

The News of the Home Industry in Florida

CORNELLSTONE

February 2016

How Long Does it Take to Build a Single-Family Home?



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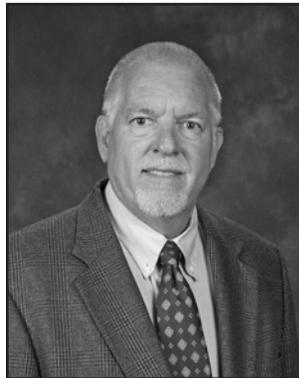
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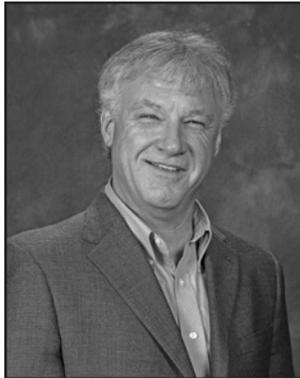
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NATIONAL ASSOCIATION OF HOME BUILDERS FORMS ALLIANCE WITH HOUZZ

HBA of West Florida to Host Houzz Workshop

The National Association of Home Builders (NAHB) has formed a strategic alliance with Houzz Inc., according to NAHBNow. The online platform for home building, renovation and design, to help home buyers easily identify and connect with NAHB expert home builder, remodeler and trade partner members.

As part of the alliance, NAHB members in good standing will have membership badges added to their Houzz profile. The 35 million monthly visitors to Houzz will have more confidence that they are working with NAHB members who have specialized expertise, many of whom have received additional education or professional designations from NAHB to further their proficiency.

“This strategic alliance will give our members more exposure as well as access to the technology and tools they need to succeed in the 21st century,” said NAHB Chairman Tom Woods in announcing the agreement.

NAHB members can visit the Houzz NAHB member portal to create or update their free professional profiles, which include their verified NAHB national badge, as well as state and local association badges if those HBAs also have a Houzz page. Members can also access the Houzz concierge for assistance.

This is an interactive, hands-on workshop, where a Houzz marketing expert will work with you side-by-side. Attendees: Bring your personal laptop or tablets for this session. You will learn how to create a compelling, complete professional profile for your business on Houzz to promote your brand and help attract new clients. Builders, this is a must attend seminar!

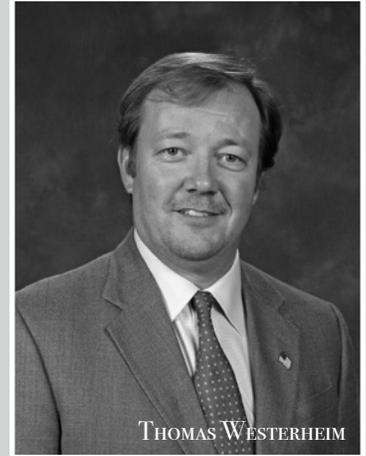
By the end of this workshop, you will have a profile that includes the following:

- A well-written description of your business that answers key questions prospective clients will have about you
- Photos of your work that are uploaded and categorized correctly, so that they are more likely to appear in search results when homeowners are looking for projects like yours
- Requests for reviews of your work from past clients and colleagues so that prospective clients can hear from others about the high quality of your work
- In this workshop, we'll also teach you how to use Ideabooks to effectively communicate with your clients to shorten and improve the design process.

Requirements To Attend:

- A personal laptop (NO tablet or similar devices...a laptop will work best for this session!)
- At least 5 photos of your work on a USB drive or on your laptop
- Your Houzz username and password (if you have not created an account, please create one prior to the workshop)

President's Message



DETAILS

WHAT

Houzz Lunch and Learn

WHEN

March 17, 2016

WHERE

Home Builders Association
of West Florida office
(Cordova Square, 4400 Bayou
Blvd., Suite 45)

TIME

11:00 a.m. – 1:00 p.m.

BRING

Your Laptop (Tablets don't work
as well for this presentation)

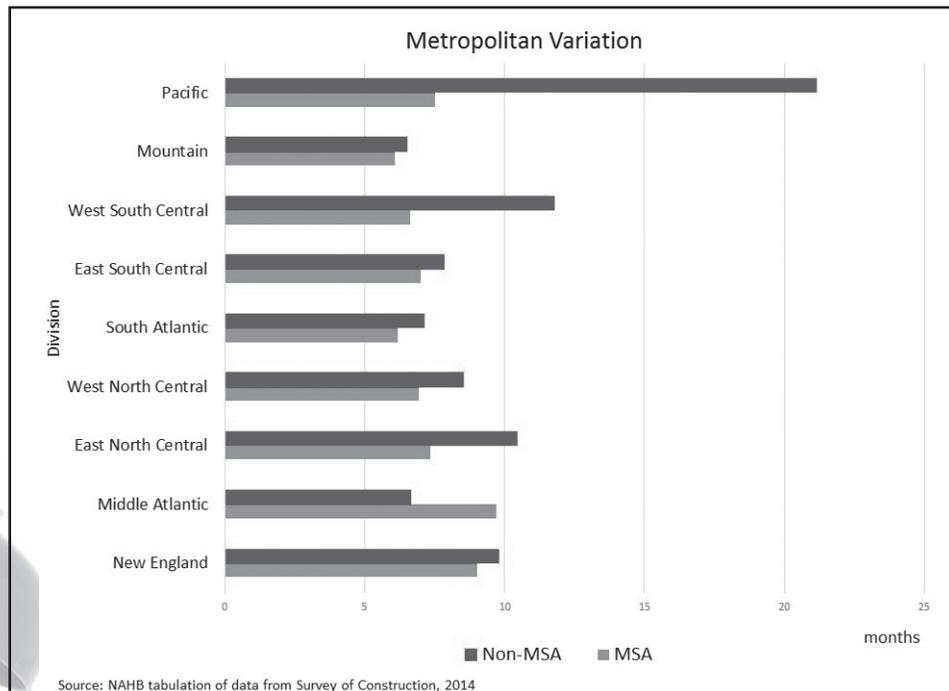
RSVP

Vicki Pelletier at 476-0318 or
e-mail: Vicki@hbawf.com

How Long Does it Take to Build a Single-Family Home?

The 2014 Survey of Construction (SOC) from the Census Bureau shows that the average completion time of a single-family house is around 7 months, which usually includes around 25 days from authorization to start and another 6 months to finish the construction. The timeline from authorization to completion, however, is not consistent across the nation, depending on the housing category, the geographic location, and metropolitan status.

Among all the single-family houses completed in 2014, houses built for sale took the shortest time, 6 months to completion after obtaining building permits, while houses built by owners required the longest time, 11.5 months. Single-family homes built by hired contractors had around 8 months from permit to completion, and homes built for rent normally needed between 9 and 10 months. Compared to a prior 2012 analysis, the average permit-to-completion timespan of single-family



houses built for sale and for rent was one month longer in 2014.

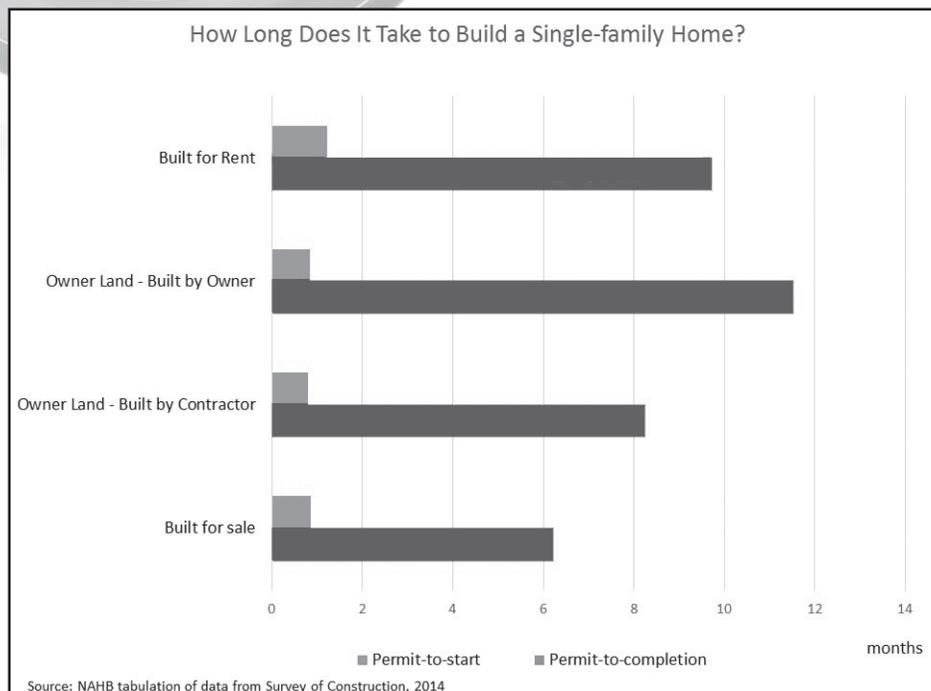
A large proportion of single-family homes built for sale and on owners' land built by either owners or contractors began construction within the same month after obtaining building authorizations. However, homes built for rent typically had a one-month lag between permits and construction start in 2014.

The average time from authorization to completion also varies across the nation. The Middle Atlantic division had the

longest time of 9.5 months, followed by New England of 9 months, Pacific and East North Central of 8 months in 2014. These four divisions all had above average time from permit to completion. The shortest period, 6 months, happened in the Mountain division, which also had the shortest waiting period from permit to construction start.

The metropolitan status indicates how long it takes to build a single-family home. Houses in metropolitan areas, on average, took nearly 7 months to completion, which was 2 months shorter than those in non-metropolitan areas. This pattern was quite consistent across the nation, except for the Middle Atlantic division where the average month to completion in metropolitan areas was longer than in non-metropolitan areas in 2014.

The SOC also collects sale information for houses built for sale, including the sale date when buyers sign the sale contracts or make a deposit. In 2014, the share of single-family sold while under construction was almost 70 percent, with 30 percent even sold before construction start and 12 percent sold during the same month of completion. The percent of single-family houses completed in 2014 stayed unsold at the first quarter of 2015 fell to 5 percent from 6 percent in 2012, indicating an improving sale market for single family homes.



The Consumer Financial Protection Bureau (CFPB) has released new guidance and resources to help lenders properly disclose construction loans under the new mortgage lending rules enacted in October.

The new rules replaced the Good Faith Estimate, the Truth in Lending and HUD-1 Settlement Statements with CFPB's new integrated disclosure forms, the "Loan Estimate" and the "Closing Disclosure."

The biggest change is that the Closing Disclosure must be provided to the consumer a full three days prior to closing, and if there are certain changes during that 72-hour period, the closing may be delayed.

CFPB's online resources can be found:
www.consumerfinance.gov

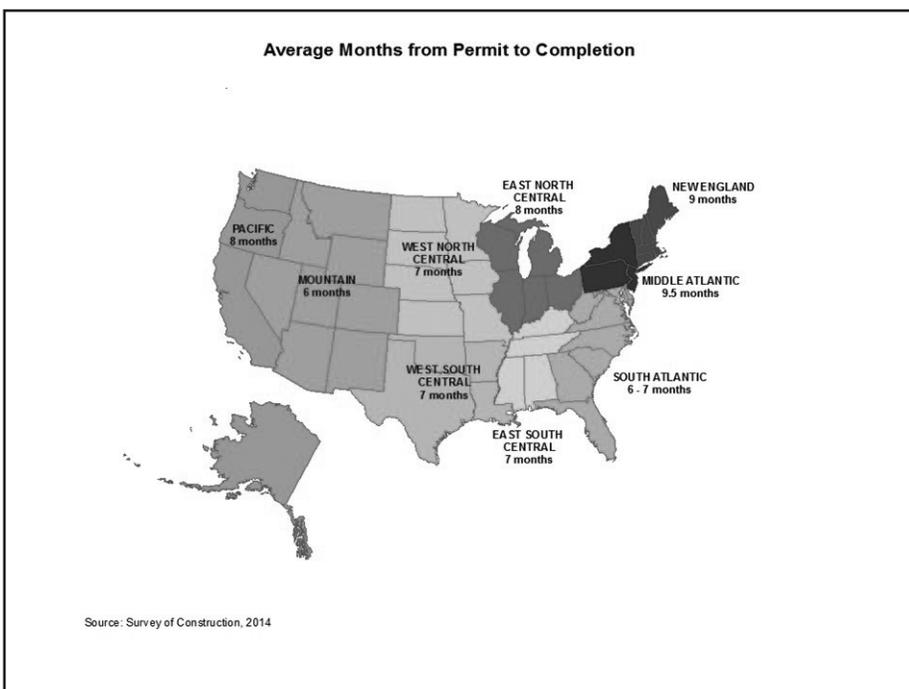
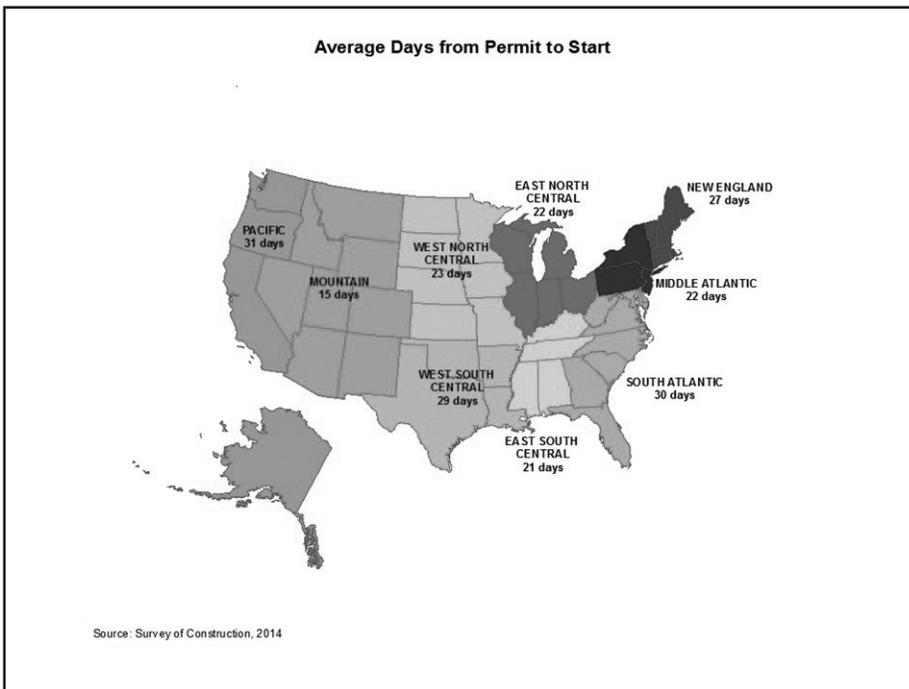
DFPB Resources include:

- Construction loan fact sheet. An overview of how the integrated disclosure rule may be applied.

- Compliance guide. A plain-language guide to the new rules in an FAQ format which makes the content more accessible for industry constituents, especially smaller businesses with limited legal and compliance staff.
- Guide to forms. Provides detailed, illustrated instructions on completing the Loan Estimate and Closing Disclosure.
- Closing fact sheet. An overview of the limited circumstances when changes to the loan require a new three-day review.
- Disclosure timeline. Illustrates the process and timing of disclosures for a sample real estate purchase transaction.
- Integrated loan disclosure forms and samples. Downloadable Loan Estimate and Closing Disclosure forms in both English and Spanish and samples for different loan types.

CFPB will also conduct a series of webinars to address implementation of the new rule. Please note that registration is required to view the recordings. Topics include an overview of the rule, frequently asked questions, loan estimate form, closing disclosure form and implementation challenges.

Courtesy of NAHBNow.



2015 Housing Starts End Year Up 10.8%, Permits Up 12%

Nationwide housing starts increased 10.8% to 1.11 million units in 2015, according to newly released figures from HUD and the U.S. Commerce Department. Single-family starts posted a yearly gain of 10.4% to 715,000 units.

“These numbers are in line with what our members are telling us that housing markets are improving, but lot and labor shortages continue to be a problem for many builders,” said NAHB Chairman Tom Woods.

“The gradual increase in housing production for 2015 mirrors our forecast and sets the stage for continued growth in 2016,” said NAHB Chief Economist David Crowe. “Strong job growth, rising consumer confidence and pent-up demand will keep housing on an upward trend.”

In December, single-family starts fell 3.3% to 768,000 units from an upwardly revised November reading of 794,000 units. Except for November, this was the highest monthly total for single-family housing starts in 2015. Meanwhile, multifamily starts in December fell 1% to 381,000 units.

Regionally in December, combined single-family and multifamily starts rose 24.4% in the Northeast but fell 12.4% in the Midwest, 3.3% in the South and 7.6% in the West.

Overall permit issuance increased 12% to 1.178 million units in 2015. Permit issuance in December fell 3.9% to 1.232 million units. Single-family permits increased 7.9% to 691,000 units while multifamily permits fell 11.4% to 492,000 units.

Courtesy of NAHBNow.

HBA

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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
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TO: Interested parties

FROM: Susan Stephens
Adam Blalock

DATE: December 22, 2015

RE: FWC Rule Development Related to Removal of Non-Listed Inactive Migratory Bird Nests

Background

In general, current Florida Fish and Wildlife Conservation Commission (FWC) rules prohibit the taking, transporting, possession, etc., of any wildlife or freshwater fish or their nests, eggs, young, homes, or dens except as specifically authorized by FWC.¹ Rule 68A-9.002, F.A.C., specifically authorizes FWC to issue permits allowing the taking or possession of wildlife or freshwater fish or their nests or eggs for scientific, educational, exhibition, propagation, management or other justifiable purposes. Under the current rules, FWC has required persons seeking to remove a non-listed, inactive migratory bird's nest to first obtain a permit.

In Florida, the federal Migratory Board Treaty Act (MBTA) has been incorporated by reference pursuant to FWC rule 68A-16.001, F.A.C., which also places certain restrictions and prohibitions on activities that may impact migratory bird species. According to the MBTA guidance memorandum² published by the U.S. Fish and Wildlife Service (FWS), a federal permit is not needed under the MBTA to destroy inactive bird nests, provided the nest is destroyed and not kept. An inactive bird nest is one without eggs or chicks present. A permit is required to destroy an active bird nest (one with eggs or chicks present). A permit is also required to disturb or destroy nests of bald eagles or golden eagles and federally threatened or endangered species.

Proposed Rule Development

To remove the discrepancy between FWC's rules and the federal MBTA regarding the removal and destruction of non-listed, inactive migratory bird nests, FWC has issued a notice of proposed rule development that will specifically state that a permit is not required to remove, relocate, or destroy nests that are inactive and do not contain eggs or flightless young, except as specified in FWC approved management plans or guidelines for individual species. The proposed rule also provides that the nest must be removed, relocated, or destroyed when no birds or eggs are physically present. Additionally, the rule states that the nest materials may not be possessed, but can be donated to an entity in possession of state and/or federal permits or other authorizations, or relocated to an alternate nesting platform or destroyed by burial, trash disposal or incineration, in accordance with state, county or local rules and ordinances. According to FWC staff, no workshop is currently planned, and the Notice of Proposed Rule is expected to be published in the near future with a hearing to be held as part of FWC's regular meeting on April 13-14, 2016 in Jupiter, Florida.

¹ Rule 68A-4.001, F.A.C.

² See <http://www.fws.gov/policy/m0208.pdf>.

NEXT STEP LOOMS IN THE BATTLE FOR BETTER BUILDING CODES

Imagine if all multifamily builders were required to hire a fire watch team to keep jobsites safe from fires started by faulty equipment, arson or other calamities during non-construction hours.

Several advocacy groups are attempting to add more stringent provisions, including this one, to the International Building Code and other mechanical and plumbing codes. Such provisions would significantly increase the cost of construction, and provide little or no increased safety or welfare benefits to home buyers and home owners.

By adding unnecessarily stringent building codes to the other headwinds already slowing industry growth, it's easy to see why there has not been a more robust housing recovery.

After significant delays caused by faulty voting devices last fall during public hearings in Long Beach, Calif., the International Code Council plans to reopen voting for the 2015 Group A codes on Jan. 18 and keep it open until Jan. 24 for those whose votes weren't recorded at the hearings. The results of those votes will determine what changes make the final slate.

There's a lot on the line, and NAHB continues to urge HBA leaders and their members to talk to their local building officials.

NAHB will post its Online Governmental Consensus Voting Guide before the final vote takes place so our members can discuss and share with the 6,000 registered governmental voting representatives throughout the United States before they cast their online ballots Feb. 8-21

Here's what we are watching:

G162-15 – Horizontal Separation. NAHB wants voters to disapprove this proposal that would require a 50-foot separation distance from Type V buildings (with light-frame wood construction) above a horizontal separation to lot lines or adjoining buildings on the same lot.

The result: Low-rise wood-frame multifamily and mixed-use buildings built atop a concrete or steel "podium" and constructed using the International Building Code would have to be built at least 100 feet apart from each other – not very plausible for infill developments in urban and close suburban neighborhoods.

RM28-15 – Local exhaust system. NAHB seeks disapproval of a proposal that would require humidity control on all bathroom exhaust fans in all climate zones. This requirement would add unnecessary costs in areas of the country where excessive humidity is not a problem.

G195-15 – Elevators. NAHB urges voters to disapprove of this proposed requirement for a two-way communication system for hearing- and speech-impaired users in all elevators, including freight elevators and others not accessible to the public. The proposal exceeds the ICC A117 standard and federal law, and no consensus standard exists for the system detailed in the proposal.

Courtesy of NAHBNow.



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March 2016

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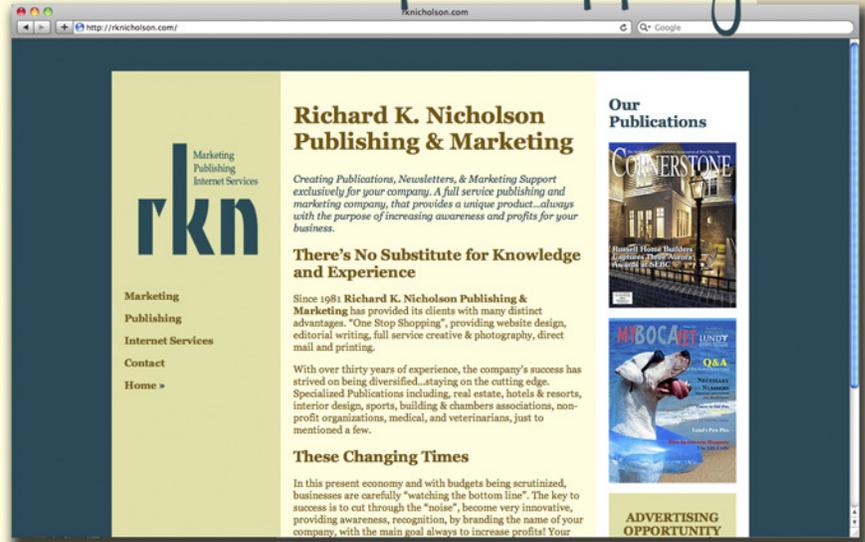


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HBA Membership Committee is off to a great start under the leadership of Chair Sheila Billingham of Fairway Independent Mortgage. The Committee is planning on partnering with Valpak of the Gulf Coast for an April Membership Drive so be on the lookout on how you can get involved.



From left, Julie Jones of *CORT Furniture*, Ron Robinson of *Mobile Lumber*, Tonya Underwood of *Emerald Coast Granite Tile and Glass*, Chair Sheila Billingham of *Fairway Independent Mortgage*, Eva Marsach of *ServePro of West Pensacola*, and HBA Director of Marketing and Communication Vicki Pelletier.



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HBA of West Florida

Fall Golf Classic

Golfers Registration Form

March 24, 2016 Marcus Pointe

Registration: 11:30 a.m.

Shotgun: 12:30 p.m.

Limited to 128 Players

4 - Person Scramble

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Submit form with payment information prior to March 18th.

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: _____

Handicap (Required/ Max 30) _____

Email: _____

Name: _____

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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.
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IT'S MORE THAN JUST SMOKE ALARMS

The Society of Fire Protection Engineers has invited the National Association of Home Builders (NAHB) to write a "Viewpoint" article discussing the residential construction industry's view on fire safety.

The piece will run early this year, but we're sharing it in advance with our members.

HOME BUILDING AND FIRE SAFETY

The National Association of Home Builders is a firm believer in safe, affordable homes. Our members have a vested interest in the safety of their products, both during the building process and after the house becomes someone's home.

For that reason, home builders are active participants in the codes and standards development process, helping to make sure

that each advance in building science and technology is weighed for the appropriate balance of safety, efficiency and cost to help ensure that each code cycle results in advances that improve homes without pricing them out of reach.

The home builder acts as a consumer advocate, offering counterpoint to code change proposals that benefit particular brands or products.

And when it comes to advances in fire safety technology, our members are proud to produce homes built to building codes designed to keep their occupants safer than homes built in previous generations.

There have been significant improvements to the fire safety of homes over the past few decades, leading to a dramatic, continued decrease in fires, injury, death and property loss. As fire safety professionals know, fire deaths have decreased by over 60% since 1960 (50% since 1978), while the death rate based on population size has decreased by well over 70%.

Technological innovations in building techniques include advanced heating and electrical systems, egress windows, hardwired, interconnected smoke alarm systems, and fire-resistant materials and features like the separation between the house and the garage and fireblocking in concealed spaces.

When home owners combine these advances with proper maintenance, homes stay safer. And as more of the existing housing stock that doesn't include these improved fire safety features is replaced, this trend will continue.



WHY SMOKE ALARMS MATTER

The effectiveness of smoke alarms cannot be underestimated. Hardwired, interconnected smoke alarms have been required by NFPA 72, National Fire Alarm and Signaling Code since 1989, and continue to become more effective with ongoing technical advances.

Such improvements include the proliferation of 10-year integral batteries, which substantially lengthen the interval between low-battery signals. Batteries in these units also cannot be used in other devices, which eliminates the possibility of the battery being removed to power other electronic devices.

There is also continued research aimed at improving the detection logarithm to greatly reduce false alarms from cooking. All these improvements are still unfolding, and can be expected to further reduce the number of fatalities. And throughout the country, local home building associations often work with community fire departments on fire safety campaigns and to ensure that consumers take advantage of this life-saving technology by conducting awareness campaigns and even donating new units.

This education and awareness is vital, because the main causes of unintentional, non-confined home fires are heating equipment and electrical malfunction, both primarily associated with older homes. New homes are equipped with new heating appliances with clearances, vents, and chimneys in accordance with current codes as well as additional safety features, making them more reliable and producing a more balanced airflow reducing the need for supplemental heaters, which are more likely to start a fire.

Family Residential Building Fires (2011-2013) finds “a strong relationship between housing age and the rate of electrical fires . . . with housing over 40 years old having the strongest association with electrical distribution fires. As of 2013, the median

It is a sad irony when Americans cannot afford to be safe. Families who cannot qualify to purchase homes due to the increased costs from well-meant, but expensive and ultimately unnecessary safety features will remain in housing that is less



age of one- and two-family housing was over 35 years.”

The report also notes a 2008 study that found, “there are three major areas in older properties that contribute to compromised electrical systems: the effects of aging on the wiring itself, misuse and abuse of the electrical components, and non-code-compliant installations.”

Going forward, it is important to carefully consider any additional requirements so we don't put safer new homes financially out of reach for those households now in older dwellings.

safe, because it's built to less stringent code requirements. These older homes can have outdated appliances, space heaters, faulty wiring, or other characteristics that might lead to a greater risk of a fire starting, or a lack of smoke alarms and egress windows installed to today's codes which increase the chances of dying in that fire.

For that reason, we take our code development responsibilities very seriously. We must ensure that new homes are safe, but not just available to the wealthy.

Courtesy of NAHBNow.

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3 Things Scaring Consumers Away from Smart-home Technology

The January Consumer Electronics Show (CES) in Las Vegas put on an impressive parade of today's newest technology, and a glimpse of tomorrow's can't-live-without gadgets. And once again, smart-home technology was on full display.

If CES taught its attendees anything, it's that there are very few things left in the home that can't be automated or controlled by a smartphone. The technology is certainly remarkable, but it remains to be seen when it will really take hold with the general public.

Motion-activated lights and enhanced security systems controlled by a single button from a smartphone are among the most popular requests received by Ric Johnson, CAPS, DHTI, president of Right at Home Technologies, Ltd. in northwest Ohio. But he says the smart home is a long ways from becoming mainstream.

"We're light-years ahead of where we were just five years ago, but we're nowhere near building the kind of home George Jetson lived in," Johnson joked. "There's a lot of cool things coming out now, but half of these new vendors won't be in business next year because their goal is primarily to attract an investor like Google, and not on developing a comprehensive business model.

"There's a lot of great ideas floating around, but not a lot of traction in selling them," Johnson said.

Many consumers are still wary of smart-home technology, largely due to concerns regarding price, compatibility and above all, security.

Price

Depending on one's definition of "smart homes," the techy dwellings have existed for years. But these homes—with their automated lights, heat, A/C, water, electronics, appliances, and security systems—have predominantly been custom builds that appeal only to the most affluent buyers.

These days, the technology is becoming slightly more accessible and seemingly essential to the middle-class consumer. But the prices for such items are still out of reach for the large majority of home owners.

Integration

When it comes to integration, especially for those who invest in one smart-home gadget at a time, the device's ability to communicate with all of the other technology is key to smart living. Each device needs to communicate using a compatible platform, of which several exist, including HomeKit (Apple), Smart Things (Samsung), Brillo (Google) and Z-Wave, among others.

Some devices will work with multiple platforms, but many others won't. Buyers must either commit to one home-tech ecosystem, or use different controls for different devices (uncharacteristic of a smart home).

Privacy

Perhaps the biggest consumer concern is the unwanted communication. Smart-home technology most often relies on Wi-Fi connectivity, and having so many things—especially door locks, garage door openers and security cameras—all connected to a wireless source raises concerns about security.

Along those same lines, privacy comes into question when using products that can monitor the owner's in-home behavior and possibly share that information with a parent company like Google. Any potential invasion of privacy could be enough to dissuade many buyers.

The smart home is a reality for many current home owners, but to most people, it still seems more like science fiction. That may soon change, but only with further advancements in security and more viable price points to reach the middle class.

Courtesy of NAHBNow.



NAHB Remodelers Chairman Robert Criner meets with White House officials

NAHB Remodelers Chairman Robert Criner met with White House officials Monday to, again, plead the industry's case for a simplified re-certification process for NAHB members and others who do work in homes with lead paint.

the date they completed the original training course.

The extension did not apply to renovators operating under one of the 14 state-delegated programs.

Complicating matters is the uncertainty of regulatory action regarding re-certification training requirements.

Washington, D.C., he urged them to expedite review and finalization of this common-sense improvement to the LRRP rule.

Without this regulatory action, the first wave of remodelers who received their initial certification on or before March 31, 2010, must renew their EPA Lead-Safe Certified Renovator certifications

The issue: An estimated 380,000 remodelers and others who must re-up their Lead-Safe Certifications from the Environmental Protection Agency to comply with its Lead: Renovation, Repair and Painting (LRRP) rule are staring at some important deadlines.

March 31, 2016, marks the end of an unprecedented extension granted last year for some of these remodelers. It's the deadline by which those remodelers and other contractors who received their EPA Lead-Safe Certified Renovator certifications on or before March 31, 2010, must complete a refresher training course to maintain their status.

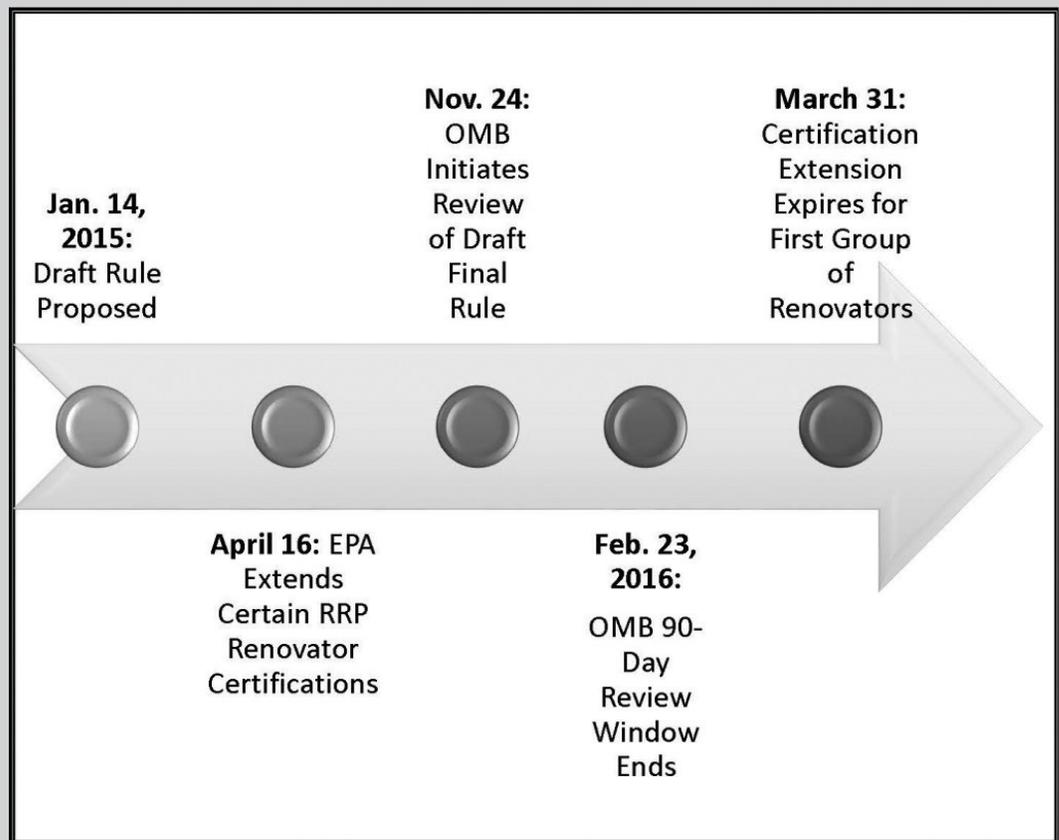
After March 31, 2016, the clock resumes ticking for the second phase of renovators, one day at a time. Those who became certified between April 1, 2010, and March 31, 2011, must be re-certified within six years from

A draft final rule – proposed by the EPA and supported by NAHB – to remove the hands-on training requirement is pending review by the White House Office of Management and Budget (OMB). When Criner met with OMB officials Jan. 11 in

with in-person refresher training by March 31, 2016.

NAHB is in close contact with EPA and will inform members immediately when the agency issues its final regulation on re-certification training.

Courtesy of NAHBNow.



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Kevin Pulford, Vice President of Jones Floor Covering, Inc is looking forward to supporting the Home Builders Association of West Florida and getting more involved in the building industry. When Kevin has some spare time, he enjoys fishing and motorcycles.

Kevin Pulford,
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March 17, 2016

Houzz University - Lunch and Learn

March 24, 2016

Spring Golf Tournament - Marcus Pointe

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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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