

# Surviving a Downturn:

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## Now is the Time to Take Action

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A PUBLICATION OF THE HOME BUILDERS ASSOCIATION OF WEST FLORIDA

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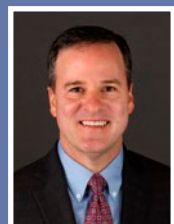
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Next Issue:  
**July 2020**

Edit: June 5, 2020  
Space: June 15, 2020  
Materials: June 17, 2020

Magazine Design & Layout by  
*warren wight - graphic designer*  
[www.warrenworld.com](http://www.warrenworld.com)

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# Top Five Home Remodeling Projects

Home owners considering planning to stay in their home should know about remodeling projects that increase the home's usefulness and make it better to live in. A recent National Association of Home Builders (NAHB) survey of remodelers found the following five most common remodeling jobs.

Housing market data reveals that small, smart remodels reward home owners with better return on investment and can help update and customize a home. Review these top five remodeling projects and begin planning to remodel.

**1. Remodel the kitchen**

A minor kitchen remodel can improve the look and utility of the space without costing a bundle, and yields a 75 percent return. Consider replacing backsplashes, cabinet fronts, countertops, and flooring. Installing low-flow faucets and energy-efficient appliances can also reduce water and energy expenses in a heavily trafficked room.

**2. Remodel the bathroom**

Payback on remodeling a bathroom can reach 65 percent with new fixtures, tile, toilet, vanity and lighting. Low flow toilets consumer less water and can decrease the monthly water bill.

**3. Whole house remodeling**

Repairs and replacements of old components and the desire for upgraded amenities were cited as the top reasons for customers to hire a remodeler. Evaluate the use of the entire home to see if it fits your needs. Home owners are repurposing spaces to fit their families and making more efficient use of their home's square footage and equity, rather than moving to a new home and mortgage.

**4. Room Additions**

Room additions can be added for a variety of reasons – including a change of the number of people living in the home, multi-generational living, a desire or need for more space, or desire to increase the home's value, room additions have become increasingly popular in the last five years.

**5. Replace windows and doors**

Updating windows can also return a solid portion of the investment (73 percent for wood frames and 71 percent for vinyl). New, energy-efficient doors and windows also help reduce energy leakage from the home and can bring down heating and cooling bills.

Some important characteristics you should be looking for to ensure that you hire a professional remodeler are:

★ **Experience** – Ask how long the remodeler has been in business. Longevity suggests financial stability, which is necessary for the remodeler to finish the job and still be available if problems crop up after the job is completed. Also, the more jobs the company has completed, the more expertise the remodeler will bring to your project and the hidden surprises that remodeling typically entails.

*continues on page 06*



BLAIN FLYNN

*“Housing market data reveals that small, smart remodels reward home owners with better return on investment and can help update and customize a home.”*



# What Businesses Need to Know about Workers' Comp & COVID-19

Is COVID-19 compensable under workers' compensation laws? The answer to that question isn't a simple yes or no. It depends on your state's workers' compensation laws.

There is guidance available from other organizations and states that have addressed this issue:

- The National Council on Compensation Insurance says that "while workers compensation laws provide compensation for 'occupational diseases' that arise out of and in the course of employment, many state statutes exclude 'ordinary diseases of life' (e.g., the common cold or flu)."
- California Governor Gavin Newsom signed Executive Order N-62-20 establishing that if an employee of an essential business contracts COVID-19, it is presumed they got it from the workplace and thus is able to receive workers compensation benefits. It ultimately puts the burden of proof on the employer instead of the employee unlike other workers compensation claims.
- In Illinois, the Workers' Compensation Commission issued an emergency amendment stating the assumption that if an employee is diagnosed with COVID-19, then the employee automatically is assumed to qualify for workers' compensation benefits. The Illinois Manufacturers' Association and Illinois Retail Merchants Association went to court and the Sangamon County Circuit Court blocked the new rule. Since then, the Illinois Workers' Compensation Commission has withdrawn the emergency rule.

If you are not sure what your specific state's rules are, reach out to your Insurance Department or Workers Compensation Office.

*This information is current as of publication date – it is not intended to take the place of applicable law. Please be advised that case law, statutes, and regulations can and do change, sometimes swiftly. Be sure to consult with your local attorney for information on the current status of the law in your jurisdiction.*

Courtesy of NAHBnow.com

## PARADE OF HOMES

NEW DATES ANNOUNCED

### September 12-20, 2020

**Central Site:**  
Infill Housing in East Pensacola Heights

**Dream Home Builder:**  
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# Surviving a Downturn:

## Now is the Time to Take Action

**In the business world, knowing when to take action can be the difference between your company's continual growth or eventual decay. Timing is everything.**

The coronavirus pandemic has created significant challenges and uncertainty for many, particularly those in the housing industry. While these challenges are substantial, now is not the time to simply stand idle and hope your business is lucky enough to survive.

*Now is the time to:*

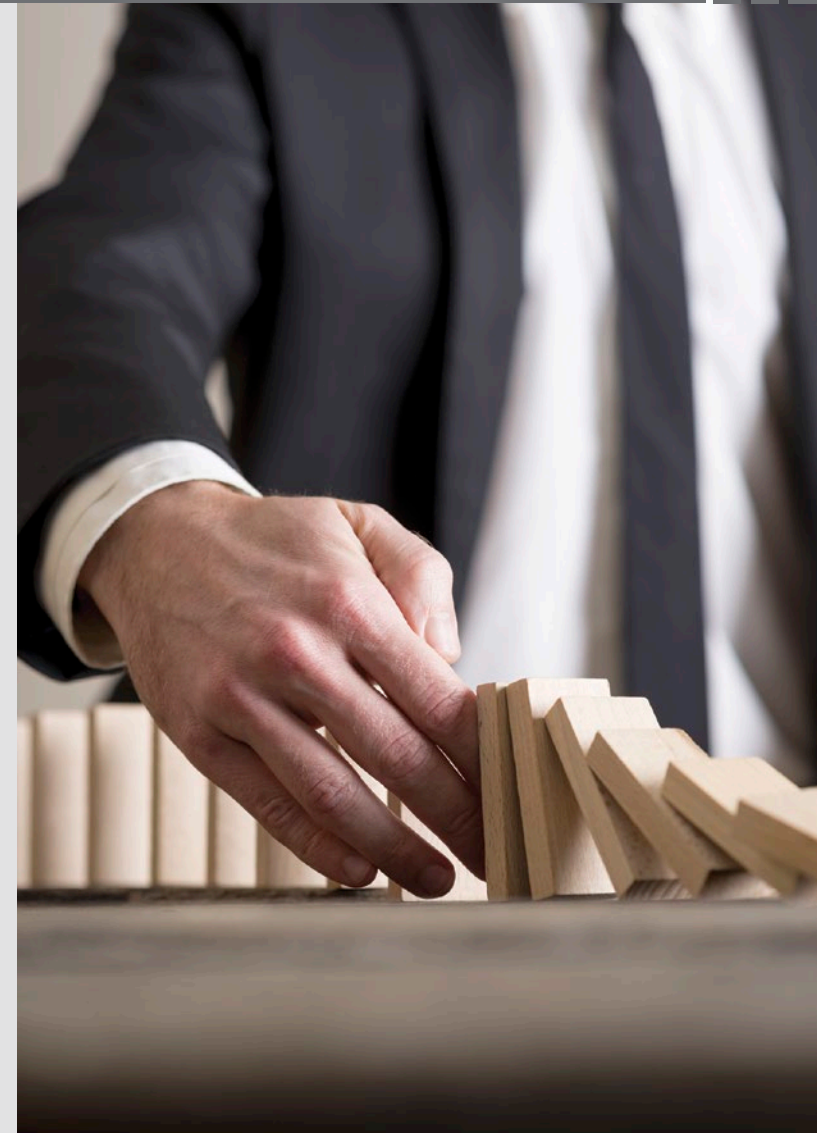
**Be proactive, not reactive.** Surveys have shown most successful people want at least 80% of their efforts to be proactive and no more than 20% reactive. In recent months, many business leaders were pressed to be 80% reactive. Functioning this way is neither sustainable or beneficial to a successful business. It is critical now to move back to being predominantly proactive. List the things you can control and adjust your business plan accordingly. This will not only make you productive but also help your mindset.

**Prepare for some very challenging months ahead.** Like with any home building or remodeling project, preparation is very important. When you know a storm is coming, you know what to do to prepare. Similarly, when you know there will be a tough cash-flow quarter, you know you need to shore up as much cash as possible (both spending and collecting).

**Prioritize.** This crisis is unique because what is best for your community (and society as a whole) may not be ideal for your business. Many short-term aspects of your business might need to take the back burner until conditions improve and markets begin to normalize. You need to determine your priorities and identify any potential revenue-generating alternatives that might be needed to keep the doors open.

**Know your numbers.** For a small business to survive a significant economic downturn, it's critical to intimately know your numbers. Cash flow forecasts, website traffic, and even staff productivity are things that should be monitored constantly. If you're "flying blind," you aren't likely to arrive safely at your destination.

**Reconnect with former clients and colleagues.** Now is the time to be more connected with other people. This can be personal or professional. While your clients may not be in a position to buy a home or commit to a project, many would welcome a virtual check-in or even a simple email. Make a list of at least 50-100



friends, clients, family members and fellow HBA members, and just chip away a few each day.

**Think and plan.** As the pace of your personal and professional life has gotten faster and faster, you probably spend less time refining your business plan. This is an opportunity to think about what you want your business to look like next year. What about five years from now? Ten years? Are you on track, or are there specific changes you can make now — or post-coronavirus — that can help put you in a better position to reach those goals?

For more information and best practices on business continuity, visit [nahb.org](http://nahb.org).

*Mark Richardson is an author, columnist and business growth strategist who contributed to this article. Richardson served for more than 30 years as president of Case/Design Remodeling, and was inducted into NAHB's National Remodeling Hall of Fame in 2008. He is also a senior fellow at Harvard University's Joint Center for Housing Studies where he serves as an advisor and liaison between Harvard and the remodeling industry.*

Courtesy of NAHBnow.com

## Top Five Home Remodeling Projects

from page 05

★ **Reputation** – Look to the remodelers' former and current customers to gauge the company's reputation. Obtain the names and phone numbers of customers you can call to get their impressions of the company's work and customer service. Call them and make personal visits to see the work they had done. Even better, get references from customers whose projects were similar to the one your family is planning. Also, go visit one of the company's jobs in progress to evaluate how they manage the construction process and how tidy they keep the job site. Ask whether these homeowners would hire the company again.

★ **License and Insurance** – Ask to see a copy of the remodeler's license, if your state has such requirements, and call the licensing agency to find out if there are any unresolved complaints against the company you might hire. It is also important to verify that the remodeler carries workers' compensation and liability insurance. Have the remodeler show you copies of both insurance certificates to protect yourself from liability in situations involving job site injuries or property damage resulting from the work being done on your home.



## Supreme Court Decision a Win for Builders in County of Maui v. Hawaii Wildlife Fund

In a victory for NAHB and home builders, the U.S. Supreme Court on April 3 rendered a 6-3 decision in *County of Maui v. Hawaii Wildlife Fund*. The case concerns whether pollutants that enter groundwater — and then reach navigable waters — are regulated under the Clean Water Act.

Specifically, the County of Maui pumped effluent from its sewage treatment plant (through a pipe) into underground wells. From there, the pollutants leached into the groundwater and flowed into a nearby bay. There was no dispute that the county added the pollutants to the groundwater or that the pollutants entered the bay. It was also undisputed that the county did not have a permit to pollute the bay.

The Clean Water Act requires a person to have a permit if it adds pollutants “from any point source” to a navigable water. A “point source” is a discrete conveyance such as a pipe or ditch.

Maui argued that it did not need a permit because the pollutants came “from” the groundwater to the bay, as the groundwater was the last mode of delivery of the pollutants.

The environmental groups argued the opposite — that is, the pollutants came from the pipe (a point source) that Maui used to pump them into the groundwater. And because the pollutants came from a point source and entered a navigable water (the bay), the environmental groups argued a permit was necessary.

The Ninth Circuit Court of Appeals agreed with the environmental groups. If the pollutants were “fairly traceable” from the point source to the navigable water, it explained, then a permit was required.

The Supreme Court disagreed with the Ninth Circuit’s “fairly traceable” test, but also disagreed with Maui’s “last mode of delivery test.”

The Supreme Court essentially created its own test. It held that a Clean Water Act permit is required “when there is a direct discharge from a point source into navigable waters or when there is the functional equivalent of a direct discharge.” The Supreme Court remanded the case to determine whether the discharge in the Maui case is “functionally equivalent” to a direct discharge.

### WHY THIS CASE IS IMPORTANT TO OUR MEMBERS

NAHB filed an amicus brief in this case that focused on septic systems. We did not want the court to issue a decision that would require Clean Water Act permits for every septic system.

NAHB believes that there is a strong argument that most septic systems, if not all of them, would not be considered “functionally equivalent” (i.e., no permit required). The reasoning is that when effluent leaves the pipes in a septic system, it contains many pollutants (pathogens, nitrogen, phosphorous, etc.). Thus, if that effluent were to be discharged directly to a waterbody, all those pollutants would enter the waterbody.

However, in a properly operating septic system, the effluent leaches through the soil before reaching groundwater. The soil treats the effluent by removing the pathogens and nutrients. Therefore, the effluent that would reach a waterbody is not “functionally equivalent” to a direct discharge.

We suspect that Maui and the environmentalists will find a way to settle this case once the Ninth Circuit remands it down to the District Court. Further, the Environmental Protection Agency will be forced to rewrite its guidance on this issue, and we will work with the agency to ensure that septic systems are not covered by the Clean Water Act.

For more information, contact Tom Ward at 800-368-5242 x8230.

Courtesy of NAHBnow.com



## FHFA Issues Guidance on Home Purchases, Refinancing While in Forbearance

The (FHFA) announced in mid-May that Fannie Mae and Freddie Mac have issued temporary guidance regarding the eligibility of borrowers who are in forbearance, or have recently ended their forbearance, looking to refinance or buy a new home.

FHFA says that borrowers are eligible to refinance or buy a new home if:

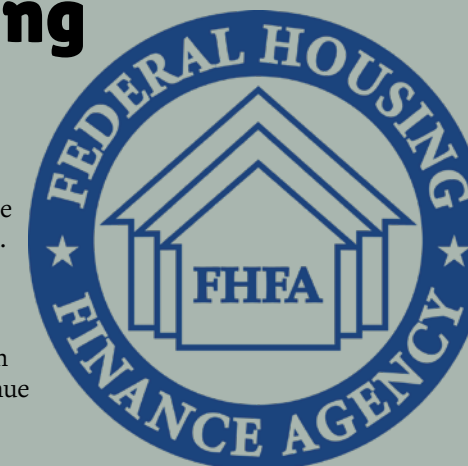
- They are current on their mortgage (i.e. in forbearance but continued to make their mortgage payments or reinstated their mortgage); and
- Three months after their forbearance ends, they have made three consecutive payments under their repayment plan, or payment deferral option or loan modification.

FHFA is also extending the ability of Fannie Mae and Freddie Mac to purchase single-family mortgages in forbearance. Fannie and Freddie are now able to buy forbore loans, with note dates on or before June

30, 2020, as long as they receive them by Aug. 31, 2020, and the loans have only one mortgage payment that has been missed. The previous policy was set to expire on May 31, 2020.

FHFA reports that the agency, along with Fannie Mae and Freddie Mac, will continue to monitor the impact of the coronavirus national emergency on the housing finance market and update their policies as necessary.

Courtesy of NAHBnow.com



## PARADE OF HOMES

NEW DATES ANNOUNCED

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Infill Housing in  
East Pensacola Heights



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# Membership Committee

## Meet the Members

The Membership Committee handles membership development and retention for the Home Builders Association. Led by Membership Chair Suzanne Pollard Spann, of Gulf Coast Insurance, the Membership Committee sets association policy and makes recommendations to the Board of Directors with regard to membership activities. Members also serve as Ambassadors at Membership Mixers, Golf Tournaments and other HBA events. If you would like to be a part of the Membership Committee, contact Vicki Pelletier at 850-476-0318. This is a continuation of the Membership Committee members that were highlighted in the April issue of Cornerstone.



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I am a member of the HBA because I want to support our local community and builders. I hope to develop professional relationships with others in the same industry. It is a pleasure to be affiliated with an association that strives to help maintain and grow this industry.

When I'm not working at Southeast Mortgage, I enjoy beach time, boating, my fur-babies, assisting at Manna Food Bank, American Cancer Society, Mardi Gras Krew, concerts and closing loans.



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Being a committee member allows me to build relationships with people who are the "go to" people in their field. It also helps me be the best I can be in my position, along with supporting the industry that I love working in.

When I am not enjoying myself at work, I enjoy exploring new RV camping spots with my family, browsing the aisles of TJ Maxx and being a hostess or guest to any party!



RYAN FUNDERBURK



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As a native of North SRC I have watched the local community evolve over the past two decades. Since this is my hometown, it is very important to me to be involved in the continued growth of my community to ensure I leave a safe environment for kids to raise their families in.

We recently celebrated the birth of our second child. So, now we have two kids under 18 months. My current interests are keeping my toddler away from light sockets and other dangerous areas. Prior to becoming a father, I enjoyed various physical activities: weightlifting, running, etc. Nowadays, I enjoy quiet time on my back porch.



MARTY RICH



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It important for me to be a member of the HBA of West Florida because I make it my business to be a part of the HBA to build rapport and do business with our Members both builders and associates.

When I'm not dedicating my time to my career, I enjoy Hunting, Fishing and Golf. Most important spending time with family and friends

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**July 2020**

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I joined the HBA to stay current with the current happenings and changes in the local real estate market. To network with other professionals in the industry for business and community involvement.

When I'm not selling insurance, I live to spend time with my family, playing golf, fishing, and riding bikes.



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It's important to our organization to be part of an Association that is focused on helping contractors maintain their opportunities in the industry that help them make a living.

A snap shot of my interest would include; 7-Year Professional Baseball Career (Florida Marlins, Tampa Bay Devil Rays, Pensacola Pelicans), Two-Year Letterman at Auburn University, 2nd Team All SEC in 1998 and Member of 1997 College World Series Team.



**Heath Kelly Construction, LLC**

Heath A. Kelly - Owner  
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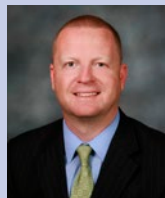


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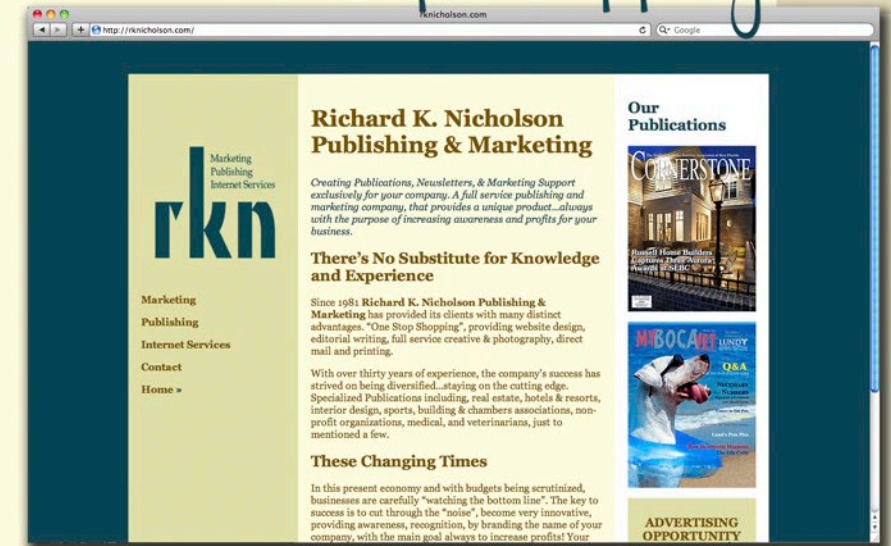
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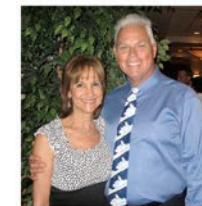
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# 22% of Builders Reduced Home Prices in April 2020

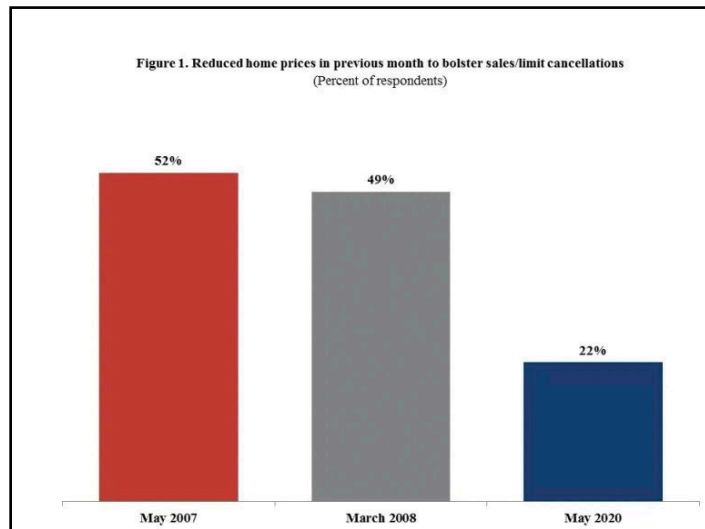
The housing market did not escape the pain and contraction experienced by the US economy in April 2020 as a result of the lockdown orders issued by state and local governments to mitigate the effects of the COVID-19 pandemic. Builder confidence posted a historic decline and there were broad declines for housing starts.

In recent weeks, there has been anecdotal evidence about builders lowering home prices, but the latest NAHB/Wells Fargo Housing Market Index (HMI) survey provides factual data: nationally, about 22% of builders cut home prices in April 2020 in order to bolster sales and/or limit cancellations. Regionally, builders in the South (26%) and Midwest (23%) were the most likely to have reduced prices, compared with much smaller shares in the West (13%) and Northeast (12%).



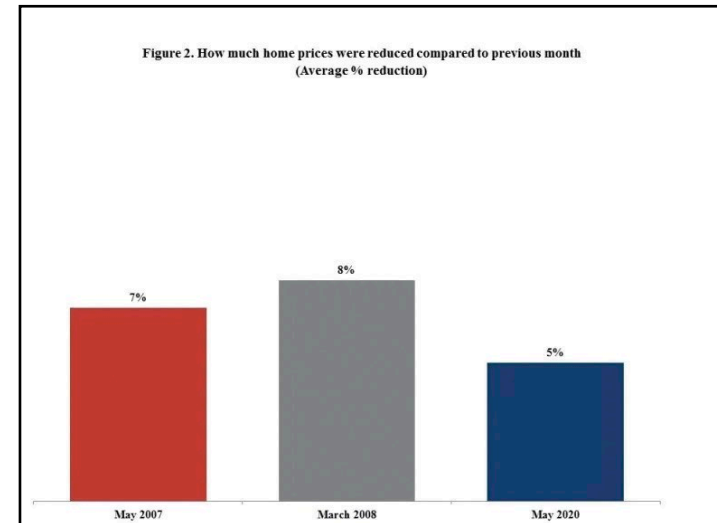
Historically, the 22% of builders reducing home prices in April 2020 is less than half the share who cut prices during the last housing recession: 52% in May 2007 and 49% in March 2008

Builders who did reduce home prices in April 2020 cut them by an average of 5%. That discount is smaller than the average price cuts in both May 2007 (7%) and March 2008 (8%)



Only 12% of builders think price discounts are 'very effective' in bolstering sales/limiting cancellations. For 58% they are only 'somewhat effective,' and for 17% they are 'not at all effective.' The remaining 13% are not sure about the effectiveness of home price reductions.

Courtesy of NAHBnow.com



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# PARADE OF HOMES

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## September 12-20 2020

**Central Site:**  
Infill Housing in East Pensacola Heights

**Dream Home Builder:**  
Westerheim Properties

**PARADE OF HOMES**  
HOME BUILDERS ASSOCIATION OF WEST FLORIDA



# From the desk of Tim Tolbert, CBO

Tim Tolbert, CBO

Building Official/Department Director

Escambia County Building Services Department

Date: 05/15/2020

Ref: Electrical Service below the established Base Flood Elevation.

From: Tim Tolbert, Building Official Escambia County, Florida.

Please be advised. This ruling is considered the minimum standard for structures located in a Special Flood Hazard Area (SFHA) in Escambia County Florida. Base flood elevations are determined by applying current flood insurance rate map (FIRM's) elevation requirements for the particular property plus adopted local freeboard requirements.

All electrical services and devices shall be installed above the minimum established Base Flood Elevation.

**Exception:**

Escambia County Building Services will allow a metering device below the base flood elevation and allow the load side of the metering device to feed the main panel without a disconnect before entering the building. This method requires the service to enter the building at the nearest point from the metering device and follow the closest path possible to the main panel. The metering device cannot contain disconnects or overcurrent protection. Also, the main panel must be located as close as possible to where the service enters the building. Typically, the service will run up a piling to a panel directly inside the building. See Articles 230.6 & 230.70(A) (1) below.

This method typically occurs on homes constructed on pilings and located in special flood hazard area V (V-zones).

**Article 230.6**

Conductors Considered Outside a Building. Conductors are considered outside a building when they are installed:

- (1) Under not less than 2 in. of concrete beneath a building or structure.
- (2) Within a building or structure in a raceway that is encased in no less than 2 in. thick of concrete or brick.
- (3) Installed in a vault that meets the construction requirements of Article 450, Part III.
- (4) In conduit under not less than 18 in. of earth beneath a building or structure.

**Article 230.70(A)(1)**

(A) Location. (1) Readily Accessible. The service disconnect must be at a readily accessible location either outside the building or structure, or inside nearest the point of entry of the service conductors.

TT

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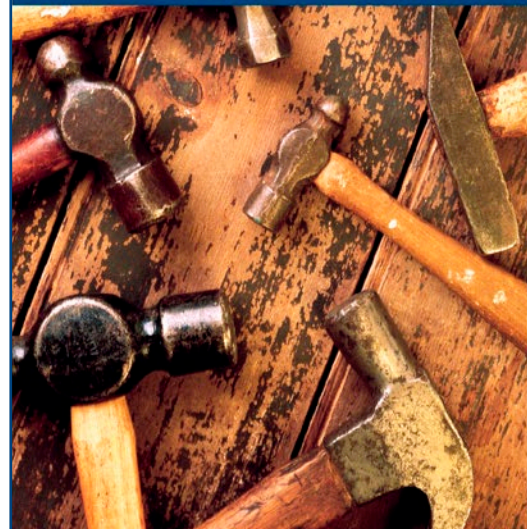
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**Dream Home Builder:**  
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# Using Drones in Residential Construction May Become More Popular

**More and more home builders are embracing technology to help keep their businesses running amid the current COVID-19 pandemic. Teleworking when possible, online closings and other services, and increased private showings were all cited in a recent NAHB survey of builders.**

But other technologies, like the use of drones to make properties more accessible, have been helpful in recent years, and may become more widely used as the industry adapts due to stay at home orders, social distancing, and possible restricted movement even as some state stay orders have lifted.

Tracy Butler, executive officer of the Illinois Home Builders & Remodelers Metro East Association was recently interviewed for Building Women magazine about her use of drones to spark interest in an event. Butler used a local production company to create videos that included both aerial and interior footage. The drones were able to capture a 360-degree view of the exterior of a home and fly-ins showcased the interiors.

Butler and others noted that attendance had wavered at some events in recent years, leaving some builders unable to keep all their homes manned with sales agents during events like a Parade of Homes or her Dream Homes event. Drone footage

videos can bring the homes directly to buyers via their computer or cell phones.

“The bottom line is prospective home buyers could see the attractive new homes from the convenience of their smartphone,” Butler said. “It truly was a win-win for everyone.”

Of the more than 1.5 million drones registered in the United States, about one third are registered for commercial use, with home builders at the forefront of the technology’s use for things like aerial photographs for promotional materials, tracking progress during development of sites, and preliminary surveillance before starting a project.

Drone photography is not new but may be one tool that could see increased usage by builders for sales and marketing, showcasing an entire community and its surroundings as well as individual homes. Drone images can also be used during surveying and acquisition of land.

With prospective buyer traffic severely diminished in the wake of the coronavirus pandemic, some home builders have scaled back on advertising investments. But others see that move as short-sighted and believe it could result in more long-term challenges. NAHB held two recent webinars addressing the topic of how businesses and sales teams are adjusting their strategies.

*This story is adapted from a recent article in Building Women magazine, which takes an in-depth look at women in building, and features on current industry trends, innovative products, the latest technology, and economic forecasts. Readers will also find a variety of interesting columns on career building, work/life balance, business management, and the latest on Professional Women in Building Council news, events and activities. See more at nahb.org.*

Courtesy of NAHBnow.com



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*Spike Club Members and their credits as of 04/30/2020.*

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