

The News of the Home Builders Association of West Florida

CORNERSTONE

November 2017

Tomorrow's Kitchen Today

page 7

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In This Issue

Cornerstone



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Cover Story

Tomorrow's Kitchen, Today 7-8

CORNERSTONE COLUMNS

President's Message: International Builders Show is Chocked Full of Products, Education, and Networking 5-6

FHBA NEWS

Advertising Rules for Contractors According to the Florida Dept. of Business and Professional Regulation 6

FEATURE STORIES

NAHB News: Association Health Plans-What's the Next Step? 14
Treasury to Withdraw Two Regs that Would Hinder Homebuilding 16
NAHB News: Wire Fraud Creeps Through Real Estate Industry 18
Lots: Record-High Prices, Record-Low Sizes 19

ASSOCIATION NEWS

HBA of West Florida Installation Banquet December 7th, Sponsorship Form 9
HBA News: Top 10 Reasons to Do Business With HBA Members 10
Like Us on Facebook 10
Get Involved With Committees and Councils Call 850.476.0318 10
HBA News: Fall Golf Classic at Marcus Pointe, Sponsors, Winners, and Many Golf Photos! 11 -13
HBA Member Benefits: HBA Member Benefits 15
HBA News: Discount Prices for HBA Members 17
Membership News: New Members, Thanks for Renewing, & More 21
Spike Club Update 22
HBA News: HBA Member Rebate Program 23

DEPARTMENTS INDEX

Next Issue Deadlines 4, 6, 8, 10, & 21
Advertisers Index, Web, & Email Addresses 22

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INTERNATIONAL BUILDERS SHOW IS CHOCKED FULL OF PRODUCTS, EDUCATION AND NETWORKING

The National Association of Home Builders (NAHB) is accepting registrations for the 2018 NAHB International Builders' Show® (IBS), the largest annual light construction trade show in the world.

IBS will return to the Orange County Convention Center in Orlando, Fla., Jan. 9-11 where it will again co-locate with the National Kitchen & Bath Association's (NKBA) Kitchen & Bath Industry Show® (KBIS) for the 5th annual Design & Construction Week® (DCW). The two shows are expected to host more than 2,000 exhibiting brands spanning over a million net square feet of exhibit space, for the largest annual gathering of the residential design and construction industry.



"Housing industry professionals from all over the world flock to this show because of its incredible display of products, top-notch education sessions and unbeatable networking opportunities," said NAHB Chairman Granger MacDonald, a home builder and developer from Kerrville, Texas. "Each year's show features more than the last—there is truly nowhere else that you can find all of these offerings in one place."

In addition to the expansive show floor, another major draw of IBS is its extensive catalog of learning opportunities. Attendees have access to more than 140 education sessions led by renowned experts on a wide range of industry topics. For those looking for more niche programming, the IBS Centrals offer more targeted networking and education programs in such specialized fields as remodeling, design, 55+ housing and more.

As in past years, IBS attendees will have access to several special show floor offerings such as featured product demos, the High Performance Building Zone featuring a series of interactive sessions on high performance and sustainable technologies, and IBS Live! sessions showcasing lively demos and presentations focused on what's next in home building. Additionally, for the second year in a row, the IBS show floor will feature the CEDIA Pavilion, a space showcasing exhibitors who specialize in technology solutions for the home.

more "International Builders Shown" page 6

President's Message



"The 2018 show will give attendees their pick of numerous special events. The show will kick off on the morning of Jan. 9 with an exciting opening ceremonies event featuring four-time Super Bowl champion quarterback, Terry Bradshaw and the first day is capped off with the Official IBS House Party that evening."

**INTERNATIONAL BUILDERS
SHOW IS CHOCKED FULL OF
PRODUCTS, EDUCATION AND
NETWORKING**

from page 5

The 2018 show will give attendees their pick of numerous special events. The show will kick off on the morning of Jan. 9 with an exciting opening ceremonies event featuring four-time Super Bowl champion quarterback, Terry Bradshaw and the first day is capped off with the Official IBS House Party that evening. Other events throughout the week include the Young Pro Party and the IBS Spike Closing Concert where attendees will close out the week by enjoying a performance of greatest hits from legendary Rock and Roll Hall of Fame band, Chicago.

Attendees will also have the opportunity to tour NAHB's official IBS show homes, The New American Home® (TNAH) and The New American Remodel™ (TNAR). The homes are designed to showcase innovative building technologies, emerging design trends and the latest building products. Illustrating two different building designs, The New American Home is a stunning display of building innovation that blends traditional and modern architecture to create a transitional design, while The New American Remodel demonstrates the countless possibilities for a complete transformation of a 1930s home using today's products and building techniques. The showcase products in the homes are provided by members of the NAHB Leading Suppliers Council, and Professional Builder and Professional Remodeler magazines will once again serve as the media sponsors of the 2018 show homes.

During August, IBS registrants can take advantage of several registration discounts. For a full list of offerings, visit: www.BuildersShow.com/fees.



ADVERTISING RULES FOR CONTRACTORS ACCORDING TO THE FLORDIA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

1. When is a contractor required to display his or her license number?

Each registered or certified contractor must include his or her license number on any application for building permit; offer of service; business proposal; bid; contract; advertisement; sign; vehicle that displays the name of the contractor or qualified business; or vehicle that displays graphics or text that would lead a reasonable person to believe the vehicle is being used for construction purposes.

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The term "advertise" applies to business cards, business proposals, contracts, construction site signs, newspaper ads, airwave transmissions, electronic media including Internet sites, phone directories and other media. Other media includes handbills, billboards, flyers, shopping and service guides (coupon offerings), magazines (including trade association publications), classified advertisements, manufacturer's "authorized dealer" listings, and signs on vehicles. The term does not apply to balloons, pencils, pens, hats, shirts, and articles of clothing or other promotional novelties.

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TOMORROW'S KITCHEN, TODAY



Home builders and their merchandisers know that the kitchen is the most important room in the house – and where buyers are most likely to invest in additional features and options.

NAHB asked two experts who serve on the Design Committee and National Sales and Marketing Council to talk about the kitchen of 2018: What are the common elements of successful kitchen design? What trends seem to be gathering steam?

An open floor plan is pretty much a given, says Mary DeWalt, president of Mary DeWalt Design Group in Austin, Texas. “It’s open to all the other rooms, so it’s very important that it’s designed well,” she said. “People want their kitchens to be exciting and they want to impress, especially the millennials and active adults, who share a similar lifestyle” of rounding up their friends and family to cook and enjoy a glass of wine in their large, comfortable kitchens.

“We are always looking for opportunities to make sure the kitchen looks less like a workspace and more like a living space,” said Lita Dirks, CEO of Lita Dirks & Co., an interior designer firm based in Greenwood Village, Colorado. “Whether it’s open to the great room or to an outside living space, today’s kitchen is at the center of everything we do.”

And what are these home owners doing? They certainly aren’t displaying knickknacks on their cool, clean marble and engi-

neered quartz countertops. “They’re looking for a simple, horizontal line – even the cabinet pulls are being placed in a more horizontal direction,” Dirk said. “The cabinets are going all the way to the ceiling or to the soffitt above, and it’s the cabinets, the tiles, the beautiful materials that create the interest – they aren’t looking to display a collection of vases above.”

They want kitchen islands. Big islands. “People are eating at their islands, and the breakfast area is more of a gathering place,” said DeWalt. Some would even prefer to swap the kitchen table for a comfortable pair of chairs to sit and scroll through a tablet or phone.

And if the home buyer wants to pay bills at the island, that means the space for the old kitchen desk “command center” may be able to be replaced with a beverage center: a cabinet and countertop section with a sink, icemaker and mini-fridge to let guests and hungry children pour their own drinks or get their own snacks. “The action around the refrigerator can go away,” leaving the cook in peace, said Dirks.

Storage remains very important, and if stuff can’t fit in these new streamlined cabinets and expanded islands, home builders are taking the expanded mudroom trend and going a step further. “In some markets, we are seeing the ‘messy kitchen,’ with a sink, additional storage and maybe a dishwasher. No matter how beautiful buyers want their homes to be, utility and operations within the space must be addressed,” Dirks said.

more “Tomorrow’s Kitchen, Today” page 8

TOMORROW'S KITCHEN, TODAY

from page 5

“People want their kitchens to be exciting and they want to impress, especially the millennials and active adults, who share a similar lifestyle”

Steam ovens, warming drawers and induction cooktops are growing in popularity this year, and while appliances are still likely to be stainless steel, black stainless – which is almost black – is also growing in popularity among kitchen appliances. White kitchens are still big. “It adds lightness and brightness to every room and it’s not going away any time soon,” said DeWalt. “But we are also seeing more navy blue, smoky grays and taupe” as accent colors or as second colors for the bottom cabinets, she said.

Mostly, both designers agree, it’s easier than ever to offer choices so that buyers can create a custom kitchen even in production homes. “Options with cabinet companies are pretty exciting,” said DeWalt. Deep drawers for pots and small appliances, lots of storage – if you want it, they probably have it.”

“There are so many options in the way we use our kitchens and see our kitchens so they can be artful and functional at the same time,” said Dirks.

Courtesy of NAHBnow.com



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HBA of West Florida

Installation Banquet / December GMM

Thursday, December 7, 2017

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11:00 a.m. to 1:00 p.m.

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2nd Tuesday of each month

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Meets Monthly

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Meets Monthly

2nd Thursday of each month

Board of Directors

Meets Monthly

3rd Tuesday of each month



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

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

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

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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.

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Adams Homes

Mike, Chad, Nick, Jimmy

Longest Drive

Rhett James w/ W.R. Taylor

Closest to the Pin

Jackie Ray w/ Bay Area Blueprint
& Repographics

Wow! What a fantastic Home Builders Association of West Florida Fall Golf Classic at the beautiful Marcus Pointe Golf Club on October 19th.



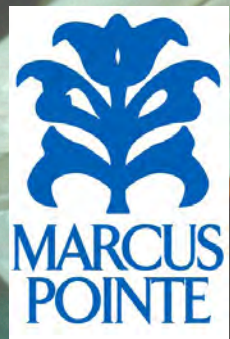
Special thanks to Pensacola Ready Mix USA for providing the lunch at the HBA Fall Classic. From left, Bobby Lindsey, Jody Johnson, Eric Griggs, Dusty Jones and Ken Myers.



Golf Event Sponsor Gulf Power was a tremendous help to the HBA, and we appreciate the great tee shirts too. From left, Reggie Kennedy, Earl Kirkland, Keith "Geo Thermal" Swilley, Tina Pace and Jeff Hatch.

See More Photos on
Pages 12 & 13!





**HBA Fall
Golf Classic**

Association Health Plans – What's the Next Step?

The National Association of Home Builders (NAHB) has been a long-time proponent of association health plans, which would empower small businesses to pool together to purchase health insurance plans for their employees.

Now that President Trump has signed an executive order that would ease restrictions on association health plans, what's the next step to make this a reality for local HBAs across the land?

While we are very excited by Trump's actions in signing the executive order on association health plans, there are still a lot of unanswered questions moving forward. Though the general intent is clear, the executive order itself does not change existing law. Rather, it directs federal agencies to determine the extent of the regulatory actions they can pursue to meet the President's health care directives.

Those actions are likely limited compared to legislative steps like NAHB-supported bills passed by the House and pending in the Senate that could make more substantive and permanent changes to the law to expand the ability of businesses to form association health plans.

The executive order directs the Department of Labor to consider proposing regulations or guidance on association health plans within 60 days. As a result, it will be weeks if not months before we see a proposal take shape. NAHB will have a better idea of how plans would need to be structured and how state insurance regulators will respond once that becomes available.

Additionally, it is likely that there will be legal challenges mounted that could further slow the process as implementation starts to take shape.

NAHB remains engaged with Congress and the White House on this matter and will continue to monitor the executive order's implementation and quickly determine what our best opportunities – and those of our affiliated HBAs – may be.

NAHB Senior Officers have already begun discussions to make sure the association stays on top of the issue and is positioned in the best possible way moving forward.

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

Courtesy of NAHBnow.com



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Treasury to Withdraw Two Regs that Would Hinder Home Building

Two wins for reducing unnecessary roadblocks for home builders came out of the U.S. Department of the Treasury today, as it announced plans to withdraw two proposed regulations that NAHB has said would be costly and burdensome.

In its announcement, the Treasury said it plans to withdraw proposed regulations under Section 2704 that would have hurt family-owned and operated businesses by limiting valuation discounts. The regulations would have raised taxes on family businesses when an owner passes away and chooses to leave the business to the next generation. NAHB and others warned that the valuation requirements of the proposed regulations were not sensible from an economic standpoint, were unclear and could not be meaningfully applied.

Treasury also plans to withdraw proposed Section 103 regulations on the definition of political subdivision. The proposed regulations would have prohibited most development districts, which are used in many states to finance the construction of sewer sys-

tems, water lines and other infrastructure necessary to incorporate a new development into a city, from issuing tax-exempt municipal bonds.

For example, community development districts in Florida, municipal utility districts in Texas, metropolitan districts in Colorado, and rural utility districts in California have been set up to issue tax-exempt bonds to finance public infrastructure for a wide array of development projects. NAHB had urged Treasury to rescind this rule that would have severely limited such districts.

As we reported in July, the Treasury Department had identified eight tax regulations that were considered burdensome, costly and ineffective. These are two regulations from that list. NAHB backed the rescinding of the eight listed burdensome regulations, with particular concerns about the rule that would have restricted eligibility for developments that are deemed “political subdivisions.”

“The withdrawal of these two regulations is a big win for the home building industry,” said J.P. Delmore, AVP of Government Affairs at NAHB. “Home builders benefit in a real way knowing they can pass down their company to a family member without the government blocking their way. And when new development can be financed through development districts — providing a cost effective mechanism to fund the infrastructure needed for new development — it’s a win for the entire community.”

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

Courtesy of NAHBnow.com



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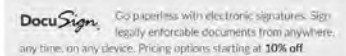
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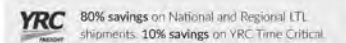
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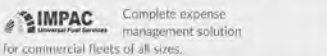
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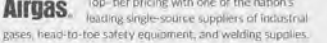
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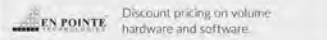
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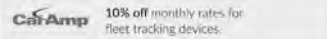
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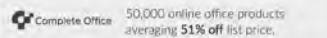
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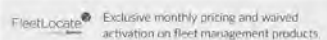
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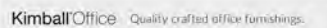
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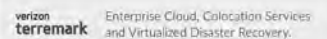
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WIRE FRAUD CREEPS THROUGH REAL ESTATE INDUSTRY

Email hackers are becoming increasingly devious. And now, more of them are targeting consumers involved in real estate transactions.

A growing trend among hackers is to rummage through consumers' email inboxes to identify people in the process of buying a home or land.

When these hackers find a potential target, they send a bogus email that looks like it's from the home buyer's real estate agent, title company or attorney saying there are new money-wiring procedures. The home buyers are given falsified instructions and a fraudulent account number to which many of them unwittingly wire funds — which rarely are recovered.

The American Land Title Association recently formed a coalition of industry organizations to discuss best practices and develop methods of educating consumers to better recognize possible scams.

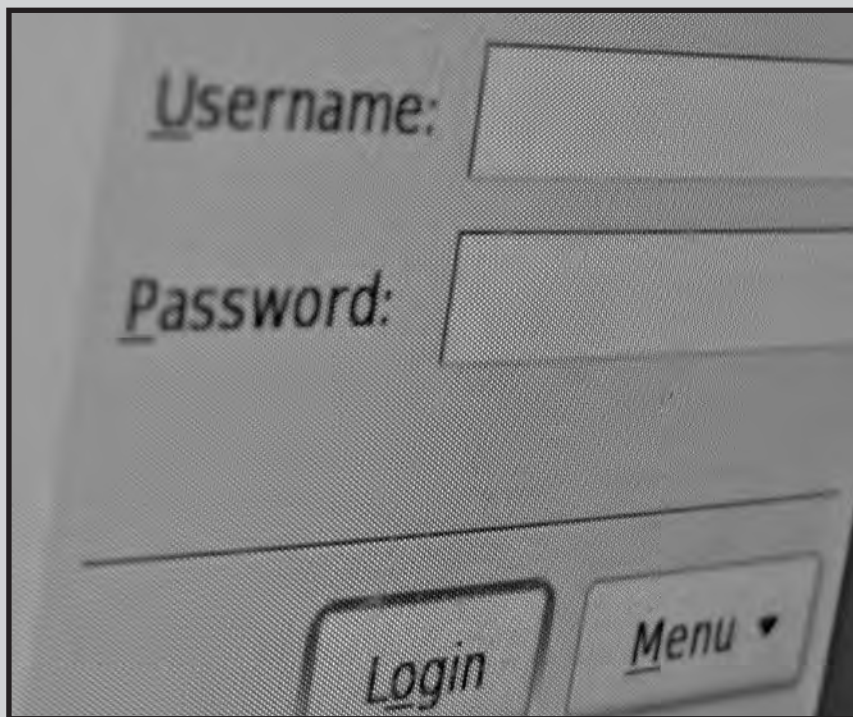
In addition to NAHB, the coalition includes representatives from the Credit Union National Association, the National Association of Realtors, the Mortgage Bankers Association, the American Bankers Association, Wells Fargo and others.

Some of the tips shared by these groups, as well as feedback from NAHB members, include:

- **Consumers should use caution when hitting “Reply” to certain emails.** Criminals often use email addresses that are very similar to legitimate ones. When drafting a reply email, it's safest to delete the email address in the “To” field and then re-type the intended address to ensure it goes to the correct person.
- **Title companies and lenders should require all wiring instructions either to be faxed, delivered by courier, or requested in-person.** Many businesses have already deemed email and telephone calls as unacceptable methods of conveying wiring instructions.
- **Consumer requests regarding wire transfers should only be done in-person at a financial institution.** In the case of requests

to wire loan proceeds, the bank should initiate contact with the attorney to obtain wiring instructions.

• **Companies should consider adding a notification below email signatures.** For example: *IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. Always independently confirm wiring instructions in-person or via a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct.*



If you have any questions — or if you have been a victim of wire fraud, a spyware attack or other data security breach and would like to share your experience — contact NAHB's Becky Froass at 800-368-5242 x8529.

Courtesy of NAHBnow.com

Lots: Record-High Prices, Record-Low Sizes

Prices have never been higher, and sizes have never been smaller.

Recent NAHB analysis of Census Bureau data revealed the median lot value in 2016 was \$45,000, matching the record high set the year prior. The previous high mark was \$43,000 set in 2006.

Another record setter was the median lot size of homes sold in 2016, which dropped

to an all-time low of 8,562 square feet (less than one-fifth of an acre).

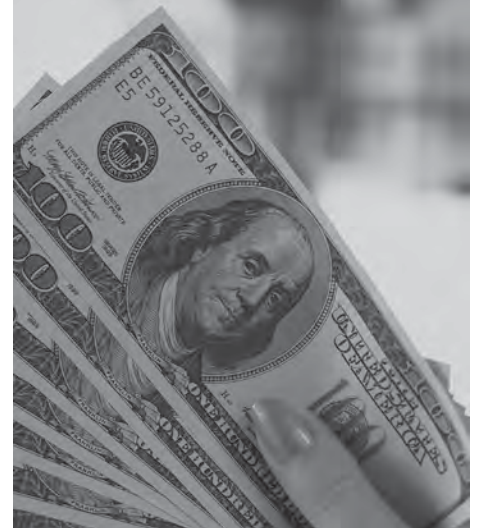
A variety of factors come into play such as local zoning regulations, land availability and housing demand. But regardless of their location, most builders are feeling the pinch.

“Land prices are just getting asinine,” said a production builder in Utah, who asked to remain anonymous. “There’s a bubble out there, and it’s not in homes — the bubble is in land because that’s where people are getting ridiculous.”

The builder admits that even though his margins are “not even close to where they were back in ‘04 and ‘05,” business is still very good. As one of the top builders in his market, he’s building more than 500 homes annually despite the current cost and availability constraints for lots.

“There’s massive demand right now, but very little of it is for the large, expensive homes,” the builder said. “It’s mostly for the more affordable stuff because we’re seeing a lot of interest from younger buyers. But keeping prices low is becoming extremely difficult to do.”

For this builder — and for many like him across the country — finding municipalities that will allow higher-density developments is one of the biggest hurdles to building affordable housing and generating stronger profits.



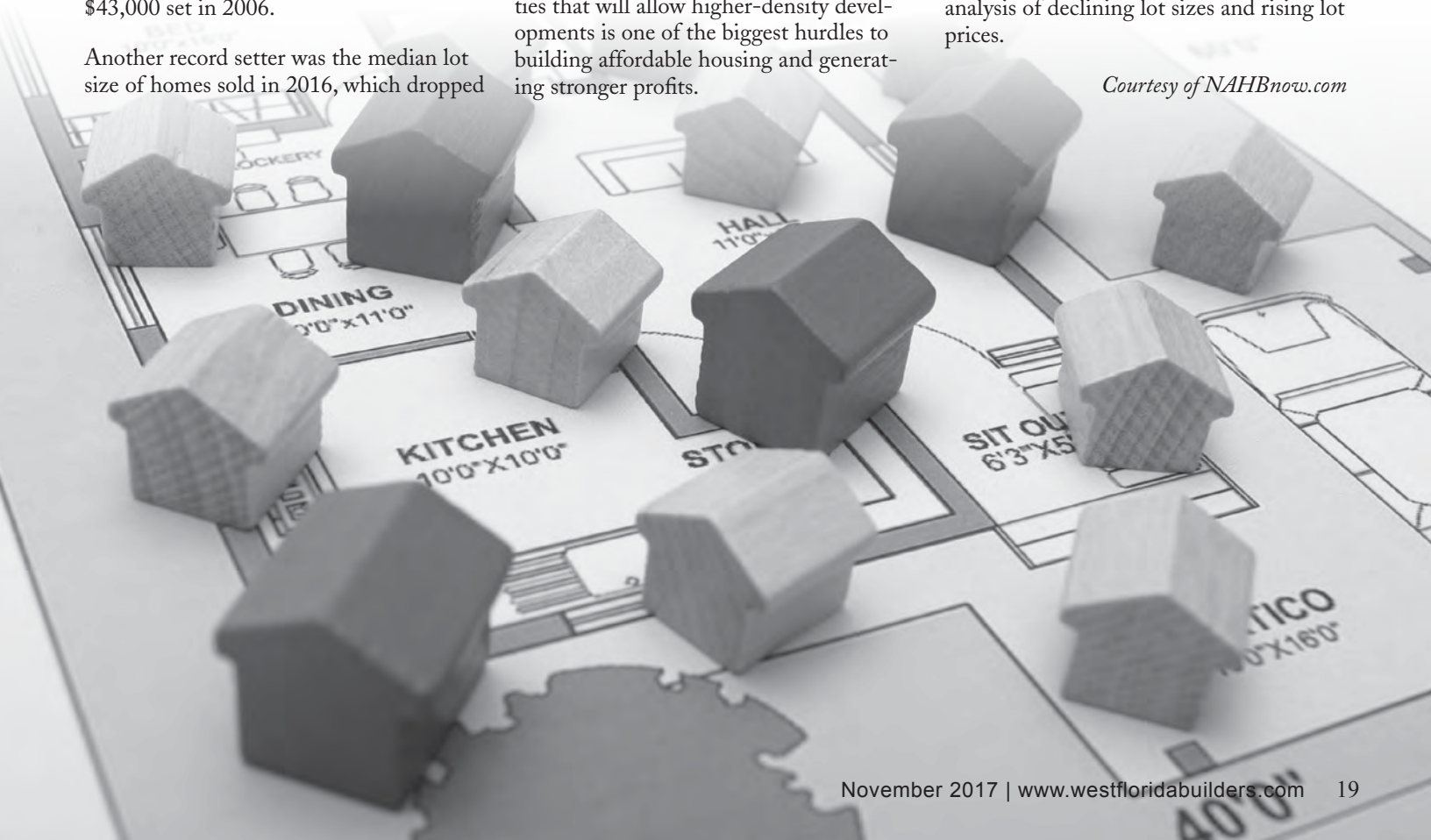
However, that entry-level segment of the market is often where demand is strongest.

“[Demand] just isn’t there for half-acre lots; it’s simply too expensive to develop,” the builder said. “When I hear some of these prices, I [want to say], ‘Are you kidding me? You’re paying that per acre and at that density?’ It reminds me of ‘05 and ‘06, to the point I’m backing out on deals because I just won’t pay that amount.”

“I don’t know how or when, but it’ll slow down eventually. And when it does, a lot of [builders] are going to get stuck.”

Go to eyeeonhousing.org for more in-depth analysis of declining lot sizes and rising lot prices.

Courtesy of NAHBnow.com



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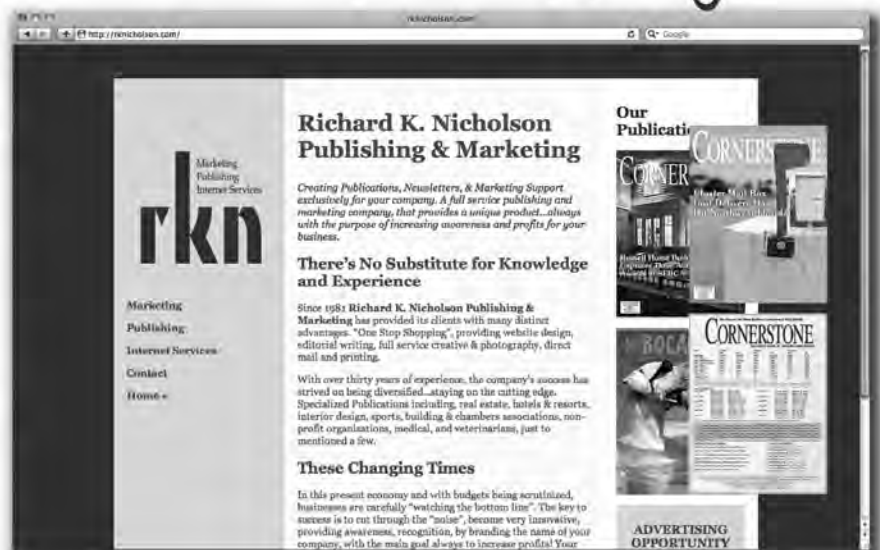
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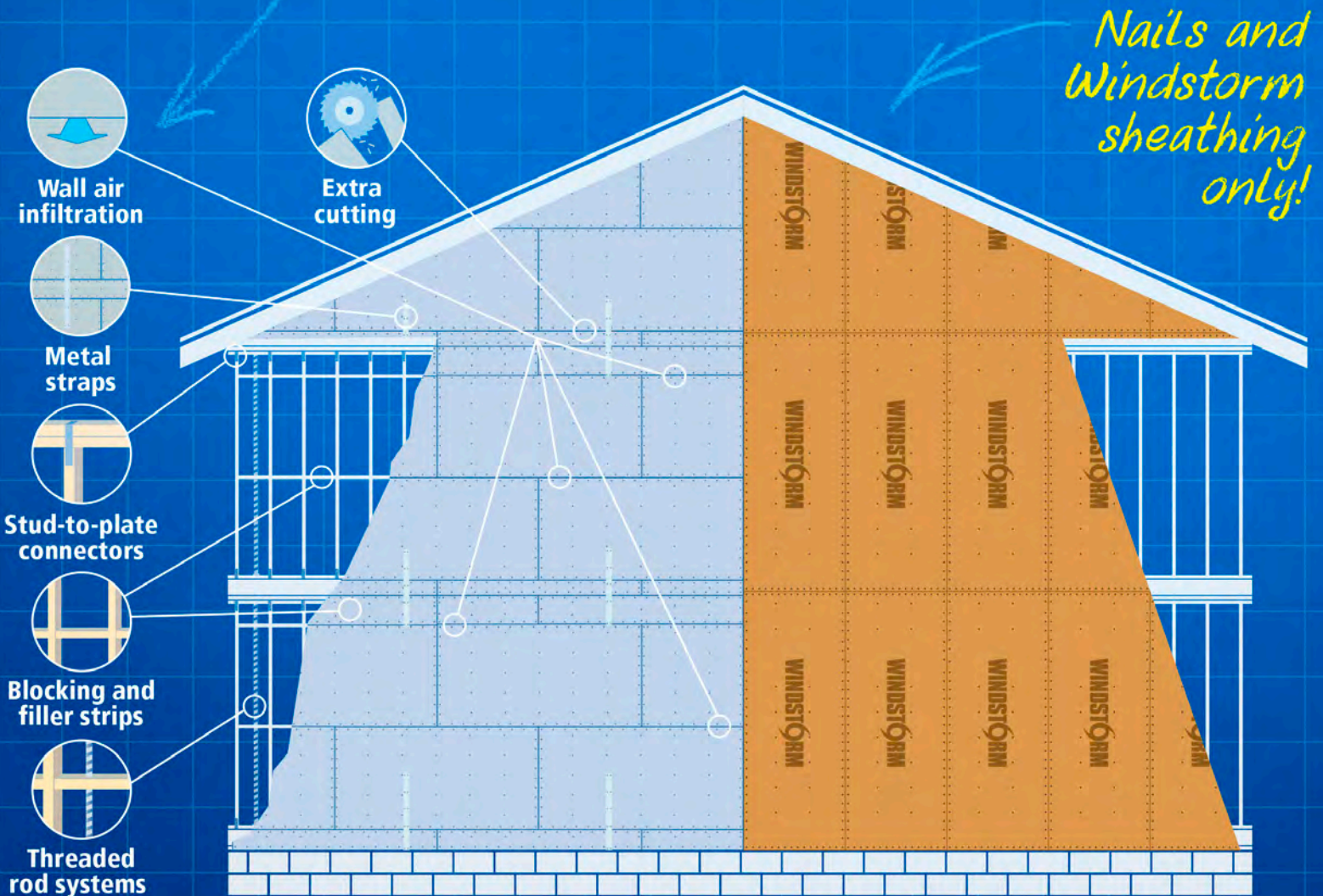


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