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## It's On! —————

### *Medina County Parade of Homes Shows Off Its Finest Starting May 6*

*Editor's Note: We apologize for the delay in getting this out – it's been a busy spring and by all accounts, we have kicked it off in style with a successful first weekend of the event. Below is the article submitted to all the media. Please support your fellow builder members and check out the Parade homes and development over the next two weekends. SB*



Welcome to the 2017 Medina County Spring Parade of Homes. This event showcases 17 exciting new homes built by 13 of the area's finest builders plus a highly desirable new development in a lovely country setting ... all for the public to tour FREE of charge. It's the perfect time to take a break from yard work and visit the array of neighborhoods, communities and incredible homes

this area and event offer. Home values have roared back and continue to rise, even more so in this highly appealing county so moving to (or within) Medina County

makes solid financial sense. Newly empty nester looking to downsize? Family growing and needs more space? Want to live in a different setting? Whatever your reason, you are certain to find the perfect home in Medina County.

The Parade started Saturday, May 6th and runs through Sunday May 21st. Models are open Saturdays and Sundays ONLY Noon to 5pm. It's a perfect time to compare house values, builder styles, and community settings. Several builders will be on-hand to meet, greet and answer questions.

*(Cover Story – continued on page 3)*

## In This Issue ...

*Special Parade of Homes Issue  
Parade Homes & Sponsors*

*Upcoming Golf Outing Info*

*OHBA & Legislative News*

*Housing Must Figure in Tax  
Reform Efforts*

*Trade Dispute on Lumber*

*Small Banks & More*





Kenneth Cleveland	1,061*
Calvin Smith, Life Dir.	594.5
John Sumodi	171
Bob Knight	94
Russ Sturgess	29
Doug Leohr	25.5
Mark Zollinger	21
Ed Belair	7
Greg Thomas	4
Mike Hudak	3.5
Dave LeHotan	3
Todd Scott	2.5
Ted Curran	2
Todd Folden	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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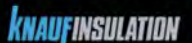
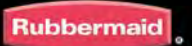
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disconnected our fax line. Please  
use our phone or email for all  
contact with the HBA

*(Cover Story – continued)*

Building is highly competitive, yet Medina County builders partner to create more specialized home building projects, collaborate on developments, and more which speaks volumes of the caliber and cooperation among these individuals. Five of the featured builders (Legacy Homes of Medina, Legacy-Carrington Builders, Artisan Building & Design, Bridgeport Custom Homes & Design, and Windridge Homes) serve on the HBA Board of Directors demonstrating their responsible commitment to the local building industry.

Medina County HBA President John Sumodi, Legacy Homes of Medina, notes “It’s the perfect time to buy a

*(Cover Story – continued on page 16)*

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# From the Executive Director

Members and Friends:

The Parade of Homes is off and running and appears to be off to a great start. Please join me in thanking our builders for participating: **Artisan Building & Design; Aspen Building Company, LLC; Bridgeport Custom Homes & Design; Gasser Builders, Inc.; Charis Homes, LLC; Gatliff Custom Builders; JakeJosh Land LLC; Landmark Homes; Legacy Homes of Medina, Inc.; Legacy-Carrington Builders, Ltd.; Modern Home Concepts; Old World Classics; Wayne Homes – Norton and Ravenna; and Windridge Homes.** We are proud to have three new members participation in this event, both sales centers for Wayne Homes and a new development as well.

We appreciate our sponsors for their invaluable financial assistance. Specifically, thank you to: **Carter Lumber and Westfield Bank** for their major event sponsorship, and also to our members who continue to step up and make our event the best around: **84 Lumber, ABC Supply Co. Inc., All Construction Services, Columbia Gas of Ohio A NiSource Company, First Federal Lakewood, Graves Lumber, Paramount Plumbing, Sundance LTD, Third Federal Savings & Loan, and Wolff Bros. Supply Inc.** Be sure to thank these fellow members for their support when you see them.

Our Golf Outing is coming up Thursday, June 22 at Shale Creek. All info is on pages 18 and 21. Be sure to join us on that fun day, bring your friends and vendors, and Get Involved – be a sponsor. I look forward to seeing all of you there.

Respectfully:

Dave LeHotan  
Volunteer Executive Director



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**Doug Leohr**

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**Jim Owen**

**David LeHotan**

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**John Sumodi**

**Greg Thomas**

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Sales & Marketing

Government Affairs

Building Codes

Subdivision Regulations

Katie Williams, Membership

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## LOTS AND ACREAGE

### BATH TOWNSHIP – Revere Schools

**4322 Shaw Rd Lot 58:** 1.56 acres, 231x259. Well/septic. **\$197,500. Gary Stouffer 330-835-4900.**

**V/L N Revere & Sourek:** 6 acres. Well/septic. **\$249,000. Mike Stoerkel 330-701-4426.**

**4875 Stonehedge:** 3+ acres. Lake front property. Well & septic. **\$250,000. Mike Stoerkel 330-701-4426.**

### AKRON / ELLET

**V/L Canton Rd:** 2.5 acres wooded/cleared. Zoned residential/office limited use. Public water/sewer. **\$55,000. Gary Stouffer 330-835-4900.**

### BRUNSWICK

**1499 S. Carpenter Rd.:** 6+ acres. Proposed commercial. Prime acreage at 303 & I-71 intersection. **\$1,200,000. Mike Stoerkel 330-701-4426.**

### EAST CANTON

**The Quarry:** Beautiful, award-winning golf course & community with east access to Akron, Cleveland & Pittsburgh. 10 lots available. Underground utilities, water & sewer. **\$35,000. Mike Stoerkel 330-701-4426.**

### CHAGRIN FALLS – Kenston LSD

**S/L 30 Hawksmoor Way:** 2.7 acres, 329x439, water view. Wooded lot. Private sewer/well. **\$119,900. Gary Stouffer 330-835-4900.**

### COPLEY

**V/L S. Medina Line Rd:** Highland Schools. 2.77 acres, well & septic. **Mike Stoerkel 330-701-4426.**

**4520 Medina Rd:** 2.21 acres across from AGMC Wellness Center - Office/Professional. **\$300,000.**

**V/L Medina Road – COMMERCIAL – 95x288** - Corner of N. Hametown & Rt. 18. **\$150,000.**

### DOYLESTOWN

**16216 Galehouse:** 3.5 acres. Chippewa Schools. Public water, septic. Beautifully wooded & elevated views. **\$67,500. Mike Stoerkel 330-701-4426.**

### FAIRLAWN – Copley/Fairlawn Schools

**V/L 93 & 94 Ghent Rd:** 9.8 acres. Open, rolling, lake, public water, sewer. **\$1,300,000. Gary Stouffer 330-835-4900.**

### GRANGER – Highland Schools

*Western Reserve Homestead: Restrictions – 2200 sq.ft. min. Ranch / 2500 sq.ft. 2-story.*

**S/L 7 Windfall Rd.** 2 acres, flat lot. Well/septic. South of Granger Rd. Minutes from 71/271. **\$69,900.**

**S/L 9 Granger Rd.** 2.85 acres, flat lot. Highland LSD. Well/septic. South of Granger Rd. Minutes from 71/271. **\$40,900. Gary Stouffer 330-835-4900.**

**Millers Meadow: 1 lot remaining** with scenic view. 5 acres with bank barn. Bring your builder. Public water with tap-in paid. Minutes from 71/271/77. **\$145,000. Gary Stouffer 330-835-4900.**

### HARTVILLE

**V/L Maple St:** Approximately 1/4 of an acre of commercial land. Land is located on Maple Street which flows traffic in from nearby Rt. 43. Fairly flat piece of vacant land. **\$17,500. Gary Stouffer 330-835-4900, Nelda DiRocco 330-289-6918.**

### HINCKLEY – Highland Schools

**S/L 38 Northern Light Circle:** 4+ acre wooded. Cul-de-sac, lakefront. Well/septic. **\$325,000. Gary Stouffer 330-835-4900.**

### KENT

**Lincoln Commons:** 2 lots remain. Cul-de-sac in unique urban renewal community surrounded by amenities & walking distance to University/Downtown Kent. Public water/sewer. No HOA. Bring your own builder. 1200 sq.ft. for ranch, 1600 sq.ft. for 2-story. **\$37,500 each. Gary Stouffer 330-835-4900 and Ryan Shaffer 330-329-6904.**

### LAKE MILTON

**V/L Ellsworth Rd:** 5 acres. Level, wooded, septic, well. **\$47,500. Ryan Shaffer 330-329-6904.**

### MONTVILLE

**Maplewood Farm Development** offers 7 beautiful lots, 2+ acres each, Medina Schools and septic approved starting at **\$39,000. Tom Boggs 330-322-7500 or Gary Stouffer 330-835-4900.**

### NORTH ROYALTON

**4211 Royalton Rd:** 10.7 acres with city water & sewer. Great for a developer or private single family residence. **\$225,000. Mike Stoerkel 330-701-4426.**

### PALMYRA TWP

**V/L Jones Rd:** 5 acres. Level, wooded, septic, well. **\$39,900. Ryan Shaffer 330-329-6904.**

### RICHFIELD – Revere Schools

**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 and Gary Stouffer 330-835-4900.**

### SHARON TWP – Highland Schools

**7595 V/L Beach Road:** Approx. 200 acres located in Sharon Twp, 7595 Beach Rd. contains 81.94 acres. The farm house with 2 acres is not included but is for sale. Total of 3 parcels. Public water, septic, well. All info subject to all government approvals. **Gary Stouffer 330-835-4900.**

**Blue Ridge Estates Lot 38:** Great opportunity to build in privacy & seclusion, 2+ acre lot in Highland SD, septic/well, cleared & ready to build. **Lot 38 \$75,000. Gary Stouffer 330-835-4900.**

**Sharon Hts Development:** 2+ acre private lots featuring lake, wooded lots, & rolling hills to create your own dramatic backdrop. Many w/walkout potential. Minutes from 71/76. Bring your own builder. Well/septic. 6 lots left. Starting at **\$62,650. Ryan Shaffer 330-329-6904 or Gary Stouffer 330-835-4900.**

### SHARON TWP – 2 NEW DEVELOPMENTS

**Bonnie Glen - 33** beautiful lots available in Bonnie Glen Development. Lots range from 2 to over 4 acres in size. Each lot has something special from ravines, woods or open landscape. Prices starting at **\$123,500/lot.** Spectacular development to build your dream home. **Gary Stouffer 330-835-4900.**

**Hidden Lakes of Sharon - 18** beautiful lots available ranging in size from 2 acres to 3.8 acres in new Hidden Lakes of Sharon development adjacent to Crooked Stick Drive with woods, ponds, and cul-de-sacs. Highland Local Schools and conveniently located to major highways and Montrose shopping. Lots available starting from **\$129,000** and up. **Gary Stouffer 330-835-4900.**

### STRONGSVILLE

**V/L Shenandoah Ridge Oversized:** Private lot w/wooded backyard on dead end street. **\$39,900. Gary Stouffer 330-835-4900.**

### WADSWORTH

**Quail Lake Farms 10333 S/L 33 Quail Lake Circle:** Level lot on cul-de-sac. Backs up to small pond. Sewer/well. Doylestown mailing address. **\$99,000. Gary Stouffer 330-835-4900.**

### UNIONTOWN – Green Schools

**Green Ridge Estates:** 122x165 corner lot. Public water/sewer. **\$38,500. Gary Stouffer 330-835-4900.**







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# Legislative

## NEWS



### GENERAL ASSEMBLY TAKES SHORT EASTER BREAK

The legislature will break until later this month. However, all work will not stop. The leaders of the House are pouring over numerous changes and amendments to the state budget (HB 49). While, in theory, the budget bill

is supposed to be just that, a bill which makes appropriations to fund most of state government, it has become much more. Some refer to it as a Christmas tree, and some, a garbage can. Whatever it is, the House will likely pass HB 49 over to the Senate later this month. The Senate will wrap up its version, in order to get to a conference committee in late June, as the state fiscal year ends June 30th.

We have communicated with the House our opposition to extension of the sales tax to interior design, landscape design and advertising. We have been joined in this effort with a number of other groups. In addition, we support continuation of earlier enactments to relieve problems with administration of certain municipal income tax departments. We will not know for a week or so what will be in the revised bill, which will undergo more hearings and a vote by the full house later this month.

### HOME IMPROVEMENT CONTRACTOR REGISTRATION BILL INTRODUCED

Rep Patmon introduced HB 148 to require statewide registration of home improvement contractors. HB 148 has been referred to the House Finance committee for further hearings. The bill is similar to versions considered during the last general assembly. We will meet in the coming weeks with the sponsor and committee chair regarding the future of the bill.

### TOWNSHIP BUILDING DEPARTMENT DISCUSSION CONTINUES

SB 43 would enable limited home rule townships to adopt building codes regardless of any similar codes adopted by the county in which the township resides and has had a number of hearings in the Senate

*(Legislative News – cont'd on page 9)*



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## *No Worse Bet Than a Sure Thing*

That was told to me in my early days in lobbying and politics. Essentially it equates to not counting your chickens before they hatch or for that matter, assuming anything. The recent health care debacle is a good example. With a seemingly strong mandate at the polls in November, failure was the result caused mainly by guys on the same team. Not taking sides here, but what looked pretty certain, fell flat.

It is good to keep experiences such as that in mind while carrying the industry's legislative and regulatory load. We must always remember the ground beneath us is always shifting. Just consider the number of folks already running for a host of political offices more than a year and a half away. Most currently hold an office yet are aiming for another. Same for legislative leadership posts, jockeying already afoot. Whether it is federal or state, the winds are swirling. Even the minority party is looking for demise and failure of the majority party so as to present some opportunity for a chance to capture the leadership flag.

This all leads to a major case of attention deficit disorder. It is hard to get someone's attention on complicated issues when the mind is wandering far afield. In the era of term limits, this is now the norm. Not that all are off gazing into the future, but many are and trying to position themselves to strike at the best moment. Fortunately for us, economic development and job creation is currently high on everyone's list.



OHBA, we believe the issue is best addressed through regulatory reform and sanity. Others believe in raising fees and using the proceeds to make housing affordable without any regulatory reform as the best option. As you can see, even within the housing industry some difference of opinion exists.

There is always a lot at stake. The legislature is currently reviewing the state two year budget with issues of vital concern in the mix. In DC, the future of important housing funding institutions and tax considerations are on the table. As you can readily see, your advocates will be busy working on your behalf. ■

An issue we need to continue to focus on is housing affordability. Many do not recognize the many benefits of a strong residential building industry. For

Local Government committee. While the bill authorizes township building departments, concerns have been raised as to what negative impact this could have on existing county building departments. We expect further consideration soon. In fact, we were told the issue is under consideration to be slipped into the house budget bill.

### **SUB-CONTRACTOR LICENSING**

Discussions continue on the licensure of roofers, plumbers and other specialty trades. Under current law, residential construction is exempt. Some recent efforts have been made to extend the law to include those doing work on residential. However, we have objected to recent actions by the state licensing board requiring all licensed contractors to use employees on the job. We feel this is an overreach and must be corrected before we will consider the addition of residential construction to the licensing law.

Please feel free to contact OHBA with any questions.

### **OHBA SUMMER BOARD MEETING**

Save the date for June 28th for OHBA's Summer Board Meeting at the Marriott of Dayton University.

## *2017 Dates To Remember*

### **June 22, 2017**

**Annual Golf Outing  
(tentative) – Shale Creek, see  
pages 18 & 21 for more info.**

### **October 7-22, 2017**

**Tentative Fall Parade of  
Homes dates – Watch for  
more info.**

# Member News

## New Associate Members

### Gene's Refrigeration, Heating & Air Conditioning, Inc.

6222 Norwalk Road  
Medina, OH 44256  
Phone: (330) 723-4104  
Contact: Keith Tolliver  
Email: ksimmons@genesrefrigeration.com  
Website: www.genesrefrigeration.com  
Sponsor: John Sumodi



**MEDINA COUNTY**  
Home Builders Association

## Renewed Associates

Berns, Ockner & Greensberger, LLC  
– Beachwood  
Louis Perry & Associates, Inc. – Wadsworth  
Osborne Medina, Inc. – Medina  
Sundance, LTD – Copley

## Renewed Builders

KNL Custom Homes, Inc. – Barberton  
Zollinger Builders – Smithville

*Know someone interested in joining the Medina County HBA? Doing business with companies that AREN'T members? They should be! Call Sharon Brock with their information and she mail a member packet (330.725.2371) or visit our website and download the membership application.*

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## Thank you Ken Cleveland For Continuing to Make a Difference on Behalf of the MCHBA!

Ken Cleveland continues to make generous donations to the Medina County Home Builders Association.

Ken is a charter member of our association and one of the founding fathers which helped create the Medina County HBA back in 1973 - 42 years ago. Ken Cleveland is our top spike member and has shown unending support for our association and all it stands for. Without his support over the years, the organization may not have survived - for which we are grateful!

We congratulate Ken Cleveland for his continued support of our Association and sincerely thank him for his generous donations. This helps to continue the momentum of growth of our organization and helps us make a difference in our community.



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**Members ...**  
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## Housing Must Figure in Tax Reform Efforts

As lawmakers take the first steps in what is expected to be a months-long process, NAHB remains fully engaged.

Our message to the Trump administration and Congress is to ensure that any tax reform efforts protect vital housing tax incentives that are needed to keep housing and the economy moving forward.

Initial proposals being floated out of Capitol Hill would double the current standard deduction from \$12,600 to \$24,000 for joint filers, or \$6,000 to \$12,000 for single filers.

With a standard deduction that large, most households would forgo itemizing, which would dilute the effectiveness of the mortgage interest deduction.

In a recent interview with nationally syndicated real estate columnist Ken Harney, NAHB CEO Jerry Howard warned that this approach, absent further steps to encourage homeownership, could severely weaken the long-standing special status of housing in the federal tax code.

"From the inception of the tax code, our public policy has been consistently in favor of incenting people to buy homes," Howard said.

"To water down that incentive for most taxpayers, he (Howard) believes would be a social and economic mistake," Harney added.

NAHB has positioned itself so that we will have a seat at the table as the tax reform debate moves forward this spring and summer. We will continue to work with policymakers to achieve lower rates for small businesses and hard-working American families and to assure that Congress take the right approach to protect home owners and renters to foster economic growth. ■



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The Medina County Home Builders Association would like to take this opportunity to thank each and every one of our sponsors and supporters of the Spring Parade of Homes. Your response continues to be unprecedented and your participation will enable us to promote this event in a way we have only dreamed of over the past few years.

As I'm sure most of you are aware, there is a lot of activity in Medina County and your support will keep that momentum rolling.

Be sure to take time to visit each of the model homes being presented. The builders have made a huge commitment themselves to being in this Parade, even some of the



homeowners have allowed their homes to be presented as well. The best way we can support them, aside from what all of you have already done, is to tour the homes, tell your friends and neighbors and show your support that way.

We would like to thank all of our Parade Builders as well for continuing to participate in this

event that puts our association at the forefront of residential construction in Northeast Ohio. Participants for this year's spring event include several recognizable members, as well as several new ones: Artisan Building and Design, LLC, Aspen Building Company LLC, Bridgeport Custom Homes & Design, Charis Homes LLC, Gasser Builders, Inc., Gatliff Custom Builders, JakeJosh Land LLC, Landmark Homes (2 models), Legacy Homes of Medina, Legacy-Carrington Builders, Modern Home Concepts (2 models), Old World Classics, Wayne Homes (2 models), and Windridge Homes (2 models). This is our list so far, but we anticipate with his many homes on having a highly success spring Parade event! ■





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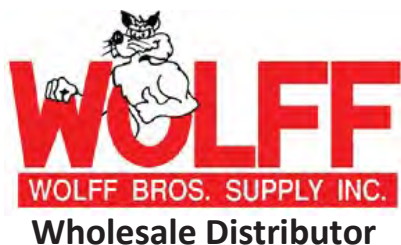
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## (Cover Story - Parade of Homes Continued from page 3)

home in Medina County. Mortgage interest rates remain competitive, companies are moving people in, new jobs are being created and gas prices are down. Everyone wants something unique ... a home that defines them ... and that's what you'll see at this Parade of Homes!"

The positive economic impact Northeast Ohio is experiencing with its winning sports teams, hosting of national events, wealth of tourist destinations and more, is creating a fast growing demand for housing in response and, in a nutshell, the area is becoming a highly sought-after area in which to live.

Builders and developments featured in this Parade include: Artisan Building & Design LLC (Single Site, Hinckley); Aspen Building Company LLC (Westwood Estates, Seville); Bridgeport Custom Homes & Design (Fox Meadow, Medina); Charis Homes LLC (Kings Ridge, Uniontown); Gasser Builders Inc. (Villas of Seville, Seville - cluster); Gatliff Custom Builders (Winding Creek, Valley City); JakeJosh Land, LLC (Hidden Lakes of Sharon development, Sharon Township); Landmark Homes (2 - Deerfield Farms and Lookout Pointe, Medina - cluster); Legacy-Carrington Builders Ltd. (Ledges of Avery Walden, Strongsville - cluster); Legacy Homes of Medina Inc. (Estates of Rim Rock, Valley City); Modern Home Concepts LLC (2 in Sharon Heights, Sharon Township); Old World Classics LLC (Hunters

Ridge, Wadsworth); Wayne Homes (2 - Sales Center, Norton and Sales Center, Ravenna); and Windridge Homes (2 - Blue Heron and Whitetail Crossing, Medina).

It can be challenging to hold a successful Parade and the Medina County HBA is proud of their associate members' commitment to this event, contributing both financially and through providing top quality products and services. Major Event Sponsors are Carter Lumber and Westfield Bank. Parade Sponsor Supporters include: 84 Lumber, ABC Supply, All Construction Services, Columbia Gas of Ohio - A NiSource Company, First Federal Lakewood, Graves Lumber, Paramount Plumbing Inc., Sundance Ltd., Third Federal Savings & Loan Association and Wolff Bros. Supply Inc.

Everything you need to know is online at: [www.medinacountyparade.com](http://www.medinacountyparade.com) including photos, home highlights, floor plans and directions for each of the showcased homes. Downloadable maps are available or pick one up at the HBA office, 4083 N. Jefferson St. in Medina (maps in real estate box on Parade sign outside building one week before event).

Don't miss this premier event and perfect opportunity to experience Medina County and see first-hand the outstanding homes being built in this area. For more information, visit [www.medinacountyparade.com](http://www.medinacountyparade.com) or call the HBA office at 330-725-2371.

*See homes and builders next page.*



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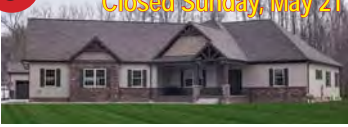


1
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2
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3
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4
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5
**Deerfield Farms**


**Landmark Homes**  
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6
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10
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13
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14
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17
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18
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8
**Blue Heron**


**Windridge Homes**  
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11
**Sharon Heights**


**Modern Home Concepts**  
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Model \$599,900 / Build from \$300,000  
330.723.5325 Krystal Keck

12
**Sharon Heights**


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15
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16
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# Homebuilders Could Be Losers in Early Test of Trump Trade Policy

By: Joe Light, Bloomberg Politics

A long-simmering trade dispute between the U.S. and Canada over lumber is heating up, increasing the cost of building houses and causing American businesses to hunt for supplies in other countries.

A detente between the normally friendly neighbors expired in October, and a new agreement isn't on the horizon. That's contributed to a more than 20 percent surge in wood prices since the U.S. election and has the U.S. poised to impose tariffs that may send prices even higher.

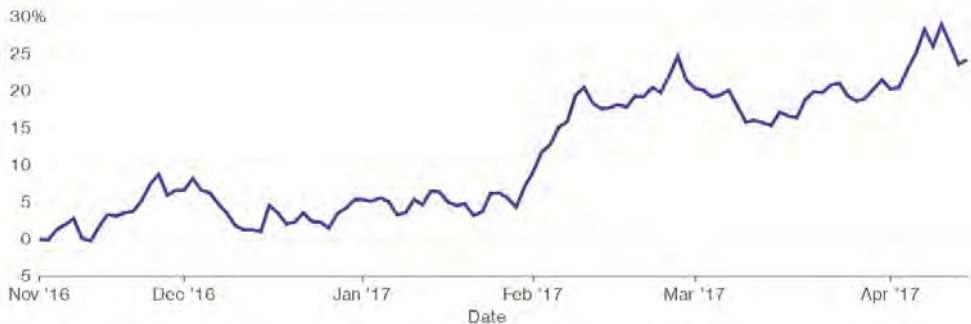
Since the early 1980s, the U.S. has argued with Canada over how much softwood lumber the country's suppliers can sell in the U.S. and at what price. The two nations have negotiated temporary agreements in previous years over softwood, which comes from trees that have cones, like pine or spruce, and is preferred by builders for constructing home frames.

But hammering out a new deal has been slow-going for the Trump administration, which still doesn't have its chief trade negotiator in place.

## Lumber Surges

The price of softwood lumber, the kind used in most homebuilding, has soared since Trump's election win amid a simmering trade dispute between the U.S. and Canada

■ Percent change



Source: Chicago Mercantile Exchange

Bloomberg

"There's a tremendous amount of frustration because of this," said Jerry Carter, a custom home builder and remodeler in Dallas. "It's similar to the impact if you go to buy gas one day and decide not to buy it when it was three dollars, and then you go back first thing in the morning and it's four dollars. Except you're buying \$10,000 worth of gas."

After the latest deal lapsed, a group including U.S. timber companies petitioned an independent government agency and the U.S. Commerce Department for duties

on lumber imports from Canada, saying the country unfairly subsidizes its own industry, costing profits and jobs. Those taxes, the first of which is expected to be announced by the end of April, could total more than 30 percent.

While beneficial for U.S. lumber suppliers, tariffs could lead to even higher costs for companies that buy wood, such as builders and mattress makers, which use it in box springs.

President Donald Trump has been highly critical of existing trade deals and has called for the renegotiation of the North American Free Trade Agreement, which could ultimately include the wood dispute. Trump picked Robert Lighthizer to be the next U.S. Trade Representative in January, and his nomination is pending before the Senate.

Lighthizer said at his confirmation hearing last month that he views the lumber dispute as the top trade issue between the U.S. and Canada. Oregon Democratic Senator Ron Wyden told Lighthizer the fight is the "longest-running battle since the Trojan War."

The \$4.7 billion in softwood lumber that Canada sent to the U.S. in 2015 made up less than 2 percent of its exports to the U.S., but the wood trade has an outsize impact in timber producing regions of both countries.

Most of the softwood in Canada is owned by provincial governments, which set prices to cut trees on their land, while it's generally harvested from private property in the U.S. The fees charged by Canadian governments are below market rates, creating an unfair advantage, U.S. producers say. Canada disputes that.

## Higher Profits

U.S. import penalties could increase the market price for wood even more, boosting profits for producers. Builders may suffer unless they can pass the higher prices along to consumers.

Then there are the mattress companies.

Canadian softwood is their lumber

*(Lumber – Trump Trade Policy – continued on next page)*

of choice for box springs because they claim colder climates produce a finer grain, which reduces warping and squeaks. The manufacturers are concerned the dispute will result in less lumber flowing into the U.S. and want the lower-grade Canadian wood they use exempted from any tariffs or restrictions.

“The last thing you want is a customer returning a product because the wife says every time her husband turns over the box spring squeaks,” said Ryan Trainer, president of the International Sleep Products Association, a trade group for the mattress industry that has lobbied for the exemption.

Some large builders can lock in lumber prices for months, but eventually both large and small builders will either pass the higher prices to buyers or earn less money.

Carter, the Dallas homebuilder, recently passed on the higher prices to a buyer. For a 3,300-square-foot home he’s constructing for a young couple, he’d estimated late last year the lumber would cost \$27,000. Last week, when he went to lock in the price, the quote came in \$4,500 higher.

## Two Pills

“I just placed the order for it. I had to take a second glycerin pill to get my heart working right after the price increase,” Carter said.

The National Association of Home Builders, a trade lobby, says the lumber price increase since the election has added about \$3,000 to the \$225,323 cost of building an average, single-family home, not including land.

“The point is simply to make sure that we use this situation to develop long-term policies that provide for a consistent and fairly priced supply of lumber,” said Jerry Howard, the chief executive officer of the NAHB.

U.S. lumber producers don’t see it that way. They say Canadians have undercut them and forced the closing of American mills.

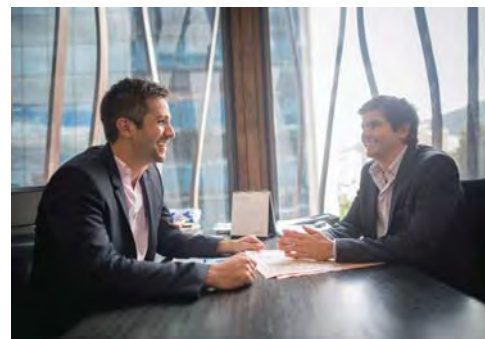
“The cost of lumber in an average home is negligible,” said Zoltan van Heyningen, executive director of the U.S. Lumber Coalition, who points out lumber prices are still below the level of several years ago. “I don’t understand what they’re doing.”

His group joined with U.S. timber growers, owners and workers to form a group dubbed the Committee Overseeing Action for Lumber International Trade Investigations or Negotiations, or Coalition, to advocate for duties against Canadian wood.

Fearing further supply disruptions, the homebuilders’ association has searched for lumber in other countries.

Chile looked like one promising source and the homebuilders sent a delegation there in September to meet with producers. But weeks of fires this year ravaged Chile’s forests, making it unlikely the country will be a large supplier anytime soon. ■

# More Builders Banking on Small Banks



Small banks are the best bets for builders looking for single-family construction loans. This, according to NAHB economists who recently reported that 64% of residential construction loans in 2016 were made by small and midsize banks (those with less than \$10 billion in assets).

NAHB Senior Economist Michael Neal notes that the largest banks have the smallest concentration of residential construction loans, and the small portion of their total assets focused on those loans has remained mostly unchanged for several years.

Meanwhile, the portion of residential construction loans has steadily grown for the smaller banks each year since 2012, especially for those with \$100 million to \$1 billion of assets.

“It suggests smaller banks are where the relationship banking aspect of home building is taking place,” Neal said in an article by National Mortgage News.

In all, banks held nearly \$70 billion in one- to four-family construction loans at the end of 2016 – a big drop from the 2007 total of \$202.9 billion, but still a promising sign of recovery when compared to just \$42.3 billion in 2012. ■





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