



Top 5 Green Products and Systems Customers Are Asking About

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Go Blue Even in the Dark

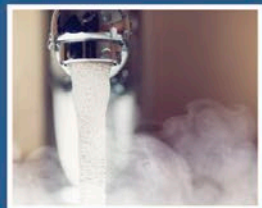
Be Storm Ready With Natural Gas

Typically, natural gas customers do not lose service at all during severe weather and no special storm prep is required. Natural gas lines are buried deeper than most utilities so outages are rare and typically caused by uprooted trees puncturing the line. Since there are so few outages, Pensacola Energy is very quick to respond.

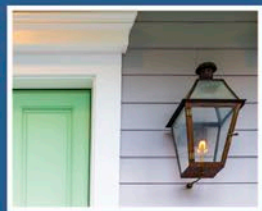
Most natural gas appliances work even when the power is out, providing comfort for your family during and after the storm, when you need it most.



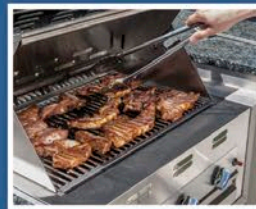
Natural gas ranges and ovens – cooking functions work normally, without power.



Natural gas tank water heaters – function normally, without power.



Natural gas outdoor lighting – functions normally, without power.



Natural gas grills – function normally, without power and without the worry of running out of gas.



Natural gas clothes dryers – function normally, without power.



Natural gas whole house generators – restores electricity to the structure within 30 seconds after a power failure.



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Note – Some appliances require that you manually light the pilot, and this should be done according to the appliance manufacturer's instructions.



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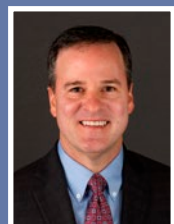
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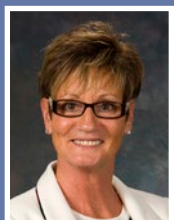
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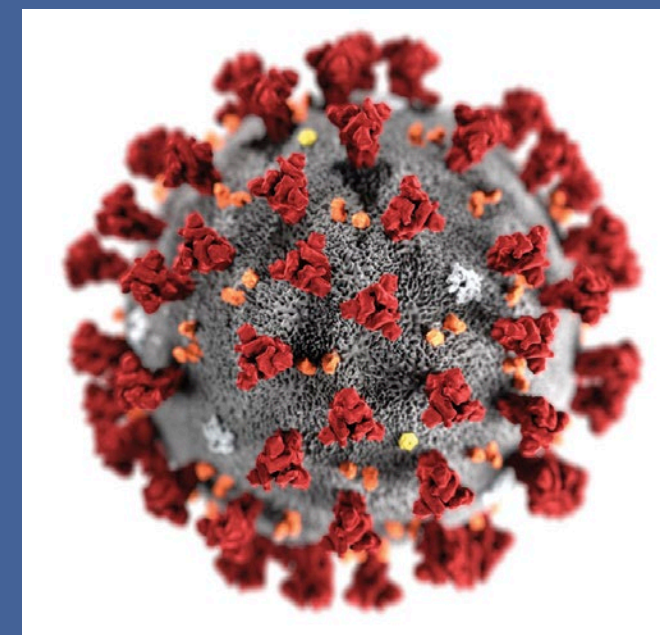


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Pandemic Can Be a Teachable Moment

On behalf of the leadership and staff of the HBA of West Florida, I offer heartfelt sympathy to those who have suffered amid the COVID-19 pandemic either in their personal lives, or their business, or both.

While the pandemic continues as a serious public health risk and a major disruption to our economy, I am optimistic that the worst is behind us and encourage our members stay strong in the face of this adversity.



Actually, I would go a step further and suggest that the pandemic can be a teachable moment for all of us who can benefit from a more effective and consistent use of technology to enhance our businesses.

Led by in-house broker Philip Ross, FlynnBuilt increased the frequency of our social media efforts through posts on Facebook and Instagram to let Realtors® and the public know that we are "open for business." We utilized Skype, FaceTime, and video conferencing to conduct virtual tours of our homes and connect with potential customers in a safe way.

For our clients with homes under construction, we extended the option of making their various product selections virtually, and we offered two closing formats: face-to-face with the title agent, or remotely using a teleconferencing means and electronic signatures.

We also reached out to our suppliers and subcontractors and let them know that the safety of their workers was a top priority. We respected some special scheduling requests – one subcontractor asked that their workers not be exposed to other subs on the jobsite – and were pleased that as far as we know all of our trade partners stayed safe and productive.

So my message to all our valued HBA members is this: there can be a silver lining to the terrible pandemic if you use it as an opportunity to learn and grow. The beauty of social media is that it's easily accessible and not expensive. And whether you realize it or not, you have a story to tell. For us, something as simple as pouring a slab or installing cabinets can be posted online, and you'd be amazed at the consumer interest in the construction process.

If you're not comfortable tapping into digital technology, Realtors® are an excellent resource along with marketing or communications consultants. But whether you tackle it yourself or turn to others for help, you can do this! And your business will be better for it.



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"...there can be a silver lining to the terrible pandemic if you use it as an opportunity to learn and grow."

Top 5 Green Products and Systems Customers Are Asking About

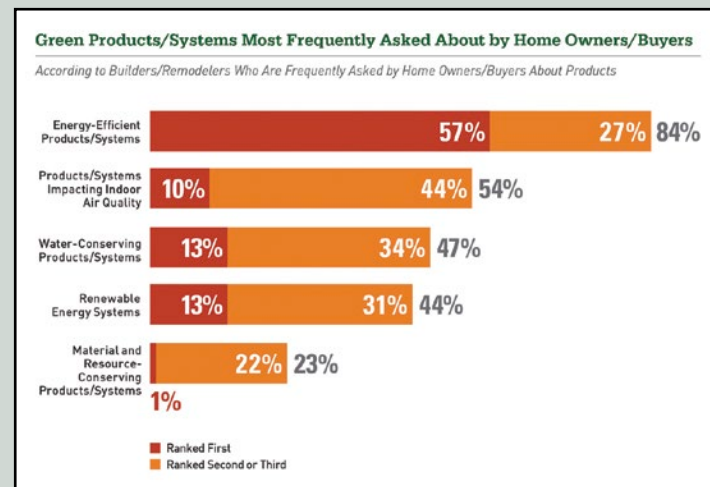
What types of high-performing green products and systems are customers requesting?

The 2020 Green Single Family and Multifamily Homes SmartMarket Brief surveyed and analyzed responses from builders and remodelers before the onset of COVID-19, but these results can still serve as a benchmark to help building professionals fine-tune their business models. NAHB anticipates that customers, who have spent months in their homes, have developed a heightened awareness of what efficient, comfortable and healthy means to them, and builders and remodelers need to be ready to meet these needs.

According to the study, consumers are most interested in products and systems that directly impact utility bills and indoor environmental quality. More than half (57%) of builders and remodelers rank products/systems related to energy efficiency as the primary request they receive from home owners, and most (84%) rank it in their top three. About half of respondents rank products/systems impacting indoor environmental quality (IEQ) and conserving water, as well as renewable energy systems, in their top three. Roughly a quarter ranked material and resource conserving products/systems in their top three, with only 1% ranking them first.

How are builders and remodelers translating these consumer asks into their projects? The table shows some of the most widely used practices among all survey respondents compared to those identifying as ‘green builders’ (doing more than 50% green projects as defined in the survey). The percentages reflect how many respondents in each group are using a practice on more than 50% of their projects.

Category	High-Performance Practice	All Respondents	Builders/Remodelers doing ≥ 50% green projects
Energy	LED lighting	85%	91%
	Insulation > code minimums	61%	82%
	Windows > code-mandated performance	62%	75%
	Blower door testing	53%	73%
	Balanced ventilation (ERV/HRV)	28%	45%
	Obtain HERS score	26%	51%
IEQ	Direct outdoor ventilation of fans/exhausts	72%	81%
	Low-VOC materials	54%	67%
	Increased moisture control	37%	50%
	Increased ventilation	28%	45%
Water	High-efficiency plumbing fixtures	72%	81%
	Water-conserving appliances	60%	72%
	Efficient plumbing techniques	54%	67%
	Drought-tolerant landscaping	26%	41%
Materials	Durable materials	68%	84%
	Minimize construction waste	61%	78%
Renewables	Prefabricated components	50%	59%
	Solar energy	8%	16%
	Geothermal	9%	13%



“According to the study, consumers are most interested in products and systems that directly impact utility bills and indoor environmental quality.”

Understanding trends in both the overall market, as well as the green-building landscape, provides a jumping off point for building professionals when discussing what customers want in a new home or remodel. Having that conversation in a way that speaks to consumers’ hot buttons of efficiency, comfort and health may help make that next high-performance home sale.

The 2020 SmartMarket Brief — the latest in a series of studies conducted by Dodge Data & Analysis, in partnership with NAHB — also contains results on builders’ perspectives on green-building market activity, costs and trends, marketing green homes an drivers and obstacles for green building. The full report is available for free download at nahb.org/smr.

For more details about NAHB’s sustainable and green building initiatives, contact Sustainability and Green Building Program Manager Michelle Diller. To stay current on high-performance residential building, follow NAHB’s Sustainability and Green Building team on Twitter.

Courtesy of NAHBnow.com

PARADE OF HOMES

NEW DATES ANNOUNCED

September 12-20, 2020



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East Pensacola Heights



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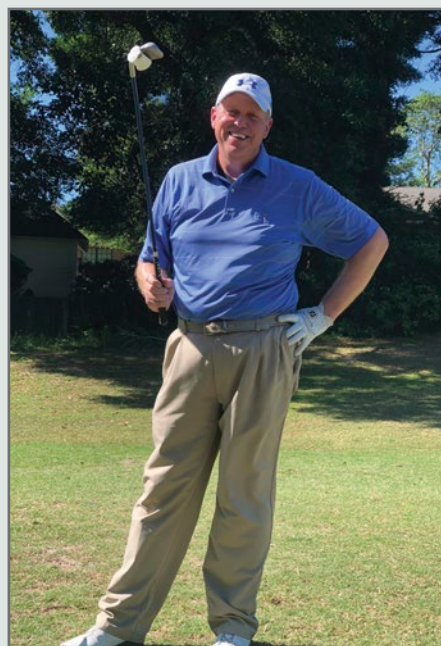


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HBAWF Spring Golf Tournament 2020

From Page 09



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8. Shower Liner = \$75
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3. Duct Penetration Garage = \$300
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6. Mechanical Ventilation = \$75
Reduced from 5 ACH to less than 3 ACH



9. Door Swing = \$750
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*Approximate cost savings per house/lot impacted.

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New Housing Numbers Flash Signs of Continued Growth

In a sign that the housing market continues to show forward momentum, single-family permits posted an 11.9 percent gain in May, while total housing starts increased 4.3 percent to a seasonally adjusted annual rate of 974,000 units, according to a report from the U.S. Housing and Urban Development and Commerce Department.

The May reading of 974,000 starts is the number of housing units builders would begin if they kept this pace for the next 12 months. Within this overall number, single-family starts increased 0.1 percent to a 675,000 seasonally adjusted annual rate, after an upward revision for the April estimate. The multifamily sector, which includes apartment buildings and condos, increased 15.0 percent to a 299,000 pace.

“We are seeing many positive economic indicators that point to a recovery, including low interest rates, rising demand and

an increase in mortgage applications,” said NAHB Chairman Dean Mon. “Single-family and multifamily housing production are on an upward path while overall permits, which are a harbinger of future building activity, posted a double-digit gain.”

“The May housing report is consistent with the positive results of the NAHB/Wells Fargo builder sentiment index, and we expect this momentum to continue as economic activity recovers,” said NAHB Chief Economist Robert Dietz. “In another promising sign, single-family permits are up almost 2 percent on a year-to-date basis and builders are bringing back thousands of workers laid off in March and April to meet renewed demand.”

On a regional and year-to-date basis (January through May of 2020 compared to that same timeframe a year ago), combined single-family and multifamily starts are 1.7 percent higher in the Midwest, 4.7 percent higher in the West, 6.7 percent lower in the Northeast and 0.2 percent lower in the South.



Overall permits increased 14.4 percent to a 1.22 million unit annualized rate in May. Single-family permits increased 11.9 percent to a 745,000 unit rate. Multifamily permits increased 18.8 percent to a 475,000 pace.

Looking at regional permit data on a year-to-date basis, permits are 14.8 percent lower in the Northeast, 6.2 percent lower in the Midwest, 2.7 percent lower in the West and 0.8 percent higher in the South.

Courtesy of NAHBnow.com

Fed Expects Interest Rates to Hold Near Zero Through 2022

The Federal Reserve held the federal funds rate at the current 0% to 0.25% range and said it intends to keep its benchmark rate near zero through 2022 as the

central bank continues to deploy policy tools to underwrite an emerging recovery for the U.S. economy from the COVID-19 pandemic.

Specifically, the Fed noted that it will continue its quantitative easing policy, purchasing on a monthly basis \$80 billion in Treasuries and \$40 billion in mortgage-backed securities, which is helping to support low mortgage interest rates and housing demand. Home build-

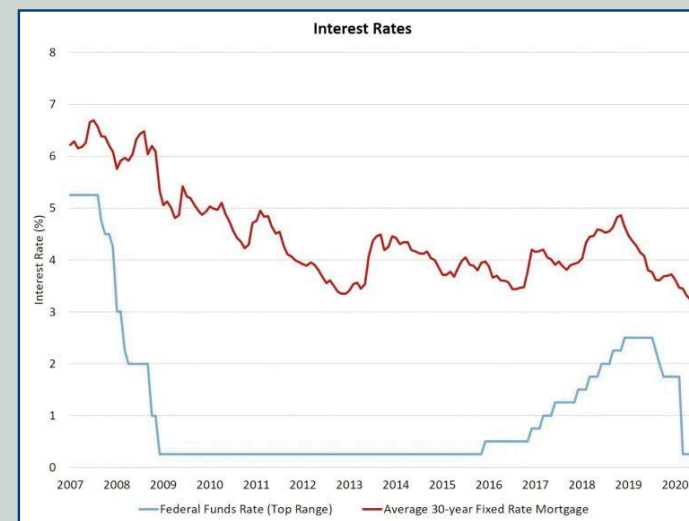
ing, and housing in general, will be a leading element of the recovery, as foreshadowed by two months of gains for mortgage applications and better than expected newly-built home sales.

The Fed is projecting a 6.5% decline for GDP for 2020 (NAHB is forecasting a 6.2% drop) due to government-mandated virus mitigation efforts that led to a sharp, sudden stop in economic activity. Like other outlooks, the nation's central bank is forecasting a strong bounce back in 2021, with growth for that year coming in at a 5% rate.

The fact that the Fed indicated it expects to keep the federal funds rate near zero for the next two years is broadly positive for home building and housing markets. The Fed's

messaging is clear: it will do whatever it takes to return labor markets and the economy to where they were prior to the outbreak of the pandemic. In particular, the Fed is making sure that credit is available for households and businesses to ensure the smooth operation of markets. Housing and home building are important elements for the transmission of monetary policy and will thus feature as front-line sectors during a recovery.

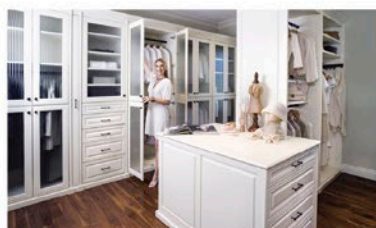
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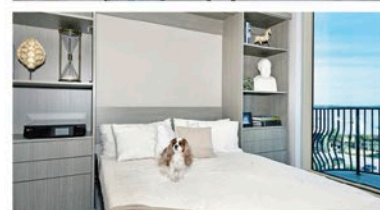
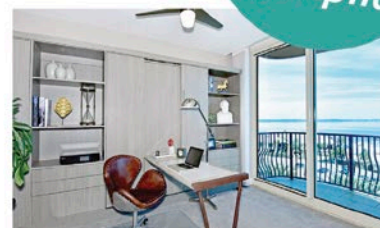
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Fresh Air Design Options for Post-COVID-19 Market



Adding outdoor amenities to living space has been increasingly popular for several years. The demand for outdoor living space is especially strong for millennials and baby boomers, and driving innovations for both renters and home owners.

As communities continue to address the public health concerns of COVID-19, studies have indicated that outdoor transmission is rare — making outdoor amenities an important consideration for people seeking respite from the coronavirus.

Health, Wellness and Fresh Air at Home

With the coronavirus dampening travel plans for many, private outdoor living options offer an optimal combination of nature and fresh air without fears of unwanted social contact. Residents enjoy multiple benefits from enhancements to outdoor living space.

Some of the many advantages include:

- More opportunities for relaxation and exercise. Pastimes such as gardening, walking and enjoying nature have gained an increased value for many during a time when sporting events, community fairs and other large gatherings have been reduced, postponed or cancelled.

- Improving wellness, reducing stress and improving mood. Outdoor living improves biophilia, which describes how people feel good when they are connected to nature.

- Greater connections to neighbors and communities. Porches, patios, decks and similar spaces offer compatible, socially distant options to see people and visit with friends.

- Resale value for home owners. Investing in outdoor amenities not only adds to personal enjoyment, but are desirable features that often increase home value, too.

- Attracting and retaining renters. Ample outdoor space is likely to be a key attraction for multifamily properties, possibly even more so than using the space to build larger units.

The Shape of Things to Come

The design of homes, community spaces and cities have long been influenced by public health and efforts to minimize the risk of infectious disease. So what will outdoor living spaces look like in a post-pandemic future?

- Healthy buildings: More rooftop terraces, balconies and courtyards to help improve health through the built environment. These features also add to private outdoor space, allowing residents to enjoy fresh air without anxiety about virus transmission.

- Zoning updates: Communities may revise restrictive zoning laws that can set maximum size limits for private outdoor spaces in multifamily buildings, or discourage developers from building functional balconies.

- A hot market for outdoor furniture, grills and outdoor fireplaces: Putting an emphasis on the living — and eating — outdoors, demand for outdoor products is forecast to expand 3.8% annually to nearly \$12 billion in 2024 according to The Freedonia Group, a Cleveland-based research firm.

While the pandemic has upended many things, enjoying the outdoors doesn't need to be one of them. Whether a leafy home in the suburbs or a large apartment building in the city, there are many ways to design outdoor areas to expand living spaces for health, relaxation and recreation.

Courtesy of NAHBnow.com

Deborah Myerson is Principal of Myerson Planning & Development Consulting and Executive Director at South Central Indiana Housing Opportunities (SCIHO) in Bloomington, Indiana.

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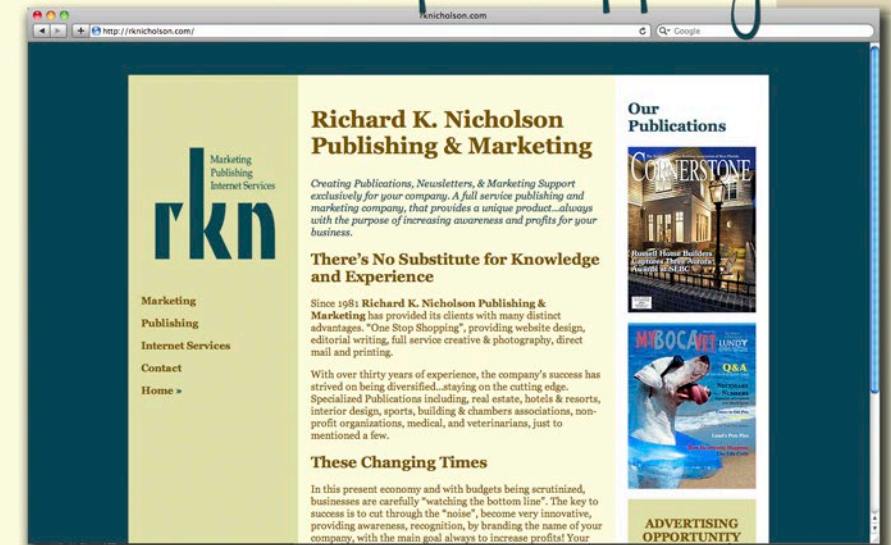
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Membership Committee

Meet the Members

The Membership Committee handles membership development and retention for the Home Builders Association. Led by Membership Chair Suzanne Pollard Spann, of Gulf Coast Insurance, the Membership Committee sets association policy and makes recommendations to the Board of Directors with regard to membership activities. Members also serve as Ambassadors at Membership Mixers, Golf Tournaments and other HBA events. If you would like to be a part of the Membership Committee, contact Vicki Pelletier at 850-476-0318. This is a continuation of the Membership Committee members that were highlighted in the April issue of Cornerstone.



TORI DAVIS

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Tori Davis is the Director of Marketing and Events for aDoor Properties, aDoor Development and aDoor Real Estate. aDoor is a home builder, developer, and real estate company serving Pensacola, FL and the surrounding areas.

It is important for Tori to be a member of the HBA to be in the mix with all of the other awesome people in our industry. "I love that we lift one another up!"

Tori's personal interests are the beach, Burn Boot Camp, visiting 30A, and bingeing TV and movies.

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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?



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NAHB SAFETY HANDBOOK PRIMES BUILDERS ON NEWLY RELEASED OSHA REGULATIONS

In the residential construction industry, a safe work environment and well-written, up-to-date safety program isn't optional; it's essential. Not only does it keep employees healthy

and safe, but it can stave off huge losses, including everything from workers' compensation to equipment issues, administrative costs and even periods of low productivity.

BuilderBooks, the publishing arm of NAHB, recently released the fourth edition of its Jobsite Safety Handbook to help home builders navigate and comply with the latest OSHA requirements and keep workers safe on the jobsite.

The comprehensive guide, that features both English and Spanish translations, describes how those in the residential construction industry can comply with OSHA regulations while focusing on the most common hazards found on jobsites. It also covers the key issues residential builders and trade contractors need to focus on to reduce accidents and injuries.

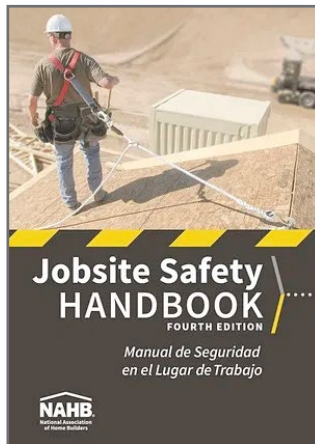
The pocket-sized handbook includes a series of general safety tips that are explained in simple terms and are accompa-

nied by illustrated, colorful examples of common best practices that can be incorporated into a company's safety and health programs.

"The health and safety of our workers is the top priority on any jobsite," said NAHB Chairman Dean Mon, a home builder and developer from Shrewsbury, N.J. "The new edition of this handbook is a great resource that covers key safety issues and offers concise tips for complying with OSHA regulations to keep workers safe."

With clear illustration and color photographs, the Jobsite Safety Handbook includes new information on topics such as:

- Fall protection for roofing work and around openings
- Personal Protective Equipment
- Working in confined spaces
- Heat and cold stress
- Hazardous materials and silica
- First aid and medical services
- Employer duties, including training and protective equipment



For more information and resources on construction safety, OSHA compliance and other safety guidelines, visit nahb.org

Jobsite Safety Handbook, Fourth Edition, is available for purchase at BuilderBooks.com.

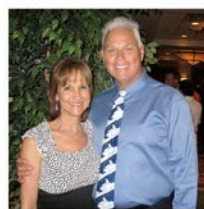
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Court Sides with OSHA, NAHB and Others on Emergency Infectious Disease Standard

The D.C. Circuit Court of Appeals Thursday rejected a petition by labor unions led by the AFL-CIO to compel OSHA to issue an "emergency temporary standard" to prevent the transmission of infectious diseases, including COVID-19.

The court agreed with OSHA's position that it was the federal agency that should determine whether a standard was necessary and that OSHA's decision to issue nonbinding, industry-specific guidance rather than an enforceable rule to protect workers from COVID-19 was sufficient.

OSHA said in a statement: "We are pleased with the decision from the D.C. Circuit, which agreed that OSHA reasonably determined that its existing statutory and regulatory tools are protecting America's workers and that an emergency temporary standard is not necessary at this time. OSHA will continue to enforce the law and offer guidance to employers and employees



to keep America's workplaces safe."

NAHB filed an amicus brief supporting OSHA's position with a coalition of other groups including the Associated Builders and Contractors, the American Road and Transportation Builders Association, the American Subcontractors Association, Leading Builders of America, and the Mason Contractors Association of America.

With public health officials learning new information about COVID-19 and how best to mitigate related hazards on an almost daily and sometimes even hourly basis, the construction industry argued that a static, inflexible rule would not be an appropriate response.

"The D.C. Circuit's decision correctly recognizes that OSHA is the Agency tasked by Congress to determine whether a rule is needed to protect employees from potential workplace hazards and not the courts," said Brad Hammock, attorney at Littler Mendelson, P.C. who submitted the brief on behalf of the coalition. "In addition, the opinion reflects the significant efforts already taken by employers – including construction contractors – to address COVID-19 proactively."

NAHB and its construction safety coalition partners issued job site coronavirus safety guidance in late March and has been constantly adding new resources to keep workers safe from COVID-19 on the job site. The entire construction industry held safety stand downs in April focused on coronavirus safety.

For any questions about NAHB safety education, contact Christian Culligan. For questions about NAHB litigation, contact Felicia Watson.

Courtesy of NAHBnow.com

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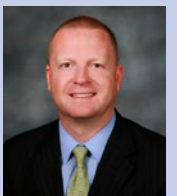
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In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of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