# 

## Positioning Your Company for Growth in 2019 and Beyond

By: Susan Bloch, ID Creative Group / Publisher of Building Blocks

Hello everyone. Today marks the day after a somewhat doldrum Super Bowl. The Patriots won. Again. Not a lot of scoring. Yawn. My husband wore a Saints hat if that says anything. All that being said, we don't want any of our builder members to have a 'doldrum' year so that's what this article is primarily about.

Competition is tough ... the big box builders are taking over the available land and monopolizing the building permits these days. How can the small guy fight back to gain and maintain their own market share? How can the smaller builder survive in an industry where dollar for dollar, it's very difficult to step up like the big guys when your pockets are just not as vast?



You've heard it before, but you need to hear it again. The Medina County Parade of Homes offers you the opportunity to come together as a group, pool

your resources, and take your business to the next level, regardless of the big box builders. Sound good? It is and it's a benefit, one of the many, of your membership in the Medina County HBA.

We are also blessed, in this HBA, to have a wealth of resources within our membership. Our recent Financial Forecast was hosted by some of the brightest financial and construction minds in the industry. How lucky are we to have these people at our fingertips. Don't forget the associate members also comprise alot of the products and services that are

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#### In This Issue ...

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Long Live the Garage

& More!





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Above list has been updated via the most current NAHB Spike Club Roster Report \*Current Life Spike status





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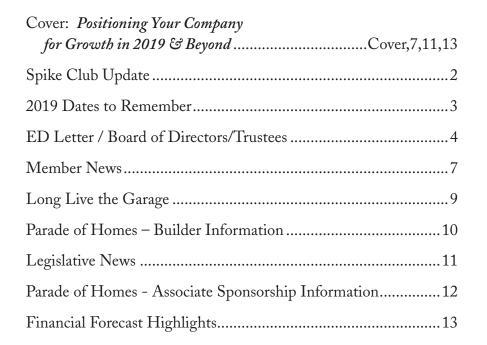
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### **Professional** Tools for our **Members**

The HBA has the professional business tools you need for home sales. The MCHBA Home Construction & Limited Warranty Agreement packages are available at the office for only \$35 each. Or if you have your own contract and you just need the Warranty, the warranty and folder are available for just \$25. We encourage you to use these tools for your protection, peace of mind and they make a great resource tool for your customers to keep all their



pertinent home buying paperwork together. Call the HBA office and order your professional tools today.

#### 2019 Dates To Remember

February 19-21, 2019

NAHB IBS - Held in Las Vegas. More info for members online at nahb.com

#### May 4-19, 2019

#### **Spring Parade of Homes**

- Tentative dates - watch your email for more info. Some information in this issue of Building Blocks (pp 10 & 12).

#### From the Executive Director

Members and Friends:

I hope most of our members were able to attend the recent Financial Forecast. This is truly one of the best planning tools for your business for 2019 and beyond. Please see some highlights from this event on page 13.

I would like to thank our meeting sponsors for this event. Without your support, we wouldn't be able to provide this type of membership benefit and we sincerely appreciate your participation. Specifically: Major Event Sponsor – All Construction Services; Event Sponsors: 84 Lumber, Alpha Insulation and Gutters LLC, Carter Lumber, Fidelity National Title, First Federal Lakewood, Galehouse Lumber Co., Graves Lumber Co., ID Creative Group Ltd, Kingdom Title, Mason Structural Steel, National Design Mart, Pride One Inc., Third Federal, Transfer Title Agency and Westfield Bank.

I would also like to encourage our builder members to seriously consider being in the Spring Parade of Homes. Our cover story this month features a lot of reasons why this makes sense and given the details on how the larger, primarily publicly held builders are taking over our local market, it's just good business for you to participate to support local building and maintain/grow your own market share. Watch your email for all the info on this event and be sure to take advantage of your membership and participate!

Respectfully:

Dave LeHotan Volunteer Executive Director







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Michael Martin

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Jefferson Street) | Medina, OH 44256
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www.medinacountyhba.com moreinfo@medinacountyhba.com cathyb@medinacountyhba.com

Your MCHBA member dues also cover these memberships:







Akron / Fairlawn 330-835-4900 Chagrin Falls / Solon 440-247-4210 Stow / Hudson 330-564-0711 Kent / Brimfield 330-677-3430 Jackson / Green 330-896-1606

Strongsville / Brunswick 440-238-1002

Brecksville / Broadview Heights 440-526-6700



#### LOTS & ACREAGE **BATH TOWNSHIP - Revere Schools**

Lot 45 Ira Rd: Build your dream home. Large 2.28 acre heavily wooded lot w/matured treees. Located near the Cuyahoga Valley National Park. Reverse LSD. \$125,000. Gary Stouffer 330-835-4900.

#### **BRECKSVILLE**

7273 Canyon Point Circle: Build your dream home on this 1.26 acre lot. 164x386 surrounded by lush & beautiful Cuyahoga Valley National Park. \$218,800. Gary Stouffer 330-835-4900, Gina Luisi 330-814-4747.

#### **COPLEY**

209 V/L Rothrock Rd: Approx. 1.43 acre commercial lot near Montrose shopping. Flat land. Minimal trees & a driveway. \$180,000. Gary Stouffer 330-835-4900.

4520 V/L Medina Rd: 2.21 acre commercial lot across from Akron General Wellness Center. Water & sewer available. \$300,000. Gary Stouffer 330-835-4900.

#### CUYAHOGA FALLS

412-432 E. Bath Rd: 2.08 acre parcel of land on E. Bath Rd. Zoned R-5. There are 2 homes on property. Please do not trespass. Call agent for showing. \$250,000. Matt Stouffer 330-814-4616, Gary Stouffer 330-835-4900.

#### **HINCKLEY**

The Trails at Redwood Falls: Located where the old Skyland Golf Course once stood. Conservation development will have 97 parcels, walking trails, club house & 5 lakes. City water & sewer. Robin Pickett 330-322-3181.

The Hollow at Willow Lakes: 47-acre new development with city water. Over 20 2-acre homesites. Call today to build your dream home with Legacy-Carrington Builders. Robin Pickett 330-322-3181.

#### LIVERPOOL TOWNSHIP

The Estates at Rim Rock: Spectacular 2-3 acre homesites on secluded cul-de-sac streets in peaceful country setting. Only 3 lots left. Robin Pickett 330-322-3181.

#### NORTON

V/L Knecht Ave & Carl St: Nearly 1 acre, level corner lot adjacent to Loyal Oak Park yet private with mature trees. Requires well & septic, with gas & electric available on Carl St. Home can face Carl St. or Knecht. Bring your own builder. \$37,500. Ryan Shaffer 330-329-6904.

#### **RAVENNA**

V/L Emerald Pkwy: Approx. 120 wooded fairly flat acres in City of Ravenna zoned R-4. Original approved plan was for 300-400 units w/large pond/wetland area in middle of property. \$875,000. Gary Stouffer 330-835-4900.

#### RICHFIELD - Revere Schools

Lot 33-A Briarwood Rd: Approx. 1.36 acre corner lot across from National Park. Wooded, fairly flat w/slight rise from street. Well & septic needed. Per County Health Dept., lot is only approved for 2-bedroom home. \$59,995. Gary Stouffer 330-835-4900.

Glencairn Forest: Lots ranging from \$75,000 to \$255,000. Breathtaking views. Scenic waterfalls, babbling brooks, lakes, stunning homes. Water/sewer, tennis courts, playground. Easy access to 77 & 271. Laura Horning Duryea 330-606-7131, Gary Stouffer 330-835-4900.

V/L Brecksville Rd: 3.36 acres w/water & sewer available. Limited industrial/office. \$230,160. Gary Stouffer 330-835-4900, Linda Manfull 330-283-0851.

#### **SHARON TWP** - Highland Schools

1508 Medina Rd.: 3.25 acres. Commercial land. Zoned C2. \$249,000. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.

www.StoufferRealty.com

Bonnie Glen - Beautiful lots ranging from 2 to 4 acres with ravines, woods & open landscape. Spectacular development to bring your own builder & build your dream home. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.

Hidden Lakes of Sharon - 6 beautiful lots ranging from 2 acres to 4 acres with woods, ponds, & cul-de-sacs. Highland LSD & conveniently located to major highways & Montrose shopping. Lots starting in \$130s. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.

#### **STOW**

2815-2845 Graham Rd: 4.38 wooded acres perfect for dream home. Zoned R-3.2 rental homes on property currently at \$500-\$600 monthly (month-to-month). \$186,000. Matt Stouffer 330-814-4616, Gary Stouffer 330-835-4900.

#### UNIONTOWN

**3663 S. Arlington Rd:** Over 4 acres of commercial land with 194' frontage on S. Arlington Rd. & Fortuna Dr. Zoned B-3. Utilities at street. Convenient to I-77 & shopping/retail. \$450,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.

#### **WADSWORTH**

V/1497 College St: Buildable corner city lot. C-3 zoning. Water & sewer available. Can be combined with flex building next door. Great traffic & visibility. \$55,000. Bill 330-990-0256, Gary Stouffer 330-835-4900.

V/L Sharbrook South Rd: 3 lots available in Highland SD. 2+ acres, 5+ acres & 7+ acres. Available separately or as one 14+ acres to create your private hideaway. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.

599 Brentwood Way S/L 17: Highland LSD. 2.84 acres on cul-de-sac, well, septic. \$175,000. Gary Stouffer 330-835-4900.



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(Cover Story – Positioning Your Company For Growth – Continued from front cover)

needed to build these homes ... and they stand ready to assist any and all of our builders in a multitude of capacities.

I probably haven't mentioned this, in the past several years the number of associations that have reached out to ours (and to me) to find out how we're doing what we're doing and why it is working so well for us. I have my own thoughts on this ...

Dollar for dollar, our assocation, due to its' significantly lower overhead than most of the others in NE Ohio, puts more money raised directly into our event promotion ... more advertising, more visibility, and more for your investment. We have always called this a 'working parade,' not that we want unfinished houses, but we are not a beauty pageant ... we are an information resource for the consumer to come, tour, view, compare, build and/or buy their

most precious investment ... their home!

The American home continues to be one of the most significant investments that people make. Many people rely on their home's value for their retirement, the ability to use it as collateral for home or life improvements, and/or as an investment vehicle to help start a new business and more. Our economy has been absolutely incredible over the past two years and we hope that will continue.

So, to stay competitive and gain/keep your market share, the obvious is crucial. Build a quality home, work hand-in-hand with your home buyers, warranty your work and use your membership with the HBA as a credibility plug.

Have the best website you can afford and be sure you have a site that is easy to navigate and captures your visitors and their information so you can reach out and work with them. Everyone, and I

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## Member News

#### Renewed Builders

Landmark Homes, Inc. – Medina Suppes Homes – Wooster

#### Renewed Associates

CareWorksComp – Dublin
Fidelity National Title – Sheffield
Lodi Lumber Company – Lodi
Zimmerman Plumbing & Heating –
Sterling

#### Dropped Members

Al Diligente Construction Company LLC – Richfield

Know someone interested in joining the Medina County HBA? Doing business with companies that aren't members? They should be! Call Cathy Brown and she will mail a member packet (330.725.2371) or have them visit us online and download a member application.



#### Members.

Remember, whenever possible, always try to do business with and support our Parade Sponsors and support your Medina County HBA & local community!



## RESIDENTIAL LAND FOR SALE

Foote Road, Medina Township **\$90,000 - \$175,000** 

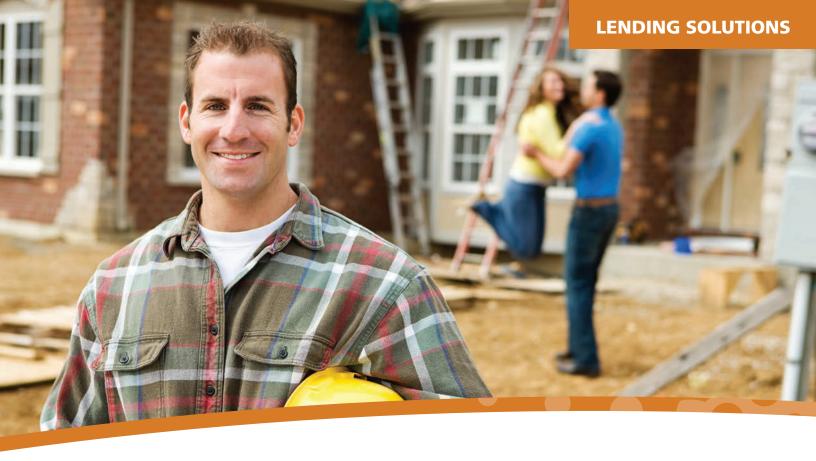
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## **LONG LIVE THE GARAGE**

Whether for cars or storage, attached garages (and even detached) remain an essential part of the American home By: Vincent Salandro, Builder Magazine

While it's predicted that self-driving vehicles and ride-sharing services will soon impact the country's demand for cars, Americans are as dependent as ever on their vehicles.

With an average of 1.950 cars per household, Americans' car ownership has fallen only slightly from a high of 2.050 in 2006, according to a University of Michigan study. Americans' love affair with their automobiles has implications in new-home building, where there is an increasing demand for garages.

"I'd say people at least want one car space, with the majority wanting two or more," says Jenni Lantz, DesignLens manager for John Burns Real Estate Consulting. The firm's Consumer and Product Insight Reports, a survey of around 24,000 new-home shoppers nationwide, found that no homeowners surveyed wanted a potential home without a garage.

Data from the U.S. Census Bureau and the NAHB also disputes any idea that garages might be declining in popularity. Of the 795,000 single-family homes completed in 2017, 65% had

two-car garages and 6% had onecar garages, while only 7% had no garages.

According to Census numbers, the amount of single-family homes completed with no garages peaked at 13% in 2010. Since then, the amount of homes built with

no garage has steadily declined, while homes built with two-car garages have gained in percentage terms over the same period.

Mikaela Sharp, a John Burns consultant, said 92% of people shopping for a detached new-construction home want a two- or three-car garage. Approximately 70% of new-home shoppers are couples, and a two-car garage provides space for each person to store their car, Sharp said. Households with only one adult or a single car may still favor two-car garages for the additional storage space. Around 53% of those surveyed in the John Burns report indicated wanting a two-car garage in their future home.

#### Two-Car Garages are King

Homes with two-car garages have accounted for over 60% of single-family homes built since 2000, according to the U.S. Census, and the 65% of homes completed with a two-car garage in 2017 is the highest share of the market two-car garages have occupied since 1993. Seventy percent of single-family homes purchased in 2017 had two-car garages.



Lantz says while there are questions about the future necessity of garages, the feature is too ingrained in the American lifestyle to be abandoned completely. In fact, data suggests garages are more popular than ever: A 2015 survey from Gladiator GarageWorks found 25% of homeowners had garages so cluttered they could not even fit a single car, regardless of size, illustrating homeowners' reliance on the garage as storage space.

As the size of a home increases, the number of garages in the home goes up. For example, the NAHB reports the share of completed homes with one-car garages is 13.9% for homes less than 1,200 square feet, but that proportion drops to 3% for homes 2,400 to 2,999 square feet. Conversely, two-car garages are present in 15.2% of homes less than 1,200 square feet, but that proportion rises to 78.3% for homes between 2,000 and 2,399 square feet.

The trend of homes built with two-car garages or more has increased as the average size of homes built has increased, to its current all-time high of 2,687 square feet.

The trend of homes built with two-car garages or more has increased as the average size of homes built has increased, to its current all-time high of 2,687 square feet. Homes with three-car or larger garages also have gained popularity in the past two decades. In 2017, 20% of homes completed had garages for three cars or more. However, while three-car garages often are more popular in areas where home prices are more favorable, Lantz says many homeowners surveyed said they would give up some garage space to pay less for a home.

Editor's Note: Notably, in this area, many of our builders are also putting up detached garages in addition to a three-car garage so this trend has proven to be extremely popular in this region. Primarily they are used for car storage and most likely for those who are collectors. Detached garages erected at the same time as the home also tend to look like part of the house as well.



## The Real Question is ... Why Wouldn't You Be?

If you plan to build and sell homes in Medina County, you can't afford to miss the perfect opportunity to get maximum buyer visibility, potential buyers and fill your pipeline. Here's why ...

- 1) Most builder members *are not in a financial position* to invest these marketing dollars for their company alone;
- 2) Last 3 years' Parades yielded *over \$32 million collectively* in gross sales for participants (lots, models and to-be builts);
- 3) Our Financial Forecast *predicted an outstanding year for residential construction* so there's no downside; and
- **4)** You won't find *a better marketing value* for promoting new home construction in Medina County.

#### **PARADE DETAILS**

**DATES:** Sat., May 4th – Sun., May 19th

**HOURS:** Sat & Sun ONLY 12-5 pm,

closed Mon-Fri

**INVESTMENT:** \$1,500 per model, discounted price

of \$1,200 per model for multiple homes from same builder (credit

cards accepted)

#### Planned Media Promotion / Advertising / Marketing:

- Virtual tour / tab / map online (each model has its own page & links)
- Advance Ohio (targeted online marketing)
- The Plain Dealer (print ads)
- Sun News (editorial, online and print ads)
- The Post (editorial and print ads)
- Beacon Journal (editorial, online, print ads)
- Cleveland.com (online ads)
- Homes.Ohio.com & potentially more (media mix dependent on budget)

#### Participation Deadline:

Friday, March 29, 2019 (for fees, entry form, floorplans & photos – Pre-Parade Safety Inspection Form will be signed during inspection)

For more info or to get your Parade Entry Form, contact Cathy at the HBA office – 330-725-2371 or via email at cathyb@medinacountyhba.com.



## Legislative

N E W S



#### NEW GENERAL ASSEMBLY ELECTION OF OFFICERS; NOT A TYPICAL START TO THE YEAR

The newly elected members of the 133<sup>rd</sup> general assembly assembled, per the law, and took their oaths of office, which is typical.

Then, the Senate elected its officers, both the majority and minority, all without fanfare, which is also relatively typical.

Now, for the House of Representatives:

In the last general assembly, the current Speaker resigned in the face of a federal ethics investigation. When the House took a look at their rules as to how to elect a successor they found an awkward process in place IF the race was contested. Sure enough, former House Speaker Larry Householder wanted to restore his speakership, as did finance chair Ryan Smith. No compromise was deemed possible, so the issue was thrown to the full House to see who could muster the required 50 votes necessary in the first 50 tries (this is the rule).

The two competing Republicans could not, nor could the Democrats who were solid in voting for their leader. According to the rule, a speaker could be elected with a simple majority on the 11<sup>th</sup> try. That is when Ryan Smith secured a less than 50 vote majority, and become the newly elected Speaker.

Time marched on to current day and the election of the Speaker for the 133<sup>rd</sup> General Assembly.

The two competing Republicans could not reach a compromise and the tension continued right up until the vote on the floor was taken. Final vote Householder 52-Smith 46.

Speaker Householder got 26 votes from Democrats along with 26 Republicans. The brokered deal included, as a major factor, support from organized labor.

As we said, it was not a typical day at the state house.

The remaining House leaders have not yet been elected.

#### OHBA SPRING ORGANIZATIONAL MEETING

Mark your calendar for March 6-7, 2019 OHBA Spring Organizational Meeting. The meeting will take place at the Sheraton Columbus Hotel at Capitol Square.

If you need a sleeping room, contact the Sheraton at (888) 236-2427 or click the link below to reserve your room online.

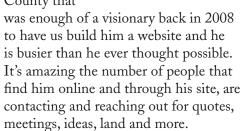
https://www.marriott.com/eventreservations/reservation-link.mi?id= 1547050258312&key=GRP&app=re svlink

OHBA room rate is \$149 plus tax per night. Room cut-off date is February 1<sup>st</sup>. Additional meeting information will be emailed out soon!

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mean everyone, surfs the net nowadays to find what they are looking for so you need to be out there and there is simply no excuse not to have an attractive, well-functioning and easy-to-use site for your consumers to learn more about you,

see what you do and reach out for more information and to meet with you. I have an Amish builder client (since 2007) located in Holmes County that



You can sign up for GoogleAnalytics for free to track your website traffic like number of visitors, where they spend their time on your website, how they're getting there (search engines) and even test your own advertising to see if that is bringing people to your website (a spike of visitors on a certain day your ads appeared, etc.). A whole new world out there ...

Personally, I'm not a big social media fan, but Houzz, Instagram and Pinterest could be viable avenues for builders to consder. You almost need a full-time marketing person to keep up on those

... or put a good presence out there once or twice a year and update when you can.

As well as a great website, there are other marketing programs that you can buy into online,

Advance Ohio is one (The Plain Dealer) that gets your online ad, linking to your website, to pop up when your typical buyer profile is surfing online. These can be costly and we do incorporate some of this type of online marketing during the Parade. It's a great way to capture people interested and get them to your site.



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## And, quite frankly, to be successful in this business, you NEED to participate!

1) You work with builders; 2) the Financial Forecast predicts another outstanding construction year, and 3) fellow builder members building and selling homes helps you and your business prosper – you can't afford not to participate. In fact, the last three years of Parades yielded *over \$32 million* collectively in home sales and we expect this trend to continue in 2019.

What's in it for you? *Great visibility* ... here's the lowdown:

- Your business name and logo on the MCHBA website as a supporter of the event
- Your logo on the MCHBA website links to your website
- Your name listed in all press releases submitted to the print media
- Your logo on the map/model handout (printed and online)
- Listed in Building Blocks as a Parade sponsor for 3+ months
- FREE 1/6 page ad 3 times in Building Blocks (size upgrade available)

#### **PARADE DETAILS**

**DATES:** Sat., May 4th – Sun., May 19th

HOURS: Sat & Sun ONLY 12-5 pm,

closed Mon-Fri

**SPONSORSHIP:** \$500 – You are a part of

everything listed. Want to do more?

Contact the HBA directly.

#### Planned Media Promotion / Advertising:

Virtual tour / tab / map online (each model has its own page & links); Advance Ohio (targeted online marketing); The Plain Dealer (print advertising); Sun News (editorial, online and print advertising); The Post (editorial and print advertising); Beacon Journal (editorial, online and print advertising); Cleveland.com (online advertising); Homes.Ohio. com & potentially more (dependent on budget)

Participation Deadline: March 29, 2019



Call 330.725.2371 today or email Cathy Brown at cathyb@ medinacountyhba.com. Don't miss this opportunity!

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Some of the past builders in our Parade have said that our Parade is one of the best they've participated in (these builders have been in other NE Ohio Parades). What I've personally heard is ... 1) our information is easy to find and is well organized; 2) our event brings



more traffic to their homes; 3) when things change (pricing, new photos), we are responsive to getting those taken care of in a timely manner ... the Parade site is a very helpful tool for the homebuyer with links to your model location, links to your own website, photos of your home - inside and out, floor plans for most of them, pricing, home highlights, and how to get a hold of you personally.

So ... all this being said, if you haven't been in the Parade in a while, you should consider participating. If you want to keep up your current momentum and build on it, consider being in the Parade. If you don't do any marketing at all throughout the year, consider getting involved ... advertising is handled for you and at a level that will get you visitors and potential business. We continue to have the public reach out and want to know when the Parade will be held ... they are looking for it!

I welcome your input regarding the Parade if there is something you would like to see different, another advertising vehicle we should consider, or other beneficial suggestions.

Email me at *susan@idcreativeltd*. *com* or call **330-483-0075**. I appreciate your feedback. Let's make this the best Parade ever!

## FINANCIAL FORECAST HIGHLIGHTS

- Research shows over 70% of newly built homes in NE Ohio are being built by the large, 'big box' builders (publicly owned national and/or regional companies). That same figure is over 80% in Medina County with the top subdivisions being controlled by these builders.
- The 10-year Treasury Note is a good indicator of mortgage lending rates with a 52 week low of 2.547 to 2.763. One to two rate hikes are possible toward the last half of 2019.
- Mortgage rates should stabilize for 2019 as lenders loosen both credit and loan to value protocols.
- The last quarter of 2018 showed sales growth declined 20%.
- 2019 shows increased buyer incentives on existing inventory, lower gross margins, continued labor shortage issues, intensified lot demand and increased builder mergers and acquisitions.
- Entry level is the strongest segment of the home buyer market with move-up segment (over \$550,000) softening somewhat. Builders are focusing more on smaller, affordable product.

#### Caution ahead / be aware of:

- Market volatility
- Banks and regulators sales slowdown and builder margin compression could result in tighter acquisitions, development and construction.
- Aggressive land posturing from the larger builders, pushing out the smaller local builders.
- Trade and natural disasters affecting supply/demand/pricing on construction materials driving costs.
- Non-bank domination of mortgage banking could mean limited capital available.

#### Tailwinds and positive trends:

- Record low unemployment.
- Best job growth in NE Ohio in decades.
- Low interest rates.
- Expand credit and loan to value from mortgage lenders.
- Buyer profiles appear to be very positive (solid purchase ability).
- 1.3 million new households anticipated for 2019.

We encourage you to attend the Financial Forecast next year to get the full story on what you can expect for 2020 and beyond. The HBA would like to thank our speakers for the recent Financial Forecast: Bob Giacomo of Westfield Bank; Jim Owen from Fifth Third Bank (the above is based on Jim's outline); and Rick Smith of First Federal Lakewood.



## Brand New Full-Selection Design Center.

Conveniently located next to our Kitchen & Bath Showroom, our new full-selection Design Center will be your one-stop shop for all your project needs!

Cabinetry, Fixtures, Countertops, Doors, Trim, Hardware, Islands, Backsplashes, Windows and more!

## CARTER

At our Kitchen & Bath Showroom in Medina, we have everything you need to complete your next kitchen project!

We take the worrying out of planning and choosing everything for your perfect kitchen or bathroom, from the smallest to the most important details. You'll save money over the big box stores, and we have the expertise and product knowledge to help you complete your project. Service, quality, and design is what sets us apart. Our Specialists offer the best in service, space planning and design knowledge in the industry.

## Carter Lumber has all of your design needs covered!

When you're ready to take on your kitchen or bath project, we'll be ready to give you the beautiful, functional space you've been dreaming of.



#### MEDINA

3725 MEDINA RD. SUITE 108 MEDINA, OH 44256 (330) 725-6760

#### AKRON

172 N. CASE AVE. AKRON, OH 44305 (330) 784-5441

#### **SOLON**

6199 S O M CENTER RD. SOLON, OH 44139 (440) 248-5355

#### **ELYRIA**

41625 GRISWOLD RD ELYRIA, OH 44035 (440) 934-5266

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