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2021 OHBA YEAR IN REVIEW

LT. GOVERNOR JON HUSTED ATTENDED AND SPOKE AT THE OHBA SUMMER MEETING

Lt. Governor Jon Husted traveled to Wooster, Ohio to speak to OHBA members at its summer board meeting. OHBA members gave Lt. Governor Husted valuable insight into the current challenges of the industry.



OHBA KEPT UP TO DATE ON THE DEVELOPING REGULATIONS RESULTING FROM COVID-19

From vaccine mandates to liability insurance claims, OHBA kept up with legislative and legal action resulting from COVID-19.

SUPPORTED PROPERTY TAX CHALLENGE REVISIONS IN HB 126

OHBA joined business groups, including the Ohio Chamber and Ohio Association of Realtors, in support of HB 126 to help curb abuses in both commercial and residential property tax assessment challenges by local school boards.

(Cover Story – Continued on page 2)

In This Issue ...

REGISTER TODAY for our
Financial Forecast

OHBA Year in Review & New
Challenges for 2022

Topgolf & Parade Dates

Sedgwick – Incident/Accident
Investigation, Tool for
Prevention

Housing Trends for 2022
(Mortgage Rates, Home
Prices, Demographics, etc.)



OHBA REPRESENTED INDUSTRY IN ONGOING ENVIRONMENTAL REVIEW APPEALS COMMISSION NEGOTIATIONS

As the new navigable waters rule removed “ephemeral streams” from its definition of Waters of the United States, the OEPA issued a draft general permit to regulate as a water of the state. OHBA has been negotiating a settlement on behalf of the industry in front of ERAC since the notice of appeal was filed in 2020.

MONITORED ALL ACTION RELATED TO REGULATION OF WATERS OF THE US (WOTUS) AND STATE EPHEMERAL STREAM LEGISLATION

In addition to both testimony in house and senate committees, OHBA met with the House Committee Chairman over the summer to help explain the impact of HB 175. Even with the most recent Arizona Court ruling reinstating the pre-2015 WOTUS rules and definitions, bringing ‘ephemeral streams’ back under the jurisdiction of the Army Corp of Engineers, HB 175 remained an important vehicle in a very fluid, and uncertain future of how these and other water features will be defined and regulated. OHBA has monitored any and all action at the federal agency, state agency, and judicial levels.

GOVERNOR ACCEPTS OHBA RECOMMENDATION FOR HOUSING STUDY COMMITTEE APPOINTMENT

After Senate budget language proposing changes statute dealing with the valuation of subsidized residential rental property was removed, it was replaced by

(Cover Story - OHBA Year in Review - Continued on page 9)

Ken Cleveland	1,080*
John Sumodi	331
Andy Leach	144
Bob Knight	97
Mike Hudak	44
Mark Zollinger	42.5
Doug Leohr	34
Russ Sturgess	29
Dave LeHotan	8.5
Ed Belair	7
Jake Lewis	4
Rex Gasser	3.5
Charlie Ash	3
Chris Chatterelli	2
Ryan Suppes	2
Ray DiYanni	1.5
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

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Wetwall



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From the MCHBA Office ...

Members and Friends:

Happy New Year to all our members. Here's hoping 2022 will be a better year for everyone. I apologize for Building Blocks coming out a little late - I started the new year with a stomach flu - wasn't fun. At any rate, I hope to see many of you at our Financial Forecast next week Wednesday, January 19. You can still register but please do so today if possible (email me at susanb@medinacountyhbba.com). It will be a great opportunity to see your fellow members and find out what to expect financially in 2022.

Due to the resounding success (and highly positive feedback), we will have a Topgolf event Thursday, March 24. It's the perfect member/friend/business associate fun outing. Save that date and plan on attending. More info to come.

Builders ... If you can, plan to participate in our Spring Parade of Homes. We continue to have a lot of consumer interest in the Parade and we don't want to disappoint them!

Please keep in mind, if you need anything or I can be of assistance, don't hesitate to contact me. See you next week!

Susan Bloch

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2022 Save The Dates

January 19, 2022

Financial Forecast - See
page 7 for more information
on this NOT TO BE
MISSED forecast for 2022!

February 8-10, 2022

**NAHB International
Builder Show - Orlando, FL**
this year - register now!

March 24, 2022

Topgolf Member Event -
More details to come!

From the Executive Director

Members and Friends:

Happy New Year to all of our members. Please plan to attend our Financial Forecast which will be held next week Wednesday, January 19, 2022 at Williams on the Lake. Due to COVID in 2021, we were not able to hold our usual meeting, but 2022 we are back to having that meeting in person. It's the perfect time to network, ask questions of our experts, and be 'in the know' for our industry next year.

Our next Topgolf event, which is one of our most fun annual member events will happen Thursday, March 24 ... more information coming soon.

I hope all our builder members will consider entering a home or two in our Spring Parade. There is still plenty of time to plan your participation so we are expecting to have a good number of participants this year, something the consumers really look forward to attending. And it helps build your pipeline of business as well.

Included in this issue is an article from OHBA detailing what their efforts and outcomes were in 2021 and hopefully what they plan to accomplish in 2022. We will have Richard Bancroft, OHBA President Elect for 2022 attending our Financial Forecast - great opportunity to perhaps ask some questions and get to know him. As always, we appreciate and value your membership.

Respectfully:

Dave LeHotan
Volunteer Executive Director



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Home Builders
Association



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Jake Berger

Mike Hudak

Douglas Krause

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Michael Martin

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John Sumodi

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NEW ADDRESS: P.O. Box #233

Valley City, OH 44280

Phone: 330/725-2371 or

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www.medinacountyhba.com

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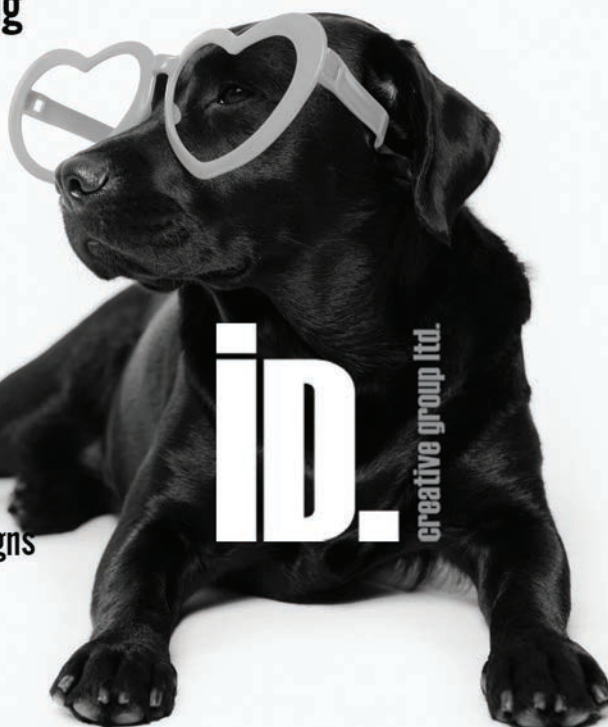
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A NEW DAY IN REAL ESTATE IS COMING

Two legendary companies—Stouffer Realty and Berkshire Hathaway HomeServices have come together to create the region's best real estate company.

LOTS & ACREAGE

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. **\$899,000. Matt Stouffer 330-814-4616, Gary Stouffer 330-805-6900.**

FRANKLIN TWP.

VL Summit Rd.- Approx 40 acres, made up of 5 parcels, zoned Residential R-1 & R-3. Partially wooded & partially farmland. Fairly flat along Summit Rd and slightly rolling topography along Cline Rd. Call agent for approx. frontage info. Approx 8.5 acres of additional land available. One parcel in Brimfield Township, 3 parcels in Franklin Township. Public water & sewer in area, buyer to confirm availability & capacity. **\$2,254,000. Gary Stouffer 330-805-6900 & Tara Kleckner 330-289-1315.**

HINCKLEY

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

KENT

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). **\$665,725. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.**

MEDINA

Blue Heron: Just 1 lot left. Walking paths, pool and tennis courts. City water and sewer. **Maryanne Phillips 330-714-3393, Robin Pickett 330-322-3181.**

MONTVILLE TWP.

NEW Windfall Estates: Highland Schools' newest fully improved residential development, Windfall Estates. Gorgeous

wooded setting with walk out basement & cul-de-sac lots. Prices from the mid **\$400,000s. Robin Pickett 330.322.3181.**

NORTH CANTON

8215 Arlington Ave NW: Approx 74 acres in Jackson Township w/approx. 2,467' of frontage (on Arlington Avenue) and 1,377' deep on the North Side. Approx 1,000 ft. of frontage on Strausser Street. Large house on property built in 1861 offering more than 5,500 sq.ft. of living space, 5 bedrooms. Connected to the house is an office building with six separate office spaces and half bathroom. Four car detached garage and storage outbuilding on property. **\$1,975,000. Gary Stouffer 330-805-6900, Sarah Halsey 330-268-0102.**

RICHFIELD

Revere Schools

3526 Brecksville Rd: This commercial property is approx. 7.84 acres with frontage measuring approx. 238' and is close to I-77 and 271. Public water, public sewer and gas available at the street. The property rises slightly upward from the street then levels out. The front 4 acres (approx.) is mostly cleared w/the remaining acreage beautifully wooded and a peaceful stream/ravine running north/south through the property. This parcel is zoned Office/Laboratory which comes with a variety of uses. These uses include, but are not limited to, the following: Office Space, Research Laboratories, Licensed Child/Adult Day Care, Nursing Home, Assisted Living Facility, Churches, Library, Museum, Art Gallery, School/College, etc. **\$449,000. Gary Stouffer 330.805.6900 & Sharon Holderbaum 330.349.2599.**

ROOTSTOWN

V/L Lynn Rd. - Here's your chance to own approximately 10.5 acres of level commercial land in the heart of Rootstown! Zoned C-3 Highway Interchange/Planned Commercial Development. Principal uses include: Drive-thru, Restaurants, Hotel/Motel, Gas Stations, Auto Service Stations, Car Wash,

Telecommunications Towers, Public Safety Facilities, etc. Rapidly growing area. Close to restaurants, shopping, gas stations and more. Easy access to I-76 and State Route 44. Property visible from I-76. Frontage is approx. 317 feet. **\$275,000. Gary Stouffer 330-805-6900 & Gina Luisi 330-814-4747.**

SHARON TWP.

Highland Schools

7022 State Rd: Approx. 6.5 acres total on State Rd. in Sharon Township for **\$199,500.** Zoned R-1. Beautiful, wooded area with rock ledges along northern border. Moving south the property rises to the crest of a hill with ideal homesite and expansive views. Approx. 2.10 acres available for **\$105,000** and the remaining approx. 4.4 acres for **\$135,000.** Simply beautiful! **Gary Stouffer 330-805-6900 & Gina Luisi 330-814-4747.**

S/L 5 Jumpers Knoll Dr: Beautiful (approx.) 2-acre lot in The Signature of Sharon. Corner lot for different house positioning. Homes in the area are exquisite with a variety of styles and builders. Magnificent entrance to the development. **\$127,500. Gary Stouffer 330-805-6900 & Gina Luisi 330-814-4747.**

STREETSBORO

8291 SR 14: Gorgeous land on corner of OH14 and Diagonal Rd. This land has several spots to build your dream home. 2 large ponds and tucked back into the woods for privacy. Over 2,400' frontage, possibility of building multiple homes or doing a lot split to create multiple parcels. There is a 2-acre parcel w/frontage on Diagonal Rd. **\$555,750. Gary Stouffer 330-805-6900, Matt Stouffer 330-814-4616.**

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. **\$524,900. Gary Stouffer 330-805-6900 & Sharon Holderbaum 330-349-2599.)**

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Member *News*

New Builder Member

Maverick Building Company

1475 Warren Road, #771244
Lakewood, OH 44107

Contact: Anthony Fiorini &
Tyler Doran

Phone: (440) 724-2714

Web: maverickbuildingco.com

Sponsor: Mike Hudak

*Business: Residential builders and
developers*

New Associate Member

Mont Surfaces by Mont Granite, Inc.

6130 Cochran Road
Solon, OH 44139

Contact: Susan Zeleznik

Phone: (440) 287-0101

Web: montsurfaces.com

Sponsor: Mike Hudak

*Business: Wholesale supplier of fine
surfaces*

WELCOME NEW MEMBERS!

Renewed Builders

Landmark Homes – Medina
Old World Classics – North
Canton

Renewed Associates

Lodi Lumber Company – Lodi
MPW Construction Services –
Wellington



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

A New Year and New Challenges

As we begin a new year we hope for the best. We normally take a glance back at the past year and adjust for the new. Perhaps, so much has happened in the rear-view mirror we have a lot to think about moving forward.

It appears a good amount of business activity may continue. Starts are up in Ohio – that is a positive. The past year required the industry to be nimble; and I suggest we continue that response. The covid/omicron era will play on the minds of many. Despite the health scare, more homes were started and built than in the past few years. Yes, rates may rise but demand should remain.

The biggest impact last year was a new government seated of a party which is different that the powers of the previous year. To no surprise, the new administration wants to make major shifts in public policy. Many of the shifts are substantive and could dramatically impact home construction and land development in many major ways. The changes are just beginning to unfold.

Let's start with zero energy home construction. It just sounds expensive not to mention the potential impact on affordability. Tough environmental regs enacted to provide relief, are being replaced with, arguably, more difficult ones. More to factor in your planning there too. A lot of talk about affordable/workforce housing, but tariffs on already expensive lumber were doubled. It certainly appears we are hearing things that are not necessarily in the best interests of a healthy home construction climate.

I think we have to take serious notice of the changes. New powers want to increase the supply of housing in, perhaps, ways different than we would suggest. A new paradigm is in the early stages. We must take notice.

Just a glance at the news should give us a glimpse at a new direction from the highest levels of federal government officials who will be in control through the end of the year. We cannot underestimate what actions may be enacted in that time. We must be at the table; we must be informed and ready to respond.

It is imperative the home building industry must not only be strong, but become stronger. This will involve increasing membership and participation. All who make a living here must be a part of the solution.

Let's not forget we are an important industry. Also let's always remember to let our public officials know of all the workers in this industry who contribute so much to our state, nation and communities. We are important and don't let them forget it.



FINANCIAL FORECAST 2022

How do we
prosper?

How do we
com



What can we
expect?

**What is the financial
outlook for 2022
and beyond?**

Wednesday,
January 19, 2022
Noon to 1:30 pm

@

Williams on the Lake

Carl Room, Lakeside South (Main Hall Bldg. B)
787 Lafayette Rd. | Medina, Ohio 44256
Email: susanb@medinacountyhba.com

Expert Forecast Speakers:

Bob Giacomo, Westfield Bank

Jim Owen, Fifth Third Bank

REGISTRATION:

Builders FREE (RSVP required)

Members – \$25 | Non-Members – \$30
(includes lunch provided by Williams on the Lake)

Lunch: "Soup and Sandwich" - includes Deli Wrap;
Tomato Bisque; fresh tossed salad, assorted cookies
and brownies, coffee, water & soft drinks.

There is a boatload of economic uncertainty these days, especially when looking to the future and how best to take advantage of next year's building climate. As a member of the Medina County HBA, we make it easy for you. We are fortunate to have some of the finest financial and construction brains available to clue us in on what to expect in 2022 and beyond. It can positively impact the financial success of your business to learn what to expect, how that relates to the local construction industry, and how you can capitalize on that information to help your business thrive.

Remember, *failing to plan is planning to fail* so plan for your success by attending the 2022 Financial Forecast. It's truly a valuable membership benefit! Register today and be sure to bring your questions for the experts as well!

- **Registration required.** RSVP / register **no later than January 10th, 2022.**
- Register by email: susanb@medinacountyhba.com
- **Builders MUST RSVP to attend FREE.**
- **No shows will be charged.**



everyone's

GAME



Thursday, March 24
Noon to 3pm
SAVE THE DATE!

What started with twin brothers developing a technology to make golf scoring fun, has turned into a global brand focused on connecting people in meaningful ways. Today, Topgolf continues to blend technology and entertainment, golfers and non-golfers, children and adults – to create an experience that makes socializing a sport. Every Topgolf venue features dozens of high-tech, climate-controlled hitting bays for year-round comfort, a chef-inspired menu for year-round deliciousness and hundreds of Associates eager to help create the moments that matter.

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the formation of a Study Committee. The original amendment would have required county auditors to value Low Income Housing Tax Credit (LIHTC) properties and other properties receiving federal subsidies to be valued as market rate properties without regard to governmental use restrictions.

OHBA was one of several groups to have an appointment on the Study Committee.

OHBA HELD MEETINGS WITH TOWNSHIPS ON ZONING REFERENDUM

As development after development was subjected, and likely, defeated by zoning referenda, OHBA met with the Township Association and began contemplating potential changes to the process.

OHBA OPPOSED LOCAL BANS ON NATURAL GAS

OHBA testified in support of HB 201 to prevent local governments from limiting use of natural gas. As one of several groups coming together to oppose the local bans on the use of natural gas, OHBA helped get HB 201 signed into law, providing valuable insight into the potential impacts to existing and new housing stock.

OHBA MEMBERS CONTINUED IN LEADERSHIP ROLES FOR OHIO COMMERCIAL AND RESIDENTIAL CODE AUTHORITIES

While over the years OHBA members served active and valuable roles on both the Residential Construction Advisory Committee (RCAC) and the Board of Building Standards (BBS), in 2021, OHBA members continued to serve as the Chair of the RCAC, as well as, Vice-Chair of the BBS. OHBA continues to help to maintain reasonable codes and ensure proper review.

NEW MEMBER APPOINTED TO THE RCAC

With Bill Kaufholz moving to fill a vacancy in the architect spot on the Residential Construction Advisory Committee (RCAC), Andre Frazier, of Frazier Homes, was named the newest homebuilder member of the RCAC in 2021.

MEETINGS WITH SPEAKER OF THE HOUSE AND PRESIDENT OF THE SENATE ON IMPORTANCE OF HOUSING AND LAND DEVELOPMENT

Throughout 2021, OHBA reached

out and spoke with both Leaders on issues impacting the homebuilding and residential development industry. As many began to finally realize there is a shortage of housing in Ohio, OHBA was contacted by various office holders on what could be done about housing.

OHBA REITERATED IMPACT OF REGULATION AND LAND DEVELOPMENT DURING ROUNDTABLE DISCUSSION WITH LEGISLATORS AND MAYORS LOOKING FOR WORKFORCE HOUSING

In response to the lack of adequate housing supply, a State Representative from Northwest Ohio put together a roundtable with a local mayor, the realtors, homebuilders, along with a few others to discuss the need for housing in the area and around the state.

OHBA ASKED TO DRAFT LANGUAGE FOR NEW HOME CONSTRUCTION EXEMPTION TO RESIDENTIAL ROOFING REGISTRATION BILL

As the insurance companies put together legislation to register residential roofers, OHBA was the resource for the exemption for new home construction. Both the proponents and sponsors of the bill reached out to OHBA for crucial insight on the impact of registration.

OHBA FILED AMICUS IN ZONING APPEALS CASE IN SUPPORT OF JURISDICTION

OHBA was again asked to file an amicus brief submitting a memorandum

Support Your Association

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

(Cover Story – OHBA Year in Review – Continued on next page)

in support of jurisdiction to the Supreme Court of Ohio. The proposition of law being, where the text in a zoning code contains a table of requirements including a caption above each column that limits or defines the scope of the requirements in such column, those limitations are substantive and must be followed in the application of the requirements contained in the column below the caption.

IMPORTANCE OF ALL TYPES OF RESIDENTIAL HOUSING DEFENDED TO GOVERNOR AND LEGISLATURE

OHBA worked closely in 2019 to help secure an amendment providing some property tax relief to encourage lot development in the budget before the Governor ultimately vetoed the language. Following the veto, OHBA has continuously cleared up misunderstandings, answered questions and defended the industry and the economic development it provides. In pushing for some relief in property tax assessments on undeveloped residential lots, OHBA firmly expressed the need for equity when considering such types of relief and provided members

of the legislature and the Governor with facts and data on the potential impact of new development, as well as, the current state of the housing industry in Ohio. As more officials take note of the housing crisis, OHBA is there to educate them on the practical issues and potential remedies to consider.



As the adopting body of the workmanlike standards for the industry, OHBA reviewed and adopted the Fourth Edition of the Minimum Quantifiable Standards.

CONTINUING AGENCY AND LEGISLATIVE FOLLOW UP

While agency issues are always ongoing, many of the legislative issues from 2021 will likely continue into the new year. Throughout the year, OHBA received questions from around the state on enforcement of multiple regulations, and we provided valuable insight and contacts to help mitigate issues brought to OHBA's attention.

MONITORED LEGISLATION

Throughout the year, OHBA tracked and monitored numerous other items receiving attention by the legislature. Some of these included SB 61 Planned Communities, SB 142 Occupational Regulation, HB 68 Contractor Payments, HB 107 Elevator Law, HB 126 Property Values, HB 304 Smoke Alarms

Thank you for being a member of the Medina County Home Builders Association!



**MEDINA
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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.



Incident/accident investigation, a tool for prevention

When an injury or illness occurs, it may be a symptom that something is wrong in your organization's safety process. A thorough, well-documented incident/accident investigation will identify this problem and lessen the chance of its recurrence.

The principal investigator for all injuries and work-related incidents and accidents is the employee's supervisor. The supervisor understands the process and knows the injured worker. The safety process coordinator is available to assist the supervisor with the investigation of the incident that led up to the injury or illness.

The key to good injury and illness investigations is having qualified investigators. The BWC Division of Safety & Hygiene has resources that can help your supervisors improve their investigative skills.

What injuries and illnesses should be investigated? At a minimum, all OSHA recordable injuries and illnesses should be investigated. Some employers also investigate near-miss incidents and frequently occurring first aid cases.

A basic injury and illness investigation includes:

- Care for the injured
- Inspect the scene
- Interview witnesses and the injured employee
- Determine the causes of the injury or illness
- Identify corrective actions to prevent recurrence
- Complete a supervisor's accident investigation report
- Implement recommended corrective actions
- Follow-up periodically to ensure the problem has not re-surfaced

The safety process coordinator receives a copy of all supervisors' injury and illness investigation reports and reviews each one for quality and thoroughness. The safety process coordinator follows up to be sure the appropriate corrective action has been taken to prevent this injury or illness from happening again.

The safety process coordinator should be familiar with OSHA recordkeeping and injury and illness reporting requirements. These responsibilities can be delegated to a clerical person, but the safety process coordinator should train this person and conduct periodic audits to ensure required procedures are being followed.

The Division of Safety & Hygiene's safety, industrial hygiene and ergonomics specialists can help you develop effective strategies to make your workplace safer and healthier. They can visit your workplace or consult with you by telephone or email. These services are available for any private or public employer. BWC also offers specialized options for certain employers. You can request these services online at: info.bwc.ohio.gov or 1.800.644.6292

For more information, please contact Jim Wirth at 614.546.7331 or jim.wirth@sedgwick.com



ATTENTION BUILDER MEMBERS

EVENT DATES:
**Saturday, April 30, 2022
thru
Sunday, May 15, 2022**

*Scattered Site Event
Featuring New Homes
& New Developments*

Plan now to
participate and watch
your email for more
information.



NAHB Leadership Council Responsibilities and General Information

General Powers

Pursuant to the NAHB bylaws, the NAHB Leadership Council has the power to elect directors, including the Senior Officers, to serve on the NAHB Board of Directors; adopt resolutions, recommendations and policy statements; propose committees, working groups, and task forces to address the changing needs of the industry; identify strategic business opportunities; and engage in leadership development.

The Officers of NAHB are elected at the Annual Meeting of the Leadership Council, which is held in conjunction with the International Builders' Show. The Officers include: Chairman of the Board, First Vice Chairman, Second Vice Chairman, Third Vice Chairman, 16 National Area Chairmen (one for each of 15 geographical areas of the United States) and two Associate National Area Chairman, and the State Representatives.

The general membership of the association retains the right to elect the Delegates of the Leadership Council and does so each year during the Annual Meeting of the Members, during which the Third Vice Chairman presents verified and qualified nominees for election.

Composition

The Leadership Council is comprised of all elected Delegates from Affiliated Associations, Life Delegates, Senior Life Delegates, and Delegates-at-large. Elected Delegates may be Builder or Associate members of NAHB, nominated annually by their Affiliated Local or State Association and elected at the Annual NAHB Meeting of the Members. You can learn more about the nomination process [here](#). An elected Delegate will hold office until the next Annual NAHB Meeting of the Members.

Leadership Council Delegate Qualifications

Elected Delegates shall be builder or associate members as provided for in the NAHB bylaws.

Elected Delegates shall be members in good standing.

Elected Delegates must be the member of record.

Each elected Delegate is entitled to one vote.

Meetings of the Leadership Council

There are three (3) meetings of the Leadership Council each leadership term: Spring Leadership Meeting, Fall Leadership Meeting, and the Annual Convention. The last meeting of the sitting Leadership Council includes the Annual Election of Officers and is held at the Annual Meeting/Convention.

Enrollment deadline approaching soon

The deadline to enroll in our workers' compensation group retrospective rating program is just around the corner! Make sure you choose our program administered by Sedgwick.

Enrollment paperwork was sent to you for our group retrospective rating program. The deadline to enroll in the program is quickly approaching. Don't miss out on your opportunity for significant premium savings!

- Group Retrospective Rating - Sedgwick must receive your enrollment by Friday, January 21, 2022.

Sedgwick is proud to deliver workers' compensation claims management and cost containment strategies to nearly 65,000 hard-working Ohio employers and have our endorsement.

Sedgwick has saved Ohio employers participating in group rating more than \$4 billion over the past ten years and Ohio employers participating in group retrospective rating have earned over \$630 million in refunds since implementation in 2009.

For more information, contact our Sedgwick program manager, Bob Nicoll at (330)418-1824 or robert.nicoll@sedgwick.com.

Time is running out! Get your paperwork in today!

Attendance Requirement

Elected Delegates are expected to attend all meetings of the Leadership Council and must attend at least two (2) meetings per leadership term if working toward Life Delegate status.

Excused Absence

Elected Delegates may [request an excused absence](#) from a missed Leadership Council meeting by [applying online](#) to the NAHB Third Vice Chairman, through the NAHB Office of the Secretary, within 30 days after the respective Leadership Council meeting. Upon a showing of an unavoidable cause, the Third Vice Chairman may approve such request.

Life and Senior Life Delegate Status

To learn more about the requirements for achieving Life and Senior Life Delegate status, click [here](#).

5 housing trends for 2022:



What's ahead for mortgage rates, home prices, demographic trends?

By Jeff Ostrowski, Bankrate

The coronavirus pandemic roiled the housing market in many ways. Mortgage rates plumbed new depths. Home prices soared. Americans decided they needed more space.

After a record-breaking run in 2020 and 2021, the housing market could calm down in 2022. Here's what to expect in the coming year.

1. Mortgage rates will (probably) rise

Mortgage rates plunged in 2020. The average rate on a 30-year loan fell to an all-time low of 2.93 percent in January 2021, according to Bankrate's national survey of lenders. Nearly everyone expects mortgage rates to climb in 2022.

"The combination of rising inflation and consumer spending is driving mortgage rates higher," says Sam Khater, Freddie Mac's chief economist.

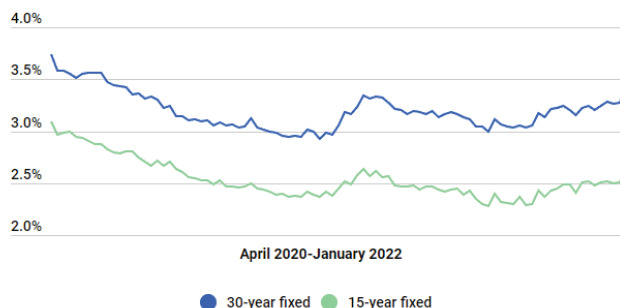
There's no doubt that record-low mortgage rates spurred the housing craze of 2020 and 2021. Some think it was the most important factor in the housing boom.

"Interest rates have been the No. 1 driver," says Nick Bailey, president of major real estate brokerage RE/MAX.

But rates are on the rise. The Mortgage Bankers Association expects the average rate on a 30-year

Mortgage interest rates

The rate on a 30-year mortgage averaged 3.4% as of Jan. 5.



Source: Bankrate national survey; figure includes points

loan to reach 4 percent by the end of 2022.

How will that affect home sales and prices? The answer isn't clear, but there are past examples of housing markets booming even as mortgage rates rose.

In the 1980s, mortgage rates soared as high as 18 percent, yet Americans still bought homes. In the 1990s, rates of 8 percent to 9 percent were common, and Americans continued snapping up homes. During the housing bubble of 2004 to 2007, mortgage rates were higher than they are today.

"Prices are incredibly resilient to rising mortgage rates," says Odeta Kushi, deputy chief economist at title insurer First American.

2. Price appreciation is slowing — finally

After an intense run-up, home prices seem to be cooling at last. The median price of homes sold by Realtors soared from \$280,700 in March 2020, the start of the pandemic, to \$362,800 in June 2021, an increase of 29 percent. However prices have held in the \$350,000 range since then.

National Association of Realtors Chief Economist Lawrence Yun says home sales will take a breather after what he calls a "spectacular" housing market in 2020 and 2021. He expects home price appreciation of 2.8 percent in 2022, down from 14.7 percent in 2021.

The slowdown is healthy in many ways. If appreciation does indeed decelerate, Americans no longer will face the frightening prospect of home values far outpacing their pay raises. And buyers won't face bidding wars.

"It's a better environment for buyers when it's not so out of control," says Leigh Brown, a Realtor in Concord, North Carolina.

Most in the real estate industry welcome a calmer market. But few expect prices to fall.

(Article continued on next page)

Existing home prices

The median price of homes sold by Realtors soared 26% from March 2020 to October 2021.



Source: National Association of Realtors



“You can’t keep going up 20 percent a year. That’s obviously not sustainable,” says James McGrath, co-founder of Yoreevo, a New York City-based real estate brokerage. “But at the same time, there’s not an argument that prices are going to go down. I don’t really see much that could tip the market dramatically.”

3. Housing affordability remains a challenge

By taking money out of some Americans’ paychecks and creating a housing shortage, the coronavirus delivered a blow to housing affordability. However, in a countertrend that has softened the blow to buyers’ budgets, the pandemic drove mortgage rates to record lows.

The National Association of Home Builders estimates the median price of all new and existing homes sold in the United States rose to \$355,000 in the summer of 2021 from \$320,000 in the third quarter of 2020.

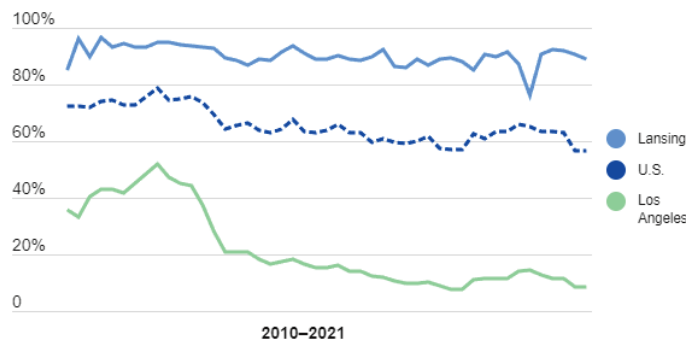
As a result of skyrocketing prices, it’s getting harder for Americans to afford homes.

Just 56.6 percent of homes sold during the third quarter were affordable to families earning a typical income. That was unchanged from the second quarter but down from 63.1 percent in the first quarter of this year and 66 percent in the first quarter of 2020, according to the National Association of Home Builders/Wells Fargo Housing Opportunity Index.

The affordability squeeze is especially acute in California, where home prices have soared far out of the reach of typical workers.

Housing affordability squeeze continues

National housing affordability (the middle line) has fallen. And there’s a wide gap between Lansing, Mich., one of the most affordable metro areas, and Los Angeles, the least affordable. Lines show the percentage of homes affordable to a median-income family.



Source: National Association of Home Builders/Wells Fargo Housing Opportunity Index

4. iBuyers’ offers won’t be so aggressive.

During the pandemic-spurred housing boom, iBuyers, or instant buyers, became aggressive buyers of homes in Sun Belt markets. In 2021, Opendoor, Offerpad and Zillow Offers paid homeowners above market price for their properties.

Skeptics wondered whether Zillow’s premium bids and modest fees made business sense. In early November, Zillow conceded that it has been paying too much for properties, even in a market characterized by soaring home values. Zillow shut down its Zillow Offers unit.

Stefan Peterson, co-founder of Zavvie, a real estate technology company that works with brokerages to help sellers compare offers from iBuyers, says the remaining iBuyers are still going strong. But he says offers won’t be so generous.

“It’s been kind of an open secret that iBuyers were making very strong offers,” Peterson says. “They seem to be coming back down to earth, but they’re still very close to 100 percent of (market value).”

5. Hispanic homebuying will gain momentum

Latinos, already a prominent force in the U.S. housing market, are about to take over as the nation’s dominant group of homebuyers. A study by the Urban Institute forecasts that Hispanics will emerge as the largest group of buyers in the coming years.

The nonprofit predicts that by 2040, fully 70 percent of new U.S. homeowners will be Hispanic. While surging home prices have created challenges for first-time buyers, the demographic wave is still coming.

“There’s no question Latino homebuyers are going to be a major force this year and in the years to come,” says Gary Acosta, CEO of the National Association of Hispanic Real Estate Professionals. ■

Summary of work-related injuries and illnesses due to OSHA by February 1

Employers with eleven or more employees and whose establishments are not classified as a partially exempt industry must record work-related injuries and illnesses using OSHA Forms 300, 300A and 301. Employers who are required to keep Form 300, the Injury and Illness log, must post Form 300A, the Summary of Work-Related Injuries and Illnesses, in a workplace every year from February 1 to April 30. Current and former employees, or their representatives, have the right to access injury and illness records. Employers must give the requester a copy of the relevant record(s) by the end of the next business day.

OSHA's definition of work-related injuries, illnesses and fatalities are those in which an event or exposure in the work environment either caused or contributed to the condition. In addition, if an event or exposure in the work environment significantly aggravated a pre-existing injury or illness, this is also considered work-related.

If a work-related injury or illness results in medical treatment beyond first aid, you must record it on the OSHA 300 log. Required information includes:

- Completion of both the 300 and 300A
- Verify that you've classified each case only once on both forms.
 - A case that has one day away and several days restricted would be classified as days away from work, not both. Each case is classified only once, and it is classified as the most serious.
 - The other recordable case is a case that does not have days away or job transfer or restriction. The case is recordable because it is beyond first aid.
- Verify that the total number of cases equals the total number of injuries and illnesses; otherwise, you will receive an error message and will not be able to submit.

NOTE: Some employers with 20 or more employees are required to submit information from their OSHA300A electronically by March 1 every year

For more information, please contact Craig Lanken at 330.472.1656 or craig.lanken@sedgwick.com



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