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After Hitting a 51-Year Low, the Homeownership Rate is on the Rise

By: *Laura Kusisto, The Wall Street Journal*

The homeownership rate edges back up from a five-decade low amid tentative signs that renter families are starting to gain the confidence to buy homes.

The nation's homeownership rate, which has dropped sharply for years, could be at a turning point.

It hit 63.5% in the third quarter, the Census Bureau said late October. That is a significant jump from the prior quarter, when it hit 62.9%, the lowest point in 51 years.

There were other reasons for optimism in this recent October release. About 1.1 million households formed in the third quarter, a significant jump from about 944,000 in the prior quarter.

More crucially, about half of the new households formed were owners, rather than renters. About 560,000 new owner households were formed this quarter, up from a roughly 22,000 decline in the second quarter. In order for the homeownership rate to rise, more owners need to form households than renters.

"For me the big reason to be optimistic is looking at household formation," said Ralph McLaughlin, chief economist at Trulia. The persistently low homeownership rate has been one of the most troubling aspects of the recovery. Home prices are back within 0.1% of the July 2006 peak, according to S&P CoreLogic



In This Issue ...

**Thank You to Our Fall
Parade Sponsors**

**OHBA – Halloween: A
Time For Scary Stories**

**Trends – See the Light:
Glass Wine Cellars are
Having a Moment**

& More!

(Cover Story – continued on page 10)



Kenneth Cleveland	1,060*
Calvin Smith, Life Dir.	594.5
John Sumodi	151
Bob Knight	93.5
Russ Sturgess	29
Doug Leohr	24
Mark Zollinger	18
Ed Belair	7
Greg Thomas	3.5
Dave LeHotan	3
Mike Hudak	3
Todd Scott	2.5
Ted Curran	2
Todd Folden	1.5
Sean Smith	1

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



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NOTE: HBA Email Changes

Sharon is now:

sharonb@medinacountyhba.com

General email is now:

moreinfo@medinacountyhba.com



**The *Financial*
Forecast** will be held
February 8, 2017
at Pat O'Brien's
Chevrolet in
Medina. Watch for
more details on this
important meeting.

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7/10 - Source: US Census Bureau 2010-2014
American Community Survey 5-Year Estimates

From the Executive Director

Members and Friends:

From the feedback received from the recent Fall Parade of Homes, it was very successful and generated a lot of traffic and potential home buyers for all the builder participants. We had 9 homes presented in this Parade and 11 Parade of Homes sponsors. It isn't always readily apparent how successful the event is or was due to the fact that purchasing a home is a time-taking proposition, but needless to say, all of our builders were able to secure several leads for potential new homes in the near future.

I'd like to take the opportunity to thank all of our sponsors for stepping up. Your participation and support made this event possible and successful, and we sincerely appreciate your participation. This year's Fall Parade of Homes sponsors include: 84 Lumber, All Construction Services, Carter Lumber, Columbia Gas Division Nisource Corp, First Federal Lakewood, Graves Lumber Company, National Carpet Mill Outlet Inc., Paramount Plumbing Inc., Sundance LTD and Third Federal Savings & Loan.

Watch for information on the upcoming Financial Forecast that will be held Wednesday, February 8, 2017 at Pat O'Brien's Chevrolet in Medina.

Respectfully:

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Volunteer Executive Director



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LOTS AND ACREAGE

BATH TOWNSHIP – Revere Schools

Four Seasons S/L 17 Shade Rd: **FREE GAS**, 3.8 acres, well/septic. Wooded, horses permitted. **\$126,900.** Gary Stouffer 330-835-4900.

4322 Shaw Rd Lot 58: 1.56 acres, 231x259. Well/septic. **\$197,500.** Gary Stouffer 330-835-4900.

V/L N Revere & Sourek: 6 acres. Well/septic. **\$249,000.** Mike Stoerker 330-701-4426.

4875 Stonehedge: 3+ acres. Lake front property. Well & septic. **\$250,000.**

AKRON / ELLET

V/L Canton Rd: 2.5 acres wooded/cleared. Zoned residential/office limited use. Public water/sewer. **\$55,000.** Gary Stouffer 330-835-4900.

BRUNSWICK

1499 S. Carpenter Rd.: 6+ acres. Proposed commercial. Prime acreage at 303 & I-71 intersection. **\$1,200,000.** Mike Stoerker 330-701-4426.

CHAGRIN FALLS – Kenston LSD

S/L 30 Hawksmoor Way: 2.7 acres, 329x439, water view. Wooded lot. Private sewer/well. **\$119,900.** Gary Stouffer 330-835-4900.

COPLEY

V/L Medina Road – COMMERCIAL – \$150,000.

V/L Medina Road – COMMERCIAL – \$300,000.

DOYLESTOWN

16216 Galehouse: 3.5 acres. Chippewa Schools. Public water, septic. Beautifully wooded & elevated views. **\$67,500.** Mike Stoerker 330-701-4426.

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. **\$69,900.**

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: 1 lot remaining with scenic view. 5 acres with bank barn. Bring your builder. Public water with tap-in paid. Minutes from 71/271/77. **\$145,000.** Gary Stouffer 330-835-4900.

HINCKLEY – Highland Schools

S/L 38 Northern Light Circle: 4+ acre wooded. Cul-de-sac, lakefront. Well/septic. **\$325,000.** Gary Stouffer 330-835-4900.

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. **\$149,900.** Ryan Shaffer 330-329-6904 and Gary Stouffer 330-835-4900.

KENT

Lincoln Commons: 2 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. **\$37,500 each.** Gary Stouffer 330-835-4900 and Ryan Shaffer 330-329-6904.

LAKE MILTON

V/L Ellsworth Rd: 5 acres. Level, wooded, septic, well. **\$47,500.** Ryan Shaffer 330-329-6904.

MEDINA

Fox Meadows Country Club:

173 Hounds Run: .5 acres. City water/sewer. **\$40,000.**

222 Maidstone Lane: .5 acres. City water/sewer. **\$60,000.**

226 Maidstone Lane: .5 acres. City water/sewer. **\$60,000.**

6464 Aberdeen: .5 acres. City water/sewer. **\$65,000.**

Mike Stoerker 330-701-4426

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

5301 Everett Rd.: 12+ acres, treed lot with pond. Well, septic. **\$225,000.** 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 and Gary Stouffer 330-835-4900.**

SHARON TWP – Highland Schools

7595 V/L Beach Road: Approx. 200 acres located in Sharon Twp, 7595 Beach Rd. contains 81.94 acres. The farm house with 2 acres is not included but is for sale. Total of 3 parcels. Public water, septic, well. All info subject to all government approvals. **Gary Stouffer 330-835-4900.**

Blue Ridge Estates Lots 15, 38 & 52. Great opportunity to build in privacy & seclusion, 2+ acre lots in Highland SD, septic/well, cleared & ready to build. **Lot 52 \$75,000.** **Corner lot 15 \$69,500.** **Lot #38 \$75,000.** Ryan Shaffer 330-329-6904 or 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.** Ryan Shaffer 330-329-6904 or Gary Stouffer 330-835-4900.

SPRINGFIELD TOWNSHIP

V/L Pepper Hill Circle: 3 lots on cul-de-sac. Water/sewer. **\$17,400 each.**

V/L N Columbine: 1 lot at entrance. Water/sewer. **\$22,400.** Kelly Vrba 330-819-0144.

STRONGSVILLE

V/L Shenandoah Ridge Oversized: Private lot w/wooded backyard on dead end street. **\$39,900.** Gary Stouffer 330-835-4900.

WADSWORTH

575 Messina Dr. S/L 12: Stunning 3 acre lot in Tramonte Orchard Estate. Walkout - septic/well. Treed. Sloped w/pond. Bring your own builder. Highland Local Schools. **\$225,000.** George Leidy 330-714-3878.

Quail Lake Farms 10333 S/L 33 Quail Lake Circle: Level lot on cul-de-sac. Backs up to small pond. Sewer/well. Doylestown mailing address. **\$99,000.** Gary Stouffer 330-835-4900.

UNIONTOWN – Green Schools

Green Ridge Estates: 122x165 corner lot. Public water/sewer. **\$39,500.** Gary Stouffer 330-835-4900.

Tom Boggs – tomboggs1@gmail.com

Laura Buehner – lbuehner@att.net

Laura Horning Duryea –
LauraDuryea@stoufferrealty.com



Email Our Agents:

Ryan Shaffer –
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Thank you **Ken Cleveland** For Continuing to **Make a Difference** on Behalf of the **Medina County HBA!**

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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BUILDERS ... WE NEED YOUR HELP!

As you are probably aware, the building industry is currently suffering from a lack of young people going into the construction trades. We highly suggest that all of our members make a concerted effort to appeal to the younger generation to consider building trades as a well paying and interesting life occupation and career. So many of our youth are going to college with the goal of getting a better paying job. Oftentimes, once they graduate, they find themselves unable to secure that higher paying job, are saddled with a boatload of student loan debt, and have a college education that, in essence, is doing them absolutely no good in the job market.

It is becoming increasingly difficult to find skilled tradesmen and the generation of those that we have today is aging and about to retire. We all know these jobs pay well, are in high demand and are a great alternative to being saddled with high student loan debt.

If you have the opportunity to get in front of these kids - at school, the local career center, etc., this would be the perfect time to share with them that they can make a very good living in the construction and building trades industry. If you are willing to do so, call the office and let us know - we can reach out to area groups that could host such a meeting/presentation and provide that opportunity to do so and help our industry. ■

2017 Dates To Remember

January 10-12, 2017

NAHB International Builders

Show – Held in Orlando, FL

- visit www.nahb.org for all the details and to register.

February 8, 2017

Annual Financial Forecast

– Held at Pat O'Brien's

Chevrolet in Medina - watch for details

May 6–21, 2017

Tentative Spring Parade of

Homes dates – Watch for more details on this event.



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Halloween: A Time For Scary Stories

I had no intention of writing a Halloween story or even a scary one. However, a story from a recent issue of BUILDER got my attention and it was scary

indeed. In sum, the story titled; the unintended consequences of law, describes how impact fees of \$75,000 came to be (this is not fiction). The story was appropriately sub titled "how did an entire state price itself out of the market for entry level home buyers"?

How does this matter to OHBA? In a major way. We are the advocate for the industry before all state government tribunals and our goal is to advocate housing for all. Naturally, sizeable impact fees, restrictive building codes and lengthy environmental reviews are barriers to affordability. All this activity must be enacted or authorized by a government authority. This is activity we regularly engage in.

Likely, it did not take long to figure this story comes from the land called California. The story describes how a number of government imposed fees and actions combined to impose huge barriers to the hopes of average citizens to afford a home. Strangely, the moves making the cause of affordability unattainable were all done to protect the public welfare.

This wall of unaffordability was built from caps on property taxes and progressive environmental measures. So while some in California feel the public has been protected they now lead the country in unaffordability. The problem compounds as their population grows. With an already documented shortage of available housing units, less affordable units are produced each year.

Things speed up when traveling downhill. The state goal of net zero energy use in building codes only adds to the problem. Mandated environmental reviews which take years to obtain a permit increase the race to the bottom. The state even tried to ease the burden for urban growth. As you can imagine, it was not well received.

Affordable housing is an issue of national concern. Local governments clamoring for more money to protect citizens, schools trying to achieve high intellectual levels in all students and those calling for tax reform are some of the ingredients which led to the California dilemma. All those issues, combined with huge entry fees, impact production of affordable housing. While we are not California, it is not impossible for similar results elsewhere, including Ohio.

The only way to defend housing affordability in the face of all these competing forces is with a viable advocacy effort. The effort must be coordinated and the players committed. That in short is the HBA affiliation at work. As you can see, our work is necessary and challenges are sure to continue. ■

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Case-Shiller Indices, driven by a lack of inventory and low interest rates. Nonetheless, young people are still struggling to afford houses due to tight mortgage credit, difficulty saving for a down payment and a lack of starter-home availability.

Several other signs point to improvement on that front. The share of first-time buyers rose to 34% in September, the highest since July 2012, according to the National Association of Realtors. A recently released Zillow survey conducted this spring found that half of home buyers who bought in the prior year were under 36 years old.

The rental market has also begun to soften lately, which could indicate that skyrocketing rents have helped push more households to buy.

To be sure, there are reasons for caution. The homeownership rate is still lower than it was a year ago, when it sat at 63.7% compared with 63.5% today. Seasonally adjusted, the change in the homeownership rate to 63.4% from 63.1% in the prior quarter isn't considered statistically significant.

The homeownership rate began dropping sharply in 2006 and has been on a downward slope since then. "When you have something that has essentially been in decline for 10 years, one quarter isn't enough to tell me that we are even stabilizing," said Joseph LaVorgna, chief U.S. economist at Deutsche Bank.

Still, some economists said they are optimistic this represents a turning point.

"I think the long slide, which began with the housing bust back 10 years ago, is over," said Mark Zandi, chief economist at Moody's Analytics.

Still, he added, it's going to take a while for the homeownership rate to come back up to normal.

Note: This news opens up the possibilities of more new construction due to increased home buying.



TRENDS: *See the Light:* Glass Wine Cellars Are Having a Moment

By: Kristine Hansen, Realtor.com

There are many ways to store wine, whether you're stashing a wallet-friendly pinot to enjoy with pizza or a bottle of Bordeaux you'd like to age gracefully for the next few decades.

You can squirrel away your bottles in the closet, or maybe hoard them under the bed. You can choose to ensure they are safely and neatly ensconced in a dark, temperature- and humidity-controlled chamber, far from preying eyes. Or you might just want to do what more West Coasters are doing: Install a glass-enclosed wine cellar and show off your collection to the world.

Wine collecting, of course, can be as much a lifestyle statement and an art as a gastronomic delight. And the same can be said for the stunning glass-walled



(Article continued on page 15)



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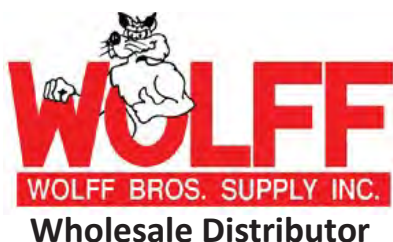
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MAJOR EVENT SPONSORS

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 Spring Parade of Homes. Your response continues to be unprecedented and your participation will enable 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.

Be sure to take time to visit each of the model homes being presented. The builders have made a huge



commitment themselves to being in this Parade, even some of the homeowners have allowed their homes to be presented as well. The best way we can support them, aside from what all of you have already done, is to tour the homes, tell your friends and neighbors and show your support that way.

We would like to thank all of our Parade Builders as well for continuing to participate in this event that puts our association at the forefront of residential construction in Northeast Ohio. Participants for the fall event include: Charis Homes LLC (2), Legacy Homes of Medina (2), Mason Builders, Straub Homes, Inc., Taeler-Made Construction, Inc., new member Victory Gate Custom Homes, and Wayne Homes. With the diversity of homes and developments being displayed, we already know this fall event will be a great one!

All the details are available on the website at:

www.medinacountyparade.com



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structures showing up in new homes in Southern California.

What they are not, according to experts, is the ultimate storage option for serious oenophiles.

“It’s purely aesthetic—that’s the main value to them,” says Jay Rosen of Washington Valley Cellars in Martinsville, NJ. His company builds between 30 and 40 custom cellars for residential clients each year.



Of the nearly 2.6 million homes currently for sale on realtor.com®, about 10,000 boast wine cellars, proof of their popularity.

However, most private cellars lie in a home’s lower level or basement—to ensure proper storage temperature of between 55 and 65 degrees Fahrenheit—and are custom-crafted from wood and wrought iron.

However, some cellars are all about modern design, begging for luxury labels that can be seen through the cellar’s glass walls. These new-look cellars are not made for long-term storage.

“I recommend a glass cellar for wines that will be consumed within two years,” says Joey Kleinhans, managing director at the Sommelier Company of Austin, TX.

Currently there are 34 homes for sale across the country with glass wine cellars—and the list is growing fast. In an effort to suss out the validity of these high-design cellars, we spoke to a few wine experts about proper storage.

Are glass wine cellars really a thing now?

While these cellars are not new to restaurants, “you are seeing them in more homes—especially as designers are realizing they can be a real showpiece,” says Brahm Callahan, master sommelier and beverage director for Boston’s Himmel Hospitality Group.

Kleinhans says they’re especially popular for “a fancy home with glass and/or steel architecture.”



(Article continued on
next page)

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But isn't light the enemy of wine?

Yes. With all-glass construction, the cellar inevitably lets more light enter. But if you're not aging wine and plan to drink your bottles within 10 years, this light will not damage the wine, says Rosen. However, it'll speed up the aging process. Light's "going to help to prematurely age the wine."

But keep an eye on constantly evolving technology, according to Bob Rawson, co-owner of Urbano Cellars in Berkeley, CA. He says it's increasingly possible to control the impact of dreaded sunlight "with UV filters on the glass and LED lights."

Where should you put a traditional wine cellar?

"The most common kind of cellar is located in the basement," says Rosen. "Ninety-five percent have a glass door," he says, and are made of mahogany with metal racking. And there's a reason they're usually underground: The humidity is often high enough for corks to avoid drying out, and the threat of sunlight isn't an issue.



Are these glass wine cellars just for looks?

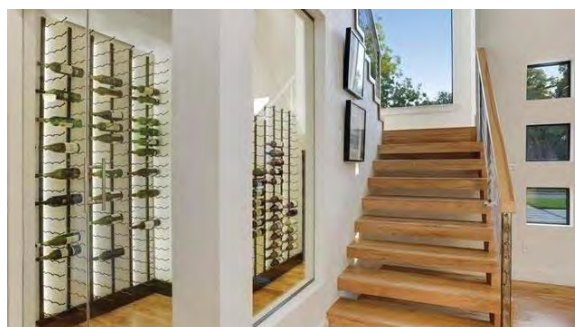
Yeah, pretty much. Rosen says glass wine cellars cater most to showy personalities, perhaps the same people who want to live in a trophy home. He remains unimpressed.

"You know what? I don't need to advertise that I have a lot of money's worth (of wine)," says Rosen.

"They really are primarily a spotlight for conspicuous consumption," says Joseph Spellman, master sommelier for Landmark Vineyards in Sonoma, CA. He notes that this type of design frames and highlights special bottles.

Proper wine storage: The basics

Store your wine between 55 and 58 degrees, Spellman says, and keep the humidity between 60% to 70%, so corks don't dry out.



Storage should also be vibration-free (that's one of many reasons why keeping wine on top of the fridge is a no-no) and as dark as possible. "High temperature swings can result in wine tasting cooked," says Rawson.

Does every wine stored properly get better with time? Not necessarily, says Trisha Antonsen, Drizly's chief cocktail officer. Consider the vintage, wine varietal, production method, and storage conditions.

"Wine experts ... are looking at four primary aspects of the wine's composition: tannin structure, acidity, alcohol level, and residual sugars," Antonsen says.

Why are new homebuilders gaga for glass cellars?

"Wine as a design element has surged over the past two decades," says Spellman. "Homebuilders are



following the fashions of certain showy restaurants that like to display their rare bottles and huge collections."

Make no mistake: Builders of high-dollar homes know their audience.

"People don't want to hide their wealth and taste," says Kleinhans. "This is a display of their identity."

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