

# Building Blocks

December 2020

Building  
Blocks  
Supporters

**All Construction  
Services**

**Carter Lumber**

**ID Creative  
Group Ltd.**

**Stouffer Realty,  
Inc.**

**Transfer Title  
Agency**



[www.medinacountyhba.com](http://www.medinacountyhba.com)



## Commerce Department Cuts Lumber Tariffs from 20% to 9%



With lumber prices experiencing extreme price volatility this year and harming housing affordability, a final determination of the first administrative review by the U.S. Commerce Department to reduce duties on shipments of Canadian lumber into the United States by more than half is good news for American home builders and home buyers.

“The Commerce Department’s action to reduce duties from more than 20% to 9% on softwood lumber shipments from Canada into the U.S. is a positive development, but more needs to be done,” said NAHB Chairman Chuck Fowke. “Tariffs have contributed to unprecedented price volatility in the lumber market in 2020, leading to upward pressure on prices and harming housing affordability for American consumers. The U.S. needs to work with Canada to end the tariffs and achieve a long-term, stable solution in lumber trade that provides for

*(Cover Story – Continued on page 2)*

### In This Issue ...

**Legislative News**

**BWC December News from  
CareWorks**

**OHBA Member Rebate  
Program & BPA Benefit**

**Improve Mental Health in  
the Workplace**

**Unemployment Taxes,  
Fraudulent Claims & ID  
Theft & More**





(Cover Story – Continued from front cover)

a consistent and fairly priced supply of lumber.”



This latest development on the tariff front comes at a particularly opportune time, with the Random Lengths Framing Composite Price moving lower since mid-September but still up more than 60% since mid-April.

Lower tariffs would mitigate uncertainty and associated volatility that has plagued the marketplace, which could help ease upward price pressure on lumber prices.

Another positive development is that housing construction and new home sales have moved forward at a robust pace in recent months as lumber prices have receded from unprecedented highs. Lumber prices peaked above \$950 per thousand board feet in September and are now down to roughly \$560 per thousand board feet – which is still at an extremely high historical level.

NAHB continues to work on all fronts to find solutions that will ensure a lasting and stable supply of lumber for the home building industry at a competitive price.

For more information on the tariff reduction, contact Felicia Watson at 800-368-5242 x8229.

*Article provided by NAHB*

Ken Cleveland	1,075.5*
John Sumodi	307.5
Andy Leach	138.5
Larry Crookston	109.5
Bob Knight	96
Mark Zollinger	37.5
Doug Leohr	32.5
Russ Sturgess	29
Mike Hudak	23
Dave LeHotan	7.5
Ed Belair	7
Charlie Ash	3
Rex Gasser	3
Chris Chatterelli	2
Ray DiYanni	1.5
Bryan Lazor	1
Jake Lewis	1
Sean Smith	1
Paul Spenthoff	1
Jeff Stuart	1

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

\*Current Life Spike status

**We carry ALL**

**Northeast Ohio's  
Leading Installer  
of Quality Building  
Materials for New  
Construction &  
Remodeling**

# The Products You Need!

- Garage Doors . Basement Waterproofing
- Insulation . Gutters . Power Washing
- Interior + Exterior Stone
- Bars, Entertainment + Wine Cellars
- Closet Shelving . Fireplaces . Mantels
- Mirrors . Window Blinds . Shower Doors
- Interior + Exterior Glass Railing Systems
- Footlock Wall Bracing System . Window Wells
- NEW:** Port-a-Johns . Silt Fence
- Energy Audits . Testing + More

**ALL CONSTRUCTION SERVICES**

945 Industrial Parkway N. | Brunswick, OH 44212  
330.220.6666 | 1.800.220.9383  
[www.allconstructionohio.com](http://www.allconstructionohio.com)



## Building, Buying, Selling, Refinancing?

**Transfer Title is your  
local Title Company!**

*Complete Real Estate Title &  
Escrow Service Serving All of Ohio*

*Title Insurance Policies  
Issued with Chicago Title  
Insurance Company  
& Old Republic Title*

**Robert C. Skidmore, Esq., President**  
**Lee T. Skidmore, Esq., General Counsel**  
**Steven J. Swain, Vice President**



*Insuring Realty. Conveying Dreams.*

Formerly Medina County Title Agency, Inc. Locally owned and operated since 1967.

**748 N. COURT ST. • MEDINA, OH 44256**

Mon. – Fri. 8:30 am – 5 pm  
Evening/Sat. closings by appt.

Medina.....(330) 725-4214  
Cleveland.....(330) 273-2943  
Toll Free.....(800) 635-5512  
Fax.....(330) 725-3145

[www.transfertitle.com](http://www.transfertitle.com)

## From the MCHBA Office ...

Members and Friends:

I hope everyone is staying safe and healthy in this strange new world we live in. Due to recent mandates from Governor DeWine, we are unable to hold any meetings of more than 10 people so our Financial Forecast will be a virtual one. I will email instructions to all members in January at least a week or two prior to the event so you can still attend virtually and be prepared for 2021. As far as the Topgolf event, it will be a wait and see over the next month or so to make the determination whether we hold that or not. We'll let you know.

Please make a note that our new office mailing address is: P.O. Box #233, Valley City, OH 44280 and our office phone remains 330-725-2371 (or also 330-483-0076).

When you require warranty books or any other materials, please feel free to contact me and I'll be happy to make sure you get what you need.

Know anyone who may be interested in membership? Direct them to our website for an online application or let me know and I can mail one.

*Susan Bloch*

# Table of Contents

	<u>Page(s)</u>
Cover: <i>Commerce Department Cuts Lumber Tariffs from 20% to 9%</i> .....	Cover,2
Spike Club Update .....	2
2021 Dates to Remember.....	3
ED Letter / Board of Directors/Trustees .....	4
Legislative News .....	6,7
Member News.....	7
CareWorks December BWC News.....	8-10
OHBA Member Rebate Program .....	11
OHBA Executive VP Column .....	12
Strategies for Improving Mental Health at the Workplace .....	12,13
Small Business Growth Partners info.....	13
Member-Only Benefit Spotlight - Redeem Your BPA .....	14
Unemployment Taxes, Fraudulent Claims & Identity Theft.....	15

## 2021 Dates To Remember

### January 13, 2021

**Financial Forecast** - This event will likely be virtual due to COVID - Plan on starting at Noon - watch Building Blocks/your email for details!

### March 18, 2021

**Topgolf** - Save the Date - More info to come!





Members and Friends:

I would like to take this opportunity to thank each and every one of you, our members, for your support, your involvement and your commitment to the building industry in Medina County and beyond. This has been one of the strangest, most challenging years any of us have ever witnessed in our lifetime. That being said, without your involvement, we wouldn't be able to continue to operate as a fairly successful organization during these extremely trying times.

Due to COVID and our governor's most recent safety mandates, our Financial Forecast on Wednesday, January 13 will be held virtually. We will send out log-in credentials prior to the event so you are able to attend in the safety of your own office or home and still hear what our financial experts see happening in 2021 and beyond in the local, regional and national housing market. It is likely one of the most critical times for you to sit in, listen and be prepared to handle your business and do so successfully in the new normal.

Safe Holidays and Happy New Year to everyone!

Respectfully:

Dave LeHotan  
Volunteer Executive Director



**MEDINA  
COUNTY**  
Home Builders  
Association



**MEDINA  
COUNTY**  
Home Builders  
Association

## Board of Directors

**Michael Hudak, President**

**Jeff Barnes**

**Jake Berger**

**Jason Cassidy**

**Douglas Krause**

**David LeHotan**

**Michael Martin**

**Jim Owen**

**Rob Root**

## Trustees

**Mike Hudak**

**Douglas Krause**

**John Sumodi**

## Committees

Safety & Training

Sales & Marketing

Government Affairs

Building Codes

Subdivision Regulations

Membership

Parade of Homes

**NEW ADDRESS: P.O. Box #233**

**Valley City, OH 44280**

**Phone: 330/725-2371 or**

**330/483/0076**

[www.medinacountyhba.com](http://www.medinacountyhba.com)

[moreinfo@medinacountyhba.com](mailto:moreinfo@medinacountyhba.com)

[susanb@medinacountyhba.com](mailto:susanb@medinacountyhba.com)

Your MCHBA member dues also cover these memberships:



**We wish you a Merry Christmas,  
We wish you a Merry Christmas,  
We wish you a Merry Christmas,  
And a Happy New Year!!!**



**id.**

po box #233  
valley city, oh 4480  
ofc.330.483.0075 | cell 330.416.7688  
[www.idcreativeltd.com](http://www.idcreativeltd.com)

creative group ltd.

**A NEW DAY IN REAL ESTATE IS COMING**

Two legendary companies—Stouffer Realty and Berkshire Hathaway HomeServices have come together to create the region's best real estate company.

## LOTS & ACREAGE

### AKRON

**Lot 45 Ira Rd:** 2.28 acres w/ mature trees. Conveniently located near the Cuyahoga Valley National Park **\$99,900 Gary Stouffer 330-805-6900, Gina Luisa 330-814-4747.**

### AURORA

**V/L St.Rt. 82:** Great corner lot w/high visibility. Zoned C-3. Located next to shopping center & across from car dealership. Approx. 568' frontage on St.Rt.82 & approx. 673' frontage on S. Bissell. **\$749,900. Gary Stouffer 330-805-6900, Jeremy Fennell 330-388-8159.**

### BATH

**Barrett Rd (Bath Twp):** Vacant land overlooking North Fork Creek. Breathtaking view overlooking bubbling creek from a wooded building lot that is high and dry. Call to walk this private lot with Bill. **\$170,000. Bill Snow 330-990-0256.**

**731 West Point Ave:** Multiple parcels for sale totaling approx 16 acres including an approx 2400 sq ft home with inground pool surrounded by beautifully rolling land & mature trees. Call for details on the many possibilities for purchasing this property. **Gary Stouffer 330-805-6900, Gina Luisi 330-814-4747.**

### BOSTON HEIGHTS

**2350 Boston Mills Rd:** 1 acre, parklike setting adjacent to CVNP. **\$99,000. Robin Pickett 330-322-3181.**

### BRECKSVILLE

**8310 Settlers Passage:** This private 32-acres w/all utilities available at the street. Wooded entrance w/approx. 650' frontage, currently Zoned R-60 Single Family. Bring your own builder. **\$950,000. Matt Stouffer 330-814-4616, Gary Stouffer 330-805-6900.**

### HINCKLEY

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

### KENT

**1257 Meloy Rd:** Approx. 8 acres on Meloy Rd. zoned R-1 Low Density Residential. Approx. 756' frontage on Meloy Rd. **\$59,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.**

**5036 SR 43:** Approx. 43 acres on SR 43. Zoned G-C General Commercial. Subject to new survey per Portage Co. Sewer/Water/Gas/Electric/Cable (Buyer's responsibility to verify accessibility, capacity, etc. on all utilities). **\$895,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.**

### MASSILLON

**V/L West Pointe Cir NW:** 9 parcels total, includes 4 condo pads, each w/2 units (8 units total), 9th unit/"shell" unit (4591 West Pointe, Parcel #504788) included in sale. Unfinished unit, but the exterior & framing have been completed. Being sold as-is. **\$225,000. Sarah Bergert 330-268-0102, Gary Stouffer 330-805-6900.**

### MEDINA

**1424 Medina Rd:** Approx. 3.7 acres close to Rt. 94, zoned commercial w/22' driveway & 2560 sq.ft. steel-sided building. Two 10x10 overhead doors w/2-side entry access points. Approx. 211' frontage. **\$465,000. Gary Stouffer 330-805-6900, Gina Luisi 330-814-4747.**

**V/L 3004 State Rd:** This approx. 11.88-acre property features a prepared and compressed gravel drive which winds to a slightly elevated cleared and prepared knoll making it the perfect homesite overlooking the approx. 20' deep pond. Property is heavily wooded at the back and has a tree line along the northern border for privacy. **\$250,000. Gary Stouffer 330-805-6900.**

**Granger Rd:** 11 acres available for purchase close to the intersection of Granger and State Rds. City water. 175' frontage minimum. No HOA. **Robin Pickett 330-322-3181.**

**2620 Medina Rd:** 7.8 acres of commercial land with 200' frontage on Rt. 18. 1/4 mile east of I-71 interchange. **\$599,900. Robin Pickett 330-322-3181.**

**Blue Heron:** Just 2 lots left. Walking paths, pool and tennis courts. City water and sewer. **Maryanne Phillips 330-714-3393, Robin Pickett 330-322-3181.**

### MONTVILLE TWP.

**NEW Windfall Estates:** Highland Schools' newest fully improved residential development, Windfall Estates. Gorgeous wooded setting with walk out basement & cul-de-sac lots. Phase one lots available for reservation. Prices starting in the **\$400,000s. Robin Pickett 330.322.3181.**

### SHARON TWP – Highland Schools

**Crooked Stick Dr:** 2 lots available on a private cul-de-sac. Highland Schools. No HOA. **\$169,000 & \$174,000. Robin Pickett 330-322-3181.**

**Harps Mill Phase 3:** Only 2 lots remaining. 2 acres. Highland Schools. Both lots **\$84,900. Robin Pickett 330-322-3181.**

**Bonnie Glen -** Beautiful lots ranging from 2 to 4 acres w/ravines, woods & open landscape. Spectacular development to bring your own builder & build your dream home. **Robin Pickett 330-322-3181, Gary Stouffer 330-805-6900.**

### STREETSBORO

**V/L SR 43:** Approx. 43.5 acres w/approx. 682ft frontage on State Rt 43 & approx 1600 ft frontage on Kennedy Rd, zoned Rural Residential. **\$525,000 OR 33.5 acres for \$399,000 OR 1.5 acres for \$135,000. Gary Stouffer 330-805-6900.**

### TWINSBURG

**V/L Creekside Dr:** Zoned C-3. Located between busy hotel & Kent State Campus. Conveniently close to freeway access. Great location for restaurant or professional office building. Near other fast food chains. **\$99,000. Jeremy Fennell 330-388-6900, Gary Stouffer 330-805-6900.**

### UNIONTOWN

**3663 S. Arlington Rd:** Over 4 acres of commercial land w/194' frontage on S. Arlington Rd. & Fortuna Dr. Zoned B-3. Utilities at street. Convenient to I-77 & shopping/retail. **\$450,000. Gary Stouffer 330-805-6900, Matt Stouffer 330-814-4616.**





### LOCAL GOVERNMENT AGAIN LINE UP TO BLOCK AFFORDABLE HOUSING MEASURE

SB 212, sponsored by Senator Kirk Schuring, is a modest attempt to create housing opportunities in Ohio. It is also intended to spur housing development where housing markets are strained by lack of supply. The bill previously passed the senate by a wide margin. Fearing action on the bill in the lame duck session, local government unleashed their fury in an attempt to add restrictions that would essentially eviscerate the bill. What is surprising is the bill is PERMISSIVE. Nonetheless, county commissioners and auditors moaned about difficulties in administering the bail. School boards essentially do not want more burdens, (students) unless they bring bags of cash with them.

This is not new. Local government and no growth groups have stood in the way of any actions to spur any housing development. The county commissioners were the most outrageous in stating the bill is an attempt by developers to drive up housing costs. They also stated that housing starts are at record high levels. Upon questioning where that fiction came from, it was followed by complaining about all the farmland disappearing.

All this fiction left committee members in a confused state. It just reminded us of the strong bias these organizations hold against incentives to modernize and create housing

development where it's needed most.

We have listed the members of the House Ways and Means Committee, if you care to reach out to them.

*(Legislative News – Continued on next page)*

			
<u>Derek Merrin (R)</u> <u>Chair</u>	<u>Jeff LaRe (R)</u> <u>Vice Chair</u>	<u>John M. Rogers (D)</u> <u>Ranking Member</u>	<u>Phillip M. Robinson, Jr. (D)</u>
			
<u>John Becker (R)</u>	<u>Janine R. Boyd (D)</u>	<u>Jack Cera (D)</u>	<u>Bill Roemer (R)</u>
			
<u>Sedrick Denson (D)</u>	<u>Mark Fraizer (R)</u>	<u>Doug Green (R)</u>	<u>Gary Scherer (R)</u>
			
<u>James M. Hoops (R)</u>	<u>Kris Jordan (R)</u>	<u>David Leland (D)</u>	<u>Lisa A. Sobecki (D)</u>
			
<u>Riordan T. McClain (R)</u>	<u>Jena Powell (R)</u>	<u>Craig S. Riedel (R)</u>	<u>Jason Stephens (R)</u>

## 2021 OHIO HOUSE AND SENATE MAJORITY LEADERSHIP TEAMS FINALIZED

Both the House and Senate finalized its leadership teams for 2021. Bob Cupp will remain Speaker of the House, Tim Ginter, Speaker Pro Tempore, Bill Seitz, Majority Floor Leader, Rick Carfagna, Assistant Majority Floor Leader, Don Jones, Majority Whip, and Cindy Abrams, Assistant Majority Whip.

In the Senate, Matt Huffman will be the Senate President, Jay Hottinger, President Pro Tempore, Kirk Schuring, Majority Floor Leader, and Rob McColley, Majority whip. We look forward to working with all the newly elected leaders in the upcoming session.



## OEPA ISSUES TO BE BROUGHT TO AGENCY ATTENTION

As OHBA prepares to meet with OEPA on several outstanding issues, now is the time to share any concerns, questions, issues you may be experiencing, along with specific instances/rules where issues are arising.

## LEGISLATIVE UPDATE

It was a busy week at the statehouse with numerous committees meeting, as well as, full session by both the House and Senate.

## HB 289 ELEVATOR LAW (BALDRIDGE, B)

To revise the Elevator Law. HB 289 had a hearing in the House Commerce and Labor Committee, where it was scheduled for a possible vote.

## HB 199 ROOFING CONTRACTORS (PATTON, T.)

To require commercial roofers to be licensed. HB 199 passed the House 62-22.

# Member News

## New Associate Member

### Aaron Dolata Real Estate LLC of Russell Real Estate Services

3848 Medina Road, Suite 100

Medina, OH 44256

Contact: Aaron Dolata

Phone: (440) 364-7031

Email: aarondolatarealtor@gmail.com

Web: adolata.russellrealty.com

Sponsor: Mike Hudak

Business: Residential & Commercial Real  
Estate Services / Listing & Sales

## Renewed Builders

Panther Builders, Inc. – Wadsworth

SWM – Steven W. Moore Building

Corp., Ltd. – Bath

## Renewed Associates

Alpha Insulation & Gutters, LLC –  
Wadsworth

Mack Industries, Inc. / Concrete /  
Vault – Valley City

Ralph Baratto Excavating, Inc. –  
Spencer



MEDINA  
COUNTY  
Home Builders  
Association

## Professional Tools for our Members

The HBA has the professional business tools you need for home sales. The MCHBA Home Construction & Limited Warranty Agreement packages are available at the office for only \$35 each. Or if you have your own contract and you just need the Warranty, the warranty

and folder are available for just \$25. We encourage you to use these

tools for your protection, peace of mind and they make a great resource tool for your customers to keep all their pertinent home buying paperwork together.

Call the HBA office and order your professional tools today.

## Members ...

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



# December 2020 BWC News from CareWorks Comp

*“Patience is the best remedy for every trouble.” ~Plautus*

## **Deadline Approaching: Group Retrospective Enrollment for Upcoming July 1, 2021 Policy Year**

The deadline to enroll in Group Retrospective Rating with CareWorks Comp for the upcoming July 1, 2021 policy year is **January 22, 2021**. Group Retro is a performance-based program where the group's claims, incurred for the policy year, are compared to the group's premiums paid to the BWC. The participants will receive premium rebates as long as the claims incurred for that policy year are lower than the overall premiums paid to the BWC. For more information, call CareWorks Comp Program Manager Bob Nicoll at 330-418-1824 or [Robert.nicoll@careworkscorp.com](mailto:Robert.nicoll@careworkscorp.com).

## **Group Retro Rebates from 2018 & 2019 Policy Years: Rebated EARLY**

If your company was enrolled in CareWorks Comp's Group Retro Program for the 2018 and/or 2019 Policy Year, you received your rebates in April 2020 and in October 2020 as BWC Dividends. The Ohio BWC rebated 100% of your premium from the 2018 Policy Year in April 2020, AND rebated 100% of your 2019 Policy Year premium in October 2020. Therefore, since you already received all of your premium back from those two Policy Years, this is why you didn't receive your first 2018 plan year rebate last month, nor will you receive rebates in Fall 2021 or Fall 2022 or Fall 2023.

## **BWC Board Approves \$5 Billion Workers' Compensation Dividend**

The BWC Board of Directors approved Governor Mike DeWine's \$5 billion dividend proposal on November 2, 2020. This is the largest BWC dividend in state history and DeWine hopes it will serve as a lifeline to businesses struggling amid the coronavirus pandemic. The dividend will be the third this year, following a \$1.54 billion dividend issued in April and a \$1.34 billion dividend in October.

Checks will be distributed to employers covered by BWC in mid-December. Gov. DeWine said that the BWC "remains in a strong fiscal position thanks largely to healthy investment returns on employer premiums, a



declining number of claims each year and prudent fiscal management." After the dividend is paid out, the BWC will have an approximate net position – assets minus liabilities – of \$6.3 billion.

## Important Deadlines:

- **January 21, 2021:** Premium installment due for the July 1, 2020 - June 30, 2021 policy year, if your company is on a monthly payment plan with the Ohio BWC.
- **January 22, 2021:** Deadline to enroll into Group Retrospective Rating with CareWorks Comp for the 2021 Policy Year.
- **January 29, 2021:** Deadline to enroll into the BWC One Claim Program (OCP) for the July 1, 2021 Policy Year.

## COVID-19 Guidance on Ventilation in the Workplace

OSHA is committed to protecting the health and safety of America's workers and workplaces during these unprecedented times. The agency will be issuing a series of alerts designed to keep workers safe. Ensuring adequate ventilation throughout the work environment can help to maintain a safe and healthy workplace. Employers should work with a heating, ventilation, and air conditioning (HVAC) professional to consider steps to optimize building ventilation. An HVAC professional can ensure that the ventilation system is operating as intended. The following tips can help reduce the risk of exposure to the coronavirus:

- Encourage workers to stay home if they are sick.
- Ensure all HVAC systems are fully functional, especially those shut down or operating at reduced capacity during the pandemic.
- Remove or redirect personal fans to prevent blowing air from one worker to another.
- Use HVAC system filters with a Minimum Efficiency Reporting Value (MERV) rating of 13 or higher, where feasible.
- Increase the HVAC system's outdoor air intake. Open windows or other sources of fresh air where possible.
- Be sure exhaust air is not pulled back into the building from HVAC air intakes or open windows.
- Consider using portable high-efficiency particulate air (HEPA) fan/filtration systems to increase clean air, especially in higher-risk areas.
- When changing filters, wear appropriate personal protective equipment. ASHRAE recommends N95 respirators, eye protection (safety glasses, goggles, or face shields), and disposable gloves.
- Make sure exhaust fans in restrooms are fully functional, operating at maximum capacity, and are set to remain on.
- Encourage workers to report any safety and health concerns.

For more information, visit [www.osha.gov/coronavirus](https://www.osha.gov/coronavirus) or call 1-800-321-OSHA (6742).

## Let's Learn: Important BWC Acronyms

- **DHO: District Hearing Officer**—the first level of adjudication at the Ohio Industrial Commission.
- **SHO: Staff Hearing Officer**—the second level of adjudication at the Ohio Industrial Commission.
- **TLL: Total Limited Losses**—the expected medical, compensation, and reserve losses (claims\$) for an employer for an experience period (the oldest four of the past six rating years.)
- **TML: Total Modified Losses**—the total of all medical, compensation and reserves assigned to an employer's claims that occurred in the oldest four of the past six rating years.
- **EMR: Experience Modification Rate**—the percentage of credit or debit that the Ohio BWC applies to each Manual Code's base rate to determine an employer's premium.

## Important Change: 2021 Ohio Safety Congress Going Virtual

The 2021 [Ohio Safety Congress & Expo \(OSC21\)](#) — sponsored by the Ohio Bureau of Workers' Compensation — is about keeping people safe. With all the uncertainty surrounding the future of the COVID-19 pandemic, the BWC will host OSC21 totally online March 10 – 11, 2021. The virtual event offers plenty of online learning sessions *and* a digital expo, allowing you to learn remotely and chat virtually with presenters and exhibitors. As always, attendance is FREE, and registration for the virtual event opens in December.

### Who should attend?

Individuals with an interest in occupational safety and health, wellness, rehabilitation, and workers' compensation are encouraged to attend.

### OSC21 highlights

- Learn to improve safety management programs and best practices.
- View the newest workforce safety products and services.
- Chat with business representatives, safety pros, and workers' compensation specialists.
- Connect with exhibitors to discuss cost-saving solutions.
- Keep your workers healthy and productive

**Important note:** The new March 10 – 11 dates are a change from the original dates of March 31 – April 2 that the BWC announced earlier this year. **Look for updates on social media using #OSC21. Mark your calendar and join the BWC online! March 10-11, 2021.**

For more information about all the Ohio BWC's training opportunities, visit the BWC's Learning Center at: [BWC Learning Center Login](#)



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



Free Member Benefit of Ohio HBA

[www.OhioHBarebates.com](http://www.OhioHBarebates.com)



If you use any of these **50+ participating manufacturers**, then it is easy to participate!

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



THE AVERAGE REBATE  
PER BUILDER / REMODELER  
COMPANY WHO  
PARTICIPATED IN 2019 WAS:

**\$1,472.55**



Website: [www.HBArebates.com](http://www.HBArebates.com) | Phone: 866-849-8400  
Email: [info@HBArebates.com](mailto:info@HBArebates.com) | Facebook: /MemberRebateProgram



Hopefully all the good wishes extended on Thanksgiving Day will bring a less complex 2021. The challenges have been significant on many levels. Our entire federation has been doing its part. We have all tried to be good stewards in these troubled times.

OHBA was able to have two in person board meetings. We even got an executive committee in as well. Observing all the necessary protocols it all came off trouble free. While a lot of commerce came to a standstill, construction continued on, even abundant in some areas. That is good for us because keeping a healthy housing supply is important in the short and long term.

Regulatory and legislative activities kept at a brisk pace as well. We all are aware the national scene will change with a new administration. Expect changes is the best advice I can give at this point. Stateside, no major changes expected. The majority party actually increased their clout in both houses of the legislature. All executive offices terms continue for two more years.

OHBA elected new officers with Mark Zollinger of Wayne County elected president. Charles Ruma of Columbus is vice president and Richard Bancroft of Akron is the new secretary/treasurer. Many thanks to Jeff Wieland for a great year as 2020 president.



While conditions will vary, four common mental health disorders and the estimated number of adults living with these include:

2.4 million American adults live with schizophrenia

6.1 million American adults live with bipolar disorder

16 million American adults live with major depression

42 million American adults live with anxiety disorders

The impact that these and other mental health conditions have on the workplace in terms of lost productivity and performance is sizeable. It is estimated that serious mental illness costs America \$193.2 billion in lost earnings every year. Furthermore, stress, anxiety and depression are among the top factors driving absenteeism at the workplace. On a broader scale, depression is the leading cause of disability worldwide and is a major contributor to the global burden of disease.

Given the scale and scope of mental health disorders and the impact they can have on productivity, many ask why so many cases go untreated. One of the primary reasons is due to the stigma and social prejudice associated with mental health conditions. Many individuals feel they would be labeled or harassed at work if their condition was known. Others believe that their relationship with their supervisor could be impaired and future advancement opportunities limited. Additionally, they may feel a sense of shame or embarrassment. In some circumstances, they are made to feel that the problem is not real but rather "all inside their head." In other instances, the lack of insurance or cost of medication or treatment prevents individuals from seeking assistance. It has been documented in some geographic areas, the number of qualified providers is limited, and treatment is not readily available.

Because mental health has not historically received a lot of attention or been widely discussed, many

*(Article continued on next page)*

## Strategies for improving mental health at the workplace

*Written by Dr. Teresa Bartlett, Senior Medical Officer – Sedgwick*

The first step toward improving mental health issues in the workplace is to raise awareness of these conditions and identify ways to assist those needing treatment. Sometimes, employers are surprised to learn the scale and scope of mental illness among adults today.

It is estimated that 1 in 5 Americans experience mental illness. Further, the Centers for Disease Control approximate that 1 in 25 adults in the U.S or an estimated 11.2 million experience a serious mental illness in any given year that substantially interferes with or limits one or more life activities. Young people are particularly susceptible to these conditions. Reportedly, 50% of all chronic mental illness begins by age 14 and 75% by age 24.





individuals simply do not understand the treatment options available to them. Certainly, counseling and therapy with behavioral health specialists, psychiatrists or other qualified providers can be beneficial. Medication may or may not be prescribed. Integrated health approaches that incorporate positive lifestyle changes and address both physical and mental well-being can be effective.

Additionally, the advancement of technology has increased access to treatment and assistance. As telehealth has become more widely accepted for treatment of certain physical ailments and illnesses, it is also gaining acceptance as a viable tool used in treating mental health conditions. In appropriate circumstances, it can be a convenient alternative and provide access in areas where providers may otherwise be limited. Similarly, online support groups are increasing in popularity. In addition, interactive apps are being used by individuals seeking assistance, as well as those who want to proactively protect and improve their current mental health and overall well-being.



### Our Benefit:

The Medina County Home Builders Association has been working with our exclusive, private partner, Small Business Growth Partners (SBGP) to help our members reach maximum growth and potential through their one-of-a-kind BPA process. This has been refined for over 10 years of working exclusively with Builders, Remodelers and HBA Associate Members.

As an exclusive Medina County HBA member benefit, we are offering you the chance to register for and redeem your 2021 Business Diagnostic & Plan of Actions. An annual BPA is included 100% with your Medina County HBA Member Benefits (a \$2,200 value).

Best Regards,

**Daniel C. Profio**  
Director of Marketing

Small Business Growth Partners, Inc.  
W175 N11117 Stonewood Dr., Suite 200  
Germantown, WI 53022

Office: 262.825.2811  
Email: [daniel.p@smallbusinessgrowthpartners.com](mailto:daniel.p@smallbusinessgrowthpartners.com)

Learn more at: <https://growthgen.typeform.com/to/RRtQP0>

As awareness and understanding of mental health conditions grow, employers are seeking ways to actively help those who need assistance. Employers can and should advocate and put in guidelines to stamp out stigma and any social prejudice toward mental health conditions at the workplace. This starts with support at the executive level and becomes a part of the organizational fabric. Additionally, front line managers and supervisors need education on how to recognize signs of mental health distress and appropriate actions to take to offer assistance. Sharing and promoting employee assistance programs, their availability and resources can also be helpful.

Today, more employers are recognizing the value of overall health and well-being. Mental health is certainly an important part of that equation and one that requires more focus and attention.



# TOPGOLF

MCHBA Membership

Outing Planned for

**Thursday, March 18**

**SAVE THE DATE!**

**TOPGOLF CLEVELAND**

5820 Rockside Woods Blvd N.  
Independence, OH 44131

LEARN MORE AT

**[topgolf.com](https://topgolf.com)**



# HAVE YOU CLAIMED YOUR 2021 BPA YET?

INCLUDED 100% WITH YOUR OHBA MEMBER BENEFIT

GO TO [SBGPINC.COM](https://sbgpinc.com) AND CLICK:



## REDEEM YOUR BPA

OR TYPE: [BIT.LY/3KT8V4V](https://bit.ly/3KT8V4V) IN YOUR INTERNET BROWSER

OHBA has been working with our exclusive, private partner, Small Business Growth Partners (SBGP) to help our members reach maximum growth and potential through their one of a kind BPA Process. This has been refined for over 10 years of working exclusively with Builders, Remodelers & HBA Associate Members.



## What is a BPA?

A BPA (Business Plan of Actions) is a 3 yr & 12 month roadmap for you and your business, addressing your:

SMALL BUSINESS  
**GROWTH PARTNERS**™



MARKETING + LEAD FLOW



SALES + SALES PROCESS



MARGINS + PROFITABILITY



TEAM, HIRING + COMMUNICATION



PROCESS + SYSTEMS



SUCCESSION PLANNING

**CULMINATING IN A 40+ PAGE STEP-BY-STEP PLAN FOR YOU & YOUR BUSINESS**



# Unemployment taxes, fraudulent claims and identity theft

*Written by: Donny Phillips, Business Development Manager & Heather Vogus, VP, Operations, Sedgwick*

As we approach unemployment tax season, the uncertainties around COVID-19 will only increase. How will the pandemic impact 2021 unemployment taxes? What about the years that follow? And in addressing unemployment, how can employers avoid fraud and identity theft within their organizations?



For an employer operating in a pandemic environment, everything may feel out of control. But managing unemployment tax is one thing that's still in your hands. The majority of 2021 tax rates will be assigned based on a calculation period ending June 30, 2020. This means that they only reflect a few months where employers were dealing with COVID-19 implications; the true impact of COVID-19 from an unemployment tax perspective likely won't be uncovered until much later. Currently, in most states, employers pay taxes under a merit-rated system based on the benefits paid out against their account and the taxes paid into their account. Each state sets its own taxable wage base to which the tax rate is applied. For example, in Ohio (where the two of us are based), a for-profit employer's assigned tax rate is paid based on the first \$9,000 each employee earns each year. Based on this formula, it's anticipated that 2022 will be the year that rates increase significantly due to COVID-19.

*And taking the right steps now can make a sizable impact on those 2022 rates.*

While some states may take legislative action to adjust the rate tables, these updates don't often happen quickly. To use Ohio as an example again, the state adjusts its tax rate each year and releases details approximately eight months before the rate goes into effect. This means we likely will not see the 2022 tax rate table until October or November of 2021. So it's important to be wise with your resources and funds and prepare ahead for a different budget.

We may not know for sure what rates to expect in the coming years, but we can use rate forecasting to estimate calculations and prepare tax impact analysis. This can include the estimated effect on unemployment tax liability due to anticipated layoffs or location closings, one or more non-contested claims and anticipated increases in taxable payroll.

Some states offer programs that can result in unemployment tax savings. Some states allow employers to make a voluntary contribution to their account, which can lower their tax rate. In addition, a handful of states allow entities with common ownership to pool their tax rates through common or joint rating, which may result in a net tax savings. Ohio offers both options and elections must be made by then end of the calendar year for the following July 1 tax year.

In analyzing the unemployment tax rate challenges, we can't ignore the rise in unemployment-related fraud and identity theft. How can you minimize the risk to your workplaces and your employees?

A combination of increased claim volumes, the additional benefits granted through the CARES Act and states allowing claims to be backdated has contributed to the uptick in fraudulent claims and identity theft. And while you may not be able to prevent a fraudulent unemployment claim, according to the Ohio Department of Job and Family Services, "better detection and prevention of improper unemployment insurance payments results in a decrease in benefit payments, which leads to decreases in employer taxes." If an employer receives a claim from an employee, there could be a direct cost for

the benefits that are paid out fraudulently. Meaning that employers may have to compensate the state for paying certain benefits, and the taxes on those benefits can be significant.

Unemployment fraud is detected several ways, including computer cross-matching to compare quarterly wages with payments made to claimants as well as government records, new hire reports and anonymous tips. Unlike other forms of identity theft, unemployment fraud can't be prevented by the usual measures like placing a freeze or watch on your credit report. It is up to states, employees and employers to stop benefits from being issued once a claim has been determined as fraudulent. If you receive an unemployment claim for someone that is still employed by your organization, verify with the individual whether or not they filed it. For instance, an employee may have filed a claim due to loss of a second job or due to a reduction in hours, which would be appropriate. However, if they did not file an unemployment claim, take the following actions:

Notify your claims examiner about the fraudulent claim so that they may respond to the claim appropriately.

Suggest that the individual file a police report, place a fraud alert on their credit report and notify the state unemployment agency's fraud unit. Most states have either a fraud hotline or webpage that can be used to report fraudulent unemployment activities.

Once a fraudulent claim has been filed, the best line of defense is to respond to the unemployment claim in a timely manner.

Sedgwick can help.

Understanding unemployment tax laws and regulations, along with the impact of fraudulent claims to your organization can be overwhelming. Without a centralized, consistent process for managing unemployment claims, it can be challenging for employers to control costs and monitor all aspects of their program. At Sedgwick, we offer comprehensive claims services and expertise to help our clients every step of the way. Contact Robert Nicoll, Program Manager at Careworks Comp, 800.837.3200 ext. 58595 or 330.418.1824 for more information.



# 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!**



### **MEDINA**

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

### **AKRON**

172 N. CASE AVE.  
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**

.....  
[carterlumber.com](http://carterlumber.com)