

# Where Are They Now?

## Jim Cronley's Leadership Enhanced Our HBA, Industry and Community

PAGE 06

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

MAR21



WHEN LESS IS BEST

NATURAL GAS  
COSTS **41% LESS**  
THAN ELECTRICITY



You know the feeling of  
stepping on the scale and

finally seeing that number go down? It's the  
same feeling as seeing your energy bill  
reduce in size each month when you switch  
from electric to natural gas. Isn't it time to see  
less each month? Because, when it comes to  
energy costs, **Less Is Best.**

Make the switch to natural gas  
and earn up to \$3,000 in rebates



**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

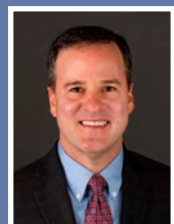
### Pensacola Association of Realtors Liaison

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

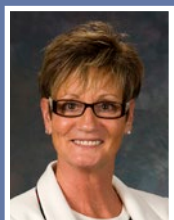




## Cornerstone



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



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

**Next Issue:**  
**April**  
**2021**

Edit: March 2, 2021  
Space: March 15, 2021  
Materials: March 19, 2021

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

# Cover Story

Where Are They Now?

Jim Cronley's Leadership Enhanced Our HBA, Industry and Community ..... 06

## CORNERSTONE COLUMNS

President's Message: Know the Dangers and Signs of Fatigue on the Jobsite ..... 05

## FEATURE STORIES

Rising Lumber Prices and Lack of Supply Threaten  
Consumers' Housing Options ..... 10

Housing - An Economic Bright Spot but Regulatory,  
Affordability Challenges Persist ..... 12

## HBA NEWS

New Member Profile: Evolucion Construction Services Inc ..... 09

Membership Committee News ..... 09

HBA of West Florida's Cornhole Tournament March 26th, 2021 ..... 11

Top 10 Reasons To Do Business With An Active Associate Member ..... 14

Florida Building Code Training Earn 7 Free CEU Credits ..... 16

A Houseful of Savings ..... 17

Like Us on Facebook ..... 21

For Future Upcoming Events Please Call HBA Office 850-476-0318 ..... 21

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

Get Involved in HBA Councils & Committees ..... 21

Please Support Our Advertisers ..... 22

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

## FHBA NEWS

Member Rebate Program ..... 18

## NAHB NEWS

Construction Headwinds Pick Up in January ..... 08

NAHB Opposes House Bill to Eliminate Carried Interest ..... 10

Civil Case Over Face Masks Could Impact Home Sales Offices ..... 19

## DEPARTMENTS INDEX

Next Issue Deadlines ..... 09, 11, 19 & 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 (12) 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.

# Know the Dangers and Signs of Fatigue on the Jobsite

The physical demands and deadline-focused nature of construction work often lead to overwork and fatigue. Add in additional stress over the pandemic and its fallout, and many in home building are finding themselves sleeping less and prone to fatigue.

The effects of fatigue are far-reaching and can have an adverse impact on all areas of our lives, especially on construction sites with so many safety hazards.

According to research by the National Safety Council, more than 43% of American workers are sleep-deprived, and those most at risk work the night shift, long shifts or irregular shifts. The NSC notes that safety performance decreases as workers become tired.

Adults need an average of seven to nine hours of sleep each night, but 30% report averaging less than six hours, according to the National Health Interview Survey conducted by NSC. Among other findings:

- Chronic sleep-deprivation causes depression, obesity, cardiovascular disease and other illnesses.
- Fatigue is estimated to cost employers \$136 billion a year in health-related lost productivity.
- More than 70 million Americans suffer from a sleep disorder.

## KEYS TO A GOOD NIGHT'S SLEEP

All workers should set themselves up for sleep success by following these basic guidelines:

- Don't eat big meals close to bedtime, as this can affect your sleep quality; have dinner several hours before bed each night.
- Avoid exercise in close proximity to bedtime; regular exercise generally improves sleep, but not if you do it near bedtime.
- Avoid chemicals that affect sleep; caffeine, nicotine and alcohol can all contribute to sleep problems.
- Make your bedroom conducive to sleep; a quiet, dark room that is not too hot and not too cold will help you relax and get to sleep sooner.
- Establish a regular, relaxing bedtime routine and stick to it.
- Avoid stressful activities, especially before bed, so you don't associate your bedroom and sleeping with anxiety.

If you have daytime sleepiness or your bed partner witnesses snoring or breathing pauses, you may have sleep apnea and should see a sleep specialist.

Employers and site managers can also help keep their workers from becoming fatigued, like setting regular schedules for workers with adequate breaks, allowing napping when needed and feasible, providing transportation to and from the site when necessary, and discussing the importance of sleep with workers and subcontractors.

We live in very stressful times and sleep is suffering for many of us. But we shouldn't make our jobsites less safe due to fatigue. Focus on getting plenty of sleep every night and work safely.



BLAIN FLYNN

*“The effects of fatigue are far-reaching and can have an adverse impact on all areas of our lives, especially on construction sites with so many safety hazards.”*







# Where Are They Now?

## Jim Cronley's Leadership Enhanced Our HBA, Industry and Community

**If attitude determines altitude, it's no wonder that Jim Cronley has soared to the pinnacle of success as a builder-developer and community leader.**

Over a 50-year career that included serving as President of the Home Builders Association of West Florida (HBA) in 1978, Cronley's strong work ethic, relentless drive, and business savvy make him one of the Pensacola area's most accomplished and respected entrepreneurs.

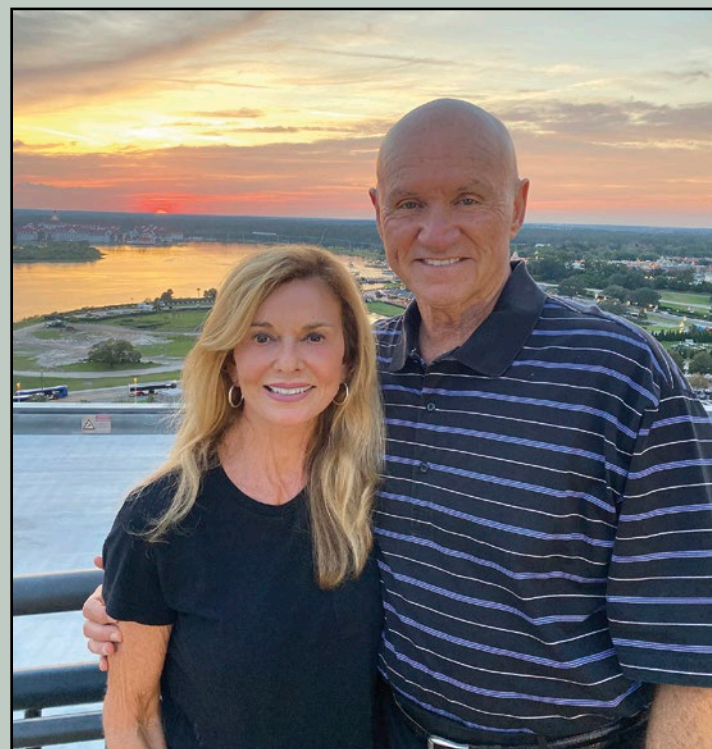
Not long after completing five years of U.S. Army service that included flying helicopters over the war-torn jungles of Vietnam, Cronley launched Cronley Construction Company in 1971 and over the next 15 years built 400 single-family homes and numerous light commercial projects such as warehouses, office buildings, and medical facilities.

Very early in his home building career, Cronley learned the value of the HBA. "I remember that at the time, a sewer moratorium was threatening to shut down all new home construction in the most desirable areas of Pensacola," recalls Cronley. "The only group with the courage to step up to the plate to solve the problem was the HBA. That made me realize the power of the association and I was committed from then on to do what I could to keep it strong."

Delivering on that commitment, Cronley volunteered in the early 1970s to build the HBA's annual Parade of Homes Scholarship House (now known as the American Dream Home). He worked with the HBA's associate members to secure numerous donations of products and services, convinced the selling Realtor® to forego their commission, and gifted his company's expenses and profits. It was the first time that 100 percent of the

proceeds from the sale of the home went to the HBA for student scholarships and it set the bar for future builders of the HBA's showcase home.

As a successful young builder, Cronley quickly became the target of recruiting efforts to make him part of the HBA's senior leadership. Elected to the first rung of a traditional leader-



*"I cannot put into words what Jim has meant to the Home Builders Association throughout many decades. There has never been a time that he has said no when the HBA has reached out for help with a community service project or a governmental affairs issue."*

HBA Executive Director David Peaden

ship "ladder," Cronley was more than willing to learn the ropes and wait his turn to be President. As fate would have it, the builders ahead of him all struggled financially during a recession and Cronley was pressed into duty ahead of schedule. He served with distinction and set the HBA on a path to improving its image through community activism, even creating a "White Hat Award" for HBA members who excelled in charitable or civic endeavors.

Cronley's community profile was enhanced when he was selected to build Gulf Power Company's first Good Cents Home© in a successful program that promoted maximum energy-efficiency in residential construction. His reputation for excellence and innovation grew when along with prominent Pensacola Realtor® John Connell, he co-created Cordova Square, a mixed-use project that won the Southeast Building Conference's Golden Aurora Award as the best development in an 11-state southern region. In 1983, Cronley was selected as Pensacola's Business Leader of the Year.

Consistently looking for ways to give back to his community and promote professionalism in building industry, Cronley took on significant volunteer assignments, including chairing the Escambia County Housing Finance Agency to create more affordable housing for low-to-moderate income families, and chairing the Florida Construction Industry Licensing Board, which enforced standards of performance for the state's contractors.

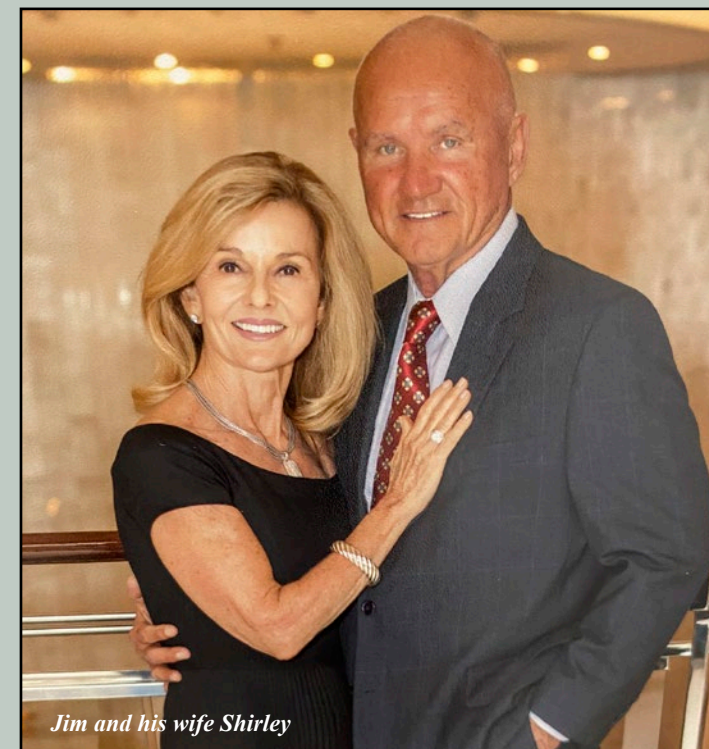
"I cannot put into words what Jim has meant to the Home Builders Association throughout many decades," said HBA Executive Director David Peaden. "There has never been a time that he has said no when the HBA has reached out for help with a community service project or a governmental affairs issue. He's been more than generous with his financial resources and with his time. He's a true giant in this industry and I truly appreciate him very much."

In addition to the HBA, other organizations tapped into Cronley's leadership skills. They included the Committee of 100, the Pensacola Chamber of Commerce, and the West Florida Hospital.

In 1985, Cronley formed a partnership with another established builder, Tony Terhaar, in which Terhaar & Cronley built (and retained an ownership investment in) manufacturing facilities, high-rise condominiums, hotels, and office buildings in the Florida Panhandle and around the Southeast.

Even after five decades in business, Cronley still relishes coming to his office each day: working on new and existing projects, encouraging elected officials in Escambia and Santa Rosa counties to support industrial development, and supporting the HBA and other organizations that are working to keep local economies vibrant.

With an eye to the future, Cronley's labor of love is mentoring his son Ed, who followed his father first into military



Jim and his wife Shirley

service (Ed flew helicopters in the U.S. Army and jets in the U.S. Navy for 20 years before retiring with a rank of Lt. Commander), then into business, joining Terhaar & Cronley in 2009 as a commercial Realtor® specializing in leasing, sales, management, and built-to-suit of commercial properties. "Tony and I are trusting the future of the business to Andy (Terhaar) and Ed," said Cronley. "They're both young and smart and we expect them to do great things."

Looking at his life and body of work, many of the "great things" that Jim Cronley has done can't be found on his résumé or on the company web site. Like providing a helped hand to small subcontractors when they faced personal or business hardships. Like shaving his head as a way to show empathy to a friend battling cancer. Like sending money to the hotel workers he met on frequent trips to New Orleans after they lost their homes in Hurricane Katrina.

Milton electrical contractor and fellow HBA icon Jack McCombs has known Cronley for 60 years and watched him work through the "downs" of the economic cycles. "Even in bad times, Jim's integrity never wavered," says McCombs. "He always paid his suppliers or subcontractors, even when money was tight. He is one of the most honest, hard-working, and kind-hearted people I know."

The HBA of West Florida is proud of Jim Cronley and his accomplishments and grateful for his service to our association, industry and community.



# Construction Headwinds Pick Up in January

**Housing production softened in January as rising lumber prices continue to affect the housing industry. Overall housing starts decreased 6.0% to a seasonally adjusted annual rate of 1.58 million units, according to a report from the U.S. Department of Housing and Urban Development and the U.S. Census Bureau.**

The January reading of 1.58 million starts is the number of housing units builders would begin if development kept this pace for the next 12 months. Within this overall number, single-family starts decreased 12.2% to a 1.16 million seasonally adjusted annual rate. The multifamily sector, which includes apartment buildings and condos, increased 17.1% to a 418,000 pace.

“Concerns over higher lumber prices produced softness for the housing market amid solid buyer traffic at the start of the year,” said NAHB Chairman Chuck Fowke. “With the cost of building materials rising at a rapid pace, the challenge for builders is to keep home prices at an affordable level for buyers even as the regulatory policy environment may become more challenging.”

“The weakness in housing starts in January is consistent with our recent builder surveys,” said NAHB Chief Economist Robert Dietz. “Builders report concerns over increasing lumber and other construction costs and delays in obtaining building materials. Rising interest rates will also erode housing affordability in 2021, as existing home inventories remain low. It’s also worth noting that the number of single-family homes permitted but not started construction jumped to 114,000 units in January. This is 9.6% higher than December and 28.1% higher than a year ago, as building material cost increases and delays slow some home building.”

On a regional basis compared to the previous month, combined single-family and multifamily starts are 2.3% higher in the Northeast, 12.3% lower in the Midwest,



2.5% lower in the South and 11.4% lower in the West.

Overall permits increased 10.4% to a 1.88 million unit annualized rate in January. Single-family permits increased 3.8% to a 1.27 million unit rate. Multifamily permits increased 27.2% to a 612,000 pace.

Looking at regional permit data compared to the previous month, permits are 39.3% higher in the Northeast, 0.8% lower in the Midwest, 8.3% higher in the South and 11.7% higher in the West.

## New Member Profile

EVOLUCION CONSTRUCTION SERVICES INC is a company located in Pensacola, FL concentrating on Drywall and Paint. We offer drywall hanging, finishing and touch ups work with different types of texture at the highest standards.

EVOLUCION CONSTRUCTION SERVICES INC is an Active company incorporated on January 1, 2019 with the registered number P19000001455. This Domestic for-profit company is located at 9555 Holsberry Road, Unit 6, Pensacola, 32534 and has been running for three years. There are currently three active principals.

We joined the HBA of West Florida to continue growing our business and stay informed of what is happening in our area concerning new construction and our industry.



**Evolucion Construction Services Inc**  
Judith Haddad - President  
9555 Holsberry Rd Unit 6  
Pensacola, FL 32534

p (850) 760-6124

## MEMBERSHIP COMMITTEE NEWS

**The 2021 HBA Membership Committee is working hard on some of the events they have planned for members this year.** One close to their hearts is the Corn Hole Tournament (March 26th). This event will be raising money for our Tradesmen Education Council, which provides scholarship

to High School and Technical College students. Also, they are working to bring you another successful Spring Golf Tournament (April 22nd). So much goes on behind the scenes to produce these events. *With the help of this amazing group of committee members, the HBA was able to maintain the highest retention rate in the state of Florida for 2020. Great job!*



*From right, Suzanne Pollard-Spann, Legacy Insurance Brokers, Membership Committee Chair, Donna Pruitt, Legacy Insurance Brokers, Kim Anderson, SETCO Services, Zach Noel, Clear Title of Northwest Florida, LLC, Tanya Underwood, Emerald Coast Granite & Tile, Brad Boes, Supreme Lending, Katie Musick, Supreme Lending and Vicki Pelletier, HBA Staff*

# Dream Big with Us!



## Home Mortgage of America, Inc.

NMLS#149932





**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

NEXT  
CORNERSTONE  
ISSUE:

**April 2021**

RKNICHOLSON.COM

To advertise, call  
**Richard Nicholson**  
**561.843.5857**



# NAHB Opposes House Bill to Eliminate Carried Interest

**Rep. Bill Pascrell (D-N.J.), along with Reps. Andy Levin (D-Mich.) and Katie Porter (D-Calif.), this week introduced H.R. 1068, the Carried Interest Fairness Act of 2021.** The bill would impose a major tax increase on real estate by generally requiring carried interest to be classified as ordinary income rather than a capital gain. Rep. Pascrell has introduced similar legislation in the past.

A carried (or promoted) interest is a profits interest in a business deal that is larger as a share of the total return than the share of the initial equity investment. Under present law, if the income paid out as the carry is a capital gain, then the carry is taxed at capital gains tax rates (in general, up to 23.8%). In 2017, the Tax Cuts and Jobs Act increased the holding period required to qualify

for long-term capital gains treatment as a carried interest from one to three years.

NAHB opposes changes to the taxation of carried interest because it would have a significant negative impact on the multifamily housing industry and on the bottom lines of companies that participate in real estate investment partnerships. Despite the focus on the financial sector, the use of carried interest is common in real estate.

NAHB expects not only carried interest but capital gains tax rates to come under additional scrutiny under the Democratic-controlled Congress. President Biden has called for increasing the long-term capital gains and qualified dividend rate for taxpayers with income in excess of \$1 million to the ordinary income tax rate — a rate he also called to be increased from its current 37% to 39.6%.

## RISING LUMBER PRICES AND LACK OF SUPPLY THREATEN CONSUMERS' HOUSING OPTIONS

**Housing affordability has been a critical issue across the country for years, as factors such as a shortage of lots and labor have led to a limited supply.** As lumber prices once again approach all-time highs amid a supply shortage, this crisis only gets worse, as housing prices continue to soar and builders face challenges to meet ongoing housing demands.

“The continuing rise in building cost — including rising lumber prices, availability of material, etc. — is causing a sudden downturn in new home starts,” said Cory Lord, a builder based in Georgia. “We are finding it hard to complete current contracts on time, and home owners are not able to afford to sign new contracts with the escalated cost.”

The rising supply costs are exacerbated by the uncertainty of when

supplies will be available to complete the home in a timely manner and whether or not the homes will appraise at the correct price to reflect these rising costs.

“We had one home owner walk away from a contract at signing because we could not promise her a completion on her home within a five-month time frame, even though we explained to her that the current limited availability on some products was causing delays that were beyond our control,” stated Lord.

Other builders have noted that market uncertainty extends to prospective home owners' financial positions as well, such as the risk of unemployment or retirement with a fixed income, which often makes them more apprehensive or less flexible to move forward with higher costs.

“In such a fragile marketplace, consumers cannot afford to add another \$10,000 to \$30,000 for the frame pack-

age,” observed Tabitha Casamento, a builder in Upstate New York. “I have repeatedly asked when this will normalize from a national supplier, but there's no end in sight.”

Builders are doing everything possible to avoid pricing consumers out of homes while still maintaining competitive prices necessary to operate their businesses — especially given the potential long-term impacts on consumers, as the purchase of a home is often a key factor in building wealth.

“We've had to raise sales prices by more than \$50,000 since August because of rising lumber prices,” shared Michael Betcher, an affordable first-time buyer production home builder in Arizona. “This prices most buyers out from being able to qualify for a new home, and perpetuates the cycle of renting and not building equity.”

**HOME BUILDERS ASSOCIATION OF WEST FLORIDA**

**CORNHOLE TOURNAMENT**

**March 26, 2021**  
**1:00 p.m. — 5:00 p.m.**

**TEAM ENTRY FEE**  
**\$100.00 (2) PERSON**

Doubles Elimination | Grand Prize to the Winners

Cordova Square Park  
1101 North 12th Avenue  
Pensacola, FL 32503

**SPONSOR OPPORTUNITIES**

**The Great Cornholio \$1000**  
**The Amazing Cornucopia \$750**  
**Corn Shuckers \$300**  
**Dirty Bags \$250 or \$350**

*All proceeds for this event are to benefit the Tradesmen Council Scholarship Fund*

**FOR FUTURE**

**UPCOMING EVENTS,**

**PLEASE CALL THE**

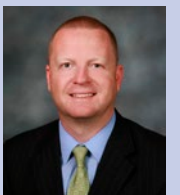
**HBA OFFICE AT**

**850.476.0318**



INSURANCE & BONDING SOLUTIONS SINCE 1911

**Fisher Brown Bottrell**  
INSURANCE, INC.



**Chris Thomas**  
Business Insurance  
Consultant

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

19 West Garden Street • Suite 300 • Pensacola, FL 32502

**NEXT CORNERSTONE**

**ISSUE**

**April 2021**

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

**Blaine Flynn Takes the HBA Reins To Become Its 65th President**

**2019 Year in Review**  
Highlights from the Home Builders Association of West Florida

**JOIN US FOR A SPIRITED GAME OF CORNHOLE, FUNDRAISING, AND SUPPORT.**

We will adapt our event around COVID-19 considerations. Our cornhole tournament gives you all the fun without the crowds and gathering. It's an experience with food, beverages cornhole, some friendly competition and fun.

**Sponsorship Packages**

**The Great Cornholio**  
**\$1,000 (Only one available)**  
Promote your Company to the fullest!  
• Bar Sponsor Horse Trailer  
• Sign recognition throughout the tournament  
• Company Logo on tournament collateral  
• One team (2 players)  
• Company Tent at Event (to staff)

**The Amazing Cornucopia**  
**\$750 (Only one available)**  
• Bar Cart Sponsor  
• Company displayed on wooden takeaway  
• One team (2 players)  
• Company Tent at Event (to staff)

**Corn Shucker**  
**\$300 (Only two available)**  
• Company Name or Logo on the Beer Tap  
• Company Banner displayed

**Photo Booth Sponsor**  
• \$300 (Only one available)  
• Company Name or Logo on Photo  
• Company Banner displayed

**Board Sponsor**

**Dirty Bags**  
**\$250**  
Promote your company on a Board  
• Have your Company Logo on a Game Board  
**\$350**  
Promote your company on a Board  
• Have your Company Logo on a Game Board  
• Take your Board with you after the tournament

☐ The Great Cornholio  
☐ The Amazing Cornucopia  
☐ Corn Shucker  
☐ Photo Booth Sponsor  
☐ Dirty Bags Sponsor  
☐ \$250  
☐ \$350  
☐ Team Entry \$100 per Team  
Player Names: \_\_\_\_\_

Company Name: \_\_\_\_\_ Need receipt? \_\_\_\_\_ emailed \_\_\_\_\_ mailed

Contact Name: \_\_\_\_\_ Email or Telephone: \_\_\_\_\_

Charge my (Visa, Mastercard or AmEx) in the amount of \$ \_\_\_\_\_

Card Number: \_\_\_\_\_ Expiration: \_\_\_\_\_ CVV Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Will mail or drop off check.





# Housing An Economic Bright Spot but Regulatory, Affordability Challenges Persist

As the country continues to rebound from the impact of the COVID-19 pandemic, housing has been a bright spot in the economic recovery. And while the home building industry is poised for another solid year in 2021, regulatory and supply-side challenges could harm housing affordability, slowing momentum and limiting growth, according to economists speaking at an online press conference in conjunction with the 2021 virtual International Builders' Show.

"Housing affordability will continue to be a top concern this year," said NAHB Chief Economist Robert Dietz. "On the demand side of the housing market, limited inventories of single-family homes generated strong price gains in 2020. While supply-side pressures, such as resurgent lumber prices, a shortage of buildable lots, inconsistent access to building materials and a regional skilled labor deficit foreshadow higher costs and longer build times this year. A changing regulatory landscape threatens to

further erode housing affordability and make the tight inventory environment worse."

Housing is one of the few sectors experiencing year-over-year job gains, as the industry has hired more workers in the wake of the pandemic, but it still has not been enough to meet the increasing demand for housing. Historically low interest rates are one factor driving this demand, but a geographic shift in where people are choosing to live is also affecting the housing industry, as lower-density areas become more popular.

As the nation ramps up deployment of COVID-19 vaccines this year, this will be good news for the overall economy and strengthened housing demand but also place upward pressure on interest rates, which will price additional households out of the 2021 market.

As for the biggest short-term challenge facing builders, Dietz said "it is undoubtedly lumber prices. Pricing is now near the peak of mid-September and easily adding at least \$16,000 to the cost of building a typical new single-family home."

**A MILESTONE FOR SINGLE-FAMILY STARTS**

Single-family starts posted a 2020 total of just under 1 million, 11% over the 2019 level. The NAHB forecast is for ongoing gains for single-family construction in 2021, though at a slower growth rate than in 2020. Production is expected to rise an additional 5% to 1.03 million this year – marking the first year that total annual single-family production has exceeded 1 million since the Great Recession.

The multifamily construction market will experience weakness as rent growth slows and vacancy rates rise. However, the development market should stabilize by 2022. Multifamily starts are expected to fall 11% in 2020 to 349,000 units and post a 5% gain this year to 365,000 units.

Remodeling will remain strong as people continue to upgrade existing homes for more purposes, such as home offices, home gyms and in-law units. Residential remodeling is expected to register a 4% gain this year over 2020.

**SUPPLY AND DEMAND**

Looking at the supply and demand factors affecting housing, David Berson, senior vice president and chief economist at Nationwide Mutual Insurance Co., said that millennials are key to household growth and housing demand.

"The demographics look good, particularly for the 25-to-40 age group," said Berson.

The problem is a dearth of new and existing homes for sale. "The number of existing homes for sale has never been lower," said Berson. "Why? The pandemic."

The existing inventory currently stands at a record-low 1.9-months' supply. Historically, six months of supply is associated with a balanced market.

For new homes, inventory is currently at a low 4.3-months' supply, with 302,000 new single-family homes for sale, 18.9 percent lower than December 2019.

With the inventory of total homes for sale at record lows, solid demand coupled with lack of inventory is producing strong price gains that could approach 10% this year.

**TWO REGIONS STAND OUT**

Delving beneath the national numbers, the South and West are regions that will lead new-home growth in the year ahead, according to Frank Nothaft, chief economist at CoreLogic. "Homes being built are following population flows," he said, noting that metros with affordable homes, high employment and outdoor amenities have had the highest growth in new-home sales over the last year.

New-home demand is greatest in Texas and Florida, which accounted for more than half the nation's population growth last year. Arizona and North Carolina also posted large population gains.

From October 2019 to September 2020, the South posted the largest number of new home sales in the nation, led by Dallas, Houston, Atlanta, Phoenix and Austin, Texas.

"Dallas-Fort Worth had more new home closings in the last year than the entire state of California for single-family homes," said Nothaft.

Growing home equity also bodes well for the remodeling sector, as Nothaft said that remodeling expenditures are expected to rise 3.7% this year to \$352 billion.

**A SHIFT TO SINGLE-FAMILY RENTAL**

All the economists agreed that tenants are shifting their preference from multifamily rental to single-family rental.

"Single-family rents are up 3.5% over the last year, while rents on multifamily rental apartments are down 3%," said Nothaft.

"There are a lot of people who prefer to live a single-family home rather than an apartment," said Berson. "With the pandemic, that only accentuates that demand."

"My expectation is that the single-family built-for-rent construction market share, which is currently around 4.5%, will likely grow to 5-6% over the next two to three years," said Dietz.



# 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

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

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.

[www.fhbi.com](http://www.fhbi.com)  
2600 Centennial Place  
Tallahassee, FL 32308  
888.513.1222



## 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



*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

warrenworld.com



## UNDERWOOD ANDERSON

### INSURANCE

### 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**

**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 | www.paintconceptsplus.com





## 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



## 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



# FLORIDA BUILDING CODE TRAINING EARN 7 *FREE* CEU'S!

## FIVE LIVE SEMINARS | AVAILABLE ONLINE

### RESIDENTIAL EGRESS PROVISIONS

1 HOUR | GENERAL | CILB # 0613638 | BCAIB #5008751 | FBPE #0008653

### RESIDENTIAL ENERGY CODE GENERAL REQUIREMENTS

1 HOUR | GENERAL | CILB # 0613640 | BCAID #5008750 | FBPE #0008653

### RESIDENTIAL FIRE-RESISTANT CONSTRUCTION

1 HOUR | GENERAL | CILB # 0613642 | BCAIB #5008749 | FBPE #0008653

### ELECTRICAL PROVISIONS FOR BUILDERS

1 HOUR | ADVANCED BUILDING CODE | CILB #PENDING | BCAIB #5008784

| 1021.0 FBC | | FBPE #0008653

### PLUMBING AND MECHANICAL PROVISIONS FOR BUILDERS

1 HOUR | ADVANCED BUILDING CODE | CILB #PENDING | BCAIB #5008786

| 1019.0 FBC | FBPE #0008653

### BUILDING & RETROFITTING IN FLORIDA

2 HOURS | GENERAL & WIND MITIGATION METHODOLOGY | CILB # 0613745

| BCAIB #5008785 | FBPE #0008653



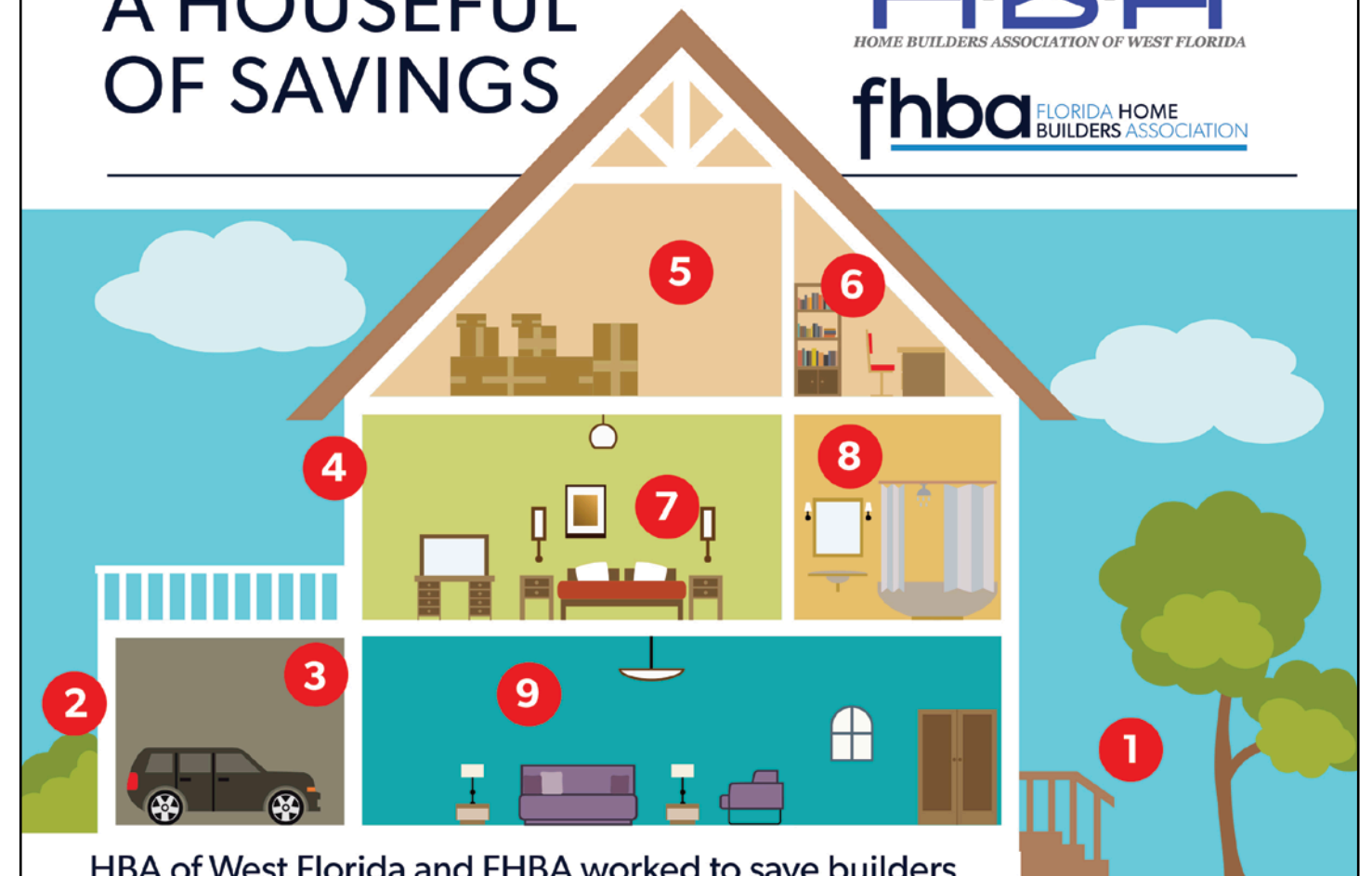
If you do business with previous members, please  
give them a call and reinforce the value of  
membership as well as the importance of  
**Members Doing Business with Members.**

## A HOUSEFUL OF SAVINGS

Member Benefits brought to you by:

**H·B·A**  
HOME BUILDERS ASSOCIATION OF WEST FLORIDA

**fhba** FLORIDA HOME  
BUILDERS ASSOCIATION



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.



## WANT TO START GETTING MONEY BACK FOR PRODUCTS YOU ALREADY USE?

**fhba**  
FLORIDA HOME BUILDERS ASSOCIATION

Free Member Benefit of FHBA

www.FHBArebates.com

If you use any of these **50+ participating manufacturers**, then it is 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 2019 WAS:  
**\$1,472.55**



Website: [www.HBArebates.com](http://www.HBArebates.com) | Phone: 866-849-8400  
Email: [info@HBArebates.com](mailto:info@HBArebates.com) | Facebook: /MemberRebateProgram

## Civil Case Over Face Masks Could Impact Home Sales Offices

Nike, Inc. has reportedly agreed to settle a class action lawsuit filed by a deaf California resident who alleged that she faced discrimination due to the wearing of face coverings when she visited a Nike store. The case could impact any business that deals with customers requiring accommodation, including home sales offices.

The plaintiff visited a Nike store in San Diego in July 2020 to purchase shoes and claims that Nike, in violation of federal and California law, did not provide her with a reasonable accommodation because a Nike employee wore an opaque mask that made it impossible for her to speechread. Specifically, she alleged violations of Title III of the Americans with Disabilities Act (ADA) and similar state laws.

One month prior to her store visit, Nike had instituted a statewide policy requiring all of its retail store employees to wear face coverings, as required by state mandate to reduce the spread of COVID-19. Upon entering the store, the woman attempted to ask a Nike employee for assistance to help her locate a pair of shoes. However, she was unable to communicate with the employee because he was wearing a Nike-mandated opaque face mask, which muffled his speech and prevented her from reading his lips. She alleged that although she told the employee she could not understand him because of the mask, the employee failed to offer her any type of reasonable accommodation.



### Terms of Settlement

The relief provided by the settlement is non-monetary in nature, and requires Nike to implement the following practices:

1. Nike will make available to each Nike retail store in California a sufficient number of masks with transparent windows over the mouth area to enable those Stores' employees to obtain and use transparent-window masks during conversations with customers who are deaf or hard of hearing who indicate they prefer to communicate through speechreading;
2. Nike will make available clean pens and paper at each store to facilitate the exchange of notes with customers who are deaf or hard of hearing and indicate they prefer to communicate in writing;
3. Nike will provide guidance and communications to employees working in stores regarding how to accommodate customers who are deaf or hard of hearing and regarding the availability of proper usage of the transparent masks and clean pens and papers with such customers; and

4. Nike will post notices near store entrances to advise customers who are deaf or hard of hearing that accommodations are available.

The ADA is the primary federal law protecting the rights of individuals with disabilities. Title III of the ADA prohibits discrimination against individuals with disabilities in places of public accommodation.

Real estate sales offices are places of public accommodation, and if the sales office for a housing development were located in a model home, then the area used for the sales office would be considered a place of public accommodation. Consequently, compliance with COVID-19 mask mandates may create obligations to accommodate individuals in accordance with the ADA and similar state and local laws.

If you have questions about implications of COVID-19 safety-related policies you are advised to consult with your local attorney.

The case is *Bunn v. Nike, Inc.* United States District Court, Northern District of California, Oakland Division (Case No. 20-cv-7403-YGR).

NEXT  
CORNERSTONE  
ISSUE:

April 2021

To advertise, call  
Richard Nicholson  
561.843.5857

RKNICHOLSON.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

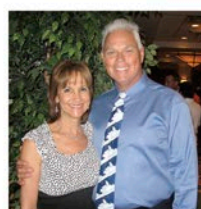
www.rknicholson.com

## 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



## NEW MEMBERS

### ASSOCIATE

#### All Seasons Service Network

Michael Q. Sarra - President

89 A E Blount St.

Pensacola, FL 32501

p (850) 434-0384

f (850) 497-7742

Spike: Amir Fooladi, Encore Homes

#### Evolution Construction Services Inc.

Judith Haddad - President

9555 Holsberry Rd Unit 6

Pensacola, Florida 32534

p (850) 760-6124

Spike: Blaine Flynn, Flynn Built

Like us on Facebook! ✓



- ✓ 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



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

NEXT  
CORNERSTONE  
ISSUE:

April 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 01/31/2021.*

### Statesman Spike 500 Credits

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

### Super Spike 250 Credits

Rod Hurston	422
Jack McCombs	299

### Royal Spike 150 Credits

Rick Sprague	206.5
Edwin Henry	200
William "Billy" Moore	173
Bob Boccanfuso	164.5

### 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	90.5
Doug Sprague	88
Kenneth Ellzey, Sr.	78.5
Russ Parris	69.5
Paul Stanley	67.5
Bob Price, Jr.	58.5
Thomas Westerheim	54
Wilma Shortall	50.5
Darrell Gooden	50

### Life Spike 25 Credits

Blaine Flynn	48
Bill Daniel	46
John Hattaway	41.5
Doug Whitfield	39
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
Alton Lister	12
Suzanne Pollard-Spann	16
Martin Rich	12.5
Bruce Carpenter	11.5
Amir Fooladi	11
Bill Batting	11
Kim Cheney	10
Milton Rogers	10
Rick Faciane	10.5

### Spike Credits

Alex Niedermayer	9.5
Kevin Ward	9.5
Shelby Johnson	8.5
Mary Jordan	8.5
Kevin Russell	8



### ADVERTISER'S INDEX

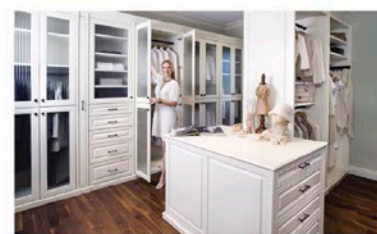
Alpha Closets 850.934.9130 Alpha Closets.com leslie@alphaclosets.com	23
Architectural Concepts International, LLC o 561.613.2488 jrd@paintconceptspus.com paintconceptspus.com	14
Centricity o 866.440.7271 c 904.613.1442 dwenzel@centricity.com centricity.com	15
Fisher Brown Insurance o 850.444.7611 c 850.525.1237 Chris Thomas Business Insurance Consultant cthomas@fbins.com	16
Florida Home Builders Insurance o 888.513.1222 fhbi.com	13
Home Mortgage of America, Inc o 850.332.5221 c 850.332.2416 bcarpenter@hmoa1.com	08
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 ecbmfl.com	15
RKN Publishing and Marketing c 561.843.5857 rknichent@aol.com rknicholson.com	20
Tubs and More o 800.991.2284 o 954.423.2250 dougstubs.com	20
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!**

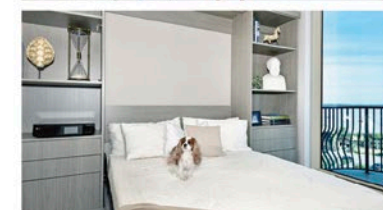
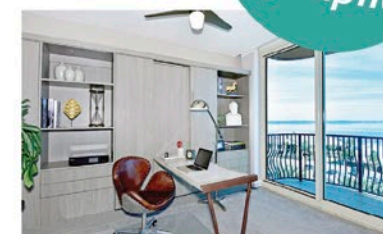
*If you would like to join the  
Spike Club or Desire  
Additional Information,  
please contact  
Vicki Pelletier -  
(850) 476-0318*



**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



**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®**  
**pointSIX** **EDGE TECHNOLOGY**