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## PUBLISHING INFORMATION

HOMES & MORE IS A PUBLICATION OF THE  
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SUGGESTIONS, CONTACT:  
CREATIVE SERVICES GRAPHIC DESIGNER  
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ANGELA CAMPBELL  
EXECUTIVE DIRECTOR  
NAVARRE AREA BOARD OF REALTORS®  
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1. Your REALTOR® can help you determine your buying power -- that is, your financial reserves plus your borrowing capacity. If you give a REALTOR® some basic information about your available savings, income and current debt, he or she can refer you to lenders best qualified to help you.

2. Your REALTOR® has many resources to assist you in your home search. Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your agent to find all available properties.

3. Your REALTOR® can assist you in the selection process by providing objective information about each property. REALTORS® can provide local community information on utilities, zoning, schools, etc. There are two important things you'll want to know. First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?

4. Your REALTOR® can help you negotiate. There are myriad negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment. The purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

5. Your REALTOR® provides due diligence during the evaluation of the property. Depending on the area and property, this could include inspections for termites, dry

rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. Your REALTOR® can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports.

6. Your REALTOR® can guide you through the closing process and make sure everything flows together smoothly.

7. When selling your home, your REALTOR® can give you up-to-date information on what is happening in the marketplace and the price, financing, terms and condition of competing properties. These are key factors in getting your property sold at the best price, quickly and with minimum hassle.

8. Your REALTOR® markets your property to other real estate agents and the public. Often, your REALTOR® can recommend repairs or cosmetic work that will significantly enhance the salability of your property. In many markets across the country, over 50% of real estate sales are cooperative sales; that is, a real estate agent other than yours brings in the buyer. Your REALTOR® acts as the marketing coordinator, disbursing information about your property to other real estate agents through a Multiple Listing Service or other cooperative marketing networks, open houses for agents, etc. The REALTOR® Code of Ethics requires REALTORS® to utilize these cooperative relationships when they benefit their clients.

9. Your REALTOR® will know when, where and how to advertise your property. The NATIONAL ASSOCIATION OF REALTORS® studies show that 82% of real estate sales are the result of agent contacts through previous clients, referrals, friends, family and personal contacts.

10. Your REALTOR® can help you objectively evaluate every buyer's proposal without compromising your marketing position. This initial agreement is only the beginning of a process of appraisals, inspections and financing -- a lot of possible pitfalls. Your REALTOR® can help you write a legally binding, win-win agreement that will be more likely to make it through the process.

So how do you choose a Realtor®? There's no substitute for a local Realtor® that lives, works and is invested in community they serve. To find a Realtor® expert that specializes in Navarre, visit: [www.navarrehomesonline.com](http://www.navarrehomesonline.com)



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EXECUTIVE HOME...3934sf, 4BR/3.5BA in Juniper Creek Estates. Raised ceilings, hrdwd flrs, gourmet kitchen, frplc, screened porch. Too much to list here! \$625,000



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## DECORATING DEN



### Fabric To Fabric!

I just love fabrics! I covet them and hate to discard my samples but I know I must. I've found outlets for my discontinued samples through the local quilt groups at the Lutheran Churches and other charitable groups. But last year, I took a class on quilting and now I'm a little more picky about what I donate! I want to keep all of the pretty cottons for myself in hopes of making a quilt or handbag or some other crafty project. I even purchased a new Viking sewing machine and find myself gravitating towards my sewing room at night and on the weekends. It is so soothing to sew pieces together!

CAROL STEARNS  
INTERIOR DESIGNER & OWNER  
DECORATING DEN INTERIORS  
(850) 244-2255  
WWW.DECORATINGDEN.COM

Cotton is the traditional quilting fabric as it comes in so many pretty colors and patterns and washes well! So where is this leading me in this story? On the back of my fabric samples there is a paper listing the fabric pattern name and color, the fiber content of the fabric (100% cotton, polyester, rayon, acrylic, etc.), the size of the pattern repeat, country of origin, and the suitability of the fabric for upholstery, drapery, commercial or residential. I always pay very close attention to this information in making a selection for my clients! If we are making chair cushions at a dining room set, you want to be able to wipe the crumbs off the seat! Silk won't do unless you don't use the cushion.

There is a drapery look that is called stria where you use 2 or 3 different fabrics to make up the drapery panel. A recent design for one of my clients is, top third floral, middle third green, and bottom third, navy. I showed the client many fabrics but when it came to marrying the fabrics together into one panel, I used all linen content. When I delivered the fabric to the workroom, my drapery lady told me that I was the only one she knew that made certain that the fabrics to be combined in a drapery were complementary to each other in fiber content! Hey, I guess all of these years of experience and training in textiles in college have paid off!

The price of cotton has skyrocketed over the last year. I have sticker shock sometimes myself but I realize you get what you pay for. I am becoming more aware of where a fabric comes from and I look for labels that are made in the USA. If more of us would purchase American Made Products, maybe we can help this economy to recover! When I think of it, custom drapery products are ALL American Made! And mostly made locally right here in Okaloosa County! Support your local vendors and buy locally! We appreciate it! Until next time, have a happy decorating day!

**There is a drapery look that is called stria where you use 2 or 3 different fabrics to make up the drapery panel. A recent design for one of my clients is, top third floral, middle third green, and bottom third, navy.**

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## BUILDING INDUSTRY ASSOCIATION



### New OSHA Fall Protection Requirements (STD 03-11-002)

Residential Construction now has its own OSHA standards for fall protection, the interim requirements implemented in December of 2010 are now being discontinued and the new requirements are in effect as of June 16, 2011. Of these requirements is the six foot rule, stating that any employee working six feet above ground or a lower level must be harnessed to the structure. The U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) announced a three month phase-in period to allow residential construction employers to come into compliance with the Agency's new directive to provide residential construction workers with fall protection.

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

The three month phase-in period runs June 16 - September 15, 2011. During this time, if the employer is in full compliance with the old directive (STD 03-00-001), OSHA will not issue citations, but will instead issue a hazard alert letter informing the employer of the feasible methods they can use to comply with OSHA's fall protection standard or implement a written fall protection plan. If the employer's practices do not meet the requirements set in the old directive, OSHA will issue appropriate citations.

OSHA inspectors will be driving by residential jobsites to enforce these new standards, they have stated that between June 16, 2011 and September 15, 2011 OSHA officials have been instructed to be lenient on anyone still using the old standard 03-00-001 and issue hazard alert letters, but however still reserve the right to give citations if they see it necessary. These citations can range from a warning to a \$70,000 fine, depending on the severity of the violation. It is important that everyone working on the jobsite be knowledgeable about the new OSHA standard, because all contractors can be affected by it and subject to citations in what is called multi-employer citations. Builders, framers, plumbers, etc. can all be cited if their work is seen unsafe or an accident happens because of their negligence.

Employers are encouraged to take full advantage of OSHA's free On-site Consultation Program. In addition, there is also a Compliance Assistance Specialist in most Area Offices, and employers are urged to contact their local Area Offices and use these services.

The new directive, Compliance Guidance for Residential Construction (STD 03-11-002), a detailed description of the phase-in policy, a presentation and other guidance materials about requirements for protecting workers from falls are available at [http://www.osha.gov/doc/residential\\_fall\\_protection.html](http://www.osha.gov/doc/residential_fall_protection.html).

Under the Occupational Safety and Health Act of 1970, employers are responsible for providing safe and healthful workplaces for their employees. OSHA's role is to assure these conditions for America's working men and women by setting and enforcing standards, and providing training, education and assistance, visit <http://www.osha.gov>.

You can view a replay of the recent Fall Protection Webinar that prepares builders and trade contractors on how to comply with OSHA's Fall Protection requirements and help guide builders on the use of a written fall protection plan. The webinar and information on becoming a member is available at [www.biaow.org](http://www.biaow.org) or by calling us at 850-863-5107.

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## PROPERTY LINES



### An Easement With Benefits

You have visitors from outside the area who have never been to this part of Florida. These people are important to you—your grandchildren, or your new in-laws whom you've never met, or old friends new to the area. You want to show them something they will remember, something unique about the place you live that they will not be likely to find where they came from, wherever that is. Where do you go? What is there to see, or experience, that they can't see almost anywhere else in America? The mall?

The Convention Center? A golf course? You could take them to the flight line at Eglin, and that would be different from other flight lines, but only if you could show the test and development facilities that really make Eglin special. But mostly that isn't on public display, and none of us would really want it to be. So what do we show off that they can't

MIKE CHESSER  
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SHALIMAR, FL 32579  
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find in New York, or Tampa, or most anywhere else?

I have a couple of candidates. The most obvious is the beaches of Destin and South Walton. I haven't been to New Zealand or Australia, but mostly elsewhere, and I haven't found anything close. My next candidate is the Destin Harbor. Most people don't know that 20 years ago the fishermen in Destin got together to buy the last large piece of land on the harbor to build what is now the home port of the Destin Fleet. The owners are anyone who would help the fleet, but mostly fishermen. Today the property remains under the ownership of many of those fishermen, and they have taken steps to assure that the future owners are also dedicated to the commercial fishing industry. Their property is the center of the Destin Harbor.

The City is now completing its long-range plan by drafting and presenting a pedestrian easement to run from the Destin Bridge, east along the harbor as far as the owners will come together for that purpose. The City has paid to plan the boardwalk, and they will ask each owner to allow their harbor front property to be incorporated into the project. The effort is to construct the boardwalk wider than it is now, and for the City to provide parking with access for families to use the boardwalk and its businesses.

Real estate professionals need to keep in mind exactly what an easement is, and what it does. The easement document must be the first reference to answer those questions, but generally an easement describes by direction and distance its exact boundaries, in some cases including height. Unless the right is given to relocate an easement, its location is fixed, either perpetually, or for a limited time as described in the document creating the easement. The purposes for which the easement may be used, the consideration, and who may use it may also be important. Whether the easement may be extinguished by sale of any parcel is also critical.

The legal document I have seen accommodates the boardwalk and its adjacent owners well. The document was prepared by a professional land planning team and by a careful and experienced lawyer. The City's end of the deal, if I understand correctly, is to provide parking on Highway 98 to compliment the walkway and to build, landscape, and maintain the boardwalk. That parking is essential to the project, and if it can be provided, the Destin Harbor Boardwalk will be an important piece of this unique property. The benefit is not just to Destin or these adjacent owners. The south end of Okaloosa and Walton Counties will be a little prouder with one more place different from the rest of the world.

Incidentally, anyone who wants to see a similar effect should Google the "New York City Highline." That project will prove for generations of visitors that today's property owners can work together to provide an undeniable community asset for the future.

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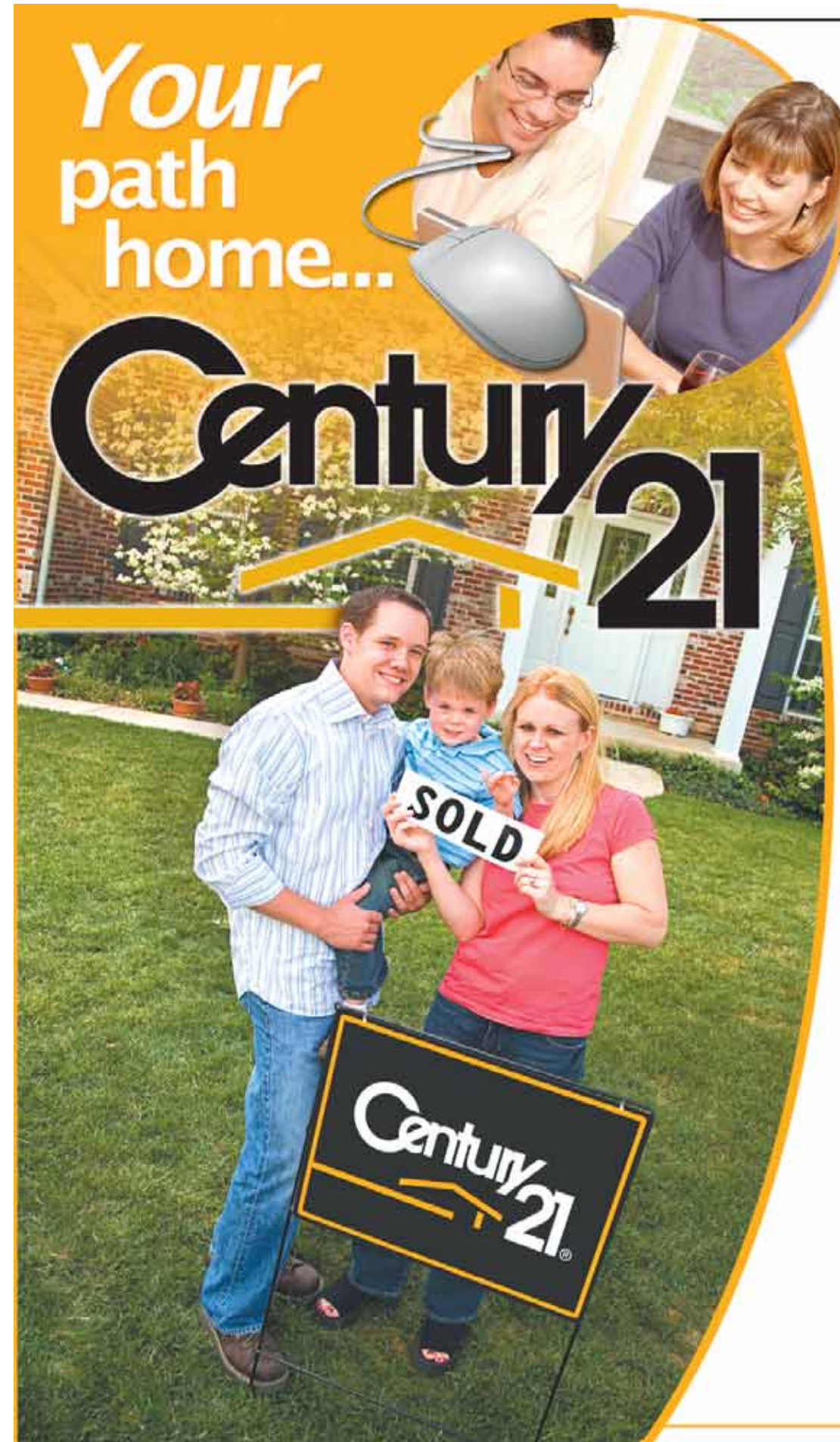
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**BRICK HOME W/ OPEN FLOORPLAN**  
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**LARGE FENCED YARD & WORKSHOP**  
 3BR/1BA Ask for Jean  
 MLS 560860 \$99,900  
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**1688 GLENWOOD COURT**  
 MLS#553421 \$214,900  
 1793 sqft 3/2.5 Niceville, FL  
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**122 OAK SHORES DRIVE**  
 MLS#560282 \$175,000  
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 CENTURY 21 WILSON MINGER



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**336 HARRIS STREET**  
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**4556 REDBUD TRAIL**  
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 MLS 561333 \$225,000  
 664-2100 Century 21 Wimco



**NEW A/C UNITS**  
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 MLS 561352 \$149,500  
 664-2100 Century 21 Wimco



**4050 BOND CIRCLE**  
 MLS#557640 \$415,000  
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**1902 KADIMA CIRCLE**  
 MLS#559228 \$245,000  
 1806 sqft. 3/2 Fort Walton Beach, FL  
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**302 SHIELD DRIVE**  
 MLS#561716 \$169,900  
 1930 sqft. 4/2 Crestview, FL  
 CENTURY 21 WILSON MINGER

## EMERALD COAST ASSOCIATION OF REALTORS®



Have you ever heard the saying all real estate is local? Well, so is the economy. While the national, and even the state, news on the economy may be bleak, the local economy is beginning to move again. Realtors recently had the opportunity to hear from the local experts on what's on the economic horizon.

Real estate is a driver of the economy. According to reports from the National Association of Realtors, for every two homes sold, one job is created. Every home sold pumps \$60,000 into the economy. Home purchases account for \$2 trillion of the

JEAN FLOYD, CRS, GRI, PMN  
2010 PRESIDENT  
EMERALD COAST ASSOCIATION OF REALTORS®  
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GDP. Yes, that's trillion - with a "T." The housing market makes an impact.

When the housing market crashed, the entire country felt the pain. Last year's tragic oil spill

added to the pain we felt locally. And while we have not made a full recovery yet, we are on the path. If you've tried to drive along Highway 98 recently, you know what I mean. Bumper to bumper traffic, always a nuisance, is a blessing for our area. Tourists help drive a portion of our economy.

Travel up to the north part of our area, and traffic is increasing in that area, too. With the 7th Special Forces and the F-35s coming to the area, our area is continuing to grow and improve. Many of us are very aware that the military is another key component to our economy.

Realtors are very interested in and aware of the local economy. When we had the chance to hear from a panel of local experts, we jumped at the opportunity. On Friday, July 15, more than 100 Realtors came together to find out what's going on in our local economy. A Tri-County panel, made up of Kay Rasmussen from the Okaloosa Economic Development Council, Shannon Ogletree with Team Santa Rosa, and Scarlett Phaneuf from the Walton County Economic Development Alliance, spoke to Realtors at our summer membership luncheon.

The message of the day was diversity. Tourism and the military certainly have an enormous impact on the local economy. The panel talked to Realtors about how they are promoting this area and the local industrial parks to businesses in other industries. The goal is to create jobs and sustainable economic growth.

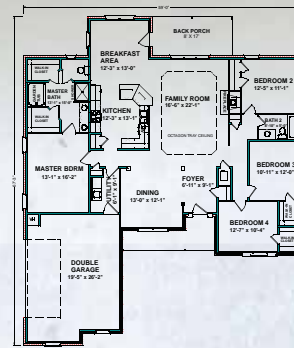
Team Santa Rosa is using new technology to market Santa Rosa County to businesses across the state and the country. Shannon Ogletree also discussed how Team Santa Rosa works with Realtors to help put businesses together with property.

The Okaloosa County Economic Development Council discussed how the EDC decides which industries to target in their goal to bring more jobs to Okaloosa County. Kay Rasmussen showed Realtors all of the new businesses that have come to our area in the past several months. Over 500 new jobs have been created in Okaloosa County.

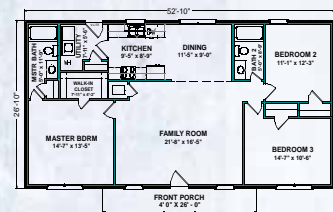
The Walton County Economic Development Alliance has a unique factor in their ability to lure businesses. Walton County has three main municipalities and the county has been designated as rural which brings additional benefits to businesses who plant seeds in the county.

Realtors make a difference - in the lives of our buyers and sellers, in the community, and to the local economy. We will continue to work hard to help the local economy move forward and thrive.

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# RENTAL REVIEW



## Technology And Property Management

I am always amazed by all of the new technology that seems to come out daily. Just keeping up with new computer and cell phone features is impossible. We are always looking for ways

to make our business more efficient and I am quick to purchase new technology that will help my property

MATT SCHEEL | REALTOR  
SUNDANCE RENTAL  
MANAGEMENT, INC.  
652-G N. BEAL PARKWAY  
FORT WALTON BEACH, FL 32547  
850-863-3292  
MS@SUNDANCE.GCCOXMAIL.COM

managers communicate with owners and manage their properties with more ease.

Our new web-based software has greatly enhanced communication links to our owners by allowing owners to access accounting and maintenance information instantly on their PCs. Our maintenance personnel and property managers can take pictures of properties or maintenance issues and instantly forward them to owners. These photos are archived for future documentation. All invoices and correspondence are scanned and stored in the owners computer file creating a paperless permanent record. Once documents are scanned to a file, they are accessible to our property managers from their cell phones, I-pads, and PCs allowing them retrieve information from any location.

Electronic banking has also made property management more efficient by allowing direct deposit of funds to owner's bank accounts. Tenants can pay their rent on line or have their accounts automatically

drafted monthly, insuring their rent is paid on time. This has proven very beneficial to our Military who are often deployed or traveling. We use a bank check imager/scanner that instantly reads a stack of checks and deposits them to our account electronically. This eliminates having to fill out deposit slips and a trip to the bank.

Listing and showing rental property has gone from driving by to sitting in your living room. There are rental web-sites all over the internet and the Military AHRN system and REALTOR MLS are accessible from anywhere. Detailed information and pictures let a prospective tenant preview rentals on their computers. We still require a walk through of a property by a tenant prior to signing a lease to eliminate surprises after taking possession.

E-mail continues to speed communications and it has enhanced property management by allowing instant document signing and correspondence. Many of our owners are overseas or difficult to contact by phone. A simple E-mail can give us authorization for a repair or management decision. Leases or contracts can be scanned to an owner for signatures.

There is no substitute for experience which my Wife and I bring to our firm, but we aren't always aware of some of the latest technology available to enhance our business.

We rely on our grown children and younger employees to keep us abreast of the latest products. Technology has greatly enhanced our property management operation and I will continue to look for new ways to ease the workload of our employees and make our Rental business as fast, efficient, and accurate as possible.

**Our maintenance personnel and property managers can take pictures of properties or maintenance issues and instantly forward them to owners. These photos are archived for future documentation. All invoices and correspondence are scanned and stored in the owners computer file creating a paperless permanent record.**

**Sundance**  
Inc.  
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NARPM

Matt & Pam Scheel  
Over 50 years of Professional  
Property Management Experience  
Matt Scheel, Broker

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Fort Walton Beach, FL 32547-3577  
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## ACCOUNTANTING / BOOKKEEPING

Carr, Riggs & Ingram, LLC ..... (850) 337-3209  
O'Sullivan Creel L.L.P. .... (850) 244-5121

## ADVERTISING

Accent Signs ..... (850) 729-7446  
Cumulus Broadcasting ..... (850) 243-2323  
Lamar Advertising ..... (850) 862-4343

## AIR CONDITIONING / HEATING

Adelphos General Contractors ..... (850) 424-6147  
Four Seasons Air Conditioning ..... (850) 243-2655  
Grace Heir, Inc. .... (850) 862-1632  
Jordan Air Enterprises ..... (850) 678-2313  
King Electric of Okaloosa, Inc. .... (850) 682-4511  
Kool Breeze of N.W. Florida, Inc. .... (850) 939-3325  
One Hour Air Conditioning & Heating ..... (850) 678-0021  
Service First, LLC ..... (850) 863-1982  
Trinity Air Services, Inc. .... (850) 244-0747

## AIR QUALITY

Bluewater Central Vacuum Systems ..... (850) 420-6416  
Four Seasons Air Conditioning ..... (850) 243-2655

## APPLIANCES - SALES/REPAIRS

Ferguson Enterprises ..... (850) 269-1993  
GM Appliance ..... (850) 596-3258

## ARCHITECT / HOME DESIGN / BLUEPRINTS

B. Design of Destin, Inc. .... (850) 650-8221  
Beukenkamp Building Group ..... (850) 651-8673  
DC Architects, Inc. .... (850) 226-8565  
Lifestyles Design Group ..... (850) 267-4902  
Seketa Building and Design ..... (850) 729-2154  
Signature Builders, Inc. .... (850) 862-3600  
Waugh Custom Homes ..... (850) 897-5291

## ATTORNEYS

Crew & Crew, P.A. .... (850) 244-0400

## AUDIO/VISUAL

A to Z Security & Sound ..... (850) 664-7557  
Premier Media Technologies ..... (850) 269-1010

## BANKING / FINANCE

Bank of America Home Loans ..... (850) 301-0830  
Beach Community Mortgage ..... (850) 315-4100  
Coastal Bank & Trust ..... (850) 729-5508  
Eglin Federal Credit Union ..... (850) 862-0111  
First City Bank ..... (850) 244-5151  
First Federal Bank of Florida ..... (850) 830-3296  
First Florida Bank ..... (850) 269-1201  
Gulf South Private Bank ..... (850) 269-0871  
Merrill Lynch ..... (850) 269-7011  
Mortgage One of the South ..... (850) 796-2100  
Peoples National Bank ..... (850) 678-3110  
PHH Mortgage ..... (352) 264-3692  
Trustmark National Bank ..... (850) 337-1022  
Vision Bank ..... (850) 269-1709  
Waterstone Mortgage Corporation ..... (850) 362-6901  
Whitney Bank ..... (850) 269-3600

## BATHTUB REFINISHING & REPAIR

Bath Fitter ..... (850) 429-1777  
Batherest of NW Florida, Inc. .... (850) 864-2284

## BRICKS - MASONRY / CONTRACTORS / SUPPLIERS

Coastal Brick, LLC ..... (850) 729-2742  
Jenkins Brick Company ..... (850) 434-0166

Keego Clay Products ..... (850) 664-2253

## BUILDING MATERIALS

Builder FirstSource ..... (850) 835-1711  
Emerald Coast Building Materials, Inc. .... (850) 233-0810  
Gatlin Lumber & Supply Co. .... (850) 243-9102  
Gulf Coast Building Products, Inc. .... (877) 477-6050  
Navarre Lumber & Supply, Inc. .... (850) 939-2550  
ProBuild South, LLC ..... (850) 432-1421  
Surplus Warehouse ..... (850) 314-0076

## CABINETS - SALES/INSTALLATIONS

Alpha Closets & Company, Inc. .... (850) 221-8771  
A-Team Kitchen and Bath Group ..... (850) 682-2465  
Cabinets RRR Us ..... (850) 424-3735  
Home Interior Solutions of NWF, L.L.C. .... (850) 226-7065  
Kitchen and Bath Center ..... (850) 244-3996  
Linn's Prestige Kitchens ..... (850) 862-6822

## CARPETING / FLOORING

Coastal Carpet & Tile Carpet One ..... (850) 269-0303  
Destin Flooring America ..... (850) 650-8511  
House of Carpets, Inc. .... (850) 243-6832  
Jones Carpet One ..... (850) 863-3239

## CATERING

LesGo Personal Chef Services ..... (850) 862-7379

## CIVIC ORGANIZATIONS

Destin Chamber of Commerce ..... (850) 837-6241  
Habitat For Humanity of Walton County, Inc. .... (850) 880-6108  
Walton County Chamber of Commerce ..... (850) 267-0683  
Workforce Development Board of  
Okaloosa-Walton Counties, Inc. .... (850) 651-2315

## CLEANING - RESIDENTIAL / COMMERCIAL

Accurate Painting of NWFL, Inc. .... (850) 585-3303

## CLOSETS / STORAGE SYSTEMS

Alpha Closets & Company, Inc. .... (850) 221-8771  
Paradise Closets and Storage, LLC ..... (850) 609-1691  
Quick's Shelving, Inc. .... (850) 837-7350

## COMMUNICATIONS - CELL PHONES / PAGING / RADIOS

CenturyLink ..... (850) 599-1821

## CONCRETE - CONTRACTORS / SUPPLIERS

CTI of the Emerald Coast ..... (850) 315-6615  
Ready Mix USA ..... (850) 650-1722

## CONCRETE RESURFACING

CTI of the Emerald Coast ..... (850) 315-6615

## CONSULTING / MARKETING

Earth Wind-N-Fire ..... (850) 269-9805

## CONTRACTORS - COMMERCIAL

A-1 Builders, Inc. .... (850) 892-3334  
Advanced Construction & Dev., Inc. .... (850) 803-8843  
Alan Paul Construction, Inc. .... (850) 689-4375  
Antebellum Construction, Inc. .... (850) 934-8563  
Artisan of Seagrove Beach, Inc. .... (850) 231-5604  
Babin Builders & Development, Inc. .... (850) 830-1942  
Babin Custom Builders, Inc. .... (850) 865-5245  
Barton Homes, Inc. .... (850) 678-1252  
Baywoods Development Group, Inc. .... (850) 231-1118  
Beta Builders, Inc. .... (850) 837-8354  
Beukenkamp Building Group ..... (850) 651-8673  
Brunson & Clark Construction, Inc. .... (850) 687-3745  
Cadenhead Development, Inc. .... (850) 682-5882  
Cassady Homes Corporation ..... (850) 902-1792

Catalan Construction N.A., Inc. .... (850) 729-0419  
Centurion Construction of N.W. FL, Inc. .... (850) 835-7011  
CK Construction of Florida, LLC ..... (850) 897-9997  
Compass Builders of Florida, LLC ..... (850) 654-9444  
Construction Ventures, LLC ..... (850) 650-2877  
Corestruction, LLC ..... (850) 424-3441  
Davis Dunn Construction, Inc. .... (850) 654-9152  
Davis Quality Homes, Inc. .... (850) 897-6635  
Emerald Coast Custom Homes, Inc. .... (850) 581-0772  
Emerald Waters Development, LLC ..... (850) 585-0037  
Freeport Industries Development, LLC ..... (850) 685-4222  
General Resource Services, Inc. .... (850) 609-4411  
Greater Gulf Construction, LLC ..... (850) 729-1600  
Henry Company Homes, Inc. .... (850) 994-0984  
Holiday Builders ..... (407) 745-3709  
Huff Homes, Inc. .... (850) 897-6464  
Imagineering Unlimited, Inc. .... (850) 863-7757  
J. Tashik Construction Corp. .... (850) 729-8576  
James Taylor, Jr. General Cont., Inc. .... (850) 678-7841  
Jeremy Stewart Construction, Inc. .... (850) 682-6156  
Jimmy Henderson II, Const. Co., Inc. .... (850) 864-5426  
Jimmy Parish Builders ..... (850) 678-5692  
JJR Design-Build, Inc. .... (850) 650-3915  
Joe Michetti Homes ..... (850) 897-2882  
Joe Young Constructors, Inc. .... (850) 650-9628  
John E. Dalton General Contractor, Inc. .... (850) 267-1081  
John H. Keener & Assoc., Inc. .... (850) 654-5897  
JonBuilt, Inc. .... (850) 939-1355  
JW Homes, Inc. .... (850) 682-0044  
Key Lime Construction, LLC ..... (850) 897-4663  
KG II Development, Inc. .... (850) 682-8635  
Kirby Properties, Inc. .... (850) 502-4548  
Lewis B. Jones Construction ..... (850) 951-9696  
Lonnie Baker Construction, Inc. .... (850) 865-1525  
Mathews Development Company, Inc. .... (850) 267-2601  
Maverick Building Contractors ..... (850) 699-2713  
McDorman Construction ..... (850) 897-4343  
McElroy Enterprises, Inc. .... (850) 678-3165  
Norman J. Kotlewski, Gen. Cont., Inc. .... (850) 862-2639  
OB Laurent Construction ..... (850) 231-4903  
Okaloosa Construction, Inc. .... (850) 689-3039  
O'Shea Builders, Inc. .... (850) 654-8600  
Robbins Builders, Inc. .... (850) 939-5464  
Rob-Roy Corporation ..... (850) 651-2706  
Romair Construction ..... (850) 269-3399  
Ryad Construction, Inc. .... (850) 259-2362  
Scott Carstens, Inc. .... (850) 934-3442  
Shoda Construction ..... (850) 862-1666  
Signature Builders, Inc. .... (850) 862-3600  
Southern American Homes ..... (850) 650-1800  
Southern Paradise Homes, Inc. .... (850) 862-2181  
Spicer Design Build, Inc. .... (850) 685-5133  
Steve King Construction, Inc. .... (850) 267-2882  
Tim Tarpley Construction ..... (850) 682-4822  
Tracy Acree Construction, Inc. .... (850) 862-4389  
Tradewinds Development Corp. .... (850) 259-2505  
Walton Properties & Construction, Inc. .... (850) 244-3330  
Water Crest Homes, LLC ..... (850) 585-8788  
Watee Construction ..... (850) 314-0828

**CONTRACTORS - RESIDENTIAL**

ABW Construction Company, Inc. ....	(850) 835-1550
Adams Homes of NW Florida .....	(850) 939-3676
Alan Paul Construction, Inc. ....	(850) 689-4375
Antebellum Construction, Inc. ....	(850) 934-8563
Babin Custom Builders, Inc. ....	(850) 865-5245
Barber Construction .....	(850) 862-7629
Baywoods Development Group, Inc. ....	(850) 231-1118
Becktel Construction of NWF, Inc. ....	(850) 880-6267
Beukenkamp Building Group .....	(850) 651-8673
Borah Group, Inc. ....	(850) 685-8600
Brooks Builders of N.W. Florida, Inc. ....	(850) 651-9677
Brunson & Clark Construction, Inc. ....	(850) 687-3745
Bryla Construction Inc. ....	(850) 243-3321
C Squared Home Builders, LLC .....	(850) 585-7193
Centurion Construction of N.W. FL, Inc. ....	(850) 835-7011
Christian Tennant Custom Homes of Florida, Inc. ....	(734) 216-9033
Compass Builders of Florida, LLC .....	(850) 654-9444
Creekwood Home Renovations, Inc. ....	(850) 936-6212
Crystal Shores Construction, Inc. ....	(850) 259-7948
CW Bean General Contractor .....	(850) 830-0400
D.R. Horton, Inc. ....	(251) 447-0329
D.R. Mathis Construction, Inc. ....	(850) 537-8374
David Weekley Homes .....	(850) 236-3468
Davis Dunn Construction, Inc. ....	(850) 654-9152
Davis Quality Homes, Inc. ....	(850) 897-6635
Dixon Kazek Construction, Inc. ....	(850) 650-7539
Emerald Waters Development, LLC .....	(850) 585-0037
Gary Miller Homes, Inc. ....	(850) 678-5100
Greg Goodwin Construction, Inc. ....	(850) 678-3396
Holiday Builders .....	(407) 745-3709
J. Becker Custom Homes, LLC .....	(850) 269-3917
J. Tashik Construction Corp. ....	(850) 729-8576
James Taylor, Jr. General Cont., Inc. ....	(850) 678-7841
Janssen Const. Mgmt., Inc. ....	(850) 837-7181
Jeremy Stewart Construction, Inc. ....	(850) 682-6156
Jimmy Henderson II, Const. Co., Inc. ....	(850) 864-5426
Joe Young Constructors, Inc. ....	(850) 650-9628
John H. Keener & Assoc., Inc. ....	(850) 654-5897
JonBuilt, Inc. ....	(850) 939-1355
JW Homes, Inc. ....	(850) 682-0044
Key Lime Construction, LLC .....	(850) 897-4663
KG II Development, Inc. ....	(850) 682-8635
KTC Builders .....	(850) 862-3009
Martin Properties of NWFL, Inc. ....	(850) 865-8962
Maverick Building Contractors .....	(850) 699-2713
McDorman Construction .....	(850) 897-4343
Morris & Company, Inc. ....	(850) 267-2458
Moss Construction, LLC .....	(850) 791-1997
Okaloosa Construction, Inc. ....	(850) 689-3039
O'Shea Builders, Inc. ....	(850) 654-8600
Randy Wise Homes, Inc. ....	(850) 678-9473
Regal Stephens Construction, Ltd. ....	(850) 231-5455
Rob-Roy Corporation .....	(850) 651-2706
Ryad Construction, Inc. ....	(850) 259-2362
Seketa Building and Design .....	(850) 729-2154
Signature Builders, Inc. ....	(850) 862-3600
Southern American Homes .....	(850) 650-1800
Southern Paradise Homes, Inc. ....	(850) 862-2181
Spicer Design Build, Inc. ....	(850) 685-5133
Tew Construction Co., Inc. ....	(850) 682-5422
Tidwell Homes .....	(850) 699-5799
Tracy Acree Construction, Inc. ....	(850) 862-4389
Trotter's General Contractors, Inc. ....	(850) 654-1747
Watree Construction .....	(850) 314-0828

Waugh Custom Homes .....	(850) 897-5291
Wayne Leland Custom Homes & Plumbing, Inc. ....	(850) 936-4493
Westerra Development, Inc. ....	(850) 682-6321
Whitrock Assoc., Inc. ....	(850) 862-7900
Whitworth Builders, Inc. ....	(850) 862-6861

**CONVENTION CENTER**

Emerald Coast Convention Center .....	(850) 609-3800
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**COUNTERTOPS**

Emerald Waters Development, LLC .....	(850) 585-0037
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**COUNTY GOVERNMENT**

Okaloosa County Recycling Office .....	(850) 609-6168
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**DEVELOPERS**

Hammock Bay Real Estate, LLC .....	(850) 835-7030
Ruckel Properties, Inc. ....	(850) 678-2223
Sunset Point Development, Inc. ....	(850) 862-3814
Tiforp Development Corp. ....	(850) 654-4884
Valparaiso Realty Co. ....	(850) 678-7812
Whitworth Builders, Inc. ....	(850) 862-6861
Willow Creek Plantation at Crestview, LLC .....	(310) 473-0213

**DOORS / MILLWORK / WINDOWS**

Gatlin Lumber & Supply Co. ....	(850) 243-9102
GCS Building Solutions .....	(850) 269-1066
Majors Home Improvement, Inc. ....	(850) 983-2899
ProBuild South, LLC .....	(850) 432-1421
Southeastern Sash & Door .....	(850) 664-5252
Window Classics Corporation .....	(850) 541-4803

**DRYWALL - CONTRACTORS / SUPPLIERS**

Advanced Drywall Services, Inc. ....	(850) 243-3343
Emerald Coast Building Materials, Inc. ....	(850) 233-0810
Global Coatings, Inc. ....	(850) 226-6800

**DUMPSTERS**

AAA Waste Services, Inc. ....	(850) 683-5752
Arena Landfill & Sand, LLC .....	(850) 682-5858
Disposal Services, LLC .....	(850) 890-1368
Johnny on the Spot Toilet Rentals, Inc. ....	(850) 682-4877

**EDUCATIONAL INSTITUTIONS**

Northwest Florida State College .....	(850) 863-6501
Okaloosa Applied Technology Center .....	(850) 833-3500

**ELECTRICAL CONTRACTORS**

Casey Electric, Inc. ....	(850) 682-3037
Henderson Electric, Inc. ....	(850) 243-2223
Kevrick Corporation .....	(850) 267-0222
King Electric of Okaloosa, Inc. ....	(850) 682-4511
Noland .....	(850) 244-4131
Richardson Enterprises .....	(850) 678-2584
Ronco Electric Service, LLC .....	(850) 837-7979

**ELEVATORS - HOME / COMMERCIAL**

Elevating Systems & Services .....	(850) 622-3375
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**EMERGENCY POWER SYSTEMS**

Auxillary Power Systems, Inc. ....	(850) 475-8724
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**ENERGY FORMS (COMMERCIAL/RESIDENTIAL)**

Energy Services, LLC .....	(850) 892-0108
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**ENERGY RATER - CLASS 1**

Energy Services, LLC .....	(850) 892-0108
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**ENGINEERS - CIVIL / CONSTRUCTION / CONSULTANTS**

Gustin, Cothem, Tucker & Asso. ....	(850) 678-5141
Weeks Planning & Engineering, Inc. ....	(850) 423-0732
Westerra Development, Inc. ....	(850) 682-6321

**ENVIRONMENTAL CONSULTING**

Delphi Land, Inc. ....	(850) 621-5777
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**FILL DIRT / SAND**

Ready Mix USA .....	(850) 650-1722
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**FIRE PROTECTION CONTRACTOR**

Advanced Fire Protection Services, Inc. ....	(850) 244-2026
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**FIREPLACES - SALES / INSTALLATIONS**

Hearth & Fireplace Creations .....	(850) 729-1234
Jenkins Brick Company .....	(850) 434-0166
Keego Clay Products .....	(850) 664-2253

**FLOORING**

Coastal Carpet & Tile Carpet One .....	(850) 269-0303
Destin Flooring America .....	(850) 650-8511
First Globe Stone .....	(850) 650-9955
Surplus Warehouse .....	(850) 314-0076

**FRAMING CONTRACTORS**

Advanced Drywall Services, Inc. ....	(850) 243-3343
Becktel Construction of NWF, Inc. ....	(850) 880-6267
D.R. Mathis Construction, Inc. ....	(850) 537-8374

**FUNERAL HOME**

Brackney Funeral Home .....	(850) 683-9898
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**GARAGE DOORS**

Absolute Storm Protection .....	(850) 244-0039
Coastal Insulation .....	(850) 302-0000
HomeTown Garage Doors, LLC .....	(850) 398-5197

**GAS PIPE INSTALLER**

Okaloosa Gas District .....	(850) 729-4700
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**GENERAL CONTRACTOR**

Action Restoration of the Panhandle .....	(850) 622-9700
Adelphos General Contractors .....	(850) 424-6147
Blue Danube Contracting, LLC .....	(850) 654-7497
Christian Tennant Custom Homes of Florida, Inc. ....	(734) 216-9033
Regal Stephens Construction, Ltd. ....	(850) 231-5455
Superior Exteriors of NW FL, Inc. ....	(850) 689-2221
Trotter's General Contractors, Inc. ....	(850) 654-1747
Velvet Sun Builders, Inc. ....	(850) 231-1449

**GLASS / MIRRORS**

Guy's Glass and Mirror, inc. ....	(850) 837-9715
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**GREEN CERTIFIER - ACCREDITED**

Okaloosa Gas District .....	(850) 974-7019
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**GREEN RESIDENTIAL CONSTRUCTION**

Wayne Leland Custom Homes & Plumbing, Inc. ....	(850) 936-4493
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**GREEN TRAINING / TRAINER**

The Green\$mart Companies .....	(352) 495-6310
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**GUTTERS AND DOWNSPOUTS**

Architectural Gutter Systems, LLC .....	(850) 226-6133
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**HOME PRESERVATION AND RESTORATION**

Permanent Painting .....	(850) 737-1551
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**INSPECTIONS (CONSTRUCTION)**

Professional Inspection Enterprises .....	(850) 830-0127
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**INSULATING CONCRETE FORMS**

A & S I.C.F. Wall Systems, Inc. ....	(850) 835-4518
Coastal Insulation .....	(850) 302-0000
Gulf Coast Insulation, LLC .....	(850) 685-9709

**INSURANCE / BONDING**

East Bay Insurance Group .....	(850) 304-0009
Ferguson Insurance Agency .....	(850) 243-8831
Fisher-Brown Insurance .....	(850) 243-9187
Gilmore Insurance & Bonding .....	(850) 244-3387
Insurance Associates of Destin, Inc. ....	(850) 269-0704
Niceville Insurance Agency .....	(850) 729-2131
Norton Insurance of Florida .....	(850) 244-1574
Waldorff Insurance & Bonding .....	(850) 581-4925
Whitney Insurance Agency .....	(850) 269-3623

**INTERIOR DESIGN/ DECORATING**

Decorating Den Interiors .....	(850) 244-2255
Home Interior Solutions of NWF, L.L.C. ....	(850) 217-7969
Sugar Beach Interiors .....	(850) 837-5157

**KITCHEN & BATHS**

A-Team Kitchen and Bath Group..... (850) 682-2465  
 Kitchen and Bath Center..... (850) 244-3996  
 Linn's Prestige Kitchens..... (850) 862-6822

**LAND PLANNERS / SURVEYORS**

Coastal Land Surveying, Inc..... (850) 651-9354

**LAND SURVEYORS**

Coastal Land Surveying, Inc..... (850) 651-9354

**LEED**

Delphi Land, Inc. .... (850) 621-5777

**LENDING/MORTGAGE/HOME FINANCING**

America Home Key ..... (770) 330-3234  
 First City Bank..... (850) 244-5151  
 Mortgage One of the South..... (850) 796-2100  
 PHH Mortgage..... (352) 264-3692  
 Vision Bank..... (850) 269-1709  
 Waterstone Mortgage Corporation..... (850) 362-6901

**LIGHTING**

Rexel Southern Electrical Supply, Inc. .... (850) 243-7627

**MANUFACTURING**

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

**MARINE CONSTRUCTION**

Fids Marine Contracting..... (850) 543-4439

**MARKETING**

LocalEdge Media..... (850) 243-0129

**MECHANICAL CONTRACTOR**

Peaden..... (850) 362-6646

**MEETING SPACE RENTAL**

Emerald Coast Conference Center..... (850) 609-3800

**NEWSPAPERS**

Northwest Florida Daily News ..... (850) 863-1111

**OFFICE EQUIPMENT/COPIERS/PRINTERS**

Copy Products Company ..... (850) 243-2679

**OUTDOOR KITCHENS**

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

**PAINTING CONTRACTORS**

Accurate Painting of NWFL, Inc. .... (850) 689-2177  
 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  
 At Home Contracting, Inc..... (850) 225-0056  
 A-Team Kitchen and Bath Group ..... (850) 682-2465  
 Batherest 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

**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  
 Vanderheyden, Inc. .... (850) 936-7300  
 Wholesale Plantation Shutter..... (850) 424-1000

**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**

Davis Quality Homes, Inc..... (850) 897-6635

**SURVEYORS**

Gustin, Cothorn, 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) 729-4724  
 South Walton Utility Co., Inc. .... (850) 837-2988

**VACUUM SYSTEMS (CENTRAL)**

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

**WARRANTIES - HOME / CALL BACK MANAGEMENT**

Bonded Builders Risk Management ..... (866) 440-7271

**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  
 Wholesale Plantation Shutter..... (850) 424-1000  
 Window Classics Corporation ..... (850) 541-4803