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Prep Your Home to Save on Summer Utility Bills

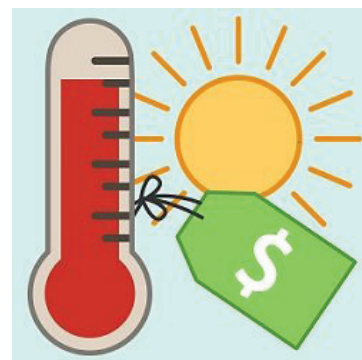
By Mike Hudak, President

Medina County Home Builders Association

Summer is a time known for vacations, beaches and higher than usual utility bills. The average U.S. residential customer's electricity bills will total \$412 between June and August this year, according to the U.S. Energy Information Administration. Consuming less energy can help you save money on utility bills. Fortunately, there are several easy ways to reduce your energy costs during the dog days of summer.

Fix Air Leaks

Control ventilation to help control costs. When air enters and leaves your home through cracks and openings, you have an air leak. Look for possible leaks outside and inside of your home. Exterior areas where two different building materials meet such as siding and chimneys are havens for air leaks. Inside your home, gaps can be found in places such as door and window frames, baseboards and attic hatches. Depending on the type of leak, you can caulk, seal or add weather-stripping to reduce air leaks in your home and potentially save money.



Seek out Energy Vampires

If you have an electronic gadget or appliance that uses electricity when plugged in but not in use, you have an "energy vampire." Electronics plugged into your wall outlets can add to your utility bill. Common household items that are plugged in and zap electricity when not in use include: hair dryers, video game consoles, cable boxes and portable fans. Unplug devices to save energy and eliminate energy vampires.

Check Your Home Insulation

Heat flows from warmer to cooler

(Article continued on page 11)

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

*Current Life Spike status



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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.



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2019 Dates To Remember

September 12, 2019

**MCHBA Annual Golf
Outing at Shale Creek**

- More info on signing up &
sponsorships pages 16 & 18.

October 5-20, 2019

**Tentative Dates for Fall
Parade of Homes - Watch
for more information on this
upcoming event.**

From the Executive Director

Members and Friends:

Our Spring Parade of Homes event appears to have been very successful this year. We made some big changes - holding the event in June and doing more marketing through Fox 8 versus the Plain Dealer. By all feedback received so far, we are talking the best one yet. Traffic is up from previous spring Parades, there was a lot of interest, and the wide variety of product created an incredible amount of buzz and visitors. Still compiling data so we will update you in the next issue.

I would like to once again thank our Parade sponsors: **Major Event Sponsor Carter Lumber**, other Parade partners include: **84 Lumber, All Construction Services, Clement Construction Inc., Graves Lumber, Medina Lighting, Paramount Plumbing, Sundance LTD, Third Federal Savings & Loan, Transfer Title Agency and Wolff Bros. Supply.**

On a sad note, we lost one of our highly respected and very much liked members recently, Tom Ostrander from 84 Lumber. Please see more information about Tom on page 9.

See NAHB stats on Ohio Building starts pages 21 & 22.

Respectfully:

Dave LeHotan
Volunteer Executive Director



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Home Builders
Association



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LOTS & ACREAGE

BARBERTON

V/L Austin Dr: 4 acres zoned C3. Adjacent to 397 Austin Dr. Land is essentially flat & cleared. **\$295,000. Gary Stouffer 330-835-4900.**

BATH TOWNSHIP – Revere Schools

392 E Bath Rd: 5.6 acres in Cuyahoga Falls. 2 parcels (approx. 4.5 acres combined) w/approx 340' frontage on Bath Rd., zoned R-5. 1 parcel (approx. 1.1 acres) w/approx. 115' frontage on Graham Rd, zoned MU-4. Please do not trespass. Call agent to walk property. **\$700,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

Lot 45 Ira Rd: Build your dream home. Large 2.28 acre heavily wooded lot w/matured trees. Located near Cuyahoga Valley National Park. Revere LSD. **\$125,000. Gina Luisi 330-814-4747, Gary Stouffer 330-835-4900.**

681 - S/L 29 Trellis Green Dr., Akron: Private lot in Arbour Green Dev. w/frontage & possible walk-out basement. Wooded in front & open at the back w/beautiful views. City sewer. **\$113,999. Gary Stouffer 330-835-4900.**

BRECKSVILLE

V/L Woodmill Cir: Approx. 1.86 acres in Rockledge Estates. Located on cul-de-sac. **\$250,000. Gary Stouffer 330-835-4900.**

COPLEY

209 V/L Rothrock Rd: Approx. 1.43 acre commercial lot near Montrose shopping. Flat land. Minimal trees & a driveway. **\$79,999. Gary Stouffer 330-835-4900.**

V/L Plainview Dr: Over 6 acres of heavily wooded property located at end of cul-de-sac. Near highways, local shops & restaurants. **\$69,900. Gary Stouffer 330-835-4900, Gina Luisi 330-814-4747.**

CUYAHOGA FALLS

412-432 E. Bath Rd: 2.08 acre parcel of land on E. Bath Rd. Zoned R-5. There are 2 homes on property. Please do not trespass. Call agent for showing. **\$250,000. Matt Stouffer 330-814-4616, Gary Stouffer 330-835-4900.**

S/L 1 Hampton Ledges: Neighborhood of 6 homes. Located at end of cul-de-sac & situated on 2.492 acres. Perfect setting for walkout lower level. **\$109,000. Gary Stouffer 330-835-4900, Mari O'Neill 330-414-2652.**

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.**

The Hollow at Willow Lakes: 47-acre new development w/city water. Over 20 2-acre homesites. Call today to build your dream home with Legacy-Carrington Builders. **Robin Pickett 330-322-3181.**

KENT

4980 SR 43: Approx. 2.45 acres in Brimfield Twp, currently garden center. 160' frontage on SR 43. **\$386,000. Gary Stouffer 330-835-4900.**

5439 Burnett Rd: Approx. 33.5 acres on Summit St. Zoned R-3 High Density Residential. Approx. 630' frontage on Summit St. Sewer/Water/Gas/Electric/Cable (Buyer's responsibility to verify accessibility, capacity, etc. on all utilities). **\$1,200,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616, Tara Kleckner 330-289-1315.**

V/L W Campus Center Dr: Approx. 16.2 acres on east side of W. Campus Center Dr. Approx. 1142' frontage on Campus Center Dr. Subject to new survey, legal description and lot split. **\$125,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616, Tara Kleckner 330-289-1315.**

V/L Cline Rd: Approx. 8.5 acres made up of 3 parcels on Summit St. and Cline Rd. across from Dix Stadium. Zoned R-1 Low Density Residential. **\$300,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616, Tara Kleckner 330-289-1315.**

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 330-835-4900, Matt Stouffer 330-814-4616, Tara Kleckner 330-289-1315.**

V/L Powdermill Rd: Approx. 24 acres of wooded land on Powdermill Rd. w/some wetland areas. Zoned R-1 Low Density Residential. Subject to new survey per Portage Co. **\$78,500. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616, Tara Kleckner 330-289-1315.**

V/L Powdermill Rd: Approx. 7 wooded acres on Powdermill Rd. across from Kent State Golf Course. Zoned C-1 Commercial District. Approx. 558' frontage on Powdermill Rd. **\$165,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616, Tara Kleckner 330-289-1315.**

V/L Powdermill Rd: Approx. 25 acres south of railroad tracks on Powdermill Rd. Zoned R-1 Low Density Residential. Approx. 1076' frontage on Powdermill Rd. Subject to lot split. Sewer/Water/Gas/Electric/Cable (Buyer's responsibility to verify accessibility, capacity, etc. on all utilities). Call agent for additional info. **\$312,500. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616, 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). **\$1,300,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616, Tara Kleckner 330-289-1315.**

2346 SR 59: Approx. 41 acres corner of SR 59 and Powdermill Rd. Zoned C-1 Commercial District. Approx. 1336' frontage on SR. 59. Sewer/Water/Gas/Electric/Cable (Buyer's responsibility to verify accessibility, capacity, etc. on all utilities). **\$1,400,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616, Tara Kleckner 330-289-1315.**

LIVERPOOL TOWNSHIP

Estates at Rim Rock: Spectacular 2-3 acre homesites, secluded cul-de-sacs, peaceful country setting. 3 lots left. **Robin Pickett 330-322-3181.**

MEDINA

V/L Brynwood Dr: Approx. 6 acres w/pond to build your dream home in Montville Twp. Unique lot truly one-of-a-kind. Sale of lot contingent on sale of home at 6233 Brynwood Dr. first. That buyer will have first right of refusal on lot. **\$200,000. Gary Stouffer 330-835-4900, Gina Luisi 330-814-4747.**

NORTON

V/L Knecht Ave & Carl St: Nearly 1 acre, level corner lot adjacent to Loyal Oak Park yet private w/mature trees. Requires well & septic, w/gas & electric available on Carl St. Home can face Carl St. or Knecht. Bring your own builder. **\$32,900. Ryan Shaffer 330-329-6904.**

RAVENNA

V/L Emerald Pkwy: Approx. 120 wooded fairly flat acres in City of Ravenna zoned R-4. Original approved plan was for 300-400 units w/large pond/wetland area in middle of property. **\$875,000. Gary Stouffer 330-835-4900.**

RICHFIELD – Revere Schools

V/L Brecksville Rd: Approx. 32 wooded acres w/550' frontage. Nicely rolling w/5 acres in the Village of Richfield w/water & sewer & approx. 27 acres in Richfield Twp. **\$585,000. Gary Stouffer 330-835-4900.**

3371 Brecksville Rd: Approx. 5.3 acres zoned Office/Limited Industrial. Land rolls towards back & contains manicured pond. All utilities located at the street. **\$519,500. Gary Stouffer 330-835-4900.**

Lot 33-A Briarwood Rd: Approx. 1.36 acre corner lot across from National Park. Wooded, fairly flat w/slight rise from street. Well & septic needed. Per County Health Dept., lot is only approved for 2-bedroom home. **\$59,995. Gary Stouffer 330-835-4900.**

V/L Brecksville Rd: 3.36 acres w/water & sewer available. Limited industrial/office. **\$230,160. Gary Stouffer 330-835-4900, Linda Manfull 330-283-0851.**

SHARON TWP – Highland Schools

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 330-835-4900.**

STOW

2815-2845 Graham Rd: 4.38 wooded acres perfect for dream home. Zoned R-3. 2 rental homes on property currently at \$500-\$600 monthly (month-to-month). **\$186,000. Matt Stouffer 330-814-4616, Gary Stouffer 330-835-4900.**

UNIONTOWN

3663 S. Arlington Rd: Over 4 acres of commercial land with 194' frontage on S. Arlington Rd. & Fortuna Dr. Zoned B-3. Utilities at street. Convenient to I-77 & shopping/retail. **\$450,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

WADSWORTH

599 Brentwood Way S/L 17: Highland LSD. 2.84 acres on cul-de-sac, well, septic. **\$175,000. Gary Stouffer 330-835-4900.**



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Affordable Housing In The News

Good news of course. President Trump recently signed a proclamation urging all levels of government to attack the shortage of affordable housing through regulatory reform (sound familiar)? Now for the next step; what to do about it.

While all the rhetoric sounds positive; what really needs to be accomplished is some meaningful efforts. OHBA is a repository of how all levels of government actively engage in ways to make housing less affordable. The span of measures taken in the name of encouraging affordable housing is usually a rationalized goal which involves a subsidy. The end result is an empty promise. Unfortunately, most locals are in search of a payday rather than actually helping accommodate more residents. Sad but true.

All of us here know how to ease the affordability burden. That is what our federation is all about. We face resistance from a variety of sources. Some product manufacturers want to "lock" in the use of their products, energy industries want to seal a house up to the point it is unhealthy for the occupants, others want safety equipment that is very costly. Model codes created by publishing companies want new more expensive codes every three years. And I have not mentioned zoning, land development standards or the ever-ominous referendum.

Recently, we were asked to look at draft legislation regarding codes and vinyl siding. We asked the proponents if they could help with support from affordable housing advocates. A well-known one refused with the fear of upsetting local officials. A civil right-minded group also deferred. That just begs the question: Just who will advocate for affordable housing through regulatory reform? We get little help from other business groups and real estate groups here.

It appears we will have to continue to advocate for meaningful remedies. That is our mission. There is a well-documented shortage of affordable housing in Ohio (as well as the entire nation). This exacerbates affordability by driving prices higher. Hopefully, the media will focus a bit on the facts on this issue. It's our job to keep all focused on the insidious reasons why housing prices remain unattainable by the middle class.



Member News

Renewed Associates

National Carpet Outlet, Inc. –
Medina

Renewed Builders

Hearth Homes, LLC – Brunswick
Zollinger Builders – Smithville

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Remembering Tom Ostrander

June 22, 1949 - May 18, 2019
Lorain, Ohio | Age 69

We regret to inform you that MCHBA member Tom Ostrander, 84 Lumber, passed away recently. Tom was an active member (and ardent supporter) of our association, a repeat sponsor of our Parade of Homes, and the photo above was from our 2017 Annual Golf Outing. Tom was regional manager for 84 Lumber and was formerly with Carter Lumber. Our thoughts and prayers go out to Tom's family and friends as he will be missed by all. Here is his obituary as it appeared online via Busch Funeral Home.

Loving Husband, Father, Grandfather, Brother and Friend of Many, Thomas Ostrander (affectionately known to many as "Bumpa") of Lorain, passed away suddenly on Saturday May 18, 2019. He was born in Elmira, New York on June 22, 1949, the son of Llewellyn and Mary Ostrander, both deceased. At the time of his passing, Tom was the Northern Ohio Sales and Market Manager for 84 Lumber, a career that he embraced diligently and excelled in. He was also a very active member of the North Coast BIA, Cleveland HBA, Medina County HBA, Ohio HBA and an Associate of the Fraternal Order of Police. Outside of his professional life, Tom enjoyed being "Mr. Fix-It" for anyone that needed a hand. He enjoyed the game of golf (depending on his score) and he found great joy watching his granddaughters excel in soccer and just spending time with his family. However, with all of his many talents and his extraordinary patience to be a mentor to so many, Tom was never able to master the art of cooking and frankly gave up trying.

He is survived by the loves of his life, Laurene (nee Spallone), his sons Todd (Brenda), Thomas II/Tommy (Kellee) and his adored grandchildren, Cannon, Kendall (KJ), and Haylee; siblings Lee, Larry, Davey and Debby. He is preceded in death by his parents and his sisters Laurie and Kimmy, brother Teddy and his beloved in-laws Lena and Frank Spallone.

Everyone that had the privilege of knowing Tom saw that he lived his life as a kind and gentle soul, always steadfast in the caring and thoughtfulness he bestowed on others. He was a true gentleman and role model to his children and his co-workers and his presence in everyone's lives will be forever missed.

Tom was an organ donor, unselfishly giving of himself even in death. In lieu of flowers he and the family would suggest any memorial contributions to be forwarded to Second Harvest Food Bank, 5510 Baumhart Rd, Lorain, Ohio 44053; St. Jude's Research Hospital, 262 Danny Thomas Place, Memphis, TN 38105; or JDRF (Juvenile Diabetes Research Foundation) 26 Broadway, 14th Floor, New York, NY 10004 or online at JDRF.org. ■



(Question from Kristen Klaus, Director of Government Affairs, Ohio Home Builders Association)

Q— We recently had a question come up at our summer meeting regarding Certificate of Occupancy. For my education, and clarification, does the issuance of the Certificate of Occupancy depend only on compliance with building code/ inspections? Or can a local jurisdiction tie other requirements to the Certificate of Occupancy, for example landscaping, grading, zoning requirements?

(Response from Regina Hanshaw, Board of Building Standards, State of Ohio)

A – No, a building official should not withhold a Certificate of Occupancy for non-building code compliance issues. RCO Chapter 1 requires the building official issue a Certificate of Occupancy for a building or structure when entitled under the building code and such obligation is not conditioned on compliance with local ordinances. However, the issuance of the Certificate of Occupancy does not mean the owner can use the building yet. A local government can still require additional permits before the owner can use the building. A building official may place conditional language on the Certificate of Occupancy stating that while the building complies with the building code, its use and occupancy is still subject to compliance with specified local requirements. From a builder's perspective, that may practically have the same result, but at least the building official has properly performed his or her duties as specified by the Board. ■

Registration is now open
Ohio Board of Building Standards Presents:
2019 RCO and Energy Training
Additional Dates

The Board of Building Standards adopted an update to the Residential Code of Ohio (RCO) based on the 2018 International Residential Code with Ohio changes effective July 1, 2019, including adoption of the 2018 International Energy Conservation Code (IECC) for 1-, 2- & 3-Family Dwellings. The Board has again partnered with the International Code Council (ICC) to present additional in-person training on the new residential and energy codes.

These in-person trainings are open to building department personnel and the public, including contractors, builders and design professionals*. **There is no cost to attend** and all attendees will receive copies of the ICC publications *2018 Residential Code Essentials* and/or *2018 Energy Code Essentials*.

Residential Building Department Personnel – Each course is approved for 4 hours of continuing education for all Board-issued certifications. The courses are not mandatory to renew your residential certifications; however, attendance is strongly encouraged to familiarize yourself with the new code.

Registration – Registration is required to attend these events. Space is limited, so register early to reserve your seat. *Registration will end one week prior to each course.*

Massillon

July 18, 2019 – 2019 RCO Training [Register Here](#)

July 19, 2019 – 2018 IECC/RCO Energy Training [Register Here](#)

Massillon JATC

3855 Wales Avenue NW

Massillon, Ohio 44646

Capacity 100

Both classes begin at 9 am, registration at 8:30 am

Marietta

July 29, 2019 – 2019 RCO Training [Register Here](#)

July 30, 2019 – 2018 IECC/RCO Energy Training [Register Here](#)

Washington State Community College
Graham Auditorium
710 Colegate Drive
Marietta, Ohio 45750
Capacity 200
Both classes begin at 9 am, registration at 8:30 am

Coming Soon!

Dayton, Ohio – August 2019

This education series is funded by the three percent and one percent assessments collected on behalf of the Board by certified building departments from the construction industry. These funds help ensure that certified building department personnel have sufficient training and resources to provide a high level of service to our regulated community, reducing unnecessary costs and increasing compliance.

* These courses meet Ohio HSW requirements. BBS does not have an affiliation with AIA for educational credit purposes.

(Cover Story – Continued from front cover)

temperature spaces. Insulation provides a protective layer between the heat radiating on your roof and the interior of your home. If your home is not properly insulated, heat can enter your home and your air conditioner will have to work harder to keep your it cool. Older homes may have little to no insulation in the ceiling and in the walls. Seek out a professional to determine how much insulation to add. You can also make sure your attic door is insulated and closed tight. Attic vents should never be blocked by insulation.

Air Conditioning Tune-Up

If you want to optimize the performance of your air conditioner so it will provide comfort through the summer months, hire a professional for a tune-up. At a minimum, your air conditioner filters should be cleaned and replaced according to the manufacturer's instructions. Window blinds and shades are another way to help reduce the heat in your home.

To learn more about ways to improve your home's overall efficiency during the summer months contact the Medina County HBA. ■



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Members ...

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



2019 RESIDENTIAL CODE OF OHIO AVAILABLE

The updated Residential Code of Ohio (RCO), effective July 1, 2019, is available for purchase, to be shipped at the end of the week. The online version, both the free and upgrade option, is available now. You can access the ICC store and online version of the 2019 RCO at the links below.

<https://shop.iccsafe.org/state-and-local-codes/ohio.html>

[https://codes.iccsafe.org/category/Ohio?year\[\]=Current+Adoption&page=1](https://codes.iccsafe.org/category/Ohio?year[]=Current+Adoption&page=1)

SB 136 DESIGN PROFESSIONALS

(Hottinger, J., Sykes, V.)

To establish a payment assurance program for registered design professionals. SB 136 received sponsor testimony in the Senate Government and Oversight Committee. The sponsors explained the provisions would be identical for each of the design professionals and would not be included in Ohio's mechanics' lien law. In order to avoid any conflict, mechanics' liens will always take precedence over a design professional's lien, regardless of filing date. The liens would apply only to commercial property and private construction and be subordinate to any real estate mortgage previously filed.

HB 163 WATER/SEWER SERVICE (Brinkman, T.)

To create a process for withholding local government funds and state water and sewer assistance from municipal corporations that engage in certain water and sewer practices with respect to extraterritorial service. HB 163 received its fourth hearing today in the House Public Utilities Committee. While the issue initially blamed for the bill's introduction has been remedied, the Committee members appear engaged on HB 163 as hearings continue. OHBA continues to watch HB 163 and any potential impact on the extension of water and sewer.

HB 271 SMOKE DETECTORS (Baldrige, B.)

To amend the law regarding smoke detectors in residential premises. HB 271 has been referred to the House Commerce and Labor Committee. OHBA is scheduled to meet with the sponsor for clarification on his intentions and express concern over the way HB 271 is currently drafted.

HB 166 BUDGET BILL GOES TO CONFERENCE COMMITTEE

Ohio's biennial budget bill passed the Senate last week with unanimous support, setting up conference committee negotiations between the

legislative chambers over the next week. While the Senate removed language from HB 149 exemption of residential development property tax from its version of the budget, it remains one of numerous differences to be considered during conference committee deliberations. Members of the conference committee have been named and are listed below. OHBA continues to make contact and urge both the House and Senate members to include the residential development language in its final version of HB 166.

Attached is a brief summary and reference page for the property tax language found in the comparison document to be used by the conference committee when discussing what is in and what is out. If you are a constituent of any of the conference committee members, contact would be helpful, urging them to include the attached amendment in the final version of HB 166.

The conference committee includes Sen. Dolan, Sen. Dave Burke (R-Marysville) and Sen. Sean O'Brien (D-Bazetta), and Rep. Scott Oelslager (R-Canton), Rep. Jim Butler (R-Oakwood) and Rep. Jack Cera (D-Bellaire).

SAVE THE DATE

Mark your calendar for November 11-12, 2019 OHBA Fall Board Meeting at Hilton Easton in Columbus.



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2019 MCHBA Annual Golf Outing

Thursday, September 12, 2019

Shale Creek Golf Club

5420 Wolff Road, Medina

Schedule of Events:

Registration – 8:00 a.m.

Shotgun Start – 9:30 a.m.

Social – 2:30 p.m. [Cash Bar]

Followed by Dinner – 3:00 p.m.

[Subject to change]

Golf Package – \$150 per person

Includes 18 holes of golf, half a cart, box lunch & dinner

Dinner Package – \$60 per person

BBQ Cookout – Ribs & Chicken – Corn on the Cob

Herb Roasted Potatoes – Salad – Rolls – Dessert

Dinner Only – Name[s]: _____

Golf & Dinner:

Names (required)	Company	Phone # to verify
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› July 2019 BWC News from CareWorks Comp

“Courage is resistance to fear, mastery of fear -- not absence of fear.” ~Mark Twain

BWC Proposing 88% Rebate of 2017 Policy Year Premiums Back to Ohio Employers

Ohio Governor DeWine and BWC Administrator McCloud have proposed rebating \$1.5 billion dollars back to Ohio employers on their 2017 Policy Year premiums following strong returns on the agency’s investments. This will be the sixth premium rebate from the BWC since 2013. Administrator McCloud will present the proposal to the Ohio BWC’s Board of Directors and a vote will be determined on June 28th.

Do you have an IC Hearing coming up? Navigating the Industrial Commission Process

The Workers’ Compensation system can feel frustrating at times, especially when a claim is contested and going through the Industrial Commission adjudication process. Many employers wonder how they fit into the hearing role and what they can do to facilitate a successful hearing outcome. As your third party administrator, we can help! Did you know that CareWorks Comp has sixteen Hearing Reps on staff who attend hearings at the twelve Industrial Commission offices located throughout the State? On average, our team assists Ohio employers with over 12,000 hearings annually.

When a hearing is scheduled by the Industrial Commission, it is important to understand the issue that is being addressed. Most hearings are no more than fifteen (15) minutes in length and Hearing Officers are scheduled for four hearings each hour of their docket. The docket is set approximately 21 days prior to the hearing date. This gives all parties time to submit their information to the claim file so that the Hearing Officer can review the documents prior to the hearing date.

One of the most common questions we receive from our clients is “do I need to attend this hearing?” The answer is, unfortunately, not a simple yes or no decision. It really comes down to the issue being heard on that particular date and what information and/or testimony you feel you can offer. The most common hearing, where we find employer attendance beneficial, is an initial allowance

hearing. The reason for this is because the information considered for an initial allowance hearing can and should include any red flags that an employer discovered during the injury investigation, the employer's knowledge of the job duties performed by the injured worker and any other pertinent details.

Once claim allowance has been determined, the majority of hearings that take place are related to medical facts and therefore do not require employer attendance. We always welcome an employer to any hearing they wish to attend and if you do plan on attending a scheduled hearing, please be sure to let your Claims Examiner know so that the assigned Hearing Rep can meet with you before the hearing starts. The CareWorks Comp Hearing Services team looks forward to assisting you with all of your hearing and Industrial Commission needs.

New Policy Year Starts July 1, 2019

By now you should have received your Ohio BWC Premium Estimation Notice explaining what your estimated payroll and premium will be for the Policy Year 7/1/2019 to 6/30/2020. CareWorks Comp highly suggests that you review this notice in detail and confirm if the estimated payroll numbers the BWC is projecting match what you are projecting for your company. If you are expecting your payroll to change significantly for the 2019 Policy Year (either up or down) we suggest you contact the Ohio BWC to adjust those numbers accordingly. This will ensure a more manageable True Up in the summer of 2020.

Important Deadlines:

- **July 1, 2019:** Early Payment Discount-- Pay your 2019 Policy Year Premium in full by 7/1/2019 in order to receive a 2% credit (more than 50,000 employers took advantage of the Early Payment Discount in 2018!)

Employee Termination - Concerns Beyond an Unemployment Claim

In sticky situations, one of an employer's biggest fears when letting an employee go is whether the employee will file (and win) a lawsuit against them. Our unemployment experts are very sensitive to this fear and we do our best to protect our clients' interests. Many times, a former employee will "test the waters" by filing an unemployment insurance claim. Successfully fighting and winning such a claim can put your company or organization in a better position to negotiate or to squash a lawsuit. Take advantage of our knowledge and experience in handling a wide range of unemployment issues. To learn more about ways CareWorks Comp can assist you please contact our Unemployment Manager, Kammy Staton at 614.526.716 or kammy.staton@careworkscorp.com.

Ohio Housing Starts - Status provided by NAHB

National Association of Home Builders Total Housing Starts Forecast, June 2019

All data in thousands

	2017	2018	2019	2020	2021	2017Q1	2017Q2	2017Q3	2017Q4
OHIO	22.4	22.4	18.3	17.8	18.4	22.6	23.3	22.2	21.7
Cincinnati-Middletown OH-KY-IN	6.2	5.9	5.3	5.1	6.1	6.5	5.9	6.4	5.9
Cleveland-Elyria-Mentor OH	3.3	3.0	3.0	2.9	3.4	3.7	3.5	2.9	3.2
Columbus OH	7.6	7.2	6.1	5.8	6.7	7.6	8.1	7.9	6.8
Dayton OH	1.2	1.4	1.0	0.9	1.1	1.3	1.2	1.2	1.2

National Association of Home Builders Single Family Housing Starts Forecast, June 2019

All data in thousands

	2017	2018	2019	2020	2021	2017Q1	2017Q2	2017Q3	2017Q4
OHIO	17.4	16.9	13.6	13.3	13.6	18.1	18.0	16.1	17.4
Cincinnati-Middletown OH-KY-IN	4.7	4.4	4.1	3.9	4.8	5.1	4.7	4.5	4.6
Cleveland-Elyria-Mentor OH	3.0	2.8	2.8	2.6	3.2	3.3	3.2	2.6	2.9
Columbus OH	4.6	4.6	4.2	4.0	4.8	4.8	4.8	4.4	4.4
Dayton OH	1.2	1.1	0.8	0.8	1.0	1.3	1.2	1.0	1.2

National Association of Home Builders Multifamily Housing Starts Forecast, June 2019

All data in thousands

	2017	2018	2019	2020	2021	2017Q1	2017Q2	2017Q3	2017Q4
OHIO	5.1	5.5	4.8	4.5	4.8	4.5	5.3	6.1	4.3
Cincinnati-Middletown OH-KY-IN	1.4	1.5	1.2	1.2	1.3	1.3	1.2	1.9	1.3
Cleveland-Elyria-Mentor OH	0.3	0.2	0.2	0.2	0.2	0.4	0.4	0.3	0.2
Columbus OH	3.0	2.6	1.9	1.8	1.9	2.8	3.2	3.5	2.4
Dayton OH	0.1	0.3	0.1	0.1	0.1	0.1	0.0	0.2	0.1

NOTES:

Metro area definitions follow latest Office of Management and Budget (OMB) system.

Source: Bureau of Census, Moody's Economy.com, National Association of Home Builders (NAHB)

Available at www.HousingEconomics.com.

Note this chart is an extension of the chart above and goes to the right of it.



2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4
22.2	24.7	22.0	20.7	19.1	18.7	17.9	17.6	17.4	17.7	17.9	18.2
6.0	6.0	5.5	6.1	5.5	5.4	5.2	5.1	5.1	5.1	5.1	5.2
2.9	3.0	3.1	2.8	3.1	3.1	3.0	2.9	2.9	2.9	2.8	2.8
7.7	6.8	7.7	6.6	6.3	6.2	6.1	6.0	5.9	5.8	5.8	5.7
1.3	2.0	1.2	1.2	0.9	1.0	1.0	1.0	1.0	1.0	0.9	0.9

2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4
17.5	17.4	17.3	15.4	14.3	13.7	13.1	13.2	12.9	13.1	13.4	13.6
4.5	4.5	4.7	4.0	4.2	4.1	4.0	4.0	3.9	3.9	3.9	3.9
2.8	2.7	2.9	2.7	2.9	2.8	2.8	2.7	2.7	2.7	2.6	2.6
5.0	4.4	4.9	3.9	4.3	4.3	4.2	4.1	4.1	4.0	4.0	3.9
1.2	1.3	1.1	1.0	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8

2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4
4.7	7.4	4.6	5.4	4.8	5.0	4.8	4.5	4.5	4.5	4.6	4.6
1.5	1.5	0.8	2.1	1.3	1.3	1.2	1.1	1.2	1.2	1.2	1.3
0.1	0.2	0.2	0.1	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
2.7	2.3	2.8	2.7	2.0	1.9	1.9	1.8	1.8	1.8	1.8	1.8
0.1	0.7	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1

Note this chart is an extension of the two charts on the previous page and goes to the far right of them. To maintain readability, charts were broken up into three segments.



2021Q1	2021Q2	2021Q3	2021Q4
18.3	18.3	18.4	18.4
5.5	5.9	6.3	6.8
3.0	3.3	3.5	3.8
6.1	6.4	6.8	7.3
1.0	1.1	1.1	1.2

2021Q1	2021Q2	2021Q3	2021Q4
13.6	13.6	13.6	13.6
4.2	4.6	5.0	5.4
2.8	3.0	3.3	3.5
4.2	4.6	4.9	5.3
0.9	0.9	1.0	1.1

2021Q1	2021Q2	2021Q3	2021Q4
4.7	4.7	4.8	4.8
1.3	1.3	1.3	1.3
0.2	0.2	0.2	0.2
1.9	1.9	1.9	2.0
0.1	0.1	0.1	0.1

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