

Where Are They Now?

Oliver Gore Met Every Challenge To Become Building Industry Icon

PAGE 06

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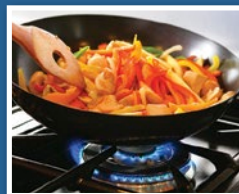
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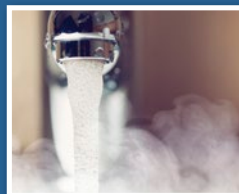
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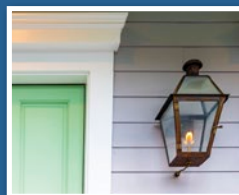
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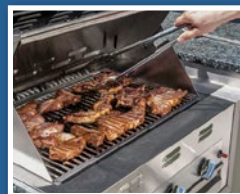
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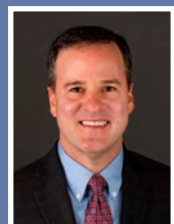
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Warning Signs That Contractors Are Not Legitimate

There are thousands of legitimate, ethical contractors in business around the country. Unfortunately, there are also scam artists looking to cheat you out of your money who pose as legitimate contractors. These “fly-by-night” operators often show up in communities impacted by natural disasters to try to scam distressed home owners into paying for shoddy repairs or work that they will never show up to perform.

Here are some warning signs to look out for:

- **Doesn't have license and insurance.** All professional contractors should be insured and able to show their certificate proving such insurance. Although all states do not require licensing, contractors in states requiring licenses should have it and be able to provide a copy.
- **Asks you to sign anything before you've hired them.** If they want you to sign an “estimate” or “authorization” before you've made the decision to hire the contractor, look out. They may be trying to get you to sign what is an actual binding contract.
- **Doesn't write contracts.** Professionals have clear contracts that outline the job, process, the cost, and helps clarify how problems will be managed. If you don't have a contract, you are not protected when something goes wrong. Don't hire anyone who tells you a contract “won't be necessary.”
- **Requires cash or payment in full before starting the job.** Shady contractors demand cash and then run with the money. Many home owners have been stranded by paying in full up front. A deposit towards materials is common, but only pay it once you have a contract signed by both you and the contractor. It's also suspect you're asked to pay cash to a salesperson instead of a check or money order to a company.
- **Vastly underbids all other contractors.** They may have the best price, but that doesn't guarantee the best work. Such contractors may cut costs on quality, which can end up costing you more when you have to have the substandard work redone.
- **Offers “special” pricing.** If you're told you've been “chosen” as a demonstration project at a special, low price, or you're told a low price is good only if you sign a contract today.
- **Cannot provide customer references.** Professional contractors should have current references they can provide from current and past clients — and you should be able to reach those references, not just an answering machine.
- **Difficulty contacting the contractor.** Professionals have a physical office, mailing address, phone, and email. They should respond to your queries in a timely manner. Make sure you can verify the contractor's business address. If they only have a p.o. box, be wary.
- **Tells you to obtain the building or remodeling permits.** Professional contractors go to the county or state offices and get permits for their work themselves. Asking the home owner to do it is a sign that they are not a legitimate contractor.

Your best bet is to take your time, do your research and choose someone you feel completely comfortable with. If your state requires contractors to be licensed, look them up on the state licensing website even if you've seen a piece of paper that looks like a license.



“These “fly-by-night” operators often show up in communities impacted by natural disasters to try to scam distressed home owners into paying for shoddy repairs or work that they will never show up to perform.”

Where Are They Now?

Oliver Gore Met Every Challenge To Become Building Industry Icon

By PAUL THOMPSON

They say adversity doesn't create character, it reveals it. Certainly that's the case for Oliver Gore, the longtime Pensacola-based building supplier and iconic member of the Home Builders Association of West Florida.

Quite literally, fire could not consume him. Hurricanes could not destroy him. Devastating recessions were no match for his indomitable will. Through the ups and downs of the past 50 years, he and his family-owned Builders Specialties Supply have not just survived but thrived as one of the leading building suppliers in West Florida and South Alabama.

"My grandfather was a carpenter and my father was a builder so I always felt it was my destiny to be in the building business," said Gore. "They got up and went to work every day, rain or shine, so I saw first-hand the kind of dedication it would take to overcome the obstacles and be successful despite them."

Gore had only been in business a few years when the local building industry collapsed amid a financial crisis. Area builders were going bankrupt left and right, leaving suppliers to suffer with unpaid bills. Not long after weathering that blow, a fire destroyed all of the company's inventory and records, but through sheer grit, the business was operating in a new location just three days later. In 2004 Hurricane Ivan blew through Pensacola, uprooting homes and busi-



nesses, including Builders Specialties, and just six months ago, wind damage related to Hurricane Sally forced the company to relocate to a new location on Sears Blvd.

"Every setback just made us stronger and more determined to succeed," said Gore, whose company has 32 employees operating in a 30,000-square foot manufacturing/distribution from which they faithfully supply builders with windows, doors, and specialty construction products. The company installs 98 percent of the products it sells and its service area has expanded from Pensacola and Escambia County east to Baldwin County, Alabama and west to the Panhandle counties of Santa Rosa, Okaloosa, Walton, Bay, Franklin and Gulf counties.

While he readily admits that hard work was in his DNA, Gore is quick to point out that his business accomplishments were far from a solo act. "No way I could have accomplished anything without Virginia at my side," says Gore, speaking of his

business partner and wife of 58 years. "We complimented each other really well. Virginia has a sharp mind for finances and operational details while I was more of the ambassador for the business. I was always optimistic while Virginia was realistic. It was a nice balance and as devoted as we were to the business, we were equally devoted to our marriage and our family."

Of course, business and family often intersect with the Gores. In fact, the legacy that Oliver and Virginia spawned now spans multiple generations with daughter Tina, granddaughter Ashley, and grandson Josh all working for Builders Specialties.

Another pillar of Gore's enduring business success was the respect he earned from his builder-clients like veteran Pensacola area builder-developer Jim Cronley. "The question I and other builders ask about any supplier is can they deliver on the promises they make," said Cronley. "With Oliver, you knew he would always do what he said he would do. He provided quality

products, delivered them on time, and stood behind them. You always knew with Oliver that his word was his bond."

Gore also won the admiration of his peers by pouring heart and soul into his involvement in the HBA of West Florida. "It was a labor of love," says Gore. "When we stand shoulder to shoulder and work for the HBA, we feel like we were making our community better and helping people." Over the years, Gore gifted products, money, time and corporate resources to the association-sponsored Parade of Homes® and spearheaded the creation of the HBA's popular Home & Product Expo. Together, the Parade and Product Expo produced the funds needed for the HBA to invest in local service projects.

Another important aspect of Gore's long-term success was his ability to adapt to change, not only in product development, delivery, and installation, but also in the nature of the building industry itself. "When we started our business, we were working with builders who knew the business from the ground up," says Gore. "They were hands-on in the construction process and very good at what they did. Over time, as younger people entered the field, they were more educated and perhaps more business savvy. They tend to rely more on their suppliers and subcontractors to create a quality product. Neither approach was 'right' or 'wrong' but as a supplier, we strived to stay ahead of the curve in terms of what builders needed to succeed."



Gore stands out as one of the HBA of West Florida's most dedicated and recognized members ever. He was the first member to hold the office of "Second Vice President," making him part of a senior officer team otherwise comprised of builders. He was the first associate member to win the "White Hat Award," which recognized HBA members who brought honor to the industry through community service. And he served as a regional leader of the Florida Home Builders Association.

His philanthropic efforts were not limited to the HBA. When the Association of Retarded Citizens (ARC) needed renovations to one of their group homes, they approached the HBA for help and Gore was put in charge of the project. "I found out some of the good things they were doing, trying to get people who are physically challenged back into society and able to live independently," Gore explained. "We were happy to help achieve such a worthy goal."

Gore also invested his leadership skills in other organizations, serving as a Charter Member of the Pensacola North Rotary Club, earning a 50-year career service pin from the Masonic Lodge, and achieving 32nd Degree Scottish Rite Freemason status for his many years of principled living and humanitarian compassion.

Never one to rest on his laurels, Gore is at the office nearly every day, fulfilling his commitment he made more than five decades ago to his builders, his industry and his community. But he has taken the time to smell the roses, cherishing every moment with Virginia, their three children, five grandchildren and three great grandchildren, many of them spent at a 100-year-old home on a rural retreat in Alabama where he loves to hunt and fish.

At the end of day, Gore can look back at his business career and life, and put everything in perspective. "You never know what life is going to hand you," says Gore. "But if you stay true to your mission and core values, work hard, and treat people right, things will turn out for the best."

Clearly, Oliver Gore always gave his best, especially to the HBA of West Florida, where his leadership, dedication, and generosity set a standard for members today and for generations to come.

Paul Thompson is the former Executive Director of the HBA of West Florida and the Florida Home Builders Association.



Housing Prices Likely to Remain High as Supply Remains Low, Disproportionately Affecting Minorities

Housing demand remains strong amid tight supply, a tight credit market and low interest rates, while major urban areas experience higher-than-average vacancy rates and declines in rent as renters shift to suburban markets.

However, the pandemic has not only created a shift in demand; it has also shone a brighter light on housing disparities, according to The State of the Nation's Housing 2021 report from Harvard University's Joint Center for Housing Studies (JCHS).

Data from the report note that households of color and renters are more likely to be behind on payments — a concerning factor as forbearance and eviction moratoria policies begin to expire. Many households were already cost burdened — i.e., paying more than 50% of their income toward rent — prior to the pandemic,

placing additional financial burden on them. Overall, 17% of renters are in arrears, with a greater percentage of Black (29%), Hispanic (21%) and Asian (18%) renters behind in payments than white (11%) renters.

Homeowners have fared somewhat better, with a majority of the 7.1 million loans in forbearance either current or paid off as of March 2021. But the 2.3 million borrowers that have not resumed payments may face challenges, especially if the missed payments, property taxes and insurance premiums exceed the value of the home. Racial disparities are present here as well, with Black, Hispanic and Asian homeowners making up a greater percentage (15%+ each) of borrowers in arrears than white homeowners (less than 10%).

Spikes in home prices will also challenge housing affordability moving forward. The market's historically low supply — which dropped below two months for the first time ever — will need to catch up for the market to moderate.

"I don't think we're in a bubble," noted Chris Herbert, JCHS managing director, during the report's livestream release. The factors contributing to the current rise in housing prices is substantially different from the rise seen before the Great Recession, he added, which was fueled in large part by a less stringent lending market.

"The Joint Center for Housing Studies 2021 report confirms NAHB's overview of the housing market over the past few years," said NAHB Chief Economist Rob Dietz. "The housing market lacks supply, and residential construction has been challenged by a number of issues such as regulatory burdens, building material availability, land/lot access, and a skilled labor shortage."

Rising home prices are likely to continue as supply remains low, due in part to sharply rising material costs. This will continue to price people out of the market, particularly people of color. The report notes that neighborhoods in which minorities comprise more than half the population saw price increases on average of 14.3% — 3.5 percentage points higher than the average for metro areas overall.

"The best solution to tame recent unsustainable gains in home prices, and to similarly ease rent burdens is more supply: more single-family and multifamily construction and more remodeling of the existing housing stock," Dietz added.



Another Issue with the 2020 Electrical Code: Ranges Tripping on GFCIs

The Association of Home Appliance Manufacturers (AHAM) has released new recommendations for home builders and electrical contractors aimed at reducing nuisance tripping due to the use of ground fault circuit interrupters (GFCIs) for electric ranges in new construction and major remodeling projects per the current electrical code.

AHAM issued the recommendations in response to a 2020 National Electrical Code (NEC) requirement that 240-volt outlets located within six feet of a sink must be connected to a GFCI device in new construction and significant remodels. These NEC changes were not submitted for consideration to the safety standard for electric ranges, UL 858. As a result of this misalignment, nuisance tripping with electric ranges has become more common.

The move by a major trade association to address the GFCI requirement in the 2020 NEC is the latest red flag sent up by the housing industry that portions of the code were not written with real-world feasibility in mind. Last month, Texas had to take emergency action on the 2020 NEC over tripping concerns with HVAC systems.



AHAM, in a recent white paper, recommends that builders take proactive steps to reduce the frequency of nuisance tripping of electric ranges that may be placed within six feet of a sink:

- Relocate the outlet greater than six feet from a kitchen sink.
- Consider asking the appropriate local authorities to invoke section 90.4 of the NEC, which allows the code to roll back to the 2017 edition, eliminating the need for a GFCI breaker.

AHAM and electric range manufacturers have formally submitted a technical update to UL 858 that aims to improve compatibility with GFCI devices in household ranges going forward.

NAHB recommends home builders work their local HBAs to contact local code bodies and encourage them to either roll back the relevant sections of the 2020 NEC or to reconsider adopting the 2020 code. Many states are in the adoption process currently, and changes can still be made to avoid the tripping issues GFCIs are causing with common home appliances.

PARADE OF HOMES
HOME BUILDERS ASSOCIATION OF WEST FLORIDA

Sept. 11 - 19

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2021 Parade of Homes • Sept. 11-19
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No fee to tour homes!

The Home Builders Association of West Florida invites you to tour 2021 American Dream Home during the Parade of Homes and get a first-hand look at the latest innovations in home building, including design, construction, insulation, security, sound systems, windows, landscaping and other key elements of new home construction.

The 2021 American Dream Home will be constructed by Flynn Built. The dream home is located in Yellow River Ranch, Milton, FL.

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PARADE OF HOMES 2021



September 11—19, 2021

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Home Builders Association of West Florida's Parade of Homes event has been going strong for years! This event draws between 3000 and 4000 consumers annually over the course of nine exciting days. The Parade of Homes is supported by a powerful marketing campaign and sponsorship ensures immeasurable exposure to consumers in the market for a new Home.

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BE ONE OF ONLY SIX PREMIER SPONSORS OF THIS EVENT

COST PER COMPANY—\$1000

Deadline : July 19, 2021

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- ⇒ Your Logo and/or audio mention included in all paid media
- ⇒ Exclusivity of business type (e.g., one bank, one auto dealership)
- ⇒ Sponsor recognition and company profile in *Cornerstone* magazine (HBA's monthly publication distributed to over 360 HBA members).
- ⇒ Mention in any editorials or media, whenever possible
- ⇒ Logo and link to your website from HBA website/ Parade of Homes / HBA Facebook

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COULD RISING MATERIALS PRICES LEAVE YOU WITHOUT ENOUGH INSURANCE COVERAGE?

As building material prices continue to rise, home builders and remodelers are reevaluating some of their normal business operations to increase inefficiencies and protect their bottom lines.

One area that may not immediately come to mind is the impact of rising prices on a project's insurance coverage.

During a home construction or renovation project, builders and remodelers carry policies that provide coverage for risks to the project or property. The ever-changing nature of the property covered creates unique valuation issues in the event of a loss.

Coinsurance clauses, which are found in many insurance policies, require the insured to maintain coverage to a specified value of the property, usually between 80% and 100%. It also stipulates that if the insured fails to do so, it must bear a proportionate part of the loss. The term "coinsurance" is also applied to situations where the insured is contractually obliged to insure part of the risk with a second insurer. If the insured fails to carry

a sufficient limit to satisfy this provision, a penalty is applied.

Coinsurance provisions also are commonly found in builder's risk completed-value policies. Because a builder's risk policy applies to a property that is undergoing construction and therefore its value increases over time, reporting cost overruns that increase the completed value is important to ensure that you do not inadvertently become subject to a coinsurance penalty.

According to Treacy Duerfeldt, CEO of Nationwide Contractors Alliance, and a member of NAHB's Construction Liability, Risk Management, and Building Materials Committee, this is particularly pertinent now, "because as a result of the rising cost of building materials, it would not be uncommon for the initial estimate of the completed value to be understated, potentially triggering the penalty clause."

When the actual cost of the project exceeds the initial estimate, it may be necessary to increase the limit or a coinsurance penalty may result.

To ensure that you have the right amount of coverage and to avoid a coinsurance penalty, consult with your insurance advisor or agent.



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Innovations for the Post-COVID Kitchen

As we've seen over the past year, the pandemic has propelled consumer interest in home renovation projects to new heights.

From innovative designs in the laundry room to reimagining outdoor living spaces, consumers are demanding more from their homes than ever before. Nowhere is this more evident than in kitchen, where interest in multi-functional appliances has also skyrocketed.

As builders and designers are creating new projects, it's paramount that the kitchens of tomorrow are outfitted with prod-

ucts that are designed around the way people live.

Kitchen-Turned-Restaurant: With the pandemic craze of taking on artisanal cooking like baking, winemaking, and even the art of dinner party hosting, consumers are investing in pro-style appliances and specialized gadgets like pasta makers, sous vides and bread makers. The intensity of time spent at home in the past 15 months has encouraged home owners to seek appliances that better suit their lifestyle needs — and see them as much more than just a functional, utilitarian product. In fact, recent research shows more than 40% of consumers expect to continue to spend more time cooking post-COVID.

One product that addresses the evolving needs of the new wave of at-home chefs is Signature Kitchen Suite's 36-inch dual-fuel pro range, which packs the punch of multiple modalities such as built-in sous vide, induction and gas — all on the cooktop — along with a steam oven below. Home owners will appreciate the power and flexibility of the range, while builders will appreciate the low level of ambient heat to help avoid the installation of an expensive make-up air system. The first-of-its-kind innovation captured two 2021 Best of IBS Awards in the Home Technology and Indoor Product categories.

"With clients continuing to seek more flexibility and balance to their busy daily schedules, their new focus is on discovered or lost culinary skill sets and the satisfaction of sharing these new skills with gatherings of family and friends," notes Alan Zielinski, past NKBA national president and owner/president of Better Kitchens.

This summer, Signature Kitchen Suite is launching another industry-first innovation to offer home owners more flexibility both in and out of the kitchen: an undercounter dual drawer

refrigerator/freezer with multiple temperature zones that can convert to either a refrigerator or freezer space, depending on the need. This functionality makes it ideal for placements in various areas of the home — from the kitchen or the wine room/bar, to the home office or game room. Need extra fridge space for Friday night's dinner party and the ability to switch to freezer mode in prep for an ice cream party with the kids? It can easily do both.

Kitchen designer Nadia Subaran of Aidan Design adds that her firm has seen a growing trend, even stemming pre-pandemic, of multi-functional "breakfast" bars, where this under-counter refrigerator would add value. "Homeowners are really looking for their spaces to support everyday activities — it's all about the function and designing these areas with the products to support the way people want to live," she notes. "From juicing to smoothies and a coffee station in the morning, then seamlessly transitioning to a wine and cocktail bar for evening entertainment, these areas are complete with appliances, a separate sink and storage. We can expect the demand for designs that creatively use every space of the home to continue."

Stay Smart: The pre-COVID trend of smart appliances is now becoming the norm, both with new home cooks in need of a digital sous chef and a new cadre of tech-forward consumers who want their digital lifestyles to follow them into the kitchen. Think wine column refrigerators that manage your personal collection with photos of labels, notes on shelf placement and learning your preferences in order to make pairing recommendations, like the those with the

Signature Sommelier app from Signature Kitchen Suite.

Even as people tire of staying indoors, recent Harvard research found that 81 percent of individuals want to work remotely or have a hybrid schedule. And although many won't be spending quite as much time at home, they will demand much more from their homes now and will be much more intentional about how they use their space to live full lives. This presents an opportunity for builders to create spaces that work harder and smarter throughout the home, especially in the kitchen.

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HUD MOVES TO REINSTATE AFFIRMATIVELY FURTHERING FAIR HOUSING RULE

The Department of Housing and Urban Development will formally propose a revised version of the Obama-era Affirmatively Furthering Fair Housing (AFFH) rule in the Federal Register tomorrow and seek to have the rule officially go into effect on July 31, 2021.

This 2021 version of the rule will not require local governments to report progress in identifying and addressing affordable housing barriers back to HUD as the Obama-era rule did.

Under the 2015 AFFH rule, as a condition of receiving certain HUD funds, state and local governments and public housing agencies (PHAs) had to work to identify barriers to fair housing choice, ensure that their practices and policies did not promote racial segregation, and complete costly, administratively burdensome Assessment of Fair Housing plans.

For decades, HUD has required recipients of federal financial assistance such as

states, local governments, insular areas, and PHAs to engage in fair housing planning. Such planning has previously consisted of the Analysis of Impediments to Fair Housing Choice and the Assessment of Fair Housing and was done in connection with other types of planning required by program requirements, such as the consolidated plan, annual action plan, and PHA plan. The Trump administration repealed the AFFH rule as well as the Analysis of Impediments, and replaced it with the 2020 Preserving Communities and Neighborhood Choice rule.

HUD's 2021 Interim Final Rule (IFR), "Restoring Affirmatively Furthering Fair Housing Definitions and Certifications," requires program participants to submit certifications that they will affirmatively further fair housing in connection with their consolidated plans, annual action plans, and PHA plans. In order to support these certifications, the IFR creates a voluntary fair housing plan-

ning process for which HUD will provide technical assistance and support.

The IFR also rescinds the 2020 Preserving Communities and Neighborhood Choice rule. HUD says the 2020 rule was causing funding recipients to certify "compliance" with a regulatory definition that is not a reasonable construction of the Fair Housing Act's mandate to affirmatively further fair housing.

The IFR does not require program participants to undertake any specific type of fair housing planning to support their certifications, and commits HUD to providing technical assistance to those that wish to undertake Assessments of Fair Housing (AFHs), Analyses of Impediments to Fair Housing Choice (AIs), or other forms of fair housing planning. HUD is providing resources to assist program participants.

HUD is accepting comments on this IFR and NAHB intends to weigh in.



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SUPREME COURT ALLOWS CDC'S EVICTION MORATORIUM TO CONTINUE UNTIL JULY 31

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The 2021 American Dream Home will be constructed by Flynn Built. The dream home is located in Yellow River Ranch, Milton, FL.

HBA **YELLOW RIVER RANCH**

In a 5-4 decision, the U.S. Supreme Court allowed the eviction moratorium issued by the Centers for Disease Control and Prevention (CDC) that is set to expire on July 31 to remain in place.

Due to a previous separate court ruling in the Northern District of Ohio in which NAHB took part, the CDC's eviction moratorium should not apply to NAHB members who were members of the association as of Oct. 23, 2020, when the case was filed.

In May, the federal District Court for the District of Columbia ruled (as have numerous other courts) that the CDC exceeded its authority by issuing a nationwide eviction moratorium in September 2020, and extending it until July 31. However, the judge "stayed" her ruling while the government appealed the decision.

The landlords in the case asked the Supreme Court to review the stay. On June 29, the Supreme Court left the stay in place. However, Justice Brett Kavanaugh wrote that he would keep the stay in place only because the moratorium is set to expire on July 31. He signaled that if the CDC extends it again, he would change his vote and the stay would be lifted. Justice Kavanaugh's opinion puts pressure on the CDC not to extend the moratorium past July 31.



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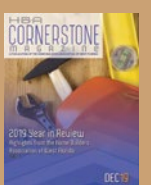
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NAHB Chairman Urges Congress to Boost Lumber Production from Federal Lands

To help resolve lumber supply shortages and rein in elevated prices, NAHB Chairman Chuck Fowke called on Congress to increase domestic lumber production from federal lands, both as a means to improve housing affordability and address the resilience of our national forests.

Appearing at a forum conducted by Republican members of the House Natural Resources Committee and GOP members of the House Western Caucus to discuss skyrocketing lumber prices, Fowke said that boosting domestic lumber production is just part of the solution.

"We also need to resolve the long-standing trade dispute with Canada over softwood lumber imports as well as solving supply chain and labor supply disruptions that continue to linger," Fowke said.

Illustrating the unprecedented rapid rise in lumber prices over the past year that has added nearly \$36,000 to the price of a new home, Fowke told lawmakers that lumber prices have increased more than 165% percent since April 2020. OSB prices are also up nearly 400%, and the Random Lengths Framing Composite Index price shot past the \$1,500 barrier for the first time ever in May.

"For context, the previous high was \$582 in 2018 and framing lumber typically trades around \$425 per thousand board feet," Fowke noted. "These historic price

increases are dramatically raising home prices and rental costs and threaten the nation's economic recovery."

Lumber prices currently stand at elevated levels, though they have fallen in recent weeks. However, these recent price declines are not due to an increase in supply.

"We see it due to a slowdown in housing production, which should alarm everyone," Fowke said. "In May, single-family starts fell 5.9% and that follows significant downward revisions to the April estimate and previous months' readings."

Regarding the nation's federally owned forests, Fowke noted that timber harvests from the National Forest System averaged between 10 and 12 billion board feet for a 40-year period from the mid-1950s and then plunged precipitously to an average between 1.5 and 3.3 billion board feet per year starting in the mid-1990s due to bureaucratic red tape and litigation.

Over the course of three decades there has been a dramatic decline in timber production from our federally owned forests.

"We must strike a more appropriate balance in how we manage our national forests," Fowke told lawmakers. "Doing so will restore the health of one of our great natural resources and offers the potential to reinvigorate the forestry industry while improving housing affordability. That's a win-win-win in my book."

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