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JUNE 11 – 19

APRIL Details inside
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New to the area? Be sure to invest in a Gulf Power certified EarthCents Home. Compared with houses built to standard building codes, EarthCents Homes are measurably more efficient, which translates into lower energy bills month after month, year after year. So when you’re in the market for your next home, be sure to ask for an EarthCents Home. To learn more, call us at 1-877-655-4001, or visit gulfpower.com.
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The BIA would like to give a Shout Out to the following companies for their support last quarter!

The BIA would like to give a Shout Out to the following companies for their support last quarter!

shout OUT!

www.biaow.org 3
Proudly Presents Our 2015 Top Realtors

<table>
<thead>
<tr>
<th>The Nathan Abbott Team</th>
<th>Destin - $41M / Top Closed Production for the fourth consecutive year</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Mary Stephens Team</td>
<td>Seagrove Beach - $23M / Runner Up Closed Production</td>
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<td>Caroline and Chip Wasson</td>
<td>&quot;The Wasson Group&quot; / Destin - $16.8M / Runner Up</td>
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<tr>
<td>Janette Klein &amp; Team</td>
<td>Miramar Beach - $16.6M / Runner Up Top Closed Listings</td>
</tr>
<tr>
<td>The Dehlinger &amp; McKnight Team</td>
<td>Panama City Beach - $14.9M / Highest Production Increase over 2014 by a Team</td>
</tr>
<tr>
<td>Mary Fletcher</td>
<td>TOPS'L Beach &amp; Racquet Resort - $11.5M / Top Closed Production by an Individual Agent</td>
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<tr>
<td>Eddie Krasauskas</td>
<td>Santa Rosa Beach - $9.8M / Runner Up Top Closed Production by an Individual Agent</td>
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<td>Matt Osgood</td>
<td>Destin - $8.8M / Highest Production Increase over 2014 by a Individual Agent</td>
</tr>
<tr>
<td>Denise Stegner</td>
<td>Destin - $7M</td>
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<tr>
<td>Kevin Kramer, Kevin Kramer Group</td>
<td>Destin - $7M / Leading by Example Award Winner</td>
</tr>
<tr>
<td>Annie Belter</td>
<td>Nathan Abbott Team, - Rookie of the Year Award Winner</td>
</tr>
</tbody>
</table>

$6 Million Dollar Producers: Karen Cook, Rick & Dale Martinez, and Deborah Hale

$5 Million Dollar Producers: Brett Bianca, Angela Parkhurst, Peter Burke, and John & Katherine Tait

$4 Million Dollar Producers: Cindy Blanton, Kelly Webb, Jim & Brenda Murphy, and Doug Batson

$3 Million Dollar Producers: Ann Hammonds, Maria Dudley, Tula Tucker, Silvia Madriaga, Sandi Markulin, and Holly McHargue

"...it is an honor and privilege to work with the best in the area. Our team of over 100 REALTORS’ hard work and dedication contributed to 883 transaction sides comprising of $296 Million in total closed production volume."

— Carmela Bell, Broker

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President’s Corner
Jerremy Whitehead, Southern Paradise Homes, Inc.

It’s been a great year so far for the building industry in Okaloosa and Walton Counties. New home starts are up and the economic forecast given by Dr. Harper at our annual Economic and Housing Forecast Breakfast is a positive one. We have completed a successful Spring Home Show and we are in full speed for this year’s Parade of Homes scheduled for June 11 – 19th. The Parade of Homes is a great way to get recognition of your work. I know from personal experience that it generates not only business for the builder, but all the partners in the process of building a home. Suppliers, manufacturers, realtors, and financial institutions all benefit from the exposure that the Parade of Homes generates. It’s not too late to enter your home, deadline for entries is April 25th. If you would like to enter a home, be a sponsor or have questions about this year’s parade contact Jennifer Fleming at jgf@biaow.org or call the office at 850-863-5107.

The BIA and I would like to thank past presidents and the Co-Chairs Felix Beukenkamp (Beukenkamp Building Group) and Skip Miller (Key Lime Homes) of the BIA Governmental Affairs Committee. These two men have worked tirelessly on many issues that affect all of us. A result of their efforts was the formation of an Ad Hoc Committee with Okaloosa County Growth Management Department and chaired by Chairman of the Okaloosa County Commissioner Kelly Windes. Expect to see some positive results in the streamlining of the permitting process, inspections, and the addition of staff for the Department of Growth Management. We will be meeting with Walton County officials to address the challenges in that area. I would also like to thank the Okaloosa County Sheriff’s Office, Departments of Business and Professional Regulations, Worker Compensation, and Division of Insurance for working with the BIA to establish a “sting house” to catch unlicensed contractors. The sting house produced 18 arrests and as of this article, the state district attorney office was going to trial on 5 of the unlicensed contractors.

Lastly, I want to recognize the hard work that the BIA and the Florida Home Builders Association (FHBA) did at this year’s Florida Legislative session in Tallahassee. I saw first-hand the hard work it takes to get the issues of the construction industry heard by our legislatures. Their efforts help lower your expenses and increase your revenue by letting lawmakers and regulators know the impact of their policies on the industry environment. FHBA’s mission is to fight unnecessary fees and seek ways to stop burdensome regulations. FHBA is committed to passing laws that improve your bottom line. We have a history of securing victories and this year was no exception. This year included continued funding for the enforcement of unlicensed activity, more dollars in the Sadowski Affordable Housing Trust Fund, Mechanical Ventilation Delay, Blower Door Testing Delay, and a change to the formulas they use calculate these tests.

Bottom line is this year’s legislative efforts will save members of the BIA, hundreds if not thousands of dollars this year alone. Thank you for being a member of the Building Industry Association, together we are building the future.

THURSDAY, APRIL 21
Florida Building Code Class - 7 CEU’s
Southern Hybrid Homes Office

MONDAY, APRIL 25
Parade of Homes Deadline

THURSDAY, APRIL 28
BIA Board and Committee Meeting Day

THURSDAY, MAY 26
BIA Board and Committee Meeting Day

MONDAY, MAY 30
BIA Office Closed - Memorial Day

MONDAY, JUNE 6
Parade of Homes Judging

FRIDAY, JUNE 10
Parade of Homes Kick-Off Party

JUNE 11 - 19

THURSDAY, JUNE 23
BIA Board and Committee Meeting Day
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Bobbie Jo Burns
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NMLS #659569

J. Alan Davis
850-269-3648
NMLS #1087730

• Conventional
• Jumbo • USDA
• VA • FHA
• Construction Perm.
37th Annual Parade of Homes

It's no secret - the annual Parade of Homes is the single largest and most important showcase of new homes during the year! The Parade of Homes gives the talented craftspeople of our community the opportunity to create masterpieces in new home design and construction. Subcontractors, suppliers, and service companies turn out their best efforts as well in this showcase of housing excellence. Homes ranging from affordable starters to million-dollar luxury estates are exhibited in the annual Parade, each featuring the latest in building technology and the hottest trends in interior design.

2016 Parade of Homes Sponsors

Silver

Bronze

Patron

The BIA, in cooperation with Parade Sponsors such as public utility companies, launches an impressive regional marketing campaign to promote the event, Central Sites, Featured Neighborhood and builders. And it works -- more than 10,000 consumers attend the nine-day event each year!

Call Alan or Jennifer at the BIA about entering a home or being a sponsor for this year's Parade: 850.863.5107 or email jgf@biaow.org | 1980 Lewis Turner Blvd., Ft. Walton Beach, FL 32547
June 11-19
2016

Parade of Homes Publisher

It Takes A Village To Build A Home
Developers prepare the land; Architects design the structure; Builders and Subcontractors complete the building; Suppliers provide the materials; Realtors make the sales; and Banks provide the funds.

The 2016 Parade of Homes Catalog:
• Will be featured in 20,000 Homes & Land of the Emerald Coast magazines
• Distributed at 200+ locations in Okaloosa and Walton Counties and Navarre.
• Promoted online and direct mailed in Atlanta, Nashville, Birmingham and Pensacola.
• 4,000 additional copies of the Parade catalog will be printed and distributed at the featured POH entry sites.

DON’T MISS THE PARADE
For advertising rates and deadlines:
cs@emeraldcoastpubs.com | 850.650.1014
EmeraldCoastHomesForSale.net
Don’t forget the deadline for Parade of Homes entries is Monday April 25th. The Parade of Homes will take place June 11 – 19 and judging will be conducted on Monday June 6th.

**Opportunities!**
Become the Central Site of the 2016 Parade of Homes and be the focal neighborhood of the entire Nine Day Parade of Homes Event!

**Benefits of being the “Central Site”:**
- Your development will be listed in all Parade of Homes communications including, but not limited to: radio spots, magazines and newspaper print ads and billboards!
- Your development will be featured as the Cover of the popular Parade of Homes Guide/Catalog along with a full page advertorial inside.
- Over 24,000 catalogs will be distributed throughout Okaloosa and Walton Counties, the Northwest Florida region, Atlanta, Nashville and Birmingham before and during the event.
- Central Sites are licensed to use the phrase “Central Site of the 2016 Parade of Homes” in all advertising.
- Your own “Twilight” Tour; where only your development will be open until 8:00pm.
- And Much, Much More!

**Benefits of being a “Featured Neighborhood”:**
- A large, upscale sign at the entrance to your subdivision, designating it as a “Featured Neighborhood” of the 2016 Parade of Homes.
- Your neighborhood will be the subject of all publicity efforts prior to and during the Parade including radio spots, print ads and billboards.
- Your neighborhood will be listed on the Cover of the popular Parade of Homes Guide/Catalog along with a ½ page advertorial inside.
- Featured Neighborhoods are licensed to use the phrase “A Featured Neighborhood of the 2016 Parade of Homes” in all advertising.
- Each Featured Neighborhood will select its own date for an exclusive “Twilight Tour” during the Parade.

*Please call the BIA to learn more about the Central Site, Featured Neighborhood and Home Entry Opportunities!*

**850.863.5107**
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#SEBCville
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1630 SAN MARINA BOULEVARD | GOLF COURSE
3BR/3.5BA | 3,017 SF
MLS 745133 | $939,900
Barbara A. McCall | 850.685.5337
ResortQuest Real Estate
Builder: Randy Wise Homes
TEXT: T40119226 to 81035

1468 E. BAYTOWNE AVE. | RAVENS GOLF COURSE
On Fairway. 4BR/4BA | 3,023 SF
MLS 723226 | $843,995
Tracey Clay | 850.259.9672
Destin Lifestyles Real Estate
Builder: Highland Contractors
TEXT: T40120049 to 81035

1974 BAYTOWNE LOOP | VILLA LAGO
New price | 4BR/4BA | 2,180 SF
MLS 723862 | $499,900
Greg Kohls | 850.585.4668
Southern Beach Real Estate & Rentals
Builder: Huff Homes of NW Florida
TEXT: T40120050 to 81035

1632 SAN MARINA BOULEVARD | GENOA
Lake view | 4BR/4BA | 3,083 SF
MLS 725209 | $999,900
Greg Kohls | 850.585.4668
Southern Beach Real Estate & Rentals
Builder: Huff Homes of NW Florida
TEXT: T40120051 to 81035

1978 BAYTOWNE LOOP | VILLA LAGO
New price | 4BR/4BA | 2,180 SF
MLS 723863 | $499,900
Greg Kohls | 850.585.4668
Southern Beach Real Estate & Rentals
Builder: Huff Homes of NW Florida
TEXT: T40120055 to 81035

BUILDERS
Your new homes can be part of the next Builders’ New Home Tour!

Contact The Building Industry Association of Okaloosa and Walton Counties
1980 Lewis Turner Boulevard
Fort Walton Beach, FL 32547

850.863.5107 | JGF@BIAOW.ORG

VISIT BIAOW.ORG TO TOUR THESE HOMES ONLINE
The Building Industry Association of Okaloosa and Walton Counties, Inc. has established a tour of new homes and advertising package now available as a tool for the builder who wants a “marketing push” at a time of year outside of the annual BIA Parade of Homes scheduled for June 11-19, 2016. Here is a snapshot of the requirements and summary of the “Builders’ Tour of New Homes” event.

1) The builder of the home must be a member of the BIA or join the Building Industry Association of Okaloosa and Walton Counties, Inc. (BIA). Visit www.biaow.org or call the BIA at 850.863.5107 for more information on membership benefits.

2) Register your home to be in an upcoming Builders’ Tour of New Homes event by completing the New Home Tour form at BIAOW.org and submitting to Jennifer Fleming at jgf@biaow.org.

3) Advertising Package for each home: Featured in Homes & Land Magazine (published 13 times a year) • Featured in The VOICE Magazine (BIA quarterly magazine) • Website with link featuring each specific home • Unique Text Code assigned to each specific home • Featured on the BIA website with link to each home on Builders’ Tour of New Homes • Link to home featured on national websites through Homes & Land Syndication Partners; combined traffic exceeds 150 million unique visitors monthly.

4) There will be a scheduled half day FREE tour of 6 to 8 homes inviting local Realtors and BIA members to attend. Lunch is served at the last home on tour.

5) An OPEN HOUSE of the same homes is scheduled for two separate days during the publication period inviting the public to view the newest completed homes of the BIA builders.

6) Cost per home is $200.
Our first guest blogger for the new year, and one I am honored to have on Association Maximization, is Robert D. Dietz, Ph.D. Dr. Dietz is the incoming Chief Economist for NAHB, where his responsibilities include housing market analysis, residential construction industry forecasting and surveys, and housing policy research. Dr. Dietz has published academic research and testified before Congress on the private and social benefits of home-ownership, federal tax expenditure estimation, and other housing and tax issues. Prior to joining NAHB in 2005, Robert worked as an economist for the Congressional Joint Committee on Taxation and served as the committee’s housing and real estate expert. He is a native of Dayton, Ohio and earned a Ph.D. in Economics from the Ohio State University in 2003.

Dr. Dietz, the time is now yours...

**Expansion for the Year Ahead**

After solid growth in 2015, ongoing job creation, pent-up housing demand and improving household formation point to gains in 2016 for all segments of the residential construction industry. Despite the limited recovery that has occurred since the end of the Great Recession, single-family production remains about half of normal conditions given population growth and the need to replace older housing. And while growth is expected to remain modest with occasional periods of volatility, 2016 should be the first year in which the growth rate for single-family construction exceeds multifamily, which has up to this point led way in terms of the recovery in home building.

NAHB Economics is forecasting a growth rate of more than 15% for single-family construction in 2016, after a pickup of 10% for 2015. Jobs gains averaging about 240,000 a month, unemployment hovering around 5%, and healthy builder confidence all point to expansion for single-family construction. Multifamily starts should expand a smaller, yet still positive, 2% in 2016, after growth of 11% for the past year. The gains for apartment construction will be smaller in 2016 in part due to the increasing supply of units under development and some markets reaching a mature stage in this part of the development cycle. The remodeling industry should grow 3% in 2016 as the existing home resale market will be effectively flat under tight inventory conditions.

One issue to keep an eye on in 2016 is monetary policy. For the first time in years, the Federal Reserve’s monetary policy committee raised its target for the short-term federal funds rate. Despite global economic turbulence and early stock market losses, most analysts expect future rate hikes in 2016 as monetary policy moves away from recession era targets of effectively zero interest rates. While short-term rates should rise, the impact on mortgage interest rates is expected to be manageable. For example, NAHB is forecasting an average 30 year fixed mortgage interest rate of 4.4% in 2016.

While demand side conditions will remain positive, an ongoing challenge for the home building industry will remain in the form of supply-side headwinds. Among these challenges are the three L’s: lots, lending and labor. A shortage in building lots is constraining construction activity in some markets. Tight lending conditions for buyers and builders has also had impacts, particularly entry-level buyers. A dearth of first-time buyers is both a short-term and medium-term (future move-up buyers) for builders.

The top supply side challenge for building will be the same in 2016 as it was in 2015: access to labor. The unfilled jobs rate for the overall construction sector has been rising in recent years, as tight hiring conditions are now affecting other industries. This issue has the possibility of raising average construction time and cost of housing.

Despite these headwinds, 2016 promises to be another year of growth for home building. Ongoing job growth and rebuilding of the industry’s infrastructure will offer expansion for all segments of the residential construction industry.
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Okaloosa County Growth Management Permit Information

Housing & Interest Rate Forecast, 3/2/2016

<table>
<thead>
<tr>
<th>Housing Activity (000)</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Housing Starts</td>
<td>928</td>
<td>1,001</td>
<td>1,106</td>
<td>1,213</td>
<td>1,435</td>
</tr>
<tr>
<td>Single Family</td>
<td>620</td>
<td>647</td>
<td>712</td>
<td>817</td>
<td>1,021</td>
</tr>
<tr>
<td>Multifamily</td>
<td>308</td>
<td>354</td>
<td>394</td>
<td>396</td>
<td>414</td>
</tr>
<tr>
<td>New Single Family Sales</td>
<td>430</td>
<td>440</td>
<td>503</td>
<td>592</td>
<td>753</td>
</tr>
<tr>
<td>Existing Single-Family Home Sales</td>
<td>4,475</td>
<td>4,338</td>
<td>4,627</td>
<td>4,681</td>
<td>4,792</td>
</tr>
</tbody>
</table>

Interest Rates:

| Federal Funds Rate | 0.13% | 0.13% | 0.38% | 1.00% | 2.19% |
| 90 day T Bill Rate  | 0.06% | 0.03% | 0.05% | 0.70% | 1.94% |

Treasury Yields:

| One Year Maturity | 0.13% | 0.12% | 0.32% | 1.09% | 2.52% |
| Ten Year Maturity | 2.35% | 2.54% | 2.14% | 2.51% | 3.63% |

Freddie Mac Commitment Rates:

| Fixed Rate Mortgages | 3.98% | 4.17% | 3.85% | 4.16% | 5.23% |
| ARMs                 | 2.61% | 2.44% | 2.52% | 2.88% | 4.03% |
| Prime Rate           | 3.25% | 3.25% | 3.26% | 4.00% | 5.19% |

Data are averages of seasonally adjusted quarterly data and may not match annual data published elsewhere.

For more forecast details, visit www.HousingEconomics.com.
Students Help Build Habitat Home

Twenty one students and four chaperones from Thomas More College in Crestview Hills, KY spent their Spring Break building a home in Crestview, FL for a single mom and her three children March 6th – 12th.

“The college has sent students to build a Hub City home for at least five years now,” Habitat Community Outreach Director Melissa Forte said. This home is sponsored by a $60,000 donation from Publix. “The students stayed at St. Simon’s Episcopal Church in Fort Walton Beach and spent their days building walls and friendships,” Forte added. “They bring with them a donation to the Habitat affiliate, great attitudes and hearts to serve others.”

ResortQuest Real Estate® Congratulates Top Producers of 2015

ResortQuest Real Estate announced its 2015 top producing sales associates at its annual banquet at the Emerald Coast Convention Center in March.

The Nathan Abbott Team of the Destin office received highest honors for top closed production in 2015 by achieving $41 million in total sales volume for the fourth consecutive year. The Mary Stephens Team of the Seagrove Beach office received runner up for top closed production with $23 million in sales volume and Mary Fletcher of the Tops’l Beach & Racquet Resort office received highest honors for top closed production by an individual agent with $11.5 million. The complete list of “Top 10 Producers for 2015” includes:

- The Nathan Abbott Team, 9657 Highway 98 West in Miramar Beach - $41M
- The Mary Stephens Team, Seagrove Beach - $23M
- Janette Klein & Team, Miramar Beach - $16.6M
- Eddie Fletcher, Tops’l Beach & Racquet Resort - $14.9M
- Mary Osgood, Destin - $8.8M
- Denise Stegner, Destin - $7M
- Kevin Kramer, Kevin Kramer Group, Destin - $7M
- The Dehlinger & McKnight Team, Panama City Beach - $9.8M

In addition to the top producers, real estate sales associates who achieved between $3 million to $6 million in production were recognized at the banquet, along with those awarded for Rookie of the Year (Annie Belter, Nathan Abbott Team), Leading by Example (Kevin Kramer), and Highest Production Increase over 2014 (Matt Osgood, Individual Agent Award and Dehlinger & McKnight Team, Team Award).

“Regularly, the entire ResortQuest team should be recognized and congratulated,” said Carmela Bell, managing broker, ResortQuest Real Estate. “From the administrative assistants at each office for their daily support to the marketing team for their creativity and focus, it is an honor and privilege to work with the best in the area. The entire team’s hard work and dedication contributed to the 883 closed transaction sides resulting in over $296 million in total production volume in 2015.”

Emerald Coast Association of REALTORS® Supports Memorial March

In March ECAR proudly presented Sergeant Nathan Harris with a $5,000 donation to the Brothers In Arms Foundation in support of the Marine Raider Memorial March.

“At last year’s 757 miles Memorial March, seven elite Special Operations Marines and four Louisiana National Guardsmen were lost. Part of the reason is to honor their fallen brothers and to raise money for the MARSOC Gold Star Families. The Memorial March is a ruck march that began in Navarre, FL on March 11, and ended 770 miles away in Stone Bay, NC in honor of fallen Marine Raiders.

ECAR’s Community and Military Outreach Committee helped to organize multiple locations for Realtors® and members of the community to greet and cheer on the marcher’s as they passed through our community. Dressed in red and waving American flags it was hard to miss ECAR members as they encouraged the marcher’s on their long journey.

“It is important to do all we can to support those that have paid the ultimate sacrifice,” said Cathy Alley, ECAR President.

If you would like to donate www.brothersinarmsfoundation.org/marineraidermemorialmarch

Chamber Business After Hours

Habitat for Humanity ReStore hosted Fort Walton Beach Chamber of Commerce Business After Hours on Thursday, February 18th. Over one hundred guests enjoyed music provided by Diamond Dan DJ Services, samples food and beverages, entered to win door prizes, and discovered the Habitat for Humanity ReStore and how it helps build homes for deserving families in Okaloosa County.
Homes & Land donates $10,000 to American Cancer Society

Corporate contribution caps off national ‘Homes & Land Cares’ Pink Campaign

A $10,000 corporate donation to the American Cancer Society on March 16th capped off the most recent “Homes & Land Cares” Campaign in support of the national fight against breast cancer.

On behalf of the company and its franchisees throughout the U.S., Homes & Land presented a super-size pink check to representatives of the American Cancer Society at the organization’s Tallahassee office. The $10,000 corporate contribution was only part of Homes & Land’s efforts to support the cause. For the second year, “Homes & Land Cares” put printed pink ribbons on the covers and inside pages of more than 1 million Homes & Land magazines during National Breast Cancer Awareness Month in October. This show of support was made possible by Homes & Land Publishers nationwide, who teamed up with local Realtors to raise awareness and money.

While the corporate check went to the American Cancer Society, funds raised independently by local Publishers and advertisers went to a variety of organizations involved in raising awareness of breast cancer, helping patients with the disease, and supporting cancer detection and research. Homes & Land of the Emerald Coast along with eighty-three additional Homes & Land magazines were part of the “Pink” Campaign.

“Homes & Land magazines are a great platform for supporting an important cause, and our Publishers do a wonderful job of raising money in their communities,” Vice President Rob Wicker said. “We’re very proud of our success with the ‘Cares’ campaign.”

ResortQuest is proud to sponsor new and established events as a way to support the local community and help promote tourism during what’s often the most beautiful time of year. New sponsorships for 2016 include:

- The inaugural Food Film Festival South Walton in South Walton April 8-10
- The Kill Cliff Destin Marathon, a half marathon and marathon built through crowd funding, benefiting The Navy SEAL Foundation, April 17.
- The Emerald Coast Earthquake, a motorcycle rally taking place at The Boardwalk on Okaloosa Island April 28 – May 1.

ResortQuest also offers continued support to established events, including:

- The 33rd Annual Helen Drake Invitational tennis tournament, April 13 - 17, 2016
- Seabreeze Jazz Festival, April 20 - 24 at Pier Park in Panama City Beach
- Emerald Coast Volleyball Week April 20 – 24, at The Boardwalk on Okaloosa Island
- Thunder Beach Spring Rally April 27 - May 1, in Panama City Beach
- South Walton Beaches Wine & Food Festival, April 28 - May 1, 2016, at Grand Boulevard at Sandestin in Miramar Beach

Habitat for Humanity celebrates 25 years of serving Okaloosa County in 2016. The Community Appreciation Cookout will be on Saturday, April 30th at Liza Jackson Park in Fort Walton Beach from 2pm until 6pm. We will have live music, food, games and a silent auction. To participate in this event, please email Melissa Forte at melissa@habitatfwb.org.
Gulf Power Recognizes
Jim Snider
for 27 Years of Service

Jim Snider, Residential Energy Senior Consultant, Central District Marketing, retired February 25th following a 27-year career with Gulf Power. Jim began his career with Gulf Power in 1988 as an Appliance Salesman. As his career progressed over the years Jim held a variety of positions in Marketing then rose through the ranks of Residential Energy to his Senior Consultant position.

Bernard Johnson, Central District General Manager, says Jim worked Target Zero his entire career. Target Zero, is a company philosophy aimed at creating an environment for achieving and sustaining safety excellence.

Jim spent his career being highly involved in and serving numerous organizations locally and at state level, including:

- United Way, Loaned Executive
- United Way, Funds Distribution Representative
- Florida Home Builders Association, Associate State Vice President
- Okaloosa and Walton Counties Building Industry Association, Executive Board Member and Presidential Appointment At-Large
- Habitat for Humanity Okaloosa and Walton Counties, Board Member

Jim and his wife Vikki have one daughter, Mecee. Jim and Vikki reside in Gulf Breeze where Jim will continue to enjoy his hobbies in retirement that include volunteering at Gulf Breeze United Methodist Church and at the Gulf Breeze Hospital, hunting, fishing, camping, beach activities, snow skiing and exclusive travel.

Along with all of those at Gulf Power, and the many people who have worked with Jim throughout the communities he has served, we thank Jim and wish him and his family all the best!

Habitat for Humanity - Raising the Walls

We salute the 25 Eglin Air Force Base volunteers that spent Saturday, March 5th raising the walls at Home #56 sponsored by Publix in Crestview!

Kits for Cats Project

Congratulations to Okaloosa Gas for winning the first ever Kits for Cats contest, sponsored by the BIA and SOCKS. The kittens are in love with their new cat trees. Thank you Okaloosa Gas, Ronco Electric, University Lending Group, and Waltz Cabinets for making trees for the kitties. You guys Rock!

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<th>Builders</th>
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A big THANK YOU to all of the exhibitors that participated in the 37th Annual Home Show February 27th & 28th! Over 2,000 visitors attended the show meeting with the 90 exhibitors showcasing new and exciting products.

Photography courtesy of Alex Nacchia

2017 HOME SHOW FEBRUARY 25 & 26
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