



# Blaine Flynn Takes the HBA Reins To Become Its 65th President

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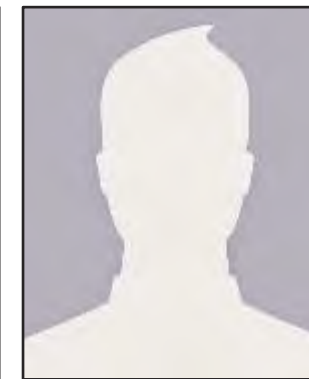
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# Working Together We Can Continue to Enjoy the Benefits of a Great Association

*Editor's Note: This is Blaine Flynn's adapted acceptance speech after being installed as HBA President*

**Thank you, David Peaden, Alton Lister, past presidents and builders before me. This is a big day for me but it's not really about me. It's about the people to help me on my journey to get here.**

Starting with God for allowing me to live and be born in this great country we call America. Next my wonderful parents raising me in a hardworking conservative home. My mother and father in law taking me in when I was a rebellious teen for a brief stay. Ben Martin, for getting me in the building industry with Edwin Henry. My business partner Kevin Stephens for showing me the ropes in business, and last but not least my beautiful wife, Brittany. I am not easy to be married to and most women could not handle the stress of it. From long work hours to handling the stresses of long days with our three handsome boys. To you all, I am thankful. When Bill Daniel originally asked me to sit on the board, I was tempted to decline... Because I don't sit anywhere! Come by my office and ask my team. I'm not good at sitting!

As a high school drop out, I have always lived by the philosophy, and I refuse to be defined by someone else's vision of what's possible. That's what I intend to do for this organization. How many of you eat, sleep, and breathe the home building business? Is there any greater profession? We... here in this room... are the luckiest people in the world. Because of us, because of what we do, thousands of families are about to go pick out a tree and put it in their living rooms. A Christmas tree. On the floor you built. Under the roof that you built, financed by the company where you work, with a title you located for them. Thousands of kids will wake up in about 20 days to a living room full of presents. Your living room. And there will be food cooked in the kitchen you tiled. We are the luckiest people in the world.

*But now is not the time for us to sit on our successes. I was in New York and learned a few things: Clothing size not the same. Bumping into people. Broadway theatres don't sell popcorn. What kind of theatre is that?*

*Continues on page 06*



*"... I refuse to be defined by someone else's vision of what's possible. That's what I intend to do for this organization."*

*Left: Newly installed HBA President Blaine Flynn of Flynn Built gives his "State of the HBA" address to over 250 members at New World Landing.*





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

from page 05

We toured the Rockefeller building and one quote stuck with me. Rockefeller was the richest man who had ever lived... and a journalist asked him, "How much more do you need?" Rockefeller replied, "Just a little bit more."

How much does the Home Builders Association need? We have, after all, been very successful. Just (pause) a little bit (pause) more.

Our company lives by the slogan if you're not growing, you're dying.

My vision is to grow our membership. There really is strength in numbers. An old story... A coach handed a player, Lumpy, a sheet of paper and he ripped it in two. Then the coach handed him 50 pieces of paper. Lumpy ripped it in two, but, this time, with a bit more effort. Then coach held up a ream of paper and said, "This is us when we work together as a team. Not as a defense or offense, but one team, one unbreakable team." And he handed the ream of paper to Lumpy. (pause) He fiercely attacked that stack of papers, but he could not tear it.

Our Home Builders association has a little over 340 corporate members. Is that the right number? Or as Rockefeller noted, do we need, "just a little bit more?" Right here and right now, I challenge you, all of you. Let's set our goals on a 30 percent increase in membership. 30 percent That means adding 120 more members in one year. Can we do it? You bet. We have around 50 members on our board. If each one only brings in 2 new members, we will exceed our goal. And just to prove I mean it, I will pledge to bring on 10... 10 new members this year.

There is strength in numbers.

Even if you are on the right track you'll get run over if you just sit there.

The Home Builders Association regularly is involved in local legislative issues and we attend countless public meetings on one issue or another. But when we are standing there making our case very often, we think, "this affects us but it REALLY impacts the real estate community as a whole, not just builders." We have in this room, NABOR, the Navarre Area Board of Realtors. And PAR, the Pensacola Area Realtors, and the Home Builders Association. What I propose is to combine our efforts in one Government Action Committee. We will meet quarterly to discuss issues impacting our respective industries. I have met with incoming presidents from NABOR and PAR and they are on board.

Step back for a minute and get your mind around this. Our combined economic impact exceeds hundreds of millions of dollars between Santa Rosa and Escambia Counties local economies. We should be proud to represent this industry and not back down from a fight when it's necessary. There is strength in numbers. Currently NABOR, PAR and the HBA all advocate for our members we should continue to do that, but when possible, we should use our combined Government Action Committee to really get the government's attention.

So that's it. You have elected a President who does not sit around, who cannot sit around. So, let's get busy. Put on your running shoes and let's get moving. We have things to get done!

Thank you.

## 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 & 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?



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## Blaine Flynn's High-Energy Leadership Brings Laser Focus to HBA's 2020 Goals

News flash to members of the HBA of West Florida – with energetic young builder Blaine Flynn serving as President in 2020, you're in for the ride of your life. "I would say lace up those Nikes and get ready to work," says Flynn. "With everyone all in, we'll have a record-breaking year."

If your tendency is to think this just false bravado or simply youthful enthusiasm, think again. Blaine Flynn is the real deal. Mowed lawns at 11. Painted houses at 16. Construction superintendent at 19. Started his own building business at 25. And today, at age 31, his Flynn Built, Inc. is one of the most prolific home building companies in Northwest Florida. He achieved that business success with a relentless, goal-driven quest for excellence and now he wants nothing less for the HBA. "Obviously, I'm very honored by the faith and trust that the members have shown in me and I take my responsibilities as President very seriously," said Blaine. "Knowing the value of strength in numbers, we have the goal to grow our membership by 30 percent this year. We have an excellent association that does so

much for our industry and our community – so I am fully confident we can achieve our membership goal."

Flynn also wants to enhance the HBA's advocacy efforts with local government by creating an industry-wide Governmental Action Committee that will combine forces with the Pensacola and Navarre Area Boards of Realtors and the Northwest Florida Chapter of NAIOP (whose members specialize in commercial real estate development). "This coordinated effort is designed to show our elected officials a united front as we support policies that will help our local economies and our building and development industries in Escambia and Santa Rosa counties," said Flynn.

Even as he assumes the demands of leading a super-active association, Flynn will stay sharply focused on his thriving building business, which grew from 75 sales in 2018 to more than 120 so far this year. He credits that success to strict adherence to what he calls the three P's – people, product, and process.

"It all starts with people who buy into our vision for the company," says Flynn. "They have to be dedicated, driven, and willing to learn. Then we must create a quality product that makes us the obvious choice for today's value-conscious home buyers."

*Continues on page 10*



*Blaine with his wife Brittany and their sons Beckett, Baylor and Blaydin.*



## Blaine Flynn's High-Energy Leadership Brings Laser Focus to HBA's 2020 Goals

from page 09



And finally, we have to work smart, with efficient operating systems in place. It's an ongoing, evolving process where we are learning and trying to get better every day."

Philip Ross has known Blaine Flynn for a long time, going back to their days growing up on the west side of Pensacola where they attended church and Boy Scouts Troop 677 together. Today, Ross is Flynn's real estate broker, heading up a six-person sales team

focused exclusively on Flynn Built properties, and watching his boss in action from a front-row seat.

"I have a world of respect and admiration for Blaine," says Ross. "Blaine sets the tone for the company. He's always pushing the envelope, pushing his people, stretching not just to meet goals, but to consistently exceed them. That's who he is."

Ross adds: "What most people see is a man who is hard-working and driven to achieve success – and certainly that's true. Even before I joined Flynn Built, I saw how homebuyers responded to Blaine's homes – they felt the quality; they felt the difference between Blaine's homes and those of other builders. But I also see a man who is fully devoted to his customers and their home buying experience; a man who personifies integrity and honesty; and a man who puts his family first."

Looking back on his life, Flynn believes his character was first shaped by parents who modeled hard work and responsibility. He was influenced early in his career by working with one of the area's longtime leading builders: Edwin Henry of Henry Company Homes. "I learned a lot from Edwin," says Blaine. "First of all, how to build a quality house. But even more than that, he taught me the importance of having good management systems and procedures in place."

With an eye toward 2020, Flynn predicts another solid year for his company, which builds homes priced from \$100,000 to \$400,000 primarily in Escambia and Santa Rosa counties and Baldwin, Alabama. "It will be interesting to see if the Santa Rosa county market (Pace, Navarre, Gulf Breeze) is impacted by what is projected to be \$8-10,000 per house in new school and road impact fees," says Flynn. "But even at that, the fundamentals are in place for us to have another record-breaking year."

Given his incredible energy level, the biggest challenge Flynn might face as HBA President is the monthly board meetings. "I never sit that long," says Flynn as he laughs. "But I believe so strongly in our leadership and staff, and the importance of what we are doing, I will make that sacrifice. I will say our meetings will end on time – and we'll get about our business."

Yes, HBA members, you can count on Blaine Flynn to take care of business in 2020. So, jump on board, and keep those seat belts fastened.

## Thanks to our Installation Banquet Sponsors!

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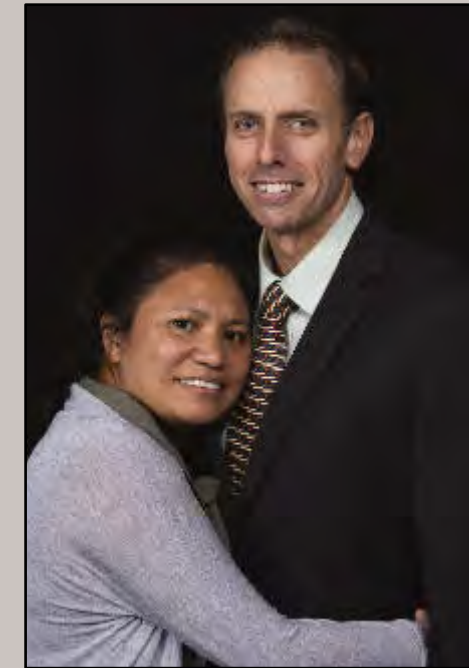
**Dream Home Builder:** Westerheim Properties  
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The HBA Installation Banquet was held on December 4, 2019 at New World Landing. HBA members ushered in a new year of leadership with Blaine Flynn of Flynn Built, who became the 65<sup>th</sup> President of the Home Builders Association of West Florida.



HBA Past President Newman Rodgers with his wife Sammie.



HBA Past President Shelby Johnson getting some love from his wife, Rizza!



Alton Lister gives his "farewell address" to HBA members. Alton is a true leader who is always enthusiastic about the HBA. Throughout the year Alton led the association through many meetings, and he's supported our councils and committees. He's true professional and gentleman.



Bill Batting of Rew Materials received an Eagle Award for his longtime commitment to the HBA. Bill has been actively involved on countless Dream Homes and her also served on the Membership and Golf Committees this year. Bill has "soared above the rest."



John Quina of Thomas Home Corporation received an Eagle Award for his service to the HBA in overseeing the construction of the Dream Home. His can-do attitude and mild-manner approach gained him recognition from many subcontractors who worked on the home. The HBA Board of Directors wanted to recognize John for his efforts.



Bruce Carpenter was honored as the outgoing 2<sup>nd</sup> Vice President for his service to the HBA. Bruce is a tremendous part of the HBA and continues to help in all facets of the organization.



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

2019 Builder of the Year  
**Thomas Henry**  
Thomas Home Corporation



For over 25 years, Thomas Henry has been involved with the HBA. He has served as the HBA President. He served many years on the Escambia County Planning Board including one year as Chairman. He was instrumental during his time as Treasurer of the HBA that put into place an Industry Issues Fund and Financial Policies that are still being used today. He has served as the HBA's Governmental Affairs Chair and Membership Chair. Most recently, he donated the lot and built the American Dream Home for the HBA at no charge. In fact, this Dream Home beat all previous records! Congratulations Thomas!

2019 Associate of the Year  
**Marty Rich**  
University Lending Group



For many years, Marty Rich of University Lending Group, has volunteered and worked on behalf of the Home Builders Association. Marty, who recently completed two years of Membership Chair, has served on membership drives, governmental affairs committees, golf tournament committees, and always offering to give a hand. "Marty is one of the nicest people who has continued to give back to his community and the housing industry," said HBA President Alton Lister. Congratulations Marty!

2019 Social Media  
Champion  
**Suzanne  
Pollard-Spann**  
Gulf Coast Insurance



Last year we introduced a new award to our list of Annual Accomplishments. Being a social media champion can be a difficult and challenging job because it not only takes a lot of energy by requires a commitment to be sure the activity is not here today gone tomorrow. An influential "champion" is important to keep the energy moving forward, and the HBA could not think of anyone more deserving than Suzanne Pollard-Spann who continued to keep and maintain a positive brand image with everyone while simultaneously trying to build and maintain long-term relationships with our members.



The Team at University Lending Group celebrates Marty Rich's Associate of the Year honor



Sherrie Rutherford of Pensacola Ready Mix joins the HBA Board of Directors



Board member Jeff Hatch of Gulf Power



New HBA Board Member Kim Edgar of Jo-Brad Construction



HBA Board member Ric Nickelsen of Smart Bank



HBA Board members are installed by Marty Stanovich

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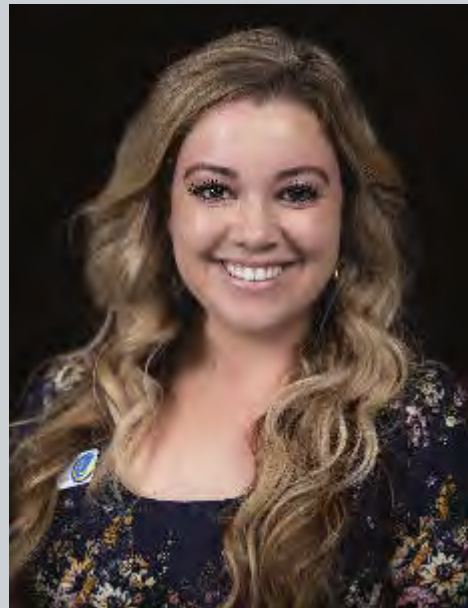
Bill Morrell of Coastal Insulation is a longtime HBA Board member



Paul Stanley of The First is sometimes called Pops by his friends. We learn something every day!



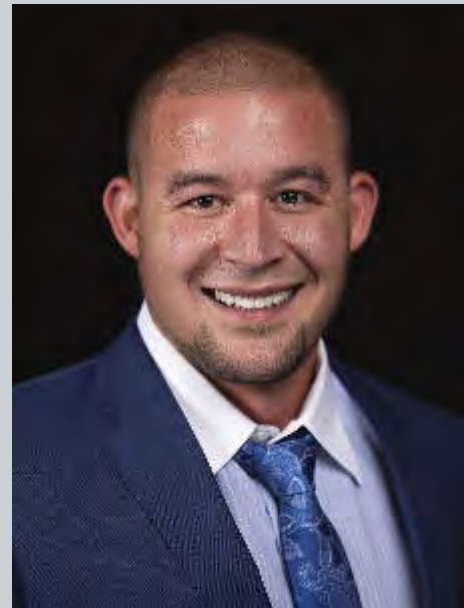
HBA Board Member Lowell Larson, Jr.



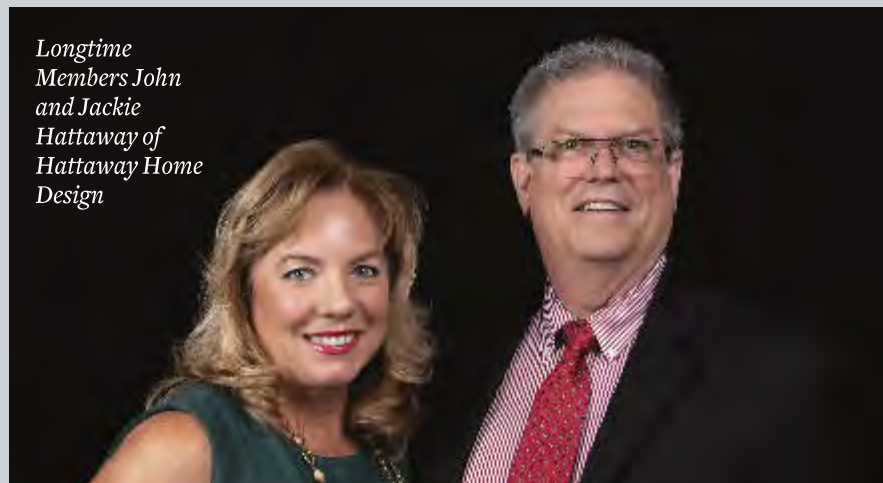
Brittany Moulton of the Pensacola News Journal is actively involved with the HBA.



Cost and Codes Chair and Board member Doug Whitfield is the go-to guy on building codes for the HBA.



HBA Board member Doug Russell



Longtime Members John and Jackie Hattaway of Hattaway Home Design

**DON'T FORGET**

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New World Landing

**MORE INFO ON PAGES 07-08**

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# February 2020

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## Bipartisan Senate Bill Restores Tax-Exempt Status for Developers' Sewer and Water Contributions

**Sens. Jeanne Shaheen (D-NH), Lisa Murkowski (R-AK), and Maggie Hassan (D-NH) introduced legislation to address an unintended consequence of the Tax Cuts and Jobs Act of 2017 that increased costs for some builders and developers.**

For builders and developers working in areas served by a for-profit, corporate water utility, a small tax change in the 2017 tax reform bill resulted in higher sewer and water costs. As part of the new tax law, a longstanding exemption to the tax treatment of contributions in aid of construction (CIAC) was removed to the detriment of housing affordability.

Now, in areas served by a corporate, for-profit water utility, when a builder installs new water or sewer infrastructure to support additional housing — at no cost to the existing residents — that infrastructure is taxed by the federal government.

In some states, affected utilities are required by the public utility commission to pass this additional tax liability back to the

developer in form of a gross-up fee, in certain cases reaching as high as 40% of the cost of the infrastructure. Other state regulators have allowed the utility to add the tax increase into the rates charged to all ratepayers. Although the tax change only affects for-profit, corporate utilities — not municipal or other non-profit water utilities — when the developer is expected to cover the gross-up fee, this can add thousands of dollars to the cost of building a home.

S. 2942 would restore the exemption for water and sewer CIACs so that they are no longer included in the utility's gross income.

NAHB applauds Shaheen, Murkowski and Hassan for introducing legislation to restore within Section 118 of the tax code the exemption for water and sewer. At a time when the country faces a housing affordability crisis and rising costs associated with aging infrastructure, removing the water and sewer tax exemption made no sense. It is time to fix that mistake, and NAHB urges Congress to pass S. 2942.

*Courtesy of NAHBnow.com*

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## Single-Family Market Grateful for Lower Rates

The single-family housing market rebound continues, largely thanks to lower mortgage interest rates. The average 30-year fixed rate is currently 3.7% — whereas, just one year ago those rates were hovering around 4.8%. Although a 110-basis-point decline may seem small compared to rate changes of years past, home buyers have become significantly more sensitive to rates since the Great Recession.

Because of the lower cost of home buying, most housing metrics have improved in recent months. The NAHB/Wells Fargo Housing Market Index, which measures builder confidence in the single-family market, climbed from a level of 60 a year ago to 70 this month.

In October, single-family construction starts expanded by 2% to a 936,000 seasonally adjusted annual rate. Despite the slow start for 2019, single-family starts are down only 1% on a year-to-date basis and approaching flat conditions for 2019 as a whole. Permits for single-family homes have been expanding since April, and the pace of starts has been improving since May.

Though the NAHB Home Building Geography Index has reported relative strength in exurban and even some rural markets, custom home building in the third quarter was 6% higher than a year ago. The improvement for the single-family sector extends to the resale market as well. Existing home sales increased slightly in October and were up 5.4% from a year ago. Existing inventory declined to a 3.8-month supply, which caused resale price gains to accelerate.



While single-family conditions have improved over the last year, multifamily construction has been relatively flat. The NAHB Multifamily Production Index declined seven points to a level of 49, slightly below the breakeven threshold of 50. Multifamily starts have cooled since August and are currently registering just a slight gain for 2019 on a year-to-date basis. Quarterly data indicate that more than nine out of 10 apartments are built-for-rent, compared to the historical norm of eight out of 10.

*Courtesy of NAHBnow.com*

## FANNIE, FREDDIE CONFORMING LOAN LIMITS TO TOP \$500,000 IN 2020

The Federal Housing Finance Agency (FHFA) announced that the maximum baseline conforming loan limits for mortgages acquired by Fannie Mae and Freddie Mac in 2020 will increase to \$510,400 from \$484,350.

The loan limit will rise 5.38% in 2020 because FHFA has determined that the average U.S. home value increased by that amount between the third quarters of 2018 and 2019.

Higher loan limits will be in effect in higher-cost areas as well. The new ceiling loan limit in high-cost markets will be \$765,600. The previous ceiling was \$726,525.



Special statutory provisions establish different loan limit calculations for Alaska, Hawaii, Guam, and the U.S. Virgin Islands. In these areas, the baseline loan limit will be \$765,600 for single-family properties, but actual loan limits may vary in specific locations. A list of the 2020 maximum conforming loan limits for all counties and county-equivalent areas in the country may be found here.

In its news release, FHFA said that “as a result of generally rising home values, the increase in the baseline loan limit, and the increase in the ceiling loan limit, the maximum conforming loan limit will be higher in 2020 in all but 43 counties or county equivalents in the U.S.”

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

*Courtesy of NAHBnow.com*



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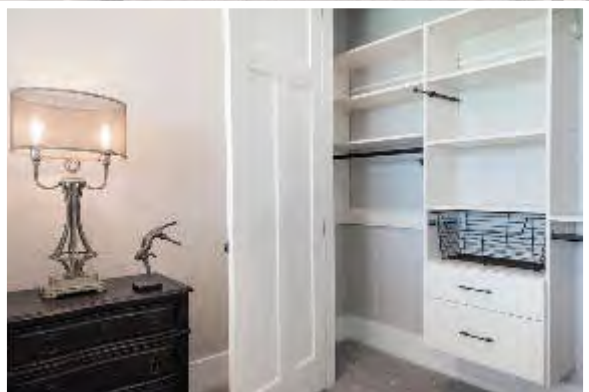


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