

# HBA OF F-M AUTHORITY STATEMENT



The following is information to consider before becoming an HBA member. Please read carefully.

Home Builders Association of Fargo-Moorhead has reserved to itself the sole and absolute right to determine qualification to membership, and to change the criteria from time to time, and at any time, and in any circumstance; and granted to its Board of Directors sole and unequivocal authority and discretion to evaluate applicants and to determine if an applicant qualifies for membership. Under certain circumstances, the Board may consider a second, amended application, request for personal appearance, or additional references but the Board's decision on an application for membership is final.

Membership is not guaranteed. Applicants are entitled to the HBA of F-M benefits programs only upon approval of membership. The membership approval process may take up to 60 days.

The National Association of Home Builders designates the territory for all local HBA's. Therefore, the HBA of F-M actively recruits membership in the following areas: Barnes, Cass, Dickey, LaMoure, Ransom, Richland, Sargent and Traill counties in North Dakota, or Clay County in Minnesota. Members of the HBA of F-M may be eligible for the health coverage under the Fargo-Moorhead Home Builders Health Plan and Trust, provided they are located in the counties listed above plus Foster, Griggs, or Stutsman counties in North Dakota and Norman or Wilkin counties in Minnesota.

2015 dues payments to the Home Builders Association of Fargo-Moorhead are not deductible as charitable contributions for federal income tax purposes. However, dues payments may be deductible as an ordinary and necessary business expense, subject to an exclusion for lobbying activity. Because a portion of your dues is used for lobbying by NAHB, NDAB and HBA of F-M, the following portion is not deductible for Builder and Associate members: 10.84% of the total dues or \$56.92. Remodelers Council members: 9.49% of the total dues or \$6.64. Affiliate members: 10.15% of the total dues or \$3.04.

Applicant agrees to abide by the Bylaws and Code of Ethics of the Home Builders Association of Fargo-Moorhead, the North Dakota Association of Builders and the National Association of Home Builders.