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September 2016



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HOME BUILDERS ASSOCIATION OF WEST FLORIDA

HOME & PRODUCT EXPO

Full Coverage Starts on Page 12

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Fiesta Seafood Grille at the Pensacola Seafood Festival

Seville Square Downtown Pensacola

Friday, September 30

5:30 p.m.Wind Creek
Hospitality

Saturday, October 1

12:00 p.m.The Point Restaurant

Saturday, October 1 *(continued)*

1:00 p.m.Taco Mez

2:00 p.m.Union Public House

3:00 p.m.Boneheads Fire Grilled

4:00 p.m.Broussard's Bayou Grill

Sunday, October 2

12:00 p.m.Shux Oyster Bar

1:00 p.m.V. Paul's Italian Ristorante

2:00 p.m.Skopelos At New World

3:00 p.m.McGuire's Irish Pub



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Cornerstone

The official magazine of the
Home Builders Association of West Florida



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In This Issue

Cornerstone



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HBA of West Florida 2016 “Home & Product Expo” 12-14

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Cover photo courtesy of Lucas LaMontagne

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HOMEOWNERSHIP MORE ACCESSIBLE AS AFFORDABILITY IMPROVES

Lower interest rates and favorable home prices continue to boost housing affordability across the country. According to the latest NAHB/Wells Fargo Housing Opportunity Index, 65 percent of new and existing homes sold between January and the end of March were affordable to families earning the U.S. median income of \$65,700.

This follows a similar improvement in affordability that occurred during the final months of 2015. Much of the progress can also be attributed to a growing economy bolstered by rising employment and a pent-up demand for housing. Together, these factors indicate that the second half of 2016 is a great time to buy a home.

Finding the Right Loan at the Right Time

While today's historically low interest rates are helping home buyers find affordable housing options, it's important to keep in mind that interest rates are sensitive to market forces and can change quickly. There's no indication that rates will suddenly surge upward, but even a slight rate increase can push monthly payments to the point that a buyer might miss out on their first choice for a new home.

First-time home buyers also can find help qualifying for a mortgage as Fannie Mae and Freddie Mac recently announced new low-downpayment mortgage programs geared primarily toward the first-time home buyer market. These lenders will now offer mortgages with 3 percent downpayments, allowing more creditworthy borrowers who lack the funds for a large downpayment to obtain a home mortgage.

Benefits of Homeownership

As housing affordability continues to improve, now is a great time to discover the many benefits of homeownership, including the fact that homeownership is a primary source of net worth for many Americans, and is an important step in accumulating personal financial assets over the long term. Although property values have declined in many markets, Americans have more than \$10.8 trillion of equity in their homes, and for most families, home equity represents the largest share of net worth.

Building Stronger Communities

Home building increases the property tax base that supports local schools and communities. When a family owns their home, it is an asset that has a direct impact on their financial security and future. People are more likely to take care of things they own so that they hold their value. And a home's value is determined by how well it is maintained as well as by the condition of its surrounding neighborhood. So home owners have incentive to spend their time and resources improving their home, it helps protect the overall value of the neighborhood.

Homeownership provides a more solid foundation upon which communities can thrive and families can enjoy improved quality of life.

President's Message



“... it’s important to keep in mind that interest rates are sensitive to market forces and can change quickly.”

It's True: We Want to Own a Home

An overwhelming 4 of 5 Americans believe that owning a home is a good investment, according to a recent poll that NAHB commissioned to gauge public sentiment on the value of homeownership and government programs that encourage homeownership and housing production.

The polling firm Morning Consult conducted the nationwide survey of more than 2,800 registered voters July 22-24.

“The survey shows that most Americans believe that owning a home remains an integral part of the American Dream and that policymakers need to take active steps to encourage and protect homeownership,” said NAHB Chairman Ed Brady.

Among the key findings:

- 82% rate “a home for you to live in” a good or excellent investment (the highest of six choices) and far ahead of the second option, retirement accounts, at 67%.
- 81% of 18- to 29-year-olds want to buy a home.
- 72% support the government providing tax incentives to encourage homeownership.
- 46% say now is a good time to buy a home, twice the 23% who say it is not.
- 36% would like to buy a home in the next three years.

Among those polled, 55% said the biggest obstacle to buying a home was finding a home at a price they can afford, followed by 50% who cited insufficient savings for a down payment and 41% who reported difficulty getting approved for a home loan.



Truth in Numbers

80% of Americans believe owning a home is a good investment.

When we encourage homeownership and housing production programs, we support that important investment.



82%

Say “a home for you to live in” a good or excellent investment and better than stocks or bonds



81%

The percentage of 18- to 29-year-olds who want to buy a home.



72%

Say tax incentives that encourage homeownership, like the mortgage interest deduction, are a good idea.



64%

Want a new home to get the features and design they prefer.



46%

Say now is a good time to buy a home, twice the 23% who say it is not.



36%

Would like to buy a home in the next three years.



55%

Find price to be the biggest obstacle to buying the home they need.



50%

Cited insufficient savings for a down payment for a home.



41%

Reported difficulty getting approved for a home loan.

“The ache for home lives in all of us, the safe place where we can go as we are and not be questioned.”

Maya Angelou

Multifamily Uptick Pushes Overall Housing Starts Up 2.1% in July

Nationwide housing starts rose 2.1% in July to a seasonally adjusted annual rate of 1.21 million units, according to newly released data from HUD and the Commerce Department.

This is the highest reading since February. Multifamily housing was up 5% to a seasonally adjusted annual rate of 441,000 units in July while

single-family production edged up 0.5% to 770,000 units.

“New household formations are upping the demand for rental housing, which in turn is spurring the growth of multifamily production,” said NAHB Chairman Ed Brady. “Meanwhile, single-family housing continues to hold firm.”

“Single-family starts, on a year-to-date basis, are up 10.6% from this time last year and builders are cautiously optimistic



about market conditions,” said NAHB Chief Economist Robert Dietz. “However, the permit trends indicate that supply-side headwinds, such as shortages of lots and labor, continue to affect the housing sector.”

Regionally in July, combined single- and multifamily starts increased in the Northeast, Midwest and South, with respective gains of 15.5%, 2.3% and 3.5%. The West registered a 5.9% loss.

Overall permit issuance inched down 0.1% to a seasonally adjusted annual rate of 1.15 million. Multifamily permits increased 6.3% to a rate of 441,000, while single-family permits fell 3.7% to 711,000.

Permit issuance increased 10.5% in the Midwest and 2.6% in the South. Meanwhile, the West and Northeast posted respective losses of 8% and 10.2%.

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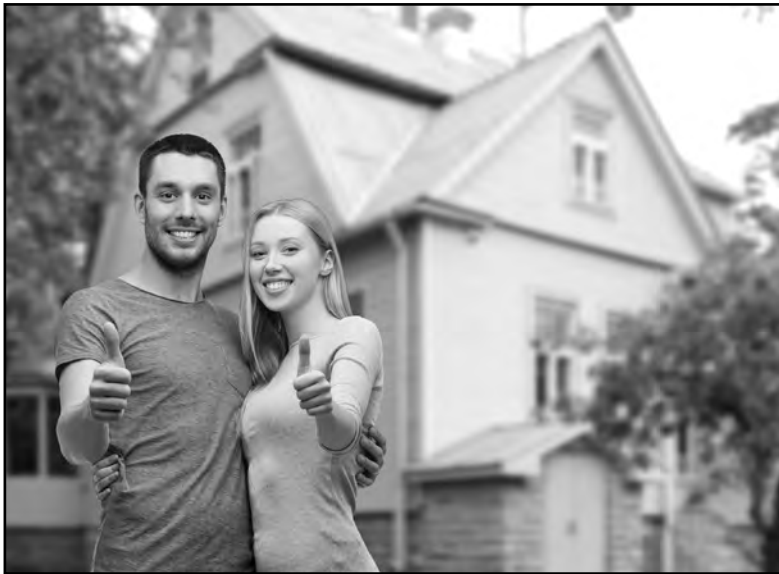
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ABC, AIA and NAHB Economists Predict Industry Growth Through 2017

NAHB Chief Economist Robert Dietz, Associated Builders and Contractors (ABC) Chief Economist Anirban Basu and American Institute of Architects (AIA) Chief Economist Kermit Baker predicted continued growth for the construction industry in 2017 during a joint economic forecast today.

“Non-residential construction spending growth will continue into the next year with an estimated increase in the range of 3-4%,” said Basu. “Growth will continue to be led by privately financed projects, with commercial construction continuing to lead the way. Energy-related construction will become less of a drag in 2017, while public spending will continue to be lackluster.”



“Our forecast shows single-family production expanding by more than 10% in 2016, and the robust multifamily sector leveling off,” said Dietz. “Historically low mortgage interest rates and favorable demographics should keep the housing market moving forward at a gradual pace, but residential construction growth will be constrained by shortages of labor and lots and rising regulatory costs.”

“Revenue at architecture firms continues to grow, so prospects for the construction industry remain solid over the next 12 to 18 months,” said Baker. “Given current demographic trends, the single-family residential and the institutional building sectors have the greatest potential for further expansion.”

Each economist discussed leading, present and future indicators for sector performance, including ABC’s Construction Backlog Indicator, AIA’s latest Architecture Billings Index and Construction Consensus Forecast and the NAHB/Wells Fargo Housing Market Index.

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HBA MEMBERS: FIRST TEE NEEDS YOUR HELP

HELP THE FIRST TEE OF NORTHWEST FLORIDA BRING BACK 3924 WEST NAVY BOULEVARD - SITE OF THE FORMER "GOOFY GOLF"

The First Tee of Northwest Florida, a 501C3 Non-Profit dedicated to teaching Golf Skills and Life Skills to kids ages 5-18, has purchased a permanent home for to provide administrative office space as well as storage space for equipment and donated clubs.

The 1.41 acre "Goofy Golf" property in Warrington was selected by our Chapter because it presents a unique opportunity to quickly move into an office and storage facilities within the ~3800 sf. under roof in the three extant on-site buildings some-time between August and October--replacing our currently rented offices and storage facilities. Our goal in the year to follow is to create a comprehensive golf and life skills education facility by building a full swing practice area by converting the four extant batting cages into full-swing netted hitting bays; to create a short game practice area at the rear-center of property by installing a nine-hole artificial practice green capable of receiving chip, pitches and bunker shots; and in the final phase to renovate and reopen all 36 holes of miniature golf. Our long-term goal is to convert the property into a first-class golf instruction and training facility while also restoring and maintaining the 1958 mini-golf courses as both a model of historic preservation and as an asset for our kids and our community.

We need your help! I am writing to ask our friends at the HBA to consider supporting this project with the donation of new and/or surplus items that we need for our Phase One short-term renovation.

For more information or to donate, please call Marty Stanovich, Executive Director at 456-7010 or mstanovich@thefirstteenwfl.org



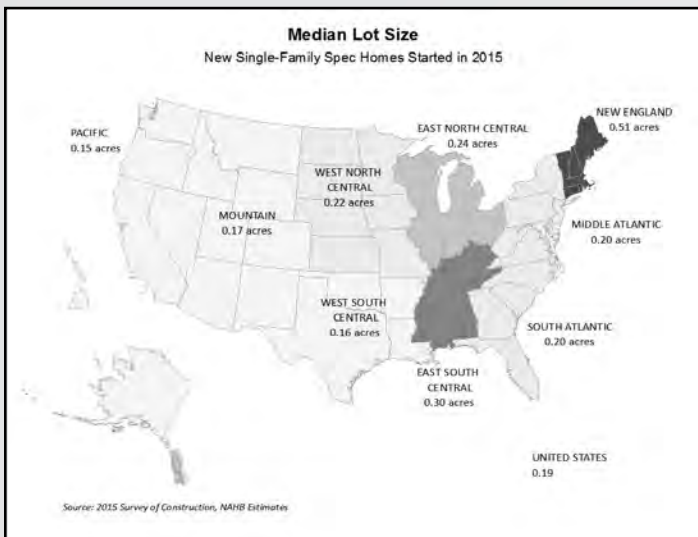
- Two Exterior Single-Bulb House Fixtures
- Three Dual Flood Photocell Day/Night Exterior Fixtures
- Three Dual Flood Motion Exterior Fixtures
- One LED Large Exterior Area Lamp
- One Low-Profile Flush-Mount Interior Ceiling Fixture
- One 36x96 Steel Door
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- ~60' of 6' Chain Link Fencing
- ~60 lf of Aluminum Gutter Spout
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- Exterior Primer, Paint and Polyurethane
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- 2 ~ 24"x36" Bathroom Mirrors
- ~30 2x4 Acoustic ceiling tiles
- ~140 lf of synthetic or wooden baseboard
- ~400 SF of non-skid (Bathroom) tile
- Assistance with HVAC equipment acquisition and renovation

Additionally, funds are needed for the property acquisition & operation: Individual and Corporate sponsorships are available as well as a Commemorative Brick Program.

LOTS IN 2015 SMALLEST ON RECORD

The median lot size of a new single-family detached home sold in 2015 dropped under 8,600 square feet for the first time since Census Bureau's Survey of Construction (SOC) started tracking the series.

An acre is 43,560 square feet, so the current median lot size is just under one-fifth of an acre. In 2014, Paul Emrath used a football field analogy to help visualize the median lot size that proved to be very popular. So using a football field as a measuring stick, 5.6 median lots would fit between the goal lines of a football field in 2015.

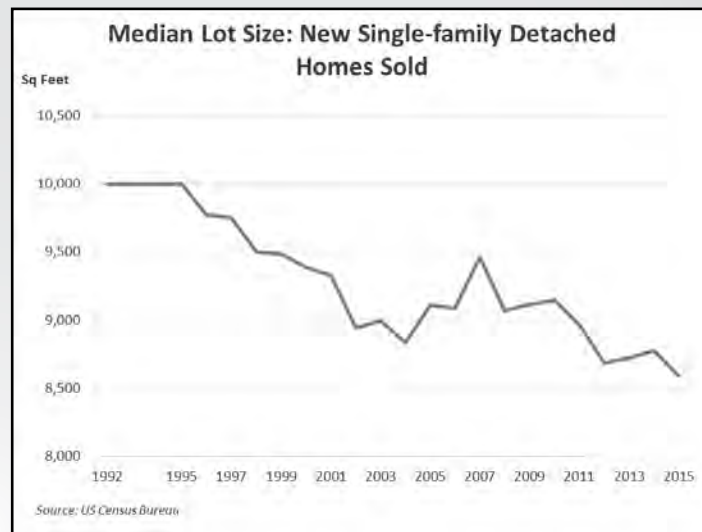


While nation's lots are getting smaller on average, the regional differences in lot sizes persist. Looking at single-family (attached and detached) speculatively built (or spec) homes started in 2015, the median lot size in New England exceeds half an acre. This is 2.6 times larger than the national median lot.

New England is known for strict local zoning regulations that often require very low densities. Therefore, it is not surprising

that more than half of single-family spec homes started in New England are built on some of the largest lots in the nation, with more than half of the lots exceeding half an acre.

The East South Central Division comes as a distant second with the median lot occupying less than a third of an acre. The Pacific division where densities are high and developed land is scarce has the smallest lots, with half of the lots being under 0.15 acres. The neighboring Mountain and West South Central Divisions also report typical lots smaller than a national median, 0.17 and 0.16 acres, respectively.



The analysis above was limited to single-family speculatively built homes. Custom homes built on owner's land with either the owner or a builder acting as the general contractor do not involve the work of a professional land developer subdividing a property. Therefore, in case of custom homes, lots refer to owner's land area rather than lots in conventional sense. Nevertheless, the SOC reports lot sizes for custom homes and shows that they tend to have larger lots. The median lot size for custom single-family homes started in 2015 was exactly one acre.

For this analysis, the median lot size was chosen over average since averages tend to be heavily influenced by extreme outliers. In addition, the Census Bureau often masks extreme lot sizes and values on them.





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Expo Best Exhibit Winners

Category 1 (6 x 8) - 1st Place
Gulf Coast Advantage Insurance, Inc



Mary Weaver and Amy Banning of Gulf Coast Advantage Insurance celebrate their 1st Place Expo Best Exhibit Award.

Category 1 (6 x 8) - 2nd Place
Scentsy



Roberta Lohf of Scentsy Candle is proud of her Honorable Mention Ribbon.

Category 2 (8 x 8) - 1st Place
Tupperware



Pam Sowell wins 1st Place in the 8x8 Category.

Category 2 (8 x 8) - 2nd Place
Rainbow



Father and son, Jim and Landan Linehan of Rainbow Cleaning Systems show off their Honorable Mention Ribbon.

Category 3 (10 x 10) - 1st Place
Cabinet Depot



Brendon Wilkes is pleased with his 1st Place Showing.

Category 3 (10 x 10) - 2nd Place
Alpha Closets & Murphy Beds



Leslie Halsall and Joelle from Alpha Closets & Murphy Beds are excited about their Honorable Mention honor.

Category 4 (8 x 16; 6 x 16; 6x24)
1st Place
1st Choice Home Improvements



Kalee Bogan, Doc Dykes and Nikki Purvis of 1st Choice Home Improvements are thrilled with their 1st Place Award.

Category 4 (8 x 16; 6 x 16; 6x24)
2nd Place
Hometown Contractors



Julie Martin, Linda Brown and David Madeira of Hometown Contractors accept their Honorable Mention Ribbon.

Category 5 (10 x 30; 10 x 40; 20 x 20)
1st Place
Doodlebuggers Service Network



Tom and Tonia LaMontagne, Colby Southworth, Greg Clear, Greg Baylis and Will Clause celebrate 1st Place.

The 2016 HBA Home and Product Expo proved to be a well-attended success for the Northwest Florida area.

Ninety-two 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 Chair Ron Castner, of Castner Construction, and his 3 1/2 year old English bulldog Chopper make sure the Expo runs smoothly.

HOME BUILDERS ASSOCIATION OF WEST FLORIDA



Expo photos courtesy of Lucas LaMontagne

THANK YOU TO OUR SPONSORS!

BEST OF SHOW

Doodlebuggers Service Network



Tom and Tonia LaMontagne win Best in Show for the overall Home & Product Expo! Tonia couldn't contain her enthusiasm!

Category 5 (10 x 30; 10 x 40; 20 x 20)
2nd Place
DMR Woodworks



Stephen and Donna Rouse of DMR Woodworks are pleased with their Honorable Mention Honor.



HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

H O M E
& P R O D U C T
EXPO





“Birdies, Brats and Beer” HBA of West Florida Octoberfest Golf Outing

October 20, 2016 *Marcus Point Golf Club*

Registration: 11:30 a.m.

Shotgun: 12:30 p.m.

Limited to 144 Players

4 - Person Scramble

\$90 Per Player

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Deadline to Register is October 14, 2016

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

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

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Trump Vows to Cut Burdensome Regulations in Address to Home Builders

Republican presidential candidate Donald Trump vowed to cut regulations that are hurting the housing and economic recovery.

Speaking before more than 950 NAHB members and guests attending the NAHB Board of Directors Midyear Meeting in Miami in early August, Trump said that over-regulation is costing the economy \$2 trillion per year.

“No one other than the energy industry is regulated more than the home building industry,” said Trump. “Twenty-five percent of the cost of a home is due to regulation. I think we should get that down to about 2%.”

Laying out his plan to create more jobs, lower taxes and reduce burdensome regulations, Trump said: “We will impose a temporary moratorium order on new agency regulations. We’ll cancel all illegal

and overreaching executive orders signed by President Obama. We will eliminate all regulations that kill jobs. We will remove the bureaucrats that only know how to kill jobs and replace them with experts who know how to create jobs without regulations.”

As part of his program to spur job and economic growth, Trump promised a major tax simplification plan to reduce the tax code to three brackets and ensure that all small businesses will be taxed at no more than 15%.

“Everyone’s taxes will go down under my plan,” said Trump.

Additionally, Trump said he will end corporate inversions and repeal the estate tax, commonly referred to as the death tax.

“I know so many families that have been destroyed by the death tax,” he said. “They end up losing their business or have to sell their business. Farmers are hit hard, housing companies are hit hard.”

Noting that his father was a home builder, Trump expressed a deep affinity for the industry. “A home builder taught me everything I know,” he said. “There is no greater thing you can do. If you can build a home, you can build anything.” More than 11,000 people viewed Trump’s address to the NAHB board via a live video feed.

Trump’s speech to the NAHB board comes one day after Gene Sperling, a top economic advisor to Democratic presidential candidate Hillary Clinton, addressed the same group.

“No one other than the energy industry is regulated more than the home building industry”

Donald Trump

“We are very honored to have these national leaders address our members,” said NAHB Chairman Ed Brady. “Their presence at our board meeting conveys the important role that the nation’s housing industry will play in the upcoming elections and reaffirms that housing must remain a national priority.”

NAHB does not endorse presidential candidates.

Courtesy of NAHBNow.com



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October 2016

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ENVIRONMENTAL PROTECTION AGENCY RELEASES FORMALDEHYDE EMISSION STANDARDS FOR COMPOSITE WOOD PRODUCTS RULE

The final Formaldehyde Emission Standards for Composite Wood Products rule has been released by the Environmental Protection Agency.

The rule establishes formaldehyde emission standards as well as product testing and tracking requirements for composite wood products.

And thanks to the work of NAHB members and staff, the final rule includes some significant and notable changes for the renovation and construction industry, including clarification of certain terms to exclude renovation and construction activities.

NAHB met with EPA and the White House Office of Management and Budget (OMB) in May during OMB's review of the draft final rule to discuss the Federation's concerns — the only group representing the industry to do so — and EPA listened.

Former NAHB Remodelers Chair Robert Criner highlighted the lack of clarity and overly broad nature of the proposed rule, pointing specifically to confusing definitions for key terms. Remodelers and builders, he said, were unsure which requirements they would be governed by.

As a result of NAHB's concerns, EPA again reviewed the intent of Congress when it asked for the new standards — and the agency agreed that remodeling work is not the kind of activity that Congress intended to regulate.

EPA added specific exceptions in the final rule to both the definition of the terms "fabricator" and "retailer" to ensure it is clear that remodelers are not intended to be covered.

In addition, EPA clarified the meaning of the term "finished good" to help address concerns regarding the scope and applicability of the rule. According to EPA, Congress intended to regulate goods that are "produced through a manufacturing process at a manufacturing facility, not objects like buildings or other structures that are constructed on site and become a permanent addition to real property."

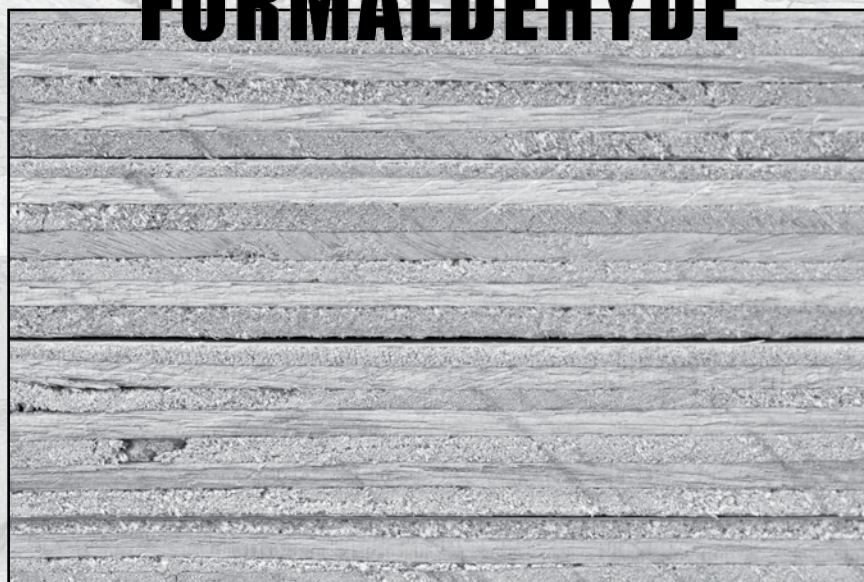
This means that new construction built on site will not be subject to the regulation, but the rule may still apply to mobile home manufacturing (NAICS code 321991) and prefabricated wood building manufacturing (NAICS code 321992), such as decorative particleboard and plywood.



EPA highlighted these changes in the preamble of the final rule, as well as in the rule's accompanying EPA Fact Sheet, stating that "By regulating the manufacture of a product, the regulation works to ensure that only compliant composite wood products enter the marketplace."

NAHB had reminded OMB in May that the statute required EPA to set a de minimis level of regulated content, defining what goods would not be subject to the regulations. The final rule clarifies that finished goods that do not contain regulated content exceeding 144 square inches, based on the surface area of the largest face, are not subject to regulation.

FORMALDEHYDE



NAHB staff continues its review, and a full summary of the rule will be posted shortly. The rule will be effective 60 days after publication in the Federal Register, which is expected within 10 working days from it when it was signed on July 27.

Courtesy of NAHBNow.com

CFPB PROPOSES UPDATES TO 'KNOW BEFORE YOU OWE' RULE

The Consumer Financial Protection Bureau (CFPB) on July 29 released proposed updates to its “Know Before You Owe” mortgage disclosure rule, also known as the TILA/RESPA Integrated Disclosure rule or TRID.

The rule, which was enacted last fall, stipulates 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 could be delayed. The three-day period is designed to give consumers more time to review their loan documents.

The proposed amendments are intended to provide greater clarity and certainty to the rule, which became effective on Oct. 3, 2015. The mortgage lending rules eliminated the Good Faith Estimate, the Truth in Lending and HUD-1 Settlement Statements and replaced them with the CFPB’s new integrated disclosure forms: the loan estimate and the closing disclosure.

The CFPB proposes to:

- Provide a tolerance for the total of payments
- Give a partial exemption from disclosure requirements to certain housing assistance loans originated by housing finance agencies
- Extend the rule’s coverage to include all cooperative units
- Clarify privacy and sharing of information including how a creditor may provide separate disclosure forms to the consumer and the seller

The proposed amendments also include clarifications to various issues that the CFPB has provided in informal guidance. Of particular interest to NAHB, the CFPB proposes to add commentary regarding additional disclosures for construction and construction to permanent loans.

NAHB Housing Finance staff are reviewing the proposal and will submit comments before the Oct. 18 deadline. For more information, contact Curtis Milton at 800-368-5242 x8597.

Courtesy of NAHBNow.com

New Legislation Includes Many Fixes to HUD programs

The Housing Opportunity Through Modernization Act of 2016 contains a number of reforms to increase access to affordable rental housing, provide assistance to low-income renters and facilitate homeownership.

Working with Democrats and Republicans in the House and Senate, NAHB led the charge to advance this bill through Congress.

Specifically, the new law will:

- Streamline inspection requirements in the Housing Choice Voucher Program, which will allow voucher holders to move

into their units more quickly. The changes will level the playing field for voucher holders who are competing with market-rate renters who can move into a unit immediately.

- Allow the contract terms of HUD’s Section 8 Project Based Housing Choice Voucher program to be extended from 15 to 20 years. This will help facilitate the use of project-based vouchers within the Low Income Housing Tax Credit properties.

- Protect Section 8 Housing Choice Voucher residents from displacement due to fluctuations in the Fair Market Rent, which determines payment standard

amounts for the voucher program. This protects voucher holders from economic factors beyond their control and allows owners to retain good tenants.



- Change the Rural Housing Service Single Family Guaranteed Loan Program so that it will be current with other government loan programs while providing efficiencies for home buyers and lenders.

- Reduce current FHA regulations surrounding existing condominium projects, including streamlining project certification rules and reducing owner-occupancy requirements. Easing restrictions will assist first-time home buyers and condo owners who want to sell their condo and move up to a single-family detached home.

Courtesy of NAHBNow.com



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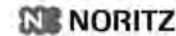
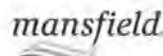
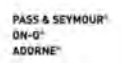
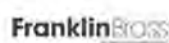
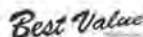
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In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of 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

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