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July
2015

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www.medinacountyhba.com

MCHBA Annual Golf Outing A Great Success!

The MCHBA Annual Golf Outing was truly a resounding success. 80 golfers golfed at Shale Creek on Thursday, June 18th. The weather was beautiful, the golfers were ready to go, and the food was excellent.

The MCHBA would like to extend a special thank you to Westfield Insurance, Major Sponsor; Owens Corning for a very generous \$1,000 donation to the association, All Construction Services, Inc. for the sponsorship of the box lunches, and Fidelity National Title (Mary Felton)



as the bottled water sponsor. Your support of this event shows your loyalty for our association and we sincerely appreciate it.

The Par Level sponsors for this event included: Alpha Insulation and Gutters, LLC; Carter Lumber; Columbia Gas; EZ Sales Team of Keller Williams; First Federal Lakewood; Galehouse Lumber



Company; Graves Lumber Company (2); ID Creative Group Ltd.; Lodi Lumber Company; Mason Structural Steel, Inc.; Medina Glass Company; National Carpet Mill Outlet, Inc.; Osborne-Medina, Inc.; Owens Corning; Paramount Plumbing, Inc.; Pride One; and The Allen Thomas Group.

Door Prize contributors include: All Construction Services, Inc.; Columbia Gas;

(Article continued on page 3)

In This Issue ...

Golf Outing Summary & Photos

Wolff Bros. Supply Anniversary Events


NAHB Spring Meeting Feedback from OHBA

BWC Premium Installment Schedule & Information



| | |
|-------------------------|--------|
| Kenneth Cleveland | 1,054* |
| Calvin Smith, Life Dir. | 594.5 |
| Bob Knight | 92.5 |
| Bill Post | 66.5* |
| John Sumodi | 59 |
| Russ Sturgess | 29 |
| Doug Leohr | 22 |
| Mark Zollinger | 11 |
| Ed Belair | 3.0 |
| Mike Hudak | 2.5 |
| Greg Thomas | 2 |
| Todd Scott | 1 |
| Ted Curran | 1 |
| Sean Smith | 1 |


Above list has been updated via the most current NAHB Spike Club Roster Report
 *Current Life Spike status




HOME SAVINGSSM

5% Down Construction Loan*


- ✓ **Construction permanent mortgages**
(one-close loan)
- ✓ **End Loan**
- ✓ **Conventional financing**
- ✓ **FHA / VA / USDA**



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StephanieDoutt.net
 NMLS #439979



David Pelz
 440.829.7986
dpelz@homesavings.com
DavidPelz.biz
 NMLS #403766



*Payment example as of 1/12/15: 4.125% note rate, 4.709% Annual Percentage Rate. Interest rates based on a \$200,000 loan with 5% down. 30-year mortgage would be paid in 360 monthly principal and interest installments of \$969.30 each. The payment example does not include amounts for taxes, homeowner's and mortgage insurance. Your total payment will be higher with taxes and insurance. Rates subject to change without notice. Other rates and terms available. Additional terms and conditions apply. Certain criteria must be met to qualify for 5% down payment. Property insurance required. Must be a single-family, owner-occupied residence. Payment example is for illustrative purposes only; your rate and payment may be different.
All offers of credit are subject to credit approval.



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(Cover Story – Continued)

Third Federal Savings & Loan; The Allen Thomas Group; Stout Lumber; TGC Engineering; and National Carpet Mill Outlet, Inc.

We appreciate our members participation and support. ■



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The 'FUN' cart!



Shale Creek Golf Club hosted the event.



Carter Lumber is ready to rumble!



Paging Mr. Barnes!
(Jeff Barnes, Carter Lumber)

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From the Executive Director

Members and Friends:

I hope everyone that attended our recent golf outing had a great time. The weather was cooperative, the course was beautiful, the barbecued food was delicious, and our membership support of this event was excellent. Please see our cover story about the outing and those member companies that made this event possible.

Building continues its upward momentum and activity right now in the county is fairly brisk. Make sure you take advantage of this situation by participating in our Parade events, both as a builder and as an associate supporter. This event is truly one of the best marketing programs you can implement into your building business - and at a very reasonable cost.

Enjoy your summer and building season and don't forget to recruit your subcontractors and/or fellow business owners to join the association and make our industry strong in Medina County.

Respectfully:

Dave LeHotan
Volunteer Executive Director



Board of Directors

John Sumodi, President

Jeremy Krahe

Michael Hudak

Greg Thomas

Douglas Krause

Doug Leohr

Katie Williams

Jeff Barnes

Jim Owen

David LeHotan

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Jeremy Krahe

John Sumodi

Greg Thomas

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Sales & Marketing

Government Affairs

Building Codes

Subdivision Regulations

Katie Williams, Membership

Parade of Homes

4083 N. Jefferson Street
(located behind Kohl's on Rt. 42)
Medina, OH 44256

Phone: 330/725-2371

Fax: 330/725-0461

www.medinacountyhba.com

info@medinacountyhba.com

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LOTS AND ACREAGE

GRANGER

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

S/L 7 Windfall Rd. 2 acres, flat lot. Highland LSD. Well/septic. South of Granger Rd. Minutes from 71/271. **\$69,000.**

S/L 9 Granger Rd. 2.85 acres, flat lot. Highland LSD. Well/septic. South of Granger Rd. Minutes from 71/271. **\$49,900.** Gary Stouffer 330-835-4900.

Millers Meadow: 6 beautiful lots remaining, 3.5 to over 10 acres. Public water. Bring your own builder & create the home of your dreams. Highland LSD. Starting at **\$75,000.** Gary Stouffer 330-835-4900.

2+ acre lots in Granger Meadows starting at \$39,900. Also 42.6 ac in Granger Twp **\$275,000.** Bill Nice 330-571-4516.

HINCKLEY

River Rd: Ravine, Creek, Waterfall. Over 7 acre wooded lot. Pick a spot on your own private park to build. Borders Hinckley Hills Golf Course to East. Highland LSD. Between 403 and 417 River Rd. **\$184,900.** Ryan Shaffer 330-329-6904.

MEDINA/LAFAYETTE TWP.

Dover Highlands: .3 ac lots available. Bring your builder or use preferred builder to affordably build the home of your dreams. Water/sewer. **\$49,500.** Kathy Mansfield-Kimble 330-813-3072.

7400 Chippewa: 2 acre wooded lot, babbling brook. Only 10 min. from Downtown Medina. Bring your own builder. Cloverleaf LSD. **\$37,500.** 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.**

RICHFIELD

Glencairn Forest: Lots ranging from **\$109,900 to \$295,000.** 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** or **Gary Stouffer 330-835-4900.**

3601 W Streetsboro Rd: Nestled against Summit County Metro Parks. 10+ acres. 8-stall horse barn w/arena. Scenic rear ravine and rolling fields in the front. Bring your own builder. **Gary Stouffer 330-835-4900.**

2802 Southern Rd.: Rare private 42+ acre parcel available in Richfield Twp. Horse property includes 10 acre pasture, 9 stall barn, as well as nearly 2000 sq.ft. home. Income producing gas well is a bonus. Easy highway access. Revere LSD. **Gary Stouffer 330-835-4900.**

SHARON TOWNSHIP

The Ridge 5840 Spring Ridge Dr.: 2.36 acres. Highland LSD. Long rear views. Bring your own builder. Minutes from 77/71. Well/septic. **\$87,500.** Gary Stouffer 330-835-4900.

Sharon Hts Development: 2+ acre private lots in Highland LSD 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. Starting at **\$62,650.** Gary Stouffer 330-835-4900.

Blue Ridge Estates: VL 15 Irene Rd. & Osage Tr. Great opportunity to build on private corner lot in Highland LSD. Peaceful & secluded. 2 acres. Well/septic. **\$71,500.** Gary Stouffer 330-835-4900.

Blue Ridge Estates S/L 10 Gridle Rd & Irene: 2+ ac lot with scenic views. Well & septic. **\$59,900.** Kathy Mansfield-Kimble 330-813-3072.

STRONGSVILLE

Shenandoah Ridge: Don't miss your last chance to build in beautiful Shenandoah Ridge in Strongsville. Across from Strongsville HS. Close to shopping, dining & I-71, this .34 acre partially wooded lot affords privacy and a wonderful location. Public utilities. Strongsville Schools. **\$39,900.** Enrique Arnedo Rojas 330-322-1528.

WADSWORTH

1973 Greenwich Rd.: 58 acres in prime location. Water & sewer close. House, bank barn & other detached structures located on 6.5 ac parcel. Additional land possible. **\$1,000,000.** Kathy Mansfield-Kimble / Bud Wenger 330-813-3072 or 330-714-4260.

Tom Boggs – tomboggs1@gmail.com

Laura Horning Duryea –
LauraDuryea@stoufferrealty.com



Email Our Agents:

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Kathy Mansfield –
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Bill Nice – BNiceRealtor@aol.com

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Enrique Arnedo Rojas –
enriquearnedo@stoufferrealty.com

Ryan Shaffer –
ryan@ryantshaffer.com

Gary Stouffer –
gstouffer@stoufferrealty.com

Member News



Acting Executive Director Dave LeHotan and Jeff Thomas.



John Sumodi, Legacy Homes of Medina



Dave LeHotan, Mike Sandy and Brandon Rapp



And ... they're off!



Renewed Associates

- C & D Cement Contractors, Inc. - Medina
- M & M Drywall, Inc. - Wadsworth
- National Carpet Mill Outlet, Inc. - Medina
- Rex Gasser Electric, Inc. - Sterling
- Ron Kreps Drywall & Plastering Co., Inc. - Youngstown
- Stouffer Realty - Fairlawn
- Sturgill's Drywall, Inc. - LaGrange
- Transfer Title Agency, Inc. - Medina



Renewed Builders

- Artisan Buiding & Design, LLC - Medina
- Clifford Construction Co. - Spencer
- Dwight Yoder Builders - Uniontown
- Lechko Brothers Construction Ltd. - Hinckley
- Pride One, Inc. - Medina
- XL Builders LLC - Mt. Eaton

Know someone interested in joining the Medina County HBA? Call with their information and we'll send them out a member packet (330.725.2371), or they can visit our website and download our membership application and submit with their check to join.

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



NAHB Spring Meeting

Just returned from the Spring NAHB Board Meeting. As usual, we all were brought up to date on the many important items NAHB has addressed on behalf of the industry. To no surprise the list of important and intrusive items list grows. From expansion of the federal clean water laws to expensive building code items, the need for effective representation grows as well. We are all lucky to have experts watching our interests in the nation's capital.

The Ohio history with NAHB is evident with the trip to the Housing Center. Three Ohioans have served as president of NAHB. A number of others are members of the housing hall of fame. We should all be proud of the substantial contribution builders from Ohio have made in establishing NAHB as an effective advocate for builders. Likewise, a number of Ohio builders give much of their time with current service to NAHB keeping or rich heritage of service alive. Ohio helped make NAHB strong in the beginning and we continue that tradition today.

Our industry affiliation is uniquely suited to serve the needs of our business; housing our citizens. We should all be proud of the impact we make at home, our state and our nation. ■



50TH ANNIVERSARY CELEBRATION EVENTS

ESTABLISHED

1 9 6 5

THANK YOU FOR 50 YEARS OF BUSINESS!

Celebrate with Us at These 3 Great Remaining Events - FREE Food & Drinks Giveaways, Raffles, & Interactive Vendor Booths

WOOSTER

50th Anniversary Celebration Event

THURSDAY, JULY 16, 2015

4 pm - 7 pm at our Wooster Branch
565 N Applecreek Rd, Wooster, OH 44691

AKRON

50th Anniversary Celebration Event

THURSDAY, AUG. 20, 2015

4 pm - 7 pm at our Akron Branch
1200 Kelly Ave, Akron, OH 44306

SANDUSKY

50th Anniversary Celebration Event

THURSDAY, SEPT. 17, 2015

4 pm - 7 pm at our Sandusky Branch
2800 W. Strub Rd, Sandusky, OH 44870

RSVP

RSVP Now for FREE Gifts!*

Email Kelly Wolff at kelwolff@wolffbros.com

Include: Your Name, Company Name & which event you're attending



*The first **100** people to RSVP for each event receive a FREE Wolff Bros. 50th Anniversary t-shirt upon check-in & will be entered in a raffle to win a \$100 Wolff Bros. Supply Loyalty Card.

*The first **50** people to RSVP for each event will also receive a FREE Wolff Bros. Supply Toy Truck upon check-in.

You must attend & check-in to receive these gifts. You cannot have someone else pick them up for you.



Left, John Sumodi with Legacy Homes of Medina brought his golf pro advisors Joshua and Jacob.



Right, Who gave Jeff Barnes a license to drive one of these? Scary, huh?

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Summer is now officially here. So we will keep it brief this month but there are some key points to remember and to be sure to communicate to your members.

• **Important Dates:** July 1st is the beginning of the 2015 policy year.

• **BWC Premium Installment Schedule:** By now employers have most likely received The Notice of Estimated Premium from BWC outlining their bi-monthly premium payments for the 2015 policy year. If employers would like to change the payment plan to another option (annual, semi-annual, quarterly or monthly), they can do so directly from the BWC website: www.bwc.oh.gov/employer/services.

Employers have until July 15th to make any changes.

If employers believe the premium seems either too high or too low, they can determine what payroll amount the BWC used to calculate estimated premium by clicking on "Show Detail" from the installment schedule screen. The BWC used the payroll amount reported in the 2013 policy year (7/1/2013-6/30/2014), but if employers expect their payroll to be vastly different than that amount, they should contact BWC directly to have them change the amount so they can avoid a large adjustment at the end of the policy year. The first installment is due by August 31, 2015.

Note: The payroll report for the period 1/1/15 - 6/30/15 is also due by 8/31/15, although BWC is making that premium payment for employers. If employers do not report the payroll timely, the BWC will not make that final 2014 payment.

For more information about the Prospective Billing changes occurring this summer, please see the next two page summary sheet from the BWC.



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Prospective billing overview for private employers

- What?**
- BWC currently collects premium after the coverage period. In other words, BWC extends coverage prior to an employer paying for it.
 - With the switch to prospective billing, BWC will require payment before it provides coverage.
 - BWC will cover the transition cost with a transition credit – no additional cost to employers.

- When?**
- Prospective billing will begin July 1, 2015 for private employers.

- Why?**
- The switch to the industry standard of prospective billing provides many benefits, including:
 - o An overall base-rate reduction of 2 percent for private employers;
 - o Allowing BWC to better forecast the level of premium required to be collected each policy year;
 - o Opportunities for more flexible payment options (up to 12 monthly installments);
 - o Better opportunities for BWC to provide quotes online or via the phone;
 - o Increased ability for BWC to detect employer non-compliance and fraud.

- How?**
- BWC will provide employers with an invoice for their 12-month premium in June of each year.
 - For July 1, 2015, private employers will be given a bi-monthly (six installment) payment schedule, with the option to select a different plan by July 15 (May 15 in subsequent years). If you are a minimum premium payer (\$120 plus assessments), you must pay in one installment.
 - Employers will have the following options:
 - o Monthly (12 installments);
 - o Bi-monthly (six installments);
 - o Quarterly (four installments);
 - o Bi-annually (two installments);
 - o Annually (one installment).
 - Employers may only select their installment options once a year. The option an employer chooses is effective for the entire policy year.
 - An employer's coverage will lapse if BWC does not receive timely payment of an installment.

- Payroll true-up**
- Employers must reconcile their actual payroll for the prior policy year. BWC is calling this a payroll true-up. This will be due 45 days after the close of the policy year.
 - o BWC will not lapse employers for not reporting the payroll true-up.
 - o However, BWC will remove employers from their current rating plan or discount program if it does not receive a payroll true-up by the due date.
 - To be eligible for the Go-green discount, employers must complete* the payroll true-up online by the due date.
 - o Any outstanding payroll true-ups will render the employer ineligible for participation in future rating plans or discount programs until the employer submits all outstanding payroll true-ups.
 - Employers must submit payroll true-ups online at www.bwc.ohio.gov, by phone at 1-800-644-6292 or in person at a BWC customer service office.

**Complete = report and pay (if necessary)*

See information on key dates on back of page or page 2.

Key dates for private employers

June 2015

June 30 – Policy year 2015 first prospective installment due – **BWC will pay**

July 2015

July 1 – Payroll reports mailed for Jan. 1, 2015, to June 30, 2015

August 2015

Aug. 1 – Policy year 2015 premium invoice mailed for second prospective installment

Aug. 31 – Policy year 2015 second prospective installment due

Aug. 31 – Payroll report due for Jan. 1, 2015, to June 30, 2015 (no payment due for payroll report)

BWC will pay

November 2015

Nov. 23 – Policy year 2016 group-enrollment deadline

January 2016

Jan. 29 – Policy year 2016 group retro, One Claim, individual retro and Deductible enrollment

May 2016

May 1 – Policy year 2016 notice of estimated annual premium mailed

May 31 – Destination: Excellence enrollment deadline for July 1, 2016, program year

June 2016

June 1 – Policy year 2016 premium invoice mailed

June 30 – Policy year 2016 first installment due

July 2016

July 1 – Policy year 2015 payroll true-up notice sent

August 2016

Aug. 15 – Policy year 2015 payroll true-up report due

November 2016

Nov. 21 – Policy year 2017 group-enrollment deadline

2015 Dates To Remember

October 3-18, 2015

Fall Parade of Homes –

Attention All Builders - if you are building homes in Medina County, you can't afford to miss being in this event. More information to come, but mark these dates on your calendar and plan to participate and plan your building schedule accordingly. It will be very much worth your time and investment to participate.

Thank you **Ken Cleveland** For Continuing to **Make a Difference** on Behalf of the **Medina County Home Builders Association!**

Ken Cleveland recently made another very generous donation 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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