

Edwin Henry

Earns the Respect of His Peers With Florida Housing Hall of Fame Induction

PAGES 07-09

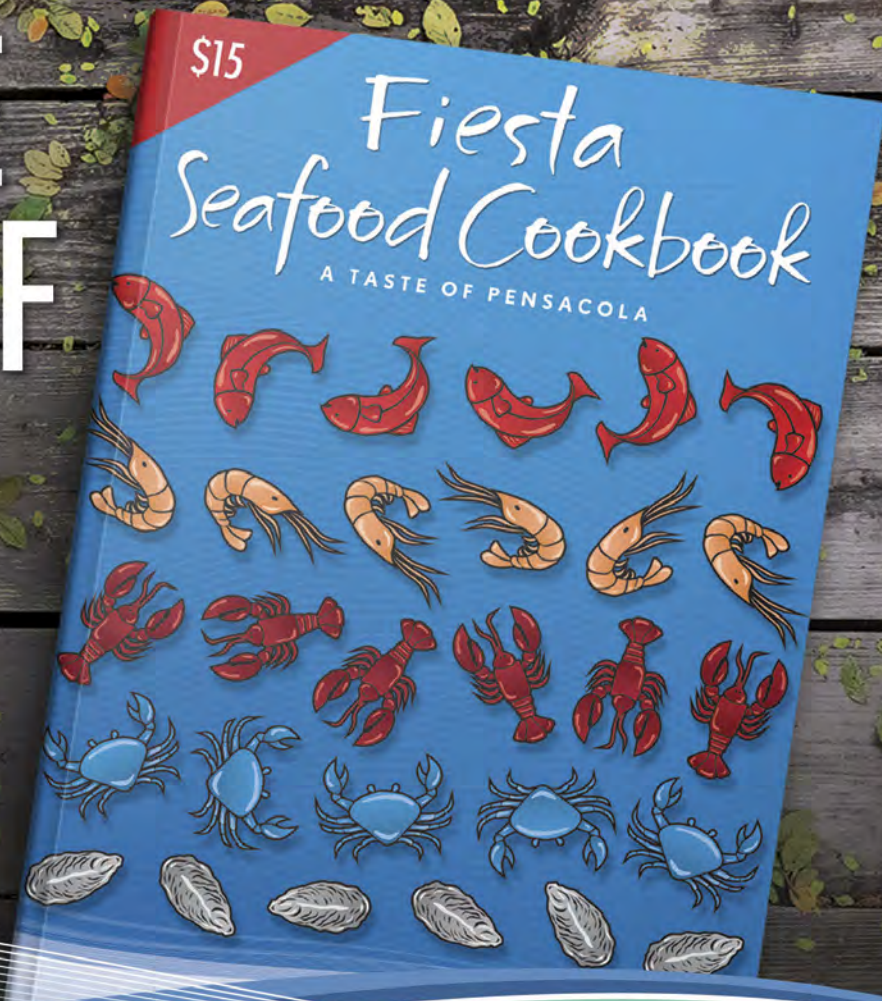
STD PRSTD
U.S. POSTAGE
PAID
PENSACOLA, FL
PERMIT NO. 451

DEC21

COOK LIKE A TOP CHEF

This hardcover cookbook features hundreds of Pensacola restaurant recipes including dishes from:

- Bon Appetite Waterfront Cafe'
- Dharma Blue
- The Executive Club
- The Fish House
- Jubilee, and many more!



Fiesta Seafood Cookbook

\$15⁰⁰

plus tax, shipping and handling

This beautiful hardcover cookbook is packed with more than 200 seafood recipes and is perfect for gift giving and creating memorable meals with family and friends. Order your copy today at PensacolaEnergy.com or by phone at (850) 436-5050.



[Pensacola Energy.com](http://PensacolaEnergy.com)



Blaine Flynn
President
Flynn Built



Chad Edgar
1st Vice President
Joe-Brad Construction, Inc.



Dax Campbell
Treasurer
Campbell Construction & Company



Amir Fooladi
Secretary
Encore Homes



Alex Niedermayer
2nd Vice President
Underwood Anderson & Associates



Marty Rich
3rd Vice President
University Lending Group



Bruce Carpenter
Past 2nd Vice President
Home Mortgage of America



Alton Lister
Immediate Past President
Lister Builders



Josh Peden
Financial Officer
Hudson, Peden & Associates



Stephen Moorhead
Legal Counsel
Moorhead Real Estate Law Group

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

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

2021 Home Builders Association of West Florida Board of Directors

Builder Members

- Kim Edgar, *Joe-Brad Construction*
- Amir Fooladi, *Encore Homes*
- Fred Gunther, *Gunther Properties*
- Lowell Larson, *Venture Construction*
- Taylor Longworth, *East Hill Building and Design*
- Ronnie Johnson, *J. Taylor Homes*
- Mac McCormick, *Florida 1st Home Construction*
- Russ Parris, *Parris Construction Company*
- Karen Pettinato, *Pettinato Construction*
- Jennifer Reese, *Reese Construction Services*
- Newman Rodgers, *Newman Rodgers Construction*
- Douglas Russell, *R-Squared Construction*
- Eric Shaffer, *Shaffer Construction*
- David Teague, *Timberland Contractors*
- Chris Vail, *Urban Infill Corporation*
- Thomas Westerheim, *Westerheim Properties*

Associate Members

- Bill Batting, *REW Materials*
- Bill Daniel, *Mobile Lumber*
- Steve Geci, *Geci & Associates Engineers*
- Laura Gilmore, *Fairway Ind. Mortgage*
- Jill Grove, *Pensacola Energy*
- Jeff Hatch, *Gulf Power Company*
- John Hattaway, *Hattaway Home Design*
- Chris Thomas, *Fisher Brown Insurance*
- Shellie Isakson, *Supreme Lending*
- Bill Morrell, *Coastal Insulation Company*
- Ric Nickelsen, *SmartBank*
- David Redmond, *Supreme Lending*
- Marty Rich, *University Lending Group*
- Brian Richardson, *Builders FirstSource*
- Charlie Sherrill, *CenterState Bank*
- Wilma Shortall, *Trustmark Mortgage*
- Gary Sluder, *Gene's Floor Covering*
- Paul Stanley, *The First Bank*
- Marcus Tipner, *Aegis Exteriors*
- Scott Wagner, *Interior/Exterior Building Supply*
- Curtis Wiggins, *Wiggins Plumbing*

Council Chairs

- Doug Whitfield, *Doug Whitfield Residential Designer*
Cost & Codes Chair
- Suzanne Pollard-Spann, *Legacy Insurance Brokers*
Membership Chair
- Mary Jordan, *Gulf Coast Insurance*,
Tradesman Education Chair
- Lindy Hurd, *First International Title*,
Sales & Marketing Chair

Pensacola Association of Realtors Liaison

- Philip A. Ross
Ross and Co. Real Estate Partners



Cornerstone



David Peaden II
Executive Director
dpeaden@hbawf.com



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

Next Issue:
January 2022

Edit: December 6, 2021
Space: December 16, 2021
Materials: December 23, 2021

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

Cover Story

Edwin Henry Earns the Respect of His Peers With Florida Housing Hall of Fame Induction 07-09

PRESIDENT'S MESSAGE

The HBA is a Special Place and It's Been My Pleasure Serving You 05-06

FEATURE STORY

7 Traits Successful Builders Have in Common 18

HBA NEWS

Thank You, Alton Lister 10

Jack McCombs Reaches 300 Member Milestone 10

HBA's Cornhole Tournament 14-16

NAHB NEWS

Builder Confidence Up on Strong Demand Even as Supply Side Challenges Persist 11

Property Tax Rates Vary Widely by State and Geography 13

Strong Demand Boosts Builder Confidence Despite Supply Chain Disruptions 14

DEPARTMENTS INDEX

Next Issue Advertising Information 06, 17, 19 & 21

Advertisers Index, Web, & Email Addresses 22



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

The HBA is a Special Place and It's Been My Pleasure Serving You

My two years as president of the Home Builders Association of West Florida has come to an end. For me, it is bittersweet time for me in that so much of what I wanted to accomplish was taken away because of the pandemic, but I believe that we all did the best we could as a collective industry to push through the unknowns of a frightening time.

In early 2020 when the nation was shut down to stop the spread, I was proud of the work of our National Association of Home Builders, Florida Home Builders Association and the HBA of West Florida did to make sure that the construction industry was deemed an essential business. We all were able to keep working and that made all the difference in the world.

While I said that there were many items I wanted to accomplish, I believe we achieve a large part of our goals. For starters, we filed a law suite against the Santa Rosa County School District concerning their \$5,000 a home impact fee. As of this writing, we are waiting to hear from the Judge on our motion for summery judgment. We have won in the courts every step of the way. At the local level and at the First District Court of Appeal who affirmed Judge Darlene Dickey's decision to issue an injunction on the collection of the impact fee. There were a few more filings the school board made during this process and they lost each time. It's a tremendous win for our association and for the countless homebuyers who did not have to pay this fee.

We also completed a two-year process of re-writing the Santa Rosa County Land Development Code. HBA Past President, Florida Home Builders Association Past President and Florida Housing Hall of Famer Edwin Henry, of Henry Company Homes, who spoke on behalf of the Chamber coalition, the new LDC will be cost-effective, user friendly, and save each home buyer over \$28,000 per lot in additional costs. Edwin went over 130 LCD changes and argued as to why the change made sense or why it did not. I can think of no other person who is more knowledgeable about land development than Edwin. He knows the code better than anyone and donated his time to work on behalf of the business community. Codes are important for the overall health, safety and welfare of the public. But Codes should not be implemented if it adds additional costs and do not make sense.

Like every president before me, I have to let go and make way for other fine leaders to follow. I could not be more pleased to turn the reins over to Chad Edgar of Joe-Brad Construction. You can rest assured that the HBA will continue to prosper under his leadership. Chad has worked closely with me this year and he is truly a good person, family man and he's a fighter for our industry. Chad has served on the HBA Board for many years and has been instrumental in the success of the HBA's efforts to be involved in Governmental Affairs, Membership Drives, Membership Meetings and a host of other HBA activities. He will do very well.

I am very thankful for the leadership provided by our Committee and Council Chairs. Your work is vital to the success of this association and I thank you for your service and please allow me to touch on a few highlights:

Residential Designer Doug Whitfield led the Cost & Codes Committee. Doug is a tremendous asset to our association, and he continues to help HBA members understand the massive Statewide Building Code. He's always willing to lend a helping hand and his knowledge and experience helps the HBA throughout the year. Doug is stepping

continues on page 6



BLAIN FLYNN

“Like every president before me, I have to let go and make way for other fine leaders to follow. I could not be more pleased to turn the reins over to Chad Edgar of Joe-Brad Construction.”

The HBA is a Special Place and It's Been My Pleasure Serving You

from page 05

down from the HBA Board after over 30 years of service. Words can't express what Doug has meant to countless builders and members in the association over the years who had code questions. Doug will still be on the board of directors as an ex-officio member, so we will still see him from time to time. He's "good people" and a legend in our industry. Thank you, Doug.

Josh Peden of Hudson Peden & Associates, continues to do a great job of making sure our association runs as efficient as possible. I am truly thankful for Josh who is extremely busy in a demanding job in public accounting, yet he continued to help the HBA and work closely with our great bookkeeper Charlotte Hooks.

The Home and Products EXPO was back after a year away due to COVID. Under the leadership of Show Manager Vicki Pelletier, she worked with the vendors and made sure everything was in order. Also, thank you to Ron Castner, of Castner Construction, who takes three days out of his schedule to be involved at the Pensacola Bay Center during the show. Ron does an excellent job for the HBA and we appreciate him very much.

The HBA completed its 63rd Annual Parade of Homes and I appreciate the work of everyone at my company, Flynn Built. It was an honor to build the Dream Home and I'm more than pleased with the outcome. I'm thankful to all

the donors who understood the mission of the Dream Home and we were able to be in the top three of profits for the HBA. The proceeds from the home cannot be underestimated in that we need every dollar to keep our HBA running and fighting for housing issues. We certainly could not have made an impact for our HBA without the support of our members who generously give to the Dream Home. Thank you.

Our Councils also played an important role within the association:

The Tradesmen Education Council is continuing to help the growing need of workers in the construction industry. Chair Mary Weaver, of Gulf Coast Insurance, continues to push this effort and I am thankful for her leadership on this. It is wonderful that this council is pushing the envelope and supporting students and the construction trades with valuable scholarship opportunities.

Membership Committee Chair Suzanne Pollard Spann of Legacy Insurance Brokers, she has led with drive, enthusiasm, and passion. Developing a team who has passion for the industry. They have created a host of events for raising awareness of the value of membership while retaining existing members.

Special thanks to the Senior Officer team of First Vice President Chad Edgar, Financial Officer Josh Peden, Treasurer Dax Campbell, Secretary Amir Fooladi, Second Vice President Alex Niedermayer, Third Vice President Marty Rich, Immediate Past 2nd Vice President Bruce Carpenter, and longtime HBA Legal Counsel Stephen Moorhead. These dedicated professionals have been a joy to work with and this association's future is in good hands.

I have enjoyed serving you, and I wish you all the best in the future.



Doug Whitfield



Suzanne Pollard Spann



Alex Niedermayer



Mary Jordan

NEXT
CORNERSTONE
ISSUE:

January 2022

To advertise, call
Richard Nicholson
561.843.5857

RKNICHOLSON.COM



Edwin Henry is inducted into the Florida Housing Hall of Fame by Hall of Fame Chairman Tom Thornberry.

Edwin Henry Earns the Respect of His Peers With Florida Housing Hall of Fame Induction

He never did it for the recognition. He never sought the limelight. Edwin Henry just went to work every day for the past 37 years with the goal of making the American Dream reality for the hard-working folks of Northwest Florida.

But when you do what Edwin did – develop 90 communities, build more than 12,000 homes, and serve with distinction as President of the HBA of West Florida and the Florida Home Builders Association (FHBA) – the accolades will invariably come.

So it was that on October 28, 2021 during the FHBA Annual Conference in Sarasota, Edwin achieved the ultimate honor: induction into the prestigious Florida Housing Hall of Fame. He becomes the second HBA member in the elite group, following in the footsteps of Pea Ridge electrical contractor Jack McCombs, who was inducted in 2011. Henry also joins people like former Florida Governor and U.S. Senator Bob Graham (whose work led to the creation of the Florida Housing Finance Agency), Orlando builder Bill Demetree (who conceived of the idea of Parades of Homes in the late 1950s), Tampa developer Matt Jetton (father of the master-planned community), and legendary home builders like Arthur Rutenberg, to name a few.

"This is a great honor for Edwin, our association and our area of the state," said HBA President Blaine Flynn of FlynnBuilt, Inc. "I had the privilege of working for Edwin

early in my career and he taught me valuable lessons about running a building business. We are pleased that Edwin's dedication to our industry has earned him this significant honor."

"When I first heard the news that Edwin Henry was elected to the Florida Housing Hall of Fame, it's hard to describe the sense of pride I felt... both for Edwin and for our association. It's truly heart-warming to see someone who has worked so hard for so long receive the recognition he so richly deserves," said HBA Executive Director David Peaden. "On a personal note, Edwin is someone who I could call on anytime for anything. As an Executive Officer, selfless members like Edwin are worth their weight in gold. I know I speak for the Board of Directors, and all the members of the HBA in congratulating Edwin on this landmark achievement... and thanking him for his incredible legacy of service to our association and our industry."

Don't think for a minute that this latest milestone – as significant as it is – will prompt Edwin to rest on his laurels. His commitment to the success of Henry Company Homes is stronger than ever and he's excited to have two new Pace communities, Pace Commons and Woodlands Manor, poised to produce more than 2,500 single-family homes and multi-family dwellings. In addition, Heathers Place in Navarre has already yielded over 200 home sales with 500 more to go.

While laser-focused on his business, Edwin has been just as dedicated to fighting regulations and fees that can thwart efforts to build affordable housing. He was a key player in the HBA of West Florida's challenge to the \$5,000-per-house impact fees proposed in Santa Rosa County. So far, the HBA has won the key court battles that, over the past 14 months, have saved homebuyers over \$17 million in impact fees.

That comes on the heels of Edwin's leadership on a rewrite of Santa Rosa County's land development code, where he believes industry input on ways to reduce costs helped save builders and developers approximately \$27,000 per home built.

During his time as President and senior leader at FHBA, Edwin was appointed to the state Workers' Compensation Oversight Board by then-Governor Lawton Chiles. In that role, he forged a strong working relationship with representatives of organized labor in Florida. Combining their political clout, FHBA and labor union leaders convinced the Florida Legislature to make statutory changes that reduced workers' comp premiums

continues on page 08



Hall of Fame inductees from left, Engineer Dave Carter of Winter Haven, Patricia Shullo (wife) and Christian Davis (son) on behalf of the late Naples State Rep. Mike Davis and Pace Builder Edwin Henry.

Edwin Henry

Earns the Respect of His Peers With Florida Housing Hall of Fame Induction

from page 07

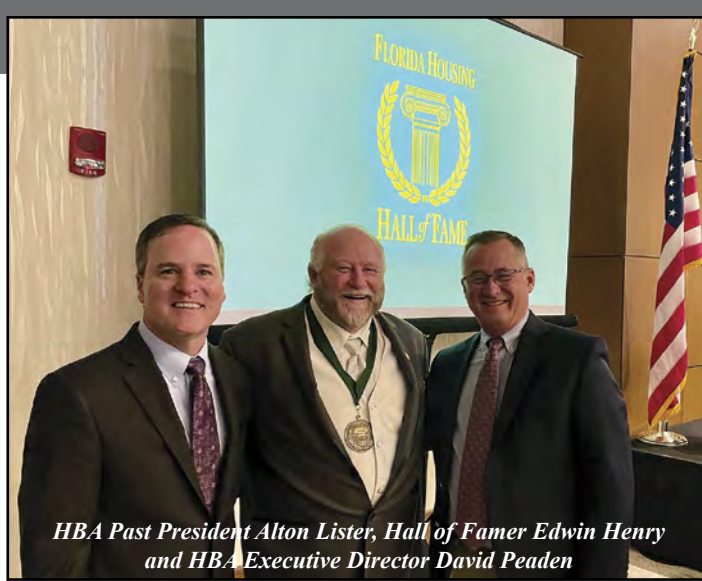
by about 20 percent. A key change limited the time that attorneys could file claims on workplace injuries.

Edwin also spearheaded the push for the Legislature to adopt “notice and right to cure” legislation, giving builders the opportunity to inspect and fix construction defects before consumers could pursue litigation. “This was, in essence, a contractor’s ‘Bill of Rights,’” said Edwin. “It was a win-win for builders and consumers, and eliminated a lot of needless litigation and attorneys’ fees.”

In addition to the homes built and the jobs he’s provided at Henry Company Homes, Edwin is proud to have mentored a number of successful local builders. “Some people look at that and question why I would be helping people who may someday compete against me,” says Edwin. “I never looked at it that way. You can’t keep someone with an entrepreneurial spirit from starting their own business. I am very proud to see people who worked for me go on to do really well in our industry.”

Edwin is also proud to have his son Stephen working at Henry Company Homes, learning the business from the ground up. Stephen doesn’t have to look far for a role model. “I tell him often that the key to success in the homebuilding business is to build every home as if you were building it for your own family,” said Edwin. “Also, I encouraged him to treat his suppliers and subcontractors with respect. When you do, they’ll return that respect by doing a good job.”

Indeed, “respect” could easily be the byword of Edwin Henry’s incredible legacy. He earned it through ingenuity, integrity and hard work. He gave it freely to his team and his consumers. And, at the end of the day, he received the ultimate show of respect when his peers in the Florida home building industry considered him worthy of Hall of Fame recognition.



HBA Past President Alton Lister, Hall of Famer Edwin Henry and HBA Executive Director David Peaden



HIGHLIGHTS OF EDWIN HENRY’S HALL OF FAME CAREER

- From 1983 to present, Edwin Henry has actively supported the work of Habitat for Humanity, participating in the construction of 13 homes for needy families. In 1994, Edwin held the world record for building a Habitat House 5 hours, 57 minutes, 59 seconds where former HUD Chairman Jack Kemp was on hand to dedicate the house. Edwin built the 50,000th Habitat House in 1997 where Habitat Founder Millard Fuller dedicated the house. Edwin also participated in the House that Congress Built Habitat Blitz where three homes were built in Pensacola in one day (Edwin built one of the homes). Henry has supported a wide range of charitable causes in his hometown of Pace, Florida; including youth baseball and soccer, Toys for Tots, United Way, Boys and Girls Club, Gulf Coast Kid’s House, YMCA, and the American Cancer Society.

- Since 1983, Edwin Henry has excelled in construction quality and customer service, as evidenced by testimonials, numerous repeat buyers, and zero claims to his third-party home warranty provider. His company’s unique “Inspect Our Quality” program educates buyers on what to look for in the construction of their home, and invites continuous feedback on the process.

- Since 1990, Edwin Henry has participated in the Home Builders Association of West Florida Parade of Homes, winning 49 awards for home building excellence during the time.

- Edwin Henry was named Small Business Person of the Year by Pensacola Area Chamber of Year, 1990.

- In 1993, Edwin Henry served as President of the Home Builders Association of West Florida, pushing the HBA to a heightened role in local governmental affairs and political action, and presiding over a successful Parade of Homes and membership drive.

- In 1994, Edwin built the HBA of West Florida’s American Dream Home where proceeds benefit the HBA.

- In 1994 Edwin Henry was the HBA of West Florida Builder of the Year.

- From 1996 to 1998, Edwin served as Secretary, Treasurer, and First Vice President of the Florida Home Builders Association, where he was part of a team that fought to preserve the safe and efficient use of septic tanks in Florida, and strengthened FHBA’s lobbying efforts by linking them to grassroots political action.

- From 1996-2000, Edwin Henry served on the senior leadership team of the Florida Home Builders Association (FHBA), working in various roles to further the goals of the state association, especially in the areas of governmental affairs and political action.

- In 1999, as President of the Florida Home Builders Association, Edwin Henry championed affordable housing in the development of the first statewide building code in Florida. Edwin also led FHBA’s 50th Anniversary Celebration.

- In 1999, his peers elected Edwin Henry President of the Florida Home Builders Association.

- In 1999, Edwin Henry was the driving force behind an FHBA-sponsored Habitat for Humanity Blitz-Build in which over 100 volunteers constructed a home in Tallahassee in just one day (after the foundation was pre-poured). The incredible effort brought FHBA a wealth of positive publicity and inspired builders across the state to support their local Habitat for Humanity initiatives.

- Edwin served on the Workers’ Compensation Oversight Board where he formed a coalition with statewide “blue collar” labor leaders to craft legislation that would, as signed by Governor Lawton Chiles, limit attorney fees for representation of injured workers by requiring Maximum Medical Improvement (MMI) to be determined at 104 weeks from injury and ended attorney’s fees at the end of MMI period of 104 weeks.

- Edwin spearheaded the legislation that stopped a homeowner from being able to file a lawsuit against a builder unless the builder was given the right to “Inspect and Repair” the alleged default. Before this legislation, a homeowner could allege defaults with their home and file a lawsuit against the builder and not let the builder in the home to inspect. Edwin wrote and fought for this legislation that was signed by Gov Bush. This legislation is known as the “Right to Inspect and Repair.”

- Edwin Henry played a vital and influential role in the development of the first statewide building code in Florida. In the wake of Hurricane Andrew’s devastation of South Florida in 1992, many public officials were pushing for highly restrictive building codes, including provisions that would have severely limited if not eliminated building on Florida’s coastlines. Throughout the often emotion-charged debates over a single code, Edwin Henry was the calm voice of reason, speaking out against over-regulation that would have added thousands of dollars unnecessarily to the cost of a new home.

- As FHBA President, Edwin hosted a workshop and presented the Future Builders of America concept to FHBA leaders. Edwin appointed Sandy Sims the first chairman of FBA who developed the successful program.

- In 2018-2019, Henry Company Homes has been the official sponsor of the “We Love Our Military” Picnic in which the company honors the men and women of the area who serve in the armed force.

- In 2019, Edwin Henry has been at the forefront of a battle against proposed impact fees in Santa Rosa County, pointing out their negative impact on affordable housing, and urging public officials to employ broad-based sources of income to fund infrastructure.

- Edwin Henry has 200.5 Spike Credits and still participates in HBA membership drives.

Thank You, Alton Lister

HBA Past President Alton Lister is engaged in a lot of activities with the Florida Home Builders Association. He attends many meetings and is our voice at the state level. At this particular committee meeting, the FHBA Cost and Codes Committee is discussing the latest proposed codes for the next building code cycle. Alton completed his term of being the FHBA Area I Vice President representing the four HBA's in the Panhandle. Thank you, Alton!



Jack McCombs Reaches 300 Member Milestone

Congratulations to Jack McCombs of McCombs Electric for his recruitment of 300.5 members to the HBA through his many years of service. Membership development is vital to the future of any association. The continuous influx of new members and the retention of current members are critical for maintaining the HBA's powerful voice in the homebuilding industry.

Membership is one of the most valuable resources for building our association. Just as a nail in the home building industry is essential to the development and strength of a building, volunteers who recruit and retain members play a vital role in the growth, development and stability of an association - they are our "Membership Champions" and Jack McCombs is certainly a champion in the industry.



Builder Confidence Up on Strong Demand Even as Supply Side Challenges Persist

Low existing inventories and strong buyer demand helped push builder confidence higher for the third consecutive month even as supply-side challenges — including building material bottlenecks and lot and labor shortages — remain stubbornly persistent. Builder sentiment in the market for newly built single-family homes moved three points higher to 83 in November, according to the NAHB/Wells Fargo Housing Market Index (HMI) released today.

"The solid market for home building continued in November despite ongoing supply-side challenges," said NAHB Chairman Chuck Fowke. "Lack of resale inventory combined with strong consumer demand continues to boost single-family home building."

"In addition to well publicized concerns over building materials and the national supply chain, labor and building lot access are key constraints for housing supply," said NAHB Chief Economist Robert Dietz. "Lot availability is at multi-decade lows and the construction industry currently has more than 330,000 open positions. Policymakers need to focus on resolving these issues to help builders produce more housing to meet strong market demand."

Derived from a monthly survey that NAHB has been conducting for 35 years, the NAHB/Wells Fargo HMI gauges builder perceptions of current single-family home sales and sales expectations for the next six months as "good," "fair" or "poor." The survey also asks builders to rate traffic of prospective buyers as "high to very high," "average" or "low to very low." Scores for each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good than poor.

The HMI index gauging current sales conditions rose three points to 89 and the gauge charting traffic of prospective buyers also posted a three-point gain to 68. The component measuring sales expectations in the next six months held steady at 84.

Looking at the three-month moving averages for regional HMI scores, the Midwest rose four points to 72, the South registered a four-point gain to 84 and the West rose one point to 84. The Northeast fell two points to 70.



STAND OUT FROM THE REST

with the best in complete structural warranties and protection programs from Centricity.

Structural New Home Warranty
Warranty Administration
Residential Energy Guarantee

iConnectProtect
General Liability & Builders Risk
AppliancePak

CONTACT YOUR REGIONAL SALES MANAGER TODAY!

Doug Wenzel

Direct Toll Free 866.440.7271 | dwenzel@centricity.com

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



Free Member Benefit of your State & Local HBA
www.FHBArebates.com



If you use any of these **50+ participating manufacturers**, then it is easy to participate!

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



THE AVERAGE REBATE PER BUILDER / REMODELER COMPANY WHO PARTICIPATED IN 2020 WAS:
\$1,495.13

Participating Manufacturers



Affiliate Partners
Businesses that provide a value-added benefit to HBA Members



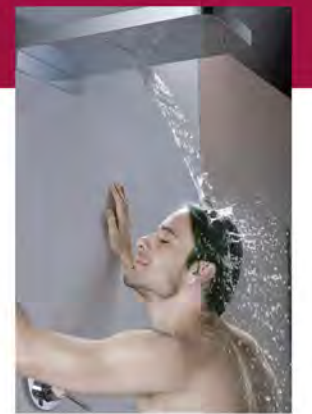
Website: www.HBArebates.com | Phone: 866-849-8400
Email: info@HBArebates.com | Facebook: /MemberRebateProgram

BATH EXPERIENCE WITH FUNCTIONALITY



DESIGNER BRANDS

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



Doug and Jayne Johnson

YOU'RE GONNA LOVE THIS PLACE!

Southwest Broward's Only Full Service Plumbing Showroom!

954.423.2250
1.800.991.2284



Showroom Hours Tues-Fri 8:30-5:30 / Sat. 9-5
1387 SHOTGUN ROAD, SUNRISE (WESTON), FL

www.dougstubs.com



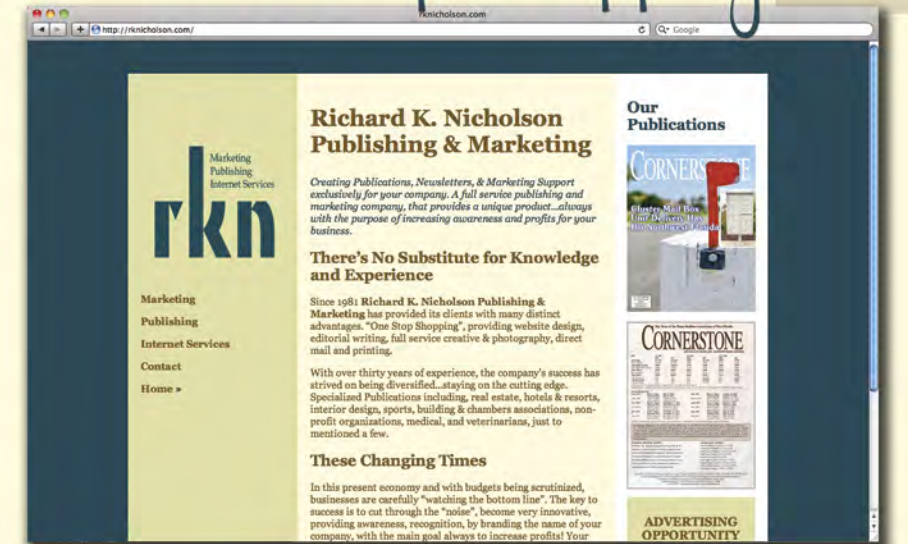
Publisher of Cornerstone Magazine

RKN Pub. & Mkt. Offers One-Stop Shopping

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

Advertising Bonus

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



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

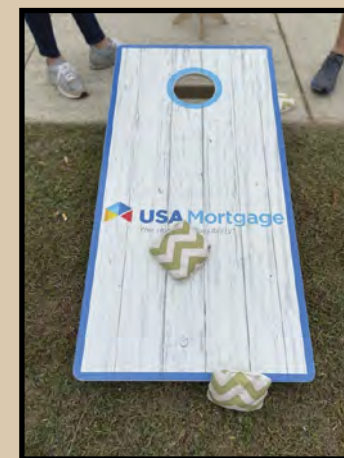
www.rknicholson.com

HBA'S CORNHOLE TOURNAMENT

Thank you to all of our players and partners for the HBA's Corn Hole Tournament that was held at Scenic Hills Country Club on November 5th. Thank you to Suzanne Pollard Spann, of Legacy Insurance Brokers, and the HBA's Vicki Pelletier for leading the HBA's Membership Committee and putting this awesome event together. It was a great day!



MORE PHOTOS ON PAGE 16



MORE PHOTOS FROM PAGE 15



Dream Big with Us!

Home Mortgage of America, Inc.

NMLS#149932



Diana Melton
Loan Officer
NMLS #370939
850.516.1579



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

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

FHBI
THE CONSTRUCTION INDUSTRY'S
INSURANCE PARTNER



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

FHBI services the building industry including:

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

Through the following product lines:

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

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

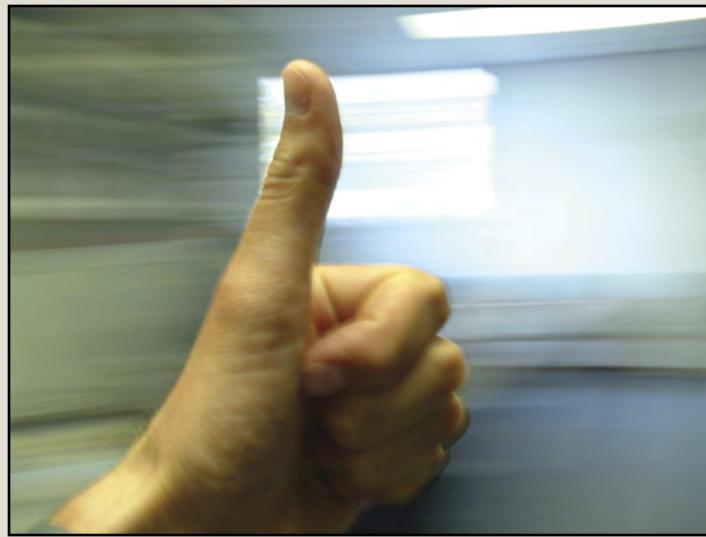
www.fhbi.com
2600 Centennial Place
Tallahassee, FL 32308
888.513.1222

NEXT CORNERSTONE ISSUE:

January 2022

RKNICHOLSON.COM

To advertise, call Richard Nicholson 561.843.5857



7 TRAITS SUCCESSFUL BUILDERS HAVE IN COMMON

The average building company lasts just 3.6 years. Some of the builders that make it past the five-year mark go on to become quite successful. Others continue on the hamster wheel constantly chasing cash flow.

As it turns out, there are quite a few traits that successful builders share and it isn't just the amount of money they've made.

Learn seven common traits of successful builders and identify the sales process that successful builders use to dominate their markets.

1. DREAM BIG AND HAVE A STRONG WORK ETHIC

Successful builders see the possibilities beyond the immediate future. They look to scale their building company. Obstacles and setbacks are just potential learning experiences.

These builders have big goals, and truly believe that they will turn their vision into a reality, even if it means stepping out of their comfort zone. Turning a vision into reality not only takes hard work, it takes drive, ambition and total belief.

The ability and confidence to sail forward into uncharted waters after experiencing success is a very rare quality but one that is essential for a builder to move forward at speed, towards a goal.

2. CHOOSE YOUR NICHE STRATEGICALLY

Successful builders don't take on any job they can, they work strategically within a niche.

Usually, they'll start by looking at the work they have been doing over the past 24 months and analyze the net margins. That's important because it's not the gross margin that's crucial, but the

net margin, after fixed costs have been applied to the job.

Once successful builders know which jobs are the most profitable, they target that niche and become the authority in that area. But consider the following:

- 63% of builders admit their company does not have a competitive advantage.
- 59% of builders have no idea who their ideal client is.
- Only 11% of builders have looked at their previous jobs to discover a good niche.

Successful builders think differently. They see opportunities and jump right into them.

3. MAINTAIN A HIGH TOLERANCE OF RISK AND FAILURE

Successful builders also have a high tolerance of risk and failure. Failure is a constant feedback loop. Every time builders fail, they learn something.

To be a market leader in any business, builders have to be willing to take big risks that might fail. Builders have to be able to get back up after getting knocked down, and use what they've learned to grow and keep moving forward.

One of the biggest risks any business takes is investing in marketing. Every new advertising campaign is a bet. Many bets result in losses, but when an advertising bet pays off, it can then be scaled up — and that means big returns.

When builders advertise their company, they test their campaigns with small bets. They measure success by keeping a close eye on their lead acquisition costs. When the cost per acquisition dips below the earning per lead, then they are in a great position to scale up their building company.

4. BE SELF-DISCIPLINED AND DELAY GRATIFICATION

Self-discipline is another extremely important and common trait among successful builders. A disciplined business owner sets their sights on a big goal, then figures out how to reach that goal. Disciplined people are not easily sidetracked. They could be shown a hundred different ways to grow their business and only select one or two that are best suited to their strengths and the market in which they operate.

5. DEVELOP SALES AND MARKETING SKILLS

Although they might not be the person implementing the marketing strategies or making the sales in their building company, all successful builders have developed their sales and marketing skills over time. Without a high-level understanding of how sales and marketing works, it's almost impossible to successfully manage a team and hold them to account on their performance.



Most builders are not natural sales people, but with a process in place, signing a building contract becomes a natural part of the entire experience. It also allows successful builders to scale up their building company quickly while keeping their finger firmly on the pulse of the business.

6. DON'T WASTE CASH

Successful builders are acutely aware of the volatility of the residential market and are always focused on building the company reserves before drawing dividends. The main reason for the average building company only lasting 3.6 years is because they run out of cash during an economic downturn. While a typical business will aim for three to six months cash reserves to cover outgoings, a building company requires enough cash to cover twelve months of expenses plus all current creditors and the work in progress accounting adjustment (WIPAA) liability.

Reaching that figure takes self-discipline and determination, but once achieved, those builders will see opportunity in both boom times and recessions.

7. UNDERSTAND FINANCIAL REPORTS

And finally, every successful builder understands their financials. Not only that, they read their financial reports every month. For a building company, that means understanding work in progress,

workflow, current liquidity, net margins, gross margins and expenses every single month of the year.

[BONUS] 8. USE A PROVEN SALES PROCESS

A sales process lays out a clear path for taking a new inquiry through to contract. It allows builders to save time by only working with serious clients who are ready to build. By following a process, builders can tailor their proposal to a client's specific pain points, effectively positioning their company as the only viable option for the client, eliminating their competitors and ensuring their margin is protected.





Quality You Can Trust

Service You Can Depend On!







Drywall | Metal Studs | Acoustical Insulation | Roofing | Stucco

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

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

REW Materials
 8040 N. Palafox Street
 Pensacola, FL 32534



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

NEXT CORNERSTONE ISSUE:

January 2022

To advertise, call Richard Nicholson 561.843.5857

RKNICHOLSON.COM

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?



warren wight graphic designer

warrenworld.com



offering creative services to the building community and related industries



print

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



web

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



corporate id

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

p 407.920.1478 | warren@warrenworld.com



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

ALEX NIEDERMAYER
AIP, CMIP
AGENT

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

www.underwoodanderson.com

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

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

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



NEW MEMBERS

EZ Modern Homes LLC
Dennis Remesch - MGMR
301 N Barcelona St
Suite H
Pensacola, FL 32501
p (850) 384-7607
ezmodernhomes.com

Daltile
Ellen Moore - Builder Specialist -
Sales Rep
13400 Mossy Cypress Drive
Jacksonville, FL 32223
p (904) 614-3430
daltile.com

Beebe's Pest and Termite Control
Craig Macks - Supervisor of Florida
13725 River Road
Pensacola, FL 32507
p (251) 943-8166
beebespest.com

Great Gutters of NWFL, LLC
Chad Jordan - Owner
4400 Bayou Blvd. Suite 21-B
Pensacola, FL 32505
p (850) 332-2450
great-gutters.com

Blue Coral Fabrication & Design
Steve Amjad - Owner
3202 Olde Barrancas Ave
Pensacola, FL 32583
p (850) 453-0330
bluecoraltowers.com

Westervelt Ecological Services
Kelly Sands - Business Development
Manager
825 Thomasville Road
Suite 9
Tallahassee, Florida 32303
p (850) 661-4292
wesmitigation.com



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

Members Doing Business with Members

NEXT CORNERSTONE ISSUE:

January 2022

To advertise, call
Richard Nicholson
561.843.5857

RKNICHOLSON.COM



Stay up-to-date on news and events

Have access to exclusive promotions and giveaways

Check out polls and fun facts on the page

Have pictures from HBA events?

Share them with us!

Tag yourself in our photos!

facebook.com/HBAWF

Get Involved in HBA Councils & Committees!

Sales & Marketing Council
Meets Monthly

Membership Committee
Meets Monthly 2nd Wednesday of each month

Board of Directors
Meets Monthly 3rd Tuesday of each month

FOR FUTURE UPCOMING EVENTS, PLEASE CALL THE HBA OFFICE AT 850.476.0318



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

Spike Club Levels

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

Spike Club Members and their credits as of 10/31/2021.

Statesman Spike 500 Credits

Harold Logan	523.5
--------------	-------

Super Spike 250 Credits

Rod Hurston	425
Jack McCombs	300.5

Royal Spike 150 Credits

Rick Sprague	207.5
Edwin Henry	200.5
William "Billy" Moore	175.5
Bob Boccanfuso	164.5

Red Spike 100 Credits

Charlie Rotenberry	150
Oliver Gore	114
Ron Tuttle	108
Ricky Wiggins	100.5

Green Spike 50 Credits

David Holcomb	97
Newman Rodgers IV	95
Doug Sprague	88.5
Kenneth Ellzey, Sr.	79.5
Russ Parris	72
Paul Stanley	67.5
Bob Price, Jr.	59
Thomas Westerheim	55.5
Blaine Flynn	54.5
Wilma Shortall	50.5
Darrell Gooden	50.5

Life Spike 25 Credits

Bill Daniel	48
John Hattaway	42.5
Doug Whitfield	39.5
Garrett Walton	32
Luke Shows	25.5
Steve Moorhead	22
Suzanne Pollard-Spann	22
Brent Woody	20.5
Karen Pettinato	18.5
Larry Hunter	19
Taylor Longsworth	17
Doug Herrick	15.5
Lorie Reed	15
Amir Fooladi	16
Lee Hudson	16

Dean Williams	14.5
Martin Rich	13.5
William Merrill	13.5
Alton Lister	13.5

Bruce Carpenter	12.5
-----------------	------

Milton Rogers	12.5
Bill Bating	11.5
Rick Faciane	10.5
Alex Niedermayer	11
Kevin Ward	10.5
Kim Cheney	10

Spike Credits

Shelby Johnson	9.5
Mary Jordan	9.5
Kevin Russell	8.5
James Cronley	8
Rodney Boutwell	6.5

ADVERTISER'S INDEX

Alpha Closets 850.934.9130 Alpha Closets.com leslie@alphaclosets.com	23
Architectural Concepts International, LLC o 561.613.2488 jrd@paintconceptspus.com paintconceptspus.com	20
Centricity o 866.440.7271 c 904.613.1442 dwenzel@centricity.com centricity.com	11
Florida Home Builders Insurance o 888.513.1222 fhbi.com	17
Home Mortgage of America, Inc o 850.332.5221 c 850.332.2416 bcarpenter@hmoa1.com	17
Pensacola Energy o 850.436.5050 esnaturalgas.com	02
Rew Building Materials, Inc. o 850.471.6291 c 850.259.7756 bbating@rewmaterials.com ecbmfl.com	19
RKN Publishing and Marketing 561.843.5857 rknichent@aol.com rknicholson.com	13
Tubs and More o 800.991.2284 o 954.423.2250 dougstubs.com	13
Underwood Anderson Insurance o 850.434.5526 c 850.572.4838 Alex Niedermayer, AIP, CMIP Agent alex@underwoodanderson.com underwoodanderson.com	20
warren wight - graphic designer 407.920.1478 warren@warrenworld.com warrenworld.com	20
West Fraser westfraser.com/osb	Back Cover

Please Support Our Advertisers!

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



Gold Sponsor for the 2020 Dream Home





West Fraser



Featuring:

pointSIX[®]
Patented Edge Swell Technology

**SMALL TAPER
HUGE ADVANTAGE**

**50
YEAR
WARRANTY**

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

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

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

DURASTRAND[®]
pointSIX **EDGE TECHNOLOGY**