

A photograph of an elderly man with white hair, wearing a blue and red plaid shirt and a dark tie. He is sitting at a desk, resting his chin on his hand in a thoughtful pose. The background shows a bookshelf with several books, a green desk lamp, and framed certificates on the wall. One certificate is clearly visible and reads "JOHN H. APPELYARD".

Community Icon  
John Appleyard  
Set the Standard for the  
Home Builders Association  
of West Florida

PAGE 06

STD PRSTD  
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NOV20

# Go Blue Even in the Dark

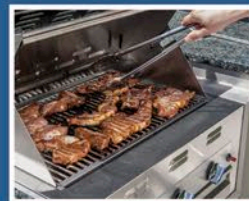
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Typically, natural gas customers do not lose service at all during severe weather and no special storm prep is required. Natural gas lines are buried deeper than most utilities so outages are rare and typically caused by uprooted trees puncturing the line. Since there are so few outages, Pensacola Energy is very quick to respond.

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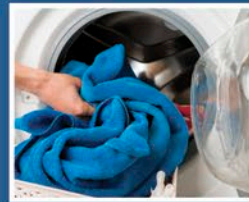
**Natural gas ranges and ovens** – cooking functions work normally, without power.



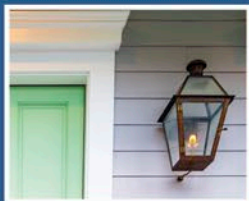
**Natural gas grills** – function normally, without power and without the worry of running out of gas.



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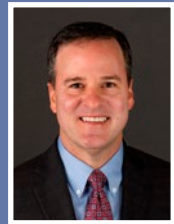
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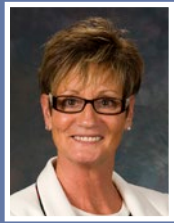
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Cornerstone



**David Peaden II**  
Executive Director  
dpeaden@hbawf.com



**Vicki Pelletier**  
Director of Marketing & Communication  
vicki@hbawf.com

Next Issue:  
**December 2020**

Edit: November 4, 2020  
Space: November 13, 2020  
Materials: November 23, 2020

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

# Cover Story

Community Icon John Appleyard Set the Standard for the Home Builders Association of West Florida ..... 06

**CORNERSTONE COLUMNS**

President's Message: NAHB Urges Action on Lumber Supply Shortages ..... 05

**FEATURE STORY**

FHBA News: A House Full of Savings ..... 08

American Dream Home:

Westerheim Properties Builds a Superb American Dream Home ..... 10

HBA of West Florida: Truly Appreciates It's Donors ..... 11-13

FHBA Member Rebate Program ..... 13

**HBA NEWS**

Members Doing Business with Members ..... 14

For Future Upcoming Events Call HBA Office 850-476-0318 ..... 17

Top Ten Reasons to do Business With an Active Associate Member ..... 20

If You Do Business With Members ..... 06, 21

Get Involved in Councils and Committees ..... 21

Like Us On Facebook ..... 21

Membership News: New Associate and Builder Members ..... 21

Spike Club and Advertiser's Index ..... 22

**NAHB NEWS**

Interim Amendments to the 2020 National Electrical Code Show Changes are Premature ..... 9

Single Family Construction Continues Dramatic Climb ..... 14

ICC Board Issues Spilt Decision on NAHB Building Codes Appeals ..... 16

NAHB, News: SBA Treasury Ease PPP\Forgiveness Requirements for Loans or \$50,000 or Less ..... 18

How Long Does It Take To Build A Single- Family Home ..... 19

**DEPARTMENTS INDEX**

Next Issue Deadlines ..... 04, 09, 13, 17 & 21

Advertisers Index, Web, & Email Addresses ..... 22

Cover Photo by Guy Stevens for Ballinger Publishing. Originally published in Coming of Age Magazine Winter 2016.

Cornerstone, the monthly publication of the Home Builders Association of West Florida serving Escambia and Santa Rosa Counties, is published monthly, twelve (12x) per year. Send address changes to HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910. Cornerstone is published in the interests of all segments of the home building industry and is distributed to its members and others associated with the HBA of West Florida. HBA of West Florida and Richard K. Nicholson Pub., Inc. does not accept responsibility for, or endorse any statement or claims made by advertisers or authors of any articles. Every effort has been made to assure accuracy of information, but authenticity cannot be guaranteed. No part of this publication may be reproduced without the written consent of Home Builders Association of West Florida. Copyright ©, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.

## NAHB Urges Action on Lumber Supply Shortages

Working in tandem with NAHB, nearly 100 Republican and Democratic lawmakers on Oct. 20 sent a letter to President Trump seeking urgent action on lumber supply shortages that have resulted in unprecedented price spikes in recent months that are threatening the housing industry and economic recovery.

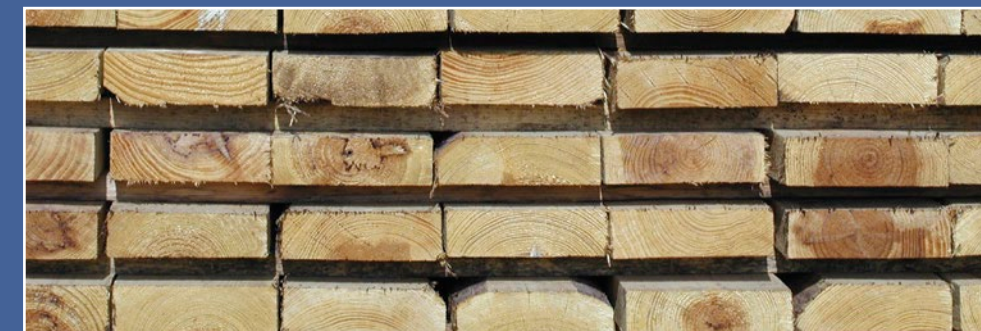
“These sharp increases are challenging, especially in light of the ongoing housing affordability crisis,” the congressional letter stated. “The National Association of Home Builders (NAHB) estimates the recent spike in softwood lumber costs has caused the price of an average new single-family home to increase by \$16,148 since April 17. The market value of the average new multifamily home has increased by \$6,107 over the same period.”

The letter adds that housing can create jobs and boost the economy, but in order to do so, we must address the rising costs of lumber and other building materials. Lawmakers called on the administration to “bring all stakeholders to the table and work to find a solution to address lumber scarcity and subsequent price spikes to ensure everyone’s needs are met.”

This is the latest action by NAHB to urge Congress and the administration to address this urgent issue.

- In August, letters were sent to President Donald Trump, Commerce Secretary Wilbur Ross and U.S. Trade Representative Robert Lighthizer calling on the administration to take prompt action regarding soaring lumber prices and supply shortages that are harming the housing sector and the economy.
- A similar message was sent to the U.S. Lumber Coalition with a request to work together to address shortages in the lumber supply chain caused in part to the COVID-19 pandemic.
- At the end of August, NAHB Senior Officers held talks with members of the White House National Economic Council to discuss the impact that soaring lumber prices are having on the housing industry and to press for immediate action.
- At the end of September, the NAHB leadership reiterated strong concerns regarding the lumber supply situation in a virtual meeting with Commerce Secretary Ross.

Based on the lumber price trend over the past month, NAHB’s ongoing efforts appear to be showing positive results. Lumber prices are currently roughly \$750 per thousand board feet — down nearly 20% from their mid-September peak but still far too high. 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 hard-working American families.



BLAIN FLYNN

*“Based on the lumber price trend over the past month, NAHB’s ongoing efforts appear to be showing positive results.”*

# Community Icon John Appleyard Set the Standard for the Home Builders Association of West Florida

By DAVID PEADEN

The Home Builders Association and the greater Northwest Florida community lost a legend when the great John Appleyard passed away at the age of 97. It is hard to put into words what Mr. Appleyard meant to the HBA and me over the years. Mr. Appleyard

served as the Home Builders Association's first Operating Officer from May 1960 - April 1974.

Mr. Appleyard got involved with the HBA in 1958 when the Appleyard Agency wrote an article for the Florida Home Builders Association (FHBA) when it hosted the state convention in Pensacola. The following year, Mr. Appleyard got HBA members involved in

erecting most of the structures in the Spanish Village, part of the Pensacola's Quadricentennial Celebration.

Walter Dean and Jim Larkin, of Warrington Home Builders, and Ouida Baggett Regan, of Baggett Home Builders, were heavily involved at FHBA and locally. They approached Mr. Appleyard about leading the HBA so it happened -- The Appleyard Agency served as the HBA headquarters, and Mr. Appleyard's late wife of 75 years, Eleanor, served as bookkeeper and billing agent. At that time the



HBA had fewer than fifty members. However, those numbers increased rapidly, as Appleyard instituted regular monthly meetings, almost always with a sponsor which assured a free dinner to attendees. There was a strong effort to have quality programs, with most meetings being held at Scenic Hills Country Clubs and a few were at the Yacht Club.

Mr. Appleyard often spoke about builders from that era like Warrington Home Builders, Baggett Home Builders and other builders and developers including names such as Woody Creel, Glenn Brantley, Hansel Butts, E.B. Williams, the Kelly brothers, Jim Keltner, James Foppiano, W.J. Flannagan, Sam Newman, Columbus Hobbs, Tom Pelt, Bob Gatwood, Joe Napier, F.N. Hector and Charlie Roberts, to name a few.

There was also Associate representation from Gulf Power, City Gas, the many supply companies such as Cary, Dick Dickerson of Building Supply Center, and Owsley. There were several Realtors led by Baars Real Estate, architects, interior designers, banks, S&Ls (both Pensacola Home & Savings and Mutual Federal were very active), specialty contractors, title search companies, and more.

Appleyard said the HBA's goals in this time were partly promotional, partly political. Arranging for subdivisions, regardless of location, was not easy, thus the member-

*“It is hard to put into words what Mr. Appleyard meant to the HBA and me over the years.”*

ship worked with both the city and county and frequently turned to the legislature for relief. Each year's major activity was the Parade of Homes, with locations that soared all over the county, from inside Cordova Park to along Olive Road to the far west. Often the locations were multiple.

It was early in the 60s that the idea of the Scholarship House (American Dream Home) originated, with suppliers providing materials free or at very low cost, and the house's proceeds going to a scholarship for some person interested in pursuing some area of home building.

Appleyard said that Congressman Bob Sikes conferred with the Association officers and staff on several occasions, and members were invited to sit in key Congressional committee meetings in Washington, to see and hear what was unfolding as national policy. In part this led to builder support for the movement that consolidated the series of outlying sewage treatment facilities into the downtown plant. He noted that this was before the time of well-funded political action committees, thus the Association was careful to avoid that form of commitment.



Mr. Appleyard gives a history lesson in 2018 to John David Peaden on Bernardo Galvez

In 1974, Appleyard decided to concentrate on his business and Paul Thompson, who would later serve as Executive Vice President of the Florida Home Builders Association, took the helm of the HBA.

Through the years, Mr. Appleyard was a source of information and was always helpful to me. He would often stop by the HBA to find out what was happening in the HBA and industry. When my children, John David and Lauren, wanted to learn about Bernardo Galvez for a book report, who better to interview than Mr. Appleyard.

In separate years, he met with my children and gave a history lesson like no other. He not only took the time to meet, but he wanted to see the final product and was interested in what grade they earned. It was certainly a special moment in time that I will always cherish.

I believe he had a special place in his heart for the HBA and its members. I am greatly appreciative of the trendsetting work Mr. Appleyard did on behalf of the HBA. He was a community icon who will be greatly missed. Godspeed, Mr. Appleyard.

**If you do business with previous members, please give them a call and reinforce the value of membership as well as the importance of Members Doing Business with Members.**

Lauren Peaden listens to a history lesson from Mr. Appleyard in 2019

# A HOUSEFUL OF SAVINGS



## 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**  
Reverts to three feet and adds options to fire rating soffits
- 3. Duct Penetration Garage = \$300**  
Retained provisions allowing use of duct board
- 4. Stucco = \$1,100**  
Reduced time between coats and curing from seven days per ASTM 926
- 5. Air Leakage = \$175**  
Provides option for testing in multi-family as single and modified 5 ACH to 7 ACH
- 6. Mechanical Ventilation = \$75**  
Reduced from 5 ACH to less than 3 ACH
- 7. Custom Doors = \$500**  
Provides criteria for custom one-of-a-kind doors (FBC-B & R)
- 8. Shower Liner = \$75**  
Reinstates exception to shower liner on SOG (FBC-R & P)
- 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](http://www.WestFloridaBuilders.com) or [www.fhba.com](http://www.fhba.com) or call 850.476.0318.

# Interim Amendments to the 2020 National Electrical Code Show Changes are Premature

Since the release of the 2020 National Electrical Code (NEC) in August 2019, Massachusetts, Colorado, Wyoming, and South Dakota have adopted the new building codes, with 18 additional states in the process of adoption.

Significant changes that impact the cost of construction of single-family and multifamily homes were included in the new edition, such as the requirement of receptacles serving 250-volt appliances to have GFCI protection, electrical service supplying dwelling units to have a surge-protective device, and the requirement of emergency disconnects accessible in an outdoor location for one and two-family dwellings.

But recent proposed amendments show that the early adoption of the 2020 NEC may have a detrimental impact on builders in states with the new requirements, as the code may change after certain conflicts were discovered.

The National Fire Protection Association (NFPA) has since released proposed Tentative Interim Amendments (TIA) to the Code Making Panel 2 Committee members for review and balloting. A TIA notes errors or omissions, addresses hazards, or identifies conflicts within the code that were overlooked during the regular revision process with the purpose of correcting the NFPA Standard through an amendment.

Of significance, there are three TIAs that could affect the home building industry:

- TIA 1529 – Postpones the new GFCI requirement for air conditioner condenser units to address a conflict with potential tripping issues with certain types of ductless mini split equipment.

- TIA 1535 – Revises language to clarify that stairway lighting dimming controls at one location cannot limit the maximum brightness of lighting controls at other levels.
- TIA 1537 – Addresses a conflict with new code language that requires GFCI protection for branch circuits rated up to 250 volts. The Association of Home Appliance Manufacturers requested the requirement be postponed for 30- to 50-amp receptacles within six feet of a sink in order to allow product standards for cooking appliances connected to these outlets to be harmonized.

All TIAs are sent to the Code Making Panel committee members for balloting, but do not become official amendments to the NFPA standard until review by the NFPA Standards Council. Their next meeting is in December where they will review the ballot results for these items along with the committee comments and determine if each tentative amendment passes.

To find out if your state has adopted the 2020 NEC, or is in the process of adopting the latest edition of electrical codes, see the map published by the National Fire Protection Association.

NAHB has published the National Electrical Code Suggested Amendments and Code Adoption Kits for State and local HBA's as consideration to maintain cost-effective and affordable code provisions.

For more information on the NEC and its adoption process, please contact Daniel Buuck or Cesar Lujan.



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**December 2020**

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## Single-Family Construction Continues Dramatic Climb

Single-family starts showed continued growth in September as overall housing production increased 1.9 percent to a seasonally adjusted annual rate of 1.42 million units, according to a report from the U.S. Department of Housing and Urban Development and the U.S. Census Bureau.

The September reading of 1.42 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 8.5 percent to a 1.11 million seasonally adjusted annual rate. This is the highest pace of single-family starts since June 2007. The multifamily sector, which includes apartment buildings and condos, decreased 16.3 percent to a 307,000 pace.

“The housing market remains a bright spot in the U.S. economy, and this is reflected in today’s positive housing starts report,” said NAHB Chairman Chuck Fowke. “Builder confidence is at an all-time high as buyer traffic is strong—another sign that housing is helping to lift the economy.”

“Home sales have exceeded for-sale home construction recently, which means additional home building in the near term,” said NAHB Chief Economist Robert Dietz. “Demand is being supported by low interest rates, a suburban shift in demand



and demographic tailwinds. However, headwinds due to limited building material availability is slowing some construction activity despite strong demand, with authorized but not started single-family homes up 22.4 percent compared to a year ago.”

On a regional and year-to-date basis (January through September of 2020 compared to that same time frame a year ago), combined single-family and multifamily starts are 11.0 percent higher in the Midwest, 5.7 percent higher in the South, 4.5 percent higher in the West and 1.4 percent lower in the Northeast.

Overall permits increased 5.2 percent to a 1.55 million unit annualized rate in September. Single-family permits increased 7.8 percent to a 1.12 million unit rate. Multifamily permits decreased 0.9 percent to a 434,000 pace.

Looking at regional permit data on a year-to-date basis, permits are 4.5 percent higher in the Midwest, 6.4 percent higher in the South, 0.5 percent higher in the West and 4.1 percent lower in the Northeast.



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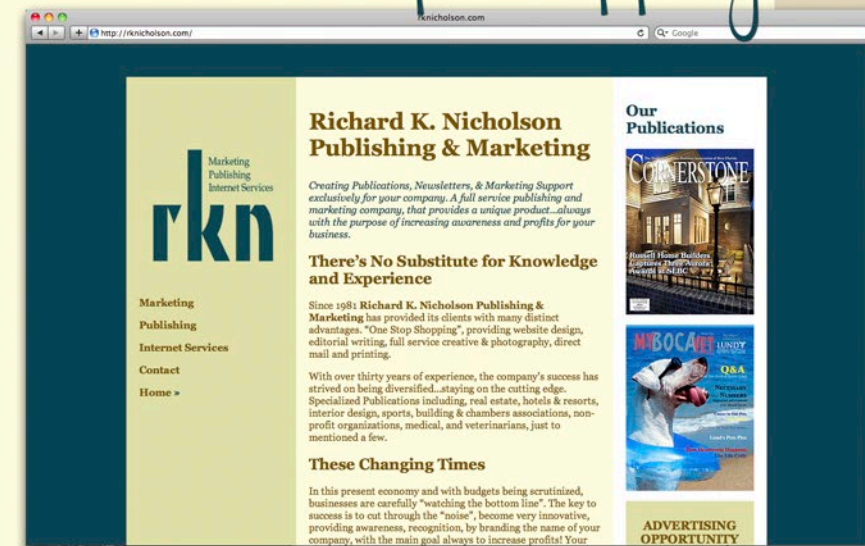
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# ICC Board Issues Split Decision on NAHB Building Codes Appeals

**The International Code Council Board of Directors on October 8 issued a final decision on the last two NAHB appeals to the 2021 building code development process.**

The Board sided with NAHB on the scope and intent of two changes to the International Energy Conservation Code (IECC) but rejected another appeal on two twice-defeated proposals that were disapproved at two different hearings before being approved in the online vote.

In the successful appeal, NAHB argued that two proposed changes to the IECC – requiring 40A, 220V receptacles to be installed in all new homes for electric vehicle charging stations (CE217 Parts I and II) and for gas appliances for future electric retrofit (RE147) – went beyond the scope and intent of the IECC. The Board agreed with this position and removed the two changes from the 2021 IECC, similar to another successful NAHB appeal decision issued last month.

NAHB also appealed the approval of 20 changes to the IECC that were defeated in two separate steps of the code development process only to be brought back to life during the final online consensus vote as a result of new governmental voters suddenly being approved.

There was a concerted effort on the part of efficiency and environmental groups to engage like-minded governmental members who work in environmental, sustainability and resilience departments. These new voters appear to have worked off the same voting guide and simply voted their party line.

NAHB argued that the ICC voter eligibility and validation process and procedures were violated and that the proposals should not be included in the 2021 code. The ICC Board rejected that argument last week.

But the Board did note that it referred a number of issues raised by NAHB to the Board Committee on the Long-Term Code Development Process for further review, including the definitions of governmental members and voting representatives, the procedures for the in-person and online votes, and the issue of cost impact.

“We are obviously very pleased that the ICC Board recognized that the CE217 and RE147 proposals were outside of the scope of the IECC,” said NAHB Chairman Chuck Fowke. “While we disagree with the decision to keep the other changes to the 2021 IECC, we are encouraged that the ICC is taking our concerns seriously and we look forward to resolving the process issues identified in our appeal and continuing our constructive relationship with the Council.”

It is estimated that the two successful appeals resulted in a cost savings of \$2,500-\$3,500 for a new home with gas appliances, minimum efficiency tank water heater and parking. NAHB will continue to fight for residential building codes that produce safe, energy efficient and affordable homes.

For more information on the codes development process or the specific appeals in the 2021 codes cycle, contact Craig Drumheller.

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# SBA, Treasury Ease PPP Forgiveness Requirements for Loans of \$50,000 or Less

The U.S. Small Business Administration (SBA), in consultation with the Treasury Department, has released a simpler loan forgiveness application for business owners who received Paycheck Protection Program (PPP) loans of \$50,000 or less.

“Today’s action streamlines the forgiveness process for PPP borrowers with loans of \$50,000 or less and thousands of PPP lenders who worked around the clock to process loans quickly,” said Treasury Secretary Steven Mnuchin. “We are committed to making the PPP forgiveness process as simple as possible

while also protecting against fraud and misuse of funds. We continue to favor additional legislation to further simplify the forgiveness process.”

NAHB views this as a positive development and has been urging Congress and the Trump administration to create a streamlined, simplified forgiveness process for PPP loans. But more needs to be done.

We continue to call on the White House and Democratic leaders to put politics aside and get back to the negotiating table to hammer out a coronavirus stimulus package that will help struggling renters with dedicated rental assistance and allow HBAs to access small business loans under the PPP.



# HOW LONG DOES IT TAKE TO BUILD A SINGLE-FAMILY HOME?

The average completion time of a single-family house is around 8.1 months, which usually includes a little over a month from authorization to start and another seven months to finish the construction, according to the 2019 Survey of Construction (SOC) from the Census Bureau.

The average time to build a single-family home has been on an upward trend since 2014, when it took around seven months. The time from authorization to completion varies across the nation and depends on the geographic location, and whether the house is built for sale or custom built.

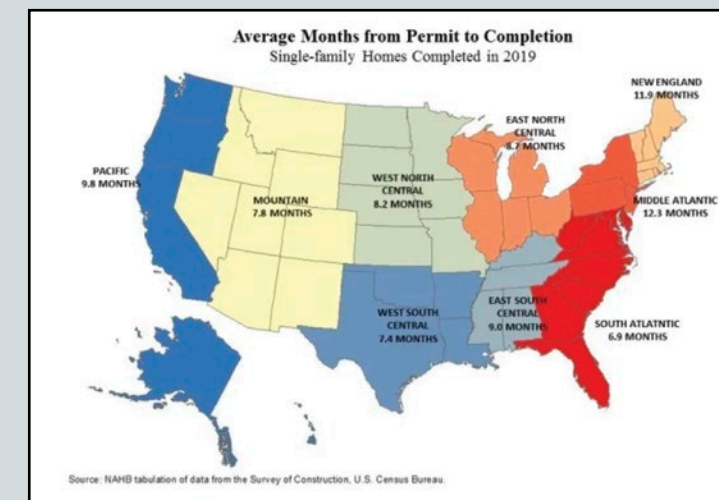
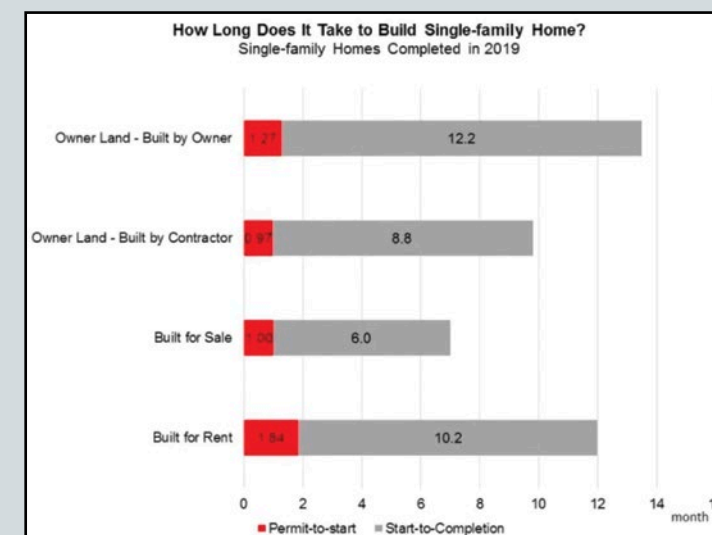
Among all single-family houses completed in 2019, houses built for sale took the shortest amount of time — seven months from obtaining building permits to completion, while houses built by owners (custom builds) required the longest time, 13.5 months.

Homes built by hired contractors normally needed around 9.8 months, and homes built-for-rent took about 12 months from authorization to completion.

Single-family homes built by contractors on owners’ land began construction within the same month after obtaining building authorizations. Custom homes built for sale and built by owners serving as general contractors had one month or a little over a one-month lag between obtaining permits and the start of construction. However, single-family homes built for rent took the longest time, almost two months, from authorization to completion in 2019.

The average time from authorization to completion also varies across divisions. The division with the longest duration was the Middle Atlantic (12.3 months), followed by New England (11.9 months), the Pacific (9.8 months), the East South Central (9.0 months), the East North Central (8.7 months), and West North Central (8.2 months) in 2019.

These six divisions had average time from permit to completion exceeding the nation’s average (8.0 months). The shortest period, 6.9 months, is registered in the South Atlantic division. The average waiting period from permit to construction start varies from 20 days in the Mountain and the East South Central division to 43 days in the Pacific.

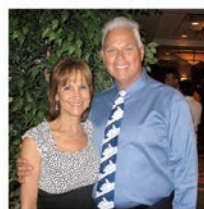


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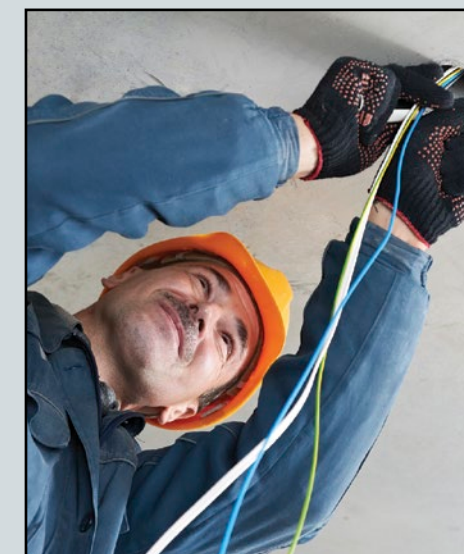
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