



Skyrocketing Lumber Prices Soaring as the Housing Market Inventory Keep Narrowing

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

PAGE 07

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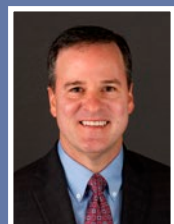
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Cover Story

Skyrocketing Lumber Prices Soaring as the Housing Market Inventory Keep Narrowing 07

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A Solid Communications Plan Comes in Handy after a Natural Disaster

Hurricane Sally gave us somewhat of a surprise visit and frankly, unwelcomed! It has taught us all that we must be prepared no matter where the media is telling us the storm is heading. When disaster strikes, communicating is critical. Time-sensitive information to your business and clients is key to ensuring the safety of staff and continuity of business operations. Adding to further complexity, we know that communications infrastructure could be damaged limiting cell phone service or internet connections. Developing a crisis communication plan before an emergency can help your business execute a well-organized response.

Communications during disasters can encompass a range of messages from conveying vital emergency plans to employees to airing public safety announcements (PSAs) to consumers. With the assistance of the National Association of Home Builders, the HBA of West Florida was able to get out to the media two key PSAs that was helpful to consumers. A crisis communication plan should include key audiences, tailored information for each audience and guidance on how to relay the information to your target audiences.

To help you develop a comprehensive crisis communication plan, consider the following:

1. Identify Your Audiences/Stakeholders. Which internal and external contacts are essential to your business core operations? Management teams, board members, employees, vendors, and customers all require different information at different times during a disaster or emergency. Develop a contact sheet with telephone numbers and email address to have on hand and quickly reference. You may want to consider creating a "web" or contact map that shows how groups relate to your business.

2. Tailor Content for Your Audiences. Examine what types of information are appropriate for each audience before, during and after a disaster or crisis scenario. Examples include sharing emergency plans with employees, sending job site instructions for sub-contractors or suppliers, providing resources for members, or disseminating safety information to the public. Create a spreadsheet with links to internal documents, government websites or PSAs you can easily access and share with your various audiences.

3. Determine Communications Channels. Evaluate the best way to get messaging out to your audience such as in-person, paper or email, radio, telephone, social media, or television. The type of information will determine the best communication channel whether it be radio to transmit a PSA or a telephone call to reach the management team. Make sure to plan for communications redundancies as certain channels may not be available due to disaster impacts.

I know this may have been helpful before Hurricane Sally, but this will be hopeful in the future.

Thank you Builders FirstSource and LaCoste Construction Group for delivering and moving 360 tarps into the Home Builders Association office. All tarps were distributed to HBA members who are working to help others in need. Thank you!



BLAIN FLYNN



Skyrocketing Lumber Prices Soaring as the Housing Market Inventory Keep Narrowing

During the webcast in September, National Association of Home Builders Chief Economist Robert Dietz provided an analysis of the market situation and said that escalating lumber prices in recent months are due to the fact that there is not enough domestic production. Many mills reduced production due to stay-at-home orders and social distancing measures enacted by state and local governments at the onset of the coronavirus pandemic. Mill operators projected that housing would be adversely affected by the crisis and anticipated a large drop in demand. But housing weathered the storm much better than was predicted, and demand for lumber has accelerated.

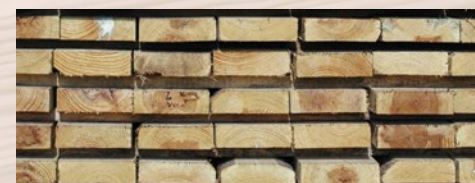
The extreme lumber price volatility has been exacerbated by tariffs averaging more than 20 percent on Canadian lumber imports into the U.S. market.

Seeking Action at the Highest Level

In addition to the NAHB Senior Officers meeting with the White House NEC, NAHB has reached out to President Trump, Commerce Secretary Ross and U.S. Trade Representative Lighthizer urging the administration to alleviate this growing threat to housing and the economy by:

1. Calling on domestic lumber producers to ramp up production to ease growing shortages; and

2. Making it a priority to work with Canada on a new softwood lumber agreement that would end tariffs averaging more than 20% on Canadian lumber shipments into the U.S.



Additionally, NAHB has called on members of the U.S. Lumber Coalition to boost production and offered to work together to address shortages in the lumber supply chain caused in part by the current pandemic.

On the congressional front, NAHB is urging lawmakers to help boost production by seeking higher targets for timber sales from publicly-owned lands and opening up additional federal forest lands for logging in an environmentally sustainable manner.

Lumber prices increased 14.9% in August, marking the largest four-month gain since such data was first recorded in 1949 and the second-largest gain since seasonally adjusted data became available in 1975. Such a sharp increase has put unnecessary pressure on home owners and builders alike to figure out how to close the gap. Former NAHB Chairman Randy Noel, a custom home builder from LaPlace, La., received a lumber quote early this month for more than \$28,000 — twice what he had paid for the same lumber on a comparable project in February 2019. Oriented strand board alone, which Noel's company uses frequently in its projects, had increased from \$7.50 per sheet to \$26 per sheet. Because the homes have already been sold, Noel is looking toward alternative building materials, such as steel, to help minimize the cost increases. Not all builders will be able to close the gap, though. "I know builders who have had to call customers and give them their deposit back and say, 'I can't build your house because of the price of lumber,'" he shared. "People already have their loan secured and can't increase the price."

Appraisals are likely to compound that issue, Noel added, as comparable sales of existing homes aren't increasing sharply enough to factor into appraisers' equations. Pent-up demand is also driving up the price of lots, which will need to be factored into home prices going forward as well.

The best immediate-term solution Noel sees on the horizon is to remove tariffs on Canadian lumber. "If lumber



mills are struggling to keep up, [U.S. Commerce] Sec. Ross can remove tariffs temporarily to keep lumber prices from skyrocketing," he stated.

NAHB continues working on all fronts to find solutions that will ensure U.S. home builders have access to a stable supply of lumber at reasonable prices to keep housing affordable for hardworking American families.

Escalation Clause

On the individual business front, NAHB recommends inclusion of an escalation clause in contracts. If lumber prices increase by a certain percentage, the customer would be required to pay the extra costs.

"As a builder, I gave out prices in April, signed a contract in May, and then experienced tremendous increases in the price of lumber," said NAHB President Chuck Fowke. "It is affecting my business as well."

NAHB will continue working on all fronts to find solutions that will ensure U.S. home builders have access to a stable supply of lumber at reasonable prices to keep housing affordable for hardworking American families. "The Senior Officers are working hard together to address these issues," said Fowke. "This has become a top priority for myself and the staff at NAHB."

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!



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- 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.

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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



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.

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EPA Finalizes Rule for New Regulatory Guidance Documents

The U.S. Environmental Protection Agency (EPA) finalized a rulemaking on Sept. 14 that establishes new regulatory standards for all EPA regulatory guidance documents. These documents help EPA and other federal agencies provide implementation and enforcement guidance to regulated entities. EPA has issued tens of thousands of guidance documents to interpret environmental statutes, regulations and its permitting programs.

EPA's final rule, which is intended to increase transparency and access, has four key elements:

- Establishes a regulatory definition for the "guidance documents" and "significant guidance documents" that are subject to the rule's requirements.
- Responds to President Trump's directive under Executive Order 13891, "Promoting the Rule of Law Through Improved Agency Guidance Documents," by creating a centralized website where the public can locate all of EPA's active regulatory guidance documents.
- Requires all "significant regulatory guidance documents" to be subject to public comment before being finalized by the Agency
- Creates a process by which anyone can petition the Agency to modify or withdraw any existing regulatory guidance document.

When the rule was initially proposed, NAHB's comments were very supportive of the rule's transparency requirements, such as requiring EPA to post all regulatory guidance documents online. NAHB members must rely upon these documents to understand various environmental permitting, required environmental training and recordkeeping requirements.

NAHB also cautioned EPA not to take any actions that would hinder the Agency's ability to provide timely guidance to regulated entities. Given the complexity of EPA's permitting and regulatory programs, NAHB members rely upon timely guidance on a wide range of environmental compliance matters, including EPA's permitting programs, and required worker training, firm certification and recordkeeping requirements under EPA's Lead Renovation, Repair and Painting Rule.

For more information about EPA's final regulatory guidance rule, please contact Michael Mittelholzer.



NAVIGABLE WATERS PROTECTION RULE

A WIN FOR HOUSING AFFORDABILITY, REGULATORY CERTAINTY

Testifying on behalf of NAHB before the Senate Environment and Public Works Committee, Douglas Davis, a green builder from St. Augustine, Fla., said that the recently enacted federal regulation, the Navigable Waters Protection Rule (NWPR), will boost housing affordability by providing straightforward regulatory requirements. The NWPR more clearly defines "waters of the United States" (WOTUS) and therefore makes Clean Water Act compliance easier for any business trying to comply.

"By excluding most man-made ditches and isolated ponds on private property from federal jurisdiction, the Navigable Waters Protection Rule corrects the vast overreach of prior rules, restores common sense to the regulatory process, reduces project costs and safeguards America's water resources," said Davis.

According to Davis, under earlier versions of the WOTUS definition, builders and developers were ill-equipped to understand whether their projects required federal Clean Water Act permits.

"The most frustrating aspect of the Obama-era Clean Water Act permitting regulations is the fact that those requirements were uncertain and constantly changing," said Davis. "One of our projects was delayed for 10 years as we sought to obtain the necessary Section 404 permit. Even with the best environmental planning and making every effort to comply, we often were forced

to give up and walk away."

One of the biggest misconceptions surrounding the NWPR is that waters that no longer fall under federal jurisdiction will go unprotected. This is untrue. State and local governments not only have the authority to regulate waters but also play an important role in protecting waters because they have a better understanding of the landscape and the needs of their community.

"The greatest difference between federal permitting and state permitting is that we have generally found state agencies to operate under reasonable deadlines and with a greater degree of accountability," said Davis.

NAHB research shows that nearly 25% of the cost of a single-family home stems from federal, state and local regulations and that the cost is even higher for multifamily development. Housing will be unable to help lead the economic recovery unless the Trump administration and Congress repeal onerous regulations and promote sensible replacements.

"The NWPR is a perfect example of the regulatory actions we need to get our economy moving again," said Davis. "NAHB commends the Trump Administration for rolling back the 2015 Obama rule and putting forward a replacement that respects congressional intent, follows Supreme Court precedent, provides clarity and predictability to the permitting process, and protects our aquatic environment."

More information about the NWPR can be found on nahb.org.



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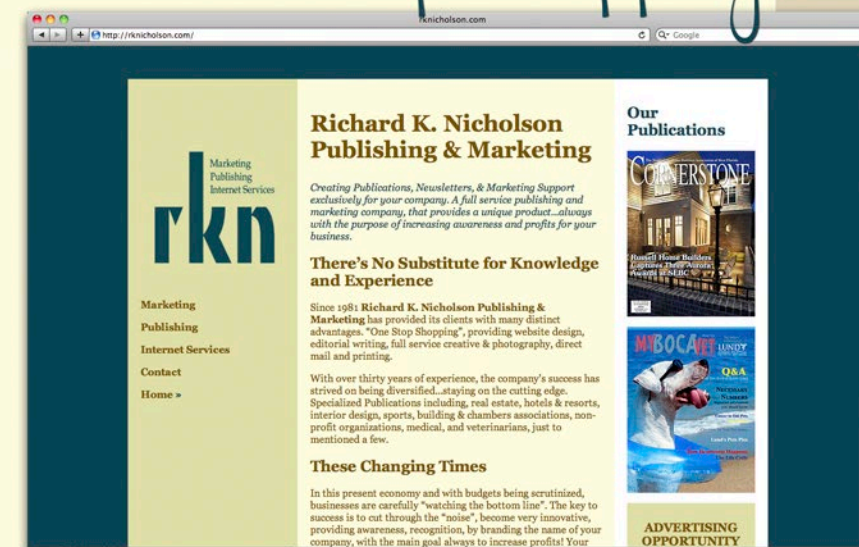
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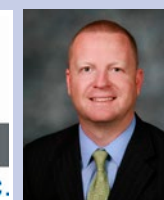
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Surge in Home Construction, Lumber Prices

The following analysis was recently published in NAHB's bi-weekly e-newsletter Eye On the Economy by Chief Economist Robert Dietz:

Residential construction is leading the economy, as housing demand remains strong and supply is tight.

Home builder confidence, as measured by the NAHB/Wells Fargo Housing Market Index (HMI), increased in August to a level of 78, which matches an all-time high in the 35-year history of the series. In particular, the August HMI surged on gains for buyer traffic, which continues to be strong because of low interest rates, a renewed focus on the importance and role of housing, and a shift in demand to the suburbs, exurbs and other lower-density communities.

Consistent with the rise in the HMI, single-family housing starts posted solid gains in July, increasing 8% to a 940,000 annualized rate. Although still below the peak annual rate of single-family construction (1.034 million reached in February), the expansion for home building since April has left single-family construction up 1% on a year-to-date basis. Moreover, permits are up almost

6% as additional construction is expected. Multifamily building also rallied in July, although multifamily permits are down more than 4% as demand is shifting from rental to for-sale housing markets.

Despite the strength for the HMI, risks remain for the housing sector. The top supply-side challenge is a corresponding surge for lumber prices, which have now increased more than 110% since mid-April. NAHB estimates that these recent gains have boosted typical new single-family home prices and apartment prices by approximately \$14,000 and \$5,000, respectively. Without increased domestic production and reductions in Canadian tariffs on softwood lumber, these higher input prices will slow the market.

Another macro risk remains the health of the overall labor market. There was some concern that tightening of virus-related restrictions in the South would stall the economic recovery, but this proved to be untrue. Data from the Bureau of Labor Statistics found 1.8 million net jobs were created in July, reducing the unemployment rate to 10.2%. Home building



employment expanded by 24,000 for the month, while non-residential construction jobs declined by 4,000 as the two parts of the construction industry move in opposite directions.

In additional good news, the pace of first-time jobless claims fell below 1 million for the first time since March for the week of Aug. 8. These indicators show that the economy is healing, provided additional lockdowns do not derail its progress. Job growth is positive for housing demand, particularly as risks increase regarding renter payment rates in the fall.

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.

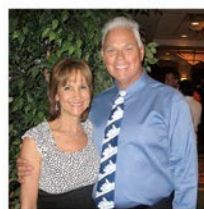
NAHB Chief Economist Robert Dietz provides an in-depth analysis on the number of Americans benefiting from the LIHTC in this Eye on Housing blog post.

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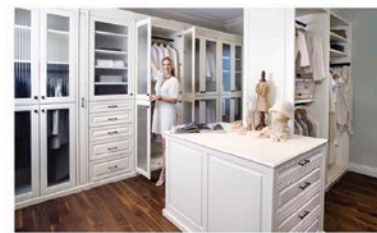
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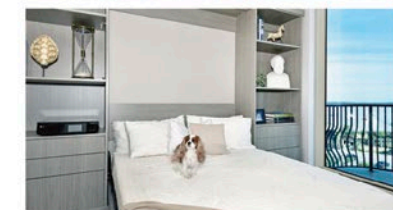
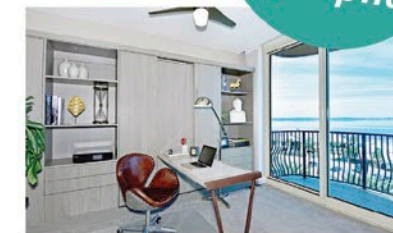
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