

The News of the Home Builders Association of West Florida

CORNERSTONE

September 2013



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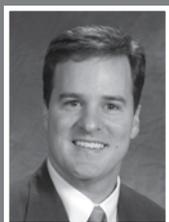
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Visiting With HBA Members Continues

Keeping with my quest to visit our Home Builders Association members, Executive Director David Peaden, in our latest adventure, visited McCombs Electrical Company, Henry Combs Homes, Milton Truss and Arcadia Culverts respectively.

Many of you know that Jack McCombs of McCombs Electrical who has been a fixture in Pea Ridge since the early 1970s. Jack, who was inducted into the Florida Housing Hall of Fame in 2011, has always believed that the home building industry is of the best industries in the nation. Knowing the importance supporting his industry, he became active with the HBA of West Florida in the early 1960s. He served as the Florida Home Builders Association (FHBA) Second Vice President in 1981, and was also active with National Association of Home Builders (NAHB). He was one of the first Associate National Directors and is a member of the prestigious NAHB Hall of Honored Associates, which recognizes outstanding associates in the United States. Jack said he knew that he wanted to give back to an industry that supported his livelihood. He felt like he needed to

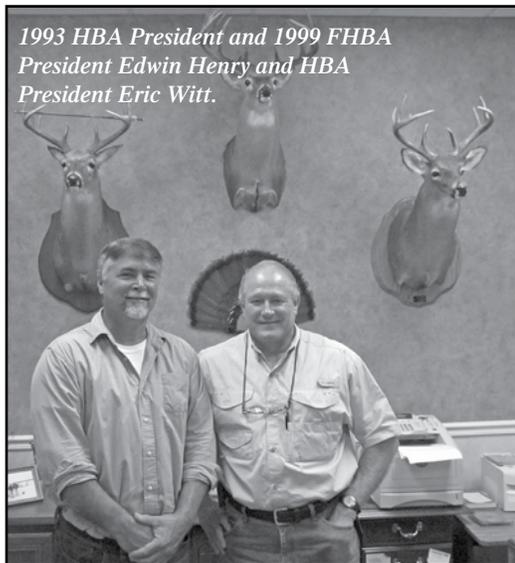
pay his dues and get involved. One of the lasting attributes McCombs brought to the housing industry was his firm belief that hard work and honesty is the only method to approach daily life. McCombs, who was named the HBA of West Florida Associate of the Year in 1977 and FHBA Associate of the Year in 1985, respectively, still has a burning desire to help the housing industry and that desire has instilled a sense of lasting volunteerism to many. As I sat



Florida Housing Hall of Famer Jack McCombs with HBA President Eric Witt.

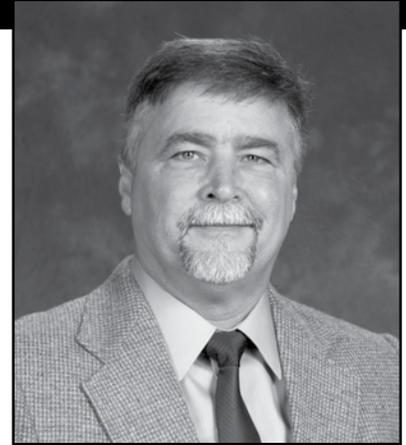
in his office, looking at the vibrant 79 year-old who is still very much active in his business, I was humbled by his optimism and passion for the construction industry. Jack paved the way for many and his legacy is one that will never be matched by others.

From respiratory technician to residential builder, Edwin Henry has taken Henry Combs Company Homes from a small operation that grew out of his back bedroom into one of Northwest Florida's largest residential builders. Edwin has always given back to our industry by serving as HBA of West Florida President in 1993, and Florida Home Builders Association President in 1999. He is still passionate today about the future of our industry. Edwin has a lot on his plate, with his company, and his family ... wife, Susan, has been an integral part of the company. And his daughter Lauren, and son, Stephen are "all grown up" as he put it.



1993 HBA President and 1999 FHBA President Edwin Henry and HBA President Eric Witt.

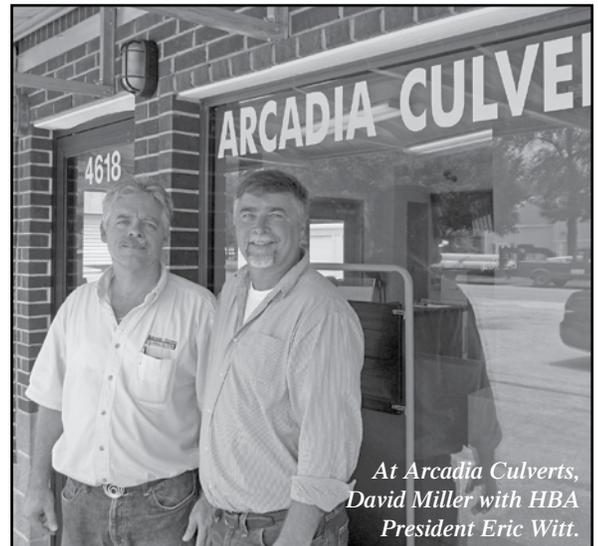
President's Message



BY ERIC WITT

But he makes time for other things, including devotion and attention to his church and helping pay back the community for his success through local sponsorships and events such as Habitat for Humanity. Over the years, Henry has been a steadfast supporter of the program and was honored when Habitat asked him to build its 50,000th home years ago. Edwin was a pleasure to visit, and to pick his mind about what the HBA could be doing for the industry.

Reliable, Quality and Service are the key ingredients to the success of David Miller of Arcadia Culverts. David is a longtime member of the HBA and served on the Board of Directors for over 10 years. On this day,



At Arcadia Culverts, David Miller with HBA President Eric Witt.

more HBA Members. page 6

Setting the Record Straight on the Mortgage Interest Deduction

As the Senate examines existing tax policies as part of its “blank slate” approach to tax reform, and as the House Ways and Means Committee continues its review of the tax code, it is appropriate to keep in mind the importance of the mortgage interest deduction (MID) as a middle-class tax provision that makes it possible for many families to achieve homeownership.

It is also useful to review some of the claims against the MID to determine if those claims are valid. Economists at the National Association of Home Builders (NAHB) have analyzed data from the IRS and the Census Bureau, as well as estimates from other sources, to assess the validity of these claims.

Claim #1: The wealthy get most of the benefit from the mortgage interest deduction.

Fact: The majority of the tax benefits from the MID go to middle-class households. Data from the Congressional Joint Committee on

Taxation shows that 86 percent of households who benefit from the mortgage interest deduction have incomes of less than \$200,000. It is also useful to keep in mind that the majority of home owning households are married couples, so the household income measure will often include two incomes.

Claim #2: Repealing the mortgage interest deduction would not damage the economy or individual households.

Fact: Almost all studies examining the elimination of the mortgage interest deduction find that it would reduce demand for housing by raising taxes on prospective home buyers. This reduction in housing demand would also lower home values for existing home owners who would experience a significant loss in wealth.

A 1 percent decline in home prices would result in a loss of \$185 billion to American households. Just a 6 percent decline would eliminate \$1 trillion in household net worth. If repealing the deduction lowered prices by 10 percent or more, Americans would lose trillions of dollars in household net worth. If home values fall, then more families will find themselves under water, in default and in foreclosure. Eliminating the mortgage interest

deduction would reduce the financial resources families can draw on for education, entrepreneurship and retirement. And if home values fall, then state and local tax revenues fall, making it harder to fund schools, infrastructure, public safety and other important government functions. Repealing the MID would have serious economic consequences.

Claim #3: Only a small percentage of home owners claim the mortgage interest deduction.

Fact: The mortgage interest deduction is broadly claimed. Seventy percent of home owners with a mortgage claim the MID in a given year, and almost all home owners benefit from the deduction at some point during their homeownership lifecycle.

The argument that only an estimated “quarter of taxpayers” claim the deduction is misleading because it ignores the lifecycle element of homeownership. Of the two-thirds of households who are home owners, one-third own free-and-clear with no mortgage. And of those with a mortgage who claim the standard deduction in lieu of the MID, many are in the final years of a mortgage and are paying small amounts of interest and greater amounts of

Visiting With HBA Members Continues

from page 5

we found David at his office on Hwy. 90 taking a quick break from the sweltering heat. Arcadia Culverts provides galvanized, coated and plastic pipe. David is also a licensed contractor who is a native Northwest Florida. Life has been good, David says. Even though the economy has been tough, he still feels blessed to have the opportunity to operate a business. It keeps him busy, he says. It was great to catch up with him and I am glad he’s doing well.

We stopped in to see longtime HBA member Charlie Smith of Milton Truss. Unfortunately he was out at an appointment, but we were able to visit with Andy Czuprynski and Chris Johns who are designers for the company. Andy and Chris said that they are staying busy, which is a good thing for our industry. Lumber prices have fluctuated but have stabilized over the last few weeks. I will always be appreciated to the help that Charlie Smith gave us with the addition the HBA built for the Council on Aging last year. The truss system was donated and we could not have done it without him.



from left, Andy Czuprynski and Chris Johns with HBA President Eric Witt

principal. In the early years of their mortgage when much greater amounts went to interest, those home owners very likely claimed the mortgage interest deduction.

Claim #4: Repealing the mortgage interest deduction would make the tax code more progressive.

Fact: A progressive tax system is one in which taxpayers with lower incomes pay a smaller share of their earnings in taxes than higher income households. Repealing the mortgage interest deduction would result in larger tax hikes – as a share of household income – for the middle class. For example, for households with less than \$200,000 in adjusted gross income (AGI), the typical mortgage interest deduction is worth 1.76 percent of that family's AGI. For taxpayers reporting more than \$200,000 in income, the benefit falls to 1.5 percent of AGI. Thus, in the event of repeal, middle-class home owners face a larger tax hike as a share of their income, making the tax system less progressive.

Claim #5: The mortgage interest deduction incentivizes buyers to purchase a larger home.

Fact: While the mortgage interest deduction is sometimes connected with larger homes, evidence shows that it is more often the case that the tax benefit reflects family size and underlying housing demand. Larger families require a larger home, which in turn means a greater amount of mortgage interest paid and a larger tax benefit. And NAHB analysis of IRS data confirms this. Taxpayers with two personal exemptions (a measure of family size) who claimed the MID had an average tax benefit of \$1,500. Taxpayers with four personal exemptions had an average benefit of approximately \$1,950. In fact, the benefit increased correspondingly from one dependent to five-plus personal exemptions, which is consistent with the notion that larger families require larger homes.

Claim #6: Renters do not support the mortgage interest deduction.

Fact: Public opinion polling has generally found the MID to be popular with renters, most of whom hope to become home owners. Given

that recent home buyers receive the greatest tax benefits from the deduction, such renters would have much to lose in case of repeal. A 2012 poll found that a majority of renters were opposed to eliminating the mortgage interest deduction.

Claim #7: Because mortgages on second homes also qualify for the mortgage interest deduction, taxpayers are subsidizing vacation homes for the wealthy.

Fact: The rules relating to second homes are complicated, and often apply to situations that do not involve a vacation home. The rule allows owners who sell their home and buy another – those who own more than one primary residence in a tax year – to claim the MID for both homes on their annual tax return. The rules also allow home owners who are building a new home to claim construction loan interest as a deduction.

And the rules support investment in seasonal residences that provide an economic foundation for many parts of the country. In fact, 49 states in the U.S. have at least one county where more than 10 percent of the housing stock fits the tax definition of a second home. But we are not talking about million-dollar homes on the beach, which are usually paid for in cash or claimed as rental property. According to an analysis of the Consumer Expenditure Survey, the average income of a household with a mortgage on a second home is \$71,344.

Claim #8: While the mortgage interest deduction supports homeownership, federal policy neglects renters.

Fact: Housing policy support, in dollar terms, is roughly proportional to the total population living in renter- and owner-occupied homes. For example, the report of the Housing Commission of the Bipartisan Policy Center, which looked at all of the tax and spending programs for rentership and homeownership, found that about one-third of housing policy spending is attributable to rental housing, which is equal to the share of the population living in that form of housing. Such analysis is important because it shines a spotlight on important housing programs for affordable rental housing, including the Low-Income Housing Tax Credit (LIHTC).

NAHB News

Claim #9: Since not all home owners itemize, a credit would be better for the market.

Fact: Identifying winners and losers from moving from an itemized deduction to a credit depends on a number of factors, most importantly the tax credit rate. For example, the Simpson-Bowles report recommended a 12 percent tax credit, meaning a tax benefit of 12 cents for every dollar of qualified mortgage interest paid. A revenue-neutral tax credit would be approximately 20 percent. Thus, such a low rate as 12 percent would represent a significant tax hike for home owners. Moreover, it is important to remember that under most MID tax credit proposals, the property tax deduction (worth on average about one-third of the value of the MID) would cease to exist, further increasing the tax burden on home owners.

Claim #10: There is too much policy support for housing.

Fact: At the federal level, much of the focus on housing tax policy is centered on important and long-standing policies like the MID and the LIHTC, but this focus ignores the fact that home owners pay property taxes that are not collected on other forms of investment. For example, owners of owner-occupied and rental housing pay approximately \$300 billion a year in property taxes to local and state governments. Such tax burdens should not be ignored in federal tax debates when considering the overall effective tax rate on housing.



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Cover Story

Don't Throw It Away, Think of the Habitat ReStore

Habitat for Humanity ReStore is proudly owned and operated by Pensacola Habitat for Humanity to serve our mission of building homes, communities and hope. At the Habitat ReStore, our staff and volunteers happily accept donations of new and gently used items. We sell those items to treasure hunters and bargain shoppers alike to raise money for our mission of eliminating substandard housing. The Habitat ReStore provides a more affordable avenue for home improvement projects, all while keeping tons of perfectly good items from ending up in the landfill.



HISTORY OF THE HABITAT RESTORE

The Habitat ReStore concept started in 1991 as Habitat affiliates began to receive donations of building materials and household goods that donors thought could be used in Habitat homes. Though the generosity was greatly appreciated, it proved impractical to redesign blueprints to fit the dimension of specific doors, windows and cabinet sets that had been donated. Instead, Habitat affiliates began selling these donated items to the public and using the proceeds to cover costs of homebuilding. Currently, there are nearly 800 Habitat ReStores in the United States. The Pensacola ReStore location was opened in 2006 and the Milton ReStore in 2008.

HOW CAN YOU HELP?

Remodeling, cleaning out, downsizing or just getting organized? Consider donating your excess household goods and building materials to the Habitat ReStore. We'll gladly take new and gently-used items off your hands and you'll get the satisfaction of knowing they helped support local families and didn't end up in the landfill. All of your donations are tax-deductible.

For businesses, donating to the Habitat ReStore is a great way to move discontinued or excess stock, deal with gently used returns and show your customers that you care about the environment and your community. Plus, we'll pick up your donated goods, which will save you time and money.

SCHEDULE A PICKUP

If your donation is too large for you to bring to the store, call our donation hotline at 850-332-6747 and choose option 1- Pensacola or option 2-Milton ReStore location. Please be



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Milton ReStore

6606 Elva St., Milton
(behind Hall's Hardware)
850-981-0009

Both stores are open
Wednesday-Saturday, 10am-6pm





Cover Story

sure to give a clear description of the items and their condition. We are happy to pick up gently used items which can go directly to our sales floor without any repairs or major clean up. Our shoppers are extremely happy when we receive donations in good condition which they can take directly into their homes. ReStore profits benefit the local community by building affordable homes and diverting usable materials away from our landfills.

Pensacola Habitat for Humanity is a non-profit, ecumenical, Christian ministry whose purpose is to build homes and improve communities in partnership with low income families. Through the use of donations, in-kind gifts and volunteer labor Habitat builds and sells the homes at no-profit and financed with a NO-INTEREST loan to those who qualify. This year, Pensacola Habitat for Humanity launched a new program called Neighborhood Revitalization Initiative (NRI). NRI was established to enable Habitat to serve more families, increase volunteer opportunities, and expand their role in revitalizing the appearance of neighborhoods plagued with blight and dilapidated housing. Projects go beyond Habitat's traditional new home construction to include activities such as sidewalk repair, curbside addressing, garbage and debris removal, construction, and cleanup of empty lots.

Visit pensacola.habitatrestores.org and pensacolahabitat.org to learn more and get involved!



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News and Notes

Appraisal Institute Asks for 'Green' Revisions To FHA Guidelines

During a July 18 meeting hosted by the White House and the U.S. Department of Housing and Urban Development, the Appraisal Institute (AI) asked that policy revisions be made to the Federal Housing Administration's lender guidelines as they relate to "green" and energy-efficient features.

AI reported that some underwriters have asked appraisers to remove income approach adjustments for green or energy savings and to replace the information with comparable sales that do not exist in the market. AI expressed concern about how much authority underwriters have to question an appraiser's professional judgment when appraisals that include green or energy-efficiency adjustments are being reviewed. AI recommended clarification on this important issue. The FHA said it will review those issues and others related to lender participation in FHA energy-efficiency mortgage and rehabilitation loan programs that are a part of President Obama's Climate Change Initiative.

How Green Building Is Affecting the Marketplace

According to the Navigant Research firm, with offices in North America, Europe and the Pacific, overall, green construction materials worldwide are anticipated to generate substantial market value. This market is expected to grow from \$116 billion in 2013 to greater than \$254 billion in 2020. Europe is forecast to be the largest of the regional markets in 2020, accounting for approximately 50 percent. [More]

Navigant also recently released its "Materials in Green Buildings" report that reviews the key market and regulatory trends contributing to the growing green building market, along with the commensurate growth in green building materials. It indicates that moving forward, market growth for green buildings and commensurate growing use of green materials will be driven by a mixture of:

- Strengthening policy and regulatory environments that prioritize energy efficiency and green design
- The growth in voluntary certification programs for green buildings, particularly in emerging markets
- Additional evidence that green buildings confer quantifiable market advantages
- Cost reductions in green design and green materials that come from better industry knowledge and experience and production economies of scale, respectively
- Consumer perceptions toward energy and resource efficiency

An Executive Summary of the report is available for free download at www.navigantresearch.com/wp-assets/uploads/2013/04/MGB-13-Executive-Summary.pdf

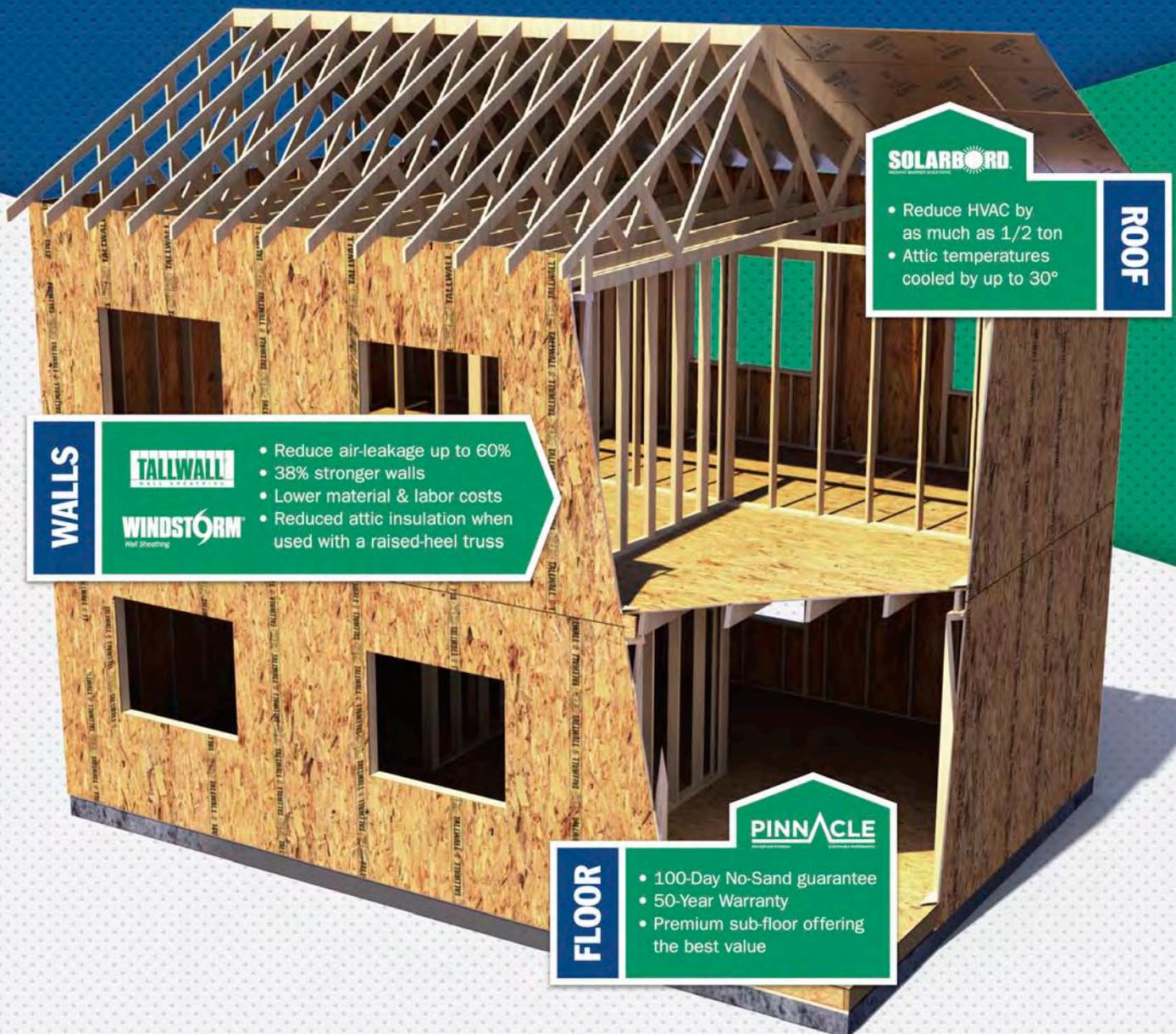
Florida Home Price Changes Mostly Better Than National Average

Metro Area	Home Prices Change (Q1 2012 to Q1 2013)	Home Prices Change (Q1 2010 to Q1 2013)	Home Prices Change 2013-2014 Forecast
United States	10.20%	3.50%	6.50%
Orlando	14.60%	6.30%	-1.60%
Miami	14.20%	13.70%	-2.70%
Tampa	11.90%	2.20%	2.30%
W. Palm Beach	11.40%	1.20%	0.60%
Jacksonville	9.90%	-3.30%	1.40%
Fort Lauderdale	9.50%	8.00%	-2.60%

CoreLogic, a leading residential property information and analytics provider, recently released an analysis of home price trends during the first quarter of 2013 in more than 380 U.S. markets. Early estimates show that home prices increased by 10.2 percent, nationally, in the first quarter of 2013, the first double-digit gain since the peak of the housing bubble seven years ago. Record levels of affordability, a slowly improving job market, and very small inventories of new and existing homes for sale will continue to drive U.S. home price appreciation during the summer, the report stated. Florida metro area data is reflected in the table (left).

A WELL-FRAMED APPROACH TO PROFITABLE ENERGY EFFICIENCY

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FHBA Salutes 21 Housing Champions

By **SUZANNE GRAHAM**
FHBA President

When you have the kind of successful legislative session that the Florida Home Builders Association just enjoyed, it comes as no surprise that 21 members of the 160-member Florida Legislature earned A+ grades for their support of FHBA's Legislative

Priorities. An A+ performance earns legislators the title "Housing Champion" and puts them at the top of the list for our industry's loyalty and support.

We're pleased that our champions include House Speaker Will Weatherford as well as FHBA members Keith Perry, Steve Precourt, and Steve Crisafulli who serve with Weatherford in the Florida House. Rep. Daniel Davis earned his second A+ score and carried our building code bill again until it took on an unfavorable amendment that threatened its passage.

When a key bill goes in the ditch, that's when you really need your friends in the Legislature and we're pleased that freshman lawmaker Halsey Beshears took our building code language onto one of his bills, and helped guide it to passage.

2013 Legislative Champions

TITLE	LAST	FIRST	PARTY	DISTRICT	CITY	GRADE
Representative	Beshears	Halsey	Rep	7	Monticello	A+
Representative	Crisafulli	Steve	Rep	51	Merritt Island	A+
Representative	Davis	Daniel	Rep	15	Jacksonville	A+
Representative	Goodson	Tom	Rep	50	Titusville	A+
Representative	Hooper	Ed	Rep	67	Clearwater	A+
Representative	Hudson	Matt	Rep	80	Naples	A+
Representative	Ingram	Clay	Rep	1	Pensacola	A+
Representative	La Rosa	Mike	Rep	42	Saint Cloud	A+
Representative	Moraitis	George R.	Rep	93	Fort Lauderdale	A+
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HOUSING STARTS RISE 5.9 PERCENT IN JULY

Nationwide housing starts rose 5.9 percent to a seasonally adjusted annual rate of 896,000 units in July as multifamily construction rebounded from a dip in the previous month, according to newly released figures from HUD and the U.S. Census Bureau. Meanwhile, single-family construction recorded a modest decline from a rate that was upwardly revised for the previous month.

"Builders are making every effort to keep up with the rising demand for new homes and apartments, and construction in both sectors is running well ahead of the pace we saw at this time last year," noted Rick Judson, chairman of the National Association of Home Builders (NAHB) and a home builder from Charlotte, N.C. "However, ongoing issues with accessing credit and limited supplies of finished lots and labor are making it tough to do that, particularly for single-family builders."

"Today's report is in line with our forecast for continued, gradual strengthening of housing starts and permit activity through the rest of the year," said NAHB Chief Economist David Crowe. "The double-digit bounce-back on the multifamily side was in keeping with typical month-to-month volatility in that sector," he noted, "while the sideways movement in single-family was a result of unusually wet weather in the South and West."

Single-family housing starts declined 2.2 percent from an upwardly revised pace in June to a seasonally adjusted annual rate of 591,000 units in July. Meanwhile, a 26 percent gain to a 305,000-unit pace on the multifamily side offset a similar dip in the previous month.

Regionally, combined housing starts activity posted solid gains of 40.2 percent in the Northeast, 25.4 percent in the Midwest and 7.2 percent in the West, respectively, in July, while the South posted a 7 percent decline.

Issuance of building permits, which can be an indicator of future building activity,

rose 2.7 percent to a seasonally adjusted annual rate of 943,000 units in July. Single-family permits dipped 1.9 percent to 613,000 units from a strong pace in the previous month, while multifamily permits gained 12.6 percent to 330,000 units.

Regionally, combined permit issuance increased across the board in July, with gains of 1 percent, 2.8 percent, 1.1 percent and 7.1 percent in the Northeast, Midwest, South and West, respectively.

HIGHER MORTGAGE RATES PROMPT PAUSE IN NEW-HOME SALES IN JULY

Sales of newly built, single-family homes declined 13.4 percent to a seasonally adjusted annual rate of 394,000 units in July as higher mortgage rates prompted a temporary pause in buying activity, according to newly released data from HUD and the U.S. Census Bureau.

"The drop-off in sales in July is in part a reflection of buyers' reaction to the recent uptick in mortgage rates as people reassess their budgets to determine how much house they can afford," said Rick Judson, chairman of the National Association of Home Builders (NAHB) and a home builder from Charlotte, N.C. "Consumers just need a little time to adjust to the new parameters of the market."

"New-home sales figures refer to newly signed contracts to purchase a home, rather than a completed sale, and it's likely that the higher rates caused some buyers to delay putting pen to paper," explained NAHB Chief Economist David Crowe. "However, there is still a great deal of pent-up demand for homes in markets nationwide, and builders continue to report improving consumer interest. This suggests that what we're seeing is a temporary pause, and that buyers will return to the market once they are confident that the higher mortgage rates are here to stay."

NAHB News



"Today's report is in line with our forecast for continued, gradual strengthening of housing starts and permit activity through the rest of the year"

Every region recorded lower new-home sales in July, with declines of 5.7 percent, 12.9 percent, 13.4 percent and 16.1 percent reported for the Northeast, Midwest, South and West, respectively. Meanwhile, the inventory of new homes for sale edged up to 171,000 units in July, which is a 5.2 month supply at the current sales pace.

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The 2013 HBA Home and Product Expo proved to be a well-attended success for the Northwest Florida area. Ninety-one vendors did a fantastic job of displaying their products at the Pensacola Bay Center. The Expo Awards luncheon and silent auction was a big hit thanks to the donations of the exhibitors. The proceeds will contribute to the many local charities and causes the HBA supports throughout the year. Show Manager Alecia Overman, who continues to do a great job for the HBA, deserves a lot of credit for making this event a premier event that thousands of area consumers attend every year. We also appreciate Expo Chairman Ron Castner of Castner Construction, for his time and effort during the show. His volunteer service is much appreciated and unmatched at the Expo.

**MAKING THE
EXPO HAPPEN**



Alecia Overman
Expo Show Manager



Ron Casnter
Expo Chairman

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Honorable Mention: Batteries and Bulbs
Winner: Fireplace Concepts

Cat II (8x8)
Honorable Mention: Jenkins Brick & Tile
Winner: The Cabinet Barn

Cat III (10x10)
Honorable Mention: Mathes Lighting and Lamp
Winner: Cabinet Depot

Category IV (8x16) (6x16)
Honorable Mention: Compass Solar Energy
Winner: Chief Purification

Category V (10x30) (10x20) (20x20)
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Winner: Woerner Landscape Source

Best In Show: Woerner Landscape Source

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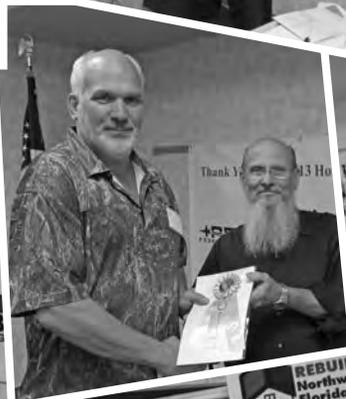








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Meet the Builder

A Hi-Speed Networking Event

Wednesday, October 23, 2013

New World Landing

1:00 p.m. to 5:00 p.m.

WHAT IS IT?

Meet the Builder is a "Hi-Speed" networking event providing Associate members direct contact with you, the builder. This event allows builders to gain valuable knowledge on a variety of products and services offered by HBA members. It also lets the builder verify whether or not his current vendor prices are competitive!

HOW DOES IT WORK?

Builder Representatives will be stationed in a separate room and Associates will be divided into groups outside that room. Each group will enter the room at different times and will be allowed three minutes to discuss their products and services. A whistle will blow at the three minute mark and they will move to another station.

WHY SHOULD I ATTEND?

This is a great opportunity to support your HBA and expand your list of vendors. It will give you the opportunity to increase your industry knowledge and stay competitive. This event is FREE to all participating Builder Representatives and it's FUN!!

Please contact David Peaden at 476-0318 for more information.

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Please contact David Peaden at 476-0318 for more information.

State to Offer Rebates for Conversion to Natural Gas

Governmental Affairs

HB 579, as signed by Gov. Rick Scott in June, provides a rebate of \$25,000 per vehicle for conversion of commercial fleet vehicles to natural gas. Supporters said the legislation would encourage the development of refueling stations for the cleaner domestically produced fuel. The proposed state rules would provide rebates for vehicles placed into service after July 1 for fleets of three or more vehicles. Applications must be filed by June 30 of each year that funding is available. The initial application period for the current fiscal year will be established during the rule-making process taking place now. The department expects to adopt the rules by Dec. 10 so they can be in place by Dec. 31 as required by the legislation.

Rebate applications will be reviewed in the order received. The rule that would cut off review of applications once the annual funding limit has been reached appears may help avoid the controversy that arose over a recent solar energy rebate program. The solar rebate program ended in 2010 with a backlog of 8,720 approved applications totaling \$47.9 million. The Legislature agreed in 2010 to pay about half of the backlog, leaving some applicants saying the state reneged on its promise.

“Supporters said the legislation would encourage the development of refueling stations for the cleaner domestically produced fuel.”

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Meet Quarterly

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*Meet on the last Wednesday
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Membership Committee
*Meet on the 3rd Wednesday
of each month.*

Remodelor's Council
*Meet on the 1st Thursday
of each month.*

Board of Directors
*Meet on the 3rd Tuesday
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Spike Club Members and their credits as of 07/01/2013

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Rick Sprague	193
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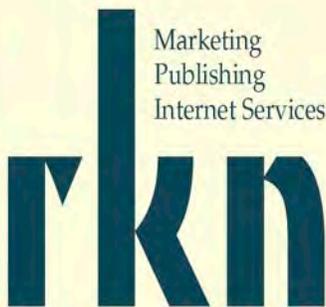
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