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March 2019

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Pending home sales roar back, suggesting a spring uptick for housing

By: *Andrea Riquier, NAHB MarketWatch*



The numbers: A measure of pending home-sales jumped 4.6% in January, the National Association of Realtors said last week on Wednesday. Sales were 2.3% lower than a year ago, making January the 13th straight month of year-over-year declines.

What happened: NAR's pending home-sales index, which tracks home contract signings, registered at a

reading of 103.2 in January after it touched a nearly five-year low in December. Most economists expected the January bounce. And the trade group itself said the reopening from the partial government shutdown brought an expected boost to early-year housing activity. Still, January's reading beat the Econoday consensus forecast of a 1% increase. In January, pending sales increased in every region. They were up 1.6% in the Northeast, 2.8% in the Midwest, 0.3% in the West and a whopping 8.9% in the South.

Big picture: With a broad array of headwinds and tailwinds buffeting the housing market, sales patterns have been choppy. Contract signings usually precede closings by about 45 days, so the pending

In This Issue ...

**NOTE: Parade of Homes
Date Change & Info**

**OHBA: Recruit More
Members**

**OSHA Submission
Deadline & CareWorks
Update**

**NAHB Member Savings
Millennials Enter the
Housing Market & More**

(Article continued on page 9)



EXECUTIVE VICE
PRESIDENT'S COLUMN

By Vincent J. Squillace, CAE
Executive Vice President

Kenneth Cleveland	1,068*
Mary Felton	442
John Sumodi	248.5
Andy Leach	130.5
Bob Knight	94.5
Mark Zollinger	29.5
Doug Leohr	29
Russ Sturgess	29
Ed Belair	7
Greg Thomas	6
Dave LeHotan	6
Mike Hudak	4
Ted Curran	3
Rex Gasser	2
Jeremy Krahe	2
Chris Chatterelli	1
Sean Smith	1
Ray DiYanni	1.5

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

*Current Life Spike status

Convention Message: Recruit More Members

NAHB just concluded another first class, successful convention. Attendance numbers were great as was the quality of excellent educational programs as well as new product demonstrations and exhibits. It was a great show in all respects.

Outgoing Chair Randy Noel was very animated in stressing all to keep in mind just how valuable the association efforts are for ALL members of the industry. Citing effective advocacy on the recent tariff discussions, WOTUS efforts and code developments, it is clear this association provides needed value to the entire industry.

If we are to continue in this pursuit, we clearly need more members and their support. All levels of the association work hard to not only provide the information you need to be successful but also provide the advocacy you need to protect you from over regulation and oftentimes the taking of your property.

It is clear, if you make a living in this industry you need to join, support and contribute to it.

Again, the record is clear; the association supports you and your endeavors. The value is obvious. Now we need to boost membership as we continue to serve you.



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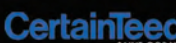
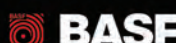
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The HBA has the professional business tools you need for home sales. The MCHBA Home Construction & Limited Warranty Agreement packages are available at the office for only \$35 each. Or if you have your own contract and you just need the Warranty,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

June 1-16, 2019

Spring Parade of Homes

- NOTE DATE CHANGE -
watch your email for more info.
Some information in this issue
of Building Blocks.

September 12, 2019

MCHBA Annual Golf

Outing at Shale Creek -

watch your email for more info.

From the Executive Director

Members and Friends:

Please note that as of our last Board meeting, we have made the unanimous decision to move our Spring Parade of Homes back one month. As I'm sure most of you have noticed, the climate changes over the past few years have dictated winters that start later and last longer than they used to when we first set our Spring Parade dates. Our Board believes this will be a better scenario for builders to get their homes completed with the more stable weather and perhaps even have more homes to showcase during the event.

That being said, I would like to appeal to our Associate members – your past Parade Sponsorship support has truly been unprecedented and has allowed us to promote the event and the homes even more. We've always had a 'working' Parade event – one that is truly designed around selling homes. Our belief is this ... It is a win/win for ALL our members. The more homes our builders build and sell, the more supplies, products and services they need for those homes. I hope you'll consider supporting this event. More details are in this newsletter as far as what you can expect as a Parade sponsor.

Respectfully:

Dave LeHotan
Volunteer Executive Director



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Parade of Homes

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LOTS & ACREAGE

BATH TOWNSHIP – Revere Schools

Lot 45 Ira Rd: Build your dream home. Large 2.28 acre heavily wooded lot w/matured trees. Located near the Cuyahoga Valley National Park. Reverse 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. Has city sewer. **\$113,999. Gary Stouffer 330-835-4900.**

BRECKSVILLE

7273 Canyon Point Circle: Build your dream home on this 1.26 acre lot. 164x386 surrounded by lush & beautiful Cuyahoga Valley National Park. **\$188,500. 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. **\$170,000. Gary Stouffer 330-835-4900.**

4520 V/L Medina Rd: 2.21 acre commercial lot across from Akron General Wellness Center. Water & sewer available. **\$300,000. Gary Stouffer 330-835-4900.**

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.**

HINCKLEY

The Trails at Redwood Falls: Located where the old Skyland Golf Course once stood. 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 with city water. Over 20 2-acre homesites. Call today to build your dream home with Legacy-Carrington Builders. **Robin Pickett 330-322-3181.**

LIVERPOOL TOWNSHIP

The Estates at Rim Rock: Spectacular 2-3 acre homesites on secluded cul-de-sac streets in peaceful country setting. Only 3 lots left. **Robin Pickett 330-322-3181.**

NORTON

V/L Knecht Ave & Carl St: Nearly 1 acre, level corner lot adjacent to Loyal Oak Park yet private with mature trees. Requires well & septic, with gas & electric available on Carl St. Home can face Carl St. or Knecht. Bring your own builder. **\$37,500. 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

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.**

Glencairn Forest: Lots ranging from **\$75,000 to \$255,000.** Breathtaking views. Scenic waterfalls, babbling brooks, lakes, stunning homes. Water/sewer, tennis courts, playground. Easy access to 77 & 271. **Laura Horning Duryea 330-606-7131, 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

1508 Medina Rd.: 3.25 acres. Commercial land. Zoned C2. **\$249,000. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.**

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Bonnie Glen - Beautiful lots ranging from 2 to 4 acres with 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.**

Hidden Lakes of Sharon - 6 beautiful lots ranging from 2 acres to 4 acres with woods, ponds, & cul-de-sacs. Highland LSD & conveniently located to major highways & Montrose shopping. Lots starting in **\$130s. 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

V/1497 College St: Buildable corner city lot. C-3 zoning. Water & sewer available. Can be combined with flex building next door. Great traffic & visibility. **\$55,000. Bill 330-990-0256, Gary Stouffer 330-835-4900.**

V/L Sharbrook South Rd: 3 lots available in Highland SD. 2+ acres, 5+ acres & 7+ acres. Available separately or as one 14+ acres to create your private hideaway. **Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

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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Gasser Builders, Inc. – Rittman

Renewed Associates

First Federal Lakewood – Brunswick
Galehouse Lumber Co. –
Doylestown
Gerber Lumber & Hardware –
Kidron
Keller Williams NEO Team –
Brunswick
MPW Construction Services –
LaGrange
Paramount Plumbing, Inc. – Norton
Third Federal Savings & Loan
Association – Medina
Westfield Bank – Medina

Dropped Members

Paradise Homes of Medina, Inc. –
Wadsworth
Vintage Homes by Windridge –
Wadsworth



**MEDINA
COUNTY**
Home Builders
Association

*Know someone interested in joining the Medina County HBA? Doing business with companies that **aren't** members? They should be! Call Cathy Brown and she will mail a member packet (330.725.2371) or have them visit us online and download a member application.*

Members ...

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



NOTE: Parade of Homes dates have changed to Saturday, June 1 through Sunday, June 16.



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*(Pending Home Sales Roar Back –
Continued from front cover)*

home-sales index is a leading indicator for upcoming existing-home sales reports. The Realtors expect sales of existing homes to be 1.1% lower in 2019 than last year.

What they're saying: On Tuesday, as investors digested fresh evidence of a slumping housing market, Federal Reserve Chairman Jerome Powell told Congress that he and his colleagues are weighing "conflicting signals" from the economy. That comes as some analysts are turning somewhat more bullish on housing.

"We have argued recently that existing home sales would soon have to hit bottom, and this report tentatively suggests that the worst now is over; the 50 [basis points] drop in mortgage rates since late last summer is helping," said Ian Shepherdson, chief economist for Pantheon Macro.

"February existing home sales should now rebound handily and with new home sales likely to head higher too, given the rising trend in mortgage demand, the gloomy housing narrative in markets and the media is set to change quite dramatically over the next few months. The market is not rolling over, and it is not a harbinger of recession in the broader economy."

Time will tell if the current downturn is just a pause, or the beginning of the end of the current housing cycle.

Market reaction: Homebuilder stocks ITB, +0.76% , which have roared higher this year in anticipation of a coming rebound in housing, slid Tuesday following the release of a dismal report on new construction. Shares of LGI Homes, Inc. LGIH, +1.06% , which are up nearly 30% in the year to date, fell nearly 3% Tuesday. KB Home KBH, +2.10% 's stock, up more than 22% for the year, also declined. ■

Millennials have officially entered the housing market

Millennial purchasing power heats up

By: Alcynna Lloyd, HousingWire

It's long been projected that Millennials are destined to dominate the housing market in upcoming years. Now, new data from Realtor.com reveals that it's finally happening. Millennials are buying houses. Lots of them.

According to Realtor.com, in January 2017, Millennials surpassed Generation X as the group that was responsible for the most new mortgages. Since then, Millennials' share of the mortgage market has continued to rise. By the end of 2018, Millennials represented 45% of all new mortgages, compared to 36% for Generation X, and 17% for Baby Boomers.

What's new is that Millennials also finally surpassed older generations in the total dollar amount of those mortgages. According to the data, Millennials now represent the largest dollar volume by age group as well.

"In November 2018, Millennials finally overtook Generation X as having the largest share of new loans by dollar volume, with a share of 42% in



December, compared to a share of 40% for Generation X and 17% for Baby Boomers. This indicates Millennials are willing to take on larger mortgages than any other generation to fulfill their dreams of homeownership," the company writes.

Realtor.com's Director of Economic Research Javier Vivas said Millennials are getting older, with better jobs and deeper pockets, allowing them to expand their collective purchase power, and hence, their footprint in the market.

"The stereotype that Millennials primarily choose to buy homes and live in large metro areas isn't the reality," Vivas said. "Results show Millennials' expansion is more heavily conditioned by affordability than in prior years, so their eyes are set on less traditional secondary markets where homes and jobs are now available and plentiful."

According to the company, affordability is such a huge factor for Millennial homebuyers that many are moving to housing markets that previous generations considered less desirable, including Buffalo, New York. Interestingly, this metro is the top affordable market for Millennials.

"Within the last year, Millennials have moved to affordable areas with strong job markets where they have more buying power," the company writes. "At the end of 2018, the median price of a mortgaged home purchased by Millennials was \$238,000, \$26,000 less than the median price of a home mortgaged by Baby Boomers and \$51,000 than Generation X."

Realtor.com notes in addition to increasing their buying power and taking on larger mortgages, data reveals Millennials have consistently made lower down payments than other generation since 2015.

In fact, Millennial down payments averaged only 8.8% in December 2018, compared to 11.9% for Generation X and 17.7% for Baby Boomers.

"Given that the majority of Millennial homebuyers are searching for their first homes and do not bring equity from a previous home, it's no surprise they are putting down smaller down payments," Realtor.com writes. "This is likely a driver of their activity in more affordable markets, where their money goes further." ■

OSHA

Don't miss OSHA's submission deadline

2018 OSHA 300A logs must be posted by February 1, 2019.

2018 OSHA 300A logs must be electronically submitted by March 2nd, 2019

Between February 1st and April 30th 2019 all employers covered by the recordkeeping regulation must post a hard copy of their 2018 OSHA 300A Summary in a common area of their workplace that employees can readily access and observe it. For employers of certain sizes and industries, an additional requirement of electronic reporting has been added with a deadline of March 2nd, 2019. The employers' responsibilities in regards to OSHA Logs and electronic reporting are based on the number of employees and type of industry, as described below:

OSHA Logs and Electronic Reporting NOT Required

Companies with 10 or fewer employees (all establishments combined) or those who are on the "[Partially Exempt Industries](#)" list do not need to complete 300/300A/301 forms or electronically submit them. The [Partially Exempt Industries](#) list applies even if the establishment has more than 10 employees.

OSHA Logs Required, Electronic Reporting NOT Required

The following employers must track recordable workplace injuries on their 300/300A/301 forms and maintain those records as required, but are **not subject** to the new electronic submission requirements:

- Establishments with 10-20 employees in any industries covered by the recordkeeping regulation
- Establishments with 20-249 employees **not** on the high-risk industry list (see below)

OSHA Logs AND Electronic Reporting Required

The following employers must track recordable workplace injuries on their 300/300A/301 forms and must submit information from their 2018 300A Summary by March 2nd, 2019.

- Establishments with 250 or more employees in any industry covered by the recordkeeping regulation
- Establishments with 20-249 employees in certain [high-risk industries](#)

If you fall into an electronic reporting category

OSHA has provided a secure website and injury tracking application to submit data. The Injury Tracking Application (ITA) is accessible from the [ITA launch page](#). Required 2018 submissions are due on or before March 2nd, 2019.

Additional Resources

Visit the OSHA Recordkeeping and Reporting page at <https://www.osha.gov/recordkeeping/>.

Other Questions, or to request information on subscribing to York's OSHA log submission service contact:

John Valentine

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To Be Or Not To be ...

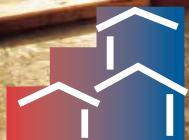
MEDINA COUNTY

PARADE
OF HOMES

2019

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MEDINA COUNTY
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in the Parade of Homes?

The Real Question is ... Why Wouldn't You Be?

If you plan to build and sell homes in Medina County, you can't afford to miss the perfect opportunity to get maximum buyer visibility, potential buyers and fill your pipeline. Here's why ...

- 1) Most builder members *are not in a financial position* to invest these marketing dollars for their company alone;
- 2) Last 3 years' Parades yielded *over \$32 million collectively* in gross sales for participants (lots, models and to-be builds);
- 3) Our Financial Forecast *predicted an outstanding year for residential construction* so there's no downside; and
- 4) You won't find *a better marketing value* for promoting new home construction in Medina County.

PARADE DETAILS

- DATES:** Sat., June 1st – Sun., June 16th
- HOURS:** Sat & Sun ONLY 12-5 pm,
closed Mon-Fri
- INVESTMENT:** \$1,500 per model, discounted price
of \$1,200 per model for multiple
homes from same builder (*credit
cards accepted*)

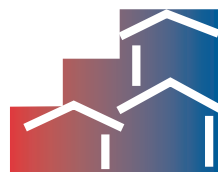
Planned Media Promotion / Advertising / Marketing:

- Virtual tour / tab / map online (*each model has its own page & links*)
- Advance Ohio (*targeted online marketing*)
- The Plain Dealer (*print ads*)
- Sun News (*editorial, online and print ads*)
- The Post (*editorial and print ads*)
- Beacon Journal (*editorial, online, print ads*)
- Cleveland.com (*online ads*)
- Homes.Ohio.com & potentially more (*media mix dependent on budget*)

Participation Deadline:

Monday, April 29, 2019 (*for fees, entry form, floorplans & photos – Pre-Parade Safety Inspection Form will be signed during inspection*)

For more info or to get your Parade Entry Form,
contact Cathy at the HBA office – 330-725-2371 or
via email at cathyb@medinacountyhba.com.



MEDINA
COUNTY

Home Builders

(Continued on page 11)



March 2019 BWC News from CareWorksComp

“Opportunity is missed by most people because it is dressed in overalls and looks like work.” ~Thomas A. Edison

Who is Your CareWorks Comp Claims Examiner?

CareWorks Comp has a team of professional associates who can help you manage your workers' compensation program. One of the most important team members is your Claims Examiner. Located in our Dublin, Ohio, office, our Claims Examiners are there to help our clients navigate the entire BWC claims process. Consider your Claims Examiner as your day-to-day contact for claims management. Your claims examiner can answer questions such as: Should you certify a claim? What is the Additional Allowance that the injured worker is asking for? What is the Industrial Commission Hearing about for an upcoming hearing? How will a Lump Sum Settlement affect a claim and your EMR rating? Should you request an Independent Medical Exam on a claim? Your Claims Examiner can help you with every aspect of managing a claim. If you do not know who your Claims Examiner is call the CareWorks Comp office at (800)837-3200.

Important Deadlines:

- March 2, 2019: 2018 OSHA 300A logs must be electronically submitted to OSHA. For further information, click on this link: [OSHA's Online Injury Tracking Application](#)
- March 21, 2019: if you are on a Monthly Installment Plan OR a Quarterly Installment Plan with the Ohio BWC to pay your Premiums, the next installment is due 3/21/19.
- March 31, 2019: due date for the annual Drug Free Safety Program (DFSP) report if you began the program on July 1, 2018.

Mergers, Acquisitions and Purchases and Workers' Comp

It is important for a new business owner who is taking over another business, either whole or in part, through a purchase, acquisition or merger, to understand how the BWC determines successorship. Generally, if the BWC determines the relationship between the predecessor (seller) and the successor (buyer) is a continuation of the business or operations, they will combine the predecessor's policy with the successor's; resulting in the transfer of experience and liability. This is important information for the successor to know before the takeover since you could inherit outstanding liabilities and claims resulting in penalty rated premiums.

Even though there is a change in ownership, BWC has historically considered the experience of the predecessor business as predictive of the future experience of the successor business. Retention of employees, same type of business operations, same location and retention of the same customer base are some of the factors used in determining successorship. BWC can consider exceptions to this when there is a substantial or total change in business operations.

It is highly recommended that the successor employer obtain the experience information and outstanding financial obligations of the predecessor employer prior to acquiring the business. BWC makes this information available by completing the Request for Business Transfer Information (AC-4) which must be signed by both the

buyer and the seller.

The predecessor and successor are both required to notify BWC of a transfer of business operations. If you are the successor of the business and already have workers' compensation coverage you are required to submit the Notification of Business Acquisition/Merger or Purchase/Sale (U-118). Otherwise, if you are without workers' compensation coverage you must complete an Application for Ohio Workers' Compensation Coverage (U-3). The predecessor must notify BWC of the transfer and request cancellation of coverage and has 45 days after cancellation to report final payroll.

Preventing Slip, Trip Fall, and Overexertion Injuries Webinar: Friday, March 8, 2019

This 2 hour webinar will discuss the hazards associated with two of the top causes for injuries in the workplace and how to prevent them from occurring. Slips/Trips/Falls and Overexertion Webinar will be on Friday, March 8, 2019 at 1pm-2pm EST. The cost is \$25.00. Register by clicking on this link: [Slips, Trips and Fall Webinar Link](#) This is a two hour webinar which will meet the BWC's 2 hour safety training requirement.

Unemployment Cost Control

Unemployment Cost Control - The highest experience rate for Ohio employers increased from 9.0% in 2018 to 9.2% in 2019. As this figure varies from year to year, so will the rate brackets within the annual rate schedule created by the Ohio Department of Job and Family Services (ODJFS). This variable factor and the cost of claims being charged to employers are the primary reasons organizations will pay more to ODJFS. Avoid paying more and get a good start on controlling your unemployment expenses in the new year! Contact your CareWorks Comp Program Manager, Bob Nicoll at (800)837-3200 ext. 58595 or robert.nicoll@careworkscorp.com to discuss the multiple ways our unemployment program can benefit your organization.

For Information About Our Group Rating Programs:

Contact Bob Nicoll, CareWorks Comp Program Manager at (800)837-3200 ext.58595 or robert.nicoll@careworkscorp.com





It Takes Teamwork

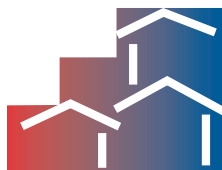
to Hold a Successful Parade!

And, quite frankly, to be successful in this business, you **NEED to participate!**

1) You work with builders; 2) the Financial Forecast predicts another outstanding construction year, and 3) fellow builder members building and selling homes helps you and your business prosper – you can't afford not to participate. In fact, the last three years of Parades yielded **over \$32 million** collectively in home sales and we expect this trend to continue in 2019.

What's in it for you? **Great visibility** ... here's the lowdown:

- Your business name and logo on the MCHBA website as a supporter of the event
- Your logo on the MCHBA website links to your website
- Your name listed in all press releases submitted to the print media
- Your logo on the map/model handout (printed and online)
- Listed in Building Blocks as a Parade sponsor for 3+ months
- FREE 1/6 page ad 3 times in Building Blocks (size upgrade available)



**MEDINA
COUNTY**
Home Builders
Association

PARADE DETAILS

DATES: Sat., June 1st – Sun., June 16th

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

SPONSORSHIP: \$500 – You are a part of everything listed. Want to do more?
Contact the HBA directly.

Planned Media Promotion / Advertising:

Virtual tour / tab / map online (*each model has its own page & links*); Advance Ohio (*targeted online marketing*); The Plain Dealer (*print advertising*); Sun News (*editorial, online and print advertising*); The Post (*editorial and print advertising*); Beacon Journal (*editorial, online and print advertising*); Cleveland.com (*online advertising*); Homes.Ohio.com & potentially more (*dependent on budget*)

Participation Deadline: April 29, 2019

Call 330.725.2371 today or email Cathy Brown at cathyb@medinacountyhba.com. Don't miss this opportunity!



Savings at a Glance

nahb.org/savings

Amazon Business - Create an Amazon Business account and gain access to the NAHB Amazon store which offers recommended products tailored to your industry's needs while unlocking additional business savings. Sign up here, amazon.com/NAHB

Kabbage® created a new way to provide flexible access to small business financing. They use an online application to provide a quick decision. Kabbage.com/nahb has provided access to over \$5 billion in funding."

FCA US LLC - A \$500 cash allowance for members, employees and household family members. This offer is good toward many new models in the Chrysler, Dodge, Jeep®, Ram or FIAT® vehicle lineup and is stackable with most current local or national incentives. Visit nahb.org/fca to learn more.

Lowe's - Visit LowesForPros.com/NAHB or call 877-435-2440 and register to save 2% on your Lowe's Accounts Receivable (LAR) or Lowe's Business Accounts (LBA) purchases and free delivery on purchases over \$500. Save an additional 5% every day at the store when you mention the 5% at time of purchase and when using your LAR or LBA.

General Motors - General Motors is proud to offer NAHB Members a Private Offer of up to \$1,000 on your next Chevrolet, Buick and GMC vehicle. Visit nahb.org/gm to learn more.

Ticket Monster - NEW! MemberDeals is pleased to offer entertainment and travel discounts for both regional and nationwide attractions and events to all NAHB members. Access exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows & more. Visit memberdeals.com/nahb to learn more!

Nissan/Infiniti Commercial Vehicles - NEW! Nissan North America presents NAHB Members, their employees and HBA staff with a program allowing exclusive incentives off various Nissan and Infiniti vehicles. You can save thousands! Learn more at nahb.org/Nissan

UPS Savings Program & YRC Freight - UPS discounts of up to 36% on a broad portfolio of shipping services. Savings of at least 70% on less-than-truckload shipments 150 lbs. or more with UPS Freight and YRC Freight. Visit 1800members.com/NAHB or call 1-800-MEMBERS (800-636-2377) for more information.

GEICO - Exclusive NAHB discounts for members on auto insurance. Visit geico.com/disc/nahb or call 800-368-2734. Mention NAHB for auto, homeowners, and commercial auto quotes.

2-10 Home Buyers Warranty - Visit 2-10.com/NAHB or call 855-280-1328 to receive exclusive access to discounts on select products, including the Builder Backed Service Program and the systems and appliances warranty.

TSYS - Payment solutions with average savings of 16% per year. Web/mobile tools, credit card and eCheck processing and more. Free "Savings Analysis" call 800-613-0148 or visit tsysassociation.com/NAHB.

Dell - Up to 30% off on all Dell computers. Call 800-757-8442 and Mention NAHB or visit dell.com/nahb.

ConstructionJobs.com - NAHB offers a recruitment tool to all NAHB members in their search for new employees. NAHB members enjoy a 20% discount off standard rates. Visit: nahb.org/en/members/member-discounts/archived-webpages/nahb-career-center.aspx to connect with top talent and top employers in the construction industry today.

Hertz - Up to 20% off on rental cars and FREE Gold Plus Rewards membership. Visit hertz.com/nahb, or call 800-654-2200 and use CDP# 51046.

Avis - Up to 25% off car rental base rates and FREE Avis Preferred Service membership at avis.com/nahb, or call 800-331-1212 and use AWD code G572900.

Budget - Up to 25% off car rental base rates and FREE Budget Fastbreak at budget.com/nahb, or call 800-283-4387 and use BCD code Z536900.

Office Depot - Office Depot - Save up to 80% in-store or online. Free shipping on orders of \$50 or more. Visit www.officediscounts.org/NAHB or call Jeremy Kirkland for assistance with your business account; 855-337-6811 Ext. 2897

Omaha Steaks - Save 10%, in addition to any online specials. OSincentives.com/promo/nahb

FTD - 20% off floral arrangements and gifts at ftd.com/nahb or call 800-SEND-FTD use code 17421.

Houzz -Free access to the concierge service, instant approval into the Houzz Trade Program giving trade-only discounts up to 50% off, plus special discounts on local advertising. Visit houzz.com/NAHBmembers



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