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February 2020

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Wish List – *What Homeowners Want*

Reprint from ErieSense, a publication by Erie Insurance

If you've ever bought, sold or built a house, you know the number of features in a house can be overwhelming. It can be tricky to balance the things you really want against what you can afford and what's available.



Erie Insurance commissioned this national survey of homeowners to learn which home features are most and least desired. We asked the question, "If you were building a new house today, what would you include?" For those in the home market – buying or selling – the survey may shed some light on what to look for in your next home or what to improve upon and highlight when getting your house ready to sell and, most importantly, what builders need to consider when designing and building new homes.

Dream Kitchen

While one person's dream might be another person's nightmare, our survey respondents agreed on a few key amenities.



Energy-Star Rated (but not colorful) Appliances

Colorful kitchen appliances were thought to be a growing trend in America's kitchens, but more than half of homeowners (53%) said they would not want appliances in

bright hues. While some say stainless steel is hard to

keep fingerprint-free, nearly 10% of homeowners who don't have them wish they did.

And, with the environment (as well as budget) in mind, energy efficient appliances are high on the wish list. Almost three quarters of our survey takers said they would definitely choose ENERGY STAR-rated appliances, which are typically 10-20% more energy efficient than non-rated models.

(Article continued on page 9)

In This Issue ...

**Sign Up for our Topgolf
Event Thurs., March 12**

Legislative News

OHBA Monthly Column

CareWorks Comp Update

**What Senator Elizabeth
Warren Says About
Building Homes & More!**



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Ray DiYanni	1.5
Sean Smith	1

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

*Current Life Spike status



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From the MCHBA Office ...

Members and Friends:

We had a terrific Financial Forecast meeting last week – sounds like as long as everything continues in the same vein (yes, it's an election year), we can expect 2-3 years of excellent growth and sustained home building in Northeast Ohio. We had over 60 people in attendance and our speakers, Jim Owen from Fifth Third Bank and Bob Giacomo from Westfield Bank were not only very informative, but highly entertaining.

I want to encourage everyone to check out our upcoming event on March 12 at Topgolf. Shari Vedder and Jordan Brooks from Topgolf attended our Financial Forecast to talk about this unique, fast growing and incredibly fun venue and our outing is going to be exceptional. Make sure you get your reservations in early and see more information on this event on pages 7 and 8.

Susan Bloch

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2020 Dates To Remember

March 2-3, 2020

**OHBA Organizational
Meeting - Hilton Easton,
Columbus**

March 12, 2020

**Topgolf – Save The Date -
Info on page 13. Visit their
website to learn even more
about this new virtual fun!**

June 29, 2020

**OHBA Summer Board of
Trustees Meeting - Grand
Hotel, Mackinac Island, MI**

From the Executive Director

Members and Friends:

It appears we have some solid growth years ahead of us based on the recent Financial Forecast - good news for our industry. I would like to once again thank our Financial Forecast sponsors for stepping up to support our organization and our events: **84 Lumber, All Construction Services, Alpha Insulation and Gutters LLC, Homestead Insurance Agency, Kingdom Title Solutions, Stewart Title Company and Third Federal Savings & Loan.**

Members - take advantage of the opportunity to check out Topgolf at our upcoming event Thursday, March 12. I've done this myself in Chicago and it was an incredible experience - unique and it's catching on like wildfire across the world. Get your reservations in and have fun!

I would like to encourage all our members to bring in at least one new member each to our organization - let's work towards doubling our size this year and creating more opportunities for all members to network together and be successful.

Respectfully:

Dave LeHotan
Volunteer Executive Director



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Association



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LOTS & ACREAGE

AKRON

V/L N. Cleveland Massillon Rd: Build your dream home on this breathtaking 8.15 acre lot. Tucked away off of development off Ira Rd, lot provides stunningly private view of babbling stream that snakes throughout the property. Building area is unique & provides scenic one-of-a-kind views. **\$240,000. Bill Snow 330-990-0256.**

4835 Travertine Way: Desirable Estates of Bath. Approx. 231' frontage & gradually rises to home site approx. 2/3 back, then gradual decline to wooded area. Possibility of w/o lower level. **\$150,000. Gary Stouffer 330-805-6900.**

1624 Copley Rd: Vacant land in prime location next to I77 off-ramp. Zoned U4 which allows for many uses. Approx. 160' frontage. Water/sewer at street. **\$99,000. Kelly Folden 330-289-1334, Gary Stouffer 330-805-6900.**

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. **\$825,000. Gary Stouffer 330-805-6900, Jeremy Fennell 330-388-8159.**

BATH TOWNSHIP – Revere Schools

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 330-805-6900.**

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 330-805-6900.**

BRECKSVILLE

S/L 5 Glen Forest Trail: Beautiful cul-de-sac lot on private street. Fully wooded hillside setting w/public water & sewer. Approx. 58' frontage w/driveway easement from neighbor's drive. Seller to move telephone pole prior to closing. **\$92,000. Gary Stouffer 330-805-6900.**

V/L Woodmill Cir: Build your dream home on this approx. 1.86 acres in Rockledge Estates. Located on a cul-de-sac, close to Rt. 77 & 82. **\$227,500. Gary Stouffer 330-805-6900.**

BRIMFIELD

V/L Congress Lake Rd: Approx. 5.25 acre fairly flat from street to hill at back of property. Close to Mogadore Reservoir & Buckeye Trail. **\$70,000. Tara Kleckner 330-289-1315.**

COPLEY

V/L Plainview Dr: Over 6 acres of heavily wooded property located at end of cul-de-sac. Near highways, local shops & restaurants. **\$49,000. Gary Stouffer 330-805-6900, Gina Luisi 330-814-4747.**

4520 Medina Rd: Approx. 2 acres zoned Planned Development District which allows for multi-use. Across from Cleveland Clinic Akron General Health & Wellness Center. Features high setting. Close to north & southbound ramps to I-77. **\$450,000. Gary Stouffer 330-805-6900.**

CUYAHOGA FALLS

Gilbert Rd: Build your new home in Stow. Fairly level lot on dead end street. Close to shopping & Route 8. 2-3 lots available. All utilities at street. Currently zoned R-3. Subject to successful lot split approval. **\$31,900-\$46,900. Gary Stouffer 330-805-6900.**

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. **\$99,500. Gary Stouffer 330-805-6900, Matt Stouffer 330-814-4616.**

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

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 330-805-6900, 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 330-805-6900, 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 330-805-6900, 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 330-805-6900, 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 330-805-6900, 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 330-805-6900, 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). **\$950,000. Gary Stouffer 330-805-6900, 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 330-805-6900, 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.**

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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. **\$270,000. Sarah Bergert 330-268-0102, Gary Stouffer 330-805-6900.**

MEDINA

V/L Ashford Ct: Approx. 3.38 acre lakefront lot on a cul-de-sac, the lot gently slopes down to 3-acre lake. Large pine trees provide privacy and greenery in the winter. **\$199,600. Gary Stouffer 330-805-6900.**

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 330-805-6900.**

V/L Rootstown Rd: Lakefront property on private Lake Hodgson. Stocked lake w/access to canoeing, kayaking, fishing, boating (NO GAS MOTORS). **\$300,000. Gary Stouffer 330-805-6900.**

RICHFIELD – Revere Schools

3371 Brecksville Rd: Approx. 5.3 acres zoned Office/Limited Industrial. Land rolls towards back & contains manicured pond. All utilities located at the street. **\$420,000. Gary Stouffer 330-805-6900, Matt Stouffer 330-814-4616.**

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 330-805-6900.**

STREETSBORO

V/L SR 43: Approx. 43.5 acres w/approx. 682' frontage on SR 43 & approx. 1600' frontage on Kennedy Rd, zoned Rural Residential. **\$525,000 OR 33.5 acres for \$399,000. 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 I77 & shopping/retail. **\$450,000. Gary Stouffer 330-805-6900, Matt Stouffer 330-814-4616.**

WADSWORTH

599 Brentwood Way S/L 17: Highland LSD. 2.84 acres on cul-de-sac, well, septic. **\$165,000. Gary Stouffer 330-805-6900.**

WESTFIELD/CRESTON

6450 Mud Lake Rd: This 1.63 acre lot is ready for your dream home. Wooded w/mature trees & surrounded by beautiful countryside. Approx. 277' frontage. Close to I-71 & US224 & less than 10 min. to town center. Part of Westfield Twp. **\$24,500. Sharon Holderbaum 330-349-2599.**



BBS AND RCAC ELECT NEW LEADERSHIP

Last week, both the Board of Building Standards and Residential Construction Advisory Committee held its organizational meeting to elect new Chair and Vice-Chair positions. OHBA will be well represented with John Pavlis becoming Vice-Chair of the BBS, and Ric Johnson now serving as Chair of the RCAC. In addition to the other valuable members of the Board and Committee, the home building industry is well positioned to monitor action at both levels.

OHBA TESTIFIES IN SUPPORT OF SB 212 PROPERTY TAX LEGISLATION

Vince Squillace, Executive Vice President of OHBA, testified in support of SB 212 during Tuesday's meeting of the Senate Ways and Means Committee. SB 212 would give local jurisdictions the option to create opportunity zones and provide some tax relief to residential development. The sponsor, Sen. Schuring is very supportive of the home building industry, and committed to trying to achieve some incentive for new development. Vince's testimony and committee hearing can be viewed on the Ohio Channel Senate Ways and Means archives, at the following link.

<https://ohiochannel.org/collections/ohio-senate-ways-and-means-committee>

LEGISLATIVE UPDATE

SB 212 PROPERTY TAXATION (SCHURING, K.) To authorize townships and municipal corporations to designate areas within which new homes and improvements to existing homes are wholly or partially exempted from property taxation. SB 212 had its third hearing for all testimony in the Senate Ways and Means Committee. The sponsor contacted OHBA before introduction to explain potential benefits. OHBA offered proponent testimony and continues to work with Senator Schuring.

HB 289 ELEVATOR LAW (BALDRIDGE, B) To revise the Elevator Law. The elevator licensing bill received its fourth hearing in the House Commerce and Labor Committee for all testimony. OHBA met with the Chairwoman prior to the hearing to explain some need for clarification on a residential exemption, as well as, consideration in differentiating between accessibility equipment and commercial elevator equipment. The committee adopted an amendment to remove language requiring residential point of sale inspections. OHBA is drafting language to share with proponents and the sponsor.

Please feel free to contact OHBA with any questions or concerns.

OHBA SPRING ORGANIZATIONAL MEETING

Mark your calendar for March 2-3, 2020 OHBA Spring Organizational Meeting. The meeting will take place at the Hilton Easton in Columbus.

If you need a sleeping room, contact the Hilton direct at (614)414-500 and ask for OHBA's room block.

OHBA room rate is \$189 plus tax per night. Room cut-off date is February 10th.

Member News

Renewed Builders

Landmark Homes, Inc. – Medina
Modern Home Concepts – Wooster
Sturgess Construction, Inc. – Medina

Renewed Associates

Lodi Lumber Company



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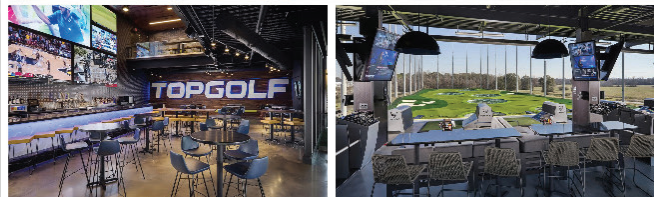
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MCHBA Members Are GOING!
Thursday, March 12, 2020



Topgolf Cleveland – It's Everyone's Game



Here's what you need to know for our upcoming event on Thursday, March 12:

- Event runs from 12 Noon to 3pm.
- Members and friends need to arrive no earlier than 15 minutes prior to the event starting (11:45am).
- Parking available directly outside the front of the building.
- We will have an event ambassador in charge of our event and greeting our members/friends in the lobby and showing everyone where they need to go.
- Watch your email for more information and get signed up!

For more information, visit www.topgolf.com

MCHBA Members:

The new Topgolf facility is located at I-480 and Rockside Road, across the street from the Embassy Suites in Independence, Ohio.

Those of you that have played Topgolf know how much fun it is and those of you that haven't, you are in for a real treat.

Here's what to expect:

- 3 hours of Topgolf play
- Best ball scramble
- 6 person teams with \$300 top prize for highest scoring team
- Lifetime members for all guests
- FREE club rental
- Game demonstration
- Dedicated event host

Our event features an **All-American Menu** including: Pulled Pork Sliders, Chicken Tenders, Kettle Chips, Fresh Fruit and Chocolate Chip Cookie Bites. There will be fountain sodas, iced tea and water. Beer, liquor and wine will be available at a cash bar.

BE A SPONSOR – We will have sponsorships available for our members:

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Cost is \$100 per person and includes all of the above. Join the fun - we guarantee a great day! Email or call the office to reserve your spot today.

Call: 330.725.2371 or
email: susanb@medinacountyhba.com



Granite vs. Quartz Countertops

Our survey found granite is still the preferred countertop choice. When asked about which countertop material they would want if they were building a new home today, 40% said they would definitely want granite, compared with 23% who would opt for quartz.

Aside from aesthetics, there are practical reasons for choosing granite. It doesn't melt or blister when exposed to heat and it's extremely hard, making it a durable choice for the kitchen.

Walk-in Pantry

When asked about features they didn't get in their home, but now wish they had, the number one feature people regret not getting is a walk-in pantry. Just under one-third of homeowners said they wish they had one. On the other hand, there's something to be said for a less expensive pantry cupboard within easy reach. It's personal preference.

Sleeping Quarters

There has been some chatter that master bedroom suites may be on the way out, but our survey shows otherwise.

Master Suite, First Floor

Master suites were overwhelmingly desired, with nearly 80% of homeowners definitely wanting them. The first-floor master bedroom is a home design trend that has staying power. With a desire to age-in-place, many home buyers look for this feature. Almost half (49%) of survey participants said they want the master suite on the first floor.

Double Sinks in the Master Bath

You might think the convenience of having two sinks in the master bath is a no-brainer, but not necessarily. While 54% of homeowners say they definitely want two sinks, a fair number are on the fence with 33% saying they might want them and 13% giving a definitive "no thanks." A few said they would rather have more countertop of cabinet space.

'Chill' Space

Which is the better investment for gaining some extra "hang out" space in your home: adding a deck or finishing the basement? It looks like both are desired by the homeowners were surveyed.

Deck

If building a new home today, 55% of homeowners said they would include a deck. It's one of the more worthwhile home improvement projects because it increases living area without breaking the bank.

Finished Basement

Forty-seven percent of participants want a finished basement. By finishing this area of the home, you can add a significant amount of usable living space to your property and the return is typically quite good at around 70 to 75% of your investment.

Creature Comforts

There are a number of ways to add comfort, convenience and even cost-savings to our homes today. Let's see which items topped the list for participants.



Programmable Thermostat

Maintaining a consistent home temperature with the help of a programmable thermostat can help reduce your energy usage. According



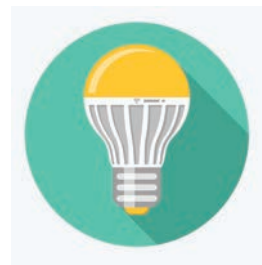
to CompactAppliance.com, for every degree you raise or lower the temperature in your home during the heat of the summer or the cold of winter, you can save up to 2% on your utility bill. You can also create a schedule that follows your family routine, easing up on energy use when you're not home. More than half of the homeowners surveyed (53%) said they definitely want this type of thermostat.

Solar Panels

One-third of our survey respondents would definitely opt for solar panels on a new home. For areas with high energy costs and a suitable solar rating, they can be worthwhile. Solar energy is good for the environment and your budget in the long run. And the federal solar tax credit can make the initial investment more palatable by allowing you to deduct 30% of your installation cost. You can find your home's solar rating, or sun number score, online. The closer your number is to 100, the better suited your home is to having solar technology installed.

LED Lighting

According to the survey, 45% of participants would install LED lighting in their new home. LEDs are much brighter than standard bulbs and use a fraction of the energy. Additionally, LED lights are smaller and cooler to the touch; they produce zero UV emissions and have a longer lifespan.



(Article concluded on next page)

Tankless Water Heater

Also known as on-demand, demand-type or instantaneous water heaters, tankless water heaters take up less space and last longer than traditional water heaters. They can also save money and energy in the long run, which may be why 35% of survey participant homeowners would install one if building a new home today.

If you're weighing the pros and cons, keep in mind that tankless water heaters provide less water output and cost more upfront to install.

Security System with Cameras

Preventing break-ins and calling emergency responders on your behalf are two of the most obvious reasons to have a home security system with cameras.

Other benefits include the ability to manage energy use and a potential discount on your homeowners insurance for certain fire, burglary and sprinkler systems. These systems can also include a carbon monoxide detector to protect your family from odorless gas. In our survey, 44% of homeowners said they would definitely want a security system with cameras.



Convenience? Yes Please

Rounding out our list of nice-to-have things, each of these modern conveniences were desired by 25% of homeowners:

- Smart speakers
- In-drawer outlets
- App-driven home control systems
- Hands-free faucets

Regardless of how they felt about the specific home features, the vast majority of survey participants reported feeling positive about their homes as a whole. In fact, 95% of homeowners said they like or love their home just as it is.



*By Vincent J. Squillace, CAE
Executive Vice President*

No One Can Go It Alone

Just returned from the NAHB annual convention. First, it was a spectacular event befitting the industry we serve. Second, the convention chairman was our own Fred Tobin out of Canton. A proud moment for all of us from the Buckeye State.

Here is just a sampling of the few issuers discussed: labor shortage, housing affordability, mass production through building in factories, impact of international trade deals on building materials, intrusion of excessive energy codes at the ICC, ban of natural gas in homes, lot shortages, housing shortages, WOTUS and land development exactions ... I could go on, but the point is simple; no one can go it alone and deal effectively with all these issues.

This is partial array of issues we face on a regular basis. Granted, it is a big load but if not us watching the store, then who? It is a hearty challenge but all three levels of our associations are here to deal with the issues as they arise. What makes this engine of activity work well, is our membership. We are a collection of your knowledge and talents. You, as community leaders, reaching out to your legislators is of great value. This all enables the association to work and be effective.

We need your continuing contribution and support. It's easy to see the challenges are apparent and your participation is essential for success.

No one can go it alone.



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.

› January/February 2020 BWC News from CareWorks Comp

“Laugh at yourself first, before anyone else can.” ~Elsa Maxwell

Ohio BWC’s Garfield Heights and Cleveland Service Offices Merge

The BWC’s Garfield Heights Service Office will close effective Friday, Nov. 22. The office is merging with the BWC’s Cleveland Service Office. The Cleveland Service Office is in the Lausche Building, 615 W. Superior Ave., sixth floor, Cleveland, OH 44113. Customers who normally visit the Garfield Heights Service Office will need to visit the Cleveland Service Office beginning Monday, Nov. 25. All phone numbers and email addresses will remain the same.

Important Deadlines:

İ **February 21, 2020:** BWC Premium Installment due if you pay on a Monthly or, Bi-Monthly basis.

Register now for Ohio BWC Annual Safety Congress & Expo (OSC20)!

We here at CareWorks Comp highly suggest that you or someone from your organization register for the BWC's Annual Safety Congress & Expo (OSC 2020) that will be held in Columbus, Ohio, on March 11-13, 2020. This event will be held at the Greater Columbus Convention Center where you can attend free educational sessions, workshops, and receive in-depth training. Session topics range from occupational safety and health, wellness and rehabilitation, controlling workers' comp claims costs and much more. You can view complete event information, including the event schedule, hotels, directions and [free online registration](https://www.ohiosafetycongress.com) at [ohiosafetycongress.com](https://www.ohiosafetycongress.com).

BWC: New Reserving System Coming

Now that the Ohio BWC has moved away from using ICD-9 Codes to using ICD-10 Codes for categorizing injuries and illnesses, they will be changing from the MIRA II Reserving System to the new ACES Reserving System. The ACES (Actuarial Claims Estimating System) process will be implemented on 7/1/2020. ACES uses very similar cost drivers (input variables) as MIRA II. Reserves are a key component in determining what your company's EMR (Experience Modification Rate) will be for the upcoming policy year. Simply put, Reserves are estimated future costs of a claim. If Reserves are present on a claim when the BWC takes their annual EMR "snapshot" on September 30th, then there is a possibility that your EMR will be higher than anticipated for the upcoming policy year. The BWC's calculation for how they arrive at a claim's Reserve is proprietary, but they do look at such variables as claimant's age, type of injury and expected recovery time.

Injured Worker Vocational Rehabilitation Participation Streamlined

Effective Oct. 7, 2019, the Ohio BWC made changes to vocational rehabilitation rules, policies, and procedures to simplify how an injured worker enters into a voc rehab program. The rules impacted are OAC 4123-18-03 and OAC 4123-18-04. The BWC and the managed care organizations (MCOs) will no longer complete multiple decisions about eligibility, feasibility, and living maintenance (LM).

The MCO still makes the initial determination about feasibility and sends this recommendation to the BWC. The BWC will then review the eligibility criteria. Based on their review and the MCO decision, the BWC will issue a single participation order either approving or denying an injured worker's participation in voc rehab. Employers are to send appeals of the voc rehab participation order directly to the Ohio Industrial Commission (IC) for adjudication. Any party to the claim may submit an appeal within 14 days of receipt of the order through the IC's online network or the Notice of Appeal (IC-12) form.

Eligibility criteria changes

The BWC also made changes to simplify the eligibility criteria for voc rehab. These changes remove the requirements that the injured worker:

- Has received or been awarded a permanent partial award under Ohio Revised Code 4123.57(A).
- Must have been determined to have reached maximum medical improvement (MMI). The MMI criteria was changed that the injured worker is not currently receiving compensation and has job restrictions dated not more than 180 days from the date of referral.
- Was receiving LM wage loss not more than 90 days prior to the date of referral and has continuing job restrictions documented by the physician of record.
- All other eligibility criteria still apply.

An injured worker will no longer be eligible for voc rehab services if they:

- Successfully complete a comprehensive voc rehab plan and subsequently resign from employment.

- Are terminated for cause and the resignation or termination is not due to the allowed conditions in the claim.

There are four circumstances when a BWC order addresses Living Maintenance (LM). They are:

- Initial voc rehab participation decision.
- Suspension of LM for more than 30 days for medical interruption.
- Resuming LM.
- Deductions from LM.

Top 10 Most Frequently Cited Workplace Safety Violations Named for 2019

The National Safety Council and OSHA announced the top 10 most frequently cited workplace safety violations for 2019. While the rankings for OSHA's Top 10 most cited violations typically vary little from year to year, it is important to refresh on this critical information:

1. Fall Protection--General Requirements
2. Hazard Communication
3. Scaffolding
4. Lockout/Tagout
5. Respiratory Protection
6. Ladders
7. Powered Industrial Trucks
8. Fall Protection--Training Requirements
9. Machine Guarding
10. Eye and Face Protection

CareWorks Safety Library: Now Live!

Looking for an easy way to fulfill your 2-hour Safety Training Requirement for this current 2019 Policy Year? We've got the answer!

Simply go to: [CareWorks Safety Training Library web link](#) Here you will find previously recorded webinars that you can register for to fulfill your 2-hour Safety Training Requirement. Each webinar is 2 hours and costs \$25.00. Currently, there are 4 webinars to choose from:

- **Employee Engagement**
- **OSHA Inspections; Prevention, Preparation, & Minimizing Fines**
- **OSHA Recordkeeping**
- **Preventing Slip, Trip, Fall, & Overexertion Injuries**

Looking for a do-it-yourself Toolbox Talk to give to your employees? Go to: [CareWorks Safety Training Library web link](#) click on the orange "VIEW TOOLBOX TALKS" link and you will see 13 different Toolbox Talk programs that you can download and use to train your employees. The topics range from **Emergency Evacuation Plans** to **Diffusing Workplace Violence** and even **Parking Lot Safety**. Print out each of them and use one at your next employee meeting!

Ohio BWC Free Informational Webinars

Each month, BWC hosts two monthly webinars to help educate and keep the employer community informed on several items. The same topics are covered twice a month; webinars are held on the second Tuesday and fourth Thursday.

Registration links as well past and current webinar information can be found at the following link: [Monthly Employer Update Webinars](#). The webinars last about 20-25 minutes. Any employer may attend and they are FREE!



Builder Confidence in the 55+ Housing Market Drops Slightly

Builder confidence in the single-family 55+ housing market dropped four points to 68 in the fourth quarter, according to the NAHB 55+ Housing Market Index (HMI) released today.

The 55+ HMI measures two segments of the 55+ housing market: single-family homes and multifamily condominiums. Each segment of the 55+ HMI measures builder sentiment based on a survey that asks if current sales, prospective buyer traffic and anticipated six-month sales for that market are good, fair or poor (high, average or low for traffic).

“Overall, builder and developer sentiment in the 55+ housing market remains positive,” said Harry Miller III, chairman of NAHB’s 55+ Housing Industry Council and president of Regal Builders LLC in Dover, Delaware. “However, development costs and lack of labor are contributing to affordability concerns and preventing even more robust growth in the market.”

For the three index components of the 55+ single-family HMI:

- present sales fell five points to 73;
- expected sales for the next six months dropped two points to 75; and
- traffic of prospective buyers fell four points to 51.

The 55+ multifamily condo HMI rose five points to 58. All three index components posted increases from the previous quarter:

- Present sales rose four points to 60.
- Expected sales for the next six months went up five points to 61.
- Traffic of prospective buyers increased six points to 53.

All four components of the 55+ multifamily rental market went up from the third quarter:

- Present production increased eight points to 65.
- Expected production jumped 11 points to 66.
- Present demand increased 10 points to 82—a record high.
- Future expected demand rose nine points to 83—also a record high.

“Although down from a record-high previous three quarters, the 55+ HMI is still strong at 68 and is consistent with the gradual upward trend the index has shown since 2013,” said NAHB Chief Economist Robert Dietz. “The strong performance of the 55+ indices for the multifamily market, meanwhile, is in line with the surge in multifamily starts at the end of 2019.”

For the full 55+ HMI tables, please visit nahb.org/55hmi. Article reprinted from NAHB website.





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Warren Says She's Willing To Ban Construction of New Homes in America

Warren Would Set This Rule During Her Authoritarian Administration



Article By C. Douglas Golden | Published 01/12/20 in The Western Journal

If your home isn't carbon neutral, Elizabeth Warren might not let you build it. And if that means no new homes get built, she's OK with that. In an appearance on MSNBC's "Morning Joe" on Jan. 8, the Massachusetts senator and fading presidential candidate talked about her Thunberg-lite plan to help end climate change. (Climate crisis? Catastrophe? What are we going with these days?)

During her appearance, Warren was asked what she'd do to "change the tide of U.S. policy on the issue of climate change" and acted as if she'd been thrown the softball of all softballs.

She promised "to do everything a president can do all by herself, that is, the things you don't have to do by going to Congress." This includes putting an end to energy mining and drilling on federal lands or offshore and "not having a coal lobbyist as head of the Environmental Protection Agency." You might not be surprised to learn that's a dig at Andrew Wheeler, President Donald Trump's EPA administrator, who was previously an attorney representing a coal producer.

Warren then moved on to her plan for housing, which she said was borne out of the dire predictions scientists have been making. "What scares me is every time you go back to the scientists, they tell you two things," the senator said. "It's worse than we thought, and we have less time.

"That means we've got to be willing to do things, for example, like regulation. By 2028, no new buildings, no new houses, without a zero carbon footprint."

And she's coming for your car and electricity bill, too. "By 2030, trucks — light-duty trucks and cars, zero carbon footprint. By 2035, all production of electricity, zero carbon footprint," Warren said. "We do three regulations, we can cut our carbon footprint by 70 percent," she said.

Oh, and there was also talk of some vague idea of social justice — because schemes like this always need to be undergirded with some such vague idea. "We also need to make environmental justice really at the heart of our climate plan," Warren said.

"A central part of the plan for me is I want to put a trillion dollars into cleaning up the places that collectively we have destroyed as a nation and bringing them back," she said.

"We didn't get here by accident. Our crisis of environmental injustice is the result of decades of discrimination and environmental racism compounding in communities that have been overlooked for too long," Warren says on the site.

"It is the result of multiple choices that put corporate profits before people, while our government looked the other way. It is unacceptable, and it must change."

Warren advocates a "just transition" for all Americans via her flavor of the Green New Deal, which should be interesting when the economically vulnerable and marginalized individuals she claims to care so much about see the price of an electric car or a carbon-neutral home.

That's going to be especially true when you consider that the only reasonably cheap option for green energy is nuclear, and Elizabeth Warren will be having none of that.

"We're not going to build any nuclear power plants and we're going to start weaning ourselves off nuclear energy and replacing it with renewable fuels," she said during CNN's mammoth climate town hall back in September.

I wonder how much of Warren's bluster on the environment is naïveté and how much of it is cynicism. On the naïve side, this isn't affordable or practical. It would lead to a mass voter revolt once the bills started coming due.

On the other hand, there's also the element of cynicism. This has no chance of happening on the timetable Warren is proposing — certainly not with congressional approval, given that there are even some Democrats who would blanch at such an obviously self-defeating suite of environmental laws.

However, when you consider how serious of a candidate Elizabeth Warren is, consider that this is a woman who wants to ban regular old buildings in favor of carbon-neutral ones, all while solving serious social issues — one of which presumably is homelessness. Good luck.

Note: One of our members came across this article and thought it would be of interest to the membership, especially given the subject matter. Providing this article is more of an educational angle for our members - we have an important election coming up this year and informative, educated voters are crucial to the success of our country. Editor ■