

H·B·A
CORNERSTONE
MAGAZINE
A PUBLICATION OF THE HOME BUILDERS ASSOCIATION OF WEST FLORIDA

Where Are They Now?

Innovative Builder
Ray Lemon
Gave Back to the
HBA & His Industry

PAGES 08-10

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

AUG22

Save big with HOT appliance rebates from Pensacola Energy.

2022 Home Builders Association of West Florida Board of Directors

BUILDER MEMBERS

Fred Gunther, Gunther Properties
Janine Howle, Truland Homes
Lowell Larson, Craftsman Homes
Drew Hargrave, Landshark Homes
Alton Lister, Lister Builders
Mac McCormick, Florida 1st Home Construction
Kyle McGee, Sunchase Construction
Shon Owens, Owens Custom Homes & Construction
Douglas Russell, R-Squared Construction
Eric Shaffer, Shaffer Construction
David Teague, Timberland Contractors
Austin Tenpenny, Adoor Properties
Monte Williams, Signature Homes

ASSOCIATE MEMBERS

Bill Batting, REW Materials
Bruce Carpenter, Home Mortgage of America
J.T. Granat, Wilson Business Group
Laura Gilmore, Fairway Ind. Mortgage
Jill Grove, Pensacola Energy
Rick Byars, Florida Power & Light
John Hattaway, Hattaway Home Design
Chris Thomas, Acentria Insurance
Shellie Isakson-Smith, Supreme Lending
Bill Morrell, Coastal Insulation Company
Ric Nickelsen, SmartBank
Zach Noel, Clear Title of NW FL
Charlie Sherrill, SouthState Bank
Wilma Shortall, Trustmark Mortgage
Gary Sluder, Gene's Floor Covering
Paul Stanley, The First Bank

COUNCIL CHAIRS

Suzanne Pollard-Spann, Legacy Insurance Brokers
Membership Chair
Mary Jordan, Gulf Coast Insurance,
Tradesman Education Chair
Lindy Hurd, First International Title
Sales & Marketing Chair

Ex-Officio Members of the Board of Directors

Doug Whitfield, Doug Whitfield Residential Designer
Curtis Wiggins, Wiggins Plumbing
Shelby Johnson, Johnson Construction
Russ Parris, Parris Construction Company
Newman Rodgers, Newman Rodgers Construction
Thomas Westerheim, Westerheim Properties



Chad Edgar
President
Joe-Brad Construction



Amir Fooladi
1st Vice President
Encore Homes



Dax Campbell
Treasurer
Campbell Construction & Company



Jennifer Reese
Secretary
Reese Construction Services



Marty Rich
2nd Vice President
University Lending Group



Lindy Hurd
3rd Vice President/SMC Chair
First International Title



Alex Niedermayer
Past 2nd Vice President
Underwood Anderson & Associates



Blaine Flynn
Immediate Past President
Flynn Built



Josh Peden
Financial Officer/Treasurer
Hudson, Peden & Associates



Stephen Moorhead
Legal Counsel
Moorhead Real Estate
Law Group

H.B.A. CORNERSTONE MAGAZINE
A PUBLICATION OF THE HOME BUILDERS ASSOCIATION OF WEST FLORIDA

(850) 476-0318
4400 Bayou Blvd., Suite 45, Pensacola, Florida 32503
www.westfloridabuilders.com

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

Save up to \$3,000 in COOL CASH with HOT appliance rebates when you convert or replace select household appliances to natural gas. See incentive details at PensacolaEnergy.com, or call 850-436-5050 for details.





Cornerstone



David Peaden II
Executive Director
dpeaden@hbawf.com



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

Next Issue:
September
2022

Edit: August 5, 2022
Space: August 15, 2022
Materials: August 22, 2022

Magazine Design &
Layout by
warren wight -
graphic designer
www.warrenworld.com

Cover Story

Where Are They Now?

Innovative Builder Ray Lemon Gave Back to the HBA & His Industry 08-10

PRESIDENT'S MESSAGE

A Host Full of Savings and Advocacy is Included with Home Builders Association Membership 05-06

FEATURE STORY

Cybersecurity – What You Need to Know 12-15

Going Digital to Market Your Business 18

HBAWF NEWS

Top 10 Reasons To Do Business With An Active Associate Member 06

Member Rebate Program 07

A Houseful of Savings 07

Get Involved in HBA Councils & Committees 11 & 19

Like Us on Facebook 11 & 21

Members Doing Business With Members 15

Spike Club 22

NAHB NEWS

Volatile Lumber Prices Add More Than \$14,000 to Home Prices 10-11

NAHB Urges Congress to Act on Several Fronts to Ease Housing Affordability Crisis Membership News 16

Single-Family Starts Fall to Two-Year Low on Higher Construction Costs and Interest Rates 19

HUD NEWS

House Approves Additional \$9 Billion for HUD 17

DEPARTMENTS INDEX

Next Issue Advertising Information 06, 08 & 21

Advertisers Index, Web, & Email Addresses 22



Cornerstone, the monthly publication of the Home Builders Association of West Florida serving Escambia and Santa Rosa Counties, is published monthly, twelve (12x) per year. Send address changes to HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910. Cornerstone is published in the interests of all segments of the home building industry and is distributed to its members and others associated with the HBA of West Florida. HBA of West Florida and Richard K. Nicholson Pub., Inc. does not accept responsibility for, or endorse any statement or claims made by advertisers or authors of any articles. Every effort has been made to assure accuracy of information, but authenticity cannot be guaranteed. No part of this publication may be reproduced without the written consent of Home Builders Association of West Florida. Copyright ©, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.

A Host Full of Savings and Advocacy is Included with Home Builders Association Membership

The HBA is a dynamic, volunteer-driven organization dedicated to ensuring safe, affordable housing for the people of Northwest Florida. We work to representing our members so their businesses can grow and prosper in a free market economy. Our job is to limit government's intrusion into your business. We seek ways to control mandated costs, taxes and regulations that burden you. But given the challenges our industry faces in the legislative, legal, and regulatory arenas, our success depends on you.

Three Memberships in One

What happens in Tallahassee and Washington isn't always understood or appreciated by construction industry businesses that are naturally focused on growing their businesses with Escambia and Santa Rosa Counties contacts. However, when you join the HBA, you will join one of nearly 800 local builder associations and automatically became a member of the Tallahassee-based Florida Home Builders Association (FHBA) and the 140,000 member-strong National Association of Home Builders (NAHB) in Washington, D.C. You will have access to a wide range of information, activities, and services – as well as volunteer opportunities that will contribute to the success of your business. The HBA of West Florida's cornerstone is its governmental affairs, and legal defense programs designed to promote and protect homeownership opportunities in Northwest Florida. For instance, the HBA won its impact fee case against the Santa Rosa County School Board after a two-year battle thus saving every new home buyer \$5,000 a home.

When you join the HBA of West Florida you will receive and have access to:

Free Construction Contracts – Members saved an average of \$5,000 in legal fees for creation of model contracts for builders and contractors. The Florida Home Builders Association offers: Disclosure Statements, Standard Construction Contracts on Owner's or Customer's Property, Standard Construction Contract of Builder's Property, Standard Remodel Contract, Standard Subcontract, Residential Rebuilding Agreement and Escalation Clauses.

Code Solutions Now Just a Call Away – The Florida Home Builders Association offers solutions to interpreting Florida's building code through the 411 Code program. 411 Code provides members free access to Joe Belcher, an independent code consultant to ask questions, provide code interpretations, and give plan review assistance and analysis for builders who find themselves at odds with their local building departments. Contact Joe Belcher at 411code@fhba.com or call 352.450.2631.

Savings – The National Association of Home Builders Members Advantage program gives you an effortless way to reduce expenses, maximize profits and increase efficiency. You can take advantage of discounts of GM and Nissan vehicles, car rentals, Goodyear car tires, building materials, shipping, office suppliers, computers and more. Learn more at nahb.org/savings.

continues on page 06



CHAD EDGAR

“The HBA of West Florida’s cornerstone is its governmental affairs, and legal defense programs designed to promote and protect homeownership opportunities in Northwest Florida.”

A Host Full of Savings and Advocacy is Included with Home Builders Association Membership

from page 05

Discounts – NAHB International Builders Show, Southeast Building Conference, Builder Books, Online Education, Housing Economics and more.

Ambassadors Committee – This active and fun committee is a driving force behind HBA events, and the recruitment and retention of members. Whether it's the golf tournaments, clay shoots, cornhole tournaments or membership meetings, the Ambassadors Committee makes good things happen for the betterment of the association.

HBA Tradesmen Education Council – This council works to provide opportunities for young people to further their education in the construction trades. The council also supports the Escambia and Santa Rosa School Districts with their endeavors of instruction to future industry workers.

Governmental Affairs Committee – Reviews local Comprehensive Plans, Land Development Codes, and stays abreast of hot industry issues that impact your business.

Cost & Codes Committee – Monitors issues affecting inspections, permitting, streamline the permitting process and review codes and standards.

Cornerstone – The official monthly magazine of the HBA of West Florida. Cornerstone is packed full of pertinent construction industry information from late-breaking industry news to feature articles on business management, construction contracts and law and building code information. As a member, you can submit a Membership Profile that the HBA will run for free in Cornerstone.

Membership Directory – This Buyer's Guide and Membership Directory give you quick access to over 350 corporate members of the HBA of West Florida. This Directory is a valuable resource to anyone associated in the building industry or interested in a new home.

Membership Meetings – Network with other industry professionals to discuss housing issues at the HBA of West Florida's Membership Meetings.

Continuing Education – Florida builders are required to get 14 hours of Continuing Education every two years, and the HBA provides opportunities for you to go to classes either online or in person.

If you have any questions, please feel free to contact David Peaden or Vicki Pelletier at 850-476-0318.

TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

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

H·B·A
HOME BUILDERS ASSOCIATION OF WEST FLORIDA

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

FREE MEMBER BENEFIT OF YOUR STATE & LOCAL HBA

FHBArebates.com

EASY TO PARTICIPATE!

IF YOU USE ANY OF OUR PARTICIPATING MANUFACTURERS

- 1 REGISTER
- 2 SUBMIT A REBATE CLAIM
- 3 RECEIVE A REBATE CHECK

THE AVERAGE REBATE PER BUILDER / REMODELER COMPANY WHO PARTICIPATED IN 2021 WAS:

\$1,582.20

PARTICIPATING MANUFACTURERS

AZEK, BLANCO, BRIZO, CLOSETMAD, DELTA, CHAMELAIN, DRYDEN, ELBENT, STONEWORKS, FRANKLIN, EYON, GENERAC, HEATSELO, HEATILATOR, HONEYWELL, HUNTERDOOM, INKINS, JACAR, LG SIGNATURE, LARSON, LEVITON, LIBERTY, OLUTRON, MANSFIELD, MARAZZITE, NORITZ, PEERLESS, PROGRESS LIGHTING, SIGNATURE, SIMPLY, THERMA, THERMO, TIMBERLICH, TIMBERLICH, TRUAM, VACUFLO, VELUX, ZURN

AFFILIATE PARTNERS

BUSINESS THAT PROVIDE A VALUE-ADDED BENEFIT TO HBA MEMBERS

eci, North Star Synergies, PAPERBERRY, SHERWIN WILLIAMS

A HOUSEFUL OF SAVINGS

Member Benefits brought to you by:

H·B·A
HOME BUILDERS ASSOCIATION OF WEST FLORIDA

fhba
FLORIDA HOME BUILDERS ASSOCIATION

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

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

NEXT CORNERSTONE ISSUE

September 2022

To advertise, contact Richard Nicholson
561.843.5857 | rknichent@aol.com

RKNICHOLSON.COM

GET BACK TO BUILDING

Builder products, services, and technology designed for one purpose. Your peace of mind.

Structural & Home Warranties

Builder's Insurance

Contact Doug Wenzel
904-613-1442 | 866-440-7271 | dwenzel@maverickbuilders.com

maverickbuilders.com

[Instagram](#) [Facebook](#) [LinkedIn](#) [Twitter](#)



Where Are They Now?

Innovative Builder Ray Lemon Gave Back to the HBA & His Industry

This profile is part of an ongoing series of articles about the men and women who played key roles in the rich history of the HBA of West Florida.

Ray Lemon did it right. Sure, we all look back over the years and harbor some regrets. But as a trend-setting custom home builder and 1987 President of the HBA of West Florida, Ray Lemon went above and beyond professional accomplishments to personify the very qualities that create purpose, meaning, and fulfillment in life.

Let's start with what is most important to Ray: his family. He and Pat have been happily married for 46 years and are partners in the truest sense. They worked together to make the family home building business successful, embraced an active lifestyle, and taught important life lessons to a blended family that included two boys and a girl (and now six grandchildren and four great grandchildren).

"When the kids were just 6 or 7 years old, we began teaching them about the value of hard work, about the importance of getting a good education, and about managing their money," says Ray. "At first, they worked for minimum wage sweeping out houses, and salvaging scrap materials and picking up simplex nails (for a 5-cent payoff per nail) from our construction sites. Then they advanced to more meaningful tasks, and higher wages. But no matter how much they made each week, they were required every Friday to take their money to Pensacola Home and Savings, put 90 percent of it in an education account, and keep the rest for themselves. As they made more money, we also had them put aside savings for their first cars."

With good money-management habits ingrained early in their lives, it's no surprise that all three kids had more than enough funds for their college educations (earning degrees in criminology, education, and construction science, respectively) and went on to rewarding careers and productive lives. While family is always first with the Lemons, their business – Tempo Homes – was also a top priority. Typically, when the Lemons chose a Pensacola-area community to build in, they moved there themselves, built their own home there, and then sold it when they were ready to move onto the next development. It kept in close physical proximity to the homes they were building for others, and as a bonus, thanks to generally accelerating home prices and property values, they did well "flipping" their personal homes long before the process was glamorized in various television shows.

Clearly, one of the keys to their building success was a passion for innovation. "The whole idea behind Tempo Homes was that we would give our homebuyers the very latest in designs, products and amenities," said Ray. "We wanted to be on the leading edge of trends in the home building business. In the 1970s and 80s, California was setting the national pace for unique home designs so quite often I would go there and spend a week just looking at the homes, then coming back and incorporating the ideas into our homes."

One example was the use of scissor trusses to add volume and aesthetic impact to a home's interior. Problem was none of the Pensacola area truss manufacturers at the time were aware of the product or how to make it. "Luckily, a builder in California was kind enough to give me the specs," recalls Ray. "I took them to my supplier, and they started manufacturing and supplying scissor

trusses. They really made our homes stand out. And the next year, every home builder in Pensacola was using scissor trusses." While he and Pat headed Tempo Homes, the company built 30 to 35 homes a year with the support of eight to ten employees and a strong line-up of suppliers and subcontractors. Tempo's brand name was enhanced every year by the HBA's Parade of Homes, which attracted thousands of visitors. "The Parade of Homes was a powerful marketing tool," says Ray. "Typically, we would put our most innovative home in the central site, which was usually a hot new community, then one or two in a scattered site. I can recall many times where someone would walk into my office with a dog-eared edition of a Parade magazine from years ago and say they finally saved enough money for us to build them a home. That was so gratifying."

Ray quickly discovered that the HBA was about so much more than just the Parade of Homes. "The networking was amazing," says Ray. "More experienced builders were always willing to help the younger ones. Great friendships and relationships were forged as people worked on HBA projects together. And it wasn't just about doing well and making money – we all felt the HBA was giving back to the community, and that was important to us." As part of his desire to support to the industry that had provided his livelihood, Ray offered himself for leadership in the HBA and served as President in 1987. "From history and my own experience, Ray Lemon was one of the pillars on which our association was built," says Executive Director David Peaden. "Great builder. Great leader. And an even better person."

Ray grew up in a small Pennsylvania town near Pittsburgh. He starred in multiple sports in high school and truly excelled in football as a speedy, elusive tailback in a single-wing offense (think of today's wildcat formation). Winning All-City honors, he captured the attention of Division I college recruiters but accepted a Divi-

sion II scholarship to follow his girlfriend to Westminster College in New Wilmington, Pennsylvania. He earned a degree in accounting while working on framing crews to earn money. After graduation, he went to work in sales for the Pittsburgh Steel Company and was transferred in a three-year period to Dayton (OH), Cleveland, Philadelphia and Chicago. His offerings included sheet steel, tubing, and steel construction products – giving him exposure to the construction process that would ultimately have a huge impact on his professional life.

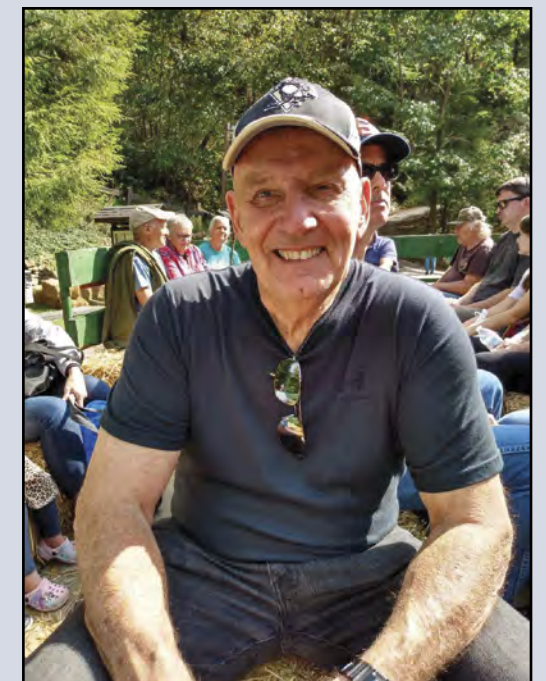
His career took a fortuitous turn when a friend suggested he apply for a job as a sales rep with the huge national panel and modular home builder Kingsberry Homes. He did and in 1969, he became Kingsberry's representative in the Pensacola area. Eventually, the company was bought by Boise Cascade and new management cut back sales commissions, prompting Ray to look for another opportunity. Smart move since it wasn't long before the Kingsberry Division declared bankruptcy. And even smarter that the Lemons started Tempo Homes and built it into one of the area's most respected building companies before selling it to son and Randy in 1994. Randy was previously the owner of his own company, Seaport Homes, and he would later follow in his father's footsteps and serve as HBA President in 2001. He closed Tempo Homes during the devastating recession of 2008 and went on to create and sell a successful cabinet business in Destin before he retired in January of this year.

Ray and Pat's home building success has allowed them to enjoy a wonderful life, including extensive travel in Europe, Mexico and Canada. For a time, they moved to the popular Central Florida retirement mega-community known as The Villages, but they couldn't resist returning to their Northwest Florida roots and

continues on page 10



Ray and Pat Lemon married for 46 years.



Ray Lemon has participated in many mission trips to build churches in the Caribbean, Mexico and on Oklahoma Indian reservations.

**NEXT
CORNERSTONE
ISSUE:**

September 2022

**To advertise, call
Richard Nicholson
561.843.5857**

RKNICHOLSON.COM

Innovative Builder Ray Lemon Gave Back to the HBA & His Industry

from page 09

resuming their residence in Pensacola. They are active in their church and have spent considerable time on the mission field using their skills to build churches in the Caribbean, Mexico and on Oklahoma Indian reservations. "That part of our lives has been very rewarding," says Ray. "It's great to make money and enjoy life, but it's really fulfilling when you can help people perhaps less fortunate than ourselves."

While Ray and Pat have reached the age where some people begin to slow down, they remain physically active, including Ray's participation in a softball league with 60-, 70-, and 80-year-old divisions and tournaments around the Southeast. With the Lemons, you can forget that nonsense about kicking back and enjoying the so-called Golden Years. Ray and Pat will, as they always have, embrace life to its fullest. Yes, their accomplishments are many. Their memories are sweet. But they consider each new day an opportunity. Says Ray:

"We have been blessed and as long as we can, we want to be a blessing to others."



The Lemon Family



Volatile Lumber Prices Add More Than \$14,000 to Home Prices

Lumber prices have been volatile since April 2020, hitting record highs while also experiencing periods of substantial declines. Between April 2020 and July 2022, softwood lumber prices have increased enough to add \$14,345 to the price of an average new single-family home, and \$5,511 to the market value of an average new multifamily home, according to NAHB's latest estimates.

The increase in multifamily value translates to households paying \$51 a month more to rent the new apartment, based on the average rent-to-value ratio in the most recent Department of Housing and Urban Development/U.S. Census Bureau Rental Housing Finance Survey.

Based on July 1 Random Lengths prices, the costs have risen to \$29,407 for the softwood lumber products in an average single-family home, and \$10,734 for the products in an average multifamily

home. These numbers represent an increase of \$12,480 (74%) and \$4,795 (81%) in single-family and multifamily builders' softwood lumber costs, respectively.

Prices to home buyers go up somewhat more than this, because of interest on construction loans, brokers' fees, and margins required to attract capital and underwrite construction loans. According to NAHB's recent study on regulatory costs, for items used during the construction process, the final home price will increase by 14.94% above the builder's cost.

This, along with rising wages for construction workers and higher interest rates, is one reason why the housing market is experiencing declining affordability.

With the strong support of NAHB, Sens. John Thune (R-S.D.) and Bob Menendez (D-N.J.) on July 18 sent a letter to U.S.

Commerce Secretary Gina Raimondo and U.S. Trade Representative Katherine Tai urging the Biden administration to prioritize lumber trade to reduce housing costs.

"The sharp increase in softwood lumber prices, on top of high inflation and supply chain challenges, has only further added to residential construction costs," the senators wrote.

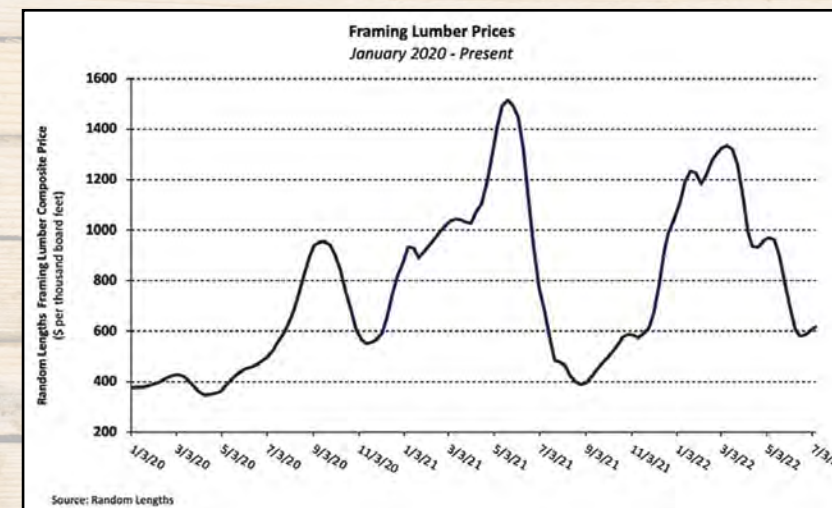
In January 2022, the Department of Commerce issued a preliminary determination to reduce tariffs on softwood lumber shipments from Canada to the United States from 17.99% to 11.64% but the tariff reductions have yet to be implemented.

Thune and Menendez urged Raimondo to move swiftly to implement the tariff reductions "to make home construction and homeownership more affordable

for communities across our country."

The lawmakers also encouraged the administration to prioritize a new softwood lumber agreement between the United States and Canada to "provide greater market stability for the U.S. housing industry and ease the burden of housing costs for all Americans."

"NAHB commends Sens. Thune and Menendez for making lumber tariff relief a top priority to alleviate unprecedented lumber price volatility that has added more than \$14,000 to the price of a new home since the start of the pandemic," said NAHB Chairman Jerry Konter. "We continue to work with federal policymakers on the lumber front and to encourage the administration to negotiate a new softwood lumber agreement with Canada that will eliminate tariffs and help ease the nation's housing affordability crisis."



Stay up-to-date on news and events

Have access to exclusive promotions and giveaways

Check out polls and fun facts on the page

Have pictures from HBA events?

Share them with us! Tag yourself in our photos!



facebook.com/HBAWF

GET INVOLVED IN HBA COUNCILS AND COMMITTEES!

Sales & Marketing Council
Meets Monthly

Tradesman Council
Meets Monthly

HBA Ambassadors
Meets Monthly 2nd
Tuesday of each month

Board of Directors
Meets Monthly 3rd
Tuesday of each month



Cybersecurity – What You Need to Know

What is cybersecurity? Cybersecurity is the protection of computer systems, mobile devices such as phones and laptops, computer networks, and other systems holding data from unwarranted, illegal or malicious access.

You may think that as a small business, no cybercriminal would ever attack you. You might ask why anyone would choose to target your company. But cybersecurity

should be of concern to every business, regardless of size. Indeed, the smaller your business, the more vulnerable you may be. Ask yourself these questions:

- Do you store important business information on a computer or other device connected to the internet?
- Do you ever share important information by email?
- Do you use your computer to pay invoices?

If the answer is “yes” to any of these

questions, then you really should read on, because you probably need to take steps to protect important, electronic information.

Cyberattacks continue to grow in number and sophistication. Therefore, it is imperative to consider the potential risks to your business. The risks include:

- Ransomware attacks, which are common in the homebuilding industry. This occurs when cybercriminals hold access to data and computer networks hostage in demand for payment of money.
- Cyber criminals may also attempt to hack into your networks or computer systems, potentially exposing you to loss of your operating funds, interruption of your business, and work delays. This in turn may create liability to third parties such as customers.
- Hackers might also steal your customer data or your proprietary information such as building designs or bid data.
- With the advent of computerized work technology, hackers may even interfere with a project and cause bodily injury and property damage through the use of remote access systems.

Therefore, if you have not already, you should take proper measures to prevent any cyberattacks and mitigate any potential risks.

In order to do so, consider the information in your business that needs to be protected. It may include:

- Intellectual property (such as blueprints, schematics, patents) and licenses
- Material pricing
- Bid data
- Bank records and other financial information
- Employee information (including private health information)
- Customer data

Once you have identified these assets, you should identify the technology that stores or processes this information. This technology may include emails, cloud storage, websites, computer network systems, laptops, cell phones.

Once you have identified technology, ask yourself this question: Do you have a system in place to manage access to your

business information and assets? This system should include:

- Securing the information transmitted/received and stored as follows:
 - Protect your network by establishing firewalls
 - o Update virus protections software/security programs
 - o Consider using web and email filters to block users from inadvertently visiting malicious websites or receiving email from malicious actors
 - o Secure wireless access points to ensure that only authorized systems connect to the network and that communications between devices are encrypted and not able to be seen by others
 - o Encrypt sensitive data
 - o Patch operating systems and applications
 - o Use multi factor authentication, whenever available
 - o Backup critical data and applications regularly
- Making sure each employee has unique passwords and/or accounts to ensure accountability for their actions

• Limiting the number of users and/or limiting access to information to only users who require the information for business purposes

• Training employees on a regular basis about best practices. Employees should understand cybersecurity expectations for protecting your business and be presented with the company policies on cybersecurity for them to sign-off on. Training should be updated on a regular basis. This training may include:

- o How to recognize and avoid data breaches/attacks
- o What to do if an attack or breach is suspected
- o What not to do if an attack or breach is suspected
- o Passwords – are you changing passwords often and not reusing them?

• Using an outside IT firm to do a security audit, test security, and create security plan

Dream Big with Us!



Home Mortgage of America, Inc.

NMLS#149932



Diana Melton
Loan Officer
NMLS #370939
850.516.1579



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

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

BATH EXPERIENCE WITH FUNCTIONALITY



DESIGNER BRANDS

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



DECORATIVE PLUMBING SHOWROOM



Doug and Jayne Johnson

YOU'RE GONNA LOVE THIS PLACE!

954.423.2250

1.800.991.2284

Showroom Hours Tues-Fri 8:30-5:30 / Sat. 9-5

1387 SHOTGUN ROAD, SUNRISE (WESTON), FL

www.dougstubs.com



Southwest Broward's Only Full Service Plumbing Showroom!

Cybersecurity – What You Need to Know

from page 13

- Creating response and recovery plans. What will you do in those cases to ensure that the business keeps operating in the event of a data breach or cyber-attack?

In addition to putting a system in place to secure private and/or sensitive data, business owners should consider cyber insurance in order to minimize and transfer the risk of any potential losses. There are several types of coverage:

- Data breach expenses
- Cyber Ransomware
- Business interruption
- Fraudulent wire transfer
- Tech Errors & Omissions

Another way to minimize and transfer the risk of loss is by reviewing your contracts with non-employees such as contractors, subcontractors, architects, vendors, etc. and determine whether it is necessary to include provisions in those contracts that will safeguard your private information. Such provisions may include:

- Approval of any cloud-based project management planforms and file sharing platforms, including how information is stored and disposed of
- Creation of a uniform and secure method of data transmission and file sharing
- Prohibition against the use of unsecured file-sharing platforms
- Mandatory and routine data security training for any one on their projects with access to project data
- Insurance requirement for all losses and damages arising from data security incidents of any kind, from breaches to accidental losses.

In conclusion, every small business wants to minimize the risks that might harm their ability to continue operating, cost them money or damage their company's name and reputation.

Therefore, it is important to understand cybersecurity and take to mitigate risks and provide a way to recover from any cyber threats.



NAHB OVERVIEW AND CHECKLIST TO ASSESS CYBER RISKS

- Most Common Cyber Risks in the Home Building Industry
- Ransomware attacks
- Third most common industry to experience ransomware attacks in 2021
- Fraudulent wire transfers
- Business interruption and liability for delay
- Breach of Intellectual Property (IP)
- Breach of Bid data
- Breach of confidential information
- Liability to third parties as a result of breach
- Unauthorized access and interference with project
- Bodily injury and property damage through failure of remote access systems

Data Targeted by Hackers

- Intellectual property (e.g., blueprints, schematics, patents) and licenses
- Material pricing
- Company financials
- Bank records and other financial reports
- Employee information

Sources of Cyber Threats

- Human error
- Large number of individuals involved in a project can lead to errors
- Employees
- Remote work
- Former employees
- Lost or unsecured devices
- Phishing emails
- Cyber attacks
- Infected downloads, attachments, USBs
- Weak passwords
- Connecting to Wi-Fi

- Cloud storage: Are you using cloud-based software such as Procore or Prolog to store and transmit information?
- Is that information encrypted?
- Do you know the security protocols for the vendor?
- Do you know the vendor's policies for notifying you if there is a problem with your data?
- Do you back-up the data on the Cloud to a local network to mitigate risk of loss from ransomware, etc.?

Data Inventory Checklist: what is vulnerable, and what are you doing to secure what you actually have?

- Types of confidential/sensitive data stored (i.e., payroll, architectural designs, schematics)
- Do you have employee health information that might require extra levels of protection?
- Are you isolating the confidential/sensitive/personal data you have, and limiting the number of people who have access to it?
- Types of data collected/transmitted
- How do you receive the data (i.e., Building Information Modeling, Integrated Project Delivery and file sharing)?
- What file sharing are you using?
- What are the vendor's protections?
- Are you under a contract with the vendor and do you understand its terms?
- Who has access to the data?
- Where is the data stored?
- Are you storing on site in a trailer or strictly on the Cloud?
- Determine whether there is a need to continue collecting or storing information

Securing the Information Transmitted/Received and Stored

- Physical security of data
- Electronic security (including email and Cloud security)
- Establish Firewalls
- Update virus protections software/security programs
- Encryption sensitive data
- Continued patching and updates to software
- Multi factor authentication
- Backup critical data and applications

Consider hiring outside IT firm to do a security audit, test security, create security plan

- Restrict access to data to only necessary individuals

Policy and Protocols

- Do you have written policies?
- Are you actually following your written policies?
- Why is it important to actually follow policies?
- If you do have policies, do they make sense for the size of your business?
- Separate policies for employees, customers, and third parties (including contractors, professional designers, vendors, etc.)
- What are the basic policies everyone should have?
- Acceptable use, mobile use, personal use of devices, etc.
- In-house document retention and disposal of data policy
- Is there a different policy for personally identifiable information (PII) and/or confidential information, as opposed to other types of information and documents?

Breach response plan

- Create response team both internal and external
- Address business continuity/contingency plans
- Consult with insurers to discuss

coverage availability

- Consult pertinent contractual obligations
- See sample from Sedona Conference – we can create a different plan for a smaller organization using this as a template
- In-house breach notification plan
- Breach notification laws

Employee Training

- How to recognize and avoid data breaches/attacks
- What to do if attack or breach is suspected

What not to do

- Passwords – are you changing passwords often?
- Are you offering training?
- What are the training options available?
- How often must you reinforce training?
- Are you running background checks on employees before you permit them to be exposed to sensitive information?

Cyber Insurance

- Types of coverage
- Data breach expenses

- Cyber Ransomware
- Business interruption
- Fraudulent wire transfer
- Tech Errors & Omissions
- Understanding policy coverage and policy exclusions

Contractual Provisions with Non-employees

- This applies to contractors, subcontractors, architects, vendors, etc.
- Approval of any cloud-based project management planforms and file sharing platforms, including how info is stored and disposed of.
- Uniform and secure method of data transmission and file sharing
- Prohibition against the use of unsecured file-sharing platforms
- Mandatory and routine data security training for any one on their projects with access to project data
- Require insurance for all losses and damages arising from data security incidents of any kind, from breaches to accidental losses.

Developed with assistance from Philip R. Stein, Esq., Bilzin Sumberg, 1450 Brickell Avenue, 23rd Floor, Miami, Florida 33131. Mr. Stein may be contacted at pstein@bilzin.com.



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



NAHB Urges Congress to Act on Several Fronts to Ease Housing Affordability Crisis

Testifying at a Senate Finance Committee hearing today regarding the role of tax incentives in affordable housing, the National Association of Home Builders (NAHB) told Congress that the housing affordability crisis is far-reaching and will require action on several fronts, not just the tax arena.

“The housing affordability crisis is the result of failing to produce enough housing to match demand,” said NAHB Chairman Jerry Konter, a home builder and developer from Savannah, Ga. “If we are going to solve this crisis, we must drive down the cost to build as well as the cost to own or rent. Well-structured housing tax incentives can help us achieve this, but Congress needs to take broader action as well.”

Supply-side challenges including building material production bottlenecks, excessive regulations and labor shortages coupled with rising inflation and increased mortgage rates have exacerbated the housing affordability crisis by raising construction and home costs, particularly as they relate to the entry-level market. “A year ago, nearly one-quarter of new homes were priced under \$300,000. Today, it’s 10%,” said Konter.

Recent housing data indicate the affordability crisis is worsening, as the Commerce Department reported yesterday that single-family housing starts fell below a 1 million annual pace in June and registered the lowest production level in two years. The lackluster housing report is in line with NAHB’s latest Housing Market Index (HMI), which shows builder confidence in the single-family housing market plunged 12 points in July, the largest single-month drop in the history of the HMI, except for the 42-point drop in April 2020.

Congress can take several steps to help reverse this trend. On the tax front, the changes brought by the 2017 Tax Cuts and Jobs Act significantly reduced the number of taxpayers who itemize by doubling the standard deduction. This effectively changed the mortgage interest deduction into a tax benefit that is now geared primarily to wealthy households.

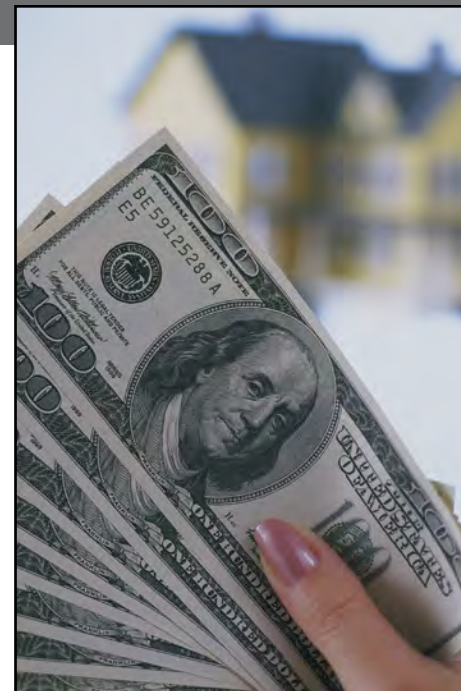
“A better policy is to scrap the mortgage interest deduction in favor of a 15% tax credit claimed against mortgage interest and real estate taxes paid,” said Konter. “This homeownership tax credit would offer a more effective and progressive tax incentive, help first-time home buyers and young couples with growing families, spur job and economic growth, and keep the nation’s long-standing commitment to housing.”

Konter also urged lawmakers to strengthen the Low-Income Housing Tax Credit by enacting the Affordable Housing Credit Improvement Act to boost production of affordable rental housing. The bill would finance more than 2 million additional multifamily units over the next decade by increasing the credits allocated to each state and expanding the number of affordable housing projects that can be built using private activity bonds.

NAHB also supports Finance Committee Chairman Ron Wyden’s proposal for a Middle-Income Housing Tax Credit, which addresses a growing need for affordable workforce rental housing. Konter also urged Congress to address the many housing tax incentives that are not indexed for inflation, such as the capital gains exclusion on the sale of a home, and asked lawmakers to reconsider the current limits on the state and local taxes deduction to help home owners ease cost burdens in high-tax states.

Outside of the tax arena, NAHB is urging Congress to take the following steps to make housing more affordable for home owners and renters alike:

- Call on the Biden administration to suspend tariffs on Canadian lumber imports into the U.S. that are contributing to unprecedented price volatility and raising housing costs and to immediately enter into negotiations with Canada on a new softwood lumber agreement.
- Reduce burdensome regulations that account for nearly 25% of the price of building a single-family home and more than 40% of the cost of a typical multifamily development.
- Help ease a chronic construction labor shortage that is delaying home building projects and increasing construction costs by promoting and funding job training programs to prepare individuals for careers in home building.
- Act to ease production bottlenecks that have contributed to home building material costs rising 19% year-over-year.



House Approves Additional \$9 Billion for HUD

The House, in late July, passed several appropriation bills, including an additional \$9 billion in spending for the U.S. Department of Housing and Urban Development as part of its fiscal 2023 spending bill that covers Transportation, Housing and Urban Development and Related Agencies.

For 2023, the bill provides a total of \$62.7 billion for HUD, an increase of \$9 billion above fiscal year 2022 and \$1.1 billion above President Biden’s 2023 budget request.

The bill includes:

- \$31 billion for Tenant-based Rental Assistance to continue to serve more than 2.3 million very low- and extremely low-income households nationwide. This level of funding also includes \$1.1 billion to expand housing assistance to more than 140,000 low-income families.
- \$14.9 billion for Project-based Rental Assistance to continue to house more than 1.2 million very low- and low-income households nationwide, an increase of \$1 billion above fiscal year 2022.
- \$11.8 billion for Community Planning and Development, an increase of \$2 billion above fiscal year 2022, including \$3.3 billion for Community Development Block Grants, equal to fiscal year 2022. This also includes:
 - \$1.7 billion for the HOME Investment Partnerships Program which has helped preserve approximately 1.33 million affordable homes, an increase of \$175 million above fiscal year 2022; and
 - \$50 million for a new down pay-

ment assistance program to help first-time, first-generation home buyers purchase a home.

- Increased investments to revitalize low-income housing and distressed properties through the Choice Neighborhoods Initiative, providing \$450 million, an increase of \$100 million above fiscal year 2022.
- \$500 million for a new Manufactured Housing Improvement and Financing Program to support critical infrastructure, resiliency, and financing activities to preserve and revitalize manufactured housing across the country.

The Senate must now complete its own spending bills for fiscal 2023. It is anticipated a continuing resolution that keeps the government funded past the current fiscal year, which ends on Sept. 30, 2022, will be needed to give Congress the time to work out the final details.



FHBI THE CONSTRUCTION INDUSTRY'S INSURANCE PARTNER



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

FHBI services the building industry including:

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

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

Through the following product lines:

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

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



Sales and Marketing

Going Digital to Market Your Business

This article is an excerpt of a full article that originally appeared in Pro Remodeler magazine.

A growing number of today's home owners are digital natives: They grew up with the internet at their fingertips and expect automated processes to pervade every area of their lives, including buying a new home.

It is a mistake to assume that the residential remodeling industry can ignore the importance of a digital presence, expecting that business will proceed as it always has. The industry must adapt to the buyers of today, and tomorrow.

Home owners from every generation use online services and apps like Angi, HomeAdvisor and Houzz to find remodelers, but digital natives have even higher expectations for their online experience. They want web content to be not just readily available and robust, but also interactive and attractive.

Remodelers should be mindful of their online presence with an eye to attracting attention. These days, great photos of completed projects and 3D walkthroughs are the bare minimum, no longer the gold standard.

It's also important to implement more advanced digital marketing tools to brand your remodeling business and build your sales pipeline. Skimp on your digital presence and you risk getting left behind.

Remarketing

Remarketing leverages vast online ad networks, like

Google, to serve ads to users who have visited a specific web page. This can be set up through numerous third-party remarketing services or directly through Google AdWords.

Of course, you must first draw visitors to your site, and social media can be an important part of that.

Social Media

Many residential remodelers have eagerly adopted social media as a key part of their marketing efforts. But it is important that businesses understand that success on social media is often the result of intentional, thoughtful planning rather than achieving hard-to-quantify "viral" postings.

To target younger potential clients, remodelers might consider messaging that touts the benefits of updates, retrofits and remodels, like better energy efficiency, eco-friendly materials and spaces designed to suit today's demands. When combined with company branding and an all-important link to a landing page on the company's site, these messages can begin to sell the idea of remodeling a home rather than buying a different one.

It's key to the success of digital marketing that this content feels natural in users' social media feeds. Cross-posting on various platforms, like Pinterest, Instagram, Facebook, and yes, even TikTok, can be critical to developing an audience that is engaged through multiple touch points. Spend time on the platforms, look for trends, and don't be afraid to adapt content you're seeing for your brand.

Social media is all about fast-paced creation, but capitalizing on the moment with your content can be key in appealing to your target audiences.



Single-Family Starts Fall to Two-Year Low on Higher Construction Costs and Interest Rates

Increased interest rates, building material supply chain bottlenecks and elevated construction costs continue to put a damper on the single-family housing market. For the first time since June 2020, both single-family starts and permits fell below a 1 million annual pace.

Overall housing starts fell 2.0% to a seasonally adjusted annual rate of 1.56 million units in June from an upwardly revised reading the previous month, according to a report from the U.S. Department of Housing and Urban Development and the U.S. Census Bu-

reau. The June reading of 1.56 million starts is the number of housing units builders would begin if development kept this pace for the next 12 months. Within this overall number, single-family starts decreased 8.1% to a 982,000 seasonally adjusted annual rate. This is the lowest single-family starts pace since June 2020. The multifamily sector, which includes apartment buildings and condos, increased 10.3% to an annualized 577,000 pace.

"Single-family starts are retreating on higher construction costs and interest rates, and this decline is reflected in our

latest builder surveys, which show a steep drop in builder sentiment for the single-family market," said Jerry Konter, chairman of the National Association of Home Builders (NAHB) and a home builder and developer from Savannah, Ga. "Builders are reporting weakening traffic as housing affordability declines."

"While the multifamily market remains strong on solid rental housing demand, the softening of single-family construction data should send a strong signal to the Federal Reserve that tighter financial conditions are producing a housing downturn," said NAHB Chief Economist Robert Dietz. "Price growth will slow significantly this year, but a housing deficit relative to demographic need will persist through this ongoing cyclical downturn."

On a regional and year-to-date basis, combined single-family and multifamily starts are 4.4% lower in the Northeast, 4.7% higher in the Midwest, 11.1% higher in the South and 0.4% lower in the West.

Overall permits decreased 0.6% to a 1.69 million unit annualized rate in June.

Single-family permits decreased 8.0% to a 967,000 unit rate. This is the lowest pace for single-family permits since June 2020. Multifamily permits increased 11.5% to an annualized 718,000 pace.

Looking at regional permit data on a year-to-date basis, permits are 5.1% lower in the Northeast, 2.5% higher in the Midwest, 2.9% higher in the South and 3.0% higher in the West.



Quality You Can Trust

Service You Can Depend On!

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







Drywall | Metal Studs | Acoustical Insulation | Roofing | Stucco



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

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

REW Materials
8040 N. Palafox Street
Pensacola, FL 32534

GET INVOLVED IN HBA COUNCILS AND COMMITTEES!

HBA Ambassadors
Meets Monthly 2nd
Tuesday of each month

Sales & Marketing Council
Meets Monthly

Tradesman Council
Meets Monthly

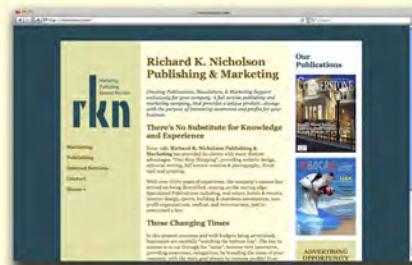
Board of Directors
Meets Monthly 3rd
Tuesday of each month

Marketing
Publishing
Internet Services

rkn

**Publisher of
Cornerstone
Magazine**

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



rknicholson.com

Advertising Bonus

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

2947 SW 22nd Circle, Ste.#28-B
Delray Beach, Florida 33445
561.843.5857
rknichent@aol.com

warren wight

graphic designer



offering creative services to the building
community and related industries



print

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



web

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



corporate id

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

p 407.920.1478 | warren@warrenworld.com

warrenworld.com

UNDERWOOD ANDERSON

INSURANCE

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

**ALEX
NIEDERMAYER**
AIP, CMIP
AGENT

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

www.underwoodanderson.com

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

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

John Diehl - 561.613.2488
www.car-wash-architect.com | www.paintconceptplus.com



MEMBERSHIP RENEWALS

ASSOCIATES

Aegis Exteriors
Bay Area Printing & Graphics Solutions
Blue Coral Fabrication & Design
Emmanuel, Sheppard & Condon
Energy Systems A/C Contractors
Fireplace Concepts, Inc.
Force 5 Walls, Inc.
HomeSmart Sunshine Realty
McElhany Electric Co., Inc.
Metalcraft of Pensacola, Inc.
Nelson Electrical Contractors Inc
Panhandle Grading & Paving, Inc.
Pensacola Association of Realtors, Inc
Pensacola Glass Company
Quality Roofing Solutions, Inc.
REW Materials
The Arc Gateway, Inc.
The First, ANBA
Weather Shield Metal Roofing Inc.

BUILDERS

Celebrity Home Builders Inc
Clifford B. Mowe

Forestar

Joe-Brad Construction, Inc.
Owens Custom Homes & Construction
Parsons Company Construction, LLC
Urban Infill Corporation

NEW MEMBERS

RAC Disposal Service
Michael Squires - Sales Rep.
2006 Border St.
Pensacola, FL 32505
p (850) 896-6944
royalamerican.com

University of West Florida
Aneurin Grant - Associate
Professor
11000 University Parkway,
Building 70
Pensacola, FL 32514
p (850) 857-6451
[https://uwf.edu/programs/ceps/
construction-management-bs/](https://uwf.edu/programs/ceps/construction-management-bs/)



Stay up-to-date on
news and events

Have access to
exclusive promotions
and giveaways

Check out polls
and fun facts
on the page

Have pictures from
HBA events?

Share them with us!
Tag yourself in our photos!

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

facebook.com/HBAWF

FOR FUTURE
UPCOMING EVENTS,

PLEASE CALL THE
HBA OFFICE AT
850.476.0318

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

**NEXT
CORNERSTONE
ISSUE:**

September 2022

RKNICHOLSON.COM

To advertise, call
Richard Nicholson
561.843.5857



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

Spike Club Levels

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

Spike Club Members and their credits as of 06/30/2022.

Statesman Spike 500 Credits

Harold Logan	525
--------------	-----

Super Spike 250 Credits

Rod Hurston	427
Jack McCombs	301

Royal Spike 150 Credits

Rick Sprague	208.5
Edwin Henry	200.5
William "Billy" Moore	179.5
Bob Boccanfuso	165

Red Spike 100 Credits

Charlie Rotenberry	150
Oliver Gore	114
Ron Tuttle	109
Ricky Wiggins	101

Green Spike 50 Credits

David Holcomb	97.5
Newman Rodgers IV	97
Doug Sprague	89
Kenneth Ellzey, Sr.	80
Russ Parris	72.5
Paul Stanley	67.5
Bob Price, Jr.	59.5
Blaine Flynn	63
Thomas Westerheim	57
Wilma Shortall	50.5
Darrell Gooden	51

Life Spike 25 Credits

Bill Daniel	49.5
John Hattaway	43
Doug Whitfield	41
Garrett Walton	32
Suzanne Pollard-Spann	30.5
Luke Shows	26
Steve Moorhead	22.5
Brent Woody	21
Karen Pettinato	19.5
Larry Hunter	19.5
Amir Fooladi	20
Taylor Longsworth	18.5
Lee Hudson	19
Doug Herrick	16
Lorie Reed	15.5
Dean Williams	15
Milton Rogers	14.5
Martin Rich	14.5
William Merrill	14
Alton Lister	14.5
Bruce Carpenter	12.5
Bill Batting	12
Rick Faciane	11
Alex Niedermayer	11
Kevin Ward	11.5
Kim Cheney	10

Spike Credits

Shelby Johnson	9.5
Mary Jordan	9.5
Kevin Russell	8.5
James Cronley	8.5
Rodney Boutwell	7

ADVERTISER'S INDEX

Alpha Closets 850.934.9130 Alpha Closets.com leslie@alphaclosets.com	23
Architectural Concepts International, LLC o 561.613.2488 jrd@paintconceptplus.com paintconceptplus.com	20
Florida Home Builders Insurance o 888.513.1222 fhbi.com	17
Home Mortgage of America, Inc o 850.316.4123 bcarpenter@hmoai.com	12
Maverick Builders o 866.440.7271 c 904.613.1442 dwenzel@maverickbuilders.com maverickbuilders.com	07
Pensacola Energy o 850.436.5050 espnaturalgas.com	02
Rew Building Materials, Inc. o 850.471.6291 c 850.259.7756 bbatting@rewmaterials.com ecbmfl.com	18
RKN Publishing and Marketing 561.843.5857 rknichent@aol.com rknicholson.com	20
Tubs and More o 800.991.2284 o 954.423.2250 dougstubs.com	13
Underwood Anderson Insurance o 850.434.5526 c 850.572.4838 Alex Niedermayer, AIP, CMIP Agent alex@underwoodanderson.com underwoodanderson.com	20
warren wight - graphic designer 407.920.1478 warren@warrenworld.com warrenworld.com	20
West Fraser westfraser.com/osb	Back Cover

**Please Support
Our Advertisers!**

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



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

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

Gold Sponsor for the 2020 Dream Home





West Fraser



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

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

1 YEAR NO-SAND GUARANTEE
WWW.WESTFRASER.COM/OSB

DURASTRAND®
pointSIX **EDGE TECHNOLOGY**