

# CORNERSTONE

The News of the Home Builders Association of West Florida

September 2017

HOME BUILDERS ASSOCIATION  
OF WEST FLORIDA

**H O M E**  
& **P R O D U C T**  
**E X P O**

Full Coverage  
begins on page 12

NAHB Estimates  
79,000 Single-  
Family Tear-down  
Starts in 2016  
page 8

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2017

# Fiesta Seafood Grille at the Pensacola Seafood Festival

Seville Square Downtown Pensacola

## Friday, September 29

5:30 p.m. ....Wind Creek  
Atmore, Alabama

## Saturday, September 30

12:00 p.m. ....Broussard's Bayou Catering

## Saturday, September 30 (continued)

1:00 p.m. ....V. Paul's Italian Ristorante

2:00 p.m. ....The Fish House

3:00 p.m. ....Sam's Seafood, Steaks & Spirits

4:00 p.m. ....Jaco's Bayfront Bar & Grille

## Sunday, October 1

12:00 p.m. ....Classic City Catering

1:00 p.m. ....Pensacola Cooks Kitchen

2:00 p.m. ....Culinary Productions

3:00 p.m. ....Skopelos At New World



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## Cornerstone

*The official magazine of the  
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# In This Issue

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# HBA LEADS COALITION TO STOP IMPACT FEES IN SANTA ROSA COUNTY

Every now and again, the construction industry is the target of a regressive tax called an Impact Fee. In this case, the Santa Rosa County Commission was considering funding a study to see what amount of an impact fee it could charge residential and commercial development. The commission wanted to look at various revenue sources to pay for infrastructure. After a long meeting and discussion, the Commission did not move forward with a study to implement impact fees on residential and commercial construction. The commissioners suspended residential and commercial impact fees in 2009. The impact fee discussion was led by Commissioner Rob Williamson who said that he did not want to bring back an impact fee at the same level as last time (\$2,000+ a home) but he wanted “a modest impact fee.”

The HBA led the charge and worked to build coalitions with the Santa Rosa Chamber of Commerce, National Association of Industrial Office Properties and key stakeholders in the community. Through these alliances, the county commissioners heard many reasons why impact fees are not good for economic development. For example, on the commercial side, based on the 2009 suspended fee schedule, Oops Alley in Pace would have paid a \$193,096 impact fee. I believe that this would have been a deal killer for this small business. In addition, the HBA's Santa Rosa County Housing Report that Dr. Rick Harper completed in April was a valuable tool to show the economic impact of the construction industry.

Santa Rosa has not raised ad valorem taxes in 28 years! It has decreased its ad valorem twice during that time in 2001 and 2008. I would argue that it is because of positive growth that the county hasn't raised taxes... again in 28 years! The median property tax in Santa Rosa County is \$1,314 per year for a home worth the median value of \$182,300. Santa Rosa County collects, on average, 0.72% of a property's assessed fair market value as property tax. The average yearly property tax paid by Santa Rosa County residents amounts to about 2.12% of their yearly income. Out of 67 counties, Santa Rosa is in the top five of the lowest ad valorem taxes in Florida. 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.

I would like to thank HBA Past President Edwin Henry, of Henry Company Homes, for working tirelessly on this issue. In addition, the HBA is appreciative to Commissioners Bob Cole, Lane Lynchard, Sam Parker and Don Salter for understanding that impact fees are a regressive tax on residential and commercial businesses. Please let them know you appreciate them.

In closing, if you would like to serve on the HBA's Governmental Affairs Committee, please let HBA Executive Director David Peaden know. The HBA would not exist without its volunteer members. We appreciate your continued membership in support of the industry that supports you.

## President's Message



*“The HBA led the charge and worked to build coalitions with the Santa Rosa Chamber of Commerce, National Association of Industrial Office Properties and key stakeholders in the community.”*



# Auxiliary Council Represents the HBA With Meaningful Charitable Acts of Kindness

The holiday season is just a few months way and it gives us time to reflect upon the many blessings for which we are thankful: nutritious food, the gift of friends and family and good health. But there are some in our community that not always that fortunate. In 2017 the Home Builders Association of West Florida's Auxiliary Council made it its mission, guided by vision and strong heart and leadership of Donna Gambrell, they focused their efforts on giving back to several community charities needing just a little assistance.



The 2017 Auxiliary Council consisted of 24 people, both men and women who truly know the meaning of charity, and willingness to help others. Having these qualities is a good feature indeed, and this group has it all. Each month they meet to discuss the charity or entity they will be presenting a check, or helping out in whatever fashion they might deem doable by the group. Whether it be cooking a meal for the families at Ronald McDonald House, or having a Baby Shower for the

girls at the Pregnancy Resource Center, it's all done with their hands and hearts.

In October of each year, with the assistance of Gene's Floor Covering and the Sluder Family, the Auxiliary Council holds its annual auction. Each year they raise the bar a little higher for 2018 they hope to raise over \$15,000.

In 2017 with the funds raised from the auction the Auxiliary was able to make donations to Gulf Coast Kids House, in both Escambia and Santa Rosa County, Disc Village, Put a Kid in Camp Scouts program, a scholarship to Rufus Capel III, to attend the National Society of Black Engineers Conference, Matters of the Heart Sidney Reese Foundation, Ronald McDonald House, Pregnancy Resource Center and Operation Finally Home.

Through the financial commitments and generous donations of auction items from our members of the HBA of West Florida the Auxiliary is confident they will achieve their goal once again in 2018.



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**October 2017**

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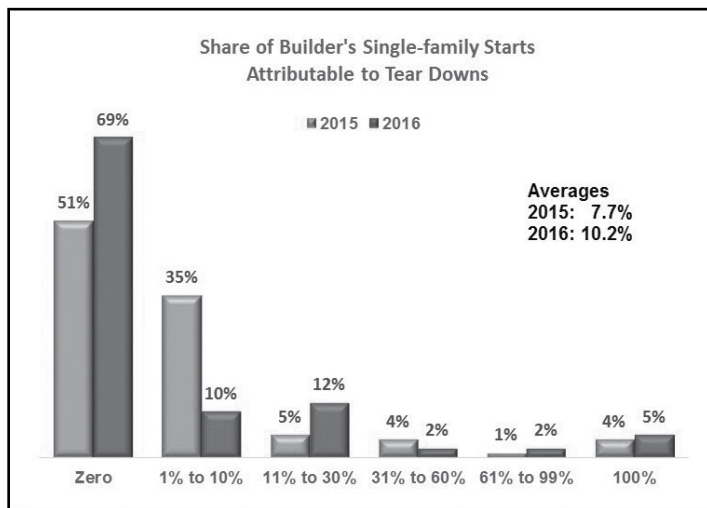
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# NAHB Estimates 79,000 Single-family Tear-down Starts in 2016

**Roughly 10.2% of single-family homes started in 2016 qualify as tear-down starts, up from 7.7% in 2015, according to the latest estimates from NAHB.** As defined here, a tear-down start means a home built on a site where a previous structure or evidence of a previous structure was present before the new home was started, as reported by the new home's builder.

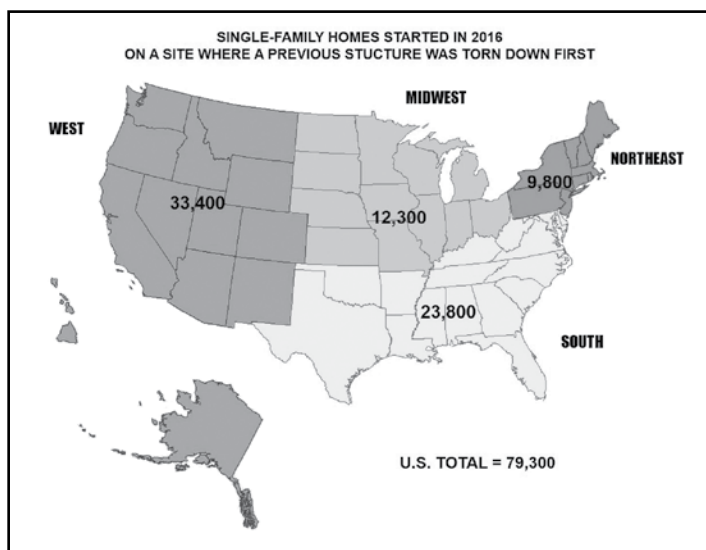


Tear-downs are defined this way as a practical matter, this effectively being the only way to produce an estimate. The underlying assumption is that, if a structure had been present on a building site recently, it would usually leave some evidence that a builder should be able to detect. NAHB used the February 2017 survey for the NAHB/Wells Fargo Housing Market Index (HMI) to collect this type of information. The HMI survey is sent to a panel of single-family builders stratified by size and geography.

Because the goal is to estimate the total number of starts attributable to tear-downs, the builders' answers were weighted by the number of homes they started in 2016. The above figure is based entirely on responses weighted by the builders' single-family starts.

Applying the weighted percentage of 10.2% to the 2016 total of 781,000 single-family housing starts reported by the Census Bureau produces an estimate of 79,300 single-family tear-down starts—up significantly from the 55,200 in 2015 that NAHB reported last year. Although single-family starts have been relatively flat lately, they were up by about 10% in 2016. So the increase in tear-down starts in 2016 reflects the continued recovery of the single-family housing market, as well as an increase in the reported tear-down percentage.

The 79,300 single-family tear-down starts in 2016 are divided across the four principal Census regions as shown below:



Note that tear-down starts are not the same thing as infill development (i.e., homes built in an already established neighborhood or community). Vacant land is often available within an established community, and a tear-down can easily occur in an outlying area—for example, if an isolated older structure simply becomes obsolete and needs to be replaced.





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

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**Changed the  
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**Pushed for solutions** to  
the property and builders' risk  
insurance crisis while continuing  
to promote creation of federal and  
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**Formed a Commercial  
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**Protected our future**  
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**Florida Home Builders Association**

# SHORT-TERM WINDOW IN COLLECTING CANADIAN LUMBER DUTIES COULD BOOST MARKET

**In what could be a positive development in the ongoing U.S.-Canadian lumber dispute, countervailing duties on Canadian lumber shipments into the U.S. will be temporarily suspended between Aug. 26 and Sept. 6.** While

no one can predict with any certainty how this will affect prices, the lumber futures market is anticipating that this development could temporarily moderate the cost of lumber.

As background, the Commerce Department on April 28 imposed preliminary countervailing duties (CVD) on Canadian lumber imports into the U.S. averaging 19.88% and levied an additional anti-dumping duty in June averaging 6.87%.

Under World Trade Organization rules, the CVD cash deposits are collected for four months, which would go through Aug. 25. The final CVD determination is currently scheduled for Sept. 6, but it is possible that decision could be delayed until later this year. If the decision is postponed, there will be no CVD cash deposits collected

from Canadian lumber firms until a final determination is made.

The temporary suspension of the collection of CVD duties on

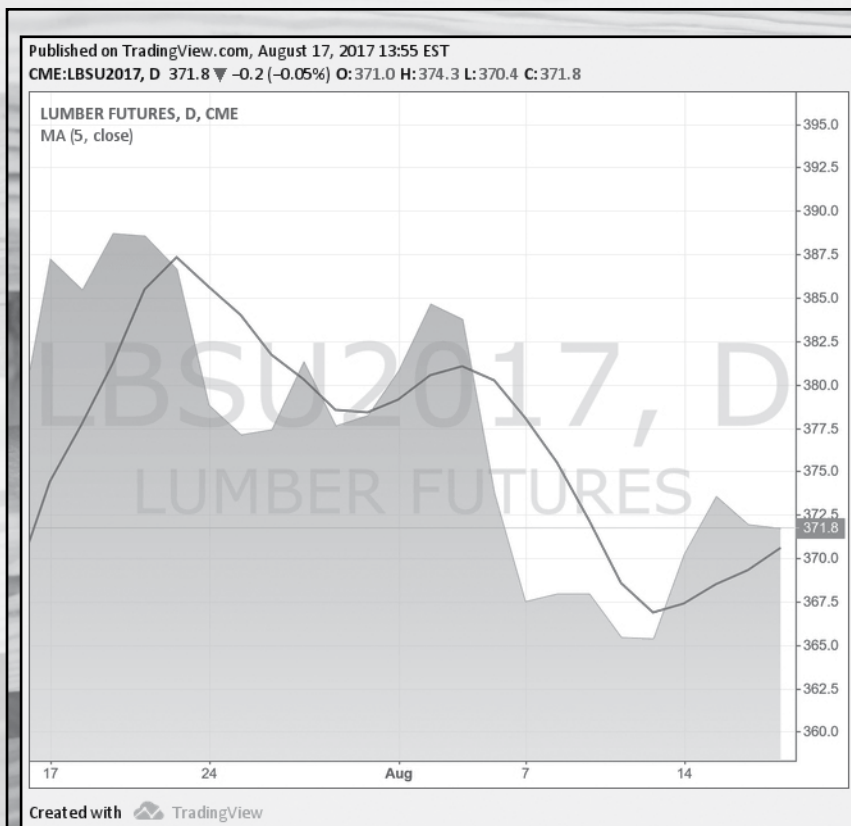
Canadian lumber shipments into the U.S. is a positive factor in setting lumber prices. However, many facets determine the cost of lumber. For example, recent wildfires in Canada have adversely affected the supply coming into the U.S. while wet weather has dampened demand.

The U.S.-Canada lumber trade dispute is now tied up in broader negotiations of the North American Free Trade Agreement (NAFTA). The NAFTA talks could go on well into next year.

NAHB supports trade policies that allow access to the highest quality building materials, at a stable and predictable price.

We continue to work with U.S. Commerce Secretary Wilbur Ross to find an equitable solution that will protect home builders and American lumber consumers from the cost of unnecessary trade restrictions.

For additional information, contact David Logan at 202-266-8448.







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# Expo Best Exhibit Winners

**Category 1 (6 x 8)**  
*Ron the Sign Man*



*HBA President Jon Pruitt, with Ron the Sign Man owner Lane Lynchard and his brother Daryl Lynchard*

**Category 2 (8 x 8)**  
*Doodlebuggers*



*HBA President Jon Pruitt with Doodlebuggers owner Tonia LaMontagne and super employee Will Clause*

**Category 3 (10 x 10)**  
*Flynn Built*



*Flynn Built's Linda Allen with HBA President Jon Pruitt*

**Category 4 (8 x 16; 6 x 16; 6 x 24)**  
*Kitchen Craft by Americraft*



*HBA President Jon Pruitt with Chef Chris Trotter*

**Category 5 (10 x 30; 10 x 40; 20 x 20)**  
*Ferguson Enterprise*



*HBA Jon Pruitt with Janna Boyd of Ferguson Enterprises*

**Master of Ceremonies**  
*Ron Castner*



*Ron Castner of Castner Construction with Jon Pruitt 2017 Home Builders Association of West Florida President.*





The 2017 HBA Home and Product Expo proved to be a well-attended success for the Northwest Florida area. Over 90 vendors did a fantastic job of displaying their products at the Pensacola Bay Center. The Expo Awards luncheon and silent auction was a big hit thanks to the donations of the exhibitors. The proceeds will contribute to the many local charities and causes the HBA supports throughout the year. Show Manager Vicki Pelletier, who continues to do a great job for the HBA, deserves a lot of credit for making this event a premier event that thousands of area consumers attend every year. We also appreciate Expo Chairman Ron Castner, of Castner Construction, for his time and effort during the show. His volunteer service is much appreciated and unmatched at the Expo.

## BEST OF SHOW

*Ferguson Enterprise*



*Ferguson Enterprise wins Best in Show for the overall Home & Product Expo! HBA Jon Pruitt with Janna Boyd of Ferguson Enterprises*



*Expo photos courtesy of Lucas LaMontagne*

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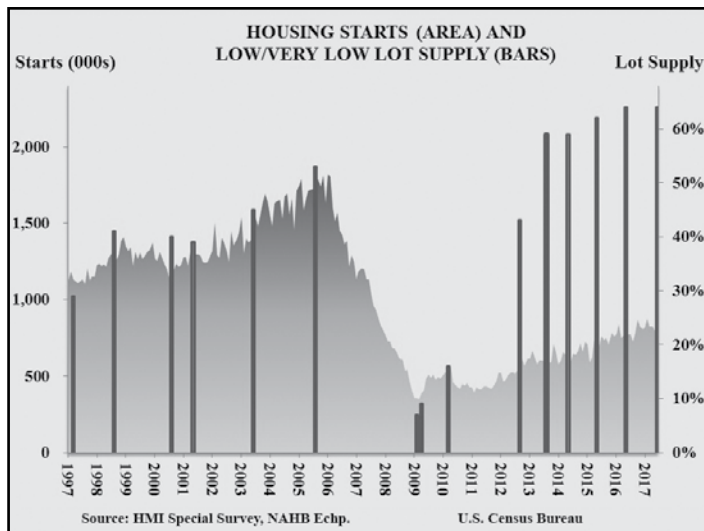


# Builders Concerns of Lot Availability Unchanged from 2016

The monthly NAHB/Wells Fargo Housing Market Index (HMI) survey includes a set of “special” questions on a topic of current interest to the housing industry. In June 2017, the special questions asked builders about the supply and price of developed lots.

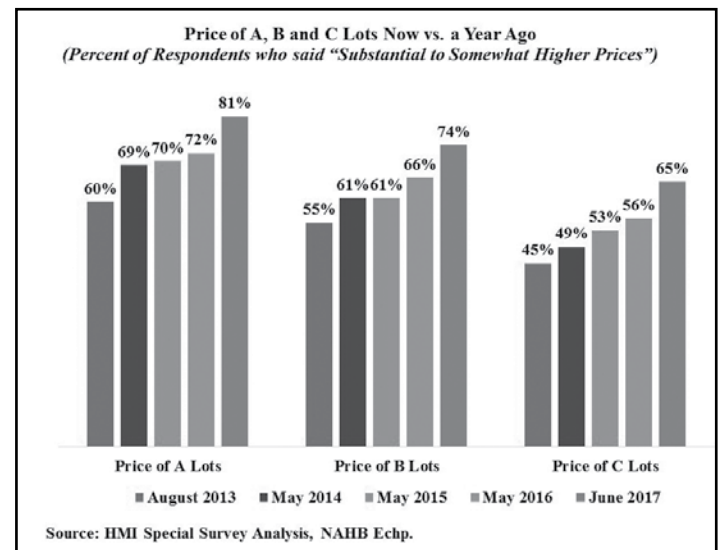
Sixty-four percent of builders reported that the overall supply of developed lots in their areas was low to very low, the same share in May 2016, but up from 43 percent in September 2012. This is the largest share of builders reporting low to very low lot supply since NAHB began periodically asking the question in 1997 on its monthly HMI survey.

The continued low supply of developed lots is a hindrance to a faster housing recovery. The chart below compares the HMI responses on lot supply to housing starts. Starts have recovered from a low of 554,000 in 2009 to over 1 million in 2016 (after averaging 1.5 million a year from 1960-2000, without ever plunging below 1 million until 2008).



The 64 percent includes 39 percent who characterized the supply of lots simply as “low” and 25 percent who said the supply of lots was “very low.” The shortages tended to be especially acute in the most desirable “A” locations. Forty percent of builders said that the supply of “A” lots was very low, compared to 22 percent for “B” lots and 17 percent for “C” lots.

A shortage of buildable lots, especially in the most desirable locations translates into higher prices, as 81 percent of home builders in June 2017 said the price of developed “A” lots was somewhat to substantially higher than it was a year ago. In comparison, 74 percent of builders said the price of “B” lots was somewhat to substantially higher than a year ago. The price of “C” lots was also somewhat to substantially higher in June 2017 than it was a year ago, according to 65 percent of the builders.



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October 2017

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# NAHB Applauds President Trump's Order Rescinding Overreaching Flood Standard

**In response to the charge led by NAHB and as part of an Executive Order to expedite federal approval for infrastructure projects, President Trump today revoked Obama's flawed EO 13690 and the Federal Flood Risk Management Standard (FFRMS).**

This is a huge victory for NAHB and its members, as the association fought this overreach from the beginning – including participation in eight federal listening sessions, countless meetings and comment letters to the federal agencies (HUD, FEMA, Corps, and EPA) who sought to implement it, and most recently, requests to the White House asking President Trump to revoke it.

Trump unilaterally revoked a standard that would have dramatically expanded regulat-

ed floodplain areas without congressional oversight, new floodplain maps, supporting technical data or comprehensive regulatory impact and cost-benefit analyses.

"NAHB commends President Trump for signing the Executive Order rescinding the FFRMS, an overreaching environmental rule that needlessly hurt housing affordability," said NAHB Chairman Granger MacDonald.

"The FFRMS posed unanswered regulatory questions that would force developers to halt projects and raise the cost of housing. This action by President Trump will provide much-needed regulatory relief for the housing community and help American home buyers."

The federally regulated floodplain would have been expanded well beyond the FEMA 100-year floodplain for all

built or substantially improved within the 100-year floodplain.

- Multifamily builders would have faced the added burden of the new two-foot elevation requirement when using FHA mortgage insurance for new construction or substantial rehabilitation projects both within the 100-year floodplain and in a horizontally expanded FFRMS floodplain area for which maps do not exist.

- The new flood risk measures also would have applied additional elevation and flood-proofing requirements to projects that use federal grants, such as the HOME Investment Partnerships and Community Development Block Grant programs.

In addition to revoking the flawed floodplain requirements of the FFRMS,

Trump's order will streamline the federal approval process for building roads, bridges, and other infrastructure projects upon which all home builders and developers rely.

Today's order establishes "one federal decision" for major

projects and sets a two-year goal for federal permitting. The order will streamline the federal permitting process by expediting approvals by multiple agencies and minimizing duplicative reviews.

***"NAHB commends President Trump for signing the Executive Order rescinding the FFRMS, an overreaching environmental rule that needlessly hurt housing affordability,"***

NAHB Chairman Granger MacDonald.

federally funded projects as well as single-family homes and multifamily projects reliant upon FHA mortgage insurance.

- Single-family homes using FHA mortgage insurance would have had to be elevated an additional two feet when

## TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

1. They support the industry at the local, state and national levels.

2. They volunteer time, talent and treasure to help the association accomplish its goals.

3. They recruit their colleagues & business contacts to become members.

4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.

5. By doing so, you increase the value proposition for all membership in our HBA.

6. They are strong supporters of local and state PACs and BUILD-PAC.

7. They are a major source of non-dues revenue through sponsorships, advertising, etc.

8. As industry partners, they are a valuable resource for business and management tips.

9. They are heavily invested in your business success: You win, they win!

10. Why wouldn't you do business with a member?





# Senate Bill Would Cut Legal Immigration in Half

**Sens. Tom Cotton (R-Ark.) and David Perdue (R-Ga.) introduced legislation endorsed by President Trump that would cut legal immigration levels in half over the next decade.**

The bill would reduce the annual distribution of green cards awarding permanent legal residence from 1 million to just over 500,000.

Included in the proposal are restrictions on visa preferences for extended family and grown adult family members of U.S. residents and new provisions that would weigh higher skilled applicants more heavily in awarding immigrant employment visas. The bill does not make changes to temporary, non-immigrant visa programs like the H-2B non-agricultural worker visa.



While the chance of this legislation passing Congress remains highly uncertain, it has ignited new debate on comprehensive immigration reform.

NAHB will be at the table seeking effective reforms that can help revitalize the housing sector and the economy. In addition to protecting the nation's borders, NAHB believes that any comprehensive reform should include a new, market-based visa program that would fill labor gaps to ensure that the nation has a workforce that is sufficient to meet its housing construction needs. A successful guest worker program will help alleviate the current labor shortage in the residential construction sector and support economic growth.

For more information, contact Alexis Moch at 800-368-5242 x8407.

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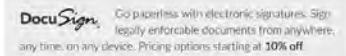
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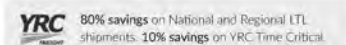
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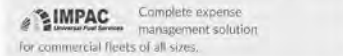
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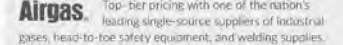
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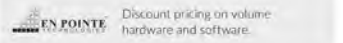
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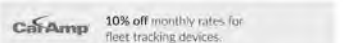
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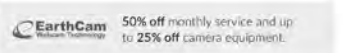
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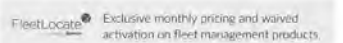
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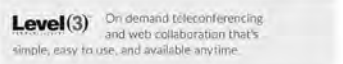
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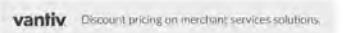
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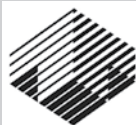
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