

# CORNERSTONE

The News of the Home Builders Association of West Florida

July 2018

## HBA DELIVERS STATE OF HOUSING REPORT TO SANTA ROSA COUNTY COMMISSION

COUNTY COMMISSION

page 12



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## Cornerstone

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## Cornerstone



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# HBA MEMBERS TOUT THE BENEFITS OF MEMBERSHIP AND ADD 52 NEW MEMBERS

It started out as a fun challenge in the middle of May. HBA members came together to participate in the HBA's membership drive. Membership Chair Marty Rich, of University Lending led a spirited group of members who went to work on behalf of the HBA. The Team Captains were yours truly, Bill Daniel of Mobile Lumber, Lindy Hurd of First International Mortgage, Mary Weaver of Gulf Coast Advantage Insurance, Blaine Flynn of Flynn Built and Marty Rich. There was a lot of trash talking between team. Blaine Flynn boasted that he could bring in 30 or 40 members.

I am thrilled that the overall drive recruited 52 new members. Membership is the backbone of the association and it's important to keep growing our association. I also appreciate our current members who continue to be a part of this organization. We are fortunate to have a trade organization that advocates for our industry at the local, state and national level.

An end of the drive celebration was held at First Tee's Goofy Golf facility. The HBA appreciates Pensacola Ready Mix USA for providing the great food for the event.

- ☆ Congratulations to Blaine Flynn for recruiting 12 New Members!
- ☆ Honorable Mention: Bill Daniel's Triple B Team
- ☆ Team with the most member participation: Taylor's Troops
- ☆ Team with the least new members: Caddyshack!

## President's Message



*Above: HBA new members from Scenic Hills Country Club with HBA Board member Bill Daniel of Mobile Lumber. From left: Ed Villar, Jeremy Reese, Bill Daniel, Leo Lynne*



*Left: Pensacola Ready Mix USA cooks for HBA members at the End of the Drive Celebration at First Tee's Goofy Golf facility.*

*continues on page 6*

# HBA MEMBERS TOUT THE BENEFITS OF MEMBERSHIP AND ADD 52 NEW MEMBERS

from page 5



*Bill Daniel's Team "Triple B"*



*Taylor Longworth's Team "Taylor's Troops"*



*Blain's Team "Claim to Fame"*



*Mary Weaver's Team "Sandlot"*



*Lindy Hurd's Team "Building Eagles"*



*Marty Rich's Team "Caddy Shack"*

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# 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?



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**August 2018**

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# New Treasury Rule May Trigger Notifications to Business Owners from Banks

Many financial institutions recently notified their customers of a new rule issued by the Treasury Department's Financial Crimes Enforcement Network (FinCEN) requiring banks to update their policies and procedures regarding the identification of beneficial owners of legal entities that are customers of the bank.

On May 11, the Customer Due Diligence Requirements for Financial Institutions (the CDD Rule) became effective. FinCEN issued the rule to improve financial transparency and prevent criminals and terrorists from misusing companies to disguise their illicit financial activities and launder their ill-gotten gains.

The CDD Rule requires banks and other covered financial institutions to identify and verify the identity of the natural owners (known as beneficial owners) of their legal entity customers.

Covered institutions are federally regulated financial institutions, such as banks, credit unions and mutual funds. A Legal Entity Customer is defined as a corporation, limited liability company, limited partnership, general partnership, business trust, or any other entity created by filing with a state office or with a Secretary of State.

A beneficial owner is someone who benefits from or is responsible for the legal entity. The CDD adopts a two-part definition of beneficial owner, with an ownership prong and a control prong. Under this approach, each covered financial institution must identify:

- Each individual who owns 25% or more of the equity interests in the legal entity customer; and
- At least one individual who exercises significant managerial control over the customer.



The number of reportable individuals may vary between one and five: up to four individuals under the ownership prong, and only one individual to satisfy the control prong. It is possible for the same person to be identified under both prongs.

To obtain these individuals' identities, the bank must require the person opening the account for the entity to certify who those persons are. The bank then must verify the identity of each beneficial owner. The required information may be obtained by using a certification form provided by FinCEN or an institution's internal form.

Financial institutions may use documentary or non-documentary methods, or a combination of both methods for identity verification. The rule expressly authorizes covered financial institutions to verify the identity of a beneficial owner who does not appear in person through a photocopy or other reproduction.

The CDD Rule does provide an exemption from the requirement to identify a legal entity customer's beneficial owners for equipment finance and lease accounts – including those for construction machinery and general business equipment – established at a covered financial institution.

For more information please see the FinCEN Guidance Document issued April 3 or contact David Jaffe at 800-368-5242 x8317 or Becky Froass at x8529.







The HBA would like to thank Bill Peacock, of Escarosa Cleaning and Restoration, for bringing back the beauty in the HBA's lobby rug. Since joining the HBA, Bill and the great folks at Escarosa Cleaning and Restoration have been very active members. We appreciate you, Bill!

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# Technology and Aging in Place

## Part 1: The Basics

**Although Johnson specializes in assisting Alzheimer's and early onset dementia patients and their families, the technology he's using has the potential for broad applications in the rapidly growing aging-in-place market, he said.**

"Many of the patients we work with initially display symptoms of 'night timers' — they're fairly symptom-free throughout the day, but as dusk and nighttime approach, they tend to become forgetful, think they are somewhere else (and with someone else) and display confusion, fear, and sometimes anger," Johnson said.

"Additionally, we see a rise in wandering, slips, and falls. These common issues are a constant worry for caregivers and other family members who do not live with the individual or close by."

As a result, said Johnson, "We see increased interest in remodeling one's home to age comfortably, and we also see adult children taking in a parent and needing the addition of a room or a suite of rooms. Then there are couples that are looking to the future and wanting to downsize into a new home so that they can age gracefully together."



### A Wired Backbone Plus the Right Devices

For the standard CAPS build, either a remodel or new construction, a backbone of structured wiring is essential, said Johnson.

"While we have a lot of wireless devices and apps, they need a robust Wi-Fi network. We find that providing an enterprise-grade router and switch along with properly placed and calibrated wireless access points allow our wireless devices to connect clearly. We use a backbone of both Category 6 cabling with runs of fiber to very specific locations such as bathroom, bedroom and kitchen," he said.

Johnson and his team run wire paths in hallways, baths, bedrooms and kitchen cabinets for very specific purposes.

"When we have an individual who tends to wander at night, we place pressure pads along the edge of the bed or in the bathroom. Those pads trigger program notifications if a motion detector is

tripped in the nighttime hours, sending an email or text message to caregivers and family members," he said.

"While we provide a wireless pill minder, we also monitor the cabinet where medicines are kept with a small, hard-wired door sensor. We monitor for falls and slips with an RFID bracelet and accelerometer, which has multiple hard-wire readers placed around the house," Johnson said.

"In all of our projects, we start with developing a lighting plan around the family's lifestyle," Johnson notes. "As we age, our

eyesight begins to reduce, thus the need for more lighting. LED fixtures and replacement lamps with the proper color hue and lumens are important, as is how we control them. We work to get the most natural lighting possible by using blinds and shades."

Ric Johnson, owner of the firm Right at Home Technologies, is an NAHB Certified Aging in Place Specialist (CAPS) in Ohio.

*This NAHBNow guest post is from Ed Wenck, content marketing manager for CEDIA, the industry association where you can find local professionals who design and integrate technology for the connected home. In Part 2, we'll cover costs and ease of use when it comes to this technology.*

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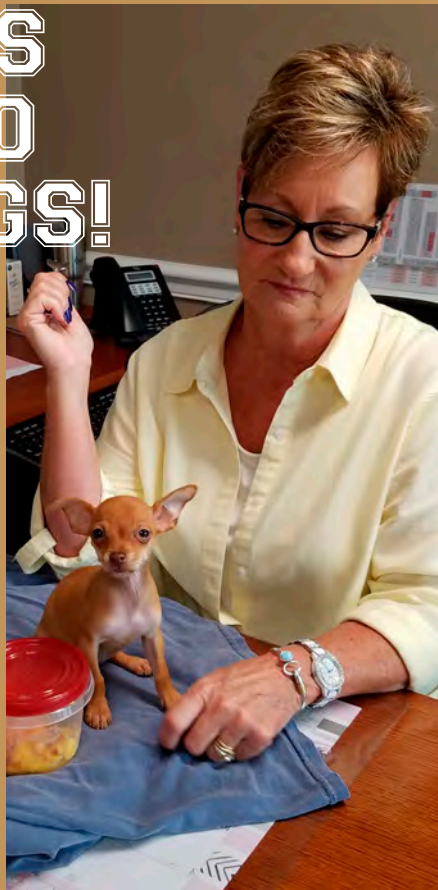
# HBA HAS GONE TO THE DOGS!

After a careful selection process, the HBA hiring committee (Vicki) selected Maggie Rose Pelletier as the new Membership Recruitment and Retention Specialist.

This position offers 365 days of vacation, select delicious treats, and requires no experience.

Maggie Rose, although young (8 weeks), feels like she is ready to begin her career and barking her way to success.

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# HBA DELIVERS STATE OF HOUSING REPORT TO SANTA ROSA COUNTY COMMISSION

**For a little background, Santa Rosa County has housing goals as part of its Comprehensive Plan.** Goal 3.1 is to “Ensure the provision of safe, affordable and adequate housing for the current and future residents of Santa Rosa County,” while Objective 3.1.A is to “provide a regulatory environment that encourages a competitive housing market between private sector housing providers and encourages the provision of housing for all present and future residents, including workforce,

college graduate, and low income households.” In order to help define and meet the County’s housing goals and objectives, the Home Builders Association of West Florida prepares and presents the “State of Housing Report” annually to the Santa Rosa County Board of County Commissioners (BOCC).



*Among the key findings that emerge from the research update are:*

- Inventories of homes for sale, which were down by 53 percent in February 2017 relative to 2010, continued to decline through today. Inventories in April 2018 were down by 57 percent from their 2010 average.
- The Santa Rosa residential real estate market has seen rising prices driven by inventory shortages. Although the number of existing home sales in 2017 was 3.8 percent below 2016 levels, median sale prices for existing homes were up 14.9 percent over 2016 levels, at \$185,000. This higher price level remained unchanged in the first three months of 2018.
- New home sales hit their highest level since 2005, up 9 percent from 2016. Median sale price rose 7.6 percent from 2016 to 2017, and the first three months of 2018 saw a further 5.3 percent increase, to \$247,600.

*Home Builders Association Members attended Dr. Rick Harper’s State of Housing Report to the Santa Rosa County Commission. From left, Mike Heller of United Bank, John Carroll of Gulf Power Company, Blaine Flynn of Flynn Built, Dr. Rick Harper, Paul Stanley of The First Bank, Bill Baker of GraniteWorx, Kevin Stephens of Flynn Built*





*Dr. Rick Harper gives the State of Housing Report to the Santa Rosa County Commission.*

- 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.
- Mortgage interest rates have risen since last year and are now at their highest point in the last five years, with the 30-year rate at 4.61 percent. The annual principal and interest payment per \$100,000 of loan value is now \$48 higher than in September 2017.
- Softwood lumber prices have increased strongly, with the NAHB reporting that framing lumber is up 33 percent over the last year. This price increase is projected to add \$7,000 to the price of the average new U.S. home.
- Increased input prices plus increased financing costs will contribute to the phenomenon known as “lock-in,” in which existing homeowners who had benefitted from the low home prices and low interest rates of the last half-decade do not seek to move and change homes because they could not match the amenities and payments they currently have.
- Policy makers must work to avoid additional cost burdens on home builders whose margins are already under pressure with higher lumber, labor, and interest rates in order to keep homes affordable and Santa Rosa’s advantage undiminished.

# ST Engineering Aerospace Ribbon Cutting

In a big win for Pensacola, ST Engineering Aerospace, a renowned provider of aircraft maintenance and modification services for commercial airlines and air freight operators, held a ribbon cutting inside its new hangar at Pensacola International Airport.

Governor Rick Scott, Mayor Ashton Hayward and other elected officials and guests celebrated the bringing of over 400 quality jobs to Escambia County.

We support the effort to bring more quality jobs to our area wholeheartedly.

We have partnered with Florida’s Great Northwest because of their mission.

“To market and brand the Northwest Florida region as a globally competitive location for business and to work

with regional partners to recruit new jobs and investment throughout Northwest Florida.”

Because of that, the HBA is making a \$15,000 donation – a three-year commitment at \$5,000 a year.

Florida’s Great Northwest is working to make sure the eight disproportionately affected counties from the BP Oil Spill receive its fair share.

The HBA is also a member of First Place Partners, a private investor economic development organization working to bring industry and jobs to Northwest Florida.

UPS will be the ST Engineering Aerospace hangar's first client, and 75 of the company's 757s are slated to have Pensacola become their maintenance home base.



*Greater Pensacola Chamber of Commerce VP of Public Affairs Todd Thomson, HBA Executive Director David Peaden and Gulf Power Company General Manager Rick Byars at the VTAME Ribbon Cutting.*

*HBA Executive Director David Peaden with Florida Governor Rick Scott. Governor Scott recalled attending the HBA’s Parade of Home Kick Off Event in 2017 and mentioned the crawfish that was so good!*



**Florida Home Builders Association CEO/Executive Vice President Rusty Payton addresses the HBA Board of Directors in June.** Payton gave a detailed report of what transpired in the 2018 Legislative Session. Big wins included the State Assumption of 404 Permits that allow the State Department of Environmental Protection to assume 404 permitting authority from the Federal Environmental Protection Agency. The State of Repose bill clarifies that punch lists and warranty services do not stall the tolling of the statute of repose time frames. Payton said the 2019 session will tackle workers' compensation, workforce training and impact fees.



*“...the 2019 session will tackle workers' compensation, workforce training and impact fees.”*

*Rusty Payton*



## OSHA Silica Rule Violation Data Shows Where Inspectors are Looking

**OSHA's new Respirable Crystalline Silica in Construction Standard went into effect in September, and after a 30-day grace period on citations for good-faith compliance efforts, OSHA inspectors began citing violations on Oct. 23.**

Bloomberg Environment recently acquired and analyzed the OSHA citation data and found that the regulator cited 117 violations of the new rule in the first six months of enforcement – through April 23.

*The most common violations of the new standard include:*

- 35 cited violations for failure to conduct an exposure assessment of worker exposure to respirable crystalline silica;
- 31 cited violations for failing to adhere to the Table 1 list of equipment/tasks and OSHA's required engineering and work control methods and respiratory protection;
- 20 cited violations for lack of a written exposure control plan.

Table 1 of the new standard outlines 18 procedures builders can follow as an alternative to monitoring air quality, like using stationary masonry saws equipped with an integrated water delivery system that continuously feeds water to the blade. The silica rule establishes a new standard for a permissible level of airborne silica on a job site.

The vast majority of violations – 80% – were classified as serious. The highest fine imposed was \$9,239, out of a maximum possible fine of \$12,934. The data also shows that many of the new silica rule citations were made in conjunction with other general safety violations, meaning that the inspections of compliance of the new rule were made during other OSHA jobsite inspections.

NAHB continues to work with OSHA to clarify some of the new requirements through an ongoing formal question and answer submission process. NAHB resources and background information for complying with the new rule can be found [nahb.org/silica](http://nahb.org/silica).

Contact Rob Matuga at 800-368-5242 x8507 with questions.

# British Consul David Prodger Visits Pensacola

**British Consul General in Miami, David Prodger, visited Pensacola recently and toured many places including the Naval Air Museum, Information Warfare Training Command (IWTC) Corry Station and several Pensacola businesses.**

Prodger is the senior UK official in a Consulate General, which is a subordinate office to the Embassy. The Consul General represents the UK government and is typically responsible for consular, visa and trade activities in their city or region. Prodger enjoyed Pensacola's rich history and commented on the British influence in Pensacola's architecture.



*From left rear, Alexander Miles of British Consul General's Office, Lloyd Reshard, Cognitive Big Data Systems; Shawn Fletcher, Director of IT for Escambia County; British Consul General David Prodger, Former Super Bowl champion and retired NFL defensive tackle, Fred Robbins of Mr. Robbins Neighborhood; Home Builders Association of West Florida Legal Counsel and Greater Pensacola Chamber of Commerce Chairman Steve Moorhead of McDonald, Fleming, Moorhead; Rick Byars, Gulf Power General Manager of Economic Development; State Representative and Greater Pensacola Chamber President/CEO Clay Ingram; Corry Station Chief Cryptologic Technician Paul "Taff" Thomas with the Royal Navy; Todd Thomson, Vice President of Public Affairs, Greater Pensacola Chamber of Commerce. Front row, from left, Dr. Eman El-Sheikh, UWF Director, Center for Cyber Security and Professor, Computer Science, UWF President Dr. Martha Sanders; and Home Builders Association of West Florida Executive Director David Peaden.*



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# Meet The Builder

Thursday, September 20, 2018  
New World Landing  
1:00 p.m. to 5:00 p.m.

Separate registration form to follow for attendee information.



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- ◆ Recognition on the HBA website.

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- ◆ Your company will be second group to Meet The Builder.
- ◆ Company name and logo on event information.
- ◆ Verbal recognition during the event.
- ◆ Recognition in the HBA's Cornerstone publication.
- ◆ Recognition on the HBA website.

### Silver Sponsor-\$250

- ◆ One complimentary ticket to event.
- ◆ Your company will be third group to Meet The Builder.
- ◆ Company name on event information.
- ◆ Verbal recognition during the event.
- ◆ Recognition in the HBA's Cornerstone publication.
- ◆ Recognition on the HBA website.

### Food Sponsor-\$500

- ◆ Two complimentary tickets to event.
- ◆ Opportunity to do a "Table Top" display at the event.
- ◆ Your company will be first group to Meet The Builder.
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Loxley, AL 36551  
P: 251-295-9848

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P: 850-698-3849

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F: 850-484-4323

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F: 850-453-9293

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7201 N. 9th Ave Ste. 4-A  
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*Spike: Steve Geci*

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**More New Members Next Page >**

# More New Members in May

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www.sherwinwilliams.com

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## SNS Home Solutions, LLC

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330 Fernwood St.  
Panama City, FL 32407  
P: 850-602-0680

*Spike: Chris Fabian*

## Solid Solutions

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P: 850-450-8727

*Spike: Blaine Flynn*

## Stone Age, LLC

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Pensacola, FL 32514  
P: 850-477-8690  
F: 850-477-8691

*Spike: Taylor Longworth*

## Thieman Green & Associates

Shari Thieman-Greene  
7552 Navarre Parkway  
Suite 12  
Navarre, FL 3256  
P: 850-939-0499  
www.stglaw.net

*Spike: Mary Weaver*

## Titan Sunrooms

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Gulf Breeze, FL 32563  
P: 850-916-7660

*Spike: Karen Pettinato*

## Total Connect Energy / Better Water & Air

Kevin Stephens  
1300 E. Olive Rd.  
Pensacola, FL 32514  
P: 850-381-5054  
F: 850-477-7171  
www.totalconnectenergy.com

*Spike: Blaine Flynn*

## TCCI

Thomas Cutts  
913 Gulf Breeze Pkwy  
P.O. Box 70  
Gulf Breeze, FL 32562  
P: 565-4192

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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
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Green Spike	50-99
Red Spike	100-149
Royal Spike	150-249
Super Spike	250-499
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*Spike Club Members and their credits as of 05/31/2018.*

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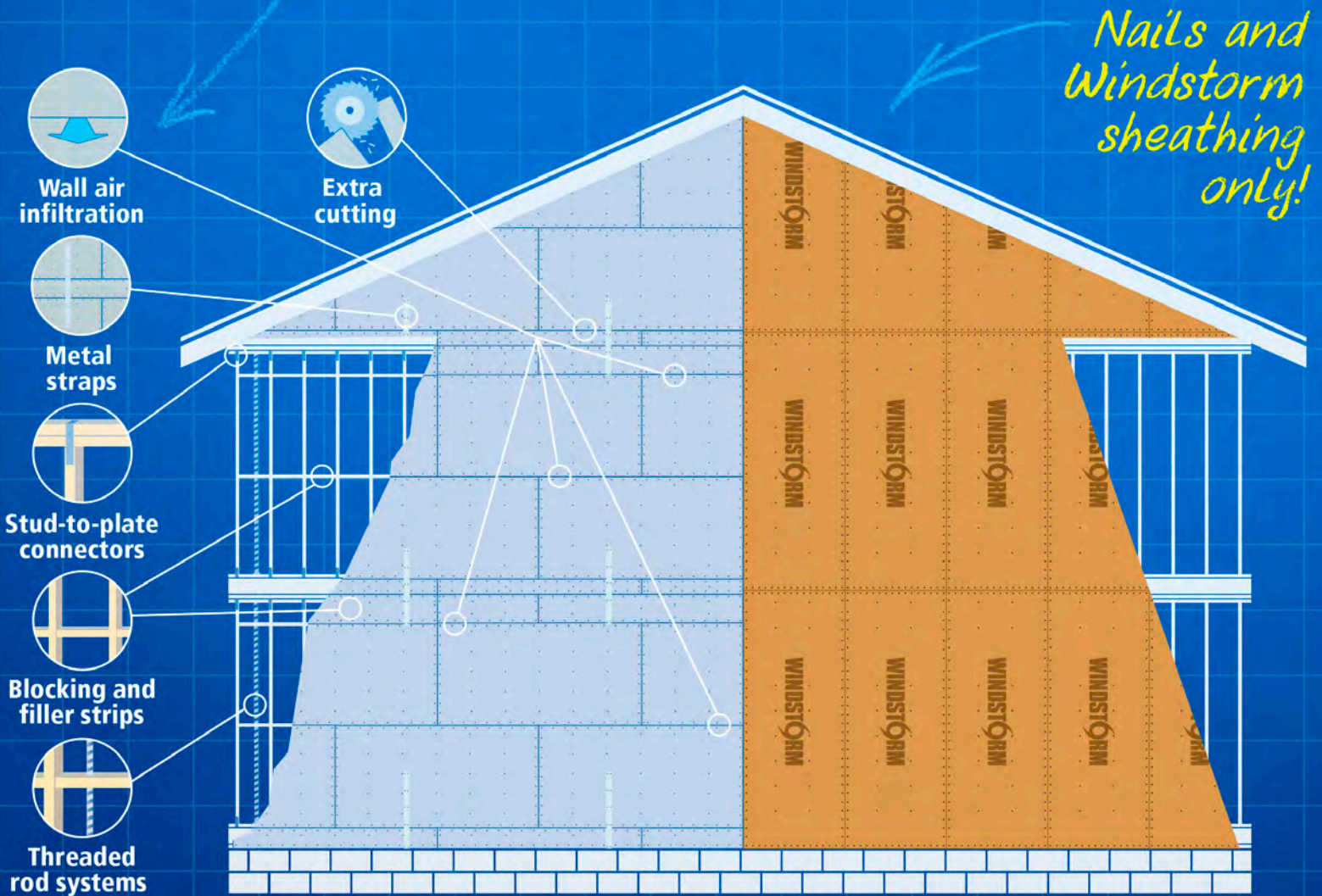
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