

2019 Builder of the Year

After 30 Years of Service,
Thomas Henry Finds His Latest
Honor Among the Most Rewarding

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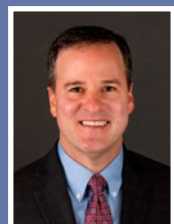
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\$5,000 Impact Fee is Coming to Santa Rosa County

In early January, the Santa Rosa County Board of County Commissioners voted 4 to 1 to enable the Santa Rosa County School Board enact a \$5,000 per home impact fee. The lone vote against this regressive tax was Commissioner Bob Cole. Commissioner Cole wasn't afraid to ask tough questions and he fought to the end for future home buyers who will have to pay this fee.

The Home Builders Association worked on this issue for months and will continue to fight against impact fees. 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 to Santa Rosa County 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. The home building industry is against government waste and a school district that has not been transparent and has been unable to respond to reasonable questions. How does the school board reconcile the need for an impact fees when its 2018 \$366 million 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).

The HBA through our Legal Counsel Stephen Moorhead, of Moorhead Real Estate Law Group, sent in a public records request asking for five years of information in which a majority of it was used to complete its impact fee study. The school district responded that it would cost between \$30,000 - \$50,000 to comply with our request! I stood before the Santa Rosa County Commission and explained this to them. Superintendent Tim Wryosdick addressed the commissioners immediately after I left the podium and said that this was not true. He said the school district only charged \$450 and the HBA declined to pay it. I felt compelled to stand back up at the podium and read the districts email verbatim. Superintendent Wryosdick then said he was misinformed by his staff. He said public records are very cumbersome to obtain and that the HBA wanted 10 years of information. Although I wanted to stand back up and correct him again about the request being five years, I didn't. Maybe it was an honest mistake, but there was still no urgency on behalf of the school district to provide the information.

We've said since the beginning of this whole issue, the school board has not done enough to involve citizens in the discussion. It voted to propose school impact fees on April 25, 2019 and want them approved at the June 24 county commission meeting after just one public forum. It took them until January but there was still a lot to be desired in terms of answers to questions. Also, appeals to create a citizens advisory committee on school impact fees were ignored. Transparency - so vital to public approval of any significant initiative - is still severely lacking. The day before the January 9th County Commission meeting, the school district provided answers from questions that were asked at the May 2019 meeting. The whole thing has been a slow drip of information and yet the county commissioners enabled this to happen.

It is 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 "growth" of the single-family housing market is creating the need for new schools. 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.

We've said time and time again, that 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

continues on page 6



BLAIN FLYNN

“The Home Builders Association worked on this issue for months and will continue to fight against impact fees.”

2019 Builder of the Year

After 30 Years of Service, Thomas Henry Finds His Latest Honor Among the Most Rewarding

Thomas Henry is no stranger to the warm glow of industry recognition. Over the last three decades, the founder and owner of Pensacola-based Thomas Home Corporation has earned a wealth of awards and honors for construction quality, sales success, energy-efficiency, and community service. But somehow there was something especially sweet about winning the HBA of West Florida's coveted Builder of the Year Award for 2019.

"Hard to put my finger on it but this award really touched my heart," said Thomas, who won the honor as a rising young star of the industry 20 years ago. "Maybe because after all these years of involvement, I have a deeper understanding of and appreciation for my HBA family and what it means to me. To be honored by your peers is one of the best feelings in the world."

Thomas produced a long list of achievements in 2019 – including another banner year for his building business and an "Outstanding Home Award" in the Parade of Homes – but his most significant was building the HBA's 4-bedroom, 3.5-bath, 3,364 square-foot American Dream Home, the sale of which helps provide funds to support the association's advocacy efforts and community enrichment programs.

"We were very proud of the Dream Home and the fact that it was built in Carrington, one of our company's signature communities," said Thomas, who donated the Dream Home lot to the HBA. "What made it even more rewarding was

that it sold before the Parade of Homes even officially opened."

"Thomas and his team built an amazing (Dream) home," said HBA Executive Director David Peaden. "And thanks to his generosity, the proceeds from the home (which sold for \$530,000) shattered all previous records. It's just one of the ways Thomas has supported the association over the years. He's also invested countless volunteer hours into governmental affairs, membership recruitment and retention, and implementing sound financial policies for the HBA. He's very deserving of the recognition he has received."

Thomas's honor comes as no surprise to Doug Wenzel, the sales representative for Centricity (formerly Bonded Builders Warranty Group). "Thomas has offered our 10-year warranty to his home buyers since 1993 and during all that time, he's been claims free," said Wenzel. "He builds every home as if it was his own and his customer service is off the charts."

Clearly, Wenzel has pinpointed a key to Thomas's success: a deep-seated, unwavering devotion to his customers. "Starting as a teenager working for my older brother (Edwin Henry of Henry Company Homes), I learned every facet of the construction industry from the ground up and will never compromise on the quality of homes we build," said Thomas. "But I also learned that this is a people business, and we put people first in everything we do as a company."

Thomas and his talented team of hand-picked professionals and long-standing suppliers and subcontractors deliver



THOMAS HENRY

a positive experience to customers. They develop and purchase lots in well-planned communities (in Escambia, Santa Rosa, and Okaloosa counties). They offer a wide range of highly liveable floor plans from starter to semi-custom homes. They provide upgrade ideas and facilitate financing. And, at the end of the day, they deliver a quality product suited to each customer's lifestyle. "At the end of the day, the words we want to hear are 'I love my house,'" said Thomas.

The business model has worked for 30 years now and Thomas is approaching the New Year with optimism that his company's success will continue. "As long as (mortgage interest) rates remain low and the job market remains strong, I see no reason why we can't carry our momentum into this year," said Thomas. "The rental market is healthy which I believe fuels the demand for people wanting a home of their own. All that said, I've been around long enough to be cautious. Market conditions can change quickly."

Whatever uncertainties 2020 might ultimately hold for the building industry, one thing is sure: Thomas Henry will not waver in his dedication to his industry, association and community.

\$5,000 Impact Fee Is Coming to Santa Rosa County

from page 5

up existing home prices and rents as well. Heck, they're even putting a \$4,000 impact fee on mobile homes!

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.

Moving forward, the Santa Rosa County Commission is still awaiting its study of impact fees. The commission is likely to add another impact fee on top of the \$5,000 impact fee for schools. Make sure to communicate with your commissioner and let him know that this is not acceptable. Rest assured, your HBA will be on the forefront of fighting for your industry and livelihood.

HBA of West Florida and FHBA worked to save builders and remodelers **over \$7,000*** in the 6th Edition Florida Building Code

- 1. Guard Measurement = \$1,500**
Reduces horizontal distance from 36 to 24 inches
- 2. Fire Separation = \$2,500**
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- 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.

2020's Trending Colors of the Year

New year, new decade.
Time to breathe new life into home design.

Restoration, optimism and sophistication are woven throughout this year's selection of colors of the year, announced annually by Pantone and various major paint manufacturers. Each color represents an expected trend by each company, based on the current activity in the industry and what it anticipates for the year ahead.

Clear patterns for 2020 include nature-inspired hues, soft, cheerful pastels and timeless basics to create inviting spaces intended for recharging to tackle the year ahead.

Pantone – Classic Blue, a simple, elegant hue that provides a relaxing environment.



Behr's 2020 Color of the Year, Back to Nature

"A boundless blue evocative of the vast and infinite evening sky, Classic Blue encourages us to look beyond the obvious to expand our thinking — challenging us to think more deeply, increase our perspective and open the flow of communication," stated Leatrice Eiseman, executive director of the Pantone Color Institute.

Behr – Back To Nature, a restorative and meadow-inspired green that sets the tone for the company's 2020 color trends palette.

Benjamin Moore – First Light, "a soft, rosy hue blooming with potential" to brighten the years to come.



Dunn Edwards' 2020 Color of the Year, Minty Fresh

Dunn Edwards – Minty Fresh to capture "the enthusiasm and optimism of a new decade."

HGTV Home by Sherwin-Williams – Romance, a calming blush that pairs well with the company's Simply Blissful 2020 Color Collection of the Year, comprising warm neutrals and peaceful jewel tones.

PPG – Chinese Porcelain, a blend of "cobalt and moody, inky blue that imparts calmness and restful sleep while also offering the spirit of hopefulness."

Sherwin-Williams – Naval, a rich navy that evokes the power of nature to inspire confidence as well as a connection to the outdoors.



One of Valspar's 12 colors of the year, Bombay Pink

Rather than pinpoint one specific color, Valspar announced a color palette of 12 hues it expects to trend throughout the year:

☆ Winter Calm – a sophisticated, lavender-hued neutral for every space.

☆ Canyon Earth – a hint of rustic elegance combined with the earthiness of sunbaked clay.

☆ Desert Fortress – a sandy tone embodying "quiet recharge, [and] promoting self-expression and simplicity."

☆ Pale Powder – an earthy, timeless tan that balances well against cool tones.

☆ Secret Moss – a neutral with a strong balance between old and new to bring the outdoors in.

☆ Secluded Garden – an "ocean-inspired jewel tone" that presents a trendy sense of "new-stalgia."

☆ Tempered Sage – a "fresh take on lime green" that's equally calming and invigorating.

☆ Grey Brook – blue-gray tones blended for a casual look.

☆ Mint Whisper – a clean, airy green to promote positivity and well-being.

☆ Utterly Blue – a twist on this year's nautical theme, this cornflower blue imbues youthfulness and renewed strength.

☆ Bombay Pink – a rich neutral for sophisticated spaces.

☆ Crushed Out – a hushed blush that provides fresh take on off-white.

Stay tuned for more design trends to come in 2020.

Courtesy of NAHBNow.com



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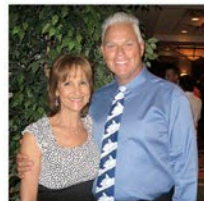


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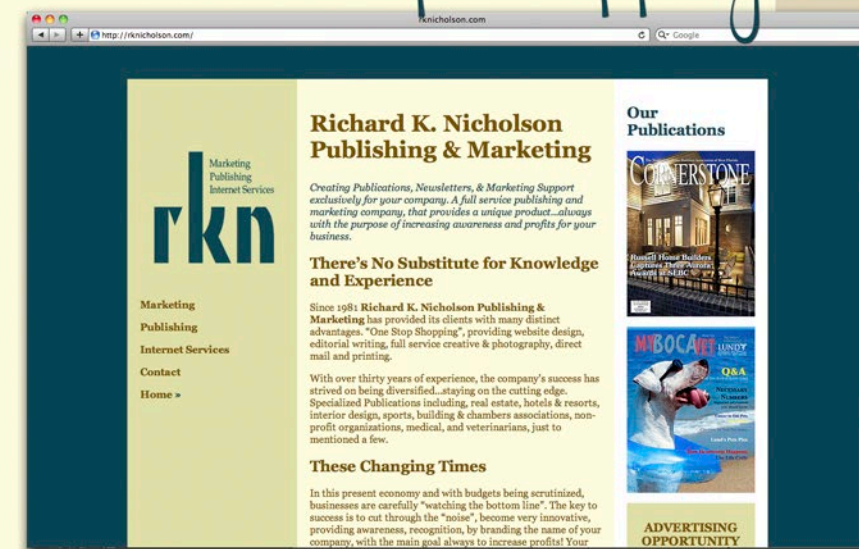


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Labor Department Issues Final Joint Employer Rule

The Labor Department (DOL) announced a final rule to provide a clearer methodology for determining joint employer status. The rule will provide employers clarity and certainty regarding their responsibility to pay federal minimum wage and overtime for all hours worked over 40 in a workweek.

Where an employee performs work for the employer that simultaneously benefits another individual or entity, the Labor Department provides a four-part test to determine whether the potential joint employer actually exercises the power to:

- Hire or fire the employee;
- Supervise and control the employee's work schedules or conditions of employment;
- Set the employee's pay rate and method of payment; and
- Maintain the employee's employment records.

Whether a person is a joint employer will depend on all the facts in a particular case.

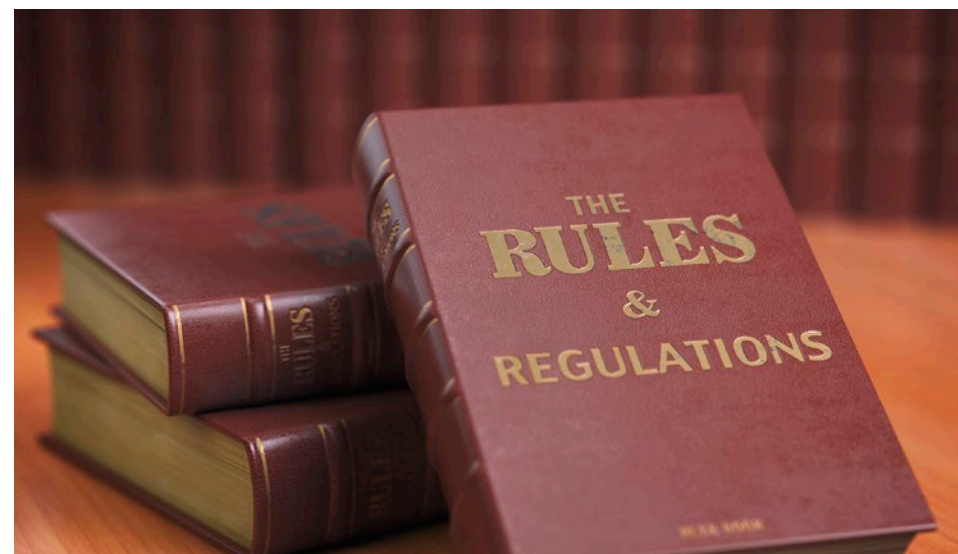
Additional factors may also be relevant in determining whether another person is a joint employer in this situation, but only when they show whether the potential joint employer is exercising significant control over the terms and conditions of the employee's work.

The new rule will take effect on March 16. It includes a set of joint employment examples to further assist in clarifying joint employer status.

"This final rule furthers President Trump's successful, government-wide effort to address regulations that hinder the American economy and to promote economic growth," said Secretary of Labor Eugene Scalia.

NAHB welcomes the rulemaking from DOL's Wage and Hour Division as two other federal agencies similarly seek to narrow their definitions of joint employment. Under the broader interpretations utilized by the Obama administration, builders faced uncertainty about what level of necessary oversight and coordination of their subcontractors might trigger joint employer liability.

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 and 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?



HOUSING STARTS FINISH 2019 STRONG

Total housing starts increased 16.9% in December to a seasonally adjusted annual rate of 1.61 million units, according to a report from the U.S. Housing and Urban Development and Commerce Department. This is a 13-year high for housing starts.

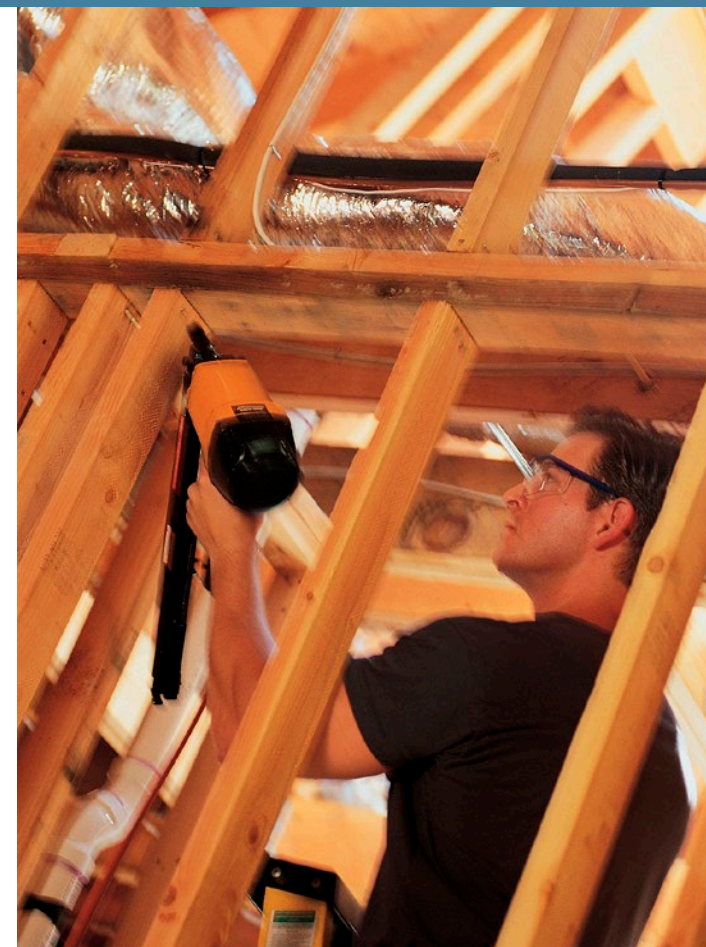
The December reading of 1.61 million starts is the number of housing units builders would begin if they kept this pace for the next 12 months. Within this overall number, single-family starts increased 11.2% to a 1.06 million seasonally adjusted annual rate. The multifamily sector, which includes apartment buildings and condos, increased 29.8% to a 553,000 pace.

Total housing starts for 2019 were 1.29 million, a 3.2% gain over the 1.25 total from 2018. Single-family starts in 2019 totaled 888,200, up 1.4% from the previous year. Multifamily starts in 2019 totaled 401,600, up 7.3% from the previous year.

"The solid housing production numbers are in line with strong builder sentiment, supported by a low supply of existing homes, low mortgage rates and a strong labor market," said NAHB Chairman Greg Ugalde.

"The year ended on a high note with solid gains in single-family and multifamily production," said Danushka Nanayakkara-Skillington, NAHB's Assistant Vice President of Forecasting and Analysis. "And while the December estimates will likely be revised down, the trend moving forward is still positive."

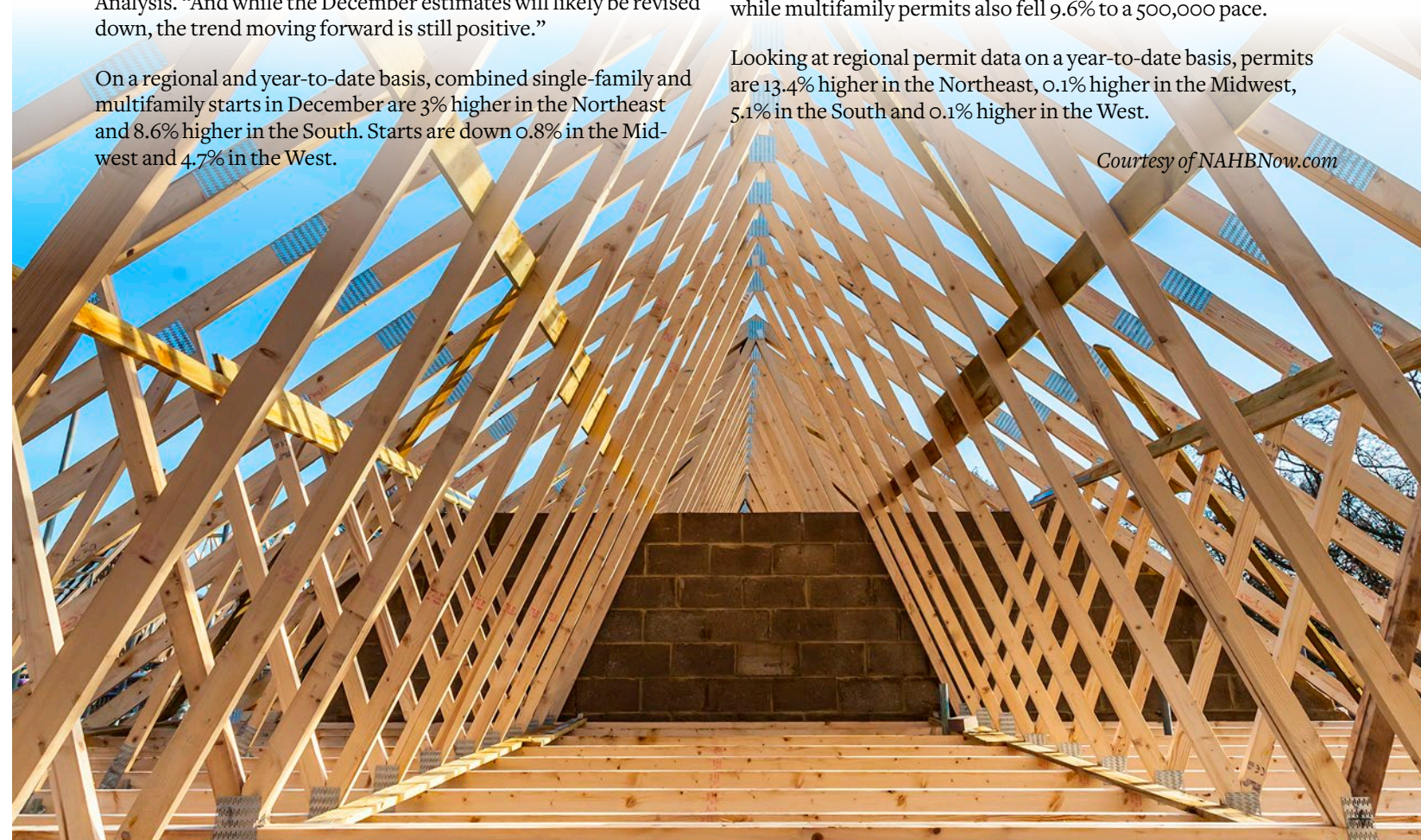
On a regional and year-to-date basis, combined single-family and multifamily starts in December are 3% higher in the Northeast and 8.6% higher in the South. Starts are down 0.8% in the Midwest and 4.7% in the West.




Overall permits, which are a harbinger of future housing production, decreased 3.9% to a 1.42 million unit annualized rate in December. Single-family permits decreased 0.5% to a 916,000 rate while multifamily permits also fell 9.6% to a 500,000 pace.

Looking at regional permit data on a year-to-date basis, permits are 13.4% higher in the Northeast, 0.1% higher in the Midwest, 5.1% in the South and 0.1% higher in the West.


Courtesy of NAHBNow.com






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Single-Family Starts Will Gain Ground in 2020

Single-family starts should continue on a gradual, upward trajectory in 2020, fueled by solid job growth and low mortgage rates that will keep demand firm, according to economists speaking at the International Builders' Show in Las Vegas today.

"Low resale inventory, favorable mortgage rates, historically low unemployment and accelerating wage growth are driving builder sentiment and point to single-family production gains in 2020," said NAHB Chief Economist Robert Dietz. "At the same time, builders are still underbuilding as they continue to struggle with rising construction costs stemming from excessive regulations, a chronic shortage of workers and a lack of buildable lots. These affordability headwinds are impeding more robust construction growth."

Indeed, a recent NAHB report examining the last 10 years of home building found that on a population-adjusted basis, single-family construction in the 2010s operated at about half the pace of the uniform decadal rate that prevailed in the 1980s, 1990s and 2000s. This degree of underbuilding and supportive monetary policy conditions indicate that home construction will expand in 2020.

The Forecast

NAHB Chief Economist Robert Dietz, center, answers a question as panelists Frank Nothaft (left) and David Berson look on.



In a sign that the housing market continues to recover, total housing starts are expected to hit 1.3 million units in 2020, up more than 2% from last year. While this would mark the highest output since 2007, it is still well below normal production levels that averaged 1.5 million units annually from 1960-2007.



Single-family starts are forecast to increase more than 3% from 2019 to about 920,000 units. That's still significantly less than the 1 million to 1.1 million units that demographics would support. Some of this shortfall is being made up by increased use of accessory dwelling units and young adults who live at home.

On the multifamily side, NAHB is expecting multifamily starts to hold relatively steady this year at 383,000 units. This is a sustainable level due to demographics and represents a balance between supply and demand. Currently, 93% of all multifamily units are built for rent vs. 7% that are constructed for-sale. The historical split is 80-20.

New-home sales are projected to total 708,000 in 2020, up 2.5% from last year. This would mark the first year sales would surpass 700,000 since 2007.

Meanwhile, residential remodeling activity is expected to register a 1% gain this year over 2019, as existing home sales improve.

South & West Remain Hot Markets

Digging under the national numbers, the South and the West are the regions that will lead new-home growth in the year ahead, according to Frank Nothaft, chief economist at CoreLogic.

"Markets with good affordability, high employment and outdoor amenities have had the highest growth in new-home sales over the last year," said Nothaft.

New-home sales are rising fastest in the South. Dallas and Houston led the way, averaging at least 30,000 new-home sales between October 2018 and September 2019. The two Texas cities were followed by Atlanta, Phoenix and Austin, which all averaged at least 15,000 sales in the same period.

Meanwhile, several metropolitan areas located predominantly in the South posted at least a 20% gain in new-home growth over the same 12-month period. Metros leading the way included Port St. Lucie, Fla.; Warner Robins, Ga.; Ocala, Fla.; The Villages, Fla., and Sebastian, Fla.

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Single-Family Starts Will Gain Ground in 2020

from page 15

Nothaft added that home prices and rents are expected to continue to outpace inflation in most areas, with nationwide home prices anticipated to rise 4.8% in 2020 and single-family rents up 3%.

“The housing market is entering the year with a great deal of momentum from 2019,” said Nothaft. “This is the first time in post-World War II history that unemployment and mortgage rates are both below 4%. That will help fuel demand.”

Low Rates and Low Inventories

Looking further at the interest rate environment, David Berson, senior vice president and chief economist at Nationwide Economics, said that rates are expected to remain low for the foreseeable future.

“Trend growth depends on productivity growth and labor growth and productivity has not picked up,” said Berson, who noted that GDP growth has averaged just 2% since the Great Recession.

At the same time, the nation has experienced a long period of slow labor growth, which slows real economic growth.

Other factors that are keeping interest rates lower for longer include the fact that long-term Treasury yields are still near 100-year lows, helping to hold mortgage rates at historically low levels. At the same time, inflation remains below the Fed’s long-term goal of 2%.

Meanwhile, existing home inventories remain at all-time low levels but the number of households has been growing strongly. These two factors, helped by solid job gains and low mortgage rates, are fueling housing demand.

“Given the historically low number of homes for sale relative to the number of households, there is only one outlet to meet demand – new home construction,” said Berson. “So 2020 should be a good year for new home construction.”

Courtesy of NAHBNow.com



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HUD Proposes New 'Affirmatively Furthering Fair Housing' Rule

HUD announced a new proposed Affirmatively Furthering Fair Housing (AFFH) rule this week that represents a significant departure from the Obama-era final rule released in 2015.

Under the 2015 AFFH rule, as a condition of receiving certain HUD funds, state and local governments and public housing agencies (PHAs) must work to identify barriers to fair housing choice, ensure that their practices and policies do not promote racial segregation, and complete costly, administratively burdensome Assessment of Fair Housing plans.

In a press release, HUD said that the 2015 AFFH rule was "ineffective, highly prescriptive and effectively discouraged the production of affordable housing."

The new AFFH rule is intended to relieve the heavy administrative burdens on program participants. HUD is revising the onerous reporting requirements and codified language of the 2015 regulation. The new rule also considers the supply and quality of affordable housing in a jurisdiction.

Key elements of HUD's proposed new AFFH rule:

- Requires jurisdictions to identify three fair housing obstacles/goals within their control that they will address over five years as part of their AFFH certifications;
- Ranks jurisdictions based on metrics;
- Fully incorporates AFFH into jurisdictions' Consolidated Plans and require jurisdictions to report progress through their annual plans;



- Allows, but does not require, jurisdictions to make changes to zoning or land-use policies as one method of complying with their AFFH obligation;
- Eliminates the costly and burdensome Assessment of Fair report; and
- Requires PHAs to participate in the development of a consolidated plan process and file their AFFH certifications.

The proposal also substantially revises the definition of AFFH.

The current regulation defines AFFH as "taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws."

HUD proposes changing the definition of AFFH to "advancing fair housing choice within the program participant's control or influence."

Comments on the proposal are due 60 days after it is published in the Federal Register.

For more information, contact Michelle Kitchen at 800-368-5242 x8352.

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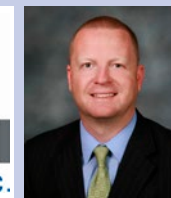
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