



**August 2022**

## In this Edition

- Attention: OSHA NEWS
- Letter from the President
- SDHBA Members in DC
- DC Travel Reports
- NAHB Local Advocacy Efforts across the Nation
- Executive Vice President Report
- Meet Your 2022 Executive Leadership Team
- NAHB Monthly News Updates
- State Membership PAY\$ Off



## ATTENTION MEMBERS:

### Press Release from OSHA

#### US DEPARTMENT OF LABOR IMPLEMENTS ‘WEEKEND WORK’ INITIATIVE TO CONDUCT RANDOM SAFETY INSPECTIONS TO PROTECT CONSTRUCTION WORKERS FROM FALL HAZARDS

#### *Effort to focus on safety concerns in 18 Colorado, Montana, South Dakota counties*

**DENVER**– To target one of the construction industry’s most dangerous hazards – falls from elevation – the U.S. Department of Labor’s Occupational Safety and Health Administration has launched a new initiative to conduct safety investigations on weekends in select counties in Colorado’s Front Range, Montana, and South Dakota.

Since 2017, OSHA has investigated 10 fatalities and numerous serious construction-related fall injuries in these areas. [In 2021, the Bureau of Labor Statistics reported that falls from elevation led to 351 of the 1,008 deaths among construction worker.](#)

Through the fall of 2022, OSHA area offices in Denver and Englewood; Billings, Montana; and Sioux Falls, South Dakota, will undertake the “Weekend Work” initiative to open workplace safety and health inspections on weekends in Arapahoe, Douglas, Jefferson, El Paso, Adams, Boulder, Broomfield, Denver, Larimer and Weld counties in Colorado; Yellowstone, Carbon and Stillwater counties in Montana; and Minnehaha, Lincoln, Brookings, Pennington and Union counties in South Dakota.

“OSHA’s Weekend Work initiative will identify and address construction-related fall hazards on weekends, when many employers typically do not monitor their job sites well,” said OSHA Regional Administrator Jennifer Rous in Denver. “Our proactive approach will identify hazardous worksites, ensure that workers are protected from needless injuries or worse, and help ensure employers provide a safe and healthful workplace.”

OSHA’s [stop falls website](#) offers safety information and [video presentations](#) in English and Spanish to teach workers about [hazards and proper safety procedures](#). [Learn how to protect workers from fall hazards in construction.](#)

## From the President's Desk

Heath Schnee



Since my last letter, it has been busy! Our state office was unstaffed until our great addition of Rachel on June 8. In the meantime, our senior officers came together to handle tasks & keep the office on-course and I was reminded of EO duties (*flash backs from the OHBA conception*).

I had the pleasure of traveling to HBASE on July 3 for a quick meeting. While there, I was honored to attend the SDHBA Build PAC check presentation to Senator John Thune. I had a great time connecting with HBASE members, after all, local associations drive all we do.

We kicked off the summer board meeting with a meet & greet at the state office to introduce Rachel Dix to everyone including many other associations and it gave Membership a chance to see the state office.

During our state meetings, Chas Olson with the South Dakota Housing Development Authority updated us on the Housing Infrastructure Financing Program (HIFP) Allocation Plan.



I was pleased to talk to many of you board members at the last meeting in Pierre June 8 & 9, and enjoyed hearing what was going on in your respective area of the state. The social on the river was well attended and good weather was on our side.



There are many great local events coming up and I encourage you to look at the state calendar to see if one is coming-up near you and reach out to that local EO for details. I had a great time attending the WAHBA Golf Outing on July 22!

The Oahe HBA hosted a summer social on July 26 and a few of us gave a go at Hammerslaughin. We had a great time.



Members of our Home Building Association, THANK YOU for all you do and the time, energy and commitment you offer our industry. Thank you to Jack Petersen and team who continue to put on Shop Talks, as I am looking forward to seeing more of these across the state! Thank you to Glass Products and Bickett's Construction for sponsoring the board meeting night social. Thank you to our board room refreshment sponsor Builders FirstSource that came on again for another year.

Thank you, board members, for taking time out of your day to attend the board meeting. Thank you, committee chairs, for productive committee meetings. **Keep up the good work all!**

With this being said, SDHBA has a tremendous amount of reserves that is not doing anything but sitting there collecting interest. So, I challenge you again, what are we going to do with all these reserves? Connect with me on your suggestions that can help our association propel forward.

Thank you for this opportunity to lead the South Dakota Home Builders in 2022, I greatly appreciate it!

-Heath

## NAHB Members Trek to Capitol Hill

More than 600 builders, remodelers and associate members visited Capitol Hill on June 15 for NAHB's [2022 Legislative Conference](#) to spotlight the growing housing affordability crisis that threatens to derail the economy.

In more than 200 individual meetings, NAHB members urged their lawmakers to support policies that will ease building material supply bottlenecks and increase the production of quality, affordable housing.

## SDHBA Members on Capitol Hill

Several members from across SD made the trek to DC to meet with our SD Delegation and promote housing affordability as a joint effort with NAHB. Senator John Thune and Representative Dusty Johnson earned the Defender of Housing Award from NAHB. Our members had the honor of presenting their awards to them in the DC offices.



Hear from our National SDHBA representatives about their experience with NAHB while they were in DC in June!

Duane Bickett - SD State Representative

Jeff Lage - SD PAC Trustee Representative

Jordan Hefner - Builder Representative



## DC with Duane Bickett

### SD State Representative

Looking back at the recent Spring Leadership Meeting in Washington, DC many parts of the meetings felt familiar while some things felt new. The familiar things were the Washington DC heat and humidity during the week that included the Capitol Hill visits. There were also long walks between visits as all traffic is on foot and very closely monitored. We were also warmly welcomed into our Senators' and Representative's offices during our visits. What felt new was being in DC in the spring as we have not been there since the 2019 meetings due to Covid. We stayed again at



Spring Leadership  
Meeting  
Washington, DC  
June 13-19, 2022  
State Reps Report

the Washington Hilton for the first time in 15 years as the Marriott was torn down for new housing options. What was new this year was we got to present in person the **NAHB Defenders of Housing** awards to Senator John Thune and Representative Dusty Johnson. Also new this year was the way we introduced and addressed our issues in the meetings. Instead of the usual introductions made by the senior members (*I mean our old guys*), two of our newer traveling delegates, Cory Hjellming and Jordan Hefner kicked off the meetings as well as thanking our Reps and presenting them with the Housing awards. Both did an **outstanding job** of representing SD during all our meetings and committee work. Some of the topics discussed during the week were as we expected; workforce and supply chain issues. We are trying to press the White House to decrease and work to keep lumber tariffs low to help keep housing affordability a number one priority to keep the production of workforce housing moving forward during this time of rising interest rates and economic uncertainty.



Builder confidence has decreased over the last few months due to continued supply issues and the Fed raising the interest rate again, even during their latest meeting held the same week we were meeting in DC. Membership has become an issue of concern during the past



couple years due to decreasing numbers of Associates, many citing issues during Covid restricting their access to builders and sales opportunities as well as events, networking opportunities, and meeting new people. Membership drives and other help to locals is and will be rolling out all year to help pump up our membership numbers. Also on the membership front, work is continuing on a new affiliation agreement to include local, state, and national rights and responsibilities and how they will relate to the value of membership and how members can access the benefits of continuing to be members of our association. More information will be available after the Fall Leadership Meeting in October. A lot of discussion both in the meeting and Board rooms was trying to look ahead to see what is coming in the next year or so concerning the economy and its impact on housing. As home sales and starts slow down due to higher costs and the Fed raising the interest rate to slow down inflation, our chief economist sees a softening in housing sales as some say we could already be in a recession. His advice for the week is to keep a close eye on your costs and inventory. Demand is different in different areas of the country and varies just as much in sales price as it does in location. Remodeling demand stays strong due to pent up demand and the access to equity that many people have built up in their home. And speaking of a slowdown, NAHB is looking into another financial program to help locals that are still struggling because of loss of revenue due to Covid and the canceling of non-dues revenue



**January 31-February 2,  
2023 | Las Vegas, Nevada**

sources such as Home Shows and Parade of Homes and the slow recovery of membership and its budget implications.

On a much brighter note, all signs so far are pointing to a fully recovered and bigger, larger IBS 2023 now scheduled to return to Las Vegas in late January, early February. Space sales are very strong even when compared to

the 2020 show, which was one of the last shows in Vegas before the Covid shutdown. With the Kitchen and Bath show (KBIS) coming back strong and the National Hardware Show partnering with us for the first time, the 2023 show is looking like a good time to go to the show again and a great time to go for the first time. Two other shows are available to our attendees, both of them offsite and available by bus from the Convention Center. The first is the Surfaces Show at the Mandalay Bay showing all things granite and other hard surfaces. The second show is the Winter Las Vegas Market, which is a furnishings and design showcase.

I would love to announce the Opening Ceremonies speaker and the Spike Party entertainment but I've been ***sworn to secrecy*** until contracts are signed.....more news soon. The registration will open on September 1st with much more information coming in the next couple months. Stay tuned for mailers and emails as summer winds down **Thank you** for allowing me to serve as your State Representative, and contact me if I can help your associations in any way.

-Duane

NAHB **IBS**



## BUILD PAC Reports with Jeff Lage

SD BUILD PAC Trustee

Hope everyone is well and I'm sure you are all very busy as summer starts to heat up.

I recently returned from NAHB Meetings in Washington DC and as your PAC Trustee for South Dakota wanted to give an update how we stand as South Dakota HBA PAC.

To all those that have supported BUILD-PAC **thank you very much**, you make it possible for us to elect pro-housing Senators and Representatives. For those that have not supported BUILD-PAC I ask you to consider it at any level, every dollar is important for our industry. **If, as a state every South Dakota HBA Member would consider contributing \$20 we**

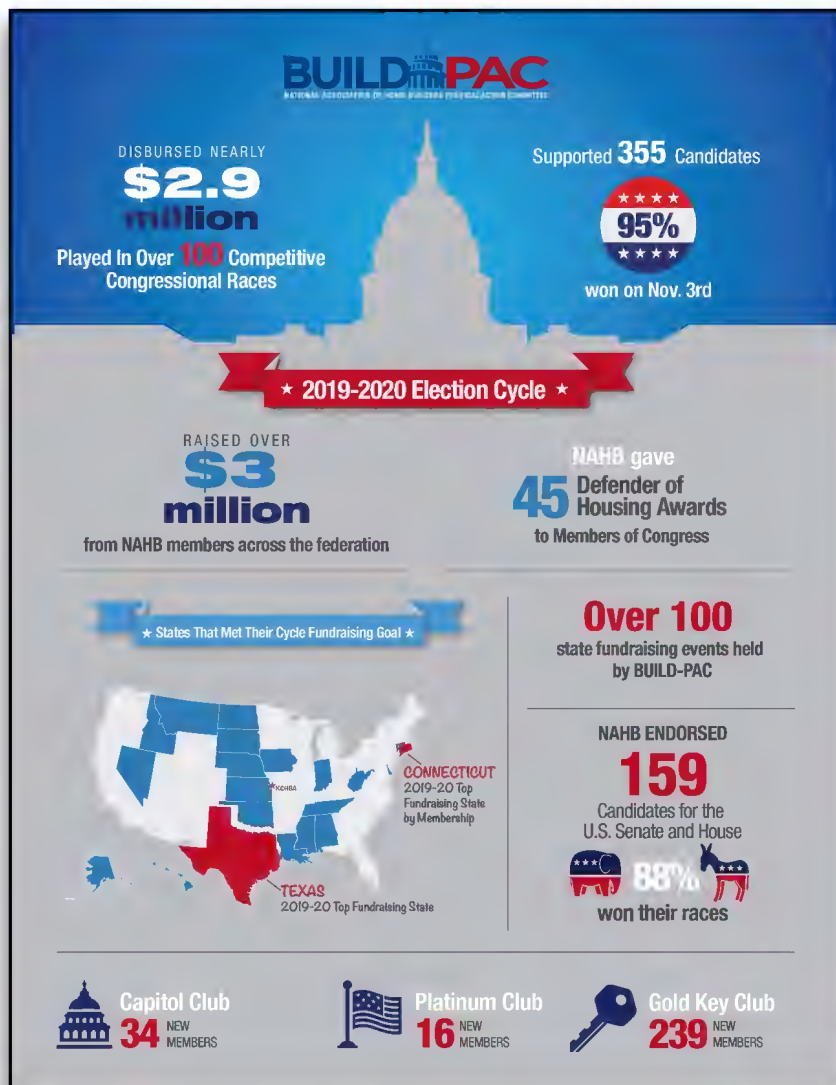
**would meet and surpass our goal every year** and provide the support our industry needs to make sure The American Dream is at the forefront of every election like it should be since housing is 17% of the National GDP. With 2022 being an election year and the chaos that we have in US with Housing Affordability, Supply Chain Issues, Rising Interest Rates, and Inflation we need to get the right people elected to Congress.

For BUILD-PAC, our current progress in South Dakota, we have raised \$42,943.32 which has surpassed our goal of \$28,419.99 by \$14,523.33 and South Dakota PAC is eligible for Spit back which means for every dollar over our goal we can get half back to help our State and Local PACs to make sure they can support candidates in our local and state elections that support the housing industry.



Spring Leadership  
Meeting  
Washington, DC  
June 13-19, 2022  
BUILD PAC Report

<b>SD CURRENT PROGRESS:</b>	<b>\$42,943.32</b>
<b>SD CURRENT GOAL:</b>	<b>\$28,419.99</b>
<b>SURPASSED SD GOAL:</b>	<b>\$14,523.33</b>



***South Dakota is 1 of 13 States that have surpassed their 2021-2022 BUILD-PAC goal as of Spring Leadership Meetings.***

We have funds allotted to support the elections of both Senator Thune and Representative Johnson. Meetings will be set up to present these campaign contributions to each of them. Usually, we only have a few days' notice, but like to make sure we do these presentations where we have locals, so members can attend the presentations.

Before I conclude I would like to give a special thanks our high dollar donors who are part of the Capital Club (\$5,000), Platinum (\$2,500) and Gold Key (\$1,000) levels, we have South Dakota HBA Members that are participants of each of these levels.

If you have any questions regarding BUILD-PAC or South Dakota Home Builders PAC please feel free to contact me.

-Jeff





## **Spring Leadership Committees with Jordan Hefner**

### **SD National Builder Director**

#### **Building Materials subcommittee:**

We started our meetings with an economic update from David Logan, Senior Economist at NAHB, regarding the GDP growth and Recession risks that are showing up in our industry. Currently NAHB is showing a 2-quarter recession in quarters two and three of 2023.

The futures market for Framing lumber, Structural panels are showing a downward trend between 30 and 60% in May and June while steel and Gypsum prices are both on an upward trend going into the summer.

David also wanted to note that as we go later into the year, that the concrete and Gypsum markets may become scarcer, with raw material becoming more of an issue.

At the end of this meeting, David Jaffe (NAHB staff) gave a report on Brazilian Plywood that has been imported into the southern states. The Plywood being imported did not meet the standard deflection requirements for structural sheathing in the APA Certification. The affected homes could eventually require additional blocking between roof trusses to stiffen the edge deflection issues. This issue has been corrected as the Plywood certification company in Brazil has been Banned in the US.



**Spring  
Leadership  
Meeting  
Washington, DC  
June 13-19, 2022  
National  
Builder Report**



## **Construction liability, Risk Management, and building materials committee:**

We have been having quite a few good discussions in this committee regarding member health and wellness, including our industry high suicide rate. There was a conference in Denver, CO in late May that drew hundreds of leaders from the construction and healthcare industries to discuss root causes of the rise and help to prevent suicides and other health problems in our industry. Some interesting statistics from this report are that 3 in 4 injured construction works were prescribed a painkiller in 2016 and just over 1% of construction workers in the nation have an opioid use disorder, which is almost twice the national average.

Prescribed opioids  
for chronic pain



25% became addicted

Treated for opioid  
use disorder



80% started on pain meds

Died by opioid  
overdose



More than half had a  
job-related injury

Two guest speakers were brought in to discuss 3D printed housing and how it is a growing trend throughout the US. Dr. Philip Agee from Virginia tech gave a report on the housing projects and technology behind this trend and Zachary Mannheimer, from Alquist 3D walked us through the process of printing a 3D concrete home. They are hoping this will become a more feasible option in the coming years with alternate materials being worked on due to the rise in concrete cost.

### **Young Professionals:**

YP took a different approach this meeting, as it was more of an open forum meeting, we discussed worker shortages, how to retain current employees, Programs that our members are starting to use to make a more cohesive workplace, as well as the stability issues that younger business owners and managers are facing in the current markets.

**National YP week is October 10-14, 2022**, and we will be looking to engage young professionals throughout the state to grow our presence locally, and at the state level.

- Jordan



# NAHB Provides Funds to Support State & Local HBA Advocacy Issues

Associations across the country face residential construction challenges that hamper the home building process and jeopardize housing affordability for all. To help HBAs overcome roadblocks, NAHB's [State and Local Government Affairs Committee](#) approved financial assistance for associations through the State and Local Issues Fund (SLIF). The funds were approved during NAHB's 2022 Spring Leadership Meeting in Washington, D.C.

The committee approved \$180,000 for nine HBA's assisting in the following factors:

## **Fighting Anti-Growth Measures**

In east Tennessee, a local county commission enacted a moratorium on planned unit developments (PUDs) even though the area is experiencing a housing shortage. The HBA of Greater Knoxville will use the funds to launch a public awareness campaign to highlight the issue during the upcoming county elections.

The Northshore HBA in Lacombe, La. reported that the local government proposed a moratorium that would mandate a density of one unit per acre, and ban PUDs and neighborhood development districts. The funds will support the association's grassroots outreach, lobbying, economic research, and public relations campaign.

Also, in Louisiana, the HBA of Greater Baton Rouge is fighting ordinances such as impact fees, density requirements, stormwater issues and lot definition in multiple parishes. The fund will support a public relations campaign to educate regulators, policymakers and the community about how each policy affects housing affordability.

## **Battling Zoning and Rent Control Proposals**

According to the Oklahoma HBA, even the local municipal league has admitted the state's zoning and platting laws need a legislative fix. The fund will help support the association's lobbying efforts and help launch a campaign to create a legislative remedy for local zoning challenges.

In Ohio, a group of Columbus residents submitted a petition for a proposed ballot initiative that would establish rent control in the city, require rental registration and create new agencies to oversee the local housing market. The HBA of Central Ohio will use the funds to oppose this effort through research, polling and a public relations campaign.

## Seeking Sustainability Solutions

Nevada passed legislation that established greenhouse gas emissions reduction goals and required state agencies to complete a statewide inventory of all GHG emissions. The funds will help the Southern Nevada HBA (SNHBA) retain a firm specializing in energy to combat policy measures related to townhome misclassifications and various reimbursements. SNHBA also received funds to update studies related to land and water scarcity issues in the state as it relates residential construction.

The HBRA of Massachusetts teamed up with the Massachusetts Institute of Technology to research and make policy recommendations to advance climate policy and housing affordability. The funds will help move the study forward and promote the findings of the research proposal.

## Overcoming Transportation Challenges

BIA Bay Area is receiving funds to hire a transportation services consulting firm that will help develop a policy and provide legal, efficacy, cost, equity, and governance analysis about adopting a regional Vehicle Miles Traveled mitigation policy. The effort is in response to a developer requirement in California to meet specific VMT reduction thresholds.



NAHB's Lobbying Team:  
Powerful. Influential. Effective.  
Only from NAHB, Working Only for Members

## Home Buyers Spend More

NAHB analysis of Consumer Expenditure Survey (CES) data from the Bureau of Labor Statistics shows that in the first year after closing on a home sale, buyers of new homes spend four times as much as non-moving owners and twice as much as buyers of existing homes.

### Top Expenditures

#### Alterations and repairs:

New home buyers - \$11,930

Buyers of existing homes - \$5,761

Non-moving owners - \$2,966

#### Furnishings:

New home buyers - \$5,122

Buyers of existing homes - \$2,665

Non-moving owners - \$904



# Executive Vice President Report

Rachel Dix



June and July flew by quickly as I continued to settle into the new role. The newness is still shining brightly as unexpected challenges arise each week. But, don't get me wrong there – I love a good challenge!

As you read earlier, many members attended Spring Leadership Meetings in DC. I was delighted to travel with our members and Teddi Mueller (HBASE EVP.) A special THANK YOU to Teddi for arranging for our members to spend quality time together over brunch and coordinating to be sure all our meetings went smoothly!

Over the past two months, I have greatly enjoyed meeting more of our SDHBA members and attending events! In July, I had the honor of visiting FIVE of our seven locals!

I began my trek down to Sioux Falls to attend a HBASE Member Social and then sat in on their board meeting.

The social was held at the new Builder's Milwork & Window showroom!



On my way back north, I had the pleasure of visiting Brookings for a BRHBA Member Social where their BuildPAC event raised \$550!

**GREAT WORK!**



Then, early the next morning, I scooted on up to Watertown to attend the WAHBA Golf Outing where I assisted with their Putting Contest and met their 40 teams! The turn out was wonderful and we all had SO MUCH FUN!



Towards the end of the month, I was with AHBA for a Boys & Girls Club event where the Builders introduced the Teen group to new tools and construction trades! I began with the partnership while I was with Aberdeen, and now I am so excited to watch as they continue their work as part one of ten of the national pilot program locations!

Then, I headed back out to our lovely Capitol! In Pierre, I attended the Oahe Member Social and took a swing at Hammerslaughin.

- *Spoiler Alert: I missed.*

**THANK YOU to all our locals for invites to your events!**

**See you all again SOON!**

I have plans to visit Lewis & Clark in August and Black Hills in September - I'm eager to meet more members!

In August, I will be attending the Association Management Conference with Executive Officers from across the country. Several of our SD EOs are attending and we will come back with new energy and fresh ideas!

- Rachel

***P.S. Follow @SDHBA on FB!***





# 2022 EXECUTIVE LEADERSHIP TEAM

---

## SDHBA PRESIDENT



**HEATH SCHNEE**

605.280.9688

heath.schnee@bldr.com

## SDHBA IMMEDIATE PAST PRESIDENT



**TODD BOOTS**

605.359.5778

tboots.citywide@gmail.com

## SDHBA 1ST VICE PRESIDENT



**JACK PETERSEN**

605.695.1522

jack@whyadvanced.com

## SDHBA 2ND VICE PRESIDENT



**TONY KNEELAND**

605.881.1833

tony@glassproductsinc.com

## SDHBA TREASURER



**JAY MENDEL**

605.431.1900

mendelsmasonry@gmail.com

## SDHBA SECRETARY



**KURT PRESZLER**

605.228.2878

megaconstruction.kp@gmail.com

## SDHBA EXECUTIVE VICE PRESIDENT



**RACHEL DIX**

Office: 605.224.2761

Cell: 605.380.9901

rachel@sdhomebuilders.com



*South Dakota*  
**Home Builders Association**



## Lumber Adds \$14K to New Home Price

Lumber prices have been volatile since April 2020, hitting record highs while also experiencing periods of substantial declines. Between April 2020 and July 2022, [softwood lumber prices](#) have increased enough to add \$14,345 to the price of an average new single-family home, and \$5,511 to the market value of an average new multifamily home, according to NAHB's latest estimates. Based on July 1 Random Lengths prices, the costs have risen to \$29,407 for the softwood lumber products in an average single-family home, and \$10,734 for the products in an average multifamily home.

## Apply Now for NAHB Awards

NAHB Industry Awards are OPEN! Each year, NAHB recognizes the best of the best in our industry. Our prestigious awards celebrate, honor and recognize excellence. As an award winner, the spotlight shines on your business with year-long promotion. So, gather your photos and write descriptions of your stellar projects. Shout out your biggest accomplishments and get the recognition you deserve! [Find the award program](#) that's right for your business and enter.

## NAHB Offers Cybersecurity Resources

NAHB recently launched data privacy and cybersecurity resources to educate members on the risks associated with the modern technology environment. Business owners need to be more proactive about identifying ways to protect their business and customer data from cyber threats.

Developed with assistance from Philip R. Stein, Esq. of Bilzin Sumberg, [the resources](#) include a guide, Cybersecurity – What You Need to Know, a Cybersecurity Assessment and Checklist and Sample Data Security Clauses for Vendor Contracts.

## Make Plans to Attend Building Systems Summit

Make plans to attend the Building Systems Housing Summit in Atlanta, Ga., Sept. 18-20, 2022.

[The summit is the premier conference](#) dedicated to offsite construction and provides the opportunity to meet, learn from, and interact with prominent and influential members of the building systems industry.

Top modular, panelized, concrete, log and timber home manufacturers and builders will connect with suppliers from all over the country to network and participate in educational programs.

## OSHA to Emphasize Excavation Safety

OSHA has announced that its inspectors and enforcement staff will "consider every available tool at the agency's disposal" – including criminal referrals – to help stem a dramatic spike in deaths from trenching and excavation accidents. In the first half of this year, 22 workers have died in trenching accidents compared to just 15 in the entire year 2021.

NAHB has a video toolbox talk builders can use to present to their workers and subcontractors, and additional resources in the [NAHB Trenching and Excavation Toolkit](#).

# Supreme Court's EPA Ruling Has Broad Implications

The Supreme Court's recent decision in the case of *West Virginia et al v. EPA et al* could have a significant impact on federal agencies' ability to expand regulations beyond the authority granted by Congress.

**The court voted 6-3** to restrict the ability of the EPA to regulate carbon emissions. Writing for the majority, Chief Justice John Roberts wrote that the EPA exceeded the authority of the Clean Air Act when it promulgated the Clean Power Plan (CPP) during the Obama administration.

The decision's main relevance for NAHB is its discussion of an administrative law principle, the "major questions doctrine."

The major questions doctrine holds that unless Congress clearly states its intent for a federal agency to exercise its authority to

regulate an issue, courts must reject the agency's approach.

The EPA will not be able to establish a similar rule affecting NAHB members through demand-side efficiency requirements.

The Court's application of the major questions doctrine in this case will help NAHB and its advocacy on behalf of members in cases where an agency attempts to create new regulatory programs that depart significantly from statute.



DO  
**BUSINESS**  
WITH AN  
NAHB  
MEMBER.

Members Save Millions

Start saving at [nahb.org/savings](http://nahb.org/savings)





# STATE MEMBERSHIP PAY\$ OFF!

HBA REBATES | HEALTH PLANS | NETWORKING

## AS EASY AS 1-2-3

1. REGISTER ▶ 2. SUBMIT A CLAIM ▶ 3. RECEIVE A CHECK!

THE AVERAGE REBATE PER  
BUILDER/REMODELER MEMBER  
WHO PARTICIPATED IN 2021:

**\$ 1,582.20**

**HBA  
REBATES**

TAKE ADVANTAGE OF THIS  
State & Local HBA Member Benefit

[www.HBArebates.com](http://www.HBArebates.com)



*South Dakota*  
Home Builders Association

## ANNOUNCING 2022 HEALTH PLAN OPTIONS

Through the Home Builders Association

### KEY FEATURES

**EXCLUSIVE PLAN DESIGNS** customized to fit  
Home Builders Association member needs.

**COMPETITIVE PRICING** and cost savings  
opportunities effective August 1, 2022

**ONLINE PORTAL** for easy benefits administration  
and enrollment.

**BETTER POSITIONED TO NEGOTIATE PRICING**  
and coverage options for their employees.

### VALUE ADDED BENEFITS

**DR. ON DEMAND\*** allows for 24/7 access to a  
doctor via smart phone, tablet, or computer.

**BEWELL 24/7\*** helps members manage ongoing  
conditions and can help answer medical questions.

**REGISTER FOR BLUE365\*** at Wellmark.com/  
Blue365 to receive exclusive member discounts  
on Wellness Products and Services.

**Contact Your Local Association for Details.**



**@SDHBA & Join a SDHBA Committee TODAY!**