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#### A Letter From the President....



As President of the Board of Directors of the Kenai Peninsula Builders Association, it is amazing to see our community and organization come together over the past year. The building industry has grown to amazing heights. As a member of the association since 2017, it has been encouraging to see our Directors and members come together over the past

year and keep a strong voice amongst the building industry locally and nationally. I am motivated by former and current members who are determined to continue our development as an association. Thank you to all members and sponsors for your help to keep our association moving in a positive direction. It is of great importance to thank all long-standing members and members who have moved on, for the commitment and dedication they have given the association during these interesting times.

The Kenai Peninsula Builders Association has been dedicated to the commitment of supporting our community and has relied on a great working group of members that are striving to achieve growth in every area of the organization: youth scholarships, community outreach, and most importantly the benefits to members. The Kenai Peninsula Builders Association has exceptional opportunities found in the strengths of our Board, staff and members, and the unique purpose of our Board is to utilize their strengths to amplify benefits for the members and the community.

The past year has been challenging for everyone, by the vision, strength, and resources, the association makes an impact that directly affects the building industry locally and at large. By continuing our objectives to support all members, we will strive ensure the value of member benefits are attainable. As Board President, enhancing member benefits will be at the frontline of my objectives.

Thank you for your continued support. I look forward to seeing how we can help you benefit from being part of the Kenai Peninsula Builders Association. Strengthening our community starts at home!

Chad Anderson 2021 KPBA President

Executive Officer	Kirsten Raye
Address	PO Box 1753   110 N Willow St
	Kenai, AK 99611
Phone	907.283.8071
Fax	907.283.8072
Email	KPBA@KenaiBuilders.com
Website	www.KenaiBuilders.com



The Kenai Peninsula Builders Association (KPBA) is a non-profit trade organization affiliated with the Alaska State Home Building Association (ASHBA) and the National Association of Home Builders (NAHB). Our membership consists of residential builders, developers, remodelers, subcontractors, and associated members in allied fields related to the shelter industry. The goal of our organization at all levels is to provide safe, affordable housing that is well-designed and well-constructed for all Alaskans. The KPBA is dedicated to promoting high ethical standards, education, leadership, and a political forum for our growing membership.

KPBA holds monthly membership meetings from September through May. We also host many events throughout the year to help support our cause, our charitable contributions, and our Youth Scholarship Program. You can see a list of our events on our calendar at <u>www.kenaipeninsulabuilders.com/events/</u>.

2020 started with a lot of unknown and KPBA was forced to cancel our 2020 Home Show. So many businesses suffered with new restrictions in how to do business safely. We are thrilled that 2021 brings us a new year with renewed opportunities. We look forward to hosting our events this year and regrowing our membership and outreach in our community.

**Membership Application:** You can easily apply for membership online at <u>www.kenaipeninsulabuilders.com/members/</u>, use the application in this book, or obtain a paper application at our office. Builder members must have appropriate licensure as mandated by the State of Alaska. Membership applications are reviewed monthly at Board of Director meetings.

**Dues:** There are two categories of membership: Builders and Associates. Annual Dues are \$410.00 for each.

**Mission Statement:** The Kenai Peninsula Builders Association is a non-profit organization of building and industry professionals promoting quality housing and education for our community.

## **KPBA Board of Directors**

PRESIDENT – Chad Anderson Anderson Custom Builders

PAST PRESIDENT – Nick Lee Alaska Engineered Truss, LLC

**TREASURER – Penny Furnish** Stewart Title of the Kenai Peninsula VICE PRESIDENT – David Bunts Sterling Custom Homes, LLC

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DIRECTOR – Amber Goggia-Booth Builders Choice

DIRECTOR – Kevin Smith Pro Finish Painting, Inc.

DIRECTOR – Michael Dye

Northrim Bank.

DIRECTOR – Doug Weaver Northern Superior Construction

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# ONE OF THE WISEST THINGS WE CAN DO IN OUR COMMUNITY IS INVEST IN OUR YOUTH.

The Kenai Peninsula Builders Association is pleased to support the young people on the Kenai Peninsula who will be the future of our industry. Our program is funded through our community events such as our Spring Show, Home Show, Annual Golf Tournament and Wine Tasting. We award thousands of graduating seniors and young adults up to age 21 pursuing education/training in a building industry-related field. **This year we look forward to bringing back programs that 2020 put on hold. If you are interested in volunteering, please email our Executive Officer at KPBA-Alaska@outlook.com.** 

#### Know the associations at the Local, State and National Levels:



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Email: KPBA@kenaibuilders.com





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Insulation & Air Tightening		
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Insulation Services		· · ·
AK Northern Insulation, LLC	September Ames	(907) 598-1718
Landscaping/Mulching/Hydro-Seed/Gard		()
Salamatof Residential	Heather Daniels	(907) 283-7864
Sterling Custom Homes, Inc.	David Bunts	(907) 398-4781
Log Homes	Davia Darits	(307) 330 1701
Salamatof Native Association, Inc.	Heather Daniels	(907) 283-7864
SND Enterprises, LLC	Jake Denbrock	(907) 260-3008
Painting		(307) 200 3000
Jay's Painting, Inc.	Jay Kriner	(907) 262-9429
Pro Finish Painting, Inc.	Kevin Smith	(907) 252-7822
-		(307) 232-7022
Plumbing, Heating & Mechanical Contract M & J Plumbing & Heating		(007) 262 2277
IVI & J FIUIIIDIIIB & HEALIIB	Jason Avigo	(907) 262-2277

Remodeling		
Duffy's Framing	James Duffy	(907) 262-6071
Northern Superior Construction	, Doug Weaver	(907) 252-1426
Roofing	C	, ,
Duffy's Framing	James Duffy	(907) 262-6071
Hanson's Roofing, Inc.	, Luke Hanson	(907) 252-2480
Siding		, , ,
Mason's Siding & Supplies	Dave Mason	(907) 229-1968
North Star Metals, Inc.	Marc Yoder	(907) 252-8961
Slab Jacking		
Ace Dragon Coatings & Foam, Inc.	Winston Gillies	(907) 398-6247
SERVICES		
Architectural Design		
Draft Alaska	Kimber Graham	(907) 201-0931
Banks, Finance, and Mortgage Companie		(007)2020002
Alaska Housing Finance Corporation	Jennifer Smerud	(907) 330-8164
Alaska USA Mortgage Company	Kathy Sullivan	(907) 714-4393
First National Bank Alaska	Mike Frost	(907) 260-6023
Northrim Bank	Michael Dye	(907) 399-8118
Residential Mortgage, LLC	Aaron Swanson	(907) 260-9701
Energy Rating Services		
Midnight Sun Solar LLC	Mark Haller	(907) 782-6366
Wisdom & Associates, Inc.	Steven Wisdom	(907) 283-0629
Garage Doors / Sales / Service		
Peninsula Overhead Doors, LLC	Mark & Lindsey Hannevold	(907) 260-5773
Inspections		
Wisdom & Associates, Inc.	Steve Wisdom	(907) 283-0629
Insurance		
HUB International	Clark Cripps	(907) 262-4425
Northern Insurance Services	Lydia Craycraft	(907) 802-6990
Walters & Associates Insurance	Jeff Belluomini	(907) 283-5116
Real Estate Services		
Century 21 Realty Solutions	Krystal Rogers	(907) 262-1770
—Freedom Realty	Freed Dresse	
Fred Braun, Jack White Real Estate Jack White Real Estate	Fred Braun Stacie Krause	(907) 395-0655
Redoubt Realty	Dale Bagley	(907) 420-0655 (907) 262-8855
	Dale bagiey	(907) 202-8855
Recycling, Refuse, Reutilization Alaska Waste	Dennis Smith	(907) 283-9390
		(207) 202-2520
Title, Insurance & Escrow First American Title	Nichole Smith	(907) 262-5708
Stewart Title of the Kenai Peninsula	Penny Furnish	(907) 262-3708
Stewart frite of the Kenarr eninsula		(507) 200-0051

## SUPPLIERS

Building Material & Supplies		
Alaska Engineered Truss, LLC	David or Nick Lee	(907) 283-5110
Builders Choice	Amber Goggia	(907) 714-6000
Spenard Builders Supply, Homer	Wakeen Brown	(907) 235-8506
Spenard Builders Supply, Kenai	Michael Grzembski	(907) 283-7584
Spenard Builders Supply, Soldotna	Dan Nelson	(907) 262-9143
Custom Fences		
Fireweed Fence	Steve Attleson	(907) 283-5465
Metal Roofing, Siding, Trim		
North Star Metals, Inc.	Marc Yoder	(907) 260-3500
Solar Energy Solutions		
Midnight Sun Solar LLC	Mark Haller	(907) 782-6366
Storage Sheds		
Anchorage Sheds	Marc Yoder	(907) 262-7433
Utilities		
ENSTAR Natural Gas Company	Kevin Campbell	(907) 334-7792
Homer Electric Association	Bruce Shelley	(907) 283-2324



## DISTINGUISHED MEMBERS

The Kenai Peninsula Builders Association obtained its Charter in 1979 from the National Association of Home Builders. We extend a sincere thank you to the following companies who have continued to support our industry and Association through the years:

СНА	RTER MEMBERS			
Hall Quality Hom	es   Spenard Builders Supply			
	35 Years			
First American Title Agency	Homer Electric Association			
Jay	's Painting, Inc.			
	30 Years			
Davis Block & Concrete	First National Bank of Alaska			
Hall	Quality Builders			
	25 Years			
Alaska Housing Finance Corporation	Century 21 Realty Solutions – Freedom Realty			
Enstar Natural Gas Company	First National Bank Alaska			
M & J Plumbing & Heating	Tri City's Construction			
Wisd	lom & Associates			
	20 Years			
Residential Mortgage, LLC	Tri City's Construction			
	15 Years			
Alaska Engineered Truss, LLC	LLC Cornerstone Custom Homes & Designs			
Fireweed Fence	Stewart Title of the Kenai Peninsula			
TDS Construction, Inc.	Walters & Associates Insurance			
10 Years				
Alaska USA Mortgage Company	Mason's Siding & Supply			
Poppin Construction	Redoubt Realty			
Schrock Construction	SND Enterprises, LLC			
	5 Years			
AK Northern Insulation, LLC Hanson's Roofing, Inc.				
Peninsula Overhead Doors, LLC				







## David W. Mason

Vice President; Project Estimator & Design Consultant

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S

#### DICTIONARY

<u>Adjustable Rate Mortgage (ARM).</u> A loan whose interest rate is adjusted according to movements in the financial market.

<u>Amortization</u>. A payment plan by which a borrower reduces a debt gradually through monthly payments of principal and interest.

<u>Annual Percentage Rate (APR).</u> The annual cost of credit over the life of a loan, including interest, service charges, points, loan fees, mortgage insurance, and other items.

<u>Appraisal.</u> An evaluation to determine what a piece of property would sell for in the marketplace.

Appreciation. The increase in the value of a property.

<u>Assessment.</u> A tax levied on a property or a value placed on the worth of property by a taxing authority.

<u>Assumption.</u> A transaction allowing the buyer of a home to assume responsibility for an existing loan on the home instead of getting a new loan.

<u>Balloon.</u> A loan which has a series of monthly payments (often for 5 years or less) with the remaining balance due in a large lump sum payment at the end.

<u>Binder.</u> A receipt for a deposit paid to secure the right to purchase a home at terms agreed upon by the buyer and seller.

<u>Buydown.</u> A subsidy (usually paid by a builder or developer) to reduce the monthly payments on a mortgage loan.

<u>Cap.</u> A limit to the amount an interest rate or a monthly payment can increase for an adjustable rate loan either during an adjustment period or over the life of the loan.

<u>Certificate of Occupancy.</u> A document from an official agency stating that the property meets the requirements of local codes, ordinances, and regulations.

<u>Closing.</u> A meeting to sign documents which transfer property from a seller to a buyer. (Also called settlement)

<u>Closing Costs.</u> Charges paid at settlement for obtaining a mortgage loan and transferring real estate title.

<u>Conditions, Covenants, and Restrictions (CC and Rs).</u> The standards that define how a property may be used and the protections the developer has made for the benefit of all owners in a subdivision.

<u>Condominium.</u> A home in a multi-unit complex; each purchaser owns an individual unit, and all the purchasers jointly own the common areas, such as the surrounding land, hallways, etc.

<u>Conventional Loan.</u> A mortgage loan not insured by a government agency (such as FHA or VA).

<u>Convertibility</u>. The ability to change a loan from an adjustable rate schedule to a fixed rate schedule.

<u>Cooperative.</u> A form of ownership in a multi-unit complex; the purchasers own shares of the entire complex rather than owning individual units.

<u>Credit Rating</u>. A report ordered by a lender from a credit bureau to determine if the borrower is a good credit risk.

<u>Default.</u> A breach of a mortgage contract (such as not making monthly payments).

<u>Density.</u> The number of homes built on a particular acre of land. Allowable densities are usually determined by local jurisdictions.

<u>Down payment.</u> The difference between the sales price and the mortgage amount on a home. The down payment is usually paid at closing.

<u>Due-on-Sale</u>. A clause in a mortgage contract requiring the borrower to pay the entire outstanding balance upon sale or transfer of the property. A mortgage with a due-on-sale clause is not assumable.

<u>Earnest Money</u>. A sum paid to the seller to show that a potential purchaser is serious about buying.

<u>Easement.</u> Right-of-way granted to a person or company authorizing access to the owner's land; for example, a utility company may be graded an easement to install pipes or wires. An owner may voluntarily grant an easement, or in some cases, be compelled to grant one by a local jurisdiction.

Equity. The difference between the value of a home and what is owed on it.

<u>Escrow.</u> The handling of funds or documents by a third party on behalf of the buyer and/or seller.

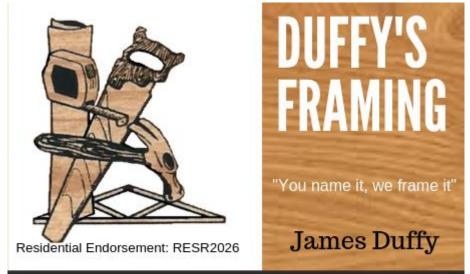
<u>Federal Housing Administration (FHA).</u> A federal agency which insures mortgages that have lower down payment requirements than conventional loans.

<u>Fixed Rate Mortgage.</u> A mortgage whose interest rate remains constant over the life of the loan. The payments are not necessarily level. (See Graduated Payment Mortgage and Growing Equity Mortgage).

<u>Fixed Schedule Mortgage.</u> A mortgage whose payment schedule for the life of the loan is established at closing. The payments and interest rate are not necessarily level.

<u>Graduated Payment Mortgage (GPM).</u> A fixed-rate, fixed-schedule loan which starts with lower payments than a level payment loan; the payments rise annually over the first 5 to 10 years and then remain constant for the remainder of the loan. GPMs involve negative amortization.

<u>Growing Equity Mortgage (Rapid Payoff Mortgage).</u> A fixed-rate, fixed-schedule loan which starts with the same payments as a level payment loan; the payments rise annually, with the entire increase being used to reduce the outstanding balance. No negative amortization occurs, and the increase in payments may enable the borrower to pay off a 30-year loan in 15 to 20 years, or less.



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<u>Hazard Insurance</u>. Protection against damage caused by fire, windstorm, or other common hazards. Many lenders require borrowers to carry it in an amount at least equal to the mortgage.

<u>Housing Finance Agency.</u> A state agency which offers a limited amount of below-market-rate home financing for low-and moderate-income households. <u>Index.</u> The interest rate or adjustment standard which determines the changes in monthly payments for an adjustable rate loan.

<u>Infrastructure</u>. The public facilities and services needed to support residential development, including highways, bridges, schools, and sewer and water systems.

<u>Interest.</u> The cost paid to a lender for the use of borrowed money. <u>Joint Tenancy.</u> A form of ownership by which the tenants own a property equally. If one dies, the other would automatically inherit the entire property. <u>Level Payment Mortgage.</u> A mortgage whose payments are identical for each month over the life of the loan.

<u>Mortgage Broker</u>. A broker who represents numerous lenders and helps consumers find affordable mortgages; the broker charges a fee only if the

consumer finish a loan.

<u>Mortgage Commitment.</u> A formal written communication by a lender, agreeing to make a mortgage loan on a specific property, specifying the loan amount, length of time and conditions.

Mortgage Company (Mortgage Banker). A company that borrows money from a bank, lends it to consumers who want to buy homes, then sells the loans to investors.

Mortgagee. The lender who makes a mortgage loan.

Mortgage Loan. A contract in which the borrower's property is pledged as collateral and which can be repaid in installments over a long period. The mortgagor (buyer) promises to repay principal and interest, to keep the home insured, to pay all taxes, and to keep the property in good condition.

<u>Mortgage Origination Fee.</u> A charge by a lender for the work involved in preparing and servicing a mortgage application (usually 1 percent of the loan amount).

<u>Negative Amortization.</u> An increase in the outstanding balance of a loan when a monthly payment is not large enough to cover all of the interest due.

<u>Note</u>. A formal document showing the existence of a debt and stating the terms of repayment.

<u>PITI.</u> Principal, interest, taxes, and insurance (the 4 major components of monthly housing payments).

<u>Point</u>. A charge of 1 percent of the mortgage amount. Points are a one-time charge assessed by the lender at closing to increase the interest yield on a mortgage loan.

<u>Prepayment.</u> Payment of all or part of a debt prior to its maturity.

<u>Principal.</u> The amount borrowed in a loan, excluding interest and other charges. <u>Property Survey.</u> A survey to determine the boundaries of your property. The cost will depend on the complexity of the survey.

Rapid Payoff Mortgage. (See Growing Equity Mortgage).

<u>Recording Fee.</u> A charge for recording the transfer of a property, paid to a city, county, or other appropriate branch of government.

<u>Real Estate Settlement Procedures Act (RESPA).</u> A federal law requiring lenders to provide home buyers with information about known or estimated settlement costs. The act also regulates other aspects of settlement procedures.

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Steven Gist NMLS #1421984 Mortgage Loan Originator 907-226-8815



Marjorie Porter NMLS #1461938 Mortgage Loan Originator 907-226-8813



Rhonda Risley NMLS#474523 Mortgage Loan Originator 907-714-4381



Ken Scott NMLS #203469 Assistant Vice President Sr. Mortgage Loan Originator

907-395-4527



Kathy Sullivan NMLS #203403 Sr. Mortgage Loan Originator 907-714-4393

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License #AK157293

<u>R-Value.</u> The resistance of insulation material (including windows) to heat passing through it. The higher the number, the greater the insulating value. <u>Sales Contract.</u> A contract between a buyer and seller which should explain, in detail, exactly what the purchase includes, what guarantees there are, when the buyer can move in, what the closing costs are, and what recourse the parties have if the contract is not fulfilled or if the buyer cannot get a mortgage commitment at the agreed-upon terms.

Settlement. (See Closing).

Shared Appreciation Mortgage. A loan in which partners agree to share specified portions of the down payment, monthly payment, and appreciation. <u>Tenancy in Common.</u> A form of ownership in which the tenants own separate but equal parts. To inherit the property, a surviving tenant would either have to be mentioned in the will or, in the absence of a will, be eligible through state inheritance laws.

<u>Title.</u> Evidence (usually in the form of a certificate or deed) of a person's legal right to ownership of a property.

<u>Transfer Taxes.</u> Taxes levied on the transfer of property or on real estate loans by state and/or local jurisdictions.

<u>Veterans Administration (VA).</u> A federal agency which insures mortgage loans with very liberal down payment requirements for honorably discharged veterans and their surviving spouses.

<u>Walk-Through.</u> A final inspection of a home before settlement to search for problems that need to be corrected before ownership changes hands. <u>Warranty.</u> A promise, either written or implied, that the material and workmanship of a product is defect-free or will meet a specified level of performance over a specified period of time. Written warranties on new homes are either backed by insurance companies or by the builders themselves. <u>Zoning.</u> Regulations established by local governments regarding the location, height, and use for any given piece of property within a specific area.

Support Local Business Enjoy the food Bring whole the family Participate in the giveaways!



Prepare to be "Wow'd" by the Picnic Table contest & raffle

Sign Mom up for the Mother's Day Giveaway

Celebrate Spring!

## UNDERSTANDING BUILDING LAWS IN THE STATE OF ALASKA

See if your contractor is licensed, bonded, insured, and what type of business license they have: <a href="http://www.commerce.state.ak.us/occ/occsearch/main.cfm">www.commerce.state.ak.us/occ/occsearch/main.cfm</a> GENERAL CONTRACTOR

- Required to have a business license in Alaska
- Holds an Alaska Certificate of Registration
- Bond of \$25,000 and insurance to the limits required by Alaska Statutes 08.18.071 and 08.18.101
- Additional Alaska Residential Contractor Endorsement and Certificate of Registration as Construction Contractor with Residential Endorsement are required to undertake the construction or alteration of 25% or more of the total value of a privately-owned residential structure of one to four units. These credentials are required in order to legally advertise to do this work.

## RESIDENTIAL CONTRACTOR

- Holds an Alaska Certificate of Registration as a General Contractor with a Residential Contractor Endorsement
- Holds an Alaska Residential Contractor Endorsement
- Bond of \$20,000 and insurance to the limits required by Alaska Statutes 08.18.071 and 08.18.101 (\$25,000 bond required if contractor performs any commercial work.)
- Required to:
  - Hold a current Alaska business license
  - Pass a Residential Endorsement exam
  - Complete a course in arctic engineering or the Alaska Craftsman Home Program or an equivalent program.
  - Complete continuing competency education relating to residential contracting 16 contact hours every two years.

## SPECIALTY/MECHANICAL/ELECTRICAL CONTRACTOR

- Holds an Alaska Certificate of Registration as a Construction Contractor
- Bond of \$10,000 and insurance to the limits required by Alaska Statutes 08.18.071 and 08.18.101
- Required to have a current Alaska business license
- A Specialty Contractor requires the use of not more than three trades as defined in 12 AAC 21.200-570.



### GENERAL CONTRACTOR WITH HANDYMAN DESIGNATION

- Holds an Alaska Certificate of Registration as a General Contractor/Handyman under \$10,000
- Bond of \$5,000 and insurance to the limits required by Alaska Statutes 08.18.071 and 08.18.101
- Legal work is limited to bidding or working on projects with a total contract cost of not more than \$10,000 including both labor and materials.
- Splitting up the work to keep the aggregate cost below \$10,000 for the purpose of evading this requirement is a violation of Alaska law.



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<u>RESIDENTIAL OWNER-BUILDER</u> Per AS 08.18.161, exemptions from registration apply to:

- A person working on that person's own property, whether occupied by the person or not, and a person working on that person's own residence, whether owned by the person or not;
- An owner or tenant of commercial property who uses the owner's or tenant's own employees to do maintenance, repair, and alteration work upon that property;
- An owner who acts as the owner's own contractor and in doing so hires workers on an hourly basis, hires subcontractors, purchases materials and, as such, sees to the paying of all labor, subcontractors, and materials; in this case, the owner shall be limited to construction of one home, duplex, triplex, four-plex, or commercial building every two years.

### FIVE TIPS FOR HIRING A CONTRACTOR

1. Is your contractor licensed?

Make sure your contractor has a contractor's registration, business license, insurance (liability and workers' compensation), and is bonded. Check their general contractor, residential endorsement and/or specialty contractor license with the Alaska Department of Labor. Remember, only a licensed contractor can submit a bid or work as a contractor. The KPBA website (www.kenaipeninsulabuilders.com) has a link to the State of Alaska's Licensing search area which makes it easy to check the licensing status of a builder or contractor.

If you hire an unlicensed worker and there is property damage, injury and/or loss of life associated with your job, you are liable. Worst case scenario is that

you could lose your home and other assets due to the incompetence of an unlicensed and uninsured operator.

2. Is his or her residential endorsement current?

Only general contractors with a residential endorsement are authorized "to undertake the construction or alteration" of a residential structure from one to four living units. Alaska Statute 08.18.025 defines "alteration" as "changes that have a value greater than 25% of the value of the structure being altered."

3. Ask for references and get a written bid or contract!

Always check the references of contractors you are considering hiring and ask to see examples of their work. Learn about liens and how they impact you, and do not pay for work that is incomplete.

4. Professional Credentials?

Membership is local, state, and national professional trade organizations indicates a high degree of professionalism and long-term commitment to the construction industry. In Alaska, where a general contractor's license does not include testing, membership in a professional trade organization is an important attribute to consider.

## 5. Price isn't everything!

It is essential to consider quality and reliability in addition to price when making investments in your home.

### Are you in the building industry? If so, you should consider joining the Kenai Peninsula Builders Association (KPBA). Here's why:

We are an association of professionals in all fields related to the home building industry. Whether you are a general contractor, banker, insurance agent, realtor, decorator, landscaper, supplier or anything in between, our association has need of you.

Our mission is to promote quality housing and education for our community. This means that we work together with other Home Builder Associations in Alaska to represent our members at the State capital and national level. Membership is three-tier with local (KPBA), State (ASHBA) and National (NAHB) memberships combined as one. There are benefits at each level:

**Local:** networking, education, marketing, and local discounts with member-to-member savings and KPBA discounts.

State: networking, education, rebates and Alaska Builders Insurance Program.

**National:** networking, education, discounts through business partners and at the International Builders Show.

We are comprised of local businesses that care about our community and invest locally. We are a non-profit and we work with other non-profits to "do good" for others at the local level. We focus on giving back to those in need and encouraging local youth interested, to pursue training and education in the building industry with our scholarship program.

Each year we host numerous events and opportunities for our members to network with each other and with community members. We encourage everyone to check out our meetings and learn more about who we are and what we do. We're an integral part of the community; our members are your friends, family and co-workers.

Our Association has grown tremendously this past year and we are starting to gain momentum. We believe the Kenai Peninsula is a wonderful place to live, work and raise a family. It's also a wonderful place to retire and enjoy the great outdoors better known as "Alaska's Playground". KPBA has been an upstanding member of this community for over 40 years now, and we look forward to decades more.

Are you interested in joining? Do you need more information? Stop by our office at 110 N. Willow Street in Kenai and meet with our staff, attend one of our member meetings, call, text or email. Either way, we want to meet you and show you who we are and what we're about. We promise, it will be time well-spent.

Thank you!

--КРВА

**Instructions:** Please fill out this form legibly in pen or on a computer. Fill out both sides of the form. Builders: submit a copy of current contractor's license and any other licensure. Associates: submit a copy of your Alaska Business License or any applicable licensure. All checks must be made payable to "Kenai Peninsula Builders Association". Please return this application to with the required documentation and payment to Kenai Peninsula Builders Association, PO Box 1753, Kenai, AK 99611.

Select Type of Membership: BUILDER ASSOCIATE						
		AK Business	ess Professional		Residential	
Company Name		License #	Licen	se #	Endorsement #	
Name of Representation	/e	Title		Т	Type of Business	
Alternate Representati	ve	Title				
Business Address			Maili	ing Addre	SS	
Business Phone			Ce	ell Phone		
Fax		Toll Free Number				
Email Address		Web Address				
		Social Media Si	tes			
Facebook:		LinkedIn:				
Google+:	Other:					
Bank or other						
reference:						
SPONSOR:						
I agree to abide by the Constitution and By-Laws of the Kenai Peninsula Builders Association (KPBA),						
of the National Association of Home Builders of the United States (NAHB) with which it is affiliated,						
and the Alaska State Home Building Association (ASHBA). A remittance of <u>\$410.00</u> representing my						
annual membership dues in the affiliated Association accompanies this application.						

*Of the amount remitted by me for my annual dues, \$120.00 pays for my annual ASHBA dues, \$92.00 pays my annual KPBA dues and \$198.00 pays my annual NAHB dues.* 

Date

Signature

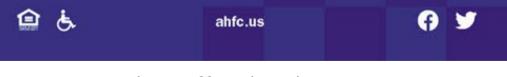
Dues payments to the Kenai Peninsula Builders Association are NOT deductible as charitable contributions for Federal Tax purposes. However, a percentage of the dues payments may be deductible by members as an ordinary and necessary business expense, subject to an exclusion for lobbying activity – <u>check with your accountant</u>. Because a portion of your dues is used for lobbying by the National Association of Home Builders (\$20.02) and the Alaska State Home Building Association (\$42.00), a total of \$62.02 is <u>not</u> deductible for your income tax purposes.

Join easily online by going to <u>https://kenaipeninsulabuilders.com/members/</u>. Already a member? Update your listing at <u>https://kenaipeninsulabuilders.com/2021form</u>.



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BUILDING WITH ALASKA CONTRACTORS SINCE 1952 We believe our first responsibility is to our customers. Our resources and experience allow us to work as individuals and as a team to best serve our local communities. We will be there from start to finish, to ensure the success of every project.

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