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NAVARRE AREA BOARD OF REALTORS®

Not All Markets Are the Same



ANGELA CAMPBELL  
 EXECUTIVE DIRECTOR  
 NAVARRE AREA BOARD OF REALTORS®  
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A recent article in the Wall Street Journal asked “Is it time to buy a home?” On the back of poor economic data and the continued problems of the foreclosure process blighting the market, the article stated that, despite all the gloom, there are growing indications that it is a good time to buy. Mortgage rates, which fell to 4.55% for the week ending June 2, according to Freddie Mac, are near 50-year lows. Homes have become more affordable than they have been in years: According to Moody’s Analytics, the ratio of home prices to income is now 20.9% lower than the 15-year average through 2010, and 12.5% lower than the 1989-2004 average. A historic glut of homes, meanwhile, has created a buyer’s market: There were about 15 million vacant homes in the U.S. last year, according to John Burns Real Estate Consulting Inc.—some 3.1 million more than normal. Moody’s Analytics also predicts that the number of distressed sales will begin to fall in 2013, and that prices will begin to edge upward then.

The Navarre property market has long since been “cushioned” by the military demographic that enjoys our miles of unspoiled, un-crowded crystal white sandy beaches; proximity and ease of transportation to all the region’s military installations, and a “rare to find” home town charm and sense of community that is particularly

important with the area’s high military deployment rate.

House prices are certainly off from the peaks of 2004/5, though anyone who bought in those heady years of growth has been somewhat spared the pain that homeowners in other “hot” spots in the country have been reeling from. Right now the Navarre market is eagerly welcoming our new neighbors: Members of the 7th Special Forces, the Joint Strike Fighter Squadron and their accompanying support teams! This valuable influx of personnel has once again ignited the local real estate market and though prices have remained steady (which is a good thing), inventory is rapidly decreasing.

Potential homeowners can expect once in a generation bargains and buyer incentives from sellers eager to take advantage of a captive audience, all needing somewhere new to live. Investors are once again returning to the market keen to meet the increased demand for rental properties, and in turn, the distressed market will recover quicker than most as demand competes with availability.

Whatever your incentive, the long term benefits of homeownership remain very much in tact. There’s a reason it’s called the American Dream. People aspire to home ownership for the financial and social benefits it conveys. Living that dream in Navarre is

an easy sell. Purchasing a home is probably the single most involved, and usually costliest transaction a person will make in their lifetime, so it makes sense to take advantage of the services of a professional who is committed to negotiating the best possible deal on your behalf...and today there is a wealth of information at the touch of every savvy Navarre realtor’s finger tips. And if you are a military homeowner reading this article and have been deployed during the last 12 months, be sure to contact your Realtor or local property tax appraiser’s office to learn about the military property tax exemption that was recently extended. It could save you as much as 50% off your annual bill!

**Homes have become more affordable than they have been in years: According to Moody’s Analytics, the ratio of home prices to income is now 20.9% lower than the 15-year average through 2010....**

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## EMERALD COAST ASSOCIATION OF REALTORS®



If all you ever hear or read is the national news on the real estate market, you probably feel that real estate is still struggling. All real estate is local and what happens here along the Emerald Coast is not always the same story nationally. Locally, our real estate market has shown steady improvement over the past six months and we are poised to beat last year's sales going forward.

What we are experiencing now is market stabilization. Prices have dropped resulting in more sales. We have an excess of inventory that we must sell through in order to see an increase

in value. For buyers out there, this really is the time to make that home purchase. For sellers, let your Realtor help you price your property right, and it will sell.

JEAN FLOYD, CRS, GRI, PMN  
2010 PRESIDENT  
EMERALD COAST ASSOCIATION OF REALTORS®  
(850)243-6145 | INFO@ECAOR.COM  
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How good are sales along the Emerald Coast? The most recent sales data we have from our Multiple Listing Service (MLS) is from May. Overall, residential real estate sales were up just over 10 percent in May of this year when compared to last year. But let's look a little deeper.

Sales of single family homes in May were nearly the same as last year, 290 units versus 289. The important factor in this category is pricing. Homes in the \$200,000 to \$300,000 price range were up 20 percent over last year. The average price of a single family home sold in May was \$263,712. The median price was \$200,000, which means half of the homes sold were less and half were higher.

The big story in the local real estate market for May was condo sales. Condo sales along the Emerald Coast increased by more than 50 percent over last year. In May 2010, 93 condos were sold; this year, 146. That's a pretty dramatic increase. More than half of the condos sold in May were between \$180,000 and \$400,000. What does that mean for the average buyer? It means there is something in every price range to fit your individual needs.

In real estate circles, we talk a lot about investors coming in and finding the best deals which can cause a bump in sales. That is certainly true. Condos selling at such varied prices indicates that buyers of all stripes are entering the market: investors, first-time homebuyers, second home buyers, and more. We also know that the increase in sales is related to the military members coming in with the 7th Special Forces and the F-35s.

Nationally, the real estate market can look bleak at times. But along the Emerald Coast, dreams are coming true for buyers, sellers are beginning to see results, and Realtors are happily very busy. Whether you're in the market to buy or sell, remember to rely on a Realtor. When you're ready to find your next home or Realtor, go to [www.EmeraldCoastHomesOnline.com](http://www.EmeraldCoastHomesOnline.com).

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~ Jean Floyd

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MLS



## BUILDING INDUSTRY ASSOCIATION



Buffeted by the winds of a rocky economy, over 5,000 home building and construction professionals will discover a port in the storm when they participate in the 33rd annual Southeast Building Conference on July 21-23, 2011 at the Orange County Convention Center in Orlando.

Known as the SEBC, the Florida Home Builders Association-sponsored event features 300 exhibits of building industry products and services along with 50 educational programs and rich networking opportunities ... all designed to give builders and their industry allies the tools, and the inspiration, to make it through the challenging times.

ALAN BAGGETT  
BIA EXECUTIVE VICE PRESIDENT  
BUILDING INDUSTRY ASSOCIATION  
ABAGGETT@BIAOW.ORG

“There’s a ‘new normal’ in the building industry today,” says SEBC Chairman Tony Martin of Wells Fargo in Orlando. “Gone are the days when we could say ‘if we build it, they will

come.’ The premium now is on smart marketing, operational efficiencies, financing, and creative designs. We think SEBC is the best place for people to get what they need to succeed.”

Members of the BIA of Okaloosa-Walton Counties will be participating in SEBC, including Gulf Power Company, a co-sponsor of the SEBC Aurora Awards, which honors builders, architects, and designers for outstanding work in the design of homes, remodeled projects, commercial buildings and communities. The Aurora Awards will be presented on Saturday evening, July 23, at the Rosen Centre Hotel in Orlando.

SEBC exhibits include the latest in energy-efficient and Green building products as well as the popular Hurricane Alley, sponsored by the Florida Department of Community Affairs, which highlights building techniques that can reduce property damage caused by hurricanes and other natural disasters. The exhibit hall is open Thursday, Friday, and Saturday (July 21-23).

Education is presented in six tracks covering architecture/design, sales success, marketing/technology, business/management, Green/sustainable building, and rules/regulations/risks.

Design seminars include topics such as “Small Is Beautiful” that reflect the overall trend in the south toward smaller homes. The sales and marketing/technology programs put an emphasis on the use of social media (Facebook, Twitter, LinkedIn) to engage potential home buyers.

Green building programs run the gamut from designing and building Green custom homes to avoiding the potential legal pitfalls when advertising Green features in new homes. Rules/regulations/risks include an in-depth look at Florida’s new regulatory framework for growth management and the significant changes to the Florida building code.

Many of the seminars qualify for continuing education credits for Florida contractors (including “specialty hours” on laws, rules, workers comp, jobsite safety, wind mitigation, and advanced building code) and some lead to professional designations such as Certified-Aging-in-Place Specialist (CAPS); Member, Institute of Residential Marketing (MIRM); and Master Certified Green Professional (MCGP).

A special general session (Friday, July 22) will focus on the economy and the outlook for housing and remodeling in Florida and the Southeast. Noted economists Eugenio Aleman of Wells Fargo and David Crowe of the National Association of Home Builders (NAHB) will analyze the economy and present their forecasts for economic growth, housing starts, and interest rates.

To learn more about SEBC and how you can attend, visit the show’s official web site at [www.sebcshow.com](http://www.sebcshow.com) or call the professional staff of your BIA at 850-863-5107.

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## PROPERTY LINES



### Not All The Fraud Comes From Wall Street

I believe some on Wall Street knew very early that they were about to get filthy rich at the expense of the entire planet. They also figured out how to get bailed out for their efforts, and how to keep their bonuses. But that's only the beginning. Now the rest of the world seems to believe that because they could do that so blissfully, the rest of us should

MIKE CHESSER  
BOARD CERTIFIED REAL ESTATE ATTORNEY  
CHESSER & BARR, P.A.  
1201 EGLIN PARKWAY  
SHALIMAR, FL 32579  
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MIKE@CHESSERBARR.COM

too. Real estate purchasers who borrowed money are being told that it would be unethical if they had to repay it. The same mortgage brokers who hawked 80-20 loans now work down the street, where they can guarantee mortgage modifications if only the public will prepay thousands of dollars for their efforts. Workout

specialists advertise that credit card balances don't matter because if you get far enough behind, they can force banks to take only a fraction of the amount owed to consider the debt paid. This service, again, for some prepaid fee.

I've read of third-world countries where the accepted culture is to cheat, steal, and lie. Kidnapping seems more productive than work, the economy operates only by barter, and the whole system seems pretty much dysfunctional. It's sort of like watching the Casey Anthony child-rearing philosophy applied to real estate. You wonder how something could get so screwed up.

All this to say, this economy is full of offers. They come in the mail, by email, television, and the radio may be worst of all. Everyone wants to sell you a quick fix for prior mistakes, or a way to take advantage of someone else's. Prepaid instructions about the riches to be had from buying land with no money down is an old one. Anyone who falls for that, with a promise that you can quit your job, stay home on your yacht, and be free of worry without effort and even without knowing what you're doing, is probably too silly for others to try to protect. Now there is a new promise: Anyone can get rich by buying foreclosed properties. It's easy, and with a little money and some courage anyone can do it. Here's the rub: You might get lucky. You might not. There is a reason title underwriters won't let their agents write title insurance on a foreclosed property. The company knows something.

I have had several people bring their "titles" to my office. They received a Certificate of Title from the clerk's office that said on its face that title was being conveyed by that document. Because the Clerk had issued the Certificate of Title, and because the Clerk is an officer of the court, they believed surely the title was good. They were right. The title was good. But only as to the people who were a party to the foreclosure.

Title companies deal in the official records of the Clerk's office, not in the litigation files that accomplish a foreclosure. A search of the Official Records will not include a search of a specific foreclosure file. Here's an example of what the Official Records will not show:

A condominium unit has an 80-20 loan. That means some mortgage company

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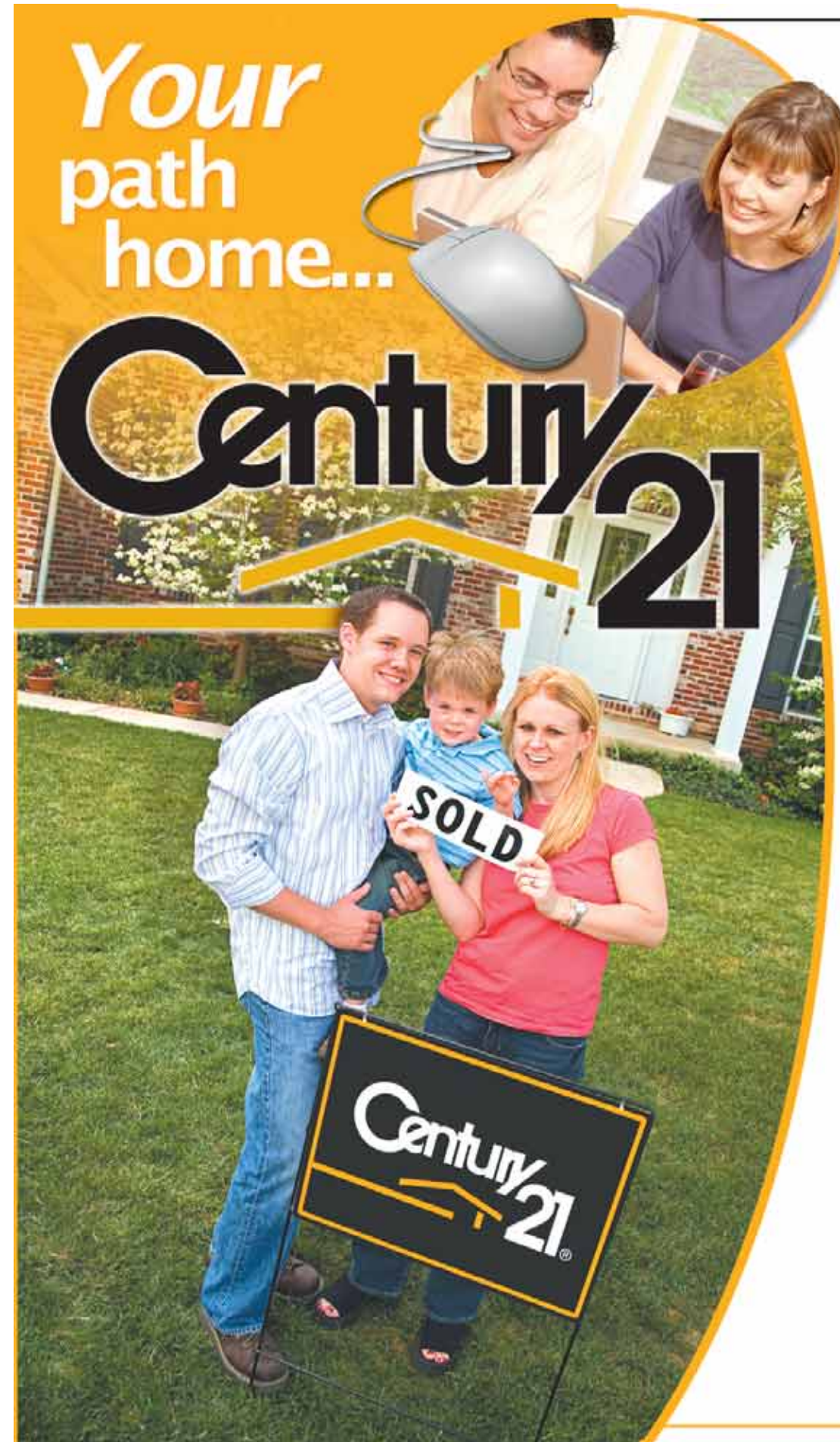
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**1684 SYCAMORE AVENUE**  
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**5832 HUNTING MEADOWS**  
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**235 SWEETWATER RUN**  
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**831 LAKE AMICK DRIVE**  
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**WATERFRONT IN CINCO BAYOU**  
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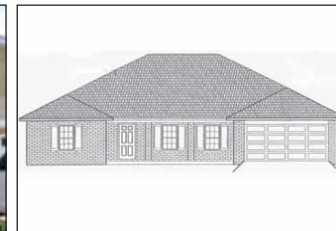
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**510 WEXFORD DRIVE**  
 MLS#558787 \$349,000  
 4/2.5 with 2358 sqft.  
 Century 21 Wilson Minger



**3321 SKYWAGON DRIVE**  
 MLS#554219 \$169,000  
 3/2 with 1602 sqft.  
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**REMARKABLE HOME W/ MILLION DOLLAR VIEWS**  
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 MLS 549484 \$599,000  
 664-2100 Century 21 Wimco



**CONVENIENT TO BASES & SHOPPING**  
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 MLS 547565 \$199,900  
 664-2100 Century 21 Wimco



**WATERFRONT CONDO AT SEA PALM**  
 2BR/1BA Ask for Len  
 MLS 522543 \$69,000  
 664-2100 Century 21 Wimco

**PROPERTY LINES** continued from page 5

made a loan (probably for more than the property was worth) for 80% of the “appraised” value of the property. Then its sister company made a loan for 20% of the “value” of the property. After closing, the condominium association assumed control and was given the chore of running and paying expenses for the entire condominium property. The association hasn’t been paid it’s assessments for 2 years, and no mortgage payment has been paid since shortly after closing of the unit to the borrower.

In today’s market, the mortgage company doesn’t want long-term ownership of this unit, because then the company will have to pay assessments as they come due. That would be fair, and would return the property to the market. But the mortgage company is not interested in fair, or in the health of the market. They postpone foreclosing the unit. The association doesn’t have the luxury of waiting until the time seems right to foreclose. It has a fiduciary duty to do whatever is legally necessary to collect its assessments, because it must pay expenses for the entire property, even those expenses attributable to units not paying assessments. The association files a foreclosure of the unit. It can only bring into the lawsuit interests inferior to its own lien. It cannot legally foreclose a superior or prior interest in property. So the 20% loan gets foreclosed, since by statute it’s inferior to an association lien, and the owner is foreclosed. The 80% loan is not, at least as to the part of the loan in excess of 1 year’s assessments.

Now when the judge enters a foreclosure order for the condominium lien, he can only foreclose an interest inferior to that of the association. When my client gets a Certificate of Title from the clerk, he gets title “subject to” the outstanding first mortgage. That fact will never be apparent from the face of the Certificate of Title. Not only will the purchaser get a “tainted” title, but he will also take title subject to the obligation to pay all assessments attributable to that unit, past, present, and future until he no longer owns the unit. While he will have no legal duty to actually pay the mortgage, he can’t keep the unit without paying the outstanding balance, unless the mortgage company never forecloses its mortgage.

The point of the above example is that the first mortgage could never have been foreclosed by one claiming an interest inferior to the first mortgage, such as an HOA lien. But the language of the Certificate of Title looks very much like a document that warrants title. It warrants nothing. It is worth no more than the quality of the foreclosure action out of which it arose.

The example is also simplistic. I have removed from it the possibility that husband and wife were divorced and husband is now deployed, or both had filed bankruptcy during the foreclosure, or a judgment was entered against someone with a similar name and the creditor was not included among the defendants in the foreclosure. Many foreclosures actually have more than one, or even all of these intervening events. And this list of possible problems is itself simplistic. The real life list is endless.

Anyone purchasing a Certificate of Title is buying all the carry-over junk that is not cleared up by the foreclosure action.

There is money to be made in buying foreclosed real estate. But not by those who don’t understand the legal relationships going into and coming out of a foreclosure, not without risk, and certainly not without studying the foreclosure file. All title insurance underwriters will require that a lawyer understand the foreclosure file before a title policy can be written on a certificate of title.

Your real estate broker can be a valuable resource. That person, you, and your lawyer should work as a team when the subject is as treacherous as foreclosure sales.

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# RENTAL REVIEW



## Hurricane Season Is Here - Be Prepared

Unfortunately if you live on the beautiful Emerald Coast, five months out of the year we live in fear of hurricanes. Newspapers and the media are full of preparedness stories and those of us who have been here awhile and experienced the devastation of a hurricane think we have a grip on what to do.

MATT SCHEEL | REALTOR  
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But are we as prepared as we should be?

A professional property manager's worst fear is a hurricane. Our business recently reviewed our hurricane preparedness procedures as we head into the season. My wife is a Fort Walton Beach native and we have been in the residential management business for over 35 years going through many hurricanes, but we still learn something new each time we look at policies or share information with fellow property managers.

The first order of business should be to prepare a list of supplies, procedures, and family contact information. Supplies such as food, water, batteries, medications, etc. should be purchased and stored prior to hurricane season. Your procedure list, such as boarding windows, filling up the car, turning off utilities, etc. will vary depending on the expected intensity and landfall of the storm. However, with the uncertainty of hurricanes, waiting until the last minute to see what is going to happen is never a good idea. Always have a plan with family members, where to meet, how to communicate, designate someone out of the coastal area to be a central contact or destination point in case of evacuation.

Plan what will be done with pets.

Owners of rental property, or property managers, should let the tenants know what is expected of them in the event of a hurricane. If the owner provides hurricane shutters the tenant should be advised how to put them up. Tenants should understand that an owner's insurance coverage does not in any way cover their personal property if it is damaged by a hurricane. They must have their own renter's policy to cover their possessions. Get your insurance coverage in order now; once a storm is named, insurance companies will stop writing new policies. If your policy is up for renewal send the renewal information and payment back immediately.

It is also a very good idea in prepping for the hurricane season to video or make a detailed list of your valuables, back up your computer files, and put documents such as wills, deeds, passports, etc. in sealable plastic bags. If you evacuate the area take these items with you. They are hard to replace and the video makes insurance claims much easier.

One other often overlooked aspect of hurricane preparedness is to have items on hand to assist you in protecting your home if a hurricane does damage to your home. Items such as tarps or plastic, extra shingles, gas-powered chain saws and generators, wet-vacs, etc. will be hard to find after a storm moves through and should be on hand prior to hurricane season.

Of course, we all hope we are spared a hurricane's visit, but making a list and checking to make sure everything has been taken care of beforehand helps prevent panic as a storm bears down. I wish everyone a safe and uneventful hurricane season. We are all currently involved in a recovering economy but that seems trivial to the recovering process following a devastating hurricane.

**Supplies such as food, water, batteries, medications, etc. should be purchased and stored prior to hurricane season. Your procedure list, such as boarding windows, filling up the car, ....**



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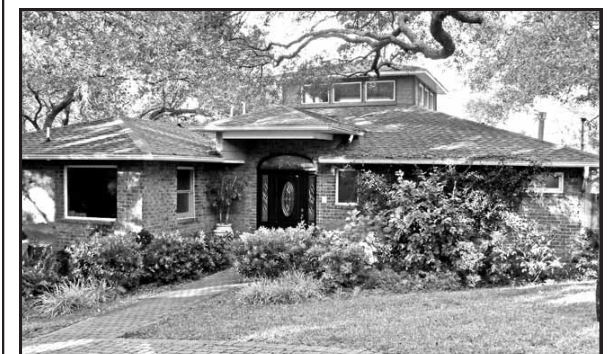
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**OUTDOOR KITCHENS**

Designer Kitchen of NW Florida, Inc. .... (850) 835-1211  
 Tamtec Pool & Spa ..... (850) 650-3747

**PAINTING CONTRACTORS**

Accurate Painting of NWFL, Inc. .... (850) 585-3303  
 Cool Cote ..... (850) 279-4512  
 Global Coatings, Inc. .... (850) 226-6800  
 Joseph Shoffner Painting, LLC..... (850) 683-1637  
 Odd Jobs, Inc. .... (850) 862-7831  
 Permanent Painting ..... (850) 737-1551

**PAINTING SUPPLIES**

Color Wheel Paints ..... (850) 863-3737  
 Sherwin Williams..... (850) 650-4334

**PAVERS**

First Globe Stone ..... (850) 650-9955  
 Five Star Pavers ..... (850) 897-5293

**PEST CONTROL**

Buzz Woodham Pest Management, Inc. .... (850) 267-3619  
 Emerald Coast Pest Control, Inc. .... (850) 837-8844  
 Florida Pest Control..... (850) 243-7166  
 Killingsworth Pest Control ..... (850) 244-4161  
 Southland Pest Service, Inc ..... (850) 862-1544

**PHOTOGRAPHY**

Gulf Reflections Studio..... (850) 863-2288

**PLUMBING (CONTRACTOR / SUPPLIES)**

Acme Plumbing, Inc. .... (850) 837-2263  
 Emerald Bay Plumbing, Inc. .... (850) 837-1979  
 Ferguson Enterprises..... (850) 269-1993  
 Noland..... (850) 244-4131  
 Panhandle Plumbing, Inc. .... (850) 837-6441  
 Service First, LLC..... (850) 863-1982

**POOLS / HOT TUBS / SPAS**

Cox Pools..... (850) 234-7800  
 Fort Walton Pools, Inc. .... (850) 897-6040

Tamtec Pool & Spa ..... (850) 650-3747

**PORTABLE TOILETS**

Disposal Services, LLC ..... (850) 890-1368  
 Johnny on the Spot Toilet Rentals, Inc. .... (850) 682-4877

**RADIO**

Cumulus Broadcasting ..... (850) 243-2323

**REAL ESTATE SERVICES/ HOUSING DATA**

Century 21 Wilson Minger Agency ..... (850) 685-5447  
 Century 21 Wilson Minger Agency ..... (850) 678-5161  
 ERA American Realty of NWF ..... (850) 865-1207  
 ERA American Realty of NWF ..... (850) 651-2454  
 First National Land Title..... (850) 862-2143  
 Pelican Real Estate/Crestview Sales Force..... (850) 496-4838  
 Platinum Real Estate Associates..... (850) 582-6442  
 Re/Max Agency One, Inc..... (850) 682-8309  
 ResortQuest Real Estate..... (850) 837-3700  
 Watree Homes Realty, LLC ..... (850) 314-0828

**RECYCLING**

Metal Recycling ..... (850) 862-8717

**REFRIGERATION**

Jordan Air Enterprises..... (850) 678-2313

**REMODELING / IMPROVEMENTS**

Alan Paul Construction, Inc..... (850) 689-4375  
 ArtisanBilt Construction, Inc. .... (850) 217-3774  
 At Home Contracting, Inc..... (850) 225-0056  
 A-Team Kitchen and Bath Group ..... (850) 682-2465  
 Bathcrest of NW Florida, Inc..... (850) 864-2284  
 Borah Group, Inc. .... (850) 685-8600  
 Brooks Builders of N.W. Florida, Inc. .... (850) 651-9677  
 Bryla Construction Inc. .... (850) 243-3321  
 C Squared Home Builders, LLC..... (850) 585-7193  
 Compass Builders of Florida, LLC..... (850) 654-9444  
 Cox Pools..... (850) 234-7800  
 Creekwood Home Renovations, Inc. .... (850) 936-6212  
 Folkers Windows Company..... (850) 477-1772  
 Gary Miller Homes, Inc. .... (850) 678-5100  
 Greg Goodwin Construction, Inc. .... (850) 678-3396  
 Jeremy Stewart Construction, Inc. .... (850) 682-6156  
 Jimmy Henderson II, Const. Co., Inc. .... (850) 864-5426  
 Jones Carpet One ..... (850) 863-3239  
 JW Homes, Inc..... (850) 682-0044  
 Key Lime Construction, LLC ..... (850) 897-4663  
 KG II Development, Inc. .... (850) 682-8635  
 Kitchen and Bath Center..... (850) 244-3996  
 KTC Builders..... (850) 862-3009  
 Morris & Company, Inc..... (850) 267-2458  
 Odd Jobs, Inc. .... (850) 862-7831  
 Randy Wise Homes, Inc..... (850) 678-9473  
 Seketa Building and Design..... (850) 729-2154  
 Signature Builders, Inc. .... (850) 862-3600  
 Southern Paradise Homes, Inc. .... (850) 862-2181  
 Superior Exteriors of NW FL, Inc. .... (850) 689-2221  
 Tew Construction Co., Inc. .... (850) 682-5422  
 Vanderheyden, Inc. .... (850) 936-7300

**RENEWABLE ENERGY SOLUTIONS**

Jordan Air Enterprises..... (850) 678-2313

**RESTAURANT**

Firehouse Subs ..... (850) 226-6945

**RESTORATION**

Action Restoration of the Panhandle ..... (850) 622-9700

**ROOFING - CONTRACTORS/SUPPLIERS**

Barber Construction..... (850) 862-7629  
 Elmer Cook Construction ..... (850) 864-4330  
 Gulf Eagle Supply, Inc..... (850) 244-2107  
 Kish Contracting, Inc. .... (850) 622-1026

Whitrock Assoc., Inc..... (850) 862-7900

**SCRAP**

Metal Recycling..... (850) 862-8717

**SCREENS / FLORIDA ROOMS**

At Home Contracting, Inc..... (850) 225-0056  
 Hometown Contractors, Inc..... (850) 863-7880  
 Innovative Designs of NWF, LLC..... (850) 499-9994  
 Tri-State Industries..... (850) 581-5855

**SECURITY - LOCKS/SAFES/SYSTEMS**

A to Z Security & Sound..... (850) 664-7557  
 ADT Security Services ..... (850) 423-5404

**SEPTIC TANKS**

Disposal Services, LLC ..... (850) 890-1368

**SHELVING**

Paradise Closets and Storage, LLC..... (850) 609-1691  
 Quick’s Shelving, Inc..... (850) 837-7350

**SHUTTERS - DECORATIVE/HURRICANE**

S.C. Designing, Inc..... (850) 687-0646  
 Southern Shutter Company, Inc. .... (850) 267-3311  
 Vanderheyden, Inc. .... (850) 936-7300

**SIGNS**

Accent Signs ..... (850) 729-7446

**SOLAR AND WIND ENERGY**

A & S I.C.F. Wall Systems, Inc..... (850) 428-3817  
 Compass Solar Energy ..... (850) 439-0035  
 The Energy Center ..... (866) 916-1382

**SPECIALTY DOORS**

EAS Doors ..... (850) 244-9095

**STORM PROTECTION PRODUCTS**

Absolute Storm Protection ..... (850) 244-0039  
 GCS Building Solutions..... (850) 269-1066  
 Hometown Contractors, Inc..... (850) 863-7880

**STUCCO / PLASTERING / SCAFFOLDING / SUPPLIERS**

Cool Cote ..... (850) 279-4512  
 Davis Quality Homes, Inc..... (850) 897-6635

**SURVEYORS**

Choctaw Engineering, Inc..... (850) 862-6611  
 Gustin, Cothran, Tucker & Asso. .... (850) 678-5141

**TRUSSES - FLOORING/STEEL/WALLS**

Arban & Associates, Inc. .... (850) 836-4362  
 Builder FirstSource..... (850) 835-1711  
 Milton Truss Company ..... (850) 623-1967

**UNDERGROUND UTILITIES & EXCAVATION**

Daher Contracting..... (850) 863-3993  
 Gulf Power Company ..... (850) 244-4770

**UTILITIES**

CHELCO ..... (850) 892-5069  
 Cox Communications ..... (850) 857-4586  
 Gulf Power Company ..... (850) 244-4770  
 Okaloosa Gas District ..... (850) 729-4700  
 Okaloosa Gas District..... (850) 974-7019  
 South Walton Utility Co., Inc. .... (850) 837-2988

**VACUUM SYSTEMS (CENTRAL)**

Bluewater Central Vacuum Systems..... (850) 897-5415

**WASTE REMOVAL**

AAA Waste Services, Inc..... (850) 683-5752  
 Arena Landfill & Sand, LLC ..... (850) 682-5858

**WATER SERVICES**

Emerald Bay Plumbing, Inc..... (850) 837-1979

**WINDOW TINTING/REPLACEMENT/TREATMENTS**

Decorating Den Interiors ..... (850) 244-2255  
 Folkers Windows Company..... (850) 477-1772  
 S.C. Designing, Inc..... (850) 687-0646  
 Window Classics Corporation ..... (850) 541-4803