The News of the Home Builders Association of West Florida

January 2019

Alton Lister is Poised to Lead The Home Builders Association

STD PRSTD D.S. POSTAGE PAID PAID PAID PAID PAID

Is your electric heat pump giving you the cold shoulder?

It's time to warm up to natural gas.

Natural gas heat feels warmer than heat produced by an electric heat pump. It's comfortable, reliable and efficient. Make the switch now and get rebates up to \$800. Out with the cold, in with the new. To learn more, visit PensacolaEnergy.com or call 850-436-5050.





Alton Lister President Lister Builders



Blaine Flynn 1st Vice President Flynn Built



Shelby Johnson Treasurer Johnson Construction



Chad Edgar Secretary Truland Homes



Bruce Carpenter 2nd Vice President Home Mortgage of America



Alex Niedermayer 3rd Vice President Underwood Anderson & Associates



Charlie Sherrill Past 2nd Vice President SunTrust Bank



Stephen Moorhead Legal Counsel McDonald, Fleming, Moorhead



Taylor Longsworth Immediate Past President East Hill Building Design



Amy Stachowicz Financial Officer Saltmarsh, Cleaveland & Gund



2019 Leadership Board

2019 Home Builders Association of West Florida Board of Directors

Builder Members

Beau Bryant, Bluewater Signature Homes Dax Campbell, Campbell Construction & Company Christi Colabianchi, Sailwind Construction Drew Dennis, Omega Construction Amir Fooladi, Encore Homes Fred Gunther Gunther Properties Robert Harris, Adams Homes Fred Hemmer, Hemmer Consulting Lowell Larson, Craftsman Homes Ronnie Johnson, J. Taylor Homes Ron Mangum, Residential Renovation Company 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 Eric Shaffer, Shaffer Construction David Teague, Timberland Contractors Marcus Tamper, WCI Communities Chris Vail, Urban Infill Corporation Thomas Westerheim, Westerheim Properties

Associate Members

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

Council Chairs

Marty Rich, The Mortgage Connection, Membership Chair Doug Whitfield, Doug Whitfield Residential Designer, Cost & Codes Chair Mary Weaver, Gulf Coast Insurance, Auxiliary Council Chair Lindy Hurd, First International Title, Sales & Marketing Chair

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

In This Issue

Cornerstone



David Peaden II Executive Director dpeaden@hbawf.com



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

Next Issue: February **2019**

Edit: January 4, 2019 Space: January 18, 2019 Materials: January 24, 2019

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



Cover Story

Oldsmobile Launches Lister Builders
CORNERSTONE COLUMNS
President's Message: Alton Lister Poised to Lead the HBA
Working Together We Can Continue to Enjoy the Benefits of a Great
HBA OF WEST FLORIDA'S 2018 INSTALLATION BANQUET
HBA of West Thanks To Our Banquet Installation Sponsors 10
Taylor Longsworth, 2018 President gives his farewell
address to HBA Members
Charlie SherrilL receives 2nd Vice President Award
for service to the HBA
Alton Lister receives Eagle Award for American Dream Home 11
David Teague recipient of the Social Media Award 11
Russ Parris,2018 Builder of the Year 12
Bruce Carpenter, Receives 2018 Associate of the Year 12
Rod Hurston Receives JB Hopkins Distinguished Service Award12
HBA Welcomes Our New Board Members
Pictures of HBA Members Enjoyed the evening

FEATURE STORY

Trump Administration Announces New Proposed WOTUS Rule	7
NAHB News: Court Rules in Favor OSHA's Multi-Employer Citation Policy 1	5
FHBA News: A Houseful of Savings 1	7
NAHB NEWS: EPA Proposes Modifications to Stormwater Permits 1	8
Feature Story: FHA Issues Final Rule Streaminglining Home	
Warranty Requirement 1	8
NAHB NEWS: Farm Bill Contains Important Forestry Provisions 1	9

ASSOCIATION NEWS

HBA News: HBA Ten Reasons Do Business With HBA Members	6
FHBA & HBA of West Florida Conduct7 Hours of Free CEU Classes	8
Parade of Homes - June 8 to 16, 2019	10
Get Involved in HBA Council & Committees	10
HBA News: Discount Prices for HBA Members Rebate Program	20
HBA Members Doing Business With Members	21
HBA Membership News: New Members, Thanks for Renewing, & More	21
Spike Club Update	22
For Future events please Contact HBA Office at 850-0318	23

DEPARTMENTS INDEX

Next Issue Deadlines	
Advertisers Index, Web, & Email Addresses	

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 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, 22503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.

WORKING TOGETHER WE CAN CONTINUE TO ENJOY THE BENEFITS OF A GREAT ASSOCIATION

It is truly an honor to be president of your Home Builders Association of West Florida (HBA). It was also meaningful to have my brother, David Lister, of Saltmarsh Cleaveland & Gund, swear me in as President of the HBA. David and I learned the value of hard work from watching our father, Johnnie, lead by example as a manager of Delchamps for many years.

The home building business is a tough business. It's a good business but sometimes events happen outside of our control and it makes it difficult to make a living. That's why I appreciate the work of our HBA. We are all busy and don't have the time to get into the weeds of every ordinance or regulation that negatively impacts our business. The HBA as well as the Florida Home Builders Association and National Association of Homes Builders collectively work to keep our industry strong.

The HBA has given me more in terms of relationships, good will and an overall cando spirit of the membership. We have really good and dedicated people who care about the overall success of the HBA. This association has been around for a very long time and I am mindful of the people who have come before me who set the standard of excellence for the HBA. I've had the opportunity to watch others lead

more "President's Message" page 6

President's Message



"The HBA as well as the Florida Home Builders Association and National Association of Homes Builders collectively work to keep our industry strong."



Alton Lister is sworn in as HBA President by his brother David at the HBA Installation Banque

WORKING TOGETHER WE CAN CONTINUE TO ENJOY THE BENEFITS OF A GREAT ASSOCIATION from page 5

this association as president as well as other people who I truly admire. I've tried to learn everything I can about all the aspects of this industry and our Association so that I can be more knowledgeable and effective as your president. I would like to thank Taylor Longsworth for his leadership over the past year. He is a very knowledgeable and he truly cares about the HBA. He is also dedicated to helping the kids in our community with volunteering his time with SkillsUSA every year. I look forward to one more year with Taylor on the Senior Officer team.

Each year, over 1,600 families in Escambia and Santa Rosa Counties enjoy the benefit of owning a brand new home. Why is this possible? Because we, the building industry, took the risk to develop the land, create the products that go into a house, and built today's new homes with care and quality. We are responsible for creating homes for families who build memories that will last a lifetime. Because of my belief that what we are doing is important and right, I believe our Association should do the following:

- Continue to fight for sensible growth policies and affordable housing in Northwest Florida.
- Oppose regulations that add to the cost of housing but do not contribute to the health, safety and welfare of homeowners (and)
- Support candidates who believe in affordable housing for all citizens.

Please continue to put membership first and be a part of our membership effort. Who do you know right now who is benefiting from the all-important work that we're doing and isn't supporting our Association? Ask that person to join. Tell them that their future and our future depend on it.

Everything we do at the Home Builders Association of West Florida depends on volunteers. We can't accomplish our tasks with a few people, but when we all come together with an ambitious and achievable set of goals, we can produce one of the best years this Association has ever enjoyed.

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 s 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.

HOME BUILDERS ASSOCIATION OF WEST FLORIDA

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?



February 2019

To advertise, call Richard Nicholson 561.843.5857

RKNICHOLSON.COM

FEATURE STORY

Trump Administration Announces New Proposed WOTUS Rule

The Trump administration today released its proposed new definition for "waters of the United States" (WOTUS) that will resolve years of uncertainty over where federal jurisdiction begins and ends. This represents an important victory for our members.

In an official statement responding to the new proposal, NAHB Chairman Randy Noel said:

"By bringing certainty and clarity to which waters fall under federal oversight, this proposal should help accelerate the permitting process so home builders can more easily provide safe and affordable housing.

"Finalizing this revised WOTUS definition will protect our nation's waterways without adding needless regulatory burdens that will hurt housing and other industries that depend on a predictable permitting process." The revised rule would address many of the serious concerns that NAHB had over the Obama-era regulation that went so far as to regulate man-made ditches and isolated ponds on private property. Today's proposal would exclude short-lived ponds, streams and tributaries that only flow in response to a rain event from federal regulation. It would also exclude wetlands that are not directly connected to federally-regulated bodies of water.

This new rule will help landowners to determine whether a project on their property will require a federal permit or not, without spending tens of thousands of dollars on engineering and legal professionals. This revised rule will protect our nation's waterways and save home builders and other industries that rely on a predictable permitting process time and money.

Promises Kept

The proposal fulfills President Trump's commitment to NAHB to end this federal overreach of the 2015 WOTUS rule. One of Trump's earliest acts in office was to sign an executive order directing EPA and



the U.S. Army Corps of Engineers to begin the process of repealing and replacing the WOTUS rule. The action honored a campaign promise he made to the NAHB Board of Directors in 2016 when he was running for president.

The new rule announced today will be open to a public comment period for 60 days and it is expected to be finalized and instituted in all 50 states by the fall of 2019.

In the meantime, because of multiple legal challenges, the Obama-era WOTUS rule remains in effect in 22 states and the District of Columbia, and the previous regulations issued in 1986 are in effect in the remaining 28 states.

Further analysis will be available at nahb.org/wotus.

For more information, contact NAHB environmental policy analysts Michael Mittelholzer at 800-368-5242 x8660 or Evan Branosky at x8662.

Courtesy of NAHBNow.com



		npa
HOME BUILDERS ASSOCL	ATION OF WEST FLORIDA	FLORIDA HOME BUILDERS ASSOCIATION
Catilian	First Last of Flavida's	Duilding Onder
Get Tour	First Look at Florida's Earn Seven (7) CEUs	
	February 26, 201	9
		Builders Association of West ession at Home Builders Association
WHAT:	7 Hours of Continuing Educa	tion
WHEN:	Tuesday, February 26, 2019	
WHERE:	HBA office, Cordova Square, Pensacola, FL 32503	4400 Bayou Blvd., Suite 45,
PARKING:	Parking in the rear of the Cordova Square office building	
TIME:	8:00 a.m. Registration/Sign-In	
REGISTRATION:	8:30 a.m. – 4:30 p.m. Classes Complete this form and return 850-494-976	n to Vicki@hbawf.com or FAX to
Regis	stration Deadline: Februa	ary 15, 2019:
RETURN THIS COMPLETE	D FORM ALONG WITH A LETTE YOUR ATTENDANCE	R FROM EMPLOYER AUTHORIZING
TO VICKI	PELLETIER vicki@hbawf.com or	r Fax to: 850-494-9764
Name:	Company:	
		Zip:
Phone:	Cell	
E-Mail:		

Oldsmobile Launches Lister Builders

By DUWAYNE ESCOBEDO During a slow residential housing market, Alton Lister's company planned to move him to their commercial division.

But Lister had another idea. He decided to open his own home building company, Lister Builders LLC.

Only problem was he had one custom house sold but lacked the ability to start building it.

"I didn't have enough money," the 58-year-old Lister says now. "I wondered how to work it."

In the end, the bank loaned him the funds he needed with his classic Oldsmobile Omega as collateral. Oldsmobile assembled the vehicle a short time from 1973-1984.

"I paid the money back but didn't have enough money for my second house and had to borrow money again," Lister recalls. "The bank opened a line of credit for me. We've been blessed to be able to stay busy and have enough work to support a family and keep things going all these years."

After more than three decades of success in the home building industry, Lister now serves as Home Builders Association of West Florida Board of Directors President.

He knows the ins and outs and ups and downs of building after constructing four to six homes a year during his career and doing light commercial work. His work includes a \$2.5 million project.

"Right now, here and across the country we have a labor shortage," Lister says. "It's definitely affecting our area with Hurricane Michael drawing more of our workforce to the east. It's made it more challenging."

However, HBA has sponsors the HBA Construction Academy at Pine Forest High School to develop skilled carpenters and builders for the local industry. The HBA's Auxiliary Council, says Lister, is also raising funds to support scholarships for construction related trades.

"The old Pensacola we knew will never come back, ... We have to embrace that reality and prepare ourselves."



A recent growth spurt in Pensacola's downtown and northwest with the addition of Navy Federal has made the demand for professionals even greater.

"The old Pensacola we knew will never come back," says Lister, a native of the Gulf Coast town. "We have to embrace that reality and prepare ourselves."

Lister and his wife, Marya, have a grown daughter and son who also have grown up and still live here. Lister expects even more young people to be attracted to Pensacola and all it has to offer from beaches to a strong job market.

"We've just not prepared," Lister says. "Navy Federal showed us what we didn't do. We will have more inevitable growth come to the area."

Currently, county officials have begun expanding roads, creating a new exit off of Interstate 10 and other work to accommodate the 10,000 jobs Navy Federal plans to bring to its sprawling 308-acre campus in Beulah off of Nine Mile Road.

"We need to continue planning," Lister says.

That's where the HBA of West Florida helps its members in the building industry the most, according to Lister.

"It's more than networking with other builders," says Lister, who first joined HBA in the 1980s. "It's way, way more."

He points out it keeps workers' comp rates down that helps to keep the cost of buying homes affordable and lobbies local and state officials on other issues important to the building industry.

"They are a major help to our businesses," Lister says.

Thanks to our Installation Banquet Sponsors!

PLATINUM

Builders FirstSource Gulf Power Ready Mix USA Pensacola Southern Brass Synovous Mortgage University Lending Group

GOLD

Centennial Bank Centricity / Bonded Builders Home Warranty Clear Title Harvesters Federal Credit Union Holiday Builders Pensacola Energy The First, ANBA Underwood Anderson

SILVER

Builders Specialty Supply Campbell Construction & Company LLC Fairway Independent Mortgage Corporation Home Mortgage of America Supreme Lending

BRONZE

American Mortgage Service Company Pettinato Construction, Inc





INSTALLATION BANQUET

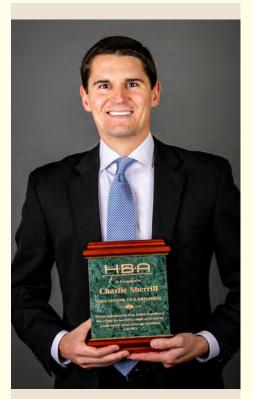
Installation Banquet Highlights

The HBA Installation Banquet was held on December 6, 2018 at the Hilton Garden Inn. HBA members ushered in a new year of leadership with Alton Lister of Lister Builders, who become the 64th President of the Home Builders Association of West Florida.





Taylor Longsworth gives his "farewell address" to HBA members. Taylor is a true leader who is always enthusiastic about the HBA. Throughout the year Jon led the association through many meetings, and he's supported our councils and committees.



Charlie Sherrill of SunTrust Bank, received his 2nd Vice President Award for his service to the HBA. Charlie is a tremendous part of the HBA and continues to help in in all facets of the HBA.



Alton Lister of Lister Builders received an Eagle Award for his work on building the American Dream Home in the Highlands at the Moors in Santa Rosa County. Alton spent countless hours building the home, free of charge, for the betterment of the HBA. Alton has "soared above the rest."



Social Media Champion of the Year

David Teague, Timberland Contractors, is the recipient of the HBA Social Media Champion of the Year for his promotion and sharing of all HBA events. David narrowly beat out Suzanne Pollard Spann of Gulf Coast Insurance for the first place prize.

INSTALLATION BANQUET

The coveted Associate and Builder of the Year Awards are used for the purpose of honoring a person who has done a great job in the past year, and it's also used to honor a person who has consistently made a significant and lasting contribution to the Home Builders Association for over a period of time.

2018 Builder of the Year Russ Parris Parris Construction



From the moment Russ Parris of Parris Construction joined the HBA in year 2000 he got involved. Russ brought new energy and ideas to the HBA.... being a leader... and helping others. He is a longtime board member and he would later serve as HBA President in 2011. He was instrumental in bringing the HBA through lean times during the economic downturn. Russ has been active on the governmental affairs committee attending countless meetings over the years. He has made a significant and lasting contribution to the HBA. The HBA leadership recognized his commitment and involvement consistently for many years. Congratulations Russ!



2018 Associate of the Year Bruce Carpenter Home Mortgages of America



For many years, Bruce Carpenter, of Home Mortgages of America, has volunteered and worked on behalf of the Home Builders Association. Bruce has served on membership drives, governmental affairs committees, golf tournament committees, and always offering to give a hand. "Bruce is one of the nicest people who has continued to give back to his community and the housing industry," said HBA Executive Director David Peaden, Peaden said that after Hurricane Ivan hit the area, Bruce was one of the first people to call me and ask what he could do to help. He got involved with the Florida Home Builders Association's Operation Rebuild and helped set up sites in Escambia and Santa Rosa Counties where citizens could go to one place to get information. Bruce, over many years, continues to be active and involved with the HBA. Congratulations Bruce!

JB. Hopkins Distinguished Service Award **Rod Hurston**



The JB. Hopkins Distinguished Service Award is one of the highest honors a HBA members can receive. JB. Hopkins served as the HBA's legal counsel for 47 years. J.B. was a leader in the Florida Legislature that pushed to have UWF opened in 1967 when others wanted to fund a study to see if it was viable. He served as president, chairman or member of over 65 community organizations. So this award is named after a man who gave his all for this community and the HBA.

"Over the years, I have had the privilege to work with really good people. Genuine people. There is no one more genuine that Rod Hurston," said HBA Executive Director David Peaden. "Rod has been an active member and board member of the HBA for over 26 years. During my time at the HBA, Rod Hurston has been there through thick and thin. He is a man of character, faith, integrity and he is a family man."

Rod has been on the forefront of insurance issues working for years on the Insurance Committee for the Florida Home Builders Association attending countless state conferences. Rod is retiring from Fisher Brown and he's looking forward to spending more time with family. Many admire Rod and the HBA will always be grateful for the time he has given to this organization. Best of luck, Rod. You deserve it!

WELCOME OUR NEW BOARD MEMBERS



Ronnie Johnson J. Taylor Homes



Paul Stanley The First



Fred Gunther Gunther Properties



Christy Colabianchi Sailwind Construction



Chris Thomas Fisher Brown Insurance



Amir Fooladi Encore Homes



INSTALLATION BANQUET









14 Home Builders Association of West Florida | January 2019







NAHB NEWS

Court Rules in Favor of OSHA's Multi-Employer Citation Policy

The Fifth Circuit Court of Appeals last week ruled that the Department of Labor can cite general contractors for workplace safety violations that put subcontractors' workers in danger. The case explored the legality of OSHA's multi-employer citation policy.

NAHB has been challenging the multi-employer worksite doctrine for years, and filed an amicus brief, along with the Texas Association of Builders and other construction groups, in the case decided last week, Acosta v. Hensel Phelps Construction Co.

The three-judge panel for the Fifth Circuit, which covers Louisiana, Mississippi and Texas, wrote that "We conclude that the Secretary of Labor has the authority under the Occupational Safety and Health Act to issue citations to controlling employers at multi-employer worksites for violations of the act's standards."

Seven other circuits had previously upheld OSHA's multi-employer citation policy. The Fifth Circuit had been an outlier, holding, since 1981, that OSHA regulations protect only an employers' own

(R)

employees. But the trend of the courts has been in favor of the Department of Labor's position on the policy. Hensel Phelps involved an OSHA citation against a general contractor for a violation of OSHA's excavation standard, based on alleged violations of a subcontractor on a Hensel-controlled worksite. The only employees exposed to the alleged hazards were employees of the subcontractor. OSHA applied the multi-employer citation policy to issue the citation to Hensel and initially proposed it as "Willful" with a \$70,000 proposed penalty.

An Administrative Law Judge narrowed the issue in the case to whether Hensel could be held liable for the violations of a subcontractor under the multi-employer citation policy. The ALJ then set forth general precedent upholding the legality of the multi-employer citation policy.

But the ALJ determined that because the location of the incident was in the Fifth Circuit, he was obliged to follow Fifth Circuit precedent and that precedent "clearly ruled that the Act, and regulations implemented thereunder, serve to protect an employer's own employees from workplace hazards." The ALJ thus vacated the citation and the Secretary of Labor then appealed to the Fifth Circuit.

Courtesy of NAHBNow.com



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

Not your Grandparent's Murphy Bed!



ப^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

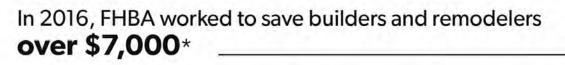


850-934-9130

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



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.

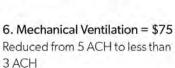
5. Air Leakage = \$175 Provides option for testing in multi-family as single and modified 5 ACH to 7 ACH

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

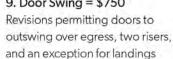
Reinstates exception to shower

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

EPA Proposes Modifications to Stormwater Permits

The Environmental Protection Agency (EPA) on Dec. 12 proposed changes to the 2017 construction general permit (CGP) for stormwater — a direct response to an NAHB lawsuit challenging several issues in the permit.

The primary issue addressed in the proposed modification is NAHB's concern with "joint and several liability" language that was added to the 2017 CGP. This language made small builders legally liable for "shared" controls that are the responsibility of another operator, exposing builders to fines of up to \$50,000 per day. EPA is proposing to modify this legal liability language, and NAHB's legal staff is reviewing it.

NAHB also identified other issues in its litigation that the new proposal addresses, including clarifying several requirements related to dust control, erosion of stormwater conveyance channels and handling of building materials. Additionally, EPA proposes to remove examples in the definition of "operator" (or the person who needs to comply with the permit) because they were confusing. Although EPA's CGP is only applicable in New Mexico, Idaho, Massachusetts and New Hampshire, as well as Puerto Rico and the District of Columbia, it serves as a model for most other states when they develop their own stormwater permitting requirements. Developers and builders must seek CGPs from EPA or states for construction that disturbs more than one acre, or less than one acre when that site is within a larger common plan of development.

NAHB will be submitting comments on this draft modification to the CGP. Those comments are due by Jan. 28, 2019. For additional information, contact Environmental Policy Program Manager John Kosco or Vice President for Litigation Tom Ward.

Courtesy of NAHBNow.com

FHA Issues Final Rule Streamlining Home Warranty Requirements

The Federal Housing Administration (FHA) on Dec. 14 published in the Federal Register a final rule that would streamline the home warranty requirements for FHA single-family mortgage insurance. The final rule also allows consumers who opt to purchase warranties to be able to choose from the entire market of warranty providers, not just those approved by HUD.

HUD, however, is retaining the requirement that the Warranty of Completion of Construction be executed by the builder and the buyer of a new construction home, as a condition for FHA

The rule would eliminate the regulations that require borrowers to purchase 10year protection plans in order to qualify for certain mortgages on newly-constructed single-family homes.

This action conforms with changes made by the Housing and Economic Recovery Act of 2008.



mortgage insurance.

This final rule becomes effective March 14, 2019.

For more information, contact Curtis Milton at 800-368-5242 x8597.

Courtesy of NAHBNow.com

NEXT CORNERSTONE ISSUE:

February 2019

To advertise, call Richard Nicholson 561.843.5857

RKNICHOLSON.COM

Farm Bill Contains Important Forestry Provisions

Congress has passed the 2018 farm bill that includes key NAHB-supported forestry provisions from Rep. Bruce Westerman's (R-Ark.) forestry bill to implement critical forest management reforms that will help improve the health of the nation's forest system and reduce America's reliance on foreign sources of timber.

The bill would also increase funding for the Collaborative Forest Landscape Restoration Program to empower rural communities to restore effective forest management and improve forest health. It also contains several provisions in the Timber Innovation Act that will support the development of mass timber products for building construction.

The farm bill provides categorical exclusions for forestry projects targeting diseased and dying trees. These exclusions effectively shield such forestry projects from frivolous legal challenges from the environmental lobby.

NAHB fought hard to ensure the farm bill contains a forestry title in order to grow the supply of domestically produced timber from federal lands.

These forestry provisions within the farm bill are especially important given that the U.S. imports nearly one-third of its lumber from Canada and tariffs averaging 20% on imports of

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.
FFIBI services the building industry including:
Residential & Commercial Contractors
Trade & Artisan Contractors
Residential & Commercial Roolers
Land Developers
Ground Water Contractors
Heavy Construction
Road & Bridge Construction
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
For the best combination of coverage and service,
contact a FHBI-appointed agent. For a list of authorized
agents, contact your local FLIBA office today.

ww.fhbi.com



Canadian softwood lumber increase price volatility in the marketplace and harm housing affordability.

President Trump is expected to sign the bill into law shortly.

For additional information, contact Alex Strong at 202-266-8279.

Courtesy of NAHBNow.com

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

HBA NEWS



BATH EXPERIENCE WITH FUNCTIONALITY



20 Home Builders Association of West Florida | January 2019



New Members Approved by the Board

Flagstar Bank Dina Thorsen 13 Palafox St. Pensacola, FL 32502 P: 850-291-0785 www.flagstar.com/dthorsen



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

Alpha Closets & Murphy Beds
Arcadia ICR
Beach Community Bank
Better Business Bureau of NW FL
Clear Title of Northwest Florida, LLC
Coastal ICF Concrete Wall Systems
Coldwell Banker Residential Real Estate
Containers, Inc.
Dean A. Spencer Engineering, Inc.
Logan Insurance Agency, Inc.
Pella Windows and Doors
ProSource of Pensacola
Regions Mortgage / Regions Bank

BUILDERS

Coastal Homebuilders, Inc

NEXT CORNERSTONE ISSUE





To advertise, contact Richard Nicholson 561.843.5857 rknichent@aol.com

RKNICHOLSON.COM



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 11/30/2018.

Statesman Spike	500 Credits
Harold Logan	517
Super Spike Rod Hurston	250 Credits 417.5
Jack McCombs Royal Spike	294 150 Credits
Rick Sprague	203
Edwin Henry	199
Bob Boccanfuso	163
William "Billy" Moore	162.5
Red Spike	100 Credits

Red Spike	100 Cr
Charlie Rotenberry	148
Lee Magaha	129
Oliver Gore	111.5
Ron Tuttle	102.5

Green Spike	50 Credits
Ricky Wiggins	98.5
David Holcomb	92.5
Doug Sprague	86
Newman Rodgers IV	77
Kenneth Ellzey, Sr.	76.5
Russ Parris	58
Bob Price, Jr.	57.5
Thomas Westerheim	51.5
Life Spike	25 Credits
Wilma Shortall	50
West Calhoun	48.5
Darrell Gooden	46.5
Eddie Zarahn	41.5
Bill Daniel	39.5
John Hattaway	37
Doug Whitfield	33
Garrett Walton	31.5
Plue Spike	6 Credits
Blue Spike 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
Doug Henry	11
Kim Cheney	10



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

(850) 476-0318

Advertiser's Index

Alpha Closets & Company, www.alphaclosets.com Leslie@alphacloset.com	Inc 16
Off: 850.934.9130	
Architectural Concepts Inter 561.613.2488 www.paintconceptsplus.com	,
jrd@paintconceptsplus.com	
Bonded Builders www.bondedbuilders.com wenzeldo@att.net	19
866.440.7271 800.749.0381 x4700	
Fisher Brown Insurance o 850.444.7611 c 850.525.1237	22
f 850.438.4678	
Chris Thomas Business Insurance Consulta cthomas@fbbins.com	ant
Florida Home Builders Insu 888.513.1222	rance 19
www.fhbi.com	
Home Mortgage of America o 850.332.5221 c 850.332.2416	, Inc 23
bcarpenter@hmoa1.com	
Norbord www.norbord.com/windstor	Back Cover m
Pensacola Energy 850.436.5050	2
www.espnaturalgas.com	
Rew Building Materials, Inc o 850.471.6291 c 850.259.7756	. 15
www.ecbmfl.com bbatting@rewmaterials.com	ı
RKN Publishing and Marke 561.843.5857	ting 23
rknichent@aol.com www.rknicholson.com	
Tubs and More 800.991.2284 www.dougstubs.com	20
0	mer 23
warren wight - graphic desig 407.920.1478 warren@warrenworld.com	gier 23
warrenworld.com	

Please Support Our Advertisers!



Home Builders Association of West Florida | January 2019 22

Dream Big with Home Mortgage of America







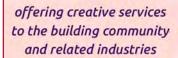


Bruce H. Carpenter III NMLS # 215146 850-232-6416

Diana Melton NMLS # 370939 850-516-1579









not everything is about the internet ... print does still exist ... all is not lost



web warren has been designing websites since the 80's ... he knows what he's doing



corporate id your logo is truly your company's identity ... make it a good one

p 407.920.1478 warren@warrenworld.com

warrenworld.com

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



Advertising Bonus All Cornerstone advertiser's will now be featured on the RKN Pub, & Mkt. Website, with a link to their website!

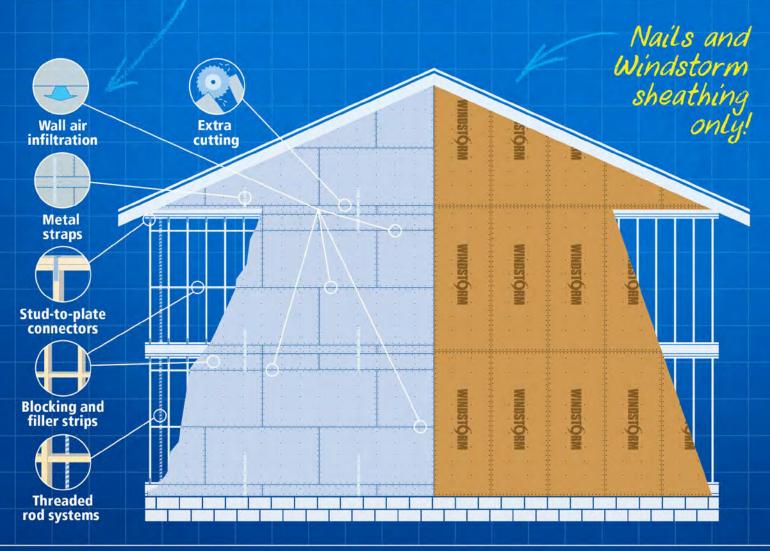
2947 SW 22nd Circle, Ste.#28-B | Delray Beach, Florida 33445 | 561.843.5857 | rknichent@aol.co

www.rknicholson.com

January 2019 | www.westfloridabuilders.com 23



MORE WORK vs LESS WORK



In this labor market, builders and framers need wall sheathing that lets them build faster and more efficiently. Windstorm sheathing comes pre-trimmed for the way you frame and can save you up to \$1000 or more per house. Slab or raised floor, bungalow or two-story, frame or block & frame — Windstorm delivers!



THE SMARTER, FASTER, MORE PROFITABLE WAY TO FRAME AROUND THE LABOR SHORTAGE. VISIT WWW.NORBORD.COM/WINDSTORM WINDSTORN® Wall Sheathing