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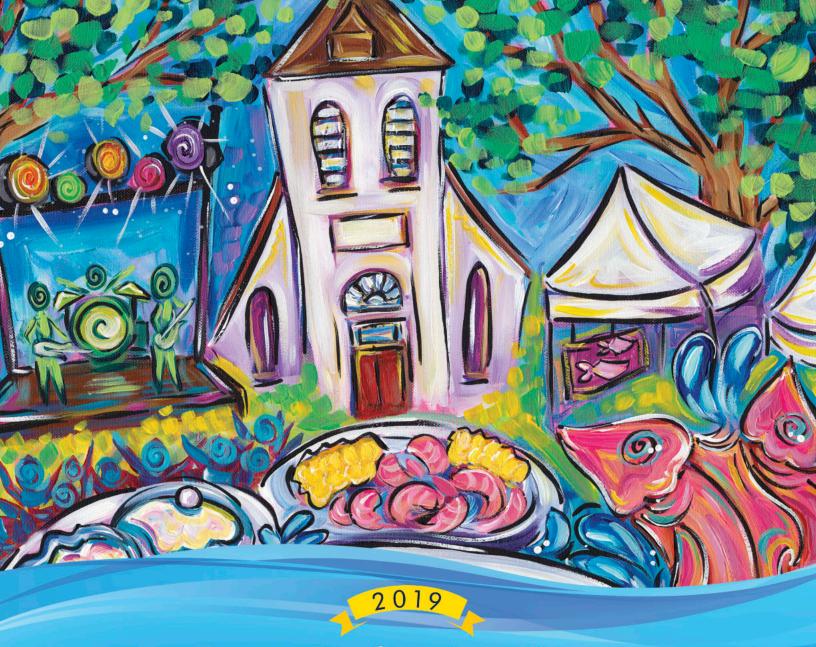
A PUBLICATION OF THE HOME BUILDERS ASSOCIATION OF WEST FLORIDA



Local Option
Sales Tax Is
the Answer
for Santa Rosa
Infrastructure

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SEPT19



Fiesta Seafood Grille at the Pensacola Seafood Festival

Seville Square Downtown Pensacola

Friday, September 27th
5:30 p.m.The Wine Bar on Palafox

Saturday, September 28th

12:00 p.m.	Constant Coffee and Tea
1:00 p.m.	South Market
2:00 p.m.	Big Top Brewery
3:00 p.m.	IQ Eatery
4:00 p.m.	Boneheads

Sunday, September 29th

12:00 p.m	Culinary Productions
1:00 p.m	Alcaniz Kitchen and Tap
2:00 p.m	Classic City Catering
3:00 p.m	Sabai Thai





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Cornerstone

The official magazine of the Home Builders Association of West Florida



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Cornerstone



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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 mehers 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, Chopyright ©, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.

Local Option Sales Tax Is the Answer for Santa Rosa Infrastructure

On October 8, 2019, Santa Rosa County citizens will have a golden opportunity to assure a bright future for their community when they go to the polls to vote on an additional 1/2 cent Local

Option Sales Tax (LOST). It's estimated the new half-penny will generate \$160 million over ten years and provide the dollars needed to improve the county's transportation, drainage, public safety, recreational amenities, and natural resources.

There are many reasons why the sales tax increase represents the best answer to Santa Rosa County's infrastructure challenges. One, an estimated 25 to 30 percent of the tax will be paid by non-residents making purchases of goods and services in the county. Two, unlike impact fees, sale tax monies can be used for the capital improvements that Santa Rosa

County needs most. Three, sales tax dollars can be highly leveraged when combined with federal and state revenue sources.

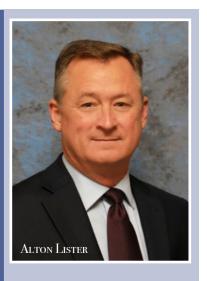
With respect to the flexibility of use for sales tax monies, the chart that accompanies this article draws a sharp contrast between what sales tax dollars can pay for and what impact fees could be used for. By state law (Florida Statutes 163.31801) and related case law, impact fees can only be used to benefit new developments (the so-called "dual rational nexus test"), not projects that are part of the existing infrastructure deficiencies. It's clear that without an increase in the sales tax, Santa Rosa County's most pressing needs will go unmet.

In addition, sales tax dollars are the gift that keeps on giving. When Santa Rosa County voters

approved a half-cent sales tax increase (by 66 percent) on August 30, 2016, they quickly began accruing financial support from non-county sources. For example, the \$4 million in LOST dollars earmarked for 11 priority projects attracted an additional \$9.9 million from federal and state grants – multiplying the original investment by 250 percent. As that process repeats itself with revenue from the additional half-cent being proposed, the potential is there for Santa Rosa County to expeditiously wipe out its infrastructure deficit.

The broad-based sales tax trumps impact fees in another important way as well – sheer dollars generated. Even if Santa Rosa County still had its long-suspended transportation impact fee of \$2,090 per housing unit in place during the 27 months that the half-cent salestax was being collected, the revenue from impact fees (collected on 3,349 home starts) would be just under \$7 million – a far cry from the \$16.6 million that the extra half-cent sales tax generated during that time. And let's repeat: not a penny of the impact fees could be spent on the priority projects.

From these facts, our hope is that Santa Rosa County voters make the right choice on October 8^{th} . A "yes" vote in an investment in your community and the quality of life we all desire. A "no" vote is an opportunity lost.



Why Local Option Sales Tax Is the Best Solution for Santa Rosa County

LEVERAGED PROJECT	LOST FUNDING	STATE/FEDERAL FUNDING	ABLE TO FUND LOST	ABLE TO FUN IMPACT FEE:
HAMILTON BRIDGE RD SIDEWALK	\$90,000	\$210,804	YES	NO
SETTLERS COLONY - (DESIGN)	\$211,230	\$633,689	YES	NO
FLORIDATOWN PARK IMP.	\$125,119	\$50,000	YES	NO
PATTERSON / PACE LANE	\$353,006	\$1,042,224	YES	NO
MARANATHA / CHIPPER LANE	\$297,294	\$891,821	YES	NO
BLACKWATER HERITAGE TRAIL	\$60,000	\$142,474	YES	NO
SETTLERS COLONY - CONSTRUCTION	\$1,345,828	\$3,823,444	YES	NO
RANCHETTES / WHISPER BAY	\$414,410	\$1,243,230	YES	NO
VENETIAN WAY CORONADO DR	\$596,810	\$1,790,433	YES	NO
GODWIN CONNECTOR	\$465,000	\$145,857	YES	NO
PACE LN (SIDEWALK)	\$80,000	TBD	YES	NO
TOTAL:	\$4,038,677	\$9,973,976	Source: Santa	Rosa County

"There are many reasons why the sales tax increase represents the best answer to Santa Rosa County's infrastructure challenges."



HOME BUILDERS ASSOCIATION OF WEST FLORIDA

HOME PRIODUCT EXPO



The 2019 HBA Home and Product Expo proved to be a well-attended success for the Northwest Florida area. Over 90 vendors did a fantastic job of displaying their products at the Pensacola Bay Center. The Expo Awards luncheon and silent auction was a big hit thanks to the donations of the exhibitors. The proceeds will contribute to the many local charities and causes the HBA supports throughout the year. Show Manager Vicki Pelletier, who continues to do a great job for the HBA, deserves a lot of credit for making this event a premier event that thousands of area consumers attend every year. We also appreciate Expo Chairman Ron Castner, of Castner Construction, for his time and effort during the show. His volunteer service is much appreciated and unmatched at the Expo.













CATEGORY I (6X8) RADRock Glendon Spencer



CATEGORY 2 (8X8) Jordan's Rustic Furniture Michael Sweeney



CATEGORY 3 (10x10) - TIE Alpha Closets & Murphy Beds Leslie Halsall



CATEGORY 3 (10x10) - TIE Building Material Outlet Tony Prettyman and Roger Smith



Category 4 (8x16; 6X16; 6X24) Hometown Contractors – David Lamb, Bath Planet Representative and Don Little



Category 5 (10X30; 10X40; 20X20) Alyssa's Etc. Jonathan Chestnut and Tiffany Ellis







EXPO 2019

























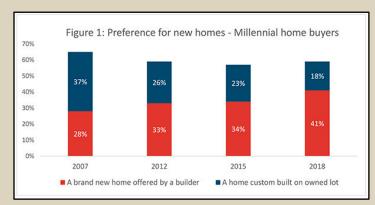
WHERE DO GENERATIONS WANT TO LIVE?

By Benjamin Coomer

NAHB Economics and Housing Policy Group

This article analyzes four NAHB home buyer preference surveys from 2007, 2012, 2015, and 2018 to examine the housing preferences of the generation known as Millennials. This generation of individuals born between 1980 and 1996, simply put, is growing up. Millennials currently range in age from 23 to 39 years old but have similar preferences in many ways to the older generations - Generation X, Baby Boomers, and Seniors. Despite these similarities, the majority of this article focuses on the ways in which Millennials set themselves apart when it comes to home buying preferences. It concludes that, despite a few cases where Millennials' preferences should adjust over time, there are ultimately a good number of interesting areas where Millennials' current differences from older generations reflect unique, lasting preferences for Millennials. A few of the most notable findings follow:

- Keeping in mind that the majority still prefers to live in the suburbs, Millennials increasingly desire to live in the central city.
- Millennials increasingly prefer new homes built for sale over custom-built homes.
- Millennials increasingly desire a set of amenities trash compactors, wet bars, built-in kitchen seating, and exercise rooms.
- While Millennials currently favor whirlpool tubs and central islands with a range more than the older generations, comparisons to similarly-aged groups in past surveys suggests that the preference for these amenities will decline in time.
- When considering the environment in the purchase of a home, Millennials surprisingly have preferences that are very consistent with the older generations and that reflect a falling desirability of environmentally-friendly homes.



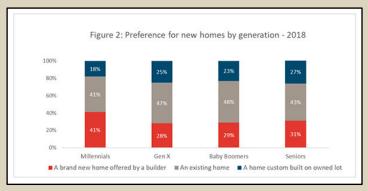
General Housing Preferences

Among general housing preferences, there's a noticeable upward trend in Figure 1 (above) in the percentage of Millennials who desire a new home built for sale offered by a builder, up from 28% in 2007 to 41% in 2018. This increase seems to be at the cost of the preference for a home custom-built on the eventual homeowner's



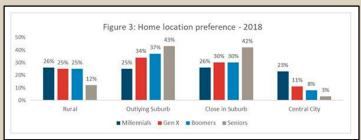
own lot, which falls from 37% to 18% over the same period. Preference for an already existing home hovers around 40% across this time.

How does this compare to the older generations over time? In general, older generations show a similar decline in custom preference while the preference for existing homes shows no underlying trend. However, the other generations hover around 30% who prefer a new home built for sale and offered by a builder, so it's telling that Millennials have a clear upward trend in this preference over time and finish significantly higher than other generations in 2018 (Figure 2).



While this indicates shifting preferences for Millennials, it is still important to realize that the market for housing is heavily tilted towards existing homes, which is almost five times bigger than the market for new homes, according to data from the U.S. Census Bureau and the National Association of Realtors.

Regarding the general location of the home (Figure 3), there is a clear pattern in the 2018 survey in that older generations show less desire to live in a central city, more desire to live in the outlying suburbs, and, to some extent, the close in suburbs.



Continues on page 10

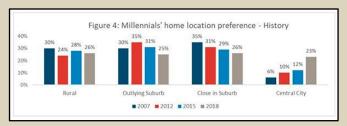
WHERE DO GENERATIONS WANT TO LIVE? From page 09

Looking at millennial preferences over time, there is a clear drop in the desire to live in the suburbs and a sharp increase in desire to live in the central city. In contrast, older generations have generally demonstrated an increasing preference for the suburbs over time.

Although millennials' location preferences are generally similar to older generations in the earlier surveys, their increased preference for a central city location in the more recent surveys appears unique. The allure of city living for millennials jumped from 6% in 2007 to 23% in 2018.

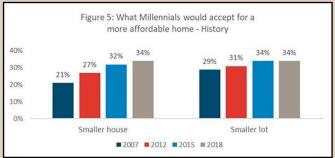
Although the combined total preference for living in the suburbs (outlying or close-in) still outweighs the other locations for millennials, it is not as pronounced as other generations.

In Figure 4, which shows Millennial preferences over time, there is a clear drop in the desire to live in the suburbs and a sharp increase in desire to live in the central city. This contrasts greatly with the older generations, who have generally demonstrated an increasing preference for the suburbs over time. Although Millennials' location preferences are generally similar to older generations in the earlier surveys, their increased preference for a central city location in the more recent surveys appears unique. It's important to keep in mind that, despite the great increase in Millennials' preference for living in the central city, this option is the least popular of the four. The combined total preference for living in the suburbs (outlying or close in) still outweighs the other locations for Millennials, although it is not as pronounced as the older generations.



The jump from 12% who prefer to live in the central city to 23% for Millennials in Figure 4 is not only large, but (as shown in the Appendix available under "Additional Resources") statistically significant.

Another trend is evident in what Millennials would accept to make their homes more affordable. In Figure 5, Millennials' willingness to accept a smaller house is clearly increasing, as is their willingness to accept a smaller lot to some extent. This doesn't set this generation apart, however, as this largely conforms to the trends of older generations in Figure 6, with only Seniors failing to show increased willingness to accept a smaller house between 2007 and 2018. Small samples in this oldest generation can cause issues interpreting the results, however.



Final ESA Rules will Streamline the Permitting Process

In a victory for NAHB, the Trump administration today released final rules updating the Endangered Species Act (ESA) Section 7 Consultation requirements and new regulations governing the designation of critical habitat that will improve the overall efficiency of the ESA's permitting process and make compliance less onerous for home builders and developers.

"These regulatory changes will streamline the cumbersome and bureaucratic permitting process and allow federal regulators to spend more time on species preservation rather than creating red tape," said NAHB Chairman Greg Ugalde.

Builders and developers whose projects may affect endangered species or designated critical habitat for those species and that also require a federal permit (typically for working in wetlands) trigger the ESA's Section 7 consultation process, which means they must first consult with the U.S. Fish and Wildlife Service (FWS) or the National Oceanographic and Atmospheric Administration (NOAA) before they start construction. This process usually results in permitting delays, project reconfiguration, and possibly the loss of buildable lots.

The final rules announced today will streamline the consultation process by encouraging FWS and NOAA to agree upon a set of general requirements that permittees must meet when the impacts on species will be minimal rather than requiring the federal agencies to perform an individual analysis for each proposed activity, thus shortening the wait for approvals.

The rule also requires FWS and NOAA to clearly specify what information the developer or builder must supply so the agencies can complete their review.

These regulatory changes should help eliminate some of the uncertainties and time-consuming and often unnecessary permitting delays that have plagued the Section 7 consultation process since its inception.

The other significant rule change concerns the regulatory definition of "destruction or adverse modification" of critical habitat. Here, the administration removed the controversial language that held developers and builders responsible if federal regulators determined their construction activities could delay the development of habitat features that species need — even if those habitat features were not found on their property. This change will better ensure that any habitat that is protected is actually of use to the species.

For additional information, contact $\underline{\text{Michael Mittelholzer}}$ at 800-368-5242, x 8660.



Players Na	ımes, Handicap and Email
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- · Company recognition in Cornerstone

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Will be Secured Without Payment



Silent Auction Donation (Valued at over \$100) Company recognition in Cornerstone

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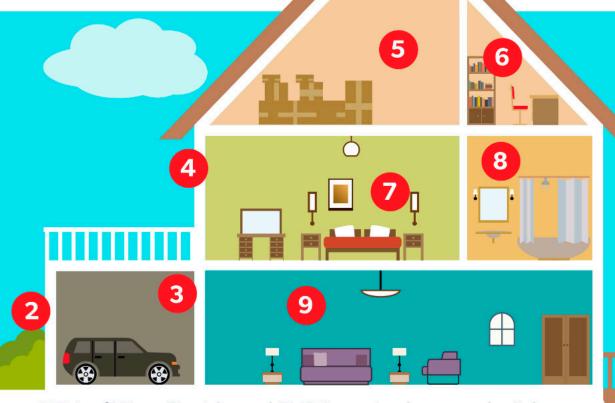
Prize Sponsor - \$150 (Limited to 4)
Company recognition in Cornerstone

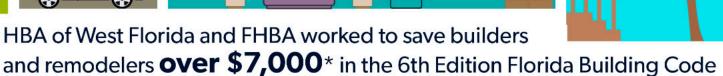
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1. Guard Measurement = \$1,500 Reduces horizontal distance from 36 to 24 inches



4. Stucco = \$1,100
Reduced time between coats
and curing from seven days per
ASTM 926



7. Custom Doors = \$500 Provides criteria for custom one-of-a-kind doors (FBC-B & R)



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



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



8. Shower Liner = \$75
Reinstates exception to shower
liner on SOG (FBC-R & P)



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



6. Mechanical Ventilation = \$75 Reduced from 5 ACH to less than 3 ACH



9. Door Swing = \$750
Revisions permitting doors to outswing over egress, two risers, and an exception for landings

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

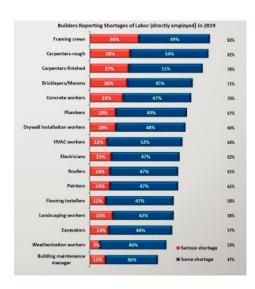
*Approximate cost savings per house/lot impacted.

To learn more on how we saved you money and how we continue to work hard on the 7th Edition of the Florida Building Code, go to www.WestFloridaBuilders.com or www.fhba.com or call 850.476.0318.

Labor Shortages Still Hurting Affordability

Labor and subcontractor shortages remained widespread in July and continue to impact the industry in a number of ways — including putting additional upward pressure on new home prices — according to a recent survey conducted by NAHB.

The survey listed 15 specific occupations, and for each one, builders reported widespread shortages of varying degrees, ranging from a low of 47% for building maintenance managers to a high of 83% for framing crews.



Labor shortages in 14 occupations were either unchanged or even more widespread than they were at this point last year. The share of builders reporting a shortage of rough carpenters ticked down one percentage point, but remains at a whopping 82%.

The same survey asked builders about the effects labor shortages may be having on their businesses. At least three out of four respondents reported that a dearth of workers is:

- Causing builders to pay higher wages/subcontractor bids (87%);
- Making it difficult to complete projects on time (81%);
- Making it harder to find subcontractors with well-trained employees (79%); and
- Forcing builders to raise home prices (75%).





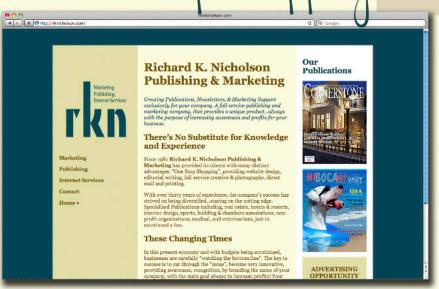
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Membership Profile



Tadlock Roofing

Joe Hoffman 185 W. Airport Blvd., Suite C Pensacola, FL 32505 850-542-3747 | www.tadlockroofing.com



Since 1980, Tadlock Roofing has been serving Florida residents. Tadlock Roofing was one of America's Top 100 roofers by Roofing Contractor magazine.

Tadlock Roofing serves residential and commercial roofing customers in Pensacola and the surrounding areas including Escambia, Santa Rosa and Okaloosa.

It's important for Tadlock to be a member of the HBA of West Florida, because at Tadlock Roofing it's important to us to establish and nurture relationships with community members.

In Joe's spare time along with his wife, they enjoy living an active lifestyle that includes weight lifting, cycling, paddle boarding and chasing their six rescue dogs.

Georgia Judge Sinks Obama-Era WOTUS Rule

In an important win for NAHB and the housing community, the U.S. District Court for the Southern District of Georgia on Aug. 21 filed a carefully worded 85-page decision that dismantles the Obama-era 2015 waters of the U.S. (WOTUS) rule. This is the first court to find that the

substance of the 2015 rule violates the Clean Water Act (CWA).

NAHB, with our coalition, intervened in this case in 2018 to support the 11 states that initially filed suit in Georgia.

The court decision remands the 2015 WOTUS rule back to the Environmental Protection Agency and the U.S. Army Corps of Engineers to fix it. However, the court did not vacate the rule.

As a result, 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.

The agencies are working to repeal the 2015 WOTUS rule and have proposed a new WOTUS rule that NAHB expects will be finalized by the end of the year.

NAHB supports the proposed rule, which would clarify the extent of federal oversight and correct the vast overreach of prior rules. Once finalized, builders and developers will be better able to determine for themselves whether they will need federal permits for construction activities.

And, because the proposed rule narrows the extent of federal jurisdiction by excluding isolated water bodies, "ephemeral" waters that only form in response to rain, and most ditches, builders should require fewer CWA permits for isolated or temporary wetlands or water bodies.

The judge presiding in the U.S. District Court for the Southern District of Georgia held that the 2015 WOTUS rule violates both the CWA and the Administrative Procedure Act

(APA). Specifically, she found that:

- The CWA prohibits labeling all interstate waters as WOTUS. The interstate waters argument is one that NAHB has been making to the agencies for years.
- The agencies' assertion of jurisdiction over tributaries "is an impermissible construction of the CWA" because it captures water bodies that do not have a significant nexus to navigable waters.
- The adjacent waters jurisdiction is unlawful both because it is based off the unlawful tributary definition and because it uses "overbroad" geographic/distance limits that don't guarantee a physical connection or other significant nexus to navigable waters. Specifically, the court explained that the 2015 WOTUS rule's adjacent water tests allows the agencies to regulate "drains, ditches and streams" adjacent to non-navigable tributaries and "remote from any navigable in fact water," which former U.S. Supreme Court Justice Kennedy stated was impermissible.
- The 2015 rule works a "vast expansion of jurisdiction over waters and land traditionally within the states' regulatory authority," which "cannot stand absent a clear statement from Congress in the CWA. Since no such statement has been made, the WOTUS rule is unlawful under the CWA."
- The agencies violated the APA because the 2015 rule was not a "logical outgrowth" of the proposed rule. In other words, the agencies did not provide the public with a fair notice of the substance of the final rule.

For more information, contact <u>Tom Ward</u> at 800-368-5242 x8230.

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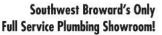


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WINE NOT?!

"I cook with wine, sometimes I even add it to the food." — W.C. Fields

Wine rooms—often decked-out with exotic woods, glass walls, or even a tasting room—are catching up to media & bonus rooms as a "must-have" amenity for today's buyers.

The 2019 Edition of the National Association of Home Builders' What Home Buyers Really Want survey indicates that 28% of home buyers with an annual household income of \$150,000 or more rate wine cellars as desirable (17%) or essential (11%).

We've found that even non-drinkers are enticed by the look of a wine room, as it conveys the impression of an owner with discerning, distinguished tastes.

In addition, it's been reported that Homebuyers who don't even collect or drink wine are incorporating them into their homes, as they feel it might positively affect future resale value.

As consumption of wine grows nationally, so does the appeal of a wine-specific space. It is no longer relegated to the cellar or out-of-sight storage, it's now a sought-after feature, and the home's showpiece. Not only is there a desire to create a functional space for the safe storage and display of bottles, but todays wine room is the "jewel" of the home; often a work of art, and a reflection of the owners personal taste. For homebuilders, incorporating a showcase wine area doesn't have to break the bank.

Here are some of our top tips to create this highly-desired feature, regardless of a luxury building budget, or economyminded starter plan.





Luxury Budget: Custom built-in wine room, featuring storefront glass doors, with floor-to-ceiling suspended racking, fabulous spotlighting and opulent finishes (2 photos bottom left).

Moderate Budget: Built-Into a planned recess; such as space under stairs or utilizing an oversize closet. Pre-fabricated wood racking & cabinets, with glass or iron detail doors.



Budget Friendly: Ready-made bottle holders mounted above cabinets, furniture console or decorative piece. Your model merchandiser plays a key role in creating this apportioned space, conveying the concept of a wine center, without the sizeable expense.



Article Courtesy of:
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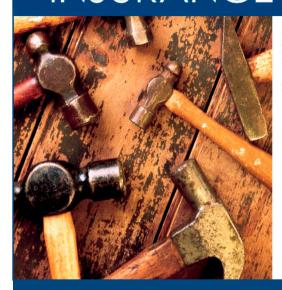
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- 4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.
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- 6. They are strong supporters of local and state PACs and BUILD-PAC.
- 7. They are a major source of non-dues revenue through sponsorships, advertising, etc.
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In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of members in addition to keeping members active with the association. Anyone is eligible for Spike status. On Spike credit is awarded for each new member recruited and an additional credit is awarded for that new member's renewal on or before their anniversary date. If you help to retain a member, you are eligible to receive a half point for each member.

Spike Club Levels

Spike Candidate	1-5 credits
Blue Spike	6-24
Life Spike	25-49
Green Spike	50-99
Red Spike	100-149
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Jack McCombs	296

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Edwin Henry	199
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Bob Boccanfuso	163.5

Red Spike	100 Credits
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Oliver Gore	111.5
Ron Tuttle	104

Green Spike	50 Credits
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David Holcomb	93
Doug Sprague	86
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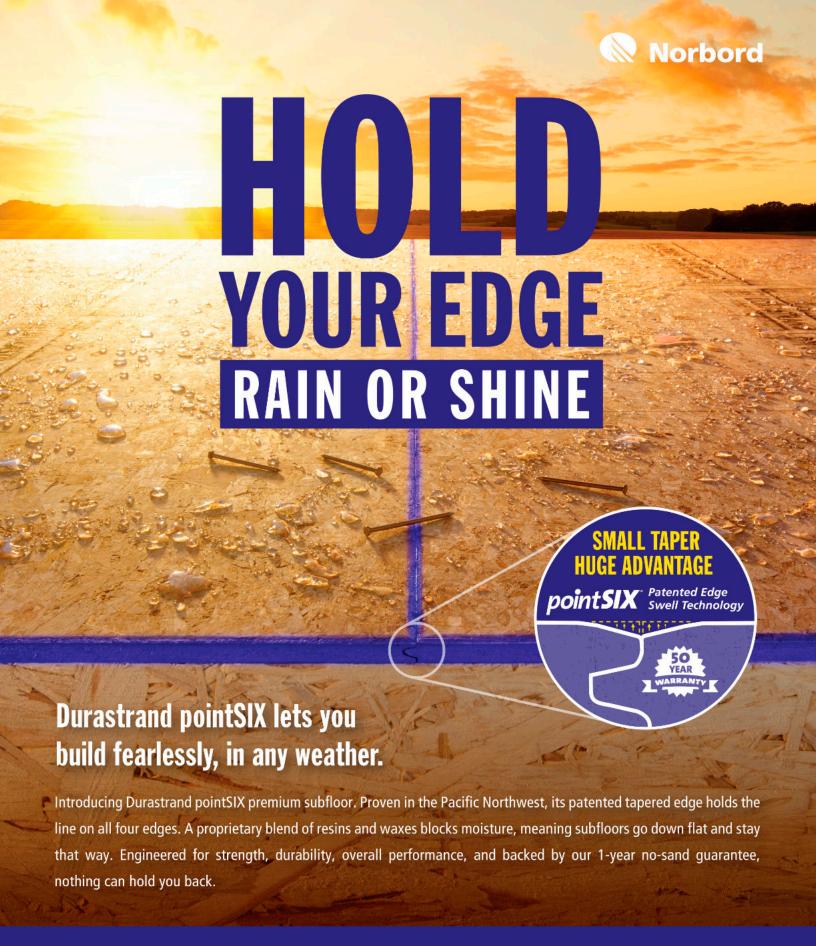
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