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Cornerstone

The official magazine of the Home Builders Association of West Florida



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Cover Story

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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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Resources are Available to Help Navigate Trades Opportunities and Governmental Affairs Challenges



There are many challenges we face in the home building industry as most anyone involved can attest to. From the governmental regulations to the current consumer trends, the need to keep up to date on industry related items becomes more important each year. With the vast internet so readily available to

us, the resources are within reach to keep informed of all these areas.

The National Home
Builders Association (NAHB)
recently reported that we are
380,000 workers short nationwide
on the residential side of
construction. We have and continue
to feel the effect of this in our local
area with the current market
continuing strong. In an attempt to
promote future workers for our
industry, the HBA's Tradesmen
Education Council, led by Mary
Jordan of Gulf Coast Insurance, has
reached out to the educational
system in an effort to encourage
students to enter into the
construction field. Mary has done a
great job of leading this council and
continues to make great strides
through the Scholarship / Education

programs being offered to students. We encourage you to become involved in this council and help support a student through the Scholarship Fund – these are the future employees of our industry.

Looking back over the years, our building code has evolved into multiple notebooks from the old single SEBC notebook 30 years ago. From the knowledge gleaned after Hurricane Andrew, the Florida Building Code has become tailored for the unique challenges we face in our state. The Florida Home Builders Association has created the 411 Code program which helps interpret challenging areas of the code that we may face. This information can be found on the FHBA website and is a valuable tool. On a local level, Doug Whitfield our Cost and Codes Committee chair, recently put together a meeting of our local building officials. We are truly grateful for the participation of Tim Tolbert, Escambia County Building Official; Rhonda Royals, Santa Rosa County Building Official; and Jonathan Bilby,

Continues on page 06



From left, Cost and Codes Committee Chair Doug Whitfield, City of Pensacola Building Official Jonathan Bilby, Santa Rosa County Building Official Rhonda Royals, Escambia County Building Official Tim Tolbert and HBA President Alton Lister at the Lunch and Learn at the Escambia County Building Department, sponsored by Pensacola Energy.

Resources are Available to Help Navigate Trades Opportunities and Governmental Affairs Challenges

From page 05

City of Pensacola Building Official. The opportunity was given for builders, engineers, subcontractors, etc to express their concerns and ask related questions in a public forum which was beneficial to all involved.

Governmental Affairs has increasingly become more of a challenge to our industry on a local level as well as state and national. When tariffs are placed on certain goods, it trickles down to us in the form of increased cost for construction. With over 24 percent of new construction cost being governmental related, there is a cause for concern over these items. The recent sales tax vote in Santa Rosa county has prompted the Board of County Commissioners to pursue impact fees. While we still believe the sales tax is the most equitable revenue to address the infrastructural needs of the county, it would appear we are facing a construction cost increase in this county if the impact fees are approved.

"The National Home Ruilders Association (NAHB) recently reported that we are 390,000 workers short nationwide on the residential side of construction."

The Florida Legislature has voted that impact fees do not have to be collected at the time of permitting, so we are encouraging a method of collection at closing to make the consumer aware of this tax. Thomas Henry, of Thomas Home Corporation, has accepted the position of chairman of the HBA's Governmental Affairs Committee, and I am confident his knowledge and experience will prove to be valuable to this much needed arm.

So many more areas that are evolving and no space to address them all. A recent survey reports that 28 percent of American households are single adult and is expected to continue to grow. This particularly effects affordable housing and the design trends of kitchens and living areas. Just another area of consumer trends we see changing in our industry. One of the many benefits of belonging to the HBA is the opportunity to have these current events and changing trends brought to your attention so better informed decisions can be made. I encourage you to become involved with these and other committee's and make a difference in our industry.

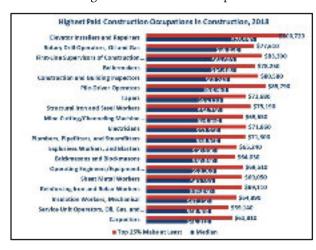
Highest Paid Construction Trade Occupations in 2018

According to the 2018 Bureau of Labor Statistics Occupational Employment Statistics (OES) Survey data and analysis by the National Association of Home Builders (NAHB), half of payroll workers in construction earn more than \$47,290 and the top 25% make at least \$66,290. In comparison, the U.S. median wage is \$38,640, while the top quartile (top 25%) makes at least \$62,510.

Year over year, median wages in construction outpaced the national median wages, 3.2% vs 2.5%. Wages of various construction laborers and helpers rose even faster, ranging from 6.7% for roofers' helpers to 3.6% for construction laborers. Median wages of plasterers, stucco masons, floor layers, and tapers working in construction increased about 7%. Stonemasons saw their wages rise by over 6%. Their helpers and terrazzo workers got wage increases over 5%. Historically, subcontractor bids increase faster than construction wages, adding more inflationary fuel to housing prices. These findings are consistent with record high labor



shortages reported by NAHB causing builders to pay higher wages and subcontractor bids and forcing them to increase home prices.



The OES publishes wages for close to 380 occupations in construction. Out of these, only 54 are construction trades. The other industry workers are in finance, sales, administration and other offsite activities.

The highest paid occupation in construction is Chief Executive Officers (CEO) with half of CEOs making over \$166,710 per year. Airline pilots and flight engineers working in construction are next on the list with the

median wages of \$151,220 and the top 25 percent on the pay scale earning over \$200,970 annually. Lawyers are third with the median wages of \$142,080 and the top quartile

making at least \$196,770. The next eleven highest paid trades in construction are various managers. Half of architectural and engineering managers make over \$127,770 and the top quartile earn over \$159,640. (see above graph)

Among construction trades, elevator installers top the median wages list with half of them earning over \$78,990 a year, and the top 25% making at least \$100,720. The median wages for rotary drill operators is close to \$70,000,

Highest Paid Construction Occupations in Construction, 2018 Environ Installers and Regainers 577,610 Rotary Drill Operators, Oll and Gas 685,500 Brok-Line Supervisors of Construction 679,280 Bei bermahmy onstruction and stalling respectans \$60,560 File-Oriver Operators Tepera Stranbard from and Sheel Windows Who Dalling/Champing Working. **\$71,660** Macariciano 571,500 Flumbers, Figeritaers, and Steamfitters STATE SALES 648.280 Explosives Workers, and Stasters B3808 · jan, see Friday agent, and Maderia sans. S68.510 Operating Engineers/Equipment... 850 500 Sheet Metal Workers 590,050 Reinforcing from and Rebar Western. \$89,100 SAME DESCRIPTION OF THE PERSON SALLOYD Insulation Warters, Mechanical DESCRIPTION OF SSR,140 service Unit Operators, Oil, No., 2011. ■Ten 25K Malor et Leust ■ Medien

with the top quartile of the pay scale earning over \$77,610 annually. First-line supervisors of construction trades are next on the list, with half of them making over \$64,600.



Boilermakers are close fourth highest paid construction craft. Half of these craftsmen working in construction earn over \$64,480, and the highest paid 25% bring in over \$78,250.

In general, construction trades that require more years of formal education, specialized training or licensing tend to offer higher annual wages. The median wages of construction and building inspectors are \$60,240 and the wages in the top quartile of the pay scale exceed \$80,580. Half of electricians and plumbers in construction earn over \$53,540, with the top quartile making over \$71,300.

Carpenters are one of the most prevalent construction trades in the industry. The trade requires less formal education. Nevertheless, the median wages of carpenters exceed the national median. Half of carpenters working in construction earn over \$46,810, and the highest paid 25% earn at least \$61,810 annually. (see above graph)







Trump Signs Executive Orders to Combat Government Overreach

President Trump signed two executive orders in October that the White House said "will improve the transparency and fairness of government agencies and ensure that they are held accountable."

This is part of the ongoing effort by the Trump administration to rein in government overreach and reduce burdensome regulations that harm small businesses and economic growth.

The Improved Agency Guidance Documents executive order requires agencies to put their guidance documents on easily searchable publicly accessible websites.

The executive order will also require government agencies to seek public input on the most important guidance they issue and allow individuals to ask the agencies to withdraw guidance they believe is wrong.

The Transparency and Fairness executive order prohibits federal agencies from enforcing rules they have not made publicly known in advance. The order also instructs agencies to offer opinion letters to individuals and businesses who request them, so people who want to comply with the law can learn how.

COMBATING BUREAUCRATIC ABUSE: The Trump Administration is taking action to end the administrative abuse that hurts American families and small businesses.

• Under the Obama Administration, a lack of transparency and



accountability allowed Federal agencies to commit horrible abuses against the American people.

- Agencies abused their power by imposing unlawful and secret interpretations of regulations, as well as by threatening families and businesses with unfair and unexpected penalties.
 - In 2014, the Environmental Protection Agency (EPA) threatened a family with up to \$20 million in fines for building an environmentally-friendly pond for livestock without first seeking EPA permission, even though Congress had exempted these ponds from EPA's reach.
 - A 77-year-old United States Navy veteran was imprisoned and ordered to pay \$130,000 after the EPA – under the Clean Water Act – declared several small ponds the veteran created to fight wildfires as federally protected navigable waters.
- Going forward, agencies will have to give people fair notice of any complaint against them and a chance to respond.



HBA FALL GOLF CLASSIC

It was a great day to be on the golf course at the beautiful HBA-member Stonebrook Golf Club for the HBA's Fall Golf Classic. For many months, the Golf Committee made up of Chair Marty Rich of University Lending Group, Suzanne Spann of Gulf Coast Insurance; Tanya Underwood of Emerald Coast Granite, Tile & Glass; Bill Batting of REW Materials; Brittany Moulton, of Pensacola News Journal and Vicki Pelletier of HBA, worked hard to make sure our players had a wonderful experience. Special thanks to our Platinum Sponsor Harvesters Federal Credit Union and our Lunch Sponsor, Pensacola Ready Mix USA.



HBA Golf Committee Chair Marty Rich of University Lending with Platinum Sponsor Clay Smith of Harvesters Federal Credit Union are ready for the HBA Fall Golf Classic.

CHECK OUT PHOTOGRAPHS FROM THE 2019 HBA FALL GOLF CLASSIC

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IBS Deals Available for First-Time Attendees



As the largest annual, light-construction trade show in the world, the NAHB International Builders' Show® (IBS) offers attendees the opportunity to experience a diverse collection of innovative products, education sessions and networking opportunities all in one place.

If you are thinking about attending IBS for the first time, you can take advantage of a first-time attendee discount for current NAHB members who have never previously registered for IBS, or people who have previously registered for the show but only as a non-member. Full registration is available for \$150 — a savings of up to \$450 — and provides access to all the show has to offer.

"I love learning something new," shared Rachel Burton Williams, a soon-to-be first-time IBS attendee. "I'm excited for all the educational courses and to see the huge assortment of exhibitors."

NAHB

More than 150 education sessions covering the hottest strategies and trends affecting the home building industry take place over the course of the show. A full registration also includes access to:

- Innovative products and technology from more than 1,400 top manufacturers on the show floor
- Education on the show floor through construction demos at the High Performance Building Zone, as well as an insider-look at the products and techniques discussed in the zone through the Builder Performance Lab
- Endless opportunities to make new business connections, including IBS Centrals dedicated to topics such as 55+ housing, custom building, design, multifamily housing, remodeling and sales

One of the biggest misconceptions about the show is that it is only for home builders and remodelers. That's not the case. In fact, it's for anyone who is associated with the residential construction industry. Specialty trade contractors, interior designers, architects, sales and marketing professionals and others always find value from attending this mega-event.

"Networking can serve as peer feedback and a resource group, giving you a fresh look at things that affect your business," observed Amanda Kurt, a concrete & excavation subcontractor.



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GET INVOLVED IN HBA COUNCILS AND COMMITTEES!

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Meets Monthly

Membership Committee

Meets Monthly

2nd Tuesday of each month

Tradesman Education Council
No Monthly Meeting

Board of Directors

Meets Monthly

3rd Tuesday of each month

SETTING SOCIAL MEDIA GOALS IS ESSENTIAL TO SALES SUCCESS

Using social media effectively and consistently to influence buying behavior is as dependent on a strong foundation as is the structural integrity of the homes you're building.

In Social Media Marketing for Your Business, Carol Morgan outlines how to take a long-term approach to building and maintaining an effective marketing strategy with social media as a main component. One of the most important initial steps Carol highlights in this new book is the act of goal setting.

Just like with your business, each action you take on social media should have a goal. It's important to determine what action you want your audience to take, then have the post encourage them to do it. Here are six goals you should consider when building your social media program:

- **Increased Website Traffic:** More traffic to your website means more buyers. You can use social media to drive traffic to your site by posting relevant content on blogs, social networking sites and online public relations, and linking back to your website.
- Improved Website SEO: Search engine optimization (SEO) uses specific strategies to boost a website's ranking in search results for a variety of keywords. One way to improve organic search results and the relevance of a site is to create quality links from quality sites to your website.





- Reputation Management: Your reputation is critical. Your customers start their search for your product or service online, making it imperative to have a process of handling customer concerns and complaints, as well as warranty issues. To manage your reputation, fill your page-one search engine results page with desirable content.
- **Engage with Followers:** The main reason why people follow brands on social media is to get something. It's all about the "me" in social media. As a business, you must provide social networkers with a reason to follow you, such as a coupon or incentive just for the fans that follow you on Facebook.
- **Increased Brand Awareness:** Your social networking should fulfill your brand promise and positioning. Online branding is comparatively inexpensive versus using traditional media. A first step in branding your company online is to ensure that your company logo and colors are on every website and social media site in which you participate.
- 6. Completed Website Contact Forms: We all want more leads and more sales. Use social media advertising to send clicks to the company's website contact form to increase the number of generated leads. Social media can help build a sales funnel by creating a social lead capture for various social media sites or campaigns.

For more information on how to implement a social media strategy for your company, get your copy of Social Media Marketing for Your Business at BuilderBooks.com.

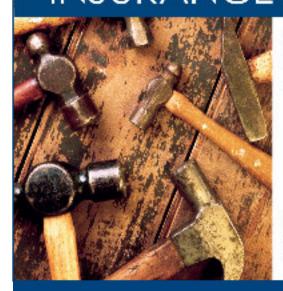
TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

- 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.



- 1. They support the industry at the local, state 4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's
 - 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 nondues 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?

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New Rule Exempts Appraisals on Certain Homes Sold for \$400,000 or Less



The Federal Deposit Insurance Corp., Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve have issued a final rule to raise the threshold from \$250,000 to \$400,000 for residential real estate transactions that would require an appraisal. In a recent press release, the regulators stated that given price appreciation in residential real estate transactions since 1994 (when the appraisal threshold was last increased to \$250,000), "the change will provide burden relief without posing a threat to the safety and soundness of financial institutions."

Last year, federal regulators increased the appraisal threshold for commercial real estate loans. NAHB sent a letter of support for this action and also asked the regulators to consider doing the same for residential transactions.

Residential real estate transactions exempted by the threshold will still require an evaluation consistent with safe and sound banking practices.

The rule generally applies to loans held in a bank's portfolio, and does not apply to loans insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs, the U.S. Department of Agriculture or loans purchased by Fannie Mae and Freddie Mac.

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

NEWS - FOR IMMEDIATE RELEASE FRSA MEMBERS ELECT RIP HANKS TO BOARD OF DIRECTORS

Florida Roofing & Sheet Metal Contractors Association, Inc. (FRSA)

P.O. Box 4850 Winter Park, FL 32793 800-767-3772, ext. 100 www.floridaroof.com

MEDIA CONTACT: Lisa Pate, Executive Director, FRSA PHONE: 407-671-3772, ext. 157 EMAIL: lisapate@floridaroof.com

FRSA MEMBERS ELECT RIP HANKS TO BOARD OF DIRECTORS

WINTER PARK, Fla. – During their Fall Board of Directors and Committee meetings held September 26-28, 2019 at Saddlebrook Resort, Wesley Chapel, the FRSA Board of Directors unanimously voted to approve Rip Hanks to serve on the Board representing District 1. Hanks is owner of Weather Shield Metal Roofing Incorporated, Gulf Breeze and will begin his three-year term effective immediately.

FRSA, a state trade association, has been representing the roofing industry in Florida for 98 years on everything from Florida building code, legislative interests, education, licensing and workers' compensation. "To best represent our industry throughout Florida, we divide the state into eight different geographical districts," said Lisa Pate, FRSA Executive Director. Hanks will represent District 1, the largest district, covering Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, Bay, Gulf, Calhoun, Jackson, Liberty, Franklin, Wakulla, Leon,

Jefferson, Taylor, Madison, Hamilton, Suwannee, Lafayette, Dixie and Gadsden Counties.

"Rip came highly recommended from one of our officers and brings with him, not only years of experience in the roofing industry, but expertise in running successful business as well. We're always looking for involvement from members who have a fresh perspective and a willingness to serve the industry," continued Pate.

For more information on FRSA, please contact Lisa Pate, Executive Director at 800-767-3772 or by email at lisapate@floridaroof.com.

ABOUT FRSA

The FRSA is a 501(c)(6) not-for-profit association of roofing and sheet metal contractors, and industry-related professionals and companies. The association keeps its members informed of building code and other technical roofing-related issues as well as representing the member's interests with lawmakers and regulators in Florida, and informing the public of the importance of doing business with licensed professionals. The association provides its members with assistance in the cooperative purchasing of workers' compensation insurance, among other services. The association also supports the FRSA Educational and Research Foundation and the FRSA Credit Union. The subsidiary FRSA Services Corporation is a for-profit entity that publishes Florida Roofing Magazine.

For more about the FRSA, visit www.floridaroof.com. Also find FRSA on Facebook at: www.facebook.com/flroof and on Twitter at @flroof.









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HERS or HES? A Breakdown of Different Energy Rating Scales



The amount of money a home owner spends on utility costs to operate their house can have a significant impact on their monthly budgets and what they can comfortably afford, so it's important to be able to speak to how energy efficient your buildings are to potential clients. With several energy rating systems out there, however, let's take a look at how to decipher what each number means.

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Publ

You can get a general sense of how energy efficient the home might be using the following rating systems.

Residential Energy Services Network (RESNET) created the Home Energy Rating System (HERS), which is based on an index where the lower the number, the more efficient the house. By conducting blower door and duct leakage tests, the HERS Rater compares the home to a reference home (a model home that is the same type, size and shape) for a relative score. As an example, a HERS Index Score of o is a net-zero energy home that produces as much energy as it uses. A home compliant with the 2006 International Energy Conservation Code (IECC) would receive a score of 100. In comparison, a home with a HERS Index Score of 60 is 40% more efficient than the 2006 IECC-compliant home.

The Department of Energy (DOE) developed the Home Energy Score (HES) as a low-cost way to estimate a home's energy usage. The HES scale is typically used for existing homes (whereas HERS is often used for new homes) and ranges from 1-10, with a higher score indicating lower energy use. HES estimates the home's total energy use, not energy use per square foot, so a larger home will most likely score lower on the scale than a smaller home. The score is a gauge of how much energy the home might use, and is determined after a walk-through of the home. The assessor collects around 50 data points, such as insulation grade, window type, and information on the heating/cooling system.

Why do these scores matter, and how do they fit into the broader market? The HES can help Federal Housing Administration (FHA) borrowers take out a larger loan if the home has a higher score, indicating that the house is more energy efficient and, therefore, the owner is expected to have lower utility costs.

Although the HES is a low-cost and reliable way to get an idea of a home's energy usage, it cannot be used to comply with the IECC. The Energy Rating Index (ERI) is used as a performance path to comply with the IECC. The HERS Index can be used for this performance path, so while more expensive than HES, it can be advantageous to builders in order to comply with the IECC.

For more information about NAHB's sustainable and green building programs, contact Program Manager Anna Stern. To stay current on the high-performance residential building sector, follow NAHB's Sustainability and Green Building team on Twitter.



YOUNGER GENERATIONS

SEEK

LARGER HOMES

When it comes to the size of a home that a buyer seeks, age matters.

The median square footage millennials (those born in 1980 or after) want in a home is 2,407 square feet, slightly higher than the Gen X generation (2,280 sq. ft.), and significantly more than baby boomers (1,913 sq. ft.) and seniors (1,869 sq. ft.).

Millennials are most likely looking for larger spaces because they are at the age most associated with starting a family.

Boomers and seniors, on the other hand, are most likely empty nesters or retirees, looking to downsize.

These are among the findings in the latest NAHB report, What Home Buyers Really Want (2019 edition), which is based on a survey of prospective and recent home buyers and asks them about the features they want in a home and a community. (Figure 1)

Moreover, millennials are the generation most likely to want a brand new home offered by a builder, with 41% expressing this preference, significantly higher than the share seniors (31%), boomers (29%) and Gen Xers (28%). However, as Figure 2 below shows, millennials are the least likely generation to prefer a custom built home on their own lot. (Figure 2)

The report also shows that millennials expect to pay a median of \$260,400 for their home, second only to seniors who

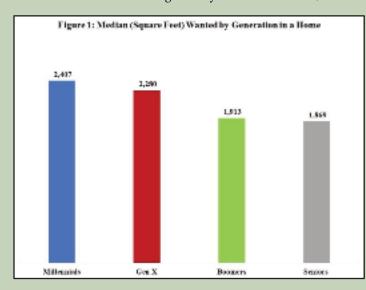
expect to pay a median of \$271,953. Gen Xers (\$250,629) and boomers (\$252,498) expect to pay similar amounts for their homes, but less than millennials.

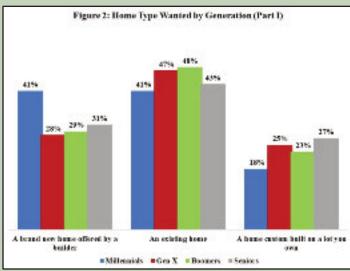
Interestingly, combining the price buyers expect to pay for a home with the amount of space that they want shows that millennials would pay the least per

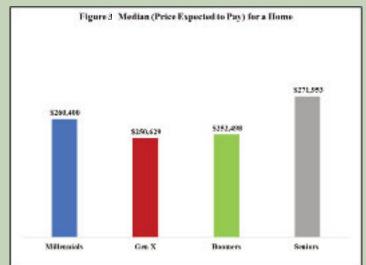
square foot among the generations (\$108 per sq. ft.). Gen Xers would pay \$109 per sq. ft., boomers \$131 per sq. ft. and seniors the highest at \$145 per sq. ft.

This is consistent with other results from the survey showing that millennials are more willing than other generations to accept less expensive finishes and fewer amenities, but not less square footage, to make the home more affordable. (Figure 3)











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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.

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