

55+ Housing

ONLINE MAGAZINE



IN THIS ISSUE

Feature Stories

3 How Modular Homes Can Provide Peace of Mind for 55+ Buyers

An alternative to stick-built homes; held to a stricter standard than stick-built homes in part because they use more wood.

5 More Than Just a Home: How Lifestyle Directors Sell the Community Experience

When 55+ home buyers are searching for a home to purchase, it's not just the house they're seeking — it's everything that comes along with community.

8 Importance of a Buyer Profile

Staying competitive requires builders to provide a strategically designed and artfully merchandised model home. We also understand that to do this, we need information — the type of information a buyer profile can provide.

10 Top 6 Reasons to Enter the Best of 55+ Housing Awards

Winners enjoy numerous benefits. Maybe you've considered entering before but haven't pulled this trigger.

11 Summer Fun

Outdoor living never goes out of style and the Gold and Silver winners from the 2019 Best of 55+ Housing Awards are showing off what their winning properties have for the residents this summer.

Departments

15 Hot Products

Outdoor wall screens and air fryers taken to the next level.

16 Events and Updates

55+ Housing Awards due date approaching, registration opens Aug. 1 for the International Builders' Show and the 55+ Housing Council events. Meet the newest 55+ Council members.

On the Cover

Twin Mills Club

(Shea Homes Active Lifestyle Communities)
Denver, N.C.

2019 Gold – 55+ Clubhouse or Amenity Center
over 200 homes community

Photographer: Mark Skalny

Publication Staff

Lynn Basso, *Director*
pbasso@nahb.org

Don Berey, *Sponsorship & Account Manager*
dberey@nahb.org
800-368-5242 x8208

Established in 1989, the NAHB 55+ Housing Industry Council consists of a network of local and state councils and national members. NAHB 55+ provides builders with the expertise needed to prosper. Our members meet the unique housing needs of the strongest growth segment of the housing market by building lifestyle homes and communities for: persons 55+, persons 62+ and multi-generations.

2019 NAHB 55+ Housing Council Leadership Chair

Karen Schroeder, *Mayberry Homes*

First Vice Chair

Harry Miller, III, *Regal Builders*

Second Vice Chair

Carrie Roeger, *Windsong Properties LLC*

Immediate Past Chair

Chuck Ellison, *Miller and Smith*

Trustees

Robert August, *Fellow, North Star Synergies*

Deborah Blake, *The Ipsum Group LLC*

Dennis Cunningham, *ActiveWest Developers*

Mary DeWalt, *Mary DeWalt Design Group Inc.*

Roger Glover III, *Cornerstone Homes LLC*

Manny Gonzalez, *FAIA, KTG Architecture + Planning*

Wanda Gozdz, *Golden Age Living LLC*

Jennifer Landers, *Newland Real Estate Group LLC*

Mark Martin, *Sandmark Custom Homes Inc.*

Frank McKee, Jr., *McKee Builders*

Stephen Moore, *BSB Design*

Jane Marie O'Connor, *55 Plus LLC*

Gaye Orr, *Coldwell Banker Advantage New Homes LLC*

Don Overton, *Sustainable Construction*

Deryl Patterson, *Housing Design Matters*

W. Don Whyte, *Deseret Cattle & Citrus*

Scott Lee Wilson, *Team Me Up Scotty*

2019 Subcommittee Chairs

55+ HOUSING AWARDS

Stephen Moore

BSB Design

55+ CONVENTION EDUCATION

Deborah Blake

The Ipsum Group

55+ MEMBERSHIP

Carrie Roeger

Windsong Properties

55+ EDITORIAL

Bryon Cohron

ProMatura Group LLC

55+ RESEARCH

Dennis Cunningham

ActiveWest Developers



55+ Housing
Industry Council



Ovation at Mountain Falls (William Lyon Homes)
2019 Silver – 55+ Independent Living Community
Pahrump, NV

How Modular Homes Can Provide Peace of Mind for 55+ Buyers

MODULAR HOMES



by Valerie Jurik-Henry

When I first learned about modular housing, like many, I didn't have a full understanding of building a home this way. Modular and manufactured — the letter “M” to me was the same. That lesson was embarrassing.

Fast forward to 2019, and a few International Builders' Shows later, and I'm probably the biggest fan of modular housing. I've had the pleasure to take the stage with some of the biggest names in modular home building, as well as conduct home building/design talks of my own as a national speaker for aging in place, which helps people live at home for as long as possible. Putting modular together with 55+ is right up my alley — and also my age group!

What is so beautiful about modular housing? Here's a story that I feel many people will find that they can relate to.

Once I celebrated my 50th birthday, it seems each year afterward provided me with fewer concerns with

life situations. Not that I was getting short tempered, but I was finding myself not putting so much value on things that once put me over the edge — for example, building a house.

I went through my first new home construction process — a stick-built home — when I was 48. I remember clearly over the 8.5 months it took to develop how the rain and snow just poured down on the lumber lying on the ground and the framework that was already up. The mud pits, incomplete rooms, delays caused by labor shortage — the list goes on.

Being in the housing field, I knew this wasn't completely uncommon. It's just the nature of the beast, albeit with an unfortunate run of delays and mishaps in my own personal experience.

Shortly after building my house, I had my introduction to modular through a visit to a nearby modular production company. Many people at conferences talked about all the positive sides to modular, including that modular homes are built indoors, out of the elements, and I wanted to see it firsthand. The house is built in modular sections and, when completed, transported to the building location.



As my friend Gary Fleischer, an international writer for the modular home industry, writes:

“First, we need to define what is a true modular home. They can be found in almost every region of the U.S. They are built to the latest IRC (International Residential Code). The IRC is a comprehensive, standalone residential code that creates minimum regulations for one- and two-family dwellings of three stories or less. It brings together all building, plumbing, mechanical, fuel gas, energy and electrical provisions for one- and two-family residences.

This code determines how site-built and true modular homes should be built. It requires standards not found in any other type mentioned above. Inspections on various stages of construction are required, and each house must successfully pass the inspection before the next stage of construction can begin.”

When I walked into the modular enclosed factory, I immediately saw the big difference. No rain. Next, no labor shortage. Next, no holdup in production. And the homes are completed more quickly — three to four months sooner!

Modular homes are held to a stricter standard than stick-built homes in part because they use more wood. This is for secure transportation of the modular sections to the home site; more wood equals a sturdier home. Sturdier homes in states that have tornadoes, hurricanes and cyclones can perform better than stick-built homes.

Now that you get the modular upside, let's talk about 55+. I'm going to speculate that as we get older, we look for a simpler way of doing things, a simpler way of understanding things and mostly looking at life with a clearer vision of what we want. Building a new home or renovating — or maybe just thinking about it — brings on so many questions, as well as fear. Most people never get past just thinking about it because there are always

way more questions than answers, and we don't know who to turn to for answers.

As a REALTOR, I've also seen the crazy piranha-like buying in today's housing market. The house style that's so in demand that many people I know sold their home without the help of an agent? It's a one-story ranch home, for which modular builders I've seen have beautiful designs. So it's a win-win for 55+ prospective buyers — a simplified building process for a top housing style, with ample floor plans from which to choose.

For this reason, building a modular home gives a lot of my clients peace of mind, with many prominent modular companies around the country available. NAHB's Modular Home Building Council — which is part of the Building Systems Councils — is a great starting point for resources, including a modular construction e-brochure, as well as companies with which you can partner.

We recently sold our home and are renting near town for the next two to three years as we think of building our next home. We're currently working on getting our home plan designs in modular as well. Here's to happy living the modular way!



Valerie Jurik-Henry, CAPS, REALTOR

Valerie is the creator of The Ageless Home™, a professional national speaker on Aging In Place, Certified Aging in Place Specialist (CAPS), author, REALTOR, entrepreneur, and business advisor. With over 30 years of experience in housing and healthcare, she has a unique view when it comes to educating families, businesses, and industries about housing for every generation.

“People want to spend their life in an environment that is familiar, comfortable and manageable.” It all starts with the home design.

Valerie worked with the National Association of Home Builders providing webinars and conference presentations as well as being a speaker at The International Builders' Show over the past few years. Being able to educate industry professionals as well as the consumer for better housing is a priority of hers.

Valerie's brand, The Ageless Home™, is housing for all ages. Built on the universal design concept, The Ageless Home™ is a home for all ages and all phases of life.

To embrace Agelessness is to understand the formula that 50% home + 50% of the story behind it = an epic product.

More Than Just a Home:

How Lifestyle Directors Sell the Community Experience

by Kristin LeMunyon

When 55+ home buyers are searching for a home to purchase, it's not just the house they're seeking — it's everything that comes along with community.

Amenities, social groups and the overall feel of the neighborhood is important to the 55+ buyer. The social director can help to make the sale.

Three social directors shared their insights on this topic on a panel, "Lifestyle Directors: Your Community's Most Powerful Marketing Tool," at the 2019 International Builders' Show in Las Vegas. They discussed important traits for social directors, how they are the "heart" of the community culture, and what amenities are popular among 55+ community home owners.

Katherine Erstad, lifestyle director at Anthem Ranch in

Broomfield, Colo., spoke about what traits she has that have served her well in her position.

"Someone who genuinely believes in the community, is extroverted and a good listener, and has the natural ability to work with a wide variety of people, would best be fit for a lifestyle director position," said Erstad. "There are usually many residents, all whom have different opinions and concerns, and it's important that the home owners feel that they are being heard and valued."

The lifestyle directors not only help foster the day-to-day social aspects of the community but are also an integral part of the sales process. Mike Aguilar from the Toll Bros. Regency in Reno, Nev., explained the top three attributes that impact the purchase decision at 55+ communities.

"55+ home buyers want to feel like they're at home. They

pay attention to what amenities are offered and want to ensure the home has a good price value," said Aguilar. "Where a lifestyle director can best help the sales process is with the amenities."

When a prospective buyer comes to tour the facilities, the lifestyle director should also be part of the sales process to paint the picture of their dream — not only of the homes themselves, but of their social lives and the ease of living. Golf cart tours are popular, as well as guest house programs where prospective buyers can stay one to two nights for free to get a feel of the community.

However, providing the right amenities is important.

"Baby boomers have a great vision for what they want the rest of their lives to be, but they don't have the time





Top Cultural Components and Amenities

Lifestyle directors count these among the most popular features of their communities:

1. Freedom to enjoy the community without a lot of rules and regulations
2. Water-related activities (e.g., kayaking, paddle boarding, etc.)
3. Central gathering spaces to entertain
4. Academic or hobby classes to engage residents

or know how to do it,” said Alana Cobb from Bailey Harris in Auburn, Ala. “Providing them with social options, comfort and convenience, as well as fewer rules and regulations, usually yields happy residents.”

Erstad, Aguilar and Cobb all found that the more freedom baby boomers have, the happier they are. In a 55+ community, freedom can include family visiting overnight at no cost, free parking, bike rentals, pet-friendly environments, and being socially engaged with food and beverage options.

Additionally, the three enthusiastically stated that “water” sells — meaning kayaking, paddle boarding, or other water-related activities are a hit at their communities.

Baby boomers love to host and be together; giving them the ability to do that is critical. Whether it be at a central building in the community, or even in their own homes — or garages.

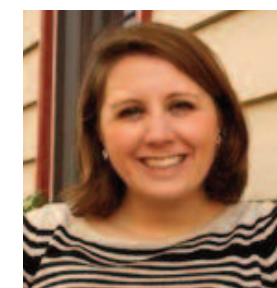
“Garage parties have become a big hit,” said Cobb. “Residents open up their garage doors, have food and drink, and their neighbors and friends come over and

hang out. They all have a great time and appreciate the freedom to do that and have fun.”

Another popular, less social amenity are adult education classes.

“Baby boomers love to learn and providing classes on a variety of topics — from academic courses like history to art classes like knitting or painting — have really become an increasingly popular trend across the country,” said Erstad.

Every 55+ community will have specific needs and desires — but above all, the lifestyle director at any community is the greatest need and marketing tool.



Kristin LeMunyon is the Manager of Content and Media Relations at the National Association of Home Builders. With nearly a decade of experience, she manages NAHB councils’ media relations programs and provides communications, editorial, public relations and writing support for each of the five councils.

55+ FUTURE-FOCUSED

You create, build & market innovative lifestyles.

Don't miss your chance to enter your best work into **The Best of 55+ Housing Awards**, the industry's only national awards program for 55+ segment.

APPLICATIONS CLOSE
AUGUST 16

Apply today!

Learn more and enter at
nahb.org/55PlusAwards

2019 Best of 55+ Awards Community of the Year
Latitude Margaritaville
Photographer: Rob-Harris Productions

BEST OF
55+ HOUSING
AWARDS



Importance of a Buyer Profile

by Lita Dirks & Co

In the not too recent past, simply having a model home was often enough to set you apart from other builders. Times have changed. Staying competitive requires builders to provide a strategically designed and artfully merchandised model home. To do so, they need to engage a professional interior merchandising firm.

As professionals, we understand the importance of a model home. A model home's job is to accurately reach a target buyer and create a space where prospective buyers can envision themselves living. We also understand that to do this, we need information — the type of information a buyer profile can provide. This includes who and how a prospective buyer will be living in your home. The importance of buyer profiles in developing our designs cannot be overstated.

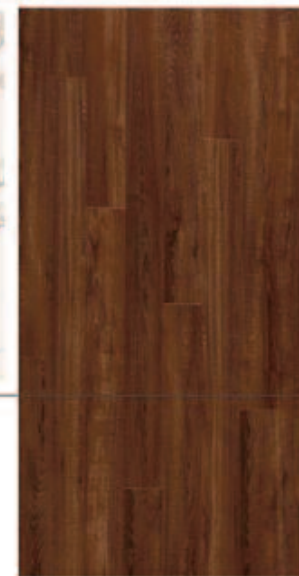
Profile of Your Buyer

So what exactly is this all-important buyer profile? A buyer profile is basically a sketch of your ideal customer. It defines the target messaging and merchandising needed to help convert a model home visitor to a home buyer.

To determine your buyer profile, you will need to dig into the demographics and psychographics of your prospects. Demographics are facts such as age, gender, marital status, etc. Conversely, psychographics are the unique interests and living style of your prospects. The image on the next page shows these distinctions.



TAILORED
adjective
Something with clean lines that hold up to the test of time



Timeless elegance
REFINED tradition



We're More Than Homes, *We're a Community*

Demographic Questions of a Buyer Profile Survey

There are myriad things we as designers want to know before we start crafting our designs. Some of the key questions surround who we are trying to attract and what they are like. When developing our buyer profiles, we typically ask demographic-focused questions such as:

- How old is the buyer?
- What is his or her income?
- Is her or she married? Does he or she have kids? If so, how many and how old are they?

Psychographic Questions of a Buyer Profile Survey

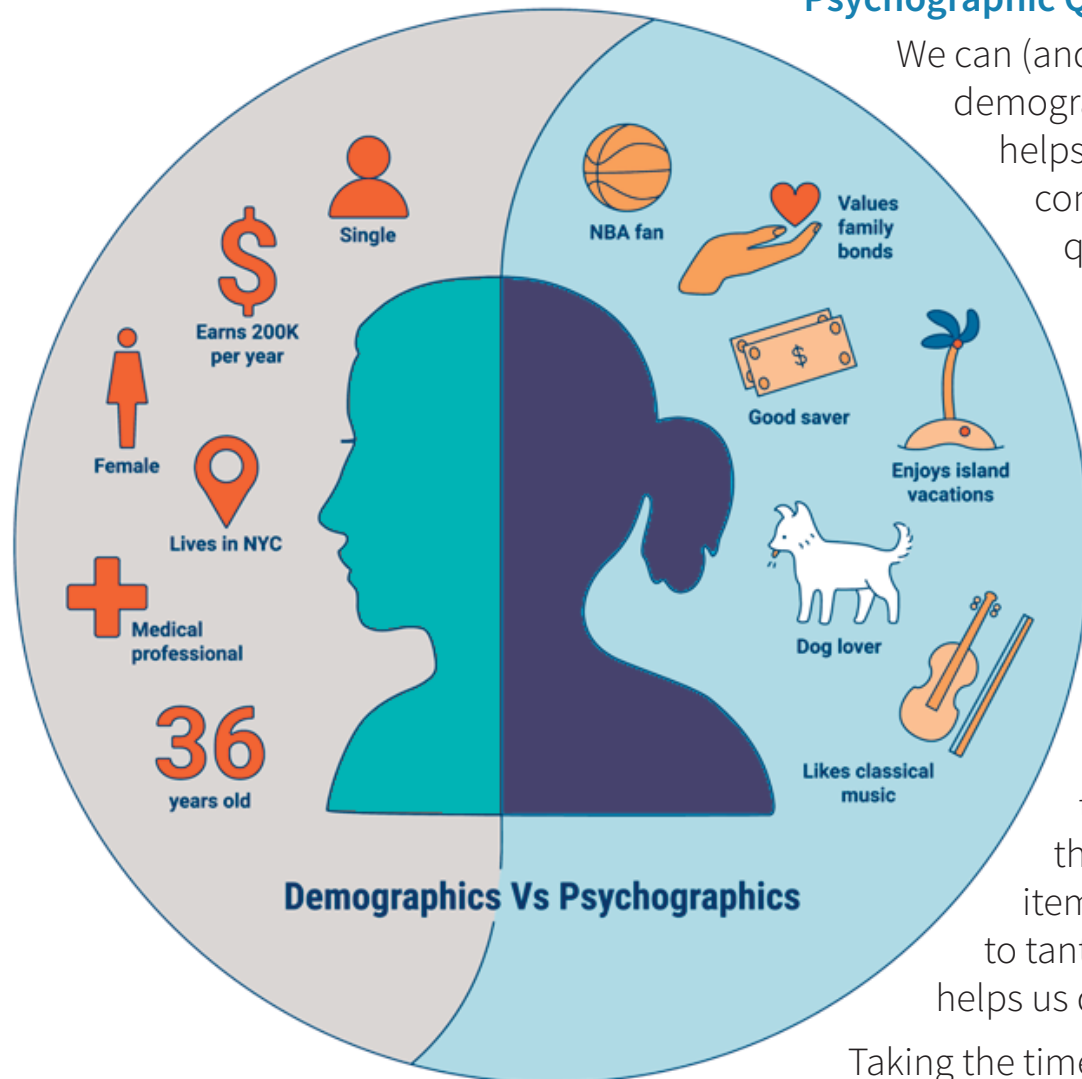
We can (and do) merchandise beautiful model homes with only demographic data. However, it is the psychographic information that helps us create standout model homes — model homes that sell communities. To gather that type of information, we need to ask questions to determine what kind of life the people who live in your homes want, such as:

- Would they rather spend their weekends camping or going to a fancy dinner downtown?
- Do they consider themselves tech-savvy?
- How important are walking trails to their overall satisfaction?
- Does the success of the local sports team impact their happiness level?

As interior merchandisers, we try to imagine we are walking in the shoes of the potential buyer, with a goal to display a lifestyle they want to experience. The furniture, as well as colors and other items, are placed to move the eye and the people through the home to tantalize. Therefore, understanding the way they think and live helps us dream with them and a need to buy this home.

Taking the time to flesh out a buyer profile allows us as interior merchandisers to discover the subtleties of a builder's specific market and then ensure the model homes reflect these. When interior designs truly capture the human element of your community, homes sell.

Contact us today to learn more about how our process helps model homes sell. And, be sure to follow us on [Facebook](#) and [Instagram](#).



The NAHB 55+ Housing Industry Council is a community of industry professionals who build and support the strongest growth segment of the housing market today, and through the next decade through exceptional products and services.

We provide access to resources and opportunities that help members collaborate with other 55+ professionals to make deals, valuable business connections, as well as address industry issues.

Learn more and join our community at
nahb.org/why55plus



55+ Housing
Industry Council

Top 6 Reasons to Enter the Best of 55+ Housing Awards

NAHB's [Best of 55+ Housing Awards](#) program is now accepting entries. Maybe you've considered entering before but haven't pulled the trigger.

Winners enjoy numerous benefits, including these top draws:

- 1. It is the premier 55+ housing awards program**, recognizing the accomplishments of the 55+ housing industry on a national scale. This is the big time.
- 2. Instant credibility** means national award winners are immediately elevated above their local competition. Few companies can claim this status. Winners are known as national experts, and buyers are naturally drawn to the best of the best.
- 3. Marketing and promotion** is easier because award winners can leverage the power of the nationally recognized Best of 55+ Housing Awards. Your accomplishment earns the spotlight and attracts media attention. It also raises your social media profile and helps grow your audience.
- 4. Benchmarking your competition** is the best way to improve your company's offerings. Local

competition is great, but the true test of innovation and expertise occurs on the national stage. By competing in the Best of 55+ Housing Awards, you are exposed to greater degrees of creativity and problem-solving that help you determine how you measure up — and how you can improve.

- 5. Meet industry peers** by attending the awards event at IBS every year. You'll form personal connections with fellow members of your industry, and these friends and relationships will yield continuous, intangible benefits as you grow your 55+ business.
- 6. Team motivation increases** because everyone likes being associated with a winner. Imagine how excited your sales team will be to share your award-winning story! You get to celebrate a major accomplishment with your entire team, which can motivate them toward even greater success.

If any of these benefits sound good to you, check out the [Best of 55+ Awards](#) program today. Multiple categories are open to builders, developers, designers and marketing firms, regardless of your size or location.

Your winning entry can propel your 55+ business to the next level. Good luck!



Summer Fun

Outdoor living never goes out of style, but the summer season is particularly inviting for poolside lounging, patio entertainment and nighttime conversations around the fire pit. Spaces for such activities encourage the active, social lifestyle prospective active-adult buyers desire in their next home and help form the backbone of communities. These inspirational images highlight creative designs, soothing settings and hot trends to help enhance outdoor spaces in your developments.

firepits

ENCORE BRIAR CHAPEL
Chapel Hill, N.C.



pools

REVEL NEVADA
Reno, Nev.



THE SPRINGS OF MILL LAKES
Opelika, Ala.





MERRILL GARDENS AT ROCKRIDGE
Rockridge, Calif.



entertaining

ON TOP OF THE WORLD COMMUNITIES
Ocala, Fla.



SUMMER FUN



NOBLE'S POND - GREENWOLD
Dover, Del.

patios



LUXAIRA
Irvine, Calif.

TWIN MILLS CLUB
Denver, N.C.



happy hour



THE CLUB AT ENCORE - BRIAR CHAPEL
Chapel Hill, N.C.



activity

LATITUDE MARGARITAVILLE
Daytona Beach, Fla.

55+ Builder of the Year



WILLIAM BULLOCK | CEO/Principal

GOLD

BEST 55+ BUILDER OF THE YEAR

Minto Communities USA

Tampa, Fla.

Exclusive Sponsor

In February 2017, Minto announced a partnership with global brand Margaritaville Holdings to develop communities inspired by the lifestyle depicted in the songs of Jimmy Buffett. Consumer interest is phenomenal, with more than 147,000 registering on the website for updates. Latitude Margaritaville offers resort-level amenities; walkable neighborhoods; golf-cart friendly streets; low-maintenance, energy-efficient island-inspired homes; and more. Residents also have golf cart access to an adjoining themed retail center. Latitude Margaritaville has received unmatched national media coverage, public response, and sales success. More than 300+ camped outside the sales center for the sales launch in Daytona Beach; more than 2,600 attended the model homes' grand opening event.



BRAD NELSON | CEO/Principal

SILVER

BEST 55+ BUILDER OF THE YEAR

Regal Builders

Dover, Del.



BRAD NELSON | CEO/Principal

SILVER

BEST 55+ BUILDER OF THE YEAR

The United Group of Companies

Troy, N.Y.



HARRY MILLER, III | CEO/Principal

SILVER

BEST 55+ BUILDER OF THE YEAR

William Lyon Homes Nevada Division

Pahrump, Nev.



Hot Products

Saving Time — and Counter Space — With High-Performance Wall Ovens

Buyers who consider retirement also are looking for ways to simplify their lives and their homes. That doesn't always mean downsizing, but it might mean replacing single-use, counter-cluttering appliances.

GE Appliances has introduced two wall ovens that have valuable hidden talents. The new CAFÉ™ and Profile™ wall ovens can air-fry food, reducing the amount of fat and calories, for people who want to eat healthier. They also can handle the staple duties of baking, roasting and broiling.

The direct hot-air convection setting makes it easy to start cooking without pre-heating for most food, which saves energy, and the units' "never-scrub" roller racks can be left in place during the self-clean cycle. The ovens are available in 27- and 30-inch sizes, and have 7-inch full-color LCD touch controls and WiFi connectivity. The CAFÉ oven has a stainless steel finish, and the Profile oven is available in stainless steel, black stainless and black slate finishes.



Hot Products

Phantom's Retractable screens for large multi-slide and bifold glass doors

Outdoor rooms are a key feature in many 55+ homes, and often include a large sliding glass or bifold door that opens onto a large balcony or patio. This creates an inviting outdoor space for entertaining or simply enjoying the view, but can also be an invitation to insects, birds or squirrels to get inside the home.

Phantom now offers manual wall screens for oversized openings. The screens retract and disappear when not in use, and have a quick-release latch for easy operation. A number of mesh options address insect protection, solar protection or additional privacy. A thumb-latch handle makes in-and-out access easy and quiet, and secures the screens from accidentally opening.

The screens fit openings up to 24 feet wide and 10 feet high with a double unit, and 12 feet wide and 10 feet high with a single unit.



Welcome New 55+ Housing Council Members

Be sure to take advantage of all that NAHB 55+ Housing Industry Council offers.

APRIL

Bekah Rodriquez, *Residential Design Services*
Cassie Angerer, *Accessible Systems*
John Kula, *Chalet Development LLC*
Jocelyn Montmarquet, *Ellis Hays Designs LLC*
Mark Queripel, *MQ Architecture & Design LLC*
Brian Dubuc, *Mozley, Finlayson & Loggins LLP*
Roger A Glover, III, *Cornerstone Homes*
Robert Hidey, *Robert Hidey Architects, Inc.*
Rob Krohn, *Epcon Communities*
Scott Thorson, *Benchmark Communities*

MAY

Allison Swanson, *Paradigm Interiors LLC*
Brendan Barr, *OneStreet Residential*
Deke Rochester, *OneStreet Residential*
Adam Baslow, *New Leaf Builders LLC*
Ron Becker, *R E Becker Builders Inc.*
Julie Blake, *The Norfolk Companies*
Jeff Bramble, *Haverkamp Properties*
Karen Morrissey, *The GiGi Project*
Dale Roberts, *Dale E. Roberts & Associates*
Jerry Smith, *DAH Builders*
Barbara Wray, *Wick Marketing*

JUNE

Sonya Cazenave, *Roth Living*
John Happel, *H & H Builders LLC*
Karen Carrabes, *Karen Carrabes Consultant*
Susan Dunn, *Home by Choice LLC*
Doug McSpadden, *McSpadden Development Corp.*
Randy Tupper, *Tupper Homes*
Cheyenne Wilson, *Sight, Sound & Security*

AUG

Registration for the NAHB International Builders' Show in Las Vegas opens Aug. 1

Learn a Lot!

This is the prime venue for educational opportunities specific to 55+ builders, architects and designers. The 55+ Housing Industry Council members and staff are pulling together two amazing collections of educational programming. One is a series of in-depth sessions set in large classrooms. The other is set in the 55+ Central headquarters, where presenters are up close and personal, the sessions are a bit shorter, and there are opportunities to interact with presenters once the sessions end. A full registration gives you access to all of those programs.

Most members make the Central headquarters their own base of operations for the show. There are comfortable chairs, interesting conversations, and end-of-day receptions to relax and network with their peers and council sponsors. And the membership subcommittee will have a visible presence in the Central, where they'll answer questions about the council and help interested visitors join!

Take a Tour!

The bus tour to new local 55+ communities near Las Vegas was wildly successful. Participants saw two terrific communities – [Regency at Summerlin](#) and [Ovation at Mountain Falls](#). The group toured model homes and talked with representatives from the developers and sales

managers. NAHB staff is working with member companies and will soon select the 2020 tour venues in Las Vegas. Stay tuned!

Honoring Excellence in 55+ Housing

There's still time to enter your best work into the awards competition – don't miss your chance to honor the people, companies, projects and programs that have contributed to innovative marketing, industry-leading design and construction and community lifestyle features that appeal to all life stages. Entries must be submitted by Aug. 16. Remember: 55+ Housing Industry Council Members get serious discounts on entry fees. [Enter now!](#)

Nothing says success like winning an award for your projects and programs. You can see the year's best examples of 55+ housing, marketing and lifestyle programming at the 2020 Best of 55+ Housing Awards gala awards ceremony. The event, with a bar and heavy hors d'oeuvres, will take place from 4-6 p.m. on Tuesday, Jan. 21. Ticket sales open Aug. 1 on [BuildersShow.com](#).

New 55+ Lunch and Learn webcast Series

Starting in August 2019, the 55+ Housing Industry Council will present a Lunch and Learn Webcast series every month for members. In one-hour segments, experts will take participants through industry topics that will "Bust the Myths of 55+ Housing". The first program will focus on small builders and 55+ communities. 55+ council members may [register](#) and obtain additional information for future webcasts.



Thank You to Our Generous Sponsors

Exclusive Leadership Circle



Signature Sponsor



Supporting Sponsors



Contributing Sponsors

