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## Housing Recovery to Pick Up Steam in 2016, but Challenges Remain

By: *Elizabeth Thompson, NAHB*

(October 22, 2015) Steady employment and economic growth, pent-up demand, affordable home prices and attractive mortgage rates will keep the housing market on a gradual upward trend in 2016.

However, persistent headwinds related to shortages and availability of lots and labor, along with rising materials prices are impeding a more robust recovery, according to economists who participated in yesterday's National Association of Home Builders (NAHB) Fall Construction Forecast Webinar.

"This recovery is all about jobs," said NAHB Chief Economist David Crowe. "If people can get good jobs that pay decent incomes, the housing market will continue to move forward."

The good news, Crowe added, is that total U.S. employment of 142 million is now well above the previous peak of 138 million that occurred in 2008.

The one caveat is that job growth has been concentrated heavily in the service sector, which tends to pay lower wages than goods producing jobs.

Meanwhile, home equity has nearly doubled since 2011 and now stands at \$12.5 trillion.

"The single biggest asset in most people's portfolio is the home they own," said Crowe. "That's important because the primary purchasers of new homes are the sellers of existing homes. The more equity they have, the more comfortable they feel about purchasing a new home."

And while mortgage interest rates are expected to rise over the near-term, averaging 4.5 percent in 2016 and 5.5 percent in 2017, Crowe said this is not expected to have an impact on the housing recovery.

*(Article continued on page 3)*



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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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“As the economy gets better, job and wage growth should keep pace. So even though mortgage rates will rise, they will still be low by historical standards and very affordable.”

## Supply Headwinds

Crowe noted several factors that are hindering a more robust recovery. Citing an NAHB survey of its members, 13 percent of builders reported the cost and availability of labor was a significant problem in 2011 and that concern jumped to 61 percent in 2014.

About one-fifth of builders shared the same concerns regarding lots in 2011 and that ratio shot up to 58 percent in 2014.

Concerns over building materials stood at 58 percent among builders in 2014, up from 33 percent in 2011.

## Single-Family Continues to Post Gains

Turning to the forecast, NAHB is projecting 719,000 single-family starts in 2015, up 11 percent from the 647,000 units produced last year. Single-family production is projected to increase an additional 27 percent in 2016 to 914,000 units.

On the multifamily side, production ran at 354,000 units last year, slightly above the 331,000 level that is considered a normal level of production. Multifamily starts are expected to rise 9 percent to 387,000 units this year and post a modest 3 percent decline to 378,000 units in 2016.

Residential remodeling activity is forecasted to increase 6.8 percent in 2015 over last year and rise an additional 6.1 percent in 2016.

## Suburbs are Still Hot

Looking at home buyer preferences, Trulia Housing Economist Ralph McLaughlin said that contrary to popular belief, millennials prefer to own a home in the suburbs rather than rent in the cities.

“Many believe that home buyers are bucking the trend of previous genera-

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## From the Executive Director

Members and Friends:

At a conference in Washington, D.C. last month, Industry Experts in new residential construction agreed that we have a five year "window" of expansion in front of us. As those of us that have been in this business for a long time know, don't get overly optimistic and continuously save for the future since the inevitable downturn will come.

To help you get a better idea of how our industry looks for the coming year, be sure to attend our Annual Financial Forecast meeting which will be held on Thursday, January 14th, from Noon to about 1:30pm, at Williams on the Lake, 787 Lafayette Road in Medina. The event will be held in their back building - Lakeside East. Speakers will include Jim Owen, Caliber Home Loans; a speaker from Third Federal Savings & Loan and a speaker from Westfield Bank. More details on page 15.

Support your local association and learn more about the future of our industry.

Respectfully:

Dave LeHotan  
Volunteer Executive Director



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## LOTS AND ACREAGE

**Four Seasons S/L 17 Shade Rd:** FREE GAS, 3.8 acres, well/septic. Wooded, horses permitted. **\$136,000. Gary Stouffer 330-835-4900.**

### CUYAHOGA FALLS/ NORTHAMPTON

Woodridge Schools

**S/L 11 619 Chart Rd:** 3/4 acre. Sloped, wooded, public water/sewer. **\$57,000. Gary Stouffer 330-835-4900.**

### FAIRLAWN

Copley/Fairlawn Schools

**V/L 93 & 94 Ghent Rd:** 9.8 acres. Open, rolling, lake, public water, sewer. **\$1,300,000. Gary Stouffer 330-835-4900.**

### GRANGER

Highland Schools

*Western Reserve Homestead: Restrictions – 2200 sq.ft. min. Ranch / 2500 sq.ft. 2-story.*

**S/L 7 Windfall Rd.** 2 acres, flat lot. Well/septic. South of Granger Rd. Minutes from 71/271. **\$69,000.**

**S/L 9 Granger Rd.** 2.85 acres, flat lot. Highland LSD. Well/septic. South of Granger Rd. Minutes from 71/271. **\$49,900. Gary Stouffer 330-835-4900.**

**Millers Meadow:** 2 lots remaining. Plenty of options w/sizes ranging from 3.8-10.3 acres. Bring your own builder & enjoy public water with tap-in paid. Minutes from 71/271/77. Starting at **\$89,000. Gary Stouffer 330-835-4900.**

### HINCKLEY

Highland Schools

**River Rd: Ravine, Creek, Waterfall.** Over 7 acre wooded lot. Pick a spot on your own private park to build. Borders Hinckley Hills Golf Course to East. Between 403 and 417 River Rd. **\$174,900. Ryan Shaffer 330-329-6904.**

## KENT

**Lincoln Commons:** 3 lots remain. Cul-de-sac in unique urban renewal community surrounded by amenities & walking distance to University/Downtown Kent. Public water/sewer. No HOA. Bring your own builder. 1200 sq.ft. for ranch, 1600 sq.ft. for 2-story. **Starting at \$37,500. Gary Stouffer 330-835-4900.**

## LAKE MILTON

**V/L Ellsworth Rd:** 5 acres. Level, wooded, septic, well. **\$49,500. Ryan Shaffer 330-329-6904.**

## MONTVILLE

**Maplewood Farm Development** offers 7 beautiful lots, 2+ acres each, Medina Schools and septic approved starting at **\$39,000. Tom Boggs 330-322-7500** or **Gary Stouffer 330-835-4900.**

## PALMYRA TWP

**V/L Jones Rd:** 5 acres. Level, wooded, septic, well. **\$39,900. Ryan Shaffer 330-329-6904.**

## RICHFIELD

Revere Schools

**V/L Broadview Rd:** 2 lots, 2 acres each. Open, flat, public water/sewer. **\$110,000 each. Gary Stouffer 330-835-4900.**

**Glencairn Forest:** Lots ranging from **\$80,000 to \$295,000.** 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** or **Gary Stouffer 330-835-4900.**

**3601 W Streetsboro Rd:** Just over 10 acres backing up to Summit County Metroparks. One of a kind property creates the backdrop for any estate. Features 8-stall, 150'x50' horse barn w/arena, breathtaking ravine views, calming creekside paths and over 4+ acres of pasture to provide your personal escape. **\$469,900. Gary Stouffer 330-835-4900.**

**2802 Southern Rd.:** Rare 42+ acre private parcel in Richfield Twp. Includes nearly 2000 sq.ft. home, income producing gas wells. 10 acre parcel pasture & 9 stall horse barn. Perfect property to build estate of your dreams. Septic/well. **JUST REDUCED \$725,000. Gary Stouffer 330-835-4900.**

## SHARON TOWNSHIP

Highland Schools

**Blue Ridge Estates Lots 37, 38 & 52 Osage Trail VL 15 Irene Rd. & Osage Trail.** Great opportunity to build in privacy & seclusion, 2+ acre lots in Highland SD, septic/well, cleared & ready to build. **Lots 37, 38 & 52 \$76,000 each, Corner lot 15 \$71,500. Gary Stouffer 330-835-4900.**

**S/L 14 467 Arbor Falls:** 2.5 partially wooded acres overlooking pond in The Estates of Sharon. Public water/sewer. **\$197,500. Gary Stouffer 330-835-4900.**

**The Ridge 5840 Spring Ridge Dr.:** 2.36 acres. Long rear views. Bring your own builder. Minutes from 77/71. Well/septic. **\$87,500. Gary Stouffer 330-835-4900.**

**Sharon Hts Development:** 2+ acre private lots featuring lake, wooded lots, & rolling hills to create your own dramatic backdrop. Many w/walkout potential. Minutes from 71/76. Bring your own builder. Well/septic. Starting at **\$62,650. Gary Stouffer 330-835-4900.**

## YORK TOWNSHIP

Buckeye Schools

**Emerald Woods: S/L 20 4124 Sapphire Court & S/L 29 4105 Sapphire Court.** Public water/septic. **\$52,500 each. Gary Stouffer 330-835-4900.**

**V/L Smith Rd:** 26+ acres, open, rolling. Well, septic. **\$220,000. Gary Stouffer 330-835-4900.**

## Email Our Agents:

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### NEW PUCO REGISTRATION REQUIREMENT

As a result of passage of legislation at the end of the last G.A., the PUCO approved rules in relation to Senate Bill 378. Included in these changes are its new registration requirement and fee for anyone who participates in the Call Before You Dig system. OHBA has been in contact with the PUCO on the new registration process and plans to sit down with staff to get a more concrete understanding of the new requirement. According to the Finding and Order issued by the agency, PUCO will be sending an invoice to those who have participated (either joined or called a one call provider) in either the prior or current year. With some questions about how this will work in practice, OHBA inquired about proactively registering to fulfill the new requirements. Per the PUCO, if you have members who would like to register the PUCO would be happy to add you to the list. They anticipate sending out notifications in March or April of next year. Given the timeframe and effective date, to proactively register with the PUCO, they suggested contacting after February 1, 2016, by calling **(800) 686-7826, option 4** and providing your contact information. As OHBA receives more detailed information, we will let you know so you are prepared well in advance.

### COMMITTEE CHAIR HOLDS HEARING ON CONTRACTOR REGISTRATION

OHBA was contacted by the Committee Chairman, Rep. Young, on HB 77 Contractor Registration as he scheduled the bill for an open hearing last week in the House Commerce and Labor Committee. The Chairman requested Vince attend to provide testimony to the committee on some recent changes. During his testimony, Vince explained OHBA's position had not changed in that the association was supportive given two key components: a reasonable board and preemption of local registration/licensing by one state registration. Several other interested parties submitted written testimony including NARI and the Homebuilders Association of Greater Cincinnati. The Chairman has not yet indicated what his plans are for HB 77 for the rest of the year.

### RCAC RETURNS AFTER SUMMER BREAK

The Residential Construction Advisory Committee (RCAC) will hold its next meeting October 28<sup>th</sup>. The summer meetings had been canceled with nothing pending on its agendas for the past few months. A vacancy remains and awaits appointment by the Director of Commerce for the architect position.

Please contact OHBA with any questions or comments.

### FEDERAL COURT ISSUES STAY ON WOTUS

Last week, in the U.S. Court of Appeals from the sixth circuit, the majority found a substantial possibility of success on both merits grounds and procedural grounds (that significant changes in the rule were never put to notice and comment). The court ordered, "The Clean Water Rule is hereby STAYED, nationwide, pending further order of the court." Although the new WOTUS rules are

said to be a significant expansion of current regulations, it appears there may not be as great of an impact in Ohio given the more rigorous review standards already implemented in Ohio.

Please feel free to contact OHBA with any questions or comments.

### OHBA FALL BOARD MEETING

The Annual Meeting of The Board of Trustees & Election of 2016 Officers will be held on Wednesday, November 11<sup>th</sup> at the Hilton Easton in Columbus. Meeting information has been sent out but if you need a registration form, email [build@ohiohba.com](mailto:build@ohiohba.com) or call (800)282-3403 ext. 1.

## 2016 Dates To Remember

### January 14, 2016

**Annual Financial Forecast –**  
*Will be held at Williams on the Lake in Medina / lunch FREE for builders - MUST RSVP / \$25 for members and \$30 for non-members. Noon to 1:30pm. Details on page XX.*

### May 2-22, 2016

**Spring Parade of Homes**  
*– Builders – be ready and participate - your best bet to sell homes in 2016*

### June 9 or June 16, 2016

**Annual MCHBA Golf Outing**  
*– Firm date and details to follow via email*



EXECUTIVE VP'S COLUMN  
By Vincent J. Squillace, CAE  
Executive Vice President

## OHBA BIG Fall Event

Typically we do not bill our board meetings as a big event but we here consider it big, like as important. Aside from discussions on the many key regulatory issues facing our industry, we will be electing our leadership team for 2016. Included in that leadership will be the future officers taking OHBA into the future.

OHBA officers are like many other officers of associations. They are dedicated to their industry. They work hard and contribute countless hours to assure the association keeps on its mission. That means they work on your behalf making life better for you. Most officers serve unselfishly and do not look for glory, they are sincere and devoted to the association. That typifies those who serve and have served OHBA.

Our meetings are open to all members. The key informational session is when we recap our efforts in the state government arena. As you know that is OHBA'S key mission. There are a number of important items that will impact just about every member in some fashion. Make some time to get a bit ahead of the information curve in this regard.

And last but not least we will elect our leaders who will spend the extra time assuring a strong and viable OHBA. Our officers work hard and a strong showing of support for them as they prepare for another year of service will be appreciated.

OHBA's Fall Meeting is on Wednesday, November 11th at the Hilton Easton in Columbus. ■

# Building Dept. Building Inspection Scheduling

The Medina County Building Department has experienced some issues with inspection schedulings and would like to clarify for everyone's understanding and future schedulings.

24 hours of advance notice is just that – 24 hours. Scheduling late in the day for a next morning inspection is not a 24-hour notice. Appointments book first come first serve. Please schedule your inspections with this in mind. You can also view your scheduled inspection online and see your estimated time window. To call for your building inspections, the number is 330-723-9585. ■



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*(Cover Story – Continued from page 3)*

tions in that they want to live in urban areas and want to rent,” said McLaughlin. “What we are finding from our surveys is just the opposite. Among millennial renters, almost 90 percent say they eventually want to purchase a home. That is significantly higher than Gen Xers, who were hurt by the recession, and quite a bit more than current baby boomer renters, who are at 40 percent.”

However, an overwhelming majority of millennials, who are still starting households and paying off college debt, say it will be at least two years before they are ready to buy.

Roughly half of all Americans prefer to live in suburban areas, about a quarter prefer urban areas and just over 20 percent prefer rural communities, according to a Trulia survey conducted last November.

“As we get into the recovery, suburban areas are growing faster than urban areas,” said McLaughlin. “That is a sign that the urbanization trend we saw start to happen at the beginning of the recovery was more of a blip rather than a new rule.”

Moreover, the percentage of house-

holds living in urban neighborhoods in 2013 was lower among nearly all age groups compared to 2000.

“So again, this shows there really isn’t an urbanization trend among households,” said McLaughlin.

Over the past five years, the share of searches on Trulia in suburban-urban zip code areas has held fairly constant, at roughly a four-to-one-ratio for suburban searches.

“Home buyers are saying they prefer modern and modest sized homes in the suburbs with amenities,” he said, adding that 44 percent of Americans say they want to live in a house between 1,400 and 2,600 square feet.

## Recovery in All Regions, but Pace Varies

Delving below the national numbers, NAHB Senior Economist Robert Denk said that housing market conditions are improving in all regions, but the pace of recovery continues to vary by state and region.

“We’ve gotten to the point in the recovery where we no longer have problems that came with the housing bust,” said Denk. “It now is really a matter of housing markets reconnecting to the fundamental drivers, and that is employment. Production has been rebounding in all regions, prices have been moving up and new foreclosures are back to more normal levels.”

Using the 2000-2003 period as a healthy benchmark when single-family starts averaged 1.3 million units on an

annual basis, NAHB is projecting that single-family production, which bottomed out at an average 27 percent of normal production in early 2009, will rise to 74 percent of normal by the fourth quarter of 2016 and climb to 91 percent of normal by the end of 2017. Single-family production currently stands at 53% of normal activity.

The hardest hit areas during the downturn were a combination of the bubble states – California, Arizona, Nevada and Florida – and the industrial Midwest. The bubble states had the most excessive price and production spikes, while the problems in the Midwest were more related to fundamental economic weakness.

The most successful recoveries are happening now in the energy states, including North Dakota, Wyoming, Texas, Montana and Louisiana.

Other states exhibiting strong employment and housing growth include South Carolina, Utah, Tennessee, Idaho, Oregon and North Carolina.

In another way of looking at the long road back to normal, by the end of 2017, the top 40 percent of states will be back to 99 percent or more of normal production levels, compared to the bottom 20 percent, which will still be below 73 percent.

“Keep in mind that with all of these buckets, the numbers keep getting higher,” said Denk. “There is broad-based improvement across the country.”







## Important Information Regarding our 2016 Workers' Compensation Group Rating Program

In light of BWC transitioning to prospective billing, the 2016 CareWorksComp group rating enrollment deadline for the traditional discount group rating program is November 18, 2015 and the retro group rating enrollment deadline is January 22, 2016. It is important to apply early so that you have adequate time to evaluate your options. If you have not already applied, we ask that you take a look at your potential premium savings through the Medina County Home Builders Association **Workers' Compensation Program** that is administered by our partner, CareWorksComp. Our workers' compensation program was created to help our members maximize their workers' compensation premium savings and to provide them with quality claims management services. Consider these points about our program:

■ CareWorksComp evaluates your company for your greatest premium savings options.

■ Maximum BWC projected premium and rate discounts of up to 53% in our traditional group rating programs and premium rebates of up to 63% through our retrospective group programs for eligible businesses.

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• **A strong voice in Washington** (Advocacy, Legal Services, BuildPAC) to help you defeat excessive regulations and defend affordable housing initiatives on Capitol Hill, in your state and in the communities where you do business. That puts money and time back in your pocket.

• **Critical News and Information** through NAHB Now, Eye on Housing, specialty newsletters, social media, alerts and exclusive website content. For

more than 70 years NAHB has been the nation's leading source for housing industry information. Up-to-date information, when you want it, how you want it!

• **Invaluable Networking Opportunities.** With more than 140,000 members from all areas of the housing industry, NAHB is a one-stop networking shop! From local networking receptions and monthly membership meetings to regional trade shows, the International Builders' Show and special-interest councils, NAHB provides hundreds of ways for you to meet and build relationships with fellow professionals, future customers and suppliers.

• **Nationally Recognized Educational Programs** that give you the tools to gain an edge in the industry. In our competitive marketplace, differentiation is the key to success and NAHB's nationally recognized education programs offer cutting-edge conferences and course – both in-person and online. NAHB has the curriculum, instructors and prestige to boost your success and increase your profit margins.

• **Access to NAHB Expert Advisors** who can address your specific business questions. When you become an NAHB member, you get instant access to our distinguished economists, tax specialists, legal research staff, financial experts and regulatory and technical specialists.

• **Exposure to the Latest Building Products and Services** through direct contact with industry vendors. The International Builders' Show™ (IBS) is a business-building experience like no other.

• **Professional Recognition** through a multitude of NAHB groups. Members



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• **Valuable Member Discounts** through NAHB's Member Advantage Program. Your membership entitles you to discounts on vehicles, shipping, cell phone plans, computers, car rentals, office supplies and more. NAHB's purchasing power means big savings!

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# Thank you **Ken Cleveland** For Continuing to **Make a** **Difference on** **Behalf of the** **Medina County** **Home Builders** **Association!**

Ken Cleveland recently made another very generous donation to the Medina County Home Builders Association.

Ken is a charter member of our association and one of the founding fathers which helped create the Medina County HBA back in 1973 - 42 years ago. Ken Cleveland is our top spike member and has shown unending support for our association and all it stands for. Without his support over the years, the organization may not have survived - for which we are grateful!

We congratulate Ken Cleveland for his continued support of our Association and sincerely thank him for his generous donations. This helps to continue the momentum of growth of our organization and helps us make a difference in our community. ■



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# Our 2015 Fall Parade of Homes Event Sponsors!



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## MAJOR EVENT SPONSORS

The Medina County Home Builders Association would like to take this opportunity to thank each and every one of our sponsors and supporters of the recent Fall Parade of Homes. Your response continues to be unprecedented and your participation enabled us to promote this event in a way we have only dreamed of over the past few years.

As I'm sure most of you are aware, there is a lot of activity in Medina County and your support will keep that momentum rolling.

The participating builders made a huge commitment themselves



to being in this Parade, with even some of the homeowners allowing their homes to be presented as well. Turnout to the event was very good and the builders felt it was a highly successful event for them, both now and for the future.

We would like to thank all of these Parade Builders for continuing to participate in this event that puts our association at the forefront of residential construction in Northeast Ohio. Participants for this event were: Artisan Building and Design, LLC, Charis Homes, FWM Homes, Inc., KNL Custom Homes, Inc., Legacy Homes of Medina, Legacy-Carrington Builders, Ltd., Mason Builders, Modern Home Concepts, LLC, Taeler-Made Construction, and Zollinger Builders LLC.

Watch for upcoming information on the Spring Parade 2016 - it is right around the corner! ■



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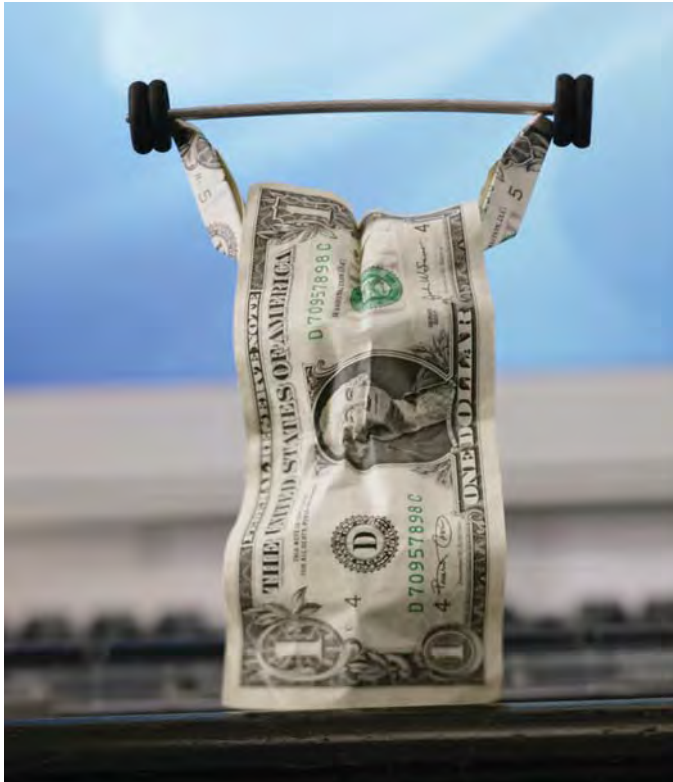
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# 2016 MCHBA FINANCIAL FORECA\$T



We are all busy, but this is one meeting you need to plan to attend and hear what is being predicted by area experts regarding the anticipated general economic climate for 2016, as well as what will likely happen in the local building / construction industry.

Having information like this is very similar to having GPS or an atlas when you take a trip. It most definitely helps get you to your destination without nearly as much hassle as just guessing how to get there.

Remember, ***failing to plan means planning to fail*** so plan for success by attending the 2016 Financial Forecast and be prepared to take advantage with the foresight you receive from this important meeting.



**Thurs., January 14, 2016**  
**From Noon to 1:30 pm**

@

**Williams on the Lake**

Back Building – Lakeside East  
787 Lafayette Rd. | Medina, Ohio 44256  
330.725.2371 (HBA Office)

**Speakers include: Jim Owen**  
**Third Federal Savings & Loan**  
**Westfield Bank**

**Registration: Builders FREE (must RSVP);**  
**Members – \$25; Non-Members – \$30**  
(includes lunch by Williams on the Lake)

**Lunch: “Soup and Sandwich” -**  
includes Deli Wrap sandwich; Chicken  
Noodle soup; tossed salad, assorted cookies  
and brownies, and coffee, water and soft  
drinks.

You **MUST** register to attend this meeting. You can register online through Builder Fusion or call the HBA office at **330-725-2371** to RSVP. Builders **MUST** RSVP to get your **FREE** lunch. No shows will be charged.

Be sure to RSVP / register your attendance ***no later than January 7<sup>th</sup>*** and don't miss this important event to help you plan for business success in 2016 and beyond. We look forward to seeing you there!





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