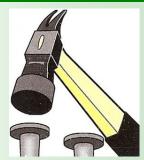
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Volume 11, Issue 12

A publication of the Fredericksburg Area Builders Association

December 2016

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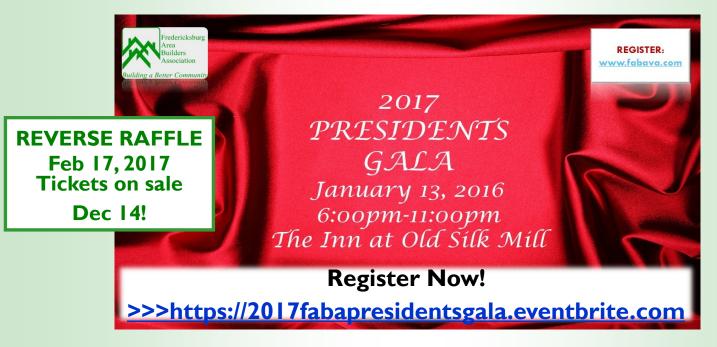
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Executive Viewpoint...

Maria Moore, Executive Vice President

As we reflect back on 2016, I would like to say THANK YOU to everyone who has worked so hard to keep your association strong and growing! THANK YOU to the membership, without all your support, time and hard work the association wouldn't be what it is today!

First, we thank our 2016 President, Sean Halsey, Halsey Homes. As President of FABA he has given a great deal of time and attention to lead the way and address challenges. His support of the association and his dedication to the position of President was unwavering. With so many changes for the association this past year he has seen us through it all and given us a huge push to move forward and GROW!

THANK YOU to our Officers and Directors, who gave time from their own companies to ensure that your Association was addressing the needs of the industry. They made so many decisions this past year, changes, events, upgrades, and so much more...reinvesting in the association and taking the chance on new ideas that with their support were a huge success. The 2016 Board of Directors were represented at EVERY FABA event and in both membership drives FABA took the WIN in no small part due to their time and support! A huge welcome to our 43 new members this year!

Thanks to our CORNERSTONE sponsors. Throughout the year, because of your generosity and support, FABA held 41 successful events. We could not have done this without you. The first year of our Cornerstone program was a huge success and we look forward to what 2017 brings. THANK YOU!

Attendance was at a record high at many of these wonderful events and seminars. Thank you to those who served on the various committees that planned and executed successful events, new ones and some FABA favorites! Without their hard work and dedication, we would not have been able to enjoy events such as the Family Fun Day, Crabfeast, Golf Tournament, Tailgate 2016, Parade of Homes, seminars and so many others. I can't wait to see what 2017 has in store!

Many changes have taken place this year; new EO, New staff, new events, new members, new volunteers, new sponsor program, new data management system, new website, new ideas and so much more! Moving forward by leaps and bounds....

FABA is run by YOU, the members. The incredible FABA staff is here for support and to assist in any way possible. As EVP, I extend my sincere thanks to my staff, Tina Perryman, Debbie Acors and DebiLee Frederick. Their hard work and dedication to serving the needs of the membership is greatly appreciated. This year was record breaking for Permitting; "Tina working hard and making it happen!" Debbie Acors masterfully planned 41 events this year; "Debbie Rocks!". With the addition of a staff member for 2017, we will move forward and provide more support "Welcome to the family DebiLee".

Continue on next page...

Executive Viewpoint...continued

Maria Moore, Executive Vice President

Taking over the reigns as 2017 FABA President is Dave Phelps, ICF Homes of Virginia, LLC. Please consider getting involved and helping Dave make 2017 another great year. He will be looking for folks to plan events, seminars, teach and help grow our association. The more involved you become, the more benefits you will see in many different ways. Making the FABA presence in the community even stronger is done through one member at a time. Please recruit just one new member in 2017. If each of us were to recruit just one new member \sim just one \sim think how strong your Association will be.

In closing, this is my first year as your EVP and I cannot tell you enough how enjoyable it has been for me to work with such a great group of people, I now call family. Everyone has been a great support during this transition and kept this train rolling. Well, we have momentum, moving forward full speed so hang on, it's going to be a fun ride!

Thank you all for your support of the Fredericksburg Area Builders Association and we look forward to working with you in the years ahead.

Maria



BUILDING A SOLID ASSOCIATION with Cornerstone Sponsorship Sign up today!

2017 Cornerstone Sponsorship

Welcome FABA Partners!

Generosity of so many other members is still pouring in-pick your spot today!

(The 2017 Cornerstone will be published in January's newsletter, on the FABA website, and Facebook.)





FABA Members:

Fredericksburg Area Builders Association is proud to invite your company to partner in the future growth and prosperity of our community by joining FABA's 2017 Cornerstone Sponsorship Program. Because of this program, FABA's ability to advocate for positive legislation in the construction industry has multiplied. With the ongoing legislative and regulatory initiatives plaguing our industry, the necessity for FABA to protect member's interest is imperative.

FABA is a sound investment! The association's outstanding track record in working with city council, boards of supervisors, planning commissions and local municipal departments, assures your dollars will work hard for this industry that is so vital to our economy.

While Building a Better Community is FABA's targeted goal, networking is a significant part of the association's foundation. The program lends assistance with funding the numerous events that are organized to aid members and their employees with networking avenues to increase their sales and business opportunities.

Designed for FABA members, the Cornerstone Sponsorship Program eases the mundane task of figuring out when to sponsor. With five levels to choose from, one is sure to meet your company needs. Call the FABA office today, 540-898-2730, to lock in your commitment, and then, sit back and enjoy the returns in your investment which will benefit your company and the community.

LAST CALL! 2017 CORNERSTONE SPONSORSHIP BROCHURE PRINT VERSION >>>

	Partner \$8000 (max 2)	Platinum \$6000 (max 6)	Gold \$4000 (max 6)	Silver \$2000 (max 10)	Friend \$500 (unlimited)
PRESIDENT'S GALA	Table of 8	Table of 8	4 tickets	2 tickets	2 tickets
	Overnight Accommodation	Overnight Accommodation			
	Centerpiece Sponsor				
	Mic Time				
DISC GOLF	Top Billing: Flyer, website, site promo				
	Hole Sponsorship	Hole Sponsorship			
GOLF TOURNAMENT	Top Billing				
	One Foursome	One Foursome			
	Mic Time at Lunch	Beverage Cart Signage	Hole Sponsor	Hole Sponsor	
	Present Awards				
FAMILY FUN DAY	Top Billing: Flyer, website, site promo				
	Mic Time				
	1 Tent	1 Tent			
CRABFEAST	Top Billing: Flyer, website, site promo				
	One Tent (8 tickets)	One Tent (6 tickets)	4 Tickets	2 Tickets	1 Tickets
	Reserved Parking	Reserved Parking			
PARADE OF HOMES	Top Billing: Flyer, website, site promo Parade of Homes Website	Parade of Homes Website			
PARADE OF HOMES CELEBRATION	8 Tickets	6 Tickets	4 Tickets	2 Tickets	1 Ticket
	Mic Time and Assist with Awards				
ASSOCIATE APPRECIA- TION	Top Billing: Flyer, website, site promo				
(ie. Tailgate)	Mic Time				
	8 Tickets	6 Tickets	4 Tickets	2 Tickets	1 Ticket
Legislative Meeting	Top Billing, Mic Time				
	10 Tickets	8 Tickets	4 Tickets	2 Tickets	1 Ticket
General Member Meetings	4 Tickets	2 Tickets	l Ticket	l Ticket	
Membership (1 Year)	Included	Included	Included		
Enhanced Listing	Level 4	Level 3	Level 2		
Newsletter Ad	Full Page Monthly	1/2 Page Monthly	I/4 page Monthly	Business card Month- ly	Business card Month- ly

2017 Health Plans Present Wide Array of Changes and Options

Do Not Miss the November I – January 31, 2017 ACA Open Enrollment Period

If you are up to your eyeballs with your year-end To Do List, the last thing you may want to tackle is figuring out your health insurance options for 2017. The companies and products continue to change from year to year, as well as the features of the plans, including the deductibles, max out-out-pocket amounts, and most certainly, the premiums.

Companies exiting the individual and family (non-group) market in 2017 for the under age 65 (Affordable Care Act/non-Medicare) plans in the Fredericksburg area include:

Optima health plans – no longer available Humana health plans – no longer available United Health Care – PPO plans no longer available

Companies with individual and family (non-group) plans in the under age 65 (Affordable Care Act/non-Medicare) market in the Fredericksburg area include the companies below; however, some plans are only available in certain local counties but not others:

Anthem Healthkeepers
Innovation Health
United Health Care Compass plans
Cigna
Kaiser Permanente

The best way to assess the variety of plans is to visit the Health Insurance Marketplace with a knowledgeable local agent appointed to represent all of the companies available. Although you may want to go directly to a company and skip the Marketplace, most companies and plans are only available through the Health Insurance Marketplace. Agents must complete a certification process to work in the Marketplace, so be wary if you are presented with just one company option, or are not asked about your family income to determine if you are eligible for a tax credit to help reduce the premiums, which is only available through the Marketplace.

Have your provider list and prescription list handy so plans can be checked to ensure your providers are in-network and covered, and the tiers your prescriptions are in, so the copays can be determined. With the cost of health care coverage now greater than many car payments and some mortgage payments, it makes sense to see what is out there to help make an informed decision.

Group health plan options and health insurance in the Medicare market have different companies and plans and are not subject to the Nov I - I and I - I deadlines.

Paul Scott is the President of Scott Insurance and Financial Services in Fredericksburg and is the Health Committee Chairman for the National Association of Insurance and Financial Advisors – Fredericksburg. His office is on Lafayette Boulevard and can be reached at 540-891-9331 or paul.scott@voyafa.com.



Welcome to the Executive Administrator CornerDebbie Acors

Got Swag! FABA needs marketing materials to hand out at the office and put in new membership cooler bags. We'll also use them in the board room and at events.

Let us help you market!
Bring anything by the FABA office with company logo and/or name on it and we'll put it to work for

Any questions, please contact us: 540-898-2730 or admin@fabava.com



WELCOME NEW MEMBERS and Thank you Renewals!

To learn more about these members, go to <u>fabava.com</u> and click "Find A Member".

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People's Community Bank

Shackleford Plumbing

ARS/General Heating

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PPG Paints

JF Fick

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Structural Engineering

Columbia Gas

Good Afternoon FABA:

As 2016 comes to an end (a good year it was for the industry) we are now looking forward to 2017. FABA has been able to maintain our current membership fees since August 2013 without any increases. However with a minor increase in fees from National and State and the rising costs of

running the association we have come to a point where we must also do the same. In 2017, members will see a 4%-5% increase in dues however there is some good news that comes with it. We are looking to add several programs next year to include the resurrection of the Sales and Marketing Council and Young Professionals Council. We have also applied for a grant for financial support to upgrade our ability to have more educational programs along with technology upgrades for meetings and seminars. This year is going to be exciting with the events, networking and changes to move the association forward by leaps and bounds. We are looking forward to seeing everyone and hope your calendars allow you to be involved!!!

Thank You;

Maria

P.S. January 13th 2017 Presidents Gala... Tickets will be going quick....it's going to be a blast!!! BUY NOW!!! >>>https://2017fabapresidentsgala.eventbrite.com

Does the PRIVATE WELLS bill affect you?

Come to the next FABA legislative meeting, December 15, 9:00am,

FABA Conference Room, 3006 Lafayette Boulevard, Fredericksburg, VA 22408

From Mike Toalson, Chief Executive Officer of HBA of Virginia:

House Bill 1460, by Delegate Cole has been pre-filed and would add Stafford County to the list of Counties that can, in effect, **require wells to be dug prior to the issuance of a Building Permit**. HBAV follows the lead of our local involved associations on this issue.

I do know from my membership on the Eastern Virginia Water Management Commission that Stafford and other counties closest to the fall line are expected to have problems finding groundwater in the long term.

I might ask if you or any builders in the area have had any problem finding water when drilling water wells in the county? If so, please come to FABA's Legislative Meeting, December 15th, 9:00am at FABA Conference Room to discuss House Bill No. 1460.

Events! Upcoming and past. To see

more pics, go to Facebook



New Member Recepition



Holiday Party



Annual Meeting, Hard Hat Networking

REVERSE RAFFLE-TICKETS ON SALE! Only 200

February 17, 7:00pm-9:00pm Fredericksburg Country club

FABA WELCOMES NEW STAFF MEMBER



FABA is pleased to announce the addition of DebiLee Frederick to their team. In the fall DebiLee helped FABA part time with bookkeeping. She has now accepted a full time Bookkeeper and Admin Assistant position here at FABA and is eager to learn about association life.

Debi comes to FABA with a great deal of knowledge of the community and experience in taxes, customer service and office management, spending the past 10 years running the top ranked Liberty Tax Office in the state. As a former Marine spouse, she has soft spot for our military. In her spare time DebiLee enjoys line dancing and spending time with her children and grandchildren.

Please feel free to stop by the FABA office and meet DebiLee, she is a wonderful addition to the association.

Please join us in welcoming DebiLee!





Merry Christmas!!!!

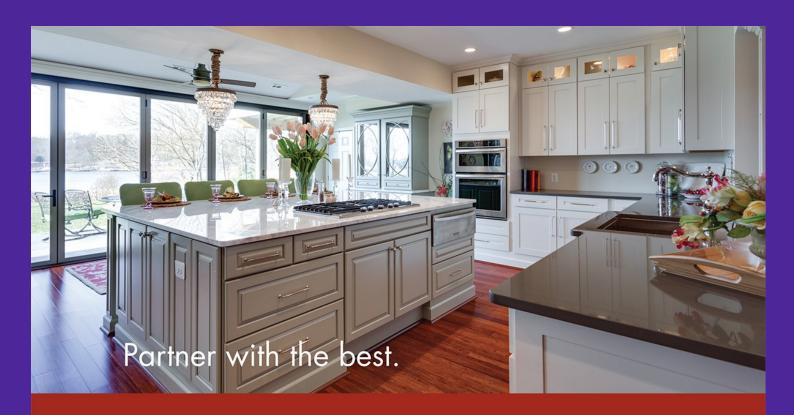
This time of year we always reflect on the past year; let's hope that each and every one of you looks back and smiles at all the special memories created, homes made for families and new friends made along the way.

As always, it is a great pleasure to work with each and every one of you.

Just a little reminder, I will be out of the office from December 19^{th} – January 2^{nd} . I should be returning to work when the office reopens on January 2^{nd} . I will be checking emails periodically.

Thank you!!

Tina Perryman
Permitting Division



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December

12-14-16, 10:00am Membership Committee Meeting

12-14-16, 3:00pm Full Board Meeting

12-14-16, 4:30pm Associates Committee

12-15-16, 9:00am Legislative Meeting

12-23-16, 12:00pm through January 2nd-Holiday Break-FABA Office Closed

January

1-13-16, 6:00pm-11:00pm, Presidents Gala, Old Silk Mill, Register >>> 2017 President's Gala

1-18-16, 9:00am Associates Committee Meeting

1-18-16, 10:00am Membership Committee Meeting

1-18-16, 3:00pm Executive Board Meeting

1-19-16, Legislative Meeting

February

2-17-16, 7:00pm-9:00pm, Reverse Raffle, Fredericksburg Country Club-

Reverse Raffle tickets on sale with any board member or at FABA Office.



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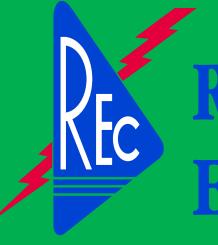
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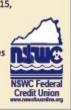
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*Rates may vary depending on individual credit history and underwriting terms.

Promotional rates are only available for personal loan applications received November 15, 2016 through January 15, 2017. Regular rates will apply for applications received after January 15, 2017 Minimum loan amount is \$500. Maximum loan amount is \$10,000. Monthly payment per \$1,000 financed at 3.49% APR for 36 months is approximately \$29.30. Minimum loan term is 12 months. Maximum loan term is 36 months. Refinances of existing loans with NSWC FCU do not qualify for this offer. Membership eligibility required. All Credit Union loan programs, rates, terms and conditions apply and are subject to change at any time without notice. Contact the Credit Union for complete details. Federally Insured by NCUA.









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Fredericksburg Area Builders Association About the association

The Fredericksburg Area Builders Association, chartered in 1968 and incorporated in 1980, represents thousands of people whose livelihoods are directly tied to the building and building-related industries. FABA, a taxexempt trade association, is affiliated with the National Association of Home Builders (NAHB) and the Home Builders Association of Virginia (HBAV). With its main purpose to create and maintain a favorable climate for the growth and development of the building industry, the Fredericksburg Area Builders Association seeks to develop and maintain high professional business standards with the ultimate goal of providing home ownership to all individuals and families in our area. Centrally located between Washington, D.C., the nation's capital, and Richmond, Virginia, the state capital, FABA serves the historic Fredericksburg, VA area including the surrounding counties of Spotsylvania, Stafford, King George, Caroline, and Orange.