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The Year in Review

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CORNERSTONE

*The official magazine of the
Home Builders Association of West Florida*



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A Message from the Executive Director

Overman Leaves the HBA After a Stellar Seven Years

After over seven years of dedicated service, Alecia Overman is leaving the Home Builders Association. Alecia, who has served as the Accounting and Office Manager for the HBA, is moving out of state. It is hard to find good people and Alecia made herself an invaluable asset to the HBA. Alecia is talented, honest and caring, and I cannot put into words what she's meant to me and this organization. In the association business, serving the members is our primary purpose and Alecia made sure that our members' needs were met. She touched every aspect of this association from the Parade of Homes, Home & Product Expo, Home Lawn and Patio Show, Golf Tournaments, Clay Shoots, Bowling Tournaments, King of the Wing, Meet the Builder, website development, and council and committee support. Each event was well planned and she paid attention to details. As she departs the Home Builders Association, I truly wish her the best and I am thankful for the friendship and commitment she had to our organization. - David Peaden



2014 PARADE OF HOMES DREAM HOME BUILDER

Thomas Westerheim
of Westerheim Properties

Nature Trail
April 26 - May 4, 2014



**PENSACOLA
ENERGY**

President's Message



BY ERIC WITT

“It has been a wonderful year and a great thrill for me to lead this association.”

HBA Members Made 2013 An Exciting and Productive Year

My year as president of the Home Builders Association of West Florida has come to an end. It has been a wonderful year and a great thrill for me to lead this association. It seems like yesterday that I was being installed as president, and now, I'm writing my last article. 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 Newman Rodgers of Newman Rodgers Construction. You can rest assured that the HBA will continue to prosper under Newman's leadership. Newman has a lot of great qualities including honesty, integrity and character. I wish him a lot of success in the year to come.

It has been a busy year for our HBA. I am very proud of the character and work ethic of the volunteers who continue to do great things for our association. The year could not have been the success that it was without the help and support of the many individuals whom contributed their time and energy on behalf of the association. 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:

The Governmental Affairs Committee kept a watchful eye on county government thanks to the leadership of Tom Hammond of Hammond Engineering. Tom stayed abreast of hot construction industry issues in Escambia and Santa Rosa Counties as well as statewide issues. The Governmental Affairs Committee was instrumental in working with Escambia County to re-write its Land Development Code and Comprehensive Plan. In addition, the Committee is continuing to work with the Emerald Coast Utilities Authority to keep costs down on its lift station requirements.

Residential Designer Doug Whitfield led the Cost & Codes Committee and conducted meetings with Escambia and Santa Rosa Counties Building Departments. Doug is a tremendous asset to our association, and he continues to help HBA members understand the massive Statewide Building Code.

Under the direction of Treasurer Shelby Johnson of Johnson Construction, and Financial Officer Judy Gund, of Saltmarsh, Cleaveland & Gund, they worked hard to make sure that our association ran as efficient as possible. The committee also kept a close eye on our fiscal successes of our Parade of Homes, Home Lawn & Patio Show, Home & Product



Shelby Johnson



Judy Gund



Ron Castner

President's Message

Expo, and the Golf Tournament.

The Home and Products EXPO had another banner year under the leadership of HBA Show Manager Alecia Overman. Alecia is leaving the HBA and although we hate to lose her, I truly wish her the best. Also, thank you to Ron Castner of Castner Construction who takes four days out of his schedule to be involved at the Pensacola Bay Center during the show. It was nice to have him back in action this year.

The Membership Committee kept the association membership strong. The committee worked hard all year and thanks to the leadership of Bill Daniel of Mobile Lumber. Bill has been a lot of fun in our board meetings, keeping us on track. Thank you, Bill.

The Parade of Homes was an exciting time with the Dream Home in Nature Trail. Ricky Wiggins of Ricky Wiggins Builders built a great home. The proceeds from the home cannot be underestimated in that we need every dollar to keep our HBA running. I am very pleased and thankful to the team of professionals at Ricky Wiggins Builders who understood the mission of the Dream Home and made it into a reality. We certainly could not have made an impact 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 Auxiliary Council, led by Linda Salter of Surety Land Title, continued its impressive work with the children of the Lakeview Center. From providing Christmas and Easter gifts to hosting parties for children who would not otherwise have happy occasions, the council made an impact in the lives of countless children. Through Linda's leadership, the council raised over \$11,000 this year for their charitable endeavors. It was a record year and I appreciate the work of Linda and her team of council members.

The Green Building Council continued to host informative meetings thanks to the leadership of Natasha Reynolds of Pensacola Energy. We are proud of the council's efforts this year. The council celebrated its 5th anniversary with a luncheon at McGuire's Irish Pub. Natasha has been a driving force with the GBC and I appreciate her very much.

Special thanks to the Senior Officer team of First Vice President Newman Rodgers, Financial Officer Judy Gund, Treasurer Shelby Johnson, Second Vice President John Hattaway, Third Vice President Jill Grove, Immediate Past 2nd Vice President Rod Hurston, Immediate Past Luke Shows, and 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 my year serving you, and I did my best to visit as many members my time would allow. If I didn't get to you, please know that I do care and appreciate you for being a member of the association. I wish you all the best in the future.

“If I didn't get to you, please know that I do care and appreciate you for being a member of the association.”



Bill Daniel



Linda Salter



Natasha Reynolds

Cover Story

Year In Review Highlights from the Home Builders Association of West Florida

It has been an eventful year for the Home Builders Association of West Florida.

Through the leadership of President Eric Witt of Kenneth E. Witt Carpentry, the association continued to meet the needs of its members in terms of governmental affairs and community support of not-for-profit causes.

The HBA worked on its high priority objectives:

1. Continuing the HBA's longtime commitment to the community in terms of service and non-profit support.
2. Providing membership services, education and networking opportunities.
3. Maintaining the HBA's pro-active governmental affairs program designed to protect builders and associates from ordinances and regulations that would limit their ability to provide affordable housing.
4. Providing informative community events like the Parade of Homes, Home and Products Expo and Home Lawn and Patio Show.
5. This year, the HBA also supported such causes such as the American Heart Association, Belleview Athletic Association, Gulf Coast Boys Scouts, Oakcrest Elementary School, Habitat for Humanity, Pensacola North Rotary Charity Golf Tournament, United Way, Chris Moorhead Golf Tournament for Pancreatic Cancer Awareness, Seville Rotary Club, Early Learning Coalition, Sacred Heart Cathedral School, Sacred Heart Children's Hospital, The Michael E. Green Prescription Fund for the Poor, Gulf Coast Kid's House, Panhandle Charitable Open, Humane Society, and the Lakeview Center, just to name a few.

In closing, on behalf of the HBA Senior Officers, Board of Directors and Staff, we thank all members who participated in events and meetings throughout the year. The Home Builders Association is an effective part of our community, and we appreciate your continued involvement.





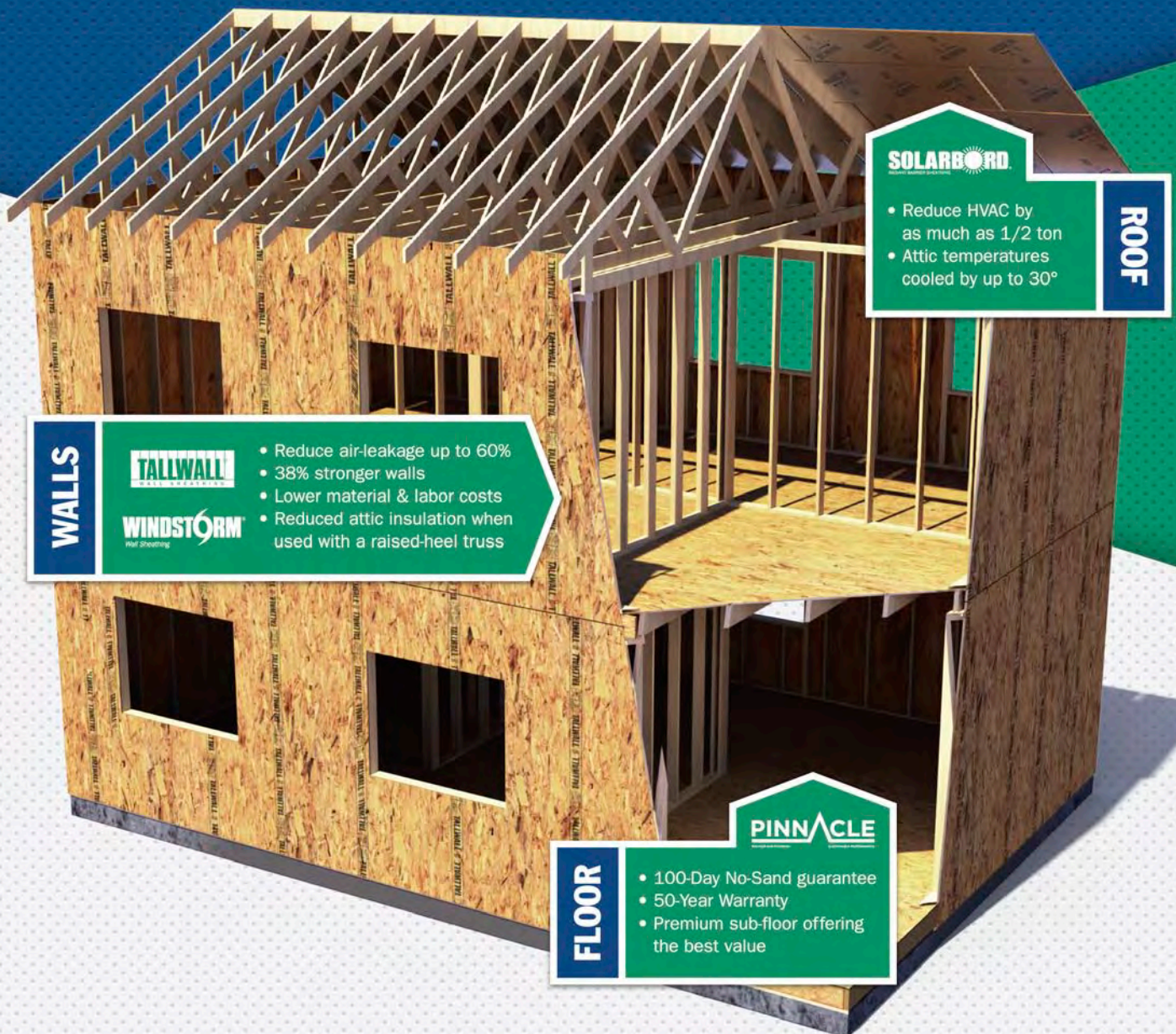
MORE PICS NEXT PAGE



MORE YEAR IN REVIEW HIGHLIGHTS

A WELL-FRAMED APPROACH TO PROFITABLE ENERGY EFFICIENCY

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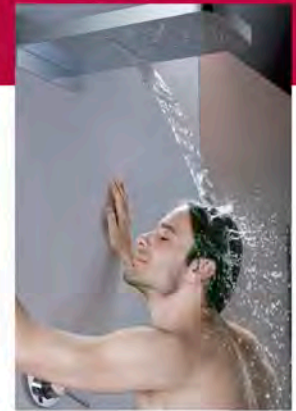
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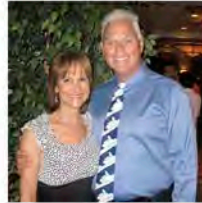
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Home Builders Seek Legislative Fix for Soaring Flood Insurance Premium Rates



The National Association of Home Builders (NAHB) called on Congress today to take steps to resolve unintended conse-

quences of the Biggert-Waters Flood Insurance Act that are resulting in huge premium spikes for many home owners and impacting the sale, construction and remodeling of homes across the nation.

Testifying before the House Financial Services Subcommittee on Insurance and Housing, Barry Rutenberg, immediate past chairman of NAHB and a home builder from Gainesville, Fla., said a key concern of the law is that it requires properties that had subsidized rates under the National Flood Insurance Program (NFIP) to immediately move to the full actuarial risk rate when they are sold or transferred.

“Prospective home buyers fear the higher rates will make their mortgages unaffordable, especially in today’s already tight credit conditions,” said Rutenberg. “We have heard of cases throughout the country where pending sales were canceled at the last minute because of this sharp rate increase.”

Rutenberg added that this not only harms home sales, but also impedes the move-up buyer, who will not be able to sell their current home and move into a newly constructed one.

“Requiring full-risk rates to be paid upon sale or transfer for historically subsidized and previously grandfathered properties will lead to lower property values and hurt many

local housing markets at a time when the U.S. housing recovery remains fragile and uneven,” he said.

To resolve some of the costly problems and unanticipated issues resulting from the implementation of the Biggert-Waters Flood Insurance Act, NAHB recommends that Congress take the following steps:

- Delay all rate increases until the Federal Emergency Management Agency (FEMA) completes its affordability study, which is required under the Biggert-Waters Flood Insurance Act and was due to be completed last April. After completion of the study, FEMA will have a better understanding of how rate increases will affect policyholders and be better equipped to provide Congress suggestions on how the NFIP can address affordability issues, said Rutenberg.
- Require FEMA to take into account all flood control structures when mapping. Further, NAHB urges Congress to ensure that FEMA allows for sufficient time and independent vetting of new maps and prohibits rate increases based on incomplete or inaccurate maps.
- Reinstate the higher “substantial improvement” threshold. This refers to the value of remodeling and renovation projects that cause the insurance premium rate increases to kick in. The threshold was lowered from 50 percent 30 percent when the law went into effect. NAHB estimates this lower limit will place up to \$8.5

billion in annual remodeling economic activity at risk, as even the simplest of remodeling jobs, like installing new appliances or updating bathrooms or kitchens, could result in many homes reaching the 30 percent threshold and triggering higher premium rates.

- Enable FEMA to continue to allow for flexibility for regional issues and to maintain the current residential “basement exception.” This exception is currently permitted in just 53 communities and allows home owners who require basements for safety and stability reasons to avoid the higher flood insurance rates under the law.
- Delay the premium rate hikes on second homes. Government data shows the median income of households with a second home is a modest \$71,344. Many middle class families who own a second home are facing significantly higher premium rates under the Biggert-Waters Flood Insurance Act. As a result, even if they want to sell their second home, they cannot because the sale would result in a premium price spike for the new owner.

“NAHB is committed to working with this subcommittee and with Congress to find pragmatic solutions that will prevent undue hardship on the recovering housing market, prevent home values from decreasing and make the NFIP stronger and more effective for years to come,” said Rutenberg.

2013 MEMBERS

The Green Building Council, led by Chair Natasha Reynolds, of Pensacola Energy, would like to thank its current members. The Green Building Council is the leading source for Green Building programs and networking. If you are not a Green Building Council member, please join today by contacting the HBA at 476-0318.

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- ☆ Waste Management Of NWFL



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Federal Backstop Essential Element of Housing Finance Reform, NAHB Tells Congress

The National Association of Home Builders (NAHB) told Congress today that an effective housing finance reform plan must include a federal backstop to ensure that 30-year, fixed-rate mortgages and reliable mortgage financing for multifamily housing remain readily available and affordable.

Testifying before the Senate Banking Committee, NAHB Chairman Rick Judson, a home builder from Charlotte, N.C., said that NAHB is a strong proponent of housing finance system reform.

“NAHB believes that the U.S. housing finance system must be multifaceted with both competing and complementary components, including private, federal and state sources of housing capital,” said Judson. “To achieve this, it is important to reform and restructure the conventional mortgage market and also improve other parts of the housing finance system, including FHA, the Federal Home Loan Banks and state housing finance agencies.”

The key to the sustainability of the 30-year, fixed-rate mortgage is a securitization outlet, because originators do not have sufficient capacity to hold such long-term assets which are funded with short-term deposits.

Currently, Fannie Mae and Freddie Mac provide the securities vehicle along with a government guarantee for investors.

“There are serious doubts on whether a private housing finance system would be capable of supporting this type of product without some government backing,” said Judson. “At a minimum, the cost and terms of 30-year mortgages would be significantly less favorable under a totally private system and many fewer families would be eligible for home loans.”

NAHB recommends establishing a new securitization model for single-family and multifamily mortgages where Fannie Mae and Freddie Mac would be transitioned to private housing finance entities that would aggregate mortgages into securities for sale to investors worldwide. Private

capital from mortgage originators and securities issuers would be in the first loss position, but the principal and interest for investors in the mortgage-backed securities would be guaranteed through a privately capitalized, federally-backed insurance fund. The new system would be overseen by a strong and independent regulator.

NAHB believes that the Housing Finance Reform and Taxpayer Protection Act (S. 1217), introduced by Sens. Bob Corker (R-Tenn.) and Mark Warner (D-Va.), represents an important bipartisan step in the debate on overhauling the U.S. housing finance system and incorporates many of the elements recommended by the association.

“NAHB looks forward to continuing to work with Senate Banking Committee Chairman Tim Johnson (D-S.D.), Ranking Member Michael Crapo (R-Idaho), and all the members of the committee to achieve comprehensive housing finance reform that maintains the proper level of federal support necessary to provide much-needed long-term stability for this critical sector of the economy,” said Judson.

The array of federal and state government programs that have been developed over the years in response to identified needs

are essential elements in ensuring that there are affordable options for providing housing. Therefore, NAHB believes that the future housing finance system must be viewed as more than the private conventional market.

“The Federal Housing Administration’s single-family mortgage programs are a unique and vital component of the housing finance system, providing access to homeownership for underserved communities, primarily first-time home buyers, minorities and those with limited downpayment capabilities,” he said.

The FHA has also historically played an important role in the financing of multifamily rental housing.

“These products have allowed the construction of needed affordable and market rate rental housing units, and enabled property owners to acquire, refinance, rehabilitate and preserve the nation’s existing stock of rental housing,” said Judson.

He also noted that programs operated by the U.S. Department of Agriculture’s Rural Housing Service have played an important role in providing mortgage credit in underserved rural areas.

Moreover, the VA home loan guarantee program is an integral component of housing finance for our nation’s service members, Judson said, and provides an outstanding example of how a low-to-no downpayment program can perform even in difficult economic markets like we recently experienced.

Another significant factor in the quest to provide affordable homes and rental housing is the cost and availability of the credit required to produce such housing. Builders continue to have difficulty accessing production credit from the traditional financial institution sources, forcing some to turn to more costly non-traditional equity and debt sources.

“NAHB greatly appreciates the efforts of Sens. Robert Menendez (D-N.J.) and Johnny Isakson (R-Ga.) for introducing the Home Building Lending Improvement Act (S. 1002), legislation that addresses several regulatory barriers that inhibit access to construction credit,” said Judson. “We hope that this committee will consider this legislation and other regulatory barriers to both construction and broader small business credit.”



Silica Rule Has Potential \$2 Billion Impact: Member Input Requested

Feature Story

All NAHB members should be aware of a potentially very costly rule that OSHA has recently proposed for regulating workers' exposure to crystalline silica on jobsites. (Silica occurs in many commonly used building products, from concrete to mortar, stucco, bricks, and fiber cement board, and is therefore omnipresent on most construction sites.) OSHA's proposed rule sets a new "permissible exposure limit" and requires specific work practices like wet-cutting bricks and concrete, as well as conducting special training, extensive medical surveillance and recordkeeping.

NAHB's Construction Safety & Health Committee is taking a very close look at this proposal and needs your help before the Jan. 27, 2014 deadline for public comments. (The comment period originally was set to expire on Dec. 11 but was pushed back 47 days to Jan. 27

after NAHB and others urged the agency to provide additional time for public input.)

While OSHA believes the rule will cost about \$640 million for businesses to comply, independent studies have suggested that number is much too low — and in fact could run as high as \$2 billion. While it is in everyone's interest to keep workers safe and healthy, such a costly regulation clearly could endanger jobs, and result in adding hundreds — or even thousands — of dollars to the cost of a home.

NAHB members are therefore urged to visit nahb.org/silica to learn more. Then, contact Robert Matuga (800-368-5242 x8507) with your comments before the Jan. 27 deadline. NAHB is working with a coalition of construction trade associations on this issue, and your input will help the association's efforts to ensure that the final silica rule is cost-effective, reasonable and workable on all construction sites while at the same time ensuring the highest level of worker safety.

Senate Targets Construction Industry at Hearing on Independent Contractors

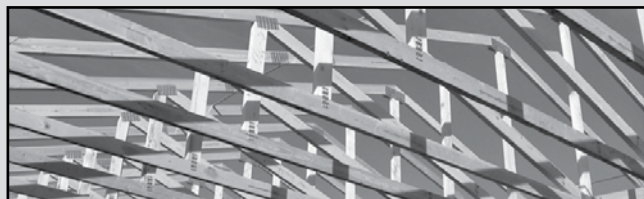
Allowing employers to continue classifying their workers as independent contractors is critical to maintain the efficiency and flexibility of the marketplace.

This is the message that NAHB sent to Congress during a Nov. 12 hearing on payroll fraud conducted by the Senate Health, Education, Labor, and Pensions Subcommittee on Employment and Workplace Safety.

Both contractual parties benefit from the independent contractor business model, NAHB said in written testimony submitted to the Senate panel. "The independent contractor model is traditionally utilized in the home building industry due to the necessity of specialty trades and dominance of small business entities in the industry," the NAHB statement said. "This model also allows small businesses to adjust their workforce based on demand, seasonal considerations and other factors determined by a dynamic housing market."

The statement noted that NAHB also supports enforcement of present law to ensure a level playing field for small businesses.

For more information, email Suzanne Beall at NAHB or call her at 800-368-5242 x8407.



EPA Releases New Lead Guidance for Plumbing Parts

EPA has issued a final guidance document regarding changes made by the Reduction of Lead in Drinking Water Act for lead-free plumbing fittings and fixtures that take effect on Jan. 4, 2014. The guidance stipulates that all dealers, retailers and installers must not sell non-compliant products after that date even if they are part of existing inventory.

The document includes several implementation guidelines, information on the scope of the act and an FAQ to assist with compliance. The act's amendments cover two primary areas:

- First, it lowers the maximum allowable lead content of plumbing products such as pipes and fixtures from 8% to 0.25%.
- Second, the act adds exemptions to the lead-free requirements for any pipes, pipe or plumbing fittings, or fixtures that are used in manufacturing, industrial processing, for irrigation purposes and any other uses where the water is not intended for human consumption.

The federal legislation mimics existing California regulations with one major difference; California regulates products intended to provide water consumption. The act, on the other hand, includes service products that are anticipated to be used for human consumption. For example, EPA has reasoned that fire hydrants are anticipated for use for human consumption because they "can be, and are, used in emergency situations to provide drinking water," the guidance said.

In addition, there may be state and local requirements that include further limitations. See a detailed summary on NAHB's website or contact Tabby Waqar at 800-368-5242 x8327 with questions.

2014 International Builders' Show Registration Opens

NEW CO-LOCATED MEGASHOW TO BE NATION'S LARGEST GATHERING OF CONSTRUCTION AND DESIGN PROFESSIONALS

The National Association of Home Builders (NAHB) officially opened online registration this week for the 2014 NAHB International Builders' Show® (IBS), the largest annual light construction tradeshow in the world.

The 2014 megashow, to be held in Las Vegas, Feb. 4-6, is part of the first Design & Construction Week,™ a co-location with the Kitchen and Bath Industry Show (KBIS), hosted by the National Kitchen and Bath Association (NKBA).

With more than 70,000 anticipated attendees, 1,500 exhibitors and 600,000+ net square feet of exhibits, this new megaevent is the largest annual gathering of residential construction and design professionals. While the shows will remain separate and distinct, all registrants will have access to the exhibits of both IBS and KBIS as well as the exhibits of a third show, the International Window Coverings Expo.

"Design & Construction Week is already generating a lot of excitement," said NAHB Chairman Rick Judson, a home builder from Charlotte, N.C. "Now more than ever, industry professionals can find everything they need under one roof from an expansive exhibit floor with the top products to comprehensive education programs, networking opportunities and special events. Attendees will not want to miss this one-of-a-kind event."

During September, IBS registrants can take advantage of several discounts and incentives, including:

- Free Expo Pass for all NAHB members or a \$100 discount for NAHB members on early full conference registration, which includes access to 100+ education sessions in addition to the expo floors of all three shows.
- A \$50 Expo Pass for nonmembers (normally \$100), or save \$100 off the early full registration fee of \$475.
- Free spouse registration for NAHB members and nonmembers. Beginning Oct. 1, the price will jump to \$20.

Show attendees will have the opportunity to learn new techniques and explore emerging trends in the more than 100 education sessions offered throughout IBS. The combined show floor will feature 1,500 of the industry's top manufacturers and suppliers showcasing the latest and most innovative products. Additional special events, speakers, awards competitions and networking opportunities are among the other major highlights for attendees.

Another of the many draws of IBS is The New American Home® (TNAH) 2014, a one-of-a-kind green show home that is being built in a nearby neighborhood and will be open to attendees to tour during IBS. The state-of-the-art home incorporates builders' best practices in energy efficiency, indoor-air quality, safety, convenience and aesthetics.

The NAHB International Builders' Show is not open to the general public. Building industry professionals and their affiliates are invited to register by visiting the show's website at www.buildersshow.com.

HBA PARTICIPATING CHAPTERS

Many Home Builders Association members are already saving time and money through the NPP program.

To access the discount pricing, register with NPP. Signing up is easy.

HOW TO REGISTER

- Go to www.mynpp.com. Click "Join Now".
- Select "Construction" from the dropdown menu.
- Select "Residential" from the Category dropdown menu.
- Select "HBPP" from the Association dropdown menu.
- Complete the registration form.

For more information about the program, feel free to contact NPP:

800.810.3909
customerservice@mynpp.com
www.mynpp.com



EXCLUSIVE PRICING FOR HBA MEMBERS

Since 2007 many HBA Chapters have partnered with NPP to offer members discount pricing on several products and services. NPP negotiates the rates, and makes them available to HBA members throughout the country.

This program is entirely free, and there is no obligation to purchase. To access the savings, register with NPP at www.mynpp.com. Included among the discounts available to participating HBA Chapter members:



- Corporate Discount - 22% off all wireless calling plans \$34.99 & higher and free activation
- Employee Discount - 18% off wireless calling plans \$34.99 and higher
- Select Accessory Discount - 35% (corporate) and 25% (employee/family)
- \$20 Unlimited Wireless E-mail feature on corporate lines
- Variable discounts on phones

Verizon Eligibility Requirements: Each Member must be a construction company, heavy highway, concrete, remodeling company or other trade craftsman (e.g.: a subcontractor such as an electrician or plumber whose primary trade is within the construction industry).



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*The Executive Committee,
Board of Directors and Staff of the
HBA of West Florida, wishes
members and their families a
Happy New Year!*



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membership as well
as the importance of
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HBA News

GET INVOLVED IN HBA COUNCILS & COMMITTEES!

Auxiliary Council
Meet Quarterly

Custom Builders Council
Meet Quarterly

Green Building Council
*Meet on the last Wednesday
of each month.*

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

Board of Directors
*Meet on the 3rd Tuesday
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DONE FOR **YOU** LATELY...

<p>Trained over 1,000 students in the Future Builders of America chapters to help meet your labor needs.</p>	<p>Waged ongoing legal and media campaigns against inclusionary zoning to preserve your property rights.</p>	<p>Expanded online education through Building Media's Code College Initiative, designed to link industry professionals to experts in learning current practices.</p>
<p>Changed the Endangered Species Act to allow for speedier, less-costly development.</p>	<p>Unveiled marketing tools for membership recruitment to expand business contacts and leadership opportunities.</p>	<p>Pushed for solutions to the property and builders' risk insurance crisis while continuing to promote creation of federal and regional catastrophic loss funds.</p>
<p>Formed a Commercial Builders Council to help residential builders diversify into this lucrative market.</p>	<p>Partnered with the Florida Green Building Coalition to create uniform, cost-saving green building standards.</p>	<p>Protected our future by endorsing pro-housing, pro-business candidates for cabinet and legislative positions.</p>
<p>Persuaded the Corps of Engineers to issue a regional general permit for Northeast Florida, streamlining the development process.</p>	<p>PLENTY!</p>	<p>Supported the Florida Building Commission's decision to uphold the wind-borne zone in the panhandle at 130 miles per hour instead of 120.</p>

CALL 1-800-261-9447 OR E-MAIL FHBA FOR MEMBERSHIP INFORMATION.

fhba
Florida Home Builders Association



WELCOME NEW MEMBERS

Builder & Developer Members

Report will be made in January due to the November Membership Drive.

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 Williamson Electrical Co., Inc.
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TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

1. They support the industry at the local, state and national levels.
2. They volunteer time, talent and treasure to help the association accomplish its goals.
3. They recruit their colleagues and business contacts to become members.
4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.
5. By doing so, you increase the value proposition for all membership in our HBA.
6. They are strong supporters of local and state PACs and BUILD-PAC.
7. They are a major source of non-dues revenue through sponsorships, advertising, etc.
8. As industry partners, they are a valuable resource for business and management tips.
9. They are heavily invested in your business success: **You win, they win!**
10. Why wouldn't you do business with a member?



DID YOU KNOW?

The "BUILDER MEMBERS" area of our web site – www.bondedbuilders.com – contains a large "MOLD INFO" section that is constantly being updated with the latest information about mold and is available free to Bonded Builders members to help keep them out of harm's way.

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

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 09/01/2013

Statesman Spike	500 Credits
Harold Logan	505.5

Super Spike	250 Credits
Rod Hurston	406.5
Jack McCombs	280.5

Royal Spike	150 Credits
Mike Blanton	213
Ron Anderson	200
Edwin Henry	195.5
Rick Sprague	193
Carlton Bowers	160.5
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Betty Evans	153.5

Red Spike	100 Credits
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*If you would like to join the Spike Club or Desire Additional Information, please contact Alecia Overman
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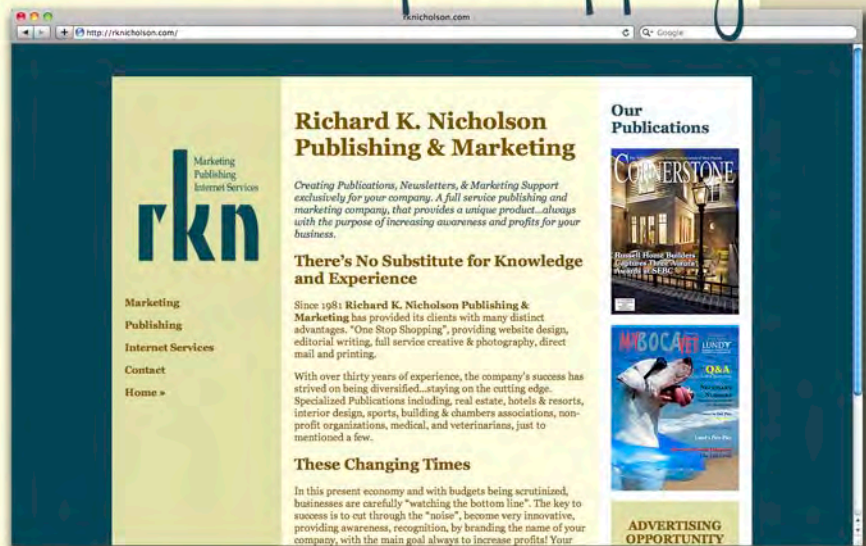
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