Hill Utility. After a few months of digging, the HBA found that Farm Hill did not file tax returns from 2012 – 2015. Did not comply with the Sunshine law when turning over documents. And the kicker was that the utility was only at 35 percent capacity. Over 5,200 homes would have to be built in order to the utility to get to 75 percent capacity. That will never happen in that small area. Farm Hill was extorting money from developers because it could.

Long story short, Farm Hill rescinded its impact fee and hand delivered a \$32,000 check to the developer at his office. Now, if we didn't have a home builders association to fight for its members, Farm Hill, and the like, would continue pass ordinances that negatively impact business owners.

Other significant issue the HBA fought against Emerald Coast Utilities Authority's implemented new lift station standards without public input that increased costs from \$120,000 - \$160,000 making it difficult for smaller developments to be constructed. We do not mind stronger regulations if it actually helps, but in this case, ECUA increased costs that did not make the lift stations better. It was preventing developers of smaller subdivision 40 to 60 lots from being able to make the numbers work to build a new subdivision. After spending over \$25,000 in fighting this issue, the ECUA board voted to revert back to its proven standards.

Why is this important? Because if developers develop new lots and builders build new homes, suppliers and trade contractors put people to work and in the end, Realtors will sell these homes many times over a period of time. The fight at the beginning benefits the industry as a whole.

To give you a snapshot of other HBA endeavors for the over betterment of the industry:



The HBA supported Florida's Great Northwest with a \$15,000 donation. Florida's Great Northwest is the regional economic development organization, that is working to make sure the eight disproportionately affected counties from the BP Oil Spill receive its fair share. We must ensure that the dollars are allocated to Northwest Florida and are used for economic development initiatives, as originally intended, to help diversify and grow Northwest Florida's economy.



The HBA worked to maintain a 500 feet notification of a land use change in Escambia County instead of the proposed 2,500 feet. This will enable land use changes in dense areas not to be burdened by expensive mailings.



The HBA fought back and won on a proposed mandatory sidewalk ordinance in all new subdivision in Santa Rosa County that would have added \$3,200 - \$4,200 per lot for homebuyers.



The HBA stopped a proposed rule that a home builder must obtain a permit, or confirmation that a permit is not needed because wetlands won't be impacted, from the Army Corps of Engineers and the Florida Department of Environmental Protection in order to build on a lot of record in Santa Rosa County.



The HBA was part of the process to re-write Escambia and Santa Rosa Counties Comprehensive Plans. With the HBA's involvement, we now have land available for the foreseeable future for development.



Worked to gain \$250,000 in funding to support strategic "stings and sweeps" to combat unlicensed activity in the state.



Worked to gain funding for the final phase of the study to preserve the safe and effective use of septic tanks in the Panhandle and Florida.

In my business, I've always strived to build a quality product and stand behind it. I also have never apologized for being a home builder when faced with a 'No Growth' attitude by elected officials or other community action groups.

What do I 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, thousands of people 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 some of the strongest building codes in the nation.

We are responsible for a large share of the personal net worth that Northwest Floridians have because we have provided them their most valuable asset... A new home.

The HBA engaged Dr. Rick Harper of UWF to write a State of Housing Report of Santa Rosa County. We are currently in the working to do one for Escambia County too.

Among the key findings that emerge from the research are:



The estimated annual economic impact of production of 1,500 new homes per year, at the current median price per new home, is \$288 million in local income, along with \$25.8 million in taxes and other revenues to local governments. This creates 5,327 net new jobs in the local economy.



Santa Rosa has the highest median household income of any Florida county west of Jacksonville and the fourth highest among Florida's 67 counties.



While Okaloosa is where Florida's military works, Santa Rosa is where Florida's military chooses to live. The value of Santa Rosa's deployed service member property tax exemption as a share of assessed value is 26 times the state average and is 24 percent higher than the share in neighboring Okaloosa, the second highest county in the state. Military households are particularly concentrated in Navarre, with 72 percent of mortgage loans for new home purchase being VA loans in 2015/2016.



Inventories of homes for sale were down by 53 percent in February 2017 relative to 2010, with declines from July 2015 onward picking up pace. Of significant impact on inventory levels is a significant decrease in the number of lots available for new home construction.



As with housing markets nationwide, affordability in Santa Rosa will be challenged by expectations of increases in mortgage interest rates, a scarcity of inventory and a financial regulatory environment not as conducive to real estate lending as it once was.

“... if developers develop new lots and builders build new homes, suppliers and trade contractors put people to work and in the end, Realtors will sell these homes many times over a period of time.”



Concentration is increasing in the home-building market over time, possibly reducing competition. The number of builders delivering new homes to customers is lower than it was a generation ago, in 1991. However, surviving builders are larger, with the average number of homes delivered per active builder per year being triple what it was a generation ago.

One thing that the HBA does on a consistent basis is support non-profits and people in need in our community. Whether it's donating clothing and gifts to the children at the Lakeview Center, donating time and materials to build a gazebo at four local elementary schools, or painting the home of senior citizens, HBA members are active in their neighborhoods and generously share their knowledge, skill, time and money with their neighbors. The association supports organizations and activities such as the building and donating \$45,000 a new wing Council on Aging Adult Day Care program, Gulf Coast Kid's House, HBA Construction Trades Academy at Pine Forest High School, Workman Middle School, United Way, Manna Food Bank, Pensacola State College SkillsUSA, handicapped accessibility projects, and many more community service endeavors that earned the HBA a designation as an Outstanding Charitable Organization by local non-profit groups.

Everything we do at the Home Builders Association of West Florida depends on volunteers. If you are a person who makes a living in the housing industry, you should be a member of the HBA. The new homes we build today will need your services in the future. We are all in this together.

Thank you again for having me. I appreciate it very much.

5 Lessons from the Savings and Loan Crisis

The savings and loan crisis of the late 1980s and early 1990s turned the home building industry upside down when the failure of more than 1,000 financial institutions led to the collapse of many small builders.

Home builders have since recovered, and even endured another financial crisis in the mid-2000s, but there are still many valuable lessons for today's builders.

Do your homework. Whether your project is big or small, it's incredibly important to do comprehensive market research and stay up to date throughout the course of the project to make sure you're not missing the start of a market shift — or crisis.

"Take the longer view," said David Ledford, NAHB's executive vice president of housing finance and regulatory affairs. "Don't just look at the immediate future. Rather, look at what could happen over the next period of years, as opposed to the next period of days or weeks. Recognize that things can change very quickly, so you can't just do the research once. You have to keep it up to date and continually monitor your market."

Be politically aware. Much of the crisis' fallout originated from changes to tax law made in the 1980s, coupled with the fact that the savings and loan industry expanded rapidly without adequate oversight or regulation.

Make sure you're aware of what federal, state, and local laws and regulations are being passed that may affect your ability to get a loan or even build in certain areas.

Have a backup plan. When times get tough, the tried-and-true methods often have to be thrown out the window.

"Builders need to be aware that credit availability from traditional sources can't be relied on in times of stress," said Ledford. "You need to have a Plan B. Think about how it could work out if all of a sudden your community bank was no longer able or willing to provide credit."

Consider what alternative funding sources are available such as local investors or even a private equity fund. Make sure the project will still be viable if you have to deviate from your original plan.

Communicate with your lender. When you run into unexpected obstacles during a project, don't avoid talking to your lender. The more transparent you are, the more willing the lender may be to work it out and stick with you through any snags.

"We found in most cases, the developer was better served by communicating as much as possible with their lender," said Ledford. "The lenders would generally really appreciate that and be much more accommodating to working something out with a builder if the builder was willing to be forthcoming."

Educate policy makers. "Something that is always really striking to me is how little people outside of the home building arena under-

stand about how the business works," said Ledford.

"We spent a lot of time trying to educate the different regulators, including the Office of Thrift Supervision, which was regulating the S&Ls at the time, that residential real estate has different characteristics than commercial real estate and should be regulated and overseen in a different way," said Ledford. "We were successful to some degree and got the regulators to distinguish between single-family and multifamily and commercial real estate."



Though the world has changed dramatically since the 1990s, these lessons are still just as important today as they were during the savings and loan crisis. Learning from past mistakes can help home builders across the country keep their heads above water even when times get tough again.

Courtesy of NAHBNOW.com

2017 AMERICAN DREAM HOME

Appreciates Its Donors

The Home Builders Association of West Florida and Classic Homes of Pensacola, LLC, would like to thank the business who contributed to the overall success of the Dream Home. If you see something you like, just find the item on the below list and contact the donating company. Tell them you saw their product or service at the Dream Home ... and you want the same for your home.

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page 16

2017 AMERICAN DREAM HOME SPONSORS

from page 15

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HOME & PRODUCT EXPO

A much anticipated event for area homeowners and homebuyers, the Home Builders Association of West Florida presents 2017 Home & Product, the Expo, set for August 18-20, 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.

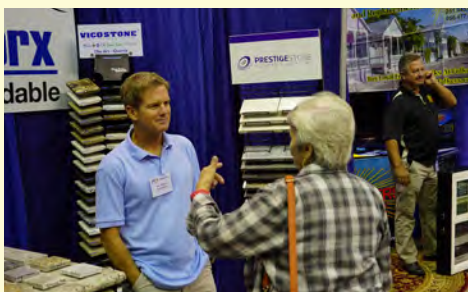
"If you are looking to remodel or if you're thinking about building a new home, then this is the show for you," said Expo Show Manager Vicki Pelletier. "In addition, attendees can learn a lot about new products and services from knowledgeable exhibitors that will enable them to make wise decisions when 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, solar 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, Pensacola News Journal, Find A Home, Cumulus Radio, 94.1, Magic 106.1, NASH FM 102.7, WCOA 1370, JET 100.7

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



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MAKE THE 2017 HOME & PRODUCT EXPO A LEARNING EXPERIENCE

BY RON CASTNER

Enter the exhibit area at the 2017 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 18-20) 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 2017 Home & Product Expo, is a building and remodeling professional his company, Castner Construction Company.

TREASURY EXAMINES BURDENSOME TAX REGULATIONS WITH EYE TO REPEAL



The Treasury Department has identified eight tax regulations issued since Jan. 1, 2016 that it intends to modify or fully repeal.

Among the eight regulations, NAHB plans to recommend that Treasury rescind and significantly modify the following:

The definition of “political subdivision.” A political subdivision of a state is eligible to issue tax-exempt bonds for government purposes. The proceeds provide for the construction of sewer systems, water lines and other infrastructure necessary to incorporate a new development into a city.

As NAHB stated in comments submitted to Treasury, the new rule would overly restrict which developments are eligible

for tax-exempt bond financing and add to already burdensome compliance costs.

Estate tax rules on how family businesses are valued. When a business owner passes away and his or her financial interest in the business is given to multiple heirs, the total value of these interests is less than what the value was to the decedent. This is because, unlike the former owner, the new owners of the business cannot unilaterally make decisions that affect the company’s bottom line—including selling the company outright.

Without this ability, the business interest held by any one person is less attractive to potential investors. As a result, an investor is not willing to pay as much for a stake in the business.

The new regulations seek to end this practice entirely, adding to estate taxes owed by those who inherit ownership of a business.

The ability of the IRS to label a business’ financial interests as debt or equity. This

regulation seeks to change what items on a company’s balance sheet are classified as debt or equity for federal tax purposes.

As the rules would have required businesses to track financial holdings among each of its affiliates, they would add to tax complexity and compliance costs. In their original form, the rules would have potentially classified certain holdings of S-corps as debt, effectively disallowing S-corp business structures.

The Treasury notice comes in response to Executive Order 13789, in which President Trump directed Treasury to “review all significant tax regulations issued by [the department] on or after January 2016” and deliver a report identifying tax regulations that impose an undue financial burden on taxpayers, add undue complexity to the tax code or exceed IRS authority.

For additional information, contact David Logan at 800-368-5242 x8448.

Courtesy of NAHBNow.com

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Top 5 Builder Apps For Home Builders



Planning and overseeing your projects has never been easier thanks to a variety of apps available on mobile devices.

These apps can help you more efficiently communicate with superintendents and workers, draw up designs for projects and keep track of dates and deadlines.

Here is a quick look at five mobile apps – some are relatively new, others more established – that home builders are using. These apps focus on project, not business, administration.

Magicplan, an app geared toward interior design, allows builders to virtually – and accurately – place design elements and appliances in their floorplans. The app uses images and videos from their smartphones to construct the floorplan of the selected space. Magicplan is a solid choice for home builders, designers and others looking for an easier way to create floorplans and imagine design elements and appliances within them.

Fieldwire enables construction managers to share floorplans more easily with the rest of their teams, including subcontractors. Fieldwire helps construction managers share assignments and track hours and material costs. It's a solid project management app for bridging the gap between office staff and workers in the field.

LumberCalc focuses specifically on materials cost evaluation. It enables home builders to scan boards and quickly convert their dimensions into board feet. The app also allows users to calculate order totals after plugging in the MBF price, and enables them to estimate dimensions for specific paneling profiles.

Where Magicplan focuses on interior design, **Eagleview** is geared specifically toward roofline planning. Using GPS technology, Eagleview allows home builders to calculate the proportions of any roofline, an important assist for builders planning to add extensions to standing structures or renovating rooflines on existing homes.

Evernote is a cross-platform app that helps home builders keep track of their schedules through note-taking and archiving software. Builders who find it a challenge to keep track of different aspects of their projects – budgetary expenses, timetables, individual worker assignments, and punch lists – can use Evernote to easily record it all. Users can tag, annotate, edit and share their notes with attached photos and files. Evernote has over 200 million users worldwide, making it one of the most popular mobile apps.

The apps listed above are just a handful of the countless mobile tools that can make it easier for home builders to manage their projects more efficiently.

This post was researched and written by Luke Goodwin, a summer intern for NAHB Communications.

Courtesy of NAHBNow.com

TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

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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?



CPB PUBLISHES FINAL 'KNOW BEFORE YOU OWE' RULE



The Consumer Financial Protection Bureau (CFPB) on July 7 published final updates to its “Know Before You Owe” mortgage rule.

The updates offer amendments on finance charge disclosures, disclosures that are tied to housing assistance that a borrower receives, and when information can be shared with third-parties, including real estate agents.

Of particular interest to NAHB, the final rule clarifies disclosures for construction and construction-to-permanent loans addressing many of the concerns lenders have expressed in making these loans.

The CFPB decided not to adopt the proposal which NAHB opposed that would have required a creditor who offers both construction and permanent financing to provide disclosures to the consumer for both the construction and permanent phases

regarding whether or not the consumer expressly indicated they would obtain permanent financing from the same creditor who provided the construction financing.

In addition, the CFPB clarified that a creditor may share the Closing Disclosure (CD) with sellers and various other parties, including real estate agents. However, the CFPB omits an originally proposed fix for the so-called “black hole” that is created when a mortgage closing is delayed. The agency has published a proposal for additional comments that attempts to clarify the circumstances that a creditor can use the CD form, instead of the upfront Loan Estimate.



Consumer Financial
Protection Bureau

If you have any further questions or comments, please feel free to contact Curtis Milton at 800-368-5242 x8597.

Courtesy of NAHBnow.com

NAHB and House Panel Reach Agreement on Flood Insurance Bill

The National Association of Home Builders (NAHB) in July reached an agreement with leaders of the House Financial Services Committee to craft a viable, long-term flood insurance reauthorization bill that will keep the National Flood Insurance Program (NFIP) fiscally sound and enable home builders to provide safe and affordable housing to consumers.

“NAHB commends House Financial Services Chairman Jeb Hensarling and Housing Subcommittee Chair Sean Duffy for their leadership in working with us to produce a bill that will preserve rate affordability, shore up the NFIP and address the concerns of the housing community,” said NAHB Chairman Granger MacDonald. “With the NFIP set to expire on Sept. 30, we urge the House to pass this bill quickly.”

NAHB and the committee leadership have worked together to provide a five-year reauthorization of the NFIP that:

- ★ Eliminates a provision that would have ended NFIP coverage of new homes constructed in the 100-year floodplain;
- ★ Ensures that “grandfathering” will remain available for all policyholders if their risk changes, which will enable home owners to have continued access to affordable flood insurance; and
- ★ Sustains affordability by raising the annual premium floor for rate hikes from its current 5% level to 6.5% instead of the proposed rate of 8%.

“As a builder who knows firsthand how flood insurance rate increases can hurt home owners, businesses and communities, I am pleased that the House Financial Services Committee has made such important progress on reauthorizing the NFIP,” said Randy Noel, a home builder from LaPlace, La. and NAHB first vice chairman.

“This bill is critical to allow more borrowers to be covered by flood insurance and ensure that we can continue to provide safe and affordable housing in Louisiana and across the nation.”

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

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EPA Formally Withdraws National Post-Construction Rule



The Environmental Protection Agency in July announced that long-awaited federal regulations to require all developers to install stormwater management devices have been jettisoned.

In response to NAHB comments, EPA tabled the rule in 2014 that would have required “post-construction” controls for stormwater discharges. That rule would have required all builders to retain a certain volume of stormwater onsite, regardless of underlying soils or rainfall patterns.

Some of the technologies EPA was thinking about mandating would be almost impossible in many urban areas, making smart-growth and redevelopment projects less likely to succeed.

Since then, the shelved rule has sat on the agency’s “long-term action” list – not a priority, but still able to be revisited at a future date.

Today, EPA, along with all other federal agencies, published an updated rulemaking agenda for 2017. This time, the agency announced that EPA’s would-be national post-construction rule has been officially withdrawn.

Since EPA first announced its plans in December 2009, NAHB staff and members have submitted comments and letters, testified at hearings, served on small-business panels and met with appointed and elected officials to explain why EPA’s

proposal was an incursion into land-use regulations and plain wouldn’t work.

Today’s announcement doesn’t mean builders are out of the woods yet. As technologies such as green infrastructure continue to advance and more is known about the causes of urban water pollution, a growing number of states are using existing Clean Water Act authority to require stricter stormwater quantity or quality limits.

EPA included in its announcement a commitment to pursuing education and technical assistance for new stormwater technologies: Good news for communities that increasingly need innovative, flexible options for managing stormwater.

“If post-construction regulations are not designed and implemented in a thoughtful way, new standards can decrease the number of available pollutant-reduction options, increase costs, delay projects, result in poorly designed or maintained features, or simply occupy valuable space that could be used for housing or other community amenities,” said NAHB environmental program manager Eva Birk.

“Alternatively, post-construction approaches such as green infrastructure, if implemented well, can seamlessly integrate into existing requirements, build value and achieve multiple community and environmental benefits. In many cases it will be up to the development community to speak up on a case-by-case basis to ensure that these new programs are cost effective,” she said.

Courtesy of NAHBNow.com

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Lumber Shortages Encumber More Builders

Home builders across the country were getting hammered by skyrocketing lumber prices earlier this year. And now, more of them are reporting issues with lumber supply, too.

A new post on Eye on Housing cites recent NAHB survey results which found that more than 1 in 5 single-family builders are experiencing a shortage of framing lumber.

While access to lots and labor remain much higher priorities for the majority of builders, the availability of lumber is quickly rising on many of their priority lists.

Russ Pies, general manager at Builders FirstSource in Sioux Falls, S.D., says the added duties on and availability of softwood lumber have created pricing instability.

"Our builders are feeling even more pressure to keep their projects on time and on budget," Pies said. "If this instability continues into the fall, the risk will be too high for smaller builders to build spec homes and force them to downsize."



For now, the majority of builders continue to have access to sufficient lumber supplies, albeit at prices much higher than a year ago. However, lumber prices recently began leveling off and dropping in most markets.

Billy Ward, founder and president of Champion Builders in Baton Rouge, La., says he hasn't noticed a shortage of lumber. In fact, he feels pretty optimistic about current conditions.

"When I spoke to my supplier yesterday, he said the mills he buys from are fine and that he hasn't seen any difference [in supply]," Ward said. "Prices went up for a little while, but they've come down substantially in the last four to five weeks. So things are looking OK from my perspective."

Courtesy of NAHBnow.com



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Spike Club Members and their credits as of 06/30/17.

Statesman Spike 500 Credits

Harold Logan	513.5
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Super Spike 250 Credits

Rod Hurston	414.5
Jack McCombs	292.5

Royal Spike 150 Credits

Ron Anderson	201.5
Rick Sprague	200
Edwin Henry	198
Bob Boccanfuso	162.5

Red Spike 100 Credits

William "Billy" Moore	158
Charlie Rotenberry	148
Lee Magaha	128.5
Oliver Gore	111.5

Green Spike

Ron Tuttle	99.5
Ricky Wiggins	97.5
David Holcomb	88.5
Doug Sprague	85
John Harold	76
Kenneth Ellzey, Sr.	66.5
Bob Price, Jr.	57
Newman Rodgers IV	57.5
Russ Parris	53.5
Thomas Westerheim	50.5

Life Spike

West Calhoun	48.5
Wilma Shortall	48.5
Darrell Gooden	45
Eddie Zarahn	41.5
John Hattaway	34
Garrett Walton	31.5
Doug Whitfield	28

Blue Spike

Bill Daniel	24.5
Keith Swilley	20.5
Towana Henry	20.5
Luke Shows	20.5
Steve Moorhead	16.5
Brent Woody	16
Larry Hunter	15
Doug Herrick	13.5
Bernie Mostoller	11
Dean Williams	11
Doug Henry	11
Kim Cheney	9.5

50 Credits

25 Credits

6 Credits

If you would like to join the Spike Club or Desire Additional Information, please contact Vicki Pelletier

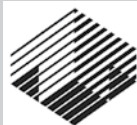
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over \$7,000*



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Reduced time between coats
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7. Custom Doors = \$500
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2. Fire Separation = \$2,500
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options to fire rating soffits



5. Air Leakage = \$175
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multi-family as single and
modified 5 ACH to 7 ACH



8. Shower Liner = \$75
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liner on SOG (FBC-R & P)



3. Duct Penetration Garage = \$300
Retained provisions allowing use of
duct board



6. Mechanical Ventilation = \$75
Reduced from 5 ACH to less than
3 ACH

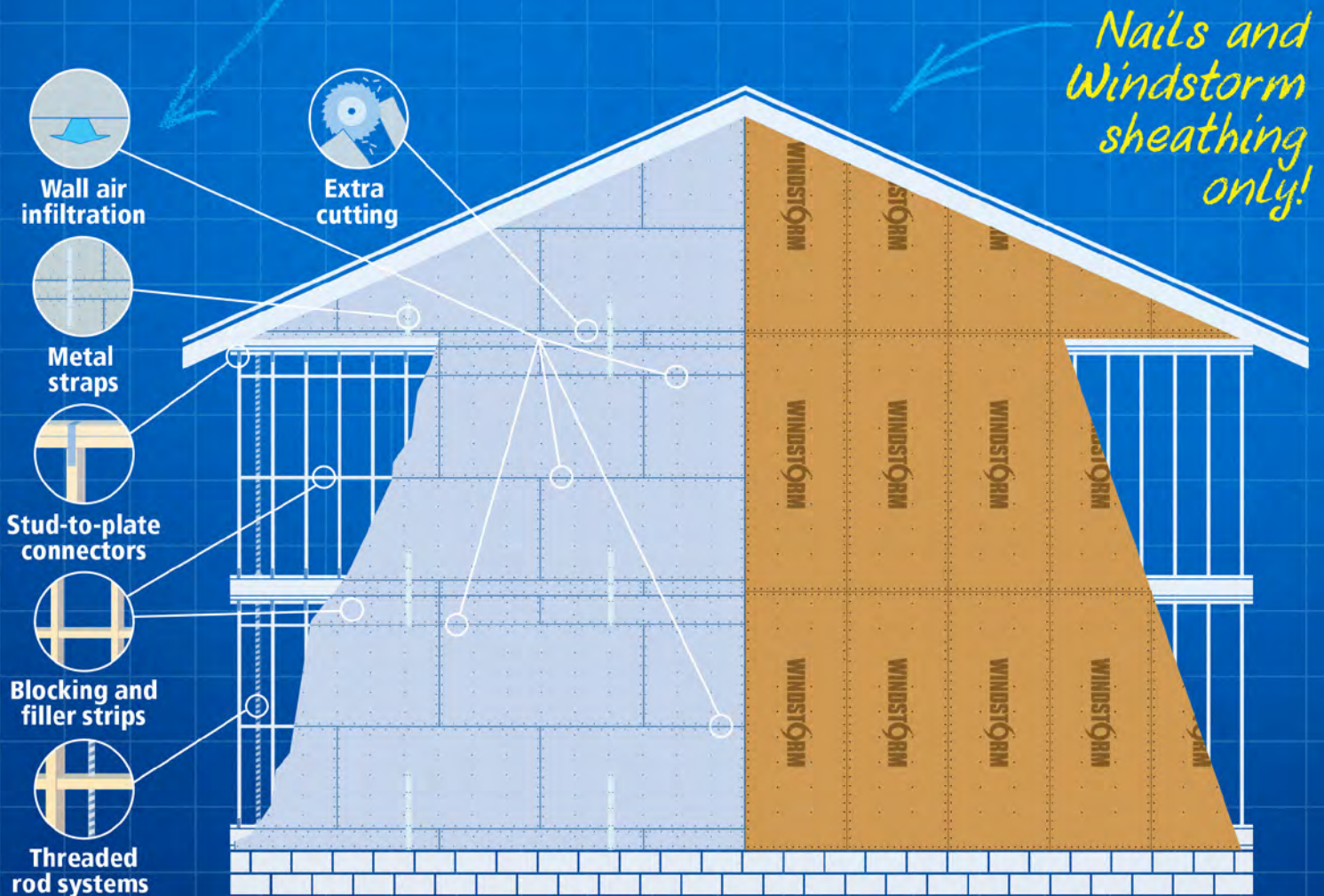


9. Door Swing = \$750
Revisions permitting doors to
outswing over egress, two risers,
and an exception for landings

FHBA also stopped issues from passing, which resulted in additional builder savings:
Flood Provisions = \$10,000, Irrigation = \$1,000, and Water Saving Fixtures = \$250.

*Approximate cost savings per house/lot impacted.

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