

The News of the Home Builders Association of West Florida

CORNERSTONE

June 2019



PARADE OF HOMES

HOME BUILDERS ASSOCIATION OF WEST FLORIDA

**Thomas Home Corporation
Builds a Majestic American
Dream Home to Showcase
during Parade of Homes**

page 6



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PARADE OF HOMES

HOME BUILDERS ASSOCIATION OF WEST FLORIDA

June 8-16

Weekday hours: 3 p.m. - 6 p.m.

Weekend hours: 12 p.m. - 6 p.m.



See the Dream Home constructed by Thomas Home Corporation in the Carrington subdivision.

The Home Builders Association of West Florida and Pensacola Energy invite you to tour the 2019 American Dream Home. This Pensacola Energy Natural Gas Advantage Elite home features the latest natural gas appliances, providing energy efficient comfort. The home also features the latest innovations in home building, provided by local donors.

The Home Builders Association would like to recognize these valued sponsors that contributed to the 2019 American Dream Home.

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Cornerstone

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In This Issue

Cornerstone



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Cover Story

2019 Parade of Homes: Thomas Home Corporation Builds a Majestic
American Dream Home to Showcase During Parade of Homes 7-10

PARADE OF HOMES

Thank You to Our Parade Sponsors 9
2019 American Dream Home - The HBA Truly Appreciates Its Donors 11-13

CORNERSTONE COLUMNS

President's Message: Santa Rosa's Impact Fee Proposal Misses the Mark 5-6

FEATURE STORY

Next Issue: 2019 Special Hurricane Section for
Escambia & Santa Rosa Counties 14
FHA Proposes Clarification for Lenders to Increase Program Participation 18
NAHB News: NAHB Expresses Concerns Over Cluster Mailboxes 20

HBAWF NEWS

2019 Parade of Homes June 8 thru June 16th, 2019 14 & 17
Top Ten Reasons Do Business With an Active HBA Member 14
.For Future Upcoming Events Call:HBA Office at: 850.476.0318 17 & 19
Like Us on Facebook 19
Get Involved With HBA Councils and Committees 20
Membership Profile: Breland Homes 20

ASSOCIATION NEWS

HBA Members Doing Business With Members 21
HBA Membership News: New Members, Thanks for Renewing, & More 21
Spike Club Update 22

DEPARTMENTS INDEX

Next Issue Deadlines 4, 9, 17 & 22
Advertisers Index, Web, & Email Addresses 22



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SANTA ROSA'S SCHOOL IMPACT FEE PROPOSAL MISSES THE MARK

We are all taught from an early age that it's important to do our homework. Unfortunately, the Santa Rosa County School Board came up short in that regard on May 15 during a joint meeting with the Santa Rosa County Commission. In its rush to provide a quick fix to a problem that demands a thoughtful long-term solution, school board leaders failed to make a convincing case as to why every new home buyer in the county should be charged \$5,000 to pay for new schools.

According to the Santa Rosa Press Gazette, District 2 School Board member Buddy Hinote said he left the joint meeting "totally discouraged." Hinote said he disliked the idea of holding public hearings on the impact fee, as commissioners suggested. "I question whether involving the public is the right angle," he said. "They get out of hand. You know the HBA (Home Builders Association of West Florida) will show up en mass."

While this truly is an interesting statement on many levels, Mr. Hinote needs to understand that as home builders, we believe that a strong public education system is important to the health of our community and a key factor in why people want to move here to raise their children. We care about education, teachers, and students. But placing the burden of paying for schools on the backs of new home buyers through school impact fees misses the mark for a number of reasons.

One, the school board has not done enough to involve citizens in the discussion. It voted to propose school impact fees on April 25 and want them approved at the June 24 county commission meeting after just one public forum. Why so fast? At the same time, appeals to create a citizens advisory committee on school impact fees have so far been ignored. Transparency – so vital to public approval of any significant initiative – is severely lacking in the school impact fee debate.

Two, it's reasonable to question whether the school board really needs school impact fee revenue. After all, its \$366 million 2018 budget is the largest in history and has grown by \$21 million annually for the past five years. Over \$100 million of those dollars were collected from local sources (i.e., not state revenue). So what's the problem? According to Superintendent Tim Wryosdick (speaking at the May 15 joint meeting) it's the State of Florida's Department of Education and its restrictions on school spending. So let's ask our state legislators to address the problem before we place a new, unnecessary burden squarely on the shoulders of Santa Rosa County taxpayers.

Three, it's simply not true that new home construction is to blame for the classroom shortage. Some school board members would like the general public to believe that "exponential growth" of the single-family housing market is creating the need for new schools.

continues on page 6

President's Message



ALTON LISTER

“the school board has not done enough to involve citizens in the discussion.”

SANTA ROSA'S SCHOOL IMPACT FEE PROPOSAL MISSES THE MARK

from page 5

But when you look at homes sold in the county over the last 28 years, the average is just 1,217 a year, and from 2008 to 2018, the average was only 1,047 single-family new homes sold each year. This pace of home building activity hardly represents a building frenzy. And the fact is that new homes help satisfy the demand for housing – they don't create population growth.

Four, an impact fee is a tax on the people in our community who can least afford it: teachers, police officers, firefighters, as well as many others who are struggling to find affordable housing. A \$5,000 per-home impact fee would severely dampen the housing prospects for many Santa Rosa County citizens because it would force up existing home prices and rents as well.

Five, school impact fees are highly restricted in how they can be used, and now face additional legal hurdles mandated by the 2019 Florida Legislature's adoption of Senate Bill 144. Among its key provisions, SB 144 requires that impact fees be based on the most recent localized data; imposes strict accounting and recording procedures; dictates that the timing of collection of impact fees be no earlier than issuance of a building permit; and reinforces that the fact that the revenue can only be used to benefit new development. Clearly, new school impact fees are not legally allowable to address existing classroom shortages.

While impact fees are not the answer, the good news is that there are more appropriate and reliable sources available to fund schools. Examples would be increasing the school millage for property taxes to the maximum allowed by the state (1.5 mills) or another half-cent sales tax increase with the dollars earmarked for schools. The bad news is that spending from these sources might be subject to state restrictions, pointing again to the need for our state legislators to address the issue.

As the debate over school impact fees continues, we believe it's important to look at the big picture as well. A vibrant economy generates the taxes needed for schools and other community services. If housing becomes unaffordable, people will stop moving here. Existing companies will not be able to expand their businesses. New companies will not want to relocate here. Healthy growth – the goose that laid the golden egg in Santa Rosa County – will be cooked. And our quality of life will suffer.

So to our community leaders, we would say let's be smart, diligent and transparent. Let's slow down, get all the facts on the table, understand the consequences of our choices, and make the very best decisions we can for the future of our schools and our community.

“I question whether involving the public is the right angle. They get out of hand. You know the HBA (Home Builders Association of West Florida) will show up en mass.”

THOMAS HOME CORPORATION BUILDS A MAJESTIC AMERICAN DREAM HOME TO SHOWCASE DURING PARADE OF HOMES

The 61st Annual Parade of Homes™, hosted by the Home Builders Association of West Florida, is an exciting event for thousands of attendees who look forward to touring new homes throughout Escambia and Santa Rosa Counties. The Parade of Homes, open to the public June 8 - 16, boasts 53 homes in all shapes, sizes, colors and prices ranges.

"The people of Northwest Florida look forward to the Parade of Homes every year, said HBA President Alton Lister of Lister Builders, LLC. "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 Pensacola Energy Natural Gas Advantage Elite Home, is in the beautiful

continues on page 8



THOMAS HOME CORPORATION BUILDS A MAJESTIC AMERICAN DREAM HOME TO SHOWCASE DURING PARADE OF HOMES *from page 7*

community of Carrington, one of the most scenic communities in Northwest Florida. Dream Home Builder, Thomas Henry of Thomas Home Corporation, is pleased with the overall design and functionality of the floor plan. "This home sets the standard for Carrington," said Henry, who has been building homes in Northwest Florida since 1990. "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 is a spacious, two story, 3,364 square-foot, four bedrooms and 3 1/2 bathrooms including an oversized master bath, and a sizeable multi-purpose great room.

With a design of an 8/12 roof pitch, the Dream Home incorporates Owens Corning Redefinition Duration 50-year shingles. The designed exterior features a flow of Hardie Board and Batten Siding, Hardie-Shake Siding and warm brick to compliment the design. The decorative metal roof is a focal point of the bold front gables. The Dream Home has a unique feature of having a rear alleyway for entrance into the fully finished garage that features two rear entry Wayne Dalton Carriage Style garage doors.

The home, designed for family needs and gracious entertaining, features 10-foot ceiling throughout the downstairs and 9-foot ceilings upstairs with a 12-foot architectural ceiling with decorative beams in the great room. Designer and recessed lighting accentuates multiple areas showcasing its beautiful flooring provided by Gene's Floor Covering. Mohawk Treyburne Antique Chateau 36 x 9 tile in the foyer, family room, kitchen, dining room, hallways and guest suite. Shaw Ceramic tile is featured in bath areas and laundry room. All other areas carpeted with Mohawk Sculptured Touch, River Rocks.

The gourmet kitchen features Andrews Cabinets custom cabinetry and is accentuated with elegant engineered granite countertops provided by Superior Granite that exude class and functionality. The kitchen is accented under-the-counter lighting that blend nicely with the Moen oil-rubbed bronze faucets, pot-filler and Mirrabelle sinks for a warm an elegant experience. The home is equipped with high-end KitchenAid appliances, a natural gas cooktop, two single wall ovens, French door refrigerator, sound reduction dishwasher, and convection microwave 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, 8-foot French door assembly opens to the rear covered Lanai that is complete with an outdoor kitchen with stainless steel gas grill, and separate sitting area with a welcoming natural gas fireplace.

The master bath is an oasis of tranquility with an inviting Jacuzzi free-standing soaking tub with Roman tub faucet and hand-shower. The Moen Widespread Lavatory Faucets and Magnetix Showerheads add to the opulence of relaxation. Moen Exact-

Temp Thermostatic Spa System with Immersion Rainhead, handheld, and body sprays in master shower enhance the feel of cascading hot water from the Rinnai Natural Gas tankless water heater. The master bath has spacious, walk-in closets built-in Alpha Closet shelves. A large vanity cabinet with linen tower, and separate make-up area offer a unique home experience. The Dream Home also has a Flo by Moen Smart Home Water Monitor and Leak Detection System.

"Pensacola Energy Natural Gas Advantage Elite Home features are designed to save money and reduce energy consumption, said Marketing Manager Jill

Grove, of Pensacola Energy. "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 Rinnai Natural Gas Tankless water heaters. Boutwell's Air Master installed a state-of-the art Rheem 17 seer dual fuel with zone control natural gas backup. The home is also equipped with innovative, high efficiency Ply Gem 1500 Impact Resistant series windows that deliver durable, low-maintenance vinyl with stylish features. Moreover, Installed Building Product's Superior BIBBS insulation in the 2 x 6 exterior walls and Open Cell Spray Foam insulation in ceilings provide excellent sound-proofing and 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 in the gated community of Carrington located off Hwy. 29 on Quintette Road just north of Cantonment. 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, Thomas Home Corporation, Pensacola Energy, Ballinger Publishing, Pensacola Magazine, WEAR TV 3, COX, WCOA 1370 AM, Nash 102.7 FM.

Dates: June 8 - 16 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.ParadeofHomesPensacola.com for more information of maps, homes, floor plans and amenities.



See the American Dream Home, which is a Pensacola Energy Natural Gas Advantage Elite Home, built by Thomas Home Corporation, in the gated community of Carrington.

WHAT: 2019 Parade of Homes

WHEN: June 8 - 16

WHERE: 53 Homes throughout Escambia and Santa Rosa Counties.

CENTRAL SITE: Gated Community of Carrington featuring the American Dream Home.

MORE INFO: www.ParadeofHomesPensacola.com



THANK YOU TO OUR PARADE OF HOMES SPONSORS!

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July 2019

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UNIQUE ELEVATION

- 8/12 Roof Pitch
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- Designer Mahogany Double Front Door
- Owens Corning Duration TruDefinition 50-year shingles

ENERGY EFFICIENT

- Pensacola Energy Natural Gas Advantage Elite Home
- Two Rinnai Gas Tankless Hot Water Heaters
- Ply Gem 1500 Series Impact Resistant Windows and Fiberglass Exterior Doors with Low-E Glass
- Rheem 17 SEER Dual Fuel with Zone Control and Natural Gas Backup
- Indoor 800 Series Heat and Glo Natural Gas Fireplace and Outdoor Kitchen with Stainless Steel Natural Gas appliances
- Superior BIBBS insulation in the 2 x 6 exterior walls and Open Cell Spray Foam insulation in ceilings. Insulation used in various interior walls and ceilings for excellent sound-proofing.

AMENITIES *

- Floor Plan Designed with Open Living Area Amenities that includes Spacious Indoor and Outdoor Entertaining
- 3,364 Square-Feet. 4 Bedrooms; 3 1/2 baths including oversized Master Bath, 1 Guest Room bath, 2 spacious Bedrooms upstairs with bath, Powder Room, and a Spacious Multi-Purpose Great Room
- 10 Foot Ceilings with 9 Foot Ceilings Upstairs
- 12 Foot Architectural Ceiling with Decorative Beams. Great Room area that extends to Rear Covered Porch
- Mohawk Treyburne Antique Chateau 36 x 9 tile in the foyer, family room, kitchen, dining room, hallways and guest suite. Shaw Ceramic tile is featured in bath areas and laundry room. All other areas carpeted with Mohawk Sculptured Touch, River Rocks
- Gourmet Kitchen with All wood Custom Cabinets, Soft Close Drawers and Large Uppers
- Custom Granite Countertops
- Spacious Pantry Convenient to Kitchen Prep Area
- Kitchen-Aid Kitchen Appliances including Gas Cooktop, Two Single Wall ovens, French Door Refrigerator, Dishwasher, and Convection Microwave
- Moen Oil-Rubbed Bronze Kitchen Faucets and Pot-Filler; Mirabelle Sinks and Pro-Flo toilets; Moen Widespread Lavatory Faucets and Moen Magnetix Showerheads; Jacuzzi free Standing Soaking Tub with Moen Roman Tub Faucet and Handshower; Moen ExactTemp Thermostatic Spa System with Immersion Rainhead, Handheld, and Body Sprays in Master Shower; Tile Walk-In Shower; Large Vanity Cabinet with Linen Tower included, and separate Make-up Area; Flo

by Moen Smart Home Water Monitor and Leak Detection System

- Large Master Closet with Custom Shelving
 - Coat and Shoe Station in Rear Hallway
 - All Closets have Custom Shelving Built-In
 - Designer Lighting Package with LED Flush Lighting in Multiple Areas and Under Counter Lighting in Kitchen
 - Full Perimeter Camera System
 - URC MX Home Pro Automation System, Structured Wiring, Surround Sound and Outdoor audio
 - Covered Porch off Great Room and Master Bedroom with Natural Gas Stainless Fireplace and Entertaining space
 - Large 8' French Doors that Open to Rear Covered Porch
 - Indoor Fireplace
 - Outdoor Kitchen with Stainless Steel Gas Appliances
 - Bora-Care/Sentricon Baiting System
 - Crown Molding and Cased Windows with Craftsman Baseboard and Casing Throughout
 - Large Laundry Room designed for Washer and Dryer
 - Deluxe Landscaping Package w/ Sprinkler System
 - Fully Sodded Zoysia Grass Yard with Custom Landscape Design and Planting
- *Amenities are subject to change due to availability during construction.

2019 AMERICAN DREAM HOME

HBA Truly Appreciates Its Donors

The Home Builders Association of West Florida and Thomas Home Corporation 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.

SUPER PLATINUM

Thomas Home Corporation

Thomas Henry
3158 Gateway Lane
Cantonment, FL 32533
850-479-9327
www.thomashomescorp.com

Donation: Dream Home Builder and Lot

PLATINUM

Pensacola Energy

Don Suarez and Jill Grove
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Pensacola, FL 32514
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Donation: Outdoor Rinnai Tankless Water Heater, Gas Piping, Marketing

GOLD

Acme Brick Tile & Stone

Jason Hedgepeth
185 Lurton Street
Pensacola, FL 32505
850-434-0166
www.acmebricktileandstone.com

Donation: Brick, Stone Package, Outdoor Kitchen

Alpha Closets

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Donation: Closets, Pantry, Shelving

American Concrete

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www.dmrtruss.com
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continues on page 12

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Helpful, Valuable Information for Escambia & Santa Rosa Counties



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10. Why wouldn't you do business with a member?

Impact Fees Would Hurt Santa Rosa County Working Families The Hardest

By BRUCE CARPENTER

As Santa Rosa County Commissioners consider the best ways to deal with the challenges of population growth and infrastructure needs, they are encouraged to remember their mandate, as stated in the county's Comprehensive Plan, to "ensure the provision of safe, affordable and adequate housing for current and future residents."

As well they should, commissioners can take pride in the county's 72.9 percent home ownership rate, which is well above the rates for Florida (64.6 percent) and the nation (64.6 percent). But the fact is that a housing affordability crisis for working families exists today in Santa Rosa County and will only get worse if commissioners impose impact fees for schools or restrict new home construction and development.

The median price of a home in Santa Rosa County in 2018 was \$247,600 – four times the county's median family income (\$60,652) and more than six times the average annual wage (\$37,834) for jobs in the county. With the inventory of available homes down 57 percent since 2010, the under-supply will drive home prices even higher. When home prices rise, a segment of the population gets pushed to the sidelines. Sometimes, a higher down payment is an impossible hurdle. Quite often, would-be buyers fall victim to lenders' underwriting standards on how much of their monthly income can be devoted to housing costs.

When someone is paying more than 30 percent of their income for housing, they are considered "housing burdened" or "rent burdened" – a condition the respected James Madison Institute says can have devastating negative effects on a community. "Rising housing prices have a variety of consequences for quality of life," said the Institute's report entitled "Assessing the Effects of Local Impact Fees and Land-Use Regulations on Workforce Housing in Florida." The fallout includes overcrowded housing units, and forced reductions in spending for food, clothing, healthcare, and retirement savings. All too often,



the negative impact of rising house prices falls proportionately hardest on middle- to low-income individuals, like the 30.7 percent of Santa Rosa County residents who earn less than \$40,000 a year, which often includes such valued community servants as teachers, police, and firefighters. Imposing impact fees of even a modest amount in Santa Rosa County would not only be the proverbial "straw that broke the camel's back" for entry-level home buyers, it would stifle the existing home market as well. Because they are "substitutes" for new homes, existing homes will increase in price when builders of new homes up their prices to offset the new impact fee. In other words, all housing, not just new, will become more expensive.

You might think that renting would be an option for those who could not afford to buy a home. Not necessarily so. When the prices of new and existing homes increase, monthly rents increase as well. Nationally, the Joint Center for Housing Studies at Harvard University reported last year that from 1990 to 2016, the median rent rose 20 percent faster than the rate of inflation. In Santa Rosa County, average monthly rents broke the \$1,200 barrier in 2013 and now stand near \$1,300 – hardly a low-cost alternative to a single-family home.

While the focus of this message has been on working families, we should not forget that Santa Rosa County has a growing population of 50+ retirees projected to go from 65,122 today to 73,052 by 2023. In fact, seniors' housing preferences are very similar to working families: smaller homes, reasonably priced – a combination that can be quickly undermined by impact fees.

Let's be clear about impact fees. Home builders and developers do not pay impact fees. You do. Your mother or father looking to downsize. Your brother or sister looking to buy their first home. Your neighbor who wants to move across town. I do believe that there are challenges that the school system is facing, but we need a deeper look into the finances of the school system and how the half cent sales tax has been spent since it was first passed in 1996.

Bruce Carpenter is Market Branch Manager of Home Mortgage of America, and has 27 years experience in Mortgage Banking.



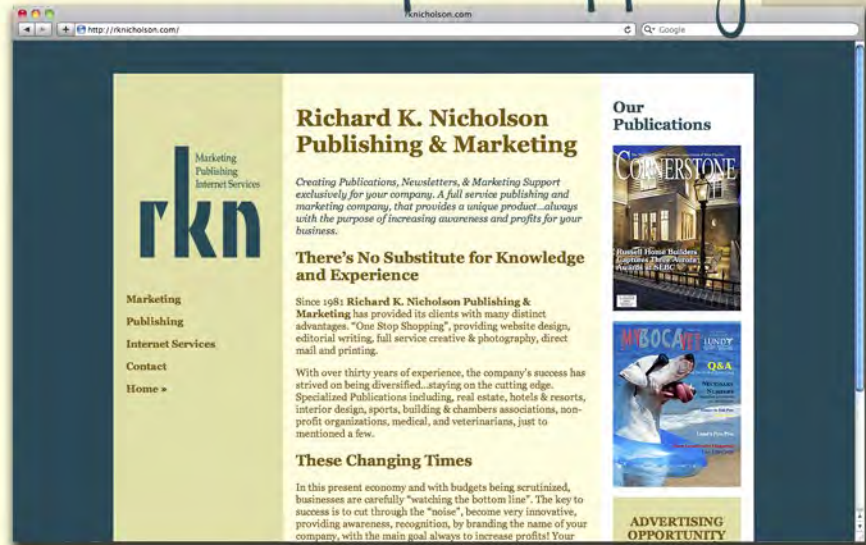
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FHA Proposes Clarification for Lenders to Increase Program Participation

The Federal Housing Administration (FHA) announced on May 9 that it is proposing several revisions to its lender certification requirements to increase lender participation in its single-family mortgage insurance program and to provide lenders and servicers greater certainty in how to satisfy the agency's compliance requirements.

The agency said it believes the changes will facilitate more competition in the market and result in more financing choices for borrowers, particularly entry-level home buyers.

FHA is proposing revisions to its Addendum to Uniform Residential Loan Application (Form 92900-A) and to its annual lender certification form. The changes are meant to eliminate



duplicative information and present the information in a more user-friendly, easy-to-understand manner.

In addition, FHA is revising its "defect taxonomy" to clarify the various loan defect categories and how the agency weighs the severity of each defect.

"A key focus of this administration and of my tenure at HUD has been to improve the clarity, certainty and transparency of our regulations and requirements," said HUD Secretary Ben Carson. "As part of this work, we have updated our defect taxonomy as well as the annual and loan-level certifications delivered in connection with FHA-insured loans."

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

Courtesy of NAHBNow.com

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Breland is committed to supporting and giving back to the community. Being a member of the HBA is a wonderful way to be involved and support the industry. It is a wonderful organization.

Todd enjoys building homes, but also loves raising my family of three girls in this beautiful area. Also, living in this area allows for spending time on the water and outdoors as much as possible.



Breland Homes Coastal, LLC

Todd McCrory
41 N. Jefferson, Suite 108
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NAHB EXPRESSES CONCERNS OVER CLUSTER MAILBOXES

In a letter to members of the House Financial Services Committee, NAHB expressed concerns to federal lawmakers over increased costs and undue burdens to America's home builders and home owners regarding the use of cluster mailboxes by the U.S. Postal Service.

The letter was sent as the committee held a hearing to examine the fiscal health of the U.S. Postal Service.

Since 2012, the Postal Service has expressed preference for centralized delivery service, typically to cluster mailbox units. In practice though, this change has resulted in a de facto mandate for new construction across the nation.

In its letter to lawmakers, NAHB noted that if home owners are members of a home owners association (HOA), "they will end up paying significantly for the upkeep and maintenance over the life of the cluster box unit. If they are not a member of an HOA, it is unclear who (if anyone) will be responsible for the ongoing upkeep and maintenance of the unit or any associated legal liabilities, especially if the unit is placed on private property."

By moving to cluster mailboxes in an attempt to save money, the Postal Service is essentially shifting this additional upfront cost to home builders — and ultimately — to home owners.

NAHB stands ready to work with Congress to move legislation to improve the outlook of the Postal Service but believes it is important for lawmakers to hold hearings examining the costs and benefits associated with a shift to centralized mail delivery.

For more information, contact Alex Strong at 800-368-5242 x8279.

Courtesy of NAHBnow.com



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