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(850) 476-0318
4400 Bayou Blvd., Suite 45, Pensacola, Florida 32503
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David Peaden II
Executive Director
dpeaden@hbawf.com



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

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HBA is Working to Educate Why a Career in Construction is Viable

The residential construction industry is filled with talented and creative individuals who build homes that strengthen communities. Not only does a career in the industry provide a sense of personal achievement, it also provides many practical benefits, such as strong earning potential, job security and opportunities for advancement.

If you're a parent, your children's future is always one of your top priorities. Two major factors that influence their future are education and their eventual career, which are usually closely tied together. Acquiring knowledge and skills, and then putting them to use, is part of the process where they transition to being independent and successful adults.

As you encourage and support your child's journey on their education and career path, it's important to consider the full range of opportunities.

I am thankful to the HBA's Tradesmen Education Council, led by Mary Jordan of Gulf Coast Insurance, who is working hard to get the school districts to get back to basics and give opportunities to students with learn about the construction trades. Mary is pushing the importance of the construction career pathway.

High Demand for Construction Jobs

- 94% of parents approve of expanding access to career and vocational programs.
- 86% of parents and students say they wish they could get more real-world knowledge and skills during school.
- 54% of business leaders do not think the educational system is teaching skills needed for the workforce.

A Variety of Jobs for Every Skill Level Are Available

Occupations such as carpenters, plumbers and HVACR technicians are in high demand. These types of jobs require individuals who have skills such as being detail-oriented and active problem solvers troubleshooting a range of challenges.

Skilled Trades Offer Individuals High Earning Potential

Individuals entering the residential construction industry have the potential to earn a great salary. The top 25% in most construction trades professions earn at least \$60,000 annually. And you don't need to follow the traditional college path to get there.

If you are interested in getting involved with the HBA Tradesmen Education Council, please contact HBA's Vicki Pelletier at 850-476-0318.



CHAD EDGAR

"I am thankful to the HBA's Tradesmen Education Council, led by Mary Jordan of Gulf Coast Insurance"



MARY JORDAN



TOP 10 FEATURES

A laundry room tops the list, rated essential or desirable by 83% of first-time buyers, followed by a ceiling fan and exterior lighting, each rated essential or desirable by 81%.

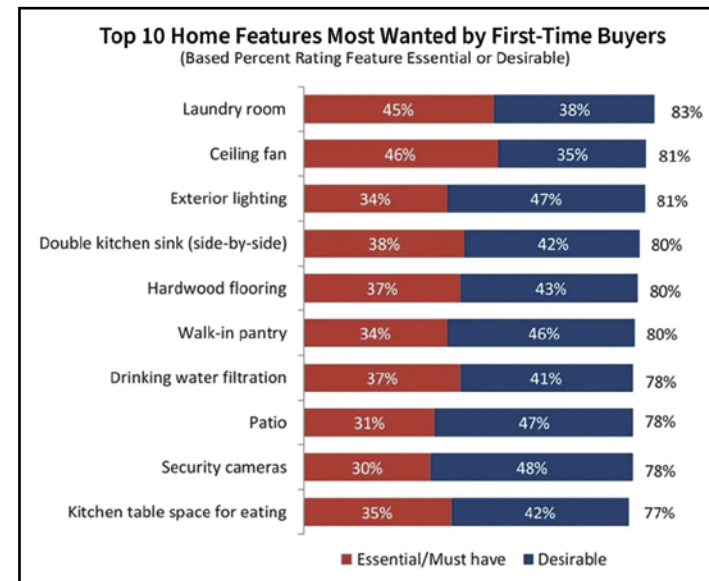
Four of the features most wanted by first-time buyers are kitchen features:

- A double kitchen sink and walk-in pantry (each rated essential or desirable by 80%),
- Drinking water filtration (78%) and
- Table space for eating (77%)

Two are outdoor features: a patio (rated essential or desirable by 78%) in addition to exterior lighting.

Rounding out the top 10 are hardwood flooring for main-floor living spaces (80%) and security cameras (78%).

The list of features most wanted by first-time buyers is similar to the list for home buyers in general, although buyers in general tend to give the features slightly higher ratings. A laundry room, for example, is No. 1 on both lists, but is rated essential or desir-



Top 10 Features for First-Time Home Buyers

The recent NAHB study, **What Home Buyers Really Want, 2021 Edition**, asked first-time buyers to rate more than 200 home and community features using a four-tier scale: essential, desirable, indifferent and do not want.

The chart to the right shows the 10 “most wanted” features for first-time home buyers, based on the percentage of buyers rating a feature either desirable or essential.

able by 87% of buyers overall, compared to 83 percent of the first-time buyers. The ratings of many features tend to be positively correlated with income, and first-time buyers have a median income of \$65,000, compared to \$79,000 for home buyers in general.

The most noticeable difference between the features most wanted by first-time buyers and buyers in general, however, is the

absence of energy-saving features on the first-time buyers’ top 10 list. Among buyers in general, ENERGY STAR rated windows ranked No. 4 and ENERGY STAR rated appliances ranked No. 9. A front porch also made the top 10 list among buyers in general.

On the other hand, drinking water filtration, security cameras and a kitchen table for eating failed to make the top 10 list for buyers in general.



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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 & 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?

HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

H O M E & P R O D U C T E X P O



H.B.A. HOME BUILDERS ASSOCIATION OF WEST FLORIDA

SHOW TIMES

SATURDAY, APRIL 30
10:00 a.m. – 4:00 p.m.
SUNDAY, MAY 01
11:00 a.m. – 4:00 p.m.

Free Parking
Free Admission

NEW IDEAS AND INNOVATION ON DISPLAY AT THE 2022 HOME & PRODUCT EXPO

A much anticipated event for area homeowners and homebuyers, the Home Builders Association of West Florida presents 2022 Home & Product, the Expo, set for April 30-May 1, at the Pensacola Fair Expo Hall. The Expo has been a part of the HBA since 1980.

“If you are looking to remodel or if you’re thinking about building a new home, then this is the show for you,” said Expo Show Manager Vicki Pelletier. “In addition, attendees can learn a lot about new products and services from knowledgeable exhibitors that will enable them to make wise decisions when it comes to buying products for their home.”

The Home & Products Expo is a one-stop source for information from air conditioners, appliances, ICF construction and flooring materials to homes insulation, energy efficient windows and doors, pool and patio furniture, solar and green products and services, just to name a few.

“The Expo had built a solid reputation for providing the best in building products and services, said Expo Volunteer Chair Ron Castner of Castner Construction. “For people interested in reaching building professionals who treat you with courtesy, and will take time to answer questions, then the Expo is the place to be.”

For more information, contact the Home Builders Association of West Florida at 476-0318 or go to www.HomeExpoPensacola.com.

MAKING THE EXPO HAPPEN



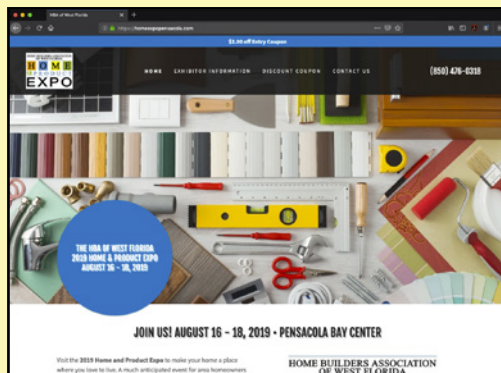
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Expo Show Manager



Ron Casnter
Expo Chairman

Check out our Home & Product Expo website for all the latest information including downloadable forms for Sponsors and Exhibitors!

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MAKE THE 2022 HOME & PRODUCT EXPO A LEARNING EXPERIENCE

BY RON CASTNER – EXPO CHAIRMAN

Enter the exhibit area at the 2022 Home & Product Expo and look around. You’ll see booth upon booth – over 95 of them. It’s easy to spend your time meandering through an exhibit hall chatting with friends, and only occasionally interjecting some purposeful business with an exhibitor when you happen upon a booth of particular interest to you.

But there’s another alternative. You can parlay your time in the Pensacola Fair Expo Hall (April 30 - May 01) into a genuine learning and networking experience. With a little attention to planning, you can get a tremendous return on the time you spend there. *Here’s how:*

- **Plan your stops.** Pick up a map of the exhibit area before you begin browsing. Then identify a selection of booths that might offer especially useful information.
- **Divvy up the work.** If you are attending the Expo with a colleague and you have a lot of booths to visit, split the booths up between the two of you, either by interest area or by section.
- **Know when to browse.** Take the tempo of the trade show. When exhibit traffic is light, make your high-priority business-oriented visits. You’ll be able to spend more time with exhibitors this way. When traffic is heavier, you can browse through the lower-priority booths more casually.
- **Set goals.** Decide what you want out of each exhibit even before you start making the rounds. Do you want help with a thorny service problem? Want to learn about a new line of products? Want to save money? Keep these goals in mind as you visit each booth. You might even want to develop a list of stock questions to ask each exhibitor you visit.
- **Understand the goals of exhibitors.** They vary. Some exhibitors want to foster an image or impart positioning statements. Others want to build prospect lists. Others want to gather qualified leads. You can often discern an exhibitor’s purpose with a quick glance or a brief conversation. Ask yourself: is the exhibitor’s goal compatible with yours?
- **Stick to your agenda.** Approach each booth with your agenda in mind. Stop, look around, introduce yourself, and then move directly to the business at hand.
- **Look for the quick message.** When you approach a booth, look and listen for the “quick message” – the exhibitor’s key points. The signs, posters or demonstrations often display this message at a glance.
- **Bring your specs.** Bring along specifications for products you’ll need in the months and years ahead. Refer to them when talking to exhibitors and don’t hesitate to pass copies along to exhibitors who may help to fill your product needs later on.
- **Ask for help.** Pose questions and problems – perhaps from a ready-made list to exhibitors. Specifically – ask for help with problems you’re having on the job. They frequently know what’s happening in your industry, and can offer valuable solutions and recommendations.

• **Ask for high-value materials.** What relevant brochures, magazine reprints and case studies can exhibitors give you? If an exhibitor does not have what you are looking for, ask him to place your name on a follow-up call or mailing list.

• **Ask about free seminars.** Many exhibitors offer seminars or demonstrations during the convention, or throughout the year. Ask for a schedule of events, and note topics, dates and times that are right for you.

• **Learn about the competition.** Chat with exhibitors about the competition. You might discover clues about their recent successes and problems.

• **Let them sell you.** When you visit a busy trade show booth, you often have the opportunity to see the various representatives of various firms in action – giving information, answering questions, attempting sales, managing the booth – in short, juggling a myriad of details. It’s a great time to test the capabilities of the exhibitors, the quality of their products, and their ability to serve you.

• **Kick the tires.** Participate in demonstrations. Try your hand at surveys, exercises or evaluations offered by exhibitors. Do you have a product or service suggestions for an exhibitor? Don’t hesitate to throw in your two cents before you leave.

• **Offer advice.** Have you used an exhibitor’s products in the past? If so, can you offer examples of effective and ineffective performance? Offer your insights. Exhibitors take these suggestions very seriously and often forward them to their home offices.

• **Become a customer.** If you’re pretty sure you’re going to be doing business with an exhibitor, give them whatever information they need to begin a successful sales relationship – right then and there. This information might include company background, credit references, products used now, quantity information and purchasing resources available.

• **Evaluate.** Make a handwritten note after you leave each exhibit. Jot down the key points you’ve learned, product problems you’ve encountered, or issues you’d like to raise in a return conversation with the exhibitor.

• **Develop company contacts.** Exhibitors often know the companies they represent inside and out. They may be able and willing to furnish you with the names and telephone extensions of key training, accounting and technical people in the company. If you’re conscientious in gathering this information, you can often leave the convention hall with a treasure trove of new contacts.

• **Organize information.** Carry a portfolio or bag with pockets so that you can sort and file printed materials as you receive it. If you indiscriminately dump everything handed to you in an oversized bag, chances are most of the material will be too heavy to carry and eventually end up in a junk pile.

• **Talk to other visitors.** You can often learn about their needs and problems, and pick up valuable tips from them. Better yet, you can build new professional acquaintances that make your job easier over time.

• **Look for benefits.** Yes you can get free promotional items and refreshments in the convention hall. But look for benefits of lasting value such as technical literature. Literature can influence your profitability and offer lasting value long after you return home.

Ron Castner, Chair of the 2019 Home & Product Expo, is a building and remodeling professional his company, Castner Construction Company.

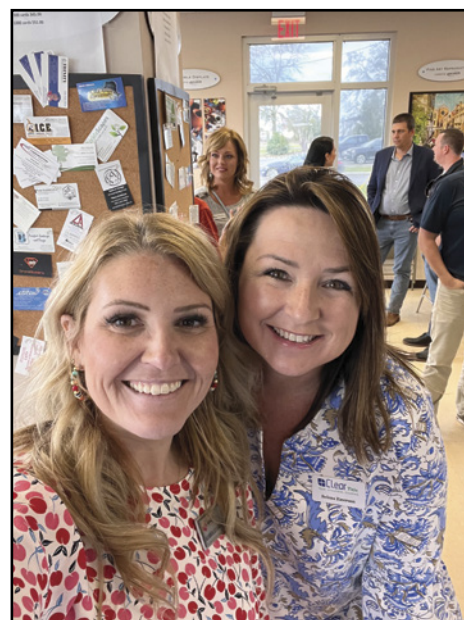
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Bay Area Blueprint & Reprographics hosted the HBA for a wonderful Membership and Networking Meeting

Thank you to Stephanie Justice and her team at Bay Area Blueprint & Reprographics for hosting the HBA for a wonderful Membership and Networking Meeting. The Singo Bingo game was a hit! The food and beverages and the overall camaraderie was outstanding. We appreciate Bay Area Blueprint & Reprographics!



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May 2022

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NAHB Urges Swift Action on Canadian Lumber Pact Following UK Deal on Steel Tariffs

NAHB is calling on the Biden administration to move immediately to negotiate a new softwood agreement with Canada that will end tariffs after the administration announced last night that it had reached a deal with the United Kingdom to lift steel and aluminum tariffs imposed by former President Donald Trump in 2018.

“Now that the administration has moved to end steel and aluminum tariffs from the United Kingdom, it must act with the same sense of urgency to negotiate a new agreement with Canada that will eliminate tariffs on softwood lumber shipped into the U.S.,” said NAHB Chairman Jerry Konter. “With the nation in the midst of a housing affordability crisis, the lumber tariffs are contributing to unprecedented price volatility that has added more than \$18,600 to the price of a new home since last August. A failure to act decisively will be a bitter blow for American home buyers and for housing affordability.”

While the removal of steel and aluminum tariffs from the UK is a positive development that can help lower construction

costs, the lack of any trade progress on the Canadian lumber front is especially galling, considering that NAHB has been calling for action since this latest round of tariffs went into effect during the Trump administration.

Lumber tariffs act as a tax on American home buyers and home owners and affects millions of households. NAHB strongly believes that the United States must return immediately to the negotiating table with Canada to reach a long-term trade agreement that will put an end to harmful tariffs and ensure that American home builders and home buyers have access to a steady supply of lumber at an affordable price.

We will continue to sound the alarm on the harmful effects that tariffs have on housing affordability and work with our allies in Congress to hammer home an urgent message to the administration: Few things would have a more immediate impact on lumber markets than a swift resolution to America's ongoing trade dispute with Canada over softwood lumber.



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Tradesman Council
Meets Monthly

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Tuesday of each month*

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*Meets Monthly 3rd
Tuesday of each month*



2022 Spring Clay Shoot

It was a beautiful day at the Santa Rosa Shooting Center for the HBA's Spring Clay Shoot. The HBA would like to thank our friends and sponsors for being such a huge part of this event.

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**More Clay Shoot
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Regions Bank	270	Florida Insurance Agency	253
American Concrete	377		
Ameris Bank	262		
Forestar	194		
Synovus Bank			
Bob Price Jr Builders	295		
Sunchase Construction	177		



2022 Clay Shoot Winners

FIRST PLACE TEAM - AMERICAN CONCRETE



Noah McBride, Jerry Campbell, Chad Arnette, Ben Campbell

SECOND PLACE TEAM - PENSACOLA READY MIX



Donny Goolsby, Jerry Haygood, Rhon Robinette, David Snyder

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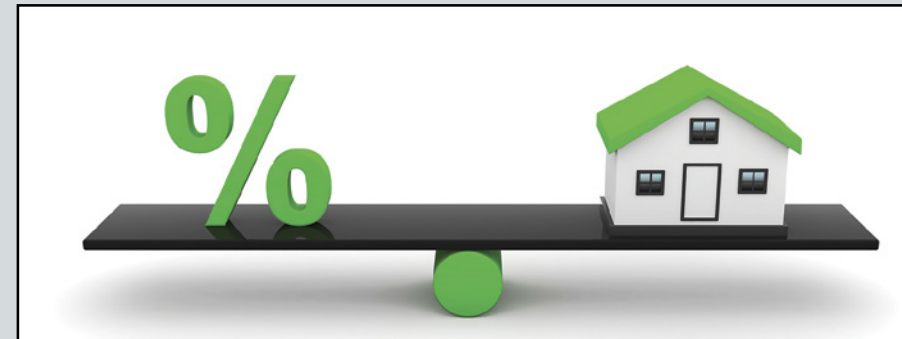
Keith Branch | Good Foundations

Tonia Branch | Good Foundations

Vicki Pelletier | HBA of West Florida

2022 Spring Clay Shoot

from page 13



How Higher Interest Rates Affect Housing Affordability

New NAHB 2022 Priced-Out Estimates showed that 87.5 million households are not able to afford a median priced new home, and that an additional 117,932 households would be priced out of the

new home market if the price goes up by \$1,000.

Interest rates can also affect the number of households that would be priced out of the new home market.

For a new home with an estimated median price of \$412,506 in 2022 and the recent 30-year fixed-rate mortgage rate

of 3.5%, a quarter percentage point increase in the interest rate would price out approximately 1.1 million households. The monthly mortgage payments will increase as a result of rising mortgage interest rates, and therefore, higher household income thresholds would be needed to qualify for a mortgage loan.

When interest rates are relatively low, a 25 basis-point increase would affect a larger number of households at the lower and more populous part of income distribution. When interest rates go up from 1.75% to 2%, for example, around 1.4 million households could no longer afford buying median-priced new homes. However, at considerably higher rates this number tapers. For example, increasing from 6.25% to 6.5% mortgage rates prices out 0.86 million households. This diminishing effect happens because only a declining number households at the higher end of household income distribution will be affected.



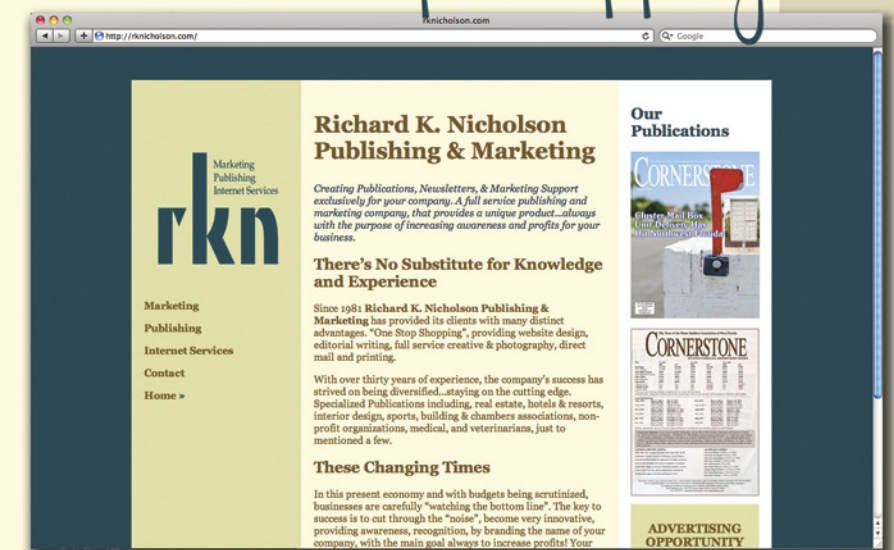
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Marijuana on the Jobsite: A Positive Test vs. Impairment

According to the U.S. Centers for Disease Control and Prevention, marijuana — or cannabis — is the most commonly-used federally illegal drug in the United States, with an estimated 48.2 million people using it in 2019.

Despite its recreational legalization in many states, employers are free to ban the use and possession of marijuana in the workplace and are not prohibited from disciplinary action against employees who are using marijuana during work hours or while using employer property. Moreover, an employer is not prohibited from taking employment action against an employee if the employee is impaired by cannabis while working.

How do I know if someone is impaired?

There currently is no legally or medically accepted definition of what constitutes “impairment” (or being “under the influence” of marijuana). Unlike alcohol testing, impairment by

marijuana cannot be objectively measured by any scientifically proven methodology. Current testing does not identify intoxication, only the presence of marijuana metabolites or THC, the psychoactive ingredient in marijuana. There is also no dispositive and complete list of symptoms of impairment.

In some states employers may consider an employee to be impaired or under the influence of cannabis if the employer has a good faith belief that an employee manifests specific, articulable symptoms while working that decrease or lessen the employee’s performance or interfere with an employer’s obligation to provide a safe and healthy workplace, free from recognized hazards, as required by state and federal occupational safety and health laws. Signs of impairment while working (or on call) include, but are not limited to:

- Changes in speech and demeanor
- Impaired dexterity, agility and coordination
- Irrational or unusual behavior



- Negligence or carelessness when operating equipment or machinery
- Disregard for the safety of the employee or others
- Carelessness that results in any injury to the employee or to others
- Involvement in any accident that results in serious damage to equipment or property

Only symptoms that provide objectively observable indications that the employee’s performance of the essential duties or tasks of their position are decreased or lessened may be cited and these symptoms do not provide definitive proof. Employers are cautioned that such symptoms may also be an indication that an

employee has a disability protected by state or federal law.

Proof may require demonstrating one or more of the symptoms of being impaired by marijuana and testing positive for the presence of marijuana in the employee’s system at the time the symptom is demonstrated. While it may be possible to act without the confirmation of a positive test result, it has been suggested that it is risky to do so because the law also provides that the employee must be given “a reasonable opportunity to contest the basis of the determination.”

What cannot be cited by an employer as articulable symptoms of impairment?

Employers may not use drug testing as a basis for an articulable symptom of impairment. It is a widely recognized view that a marijuana-positive result by itself says virtually nothing about impairment at work. Marijuana can be detected in bodily fluids for up to 30 days and in hair for up to 90 days after use, long after the impairment effects have worn off (see National Institutes of Health: NCBI: Objective Testing: Urine and Other Drug Tests).

A best practice for employers who test current employees for marijuana is to define and explain “impairment” and being “under the influence.” They should establish a strong record of impairment independent of a marijuana-positive result. That would include thorough, contemporaneous documentation of the reasons employees are sent for a reasonable suspicion testing. It could include an accident investigation report that rules out non-drug-related causes where circumstances warrant that conclusion.

Employers are advised to consult outside counsel for help in revising policies and addressing new marijuana challenges in the workplace.

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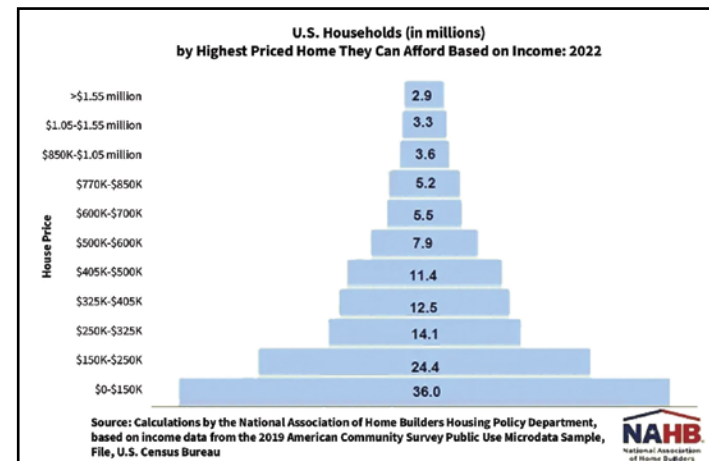


36 Million Households Can't Afford a \$150,000 Home

Rising home prices and interest rates can negatively affect housing affordability, as shown in recent NAHB reports related to its 2022 Priced-Out Estimates. However, a large portion of the roughly 69% of U.S. households that can't afford a new median-priced home aren't even able to afford a home that costs a fraction of that price.

The housing affordability pyramid shown below notes how many households have enough income to afford homes at various price thresholds. The pyramid uses the same standard underwriting criterion as the priced-out estimates to determine affordability: that the sum of mortgage payments, property taxes, home owners and private mortgage insurance premiums should be no more than 28% of the household income.

Based on those factors, the minimum income required to purchase a \$150,000 home is \$36,074. In 2022, about 36 million U.S. households are estimated to have incomes at or below that threshold. Another 24.4 million can only afford a home priced between \$150,000 and \$250,000 (the second step on the pyramid). Each step represents a maximum affordable price range for fewer and fewer households.



HUD Unveils Appraisal Action to Help Consumers

The U.S. Department of Housing and Urban Development (HUD) today sent an appraisal action plan to President Biden that is designed to make the appraisal industry more accountable and to help home buyers and home owners better navigate the appraisal process.

The action plan, developed by the Interagency Task Force for Property Appraisal and Valuation Equity (PAVE), includes 13 federal agencies that have pledged to take the following actions:

Make the appraisal industry more accountable. The PAVE action plan lays out steps to enhance oversight and accountability of the appraisal industry, which has long operated in a relatively closed and self-regulated framework and has not been effective at addressing deep-rooted inequities. Specifically, it commits federal agencies to create a legislative proposal to modernize the governance structure of the appraisal industry, and improves coordination and collaboration between federal enforcement agencies to better identify and redress discrimination in appraisals.

Empower consumers with information and assistance. The PAVE action plan includes concrete efforts to empower home owners and home buyers on effective steps they can take when they receive a valuation that is lower than expected. For example, federal agencies commit to issue guidance and implement new policies to improve the process by which a valuation may be reconsidered.

Cultivate an appraiser profession that is well-trained and looks like the communities it serves. According to the Department of Labor's Bureau of Labor Statistics, the appraiser/assessor profession is roughly 97% white, making it one of the least diverse professions in the country. The PAVE action plan lays out a series of actions to remove unnecessary educational and experience requirements that make it difficult for underrepresented groups to access the profession and to strengthen anti-bias, fair housing, and fair lending training of existing appraisers.

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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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Spike Club Members and their credits as of 02/28/2022.

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Bob Boccanfuso	165

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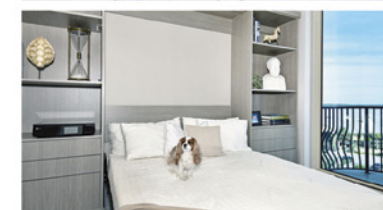
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