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Your HBA is
Working to
Make Housing
a Local Priority

PAGE 5

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CORNERSTONE COLUMNS

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REGULATIONS ACCOUNT FOR 24.3 PERCENT OF THE FINAL PRICE OF A NEW HOME

Your HBA is Working to Make Housing a Local Priority

As a home builder, I am proud of the quality and product I provide to my customers. As members of the Home Builders Association of West Florida (HBA), I am sure you're also proud of the work that you do to provide housing for your customers, whether you're a subcontractor, supplier, Realtor or banker. Housing should be a priority where all people have access to decent, affordable housing. However, it's getting tougher to provide affordable housing when our industry is the target of calls for impact fees from people who already have a home as well as the Editorial Board of the Pensacola News Journal.

According to the National Association of Home Builders (NAHB) research shows that, on average, regulations imposed by government at all level account for 24.3 percent of the final price of a new single-family home built for sale. Every time a local government raises construction costs by, for example, increasing the price of construction permits or impact fees, the cost of building a house rises. In fact, the final price of the home to

the buyers will usually go up by more than the increase in the government fee. This is because each time construction costs increase other costs such as commissions and financing charges automatically rise as well. As a result, most cost increases are passed on to the buyers with additional charges. The size of these charges depends both on the type of fee/cost increase and when it is imposed in the development/construction process. NAHB estimates that the add-on charges range from 0 percent if a fee is imposed directly on buyers to 40 percent if cost is incurred when applying for site development approval (see Table above). So that for every \$1 increase in fees incurred, for example, when acquiring a building permit, the final price of a new home to its final customer rises by \$1.22. Alternatively, every \$818 increase in fees results in a \$1,000 increase in house prices.

We have a lot shortage and an inventory problem in Escambia and Santa Rosa Counties. For example, in Santa Rosa County, with the inventory of available homes is down 57 percent since 2010, the under-supply is driving home prices 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 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.

Continues on page 06



ALTON LISTER

Additional Charges Passed on to Home Buyer Based on When a Regulatory Cost is incurred	
0.0%	cost imposed directly on buyer at closing
19.2%	cost incurred during construction
21.7%	cost incurred at the start of construction
22.3%	cost incurred when building permit acquired
37.7%	cost incurred during development
40.2%	cost incurred when applying for site development approval

“... research shows that, on average, regulations imposed by government at all level account for 24.3 percent of the final price of a new single-family home built for sale.”

EPA Repeals Obama-Era WOTUS Rule

In a positive development to resolve years of uncertainty over where federal jurisdiction begins and ends, the Environmental Protection Agency today rescinded the Obama-era “waters of the U.S.” (WOTUS) rule.

“NAHB commends the EPA and U.S. Army Corps of Engineers for repealing the 2015 WOTUS rule that vastly expanded federal overreach over water and land use by regulating man-made ditches and isolated ponds on private property,” said NAHB Chairman Greg Ugalde.

“By repealing the 2015 rule, the EPA and Corps have finally provided consistency among all 50 states, which will make the federal permitting process more predictable and affordable,” he added. “Now, the agencies need to finalize a new definition that restores common sense to the regulatory process by respecting states’ rights and balancing economic and environmental concerns.”

The 2015 WOTUS rule has been subject to several legal challenges that halted its implementation nationwide. Last month, the U.S. District Court for Georgia issued a decision finding that the substance of the rule violates the Clean Water Act. The court remanded the rule back to the agencies to fix it.

Prior to EPA’s repeal announcement, the Obama-era rule was in effect in 22 states and the District of Columbia, and the previous regulations issued in 1986 were in effect in the remaining 28 states. The EPA decision means the 1986 rule will now be in effect in nationwide until a final replacement rule is issued.

The Trump administration has proposed a new WOTUS rule that NAHB generally supports. The proposed rule 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 Clean Water Act permits for isolated or temporary wetlands or water bodies.

For more information, contact Evan Branosky at 800-368-5242 x8662.

Courtesy of NAHBNow.com



Your HBA is Working to Make Housing a Local Priority

From page 05

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. 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.

What will it take to re-establish housing as a top local priority?

Give Housing Renewed Prominence

One of our most important efforts will be to give housing renewed prominence and assure that the public, local elected officials and policy makers recognize its importance. The positive contributions that homeownership makes to our community is proven.

Create More Affordable Housing

Because most Americans are well-housed and most of the population own their own homes, it’s easy to lose sight of the fact that for many families, homeownership is still an impossible dream.

Enact Pro-Housing Ordinances

We must create an awareness of how overregulation and unnecessary requirements affect housing production and thereby weaken the entire economy. Local governments must provide initiatives to reduce the barriers to affordable housing. We must also reasonably balances protection of trees, mitigation costs and the rights of property owners.

Admittedly, it will not be easy to achieve these important goals in such a short time. But with hard work and perseverance we can make housing a local priority, now and in the years to come.

Deconstruction: Un-building for the Future

Builders build homes to last. Residential buildings may last a long time — even 100 or more years — if properly maintained.

The median age of housing stock in the United States is 37 years, with homes in the Northeast (New York, Massachusetts and Rhode Island) averaging more than 50 years. At some point, most older structures will be replaced with new homes that are more energy efficient and are a better fit for the modern home owner’s needs.

Many of these older homes have components that still have valuable life. A 2007 NAHB study looked at the average life expectancy of home components and found many could last the lifetime of the home or longer.

Demolition is the most common way of removing an old structure but results in the materials going to the landfill. Deconstruction is the systematic disassembly of a building. This technique can be used for some or all of a building teardown to salvage usable materials and reduce waste.

Deconstruction can take the form of:

- A straightforward stripping out of cabinetry, fixtures, doors and windows
- Taking out hardwood floors plank by plank; and/or
- Manually taking apart the building frame

These materials can then be reused for a remodeling project, installed in a new home or recycled into another product.

Some benefits of deconstruction and salvage for developers, builders and remodelers include:

- Avoid disposal costs of demolition waste
- Avoid transportation costs of waste when salvage companies remove the materials from the site
- Save money through on-site reuse of materials
- Earn money through sale of the recovered materials
- Earn points in green building certification programs such as the National Green Building Standard (NGBS)

It may take longer to carefully dismantle a home than to take a sledgehammer or wrecking ball to it, so why take the time and possibly slightly higher expense? Some jurisdictions (such as Portland, Ore.) require it for certain homes, and some may offer expedited permits. Others will not accept some construction and demolition (C&D) materials for landfill disposal.

There is also demand for these materials,

particularly for wood beams, wood flooring and old bricks. Builders can gain access to old-growth wood, which is denser and may be more resistant to decay or damage than modern wood products. These wood products — doors, window frames, flooring and framing materials — can be refinished and installed in a home for another 100 years.

If you are looking to replace an older home, consider deconstruction and evaluate if it makes sense in your market. The Environmental Protection Agency (EPA) has created a Deconstruction Rapid Assessment tool to help you evaluate your project. Look for deconstruction specialists in your area to contract with if you do not want to take on the disassembly work. Find salvage organizations to sell the materials to, or connect with builders or home owners directly who are looking to give the good bones of an old house new life.

Courtesy of NAHBNow.com

Home Component	Life Expectancy (yrs)
Brick	100+
Wood flooring	100+
Stone flooring	100 (w/proper maintenance)
Concrete or cast-iron pipes	100+
Copper gutters/downspouts	50/100+
Kitchen Cabinets	50





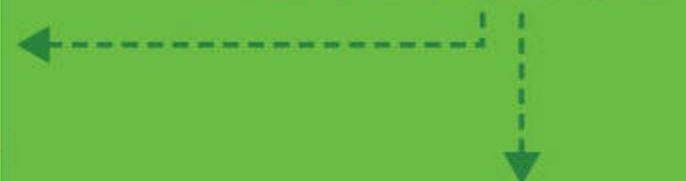
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9. Door Swing = \$750
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FHBA also stopped issues from passing, which resulted in additional builder savings: Flood Provisions = \$10,000, Irrigation = \$1,000, and Water Saving Fixtures = \$250.

*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.

New Home Sales Post Solid Gains in August



Sales of newly built, single-family homes increased 7.1% to a seasonally adjusted annual rate of 713,000 units in August off a revised upward reading in July, according to newly released data by the U.S. Department of Housing and Urban Development and the U.S. Census Bureau. On a year-to-date basis, new home sales for 2019 are 6.4% higher than the same period in 2018.

“With job growth continuing and lower interest rates in place, builders report rising confidence levels and this is reflected in today’s solid sales report,” said NAHB Chairman Greg Ugalde.

“We have seen a general rebound in the

housing market since spring, as sales, starts and permits have all registered gains,” said Danushka Nanayakkara-Skillington, NAHB’s AVP for Forecasting and Analysis.

“However, affordability remains a factor because buyers can’t benefit from lower interest rates if they don’t have the money for a downpayment.”

A new home sale occurs when a sales contract is signed or a deposit is accepted. The home can be in any stage of construction: not yet started, under construction or completed. In addition to adjusting for seasonal effects, the August reading of 713,000 units is the number of homes that would sell if this pace continued for the next 12 months.

The inventory of new homes for sale was 326,000 in August, representing a 5.5 months’ supply. The median sales price was \$328,400. The median price of a new home sale a year earlier was \$321,400.

Regionally, and on a year to date basis, new home sales are 11.7% higher in the South and 7.8% higher in the West. Sales are down 16.5% in the Northeast and 10.5% in the Midwest.

Courtesy of NAHBNow.com



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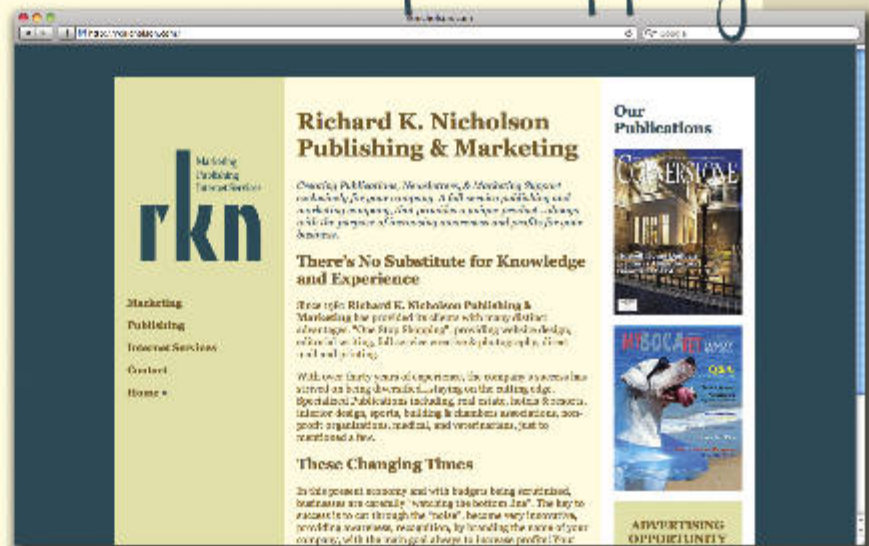


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Department of Labor Heeds NAHB Concerns in Raising Overtime Threshold



In a victory for NAHB, the U.S. Department of Labor heeded our concerns when issuing a final rule that will raise the overtime salary limit from \$455 per week to \$684 per week, which is equivalent to \$35,568 per year for a full-year worker.

This means that any professional, administrative and executive employees making less than \$35,568 would be due time and a half if they work more than 40 hours a week.

The overtime threshold was last raised in 2004 and the Labor Department said the final rule will make 1.3 million American workers eligible for overtime pay under the Fair Labor Standards Act.

In crafting the final rule, the Labor Department acknowledged NAHB's views by quoting an excerpt from NAHB's comments: "By continuing its current practice of engaging the regulated community . . . [the Labor Department] will receive timely and important information as it moves forward with proposed updates in the future."

During the Obama administration, NAHB was successful in defeating the 2016 Obama-era rule, a much more onerous proposal that would have raised the overtime threshold to \$47,476. Such a drastic jump would have resulted in real hardship for the nation's small business community. NAHB was also concerned with the Labor Department's proposal to implement automatic salary updates going forward.

NAHB joined other business groups in filing a lawsuit challenging that rule. As a result, a federal court first issued a nationwide preliminary injunction against the rule and, ultimately, a decision invalidating the final rule. The

Labor Department appealed that decision, but it is currently stayed pending this most recent rule-making.

In the current final rule, the Labor Department rejected requests to implement an automatic update process for future salary thresholds and declined to set a fixed schedule for review. NAHB had argued in its 2019 comments that the Labor Department should retain the notice-and-comment rule-making process when setting future salary thresholds and the agency noted our concerns on this point.

The final rule also:

- Leaves untouched the standard duties tests for determining whether a worker would be subject to overtime;
- Raises the total annual compensation level for "highly compensated employees" from the currently enforced level of \$100,000 to \$107,432 per year;
- Allows employers to use non-discretionary bonuses and incentive payments (including commissions) that are paid at least annually to satisfy up to 10% of the standard salary level, in recognition of evolving pay practices; and
- Revises the special salary levels for workers in U.S. territories and in the motion picture industry.

The final rule will be effective on Jan. 1, 2020.

More information about the final rule is available here. For questions, contact Felicia Watson at 800-368-5242 x8229.

Courtesy of NAHBNow.com

How Millennial Layout Preferences Differ From Other Generations

Millennials are more inclined to want features such as two-story homes, open layouts, and a greater number of bedrooms and bathrooms than other generations, according to

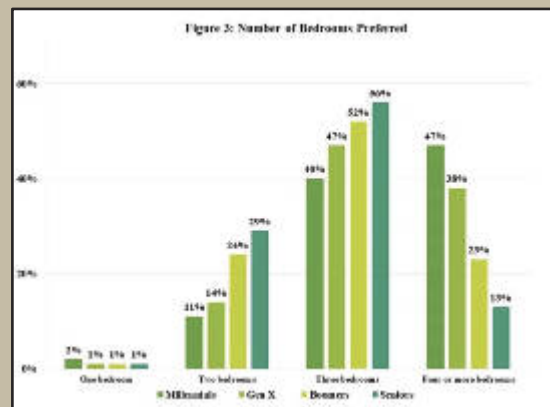
data from NAHB's "What Home Buyers Really Want" report. The report is based on a survey of prospective and recent home buyers about the preferences they want in a home and community.

Additional space is important to millennials, who have an eye toward homes with at least three bedrooms (87%) and two bathrooms (86%). These home buyers also want a half basement (36%) or a full basement (37%), and prefer open kitchen and dining room layouts (50%) and family room and dining room layouts (43%) more so than older home buyers.

What they don't tend to want are single-story homes (35%) — which, in contrast, are much more popular with boomers (80%) and seniors (74%). Three-bedroom homes are also popular among boomers (52%) and seniors (56%), but interest in four bedrooms or more drops for these generations — to 23% and 13%,

respectively — and increases for millennials.

NAHB economist Carmel Ford attributes millennials' increased interest in additional bedrooms to potentially accommodating growing families. Read more about millennial layout preferences in this Eye on Housing post.



Vast Majority of Americans Cite Growing Housing Affordability Problem As a Crisis

Four out of five American households believe the nation is suffering a housing affordability crisis, and at least 75% report this is a problem at the state and local level as well, according to a new nationwide survey conducted by Morning Consult on behalf of NAHB.

“Housing affordability is near a 10-year low, and this poll confirms the challenges hard-working families face to keep housing within reach as rising costs continue to outpace wage growth,” said NAHB Chairman Greg Ugalde.

“Policymakers must roll back inefficient zoning rules, costly impact fees and outmoded land development regulations that are driving up housing costs, contributing to the mounting lack of affordable housing and hurting middle- and low-income households.”

More than 19,800 adults were surveyed in August to assess the public’s attitude on whether a lack of affordable housing is a problem in their neighborhoods, cities, states and nationwide. The poll cuts across partisan, regional, demographic and socioeconomic lines. Among its key findings:

80% of all respondents believe that a lack of affordable housing is a problem in the United States.

78% believe this is an issue in their state.

75% cite housing affordability as a concern in their city, and 76% say it is an issue in their county.

A similar poll conducted in late November reveals that the housing affordability situation is worsening. Nationwide, 73% of respondents reported at the end of last year that a lack of affordable housing is a problem, 68% said this is an issue in their state, and 54% cited housing affordability as a concern in their neighborhood.

Asked about potential solutions to the housing affordability problem, respondents in the August poll expressed modest-to-strong support for several policy prescriptions put forth by various candidates for federal elected office.

For example, 64% said they would support a proposal to expand government programs to increase the supply of affordable rental housing. This was followed closely by 62% who said they would support a proposal to provide grants to families in areas historically affected by housing discrimination to assist with a downpayment on a home.



And 57% said they would support a proposal to increase taxes on the richest Americans to pay for construction and rehabilitation of more rental housing that is affordable to lower-income households. More than half of the respondents — 52% — said they would support a proposal to reduce

regulations, such as restrictive zoning and permitting procedures, that increase the costs of constructing new homes.

The poll is also consistent with the latest findings from NAHB’s Housing Trends Report for the second quarter of 2019, which finds that 80% of buyers say they can afford to purchase fewer than half of the homes available in their local markets.

When asked which of the two major political parties is more likely to take action to reduce the cost of housing in the United States, respondents gave the edge to the Democratic Party (36%) over the Republican Party (21%). Another 24% said neither party, and 18% said they didn’t know or weren’t sure.

This national survey of 19,801 adults was conducted Aug. 9-24, 2019, by the polling firm Morning Consult. It has a margin of error of + or - 1%.

Courtesy of NAHBNow.com

Voluntary, Market-Driven Solutions Best Approach to Boost Energy Efficiency

The National Association of Home Builders (NAHB) told Congress in late September that it wants to work as a partner with officials at all levels of government to encourage energy efficiency, but also stressed that it is urgent that housing affordability is not jeopardized in the process.

Testifying on behalf of NAHB before the House Energy and Commerce Subcommittee on Energy, Arn McIntyre, a green builder from Grand Rapids, Mich., urged Congress to promote voluntary, market-driven and viable green building initiatives.

“These programs lower total ownership costs through utility savings as well as provide the flexibility builders need to construct homes that are cost-effective, affordable and appropriate to a home’s geographic location,” said McIntyre.

New home construction is much more energy efficient than existing construction because of better insulation, energy-efficient appliances and HVAC equipment, and other improvements stemming from compliance to more modern and stringent building codes. Therefore, McIntyre said it would make no sense to apply even more costly and rigorous energy conservation requirements to new homes.

“Targeting new homes would harm housing affordability and encourage people to remain in older, less energy-efficient homes. In turn, this would result in higher energy usage, higher greenhouse gas emissions and lower standards of living,” McIntyre said. “Improving the energy efficiency of the 130 million homes built before 2010 that are much less energy efficient than today’s new homes is a much more effective approach to reduce carbon emissions and achieve energy savings.”



McIntyre also emphasized the following points to lawmakers:

- Climate change mitigation programs that recognize and promote voluntary-above code compliance for energy efficiency have a proven track record and demonstrate that mandates are not necessary.
- Mandating net zero or near net zero energy emissions or usage is extremely difficult, costly and impractical in most if not all of the nation.
- Any federal intrusion into the building codes adoption process could have a dramatic impact on each states’ ability to implement the codes that best fit their jurisdiction.
- Incentives play an important role in providing home owners a cost-effective way to invest in energy efficiency.
- Any federal mandates would have a negative impact on housing affordability and will prevent healthy competition in the marketplace.

Courtesy of NAHBNow.com

TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

1. They support the industry at the local, state and national levels.
2. They volunteer time, talent and treasure to help the association accomplish its goals.
3. They recruit their colleagues & business contacts to become members.
4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association’s mission.
5. By doing so, you increase the value proposition for all membership in our HBA.
6. They are strong supporters of local and state PACs and BUILD-PAC.
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?



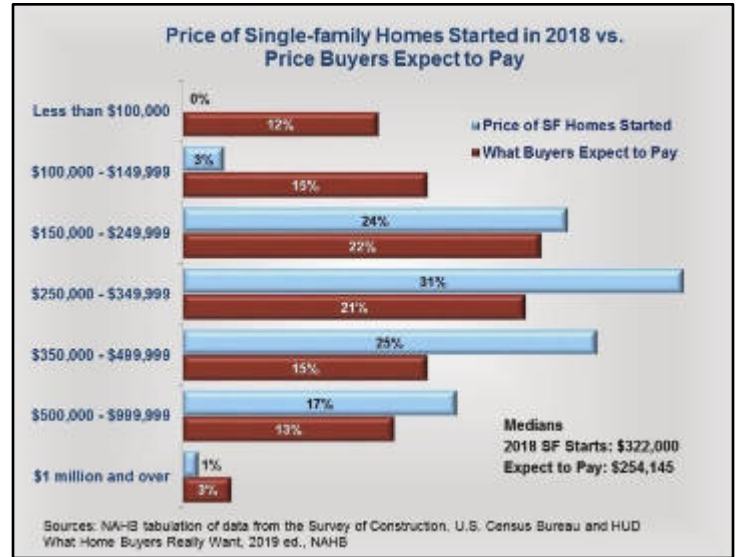
Big Gap Between Home Prices and Buyers' Expectations

New data released by the U.S. Census Bureau and the Department of Housing and Urban Development, combined with recent NAHB survey data, show a mismatch between the actual prices of new homes and the prices buyers expect to pay — providing further evidence of a growing housing affordability problem.

NAHB tabulation of the government data reveals that the median sales price of new single-family in 2018 was under \$322,000. Nearly three quarters of them (73%) were priced between \$250,000 and \$1 million. Just 3% were less than \$150,000, and none were under \$100,000.

In contrast, the 2019 edition NAHB's What Home Buyers Really Want (based on a 2018 survey of approximately 4,000 recent and prospective buyers) showed that the median price buyers expect to pay is about \$254,000. Fewer than half expect to pay \$250,000 to \$1 million. Just over one-quarter (27%) are looking to pay less than \$150,000, and 12% want to pay less than \$100,000.

Further analysis by NAHB senior economist Paul Emrath in this Eye on Housing blog post indicates that factors such as the ongoing shortages of labor and lots, along with escalating regulatory costs, have made it difficult to impossible to produce a new home at these lower price ranges.



This is forcing a significant share of buyers into the market for existing homes only. However, the market for existing homes has been very tight recently. The months' supply of existing homes reported by the National Association of Realtors has been consistently under 4.5 for over two years.

Courtesy of NAHBNow.com

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4 High-Performance Building Tips for Builders

The Southeast Building Conference (SEBC), hosted by the Florida Home Builders Association (FHBA), is the largest building industry trade show in the southeast. NAHB presented the first session “Where Building Science and Resiliency Intersect,” with Houston-based builder Jeff Hunt and Stephanie Thomas-Rees of the Engineered Wood Association, and NAHB Chief Economist Dr. Robert Dietz provided an update on recent challenges to housing affordability.

Several education sessions focused on high-performance building, including these four important takeaways:

Several education sessions focused on high-performance building, including these four important takeaways:

- **The importance of being able to translate the energy efficiency of a home to buyers in the selling process.** Market energy efficiency as something people will understand. The average kBtu/ft²/yr generated by an energy model doesn't speak to most people, just like people don't buy a car based on the cost per seat.
- **How to measure the flush performance of a toilet**, which may be more important to home owners than water efficiency. The voluntary, independent Maximum Performance (MaP) Testing program provides a score that represents the amount of solid waste (in grams) that is taken care of in a single flush. Its research shows that 99% of uses are 350 grams or less. EPA's WaterSense program certifies products to both water efficiency and performance standards,



and has set a score of 350 as the minimum threshold in their pass/fail requirements for toilet certifications.

- **There is an energy penalty for locating ductwork in unconditioned attics.** Ductwork can constitute 40% of the surface area of the attic — an area that can take about 1 ton of A/C to cool on a typical cooling day. Locating the ductwork in conditioned spaces or insulating the ducts may enable you to downsize the HVAC system and reduce energy costs.
- **The importance of building envelopes being able to dry out.** An example included a turn-of-the-century home with a wood-based wall system that looked brand new down to the building paper. It was built with furring strips to provide a gap so the building paper could dry out, when No. 15 building paper still weighed 15 lb./sq. ft. (versus the 3-11 lb./sq. ft. of many No. 15 papers now in use).

There will be several opportunities to learn more about high-performance building trends at the 2020 International Builders' Show in Las Vegas, including pre-show full day classes, a high performance Master Workshop and education sessions during the show. The High Performance Building Zone also returns to the Expo Hall, including the Building Performance Lab and a Demonstration Stage.

Courtesy of NAHBNow.com

New Rule Exempts Appraisals on Certain Homes Sold for \$400,000 or Less

The Federal Deposit Insurance Corp., Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve have issued a final rule to raise the threshold from \$250,000 to \$400,000 for residential real estate transactions that would require an appraisal.

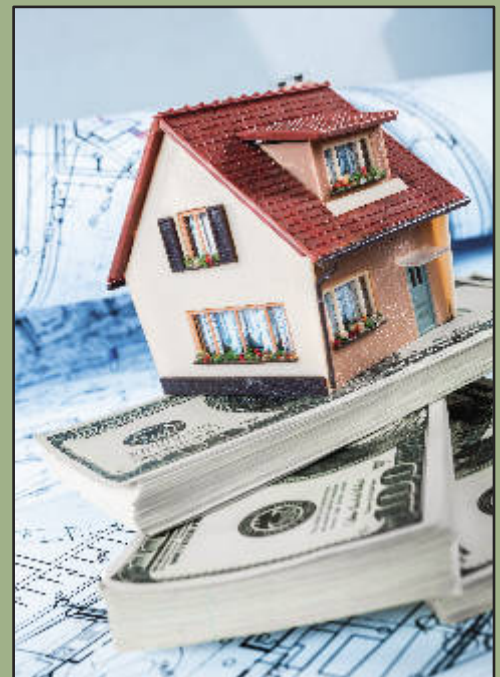
In a recent press release, the regulators stated that given price appreciation in residential real estate transactions since 1994 (when the appraisal threshold was last increased to \$250,000), “the change will provide burden relief without posing a threat to the safety and soundness of financial institutions.”

Last year, federal regulators increased the appraisal threshold for commercial real estate loans. NAHB sent a letter of support for this action and also asked the regulators to consider doing the same for residential transactions.

Residential real estate transactions exempted by the threshold will still require an evaluation consistent with safe and sound banking practices.

The rule generally applies to loans held in a bank's portfolio, and does not apply to loans insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs, the U.S. Department of Agriculture or loans purchased by Fannie Mae and Freddie Mac.

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





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Tell us a little about your business and the services you offer: Weather Shield Metal Roofing is a full service residential metal roofing company that has developed its reputation by building the finest metal roofs available. Our manufacturing partners are the best in the industry. And our installers are experts with steel or aluminum standing seam, metal shake, slate or tile. Every detail is important!

Why is it important to be a member of the HBA of West Florida? I was born in Pensacola, so West Florida is my home. Being part of an organization that represents the growth of our area and the players that make it happen is an honor.

What are your personal interests? I love the metal roofing business and I was recently elected to the Florida's Association of Roofing Professionals (FRSA) Board of Directors, representing Pensacola to Tallahassee. My other passions include my family, surfing, skateboarding and fishing. I run the University of Florida Surfing Association and Surfing Hall of Fame. I also participate in the selection and attend the Skateboard Hall of Fame each year in CA.



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HBA President Alton Lister (left) was happy to oblige Pat Kozma's request of carrot cake for his last HBA Board meeting. Pat, who has served on the HBA Board for over 10 years, is moving to Georgia. Pat participated in many HBA activities and was always willing to lend a helping hand. Pat we truly be missed and the HBA wishes him well.

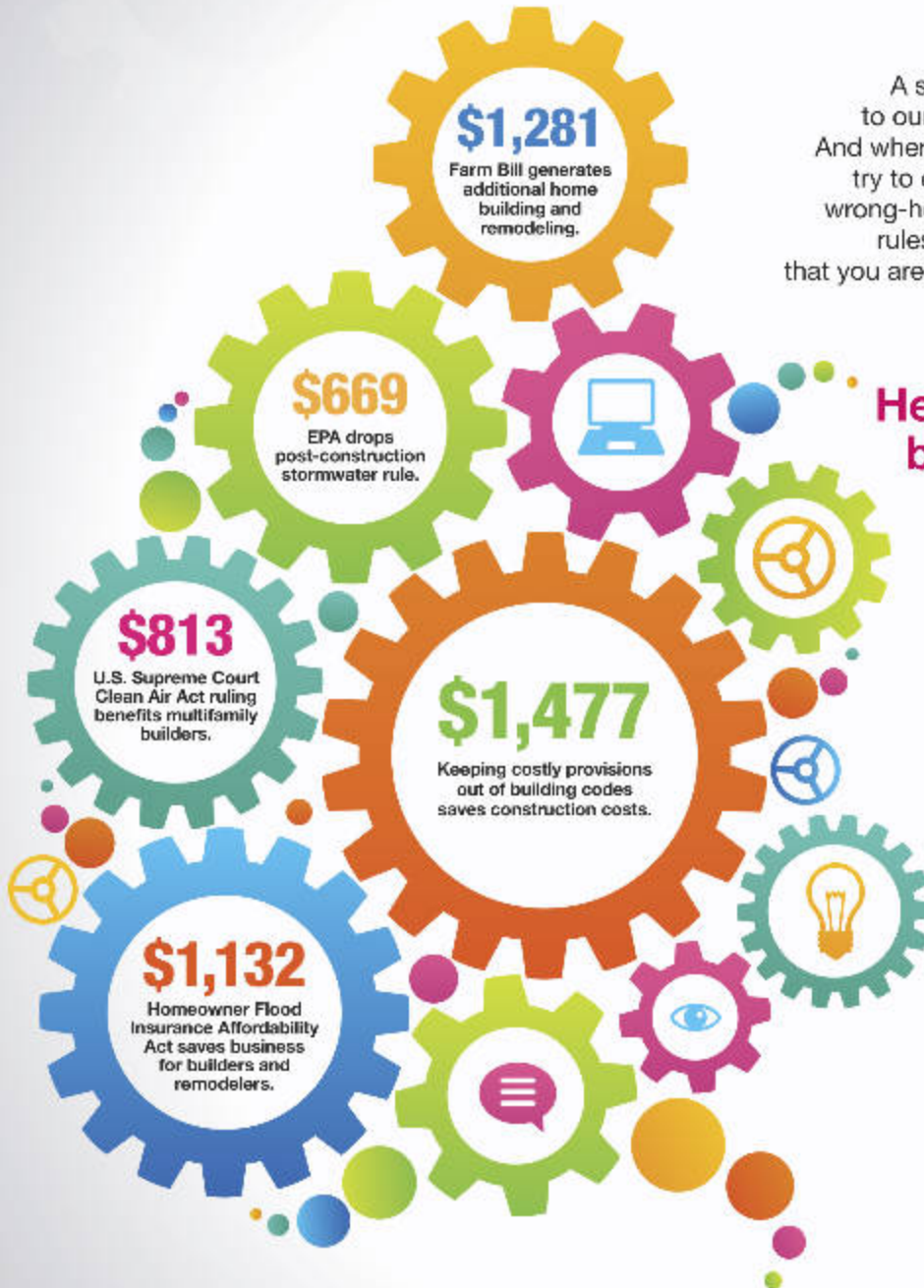
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Here's what we've been working on so far this year.

These dollar values represent the **savings per housing start** a typical builder will see as a result of select NAHB advocacy victories in 2014. Some members will experience more of these benefits than others, depending on location and market segment.

Learn more at valueofnahb.org





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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.

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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 09/30/2019.

Statesman Spike	500 Credits
Harold Logan	519

Super Spike	250 Credits
Rod Hurston	421
Jack McCombs	296.5

Royal Spike	150 Credits
Rick Sprague	204
Edwin Henry	199.5
William "Billy" Moore	167
Bob Boccanfuso	163.5

Red Spike	100 Credits
Charlie Rotenberry	148
Oliver Gore	112.5
Ron Tuttle	104

Green Spike	50 Credits
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