

The News of the Home Builders Association of West Florida

CORNERSTONE

September 2018



HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

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



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2018

Fiesta Seafood Grille at the Pensacola Seafood Festival

Seville Square Downtown Pensacola

Friday, September 28th

5:30 p.m.South Market

Saturday, September 29th

12:00 p.m.Louisiana Lunchbox

1:00 p.m.Four Seasons

2:00 p.m.Big Top Brewery

3:00 p.m.Primal Nosh

4:00 p.m.Brew Ha Ha

Sunday, September 30

12:00 p.m.Classic City Catering

1:00 p.m.Culinary Productions

2:00 p.m.The District Steakhouse

3:00 p.m.Bayou Cajun

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Cornerstone

The official magazine of the Home Builders Association of West Florida



Home Builders Association of West Florida

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HBA of West Florida 2018 Home & Product Expo 11-14

Cornerstone



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NAHB AND FHBA WORK TO ENSURE A SAFE AND FAIR BUILDING CODES

Virtually all residential construction must adhere to comprehensive building codes and standards governed by local and state laws. In Florida we have the statewide unified building code. Because of the cost and complexity of developing and maintaining such codes, Florida adopts nationally recognized model codes, and amends them to reflect Florida construction practices, climate and geography. Most U.S. communities adopt the International Code Council's I-Codes for this purpose.

The I-Codes address all aspects of single- and two-family as well as multifamily construction, including structural elements and the electrical, plumbing, heating, ventilation and air conditioning systems, and energy conservation requirements. The requirements established by national code bodies, the modifications made by state and local governments, and the standards set by national organizations that are used in developing the model codes can significantly affect the construction, configuration and cost of new residential buildings as well as remodeling or additions to existing ones.

The original purpose of codes was to protect public health and safety, but government agencies have increasingly turned to codes to implement other policies, such as energy efficiency, resilience, sustainability, and property protection. Worse yet, some agencies advocate for energy code changes benefiting specific product manufacturers and against providing code users options and flexibility. We are fortunate in Florida that we have the Florida Building Commission to vet every proposed code change to see how it will impact the industry in terms of costs versus benefit.

Why It Matters

Building codes can have a profound impact on the comfort and safety of residents as well as the cost of construction and the cost of operating the home. We are fortunate to have the National Association of Home Builders (NAHB) to help with the International Code, and we have the Florida Home Builders Association (FHBA) paying close attention to our Statewide Building Code. When changes are proposed, NAHB and FHBA analyzes their impact on new home construction and existing residential buildings. It also works to ensure that all proposals are evaluated objectively by the ICC and Florida Building Commission and that any changes or additional code requirements that are adopted are necessary and cost-effective. Through NAHB and FHBA efforts, the International Code Council's Board of Directors and the Florida Building Commission now requires cost impact information. If that information is not included, the proposed change will be rejected.



President's Message



“Building codes can have a profound impact on the comfort and safety of residents as well as the cost of construction and the cost of operating the home.”



Home Builders Association of West Florida

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October 18, 2018 • Scenic Hills Country Club

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• **Company recognition** in Cornerstone

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Company Name on Tee Block • **Company recognition** in Cornerstone

**(2 on front nine & 2 on back nine)*



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Company Name _____ Need receipt? emailed mailed

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Card Number: _____ Expiration: _____ CVV Code: _____

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FHBA Mourns the Loss of Joseph Daniel “Dan” Gilmore

The Florida home building industry lost one of its most influential advocates on August 5, 2018 with the passing of prominent Pensacola developer Joseph Daniel “Dan”

Gilmore. A Past 2nd Vice President of the Home Builders Association of West Florida (HBA) and President of the Florida Home Builders Association (FHBA), Gilmore was a strong and articulate voice for the vital role his industry played in support of housing, jobs, and economic development.

“If you ever made friends with Dan, you knew you had a friend for life,” said longtime friend and HBA Past President John Harold, of J.M. Harold Construction, who served with Gilmore on the HBA Senior Board and HBA Board of Directors. “He had a passion for his family, friends and the housing industry. I’ve always tried to emulate his ability to want to be with people. He loved to be with his family, friends and he could meet a stranger and talk for hours. No one was more passionate about the development business and a fighter for our industry than Dan Gilmore. He truly will be missed.”

Gilmore began his career in the field of real estate/mortgage finance before becoming one of Northwest Florida’s most successful developers of residential and commercial properties as the President of RGB Development. He

was active for over 30 years with the HBA serving in many capacities as a Senior Officer, Governmental Affairs Chair, Growth Management Chair, Golf Committee Chair, and Membership Committee Chair. For his efforts, Gilmore was recognized twice with the HBA Associate of the Year Honor (White Hat Award), HBA Eagle



Home Builder Blackie Black (left) receives a Florida Home Builders Association Eagle Award from Dan Gilmore, who served during Vietnam. Black built a home free of charge for U.S. Army Staff Sgt. Dustin Tuller, of Santa Rosa County, who lost both legs in combat in Iraq.

Award, and he was the first recipient of the J.B. Hopkins Distinguished Service Award. Gilmore was a Life Director of the HBA Board of Directors. Gilmore would also serve as Chair of the Escambia County Planning Board. In addition, Gilmore spearheaded the first Habitat for Humanity subdivision in Northwest Florida. He was a 30+ Gallon Blood Donor, and a member of Five Flags Rotary.

In addition to his work in Escambia and Santa Rosa counties, Gilmore became active with FHBA in Tallahassee. Gilmore,

with his knack for understanding codes and regulations, quickly worked his way up to the top elected leader of the 10,000-member FHBA in 2005. This is where he made perhaps his biggest impact. “He led an ongoing battle against excessive impact fees on new homes, and considered them the enemy of affordable housing in Florida, said former FHBA Executive Vice President Paul Thompson. “He fought for reasonable building codes that protected the health, safety and welfare of homeowners without burdening them with unnecessary, expensive regulations. Dan was a wealth of information and an extremely strong force for the housing industry.”

In one of his landmark achievements, he led the industry response to a series of devastating hurricanes by creating “Operation Rebuild” and the “Disaster Contractor Network” so that people could locate reliable, licensed contractors to perform needed reconstruction and repairs. Under his leadership, FHBA aired public service announcements on radio and TV, advising consumers about how to prepare their homes for future hurricanes, and warning them about the potential problems of dealing with unlicensed contractors.

Gilmore also served as Chair of the Board of the Florida Home Builders Insurance (FHBI) where he worked to reduce the cost of health, workers’ compensation, and liability insurance that builders needed to protect their employees and businesses. He was also a strong supporter of the Future Builders of America program that trained young people for careers in the construction trades.

EPA Seeks Comments on Proposed Lead Regulations



NAHB submitted comments to EPA in mid-August in response to a proposed rule regarding the Review of Dust-Lead Hazard Standards and Definition of Lead-Based Paint. As we previously reported, EPA was ordered by the 9th Circuit to issue a proposed rule concerning the dust-lead hazard standard (DLHS) and definition of lead-based paint (LBP).

Healthy housing groups petitioned EPA to lower the DLHS and revise the definition of lead-based paint so that lower amounts of lead in paint trigger federal regulation.

EPA is now proposing to lower the DLHS from 40 milligrams per square foot (mg/ft²) on floors and 250 mg/ft² on window sills to 10 mg/ft² and 100 mg/ft², respectively, as some advocacy groups have suggested.

However, EPA is not proposing a change to the current definition of LBP due to its position that insufficient information exists to support such a change.



NAHB agreed that the agency was acting within its statutory authority and in compliance with the court order in deciding not to propose any changes to the current definition to LBP.

NAHB also agreed that the existing data gaps supported the decision not to propose any changes to the standard at this time.

In its comments, NAHB did raise some additional implementation questions for EPA regarding the proposed changes to the DLHS and how the transition period between the current and new standards would be handled. This has particular implications for multifamily properties subject to regulations administered by the Department of Housing and Urban Development that rely on the DLHS.

It is important to note that EPA articulated in the proposal that the DLHS changes do not directly affect the Renovation, Renovation and Painting (RRP) program because existing RRP regulations do not require dust sampling prior to or at the conclusion of a renovation.

NAHB further reminded EPA that any future review of existing post-abatement clearance levels the agency intends to take should maintain the long-held distinction between RRP and abatement activities.

Courtesy of NAHBnow.org

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Legal Morass Muddies the Waters on the WOTUS Rule

A recent ruling by the U.S. District Court for South Carolina means that for the foreseeable future, roughly half of U.S. states will be abiding by one set of rules pertaining to waters of the United States while the rest will abide by different rules.

A brief background:

Between 1986 and 2015, the Environmental Protection Agency and U.S. Army Corps of Engineers operated under the 1986 definition of the Clean Water Act term “waters of the United States.”

In August 2015, the EPA promulgated a new definition of waters of the United States that was known as the WOTUS rule. Litigation ensued in multiple courts around the country. Soon thereafter, the Court of Appeals for the Sixth Circuit enjoined the WOTUS rule nationwide, which prevented its implementation. Thus, the 1986 definition was still in effect.

The Sixth’s Circuit’s decision was overturned by the Supreme Court in 2018. However, before the Supreme Court’s decision took effect, the EPA finalized a rule that added an “applicability date” to the 2015 WOTUS rule. This rule postponed the applicability of the WOTUS rule until 2020. Therefore, nationwide, the EPA and Corps of Engineers still applied the 1986 definition of waters of the United States.

On Aug. 16, 2018, the District Court for South Carolina ruled that the EPA had improperly added the applicability date to the 2015 WOTUS Rule. The judge explained that the EPA had restricted the topics that the public could comment on when it proposed to add the applicability date. According to the court, this restriction denied the public a meaningful opportunity to comment on the applicability date rule. Thus, it nullified the applicability date rule nationwide.

This decision leaves the regulated community in a state of disarray. Other courts

have previously enjoined, or prohibited, application of the 2015 WOTUS rule. court’s ruling, or whether it will seek a stay of the court’s ruling pending appeal. However, NAHB’s coalition had already asked a court in Texas to enjoin the 2015 WOTUS rule nationwide and recently reiterated that request.

Meanwhile, EPA is trying to finalize another 2017 proposed rulemaking that would finally repeal the 2015 WOTUS rule and temporarily replace it with the original (1986) regulatory definition of WOTUS.

According to EPA’s current regulatory

agenda, the rule repealing the 2015 WOTUS rule is expected to be finalized by November of this year. Moreover, the Trump administration’s proposed version of a new regulatory definition of WOTUS consistent with the president’s guidelines contained within his executive order on this issue is expected by October.

Given the legal confusion created by the U.S. District Court for South Carolina

ruling coupled with various WOTUS-related rulemakings expected from EPA and the Corps of Engineers over the coming months, NAHB will provide regular updates as the situation develops.

For more information, contact Michael Mittelholzer at 800-368-5242 x8660.

Courtesy of NAHBnow.org



have previously enjoined, or prohibited, application of the 2015 WOTUS rule.

So where do things stand now?

In 24 states (see below), the 1986 definition of waters of the United States is applicable. In the remaining 26 states, the 2015 WOTUS rule defines the term “waters of the United States.”

It is not clear whether the administration plans to appeal the South Carolina



Meet the Builder



ATTENDEE REGISTRATION

Meet the Builder

**September 20, 2018
New World Landing
1:00 p.m. to 5:00 p.m.**

\$35 Per Attendee

What is MTB and how does it work?

Meet the Builder is a Hi-Speed Networking event that puts **YOU** in front of the Builders! This is a great opportunity to inform the builders about the products or services that **your** company offers.

Attendees will enter the builder room in groups, but will meet with the builders individually. An HBA staff member will contact you with your group time after you have registered and paid.

2018 Builder Participants to date

- Adams Homes
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- Celebrity Homes
- D.R. Horton
- Encore Homes
- Flynn Built
- KW Homes
- Mitchell Residential
- Paragon Custom Home Group
- Truland Homes
- WCI—A Lennar Company
- Westerheim Properties, Inc.

Your Competition WILL be there...will YOU???

Deadline to RSVP & Pay is Sept. 13th (Limited to 150 Attendees!)

Company Name: _____

Attendee 1: _____ Email or Phone: _____

Attendee 2: _____ Email or Phone: _____

(Please turn in a separate form for additional attendees - we will need their contact information to inform them of their group entry time.)

Charge \$ _____ for both Attendees listed above. _____ Will Drop or Mail Payment.

CC#: _____ Expiration Date: _____

Payment must be received by deadline (Sept. 13th)

Mail to:
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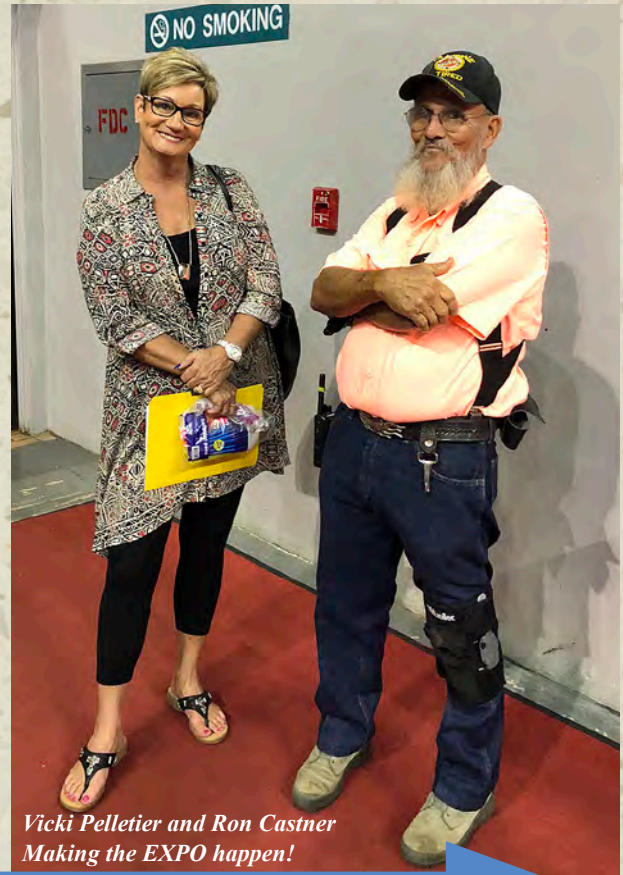
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HOME BUILDERS ASSOCIATION
OF WEST FLORIDA

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

The 2018 HBA Home and Product Expo proved to be a well-attended success for the Northwest Florida area. Over 98 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.



*Vicki Pelletier and Ron Castner
Making the EXPO happen!*

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American Mortgage Service Company**



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WINNER
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**Category 2 (8 x 8)
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(No First Place Winner Declared)**



**Category 3 (10 x 10)
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**Category 4 (8 x 16; 6 x 16; 6 x 24)
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HOME & PRODUCT EXPO



THE 5 BEST PRACTICES OF HIGH-PERFORMING SALES MANAGERS

Do you want to lead your teams to higher performance? The key is to focus on the right stuff.

The best sales managers know they must:

1. Hire the best and brightest. There is no substitute for building a team stacked with top talent. The best sales managers know the magical combination is: (1) High Drive – you can't teach this. These people have an innate desire to win. (2) Results Orientation – the closers who are acutely focused on activities that get them to the finish line. (3) Problem Solving Skills – the solution-oriented folks who always find opportunities to move a situation forward. (4) Optimism – they expect to win, and they do. (5) Likeability. Others are drawn to them because they are genuine, confident and fun!

2. Invest in training and development. With everyone. No matter how long they've been selling. Newbies need direction and support. Veterans can get complacent, bored, even rusty. Make certain that wherever you place them, they have the tools and know-how to be successful. Even a veteran in a new neighborhood needs time to learn the new area, community and product, and he needs practice adapting to the new buyer profile.

3. Master the skill of competitive community positioning. You can hire the best talent, but if you put them in a community where the pricing and positioning are wrong, they will never succeed. And you

risk losing them. It's the sales manager's responsibility to ensure the community has the proper positioning and a compelling competitive advantage. The absolute best sales managers collaborate with the sales agent and division leadership to masterfully devise the positioning that sets everyone up for success.

4. Create a motivating culture. It's amazing what the best sales people accomplish when they feel their results are important and genuinely appreciated. Take time to share the significance of the business goals, and *thank them* when they're achieved! Call them personally after a big week. Send a note to their home. Recognize them publicly. And connect with them as individuals. Learn their personal goals and purpose. Focus on helping them achieve *their* mission, and keep track of it. If they're not on target, sit down with them and brainstorm the actions that will lead to their success. Maybe you agree to release a few new home sites. Your engagement shows you care. That's a motivating coach.

5. Always be coaching. There are teachable moments every day. The best sales managers spend time in the field, even with their stars. They listen. They catch them doing something right, and complement them. They don't say "that was great, but..." Instead they say, "that was terrific because..." and share the impact of the behavior. This is especially beneficial when you observe them interacting with customers and you complement them on a specific skill that led to a positive result, like asking a compelling closing question. They will remember what they said and use it again, replicating the positive behavior that got results.

The best sales managers know that when they focus on the right stuff, everyone wins.

Kathy Tucker is a sales management consultant with New Homes Solutions and a member of the Tampa Bay Builders Association and its Sales & Marketing Council.

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OSHA Releases Silica Standard FAQ for Construction

The Occupational Safety and Health Administration on Monday released a set of 53 frequently asked questions – and their answers – to provide guidance to employers and employees on its respirable crystalline silica standard for construction.

Through the Construction Industry Safety Coalition, NAHB was an important contributor to the formulation of this FAQ. The development stemmed from litigation filed against OSHA by numerous construction industry trade associations challenging the legality of the new silica rule.

NAHB will continue to look for ways to work with OSHA to improve the workability of this significant rule.

The FAQ is extensive and organized by topic. A short introductory paragraph is included for each group of questions; the answers appear in an expanded box when each question is clicked.

Importantly, the FAQ clarifies that many common construction tasks are likely to

be outside the scope of the standard. This includes mixing small amounts of mortar; mixing small amounts of concrete; mixing bagged, silica-free drywall compound; mixing bagged exterior insulation finishing system base and finish coat; and removing concrete formwork.

In addition, tasks in which employees are working with silica products that are handled while wet are likely to generate



exposures outside of the scope of the standard, including finishing and hand wiping block walls to remove excess wet mortar, pouring concrete, and grouting floor and wall tiles. The FAQ also states that many silica-generating tasks performed for 15 minutes or less a day will fall outside the scope of the standard.

Other clarifications in the FAQ highlighted by NAHB staff include:

Table 1. The requirement that employers “[o]perate and maintain” tools “in accordance with manufacturer’s instructions to minimize dust emissions,” applies only to manufacturer instructions that are related to dust control. Other information in these instructions, including recommended respiratory protection, do not have to be followed for purposes of the standard.

OSHA also has agreed to issue a Request for Information on Table 1 to revise the table to improve its utility.

Written Exposure Control Plan. The standard does not require employers to develop a new written plan for each job or worksite. It requires only that employers have a written exposure control plan applicable to each worksite. Employers may develop a single, comprehensive, written exposure-control plan that covers all required aspects of the plan for all work activities at all worksites.

Also, the standard does not preclude employees from entering work areas where silica-generating tasks are occurring when it is necessary for them to do so. Rather, the rule calls only for minimizing the number of employees in the relevant work areas.

All home builders should carefully review the new FAQ at https://www.osha.gov/dsg/topics/silicacrystalline/construction_info_silica.html.

For additional information, contact Rob Matuga at 800-368-5242 x8507 or Felicia Watson at 800-368-5242 x8229.

Courtesy of NAHBnow.org

TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCIATE MEMBER

1. They support the industry at the local, state and national levels.

2. They volunteer time, talent and treasure to help the association accomplish its goals.

3. They recruit their colleagues & business contacts to become members.

4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.

7. They are a major source of non-dues revenue through sponsorships, advertising, etc.

8. As industry partners, they are a valuable resource for business and management tips.

9. They are heavily invested in your business success: You win, they win!

10. Why wouldn't you do business with a member?

5. By doing so, you increase the value proposition for all membership in our HBA.

6. They are strong supporters of local and state PACs and BUILD-PAC.



Green Builders Prepare for HERS Amendment Putting Smaller Homes on Even Ground



The green building sector is getting ready for the Jan. 1, 2019 deadline for all HERS raters to use an amendment that puts smaller homes on a level playing field.

As was previously reported, RESNET's index adjustment factor was developed because larger homes were found to have 20% better (lower) HERS scores for the same energy measure. As the floor area or number of home stories increased, the index went down because of a mathematical quirk in the way the formula was written.

"We found that if you keep the material properties the same — such as thermal efficiency, walls, ceilings and floors — and just increase the floor area of the home, larger homes did better on the HERS index," said Philip Fairey, deputy director of the Florida Solar Energy Center. "This amendment evens out the difference between large and small homes constructed with the same building envelope. It makes the two homes behave more alike."

In regard to floor area, EnergyGauge USA found that incorporating the index adjustment factor reduced HERS score variations from 10.8 points to 2 points.

Fairey sees this amendment as a much-needed mechanism to ensure parity in the HERS rating system. "I don't think we should have a system that advantages homes based on home size," he said.

The timing of the amendment coincides with the overall decrease in new home size. New homes had been decreasing in size over the last two years as builders added more entry-level homes for millennials and other first-time home buyers. Although new single-family home size increased at the beginning of 2018, NAHB economists expect it to drop again as additional moderately priced homes are constructed for market newcomers.

As home size decreases, home buyer preferences for green building is holding strong. NAHB research has shown that energy-efficient strategies, including ENERGY STAR-certified appliances and windows and above-code insulation, are on "the most wanted" list of home features.

With the amendment in place, the HERS rating system will no longer disadvantage the many environmentally conscious home buyers who want or need to buy a small home — and the builders who construct these houses.

"A lower HERS score means lower energy use, which will appeal to buyers," said Fairey. "Builders marketing homes with the HERS index will appreciate this effort to keep small homes on equal ground."

Fannie Mae, Freddie Mac to Conclude Their Single-Family Rental Pilot Programs

The Federal Housing Finance Agency (FHFA) in mid-August that it is directing Fannie Mae and Freddie Mac (the Enterprises) to conclude their single-family rental market pilot programs except through their previously existing investor programs.

FHFA determined the Enterprises' single-family investment home rental programs have played an important role for small investors, but the market for

larger investors has performed successfully without Enterprise participation.

FHFA recognizes the potential need for long-term financing for mid-size investors that own affordable single-family rental assets. However, the agency believes it is premature to allow the Enterprises to enter this portion of the single-family rental market because the effects of their participation on rent growth, long-term affordability, for-sale assets, and homeownership is insufficiently understood without further research and analysis.

This decision does not preclude the Enterprises from proposing changes to their

existing single-family programs to meet the needs of the single-family rental market or from developing proposals calculated to utilize single-family rentals as a pathway to homeownership.

NAHB had previously urged caution about the Enterprises expanding into this market, noting concerns about the potential effects on single-family sales and the diversion of Enterprise resources from their multifamily business.

For more information, contact Michelle Kitchen at 800-368-5242 x8352.

Courtesy of NAHBnow.org

United Way of Escambia County celebrated the past 12 months of success and honored those who had partnered with them this past year.

HBA Executive Director David Peaden was awarded the Distinguished Community Service Award. "We have much to celebrate today because last year, with your help, many individuals and families regained their health, achieved success in school, and became financially stable." President and CEO of United Way, Laura P. Gilliam, said of the recipients being awarded.

Congratulations, David! We know how hard you have worked for United Way and for our community!

Congratulations to the other award recipients also!

- ☆ Rayell Irish "Color a Brighter World": Krissy Smith, Big Brothers Big Sisters
- ☆ United Way Partner Agency of the Year: Health and Hope Clinic
- ☆ Business Partner of the Year: KIA Autosport of Pensacola



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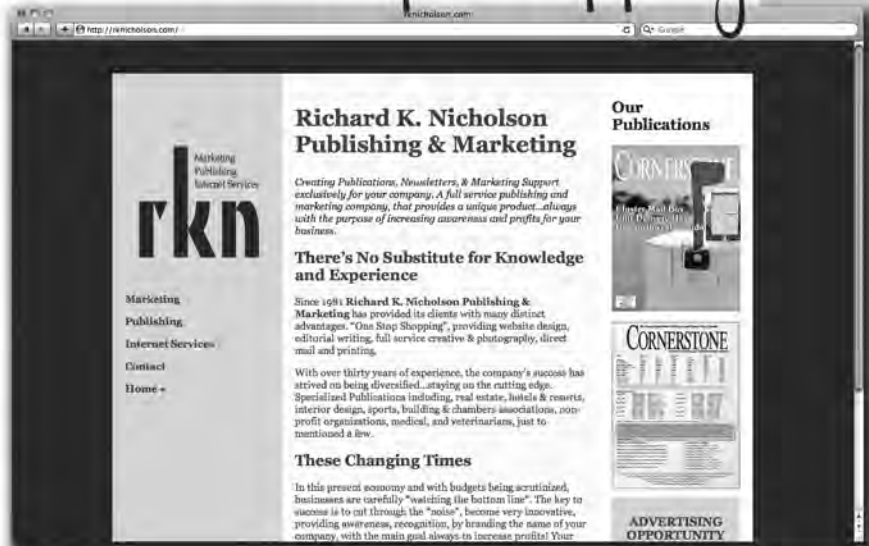
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In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of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

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