

FALL 2017

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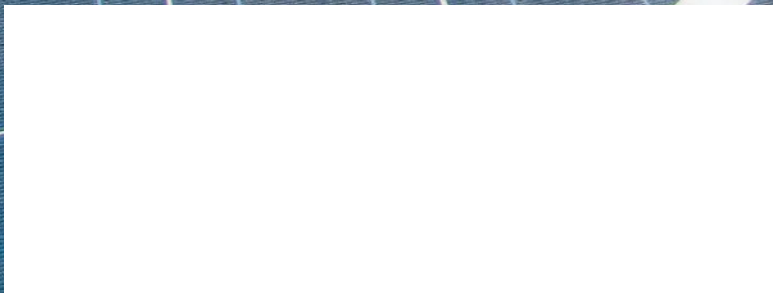
FLORIDA HOME BUILDER

Official Magazine of the Florida Home Builders Association

Shining a Light on
SOLAR

THE 36TH ANNUAL
**AURORA
AWARDS**
CELEBRATING DESIGN
FOR LIVING

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MESSAGE FROM THE PRESIDENT



Jeremy Stewart

CLOSING OUT THE YEAR with Florida's Building Code

The Florida Building Code is the foundation of how we do business, and it has been at the forefront of our industry for the past twelve months.

As my service as FHBA President comes to a close, it has become overwhelmingly apparent to me that our industry continues to struggle to be successful. Now that we are on the other side of the housing market crisis, we have yet to come to a place without opposition. Case in point – the Florida Building Code (FBC).

While highly contested by special interest groups and mass media, we were able to achieve a much needed change in the process of approving new and proposed codes to be incorporated into the FBC – a process that never attempted to weaken the code or sacrifice safety. And, why would we?

Florida home builders work

with families every day making commitments to safe structures. Strong homes are built by adhering to the FBC through continuing education, training, inspections, and enforcement of relevant base and state-specific codes.

Florida is the gold standard in building codes. In order to retain this optimum level, we need to be in control of our own superior codes rather than starting from scratch every three years with an out-of-state base code with unnecessary requirements.

And, while we believed the struggle to be over, Hurricane Irma set its sights on testing our gold standard with maximum force.

At the time of writing this article, a final analysis of damage was yet to be presented. But from what's been reported thus far, those in the industry can be supremely proud of how well the majority of Florida homes, built with our strict FBC, held against Category 4 Hurricane winds. It is a true testament of how far we have come in ensuring the homes we build are safe and strong for our families, friends, and residents.

Irma also provided the path for Floridians and the nation to step up and help out their fellow neighbor. Local builders and trade partners rushed to repair and rebuild the communities they love. Towns and cities opened their arms to the relief efforts from surrounding states. While the storm intended destruction, it exposed faith in humanity and that, to me, is a win.

Our successes this year would not have been possible without the combined efforts of our federated organizations, leaders, volunteers, and staff. I recognize the tremendous coordination required to achieve significant gains. And, during the FHBA Fall Leadership Conference, on October 18-21 in Ponte Vedra Beach, Florida, I invite you to join me


in recognizing those who worked to make building in Florida easier and more successful for you.

Of those we will honor, George Cooper, FHBA Second Vice President, who has a passion for the industry; one that is evident in his staunch support of giving back to our organizations. Working with him this year, I appreciated his tactical approach to issues that affect our members and their unique needs. It has been a pleasure to serve with him as a leader.

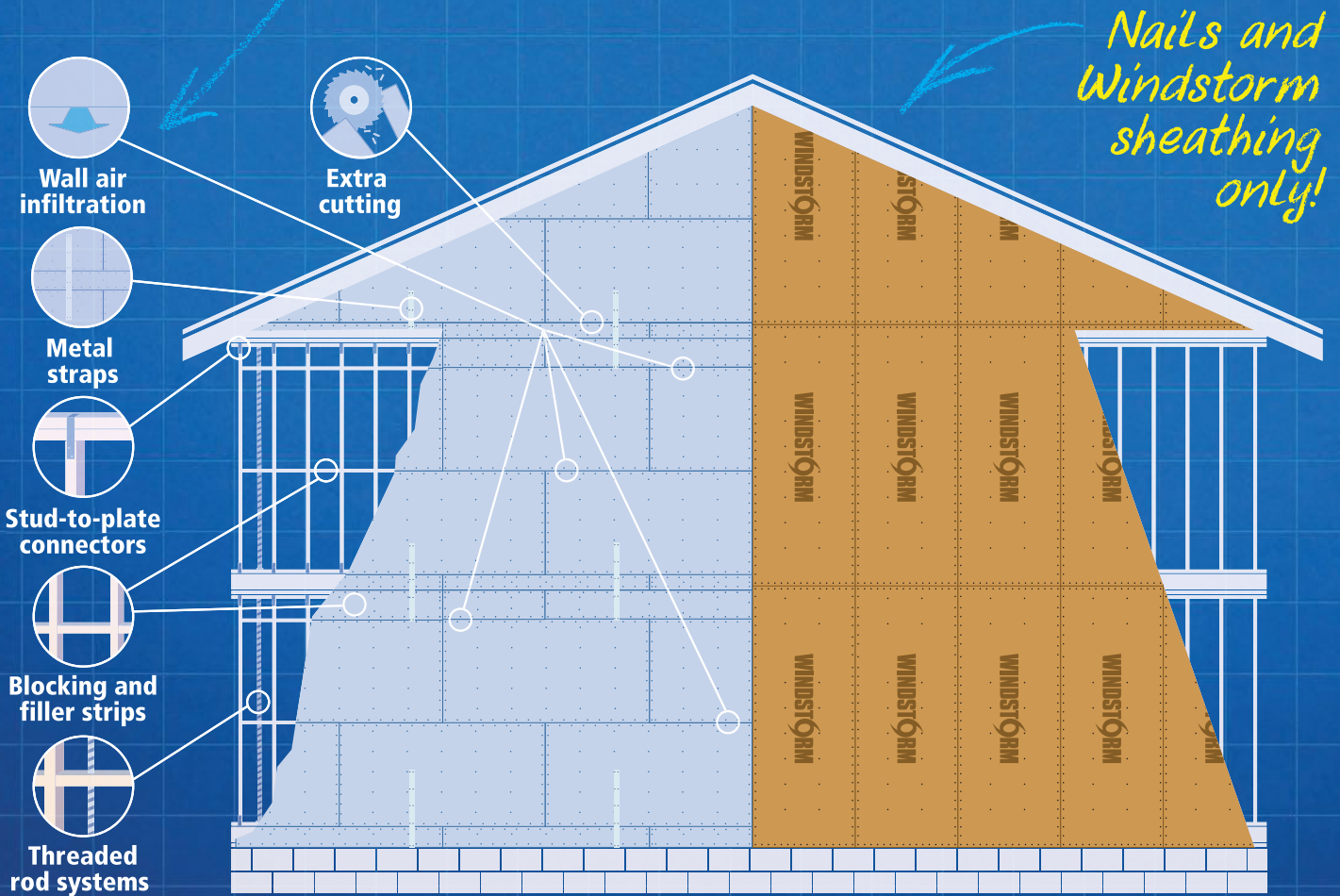
FHBA Senior Officers who served beside me this year are equally appreciated. These individuals, along with other FHBA leaders and volunteers, gave much of their time, talents, and expertise on behalf of you and those in the homebuilding industry.

Additionally, I am honored to be a part of the FHBA Hall of Fame, Awards, and Installation Ceremony during our Fall Conference on October 21, where we will recognize:

- Three inducted into the FHBA Florida Housing Hall of Fame: Len Tylka, of Treasure Coast Builders Association; Bill Paul of the Tampa Bay Builders Association; and Mike Rahn, Manatee-Sarasota Builders Industry Association.
- Recipient of the FHBA Woman of Distinction Award: Kathleen McDaniel, Home Builders and Contractors Association of Brevard
- Recipient of the FHBA Paul Joyal Pinnacle Builder Award: Robert Miller, Charlotte-DeSoto Building Industry Association
- Recipient of the FHBA Associate of the Year Award: Kimberly Mackey,
- Recipient of the FHBA Builder of the Year Award: Ronnie Kirchman, Treasure Coast Builders Association.

The past year has proved to be an opposing one, and in turn the most successful we have experienced. 

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GOLDEN AURORA - LONGBOAT KEY, FL

**Aurora Awards Competition
Honors the Best of Design**

THE 36TH ANNUAL
**AURORA
AWARDS**
CELEBRATING DESIGN
FOR LIVING

The best and brightest in the building industry gathered on July 28, 2017 at the Gaylord Palms Resort in Kissimmee to celebrate the Silver Aurora, Grand Aurora and Golden Aurora Winners for the 36th annual Aurora Awards. Grand Award Winners were announced from the circle of Silver Aurora Award honorees.

This year's competition drew 400 entries in 55 Categories. Including commercial, office space, renovated projects, mixed-use, affordable, multi-family projects, site planning, single family production and custom homes.

**GOLDEN AURORA HONOREES
WERE:**

GOLDEN AURORA AWARD HOME

CompassHaus
Longboat Key, FL
Josh Wynne Construction

**GOLDEN AURORA AWARD
COMMUNITY**

ALYS Beach
Alys Beach, FL
Alys Beach Construction

"The Aurora Gala was a sold out event, and showcased all Aurora winners" said Aurora Awards Chair, Patti Guthrie. "The event was definitely the place to see a spectacular overview of emerging



Golden Aurora - LONGBOAT KEY, FL; Interior

design and planning trends in residential and commercial development.”

Entries were reviewed by a panel of four building industry leaders. Judges are selected from among the most creative and successful individuals within the homebuilding industry, and represent the varied disciplines contributing to building and design, as well as geographic diversity. Judges are ineligible for entry.

This year's panel included

2017 JUDGES PANEL

Sarah E. Breen

Principal | Vice President of Marketing
CDC Designs

Steve Cauffman

Principal
SC Marketing & Design

Kevin Crook

President
Kevin L. Crook Architect, Inc.

John Morton

Sr. Project Manager - ConSol
Judge Sarah Breen of CDC Designs, said this year's competition was exceptionally diverse coming from across the Southeast. "Creative ideas in design do not know boundaries," she said. "We found the variety and level of excellence to be particularly heartening this year."

For more information on the Aurora Awards:
Lisa Parrish | Administrator
800|658|2751 Lisa@teampmp.com

2017 GRAND AURORA AWARDS

CATEGORY 01

BEST RECREATIONAL FACILITY

Grand Aurora

The Bexley Club
Land O'Lakes, FL
Newland Communities

CATEGORY 02

BEST COMMERCIAL PROJECT — UNDER 20,000 SQ FT

Grand Aurora

R.E. Crawford Headquarters
Sarasota, FL
R.E. Crawford Construction, LLC

CATEGORY 03

BEST COMMERCIAL PROJECT — 20,000 SQ. FT. & OVER

Grand Aurora

Mercedes-Benz of Bonita Springs
Naples, Florida
EnviroStruct, LLC

CATEGORY 04

BEST REHABILITATION PROJECT — INCLUDES OFFICE, COMMERCIAL AND INDUSTRIAL

Grand Aurora

Ace Hotel
New Orleans, LA
The Domain Companies

CATEGORY 05A

BEST INTERIOR RENOVATIONS — RENOVATION

Grand Aurora

The Colony Clubhouse
Naples, FL
Clive Daniel Home

CATEGORY 05B

BEST INTERIOR RENOVATIONS — RESIDENTIAL

Grand Aurora

Cordova
Saint Petersburg, FL
Design Works, LLC

CATEGORY 05C

BEST INTERIOR RENOVATIONS — TENANT IMPROVEMENTS

Grand Aurora

W Design Showroom
Naples, Florida
W Design

CATEGORY 06

BEST EDUCATIONAL PROJECT

Grand Aurora

Pembroke Pines Charter School
Pembroke Pines, FL
McGarvey Construction Co of Florida Inc

CATEGORY 07

BEST CUSTOM HOME UNDER 4,000 SQ. FT.

Grand Aurora

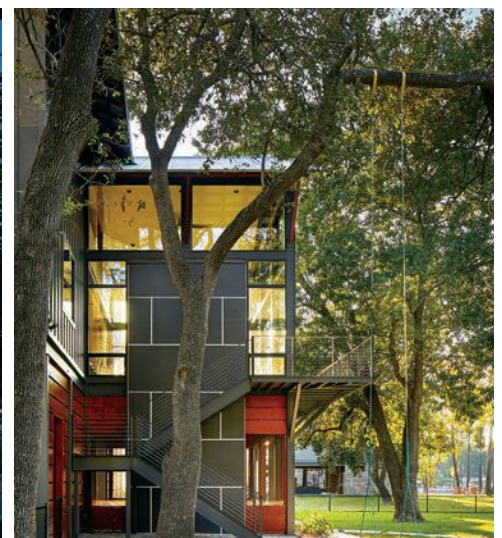
LightHaus
Lake McQueeney, Texas
Craig McMahan Architects, Inc.

CATEGORY 08A

BEST CUSTOM HOME 4,000 TO 6,000 SQ. FT.

CompassHaus

Longboat Key, FL
Josh Wynne Construction ▶



Best Custom Home under 4,000 sq ft



Best Interior Renovations

CATEGORY 08B

BEST CUSTOM HOME 6,000 TO 8,000 SQ. FT.

Grand Aurora
Buffington Residence (JJ6)
 Alys Beach, Florida
Alys Beach Construction

CATEGORY 09

BEST CUSTOM HOME OVER 8,000 SQ. FT.

Grand Aurora
Palm Court
 Orlando, FL
Phil Kean Design Group

CATEGORY 10

BEST ON-THE-BOARDS CUSTOM HOME

Grand Aurora
Harbor Pointe Residence
 Port Richey, FL
Design Styles Architecture, Inc.



Best Single Family Detached under 2,000 sq ft

CATEGORY 11

BEST RENOVATED OR RESTORED SINGLE HOUSE

Grand Aurora
The Immokalee Cottage
 Naples, FL
Kristen Williams Designer Developer

CATEGORY 12

BEST RENOVATED OR RESTORED RESIDENTIAL PROJECT

Grand Aurora
Looney Ricks Kiss
 The Chisca on Main
 Memphis, TN
Looney Ricks Kiss

CATEGORY 13

BEST MIXED-USE PROJECT

Grand Aurora 13-4170
The Addison
 Baton Rouge, LA
 Builder: *Palmisano Contractors*
 Developer: *The Domain Companies*
 Architect: *Humphreys & Partners*
 Interiors: *Eskew+Dumez+Ripple*

CATEGORY 14 - NO AWARDS

CATEGORY 15

BEST MULTI-FAMILY HOUSING COMMUNITY — UNDER 18 DU/ACRE

Grand Aurora
Mid - Town Modern
 Boca Raton FL
Affiniti Architects

CATEGORY 16

BEST MULTI-FAMILY HOUSING COMMUNITY — 18-30 DU/ACRE

Grand Aurora
Dwell at Midtown Park
 Dallas, Texas
BGO Architects

CATEGORY 17

BEST MULTI-FAMILY HOUSING COMMUNITY — 30-60 DU/ACRE

Grand Aurora
Landon House
 Orlando, FL
Charlan Brock & Associates

CATEGORY 18

BEST MULTI-FAMILY HOUSING COMMUNITY — OVER 60 DU/ACRE

Grand Aurora
Monarc at Met 3
 Miami, FL
ZOM Living

CATEGORY 19 - NO AWARDS

CATEGORY 20

BEST ON-THE-BOARDS MULTI-FAMILY COMMUNITY

Grand Aurora
West Grant Street Town Homes
 Orlando, FL
Design Styles Architecture, Inc.

CATEGORY 21 - NO AWARDS

CATEGORY 22

BEST SERVICE ENRICHED SENIOR COMMUNITY — IL/AL/MEMORY CARE

Grand Aurora
Renaissance
 Tampa, FL
Faulkner Design Group

CATEGORY 23

BEST CONTINUING CARE RETIREMENT COMMUNITY CAMPUS - PURPOSE BUILT

Grand Aurora
Moorings Park at Grey Oaks Phase 4
 Naples, FL
Wegman Design Group, Inc.

CATEGORY 24

BEST SENIOR HOUSING COMMUNITY — ON THE BOARDS

Grand Aurora
Arabella of Burleson Senior
 Burleson, TX
BGO Architects

CATEGORY 25

BEST COMMUNITY SITE PLAN

Grand Aurora

Miromar Lakes Beach & Golf Club
Miromar Lakes, FL
Miromar Development Corp.

CATEGORY 26

BEST ON-THE-BOARDS SITE PLAN

Grand Aurora

Bayside

Rowlett, Texas
Humphreys & Partners Architects, L.P.

CATEGORY 27

BEST SINGLE-FAMILY DETACHED HOME — UNDER 2,000 SQ. FT.

Grand Aurora

Serenity

Woodstock GA
GMD Design Group

CATEGORY 28

BEST SINGLE-FAMILY DETACHED HOME — 2,000 TO 2499 SQ. FT.

Grand Aurora

NEXTadventure

Clermont, FL
Housing Design Matters, Inc.

CATEGORY 29

BEST SINGLE-FAMILY DETACHED HOME — 2,500 TO 2,999 SQ. FT.

Grand Aurora

The Brewer

Laureate Park in Lake Nona
Craft Homes

CATEGORY 30

BEST SINGLE-FAMILY DETACHED HOME — 3,000 TO 3,499 SQ. FT.

Grand Aurora

Fogleman Residence (U2)

Alys Beach, Florida
Alys Beach Construction

CATEGORY 31

BEST SINGLE-FAMILY DETACHED HOME — 3,500 TO 3,999 SQ. FT.

Grand Aurora

Shaw Residence (JJ15)

Alys Beach, Florida
Alys Beach Construction

CATEGORY 32

BEST SINGLE-FAMILY DETACHED HOME — 4,000 TO 5,000 SQ. FT.

Grand Aurora

Little Harbour Haven

Naples, Florida
W Design

CATEGORY 33

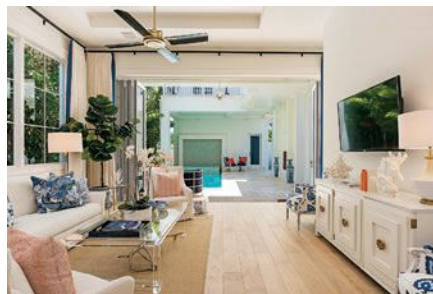
BEST SINGLE-FAMILY DETACHED HOME — OVER 5,000 SQ. FT.

Grand Aurora

Avignon

Naples, FL
London Bay Homes

CATEGORY 34



Best Interior Merchandising
over \$2 million

CATEGORY 35

BEST KITCHEN — UNDER \$500,000

Grand Aurora

Barefoot Beach Remodel

Bonita Springs, FL
Collins & DuPont Design Group

CATEGORY 35

BEST KITCHEN — \$500,000 TO \$1,000,000

Grand Aurora

Guminski

Marco Island, FL
K2 Design Group, Inc.

CATEGORY 36

BEST KITCHEN — \$1,000,000 TO \$2,000,000

Grand Aurora

Little Harbour Haven

Naples, Florida
W Design

CATEGORY 37

BEST KITCHEN — OVER \$2,000,000

Grand Aurora

Lake Maitland Owl Preserve

Maitland, Florida
Cabinetry Creations, Inc.

CATEGORY 38 - NO AWARDS

CATEGORY 39 - NO AWARDS

CATEGORY 40

BEST BATH — \$1,000,000 TO \$2,000,000

Grand Aurora

40-4140 Little Harbour Haven

Naples, Florida
W Design

CATEGORY 41

BEST BATH — OVER \$2,000,000

Grand Aurora

CompassHaus

Longboat Key, FL
Josh Wynne Construction

CATEGORY 42

BEST INTERIOR MERCHANDISING OF A HOME — UNDER \$500,000

Grand Aurora

Harlow - Richmond

Alpharetta, GA
Builders Design

CATEGORY 43

BEST INTERIOR MERCHANDISING OF A HOME — \$500,000 TO \$1,000,000

Grand Aurora

43-3903 Ashville at Bridgemore

Knoxville, Tennessee
Arthur Rutenberg Homes

CATEGORY 44

BEST INTERIOR MERCHANDISING OF A HOME — \$1,000,000 TO \$2,000,000

Grand Aurora

Amberly Estates

Cary, NC
Ashton Woods

CATEGORY 45

BEST INTERIOR MERCHANDISING OF A HOME — OVER \$2,000,000

Grand Aurora

Poinciana Cottages

Naples, FL
Kristen Williams Designer Developer

CATEGORY 46

BEST INTERIOR MERCHANDISING RENTAL APARTMENT OR CONDOMINIUM

Kalea Bay Malibu Model

Naples, Florida
W Design ▶

CATEGORY 47

**BEST INTERIOR MERCHANDISING
— COMMUNITY AMENITY OR
CLUBHOUSE**

Grand Aurora

Grady Square

Tampa, FL

*Forum Architecture & Interior Design,
Inc.*

CATEGORY 48 - NO AWARDS

CATEGORY 49

**BEST INTERIOR DETAILING —
\$500,000 — \$1,000,000**

Grand Aurora

Guminski

Marco Island, FL

K2 Design Group, Inc

CATEGORY 50

**BEST INTERIOR DETAILING —
\$1,000,000 — \$2,000,000**

Grand Aurora

Villa Calabria at Bella Collina

Monteverde, FL

Masterpiece Design Group

CATEGORY 51

**BEST INTERIOR DETAILING — OVER
\$2,000,000**

Grand Aurora

Grey Oaks Private Residence

Naples, FL

Collins & DuPont Design Group

CATEGORY 52

GREEN CONSTRUCTION

Grand Aurora

The Love Shack

Robbinsville, NC

*Two Trails Inc. – Sustainable Building
Consulting*

CATEGORY 53

SOLAR ENERGY HOME

Grand Aurora

CompassHaus

Longboat Key, FL

Josh Wynne Construction

CATEGORY 54

WATER-WISE HOME

Grand Aurora

CompassHaus

Longboat Key, FL

Josh Wynne Construction

CATEGORY 55

ENERGY-EFFICIENT HOME

Grand Aurora

CompassHaus

Longboat Key, FL

Josh Wynne Construction


CATEGORY 58

**RESIDENTIAL HOUSING
COMMUNITY OF THE YEAR —
MASTERPLAN**

Grand Aurora

Bexley by Newland Communities

Land O' Lakes, FL

Newland Communities 



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Shining a Light on

SOLAR

By Rosanne Dunkelberger

As products, price, incentives and customer attitudes line up, it's going to be a bright, bright sunny day for solar power in Florida, say state and national experts.

While solar's heyday hasn't quite arrived yet, they counsel savvy homebuilders to ready themselves to take advantage of what's sure to become a solar juggernaut throughout the Sunshine State.

Currently, Florida ranks 12th in solar power with a paltry .36 percent of its electricity generated by solar. Only 86,000 homes are powered by solar energy, according to the Solar Energy Industries Association (SEIA), the Washington, D.C.-based national trade association of the U.S. solar energy industry.

Part of the upcoming change can be attributed to a pair of Florida constitutional amendments in the last election cycle. In August 2016,

with a 73 percent yes vote, Florida voters approved Amendment 4, which extended existing tax incentives for residential solar equipment to commercial and industrial properties. In the general election, a well-funded, utility-backed amendment that would have increased regulation on home solar generation was defeated.

"It's a pretty incredible statement for solar in Florida," says Carrie Patrick, director at CoreMessage who worked on passing Amendment 4. "The demand is there."

After the legislation implementing Amendment 4 was signed, Abigail Ross Hopper, president and CEO of SEIA, said it would "help Florida take its rightful place as a solar star.

The state's market doubled last year and we expect this new law will help Florida become one of the top five solar states in short order."

A 30 percent federal tax credit for solar and other energy-saving products has been extended through 2019 and 100 percent, low-interest Property Assessed Clean Energy (PACE) financing is available throughout the state.

Dropping prices and improved technology have made adding solar panels more economically viable in recent years, but the missing link has been storing power for use when the sun isn't shining, says Drew Smith, a third-generation contractor and COO of Two Trails, a sustainable building consulting company based in the Tampa Bay area.

That link should be forged "in the not too-far-distant" future with recent acquisition of SolarCity by serial

"The state's market doubled last year and we expect this new law will help Florida become one of the top five solar states in short order."

industry disrupter Elon Musk, founder of Paypal, electric car company Tesla and Space X. SolarCity now has a Florida-based solar panel production plant. "Their focus has always been the production builder in all of their markets; that's where they've focused, so I can see that happening here in the next couple years," Smith says.

While lead acid backup batteries were the technology of choice in the

past, the game-changer is lithium ion batteries. Other companies are creating lithium ion batteries, but the hot spotlight is focused on Musk's Tesla Powerwall 2.0. With 14kWh storage capacity, one \$5,500 (plus installation) Powerwall 2.0 is sufficient to power a small two-bedroom house. Old lead acid batteries were bulky and only discharge 50 percent of their stored power, says Doug Liles, of Southern Hybrid Homes in Santa Rosa Beach. The sleek (it's less than six inches deep) Powerwall 2.0 can be discharged to 100 percent and it has an integrated inverter that converts the DC power created by solar into AC, which can be used to power a home.

But there's a rub. Although announced in October 2016, delivery is almost a year behind schedule.

"We had an order placed in November of last year for January ►



delivery and they still haven't delivered our product, so we had to go for a backup plan," says Liles. "Elon Musk ... many times overpromises and has trouble making his deadlines, but if history remains intact, then he'll come through with this eventually. We've still got a deposit in and we're still patiently waiting."

Also announced by Tesla, but not quite ready for wide distribution, are solar "tiles" that look like shingles, but generate power without the need for solar panels.

Even with excitement about the possibilities of powering a home using only Florida's bountiful sunshine, the bottom line is ... well, the bottom line.

"We're definitely seeing an uptick, not so much in the production home arena but on the custom home area ... putting partial solar on or full," says Two Trails' Smith. "The return on investment (time) span is much lower now."

"People who are just buying a code home are not the people that are interested in solar," says Arlene Z. Stewart, domain specialist for Triconic LLC, a Florida firm that has created the Certified Ratings Program for the FHBA that measures energy and water usage in new single-family homes.

"(Builders) looking at the first-time homebuyer that's just squeaking by, solar's probably not going to appeal," she says. "But we have more and more subsets in the marketplace. Marketing is all about looking at what niche you're going for." More buyers are considering solar, "not just because it's good for the environment, but there's something to be said about



energy independence and not having to rely on government."

This concept was writ large after Hurricane Irma blew over almost the entire state in early September, knocking out power to about 6.7 million electric customers in Florida. Solar homes connected to an electric utility would not take advantage of the generating power of their panels, but those "off the grid," with inverters and battery backup, were able to power their houses without having to rely on utilities.

The money best spent to meet energy code requirements in new construction is not on the rooftop, but the roof itself, plus other building envelope components, the experts say.

"We're definitely seeing an uptick, not so much in the production home arena but on the custom home area ... putting partial solar on or full,"

"You want to build an above-ground submarine," advises Smith. "We want to keep the hot, humid air out and the cool air in (during the) nine months out of the year that


we've got to run air conditioning. I always tell folks to put in the best windows ... and the highest level of insulation they can afford."

"I'm with Drew. If you really want to commit to something very energy efficient, it's got to be the one-two punch of design of the building and then solar," says Stewart.

Smith says adding solar into a home construction project is "a pretty simple process" and suggests builders reach out to solar installation companies for more information. "Get some quotes on solar and at least offer it as an option package to homeowners who may be actually interested in purchasing that," he says. "It's really just an add-on gadget, so to speak, like incorporating a home automation system into the house and it's typically one or two phone calls to get it done. You do need a certified installer to do it. They work with the electrician. Once the roof is on, you schedule the install, they run their wires to the panel and the electrician hooks it up."

Stewart suggests taking steps to make a house "Zero Energy Ready" during the building process, following criteria provided by the U.S. Department of Energy. Simple additions, such as additional wiring and specifying trusses that can handle the additional weight of solar panels, are part of the process.

Change is on the horizon, but it's not happening fast enough to suit Smith:

"It's kind of a shame that we're the Sunshine State and we don't have solar on every home in the state of Florida." 



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Florida's Uniqueness Allows FHBA Members to Reliably Go Green



Alys Beach was the first community in Northwest Florida certified as a "Florida Green" development by the Florida Green Building Coalition (FGBC). (Photo by Alys Beach)

Good news for Florida builders, developers, governments trending towards green.

By Carole Hawkins

Back in the 1980s when consumers demanded green building, they expected an energy-efficient home. Today green means a lot more.

Consumers want energy and water efficiency, healthy indoor air, durable materials, sustainable construction, and yards with native plants. And, they want their green homes tied to eco-friendly neighborhoods, commercial buildings and cities.

It gets more complex. Sustainable building in Florida—where humidity, termites and hurricanes abound—is not the same as sustainable building in the arid Southwest or frigid Northeast.

So, how do Floridians go reliably green?

The answer lies at the heart of the Florida Green Building Coalition's (FGBC) mission. In 2000 FGBC brought together local stakeholders from the construction, government, academic and research communities to create green standards tailored specifically to Florida.

FGBC's five certifications provide pathways to build green homes, developments, local governments, high rises and commercial buildings. Today FGBC is by far the largest certifier of green homes, communities and local governments in Florida.

Florida green certified homes are fortified against hurricanes, sealed against moisture, ventilated to curb mold, and filtered for fresher air.

"There are a lot of things we've put in place that you won't find in the national standards," said FGBC executive director CJ Davila. "It's very stringent."

National standards like USGBC LEED, Green Globes and the National Green Standard also move contractors towards environmentally-friendly building. But, Florida Green are the only standards developed with climate-specific criteria. They address Florida's hot-humid environment, topography and natural disasters.

Florida Green stresses disaster mitigation, such as safe rooms, proper securing of outdoor items so that they won't become flying debris,

and close-cell insulation that ties the roofing structure together.

The standards also recommend an unvented attic or no attic, which reduces problems caused by air infiltration, and extra protection on roofs to guard against water infiltration.

While Florida Green adds guidelines for hurricane-force winds and floods, it leaves out the costly guidelines for cold-climate weatherization that national standards require.

Not all aspects of green building are more expensive, either. Some green materials cost less than non-green, said Ralph Locke, president of Environmental Construction & Consulting. Compare recycled ZIP System sheathing, at \$18 to \$23 per sheet, to plywood at \$25 to \$28.

Overall, Florida Green certification adds less than 5 percent to the cost of a home, Locke said. Homeowners will make up the extra cost over time with lower electric bills and insurance premiums.

FGBC's certification process, including low builder fees, is often more affordable than other



*Perrone Construction
Bird Key Custom Home - Sarasota*

certifications. The free market aspect of FGBC certifiers keep costs low.

The forms and manuals are free, and can be downloaded directly from FGBC's website. A small group of local third-party certifiers perform the inspections, and builders often work with the same people repeatedly. That makes it easy for builders to learn the requirements, Davila said.

That's good news for Florida builders who want to get in on the country's growing trend towards green.

More than half of U.S. builders expect to include green in over 60 percent of their projects by 2020, a survey by Dodge Data & Analytics said. Millennials have long been rumored to be behind the push towards green. But the largest demand for green has come from people 55 and older.

Though builders say the cost to go green has been rising, so has the amount customers are willing to pay for it. In 2015, 45 percent of builders said their customers were willing to pay a premium of 5 percent or more for a green home. In 2011, only a third of builders said customers were willing to pay that much.

While consumers are driving green's growth, many builders believe it's also right thing to do. Green is more than an environmental standard, said FGBC president Jeremy Nelson. It says you've built a quality home.

"If you just build to code, you're building the worst building allowed by law," Nelson said. "Green building ends up being a more durable product. It's what you want to be putting your name on." ►



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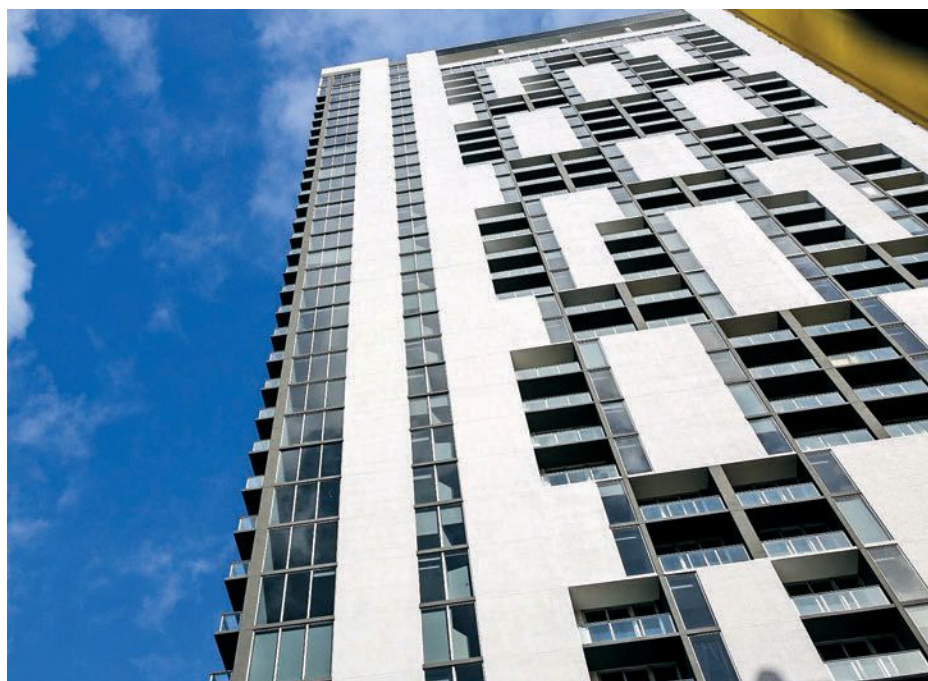
Lakewood Ranch park

FGBC's five green certifications are powerful because they complement one another, Nelson said. Together, they can transform entire communities into environmentally sustainable places.

Developments certified as green combine habitat conservation with walkable neighborhoods and easy access to schools, recreation and

businesses. There are developers who already embrace that type of design, said Rob Vieira, a building scientist for the UCF's Florida Solar Energy Center. FGBC's green development certification recognizes them for doing so.

FGBC's green government standard gives cities and counties a way to lead by example in the green



Centro Lofts, Miami

movement. Governments in Florida have earned the certification by doing such things as recycling water from chiller plants, installing electric car charging stations, and swapping out standard lights for LEDs.

The Florida Green certification is vital guidance for any city leader who wants to become a green champion, Vieira said.

“They don’t have to come up with their own program for how to do this. The program already exists,” he said.

Since the local government program was launched, 68 Florida municipalities have achieved certification, with 20 others registered and in the process of certification.

Overall, an FGBC certification offers many benefits to the builder, developer, homeowner and municipality. They include:

Energy Performance

Exceeds code requirements, while reducing monthly energy bills and greenhouse gas emissions.

Water Conservation

Reduces water usage both inside and outside the home, while decreasing monthly water bills and saving one of the state’s threatened resources.

Site Conservation

Minimal site disturbance and the use of drought tolerant native plants. These lessen water bills, ease yard work and create wildlife habitat.

Healthier Homes and Buildings

Use of products, technology and materials that create a healthier indoor environment. For example, improving moisture control and indoor air quality with low VOC materials and better air filtration systems.

Materials


Use of locally-produced, resource-efficient materials and recycled content. This improves durability and protects the environment.

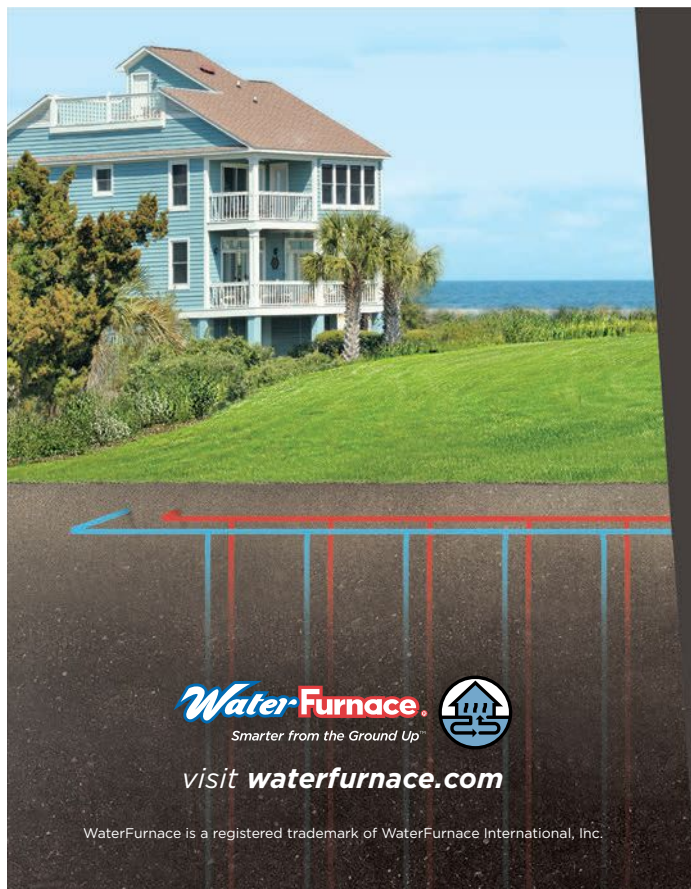
Disaster Mitigation

Build to withstand natural disasters, such as hurricanes and wildfires and pests, such as termites.

Contact the Florida Green Building Coalition at (407) 777-4914, e-mail Executive Director C.J. Davila at cdavila@floridagreenbuilding.org or visit www.floridagreenbuilding.org for more information.

ABOUT CAROLE HAWKINS

Carole Hawkins is a Jacksonville-based freelance writer who specializes in real estate, urban planning, industry and transportation, technology, environmental science and small business entrepreneurship. 



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FGBC Recognizes 'Florida Green' Projects, Members and Governments with Annual Awards

ORLANDO, Fla. (October 1, 2017) – The Florida Green Building Coalition (FGBC), the leading certifier of green projects in the state, announced its Annual “Florida Green” Award winners:

FGBC BUILDER OF THE YEAR – SINGLE-FAMILY

Neal Communities

FGBC BUILDER OF THE YEAR – MULTI-FAMILY

Atlantic Housing Partners LLLP

FGBC CERTIFIED GREEN HOME – HIGHEST SCORE SINGLE-FAMILY

343 Sunset Beach Dr., Venice, Fla.

Habitat for Humanity South Sarasota County

FGBC CERTIFIED GREEN HOME – HIGHEST SCORE MULTI-FAMILY

624 73rd St. Ocean, Marathon, Fla.

Keys Affordable Development LLC

FGBC CERTIFIED GREEN COMMERCIAL BUILDING – HIGHEST SCORE

Celebration Community Development District Facility

City of Celebration

FGBC CERTIFIED GREEN HIGH-RISE RESIDENTIAL – HIGHEST SCORE

Heritage Village at Longwood Building A & Building B

Wendover Housing Partners

FGBC CERTIFIED GREEN LOCAL GOVERNMENT – COUNTY HIGHEST SCORE

Orange County

FGBC CERTIFIED GREEN LOCAL GOVERNMENT – CITY HIGHEST SCORE

Bonita Springs, Fla.

FGBC CERTIFYING AGENT OF THE YEAR

Drew Smith, Parrish, Fla.

Two Trails

VOLUNTEER OF THE YEAR

Ralph Locke, Deland, Fla.


Environmental Construction & Consulting Inc.

In addition to the awards, new board members included Claire E. Lewis, Florida Yards & Neighborhoods Coordinator, University of Florida – IFAS, Gainesville; Richard C. Lightner III, Key West; Mary Tappouni, President, Breaking Ground Contracting, Jacksonville and Jeannette Moore, Real Estate Broker, Green Florida Properties, St. Augustine.

FGBC has certified over 16,400 commercial buildings, single-family and multifamily homes, residential

developments, high-rise residential buildings as well as Florida municipalities.

Great partners like Florida Solar Energy Center, Florida Water Star, the Florida Home Builders Association, local Home Builders Associations, and the state’s best builders, developers, architects, designers and Realtors along with forward thinking city and county governments have helped FGBC promote a state of sustainability since 2000.

For more information call (407) 777-4920 or visit www.floridagreenbuilding.org. 



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CAPTIVATE CONSUMERS



WITH SCROLL STOPPING CONTENT™

Capturing the attention of today's consumer is a lot like teaching the family pet a new trick. You spend countless hours developing what you think is a compelling message, and then - BAM! - something shiny pops up in your viewer's news feed and your product suddenly loses interest. The whole scenario is just like "Squirrel!" is to a dog.

Creating more engaging content is the top priority for content professionals when creating messaging from businesses to consumers, according to the Content Marketing Institute. What can you do to keep consumers engaged and focused on your product or service? Consider this: If a picture is worth a thousand words, then a one minute video is worth 1.8 million words. In fact, Forrester Research shows that a page with video is 53 times more

likely to be listed on the first page of Google search engine results pages.

It is little wonder Facebook has expanded its video functions to include a video tab, the ability to post live video and even live 360-degree video. Facebook CEO Mark Zuckerberg sees video as a 'mega trend' and recently announced that Facebook will be 90 percent video within four years.

Why is video so impactful? Because people remember only 10 percent of the information they hear three days later. However, when a relevant image is paired with that same message, 65 percent of the information is retained three days later. The combination of sight, sound and motion elicits emotional involvement with content which you can't obtain from other forms of media. Research shows that

when evaluating brands, consumers primarily use emotion rather than information.

Now that we agree on the engaging qualities of video, how do we promote it once it's created? Maximizing the potential of video to effect a significant increase in sales takes more than just posting a video to your YouTube channel. Here are two cost effective options that can take your property from 10 views a year to tens of thousands of views by prospective home buyers.

BUMPER ADS

A bumper ad is a 6-second video that utilizes a brief, but memorable, message to reach more customers and increase brand awareness. These ads cannot be skipped by consumers so they allow you to reach a larger audience. Since the ads are short, they do not negatively

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impacting a consumer's viewing experience. They are also extremely affordable. Receive tens of thousands of views per month for as little as \$0.02 per view.

The key is making the most of just six seconds. Google makes the following suggestions:

1. Keep it simple. Less is more. Focus on one message.
2. Use as a teaser for a larger campaign or advertising message
3. Include your product on screen
4. Use in re-targeting to reinforce campaign messaging

GOOGLE TRUEVIEW

The beauty of Google TrueView is that you only pay when someone chooses to watch your video by clicking on the ad which makes this a cost effective method of delivery.

There are two formats from which to choose:

1. **In-stream ads** play before or during another video from a YouTube partner. Viewers see five seconds of your video and then have the option to continue watching or 'skip the ad'. You pay when a viewer watches for at least 30 seconds or to the end of the video (whichever is shorter) or clicks on an element of your in-stream creative.
2. **Video discovery ads** appear alongside other YouTube videos, on YouTube search pages, or on websites within the Google Display Network matching your target audience.

Measuring the return on your investment (ROI) is easily managed by analytics that record the number of impressions, views, view rate, and average cost per view (CPV).



Get even more bang for your buck by combining bumper video with Google TrueView. A study of 18 advertisers who leveraged both TrueView & bumpers across 400 campaigns, experienced a 78 percent increase in ad reach. Further research shows TrueView paid views followed by bumper ads produced a significantly higher lift in ad recall versus TrueView alone. Those exposed to bumper ads in addition to ads on Google Preferred saw a higher lift in ad recall versus those exposed to ads on Google Preferred alone.

Distribution of your video to multiple outlets is also key. Look for services that can deliver your message to popular web sites such as CNN, ESPN, Huffington Post and hundreds of others. Because delivery is hyper-targeted by age, income, and geographic location, your ad reaches those most likely to purchase your properties. And less likely to scroll past your message!


Jim Schaefer, President, CEO, RealReach Marketing and Productions

RealReach Marketing and Productions provides web design, social media marketing, paid search and content managed search engine

marketing, and photography and videography services to businesses across the country. Jim is a certified Online Marketing Professional and Google AdWords Certified Partner, as well as, Secretary of the Florida Sales and Marketing Council

RealReach Marketing recently earned top honors from the Sales & Marketing Council of Tampa for Best Online Ad, Best Corporate Video, and Best Television Commercial. RealReach also won Best YouTube Video 2015 and Best Website Design 2016 at the Southeast Building Conference Excel Awards.

The Florida Sales and Marketing Council (FSMC) provides education, training and marketing services to the FHBA, local HBA's, builders, councils, and SMC members by providing necessary resources and services that create value. FSMC members receive additional professional development, recognition, networking opportunities, and direct outreach to FHBA members and allied organizations.

For more information on how you can be a member of the FSMC, contact Allison Finley at 850.402.1874, or email afinley@fhba.com. 



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Hailed as one of the trade’s greatest honors in the Southeast, the Excel Awards, sponsored by the Florida Home Builders Sales and Marketing Council, is the leading award recognizing excellence in sales and marketing for the building industry. Excel Award winners are comprised of builders, commercial contractors, craftsman, Realtors®, on-site salespeople, public relations professionals, associate/supplier, media and advertising professionals who have projects located within the 12-state southeastern region.

Winners were honored at the lively Excel Awards Ceremony on Thursday, July 27, 2017 at the Gaylord Palms Resort and Convention Center in Kissimmee, Florida. The show was held during the Southeast Building Conference, the region’s premier industry education and trade show event.

Lead Photos w/ Captions

Best Magazine Ad - Builder
Koogler Homes Inc. Bluefin Bay
Spiro & Associates

MARKETING AWARDS

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iNDIGO Architecture, Inc.
Spiro & Associates

BEST LOGO DESIGN - BUILDER

Frey & Son Homes, Inc.
Spiro & Associates

BEST LOGO DESIGN - DEVELOPER

Causeway Key
Spiro & Associates

BEST BROCHURE - ASSOCIATE

Mohawk Builder
Mohawk

BEST BROCHURE - BUILDER

Frey & Son Homes, Inc.
Spiro & Associates

BEST BROCHURE - DEVELOPER

Markland
Hines

BEST DIRECT MAIL PIECE - ASSOCIATE

Technomarine Group
Cotton & Company

BEST DIRECT MAIL PIECE - BUILDER

The MacFarlane Group Holiday Card
Spiro & Associates

BEST DIRECT MAIL PIECE - DEVELOPER

The Ritz-Carlton Residences, Sarasota
United Landmark Associates

BEST NEWSPAPER AD OR INSERT - BUILDER

Kolter Urban
Cotton & Company

BEST NEWSPAPER AD OR INSERT - DEVELOPER

TrailMark
GreenPointe Communities, LLC

BEST MAGAZINE AD - BUILDER

Koogler Homes Inc. Bluefin Bay
Spiro & Associates

BEST MAGAZINE AD - ASSOCIATE

Catch the Vision Book
Spiro & Associates

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BEST E-NEWSLETTER

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Mohawk Gives You More
Mohawk

BEST CORPORATE VIDEO - BUILDER

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BEST CORPORATE VIDEO - DEVELOPER

Ave Maria
B-Squared Advertising

BEST YOUTUBE-TYPE VIDEO - BUILDER

Frey & Son Homes, Inc.
Spiro & Associates

BEST YOUTUBE-TYPE VIDEO - DEVELOPER

Campo Felice Retirement Living You Tube Video
Spiro & Associates

BEST RADIO COMMERCIAL

Action Automatic Door & Gate
Spiro & Associates

BEST TELEVISION COMMERCIAL - BUILDER

Frey & Son Homes, Inc.
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BEST TELEVISION COMMERCIAL - ASSOCIATE

John R. Wood Properties "Sellers" :15
Wilson Creative Group

BEST TELEVISION COMMERCIAL - DEVELOPER

Grandview at Bay Beach
Push.

BEST ONLINE MARKETING CAMPAIGN - ASSOCIATE

Corporate Eblast Promotion
B-Squared Advertising

BEST ONLINE MARKETING CAMPAIGN - BUILDER

Sam Rodgers Homes
CEA Marketing

BEST ONLINE MARKETING CAMPAIGN - DEVELOPER

Epperson
CEA Marketing

BEST WEBSITE - BUILDER

Kargar Homes
Zgraph Design & Marketing

BEST WEBSITE - DEVELOPER

Campo Felice Retirement Living
Spiro & Associates

BEST WEBSITE - ASSOCIATE

GMA Architects & Planners
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BEST BILLBOARD

TrailMark
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JAXI BUILDERS, INC.

Best Magazine Ad - Developer

ONE
B-Squared Advertising

MARKETING AWARDS (CONT)

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BEST SPECIAL EVENT/CHARITY

Operation Finally Home
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BEST OVERALL ADVERTISING OR MARKETING PROGRAM - BUILDER

Frey & Son Homes, Inc.
Spiro & Associates

BEST OVERALL ADVERTISING OR MARKETING PROGRAM - DEVELOPER

Aqua at Pelican Isle
Wilson Creative Group

DESIGN/MODEL MERCHANDISING AWARDS

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5000 North Ocean
Cotton & Company

BEST INTERIOR MERCHANDISING OF A MODEL HOME - AVERAGE SALES PRICE \$150,001 - \$300,000

Osprey Model at Yellow Bluff
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Smyrna
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Brookhaven
Kay Green Design, Inc.

BEST INTERIOR MERCHANDISING OF A MODEL HOME AVERAGE SALES PRICE \$1 MILLION TO \$3 MILLION

Victoria
Kay Green Design, Inc.

BEST INTERIOR MERCHANDISING OF A MODEL HOME AVERAGE SALES PRICE \$3 MILLION TO \$5 MILLION

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Stock Signature Homes

BEST INTERIOR MERCHANDISING OF A MODEL HOME AVERAGE SALES PRICE OVER \$5 MILLION

Aqualane
Stock Signature Homes

COMMUNITY AWARDS

BEST MASTER-PLANNED COMMUNITY OF THE YEAR

Markland
Hines

BEST MIXED-USE COMMUNITY OF THE YEAR

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2017 BEST SALES & MARKETING COUNCIL

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Angela Cable - Medallion Home

MILLION DOLLAR SALE ACHIEVER

Jenny Borschel - KB Home

Best Direct Mail Piece - Associate
Technomarine Group
Cotton & Company





With the 2018 Florida Legislative Interim Committee meetings beginning early October and Session convening January 9th, your FHBA has worked all spring and summer to identify your top priorities. Below are the efforts that we will advocate on your behalf.

Be sure to have your voice heard along with FHBA, by joining us during our Legislative Conference on February 12-14, 2018 at the Challenger Learning Center in Tallahassee, Florida. Information on how to register coming soon.

NOTICE AND RIGHT TO CURE

The Notice and Right to Cure statute was founded to encourage rehabilitation of construction defects before instituting tort actions. Unfortunately, the statute is not achieving the desired result. Many report that homeowners are unaware an offer to repair the damage was ever offered. Homeowners should be the ones who accept or reject offers to repair, not attorneys who stand to benefit by engaging in tort actions.

FHBA Position: *Support legislation that requires the homeowner to personally accept or reject offers of repair.*

CONSTRUCTION WORKFORCE

Though the housing market has rebounded from the depths of a

depression, a major impediment to maintaining the current building tide is the critical lack of a skilled workforce. Several states have been successful in growing their construction workforce by providing funding to consistently educate the public about careers in construction. Many kids and parents hold a negative opinion about the ability to make a good living in the construction trades. This perception must change.

FHBA Position: *The FHBA supports Legislation establishing a permanent Construction Workforce Consortium with a dedicated funding source, a small portion of the building code surcharge, to educate about careers in construction.*

FULL FUNDING OF SADOWSKI HOUSING TRUST FUND

For the last several years, monies have been taken from the Sawdowski trust fund to provide financial resources for other state programs. Full funding of the trust fund provides an economic benefit of well over \$3 billion and creates nearly 30,000 jobs while providing safe and affordable homes.

FHBA Position: *Support full funding of the Sadowski trust fund and/or legislation that requires Sadowski monies to be spent on its designated purpose.*


COLLECTION OF IMPACT FEES

At least one local government is now collecting impact fees at the time of platting. The additional carrying costs resulting from this unjustified early time of collection will result in increased costs to the homebuyer.

FHBA Position: *Require that local governments cannot collect impact fees and similar fees until a rational point in the process, such as issuance of the certificate of occupancy.*

STATUTE OF REPOSE

Last session, the Florida Legislature clarified that the statute of repose begins upon completion of the contract. This approach may work well for commercial transactions, but for residential construction it has the ability to delay the statute of repose start time depending upon future judicial interpretations about the applicability of punch lists, completion of master contracts and warranty services.

FHBA Position: *Support legislation establishing a more reasonable approach to defining the start time for the statute of repose for residential construction.* 

Manage every project detail, on the go.



It starts with a simple question, "How many different processes and systems does it take to run your business?" When you look at a day in the life of a typical contractor, the answer to this question quickly becomes overwhelming.

The reality is, most businesses today rely on a number of different methods, products, software, and applications to help ensure that every key deliverable of the build process is completed in a timely manner. The good news is that as technology has evolved over the last several years, hundreds of new products have come to market to help contractors streamline their operations and gain efficiencies in their business.

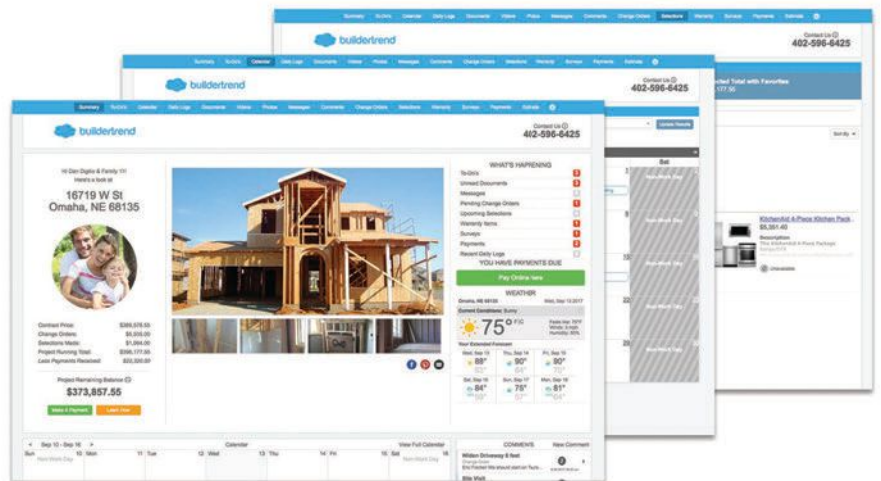
The bad news is these same technologies only focus on one area of your business, and have forced your business to learn and adopt numerous systems in order to complete your daily obligations. The result? Poor adoption, scattered processes, lost revenue, and ultimately, your consumers not receiving the experience they expected throughout the project.

Wouldn't it be great if you could manage all of your processes in one, easy-to-use system? You can, with Buildertrend. Combining project scheduling, project management, customer management, and service management, Buildertrend is everything you need in one construction app. The cloud-based solution gives you the freedom to manage your projects not only from the office, but on your mobile device, no matter where you are.

A contractor's success, and their ability to facilitate growth in their business is dependent on efficiently managing their day-to-day processes. Ask yourself: how many of these daily tasks are you doing in your head, on random pieces of paper, in multiple disconnected apps, email or Excel files?

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To learn more about how Buildertrend is helping thousands of people just like you, visit us at www.buildertrend.com/fhba.

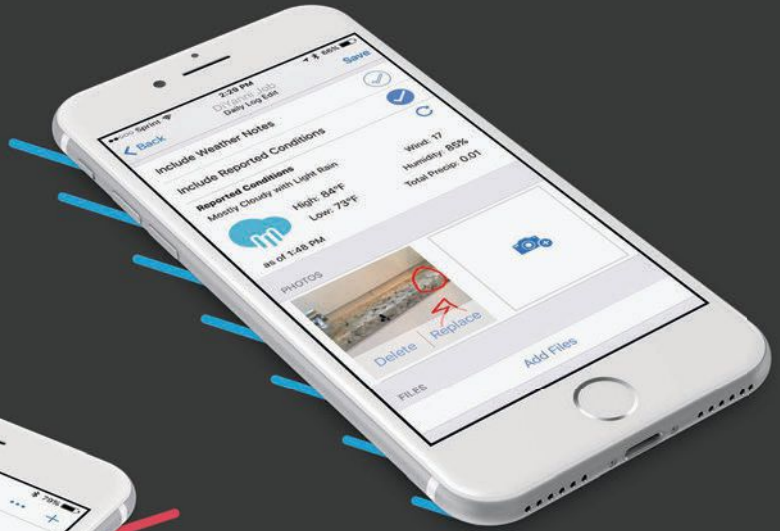


"I love the CRM and lead management system ... the project management stuff is just a bonus. I can already tell that I will be getting 10 hours per week back."

- Paula B, Details Deconstruction

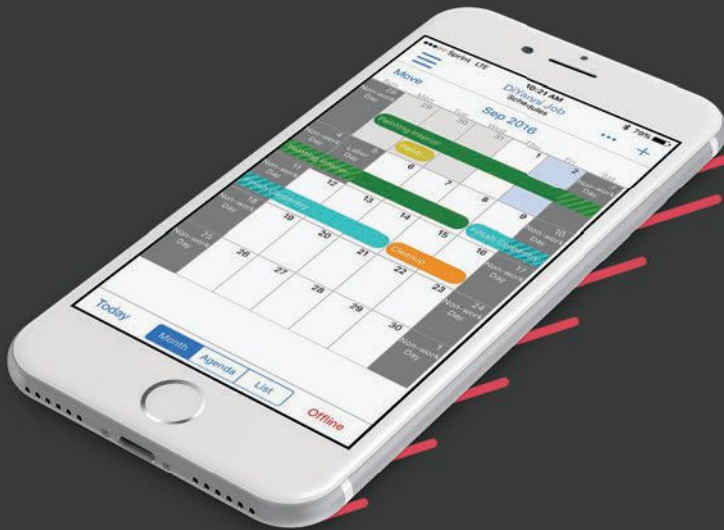
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A TALE OF TWO RECOVERIES

Single Family vs Multifamily

By: Michael Neal AVP, Forecasting & Analysis *National Association of Home Builders*

Seven years after the housing bust hit bottom in 2009 recoveries in the single family and multifamily sectors have differed dramatically. While multifamily housing starts reached and exceeded pre-crisis levels by 2014, single family housing starts are still significantly below normal levels of production. Based on these different levels of progress to date our forecast is for a cooling off and modest declines in multifamily starts over the next few years, while production in the single family sector continues to reach higher levels.

The recent natural disasters, including hurricanes in the South and fires in the West, may have an impact on housing production in the near-future. Not only could these natural disasters impact production activity, but resources could also be strained. Prices of important building materials will likely rise and labor shortages will be aggravated. However, history suggests that the impact of these events are concentrated in the areas that they hit and that the impact is typically short-lived.

Nevertheless, the lesson from Hurricane Katrina's impact on New Orleans is that the extent of the recovery of the fleeing population will help to determine housing demand going forward. In the case of Hurricane Katrina, the population of New Orleans has yet to recover and single-family

activity remains lower. Given the relative economic strength of states such as Texas and Florida, a recovery of hurricane-related losses is expected. In addition, economic fundamentals will determine housing market outcomes in the affected states.

HISTORY

To assess current conditions in each sector, as well as across states and metropolitan statistical areas (MSA), we establish a benchmark measure of normal production and track the progress of recoveries.

For the single family sector, nationally, housing starts averaged roughly 1.3 million annually between 2000 and 2003, this level will be used as pre-boom normal. Single family starts peaked at 1.7 million, 130% of normal, in the third quarter of 2005. As boom turned to bust, starts collapsed to 356 thousand annually in the first quarter of 2009, 27% of normal. Accumulated progress since then brought production to an average annual pace of 841 thousand in the first quarter of 2017, 62% of normal.

Assessments of the multifamily sector use the same methodology but a different timeframe. Multifamily housing starts were quite stable, averaging 335 thousand annually between 1995 and 2005. With this as a benchmark the multifamily sector avoided any significant housing boom but was

brought down by the financial crisis and ensuing recession. After bottoming out at an annual rate of 82 thousand, 24% of normal, in the fourth quarter of 2009 multifamily starts climbed to a peak of 444 thousand annually, 133% of normal, in the second quarter of 2015. Multifamily starts have swung above and below an annual pace of 400 thousand since, slipping to 101% of normal in the most recent quarter.

Applying these performance metrics at the state and MSA level enables tracking and comparing the pace of housing recoveries in a consistent way around the country.

In the single family sector, the states hardest hit during the downturn were most concentrated in the "bubble" states, California, Arizona, Nevada and Florida, where housing market excesses were the greatest, and the industrial Midwest where the long term decline in manufacturing employment was exacerbated by the recession, with large spillover effects into the housing markets. In these hardest hit states single family housing starts fell to 10%-20% of pre-boom normal levels of production.

A boom in extraction (e.g., crude oil, natural gas, and coal) and refining economies shielded some states from the worst of the declines, but no state escaped the downturn and most steps fell below 40% of normal production.

In the years since 2009, the difficulties brought on by the housing bust, financial crisis and deep recession have subsided to a large extent in most markets: labor markets have recovered, house prices have rebounded, inventories of foreclosed units have declined, and rebounding demand has replaced oversupply with low inventories of available units.

Energy states are among the best performers in terms of current housing market recoveries, but they represent only a special case of what's driving the pace of recoveries. More broadly, strong economies, energy-based or otherwise, are experiencing the fastest recoveries. And with the collapse in oil prices since mid-2014 some energy states are receding from the outsized gains made during those recoveries.

Strong economies have propelled the number of states with single family recoveries above 90% from four in the second quarter of 2016 to twelve in the first quarter of 2017. The number of states with recoveries still lagging below 40% has declined from nine to three over the same period.

Evidence of the connection between the economy and housing recovery can be found by comparing payroll employment and housing starts in local markets. Plotting housing market recoveries (i.e., percentage of normal

activity) as a function of a similar metric for payroll employment (i.e., percentage of pre-recession employment peak) for the 100 MSAs included in the forecast reveals a clear correlation between housing and employment recoveries. High levels of housing market recovery are associated with high levels of employment recovery.

The multifamily sector endured similar levels of distress at the worst of the downturn but has enjoyed a much faster recovery. Thirty states and the District of Columbia have returned to 100% of normal production or above, and only five states still lag below 50%.

Factors that support this more robust multifamily recovery include: the absence of excess multifamily supply during the boom; while new household formations slowed substantially during the recession, those that did occur tended to be renters rather than owners, supporting multifamily demand; house price declines resulting in losses of homeowner equity, even without foreclosure, put downward pressure on trade-up buyer demand diminishing (mainly) single family, but had no effect on renters, (mainly) multifamily demand; the increase in foreclosures impeded the single family recovery, reducing demand and adding to supply, while at the same time stimulating rental demand and the multifamily recovery.


These factors combined producing the result that the degree of labor market recovery in any given market generated a response in the multifamily recovery nearly 2.7 times larger on average than the response in the single family recovery.

THE FORECAST

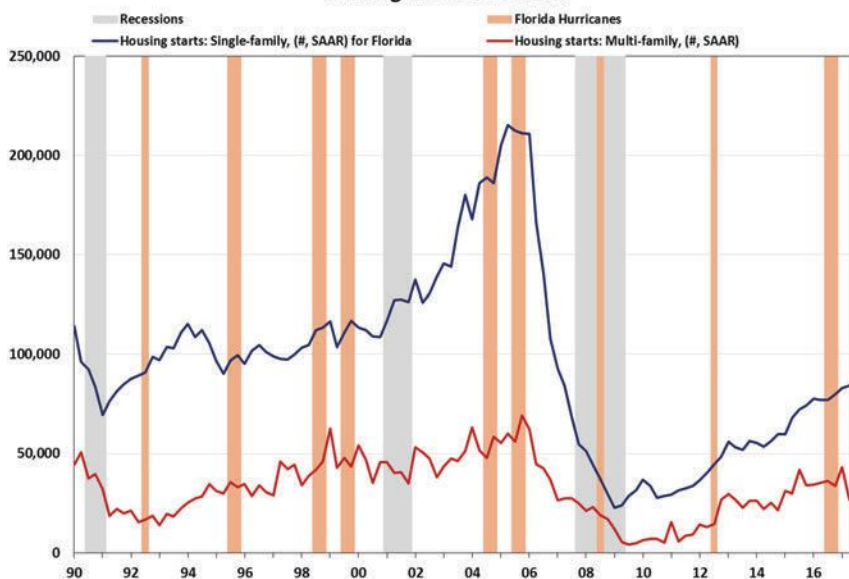
The recent hurricanes, both Harvey and Irma, will have an impact on housing construction. However, history suggests that the impact in terms of housing starts will likely be localized and temporary. In the near-term, housing construction in states hit by the hurricanes may slip in favor of home improvements. Nevertheless, economic fundamentals will return as the primary driver of housing activity. We expect some decline in the flow of construction over the rest of 2017, however these declines will be made up by 2018.

In the face of these natural disasters, we expect steady progress to continue in the single family sector over the 2018 to 2019 horizon. Despite some fallback in some of the energy states, the number of states closing in on full recovery in single-family construction should grow consistently in each of the next three years, and the number of states mired below 50% of normal production should continue to shrink.

In the multifamily sector we expect the historically higher volatility to continue but the trend to gradually decline to near the level that prevailed in the years prior to the recession.

The trend in aggregate national multifamily production masks the wide range of forecasts at the state level. The national numbers are dominated by some of the larger states that have enjoyed strong market recoveries, including California, Texas, Washington, and New York. Multifamily production in these states is expected to slow or level off. Smaller states will also contribute to the slowdown in the national numbers, however, at the end of 2019, just under half, 23 states, will still be short of full recovery. 

Housing Starts for Florida



Incoming FHBA Leadership

Gregory E. Matovina – 2018 President

Greg Matovina has the distinction of being the only former president of the Northeast Florida Builders Association (NEFBA) who also served as its executive officer (EO). In its 73 years, NEFBA has had only six EOs, and Matovina, who was NEFBA's president in 2004, assumed interim EO duties for a few months in 2013 while the association searched for a new one.

During his 23 years as a NEFBA member, Matovina has served in many capacities and earned every award for which he was eligible within the association and many other awards in the community and at the state and national builder association levels.

He held leadership roles on NEFBA's Executive Committee as Secretary/Treasurer (2002), First Vice President (2003), President (2004) and Immediate Past President (2005).

Over the years, he has chaired several NEFBA entities: Nominating Committee, Charitable Foundation, Government Affairs Committee and Industry Issues. He served for 12 years on the Builders Care Board of Directors, and for 18 years on the NEFBA Board of Directors.

Matovina's service to the Florida Home Builder Association (FHBA) and the National Association of Home Builders (NAHB) is equally impressive. He served as Vice Chair and Chair of the FHBA Government Affairs Committee, and he was a member of the FHBA Impact Fee Task Force. He has also been a member of the FHBA and the NAHB boards of directors.

Within his community, Matovina is a familiar face and has devoted much of his time to the cause of safe, affordable housing for those who might not otherwise have access to it. He served on the board of directors of HabiJax, the local Habitat for Humanity affiliate,

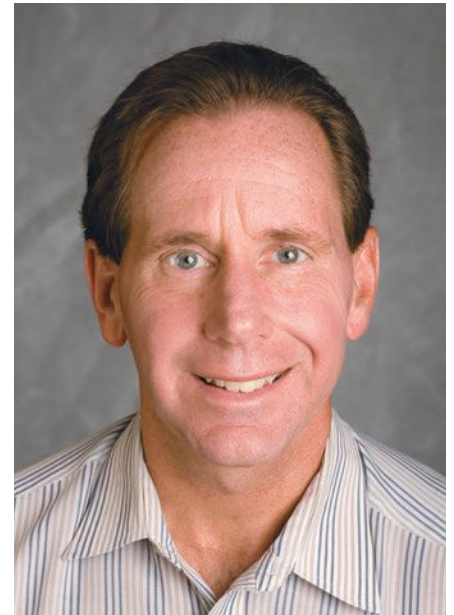
for more than 12 years and as its chair for five years. He served on the Ability Housing of Northeast Florida board for more than seven years and as its chair for four years. For his community service, he received the Good Neighbor Award from Jacksonville Homebuyer magazine and NEFBA in 2006, 2007 and 2008, in recognition of his charitable efforts in the community. Matovina was recognized as the 2006 Outstanding Volunteer Fundraiser by the Association of Fundraising Professionals, and he received the 2008 Spirit Industry Award from Realty-Builder Connection.

"Having seen firsthand the impact Greg has had on NEFBA and our community," said Chet Skinner, NEFBA's 2016 president. "His business acumen, his insight into complex issues and his ability to arrive at reasonable and workable solutions give him the credentials to step into this leadership role with FHBA."

NEFBA's current president, Lee Arsenault, agrees.

"We have strong leaders in our association," Arsenault said. "Greg Matovina is certainly in that group. He is also well known for his deep compassion, his empathy and his integrity within NEFBA, FHBA and NAHB and within the community. He is one of the first to offer help and then pick up a hammer and get to work. One example is the way he and his father were instrumental in the construction of the Trinity Women and Children's Center a few years ago. Greg is a man of his word, and his character is rooted in a deep faith that shapes his life, including his business dealings."

Even before he was a member of NEFBA, FHBA and NAHB, Matovina was a developer. He is president



of Matovina & Company, which celebrated its 25th anniversary last year. He is a licensed real estate broker and a certified public accountant. He is a graduate of the University of Miami, with a bachelor's degree in accounting.

"Greg has been an integral part of the Northeast Florida building and development industry for decades, and he has seen both the best and the worst of the economic cycles that are part of the business," said Bill Garrison, NEFBA's executive officer. "Throughout the decades, Greg has taken an active leadership role in the industry and has always looked for ways to be of service to his fellow builders and developers. We are extremely proud that Greg has accepted the responsibility of serving as the 2018 FHBA President, and we look forward to him contributing selflessly for the whole State, as he has for Northeast Florida. Thank you very much for all you do for our industry, Greg." 

Shelley Stewart – 2018 2nd Vice President

Shelley Stewart has always pursued excellence in the home building industry; status quo never being enough.

Starting in high school, Stewart embarked on her career in the title market as an errand runner for a local Daytona Beach company. After earning her license as a Title Agent and Certified Land Closer, she went into business with two partners in 1995, establishing Southern Title Holding Company, and in just 11 short years she had over 20 offices.

And, she hasn't slowed down.

Believing that relationships are key to a successful industry, Stewart has committed herself to like-minded organizations that can further the successful business of home building. As a member of the Volusia Building Industry Association (VBIA), Florida Home Builders Association (FHBA), National Association of Home Builders (NAHB), Florida Land Title Association, Women's Council of Realtors, multiple Realtor associations, and additional Home Builder Associations, she seeks out the opportunity to advocate on behalf of the industry she has come to love.

Her dedication to home building is evident by her continuous leadership and participation at Florida's Capitol. In 2008, Stewart was one of three agents appointed by then Lt. Governor Jeff Kottkamp to serve on the Title Insurance Study Advisory Council, created to conduct a comprehensive examination of Florida's title insurance system and to make recommendations to the Governor and Legislature on the best course of action regarding title insurance for both consumers and the industry. Most recently, Stewart testified on behalf of home

builders and realtors to pass a bill that caps estoppel certificate fees, completing a multi-year effort to reign in unreasonable charges to consumers.

"Shelley knows what it takes to make home building successful in this precarious economic environment – relationships," says Rusty Payton, FHBA CEO and Chief Lobbyist. "She is a true leader; passionate about our industry and dedicated to the future of its success. We are proud to have her serve as FHBA's next Second Vice President."

She not only believes in the industry, but the organizations that serve it. As a member of FHBA, Stewart has been on numerous Committees, including the Governmental Affairs Committee and Political Action Committee. Her leadership within FHBA can be found in her service as Chair of the 2016 Membership Committee, successfully securing Florida as the third largest Home Builders Association in the nation, and this past year as Third Vice President.

VBIA Executive Director Sandy Bishop observes: "Don't let Shelley's ever sunny personality fool you- she's an analytical peacemaker, breaking the task down and creating allies for solutions to every challenge."

Her efforts have not gone unnoticed.


As a result of her active involvement in federal, state, and local issues impacting the industry, Stewart was appointed in 2012 to the American Land Title Association's Governmental Affairs Committee and the National Association of Insurance Commissioners Industry Liaison Committee; two national leadership positions that guide policies of the insurance industry. In 2014, Stewart was listed in the Volusia/Flagler



Business Report's Influential Women in Business and named "Woman of the Year" in 2016 by the Volusia/Flagler Association of Women Lawyers. In 2017, Stewart was selected by First American Title's event, "Women in Title", as one of seven agents from across the country to serve on a panel discussion that analyzed the challenges facing title agents as a result of new federal and state regulations as well as the significant impact of women in the industry.

In Shelley Stewart fashion, she continues to move forward.

She thrives on seeking new and better ways to deliver the "Ultimate Closing Experience" to Floridians. Most recently, her focus has been on improving efficiencies and embracing technology while maintaining the vital personal touch that makes the closing process and home ownership an integral part of the American dream.

"Shelley has a true understanding of what it takes to create a better business environment for our industry," says FHBA President, Jeremy Stewart. "We are confident in her capacity to lead our organization as Second Vice President." 

CASE STUDY

FAULTY WORKMANSHIP - EDGE Covers.

Others, Not So Much

FHB Insurance (FHB) has recently launched its new, exclusive EDGE program. Here at FHB, we are confident in EDGE being the best coverage and value in the insurance marketplace.

In the short time that EDGE has been on the market, FHB has received two real world examples of losses that were not covered by FHB's key competition in Florida. These losses would have been covered by EDGE.

Standard Commercial General Liability (CGL) policies include coverage for damage caused by the faulty work of a subcontractor. The coverage is actually a giveback within an exclusion. There are FHB competitors who remove that coverage by using an endorsement to remove the giveback. Other competitors add an endorsement that excludes coverage for Faulty Workmanship.

It is important to note that each claim is unique and would need to be submitted to be sure of coverage. However, EDGE does not have exclusions similar to those caused in the Case Studies found below. Here are the actual incidents:

CASE STUDY #1: WATER INTRUSION

A Panhandle agency owner called to say the cautions FHB gives actually became reality for one Residential General Contractor (RGC) client.

The RGC experienced a water intrusion loss on a project where a subcontractor had inappropriately installed windows and doors. Heavy rains and winds made this inferior job obvious.

The RGC had a policy with the endorsement that removes the giveback, as mentioned previously. The subcontractor's policy was not going to respond due to a particular residential work exclusion. As a result, there was a large loss and no insurance coverage for the RGC.

The agency principal was concerned about the Insurance Agent Professional Liability Policy. This was estimated at \$100,000 for the loss itself, including the resulting damages. Some insurance companies

use this exclusion believing that it is more appropriate for the subcontractor to be responsible for their own negligence. However, professional claims adjusters have noted that majority of the time the subcontractors insurance will not respond. In some cases, the subcontractors are out of business. In other cases, the insurance didn't exist, or if it did then the coverage was inadequate.

CASE STUDY #2: SOIL MOVEMENT

The second incident, from Central Florida, resulted from a big player in construction defects - soil movement. Unfortunately, there was no insured third party warranty on this loss.

The insurance company denied the \$70,000 claim based on the Faulty Workmanship exclusion. It was uncontested that the frame in this home was not square, possibly resulting from soil settlement.

The denial of this claim is disturbing, as Florida is a state where Faulty Workmanship claims should trigger the insurance policy. And yet, this particular FHB competitor removed the Faulty Workmanship exclusion in Georgia, but will not remove it in Florida. This company notes they will, however, cover the resulting damages.

How is your current policy working for you? Don't wait until it's too late to find out.

To learn more about EDGE, contact your local agent. If your agent doesn't represent FHB, call us and we will put you in touch with local agents who do. www.fhbinsurance.com | 888.513.1222 info@fhbinsurance.com 





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AND THE SUCCESS CONTINUES!



As mentioned in the summer issue, Bay Building Industries Association, (BBIA) had an extremely successful Great American Parade of Homes. BBIA's 2017 Scholarship Home was entry #1 in the parade.

Because of the success of this year's parade and the sale of the scholarship home, BBIA was able to award scholarships totaling \$12,000 to 12 deserving students to further their education, as well as, set aside additional monies for future scholarships.

In addition, BBIA has an endowed scholarship at Gulf Coast State College, in which three students were awarded scholarships.


BBIA was instrumental in getting Construction Academy classes started last year at Rutherford High School. And, this fall, the program has increased to three classes: two Building and Construction Technology I classes and one Building and Construction Technology II class. There is one instructor and 62 students. They are planning to build structures around the campus to give students hands on experience. There is even talk of building a tiny house and auctioning it with the proceeds from the sale going back to the Construction Academy.

Beginning with the fall semester this year, BBIA is proud to announce that Arnold High School now has a

Construction Academy. There are six classes of Building Construction Technology I with one instructor and 152 students enrolled.

With the continued workforce shortage, BBIA is fortunate to be able to advocate for the cause by making students aware of the endless opportunities and possibilities in the construction industry. Our members are mentors in the classroom and on the job site for these students.

What an amazing accomplishment! Building our future one student at a time.

Our membership is to be commended for all they do for BBIA and the community. 




TBA Builders Care Team Finishes the **GARDENS AT LEE'S**

Founded in 2000 by Dr. Brenda Rabalais, Lee's Place is named in honor of her son Lee, who died at the age of 14 after a battle with a rare bone cancer. Born out of that life changing experience, Dr. Rabalais built Lee's place as a center where families and the community can come together to receive quality, licensed and therapeutic services in a warm and inviting environment.

Members of the Tallahassee Builders Association (TBA) were approached to help with their outdoor decking and pergola, which were rotten beyond repair and unsafe for visitors. Members of the TBA Builders Care Foundation spent three weekends under the direction of General Contractor Sonny Phillips, where they removed the old structure and rebuilt a new pergola and walkway.

Much thanks to Sonny Phillips and his volunteers: Brian Neely and Mike Johnson of Kessler Construction LLC, TBA President Bill Kimberl, DBPR Volunteer Chris Lee, Deborah McClellan of Hancock Bank and our suppliers for making this rebuild a possibility.

For more information on the Builders Care Foundation, please contact the TBA office at 850.385.1414. 



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SMC AND TBBA

find areas of need in the community

The Sales & Marketing Council (SMC) of the Tampa Bay Builders Association (TBBA) is quite busy with charitable involvement. Over the last year the charitable arm of the TBBA reached out to a few organizations to find immediate needs. They have participated in building a home for those in need, feeding the hungry and donating goods to support a children's hospital.

The association focused efforts to help in a very familiar area, building houses! November 1 – 3, members and their guests signed up to help build a home for a family in need. The TBBA filled three days of volunteer need, working on framing, fascia and window installation.

On a chilly day in December, members met at the TBBA office to build Peanut Butter & Jelly sandwiches for the homeless. The sandwiches are taken to the Salvation Army where they are distributed to the homeless in the city. The sandwiches are a local effort, to provide some nourishment to those in need. Over 1,300 sandwiches were made in five hours!

The SMC also zeroed in on the Ronald McDonald House, a place of lodging near a children's hospital, for families with a child undergoing treatments. These homes receive donations from the community as well as the little red boxes at the registers of each

McDonalds. The charity team reached out to the three homes in the Tampa/ St. Petersburg area, to find out what they needed most. Using funds raised throughout the year, the SMC provided the items requested: bed linens, table tennis, area rug, air mattress and more.

The SMC and TBBA continue to reach out and find areas of need in the community, aiming to give back and give a little boost to our beautiful city.

For more information on the SMC of TBBA, call (813) 571-8222 or email lauren@tbba.net.

Editorial credit: Melissa Chaumont, SMC Associate Director 



BUILDERS CARE, Designs from the Heart create dream rooms



Jakari and Damari share one room, and within that room each can enjoy his own themed space, thanks to Builders Care and Designs from the Heart. Half of the shared room is dedicated to wrestling, a big interest of Jakari, 13. For Damari, 11, half of the shared room is reptilian in design, a perfect space not only for Damari but also his pet snake.

Walter and Lamonica Brown have three sons Camarian (16), Jakari (13) and Damari (11). All three have a debilitating genetic neuromuscular disease that progressively weakens the muscles. Duchennes muscular dystrophy leads to degeneration of the muscles, and there is no cure.

“We were contacted by a local non-profit organization, Designs from the Heart,” Builders Care Executive Director Justin Brown said. “Designs from the Heart is dedicated to creating ‘dream rooms’ for children with life-altering or life-threatening

conditions. They were attempting to meet the needs of the three children, when they reached out to us for assistance.”

The walls and ceilings in the two rooms (Jakari and Damari share a room) had suffered water damage and needed structural repairs the Designs from the Heart was not able to make.

“In the shared room, we installed a curtain to create two spaces within the one room,” Michelle Tipton, board member of Designs from the Heart and account manager with Kreative Marketing said. “For the structural repairs, we called Builders Care. We had worked on projects in the past, and we needed their construction expertise.”

Camarian, 16, is a big LeBron James and Cavaliers fan, and his dream room reflects his interest.




Builders Care made the repairs, and a curtain was installed giving the brothers space and privacy.

Designs from the Heart worked its magic creating a combination wrestling and reptile space – complete with a live snake!

For older brother Camarian, an avid basketball fan, the room reflects his interest in basketball, especially the Cavaliers’ LeBron James.

“We appreciate the opportunity to work with individuals and agencies to restore safe living conditions for a wide range of needs.” Brown said. “It is especially gratifying to bring smiles to the faces of children. Children may not be aware of structural changes, but they sure do recognize and appreciate the effort to bring them a space that meets their needs and interests.”

For information about how your company or agency can partner with Builders Care to restore homes and smiles, contact Justin Brown at 904 727-3443, or jbrown@builderscare.org. 

Auxiliary Council Represents the HBA With Meaningful Charitable Acts of Kindness



The holiday season is just a few months way and it gives us time to reflect upon the many blessings for which we are thankful: nutritious food, the gift of friends and family and good health. But there are some in our community that not always that fortunate.

In 2017 the Home Builders Association of West Florida's Auxiliary Council made it its mission, guided by vision and strong heart and leadership of Donna Gambrell, they focused their efforts on giving back to several community charities needing just a little assistance.

The 2017 Auxiliary Council consists of 24 people, both men and women who truly know the meaning of charity, and willingness to help others. Having these qualities is a good feature indeed, and this group has it all. Each month they meet to discuss the charity or entity they will be presenting a check, or helping out in whatever fashion they might deem doable by the group. Whether it be cooking a meal for the families at Ronald McDonald House, or having

a Baby Shower for the girls at the Pregnancy Resource Center, it's all done with their hands and hearts.

In October of each year, with the assistance of Gene's Floor Covering and the Sluder Family, the Auxiliary Council holds its annual auction. They've raised the bar a little higher for 2018 where they hope to raise over \$15,000. In 2017 with the funds raised from the auction the Auxiliary was able to make donations to Gulf Coast Kids House, in both Escambia and Santa Rosa County, Disc Village, Put a Kid in Camp Scouts program, a scholarship to Rufus Capel III, to attend the National Society of Black Engineers Conference, Matters of the Heart Sidney Reese Foundation, Ronald McDonald House, Pregnancy Resource Center and Operation Finally Home. Through the financial commitments and generous donations of auction items from our members of the HBA of West Florida the Auxiliary is confident they will achieve their goal once again in 2018. 🏠





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