



Chad Edgar Takes the HBA Reins To Become Its 67th President

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Working Together
We Can Continue to Enjoy the
Benefits of a Great Association

Editor's Note: This is Chad Edgar's adapted acceptance speech after being installed as HBA President

I am honored and privileged to be here today at President of the Home Builders Association of West Florida. I would like to thank the Executive Committee, Board of Directors, and members for placing your confidence and trust in me to serve in this role. This is a responsibility that I do not take lightly, and I will strive to give my best in representing this Association.

To HBA Executive Director David Peaden, your passion and commitment to this Association does not go unnoticed. Thank you for representing us in a positive light, and for your willingness to stand up and fight for what's right for this Association. You are greatly appreciated.

To outgoing President Blaine Flynn. Blaine, the present success of the HBA would not be possible without your leadership, hard work and efforts in guiding us through these past two years. Congratulations on a job well done.

I would like to give special thanks to a few people here with me today. My cousins and business partners, Jody and Kim Edgar. Thank you for allowing me to join your team, and for supporting me in this endeavor.

To my wife, Heather. Thank you for your love and encouragement; and for pushing me every day to be a better person. I truly couldn't do this without your support.

Throughout my career in this industry, I've come to know a lot of people and developed many friendships. I would like to express my heartfelt gratitude to all of you for the contributions you've made to help me be where I am today. I am most grateful for those relationships and the value you've added to my life.

This Association has faced and overcome many challenges, but there are still many more to come. With that, I'd like to encourage everyone here today to be involved and make a difference for this Association. We need you! We need your time, your abilities, your skills, your talents... whatever it is that you can bring to the table, we need it. We need you to help us face the challenges of tomorrow and continue to fight for our industry.

Thank you for allowing me to serve as your President. I hope you are as excited about the future as I am.



CHAD EDGAR

"I'd like to encourage everyone here today to be involved and make a difference for this Association."



Jody Edgar, of Joe-Brad Construction swears in his cousin, Chad Edgar, as the 67th President of the HBA of West Florida.



New President Chad Edgar Seeks to Build on HBA’s Momentum

There is simply no substitute for strong leadership. It was clearly the key as the HBA of West Florida not only weath-ered the COVID pandemic over the past two years but amazingly grew in size, stature and political clout. And the best may be yet to come as another dynamic young builder takes the reins and promises a bright future.

Chad Edgar of Joe-Brad Construction is the HBA’s 2021-2022 President, succeeding Blaine Flynn of FlynnBuilt, Inc., and he brings experience, energy, and enthusiasm to his leadership assignment.

“I’m very excited about the opportunity to build on what we have achieved as an association,” says Edgar, whose family-owned company built 35 custom homes in 2021. “I can’t say

enough about our senior leadership. They showed great resolve in the face of some serious challenges. It’s good to see where we are now and very exciting to see where we can go this year. Our goal is to build on our momentum and be the best HBA we can be.”

Edgar has traits and tools to be an exceptional President worthy of his peers’ confidence in electing him. He’s a third-generation builder in the Pensacola area, following in the footsteps of his grandfather and a father who’s still active with Joe-Brad Construction.

“My Dad introduced to the business and taught me the value of hard work,” says Chad. “I was also fortunate to have some really good mentors, most especially (HBA Past President) Ron Tuttle, who I worked for at Mitchell Homes and Holiday Builders. “Ron gave me my first opportunities to really learn what the build-ing business was all about, the X’s and O’s, and how to operate ef-fectively and profitably. I will always appreciate what he did for me.”

Chad began his building career when he was in high school and college, learning the business literally from the ground up at his father’s side. He gleaned great experience working with JBL Homes, Mitchell, Holiday, and Truland Homes and was in-strumental in the success of each builder.

In 2020, he returned to his roots, joining his family, Charlie, Jody and Kim Edgar at Joe-Brad Construction, which builds in Escambia and Santa Rosa counties as well as Baldwin County, Alabama. “We keep things simple: treat people like you would like to be treated, and do things right,” says Chad. Sure, there are challenges – frustrating labor and supply issues top the list – but as they say, this ain’t his first rodeo, and he’s more than prepared to meet the daily crises in the building business.

He also has set a high standard for his HBA leadership. “No. 1, I want to grow our membership. There is strength in numbers and for what we do, our HBA deserves the support of every construction professional in our area,” says Chad. “No. 2, I want to get more people engaged in the HBA. Every member has a unique skill and I want to challenge each and every member to put their talent to work for the HBA. We need you.”

Edgar expects programs like the Parade of Homes® and the American Dream Home to continue to be successful and he takes great pride in the HBA’s ability to influence local laws and regulations in a positive way that can yield more housing choices in the two-county area.

He’s optimistic that the HBA will prevail in its lawsuit against impact fees in Santa Rosa county but adds, “I wish the school system would have listened to our concerns. We were shut out of the process and told them their study was flawed. Unfortu-nately, they didn’t listen, and we had no choice but to fight them in court. As builders, we strive to be positive contributors to the livability of our communities, and we want to have a seat at the table on growth related issues.”

While staunchly committed to the success of the HBA and his business, Chad puts family first: wife Heather, and four children ages 11 through 17. He also enjoys coaching youth sports, fishing, golf, and Alabama football.

As President of the HBA, Chad Edgar knows he’s taking over a well-oiled machine that he helped build as a rising leader and dedicated volunteer. He knows what it takes to get to the HBA to the next level. He’s up for the task and relishes the challenge. So don’t look now but a great association is poised to get even better.

HBA Installation Banquet

The HBA Installation Banquet was held on December 9, 2021 at Sanders Beach-Corrine Jones Resource Center. Over 230 HBA members ushered in a new year of leadership with Chad Edgar of Joe-Brad Construction, who became the 67th President of the Home Builders Association of West Florida.

Associate & Builder of the Year Awards

The coveted Associate and Builder of the Year Awards are used for the purpose of honor-ing a person who has done a great job in the past year, and it’s also used to honor a person who has consistently made a significant and lasting contribution to the Home Builders Association for over a period of time.



ASSOCIATE OF THE YEAR SUZANNE POLLARD-SPANN

For many years, Suzanne Pollard-Spann, of Legacy Insurance Brokers, has worked on behalf of the Home Builders Associa-tion. She has been solid in his leadership in contributing to the overall success of the HBA. She has served on membership drives, golf tournament committees, corn hole committee and anything associated with the HBA, she is leading the charge. She has cultivated relationships with many HBA members through the years and they appreciate her enthusiasm for the home building industry. She currently serves on the HBA’s Board of Directors and is Chair of the Membership Committee. It is for these reasons the leadership of the HBA selected Suzanne as the 2021 Home Build-ers Association of West Florida’s Associate of the Year. Congratulations!

BUILDER OF THE YEAR BLAINE FLYNN

Blaine Flynn, of Flynn Built, served an un-precedented two years as President of the HBA of West Florida. Blaine led the HBA through the pandemic, Hurricane Sally and a Santa Rosa County impact fee court battle in which the HBA has prevailed every step of the way. Through it all, Blaine put his best foot forward and was always optimistic about the future. He juggled managing a successful business, and his family obligations as well as providing the leadership for the HBA. He may not smile when his photo is taken but he’s one of the nicest people in the home building industry. Congratulations Blaine for a job well done.



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More Installation Photos

HBA Installation Banquet

from page 07



Longtime HBA member and Board member Wilma Shortall of Trustmark Mortgage.



Longtime Members John and Jackie Hattaway of Hattaway Home Design.



Chad Edgar takes the oath of office.



New HBA Zach Noel of Clear Title of NW Florida.



HBA Membership Committee Member Jenifer Suarez of Better Homes and Gardens.



New HBA Board member Janine Howle of Truland Homes.



Alex Niedermayer of Underwood Anderson & Associates completed his two-year term of HBA 2nd Vice President. Alex brought wisdom and wise counsel throughout his tenure. He has a passion for the home building industry and we appreciate his leadership.



They really like each other! HBA's Vickie Pelletier and Florida Power and Light's Jeff Hatch.



Katie Musick of Supreme Lending is a tremendous part of the HBA's Membership Committee.



Edwin Henry, who was recently inducted into the Florida Housing Hall of Fame, leaves the stage with red roses for his wife Susan, after addressing the HBA membership.



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Top Colors for 2022

Homes are going green in 2022 — green-hued, that is — based on leading trends from top paint manufacturers.

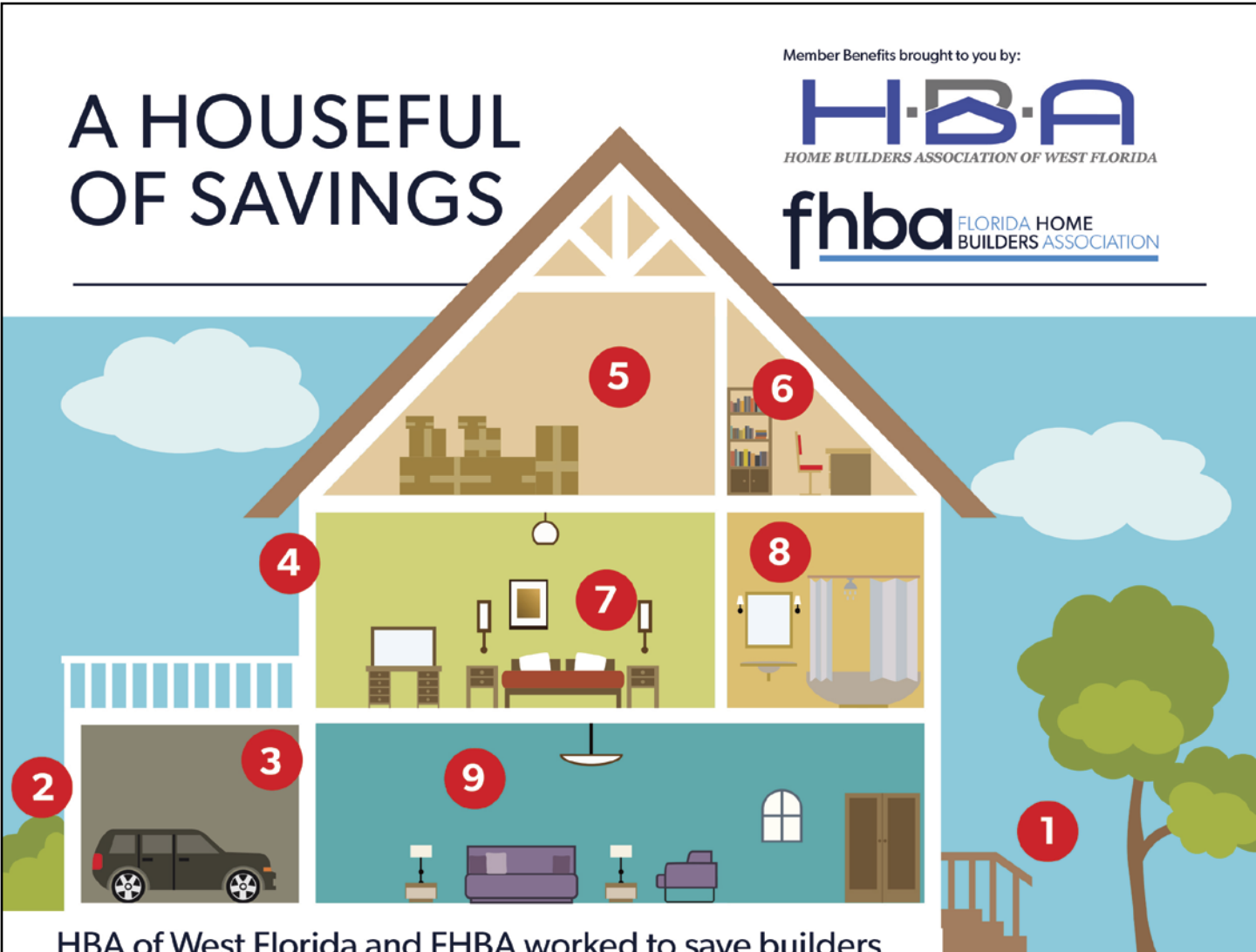
Subtle green-gray hues are among the top picks for their versatility and serene ambience:

- ☆ “Evoking the silver-green stem of a flower, October Mist creates a canvas for other colors — and your imagination — to blossom,” noted Benjamin Moore in unveiling its

- 2022 color of the year, October Mist.
- ☆ Sherwin-Williams’ Evergreen Fog incorporates a comparable “soothing” and “subtle” shade that pairs well with bold neutrals, such as Urbane Bronze, Uber Umber and Bakelite Gold.
 - ☆ Behr’s silvery green Breezeway provides a sense of respite through its sea glass-inspired tone.
 - ☆ Dutch Boy’s Cypress Garden elicits a slightly bolder shade of green to create simple, quiet spaces.
 - ☆ PPG’s elegant Olive Spring refreshes the home with its “organic liveliness” and pairs well with rich tones such as Gooseberry, Onyx, Oceania and Castle Stone.
 - ☆ Valspar’s 2022 Colors of the Year palette includes its own green-gray hue, Blanched Thyme, that “works beautifully with warmer wood tones for a natural and balanced look.” Warmer colors, such as Rustic Oak, Country Charm, Gilded Linen, Sunset Curtains and Subtle Peach, and bolder shades, such as Mountain River, Fired Earth and Delightful Moon, help round out the palette.
 - ☆ Farrow & Ball’s color trends feature Breakfast Room Green, which brightens up a room and offers a colorful backdrop for home décor.

Meanwhile, Pantone selected a bolder color of the year in Very Peri. Similar to other top colors, key qualities for this hue include liveliness and creativity.

“Very Peri brings a novel perspective and vision of the trusted and beloved blue color family, encompassing the qualities of blues, yet at the same time...displays a spritely, joyous attitude and dynamic presence that encourages courageous creativity and imaginative expressions,” noted Leatrice Eiseman, executive director of the Pantone Color Institute.



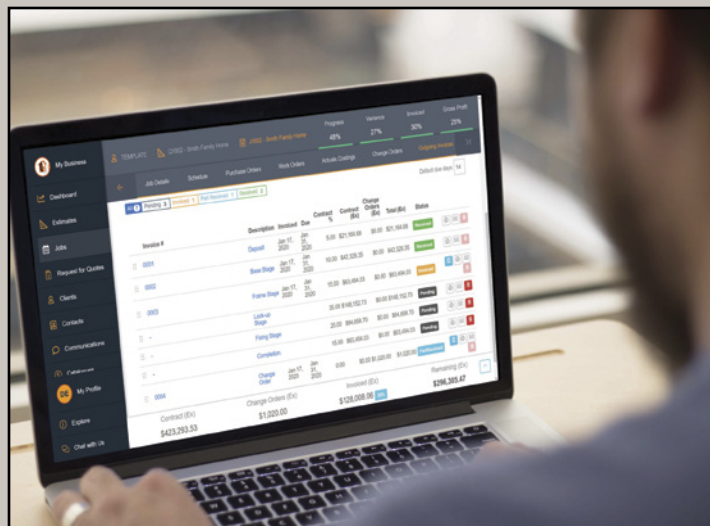
HBA of West Florida and FHBA worked to save builders and remodelers **over \$7,000*** in the 6th Edition Florida Building Code

- | | | |
|--|--|---|
| <p>1. Guard Measurement = \$1,500
Reduces horizontal distance from 36 to 24 inches</p> | <p>4. Stucco = \$1,100
Reduced time between coats and curing from seven days per ASTM 926</p> | <p>7. Custom Doors = \$500
Provides criteria for custom one-of-a-kind doors (FBC-B & R)</p> |
| <p>2. Fire Separation = \$2,500
Reverts to three feet and adds options to fire rating soffits</p> | <p>5. Air Leakage = \$175
Provides option for testing in multi-family as single and modified 5 ACH to 7 ACH</p> | <p>8. Shower Liner = \$75
Reinstates exception to shower liner on SOG (FBC-R & P)</p> |
| <p>3. Duct Penetration Garage = \$300
Retained provisions allowing use of duct board</p> | <p>6. Mechanical Ventilation = \$75
Reduced from 5 ACH to less than 3 ACH</p> | <p>9. Door Swing = \$750
Revisions permitting doors to outswing over egress, two risers, and an exception for landings</p> |

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 or www.fhba.com or call 850.476.0318.



9 Factors to Consider When Choosing Construction Management Software

Has someone ever said to you, “Work smarter, not harder”?

If you're a custom home builder or remodeler, construction management software is necessary to help you save time, win more work and maximize profits.

Using software to manage your business's day-to-day operation is critical to being competitive and managing your business more efficiently. However, the choices may seem endless.

If you're searching for the right construction management software solution or assessing your current one, here are nine factors to consider.

1. SPEED MATTERS, BUT NOT AT THE EXPENSE OF ACCURACY.

To be a successful custom home builder or remodeler, estimates need to be accurate and quickly delivered to customers. Speed, accuracy and efficiency are a reflection of your business and can weigh on the customer's decision, and cost estimating software will help you achieve each of these three things.

2. DON'T WING IT. HAVE A STRUCTURED PROCESS.

A home builder has many options when completing an estimate. An all-in-one, simple-to-use cost estimating software can ease your estimating burdens. Use estimate checklists to ensure every detail is accounted for, and reuse them across all of your estimates.

Find a software solution that helps you factor in variables like the weather, site layout and others, to ensure your

construction project's estimate is as accurate as possible. You end up making money instead of losing it.

3. TRUST SOFTWARE TO TAKE CARE OF COMPLEX CALCULATIONS.

Like part of the famous proverb said, “To err is human.” Construction estimates require complex math formulas that are impossible to do in your head. Manual takeoffs risk human error that can impact your profitability.

There is software available equipped for that reason alone. Once you land on software that suits your business, rest assured that your calculations are accurate and your estimates will drive revenue.

4. BUILD OFF OF CUSTOM TEMPLATES

Work smarter and not harder. Most estimating software solutions help you do a better job by using custom templates. Build off estimates you created and use them for future projects.

5. ACCOUNTING SOFTWARE INTEGRATION? YES, PLEASE!

Likely, you're already using accounting software to streamline your financials and invoicing. Don't ditch it! Instead, find construction management software that integrates with accounting software like Quickbooks and Xero.

“A home builder has many options when completing an estimate. An all-in-one, simple-to-use cost estimating software can ease your estimating burdens.”

6. ACCESS ON THE GO

We are a mobile society, so it is vital to access software from anywhere. Give yourself the freedom to work on your time and wherever the job takes you. It even helps in cases where it might be best to pull up the information with the client to clarify anything that might be a blocker. Access on the go is great to speed up the process to meet deadlines, finish projects on time and make a profit.

7. PRICING THAT SUITS YOUR NEEDS

Custom home builders have different needs, so look for a pricing model that suits your business. Just focusing on estimating? Or do you need software that covers everything from start to finish? There's no need to pay for features that you're not going to use. Also consider how many users will need access to the software and how this will change as you scale your team.

8. ONE SOLUTION FOR YOUR END-TO-END BUILD

Cancel any other construction technology subscriptions you have. There's no need to spend on other software solutions. Buildxact is an all-in-one platform that will help you from your first takeoff to the final invoice.

9. SIMPLICITY OVER COMPLEXITY

We designed Buildxact specifically for the custom home builder. Buildxact is intuitive and easy to use, allowing you to get started quickly and easily. Buildxact is your partner in construction – a cloud-based solution that helps you work smarter, not harder.

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Doubling Lumber Tariffs, Ongoing Labor Shortages Add to Inflation Concerns

Financial markets and policymakers are indicating rising risks for the overall economy. Higher inflation is the top near-term concern, after the Consumer Price Index reported a 6.2% year-over-year gain in October — the largest increase in more than 30 years.

While most economists, and the NAHB forecast, expect inflation to ease, the key question is how quickly. Our analysis, including effects from higher home construction costs and rising rents and owner costs, indicate that inflation will persist well into 2022 as the economy attempts to deal with increased deficits and ongoing supply-chain issues.

How to tame inflation will be the top challenge for Federal Reserve Chair Powell, whom President Biden has selected for a

second term as the top monetary policymaker. This responsibility is not just on the Fed however, as increased fiscal discipline by Congress and the administration is required to help reduce inflation risk.

Additionally, the Commerce Department's economically inexplicable decision to double tariff rates on lumber is harmful for housing affordability as well as inflation. The ongoing labor shortage will further complicate this task, given an elevated level of open jobs and, within the residential construction sector specifically, a record number of builders reporting labor shortages.

Despite these challenges — and the ongoing economic impacts of COVID and its variants (including the new omicron strain) — single-family builder confidence increased in November to a level of 83, per the NAHB/Wells Fargo HMI. However, some cooling in the market continues because of higher costs and inflation: Single-family starts declined almost 4% to an annual rate of 1.04 million, although starts are up almost 17% in 2021.

Because of supply-chain issues, the count of single-family homes permitted but not started construction is up 43% from a year ago. New single-family home inventory is balanced at a 6.3-month supply; however, 28% of that inventory comprises homes that have not started construction. And home prices are up more than 17% from a year ago. This, in turn, has boosted the demand for single-family rental construction, which recorded its best quarter on record with 16,000 starts.

The multifamily market continues to show strength. The NAHB Multifamily Production Index increased five points to a level of 53, moving solidly into positive territory. Moreover, the occupancy measure of the survey reached its highest level since 2003.

If there is a weakness in the multifamily sector right now, it is the production of lower-density housing (2-to-4-unit properties), which is down 8% over the last year amid gains in most other home building segments. Even construction of built-for-sale condos showed some strength, reaching its highest level in the last five years during the third quarter.

NAHB Leaders Discuss Lumber Tariffs with Canadian Officials

NAHB leaders met with top Canadian officials on Dec. 3 at the Canadian embassy in Washington to discuss key softwood lumber issues. NAHB CEO Jerry

Howard and Chief Lobbyist Jim Tobin held productive talks with Canadian Trade Minister Mary Ng, Ambassador Kirsten Hillman and members of the Canadian parliament regarding the Commerce Department's recent action to double tariffs on Canadian lumber imports from 9% to 18% and on the

need to restart negotiations on a new softwood lumber trade agreement.

The tariffs harm housing affordability by acting as a tax on American home builders and home buyers, and contribute to huge price volatility in the lumber market by putting upward pressure on lumber prices.

Canadian officials expressed an interest in restarting lumber trade talks that will lead to a long-term stable solution in lumber trade that will eliminate tariffs and provide for a consistent and fairly priced supply of lumber.

In a related development, NAHB sent a letter to President Biden on Dec. 3 opposing the the Department of Commerce's decision to double tariffs on Canadian lumber and warned that this action "threatens housing affordability."

NAHB called on Biden "to take quick action by your administration to combat high lumber prices by engaging with Canada on a new softwood lumber trade agreement and increasing domestic lumber production."

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Federal Register Publishes Proposed WOTUS Rule

The Federal Register today published a proposed rule by the Environmental Protection Agency and U.S. Army Corps of Engineers to rescind the definition of “waters of the United States” (WOTUS) as finalized during the Trump administration.

The agencies had already halted implementation of the WOTUS regulatory definition as finalized under the Trump administration’s Navigable Waters Protection Rule (NWPR), and have been relying upon a regulatory definition of WOTUS based in part on regulatory guidance and the regulatory definition of WOTUS pro-

mulgated in 1986.

The proposed rule will have a 60-day comment period. If finalized as proposed, the new rule will rescind the WOTUS definition NAHB supported under the NWPR and replace it with a new WOTUS definition that includes elements of the 1986 WOTUS definition and elements of the Supreme Court’s 2006 *Rapanos* decision.

The agencies have also announced a series of three virtual public hearings to be held on Jan. 12, 13 and 18. NAHB members can sign-up for a brief three-minute speaking slot and share their views on the proposed repeal of the NWPR and replacement with the proposed WOTUS regulatory definition.

To help builders and developers understand how to move forward with ongoing or planned projects, NAHB developed FAQs to provide interim (unofficial) guidance based upon the Clean Water Act statute, existing regulatory guidance documents, and past practices by the agencies during previous instances of changing interpretations of the WOTUS regulatory definition.

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FHA Increases Loan Limits for 2022

The Federal Housing Administration (FHA) has announced its loan limits for 2022. The nationwide rise in median home prices indicates most buyers across the country will see increases.

The FHA floor will increase from \$356,362 to \$420,680 for single-family home loans. The floor amount is the lowest the FHA loan limit can be for any area of the country.

FHA's ceiling loan limits, the maximum loan amount the agency will insure, will increase from \$822,375 to \$970,800 for a single-family property.

The table below lists the 2022 FHA loan limits for low- and high-cost areas.

The new loan limits will apply to all loans assigned FHA case numbers on or after Jan. 1, 2022. The 2022 FHA loan limits by Metropolitan Statistical Area (MSA) or county can be reviewed on FHA's loan limits webpage.

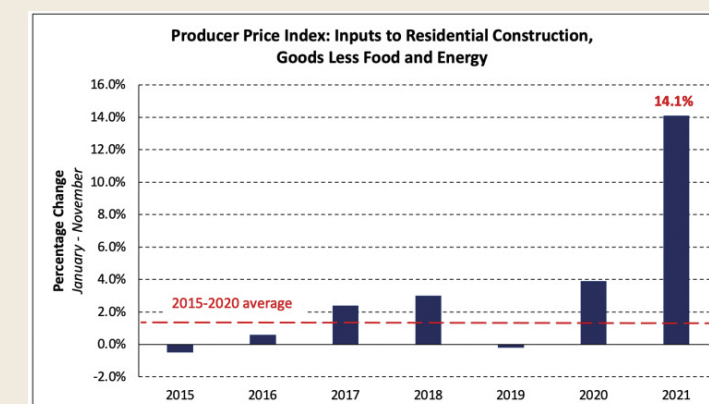
FHA also increased the loan limits for its Home Equity Conversion Mortgage (HECM), or reverse mortgage program, to \$970,800. The HECM program regulations do not allow loan limits to vary by MSA or county, so this limit applies to all mortgages regardless of location.

For more information, contact Curtis Milton at 800-368-5242 x8597.

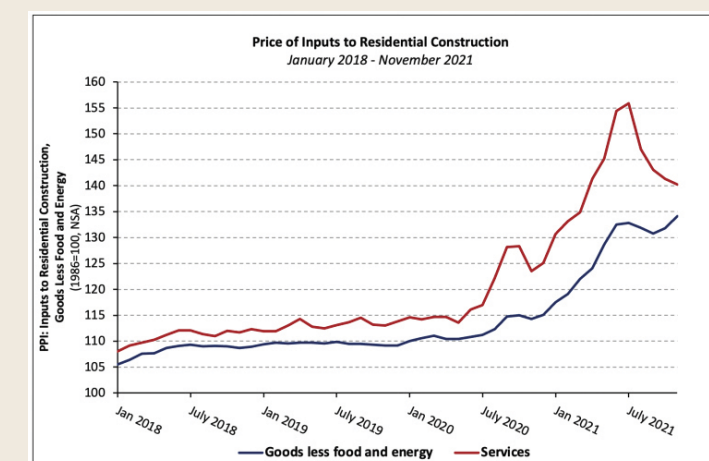
Property Size	Low-Cost Area "Floor"	High-Cost Area "Ceiling"
One-Unit	\$420,680	\$970,800
Two-Units	\$538,650	\$1,243,050
Three-Units	\$651,050	\$1,502,475
Four-Units	\$809,150	\$1,867,275

Residential Construction Inputs Higher Amid Record Material and Service Prices

According to the latest Producer Price Index (PPI) report, released by the Bureau of Labor Statistics, the prices of goods used in residential construction excluding energy climbed 1.8% in November (not seasonally adjusted). Meanwhile, the price index of services inputs to residential construction decreased 0.8% in November, continuing a four-month trend during which the index has declined 10.1%.



The PPI for all inputs to residential construction — a weighted average of goods and services, which increased 0.3% in November — has climbed 17.3% over the past 12 months and is 22.7% higher than its pre-pandemic level.



Specific product breakdowns include:

★ Softwood lumber (seasonally adjusted) increased 6.9% in November and has gained 16.1% since September. The recent trend of mill prices suggests that the softwood lumber PPI is headed for another sizable gain in December. Visit nabh.org to see the latest framing lumber prices.

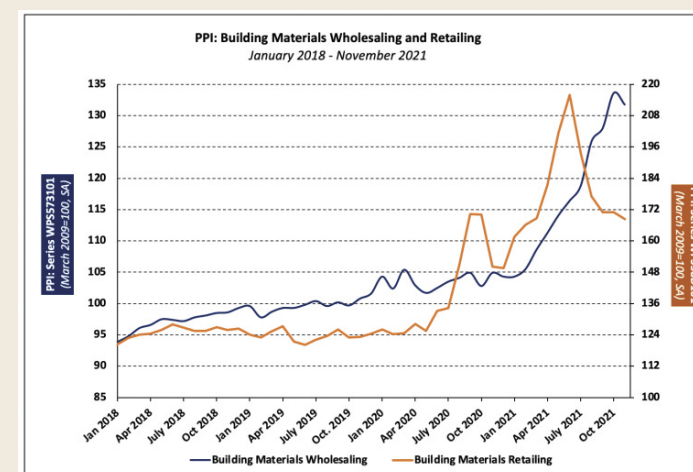
★ Steel mill products prices rose 2.4% in November, the smallest monthly increase since May 2021. The last monthly

price decrease in steel mill products occurred in August 2020, and the index has climbed 151.4% in the months since.

★ Ready-mix concrete (RMC) gained 0.9% in November after increasing 0.1% in October. The index for RMC has risen 8.3% since January 2020 and 6.6% year to date — the largest year-to-date increase in November since 2005.

★ Gypsum products declined (-0.2%) for only the second time in 2021. Gypsum products prices have climbed 19.8% over the past 12 months and are up 18.8% in 2021.

★ Exterior and interior architectural coatings (i.e., paint) increased 1.5% and 0.2%, respectively, in November. Neither index has declined since January 2021.



Specific service breakdowns include:

★ Building materials wholesaling decreased 1.4% in November, and building materials retailing declined 1.6%. The wholesale and retail services indices measure changes in the nominal gross margins for goods sold by retailers and wholesalers. Gross profit margins of retailers, in dollar terms, have declined 22.1% since reaching an all-time high in June 2021, but remain 33.4% higher than the January 2020 level.

★ The prices of legal, architectural and engineering services rose 0.3%, 0.3% and 0.2%, respectively, in November. Although the year-to-date increase in prices of professional services used in residential construction are quite modest compared to that of materials, prices have increased more in 2021 than they had by November 2020.

★ Metal treatment services increased 0.7%, on average, in November. The services used to calculate the inputs to residential construction include plating and polishing, coating and allied services, and heat treating. Metal coating and allied services have increased the most — 14.1% (not seasonally adjusted) — since the start of 2021.



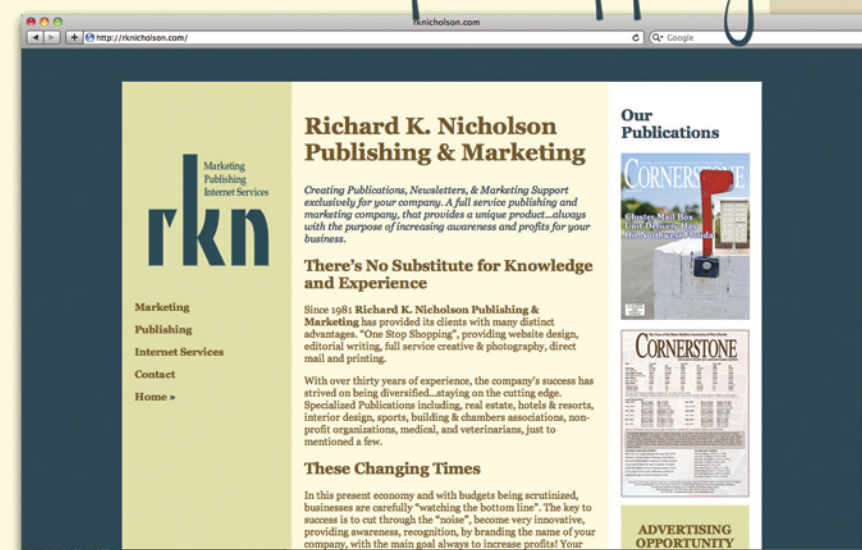
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In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of 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

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Blue Spike	6-24
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Spike Club Members and their credits as of 11/30/2021.

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