The News of the Home Builders Association of West Florida

UNE

November 2018

THE AMERICAN DREAM HOME OFFERS DESIGN, NNOVATION, LUXURY AND TICHNOLOGY Parade of Homes November 3 - 11

UKN.

STD PRSTD PERMIT NO. 451 PAID PAID PAID PAID PAID PRSTAGE

Give the Gift of Great Tastes



Fiesta Seafood Cookbook \$15.00 plus tax

This beautiful hardcover cookbook is packed with more than 200 seafood recipes and is perfect for gift giving and creating memorable meals with family and friends. Order your copy today at PensacolaEnergy.com or by phone at 850-436-5050.





Taylor Longsworth President East Hill Building Design



Alton Lister 1st Vice President Lister Builders







Bruce Carpenter 3rd Vice President Home Mortgage of America



Blaine Flynn

Bill Daniel Past 2nd Vice President Mobile Lumber



Charlie Sherrill

2nd Vice President

Amy Stachowicz Financial OfficerSaltmarsh. Cleaveland & Gund



Stephen Moorhead Legal Counsel McDonald, Fleming, Moorhead



2018 Leadership Board

2018 Home Builders Association of West Florida **Board of Directors**

Builder Members

Beau Bryant, Bluewater Signature Homes Dax Campbell, Campbell Construction & Company Robert Harris, Adams Homes Shelby Johnson, Johnson Construction Lowell Larson III, Craftsman Homes Mike Major, Majors Home Improvements Ron Mangum, Residential Renovation Company Josh Mayfield, Coastal Building Concepts Mac McCormick, Florida 1st Home Construction Russ Parris, Parris Construction Company Karen Pettinato, Pettinato Construction Mike Price, Avant-Price Builders Group Lorie Reed, DR Horton Newman Rodgers, Newman Rodgers Construction Douglas Russell, R-Squared Construction Steve Schuhmann, Mitchell Homes Eric Shaffer, Shaffer Construction John Stenicka, Aberfeldy Home Construction David Teague, Timberland Contractors Marcus Timpner, WCI Communities Chris Vail, Urban Infill Corporation Thomas Westerheim, Westerheim Properties

Associate Members

Bill Batting, REW Materials Steve Geci, Geci & Associates Engineers Laura Gilmore, Fairway Ind. Mortgage Jill Grove, Pensacola Energy Jeff Hatch, Gulf Power Company John Hattaway, Hattaway Home Design Rod Hurston, Fisher Brown Bottrell Insurance Shellie Isakson-Smith, Synovus Mortgage Corp. Pat Kozma, Acme Brick & Tile Company Rick Lewis, Swift Supply Bill Morrell, Coastal Insulation Company Ric Nickelsen, SmartBank Alex Niedermayer, Underwood Anderson & Associates Bruce O'Neil, Pensacola Ready Mix USA David Redmond, Supreme Lending Brian Richardson, Builders FirstSource Wilma Shortall, Trustmark Bank Mortgage Gary Sluder, Gene's Floor Covering Scott Wagner, Interior/Exterior Building Supply

Council Chairs

Lindy Hurd, First International Title Sales & Marketing Chair Marty Rich, University Lending Group, Membership Council Chair Mary Weaver, Gulf Coast Advantage Insurance, Auxiliary Council Chair Doug Whitfield, Doug Whitfield Residential Designer; Cost & Codes Chair

Pensacola Association of **Realtors Liaison** Keith Furrow, Keith Furrow and Associates Realty

In This Issue

<u>Cornerstone</u>



David Peaden II Executive Director dpeaden@hbawf.com



Vicki Pelletier Director of Marketing & Communication vicki@hbawf.com

Next Issue: December 2018

Edit: November 2, 2018 Space: November 16, 2018 Materials: November 21, 2018

Magazine Design & Layout by warren wight - graphic designer www.warrenworld.com



Cover Story

The 2018 American Dream Home Offers Design,	
Innovation, and Technology	11-13
Thanks to Our 2008 Fall Parade Sponsors	
2018 American Dream Home: Unique Elevation,	
Energy Efficient & Amenities	13
2018 American Dream Home: We Appreciate Our Donors	15-17

CORNERSTONE COLUMNS

FHBA NEWS

Member Benefits: Members receive significant savings
for their business, bottom line

FEATURE STORIES

A Houseful of Savings	5
OSHA Clarifies Position On Workplace Safety Incentive Programs	7
and Post-Incentive Drug Testing	/
NAHB NEWS: Supreme Court Hears Dusky Frog Case	9
New Trade Deal Could Open Door for Future Lumber Talks 1	8
Supreme Court Hears "Talkings" Arguments 2	20

ASSOCIATION NEWS

Discount Price for HBA Members	6
Like Us on Facebook	9
Top 10 Reasons to Do Business With HBA Members	9
HBA Membership News: New Members, Thanks for Renewing, & More	1
Members Doing Business with Members	1
Spike Club Update	2

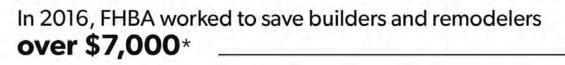
DEPARTMENTS INDEX

Next Issue Deadlines	18	& 22
Advertisers Index Web & Email Addresses		22

Cornerstone, the monthly publication of the Home Builders Association of West Florida serving Escambia and Santa Rosa Counties, is published monthly, twelve (12x) per year. Send address changes to HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910. Cornerstone, is published in the interests of all segments of the home building industry and is distributed to its members and others associated with the HBA of West Florida. HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida and Richard K. Nicholson Pub, Inc. does not accept responsibility for, or endorse any statement or claims made by advertisers or authors of any articles. Every effort has been made to assure accuracy of information, but authenticity cannot be guaranteed. No part of this publication may be reproduced without the written consent of Home Builders Association of West Florida 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.



A HOUSEFUL OF SAVINGS





2

1. Guard Measurement = \$1,500 Reduces horizontal distance from 36 to 24 inches

464



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



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



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

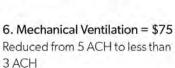
5. Air Leakage = \$175 Provides option for testing in multi-family as single and modified 5 ACH to 7 ACH

Reduced time between coats

and curing from seven days per

4. Stucco = \$1,100

ASTM 926



ti fil ve

liner on SOG (FBC-R & P) 9. Door Swing = \$750

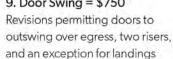
Reinstates exception to shower

7. Custom Doors = \$500

Provides criteria for custom

8. Shower Liner = \$75

one-of-a-kind doors (FBC-B & R)





*Approximate cost savings per house/lot impacted.

To learn more on how FHBA saved builders through legislative and regulatory advocacy, go to www.fhba.com or call 800.261.9447

HBA NEWS





2947 SW 22nd Circle, Ste.#28-B | Delray Beach, Florida 33445 | 561.843.5857 | rknichent@aol.com

www.rknicholson.com

OSHA CLARIFIES POSITION ON WORKPLACE SAFETY INCENTIVE PROGRAMS AND POST-INCIDENT DRUG TESTING

On Oct. 11, the Occupational Safety and Health Administration (OSHA) issued a memorandum clarifying how the proIn the Oct. 11 memorandum, OSHA goes further in permitting various programs that it had suggested previously would not be allowable. With respect to safety incentive programs, OSHA indicates in the memorandum that rate-based incentive programs are permissible under the regulation, provided the employer has implemented adequate precautions to ensure that employees feel free to report an injury or illness.

With respect to drug testing, OSHA states that most instances of drug testing are permissible, including the following:

hibition against employee retaliation for reporting work-related injuries or illnesses applies to certain safety incentive programs and post-incident drug testing policies.



The prohibition was included in OSHA's final

rule, "Improve Tracking of Workplace Injuries and Illnesses," issued on May 12, 2016. In the preamble to that final rule, OSHA suggested that certain safety incentive programs could

OSHA suggested that certain safety incentive programs could discourage employees from reporting injuries and illnesses (e.g., rewarding a team of employees a bonus if no one from the team is injured over some period of time) and would be prohibited by the rule.

OSHA also suggested that certain post-incident drug testing programs might discourage employees from reporting injuries and illnesses and would be prohibited where the employer did not have a reasonable basis for concluding that drug or alcohol use was a likely contributor to the incident.

Stakeholders, including NAHB, objected to the prohibition in the rule and the preamble language. Many employers have successfully implemented safety incentive programs and post-incident drug testing programs and found them to improve workplace safety and health.

After issuing the rule, OSHA attempted to clarify the impact of it on safety incentive programs and post-incident drug testing programs in a series of guidance documents. These guidance documents, while providing some further clarity, did not address the underlying concerns of NAHB and other employers. • Random drug testing;

• Drug testing unrelated to the reporting of a work-related injury or illness;

• Drug testing under a state workers' compensation law;

• Drug testing under other federal law, such as a U.S. Department of Transportation rule; and

• Drug testing to evaluate the root cause of a workplace incident that harmed or could have harmed employees.

In the memorandum, OSHA also states that any other OSHA interpretive documents that could be considered inconsistent with this most recent interpretation are superseded by the memorandum. It is not clear from the memorandum, however, if this includes the preamble language to the rule that initially suggested the programs were prohibited.

Brad Hammock, an attorney with the law firm of Littler Mendelson, P.C. in Washington, D.C., said, "While the memorandum does not address all of the concerns raised by employers with the initial rulemaking, it is certainly a step in the right direction to allow employers to continue to use certain programs that have been shown to be effective at improving safety."

NAHB encourages members to re-examine their safety incentive programs and post-incident drug testing programs in light of the memorandum. NAHB will continue to monitor developments in this area and will apprise members should OSHA's policy direction change.

For any questions on the memorandum or jobsite safety, contact Rob Matuga at 202-266-8507.

Courtesy of NAHBnow.com

MEMBER BENEFITS

Members receive significant savings to their business' bottom line.

fhod florida home builders association



—(

CONTRACTS

Save an average of \$5,000 in legal fees by using model contracts for builders and contractors.



汕

EDUCATION

Members save an average of \$150 by attending free continuing education training during the FHBA's tour of 18 cities.



ADVOCACY

FHBA and local HBAs pursue legislative, regulatory, and legal issues that save you money and increases your bottom line.



411 CODE

Building Code solutions just a call away, to save you time and hassle.

BUSINESS DISCOUNTS

Members have access to discounts, rebates, and savings by top companies.

EXCLUSIVITY

Receive exclusive opportunities to save money on software management, career postings, and small business administration loans.



RESULTS

RENEW TODAY!

Go to <u>www.fhba.com</u> to start maximizing your bottom line and experience results that improve your business.

SUPREME COURT **HEARS MEMBERS' DUSKY FROG CASE**



The U.S. Supreme Court opened a new term Oct. 1 by hearing oral argument in Weverhaeuser v. United States Fish and Wildlife Service, which involves a clash between two NAHB members and the dusky gopher frog. NAHB has been involved in the case from the start, most recently weighing in with an amicus brief on the merits of the case.

The case revolves around the Fish and Wildlife Service designation of 1,555 acres of Louisiana timberland as "unoccupied critical habitat" for the endangered frog, locking down an estimated \$34 million in lost development opportunities.

The service concedes that no frogs live on the land in question - nor have any been seen or smelled anywhere in the state for more than 50 years. In fact, the only way to make the property suitable for the frog is through intensive land management

practices, an imposition the FWS admits it may not force on private land owners.

At Monday's oral argument, some justices seemed concerned that if the government can designate this land as critical habitat, then it could designate any land, no matter the amount of land alteration needed to support the frog.

Chief Justice Roberts questioned whether the government believed it could designate critical habitat in Alaska under the theory that one could develop ephemeral ponds and plant longleaf pines and seal it all under a greenhouse to protect the frog. Likewise, other justices were looking for the government to provide a limiting principle to explain why it could not designate all areas as critical habitat.

NAHB expects the court to issue a decision by the end of the year.

Courtesy of NAHBNow.com



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 7. They are a major source of non-dues 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. revenue through sponsorships, advertısıng, 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?

President's Message



"The spring Parade was truly a successful event and we hope that this Fall Parade will be well-attended with nice, crisp Fall weather."



LISTER BUILDERS HITS THE MARK WITH AN EARTHCENTS AMERICAN DREAM HOME TO SHOWCASE FOR THE FALL PARADE OF HOMES

On behalf of the Board of Directors of the Home Builders Association (HBA), it's my pleasure to welcome you to the Fall Parade of Homes. Since this is our 60th year of hosting a Parade of Homes, our leadership decided to host two events this year to celebrate home building. The spring Parade was truly a successful event and we anticipate that this Fall Parade will be well-attended with nice, crisp Fall weather.

We are excited to offer the HBA's American Dream Home, built by longtime Northwest Florida builder Alton Lister of Lister Builders, LLC., who has over 28 years of custom home building experience. Alton is truly one of the nicest people you'd ever want to meet. He has an eye for details and we are thankful for the donation of his time and resources to build this all-important home for the HBA. I am also pleased that the Dream Home is a Gulf Power EarthCents home designed to save money and reduce energy consumption, and that helps preserve our natural resources. Even though the name of Gulf Power is changing soon, I am certain that their community support and mission to delivery low cost electricity to our region will not change. Gulf Power Residential Marketing Supervisor Jeff Hatch and his team of professionals have been absolutely fantastic to work with throughout this process. In addition, a special thank you to the many businesses who have donated their time and talents to the Dream Home. The Dream Home Donors are a major part of this project and the HBA is forever indebted to you for your assistance. If you see something you like in the Dream Home, please ask on-site people who donated a product or service. Or you can look it up in the Parade of Homes publication that list each business and their valuable donation.

The Dream Home is located in the gated community of the Highlands at the Moors just off Avalon Blvd. in Santa Rosa County. The Highlands includes sidewalks, underground utilities, sewer, and curbs. Residents also have access to the fitness center, pool, tennis courts, kids playground, park and more.

According to Northwest Florida's premier economist Dr. Rick Harper, the estimated annual economic impact of production of 1,048 new homes per year at the current median price per new home, is \$201 million in net new local income, along with \$23.8 million in taxes and other revenues to local governments. This creates 3,722 net new jobs in the local economy. The shelter industry is tremendous economic driver for our area. I encourage you to visit the 35 newly constructed homes scattered throughout Escambia and Santa Rosa counties. Special thanks the home builders who have entered homes into the Parade including aDoor Properties, Avant-Price Builders Group, Thomas Home Corporation, Flynn Built, D.R. Horton, Holiday Builders, Adams Homes, Paragon Custom Homes and Timberland Contractors. Take time to tour the wide selection of homes during the Parade and get a firsthand look at the latest innovations in home building including design, construction, insulation, security, sound systems, windows, landscaping and other key elements of new home construction.

The Parade of Homes is brought to you by the HBA, Lister Builders, Pensacola News Journal and sponsored by Alyssa's Etc., Digital Now Reprographics, Southern Brass, Truland Homes and University Lending Group.

The Fall Parade is set for November 3 - 11, with weekend hours from 12:00 p.m. - 6:00 p.m., and weekdays 3:00 p.m. - 6:00 p.m.

In closing, there's never been a better time to buy a home with historically low interest rates. Whether you are a potential home buyer or home builder, the Parade of Homes has something for everyone. For more information go to www.ParadeofHomesPensacola.com.

THE AMERICAN DREAM HOME **OFFERS DESIGN**, INNOVATION, LUXURY **AND TECHNOLOGY**

Celebrating the 60th year of the Annual Parade of Homes, the Home Builders Association of West Florida is pleased to bring you the Fall Parade of Homes, set for November 3

- 11, 2018. The Fall Parade of Homes is an exciting event for thousands of attendees who look forward to touring new homes throughout Escambia and Santa Rosa Counties. The Fall Parade of Homes boasts 35 homes in all shapes, sizes, colors and prices ranges.

See the American Dream Home, which is a Gulf Power EarthCents home, built by Alton Lister of Lister Builders, LLC, in the gated community of the Highlands at the Moors.

WHAT: 2018 Fall Parade of Homes

WHEN: November 3 – 11

WHERE: 35 Homes throughout Escambia and Santa Rosa Counties.

CENTRAL SITE: Highlands at the Moors featuring the American Dream Home.

MORE INFO: www.ParadeofHomesPensacola.com



COVER STORY

THE AMERICAN DREAM HOME OFFERS DESIGN, INNOVATION, LUXURY AND TECHNOLOGY from page 11

"The people of Northwest Florida look forward to the Parade of Homes every year, said HBA President Taylor Longsworth of East Hill Building & Design. "And we are thrilled to showcase two Parade of Homes this year. It's a positive sign that our economy is strong, and our home building professionals are meeting the demands of consumers who need new homes."

The ever-popular American Dream Home, which is a Gulf Power EarthCents home, is located in the gated community of the Highlands at the Moors, one of the hottest selling communities in Northwest Florida. The Highlands at the Moors, just off Avalon Blvd. in Santa Rosa County, features sidewalks, underground utilities, sewer, and curbs. Residents also have access to the fitness center, pool, tennis courts, kids playground, park and more.

Dream Home Builder, Alton Lister of Lister Builders, LLC, is pleased with the overall design and functionality of the floor plan. "I truly enjoy spending time with my family and friends at home," said Lister. "I believe the Dream Home captures the essence of being with family and friends, and living comfortably whether you're entertaining inside or outside. It has been an exciting project and I'm thankful for all the people who played key roles in making this home a reality."

The Dream Home design is a collaboration between Alton Lister, John Hattaway of Hattaway Home Design and engineered by Dean Spencer of Dean A. Spencer Engineering. The home is 3480 square-feet of spacious living with four bedrooms and 3 1/2 bathrooms including an oversized master bath, one guest suite bath and one joint bedroom bath, and a conveniently located power room.

With a design of an 8/11 roof pitch, the Dream Home incorporates Atlas Pinnacle Pristine Architectural Shingles with Scotchguard protector. The semi-crafted designed exterior features a flow of Hardie Board and Batten Siding, Cedar Shake Siding and warm brick accents. The decorative metal roof is a focal point of the bold front gables. The inviting, decorative exterior blends nicely with two side entry Wayne Dalton Carriage Style garage doors with a single Carriage Style garage door that is set back from the front of the home offers a welcoming focal point and view.

The home, designed for family needs and gracious entertaining, features 10 foot ceiling throughout with a majestic 14 foot cathedral ceiling in the foyer. In addition, specialty ceilings in the master bedroom and guest suite give an overall spacious feel.

Designer and recessed lighting accentuates multiple areas showcasing its beautiful wood floors, ceramic tile, carpet and decorative shower tiles by Act 1 Flooring and Shaw Industries. Adding to the warm atmosphere of the home are indoor hearthside SimpliFire Electric Fireplaces in the living room and master bath, providing a realistic flame and glow. A private porch off the master bedroom is complete with a wood burning fireplace and entertaining space.

The gourmet kitchen features Stile Cabinetry and is accentuated with elegant engineered granite countertops provided by Superior Granite that exude class and functionality. The kitchen is accented with under-the-counter lighting for a warm an elegant experience. The home is equipped with high-end KitchenAid appliances, induction cooktop, French door refrigerator, sound reduction dishwasher, convection microwave and built in wine cooler that add to the overall ambiance. A spacious pantry, complete with shelving from Alpha Closets, is convenient to a kitchen prep area.

For outdoor entertaining, custom 12 foot French door assembly lead from the family room to the rear covered Lanai that is designed with a tongue and groove cathedral ceiling complete with an outdoor kitchen with gas grill, TV outlet and separate sitting area with a welcoming fireplace.

The master bath is an oasis of tranquility with an inviting free standing tub. The two Delta faucets shower heads, body sprays, multiple controls and built-in bench in the walk-in shower enhance the feel of cascading hot water from the Rheem Heat Pump (Hybrid) water heater. The master bath has spacious, separate walk-in closets with wall-to-ceiling shelves.



"The EarthCents features are designed to save money and reduce energy consumption, said Gulf Power Residential Marketing Supervisor Jeff Hatch. "This has been an exciting project for our team of professionals who were involved in the planning before construction began. We made significant recommendations to develop a customized energy-feature package that will benefit the homeowner for years to come."

Included as part of the latest advancement in energy-efficient building are two Rheem Heat Pump (Hybrid) water heaters. Northwest Florida A/C installed a state-of-the art Carrier 5 Ton/20 SEER Infinity Green Speed System with Zone Control. No other ducted, air source heat pump can beat its 13 HSPF rating for heating efficiency. It's a winner too, when it comes to cooling. The home is also equipped with innovative, high efficiency VIWINCO Ocean View, Low-E impact resistant vinyl windows and Therma-Tru fiberglass exterior doors that reduce energy costs, protect homes against weather and intruders, enhance beauty, and eliminate noise. Moreover, Coastal Insulation's open cell foam and BIBS insulation add to the energy efficiency of the home.

Professionally installed by homeNetservice, LLC, the Dream Home incorporates surround sound and outdoor audio, structured wiring and a URC MX Home Pro Automation System that is the very latest in home automation that controls the entertainment and audio systems.

The Dream Home is located in the Highlands at the Moors off Avalon

Blvd in Santa Rosa County. It is just minutes from shopping malls, schools, I-10, and downtown Pensacola. The Parade of Homes[™] has been a popular attraction since its start in 1958 and is brought to you by the Home Builders Association of West Florida Lister Builders, Gulf Power, Pensacola News Journal and sponsored by Alyssa's Etc., Digital Now Reprographics, Southern Brass, Truland Homes and University Lending Group.

Dates: November 3 - 11 with weekend hours from 12:00 p.m. - 6:00 p.m., and weekdays 3:00 p.m. - 6:00 p.m. Go to www.Paradeof-HomesPensacola.com for more information of maps, homes, floor plans and amenities.

Home Builders Association of West Florida American Dream Home, Gulf Power EarthCents Home | Built by Alton Lister of Lister Builders, LLC The Highlands at the Moors | 5726 Shetland Circle | Milton, FL 32583

UNIQUE ELEVATION

• 8/12 Roof Pitch

• Hardie Board and Batten, Hardie-Shake Siding, and Brick to Compliment Plan Design

• 2-Car Side Entry with Wayne Dalton Carriage Style Garage Doors with separate 1-Car Garage with Wayne Dalton Carriage Style Garage Door. Garages Fully Finished with Painted Walls, Ceilings, Baseboard and Floors

Atlas Pinnacle Pristine Architectural Shingles with Scotchguard protector

Designer Series Metal Double Front Door

ENERGY EFFICIENT

• Gulf Power EarthCents Home

• Viwinco Impact Resistant Windows and Fiberglass Exterior Doors with Low-E Glass

Carrier 20 SEER Carrier Infinity Green Speed System with Zone
Control

• Two Rheem Prestige (Hybrid) Heat Pump Water Heaters.

• Indoor Hearthside SimpliFire Electric Fireplaces and Outdoor Wood Fireplace

• Superior BIBBS insulation in the $2 \ge 6$ exterior walls and Open Cell Spray Foam insulation in ceilings. Insulation used in various interior walls and ceilings for excellent soundproofing.

• Anabec Systems Warranty for unfinished building materials, from floor to ceiling, protection against a broad spectrum of mold & mildew

AMENITIES

• Floor Plan Designed with Open Living Area that includes Spacious Indoor and Outdoor Entertaining

• 3,480 Square-Feet. 4 Bedrooms; 3 1/2 baths including oversized Master Bath, 1 Guest Suite bath, 1 joint bedroom bath, Powder Room, and a Spacious Multi-Purpose Room

• 10 Foot Ceilings Throughout w/ Single Tray Ceilings in Master Bedroom and Guest Suite

• 14 Foot Architectural Ceiling with Large Cathedral and Decorative Beams. Living Room area that extends to Rear Lanai

• Shaw Castlewood Oak Engineered Hardwood Flooring in Foyer,

Family Room, Kitchen, Dining Room, Hallways and Guest Suite Living Area, Shaw Ceramic tile in bath areas and Laundry Room. All other areas carpeted with Shaw Caress Linen Weave Classic

• Gourmet Kitchen with Custom Cabinets, Soft Close Drawers and Elegant Engineered Granite Countertops

· Spacious Pantry Convenient to Kitchen Prep Area

• Kitchen-Aid Kitchen Appliances including Induction Cooktop, French Door Refrigerator, Single Electric Oven, Dishwasher, and Convection Microwave

• Built in Wine Cooler in Kitchen Cabinets

• Delta Polished Nickel Faucets, Mirabelle Sinks and Pro-Flo toilets, Mirabelle free Standing Tub and Delta Jetted Shower System in Master Shower, Tile Walk-In Shower, Large Vanity Cabinet with Linen Tower included, and separate Make-up Area

Large Separate Master Closets with Custom Shelving in Both Closets

- Coat and Shoe Station in Rear Hallway
- All Closets have Custom Shelving Built-In
- Home Security, Automation, Central Vacuum
- Designer Lighting Package with Recessed Lighting in Multiple Areas and Under Counter Lighting in Kitchen
- URC MX Home Pro Automation System, Structured Wiring, Surround Sound and Outdoor audio
- Private Porch off Master Bedroom with Wood Burning Fireplace and Entertaining space
- Large 12' French Door Assembly that Open to Lanai
- Indoor Hearthside SimpliFire Electric Fireplaces in Living Room and Master Bath
- Outdoor Kitchen with Stainless Steel Gas Grill
- Crown Molding and Cased Windows in many areas with Craftsman Baseboard and Casing Throughout
- Large Laundry Room designed for Washer and Dryer
- Deluxe Landscaping Package w/ Sprinkler System
- Guest Suite Living Area has Private Entrance with Exterior Door
- Fully Sodded Yard with Custom Landscape Design and Planting
- Gutters and Downspouts with Drains

BATH EXPERIENCE WITH FUNCTIONALITY



DESIGNER BRANDS

- WHIRLPOOLS AIR BATHS
- TOTO[®] TOILETS
- VANITIES SHOWER DOORS

YOU'RE

- FAUCETS SINKS
- BIDET SEATS and more!







Showroom Hours Tues-Fri 8:30-5:30 / Sat. 9-5 1387 SHOTGUN ROAD, SUNRISE (WESTON), FL





Quality You Can Trust Service You Can Depend On!

At REW Materials, we have people with the technical expertise to help contractors, architects, and owners stay on top of new methods in construction. Unique to the industry, REW has a team of representatives and leading edge techonology to help our customers develop the best possible solutions for today's complex applications.



REW Materials uses all of the latest innovations to meet your residential jobsite needs.



Drywall | Metal Studs | Acoustical Insulation | Roofing | Stucco

> Bill Batting p 850.471.6291 f 850.471.6294 c 850.259.7756

bbatting@rewmaterials.com

REW Materials 8040 N. Palafox Street Pensacola, FL 32534

2018 AMERICAN DREAM HOME

We Appreciate Our Donors

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

PLATINUM

Lister Builders, LLC

Alton Lister 40 W. Nine Mile Road, #2-129 Pensacola, FL 32504 850-432-5478 www.listerbuilders.com Donation: Dream Home Builder

Gulf Power Company

Jeff Hatch One Energy Place Pensacola, FL 32520-0047 850-429-2702 www.gulfpower.com Donation: 80 and 65 gallon heat pump (hybrid) water Heaters, 2 electric fire places, induction cooktop, marketing

GOLD

ABC Supply Ryan McPherson 3100 N Palafox St Pensacola, FL 32504 850-435-1536 www.abcsupply.com Donation: Atlas Pinnacle Pristine Architectural Shingles, VIWINCO Ocean View, Low-E impact resistant vinyl windows, Therma-Tru fiberglass exterior doors, Hardie Board Siding Prefinished Tongue and Grove



Act 1 Flooring Shaw Industries

Adam Sexton 4111 N. Davis Hwy. Pensacola, FL 32503 850-479-4100 www.act1flooring.com www.shawfloors.com Donation: Wood, Carpet, Tile, Flooring/Shower/Tub Surround Tile/Setting Materials/Labor

Alpha Closets

Leslie Halsall 6084 Gulf Breeze Parkway, Unit C Gulf Breeze, FL 32563 850-934-9130 www.alphaclosets.com Donation: Closets, Pantry, Shelving

American Concrete

Billy Campbell / Donnie Shear 2866 Hwy 95A North Cantonment, FL 32533 850-477-0222 Donation: Concrete, Foundation, Footings, Driveway, Sidewalks

Atlas Roofing

Billy Tyner 5491 Rowe Trail Pace, FL 32571 (850) 910-3285 www.atlasroofing.com Donation: Atlas Pinnacle Pristine Architectural Shingles

Coastal Insulation

Bill Morrell 8006 Pittman Ave Pensacola, FL 32534 850-476-7778 www.truteam.com/coastalpensacola Donation: Foam Insulation/Fiberglass OSW–10k, Garage Doors, Gutters

Ferguson Enterprises

Cheryl Johnson 8813 Grow Dr. Pensacola, FL 32514-7057 251-583-1546 www.ferguson.com Donation: KitchenAid Appliances/ Lighting Fixtures/Ceiling Fans/Delta Faucets, Merible and PROFLO Toilets

Interior/Exterior Building Supply

John Millican 3331 McLemore Dr. Pensacola, FL 32514 850-262-8044 www.interiorexterior.net Donation: Drywall

Mobile Lumber

Ron Robinson 8960 Waring Road Pensacola, FL, 32535 850-494-2534 www.mobilelumber.com Donation: Interior Trim, Interior Doors, House Wrap, Atlas Syn Felt, Attic Stairways, S/O LVLs

Milton Truss

Charlie Smith 5817 Commerce Rd. Milton, FL 32583 850-623-1967 Donation: Manufacturing Truss Package

Northwest Florida A/C

Hugh Patroni 4532 Saufley Field Road Pensacola, FL 32526 850-455-0590 Donation: Carrier 5 Ton/20 SEER Infinity Green Speed System W/Zone Control

RE/MAX Infinity

Ben Otis 3782 Highway 90 Pace, FL 32571 850-572-6042 www.remax.com Donation: Dream Home Listing

REW Materials

Bill Batting 8040 N. Palafox Street Pensacola, FL 32534 850-471-6291 bbatting@rewmaterials.com Donation: Drywall & Finishing Materials

Rosen Materials

Bobby Boothe 206 W. Herman St. Pensacola, FL 32505 850-432-1531 www.rosenmaterials.com Donation: Drywall

2018 AMERICAN DREAM HOME

Stile Cabinetry

Megan Jones 3700 N. Palafox Pensacola, FL 32505 850-432-2220 Donation: Kitchen/Bath Custom Cabinetry/Design/Installation

Superior Granite

Wally Kader 7011 Pine Forest Road Pensacola, FL 32526 850-941-0270 www.superiorgranite.com Donation: Kitchen and Bath Granite, Installation

VIWINCO Windows

Michael Johnson 851 Hemlock Road Morgantown, PA 19543-0499 334-405-0103 mjohnson@viwinco.com Donation: Ocean View Impact, Low E Windows

SILVER

Alyssa's Etc.

Alyssa Schepper 4562 Chumuckla Hwy. Pace, FL 32571 850-889-4562 www.shopalyssas.com Donation: Furniture, Home Merchandising

Dean A. Spencer Engineering

Dean Spencer 2735 Sanibel Place Gulf Breeze, FL 32563 (850) 932-8730 Donation: Engineered Dream Home Plans

Escarosa Cleaning and Restoration

9011 N. Davis Hwy. Pensacola, FL 32514 850-432-6060 www.escarosacleaningandrestoration. com Donation: Anabec Systems New Build Mold/Mildew Prevention Treatment

Hattaway Home Design

John Hattaway 3450 River Oaks Lane Pensacola, FL 32514 850-324-4401 www.hattawayhomes.com Donation: Dream Home Design

homeNETservices, LLC

Bruce Lindsay 2025 Dovefield Drive Pensacola, FL 32534 850-725-9860 www.homenetservice.com Donation: Surround Sound and Outdoor audio. URC MX Home Pro Automation System, Structured Wiring

James Hardie

Ashley Lyttle 5168 Lake Dr. S. Crestview, FL 32539 850-398-7307 Ashley.lyttle@jameshardie.com Donation: Hardie Siding

Lacy Phillips, ASID

Lacy Phillips Designs 240 W Garden St. Pensacola, FL 32502 850-466-5846 www.lacyphillips.com Donation: Interior Design

Southeast Roofing & Construction

9531 N. Palafox St. Pensacola, FL 32534 850-478-4715 Donation: Roof Installation/Labor

Swift Supply Company

Rick Lewis 7405 A North Palafox Street Pensacola, FL 32503 850-477-1488 www.swiftsupply.com Donation: Footing and Foundation/ Slab Steel/Materials

Wiggins Plumbing Company

Curtis Wiggins P.O. Box 478 Cantonment, FL 32533 850-572-9513 Donation: Plumbing Labor

BRONZE

Acme Brick Tile & Stone Pat Kozma 185 Lurton Street Pensacola, FL 32505 850-434-0166 www.acmebricktileandstone.com www.irondoorsunlimited.com Donation: Iron Doors Unlimited Front Entry Door

American Alarm and Audio

Anthony Bailey 5177 Stewart St. Milton, FL 32570 850-626-8716 www.ameralarm.com Donation: Home Security, Automation, Central Vacuum.

Bonded Builders Home Warranty

Doug Wenzel www.bondedbuilders.com 866-440-7271 Donation: Home Warranty

Florida Pest Control

Jason McKnight 452 W. Pinestead Rd. Pensacola, FL 32503 850-432-4103 www.flapest.com Donation: Termite/Pest Control Treatments

Joiner Electric Company

Steven Joiner 6728 Mobile Hwy. Pensacola, FL 32526 850-450-6799 Donation: Electrical Rough In/Labor

Sherwin-Williams

Gus Uebelsteadt 313 E. Nine Mile Road Pensacola, FL 32514 850-232-0477 www.sherwin-williams.com Donation: Paint, Materials

Southern Brass

Lisa Denham 330 Park Ave. S. Mobile, AL 36695 (251) 776-4338 www.southernbrass.com Donation: All Door Hardware

Southern Pipe & Supply, Inc.

Will Collier 2907 N Davis Hwy. Pensacola, FL 32503 850-433-4689 www.southernpipe.com Donation: Rheem 65 gallon Heat Pump (Hybrid) Water Heater

W.R. Taylor

Dewayne Watson 17 Manresa Street Pensacola, FL 32501 850- 432-6163 www.southalabamabrick.com/wrtaylor/ Donation: Brick Package

FRIENDS

A&K Portable Toilets John Taylor 4720 Minnetonka St. Pensacola, FL 32526 850-944-0580 Donation: Portable Toilet

Agerton Paints & More

Matt Agerton 850-375-4748 Donation: Labor

B&C Nursery

Calinda McCranie 4523 Chumuckla Highway Pace, FL 32571 850-995-2677 www.bandcnursery.com Donation: Landscape Plan/Installation

Backyard Concepts

John Lister 40 W. 9 Mile Rd., Ste. 2-129 Pensacola, FL 32534 850-393-6921 Donation: Outdoor Kitchen

Bay Area Blueprint & Reprographics

Stephanie Justice 700 S. Pace Blvd. Pensacola, FL 32502 850-433-6864 www.bayareablue.com Donation: Dream Home Blueprints

Builder Blinds

Craig Thomas 1821 Cowen Road Gulf Breeze, FL 32563 850-203-1882 www.builderblindsnwf.com Donation: Custom Blinds

Christian Carpentry, LLC Jacob Larimer 850-665-3344 Donation: Labor

Coastal, An Old Castle Company Jimmy Trull 150 E Olive Rd, Pensacola, FL 32514 850-476-4223 www.oldcastlecoastal.com Donation: Masonry Block

David Gilbert Exteriors

809 Panferio Dr. Pensacola Beach, FL32561 850-380-1035 Donation: Vinyl/Exterior Labor

Doug Hinson, LLC

5602 Sun Valley Drive Pensacola, FL 32505 850-607-1595 Donation: Concrete Finishing

Dekker Construction, LLC

John Dekker 7055 Bridlewood Cir Pensacola, FL 32526 (850) 341-8707 Donation: Framing Labor

Fireplace Concepts

Jim Hamric 625 N. New Warrington Rd. Pensacola, FL 32506 850-456-1261 www.fireplaceconceptspensacola.net Donation: Fireplaces

Floral Tree Gardens

Derrick Henry 9235 Pine Forest Rd. Pensacola, FL 32534 850-478-6292 www.floraltreegardensofpensacola.com Donation: Plants/Landscape Materials

Four Star Drywall

Roy Lister 362 W Oakfield Rd. Pensacola, FL 32503 850-476-5305 Donation: Labor/Materials

Lonnie Joiner Fill Dirt

Lonnie Joiner 5837 Stewart St. Milton, FL 32570 Donation: Dumpster

McDonald Fleming Moorhead

Stephen Moorhead 127 S. Palafox, Suite 500 Pensacola, FL 32502 850-477-0660 www.pensacolalaw.com Donation: Legal and Closing Services

Merrill Parker Shaw

E. Wayne Parker 4928 N Davis Hwy. Pensacola, FL 32503 (850) 478-4923 Donation: Dream Home Survey

MetalCraft of Pensacola

Chris Stinson 4 E. Hannah Street Pensacola, FL 32534 (850) 478-8333 Donation: Metal Strapping/Labor

Outpost Rentals

Kirk Abrams 1255 W. Nine Mile Rd. Pensacola, FL 32534 850-477-2185 Donation: Rental Equipment/Machinery

Pro-Tech Creative Concrete Coatings Robert Andrews 5440 Gwen Ln. Milton, FL 32571 850-995-4402 www.ptcoatings.com Donation: Decorative Concrete Coatings

Waterworks

Eric Diamond 5055 US-90 Milton, FL 32571 www.waterworkspro.com Donation: Irrigation Labor/Materials

Williams Brothers Hauling

Deon Williams 202 Sheppard St. Cantonment, FL 32533 850-698-3509 Donation: Fill Dirt/Delivery



Join our team of solution-providers and sell more homes, save more energy and make more money!

- Award-winning customer service
- * Residential Energy Guarantee®
- + Proven ease of doing business
- + 25+ years of new-home warranties
- + Backed by Bankers Financial Corp.



Bonded Builders

Contact Doug Wenzel at 866.440.7271 800.749.0381 x4700 dwenzel@bondedbuilders.com



New Trade Deal Could Open Door for Future Lumber Talks

The new trade deal between the U.S., Canada and Mexico that will replace the North American Free Trade Agreement (NAFTA) with the United States-Mexico-Canada Agreement, or USMCA, has the potential to yield positive developments regarding the ongoing U.S.-Canada lumber trade dispute.

All three nations must still ratify the new agreement.

While the accord does not specifically address the lumber trade conflict, it does leave in place the dispute resolution mechanism

from NAFTA's Chapter 19. Now moved to Chapter 31, it allows a panel with representatives from each country that is party to a dispute to challenge tariffs that may be imposed.

Under NAFTA, the Chapter 19 mechanism has been successfully used by Canada in the past to challenge the U.S. on its softwood lumber trade restrictions.

With the negotiations on the USMCA accord now completed by the three nations, this leaves open the possibility that the U.S. and Canada can now focus on resolving bilateral trade issues regarding softwood lumber.

Courtesy of NAHBNow.com

FHBI THE CONSTRUCTION INDUSTRY'S INSURANCE PARTNER



FHBI, Inc. builds strategic partnerships with companies and agents to customize insurance programs to meet the needs of the building industry.

FHBI services the building industry including:

- Residential & Commercial Contractors
- Trade & Artisan Contractors
- Residential & Commercial Roofers
- Land Developers
- Ground Water Contractors
- Heavy Construction
- Road & Bridge Construction

For the best combination of coverage and service, contact a FHBI-appointed agent. For a list of authorized agents, contact your local FHBA office today. Through the following product lines:

- General Liability
- Umbrella/Excess Liability
- Commercial Automobile
- Builders Risk
- Property and Inland Marine
- · Home Warranty
- · Residential Wraps
- · Contractor's Pollution Liability
- · Architects & Engineers Professional Liability
- Miscellaneous Errors & Omissions Liability
- Workers Compensation
- · Surety

www.fhbi.com 2600 Centennial Place Tallahassee, FL 32308 888.513.1222



NEXT CORNERSTONE ISSUE:

December 2018

To advertise, call Richard Nicholson 561.843.5857

RKNICHOLSON.COM

Custom Closets - Murphy Beds - Garage - Laundry Rooms - Home Office - Pantry

Not your Grandparent's Murphy Bed!



பு^பAlpha

closets

When you need more space, a Murphy Bed can transform a spare bedroom into a home office, man cave, workout room, craft room and store a comfortable bed to sleep. Murphy Beds with matching bookshelves, cabinets, and drawers marries function to sensational style.

Queen Size Murphy Beds starting at \$1800 Installed.

Alpha Closets has installed over 1000 Closets and Murphy beds. Let a certified designer help you transform your space, or create closets that de-clutter and organize your wardrobe. Our 3D design program lets you see your amazing space.

AlphaMurphyBeds.com



850-934-9130

Showroom Mon thru Fri 8-5 and Sat 10-3 6084 Gulf Breeze Pkwy., Gulf Breeze, FL

FEATURE STORY

Supreme Court Hears 'Takings' Arguments

The U.S. Supreme Court on Oct. 3 heard arguments in *Knick v. Township of Scott*, an important land use case which could decide whether a plaintiff can bring a Fifth Amendment "takings" claim in federal court. NAHB filed a merits-level amicus brief in June.

It's very difficult today for a property owner to bring a takings claim into federal

court because of the 1985 Supreme Court decision, Williamson County Regional Planning Commission v. Hamilton Bank of Johnson City. Williamson County requires, in part, that a property owner go through state proceedings prior to bringing a takings case in federal court.

There are a number of reasons why this is troublesome for property owners.

• First, forcing owners to first go through state court and then essentially relitigate the case in federal court greatly increases the time and cost of land use litigation.

• Second, *Williamson County* allows the government to remove a takings case from state court to federal court but does not allow a plaintiff to do so. This creates an unfair advantage where governments can "forum shop" by picking the more favorable court, whereas property owners are not permitted to do the same.

• Third, once governments remove a takings case from state court to federal court, they often file a motion to dismiss the case to prevent the claimant from ever having her day in court.

It is difficult to know how the Supreme

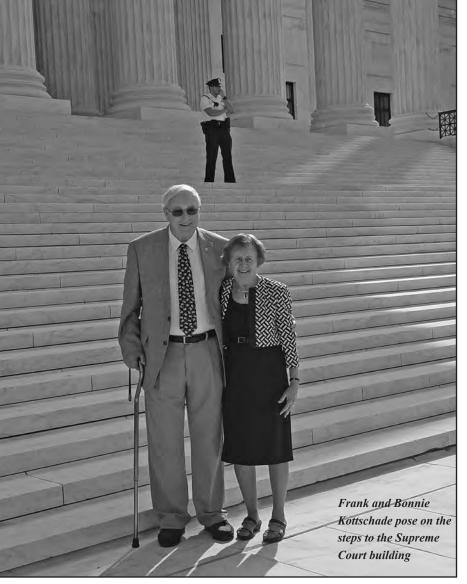
Court will rule on *Knick*. In oral arguments, justices seemed to agree that there is a problem with *Williamson County* at some level, particularly with successful efforts by governments to remove a case to federal court and then to have it dismissed under *Williamson County*. As Justice Breyer stated, a simple fix would be "to write a sentence saying that's wrong, [governments] have waived it."

However, it was much less clear as to whether to court is willing to overturn *Williamson County* in its entirety. Some justices were convinced that the principle

of *stare decisis* would apply in this case: the judicial principle that courts should generally stand by and uphold earlier precedents.

NAHB ensured that longtime NAHB members and property rights advocates Frank and Bonnie Kottschade had seats in the courtroom. Frank, who has pursued multiple lawsuits on issues that benefit all NAHB members, filed a brief in this case and traveled from Minnesota to see the argument in person.

NAHB expects the court to issue a decision by the end of the year. For more information, contact Vice President for Legal Advocacy Tom Ward.





New Members Approved by the Board

Caldwell Home Builders, Inc Matt Caldwell 103 Bay Bridge Dr. Gulf Breeze, FL 32561 P: 850-516-4820 www.caldwellhomebuilders.com

Sherwin Williams Gus Uebelsteadt 33 Nine Mile Rd. Pensacola, FL 32514 P: (850) 316-7246 F: (850) 479-2055 www.sherwinwilliams.com ProClean Restoration Dave DeBlander 3255 Potter St. Pensacola, FL 32514 P: 850-484-8500 F: 850-484-7337 www.procleannosomekid.com

Hometown Contractors Paul Kasischke

Paul Kasischke 4567 Pace Patriot Blvd. Pace, FL 32571 P: 850-995-9947 www.hometowncontractorsinc.com

If you do business with previous members, please give them a call and reinforce the value of membership as well as the importance of

Members Doing Business with Members.

Architectural Concepts International LLC 33 SW 12th Way, Boca Raton, FL 33486 Specializing in Car Wash Designs

Licenses: NCARB, Florida AR-0007424, ID-0003692, CGC-008183

561.613.2488 www.car-wash-architect.com | www.paintconceptsplus.com



MEMBERSHIP NEWS

Thank You For Renewing

ASSOCIATES

31-W Insulation Co., Inc. ABC Supply Co. Inc. Clark Partington Attorneys at Law Emerald Coast Real Estate Photography, LLC Mobile Lumber & Millwork Williamson Electrical Co., Inc. Farm Credit of Northwest Florida, ACA Berney Office Solutions BluMac Realty Inc. GraniteWorx Defined Interiors, Inc. Florida Pest Control & Chemical Co. Three Trade Consultants, Inc. Barnes Heating & Air Conditioning, Inc. Gateway Lighting and Fans homeNETservice, LLC Hy-Lite, a U.S. Block Windows Company Sherwin-Williams

BUILDERS

Adams Homes of Northwest Florida, Inc. Adoor Properties LLC Hometown Contractors, Inc Pettinato Construction, Inc. Caldwell Home Builders Inc. East Hill Building & Design Residential Renovation Co., Inc.





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
Grand Spike	1000-1499
All-Time Big Spike	1500+

Spike Club Members and their credits as of 07/31/2018.

Statesman Spike	500 Credits
Harold Logan	516.5
Super Spike	250 Credits
Rod Hurston	416.5
Jack McCombs	294

Royal Spike	150 Credits
Rick Sprague	202.5
Edwin Henry	199
Bob Boccanfuso	163
William "Billy" Moore	162.5

Re	d	5p	ike	
~ 1		-		

Charlie Rotenberry	148
Lee Magaha	129
Oliver Gore	111.5
Ron Tuttle	102

Green Spike 50 Credits Ricky Wiggins 98.5 David Holcomb 91.5 Doug Sprague 86 Newman Rodgers IV 75.5 Kenneth Ellzey, Sr. 70 Bob Price, Jr. 57.5 **Russ** Parris 56 Thomas Westerheim 51.5 Life Spike **25 Credits** Wilma Shortall 50 West Calhoun 48.5 Darrell Gooden 46.5 Eddie Zarahn 41.5 37 John Hattaway Doug Whitfield 32.5 Garrett Walton 31.5 **Blue Spike 6 Credits Bill Daniel** 24.5 Luke Shows 22.5 Keith Swilley 20.5 Steve Moorhead 19.5 Brent Woody 18.5 Larry Hunter 15.5 Doug Herrick 14 Dean Williams 11



11

10

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

Doug Henry

Kim Cheney

(850) 476-0318

Advertiser's Index

Alpha Closets & Company, Inc www.alphaclosets.com	19
Leslie@alphacloset.com Off: 850.934.9130	
Architectural Concepts Internationa 561.613.2488 www.paintconceptsplus.com jrd@paintconceptsplus.com	al, LLC 21
Bonded Builders www.bondedbuilders.com wenzeldo@att.net 866.440.7271 800.749.0381 x4700	17
Fisher Brown Insurance Office: 850.444.7613 Cell: 850.982.7300 Rod Hurston, AAI rhurston@fbbins.com	22
Florida Home Builders Insurance 888.513.1222 www.fhbi.com	18
Home Mortgage of America, Inc Office: 850.332.5221 Cell: 850.332.2416 bcarpenter@hmoa1.com	23
Norbord www.norbord.com/windstorm	Back Cover
Pensacola Energy 850.436.5050 www.espnaturalgas.com	2
Rew Building Materials, Inc. 850.471.6291, Office 850.259.7756, Cell	14
www.ecbmfl.com bbatting@rewmaterials.com	
RKN Publishing and Marketing 561.843.5857 rknichent@aol.com	6
www.rknicholson.com Tubs and More	14
800.991.2284 www.dougstubs.com	14
warren wight - graphic designer 407.920.1478 warren@warrenworld.com	23
warrenworld.com	

Please Support Our Advertisers!



19 West Garden Street • Suite 300 • Pensacola, FL 32502

Home Builders Association of West Florida | November 2018 22

100 Credits

Dream Big with Home Mortgage of America









Bruce H. Carpenter III NMLS # 215146 850-232-6416

Diana Melton NMLS # 370939 850-516-1579







warrenworld.com

For future upcoming events, please call the HBA office at 850.476.0318

NEXT CORNERSTONE ISSUE:

December 2018

To advertise, call Richard Nicholson 561.843.5857

RKNICHOLSON.COM

HOW Norbord HTHANKARARANER HANKARARANERANER S GVING AVERGA MORE LUIGE D HANKA

Norbord

In launching #THANKAFRAMER last Labor Day, we didn't expect our video saluting American framers to get millions of views. Or that framers would thank us for caring. Why do we care? Because we're nothing without framers. They install what we make. And there aren't enough of them. This slows house construction, hurting our customers and the economy.

To help, we're supporting the Home Builders Institute in training hundreds of new framers. We're dedicated to helping unemployed, underemployed and underserved youth become framers.



WATCH THE VIDEO AND GET THE FULL STORY AT:

Norbo

WWW.THANKAFRAMER.COM