



**PARADE OF HOMES**

HOME BUILDERS ASSOCIATION OF WEST FLORIDA



Westerheim Properties  
Builds a Superb American  
Dream Home for 2020  
Parade of Homes™

PAGE 07

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

Sept. 12-20

Weekday hours: 3 p.m. - 6 p.m.  
Weekend hours: 12 p.m. - 6 p.m.



**See the American Dream Home constructed by Westerheim Properties in East Pensacola Heights.**

The Home Builders Association of West Florida and Pensacola Energy invite you to tour the 2020 American Dream Home. This Pensacola Energy Natural Gas Advantage Elite home features the latest natural gas appliances, providing energy efficient comfort. The home also features the latest innovations in home building, provided by local donors.

The Home Builders Association would like to recognize these valued sponsors that contributed to the 2020 American Dream Home.

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Stop by the American Dream Home and register to win a natural gas grill from Pensacola Energy.



No fee to tour homes! Visitors must wear a mask to tour the home.



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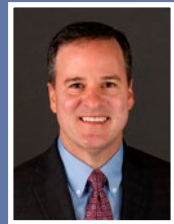




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# The 62nd Annual Parade of Homes Offers the Best in New Home Construction and Amenities

On behalf of the Board of Directors of the Home Builders Association (HBA), it is my pleasure to welcome you to the Parade of Homes.

As you can imagine, the COVID-19 pandemic has been challenging for everyone. We moved the Parade of Homes date to September, and this had impacted the number of entries we have for this year's Parade of Homes. However, we are very pleased that this community event is taking place, especially since this is our 62nd year. While touring the Parade of Homes, we ask that you maintain a distance of at least six feet, wear face coverings and clean your hands frequently.

What are we seeing in the housing industry across the nation? According to the National Association of Homes Builders, consumers continue to desire smaller homes, not only in overall square footage, but also the number of features, such as bedrooms and bathrooms. This four-year downward trend has led to the smallest average home size since 2011 at 2,520 square feet — only 20 square feet above the average in 2007, the pre-recession peak. The percentage of homes incorporating four-plus bedrooms, three-plus full bathrooms and three-plus car garages have also dropped to levels not seen since 2012. "This points to an industry trying to meet the demands of the entry-level home buyer," said Rose Quint, NAHB assistant vice president of survey research. "Builders are struggling to meet these demands, however, because of factors such as restrictive zoning regulations and with the price of a new lot in 2019 averaging \$57,000."

What is interesting is that this coincides with what we are seeing in Northwest Florida. Land prices have skyrocketed, the hidden costs of housing with regulations and fees have made it harder for first-time home buyers to obtain homeownership. This is why the Home Builders Association fights against regulations and fees that add to the cost of housing but does nothing to protect the health, safety and welfare of home buyers.

In terms of cutting-edge technology and features, make sure you see the HBA's American Dream Home, which is a Natural Gas Advantage Elite Home, built by Westerheim Properties, in East Pensacola Heights, off Scenic Hwy. This is the first time in many years the Dream Home has been built in the City of Pensacola on an infill lot. The Dream Home's floor plan is designed with open living areas that are hospitable to indoor and outdoor entertaining. The Dream Home is built on a narrow lot but feels very spacious for its 2,342 square-feet, four bedrooms and 3 bathrooms including a roomy master bath. What's unique about this home is its detached cabana area complete with an outdoor kitchen and half bath. I am very thankful to Thomas Westerheim for building this beautiful home for the HBA. This is the third time Thomas has built the Dream Home and we are certainly appreciative of his efforts. Also, we could not do this project without the help and support of our Dream Home Donors, and our major partner in Pensacola Energy. Pensacola Energy Marketing Manager Jill Grove and her team did a remarkable job. Make sure you view the Dream Home Donors list and if you see something you like in the Dream Home, contact one of the donors. I am sure they can be of service.

*continues on page 06*



BLAIN FLYNN



*"According to the National Association of Homes Builders, consumers continue to desire smaller homes, not only in overall square footage, but also the number of features, such as bedrooms and bathrooms."*



## The 62nd Annual Parade of Homes Offers the Best in New Home Construction and Amenities

from page 05

If you're in the market for a new home, the Parade of Homes will afford you the opportunity to see homes of all shapes and sizes complete with valued amenities. I encourage you to visit the 36 homes scattered throughout Escambia and Santa Rosa counties. Special thanks to the home builders who have entered homes into the Parade including Samuel Stevens & Associates, Henry Company Homes, Breland Homes Coastal, Truland Homes, Encore Homes by ParsCo, Celebrity Home Builders Inc., Adams Homes Northwest FL, D.R. Horton, Flynn Built, Timberland Contractors, & Acorn Fine Homes.

The Parade of Homes is brought to you by the Home Builders Association of West Florida, Westerheim Properties, Pensacola Energy, Ballinger Publishing, Pensacola Magazine, WEAR TV 3, COX, Cat Country 98.7 FM, News Radio 92.3/AM 1620. This year's Parade is set for September 12-20, with weekend hours from 12:00 p.m. – 6:00 p.m., and weekdays 3:00 p.m. – 6:00 p.m.

In closing, there's never been a better time to buy a home with historically low interest rates. Whether you are a potential home buyer or looking to build a home, the Parade of Homes has something for everyone.

*Thanks to our Parade of Homes Sponsors!*



For more information go to [ParadeofHomesPensacola.com](http://ParadeofHomesPensacola.com)

*“Special thanks to the home builders who have entered homes into the Parade including Samuel Stevens & Associates, Henry Company Homes, Breland Homes Coastal, Truland Homes, Encore Homes by ParsCo, Celebrity Home Builders Inc., Adams Homes Northwest FL, D.R. Horton, Flynn Built, Timberland Contractors, & Acorn Fine Homes”*

# WESTERHEIM PROPERTIES BUILDS A SUPERB AMERICAN DREAM HOME FOR 2020 PARADE OF HOMES™

The 62nd Annual Parade of Homes™, hosted by the Home Builders Association of West Florida, is an exciting event for thousands of attendees who look forward to touring new homes throughout Escambia and Santa Rosa Counties. The Parade of Homes was rescheduled to September 12-20, because of COVID-19, has 36 homes to showcase in Escambia and Santa Rosa Counties.

“The people of Northwest Florida look forward to the Parade of Homes every year, said HBA President Blaine Flynn of Flynn Built, LLC. “It has certainly been a challenging time for everyone with the

pandemic, but I am proud of our home building professionals who are meeting the demands of consumers who need new homes.”

The ever-popular American Dream Home, which is a Pensacola Energy Natural Gas Advantage Elite Home, is located in East Pensacola Heights off Scenic Hwy. Dream Home Builder Thomas Westerheim, of Westerheim Properties, is pleased with the overall design and functionality of the floor plan. “This home has certainly been an exciting project for me,” said Westerheim. “East Pensacola Heights has a unique history and I wanted to make sure this home would complement the neighborhood. I believe the Dream Home captures the essence of being with family and friends and living comfortably whether you're entertaining inside or outside in the cabana area. I'm thankful for all the people who played key roles in making this home a reality.”

*continues on page 08*





# WESTERHEIM PROPERTIES BUILDS A SUPERB AMERICAN DREAM HOME FOR 2020 PARADE OF HOMES™

from page 07



The Dream Home is a spacious, two story, 2,342 square-foot, four bedrooms and 3 1/2 bathrooms, and a sizeable detached cabana entertaining area. With a design of an 6/12 roof pitch, the Dream Home incorporates CertainTeed Landmark shingles for reliability. The designed exterior features a flow of Hardie Board and Batten, Hardie-Lap Siding, and Brick to compliment the natural surroundings.

The home, designed for family needs and gracious entertaining, features 9-foot ceiling throughout. Designer and recessed lighting, from Gateway Lighting, accentuates multiple areas showcasing its beautiful flooring provided by Gene's Floor Covering. Mohawk RevWood Sandcastle Oak is the main flooring in great room, master bedroom, kitchen foyer and dining room. Other areas include Tile Shaw Revival Isabella Agate Deco Tile, Velocity Force Herringbone Deco Tile, Cabana Bath Chicago Southside Brick Tile and Shaw Revival Isabella Agate Deco Tile. The Master Shower is complete with Titan Aqua Glossy with Bianca Carrara Penny Rounds Tile.

The gourmet kitchen features West Florida Cabinets custom cabinetry with a backsplash accentuated with Divine Chronos Mosaics. Emerald Coast Granite and Tile provided the elegant quartz countertops that exude class and functionality. The kitchen is accented under-the-counter lighting that blend nicely with the Moen faucets, and stainless-steel sinks for a warm elegant experience. The home is equipped with Bosch appliances, including Natural Gas Range-Micro Drawer, French Door



Refrigerator, Dishwasher, and Microwave Drawer that add to the overall ambiance.

For outdoor entertaining, 350 Square-Foot detached Cabana that is complete with an outdoor kitchen with stainless steel gas grill, a convenient half-bath and storage room

The master bath is an oasis of tranquility with an inviting free-standing soaking tub. The Moen showerheads add to the opulence of relaxation and enhance the feel of cascading hot water from the Rinnai Natural Gas tankless water heater. The master bath has spacious, walk-in closets with built-in Alpha Closet shelves.

"Pensacola Energy Natural Gas Advantage Elite Home features are designed to save money and reduce energy consumption, said Marketing Manager Jill Grove, of Pensacola Energy. "This has been an exciting project for our team of professionals who were involved in the planning before construction began. We made significant recommendations to develop a customized energy-feature package that will benefit the homeowner for years to come."

Included as part of the latest advancement in energy-efficient building are Rinnai Natural Gas Tankless water heater. Northwest Florida A/C installed a state-of-the art Carrier Infinity, four-ton, 18 SEER, zone control natural gas system. The home is

**SEE THE AMERICAN DREAM HOME,  
WHICH IS A PENSACOLA ENERGY  
NATURAL GAS ADVANTAGE ELITE HOME,  
BUILT BY WESTERHEIM PROPERTIES, IN  
EAST PENSACOLA HEIGHTS.**

**WHAT:** 2020 Parade of Homes

**WHEN:** September 12 - 20

**WHERE:** 36 Homes throughout Escambia  
and Santa Rosa Counties.

**AMERICAN DREAM HOME:** East Pensacola Heights,  
840 Van Kirk Street, Pensacola, FL 32503

**MORE INFO:** ParadeofHomesPensacola.com



also equipped with innovative Krestmark windows that deliver durable, low-maintenance vinyl with stylish features. Moreover, Coastal Insulation's durable insulation in the exterior walls and spray foam insulation in ceilings provide soundproofing and add to the energy efficiency of the home.

The Parade of Homes™ has been a popular attraction since its start in 1958 and is brought to you by the Home Builders Association of West Florida, Home Builders Association of West Florida, Westerheim Properties, Pensacola Energy, Ballinger Publishing, Pensacola Magazine, WEAR TV 3, COX, Cat Country 98.7 FM, News Radio 92.3/AM 1620.

This year's Parade is set for September 12-20, with weekend hours from 12:00 p.m. - 6:00 p.m., and weekdays 3:00 p.m. - 6:00 p.m.

Dates: September 12 - 20, 2020, with weekend hours from 12:00 p.m. - 6:00 p.m., and weekdays 3:00 p.m. - 6:00 p.m. Go to ParadeofHomesPensacola.com for more information of maps, homes, floor plans and amenities.



*Thanks again to our Parade of Homes Sponsors!*



**NEXT  
CORNERSTONE  
ISSUE:**

**October 2020**

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Richard Nicholson  
561.843.5857**

**RKNICHOLSON.COM**



**HOME BUILDERS ASSOCIATION OF WEST FLORIDA**  
**BUILT BY THOMAS WESTERHEIM OF WESTERHEIM PROPERTIES**  
 East Pensacola Heights • 840 Van Kirk Street • Pensacola, FL 32503

**UNIQUE ELEVATION**

- 6/12 Roof Pitch
- Hardie Board and Batten, Hardie-Lap Siding, and Brick to Compliment Plan Design
- Designer Mahogany Double Front Door
- CertainTeed Landmark Shingles

**ENERGY EFFICIENT**

- Pensacola Energy Natural Gas Advantage Elite Home
- Rinnai Gas Tankless Hot Water Heater
- Krestmark Energy Efficient Windows
- Carrier Infinity, 4 Ton/18 Seer Natural Gas System, Zoned System
- Indoor Natural Gas Fireplace and Outdoor Kitchen with Stainless Steel Natural Gas Grill
- Energy Efficient insulation in the 2 x 4 exterior walls and Open Cell Spray Foam insulation in ceilings. Insulation used in various interior walls and ceilings for soundproofing.

**AMENITIES \***

- Floor Plan Designed with Open Living Area Amenities that includes Spacious Indoor and Outdoor Entertaining
- 2,342 Square-Foot. 4 Bedrooms; 3 1/2 baths including oversized Master Bath, 3 spacious Bedrooms upstairs with bath, and a Spacious Multi-Purpose Great Room

- 350 Square-Foot detached Cabana with half-bath and storage room
- 9 Foot Ceilings Throughout
- Gourmet Kitchen with All Wood Custom Cabinets
- Custom Quartz Countertops
- Spacious Pantry Convenient to Kitchen Prep Area
- Bosch Kitchen Appliances including Natural Gas Range-Micro Drawer Two Single Wall ovens, French Door Refrigerator, Dishwasher, and Microwave Drawer
- Moen Gold Kitchen Faucets; Stainless Sinks and Pro-Flo toilets; Moen Lavatory Faucets and Showerheads; Free Standing Soaking Tub; Tile Walk-In Shower; Large Vanity Cabinet
- Mohawk RevWood Sandcastle Oak is the main flooring in great room, master bedroom, kitchen foyer and dining room. The Master Shower is complete with Titan Aqua Glossy with Bianca Carrara Penny Rounds Tile. Other areas include Tile Shaw revival Isabella Agate deco tile, Velocity Force Herringbone Deco Tile, Cabana Bath Chicago Southside Brick tile and Shaw Revival Isabella Agate deco tile.

- Large Master Closet with Custom Shelving
- Coat and Shoe Station in Foyer
- All Closets have Custom Shelving Built-In
- Designer Lighting Package with LED Flush Lighting in Multiple Areas and Under Counter Lighting in Kitchen
- Structured Wiring, Surround Sound and Outdoor audio
- Indoor Natural Gas Fireplace
- Outdoor Kitchen with Stainless Steel Natural Gas Grill

- Crown Molding and Cased Windows with Craftsman Baseboard and Casing
  - Laundry Room designed for upstairs stackable Washer and Dryer
  - Deluxe Landscaping Package w/ Sprinkler System
  - Fully Sodded Yard with Custom Landscape Design and Planting
- \*Amenities are subject to change due to availability during construction.

**SEE THE AMERICAN DREAM HOME, WHICH IS A PENSACOLA ENERGY NATURAL GAS ADVANTAGE ELITE HOME, BUILT BY WESTERHEIM PROPERTIES, IN EAST PENSACOLA HEIGHTS.**

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**WHERE:** 36 Homes throughout Escambia and Santa Rosa Counties.

**AMERICAN DREAM HOME:**  
 East Pensacola Heights, 840 Van Kirk Street, Pensacola, FL 32503

**MORE INFO:**  
 ParadeofHomesPensacola.com



# 2020 AMERICAN DREAM HOME

**HBA Truly Appreciates It's Donors**

The Home Builders Association of West Florida and Westerheim Properties would like to thank the business who contributed to the overall success of the American Dream Home. If you see something you like, just find the item on the below list and contact the donating company. Tell them you saw their product or service at the Dream Home... and you want the same for your home.

**SUPER PLATINUM**

**Westerheim Properties**  
 Thomas and Jennifer Westerheim  
 3108 Brittany Court  
 Pensacola, FL 32504  
 850-479-2980  
 westerheimproperties.com  
*Donation: Dream Home Builder*

**PLATINUM**

**Pensacola Energy**  
 Don Suarez and Jill Grove  
 1625 Atwood Drive  
 Pensacola, FL 32514  
 850-436-5050  
 www.pensacolaenergy.com  
*Donation: Outdoor Rinnai Tankless Water Heater, Gas Piping, Marketing*

**GOLD**

**Alpha Closets**  
 Leslie Halsall  
 6084 Gulf Breeze Parkway, Unit C  
 Gulf Breeze, FL 32563  
 850-934-9130  
 www.alphaclsets.com  
*Donation: Closets, Pantry, Shelving*

**American Concrete**  
 Billy Campbell / Donnie Shear  
 2866 Hwy 95A North  
 Cantonment, FL 32533  
 850-477-0222  
*Donation: Concrete, Foundation, Footings, Driveway, Sidewalks*

**Builders FirstSource**  
 Brian Richardson  
 1500 W. Main Street  
 Pensacola, FL 32502  
 850-432-1421  
 www.bldr.com  
*Donation: Trusses, Frame Materials, Trim Products, Interior Doors*

**Coastal Insulation**  
 Bill Morrell  
 8006 Pittman Ave  
 Pensacola, FL 32534  
 850-476-7778  
 www.truteam.com/coastalpensacola  
*Donation: Foam Insulation/Fiberglass, Hurricane Fabric Shield, Gutters*

**Gateway Lighting and Fans**  
 Duane Nisewonger  
 3150 S. Hwy 95 A  
 Cantonment, FL 32533  
 850-478-3737  
 www.gatewaylighting.com  
*Donation: Interior/Exterior Light Fixtures*

**Gene's Floor Covering**  
 Gary Sluder  
 4021 W. Navy Blvd.  
 Pensacola, FL 32507  
 850-456-3360  
 www.genesflooring.com  
*Donation: Carpet, Tile Flooring, Shower, Setting Material*

**Northwest Florida A/C**  
 Hugh Patroni  
 4532 Saufley Field Road  
 Pensacola, FL 32526  
 850-455-0590  
*Donation: Carrier Infinity, Zoned, 4 Ton/18 Seer Gas System*

**West Florida Cabinets**  
 Herb Smith  
 3301 McLemore Road  
 Pensacola, FL 32514  
 850-474-3986  
 www.westflcabinets.com  
*Donation: Custom Cabinetry/Design/Installation*

**SILVER**

**Amore Plumbing Company**  
 Gary Johnson / Justin Tyner  
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 Pace, FL 32571  
 850-994-8814  
*Donation: Plumbing Labor/Materials*

**Builders Specialties Supply**  
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 Pensacola, FL 32522  
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*Donation: Windows / Exterior Doors*

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 850-437-0747  
 www.emeraldcoastgranite.com  
*Donation: Engineered Quartz/Granite Countertops*

**Hattaway Home Design**  
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 Pensacola, FL 32514  
 850-324-4401  
 www.hattawayhomedesign.com  
*Donation: Dream Home Design*

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 3331 McLemore Dr.  
 Pensacola, FL 32514  
 850-262-8044  
 www.interiorexterior.net  
*Donation: Drywall*

**Massey Glass**  
 Terry Massey  
 2200 Highway 182  
 Jay, FL 32565  
 850-982-3983  
*Donation: Shower Enclosures*

**Moen**  
 Russell Adams  
 25300 A1 Moen Drive  
 N. Olmstead, OH 44070  
 850-572-5955  
 www.moenpro.com  
*Donation: Bathroom/Kitchen Faucets and Fixtures, Tub, Showerheads*

**Quality Roofing**  
 Brian Ward / David Rogers  
 3693 Avalon Blvd.  
 Milton, FL 32583  
 850-378-3757  
 qualityroofingsolutions.com  
*Donation: Roofing Installation/Labor*







**REW Materials**  
 Bill Batting  
 8040 N. Palafox Street  
 Pensacola, FL 32534  
 850-471-6291  
 bbatting@rewmaterials.com  
 Donation: Drywall & Finishing Materials, CertainTeed Landmark Shingles

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 103 International Dr.  
 Peachtree City, GA 30269  
 678-829-1700  
 www.rinnai.us  
 Donation: Rinnai Tankless Water Heater

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 www.MathesGroup.com  
 Donation: Electrical Wiring/Lighting Hardware/Materials

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 4063 Avalon Blvd.  
 Milton, FL 32583  
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 Donation: Electrical Labor, Materials

**W. R. Taylor**  
 Dwayne Watson  
 17 Manresa Street  
 Pensacola, FL 32502  
 850-432-6163  
 www.southalabamabrick.com  
 Donation: Brick, Mortar

**BRONZE Architectural Concrete Designs**  
 Neil Brown  
 1700 South Hwy. 97  
 Cantonment, FL 32533  
 850-572-4687  
 architecturalconcretedesignsllc.com  
 Donation: Custom Concrete Designs

**Delena Denham Interiors**  
 Delena Denham  
 38 S. Blue Angel Pkwy., Ste. 145  
 Pensacola, FL 32506  
 850-240-2097  
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When I'm not wrapped around my company I enjoy antiquing, reading American Biographies, attending blue grass festivals, a spirited board game, politics and cooking for family and friends.

# HOUSING AFFORDABILITY HITS 18-MONTH LOW ON LACK OF SUPPLY, HIGHER PRICES

**Despite low interest rates, a supply shortage coupled with rising home prices contributed to a decline in housing affordability in the second quarter of 2020, according to the NAHB/Wells Fargo Housing Opportunity Index (HOI) released today.**

In all, 59.6% of new and existing homes sold between the beginning of April and end of June were affordable to families earning an adjusted U.S. median income of \$72,900. This is down from the 61.3% of homes sold in the first quarter of 2020 that were affordable to median-income earners and the lowest reading since the fourth quarter of 2018.

The Department of Housing and Urban Development's original estimates of median family income for 2020 were developed prior to the COVID-19 pandemic. To account for the pandemic's effects, the HUD estimates were reduced consistent with NAHB's economic forecast for 2020. As a result, the 2020 national median income estimates used in the HOI calculations (\$72,900) are 7.1% lower than the initial national 2020 estimates (\$78,500) from HUD.

"There was underbuilding before the pandemic hit and the coronavirus outbreak has exacerbated the situation by disrupting existing supply chains," said NAHB Chairman Chuck Fowke. "Builders are particularly concerned over surging lumber prices that are up nearly 70% since mid-April."

"Home prices appreciated robustly during the second quarter due to better-than-expected housing demand in the wake of the pandemic and because the coronavirus hindered the ability of builders to ramp up production," said NAHB Chief Economist Robert Dietz. "Looking forward, in this record-low interest rate environment housing should be a bright spot for the economy as rising demand continues in the suburbs, exurbs and other lower density markets."

The HOI shows that the national median home price jumped to a record \$300,000 in the second quarter from \$280,000 in the previous quarter. Meanwhile, average mortgage rates fell by 27 basis

points in the second quarter to 3.34% from 3.61% in the first quarter.

**Most and Least Affordable Markets**

Scranton-Wilkes Barre-Hazleton, Pa., was rated the nation's most affordable major housing market, defined as a metro with a population of at least 500,000. There, 89.1% of all new and existing homes sold in the second quarter were affordable to families earning the area's median income of \$66,600. Meanwhile, Cumberland-Md.-W.Va., was rated the nation's most affordable smaller market, with 96.9% of homes sold in the second quarter being affordable to families earning the median income of \$57,500.

Rounding out the top five affordable major housing markets in respective order were Harrisburg-Carlisle, Pa.; Pittsburgh, Pa.; St. Louis-Mo.-Ill.; and Wilmington, Del.-Md.-N.J.

Smaller markets joining Cumberland at the top of the list included Binghamton, N.Y.; Kokomo, Ind.; Lima, Ohio; and Davenport-Moline-Rock Island, Iowa-Ill.

San Francisco-Redwood City-South San Francisco, Calif., was the nation's least affordable major housing market. There, just 8.5% of the homes sold during

the second quarter were affordable to families earning the area's median income of \$129,200.

Other major metros at the bottom of the affordability chart were in California. In descending order, they included Los Angeles-Long Beach-Glendale; Anaheim-Santa Ana-Irvine; San Jose-Sunnyvale-Santa Clara; and San Diego-Carlsbad.

All five least affordable small housing markets were also in the Golden State. At the very bottom of the affordability chart was Salinas, where 16.1% of all new and existing homes sold in the second quarter were affordable to families earning the area's median income of \$75,800.

In descending order, other small markets at the lowest end of the affordability scale included Merced; San Rafael; Santa Cruz-Watsonville; and San Luis Obispo-Paso Robles-Arroyo Grande.

Visit [nabh.org/hoi](http://nabh.org/hoi) for tables, historic data and details.



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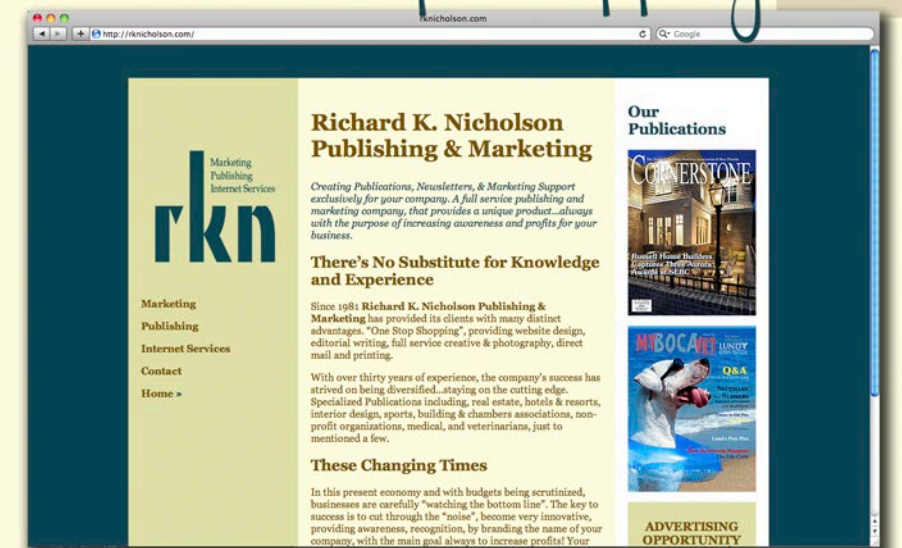
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## HUD Secretary Carson Terminates Affirmatively Furthering Fair Housing Rule

**U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson today announced that HUD will terminate the Obama-era Affirmatively Furthering Fair Housing (AFFH) regulation issued in 2015.**

“After reviewing thousands of comments on the proposed changes to the Affirmatively Furthering Fair Housing (AFFH) regulation, we found it to be unworkable and ultimately a waste of time for localities to comply with, too often resulting in funds being steered away from communities that need them most,” said Secretary Carson.

“NAHB recognizes and supports the intent of Affirmatively Furthering Fair Housing,” said NAHB Chairman Chuck Fowke.



“Attempts to develop workable AFFH regulations, however, have been unsuccessful and local governments’ attempts at

compliance did little to advance fair housing. There now is a great opportunity to truly advance the goals of the 1968 Fair Housing Act and we look forward to the Trump administration and HUD working with the many stakeholders to achieve those goals.”

The Preserving Community and Neighborhood Choice final rule replaces the 2015 AFFH regulation and 1994 Analysis of Impediments (AI) requirements. Under the new rule (which becomes effective 30 days after publication in the Federal Register), “AFFH certifications provided by grantees will be deemed sufficient provided they took any action during the relevant period rationally related to promoting fair housing, such as helping eliminate housing discrimination.”

## A VITAL LIFELINE FOR THE PRODUCTION OF AFFORDABLE HOUSING

**The Low-Income Housing Tax Credit (LIHTC) plays a critical role in the housing market by ensuring a supply of attainable rental housing.** Created as part of the 1986 tax reform legislation, the LIHTC has been responsible for financing the development or preservation of more than 3.2 million rental homes. The housing credit also has been a success story in terms of generating jobs and economic impact for communities.

However, the primary beneficiaries of the program have been the residents of the housing developed under the program. New NAHB analysis that focuses on the demographics of LIHTC housing reveals that approximately 8 million low-income households, or 18.7 million people, have benefitted from the program and reside in homes financed by the LIHTC as of 2018. This is a significant total and illustrates the important role the housing credit has played in terms of providing high quality, affordable rental housing.

As the most successful affordable rental housing production program in U.S. history, the LIHTC provides federal tax credits to developers for building income-restricted housing: Those individuals or corporations receive a dollar-for-dollar tax credit which provides the motivation and facilitates the development of low-income housing.

Those tax credits provide the project with additional equity during the construction phase, which helps to make it less expensive to build and maintain an affordable apartment complex.

### A Permanent 4% Credit Floor

With the nation in the midst of a housing affordability crisis and struggling with the COVID-19 pandemic, the LIHTC is more important than ever. As America seeks a return to normal, federal policymakers can do their part to help the housing industry be an engine of job and economic growth by strengthening the LIHTC when Congress crafts its next coronavirus relief package.

The need for affordable rental options remains acute. More than one in four renters spends more than half of their monthly income on rent. Establishing a minimum 4% credit floor would provide more predictability and flexibility in financing projects, making more types of properties financially feasible and significantly increasing unit production. This credit rate floats, and the current low interest rate environment stemming from COVID-19 fiscal policies to stabilize the economy has resulted in nearly 25% less equity available for much-needed development. Nearly 126,000 additional affordable rental units could be financed over the next 10 years by establishing this minimum floor, according to an analysis by Novogradac.

Shelter is a basic human need. NAHB is calling on Congress to uplift the lives of millions of Americans in a fiscally responsible manner by establishing a permanent minimum 4% credit floor for acquisition and bond-financed projects.

NAHB Chief Economist Robert Dietz provides an in-depth analysis on the number of Americans benefiting from the LIHTC in this Eye on Housing blog post.

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*Spike Club Members and their credits as of 06/30/2020.*

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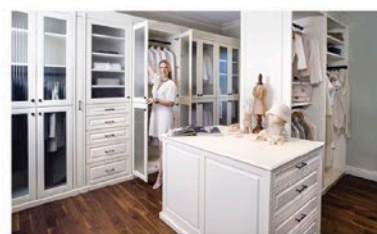
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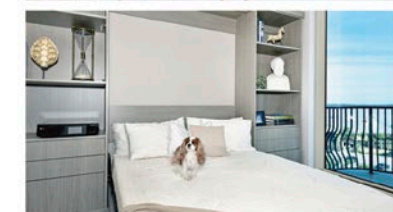
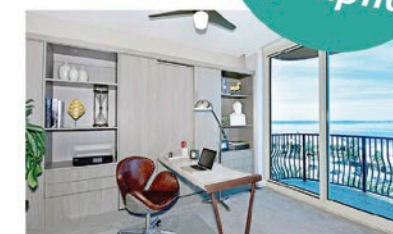
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