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A PUBLICATION OF THE HOME BUILDERS ASSOCIATION OF WEST FLORIDA

HOME BUILDERS ASSOCIATION OF WEST FLORIDA

H O M E & P R O D U C T E X P O

August 16–18, at the Pensacola Bay Center

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A close-up photograph of a gas stove burner with a blue flame. The burner is black and circular, set within a stainless steel frame. The flame is bright blue and extends upwards from the burner's ports. The background is slightly blurred, showing other parts of the stove.

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Cornerstone

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IT'S A WRAP: GOVERNOR SIGNS MAJOR FHBA PRIORITY BILL CONCLUDING A VERY SUCCESSFUL 2019 SESSION

Governor Ron DeSantis signed off on the remaining two Florida Home Builders Association (FHBA) priority bills, bringing a successful 2019 Legislative Session to conclusion. Most important to our industry is the signing of HB 7103; the property development bill.

This FHBA priority began as a bill to address inclusionary zoning (price controls). Under the leadership of House Commerce Chair Mike La Rosa, former Senate President Tom Lee and FHBA Member, Representative Jason Fischer, the bill quickly morphed to address several issues important to the home construction industry. Some of the highlights of this important bill include:

- 1. Inclusionary Zoning:** When local governments mandate inclusion zoning (affordable housing), developers must be reimbursed at full costs. Such reimbursement may include, but are not limited to, density bonuses and impact fee waivers.
- 2. Impact Fee Nexus:** Statutorily requiring that impact fees must contain a rational nexus to the capital improvement being financed, they must be proportional to the project being financed, and any existed debt paid by an impact fee must have a nexus to the development or house being built.
- 3. Timing of Impact Fee Collection:** Prohibiting local governments from mandating that impact fees be collected prior to the issuance of a permit.
- 4. Waiving Impact Fees for Affordable Housing:** Allowing local governments to waive impact fees for affordable housing.
- 5. Develop Permit and Orders Approval Time Lines:** Requiring local governments to approve or specify with particularity deficiencies within 30 days; Requires that within 120 days after the county has deemed the application complete, or 180 days for applications that require final action through a quasi-judicial hearing or a public hearing, the county must approve, approve with conditions, or deny the application for a development permit or development order.
- 6. Private Provider (Inspector) Audits:** Limiting audits of private providers to 4 times per year, in lieu of some who inspect every project.
- 7. Comprehensive Plans Honoring Development Orders:** Ensuring that newly developed comprehensive plans honor existing development orders.
- 8. Prevailing Attorney Fees to Enforce Comprehensive Plans:** Adopted a provision that allows the prevailing party to recover attorney fees in cases filed to enforce comprehensive plans.
- 9. Expanding Scope of Private Providers (inspectors):** To address the workforce shortage created by the lack of building inspectors, expanding the scope of private providers so they can inspect site plans and site engineering work plans.
- 10. Reduce Local Government Fees When Using a Private Provider:** Providing that a local government cannot charge a duplicative inspection fee when a private provider is used. An administrative fee may be used.

In addition to HB 7103, Governor DeSantis signed HB 7125, the sentencing reform bill. Section 19 of this bill will help prosecutors go after those defrauding customers and tarnishing our profession.

Stay tuned to revisions of FHBA contracts to ensure you comply with new provisions. HB 7125 is not effective till October 1, 2019.

President's Message



ALTON LISTER

“...the bill quickly morphed to address several issues important to the home construction industry”

HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

H O M E
& P R O D U C T
EXPO

NEW IDEAS AND INNOVATION ON DISPLAY AT THE 2019 HOME & PRODUCT EXPO

A much anticipated event for area homeowners and homebuyers, the Home Builders Association of West Florida presents 2019 Home & Product, the Expo, set for August 16-18, at the Pensacola Bay Center.

Over 20,000 square-feet of building, remodeling, products and services are on display from over 95 local and regional businesses.

"If you are looking to remodel or if you're thinking about building a new home, then this is the show for you," said Expo Show Manager Vicki Pelletier. "In addition, attendees can learn a lot about new products and services from knowledgeable exhibitors that will enable them to make wise decisions when it comes to buying products for their home."

The Home & Products Expo is a one-stop source for information from air conditioners, appliances, ICF construction and flooring materials to homes insulation, energy efficient windows and doors, pool and patio furniture, solar and green products and services, just to name a few.

"The Expo had built a solid reputation for providing the best in building products and services, said Expo Volunteer Chair Ron Castner of Castner Construction. "For people interested in reaching building professionals who treat you with courtesy, and will take time to answer questions, then the Expo is the place to be."

The Expo is brought to you by the Home Builders Association of West Florida and sponsored by WEAR TV 3, My 35 WFGX, COX, Pensacola News Journal, Cumulus Radio, 94.1, NASH FM 102.7, WCOA 1370

For more information, contact the Home Builders Association of West Florida at 476-0318 or go to www.HomeExpoPensacola.com.



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MAKING THE EXPO HAPPEN



Vicki Pelletier
Expo Show Manager



Ron Casnter
Expo Chairman



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EXPO AWARDS LUNCHEON & SILENT AUCTION

August General Membership Meeting

Friday, August 16th
11:00 a.m. - 12:30 p.m.
Pensacola Bay Center

\$20.00 PER ATTENDEE

The first hour will be dedicated to the
Silent Auction and lunch.

We will also present the Outstanding
Exhibit Awards!!

Visit www.westfloridabuilders.com for
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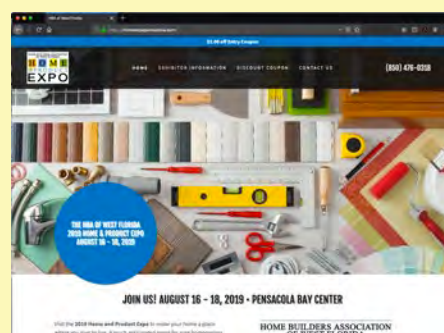
SHOW TIMES

FRIDAY, AUGUST 16
1:00 p.m. – 6:00 p.m.
SATURDAY, AUGUST 17
10:00 a.m. – 6:00 p.m.
SUNDAY, AUGUST 18
12:00 p.m. – 5:00 p.m.

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MAKE THE 2019 HOME & PRODUCT EXPO A LEARNING EXPERIENCE

BY RON CASTNER

Enter the exhibit area at the 2019 Home & Product Expo and look around. You'll see booth upon booth – over 95 of them. It's easy to spend your time meandering through an exhibit hall chatting with friends, and only occasionally interjecting some purposeful business with an exhibitor when you happen upon a booth of particular interest to you.

But there's another alternative. You can parlay your time in the Pensacola Bay Center (August 16-18) into a genuine learning and networking experience. With a little attention to planning, you can get a tremendous return on the time you spend there. Here's how:

- **Plan your stops.** Pick up a map of the exhibit area before you begin browsing. Then identify a selection of booths that might offer especially useful information.
- **Divvy up the work.** If you are attending the Expo with a colleague and you have a lot of booths to visit, split the booths up between the two of you, either by interest area or by section.
- **Know when to browse.** Take the tempo of the trade show. When exhibit traffic is light, make your high-priority business-oriented visits. You'll be able to spend more time with exhibitors this way. When traffic is heavier, you can browse through the lower-priority booths more casually.
- **Set goals.** Decide what you want out of each exhibit even before you start making the rounds. Do you want help with a thorny service problem? Want to learn about a new line of products? Want to save money? Keep these goals in mind as you visit each booth. You might even want to develop a list of stock questions to ask each exhibitor you visit.
- **Understand the goals of exhibitors.** They vary. Some exhibitors want to foster an image or impart positioning statements. Others want to build prospect lists. Others want to gather qualified leads. You can often discern an exhibitor's purpose with a quick glance or a brief conversation. Ask yourself: is the exhibitor's goal compatible with yours?
- **Stick to your agenda.** Approach each booth with your agenda in mind. Stop, look around, introduce yourself, and then move directly to the business at hand.
- **Look for the quick message.** When you approach a booth, look and listen for the "quick message" – the exhibitor's key points. The signs, posters or demonstrations often display this message at a glance.
- **Bring your specs.** Bring along specifications for products you'll need in the months and years ahead. Refer to them when talking to exhibitors and don't hesitate to pass copies along to exhibitors who may help to fill your product needs later on.
- **Ask for help.** Pose questions and problems – perhaps from a ready-made list to exhibitors. Specifically – ask for help with problems you're having on the job. They frequently know what's happening in your



industry, and can offer valuable solutions and recommendations.

• **Ask for high-value materials.** What relevant brochures, magazine reprints and case studies can exhibitors give you? If an exhibitor does not have what you are looking for, ask him to place your name on a follow-up call or mailing list.

• **Ask about free seminars.** Many exhibitors offer seminars or demonstrations during the convention, or throughout the year. Ask for a schedule of events, and note topics, dates and times that are right for you.

• **Learn about the competition.** Chat with exhibitors about the competition. You might discover clues about their recent successes and problems.

• **Let them sell you.** When you visit a busy trade show booth, you often have the opportunity to see the various representatives of various firms in action – giving information, answering questions, attempting sales, managing the booth – in short, juggling a myriad of details. It's a great time to test the capabilities of the exhibitors, the quality of their products, and their ability to serve you.

• **Kick the tires.** Participate in demonstrations. Try your hand at surveys, exercises or evaluations offered by exhibitors. Do you have a product or service suggestions for an exhibitor? Don't hesitate to throw in your two cents before you leave.

• **Offer advice.** Have you used an exhibitor's products in the past? If so, can you offer examples of effective and ineffective performance? Offer your insights. Exhibitors take these suggestions very seriously and often forward them to their home offices.

• **Become a customer.** If you're pretty sure you're going to be doing business with an exhibitor, give them whatever information they need to begin a successful sales relationship – right then and there. This information might include company background, credit references, products

used now, quantity information and purchasing resources available.

• **Evaluate.** Make a handwritten note after you leave each exhibit. Jot down the key points you've learned, product problems you've encountered, or issues you'd like to raise in a return conversation with the exhibitor.

• **Develop company contacts.** Exhibitors often know the companies they represent inside and out. They may be able and willing to furnish you with the names and telephone extensions of key training, accounting and technical people in the company. If you're conscientious in gathering this information, you can often leave the convention hall with a treasure trove of new contacts.

• **Organize information.** Carry a portfolio or bag with pockets so that you can sort and file printed materials as you receive it. If you indiscriminately dump everything handed to you in an oversized bag, chances are most of the material will be too heavy to carry and eventually end up in a junk pile.

• **Talk to other visitors.** You can often learn about their needs and problems, and pick up valuable tips from them. Better yet, you can build new professional acquaintances that make your job easier over time.

• **Look for benefits.** Yes you can get free promotional items and refreshments in the convention hall. But look for benefits of lasting value such as technical literature. Literature can influence your profitability and offer lasting value long after you return home.



Ron Casnter
Expo Chairman

Ron Castner, Chair of the 2019 Home & Product Expo, is a building and remodeling professional his company, Castner Construction Company.

Eyeing Growth, Moorhead Goes Solo

By WILL ISERN

One of Pensacola's leading real estate attorneys and general counsel to the Home Builders Association of West Florida is striking out on his own. Steve Moorhead, founding partner at McDonald Fleming, Moorhead is leaving the firm to found the Moorhead Real Estate Law Group. Moorhead helped form McDonald, Fleming, Moorhead in 1988 and has worked alongside attorneys Bruce McDonald and Ed Fleming for the last 30 years.

Now, Moorhead will head up his own group maintaining the same offices and a team of six attorneys to advise clients on real estate law including complex commercial real estate transactions, community association law and real estate development.

Far from acrimonious, the parting comes as the logical next step of Moorhead's practice and with the full support of his longtime partners, he said. "It's kind of the natural evolution of our firm," Moorhead said. "I love those guys. They're great lawyers and even finer people. They're supportive of me and I'm supportive of them. We'll continue to be friends and we'll continue to collaborate with clients. We have different areas of specialty, so I don't think we'll be competing against one another. I just felt like it was time for me, if I was ever going to do this, to do it now." Developing his own brand, Moorhead said, will allow the new law group to focus on growth. "I want to

grow the group and I want to do it under a different model than what we've had," he said.

The Moorhead Real Estate Law Group will operate from Perdido Key to Panama City and Moorhead said he'd love to expand the practice with an office in the area between Panama City and Destin. Moorhead said he sees opportunities to expand the practice in areas where there is great demand for real estate lawyers. "We can bring in more attorneys, but we can also bring in more specialized areas all centered around real estate that would fill any voids we have," he said. "An example would be environmental law, which is a

"In his work with the Home Builders Association, Moorhead advises builders on the many challenges they might face in dealing with governmental regulations, like zoning and building codes, and with the many documents required to development residential communities."

sub-specialty of real estate law. We don't have anyone in our group who specializes in environmental law."

Outside of his daily practice, Moorhead is also the CEO of Clear Title of Northwest Florida, a real estate closing and title company. A separate entity from his law practice, Clear Title has offices in Pensacola, Pace and Pine Forest.

Moorhead also serves as Chairman of the Board of Directors of the Greater Pensacola Chamber of Commerce and General Counsel to the Home Builders Association of West Florida.

In his work with the Home



STEVE MOORHEAD

Builders Association, Moorhead advises builders on the many challenges they might face in dealing with governmental regulations, like zoning and building codes, and with the many documents required to development residential communities.

"In the development industry, we run across the situation where someone may have the right to do something but there's pushback from the community because they don't want it in their backyard," Moorhead said. "So, we're frequently involved in that kind of thing and have developed strong relationships with Escambia County, Santa Rosa County and the City of Pensacola staff to try and deal with those issues in a smart way."

Moorhead moved to Pensacola in the seventh grade and graduated from Woodham High School. He earned his bachelor's degree in accounting from Auburn University and his juris doctorate from the Cumberland School of Law at Samford University. He is rated AV Preeminent by Martindale-Hubbell and has been named a Florida Superlawyer nine times since 2008.

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continues on page 12

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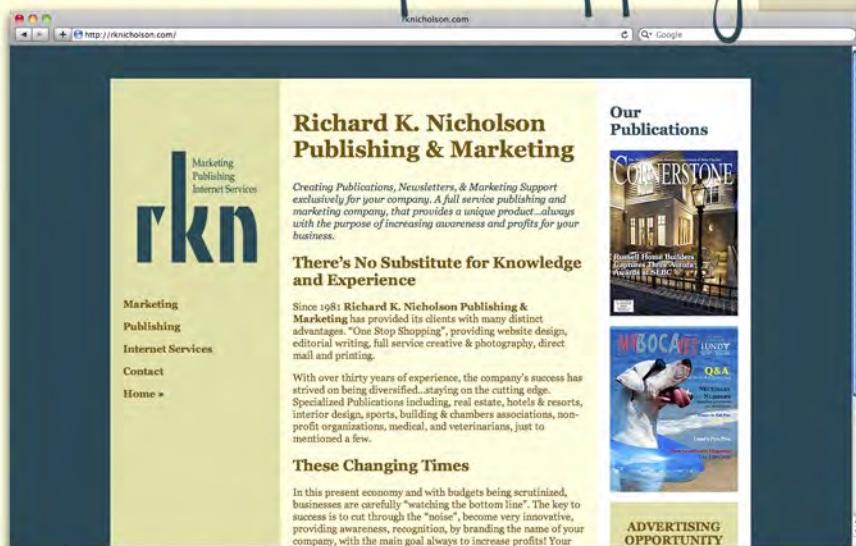
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8K TV: Are American Homes Ready?

Many tech experts are saying 8K TV displays — the next level of high definition — will be superior to even the most elaborate projection systems. And understandably so: 8K TVs offer four times the pixels of a 4K TV and 16 times the number of pixels in a 1080p TV.

That doesn't mean it's time to get rid of your "old" 4K TV. But it does suggest a potential shift in how homes today can be designed to adapt as 8K technology becomes more prevalent in the near future.

Too Early?

Less than seven years ago, 4K flat panel TVs entered the consumer market in the United States. And these days, nearly all TVs over 50 inches are 4K — even though 4K content is still relatively limited for many consumers.

So why even consider 8K at this point if 4K is still getting up to speed? For some, having more pixels and a more powerful processor to "upscale" lower-definition content will be worth the upfront cost: many displays range from \$5,000 to \$13,000 and much more, depending on the size and model.

"Though there's not much [8K] content out there at present, 8K displays can let 4K content really achieve its full promise, mainly because of processing speed and pixel density," says Eric Bodley of Future Ready Solutions, a Florida distributor of connectivity products. "The enhanced sharpness you'll see on larger screens can almost take on a three-dimensional, holographic appearance."

Build with Future Data Needs in Mind

Currently, 8K content is hard to come by — at least in the United States. (In late 2018, television networks in Japan became the first to publicly broadcast 8K channels.) It might be several years before 8K content becomes more widely available.

Even then, the main challenge may still be transporting such a large amount of data efficiently enough to render appropriately for the end user. The issue becomes compounded further as household data demands continue to rise.

"Data consumption will increase by leaps and bounds in the very near future," says Bodley. "And copper wire isn't going to be a long-term solution. It's time to start thinking about fiber optic cable."

To increase a new home's ability to adapt to tomorrow's data-devouring technology, Bodley recommends builders consider installing fiber-optic cable for future use — even if it's not carrying data now, it likely will very soon.

"I think it's easy to just take one category cable out and pull at least a two-strand fiber. Or, if you really want to be future-ready,



[use] four-strand fiber so you have two for networking and one or two for AV. That would be an easy, relatively inexpensive way to hedge your bets on anything you're installing today."

A primary contributor to this post was Ed Wenck, content director for CEDIA, the industry association representing those professionals who manufacture, design and integrate goods and services for the connected home.

Courtesy of NAHBnow.com

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Rural Housing Service Publishes Final Rule to Encourage Single-Close Loans

A final rule by the Rural Housing Service (RHS) published July 22 in the Federal Register will provide increased flexibility for the agency to facilitate and encourage single-close construction loans, which will stimulate new construction, rehabilitation and homeownership in rural areas.

Single-close construction loans allow the borrower to get a construction loan and a permanent loan at the same time. When construction is completed, the loan becomes a traditional mortgage.

The final rule will ease the financial costs of interim construction financing for non-depository lenders (warehouse line of credit lenders or warehouse lenders) by allowing a temporary interest rate higher than the permanent note rate for interim construction financing while removing the requirement for loan modification or re-amortization once construction is complete.

Warehouse lending is a line of credit given to a loan originator. The funds are used to pay for a mortgage that a borrower uses to purchase property. The life of the loan generally extends from its origination to the time it is sold on the secondary market either directly or through securitization.

Additionally, the final rule will allow for the reserve of regularly scheduled principal, interest, taxes and insurance (PITI) payments during the construction period. The RHS will also al-



low single-close loans to be used for the rehabilitation of existing dwellings upon their purchase and eliminate maximum interest rate cap requirements for all single-family home loans. The final rule goes into effect on Aug. 21, 2019.

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

Courtesy of NAHBnow.com

Trump Signs Bill Into Law that Abolishes VA Loan Limits

President Trump has signed a veterans health bill into law that also abolishes the conforming loan limits on VA loans beginning Jan. 1, 2020 for veterans who do not have an outstanding loan guaranteed by the Department of Veterans Affairs.

The VA limit is based on Fannie Mae and Freddie Mac's conforming loan limit, which is \$484,350 in most counties. The Blue Water Navy Vietnam Veterans Act allows home buyers to borrow above this cap without any down payment. Additionally, the bill removes the cap on the

amount the VA will guarantee, which is 25% of the conforming loan limit. This change allows the VA to guarantee 25% of the full loan amount for all loans.

The Congressional Budget Office estimates that VA would guarantee about \$5 billion worth of additional loans a year under this provision.

The bill also temporarily raises fees on some VA home loans by 15-30 basis points.

The primary focus of the legislation extends disability compensation to Vietnam War-era veterans who were exposed to Agent Orange.

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

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New FEMA Risk Rating 2.0 to Determine Flood Insurance Rates

The Federal Emergency Management Agency (FEMA), which oversees and implements the National Flood Insurance Program (NFIP), has initiated a long-term effort to transform the program to make it more consumer friendly and better reflect the actual risks properties face.

Through the new framework, known as Risk Rating 2.0, FEMA intends to create a more accurate and fair calculation of structure-specific risks and improve the policy application process — efforts that it hopes will compel more home owners to purchase flood insurance.

What this will ultimately mean is that FEMA is going to reassess the factors it looks at when calculating flood insurance rates. The shift will move the NFIP from the current practice, which looks at risk across a broad band associated with flood zones and categories of properties to create an individualized picture of each property's risk.

Information used to determine the new rates will include property-specific information, such as distance to the coast or other water source, exposure to different types of flood risk, and cost to rebuild the home, among others. All existing statutory and regulatory requirements, including rate caps on premium

increases, will remain in effect; but in the end, some rates will go up, and some will go down.

A likely scenario could be as follows: Two homes are located in a 100-year flood plain. The first home sits at the landward edge of the zone and faces a low risk from inland flooding and/or storm surge. The second home, located closer to the flooding source, faces a higher risk from both outcomes.

Under the current system, each home owner would pay the same premium regardless of relative flood risks. Under Risk Rating 2.0, the first home owner will likely see their premium fall and the second home owner will face a premium hike. Because the program is still under development, however, it is uncertain how any given property might be affected.

NAHB staff continues to work with FEMA to obtain more information on the extent of the rate changes, how the program will account for mitigation in calculating risk, if there will be any other changes from current practices, and how information about Risk Rating 2.0 will be communicated to builders, home owners and others.

The program will be rolled out in stages beginning with single-family dwellings. While preliminary announcements regarding the program have begun this year, the new rate schedule is not expected to be published until April 2020 and will not take effect until October 2020. Multifamily properties are expected to be addressed in 2021.

For more information — including FAQs developed by FEMA — visit

NFIP Transformation or contact Tamra Spielvogel at NAHB at 800-368-5242 x8327.

NAHB will be working with FEMA staff to develop industry-specific briefings and resources in the coming months. Please continue to look to NAHBNow for further updates as they occur.

Courtesy of NAHBNow.com



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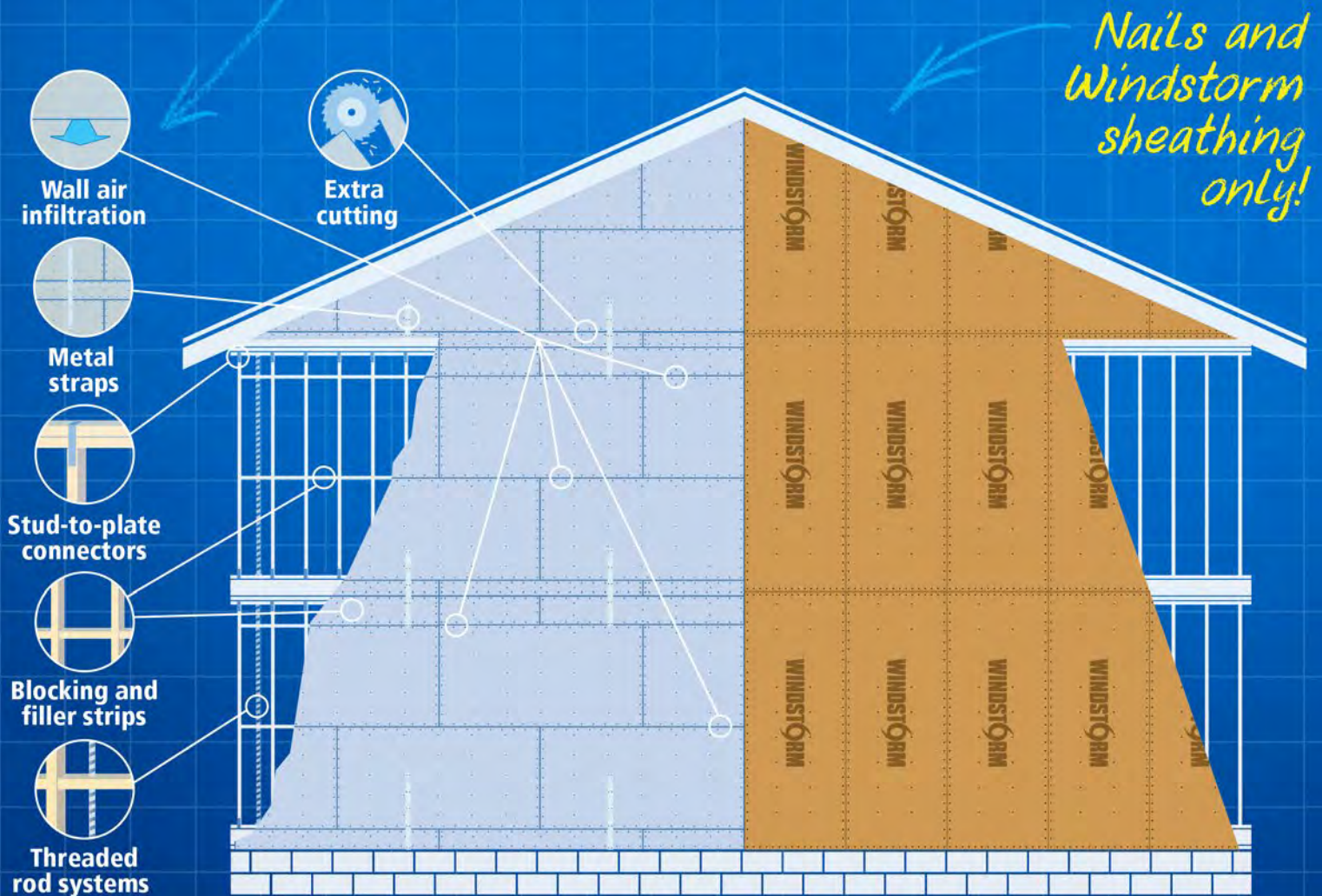


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