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Governor DeWine Announces CARES Act Funding to Support Small Businesses, Nonprofits, and Ohioans Impacted by COVID-19

Ohio Governor Mike DeWine and Lt. Governor Jon Husted announced October 23rd that the administration, in partnership with the General Assembly, is developing a package of more than \$419.5 million CARES Act funding to help Ohioans. This package includes funding for small businesses, restaurants and bars, hospitals, higher education, arts, nonprofits, and low-income Ohioans impacted

financially by the pandemic.

“We know that Ohioans are hurting, and the needs are great. We must do what we can to help them through



this crisis,” said Governor DeWine. “Providing financial support to small businesses, the arts, and nonprofits will help them keep the doors open and Ohioans employed. For Ohioans in need, this assistance will help them stay in their homes, which can make all the difference.”

The package is to be taken to the State Controlling Board for approval on Monday, October 26.

The package includes \$125 million in CARES Act funding to provide grants to small businesses with no more than 25 employees. The grant funding will help businesses pay for a variety of expenses, including mortgage or rent payments; utility payments; salaries, wages, or compensation for employees and contractors; business supplies or equipment; and other costs. The application for the Small Business Relief Program will be available November 2, 2020 at businesshelp.ohio.gov.

(Cover Story – Continued on page 2)

In This Issue ...

Legislative News

BWC November News
from CareWorks

OHBA Member Rebate
Program & VP Column

Builders See Demand for
Bigger Homes

OHBA BPA Benefit &
More



(Cover Story – Continued from front cover)

“This is an incredibly trying time for small businesses. Many of them are struggling to keep the doors open and the lights on, and we need to help them get through this difficult time,” said Lt. Governor Husted. “I know from my discussions with small businesses around the state that the package we are announcing today will absolutely save businesses and jobs.”

With this package, the administration also is allocating \$50 million from the Coronavirus Relief Fund to 47 Community Action Agencies to provide rent, mortgage, and water and/or sewer assistance to Ohioans in need. This assistance will help Ohioans pay outstanding balances back to April 1, 2020.

Ohio households behind on their bills with an annual income at or below 200% of the federal poverty guidelines will be eligible for assistance. For a family of four, that is an annual income up to \$52,400. Starting November 2, 2020, Ohioans will be able to apply for assistance through their local Community Action Agency. A list of agencies can be found at businesshelp.ohio.gov.

The administration will also designate \$37.5 million of CARES Act funding for the Bar and Restaurant Assistance Fund. This fund will be available for Ohio restaurants and bars struggling financially as a result of the COVID-19 pandemic and limited in the full use of their liquor permit.

Businesses with an on-premise consumption permit will be eligible to receive \$2,500 per unique business location. Businesses need to have an active on-premise permit as of close of business October 23, 2020. Starting November 2, permit holders will be able to apply for assistance at businesshelp.ohio.gov.

Additionally, the package allocates \$62 million in CARES Act funding for rural

Ken Cleveland	1,075.5*
John Sumodi	306.5
Andy Leach	137.5
Larry Crookston	109.5
Bob Knight	96
Mark Zollinger	37.5
Doug Leohr	32.5
Russ Sturgess	29
Mike Hudak	23
Ed Belair	7
Dave LeHotan	7
Charlie Ash	3
Rex Gasser	3
Chris Chatterelli	2
Ray DiYanni	1.5
Bryan Lazor	1
Jake Lewis	1
Sean Smith	1
Paul Spenthoff	1
Jeff Stuart	1

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

*Current Life Spike status

(Cover Story: CARES Act Funding – Continued on page 7)

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From the MCHBA Office ...

Members and Friends:

Our recent Fall Parade of Homes appeared to be fairly successful, more so for the physical models than the virtual models, but we will leave all on the website until next spring to hopefully help boost sales for all our Parade participants. At this point, we will be planning for a Spring Parade event, hopefully all physical models, so watch your email for more details early in 2021.

Since the election is still somewhat in limbo, we are considering making our Financial Forecast a virtual meeting and more will come on that.

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

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

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

Susan Bloch

Table of Contents

	<u>Page(s)</u>
Cover: <i>CARES Act Funding for Small Businesses, Non-Profits & Ohioans Affected by COVID-19</i>	Cover,2,7
Spike Club Update	2
2021 Dates to Remember.....	3
ED Letter / Board of Directors/Trustees	4
Legislative News / Member News	6
The Latest Framing Lumber Prices (chart).....	7
Fall Parade of Homes Sponsors - Thank You!.....	8-9
OHBA Member Rebate Program	10
OHBA Executive VP Column & Update	11
CareWorks BWC News (November).....	12-15
NAHB Certified Aging in Place (CAPS) & Universal Design Essentials Courses / Reg Form / Reviews	16,17,18
Home Builders See Demand for Bigger Homes (NAHB).....	19
BWC Delivers \$1.5 Billion for Ohio Employers	20
Member-Only Benefit Spotlight - Redeem Your BPA	21,22

2021 Dates To Remember

January 13, 2021

Financial Forecast - Either virtual or Williams on the Lake (Lakeside South/Carl Room) - More to come - watch Building Blocks for details!

March 18, 2021

Topgolf - Save the Date - More info to come!

From the Executive Director

Members and Friends:

Our Fall Parade of Homes featured 14 homes presented by: **Artisan Building & Design** (3 virtual models), **Bridgeport Custom Homes** (4 virtual models), **Dwight Yoder Builders** (physical model), **Edgewood Homes** (virtual model), **Landmark Homes** (virtual model), **Modern Home Concepts** (physical model), **Old World Classics LLC** (virtual model), **Straub Homes** (virtual model) and **Windridge Homes** (physical model). Feedback appeared to be very positive in spite of current obstacles. I want to thank you for participating in this event.

Our outstanding Parade sponsors included: **Carter Lumber – Major Event Sponsor**; Parade Sponsor Supporters: **84 Lumber, All Construction Services, Clement Construction, Homestead Insurance Agency, Medina Lighting, Paramount Plumbing, Inc., and Third Federal Savings & Loan**. Thank you all for your support.

We will be having our Financial Forecast in January and are planning to hold another Topgolf event in mid March so be sure to put these on your schedule as more information becomes available and support your association.

I want to wish everyone a wonderful, safe Thanksgiving Holiday with your family and friends.

Respectfully:

Dave LeHotan
Volunteer Executive Director



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Jake Berger

Jason Cassidy

Douglas Krause

David LeHotan

Michael Martin

Jim Owen

Rob Root

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LOTS & ACREAGE

AKRON

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

AURORA

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

BATH

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

BOSTON HEIGHTS

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

BRECKSVILLE

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

HINCKLEY

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

KENT

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.**

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

MASSILLON

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

MEDINA

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

V/L 3004 State Rd: This approx. 11.88-acre property features a prepared and compressed gravel drive which winds to a slightly elevated cleared and prepared knoll making it the perfect homesite overlooking the approx. 20' deep pond. Property is heavily wooded at the back and has a tree line along the northern border for privacy. **\$260,000. Gary Stouffer 330-805-6900.**

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

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

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

MOGADORE

354 Excel Ln, Whispering Meadows Estates: Build your dream home on this gently sloping lot in area of beautiful homes. **\$69,900. Bill Sloan 330-715-2561.**

SHARON TWP – Highland Schools

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

Harps Mill Phase 3: Only 2 lots remaining. 2 acres. Highland Schools. Both lots **\$95,000. Robin Pickett 330-322-3181.**

Hidden Lakes of Sharon: 1 lot remaining with a wooded setting ideal for a walk-out basement. Highland Schools. **\$199,900. Robin Pickett 330-322-3181.**

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

STREETSBORO

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

TWINSBURG

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

UNIONTOWN

2944 Sunset Dr: Cul-de-sac lot on Sunset Dr. in Lakes of Green. No HOA fees for the first stage of development and you may bring your own builder. **\$35,500. Gary Stouffer 330-805-6900, John Traina 330-843-2650.**

2785 V/L Superior Dr: Beautiful Lakes of Green development. Lot has access to all essential hookups needed to build your dream home! **\$54,900. Gary Stouffer 330-805-6900, John Traina 330-843-2650.**

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

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INDUSTRY GROUPS SUBMIT COMMENTS ON OEPA CREDIBLE DATA CHANGE

In a recent rule package for the Credible Data Program, the OEPA has proposed the addition of “state universities” to the definition of “state environmental agency” found within OAC 3745-4-02. Several industry groups submitted requests that this proposed amendment be removed. OHBA also submitted multiple questions, potential considerations and need for clarification, as to the impact of such a change. OHBA continues to monitor these rules and the agency’s response.

Feel free to contact OHBA with any questions or concerns.

ERAC APPEAL UPDATE

OHBA’s appeal filed with ERAC challenging the most recent draft general permit adopted by the OEPA for impacts to ephemeral streams continues to work its way through the process. OHBA, along with two other associations filing appeals, are working closely to provide a list of concerns and suggested changes to the permit. These documents will be discussed in

detail with the agency’s legal team. The OEPA permit was a result of the recent change to the definitions removing ephemeral streams from the federal jurisdiction.

Feel free to contact OHBA with any questions or concerns.

OHBA MEETS WITH CONTRACTORS/ ENGINEERS ON DEVELOPMENT SPECS

Over the past few months, OHBA has begun getting feedback on the potential to use a more standardized process across the state during parts of the development process. A set of standards currently used in other areas of construction are being reviewed and discussed with groups utilizing such standards. So far, OHBA has reached out to the Ohio Contractors Association and County Engineers to learn more about their members experiences.

OHBA FALL BOARD OF TRUSTEES MEETING

Reminder, OHBA’s Fall Board of Trustees Meeting is scheduled for Tuesday, November 10th at the Hilton, Easton. Material information has been sent out, if you need any additional information, please contact OHBA at (800)282-3403 ext. 1.

Member News

Renewed Builders

- Art Graf Builders, Inc. – Wadsworth
- DiYanni Custom Homes – Reynoldsburg

Renewed Associates

- MAS, Inc. – Richfield

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and critical access hospitals as the response continues for the COVID-19 pandemic. This funding may be applied to additional costs associated with the ongoing pandemic, including various safety measures, and the purchase of critical PPE for first responders.

“We are seeing a record-breaking number of hospitalizations throughout Ohio,” said Governor DeWine. “This is deeply concerning as we are nearing the winter season. COVID-19 is not slowing down, and continues to hit our rural communities hard.”

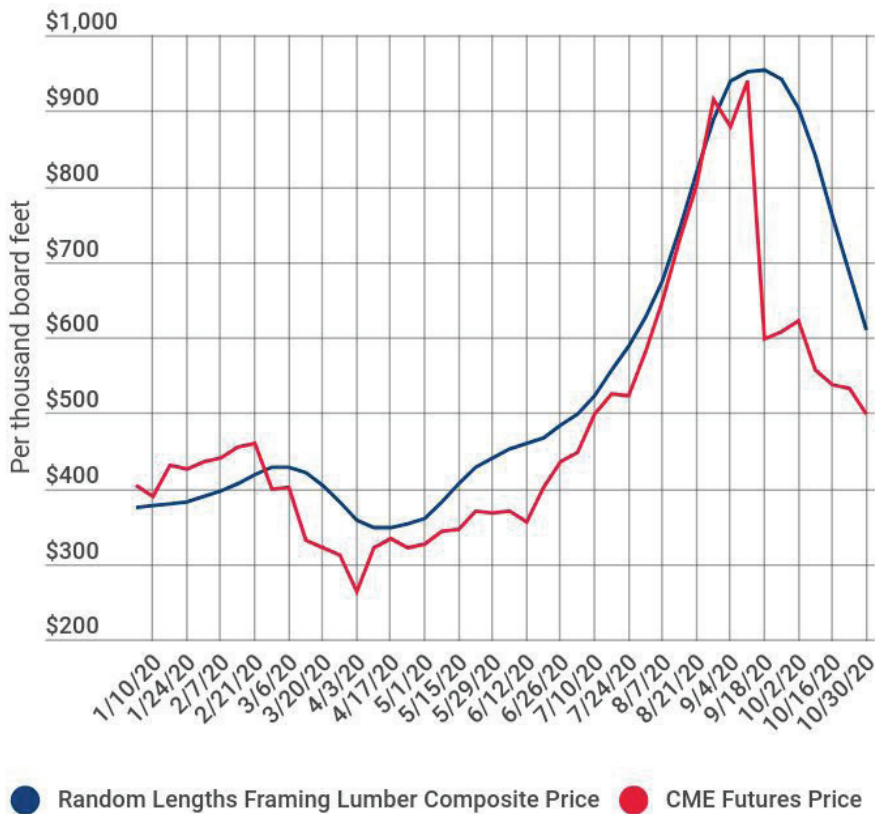
It also includes \$100 million in CARES Act funding for higher education. This funding will support critical COVID-19-related services provided at Ohio’s universities and colleges, including expanding testing for students, faculty, and staff, and mental health services.

“Our colleges and universities have done a great job at promoting the health and safety of students, faculty, and staff this fall,” said Governor DeWine. “We know that there is a greater need for mental health services, and this funding may be put towards expanding access to those services on campuses.”

In addition, \$25 million CARES Act funding will be designated for nonprofits, and \$20 million to support Ohio’s world-class arts organizations. These funds will be used for costs incurred throughout the COVID-19 pandemic.

To date, more than \$2.1 billion Coronavirus Relief Funds have been distributed to local governments, childcare, PPE, broadband access, and other critical areas in need of financial assistance.

This announcement is supported by several Ohio organizations, including NFIB, Ohio Association of Community Action Agencies, Ohio Bankers League, and others. All quotes of support can be found on governor.ohio.gov.



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 Know someone interested in joining the Medina County HBA? Doing business with companies that **aren't** members? They should be! Let's get them to join our membership.
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Members ...
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MEMBERSHIP DRIVE

Randy Strauss, our Ohio State Rep to the NAHB, has thrown out this challenge to us to participate in the NAHB Membership Drive. We have the option of this fall or spring of 2021 and with the busy fall season we have, we are enrolled in the Spring Campaign.

Starting January 1, 2021 through March 31, I challenge all of our members to bring in at least one new member to our association. NAHB will pay up to \$2,500 to each local association depending on the number of new members we bring in and the retention of existing members as well.

So ... let's run with it and make a difference in our association. You can direct any potential member to our website at www.medinacountyhba.com as our membership application is available to download under About Us / Join Us. Let me know if I can help!

Professional Tools for our Members

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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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EXECUTIVE VICE PRESIDENT'S
COLUMN
By Vincent J. Squillace, CAE
Executive Vice President

(Please note this was submitted October 8th, after our October issue of Building Blocks and although the election has been held, it is still somewhat in limbo)

With October 2020, we all hope for the start of a return to happier times. It has been a long few months with the occurrence of COVID-19. For the most part, we seem to have fared okay. Reports from around the state find just about everyone has been busy. Hopefully that level of activity continues and those sectors of the economy who have been hard hit make a full recovery soon.

Fall sports have been a bright spot along with a decent construction economy. If a lesson was learned is that significant events can have a deep impact. We feel deeply for those whose health has been impacted. Many sad stories exist we know.

The workload here remains busy. We are challenging new EPA regs in court. Building codes are in control at the RCAC. However, some energy issues are on the horizon. Seems fossil fuels are on the agenda for some groups. Bans on the use of natural gas are on the agenda of some municipalities as well as some states too. We're working with a coalition to keep the gas flowing. We expect the effort to prohibit fossil fuels to intensify nationwide and in Ohio.

Speaking of nationwide; the presidential election, soon to be decided, will definitely impact all of us. Expect a close one in my view. In Ohio, the most impactful race involves the Ohio supreme court. Reason why, if two Democrats win, the majority switches to them. If a split, then the court remains with the Republicans. A major item that could rest in the balance is the redrawing of state legislative districts which must be accomplished next year. The Ohio court has jurisdiction over any cases or controversies.

Update received 11/4/2020

The results - Build Pac A Winner

In just about every key race, OHBA was a winner. We are poised well going into the next session of the general assembly. Thanks to all those who contributed to our industry effort. While a few seats may be changed as absentee and provisional votes are tabulated, we expect leadership caucuses will not change. Also, kudos to NAHB PAC. We were alerted to a surge of money for a Democratic challenger against a supported incumbent. Our NAHB trustees acted quickly to get need funds to the NAHB-backed candidate.

Overall, we did well even with a few minority members who are supportive of our efforts. Once results are certified, the newly elected members will meet and choose leadership positions.



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TOPGOLF

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November 2020 BWC News from CareWorks Comp

*“Instructions for living a life: Pay attention. Be astonished. Tell about it.”
~Mary Oliver, “Sometimes”*

DEADLINE: Group Rating & Group Retrospective Enrollment for Upcoming July 1, 2021 Policy Year

The enrollment deadline for the 7/1/2021 Policy Year is November 16, 2020 for Traditional Group Rating, and January 22, 2021 for Group Retrospective Rating. For more information contact Bob Nicoll, CareWorks Comp Program Manager, at 330-418-1824 or Robert.nicoll@careworkscorp.com.

DeWine Proposes \$5 Billion Workers' Compensation Dividend: BWC Board APPROVES

Gov. Mike DeWine hopes the largest Bureau of Workers' Compensation dividend in state history will serve as a lifeline to businesses struggling amid the coronavirus pandemic. The governor asked the BWC's Board of Directors to approve a \$5 billion dividend at its next virtual meeting on November 2, 2020, and the Board of Directors has approved the vote. The dividend will be the third this year, following a \$1.54 billion dividend issued in April and a \$1.34 billion dividend in October.

Checks will be distributed to employers covered by BWC in December. DeWine said the City of Columbus is in line for the single largest dividend payment at about \$64 million. "Our economy is coming back, but many of our businessmen and women continue to struggle," he said. "Another even larger dividend that I'm asking for today will help so many businesses stay open, keep them operating (and) pump money directly into the economy." Despite the economic effects of the pandemic, Gov. DeWine said BWC "remains in a strong fiscal position thanks largely to healthy investment returns on employer premiums, a declining number of claims each year and prudent fiscal management."

BWC Administrator Stephanie McCloud said the dividend will help Ohio employers "when they need it most." "Just since July, we have earned just under another billion dollars in investment income," she said. "What this tells us is that our modeling and our investment policies are solid. Using this information, we are ready to support businesses to stay open, to reduce layoffs and to keep Ohioans employed." BWC board Chair Chan Cochran said he credits the work of bureau staff and "superior investment results over a long period of time" with putting the state in position to provide the proposed dividend. "The BWC exists to help Ohio employees

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Behind every good outcome

who are hurting," he said. "Because the COVID virus presents unprecedented challenges in Ohio, helping our businesses and their workers is a proper and needed use of these funds."

Mr. Cochran said the BWC will have a net position – assets minus liabilities – of \$6.3 billion after payment of the dividend. Assets will be 1.43 times actuarial liabilities. The bureau's guidelines for that funding ratio are that it should be between 1.3 and 1.5. As of Sept. 30, it was 1.77. (See [Gongwer Ohio Report, October 23, 2020](#)) He predicted that the governor's proposal will be "well received" by the board. Gov. DeWine said the checks would range from hundreds to millions of dollars. He said the average restaurant in the state could receive a check for about \$13,000, while the average farm could see about \$9,500.

Adam Sharp, executive vice president of the Ohio Farm Bureau, said the pandemic and related market conditions have had "a big impact" on the state's agricultural sector. "This announcement becomes even that much more important today because of that," he said. "If you look at this potential to return billions of dollars back to our food and agriculture economy in the state, it will help those businesses remain competitive."

Important Deadlines:

- **November 21, 2020:** Premium installment due for the July 1, 2020 - June 30, 2021 policy year, if your company is on a monthly payment plan with the Ohio BWC.
- **November 16, 2020:** Deadline to enroll into traditional Group Rating with CareWorks Comp for the 2021 Rating Year.

Important Change: 2021 Ohio Safety Congress Going Virtual

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

Who should attend?

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

OSC21 highlights

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

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

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

Let's Learn: Important BWC Acronyms

- **POR: Physician of Record**—the chosen doctor of the injured worker.
- **PPD: Permanent Partial Disability**—(or %PP or “C92 Award”) Compensation award paid by the Ohio BWC to an injured worker for injuries where he/she has a loss-of-use due to the injury. It is based on a percentage of their impairment from the injury.
- **SC: Salary Continuation**—When the employer chooses to continue paying the injured worker's wages for a Lost Time claim until he/she is returned to work either full-duty or modified duty, as opposed to the BWC paying Temporary Total (TT) compensation which when paid, is marked against the employer's rating experience.
- **MDOS: Modified Duty Offsite**—A program where the injured worker is released with restrictions by his/her doctor and is placed at a local non-profit agency, like a soup kitchen or donation-center agency, to do meaningful “light duty” work while the employer pays their wages and the injured worker transitions back to full duty.

Claim Status Questions: Active? Open? Closed?

When it comes to Ohio workers' compensation, some of the verbiage used is a bit different than other states' usage of descriptions, especially when it comes to describing the status of claims.

Here in Ohio, a workers' comp claim is either a Lost Time (LT) claim or a Medical Only (MO) claim. A Lost Time claim is when the injured worker loses 8 or more calendar days of work due to his/her injury, and compensation needs to be paid to the injured worker either by the Ohio BWC or by the employer. A Medical Only claim is when the injured worker has missed 7 or fewer days of work due to the work-related injury. The injured worker can receive treatment and/or benefits for the injury, yet still report to work.

When determining whether a claim is “active” or “open” or “closed”, one must evaluate the status of medical treatment, compensation being paid, and if the claim has been Lump Sum Settled or not.

In Ohio, a claim is considered “closed” when the injury exceeded the statute of limitations, or when the claim is Lump Sum Settled, or when the injured worker is deceased (not from the cause of the injury).

In Ohio, a claim is considered “open” when there is current medical activity or compensation being paid by either the BWC or the employer. It's important to know that medical reserves on a claim go to \$0 after 6 months of medical inactivity, and compensation reserves go to \$0 after 3 months of compensation inactivity. It is safe to say when you see a claims total reserves at \$0, the claim is not active. The claim is used to determine the

employer's experience (EMR) for 4 rating years. A claim takes 2 rate years to enter into an employer's experience and then is used for 4 years to determine the employer's EMR (Experience Modification Rate).

From a medical standpoint, a claim is still "open" but "inactive" after 24 months of inactivity...BUT can be "reactivated" by the injured worker.

NAHB Certified Aging in Place (CAPS) and Universal Design Essentials Courses



Become a Certified Aging-in-Place Specialist (CAPS) and take the Universal Design Essentials course, now both available for a limited time in a virtual classroom.

Gail Stocks, founder and principal of EZ Way To Stay and NAHB approved instructor, is offering these courses in a virtual classroom at a substantial discount. Gail is an occupational therapist and accessibility specialist with decades of experience working with clients across the spectrum of ages and abilities.

Course and Description

Successful completion of CAPS 1, 2, and 3 are required to earn CAPS designation. Each course provides 6 hours AOTA continuing education credits.

Marketing and Communicating with the Aging in Place Client (CAPS I)

Millions of Americans are living longer and more active lives. Because they are embracing newly found and changing lifestyles, they need to revitalize their home environment. Identifying this burgeoning opportunity and then developing the skills to interact with this market can help you grow your business dramatically. The goal of the course is to equip course participants with the knowledge and tools to effectively market and sell services to the aging in place (AIP) market.

Dates and Time:

Select One Date

**November 5, November 6,
December 3, December 4**

8:30 am - 4:30 pm EDT

Design Concepts for Livable Homes and Aging in Place (CAPS II)

Design/Build Concepts for Aging in Place prepares you to take on the AIP market intentionally, by calibrating your business to address the unique challenges of providing successful solutions. The goal of this course is to enable participants to identify common challenges within the home and understand attractive design concepts that create a safe and comfortable environment for clients who want to age in place as well as identify with one or more of these groups:

- Individuals who are not experiencing health issues related to aging
- Individuals who have a progressive or other condition that requires home modifications or equipment
- Individuals who are dealing with an abrupt or traumatic health-related change

The course presents various methods and techniques for modifying home design, from the perspective of new construction and retrofitting.

Dates and Time:

Select One Date

**November 12, November 13,
December 10, December 11**

8:30 am - 4:30 pm EDT

Details and Solutions for Livable Homes and Aging in Place (CAPS III)

This course builds on the CAPS I & II courses (which are prerequisites for this course) by introducing design solution techniques, innovative products and best practices for product installation for CAPS professionals to utilize when creating livable homes in which to Age-In-Place. Participants will engage in hands-on activities from real case studies to apply material learned in all CAPS courses.

Dates and Time:

Select One Date

**November 19, November 20,
December 17, December 18**

8:30 am - 4:30 pm EDT



Course and Description

Universal Design Essentials

Universal Design Essentials presents a shift in the approach to residential design and construction. Comfort and convenience regardless of age, stature or ability is the hallmark of inclusive design. Designers, suppliers, builders, remodelers, and health care professionals will benefit from the creative design concepts and practices presented to develop market-driven projects that are highly functional, yet integrated and aesthetically appealing. Certified Aging-in-Place Specialist (CAPS) courses are not a pre-requisite and CAPS graduates will find benefit by expanding into the broader spectrum of universal design that offers a much wider target audience.

Dates and Time:

Select One Date

**October 22, October 23,
October 29, October 30**

8:30 am - 4:30 pm EDT

COURSE FORMAT

All courses will be held virtually in EDT (with extensions provided upon request in other time zones)

REGISTRATION DEADLINE & CANCELLATION POLICY

The deadline is two weeks prior to each course and no refund will be issued after that date.

COURSE FEES

Each course is one day. Fee for each day is \$200 for NAHB and \$225 for nonmembers.

- Discounted rate of \$575 members /\$650 nonmembers who sign up for CAPS 1,2,3 at the same time.
- Discounted rate of \$765 members/ \$865 nonmembers who sign up for all 4 courses at the same time.

REGISTRATION PROCESS

- Please fill out the form, scan and email it back to EZwaytostay@gmail.com
- Upon receipt you will be sent a Paypal invoice for you to submit payment securely by credit card or by Zelle Quickpay.

QUESTIONS?

Contact Gail Stocks email:

EZwaytostay@gmail.com or **973-500-8751**

Registration Form

Please Select: CAPS I Dates _____ Fees _____

CAPS II Dates _____ Fees _____

CAPS III Dates _____ Fees _____

Universal Design Essentials Dates _____ Fees _____

Total _____

- I want just the downloadable student guide which is included I would like info on purchasing a printed student guide

Name _____ Phone _____

Company _____

Email _____

Billing Address (line 1) _____

Billing Address (line 2) _____

City _____ State _____ Zip Code _____

NAHB Certified Aging in Place (CAPS) Reviews on Gail Stocks, EZ Way To Stay

In the anonymous survey students filled out after each of the 11 courses I gave this summer in the virtual classroom, I achieved a close to perfect 5 out of 5 rating, with these accolades:

“Gail presents to the class in an upbeat, fun, and professional manner. I was thrilled that I got to take this course online and having Gail as the presenter was a bonus!”

“As always, Gail is a professional, enthusiastic and well-prepared instructor. She enhances students' abilities to integrate and use the information. I look forward to next week! “

“Gail did a great job with engagement and content! Gail made the online learning an interesting and fun experience instead of just a lecture.“

“Gail is very adept at using this format. She allows adequate time for information processing.” This is a good example of how on-line teaching should be done.“

“Gail presented the information in a clear and engaging manner. Would definitely recommend to others. “

“Gail was a fantastic facilitator. She is very knowledgeable, dynamic, engaging, and does a great job soliciting input from others.“

“Instructor is amazing, the course instructor was engaging throughout .“

“Gail is a wonderful instructor. Love her explanations, real-world examples, activities, discussions, and helpfulness.”

“Gail is a strong presenter, frequently checking in with the group to expand on discussions, assure an appropriate pace and encourage active participation.“

“Gail makes the information interesting and accessible- I appreciate her sense of humor, which keeps the discussion lively.“

“Gail's presentation was excellent. She kept everyone involved and made the class feel lively. I really enjoy Gail's teaching style which makes it easy to follow along “

“Great presenter on a current topic of interest for my industry.”

“I found it very valuable to have this taught by an OT.“

“Instructor provided an engaging, excellent presentation.”

“Excellent and I appreciate that the instructor was responsive and flexible to meet the requests and suggestions of the participants.“

“Excellent instructor. Very Kind and Knowledgeable.“

“Gail has a wonderful knack for teaching this online course and keeping the team engaged. I like the conversation and the feedback shared by all.“

“Enjoyed Gail's teaching strategies and found them very helpful. “

“Gail did another great job presenting the information in a fun and educational way.“

“Gail is wonderful!“ “Gail was awesome. “ “Gail was a great teacher“

“I felt the instructor was engaging and knowledgeable.

“Gail is very engaging, thoughtful, interactive, and knowledgeable. She really does a great job of facilitating an all-day course.“

“Gail presented the information in a way that was easily understood..

“Presenter was very informative. Great presentation.“

“Very informative, loved webinar format, great instructor.“

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Home Builders See Demand For Bigger Houses

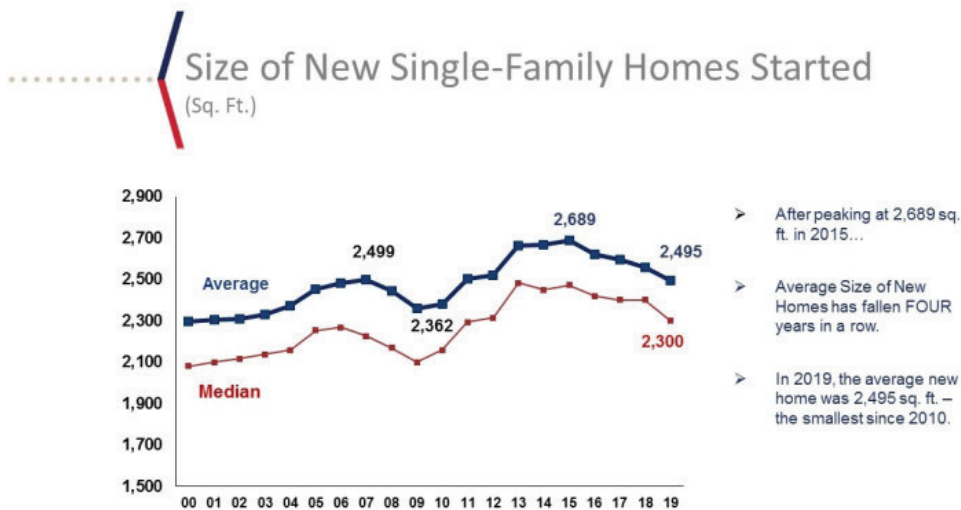
By: Amy Scott, NAHB / MarketWatch

Demand for more space during the coronavirus pandemic may be reversing a recent trend toward slightly smaller homes.

The average size of a new single-family home peaked at 2,689 square feet five years ago, according to U.S. Census Bureau data. Picture maybe a two-story house with four bedrooms and two and a half baths.

That average has been falling gradually ever since, as more millennials have entered the market seeking affordable first homes, said Rose Quint, who researches housing trends with the National Association of Home Builders.

But now?



Source: U.S. Census Bureau, Survey of Construction.

A chart from the National Association of Home Builders, based on U.S. Census Bureau data, shows the evolution of average and median new home size

“Because of the pandemic, we are seeing data already that builders are getting more requests for larger homes because people want more space,” she said.

Quint predicts numbers for the second half of this year will show average home size growing again, as buyers look for space to work, go to school and exercise — at home.

A return to bigger floor plans isn't great for the environment, said Maurie Cohen, who teaches sustainability at the New Jersey Institute of Technology. The larger the home, the more carbon emitted in the construction process. Larger spaces also require more energy to heat and cool, he said.

“There has been very little attention devoted to the fact that if we're really serious about reducing greenhouse gas emissions and making a meaningful contribution on climate change, that one of the more surefire ways of doing so is by focusing on a reduction in home size,” Cohen said.

But even if people want bigger houses, they can't necessarily afford them, said Ali Wolf, chief economist at Zonda, a housing data and consulting firm. Home prices have continued to grow during the pandemic as building costs rise and buyers taking advantage of low mortgage interest rates compete for a limited supply of homes for sale.

“Builders are really struggling with, ‘Should we build larger homes that may have to come with a larger price tag? Or do we keep building attainable homes and figure out creative solutions so that people can still use their home as a gym and as a home office, but they can also afford it without stretching their budget?’” Wolf said.

One builder she knows took a bit of extra closet space and turned it into a Zoom room — just big enough for a desk and chair.

Same square footage, whole different vibe.

Another \$1.5 billion for Ohio employers

BWC delivers second dividend this year to ease COVID-19 impact

Frequently Asked Questions for Employers

Why is BWC giving a dividend?

We are issuing a dividend of up to \$1.5 billion to ease the financial pressures your organization may be experiencing amid the coronavirus (COVID-19) pandemic. This is our second dividend of this magnitude this year, following Gov. DeWine's order that his agencies do everything they can to mitigate COVID-19's impact on Ohioans. Even after the dividend, the net position of the State Insurance Fund for injured workers remains strong due to investment returns, declining injuries and decreasing reserves.

Please note: *Because BWC is providing two dividends in the same year, we are not expecting to issue a dividend in 2021.*

How much will an employer receive?

BWC defines the private employer dividend as 100% of billed premium for eligible employers for the policy period of July 1, 2019, through June 30, 2020. BWC will apply the percentage to the blended premium amount. BWC defines the public employer dividend as 100% of billed premium for eligible employers for the policy period of Jan. 1, 2019, through Dec. 31, 2019. BWC will apply the percentage to the blended premium amount.

When will I receive my dividend?

BWC will mail dividend checks to eligible employers in late October and early November.

I have an outstanding balance on my account. How will this impact my dividend?

An employer who has an outstanding balance — including but not limited to deferred installments, balances in an appeal status and balances owed resulting from a transfer of experience or liability from a predecessor entity — will have its dividend payment reduced by the amount of the outstanding balance. If an employer's outstanding balance exceeds the dividend amount, BWC will offset the employer's account by the amount of the dividend.

An employer whose dividend is applied to an outstanding balance will receive detail regarding how the dividend was applied on their next scheduled invoice. Employers will be able to see their updated account information at any time on bwc.ohio.gov.

Continued



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- ✓ **Creating a Sales Plan & Process**
- ✓ **Recruiting & Maximizing Team Engagement**
- ✓ **Increasing Gross Profits, Cashflow, & Margins**
- ✓ **Understanding & creating KPIs (Key Performance Indicators) + a Company Dashboard**
- ✓ **Creating & Documenting Overall Company Systems + Processes**

Through their six step Business Diagnostic & Plan of Actions (BPA), the SBGP Team identifies what is working, notes what is not, asks you a litany of questions, disseminate and fully documents everything that is discovered. Finally, they conduct DISC Profile and Motivational Assessments with you and up to 10 members of your management team (including a team "scatter chart") and blend the results into your BPA. These assessments are also compliments of the Ohio Builders Association, to truly personalize your plan.



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100% of the cost for your BPA is covered by your Association Membership

BPA stands for Business Diagnostic & Plan of Actions and is an exclusive and private business planning tool from Small Business Growth Partners, developed through focusing on the issues of builders, remodelers, HBA Associate members and how to solve them.

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