

CORNERSTONE

The News of the Home Builders Association of

December 2017

A TIMELESS 'TREASURER' JUDY GUND REFLECTS ON 15 YEARS OF SERVICE TO THE HBA

page 10

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Cornerstone

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President's Message



"I have enjoyed my year serving you..."

HBA Members Made 2017 An Exciting & Productive Year

My year as president of the Home Builders Association of West Florida has come to an end. For me, it has been a wonderful year and a great thrill for me to lead this association. It seems like yesterday that I was being installed as president, and now, I'm writing my last article. Like every president before me, I have to let go and make way for other fine leaders to follow. I could not be more pleased to turn the reins over to Taylor Longworth of East Hill Building Design. You can rest assured that the HBA will continue to prosper under his leadership. Taylor has a lot of great qualities including knowing a lot about building and construction. Taylor has served on the HBA Board for many years and has been instrumental in the success of the HBA's efforts to be involved in SkillsUSA at Pensacola State College.

It has been a busy year for our HBA. I am very proud of the character and work ethic of the volunteers who continue to do magnificent work for our association. The year could not have been the success that it was without the help and support of the many individuals whom contributed their time and energy on behalf of the association. I am very thankful for the leadership provided by our Committee and Council Chairs. Your work is vital to the success of this association and I thank you for your service and please allow me to touch on a few highlights:

The Governmental Affairs Committee kept a watchful eye on county government thanks to the leadership of Tom Hammond of Hammond Engineering. Tom stayed abreast of hot construction industry issues in Escambia and Santa Rosa Counties as well as statewide issues.

more "President's Message" page 6



Ron Castner



Judy Gund



Lindy Hurd



Thomas Westerheim

HBA Members Made 2017 An Exciting & Productive Year

from page 5

Residential Designer Doug Whitfield led the Cost & Codes Committee. Doug is a tremendous asset to our association, and he continues to help HBA members understand the massive Statewide Building Code.

Under the direction of Shelby Johnson, of Johnson Construction, and Financial Officer Judy Gund, of Saltmarsh, Cleaveland & Gund, they worked hard to make sure that our association ran as efficient as possible. I am truly thankful for the work of Judy. Since 2001, she has served as our Financial Officer and she is stepping down from the Board. This significant and lasting service to our industry and association is extraordinary. Thank you, Judy.

The Home and Products EXPO had another banner year under the leadership of Show Manager Vicki Pelletier. Vicki handled the vendors and every detail like the seasoned pro she is. Also, thank you to Ron Castner, of Castner Construction, who takes four days out of his schedule to be involved at the Pensacola Bay Center during the show. Ron does an excellent job for the HBA and we appreciate him very much.

The Parade of Homes was an exciting time with the Dream Home in the gated community of Huntington Creek. Thomas and Jennifer Westerheim of Westerheim Properties built a very nice American Dream Home. The proceeds from the home cannot be underestimated in that we need every dollar to keep our

HBA running. We certainly could not have made an impact for our HBA without the support of our members who generously give to the Dream Home. Thank you.

Our Councils also played an important role within the association:

The Auxiliary Council had another a fantastic year with the fine professionals who give their all for the council. The recently held annual auction, hosted by Gary, Cindy, Kevin and Kyle Sluder of Gene's Floor Covering, raised significant funds to help with the many charities it supports.

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

Special thanks to the Senior Officer team of First Vice President Taylor Longsworth, Financial Officer Judy Gund, Treasurer Shelby Johnson, Secretary Alton Lister, Second Vice President Bill Daniel, Third Vice President Charlie Sherrill, Immediate Past 2nd Vice President Gary Sluder, and Legal Counsel Stephen Moorhead. These dedicated professionals have been a joy to work with and this association's future is in good hands.

I have enjoyed my year serving you, and I wish you all the best in the future.



See More “Year in Review” photos on pages 8-9!

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

It has been an eventful year for the Home Builders Association of West Florida (HBA). The HBA continued to meet the needs of its members in terms of governmental affairs and community support of not-for-profit causes.

The HBA worked on its high priority objectives:

- ★ Continuing the HBA's longtime commitment to the community in terms of service and non-profit support.
- ★ Providing membership services, education and networking opportunities.
- ★ Providing informative community events like the Parade of Homes, and Home and Products Expo.
- ★ Maintaining the HBA's proactive governmental affairs program designed to protect builders and associates from ordinances and regulations that would limit their ability to provide affordable housing.

The HBA engaged in the community and governmental affairs process by:

- ★ Supporting 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 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.

★ Maintaining the HBA's proactive governmental affairs program designed to protect builders and associates from ordinances and regulations that would limit their ability to provide affordable housing.

The housing industry is 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 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.

In closing, on behalf of the HBA Senior Officers, Board of Directors and Staff, we thank all members who participated in events and meetings throughout the year. The Home Builders Association is an effective part of our community, and we appreciate your continued involvement.





MORE YEAR IN REVIEW HIGHLIGHTS

GUND THANKFUL FOR SERVING HOME BUILDERS ASSOCIATION

BY DUWAYNE ESCOBEDO

For 15 years, Judy Gund happily did all the financial and accounting work needed by the Home Builders Association of West Florida.

First, the CPA with Saltmarsh, Cleaveland & Gund served as a volunteer helping the organization with its reorganization in 2002. Gund's valuable community service during that period led her to become a permanent fixture, as the HBA board's Financial Officer.

She said it was Pensacola developer Garrett Walton who recruited her to help with the organization's finances. HBA serves both Escambia and Santa Rosa counties. It has two employees and eight senior officers on its Board of Directors. To help improve the industry, many HBA members regularly attend public meetings and often work with local and state agency officials to solve issues.

"I'm going to start crying," the 53-year-old Gund said when asked about ending her community service with the Home Builders Association. "You really get to know the men and women, who give up their time so selflessly. I've learned a lot about what all the builders and developers do to make homes affordable."

Additionally, she said she likes doing the challenging work she has done for HBA.

"What I do is fun," Gund said. "I've always enjoyed the accounting piece and trying to be a teacher. I want everyone to really understand the financials. I get a lot of joy working here."

HBA Executive Director David Peaden said he's grateful for all the time and energy Gund has spent helping the organization improve and grow.

"She's a great woman," Peaden said. "She's very professional, organized and very smart. She knows her stuff! She has done a lot for our association and we all owe her a debt of gratitude for her longtime commitment and dedication. She truly will be missed."

Gund has long been active in the community in various ways. She graduated from Leadership Pensacola in 2004. For LeaP, she served on its curriculum committee and advisory committee. She helped launch the LeaP Alumni Association. For four years, she served on the Impact 100 board.

She said she will stay active in the Cordova Rotary, Board of Adjustments and the Greater Pensacola Junior Golf Association First Tee Northwest Florida program. "I don't want to go cold turkey," the energetic Gund said, laughing.



Gund, a CPA since 1991, has an airtight reason for cutting back on her community service and work at Saltmarsh. She plans to spend more time with her grandchildren.

In the past, she has spent innumerable Saturdays and Sundays "catching up" at work trying to find tax savings for her clients.

Her son, Jason, and daughter-in-law, Danielle, have one daughter, Leah, who turns four in January. They have a second child on the way in March. Plus, Gund's niece, Rachel Swartz, is having her second child in March, too. Gund often babysits both children.

"Even when you're not working, your mind is still in work mode," Gund said. "It has taken a lot of time away from my family."

For the past three years, Gund has chosen to take Fridays off from Saltmarsh to spend her time with her granddaughter. She plans to take even more time off with the arrival of another little one.

She and her husband, Ted, who recently retired, want to spend more time traveling. Her husband's dad, Charles, was one of the three partners who initially started the Pensacola accounting firm in 1944.

"You know how quickly children grow up," Gund said. "Time goes by so fast. I want to cement that relationship with my grandkids."



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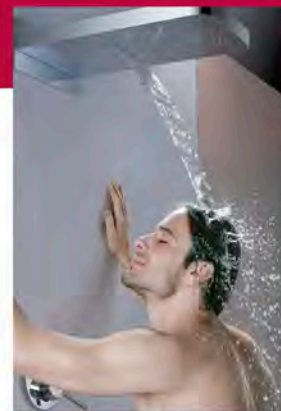


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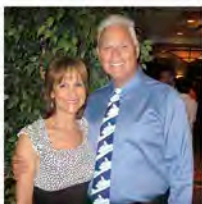
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GENE'S FLOOR COVERING HOSTS AUXILIARY AUCTION

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

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

It takes a lot of work and coordination to pull off a successful event and the Team from Gene's Floor Covering didn't disappoint.



Builders can be so focused on pushing out information that they neglect to support the team that is responsible for being the face of the organization.

If your sales and marketing team doesn't understand and truly believe in your company's mission and objectives, they will never be able to truly communicate your company's messaging in a genuine way.

Here are four elements to consider to help your company's inner beauty shine.

Build the Right Team. It's not just marketing chops and a strong resume. An ideal candidate has the right attitude, is

On the other hand, the salesperson is focused on cultivating a relationship with someone who is in the door.

Create a Culture of Open Communication. When everyone is looking outward, it creates a disconnect between sales and marketing, which can lead to disjointed messaging. What does the sales team need from the marketing side to do their jobs better? How does marketing want sales to communicate

Inside Out: Build a Foundation for Marketing Success

Have a Process That Encourages Action. Without a clearly defined plan, both salespeople and marketers may be tempted to create their own or act on the fly in a way that doesn't link back to the team's objectives. Begin with the end in mind, and define a clear path to get there. Detailing strategic prioritization, including the primary research of the salespeople, combined with strategic research is the path to marketing your way into more sales.

Establish Guidelines for Accountability. An accountable sales and marketing team needs the right elements in place to flourish: Clear roles, individual ownership, and specific champions of activities both internally and externally. It's also about fostering the right combination of freedom, support and control.

Such accountability also gives individuals something to measure, manage and track. By knowing the goals and standards they are setting out to accomplish, team members can better track their own progress and set long-term performance and growth goals within the company. Accountability is not about punishment; it is about nurturing results.

Creating a team-like atmosphere in which both sales and marketing are connected toward common goals is as important, if not more important than, any branding you put forth to the public.



eager to learn, is coachable, works well with the team, and has an overall positive attitude toward achieving company goals. Hiring simply to fill a vacancy will never create chemistry among individuals intended to work as a team. Instead, hire a “positive attitude” complemented by a “motivated spirit.”

It's also important to recognize that sales and marketing, though they work in concert, are very different roles and require different approaches. Typically, a marketing person understands messaging and what information will get a potential customer to the next step in the process.

messages and leverage collateral? Open lines of communication will help everyone operate more efficiently, confidently and cohesively.

“As a marketing department we have standing weekly meetings that happen on the same day and time every week no matter what,” says Matt Riley, vice president of sales and marketing for Raleigh, N.C.-based Royal Oaks Homes. “Everyone in all departments is welcome to attend and share their ideas, be heard and collaborate. We feel those things keep communications lines open between departments.”

This article is an excerpt of an article that originally appeared in the NSMC Sales + Marketing Ideas magazine app. Its authors, Mollie Elkmann and Kerry Mulcrone, MIRM, are seasoned sales and marketing professionals and longtime IBS presenters. Both will headline a number of sales and marketing education sessions at the 2018 International Builders' Show. See the schedule here. Download the NSMC Sales + Marketing Ideas magazine app on iTunes or GooglePlay.

Housing Starts Up Sharply, Near Post-Recession High in October

Nationwide housing starts rose 13.7% in October to a seasonally adjusted annual rate of 1.29 million units after a slight upward revision to the September reading, according to newly released data from HUD and the Commerce Department. This is the highest housing production reading since October 2016, when total starts hit a post-recession high of 1.33 million.

Single-family production rose 5.3% to a seasonally adjusted annual rate of 877,000. Year-to-date, single-family starts are 8.4% above their level over the same period last year. Multifamily starts jumped 36.8% to 413,000 units after a weak September report.

"This uptick in housing production is aligned with our reports of strong builder confidence," said NAHB chair Granger MacDonald. "Our members are optimistic about the future of the housing market, even as uncertainties remain and they continue to face supply-side issues."



"We are seeing solid, steady production growth that is consistent with NAHB's forecast for continued strengthening of the single-family sector," said NAHB Chief Economist Robert Dietz. "As the job market and overall economy continue to firm, we should see demand for housing increase as we head into 2018."

Regionally in October, combined single- and multifamily housing production rose 42.2% in the Northeast, 18.4% in the Midwest, and 17.2% in the South. Starts fell 3.7% in the West.

Overall permit issuance in October was up 5.9% to a seasonally adjusted annual rate of 1.3 million units. Single-family permits rose 1.9% to 839,000 units while multifamily permits fell 9.5% to 458,000.

Permits rose in all four regions. They increased 13% in the West, 4.1% in the Northeast, 3.8% in the Midwest and 3% in the South.



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Marijuana Legalization Leads Some to Modify Employee Drug Policies

Running a residential construction company involves countless responsibilities. And in recent years, a growing number of home builders are having to add yet another item to the list: modifying workplace drug policies.

“The legalization of marijuana has created issues for employers wishing to maintain a drug-free workforce,” said Ron Connally, chairman of NAHB’s Construction Liability, Risk Management, and Building Materials Committee.

The laws governing the use of marijuana vary by state, and many have implemented programs that protect current or prospective employees against employment discrimination based on his or her use of marijuana.

Employers must now consider how legalized marijuana use could impact their workplace policies. To help members learn more about this issue, NAHB has created “A Builder’s Guide: Marijuana in the Workplace.”

The guide examines pertinent issues related to the legalization of marijuana, and includes a compilation of state laws and tips for creating workplace policies.

“This guidebook will help builders navigate the myriad of employment issues including those involving OSHA compliance



and workplace safety,” said David Miller, chairman of NAHB’s Construction Safety and Health Committee.

It also provides answers to many frequently asked questions. For example:

- In areas where it is legal to smoke marijuana for medical reasons, can employers still object to their employees smoking marijuana at work? (The answer is yes.)
- Can an employer fire or fail to hire someone because they admitted to (legally) using marijuana, or because a drug test revealed they had recently smoked marijuana, even if it never impaired their work performance? (The answer varies by state.)

Members can access this guide in the Construction Liability Resources on nahb.org in the “Trending Now” section. For questions, contact David Jaffe at 202-266-8317.

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?





HOUSE APPROVES FIVE YEAR FLOOD INSURANCE REAUTHORIZATION

The House in late November approved legislation that would reauthorize the National Flood Insurance Program (NFIP) for five years and includes many NAHB-supported modifications to the program.

In a letter of support sent to House members prior to the floor vote, NAHB said that H.R. 2874, the 21st Century Flood Reform Act, “reflects the principals of affordability, accessibility, predictability, and financial stability

that NAHB believes must be part of the NFIP’s reauthorization.”

Currently, anyone who owns or is purchasing a property within the 100-year floodplain, and has a federally-backed mortgage, is required to carry flood insurance. Failure to reauthorize the NFIP before it expires on Dec. 8 will cause the delay or cancellation of home sales across the country.

To prevent disruptions to the housing market, NAHB asserts it is essential to have a timely reauthorization to ensure the



Federal Emergency Management Agency has the necessary authority to make claim payments, provide mitigation assistance and fully implement the NFIP in a predictable and reliable manner.

The Senate has yet to move any piece of legislation related to the NFIP through committee. The House vote will put pressure on the Senate to act, and NAHB will continue to urge Congress to pass a long-term NFIP reauthorization before the Dec. 8 deadline.

The Executive Committee, Board of Directors, and Staff of the HBA of West Florida extends Holiday Wishes to Our Members, their Families, and Friends of the Association!

Vicki David

Fannie Mae and Freddie Mac Allowed Re-Entry into Low-Income Tax Credit

In a positive development that should help boost the affordable housing market, the Federal Housing Finance Agency (FHFA) announced in mid-November that Fannie Mae and Freddie Mac will be allowed limited re-entry into the Low-Income Housing Tax Credit (LIHTC) market as equity investors, effective immediately.

The LIHTC is the most successful affordable rental housing program in the nation's history. Since its inception, the program has produced and financed more than 2 million affordable apartments

and currently produces approximately 75,000 new apartment homes annually.

In a press release announcing this development, FHFA said that Fannie Mae and Freddie Mac will each be subject to an annual investment limit of \$500 million, and that any investments above \$300 million in a given year are required to be in areas that have been identified by FHFA as markets that have difficulty attracting investors.

"This decision demonstrates our commitment to supporting affordable rental housing in a controlled and thoughtful manner intended to stabilize the market and not to compete with private investors," said FHFA Director Mel Watt.

Fannie Mae and Freddie Mac were actively involved in the LIHTC market as both debt and equity investors until they went into conservatorship in 2008. FHFA, as conservator, had prohibited Fannie Mae's and Freddie Mac's participation as equity investors.

On several occasions, NAHB urged FHFA to allow Fannie Mae and Freddie Mac to participate as LIHTC investors. By allowing Fannie and Freddie to compete with private investment capital, NAHB argued this would increase competition for the credits and thereby increase the value of the credits, resulting in more capital and greater affordability for LIHTC projects.

For additional information, contact Michelle Kitchen at 202-266-8352.

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1,000 students**
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media campaigns**
against inclusionary zoning to
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**Expanded
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Endangered Species Act**
to allow for speedier,
less-costly development.

Unveiled marketing tools
for membership recruitment to
expand business contacts and
leadership opportunities.

Pushed for solutions to
the property and builders' risk
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regional catastrophic loss funds.

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to help residential builders
diversify into this
lucrative market.

**Partnered with the Florida
Green Building Coalition** to
create uniform, cost-saving green
building standards.

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In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of members in addition to keeping members active with the association. Anyone is eligible for Spike status. On Spike credit is awarded for each new member recruited and an additional credit is awarded for that new member's renewal on or before their anniversary date. If you help to retain a member, you are eligible to receive a half point for each member.

Spike Club Levels

Spike Candidate	1-5 credits
Blue Spike	6-24
Life Spike	25-49
Green Spike	50-99
Red Spike	100-149
Royal Spike	150-249
Super Spike	250-499
Statesman Spike	500-999
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All-Time Big Spike	1500+

Spike Club Members and their credits as of 10/31/17.

Statesman Spike 500 Credits

Harold Logan	514.5
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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	201.5
Edwin Henry	198.5
Bob Boccanfuso	162.5
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Lee Magaha	128.5
Oliver Gore	111.5
Ron Tuttle	100

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

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Doug Herrick	13.5
Bernie Mostoller	11
Dean Williams	11
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If you would like to join the Spike Club or Desire Additional Information, please contact Vicki Pelletier

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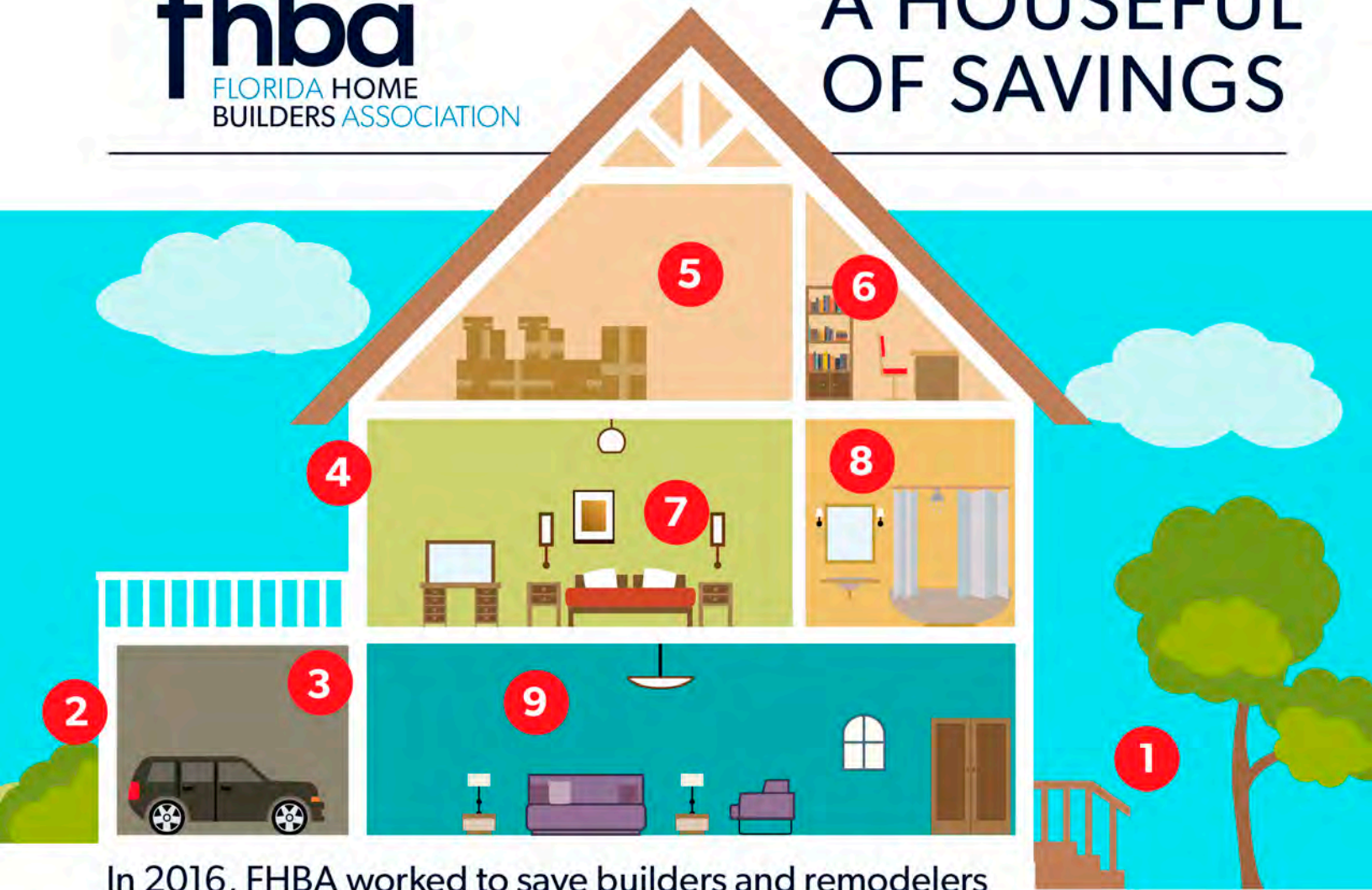


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In 2016, FHBA worked to save builders and remodelers
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1. Guard Measurement = \$1,500
Reduces horizontal distance from 36 to 24 inches



4. Stucco = \$1,100
Reduced time between coats and curing from seven days per ASTM 926



7. Custom Doors = \$500
Provides criteria for custom one-of-a-kind doors (FBC-B & R)



2. Fire Separation = \$2,500
Reverts to three feet and adds options to fire rating soffits



5. Air Leakage = \$175
Provides option for testing in multi-family as single and modified 5 ACH to 7 ACH



8. Shower Liner = \$75
Reinstates exception to shower 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

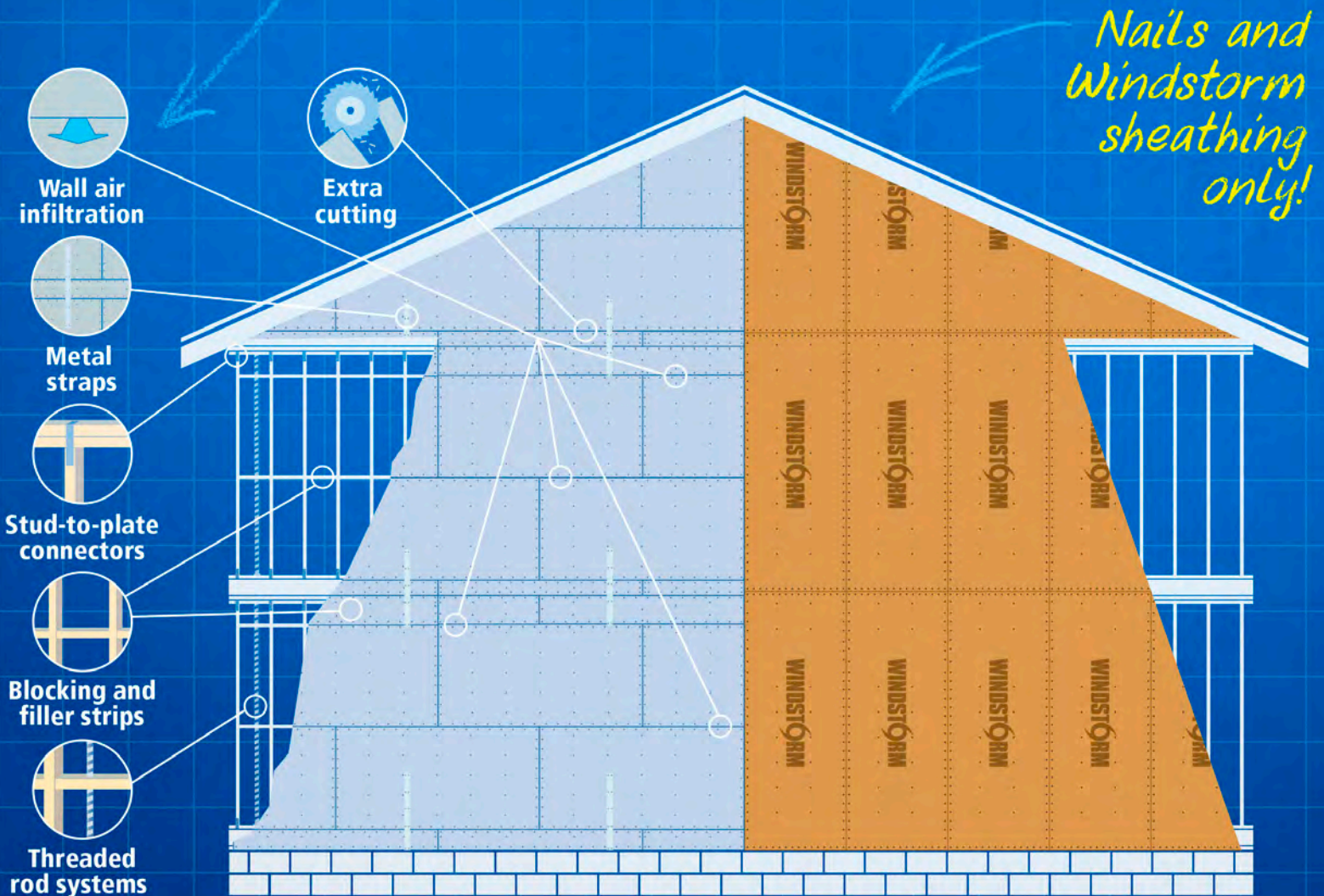


9. Door Swing = \$750
Revisions permitting doors to outswing over egress, two risers, and an exception for landings

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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