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## ‘We’re in a housing recession’

The housing market has cooled so much as the Fed withdraws its support for the economy that some analysts say it may be in a slump.

By KATY O'DONNELL, POLITICO – 08/31/2022

The Federal Reserve's aggressive efforts to ratchet up interest rates have spurred concerns that the U.S. economy is heading toward a recession. But one pivotal

industry may already be there.

The housing market has cooled so much as the Fed withdraws its support for the economy that some analysts say it may be in a slump. Mortgage rates nearly doubled in the first half of the year. The Fitch ratings service has raised the specter of a “severe” downturn that



could send home prices tumbling. Housing starts plunged in July. Builder confidence has declined the most since the 2008 meltdown, and new home sales last month were down 30 percent from the previous year, Census data shows.

“I think we’re in a housing recession right now,” said Robert Dietz, chief economist at the National Association of Home Builders. “After a year and a half of post-Covid housing strength, this isn’t just a retrenchment to a more normalized trend — this is definitely a weakening.”

That’s a big deal because spending on housing accounts for as much as 18 percent of GDP, and the sector typically leads recoveries. So, even as the Biden administration touts the strength of the

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Above list has been updated via the most current NAHB Spike Club Roster Report

\*Current Life Spike status

labor market and consumer spending holds up, a prolonged downturn in the housing market could deepen any potential recession on the horizon for the U.S. economy.

As the primary way most Americans build wealth, homeownership has long played a central role in the economy. It took on additional weight during the pandemic, buoying the turbulent times as white-collar Americans stoked demand by seeking more spacious homes amid lockdowns and work-from-home policies. Record-low mortgage rates encouraged the buying surge, and homeowners rushed to refinance loans, giving them a steadier financial foothold to weather Covid-driven volatility.

While home prices declined last month for the first time in three years, they are still up from a year ago thanks to skyrocketing growth over the course of the pandemic. But the rise in mortgage rates, driven by the Fed's rate hikes, priced many would-be buyers out of the market.

In a note Tuesday warning that the housing market has "further to fall," Goldman Sachs economists predicted that home price growth would "slow sharply in the next couple quarters" and fall to 0 percent in 2023.

The deteriorating market has pushed sellers to slash their asking prices. More than a fifth of the homes for sale saw price drops in July, according to Redfin, the highest level the firm has recorded since it started tracking the data in 2012.

"House prices were elevated going into this monetary policy change, and this is a big interest rate shock we're seeing," said Brian Coulton, chief economist at Fitch Ratings. "We're heading into a monetary-tightening-driven slowdown, and housing is going to be affected by that more than the economy overall."

No one's really sure how bad it will get, Coulton said, as the Fed also reduces the portfolio of assets it bought to boost the market, in a bid to tackle inflation.

(Cover Story - We're in a Housing Recession - Continued on page 7)

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## From the MCHBA Office ...

Members and Friends:

I would like once again sincerely thank our members for their generous sponsorship of our annual Golf Outing and also those who helped out with our lottery basket donations. Your support truly helps our organization tremendously.

Associates - please consider sponsoring the Parade of Homes. It's affordable, it helps your fellow members immensely, and you get a lot of good marketing coverage as well. Questions? Reach out and I'll be happy to work with you on this. We need your commitment quickly though - event starts October 1st.

Please mark Thursday, October 27th and Thursday, December 8th in your calendars for our upcoming BBQ/Tabletop/Bourbon Tasting and our holiday Topgolf event and a great opportunity to network with your fellow members - both should be a boatload of fun. More information to come on these events soon.

We will also be holding our Financial Forecast coming up in January - more to come on that as well.

*Susan Bloch*

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## 2022 Save The Dates

**October 1-16, 2022**

**Fall Parade of Homes**

**October 27, 2022**

**Bourbon Tasting / BBQ /  
Associate Tabletop Night**

*– Amy's Arbors Rustic Event  
Center, Valley City*

**December 8, 2022**

**Topgolf Holiday Event**

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vendors and friends to a fun  
holiday event.*



# From the Executive Director

Members and Friends:

We had a very successful, very well attended golf outing - I thank all of our members who participated through sponsorship, golfing, donations and helping.

I would like to personally thank the following companies for their support of our event: **Water Sponsor - Westfield Bank, Box Lunch Sponsor - Transfer Title Agency, Inc., Putt Off Sponsor - Legacy Homes of Medina, Proximity Sponsor - Lumen Nation, and Long Drive Sponsor - Title Select.** Thank you also to our **Par Level Sponsors: All Construction Services, Inc.; Alpha Insulation and Gutters, LLC; Berkshire Hathaway Stouffer Realty; Carter Lumber; Fifth Third Bank; Homestead Insurance Agency, Inc.; James Hardie Building Products, Inc.; Medina Glass Company; Mont Surfaces by Mont Granite; Paramount Plumbing, Inc.; Stewart Title Company; Sundance LTD; Third Federal Savings & Loan; and U.S. Bank Home Mortgage.** Your support is deeply appreciated and recognized!

Be sure to support your fellow builder members at our upcoming Parade of Homes starting October 1st through the 16th. Details will be on the website soon. We are holding a BBQ/Tabletop Display/Bourbon Tasting October 27. Details will be forthcoming so watch for more information on these and other opportunities.

Respectfully:

Dave LeHotan  
Volunteer Executive Director



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### LOTS & ACREAGE BOSTON HEIGHTS

**VL 6327 Old Eight Rd.** - approx. 1.92 acres. **\$179,000** & **VL Olde Eight Rd.**, approx. 2.05 acres, **\$179,000**. If you've been looking to build the home of your dreams in the Boston Heights area, this is it! These beautiful, lightly wooded lots sit in a more rural setting yet are located in the highly desired Hudson School District and just minutes from Route 8, I-271, I-480 and the Turnpike. It's the best of both worlds. Purchase both lots together (3.97 acres) and expand your dream. **Gary Stouffer 330-805-6900 & Sharon Holderbaum 330-349-2599**.

### FRANKLIN TWP.

**VL Summit Rd.** - Approx 40 acres, made up of 5 parcels, zoned Residential R-1 & R-3. Partially wooded & partially farmland. Fairly flat along Summit Rd and slightly rolling topography along Cline Rd. Call agent for approx. frontage info. Approx 8.5 acres of additional land available. One parcel in Brimfield Township, 3 parcels in Franklin Township. Public water & sewer in area, buyer to confirm availability & capacity. **\$2,254,000. Gary Stouffer 330-805-6900 & Tara Kleckner 330-289-1315**.

### NORTH CANTON

**8215 Arlington Ave NW:** Approx 61.61 acres in Jackson Twp w/approx. 1,975' of frontage (on Arlington Ave) and 1,377' deep on the North Side. Large house on property built in 1861 offering more than 5,500 sq.ft. of living space, 5 bedrooms. Connected to the house is an office building with six separate office spaces and half bathroom. 4 car detached garage and storage outbuilding on property. **\$1,740,000. Gary Stouffer 330-805-6900, Sarah Halsey 330-268-0102**.

### NORTON

**3516 & 3536 Little Blvd:** Here's your chance to build the home of your dreams at the end of a cul-de-sac on approximately 4.85 acres (3516 Little Blvd - **\$75,000**) of heavily wooded land or approximately 4.55 acres (3536 Little Blvd - **\$95,000**). Privacy and serenity abound! Close

to local shopping and easy access to highways I-76, Rts 224 and 21. Combining these two would give you a total of approximately 9.40 acres for a total of **\$170,000. Gary Stouffer 330-805-6900 & Gina Luisi 330-814-4747**.

### RICHFIELD

Revere Schools

**VL 4243 Brecksville Rd. \$152,500 & VL-4253 Brecksville Rd. \$165,000** - Almost 1 ac lot in highly sought-after Village of Richfield, situated within the top-ranked Revere Schools! Lot has pub water and sewer. Prime location off of Brecksville Rd. w/excellent interstate & turnpike access, minutes from Ski Resorts, Metroparks and more. Buyer must use Petros Homes to build their home on this lot. Buyer can customize or modify one of builder's many home designs, utilize builder's architect to design their own, or bring their own floor plan. New home contract and lot contract to be executed simultaneously. Restrictions and architectural requirements may apply. **Gary Stouffer 330-805-6900 & Gina Luisi 330-814-4747**.

**3526 Brecksville Rd:** This commercial property is approx. 7.84 acres with the frontage measuring approx. 238ft and is close to I77 and 271. Public Water, Public Sewer and Gas available at the street. The property rises slightly upward from the street then levels out. The front 4 acres (approx.) is mostly cleared w/ the remaining acreage beautifully wooded, & a peaceful stream/ravine running North/South through the property. This parcel is zoned Office/Laboratory which comes w/ a variety of permitted and conditional uses. These uses include but are not limited to the following: Office Space, Research Laboratories, Licensed Child/Adult Day Care, Nursing Home, Assisted Living Facility, Churches, Library, Museum, Art Gallery, School/College etc. **\$350,000. Gary Stouffer 330-805-6900 & Sharon Holderbaum 330-349-2599**.

**2706 Boston Mills Rd.** - 4.190 acres. Richfield Township. Revere Schools. 2 parcels available for purchase separate or together: possibility of over 8 acres together. All builders welcome! **\$481,850. Robin Pickett 330-322-3181**.

**2708 Boston Mills Rd.** - 4.480 acres. Richfield Township. Revere Schools. Wooded, Private, Pond. Bring your builder to this fantastic setting. 2 parcels available to total over 8 acres. **\$515,200. Robin Pickett 330-322-3181**.

**2884 Boston Mills Rd.** - 5.12 acres. Wooded private setting with no deed restriction or HOA. Richfield Township. Revere Schools. Wooded, Private, Walkout basement homesite. **\$481,280. Robin Pickett 330-322-3181**.

### ROOTSTOWN

**V/L Lynn Rd:** Here's your chance to own approximately 10.5 acres of level commercial land in the heart of Rootstown! Zoned C-3 Highway Interchange/Planned Commercial Development. Principal uses include: Drive-thru, Restaurants, Hotel/Motel, Gas Stations, Auto Service Stations, Car Wash, Telecommunications Towers, Public Safety Facilities, etc. Rapidly growing area. Close to restaurants, shopping, gas stations and more. Easy access to I-76 and State Route 44. Property is visible from I-76. Frontage is approx 317 feet. **\$264,999. Gary Stouffer 330-805-6900 & Gina Luisi 330-814-4747**.

### STREETSBORO

**SR 43 Kennedy Rd:** Approx 43 acres just waiting for you! This is the perfect location for an estate property or horse farm/facility. Currently zoned Rural Residential and located just north of Sugar Bush Knolls neighborhood, there are a lot of possibilities for this land. There is a producing oil/gas well on the property, in which all mineral rights would transfer to the new owner. Minutes away from shopping, restaurants and the Toll Road/Rt 480 interchange. **\$399,500. Gary Stouffer 330-805-6900 & Sharon Holderbaum 330-349-2599**.

### UNIONTOWN

**V/L 2512 Jomar St.** - Approximately 1 acre of land at the end of a quiet street holds the potential for your dream home. This secluded lot is filled with beautiful, tall trees & slopes to the back, ideal for a walk-out basement. It has been soil tested and septic approved for a 4-bedroom home. **\$69,000. Gary Stouffer 330-805-6900 & Sharon Holderbaum 330-349-2599**.

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# Member News



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# VOLUNTEERS NEEDED

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National Design Mart – Medina

## Renewed Builders

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Pulte Homes –Medina  
Straub Homes – Sterling

**A sincere thank you  
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Here's another opportunity to get involved with your HBA. We need enthusiastic go-getters to help with planning events, handling registration at events, and assisting with securing venues and generating event attendance. It's a great way to get to know your fellow members and help your association.

Interested? Please email me at:  
[susanb@medinacountyhba.com](mailto:susanb@medinacountyhba.com).

Thank you for your consideration.

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and you just need the Limited Warranty Agreement, the warranty with presentation folder are available for just \$25 each. We encourage you to use these tools for your protection, peace of mind, credibility in your home buyer's mind, plus they're a great resource tool for your customer to keep all their pertinent construction paperwork all in one handy location. Call the HBA today and order your professional home buyer warranty tools. Just one of your advantages of being a member.



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*(Cover Story – We're in a Housing Recession – Continued from page 2)*

The central bank had pumped nearly \$3 trillion into the mortgage market with the purchases of mortgage-backed securities in a process known as “quantitative easing.” It’s now allowing those securities to mature and fall off its balance sheet, and it has left the door open to selling them as a way to shrink its portfolio more quickly.

“Nobody knows how much real estate prices — not just in the U.S., but globally — were increased by quantitative easing,” Coulton said. “But I think there’s a pretty strong consensus that QE did boost asset prices, and real estate prices in particular, and now we’re going into the opposite of that, and nobody has a particularly good model of what that will look like.”



It won’t be pretty, according to Douglas Holtz-Eakin, an economist and president of the right-leaning American Action Forum who recently testified before the Senate Banking Committee on the market.

“Housing is going to be disproportionately bearing the brunt of this disinflation, and the next couple of years are going to be tough,” Holtz-Eakin, who formerly headed the Congressional Budget Office, said in an interview.

But it could be worse, according to Jeff Tucker, senior economist at Zillow.

Tucker pointed to inventory growth leveling off in recent weeks as sellers start to reconsider listing their homes. New listings fell 2.8 percent in July, according to Realtor.com data.

“That says to me that we’re not on a runaway slowdown heading for a crash,” Tucker said. “There’s this kind of supply pullback following the demand pullback of earlier this summer and I think that’s kind of buffering the market from seeing prices fall substantially.”

What happens next depends on whether the Fed gets a handle on price growth — and if doing so tips the broader economy into a recession. Fed Chair Jay Powell on Friday warned that the campaign to rein in inflation would cause “some pain [for] households and businesses.”

The strength of the housing recovery is “really going to depend on the trajectory of the economy,” said Redfin chief economist Daryl Fairweather.

Once inflation abates, she said, mortgage rates will decline and housing demand will return — there are still just not enough homes for people who want them, so demand is resilient. The supply of existing homes for sale has increased this year but remains below pre-pandemic levels.

“Things are going to turn around probably sometime next year, but I’m not sure how positive a turnaround it will be — if it’s going to come back full steam or it’s going to be a lackluster recovery because of the economic backdrop,” Fairweather said.

“It was just a couple months ago the housing market was in danger of overheating,” she added. “This is definitely a necessary evil in a way.”



*Editor's Note: I hate to publish articles that are not positive, however, I do feel that forewarned is forearmed and together we can get through the tough economic times. I welcome member articles any time for our cover spot so please feel free to submit articles about your company, the products you offer, changes or new product lines being carried and anything else that would be considered newsworthy.*



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We could really use your support for the Parade of Homes. Please see more details on page 19.



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## Near misses – are they important?

Did you know that many companies do not report near misses, and as a result, an injury occurred? OSHA says, “**A near-miss is a potential hazard or incident in which no property was damaged and no personal injury was sustained, but where, given a slight shift in time or position, damage or injury easily could have occurred.**”

Many times, near misses may go unreported for several reasons, such as no company policy or not encouraging it. But reporting near misses is a valuable source of information. This allows organizations the opportunity to identify hazards or weaknesses and address them before an injury occurs.

There are many ways to identify a near miss. They are like accidents, but luckily, no serious injury occurred. Near misses may be identified as:

1. Unsafe conditions such as a slippery walk area.
2. Unsafe behaviors such as someone not following safety protocols or wearing the correct PPE.
3. Minor incidents and injuries that had the potential to be more serious such as using the wrong tool for the job.
4. Events where an injury could have occurred but did not.
5. Events where property damage could have resulted but did not.
6. Events where safety barriers were not being used.
7. Events where potential environmental damage could have resulted but did not.

**REMEMBER: This is not an all-encompassing list; your organization’s list may include other types of near misses.**

\*As you can see, near misses also include potential property damage and potential spills to the environment. \*

Some additional tips on near misses:

- Make sure near misses become a part of your Incident Investigation Policy.
- Treat near misses as any other investigation and include determining root causes and talking with witnesses.
- Teach employees and management the importance of near miss reporting.
- Create the safety culture that near misses are an important tool to help reduce or eliminate injuries.
- Discuss near misses at monthly safety meetings or toolbox talks and post on a bulletin board.
- Train employees on how to report near misses.
- Both reporting and investigating on near misses demonstrate a company’s proactive approach to an effective safety program.
- Ensure to follow through with near miss investigations so employees see positive results.

**Near misses must be treated just as you would any other incident investigation. Create a culture that helps recognize near misses in the workplace and how to resolve them. If you can demonstrate over time, that reporting near misses are an important piece of your safety program, you are well on your way to success!**

For more information, please contact Sedgwick’s Andy Sawan at 330.819.4728 or [andrew.sawan@sedgwick.com](mailto:andrew.sawan@sedgwick.com)



## Are You Ready For Some Football and Politics?

Yes, the football season is on and so is the heat of the political season. Now, with early voting election day is just a month away. That means the campaign workers will be in your neighborhood, mailboxes full of ads and the airways dominated by political ads.

As the entire US Congress and Ohio House, half the Ohio Senate and about a third of the US Senate are up for grabs, it warrants our close attention and thought. The Ohio governor and all statewide offices are up as well. Current thought in Ohio is that power will not shift, it's only a matter of how big the majorities in the General Assembly will be. Of interest, who will be the next Speaker of the House as current Speaker Cupp is term limited. Two or three potentials have made the rounds in seeking support to be the next leader of the House chamber.

The Ohio Chamber of Commerce is actively involved in the three races for the Ohio Supreme Court. That is the arena where most of the hard-fought pro-business issues are decided. Many at the chamber fear significant gains won by the business community over the years may be at risk even with a business minded legislature. Look for a lot of action in this arena.

This current General Assembly adjourns sine die (expires) December 31st. Then a new General Assembly commences. However, from election day til adjournment the assembly can meet in what is termed the lame duck session. Many in the lobbying community are at work trying to find some place to insert an amendment during that process. We are well aware of the potential during this time and have an eye out for potential problems or opportunities. Never a day's rest when the legislature is in session. In Ohio that is just about every day.



## MEMBERS ...

*I Challenge You to Help the Medina County HBA Grow & Double Our Membership!*

*Know someone interested in joining the Medina County HBA?*

*Doing business with companies that **aren't** members? They should be!*

*Let's get them to join our association. It's absolutely to their benefit.*

*Our Membership Application is available online or call/email me and we'll send out a member package.*

*Let's Work Together and Grow our Association this year! It's an ideal time to partner with other businesses*



**MEDINA  
COUNTY**  
Home Builders  
Association





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## Navigating Ohio's workers' compensation system

For most employers, workers' compensation is one of a thousand items that require their attention daily. Most workers' compensation professionals will tell you that the best injury is one that never happens. The reality is that there are 249,000 private and public Ohio employers incurring approximately 85,000 allowable injuries on an annual basis (Source: Ohio Bureau of Workers Compensation 2019 Annual Report).

Managing a workers' compensation program can be simplified by implementing a few standardized processes that will make it easier for you to minimize lost days, control your costs and maintain productivity in your business.

### **Early Claim Intervention**

Having a standardized injury reporting process and claim investigation mandate in place before an injury happens means that you will have tools at your disposal to quickly analyze what happened, is it work related and are there any red flags that will lead you to contest the claim.

Your Managed Care Organization (MCO) can provide your company with guidance on any questions related to injury reporting and seeking BWC (Bureau of Workers Compensation) authorized provider medical treatment. The injured worker will need to complete a First Report of Injury (FROI), which is the BWC form required for filing a claim application. It is also a good best practice to have your employee complete a supplemental accident report that is specific to your work environment and expands on some of the important questions that arise during an injury investigation, such as – were there any witnesses? Did you immediately notify your supervisor?

### **Minimizing Claim Costs**

Once a claim application is filed with the BWC, things begin to move quickly and your window of opportunity to minimize the impact is small. The most common type of compensation is Temporary Total (TT). This is when the BWC pays the injured worker a portion of their regular pay to cover their lost wages while recovering from an allowed injury.

If you are not contesting the claim or its compensability, your focus should move to helping your injured workers get the necessary treatment they need to quickly return to full duty employment.

If you can accommodate a return to light duty while the treatment moves forward, then making a light duty job offer will prevent the claim from flipping from "medical only" to "lost time". It will also keep your injured worker from getting used to being off work because of the injury. If light duty is not an option, then another path is to pay the claimant their regular wages – also known as salary continuation - while they are off work.

### **Other Cost Containment Options**


When a claim is allowed the BWC attaches a reserve to estimate and cover future costs. There are several ways to minimize the impact a reserve has on your annual premiums:

Settlement – the most effective way to close a claim and prevent future costs from being applied is to negotiate a full and final settlement with the injured worker. The settlement amount is paid out of the claim by the BWC, the cost is added to the overall claim cost and the injured worker receives monies in lieu of future treatment and compensation.

Handicap Reimbursement – The BWC currently has a program in place to recognize pre-existing conditions that negatively impact the allowed conditions or the injured worker's recovery from the allowed condition. The BWC will hold an informal conference with the employer/Third Party Administrator (TPA) to review the application and the medical that supports the request and then will determine an impact percentage between 0% and 100%. This percentage relates to the amount of "relief" the employer will receive due to filing a successful application.

Subrogation/No Fault MVA (Motor Vehicle Accident) – When a third-party is the cause of a workplace injury there may be relief that can be pursued to offset the cost of the claim. The most common example is an employee's claim that is the result of a non-at-fault vehicle accident involving a third party.

Navigating the workers' compensation system can feel frustrating and at times complicated, but with your MCO and TPA partners you have access to subject matter experts that can make your job easier and keep your premiums down.

If you have any questions, contact our Sedgwick program manager, Bob Nicoll at (330)-418-1824 or [robert.nicoll@sedgwick.com](mailto:robert.nicoll@sedgwick.com) 



# Annual Golf Outing Highlights

## Water Sponsor



## Box Lunch Sponsor



## Putt Off Sponsor



## Proximity Sponsor



## Long Drive Sponsor



The Medina County Home Builders Association would like to recognize and sincerely thank all of our sponsors who helped make this event an outstanding one. Here are the winners of the day:

<b>1st Place Team</b>	Kandra/Erney/Hilberg/Jamieson with a score of 60
<b>Closest to the Pin</b>	<b>Hole #2</b> CJ (please help us identify CJ - he won a gift card from James Hardie Building Products)
	<b>Hole #5</b> Jeff Hilberg
	<b>Hole #15</b> Craig Morton
<b>Longest Drive</b>	<b>Hole #14</b> Fred Miller
<b>Longest Putt</b>	<b>Hole #9</b> Mike Kaeron
<b>Skins (\$130 ea.)</b>	<b>Hole #2</b> Score 2 - Team Dewitt
	<b>Hole #12</b> Score 2 - Team Quinlan
	<b>Hole #15</b> Score 2 - Team Morton
<b>50/50 Winner</b>	\$300 - Jim Stump
<b>Lottery Tree Package</b>	Greg Hill and Lee Neal (\$95)
<b>Golf Bag Package</b>	Rob Root

## Par Level Sponsors



BERKSHIRE HATHAWAY  
HomeServices  
Stouffer Realty



FIFTH THIRD BANK





# Golf Outing Photos



*Mike Martin, Third Federal Savings, & Staff getting ready to sell tickets!*



*Registration table being managed by Sharon Holderbaum, Berkshire Hathaway Stouffer Realty, Sharon & Susan.*



*Weather was beautiful - the MCHBA lucked out this year with no rain!*



*Just about ready to head out to the course at Shale Creek!*



*Team Mack's ready to drive - Gregg Shepherd, John Trout, Kevin Hawke and Dan Volk*



*84 Lumber team with Scott Banning, Andy Adolph, Aaron Phillips and Fred Miller.*



# More Golf Outing Photos



*Mike Hudak, Jeff Barnes, John Roman and John Franz playing for Team Carter Lumber.*



*Rob Skidmore's Transfer Title Team getting ready to hit the course!*



*Jeff Hilberg and Mike Kendra with Dom Erney and Michael Jamieson.*



*Tom Rafferty (Lumen Nation), guest Carol Amato (Trevarrow, Inc.) and Eric Veverka ready to compete!*



*These guys look pretty serious - don't they?*



*I know these guys gave the other golfers a run for their money - good job!*



# More Golf Outing Photos



*Mack's Team Craig Morton, Mike Sandy, Tim Thomason and Steve Madar.*



*Also Team Carter Lumber with Bill Martinko, Charlie Ash, Adam Beckwith, and Rob Root.*



*Fifth Third Team with Patrick Godfray, Michael Cole, Scot Portosky and Marcia Dougherty.*



*84 Lumber Team Scott Thacker, Daryll Wilkins, Keith Peterson and Dalton Dewitt.*



*Title Select's tent with Kim Schurdell, Sarah Bitteringer and 84 Lumber.*



*BASF Team headed by Kelly Destatte, Erik Palmer, Jared Freeman and Aaron Claxton.*





# Fun Photos From Mont Granite!



*All Construction team ... is that our Executive Director on the right hassling Ms. Mont?*



*Team BASF looking relatively Hawaiian!*



*The team from Buckeye Counters stopping in for a quick tropical fun photo!*



*Carter Lumber team ... hey Mike, what are you doing to that flamingo?*

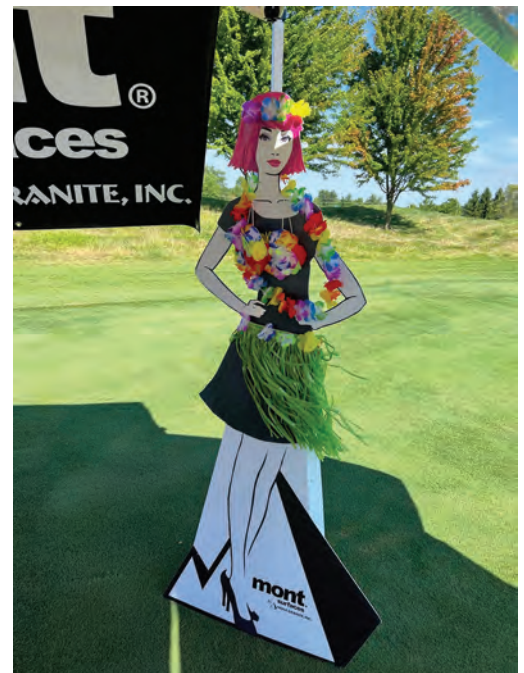


# More Fun Photos From Mont Granite!



*All our golfers appeared to have a lot of fun at the Mont Granite Aloha tent ... posting with Ms. Mont, getting lei'd and just having a great time. Wasn't that fun? The Medina County HBA would like to sincerely thank Julie Bates from Mont Granite for putting up this fun themed tent and taking some truly hilarious photos. Thank you for doing that Julie!*

*I honestly did the best I could identifying our players and I apologize if any of the names are inaccurate. Everyone seemed to have a super great time and I want to thank each and every one of our golfers for attending and supporting our association. I especially want to thank Lumen Nation for their additional gift cards, golf towels and coozies. Phil Humbel and Chris Dillon from US Bank donated the super nice Calloway Golf Bag and gift cards, and to Dan Ozello, James Hardie Products, for sponsoring Hole #2 and providing gift cards as well. I hope to see all of you at next year's outing!*







MEDINA COUNTY

PARADE  
OF HOMES

2022

SCATTERED SITE

BUILDER MODELS

# A Successful Parade Takes Teamwork!

## And we could really use your support!

With the issues and uncertainties we've experienced over the past few years, we are excited to announce our 2022 Fall Parade of Homes and are planning for it to be spectacular. Builders rely on teamwork to build and complete their homes and teamwork to help bring their work to the public's attention. That's where you, our associate members, come in, and help us make a BIG difference.

What's in it for you? Besides helping the local industry, **great visibility** for both your company and the event. Here's the lowdown:

- Business name and logo on the MCHBA website as a supporter of the event which links directly to your website;
- Business listed in press releases submitted to media;
- Logo on the map/model handout (printed & online);
- Listed in Building Blocks as a Parade sponsor for 3+ months; and
- Free 1/6 page ad in 3 issues of Building Blocks (size upgrade available).



**MEDINA  
COUNTY**  
Home Builders  
Association

### PARADE DETAILS

**DATES:** Sat., Oct. 1st – Sun., Oct. 16th

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

**SPONSORSHIP:** \$500 – You get everything listed. Want to do more? Contact the HBA directly. We sincerely appreciate your consideration as we depend on your Sponsorship dollars to help with marketing.

#### *Planned Media Promotion / Advertising:*

Virtual tour & map online (each model has its own details page & website links); Fox 8 TV commercials, New Day Cleveland spot & Facebook Live segment; The Plain Dealer (print advertising); The Post (editorial and digital advertising); direct on-line marketing based on searches & demographics, & potentially more (dependent on final available budget)

**Participation Deadline:** ASAP before 10/1/22

*Don't miss this opportunity!  
Call 330.483.0075 today or  
email Susan Bloch at [susanb@medinacountyhba.com](mailto:susanb@medinacountyhba.com).*



# HBA REBATES



## WANT TO START GETTING MONEY BACK FOR PRODUCTS YOU ALREADY USE?

FREE MEMBER BENEFIT OF  
YOUR STATE & LOCAL HBA

OhioHBArebates.com

### EASY TO PARTICIPATE!

IF YOU USE ANY OF OUR  
PARTICIPATING  
MANUFACTURERS

- 1 REGISTER
- 2 SUBMIT A REBATE CLAIM
- 3 RECEIVE A REBATE CHECK

THE AVERAGE REBATE PER  
BUILDER / REMODELER COMPANY  
WHO PARTICIPATED IN 2021 WAS:

# \$1,582.20

### PARTICIPATING MANUFACTURERS



### AFFILIATE PARTNERS

BUSINESS THAT PROVIDE A VALUE-ADDED BENEFIT TO HBA MEMBERS







# CARTER *Lumber*

**A**t 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.

## **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, Counter-  
tops, Doors, Trim, Hardware,  
Islands, Backsplashes,  
Windows and more!**



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**(330) 725-6760**

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AKRON, OH 44305  
**(330) 784-5441**

### **OLON**

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

### **ELYRIA**

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

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