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To schedule an appointment, Call Pensacola Energy marketing at (850) 436-5050 or visit PensacolaEnergy.com

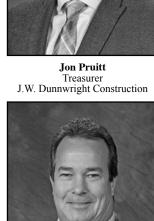


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2015 Home Builders Association of West Florida Board of Directors

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In This Issue

Cornerstone



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Since 1958, the Parade of Homes has been an exciting event for thousands of attendees throughout

Northwest Florida. In preparing for 2016, the HBA Board of Directors, at its June meeting, approved the gated community of Huntington Creek as site where the American Dream Home will be constructed by Jon Pruitt and Mike Raab of Arthur Rutenberg Homes. The dates for the Parade of Homes will be May 7 – 15, 2016. This is the second year in a row the HBA will venture into the very popular subdivision where Classic Homes of Pensacola, led by Rick Faciane and Danny Speranzo, built and sold the 2015 before the Parade of Homes began.

Huntington Creek, located off Mobile Hwy. is an upscale community in West Pensacola. It is a growing suburban area providing country living amenities while affording residents the opportunity to be in close proximity to all of life's everyday conveniences.

"We are particularly excited to go back to Huntington Creek," said Home Builders Association of West Florida First Vice President Thomas Westerhiem, of Westerheim Properties, who will be the HBA President during next year's Parade. "I truly believe that this site will offer Parade-attendees yet another great experience, and to have Mike and John build the Dream Home is truly exceptional for the HBA."

The people of Northwest Florida look forward to the Parade of Homes every year. It gives them the opportunity to see the latest in new home designs and amenities. Attending the Parade of Homes can also afford individuals the chance to learn what tade of home to look for in home construction and know what mistakes to avoid.

Before purchasing the Arthur Rutenburg franchise, Pruitt and Raab have built a well-earned local reputation through their J.W. Dunnwright Construction Company for providing high-quality projects using a talented and conscientious workforce who take pride and ownership in each task. A vast pool of creativity has been tapped not only for award-winning design and execution but for turning challenges into opportunities. Raab, who served in the United States Navy, has nurtured a passion for architecture and design surpassed only by his desire to assist his clients in the fulfillment of their needs. Raab, who has received numerous awards for design and construction, holds multiple construction licenses in several states and excels at all levels of construction. He is a member of many veterans associations and is involved in working with disabled veterans in working with the Veterans Administration for accessibility requirements.

Pruitt has been an active member with Home Builders Association of West Florida serving on its Board of Directors and Senior

Officers where he currently serves as Treasurer. Pruitt has a strong belief in community involvement and service and is an active Rotarian and a 2014 graduate of Leadership Pensacola (LEAP).

"We are truly humbled and honored to build the American Dream Home for the HBA," said Pruitt. "With the help of our members and vendors, I am confident that we will build a great home for the people of Northwest Florida to visit during the Parade of Homes."

Whether you are a current home owner, potential home buyer or home builder, the, the 2016 Parade of Homes will have something for everyone.

President's Message



Arthur Rutenberg Homes 850-332 Build you The Dream Team of Arthur Rutenberg Homes, from left Dan Raab, Mike Raab, Jon Pruitt and Steve McNally.

Home Builders Association

of West Florida

HBA NEWS

Russell Home Builders Wins 2015 Aurora Award for Energy Efficiency

Father and son team, Philip and Kevin Russell, of Russell

Home Builders, garnered another Aurora Award presented at the Southeast Builders Conference Black Tie Gala event at the Rosen Center in Orlando, Florida on July 18, 2015. The Aurora Award competition recognizes achievements in building design and construction. The Florida Home Builders Association sponsors the Aurora Award competition; one of the largest competitions of its kind. The Aurora Award competition is presented to outstanding builders, architects, developers, designers and interior merchandisers within a twelve state southeastern and eastern Caribbean region.

The design competition, since its inception thirty-five years ago, continues to grow and honor residential and commercial designers and builders. Categories consist of Commercial, Residential, Energy Efficiency, Green Building, Interior Design and many more. An Aurora Award is awarded to one entrant in each category.

Russell Home Builders has won over 30 National and Regional Awards since the inception of the company in 1979. "Being presented an Aurora Award is akin to having been presented an Emmy in the home building industry," said Philip Russell, owner of Russell Home Builders.

Started in 1979, Russell has always been a leader in building Energy Smart homes. He has written a book sold nationwide titled Energy Smart Building for Increased Quality, Comfort and Sales. He has been interviewed by CBS Evening News, Tokyo Broadcasting System and also the local TV broadcasters. Russell has also been sought out by the Seminole Tribe of Florida to work with them in providing standards to improve their housing.

"Our philosophy has always been to build the very best and energy efficient home possible for our customers' budget," said Russell.

Building a home for someone is personal and the importance of developing an excellent rapport and relationship is crucial in the success of the finished product. Russell Home Builders pride on their relationships with their customers. Happy customers are likely to create a word of mouth advertising method for deserving companies. And that is exactly how it works. They use no method of paid advertising, strictly word of mouth. In addition to customer word of mouth Russell also acknowledged that publications from companies such as the Home Builders Association have given his company much appreciated recognition.

Russell's philosophy is simple. "Ultimately, customer satisfaction is the bottom line. If you provide a comfortable, quality built home for your customer that will also save them money year after year, you will have a friend for life." And for that reason, Russell Home Builders can boast a lifetime of friends.



NAHB Helps Soften the Impact of New Flood Risk Standards



In an important victory for the National Association of Home Builders (NAHB) and the housing community, the U.S. Army Corps of Engineers will pull in the reins on sweeping new standards that could have had a dramatic impact on home building and development.

NAHB talks with the Corps have produced results that will blunt the impact of the new Federal Flood Risk Management Standard, which greatly expand the 100-year floodplain, placing tighter limits on where homes can be built.

In January, President Obama issued an executive order establishing the new Federal Flood Risk Management Standard expanding the floodplain beyond the 100-year floodplain to either the climate-informed science floodplain, the 500-year floodplain, or the 100-year floodplain plus an additional 2 to 3 foot freeboard.

Given the language of the executive order, NAHB was concerned that the new floodplain definition could adversely affect residential housing projects and homes that get HUD funding, require EPA permits and participate in the National Flood Insurance Program (NFIP), making housing more expensive for consumers.

NAHB members and staff spoke in listening sessions, submitted comments and continually pushed federal agencies to

limit the applicability of the new standard. These efforts worked.
In June, FEMA confirmed that the new standard will not affect the standards or rates of the NFIP or the minimum floodplain management criteria for communities. FEMA will also continue to use the 1% annual chance floodplain as the basis for the Flood Insurance Rate Maps and the overall NFIP.

- This week, the Army Corps of Engineers released a fact sheet stating that Clean Water Act Section 404 wetland permits will not be subject to the expanded floodplain standard.
- Also this week, HUD confirmed to NAHB that the standard would not apply to newly constructed homes financed with FHA-insured mortgages. It had already determined that the standard would not apply to existing homes purchased with an FHA-insured mortgage.

However, the standard will apply to multifamily properties using FHA insurance for new construction or substantial rehabilitation. It will also apply to FHA 203(k) rehabilitation loans.

NAHB will continue to meet with the agencies as they update their regulations. We'll monitor the development of the various documents and participate as needed to ensure our members' concerns are addressed.

For more information, contact Owen McDonough at 800-368-5242 x8662.

by NAHB Now

MARK YOUR CALENDAR

Auxiliary Council Needs YOU!

The Council is committed to making a difference in our community by contributing to various organizations.

Help us continue to make things happen.

Donations are being accepted for the following: • Auction Items

(can include gift cards/gift certificates!) • Angel Tree \$100 Donations

(any amount is accepted)

Membership Drive:

One Member in November! Make plans to bring in at least one new member!!

Sept. 15	General Membership Meeting Mathes Lighting & Lamp / 1041 Creight 5:30 - 7:00 p.m.	ton Rd
Oct. 13	Auxiliary Auction & Oct GMM Gene's Floor Covering 5:30 - 7:30 p.m. Fun, Food & Drinks!	Home Builders Association of West Florida
Oct. 22	Fall Classic Golf Tournament Stonebrook Golf Club, Pace FL 11:00 a.m. Registration 12:00p.m. Shot	gun
Nov. 3	Meet the Builder New World Landing 1:00 - 5:00 p.m. WE NEED BUILDER REPS!!	Interested in sponsoring a General Membership Meeting? Contact Vicki Pelletier at 850-476-0318
Nov. 4	SAM TRAM Sale and Marketing Committee Bus Tour area New Construction sites 10:00 - 2:00 p.m.	for more information!
Nov. 18	General Membership Meeting K.W. Cowles Design Center 6109 North Davis Hwy. 5:30 - 7:00 p.m.	www.westfloridabuilders.com Please note that dates & locations are subject to change.

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The Auxiliary Council's Angel Tree program originally started in conjunction with the Council's Annual Auction as a means to raise funds to provide new clothing or toys for children who were undergoing therapeutic treatment and lived at the Lakeview Center. With donations made by the Home Builders and its Associates, Council "Santa's" made sure these troubled children enjoyed the holiday fun and love their families could not support by purchasing, wrapping and distributing individual gifts for them and hosting a holiday party and other various events throughout the year.

Because of the growing need for support of various other worthy causes and the Council's desire to broaden their services and involvement in the Community, the Council elected to take a new approach with the 2015 Angel Tree Drive. Our initiatives have been expanded to include many other organizations and beneficiaries, such as Gulf Coast Kid's House, ARC/Gateway, Sacred Heart Children's Hospital, (LeapPlay) Workman Middle School and University of West Florida. We'll continue to support the Lakeview "Kids", but in a fashion that will provide more permanent and effective utilization of the donations. Whether it be helping abused children, people with developmental disabilities, young people who have the skills and desire to further their education but lack the resources, or simply those who are hungry and need food, the Council's mission is to make a significant, lasting difference in the lives of these, our fellow citizens, friends, and families. Our theme this year is

"Make it REAL; Change someone's life!"

Rather than asking for individual Angel "Sponsors" as in the past, we have established four levels of participation designated as Blue, Silver, Gold, and White. At HBA's Annual Auction, a uniquely fashioned Christmas tree will be decorated with the color and number of ornaments for the contributions and the contributors recognized. Your pledge is the ONLY way the Council can continue this wonderful tradition. Thank you for your generous support!

Please return this for	un with the following information to the HBA office or give to any
Auxiliary Council m	ember:
Name:	
Company Name: _	
Email Address:	5
Work Number:	Cell Phone:
I would like to mal	ke a pledge for one of the following Classifications:
Blue \$100	Silver \$200 Gold \$300 or more White -\$500 or more
Attached is check i	in the amount of \$
	Visa or MasterCard in the amount of
\$ Card	1#;
Expiration Date:	Verification Code:
please hav	e HBA e-mail an invoice.
I would	like to donate an Auction Item for the Auxiliary's Annual Fundraiser at
HBA's October Ge	eneral Membership Meeting at Gene's Floor Covering on October 13,
2015.	
•	

NEW MEMBER PROFILE

Nationwide Payments

The Home Builders Association of West Florida is pleased to welcome Danielle Rourke and Sam Penninger of Nationwide Payments.

Nationwide Payments, founded in November of 2002, is a Merchant Service Provider and authorized Third Party Processor currently handling nearly \$4 billion dollars in electronic payment transactions annually for merchants across the country.

Nationwide Payments enables businesses to accept

all forms of non-cash payments. We provide credit, debit and check card processing, electronic check acceptance, e-commerce solutions and custom gift and loyalty card marketing programs. We also provide several special industry programs for governments, schools/universities, B2B businesses, the parking industry, and utilities and oil companies. Nationwide Payments has partnered with over 200 Regional and National Associations, Banks and Business Organizations offering co-branded services and solutions.

Nationwide Payments believes it's important to be a member of the HBA so merchants who are suppliers to other businesses and government entities can qualify for significantly lower interchange rates from Visa and Master-Card. Most merchants have not been educated on what they need to do in order to qualify for these special rates.

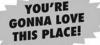
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9



Nationwide **Payments**

Danielle Rourke & Sam Penninger











Sponsorship Opportunities

DON'T MISS THIS OPPORTUNITY TO BE IN FRONT OF THE BUILDERS AND YOUR COMPETITION!

PLATINUM SPONSOR - \$800 Four complimentary tickets to event. Name & Logo as Presenting Sponsor on all event information. 5 minutes at the podium to address the attendees. Opportunity to do a "Table Top" display at the event. Your company will be in the first group to Meet The Builder. Verbal recognition during the event. Recognition in the HBA's Cornerstone publication. Recognition on the HBA website.

Gold Sponsor-\$500

Two complimentary tickets to event. Opportunity to do a "Table Top" display at the event. Your company will be in the second group to Meet The Builder. Company name and logo on event information. Verbal recognition during the event. Recognition in the HBA's Cornerstone publication. Recognition on the HBA website.

SILVER SPONSOR-\$250 One complimentary ticket to event. Your company will be in the third group to Meet The Builder. Company name on event information. Verbal recognition during the event. Recognition in the HBA's Cornerstone publication. Recognition on the HBA website.

Meet the Builder A Hi-Speed Networking Event

Tuesday, November 3rd, 2015 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 Vicki Pelletier at 476-0318 for more information.



FOOD SPONSOR-\$500

Two complimentary tickets to event. Opportunity to do a "Table Top" display at the event. Your company will be in the first group to Meet The Builder. Company name and logo on event information. Verbal recognition during the event. Recognition in the HBA's Cornerstone publication. Recognition on the HBA website.

BEVERACE SPONSOR-\$500 Two complimentary tickets to event. Opportunity to do a "Table Top" display at the event. Your company will be in the second group to Meet The Builder. Company name and logo on event information. Verbal recognition during the event. Recognition in the HBA's Cornerstone publication. Recognition on the HBA website.

BRONZE SPONSOR-\$150 Company name on event information. Verbal recognition during the event. Recognition in the HBA's Cornerstone publication. Recognition on the HBA website.

Please contact Vicki Pelletier at 476-0318 for more information.

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These Changing Times

In this present economy and with budgets being scrutinized, businesses are carefully "watching the bottom line". The key to success is to cut through the "moise", become very innovative, providing awareness, recognition, by branding the name of your company, with the main goal always to increase profits! Your

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EXPO 2015





Special Thanks to the Expo Premier Sponsor Gulf Power/Earth Cents. From left: Gulf Power's Adam Clause, Cory Booth and Michelle Torres Edgar

THANK YOU TO OUR SPONSORS

HBA Expo Show Manager Vicki Pelletier with Expo Chairman Ron Castner.

The 2015 HBA Home and Product Expo proved to be a well-attended success for the Northwest Florida

area. Ninety-eight 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 Vicki Pelletier, 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.





Expo Best Exhibit Winners

Category 1 (6 x 8) - 1st Place - Scentsy 2nd Place - Creative Concrete Resurfacing



Roberta Lohf of Scentsy with HBA Executive Director David Peaden.

Category 2 (8 x 8) - 1st Place Doodlebuggers Service Network

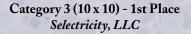


Tom and Tonia LaMontagne, of Doodlebuggers Service Network, are happy to take home the hardware for Best Booth in the 8 x 8 category.

Category 2 (8 x 8) - 2nd Place United Lighting & Supply



Honorable Mention: Wayne Blalock of United Lighting



Category 3 (10 x 10) - 2nd Place Ashley Furniture



Selectricy takes home the Best Booth Award for the 10 x 10 category.



Honorable Mention: Charlotte Toms of Ashley Furniture

Category 4 (8 x 16; 6 x 16) - 1st Place Panhandle Alarm



Bob Vinson, of Panhandle Alarm and Telephone, receives a Best Booth Award from Expo Show Manager Vicki Pelletier.

Category 4 (8 x 16; 6 x 16) 2nd Place *Compass Solar Energy*



Honorable Mention: from left, Todd Gibson and Ron Greve of Compass Solar Energy

Category 5 (10 x 30; 10 x 40; 20 x 20) 1st Place Jansen Quality Construction



from left, Sarah Robinson and Paul Jansen of Jansen Quality Construction receives a Best Booth Award from HBA Show Manager Vicki Pelletier.

Category 5 (10 x 30; 10 x 40; 20 x 20) 2nd Place Matches Lighting and Lamps



Honorable Mention: Matches Lighting and Lamps



14 Home Builders Association of West Florida | September 2015



HBA of West Florida Fall Golf Classic

Golfers Registration Form

October 22, 2015 Stonebrook Golf Course

Registration: 11:00 a.m. Shotgun: 12:00 p.m. Limited to 128 Players 4 - Person Scramble \$80 Per Player

BE A SPONSOR \$100—\$1000 Sponsors also get maximum marketing exposure including:

- Your business' name listed in all communications sent out.
- Your marketing materials can be included in "Goodie Bags"
- Your business represented on Banner the day of the tournament

Deadline to Register is October 15, 2015

Please print the name of each player and their handicap in the spaces provided. Registration will be by player name. If changes occur please notify HBA prior to event.

Submit form with payment information prior to October. 15th

If you need an invoice for payment purposes, please contact Vicki Pelletier at Vicki@hbawf.com or 850-476-0318.

Players Names,	Handicap and Email	
Name:	Name:	
Handicap (Required/ Max 30)		
Email:	Email:	
Name: Handicap (Required/ Max 30)	Handicap (Required/Max 30)	
Email:	Email:	
Company Name:	Need receipt?	_ emailed mailed
Contact Name :	_ Email or Telephone:	
Charge my (Visa, Mastercard or AmEx) in	n the amount of \$	
Card Number:	Expiration:	_ CVV Code

HBA of West Florida - 4400 Bayou Blvd., Suite #45 - Pensacola, FL 32503

FALL GOLF CLASSIC



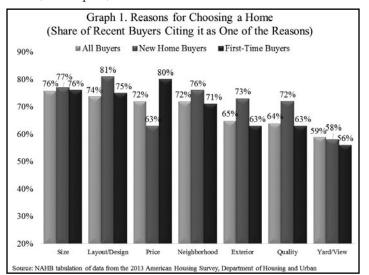
HBA of West Florida Fall Golf Classic Sponsorship Form

October 22, 2015 Stonebrook Golf Course

	*	<i>J</i>
Platinum Sponsor\$1000 Company Logo on Front of Golf T-Shirts Banner Provided by your company displayed on course Inclusion of logo on all tournament related materials Golf Package including Lunch, Cart & Green Fees (\$320 value) Special sponsor recognition at the Kick-off Opportunity to include written materials and company related items in "Goodie Bag" Company recognition in Cornerstone Gold Sponsor	*Please note that hole preference will be given in sponsorship level order (platinum, gold, silver, bronze). All Sponsors who would like to contribute items for the "Goodie bags" must deliver the	Drink Cart Sponsor
 Gon Package including Eurich, Cart & Green Pees (\$320 value) Set up and Staff at Hole of Your Choice Company Name and Logo on shirt and event banner Company recognition in Cornerstone Sign Placed at Hole items in "Goodie Bag" 	items to the HBA Of- fice prior to October 12, 2015	 Goodie Bag Sponsor\$150 *(only one available / First come-first served) Distribute Goodie bags to all players at registration You supply bags with your company logo. Company recognition in Correstone
 Silver Sponsor	Sponsorship Deadline: October 12, 2015	Mulligan Sponsor\$150 *(only one available / first come-first served) Your Company's Name on the Mulligan Cards HBA Staff will sell the cards at registration Company recognition in Cornerstone
 Bronze Sponsor\$195 Golf Package including Lunch, Cart, Green fees for 1 golfer (\$80 Value) Opportunity to put items in "Goodie Bag" Company recognition in Cornerstone 	No Sponsor Level Will be Secured Without Payment .	 TEE SIGN\$100 ♣ Company Name on Tee Block ♣ Company recognition in Cornerstone
Platinum Sponsor Gold Sponsor	Silver Sponsor	nit with payment via fax to 494-9764. Bronze Sponsor Beer Cart Sponsor Mulligan Sponsor Hole Sponsor
Company Name:	Need 1	receipt? emailed mailed
Contact Name :		
Charge my (Visa, Mastercard or AmEx) i	n the amount of \$	for my selected sponsorship level.
Card Number:	Expiration:	CVV Code:
Signature:		
For more information contact HBA of West Florida - 4400		6-0318 or vicki@hbawf.com uite #45 - Pensacola, FL 3250

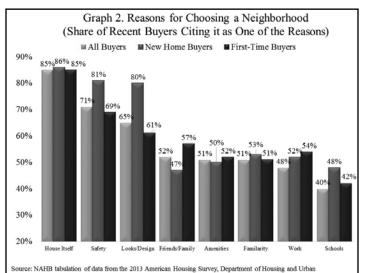
Different Buyer Preferences? New vs. Existing Homes

If you have ever wondered what drives a home buyer to select a particular home look no further. The American Housing Survey provides insight into the home buying process. The top two reasons for choosing a home were its size (cited by 76 percent of buyers) and room layout/design (74 percent). The house's price and the neighborhood were each cited by 72 percent of home buyers. For buyers of new homes, room layout/design, neighborhood, exterior appearance and construction quality tended to be even more important than for other types of buyers. Among firsttime buyers, on the other hand, price was more often a consideration (see Graph 1).



The neighborhood a home is located in, also plays a major factor in home selection. The top two reasons for choosing a neighborhood were "the house itself" (cited by 85 percent of buyers) and safety (71 percent). Safety, looks/design and to some extent good schools tended to be more important to new home buyers than to other types of buyers. Proximity to work and friends/family tended to be more important to first-time buyers (Graph 2).

Home buyers looked at 10 different homes before deciding which one to buy (median). About half of the buyers used their saving for a downpayment, 17 percent used the sale of a previous home, and 11 percent purchased their home without a downpayment.



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Senate Bill Would Improve Lead Paint **Rule**

Led by Sen. James Inhofe (R-Okla.), legislation to help remodelers and home owners was reintroduced in the Senate in August with the support of Sens. Charles Grassley (R-Iowa) and John Thune (R-S.D).

The Lead Exposure Reduction Amendments Act of 2015, S. 1987, is similar to bipartisan legislation introduced in the House in May. The bill would reinstate the opt-out provision to allow home owners without small children or pregnant women residing in the home to decide whether to require if their contractors must comply with the Lead: Renovation, Repair and Painting (LRRP) Rule. It would also allow remodelers to correct paperwork errors without facing full penalties and provide an exemption for emergency renovations.



The legislation would also eliminate the requirement that re-certification training be "hands on," so that certified remodelers could complete their requirements online and no longer have to travel to facilities out of their region for refresher training. NAHB has been an active supporter of a recent EPA proposal to do the same.

"With the announcement of EPA's final rule extending the recertification deadline that could affect 380,000 remodelers and the introduction of H.R. 2328, S. 1987 builds on this momentum for commonsense improvements for home owners and remodelers who must comply with the lead paint rule," said NAHB Remodelers Chairman Robert Criner, GMR, GMB, CAPS, a remodeler from Newport News, Va. "I appreciate the senators for their commitment to making much-needed improvements to the regulation's costly requirements."

The LRRP rule applies to homes built before 1978 and requires renovator training and certification, adherence to lead-safe work practices and recordkeeping.

By removing the opt-out provision in July 2010, the EPA more than doubled the number of homes subject to the LRRP rule, adding an estimated \$336 million per year in compliance costs to the remodel-ing community — without making young children any safer.

Filed in Capitol Hill, Codes and Regulations, Environmental, Remodelers on August 12, 2015 • 0 Comments





Take Notice: It May Be WOTUS (Waters of the U.S.)

The new definition of "waters of the U.S." (WOTUS) under the Clean Water Act became effective August 28, 2015, and it will make a big difference for property owners

who suddenly find out that they need to consult with the federal government before they can develop their land.

In addition to the rivers, lakes and other bodies of water known as "traditional navigable waters," which the act is designed to protect, the new definition also applies to all tributaries of those waters and the "adjacent" waters and wetlands that surround them. Activities that result in the

discharge of dredge or fill material into WOTUS require a federal permit from the Army Corps of Engineers.

The good news: The National Association of Home Builders (NAHB) has a webinar replay, fact sheet and all kinds of background information available that will help you decide whether your property meets the WOTUS definition and is subject to federal permitting.

The not-so-good news: Many builders will likely need to hire a qualified environmental consultant to navigate the process.

"The new rules are confusing and will be quite a bit more restrictive than they used to be."

The revised wording means that more of the landscape, including most man-made ditches, isolated ponds and streams that only flow after it rains, will meet the WOTUS definition, and thus require builders and developers to get a permit before moving dirt or fill into those features.

The bottom line: The new rules are confusing and will be quite a bit more

restrictive than they used to be. It's one reason why more than 30 states have filed lawsuits, and why NAHB has been working tirelessly with lawmakers to block regulators from moving forward.

For additional information, contact Owen McDonough at 800–368–5242 x8662.



Angie Cooper, of the Gulf Power Company, was the featured program for the Auxiliary Council's monthly meeting where she cooked up a feast. Cooper showcased different foods that are fast and easy to prepare for a family.





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

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If you would like to join the Spike Club or Desire Additional Information, please contact

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