MONTHLY MEMBER MAGAZINE

Vol. 25 - Issue 6

June 2016

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LOCKS Home Builders Call for Regulatory Reform to Ease Housing Affordability

Citing an acute shortage of affordable rental housing and severe regulatory burdens that drive up the cost of single- and multi-family housing for home builders and consumers alike, NAHB recently called on Congress to pursue regulator reforms that

will help improve affordability and promote new development.

Testifying before the House Financial Services Subcommittee on Housing and Insurance, NAHB First Vice Chairman Granger MacDonald told lawmakers that home building is one of the most heavily regulated industries.

"Government regulations account for 25 percent of the cost of a new single-family home," said MacDonald. "The regulator burden includes costs associated

with permitting land development, construction codes and other financial hindrances imposed on the construction process. Oftentimes, these regulations end up pushing the price of housing beyond the means of middle-class working American families."

NAHB is actively opposing new regulations from the Occupational Safety and Health Administration (OSHA), the Environmental Protection Agency, the Federal Emergency Management Agency, and other agencies that could drive up the cost of housing. Specifically, regulations on energy codes, waters of the U.S., OSHA's crystalline silica permissible exposure limit, and the U.S. Department of Labor's persuader rule and new joint employer standard are only a few of the myriad of regulator issues home builders must face on a daily basis.

MacDonald also raised concerns that

(Article continued on page 18)



In This Issue ...

- Regulatory Reform to Ease Housing Affordability
- Housing Preferences of the Boomer Generation

Upcoming Golf Outing Info

OSHA Issues Final Rule on Workplace Injuries, Etc.

Thank You Parade Sponsors & Much Much More!



Kenneth Cleveland	1,058*
Calvin Smith, Life Dir.	594.5
John Sumodi	107.5
Bob Knight	93.5
Russ Sturgess	29
Doug Leohr	24
Mark Zollinger	14.5
Ed Belair	4
Dave LeHotan	3
Mike Hudak	3
Greg Thomas	3
Todd Scott	2
Ted Curran	1.5
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



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BUILDING BLOCKS

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• From the Executive Director

Members and Friends:

A recap to our 2016 Spring Parade of Homes was that traffic through the models was off the charts for this year's event. Excellent and congratulations to all who helped make this happen.

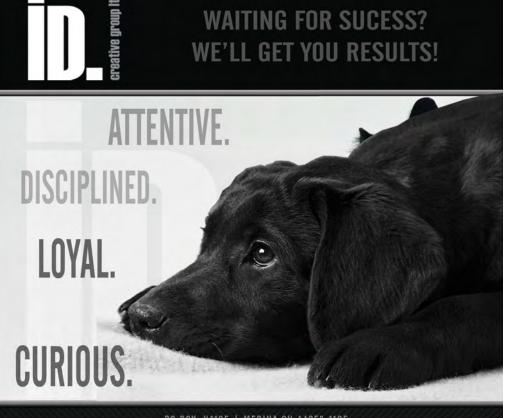
Our overwhelming and impressive response of associate members stepping up to become Parade sponsor participants most definitely contributed to this amazing event's success. Their support enabled us to do additional promotion and marketing which ultimately got more potential buyers into the models throughout the event. A sincere Thank You to: Carter Lumber and Westfield Bank, our major event sponsors; and our Parade supporters: 84 Lumber, ABC Supply Co., All Construction Services, Fifth Third Bank, First Federal Lakewood, Graves Lumber Co., Lewis Land Professionals, Inc., Mason Structural Steel, Inc., Medina Glass Co., National Carpet Mill Outlet, Inc., Paramount Plumbing, Inc., Sundance Ltd., and Third Federal Savings & Loan. A lot of new names here!

Our golf outing is coming up fast so be sure to get your reservations in soon. The details for this event can be found in this newsletter on page 10. This is our biggest social event of the year so please plan to attend and I will see you there!

Respectfully:

Dave LeHotan Volunteer Executive Director





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Housing Trends

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Selling

Buying

LOTS AND ACREAGE

BATH TOWNSHIP - Revere Schools

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

Firestone Trace S/L 95 Bridle Trail: 1 acre lot, sloped at rear. Possible walkout. Private water/septic. \$167,500. Gary Stouffer 330-835-4900.

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

Crystal Shores S/L 80 Tulip: 1.090 acre, 220x127. Underground utilities. Public water/sewer. \$230,000. Gary Stouffer 330-835-4900.

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

W. AKRON - MERRIMAN WOODS

S/L 17 Riverwoods: Established development. Corner lot. Public utilities. 145x115. \$45,000. Gary Stouffer 330-835-4900.

AKRON / ELLET

V/L Canton Rd: 2.5 acres wooded/cleared. Zoned residential/office limited use. Public water/sewer. \$74,900. Gary Stouffer 330-835-4900.

CUYAHOGA FALLS/

NORTHAMPTON - Woodridge Schools

619 Chart Rd S/L 11: 3/4 acre. Sloped, wooded, public water/sewer. \$49,900. 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.

20 acres, city, water and sewer. \$800,000. Mike Stoerkel 330-701-4426.

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.

GREEN

V/L 986 E Turkeyfoot Lake Rd.: COMMERCIAL lot on Rt 619 177x243, Prime location. \$124,900. 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 and Gary Stouffer 330-835-4900.

KENT

Lincoln Commons: 2 lots remain. Cul-de-sac in unique urban renewal community surounded 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.

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.

NAVARRE - Fairless Local School District

5593 Hudson Dr: 87.74 acres - 2 ponds - wooded/ cleared. Well/septic. \$875,000. Gary Stouffer 330-835-4900.

NEW FRANKLIN

5+ ACRES, WELL & SEPTIC: .25 miles from Portage Lakes. \$115,000. Mike Stoerkel 330-701-4426.

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. \$239,900. 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 and Ryan Shaffer 330-329-6904.

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 \$599,000. Gary Stouffer 330-835-4900.

V/L Broadview Rd: 2 lots, 2 acres each. Open, flat, public water/sewer. \$99,000 each. 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. 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. Publicl water, septic, well. All info subject to all government approvals. \$5,166,000. 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 \$76,000. Corner lot 15 \$71,500. Lot #38 \$76,000. Ryan Shaffer 330-329-6904 or Gary Stouffer 330-835-4900.

The Ridge 5840 Spring Ridge Dr S/L 1: 2.3 acres, cleared, level. Underground utilities. 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. Ryan Shaffer 330-329-6904 or Gary Stouffer 330-835-4900.

UNIONTOWN - Green Schools

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

WEST SALEM

V/L on corner of Britton and Franchester Roads: 2 acres w/frontage on both sides. \$32,000. Laura Buehner 330-620-2578.

Tom Boggs - tomboggs1@gmail.com

Laura Buehner - lbuehner@att.net

Laura Horning Duryea -LauraDuryea@stoufferrealty.com

Ryan Shaffer ryan@ryantshaffer.com



Mike Stoerkel mstoerkel@stoufferrealty.com

Gary Stouffer gstouffer@stoufferrealty.com

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BUILDING BLOCKS

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Legislative



HB 463 – MORTGAGE FORECLOSURES (Dever, J.)

To establish expedited actions to foreclose mortgages on vacant and abandoned residential properties, to permit private selling officers to conduct judicial and execution sales of real property, to state the intent of the General Assembly regarding mortgage foreclosure actions, to revise the Commercial Paper Law relating to mortgages and lost instruments, and to make other changes relative to foreclosure actions.

HB 463 passed out of the House a few weeks ago 91-1. The bill will now be referred to a Senate committee. An analysis of HB 463, as passed by the House, can be found at the following link *https://www.legislature.ohio.gov/* download?key=4824&format=pdf

HB 291 – JUDGMENT HEARINGS (Young, R., Dever, J.)

To require notice and an opportunity for a hearing to a defendant before entry of judgment pursuant to a confession of judgment

After taking some time to meet with interested parties since the bill's last hearing, the House Judiciary Committee adopted a substitute and voted to favorably report HB 291 out of the committee. OHBA had testified on HB 291 a few months back, and continues to closely follow the legislation dealing

(Continued on page 8)



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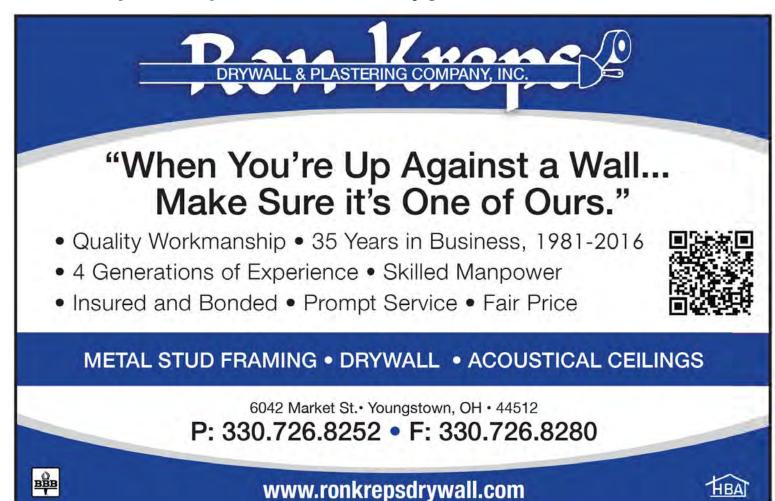
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NAHB Study Reveals the Housing Preferences of the Boomer Generation

Builders and other industry professionals now have an opportunity to find out what baby boomers want compared to other home buyers in *Housing Preferences of the Boomer Generation: How They Compare to Other Home Builders*.

Based on a comprehensive, natinowide survey of recent and prospective home buyers conducted in 2015, the study discusses how various designs influence the home purchase decision, the location, features and size of the homes consumers want, and the influence of certain events and people on the decision to move to another home.

Here are some of the findings on what home buyers want.

• The majority of all buyers (65%) and boomers in particular (63%) would like to buy a single-family detached home.

• Most home buyers (64%) prefer a single-story home, but there is great variation by generation: Millennials (77%), gen X'ers (67%), boomers (50%) and seniors (43%).

And here are some of the findings on what most buyers do not want:

• Few buyers (8%) or boomers (7%) prefer a central city location. About twothird prefer a home in the suburbs (close-in or outlying) and just over a quarter prefer a rural area.

• Only 14% of buyers overall (and 13% of boomers) are willing to pay more for a home out of pure concern for the environment.

Get your print copy of *Housing Preferences from the Boomer Generation* from BuilderBooks.com or the e-book version from ebooks.builderbooks.com today!



Annual MCHBA Golf Outing at Shale Creek – Look for details to follow via email

October, 2016

Fall Parade of Homes – *Look* for details to follow via email for dates and other information

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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(Legislative News – continued from page 6)

with cognovits. The substitute version of the bill allows for the confession of judgement only for monetary default under the terms of an instrument of indebtedness, requires the creditor's attorney to provide proof of compliance the notice provisions; allows for a hearing within 30 days after a defendant receives a notice that the court has entered a judgement; and requires the court to notify the defendant of his or her right to a hearing immediately after entering a judgement.

HB 534 – CONDOMINIUM LAW (Grossman, C., Perales, R.)

Relative to the Condominium Law and Planned Community Law. Am.

Similar to legislation introduced in the last general assembly, HB 534 making changes to the Condominium law and will receive sponsor testimony this week in the House Financial Institutions, Housing & Urban Development Committee. OHBA ABC Supply/Norandex of Medina would like to offer our Congratulations to all the Parade of Homes participants. A special "Thank You" to the builders who used our products. Good Luck to All!

Norandex is now part of ABC Supply Co. We offer the same great products, along with stocking roofing which is available with roof top delivery.

worked with several Condominium law attorneys two years ago, and will continue to monitor this legislation, if it receives any further hearings. A copy of HB 534 can be found at the following link https://www.legislature. ohio.gov/legislation/legislationdocuments?id=GA131-HB-534

HB 512 – WATER SYSTEMS (Ginter, T.)

To establish requirements governing lead and copper testing for community and nontransient noncommunity water systems, to revise the law governing lead contamination from plumbing fixtures, to make appropriations to the Facilities Construction Commission for purposes of providing grants for lead fixture replacement in eligible schools, and to revise the laws governing the Water Pollution Control Loan and Drinking Water Assistance Funds.

HB 512 passed out of the House last week, will receive its first hearing in the Senate this week, and likely

(Continued on page 12)



Brian Keltz brian@medinaglass.com

Member News

Renewed Builders

Clifford Construction Co. - Spencer

Renewed Associates

84 Lumber – Lorain
All Construction Services, Inc. – Bruinswick
Graves Lumber Company – Copley
Louis Perry & Associates, Inc. – Wadsworth
Mack's, Inc. – Valley City

Members ...

Remember, whenever possible, always try to do business with a fellow member and support your Medina County HBA & local community!



Know someone interested in joining the Medina County HBA? Call Sharon Brock with their information and she can send a member packet (330.725.2371) or visit our website and download the membership application. Thank you for being a member!



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2016 MCHBA ANNUAL GOLF OUTING	R Sr Soc Follow Golf Pac Package includes 18 BBQ Cookout	chedule of Events: egistration - 8:00 a.m. notgun Start - 9:30 a.m. ial - 2:30 p.m Cash Bar wed by Dinner @ 3:00 p.m. (Subject to change) kage – \$140 per pers holes of golf, half a cart, box lu ackage – \$60 per pers – Ribs & Chicken – Corn on th Potatoes – Salad – Rolls – De	inch & Dinner SON ne Cob
Dinner Only -	- Name(s): DTE: Builders Golf & Eat F	REE but we need to know	
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Opportunities:

Par Level - \$100 Your company will be recognized with a sign at the putting green

Water Sponsorship - \$150 Will receive recognition throughout the day by announcement

Hole-in-One Contest - \$350 – Four sponsors needed Will receive recognition throughout the day by announcement

Box Lunch Sponsor - \$250 Will receive recognition throughout the day by announcement

Long Drive Sponsor - \$350 Sponsor gets announcement

Proximity Sponsor - \$350 Sponsor gets announcement

Putt Off Sponsor - \$350 Sponsor gets announcement

Sponsorship participation gives you an opportunity to get more involved with our biggest social event of the year and more visibility with your fellow associate and builder members! We appreciate your consideration and support of this fun event.



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(Legislative News - cont'd from page 8)

be voted out of the Senate before summer recess. There seems to be relatively broad support for the measure to strengthen lead contamination notification timelines. The bill includes some additional language impacting regulation of new pipes to be installed, but so far it appears to be consistent with both federal and state requirements already in place. Please contact OHBA with any questions.

HOUSE AND SENATE WRAP UP BEFORE SUMMER RECESS

After a long day of committees and session, both the House and Senate wrapped up several items before leaving for summer break. The status of a few items of particular interest is highlighted below.

HB 12 – TIF CREATION (Butler, J., Burkley, T.)

To establish a procedure by which political subdivisions proposing a tax increment financing (TIF) incentive district are required to provide notice to the record owner of each parcel within the proposed incentive district before creating the district, and to permit such owners, under specific conditions, to exclude their parcels from the incentive district by submitting a written response.

The House voted 65-22 to approve HB 12 after it was voted out of the House Ways and Means committee on Tuesday. The sponsor explained in prior hearings the bill addresses rare circumstances in which TIF districts are oddly drawn while retaining the 300acre limit, and property owners located in the "spurs" of the proposed TIF district, or outside a prescribed "overlay" area, wish to opt out of being included in the financing district. The house passed a similar piece of legislation in the last general assembly. OHBA will continue to monitor HB 12 if it receives further attention in the Senate.

HB 512 – WATER SYSTEMS (Ginter, T.)

To establish requirements governing lead and copper testing for community and nontransient noncommunity water systems, to revise the law governing lead contamination from plumbing fixtures, to make appropriations to the Facilities Construction Commission for purposes of providing grants for lead fixture replacement in eligible schools, and to revise the laws governing the Water Pollution Control Loan and Drinking Water Assistance Funds.

After approval by the House last week, HB 512 passed out of the Senate Energy and Natural Resources without amendments before being sent to be voted on by the full Senate on Wednesday. The bill includes some additional language impacting regulation of new pipes to be installed, but it appears to be consistent with both federal and state requirements already in place. The bill was prompted by lead contamination in Sebring which went undisclosed to residents for more than six months. The bill shortens the notification requirement from 30 days to two, among other changes. It will now be sent to the Governor for his signature. Please contact OHBA with any questions.

OHBA AND OTHER BUSINESS GROUPS SUPPORT UNEMPLOYMENT COMPENSATION DEBT PAYOFF PROVISIONS

Last week legislative leaders asked OHBA and other business groups to meet for an explanation of proposed changes to be made ahead of summer recess including authority for the Kasich Administration to completely pay off the state's unemployment compensation debt to the federal government estimated to total between \$225-\$240 million later this summer when the payoff would occur. The provisions authorizing such action were amended into HB 390, which was finalized late Wednesday evening, and will be sent to the Governor for his signature.

OHBA SUMMER BOARD MEETING

Now is the time to sign-up for OHBA's Summer Meeting on June 8th at the Hilton Easton in Columbus.



Lot improvement plans Zoning site plans Residential septic design (mound, spray, irrigation, leach)

Topographic surveys Foundation staking Property line staking Boundary surveys





Hang It Up!! Cell Phones, Texting and Car Crashes

Cell phone-related crashes have increased for the third consecutive year and now account for 27% of all crashes, according to the National Safety Council. The estimate includes crashes involving drivers who are texting or talking on handheld or hands-free cell phones.

The council estimates texting-related crashes jumped from 5 percent to 6 percent while crashes involving drivers talking on cell phones remained at 21 percent.

"The incredible connectivity enabled by technology has resulted in a very dangerous environment behind the wheel," said Deborah A.P. Hersman, president and CEO of the National Safety Council. "While the public understands the risks associated with distracted driving, the data shows the behavior continues. We need better education, laws and enforcement to make our roads safer for everyone."

The NSC calculates its estimate based on a model that uses inputs from federal fatality data, observational data and research into the crash risks

associated with various forms of cell phone use.

• Texting increases a driver's crash risk at least eight times; drivers talking on either handheld or handsfree cell phones are four times as likely to crash.

• Texting at 55 MPH keeps your eyes off the road for the length of a football field.

• 28% of accidents are from texting.

• You are 23 times more likely to crash while texting.

• In the U.S. a minimum of 9 people die everyday as a result of Distracted Driving

NSC created the annual estimate because cell phone-related crashes are not well represented in federal fatality data.

For more information contact: Bob Cannell (614) 706-8128 or bcannell@riskcontrol360.com





OSHA Issues Final Rule to Make Workers, Employers, the Public and OSHA Better Informed About Workplace Injuries and Illnesses

The U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) has issued a final rule that will modernize injury data collection to better inform workers, employers, the public and OSHA about workplace hazards. With this new rule, OSHA is applying the insights of behavioral economics to improve workplace safety and prevent injuries and illnesses.

Under the new rule, all establishments with 250 or more employees in industries covered by the recordkeeping regulation must electronically submit to OSHA injury and illness information from OSHA Forms 300, 300A, and 301. Establishments with 20-249 employees in certain industries (listed below) must electronically submit information from OSHA Form 300A only.

The new requirements take effect August 10, 2016 with phase-in data submissions beginning in 2017. These requirements do not add to or change an employer's obligation to complete and retain injury and illness records under the Recording and Reporting Occupational Injuries and Illnesses regulation.

OSHA will phase in implementation of the data collection system. In the first year, all establishments required to routinely submit information under the final rule will be required to submit **only the information from the Form 300A** (by July 1, 2017). In the second year, all establishments required to routinely submit information under the final rule will be required to submit all of the required information (by July 1, 2018). This means that, in the second year, establishments with 250 or more employees that are required to routinely submit information under the final rule will be required to routinely submit information under the final rule will be required to routinely submit information under the final rule will be responsible for submitting information from the Forms 300, 301 and 300A. Establishments with 20-249 employees in the effected industries will be responsible for submitting information from the Form 300A.

In the third year, all establishments required to routinely submit under this final rule will be required to submit all of the required information (by March 2, 2019). This means that beginning in the third year (2019), establishments with 250 or more employees will be responsible for submitting information from the Forms 300, 301, and 300A and establishments with 20-249 employees in the effected industries will be responsible for submitting information from the Form 300A by March 2 each year. This will provide sufficient time to ensure comprehensive outreach and compliance assistance in advance of implementation.

To ensure that the injury data on OSHA logs is accurate and complete, the final rule also promotes an employee's right to report injuries and illnesses without fear of retaliation, and clarifies that an employer must have a reasonable procedure for reporting work-related injuries that does not discourage employees from reporting. This aspect of the rule targets employer programs and policies that, while nominally promoting safety, have the effect of discouraging workers from reporting injuries and, in turn, leading to incomplete or inaccurate records of workplace hazards.

Establishments in the following industries with 20-249 employees must submit injury and illness summary (Form 300A) data to OSHA.

(Continued on page 18)



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BWC Update

June 2016

Safety news from the Ohio Bureau of Workers' Compensation

Are you prepared for the next steps in the new workers' comp billing process? True-up coming in July

Ohio private employers have adjusted well to the new way BWC charges for workers' compensation coverage. Last year's change to prospective billing brought a much-needed move to the standard insurance industry practice of charging premiums in advance of extending coverage.

Employers are now enjoying a number of benefits of the new billing system, including more flexible payment options, better customer service and a \$1 billion premium credit provided by BWC to avoid double-billing employers during the switch.

However, the transition process is not fully complete. The payroll trueup (true-up) is coming in July.

True-up is a new process that requires employers to report their actual payroll for the previous policy year and reconcile any differences in premium paid. This is an important step that is necessary for BWC to accurately calculate your premium. It's also critically important to maintaining your policy and your participation in your current rating plan or discount programs.* You must complete the true-up report even if your payroll for the year matches the estimate you receive from BWC.

Your policy year 2015 payroll true-up notice will be sent July 1 and your report will be due by August 15. Reports must be submitted online at bwc.ohio.gov or by phone at 1-800-644-6292.

Upcoming dates to remember

May 2016

- May 1 Policy year 2016 notice of estimated annual premium mailed
- May 31 Destination: Excellence enrollment deadline for July 1, 2016, program year

June 2016

June 1 – Policy year 2016 premium invoice mailed

July 2016

- July 1 Policy year 2016 first installment due
- July 1 Policy year 2015 payroll true-up notice sent

August 2016

Aug. 15 – Policy year 2015 payroll true-up report due

November 2016

Nov. 21 - Policy year 2017 groupenrollment deadline

Please keep in mind our call center may be experiencing heavy call volumes during the final weeks before the August 15 due date, attributing to longer wait times. We encourage you to create an e-account that allows you to manage your policy, pay bills and complete the payroll true-up. Learn how to create an e-account here, and visit bwc.ohio.gov to get started.

Please contact our call center if you already have an e-account but don't remember your password or are otherwise unable to access your account.

A number of videos, webinars and other resources about prospective billing are available at bwc.ohio.gov.

*BWC will remove employers from their current rating plan or discount program if it does not receive a payroll true-up by the due date. Any outstanding payroll true-ups will render the employer ineligible for participation in future rating plans or discount programs until the all outstanding payroll true-ups are complete.



hio Bureau of Workers' Compensation

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(Industry Listing - Continued from page 14)

(Cover	Story –	Continu	ed)
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5321	Automotive equipment rental and leasing
5322	Consumer goods rental
5322	General rental centers
5523 5617	
	Services to buildings and dwellings
5621	Waste collection
5622	Waste treatment and disposal
5629	Remediation and other waste management services
6219	Other ambulatory health care services
6221	General medical and surgical hospitals
6222	Psychiatric and substance abuse hospitals
6223	Specialty (except psychiatric and substance abuse) hospitals
6231	Nursing care facilities
6232	Residential mental retardation, mental health and substance abuse facilities
6233	Community
6239	Other residential care facilities
6242	Community food and housing, and emergency and other relief services
6243	Vocational rehabilitation services
7111	Performing arts companies
7112	Spectator sports
7121	Museums, historical sites, and similar institutions
7131	Amusement parks and arcades
7132	Gambling industries
7211	Travel accommodation
7212	RV (recreational vehicle) parks and recreational camps
7213	Rooming and boarding houses
7223	Special food services
8113	Commercial and industrial machinery and equipment (except automotive and electronic) repair and maintenance
8123	Dry-cleaning and laundry services

Attention Builders:

Don't forget the HBA has the tools you need for home sales. We have the MCHBA Home Construction & Limited Warranty Agreement packages available at the office for only \$35 each. Be sure to use this tool for your own protection and peace of mind. Plus - it's packaged up in a nice professional presentation folder for you to give your homebuyers! HUD's forthcoming regulation to implement the new Federal Flood Risk Management Standards (FFRMS) will have a negative impact on the cost and availability of multi-family projects. Without maps of the regulator floodplain, builders and developers using HUD products and programs will face unnecessary uncertainty as they plan multi-family projects.

To help members better understand how the FFRMS could impact their business, NAHB has created a web page to help members navigate the Flood Risk Standard. This includes a comprehensive primer on the standard, our comments on the draft implementation guidelines, a list of the federal multi-family housing programs that will be affected, and more.

Another factor that is driving up the cost of constructing affordable housing is the Davis-Bacon Act mandates on federal construction projects, which hinder the goals of government programs by unnecessarily creating additional layers of bureaucracy and costs. "NAHB strongly opposes the mandatory use of Davis-Bacon prevailing wage rates and requirements," said MacDonald. "As this law is currently enforced, it is artificially driving up construction costs on apartment communities that include HUD financing and the compliance burdens are creating barriers to entry for small mom-and-pop subcontractors to work on these projects."

While NAHB continues to urge Congress to pursue regulatory reform, MacDonald commended the committee for its work on the Housing Opportunity through Modernization Act of 2016 (HR3700). The bill, which passed the full House earlier this year, would reduce inefficient and duplicative requirements that have made many of the HUD and rural housing programs unnecessarily burdensome.

MacDonald also called on lawmakers to continue support for successful housing programs such as the Low-Income Housing Tax Credit, and urged them to support full funding for vital rental housing programs such as the Housing Choice Voucher Program, Project-Based Section 8 Rental Assistance, and the HOME Investment Partnership Program.



Prospective Premium Payment Calendar Private Employers

Workers' Compensation Prospective Billing Important Dates

Prospective Billing

According to the Ohio BWC this switch to a prospective billing system will provide the following benefits:

- Overall base rate reduction of 2 percent for private employers;
- Opportunities for more flexible payment options (see below);
- Increased ability for the BWC to detect employer non-compliance and fraud.

Ohio Burea	u of Workers' Compensation Installment Options for July 1, 2016 Policy Year
Annual	1 payment to BWC
	 Payment Due by June 30, 2016
Semi-annual	2 Payments to BWC
	 First by June 30, 2016 & second by December 31, 2016
Quarterly	4 Payments to BWC
	 First by June 30, 2016, second by September 30, 2016, third by December 31, 2016 & fourth by March 31, 2017
Bi-monthly	6 Payments to BWC
	 First by June 30, 2016, second by August 31, 2016, third by October 31, 2016, fourth by December 31, 2016, fifth by February 28, 2017 & sixth by April 30, 2017
Monthly	12 Payments to BWC
	 First by June 30, 2016, second by July 31, 2016, third by August 31, 2016, fourth by September 30, 2016, fifth by October 31, 2016, sixth by November 30, 2016, seventh by December 31, 2016 eighth by January 31, 2017, ninth by February 28, 2017, tenth by March 31, 2017, eleventh by April 30, 2017 & twelfth by May 31, 2017

Quick Reference Dates for 2016/2017

June 30, 2016	1st installment due for the July 1, 2016 policy year.If employer wishes to select a different installment option, they can make the change annually, prior to the start of the policy year.
July 1, 2016	BWC mails annual True Up Notice Reminder for July 1, 2015 policy year.
August 15, 2016	Deadline to 'True up'. Employers report actual payroll to the BWC for the period July 1 2015 – June 30 2016 . The true-up will calculate any variance from estimated to actual payroll. Reports must be submitted online at bwc.ohio.gov or by phone at 1-800-644-6292.
May 1, 2017	Estimated premium notice for July 1, 2017 policy year mailed to employers from BWC.
June 30, 2017	1st installment due for the July 1, 2017 policy year.
July 1, 2017	BWC mails annual True Up Notice Reminder for July 1, 2016 policy year.
August 15, 2017	Deadline to 'True up'. Employers report actual payroll to the BWC for the period July 1 2016 – June 30 2017. The true-up will calculate any variance from estimated to actual payroll. Reports must be submitted online at bwc.ohio.gov or by phone at 1-800-644-6292.

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 boatlod 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.

Parade of Homes Feedback / Update

Although we haven't received hard numbers or feedback from everyone, it is apparent from the information we have been getting that the Parade of Homes was one of the most spectacular and well attended that we've had in years. Many homes were sold, a lot of potential future sales were noted, and the traffic was the best we've had in a very long time.

This was also due in part to our ability to promote and market this event at a much higher level due to the participation of our Associate members. Please see the members that stepped up to help on pages 16 and 17. These are the member companies that made a HUGE difference in this event.

That being said, we sincerely thank our members for their participation and support. You are making a difference and positive impact on the local building industry in which you are a part of. Builders - if you don't currently do business with these companies, please consider working with them in the future. Their invaluable help made this event an incredible one and one in which all builder participants definitely benefited from. Stay tuned for the Fall Parade and maybe we can duplicate what we saw this spring!



NAHB Grand Award Winner

Dear David LeHotan,

Congratulations! The Medina County Home Builders Association has won the **NAHB Grand Award for Numerical Increase** for your membership efforts in 2015. Your association had the highest numerical increase of members than any other association in Group 7!

You can see the full lists of winners at *nahb.org/annualawards*.

In recognition of this achievement, each winning association is awarded a personalized plaque, as well as acknowledgment by NAHB for their accomplishments. Look for your letter and award to arrive at your HBA this summer. You will also be recognized in the Friday Morning Email to Executive Officers, in the NAHBNow blog and at the Association Leadership Institute.

Congratulations again and please don't hesitate to contact me if you have any questions!

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