

# Where Are They Now?

## Jack McCombs Continues to Model Servant Leadership

PAGE 06



The Home Builders Association of West Florida  
Salutes  
**JACK McCOMBS**  
In a 48-year career, Home Builders Association of West Florida member Jack McCombs, of McCombs Electric, is one of the Florida Home Builders Association's most widely honored members. A Past HBA and FHBA Associate of the Year and a member of the National Hall of Honored Associates, he helped develop Florida's first energy code and made history in 1989 as the first Associate member from Florida to serve on the Board of Directors of the National Association of Home Builders (NAHB).  
Inducted into the Florida Housing Hall of Fame  
October 22, 2011

STD PRSTD  
U.S. POSTAGE  
PAID  
PENSACOLA, FL  
PERMIT NO. 451

JAN21



Is your electric heat pump giving you the cold shoulder?



It's time to warm up to natural gas. Natural gas heat feels warmer than heat produced by an electric heat pump. It's comfortable, reliable and efficient. Make the switch now and get rebates up to \$800. Out with the cold, in with the new. To learn more, visit PensacolaEnergy.com or call 850-436-5050.



**Blaine Flynn**  
President  
Flynn Built



**Chad Edgar**  
1st Vice President  
Joe-Brad Construction, Inc.



**Dax Campbell**  
Treasurer  
Campbell Construction & Company



**Amir Fooladi**  
Secretary  
Encore Homes



**Alex Niedermayer**  
2nd Vice President  
Underwood Anderson & Associates



**Marty Rich**  
3rd Vice President  
University Lending Group



**Bruce Carpenter**  
Past 2nd Vice President  
Home Mortgage of America



**Alton Lister**  
Immediate Past President  
Lister Builders



**Josh Peden**  
Financial Officer  
Hudson, Peden & Associates



**Stephen Moorhead**  
Legal Counsel  
Moorhead Real Estate Law Group

H·B·A  
**CORNERSTONE**  
MAGAZINE

A PUBLICATION OF THE HOME BUILDERS ASSOCIATION OF WEST FLORIDA

**(850) 476-0318**

**4400 Bayou Blvd., Suite 45, Pensacola, Florida 32503**

**www.westfloridabuilders.com**

Cornerstone is published for the Home Builders Association of West Florida by Nicholson Publishing and distributed to its members. Reproduction in whole or part is prohibited without written authorization. Articles in Cornerstone do not necessarily reflect the views or policies of the HBA of West Florida. Articles are accepted from various individuals in the industry to provide a forum for our readers.

## 2021 Home Builders Association of West Florida Board of Directors

### Builder Members

- Kim Edgar, *Joe-Brad Construction*
- Amir Fooladi, *Encore Homes*
- Fred Gunther, *Gunther Properties*
- Lowell Larson, *Venture Construction*
- Taylor Longworth, *East Hill Building and Design*
- Ronnie Johnson, *J. Taylor Homes*
- Mac McCormick, *Florida 1st Home Construction*
- Russ Parris, *Parris Construction Company*
- Karen Pettinato, *Pettinato Construction*
- Jennifer Reese, *Reese Construction Services*
- Newman Rodgers, *Newman Rodgers Construction*
- Douglas Russell, *R-Squared Construction*
- Eric Shaffer, *Shaffer Construction*
- David Teague, *Timberland Contractors*
- Chris Vail, *Urban Infill Corporation*
- Thomas Westerheim, *Westerheim Properties*

### Associate Members

- Bill Batting, *REW Materials*
- Bill Daniel, *Mobile Lumber*
- Steve Geci, *Geci & Associates Engineers*
- Laura Gilmore, *Fairway Ind. Mortgage*
- Jill Grove, *Pensacola Energy*
- Jeff Hatch, *Gulf Power Company*
- John Hattaway, *Hattaway Home Design*
- Chris Thomas, *Fisher Brown Insurance*
- Shellie Isakson, *Synovus Mortgage Corp.*
- Bill Morrell, *Coastal Insulation Company*
- Ric Nickelsen, *SmartBank*
- Sherrie Rutherford, *Pensacola Ready Mix USA*
- David Redmond, *Supreme Lending*
- Marty Rich, *University Lending Group*
- Brian Richardson, *Builders FirstSource*
- Charlie Sherrill, *CenterState Bank*
- Wilma Shortall, *Trustmark Mortgage*
- Gary Sluder, *Gene's Floor Covering*
- Paul Stanley, *The First Bank*
- Marcus Tipner, *Aegis Exteriors*
- Scott Wagner, *Interior/Exterior Building Supply*
- Curtis Wiggins, *Wiggins Plumbing*

### Council Chairs

- Doug Whitfield, *Doug Whitfield Residential Designer, Cost & Codes Chair*
- Suzanne Pollard-Spann, *Gulf Coast Insurance, Membership Chair*
- Mary Jordan, *Gulf Coast Insurance, Tradesman Education Chair*
- Lindy Hurd, *First International Title, Sales & Marketing Chair*

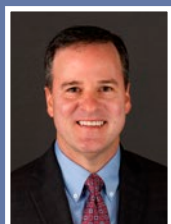
### Pensacola Association of Realtors Liaison

- Philip A. Ross  
*Ross and Co. Real Estate Partners*





Cornerstone



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



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

Next Issue:  
**February 2021**

Edit: January 4, 2021  
Space: January 13, 2021  
Materials: January 20, 2021

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

# Cover Story

Where Are They Now?  
Jack Mc Combs Continues to Model Servant Leadership ..... 06-08

## CORNERSTONE COLUMNS

President's Message: NAHB'S Legal Advocacy Goes Far Beyond Cases Directly Involving Home Builders ..... 05

## FEATURE STORIES

Cyber Security is Everyone's Job ..... 10  
Harvard Report Underscores Increasing Housing Insecurity Concerns ..... 11  
Lumber Prices Hit-2 Year High, Up 50% Since April ..... 16  
FHBA Member Rebate Program ..... 18

## HBA NEWS

Membership Committee News ..... 08  
Tradesmen Council Education News ..... 09  
Top Ten Reasons to do Business With an Active Associate Member ..... 14  
Members Doing Business with Members ..... 18  
For Future Upcoming Events Call HBA Office 850-476-0318 ..... 19 & 21  
Get Involved in Councils and Committees ..... 21  
Like Us On Facebook ..... 21  
Membership News: New Associates and Builder Members ..... 21  
Spike Club and Advertiser's Index ..... 22

## NAHB NEWS

NAHB, Pushes Housing Priorities in Next Coronavirus Relief Package ..... 11  
Lack of Inventory, Higher Prices Push Housing Affordability Near Two-Year Low ..... 13  
How to Address 5 Critical Jobsite Safety Issues ..... 16  
Lumber Prices on the Rise Again ..... 19

## DEPARTMENTS INDEX

Next Issue Deadlines ..... 04, 18 & 21  
Advertisers Index, Web, & Email Addresses ..... 22

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's Legal Advocacy Goes Far Beyond Cases Directly Involving Home Builders

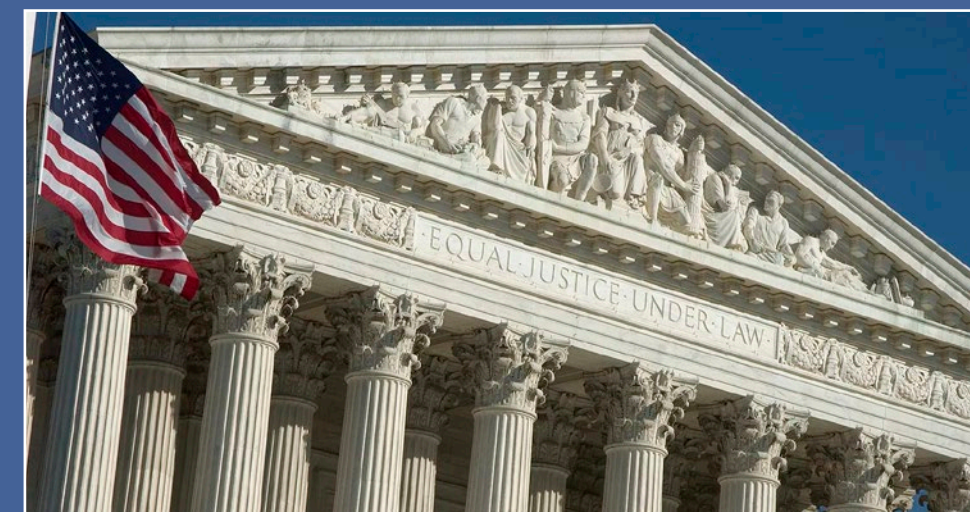
National Association of Home Builders (NAHB) Legal Advocacy team pursues litigation on issues that impact NAHB members – water regulations, OSHA directives, and a host of other regulatory actions. But NAHB also participates in cases concerning other matters, like veterans benefits and criminal law concepts, because cases like these often contain legal principles that are crucial to NAHB members' standing in other cases. All this is important for you to know as a member of the Home Builders Association of West Florida, and where your dues dollars go to help the industry.

### Advocating for a Transparent, Participatory Regulatory Process

For example, in *United States v. Nasir*, the U.S. Court of Appeals for the Third Circuit decided in NAHB's favor on Dec. 1. The issue before the court was whether the court should defer to the U.S. Sentencing Commission's "commentary" on the Federal Sentencing Guidelines.

At first glance, the Federal Sentencing Guidelines would seem to be of little interest to the home building industry. However, the underlying legal question is critical: Should the courts defer to a federal agency's interpretation of its own regulations? If courts are required to defer to these agency interpretations, agencies can change regulatory requirements for builders and developers without going through the required public process. Without this process, known as "notice and comment rulemaking," NAHB and its members are unable to meaningfully participate in the development and enforcement of the regulations that impact the housing industry.

The Third Circuit heard the case *en banc*, or in front of all circuit judges. The reason for this unusual move was to consider a new U.S. Supreme Court ruling on the agency deference issue in *Kisor v. Wilkie*. NAHB was very involved in *Kisor* as well, forming a coalition and filing two amicus briefs at various stages of the litigation. Like *Nasir*, the *Kisor* case did not involve a regulation that governed NAHB members or even an industry regulation. But the legal principle in *Kisor* applies equally to NAHB members, with significant impacts. NAHB's brief argued forcefully that agency interpretations of their own regulations should not automatically receive deference, and the Supreme Court agreed to a significant extent.



continues on page 06



BLAIN FLYNN

*“Should the courts defer to a federal agency’s interpretation of its own regulations? If courts are required to defer to these agency interpretations, agencies can change regulatory requirements for builders and developers without going through the required public process.”*



# Where Are They Now?

## Jack McCombs Continues to Model Servant Leadership

*This is the second in a series of articles about the members who helped build the foundation on which the success of the HBA of West Florida stands.*

Oh how easy it would be for Jack McCombs to rest on his laurels. He has enjoyed an immensely successful career as an entrepreneur, earned the admiration and respect of his peers, and been recognized with a long list of honors and awards, including membership in the Florida Housing Hall of Fame.

While some would be content to ride out the so-called “golden years,” Jack is at the office of his McCombs Electrical Company, Inc. in Pace every day of the work week and still volunteers his time and experience to help the HBA of West Florida.

“Jack is the gift that keeps on giving,” says the HBA’s Executive Director David Peaden. “He’s a model for selfless, servant leadership and has been an inspiration for our younger leaders. Anytime we need his help, he’s always ready to jump in.”



Jack McCombs with Florida Governor Bob Graham

Reflecting on his 60 years working in the electrical, heating and air conditioning business, Jack points to a strong work ethic and his practice of the Golden Rule, treating others as he would like to be treated. It’s no surprise that employee loyalty is off the charts, with many of his 35 associates have served for multiple decades.

Since he started working in 1959 and founded his business in 1974, Jack has seen significant changes in builders and the home building industry. “The biggest thing today is that many of the builders operate like CEOs,” says Jack. “They are making strategic decisions about marketing, design and products while leaving many

aspects of the actual construction to qualified subcontractors like us. We accept the responsibility to contribute to the construction of a quality home.”

As you might imagine, Jack has worked with many builders over the years and he says the good ones all share certain qualities. “Honesty is No. 1 in my book,” says Jack. “The best builders run their businesses with integrity. They take care of their customers. They treat their subcontractors and suppliers fairly. They pay their bills on time. It’s been an honor for me to work with outstanding builders in Escambia and Santa Rosa counties.”

When it comes to the HBA, Jack hasn’t regretted a minute of the countless hours he spent volunteering his time and talent. Not only has it helped his business to interact with builders in the HBA’s work, it’s brought him a deep sense of pride, knowing that his efforts are helping the community.

In addition to his Florida Housing Hall of Fame induction in 2001, Jack was the first Associate (non-builder) member to serve on the National Association of Home Builders Board of Directors, helped develop the Florida Model Energy Code as a member of a Governor-appointed technical task force, and was a member of the Santa Rosa County Electrical Board for eight years.

His community/charitable contributions include Mental Health Board of Directors, Avalon Center for Drug Abuse, United Way,

American Cancer Society Board, Hospice of Northwest Florida Board, Naval Aviation Museum Foundation, and Habitat for Humanity.

Indeed Jack McCombs has literally done it all. But as much as “what” he has done these many years, “how” he did it is even more impressive. On the outside: that mischievous smile, quick wit, and Southern charm. On the inside: a rock-solid character and a heart of gold. Clearly, a model of leadership and excellence that we would all do well to emulate.

*continues on page 08*



Jack and Miller McCombs

### NAHB’s Legal Advocacy Goes Far Beyond Cases Directly Involving Home Builders

from page 06

A Supreme Court opinion is not the end of the matter, however. After the Supreme Court issues an opinion, it is up to the lower courts – the district and appellate circuit courts – to implement and interpret that opinion. NAHB’s Legal Advocacy program likewise does not stop at the Supreme Court, and *Nasir* is an important example of this process. NAHB created a coalition of other trade associations and filed a “friend of the court” brief in *Nasir*, urging the court not to automatically defer to the agency interpretation at issue, but instead to strictly apply the Court’s *Kisor* opinion.

The Third Circuit agreed with NAHB. The majority opinion recognized that *Kisor* fundamentally changed the landscape of the law and, as NAHB urged in its brief, it carefully considered the agency deference question and held that it was not appropriate for courts to defer to an agency’s interpretation of its own regulations in this case.

The Third Circuit’s *en banc* ruling in *Nasir* marks an important procedural victory as NAHB continues to advocate for a transparent, participatory regulatory process on the issues that matter to our members.

#### NAHB’s Legal Action Fund Provides Direct Assistance

NAHB can help you with your legal matter before the court. Complete a Legal Action Fund Grant Application by Dec. 28 at [nabh.org/legalfund](http://nabh.org/legalfund). Grant awards will be determined in February 2021.



Jack McCombs at the Florida Housing Hall of Fame Induction Ceremony with family and friends.



Where Are They Now?

Jack McCombs Continues to Model Servant Leadership

from page 07

Jack McCombs Career at a Glance

- Florida Home Builders Association’s first Associate member on the National Association of Home Builders Board of Directors.
- Appointed by Gov. Reubin Askew to the committee that drafted the original Florida State Model Energy Code in 1973-76.
- Along with FHBA Past President Ed Giuliano, spearheaded the effort to start the Florida Home Builders Credit Union to help contractors obtain financing during the credit crunch of the late 1970s and early 1980s.
- Spearheaded the idea of making the FHBA Immediate Past Second Vice President an advisor to the FHBA Senior Officers. To put Second Vice Presidents on equal footing as the other Senior Officers, Jack budgeted, for the first time, a travel expense for Second Vice Presidents (implemented only after he left office).
- 2nd Vice President of the Florida Home Builders Association.
- Florida Housing Hall of Fame Inductee 2012

- HBA of West Florida Parade of Homes Committee 1976-1995
- PAC member NAHB and FHBA (Capital Club)
- HBA of West Florida Codes Committee 1976- 1995
- Florida Housing Hall of Fame Original Committee Member

Other housing-related activities:

- Santa Rosa County Planning Board (3 years)
- Santa Rosa County Subdivision Regulation Board (3 years)
- Past President and current Board member Electrical Contractors of Northwest Florida
- Heat Pump Association, Board of Directors
- Past President and Board of Directors of Air Conditioning Contractor Association
- Santa Rosa County Electrical Board (8 years)
- NAHB Political Contact to U.S. Representative (4 years)

Service to local, state and national home builder associations

- Super Spike (270 members)
- Past 2nd Vice President, Florida Home Builders Association 1981-1982
- Past NAHB Board Member 1986
- Past 2nd Vice President, Home Builders Association of West Florida 1978
- FHBA Life Director 1984
- Board Member, HBA of West Florida
- Board Members, HBA of West Florida Remodelors Council
- Past Chair, FHBA Credit Union Committee, 1985-86
- NAHB President appointment to first NAHB Associates Member Council (15 members)

Community Service

- Mental Health Board of Directors (3 years)
- Avalon Center for Drug Abuse (5 years)
- United Way Committee (2 years)
- American Cancer Society Board (1 year)
- Hospice of Northwest Florida Board (3 years)
- Naval Aviation Museum Foundation (10 years)
- Habitat for Humanity House that Congress Built 1998
- Habitat for Humanity FHBA Tallahassee Build 1999

Recognition

- 1977 HBA of West Florida Associate of the Year
- 1985 FHBA Associate of the Year
- 1987 NAHB Hall of Honored Associates

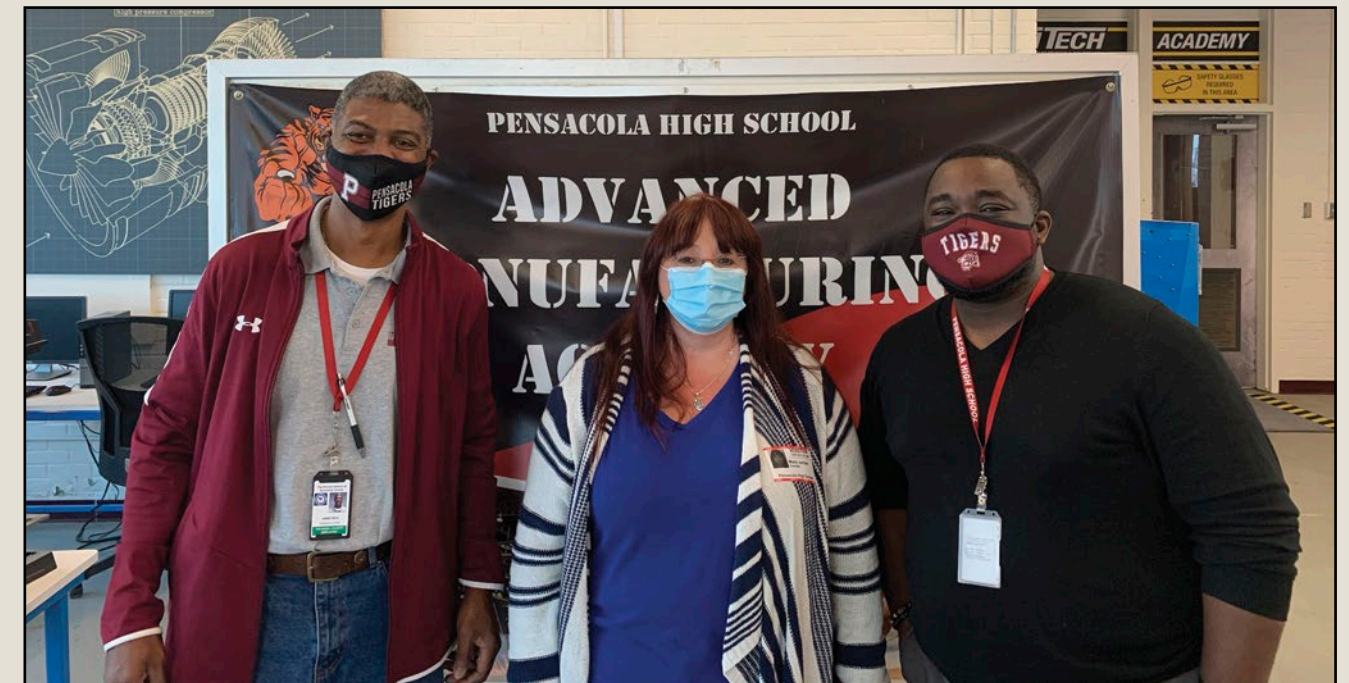
Membership Committee News

The HBA’s Membership Committee, led by Suzanne Pollard-Spann has played a vital role throughout the year. Not only do they handle important membership related outreach to members, they provide vital support to the HBA’s golf tournaments, membership meetings and non-dues revenue fundraisers. Currently, the Membership Committee is working on a festive Corn Hole Tournament and Clay Shoot for 2021. Thank you to the Membership Committee for your hard work on behalf of the HBA.



Left to right:  
 ☆ Zach Noel, Clear Title of Northwest Florida, LLC  
 ☆ Katie Musick, Supreme Lending  
 ☆ Brad Boes – Supreme Lending  
 ☆ “Hiding behind Donna Pruitt” is Stacy Rising, Better Homes and Garden/Main Street Properties  
 ☆ Donna Pruitt  
 ☆ Marty Rich, University Lending Group  
 ☆ Suzanne Pollard Spann – Membership Committee Chair

Tradesmen Education Council News



Pensacola High School Instructor James Rich, HBA Tradesmen Education Council Chair Mary Jordan and PHS Assistant Principal Bryan Freeman on a tour of Pensacola High School. PHS wants the HBA’s involvement in support and job placement of students to complete its construction technology program.



# Cybersecurity is Everyone's Job

When was the last time you left the garage open on your way out of the house? How about the last time you left your front door unlocked before turning in for the night and going to bed? You probably can't recall an example. When it comes to keeping ourselves and our belongings safe, we rarely forget to protect ourselves. So why is it that when it comes to cybersecurity, we tend to fall short?

Cybersecurity can be a daunting and complicated concept, especially given the rapid uptick in cybercrime and the unique challenges we've faced over the past several months. As with most things in life, simpler is better when it comes to cybersecurity tools and tactics.

Here are a few simple tips to help you and your organization do your part:

- **Use a VPN** – A secure VPN connection enables the security team to protect your system and sensitive data.
- **Secure your home network** – After purchasing a WiFi router, be sure to change the name and default password to a strong, unique password or passphrase. You should also enable network encryption and leverage security features like built-in firewalls. Each router is slightly different; refer to the manual for additional direction.
- **Recognize your weak link** – Endpoint devices can be a weak link in the security chain and they need to be protected as such. Selecting devices with security built in and endpoint



security solutions that take the same intrinsic security approach will provide a secure foundation.

- **Label and limit** – Restrict access to sensitive data and organize your documents. At Dell, our team members use our Data Labeling and Protection Tool to categorize documents. If you must print sensitive materials, only do so at a secure location and immediately shred them when you are done.
- **Choose wisely** – Create unique and complex passwords that include at least nine characters and use a combination of letters, numbers and symbols. Consider using a password manager to help generate and retrieve complex passwords. You can go a step further and use biometrics and multi-factor authentication alongside a password for additional security.
- **Be suspicious** – Think before you click! Avoid opening attachments and links in emails if they seem out of place. If you are unsure, it's better to err on the side of caution and report any suspicious emails.

At Dell Technologies, we recognize that for our team members to do their part, we must provide them with the knowledge and resources to make educated, secure decisions. In a landscape as revolutionary, fast-changing and complex as cybersecurity, it is critical we stay agile and do our part to protect ourselves and those around us.

Cybersecurity begins and ends with you — your desktop, network and server are only as secure as your actions allow. Let's continue to do our part and #BeCyberSmart every day of the year.

# Harvard Report Underscores Increasing Housing Insecurity Concerns

**COVID-19's impact has been felt across the country and myriad industries.** Although housing has generally been a bright spot in the midst of the pandemic, the Harvard University's Joint Center for Housing Studies recent report, "The State of the Nation's Housing 2020," shines a spotlight on key areas for improvement — namely in the lack of supply and the impact that has on housing insecurity for many U.S. residents.

According to the report, single-family construction has been strong this year, and new home sales were up. Demand for housing included a 20% increase year over year in purchase loan applications this fall, and refinances in the first half of the year were triple what they were during the same period the year prior.

However, the supply of existing homes was at its lowest level since 1982. The tightened supply combined with strong demand has led to increased home prices, with prices rising 5.7% year over year in September compared to a 3.5%

average increase in 2019.

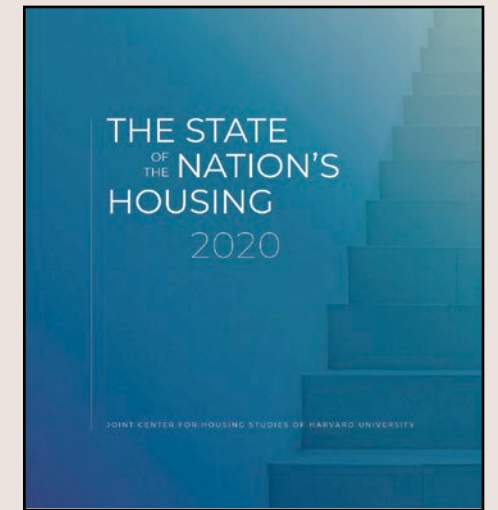
Home owners have also been struggling with mortgage payments amid the pandemic. More than 6 million home owners entered a mortgage forbearance plan between March and October of this year, with 36% of home owners overall reporting income loss between March and September, nearly half (44%) of whom earn \$25,000 or less per year.

The greater impact on low-income households is also reflected in the rental market. According to the report, 37.1 million households, or 30%, were cost burdened in 2019, with 17.6 million (14%) identified as severely cost burdened (spending more than 50% of their incomes on housing). Nearly half of renters reported losing their jobs between mid-March and late September, with 15% of renters noting that they are behind on payments. That ratio rises to one in five renters for those earning less than \$25,000 a year, who may not be able to catch up on rent without assistance.

"So far, state and federal moratoriums have slowed evictions," says Chris

Herbert, managing director of the Joint Center for Housing Studies, in a press release. "But without additional federal aid, many households that have missed payments may be unable to cover their back rents and will find themselves on the brink of eviction and at risk of homelessness."

Another COVID-19 relief package is critical to preventing a housing crisis. Visit JCHS' website to view the full report.



## Dream Big with Us!

### Home Mortgage of America, Inc.

**Diana Melton**  
Loan Officer  
NMLS #370939  
**850.516.1579**

**Bruce H. Carpenter III**  
Branch Manager & Loan Officer  
NMLS #215146  
**850.232.6416**

Home Mortgage of America, Inc. | NMLS # 149932 | 4400 Bayou Blvd Suite 40, Pensacola FL 32503 | 850.316.4123

## Quality You Can Trust Service You Can Depend On!

At REW Materials, we have people with the technical expertise to help contractors, architects, and owners stay on top of new methods in construction. Unique to the industry, REW has a team of representatives and leading edge technology to help our customers develop the best possible solutions for today's complex applications.

REW Materials uses all of the latest innovations to meet your residential jobsite needs.

Drywall | Metal Studs | Acoustical Insulation | Roofing | Stucco

Bill Batting  
p 850.471.6291  
f 850.471.6294  
c 850.259.7756  
bbatting@rewmaterials.com

REW Materials  
8040 N. Palafox Street  
Pensacola, FL 32534



# FHBI THE CONSTRUCTION INDUSTRY'S INSURANCE PARTNER



FHBI, Inc. builds strategic partnerships with companies and agents to customize insurance programs to meet the needs of the building industry.

FHBI services the building industry including:

- Residential & Commercial Contractors
- Trade & Artisan Contractors
- Residential & Commercial Roofers
- Land Developers
- Ground Water Contractors
- Heavy Construction
- Road & Bridge Construction

For the best combination of coverage and service, contact a FHBI-appointed agent. For a list of authorized agents, contact your local FHBA office today.

Through the following product lines:

- General Liability
- Umbrella/Excess Liability
- Commercial Automobile
- Builders Risk
- Property and Inland Marine
- Home Warranty
- Residential Wraps
- Contractor's Pollution Liability
- Architects & Engineers Professional Liability
- Miscellaneous Errors & Omissions Liability
- Workers Compensation
- Surety

www.fhbi.com  
2600 Centennial Place  
Tallahassee, FL 32308  
888.513.1222



## Lack of Inventory, Higher Prices Push Housing Affordability Near Two-Year Low

**Record-low mortgage rates were not enough to offset inventory shortages and rising home prices as housing affordability continued to decline in the third quarter of 2020,** according to the NAHB/Wells Fargo Housing Opportunity Index (HOI) released today.

In all, 58.3% of new and existing homes sold between the beginning of July and end of September were affordable to families earning an adjusted U.S. median income of \$72,900. This is down from the 59.6% of homes sold in the second quarter of 2020 that were affordable to median-income earners and the lowest reading since the fourth quarter of 2018.

“Though low mortgage rates and favorable demographics have helped spur demand, a lack of inventory exacerbated by supply chain issues stemming from the COVID-19 pandemic have contributed to rising home prices,” said NAHB Chairman Chuck Fowke. “Surging lumber prices also peaked more than 170% above mid-April levels in September, raising building costs. However, lumber prices are now trending lower, which is good news for prospective home buyers.”

“A six-month supply of homes is considered a normal supply and demand balance and this figure has been running below a four-month rate since July, putting upward pressure on home prices,” said NAHB Chief Economist Robert Dietz. “As builders look to ramp up production, the work-at-home trend is contributing to a suburban shift, meaning that buyers have additional market power to shop for affordable markets.”

The HOI shows that the national median home price jumped to an all-time high of \$313,000 in the third quarter, surpassing the previous record-high of \$300,000 set in the second quarter. Meanwhile, average mortgage rates fell by 29 basis points in the third quarter to a record-low of 3.05% from 3.34% in the second quarter.

Lansing-East Lansing, Mich. and Scranton-Wilkes Barre-Hazleton, Pa., were tied as the nation’s most affordable major housing market, defined as a metro with a population of at least 500,000. In Lansing-East Lansing, 89.4% of all new and existing homes sold in the third quarter were affordable to families earning the area’s median income of \$75,000. Likewise, 89.4% of all new homes sold in Scranton-Wilkes Barre-Hazleton were affordable to families earning the area’s median income of \$66,600.

Rounding out the top five affordable major housing markets in respective order were Pittsburgh, Pa.; Harrisburg-Carlisle, Pa.; and Albany-Schenectady-Troy, N.Y.

Meanwhile, Cumberland-Md.-W.Va., was rated the nation’s most affordable smaller market, with 96.2% of homes sold in the third quarter being affordable to families earning the median income of \$57,500. Smaller markets joining Cumberland at the top of the list included Wheeling, W.Va.-Ohio; Lima, Ohio; Binghamton, N.Y. and Monroe, Mich.



San Francisco-Redwood City-South San Francisco, Calif., was the nation’s least affordable major housing market. There, just 9% of the homes sold during the third quarter were affordable to families earning the area’s median income of \$130,900.

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 Diego-Carlsbad; and San Jose-Sunnyvale-Santa Clara.

All five least affordable small housing markets were also in the Golden State. At the very bottom of the affordability chart was Salinas, where 10.9% of all new and existing homes sold in the third quarter were affordable to families earning the area’s median income of \$75,800.

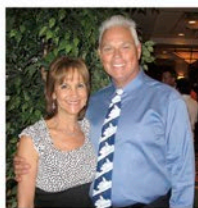
In descending order, other small markets at the lowest end of the affordability scale included Merced; Santa Cruz-Watsonville; San Rafael; and Napa.

## BATH EXPERIENCE WITH FUNCTIONALITY



### DESIGNER BRANDS

- WHIRLPOOLS • AIR BATHS
- TOTO® TOILETS
- VANITIES • SHOWER DOORS
- FAUCETS • SINKS
- BIDET SEATS and more!



Doug and Jayne Johnson

**YOU'RE  
GONNA LOVE  
THIS PLACE!**

Southwest Broward's Only  
Full Service Plumbing Showroom!

**954.423.2250**  
**1.800.991.2284**

Showroom Hours Tues-Fri 8:30-5:30 / Sat. 9-5  
1387 SHOTGUN ROAD, SUNRISE (WESTON), FL

**www.dougstubs.com**





## TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

1. They support the industry at the local, state and national levels.
2. They volunteer time, talent and treasure to help the association accomplish its goals.
3. They recruit their colleagues and business contacts to become members.
4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.
5. By doing so, you increase the value proposition for all membership in our HBA.
6. They are strong supporters of local and state PACs and BUILD-PAC.
7. They are a major source of non-dues revenue through sponsorships, advertising, etc.
8. As industry partners, they are a valuable resource for business and management tips.
9. They are heavily invested in your business success: You win, they win!
10. Why wouldn't you do business with a member?



## warren wight graphic designer

warrenworld.com



offering creative services to the building community and related industries



print

not everything is about the internet ... print does still exist ... all is not lost



web

warren has been designing websites since the 80's ... he knows what he's doing



corporate id

your logo is truly your company's identity ... make it a good one

p 407.920.1478 | warren@warrenworld.com



**INSURANCE & FINANCIAL SERVICES**  
Auto • Home • Business  
Life • Health

**ALEX NIEDERMAYER**  
AIP, CMIP  
AGENT

Location: 2302 North 9th Avenue Bus: 850-434-5526  
Mail to: P.O. Drawer 9578 Fax: 850-438-0330  
Pensacola, FL 32513-9578 Cell: 850-572-4838  
Email: alex@underwoodanderson.com

[www.underwoodanderson.com](http://www.underwoodanderson.com)

**Architectural Concepts International LLC**  
33 SW 12th Way, Boca Raton, FL 33486  
Specializing in Car Wash Designs

Licenses: NCARB, Florida  
AR-0007424, ID-0003692, CGC-008183

John Diehl - 561.613.2488  
[www.car-wash-architect.com](http://www.car-wash-architect.com) | [www.paintconceptsplus.com](http://www.paintconceptsplus.com)



## STAND OUT FROM THE REST

with the best in complete structural warranties and protection programs from Centricity.

- Structural New Home Warranty
- Warranty Administration
- Residential Energy Guarantee
- iConnectProtect
- General Liability & Builders Risk
- AppliancePak

CONTACT YOUR REGIONAL SALES MANAGER TODAY!

### Doug Wenzel

Direct Toll Free 866.440.7271 | [dwenzel@centricity.com](mailto:dwenzel@centricity.com)



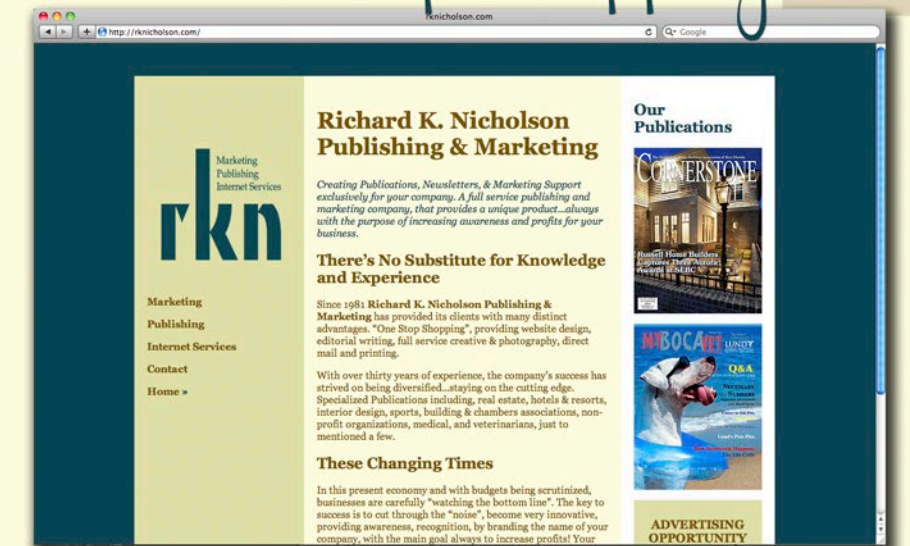
## Publisher of Cornerstone Magazine

RKN Pub. & Mkt. Offers  
One-Stop Shopping

In addition to Publishing Magazines, We Offer Complete Website & Newsletter Design, Including Photography, Copyrighting, Marketing, and Electronic Distribution.

### Advertising Bonus

All Cornerstone advertiser's will now be featured on the RKN Pub. & Mkt. Website, with a link to their website!



2947 SW 22nd Circle, Ste.#28-B | Delray Beach, Florida 33445 | 561.843.5857 | [rknichent@aol.com](mailto:rknichent@aol.com)

[www.rknicholson.com](http://www.rknicholson.com)



# HOW TO ADDRESS 5 CRITICAL JOBSITE SAFETY ISSUES

**A disorganized jobsite can make every job seem like the first one. Your crew will have to hunt for all of their materials and tools, and have a new learning curve every time. This can lead to confusion, inefficiency, and accidents.**

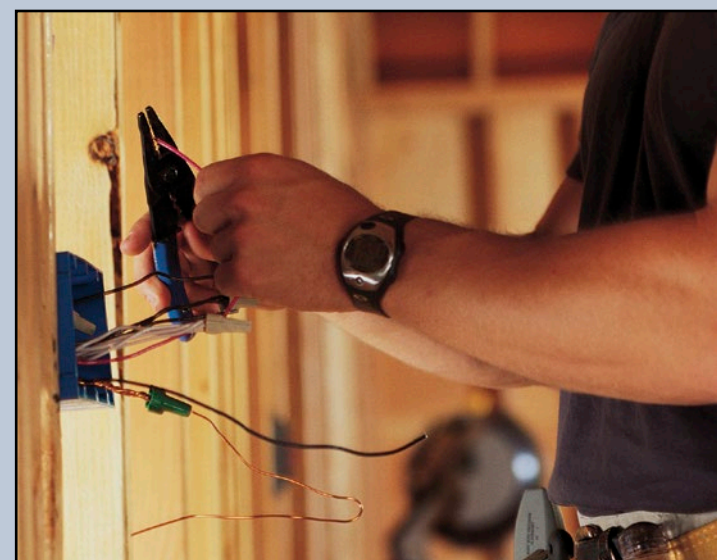
Yes, every job and physical location will be different. However, you can set up standard and repeatable processes that will feel the same at each site, and minimize distractions. As the owner or manager, you should consider:

- Mapping out on paper the most efficient site setup, then replicating that at each job as closely as possible. Remember, no detail is too small and you can almost always be more organized.
- Regularly reviewing with your crews the purpose of each station and what materials belong there.
- Assigning standard roles, and setting expectations for each crew member by talking through exactly who will be doing what.

Putting everything in its place at the beginning of every workday can help your crew make fewer mistakes and reduce the chances of accidents.

## Positively Reinforce Safe Behaviors

Repetitive behaviors can be a source of danger on the jobsite. As your crew members get too comfortable with certain tasks (cross cutting planks, for example), they may start to overlook hazards, their surroundings, or even forgo safety protocols.



Repeatable behaviors are acceptable for certain tasks, as long as those behaviors are safe in the first place. Here are some actions to consider to fight complacency on the jobsite:

- Improve the habits of your team members by creating and regularly reviewing checklists for each role or responsibility. Be sure to couple them with plenty of positive reinforcement.
- Establish an observation and feedback process. For example, the site foreman might monitor crew members to ensure they follow proper procedures and learn good habits.

The overall goal is to focus on prevention as much as protection. Wearing personal protective equipment (PPE) is extremely important to guard against injuries, but the best protection can be to avoid behaviors that put people in harm's way.

## Encourage Crews to Work Hard, But Safely

Ideally, a siding crew moves onto the next job as soon as they complete their current one. They're staying busy and that's good business. But, there's a potential for a "time is money" mindset that leads to rushing through work.

Rushing reduces overall craftsmanship and quality, and increases the probability of accidents. Hurrying through work may also lead to fatigue, which can lead to even greater chances of mistakes and accidents. To guard against rushing and fatigue, consider:

- Prioritizing and maintaining realistic deadlines.
- Establishing reasonable working hours.
- Understanding the needs of your employees – you don't want them rushing through work so they can attend to family matters.
- Avoiding overextending your schedule.

Remind your crews that it's important to work hard and expeditiously, but the work will still be there tomorrow.

## Maintain Frequent Communication

Lack of communication makes the jobsite and work environment more hazardous overall. Accidents can hide in plain sight, and infrequent or inadequate communication only gives them more cover. What's more, poor communication can squander learning opportunities, and blind you as a leader to potential issues.

Here's what you can consider doing to improve communication with your crews:

- Before work begins each day, review the site, the weather conditions, and other factors that may be worth noting to your team.
- At the end of the day, huddle with your crew to review any close calls, adjustments needed that are specific to the site, and take questions or address concerns.
- Regularly hold safety meetings and make use of these tips to help make them top notch.

Communication isn't just a top-down issue. To be most effective, it needs to be a two-way street. Encourage your crews to tell you about jobsite issues or concerns during your toolbox talks or safety meetings.



## Set Expectations for New Hires & Crews

Since labor is an issue for the construction industry, you may not always work with the same crews or have high turnover with your staff. It can be a challenge to maintain your schedule while onboarding or aligning with new employees or subs. To help, you can set your safety expectations early and easily by:

- Documenting your safety procedures and expectations.
- Maintaining a consistent workday that incorporates pre- and post-work check-ins, as well as breaks, and regular start and stop times.
- Simplifying and standardizing your onboarding procedure to ensure it is concise, efficient, and leaves nothing important out.

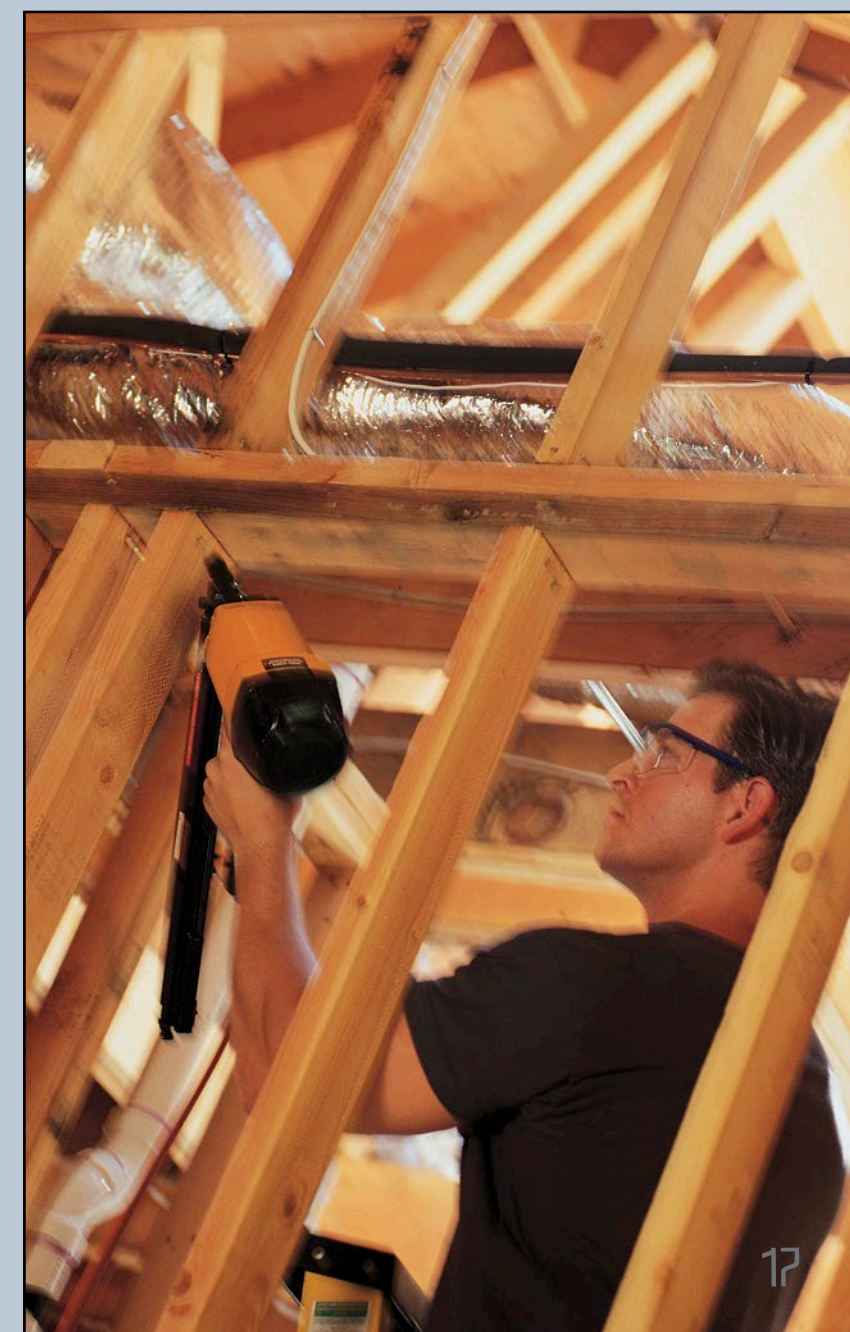
Builders and contractors can take advantage of Safety 365, a free, robust program created by the NAHB and James Hardie that offers tools to help you establish or enhance your own safety program.

It can be easy to forget that construction jobsites are dangerous places – especially if you're around them every day. While there are plenty of obvious dangers, such as power tools, heavy equipment, and heights, there are plenty of not-so-obvious ones, too.

All of these dangers, whether obvious or hiding in plain sight, require respect and attention to keep workers safe.

"Jobsites are dynamic environments and a comprehensive safety program that embraces a Zero Harm mindset can help protect workers no matter where you're working," said Matt Piper, Technical Manager for James Hardie Building Products.

To help you improve your own commitment to safety and Zero Harm, here are five critical jobsite safety issues and solutions to consider.





The HBA Staff & Board of Directors Wish Our Members and Families A Healthy and Happy New Year!

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



**WANT TO START GETTING MONEY FOR PRODUCTS YOU ALREADY USE?**

Register & Claim:  
 ☎ 866-849-8400  
 🌐 www.FHBArebates.com  
 📱 /MemberRebateProgram

**fhba**  
 REGIONAL HOME BUILDERS ASSOCIATION  
**A Free Member Benefit of FHBA**  
 www.FHBArebates.com

**IF YOU USE ANY OF THESE 50+ PARTICIPATING MANUFACTURERS** THEN IT'S EASY TO PARTICIPATE!

- 1 Register
- 2 Submit a Rebate Claim
- 3 Receive a Rebate Check



THE AVERAGE REBATE PER BUILDER/REMODELER COMPANY WHO PARTICIPATED IN 2018 WAS **\$1,366.10!**

**NEXT CORNERSTONE ISSUE February 2021**

To advertise, contact Richard Nicholson  
 561.843.5857 | rknicent@aol.com  
**RKNICHOLSON.COM**

# LUMBER PRICES ON THE RISE AGAIN

After drifting lower from mid-September to mid-November, lumber prices are on the rise again. Prices peaked at an all-time high of roughly \$950 per thousand board feet in September before gradually moving down to around \$550 per thousand board feet last month.

However, prices have been moving upward for the past three weeks, and now stand slightly above \$600 per thousand board feet.

Elevated lumber prices since mid-April have added thousands of dollars to the cost of new single-family homes and apartment units.

Indications are that lumber producers are reducing production heading into the



slower winter building season, even as new residential construction continues to outpace seasonal norms.

However, there is some good news on the lumber front regarding tariffs on Canadian softwood lumber.

The U.S. Commerce Department's International Trade Administration published an administrative review of anti-dumping duties in late November, followed by an administrative review of countervailing duties on Dec. 1.

The effect of the reviews is that duties on shipments of Canadian lumber into the United States, which currently stand at 20%, will be reduced by more than half, to roughly 9%. The tariff reductions are expected to go into effect in mid-December.

"This is a step in the right direction, as tariffs have contributed to unprecedented price volatility in the lumber market, leading to higher prices and harming housing affordability for American families," said NAHB Chairman Chuck Fowke. "The United States needs to work with Canadian officials to end the tariffs and achieve a long-term, stable solution in lumber trade that provides for a consistent and fairly priced lumber supply."

NAHB continues to work on all fronts to find solutions that will ensure a lasting and stable supply of lumber for the home building industry at a competitive price.

For more information on the tariff reduction, contact Felicia Watson at 800-368-5242 x8229.

FOR FUTURE UPCOMING EVENTS, PLEASE CALL THE HBA OFFICE AT 850.476.0318

INSURANCE & BONDING SOLUTIONS SINCE 1911

**Fisher Brown Bottrell**  
 INSURANCE, INC.

**Chris Thomas**  
 Business Insurance Consultant  
 19 West Garden Street • Suite 300 • Pensacola, FL 32502

(850) 444-7611 DIRECT  
 (850) 525-1237 MOBILE  
 (850) 438-4678 FAX  
 cthomas@fbbins.com



# Where Are the Largest Homes Built?

**The pre-COVID-19 trend of declining home size has been universal across U.S. regions, according to NAHB's analysis of the 2019 Survey of Construction data.** Neverthe-

less, regional differences in new home sizes exist, with some of the largest single-family spec homes built in the Middle Atlantic and some of the largest custom homes built by contractors in the Mountain division.

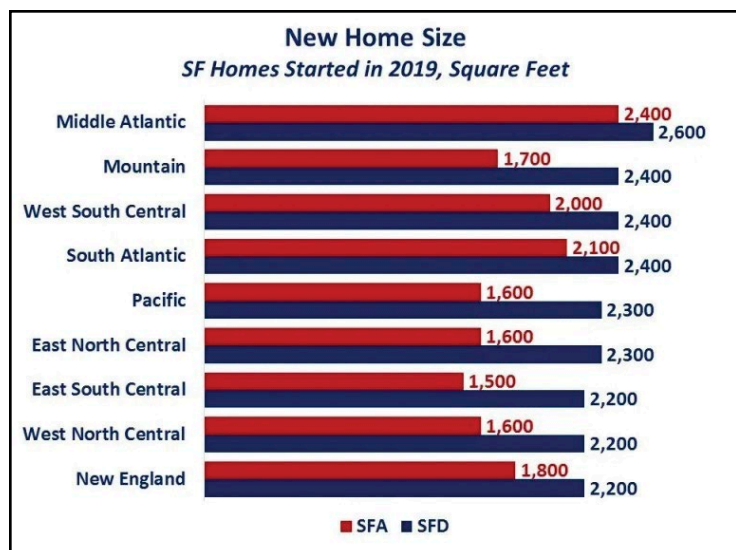
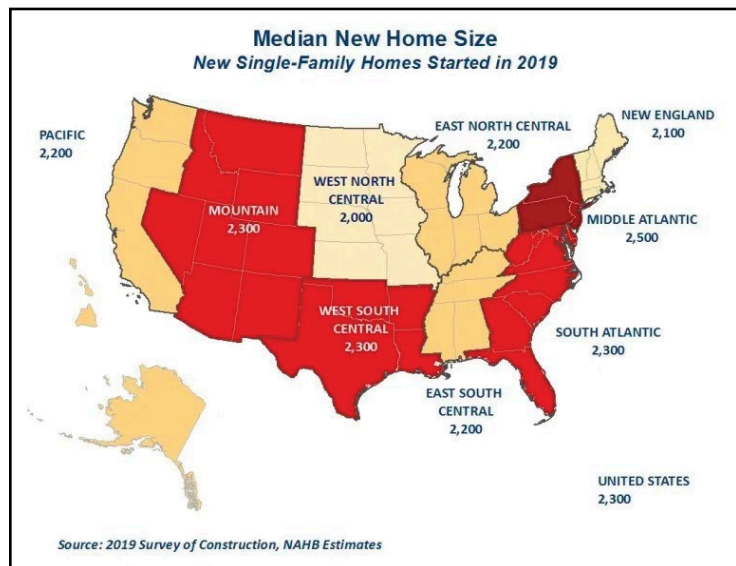
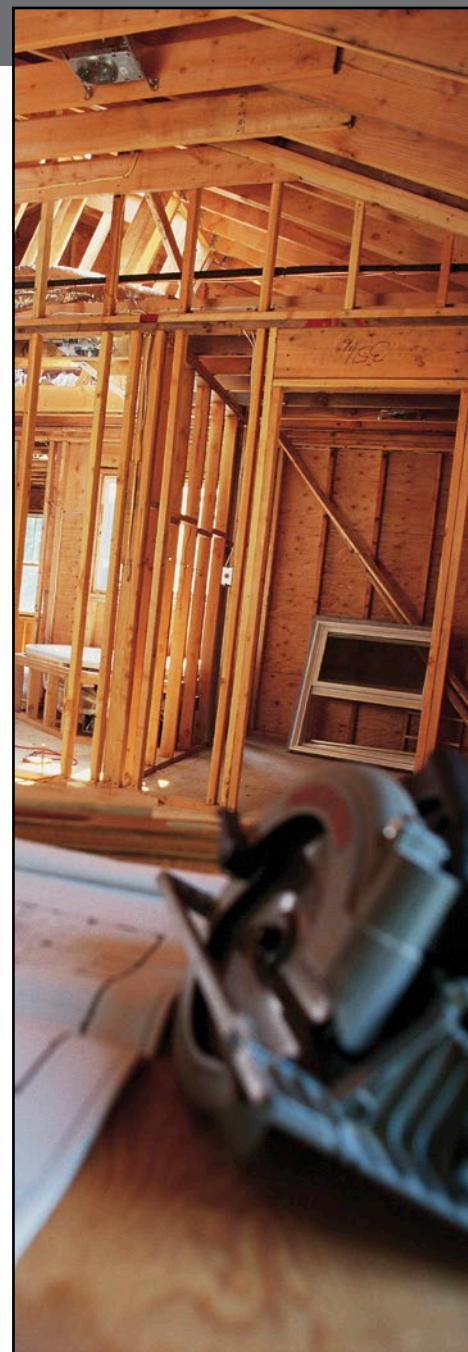
Looking at single-family homes started in the United States in 2019, median square

footage (including finished areas of the basement and attic) was 2,300 square feet. Some of the smaller new homes were started in the West North Central division and New England, where completely finished floor space in half of new single-family homes was 2,000 and 2,100 square feet or less, respectively. Some of the largest homes were started in the Middle Atlantic, where median square footage was 2,500 square feet.

Square footage differences are substantial between single-family attached (SFA) and detached (SFD) homes. Nationwide, the median square foot area of completely finished floor space

is 2,400 square feet in SFD homes and 1,800 square feet in SFA homes. The Middle Atlantic stands out for building some of the largest attached (2,400 square feet) and detached (2,600 square feet) homes. Notably, new SFA homes started in the Middle Atlantic have square footage on a par with new detached homes in the United States.

Nationwide, new single-family homes built for sale are similar in size to homes built by contractors with a median square footage of 2,300 square feet. The Mountain division stands out for reporting some of the largest contractor-built homes. Half of these custom homes started in 2019 have completely finished floor space of 3,000 square feet or more. In comparison, custom homes built by owners in the same division report median square footage of 2,300. Though substantially smaller than custom homes built locally by contractors, these are some of the largest owner-built homes in the nation. NAHB economist Natalia Siniavskaia provides further analysis in this Eye on Housing blog post.



## NEW MEMBERS

### ASSOCIATE

**Farm Bureau Insurance**  
John Johnson - Manager  
1140 E Nine Mile Rd  
Pensacola, FL 32514  
p (850) 478-6261  
escambia-ffbic.com  
Spike: Bruce Carpenter, Home Mortgage of America

**Jerry Pate Company**  
Scott Pate - Sr. Vice President  
301 Schubert Drive  
Pensacola, FL 32504  
p (850) 479-4653  
jerrypate.com  
Spike: Suzanne Pollard Spann, Pensacola

### BUILDERS

**Besaw Construction, LLC**  
Christopher Besaw - Owner  
5654 Beale Ford Rd  
Pace, FL 32571  
P: (407) 968-5085  
Besawci.com  
Spike: Alton Lister, Lister Builders

**Green Leaf Construction, LLC**  
Jerry Smith - Builder  
P.O. Box 7879  
Spanish Fort, AL 36577  
p (251) 605-9049 (work)  
GreenLeafConstructionLLC.com

**Yellow Hat Construction Company, LLC**  
Shalina Verma - President/CEO  
6901 N. 9th Ave., Suite 184  
Pensacola, FL 32504  
p (850) 382-1477 (work)  
yellow-hatconstruction.com  
Spike: Blaine Flynn, Flynn Built

GET INVOLVED IN  
HBA COUNCILS  
AND COMMITTEES!

Auxiliary Council  
Meets Monthly

Sales & Marketing  
Council  
Meets Monthly

Membership  
Committee  
Meets Monthly  
2nd Tuesday of  
each month

Board of Directors  
Meets Monthly  
3rd Tuesday of  
each month

Like us on Facebook! ↓



HOME BUILDERS ASSOCIATION OF WEST FLORIDA

- ✓ Stay up-to-date on news and events
- ✓ Have access to exclusive promotions and giveaways
- ✓ Check out polls and fun facts on the page

Have pictures from HBA events?  
Share them with us!  
Tag yourself in our photos!

<https://www.facebook.com/HBAWF>

FOR FUTURE  
UPCOMING EVENTS,  
PLEASE CALL THE  
HBA OFFICE AT  
850.476.0318

NEXT  
CORNERSTONE  
ISSUE:

February 2021

To advertise, call  
Richard Nicholson  
561.843.5857

RKNICHOLSON.COM





In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of members in addition to keeping members active with the association. Anyone is eligible for Spike status. On Spike credit is awarded for each new member recruited and an additional credit is awarded for that new member's renewal on or before their anniversary date. If you help to retain a member, you are eligible to receive a half point for each member.

### Spike Club Levels

Spike Candidate	1-5 credits
Blue Spike	6-24
Life Spike	25-49
Green Spike	50-99
Red Spike	100-149
Royal Spike	150-249
Super Spike	250-499
Statesman Spike	500-999
Grand Spike	1000-1499
All-Time Big Spike	1500+

*Spike Club Members and their credits as of 11/30/2020.*

### Statesman Spike 500 Credits

Harold Logan	521.5
--------------	-------

### Super Spike 250 Credits

Rod Hurston	422
Jack McCombs	298

### Royal Spike 150 Credits

Rick Sprague	206
Edwin Henry	200
William "Billy" Moore	172.5
Bob Boccanfuso	164

### Red Spike 100 Credits

Charlie Rotenberry	148
Oliver Gore	113.5
Ron Tuttle	106.5
Ricky Wiggins	100

### Green Spike 50 Credits

David Holcomb	95.5
Newman Rodgers IV	89
Doug Sprague	88
Kenneth Ellzey, Sr.	78.5
Russ Parris	69
Paul Stanley	67.5
Bob Price, Jr.	58.5
Thomas Westerheim	54
Wilma Shortall	50.5

### Life Spike 25 Credits

Darrell Gooden	49.5
Bill Daniel	46
Blaine Flynn	44
John Hattaway	41.5
Doug Whitfield	37.5
Garrett Walton	32
Luke Shows	24.5
Steve Moorhead	21
Brent Woody	19.5
Karen Pettinato	18.5
Larry Hunter	18
Doug Herrick	15
Lorie Reed	14.5
Taylor Longsworth	14
Dean Williams	13
William Merrill	12.5
Suzanne Pollard-Spann	12
Martin Rich	12
Bruce Carpenter	11.5
Amir Fooladi	11
Bill Batting	11
Kim Cheney	10
Alton Lister	10
Milton Rogers	10

### Spike Credits

Rick Faciane	9.5
Kevin Ward	9.5
Shelby Johnson	8.5
Alex Niedermayer	8.5
Kevin Russell	8
Mary Jordan	7.5
Joseph Yoon	6.5

## ADVERTISER'S INDEX

Alpha Closets 850.934.9130 Alpha Closets.com leslie@alphaclosets.com	23
Architectural Concepts International, LLC o 561.613.2488 jrd@paintconceptsp.com paintconceptsp.com	14
Centricity o 866.440.7271 c 904.613.1442 dwenzel@centricity.com centricity.com	15
Fisher Brown Insurance o 850.444.7611 c 850.525.1237 Chris Thomas Business Insurance Consultant cthomas@fbins.com	19
Florida Home Builders Insurance o 888.533.1222 fhbi.com	12
Home Mortgage of America, Inc o 850.332.5221 c 850.332.2416 bcarpenter@hmoa1.com	10
Norbord norbord.com/na	Back Cover
Pensacola Energy o 850.436.5050 espnaturalgas.com	02
Rew Building Materials, Inc. o 850.471.6291 c 850.259.7756 bbatting@rewmaterials.com ecbml.com	12
RKN Publishing and Marketing c 561.843.5857 rknichent@aol.com rknicholson.com	15
Tubs and More o 800.991.2284 o 954.423.2250 dougstubs.com	12
Underwood Anderson Insurance o 850.434.5526 c 850.572.4838 Alex Niedermayer, AIP, CMIP Agent alex@underwoodanderson.com underwoodanderson.com	14
warren wight - graphic designer 407.920.1478 warren@warrenworld.com warrenworld.com	14

**Please Support Our Advertisers!**

*If you would like to join the Spike Club or Desire Additional Information, please contact Vicki Pelletier - (850) 476-0318*



**Dream Home Closets By Alpha!**

# Closets

# Cabinetry

# Murphy Beds

**Closet and Murphy Bed Showroom**  
Call for a design consultation today! 850.934.9130

6084 Gulf Breeze Hwy • Gulf Breeze Florida • 850.934.9130 • www.AlphaCloset.com

## Gold Sponsor for the 2020 Dream Home





# HOLD YOUR EDGE RAIN OR SHINE

**SMALL TAPER  
HUGE ADVANTAGE**

**pointSIX** Patented Edge  
Swell Technology

**50  
YEAR  
WARRANTY**

**Durastrand pointSIX sub-flooring  
lets you build fearlessly, in any weather.**

Proven in the Pacific Northwest, its patented tapered edge holds the line on all four edges. A proprietary blend of resins and waxes blocks moisture, meaning sub-floors go down flat and stay that way. Engineered for strength, durability, overall performance, and backed by our 1-year no-sand guarantee, nothing can hold you back.

**1 YEAR NO-SAND GUARANTEE**  
**NORBORD.COM/DURASTRAND**

**DURASTRAND**<sup>®</sup>  
**pointSIX** **EDGE TECHNOLOGY**